

Insurance.

North British & Mercantile

INSURANCE COMPANY.

ESTABLISHED 1809.

Subscribed Capital, - - £2,000,000

FIRE DEPARTMENT.

The Company insures almost every description of property at the lowest rate of premium corresponding to the nature of the risk.

LIFE DEPARTMENT.

BONUS YEAR, 1876.

The next division of profits for the five years since 1870, will be made on the closing of the books on the 31st December, 1876. All policies on the Participating Scale, opened before that date will share in the Division.

A last Division of the Bonus declared was at the rate of £1 6s. per cent. per annum on all sums assured, and the previously vested Bonuses. On policies of old standing, this was in many cases equal to £1 19s. per cent. per annum on the original sum assured.

Ninety per cent. of the whole Profits is divided among the assured on the participating scale, which is as large a share of Profits as is allowed by any office.

Profits are ascertained every five years. Agents in all the cities and principal towns in the Dominion.

MACDOUGALL & DAVIDSON,

Managing Directors and General Agents,
72 St. Francois Xavier St.,
Montreal.

Wm. EWING, Inspector.

THE

Journal of Commerce,

Finance and Insurance Review.

DEVOTED TO

Commerce, Finance, Insurance,
Railways, Mining and Joint
Stock enterprises.

Issued every Friday Morning.

SUBSCRIPTION.

Canadian Subscribers - - - \$2 a year.
British " - - - - - 10s. sig.
American " - - - - - \$3 U.S. ey

OFFICE: Exchange Bank Building,
102 FRANCOIS XAVIER STREET

Corner of Notre Dame Street,
MONTREAL.

M. S. FOLEY & Co.,
Publishers & Proprietors.

STATEMENT OF BANKS ACTING UNDER CHARTER, FOR THE MONTH ENDING 31st JULY, 1875,
According to the Returns furnished by them to the Auditor of Public Accounts.

CAPITAL.

LIABILITIES.

BANKS.	Capital Authorized.	Capital Subscribed.	Capital Paid up.	Notes in Circulation.	Dominion Govt. Deposits payable on Demand.	Dominion Govt. Deposits payable after notice, or on a fixed day.	Provincial Govt. Deposits payable on Demand.	Provincial Govt. Deposits payable after notice, or on a fixed day.	Other Deposits payable after notice, or on a fixed day.	Other Deposits payable after notice, or on a fixed day.	Due to other Banks or Agents in United Kingdom.	Due to other Banks or Agents not in Canada, Canada.	Due to other Banks or Agents in United Kingdom.	Liabilities not included under foregoing Heads.	Total Liabilities.
ONTARIO.															
Bank of Toronto.....	2,000,000	2,000,000	2,000,000	155,930	61,985	50,000	380	50,000	1,883,779	920,862	91,271	13,489	170,850	2,004	3,431,412
Bank of Hamilton.....	1,000,000	1,000,000	1,000,000	296,267	32,333	50,000	50,000	50,000	486,779	590,862	1,730	25,443	170,850		1,850,690
Canadian Bk of Com.....	6,000,000	6,000,000	6,000,000	1,659,631	129,513	620,916	50,000	620,916	3,036,274	1,900,254	3,036,274	16,260	288,422		9,895,450
Dominion.....	1,000,000	1,000,000	1,000,000	575,769	103,174	103,174	103,174	103,174	912,599	25,951	14,830	70,124	25,951		2,422,013
Imperial Bk of Can.....	1,000,000	900,000	500,230	225,031	5,313	25,900	25,900	25,900	421,349	249,661	5,098		70,124		1,149,790
Niagara.....	3,000,000	3,000,000	2,619,055	819,741	611,292	450,000	9,443	450,000	1,001,030	1,170,690	53,562	13,489	158,115		4,941,600
Ontario.....	1,000,000	1,000,000	1,000,000	1,979,923	69,708	400,174	29,267	400,174	905,454	779,897	25,443		129,114		3,392,594
Royal Canadian.....	1,000,000	800,000	800,000	371,274	61,139	103,753	85,000	103,753	103,753	160,959	16,260		16,260		1,117,377
St. Lawrence.....	1,000,000	800,000	822,291	254,425	24,339	150,000		150,000	360,728	179,195	13,546				1,021,276
Federal.....	1,000,000	850,000	968,700	116,367	19,927	70,153		70,153	57,229	57,229					293,032
Bank of Ottawa.....	12,000,000	12,000,000	11,933,100	3,404,190	1,985,011	1,500,000	115,621	2,290,172	5,823,804	4,049,317	559,936	144,909	120,192		10,271,575
Quebec.															
Montreal.	4,000,000	4,000,000	4,000,000	1,498,710	371,416	1,500,000	1,323	1,500,000	1,167,534	5,117,661	18,939				7,850,690
Bank of Montreal.....	1,000,000	1,000,000	1,000,000	918,792	66,914	125,000		125,000	422,178	449,314	4,696				1,335,270
People's.....	2,000,000	2,000,000	2,000,000	732,311	66,914	290,000		290,000	429,809	694,452	31,682	2,626	95,319	4,083	2,785,222
Nationale.....	2,000,000	2,000,000	2,000,000	210,560	11,544	200,000		200,000	489,609	694,452	84,377		84,377		2,414,517
Jacques Cartier.....	1,000,000	1,000,000	1,179,739	144,730	11,299	61,139		61,139	79,702	395,069	1,827,411		34,377	34,621	3,414,517
Ville Marie.....	1,000,000	1,000,000	1,179,739	144,730	11,299	61,139		61,139	79,702	395,069	1,827,411		34,377	34,621	3,414,517
St. Jean.....	1,000,000	1,000,000	218,340	77,018	21,699	21,699		21,699	55,296	649	649				694,696
Bank of St. Hyacinthe.....	1,000,000	540,800	540,800	88,340	9,433	12,500		12,500	130,023	142,421					1,195,871
La Bk d'Hochelaga.....	1,000,000	795,000	622,550	199,654	25,900	25,000		25,000	119,065	142,421					1,387
City.....	1,500,000	1,500,000	1,490,220	303,397	8,895	60,000	203,333	60,000	1,216,613	393,340	95,731		370,275	5,409	476,951
Eastern Townships.....	1,000,000	1,000,000	1,007,233	427,076	65,394	105,000	203,333	105,000	328,023	27,800					2,084,111
Exchange Bk of Can.....	1,000,000	1,000,000	1,000,000	293,067	4,300	30,000		30,000	388,023	102,267					1,424,309
Molson's.....	2,000,000	2,000,000	1,993,195	556,413	185,522	180,000		180,000	1,755,869	549,311					3,744,989
Mercantile.....	1,000,000	867,200	811,729	2,318,457	1,000	1,000		1,000	4,402,291	3,452,675	53,275	19,022	83,650	1,511	11,801,415
Mechanics.....	1,000,000	500,000	455,510	119,959	1,000	1,000		1,000	218,511	114,421	6,421				461,119
Metropolitan.....	1,000,000	1,000,000	697,409	89,129	9,891	50,000		50,000	854,852	69,500					1,209,261
Quebec.....	3,000,000	2,500,000	2,493,550	653,728	133,014	150,000	17,005	150,000	2,035,141	974,800	10,939	1,797	158,850		4,324,784
Union.....	2,000,000	2,000,000	1,693,969	692,659	100,000	50,000	123,030	50,000	831,427	875,073	24,935		283,228		2,947,402
Stadacona Bank.....	1,000,000	1,000,000	1,000,000	162,254	100,000	25,000		25,000	195,232	195,232					382,536
Total Ont. and Que.	68,505,606	64,784,516	60,723,202	15,893,109	3,443,993	3,613,607	1,423,959	4,310,537	20,923,654	29,102,253	2,714,161	512,353	2,570,951	104,133	91,155,012