

and how, and to whom, and for what consideration, and when he disposed of, assigned or transferred any part thereof, except such part as has been really and bona fide disposed of in the way of his trade and business, or laid out in the ordinary expenses of his family; or shall not deliver up to the assignee all such part thereof as is in his possession, custody or power, except such portion as may be exempted; and, also, all books, papers and writings in his possession, custody or power, relating to his property or affairs." A discussion ensued, in which a number of members joined. The consideration of the report was finally adjourned for a week.

MONTREAL CITY AND DISTRICT SAVINGS BANK.
—The annual meeting was held in Montreal on the 6th February. The institution has been in operation twenty-three years. The Directors state that the net profits of the year were \$20,781.62, out of which \$6,035 was distributed to the poor making \$56,575 in all given to the poor. During the year, \$2,975,000 were received from depositors at the counter, and \$2,720,000 were paid out to depositors, and besides the sum of \$80,270.76 as interest. This large amount of business, transacted with a daily average number of over two hundred persons at the counter, has forced upon the Directors the necessity of making preparations to obtain a larger and more commodious building for the transaction of business; and a lot on the corner of St. John and Great St. James streets has been secured, with a frontage on those two streets of one hundred and twenty feet.

Statement of the affairs of the Montreal City and District Savings Bank, the 31st Dec., 1868:

DR.	
To amount due Depositors.....	\$1,861,574 55
To amount due to minors and others on the property of the Bank ...	5,337 94
To amount due to sundry persons not depositors.....	36,247 48
To amount of Reserve Fund, after paying all expenses and making the Annual Donation to Charitable Societies.....	148,222 61
Total.....	\$2,051,382 58
CR.	
By City of Montreal, Provincial and Champlain and St. Lawrence Railroad first Mortgage Bonds	\$457,696 00
By Bank Stocks, viz., La Banque du Peuple, City Bank, Bank of Montreal, Ontario and Merchants' Banks.....	110,796 92
By Loans on short dates, with the collateral security of Bank Stocks and Bonds, such as required by law.....	709,834 92
By Property occupied by the Bank, and office furniture.....	25,227 45
By amount due on sale of portion of the above.....	2,453 32
By deposits on call and interest in Banks of the city.....	745,373 97
Total.....	\$2,051,382 58

E. J. BARBEAU, *Actuary.*

The election of officers was then proceeded with, when the following gentlemen were declared unanimously elected:—

As Managing Directors for the term of office required by law—Messrs. Deslisle, Workman and Laroque. As Auditors for the ensuing year—Messrs. W. Bristow and C. T. Palsgrave. As Honorary Directors—Messrs. W. H. Hingston and Maurice Laframboise.

At a meeting of the Managing Directors, held subsequently, the Hon. Henry Starnes was elected President, and the Hon. L. H. Holton, Vice-President, for the current year.

MONTREAL PERMANENT BUILDING SOCIETY.
—The eleventh annual meeting was held in Montreal, on the 6th inst. The annual report states that the demand for money during the year has been sufficient to absorb the payments as received.

The Permanent Stock is.....\$184,750 00
The Running Stock is..... 3,730 81

Total paid up.....\$188,480 81

The loans made during the year were 70 in number, and in amount \$85,929 95; making a total since organization of \$738,794 00, of which there has been paid \$461,451 07; leaving a balance of \$247,342 93. Two half-yearly dividends of four per cent. have been paid to holders of Permanent stock. The same rates have been added to the Running Shareholders' accounts, to each of whom a statement has been sent. A sum of \$4,665 07 has been added to the Rest, which now is \$19,578 90. The following gentlemen retire, but are eligible for re-election:—G. H. Frothingham, R. Esdaile, A. W. Ogilvie, and Charles Alexander.

HENRY THOMAS, *President.*

The Report was submitted and adopted, and the retiring Directors and the Auditors were re-elected.

QUEBEC PROVIDENT AND SAVING'S BANK.
—The twenty-second annual meeting of this Institution was held in Quebec, on the 20th March; J. Greaves Clapham, occupied the chair, and Mr. G. Veasey, acted as Secretary. The Report says,—"In submitting their twenty-second Annual Report and accompanying cash statement, the Trustees have again great pleasure in announcing the satisfactory position of the Bank. In consequence thereof, they have voted the sum of \$2,500 to the following charitable institutions: Jeffery Hale hospital, \$1,000; St. Bridget's asylum, \$500; Finlay asylum, \$500; Ladies' Protestant home, \$500. Total—\$2,500. The deposits during the year have amounted to \$348,031.40, and the drafts to \$342,630.66, leaving a balance due depositors of \$548,445.04, while 339 new accounts have been opened during the twelve months. The following gentlemen were elected directors for the ensuing year:—Messrs. C. Wurtele, J. S. Fry, W. Hosack, D. McGie, H. S. Scott, J. Musson, Weston Hunt, T. Norris, M. G. Mountain, L. Massue, M. Stevenson, W. Walker, A. F. A. Knight."

A general meeting of the stockholders of the Erskine Slate Company was held at Waterloo, E. S. on the 23rd ult., at which meeting A. B. Parmelee, John Erskine, H. L. Robinson, James Irwin, and John Williams, were elected Directors of the Company; and on the 22nd instant, at a meeting of Directors, the following officers were appointed for the ensuing year:—A. B. Parmelee, President, W. G. Parmelee, Treasurer; J. F. Leonard, Secretary; and John Erskine, Managing Director.

Insurance.

FIRE RECORD.—Stratford, April 4.—A fire originated in a building on the market square, owned by John Sayer and occupied by H. Hammond as a grocery; the flames spread to Thomas Stoney's saddlers shop, Mrs. Patterson's shop, H. Gibson's confectionery store and the *Herald* office. A local paper says:—"Very little of Mr. Stoney's stock was saved, and he is a heavy loser by the fire. The principal portion of Mr. Hammond's and Mrs. Patterson's goods were removed. Mr. Sayers had no insurance on his building, his loss will be about \$900 or \$1,000. Mr. Stoney is a loser to the extent of about \$2,000. No insurance. Mrs. Patterson had no insurance on her stock, but the principal part was saved. The goods of Mrs. H. Gibson, W. Down and D. Davis were much damaged by removal. The printing material of the *Herald* was subjected to a hasty removal; much of the type was scattered on the

street, and cases thrown into "pl." The stationery was much damaged, and the building badly gutted. Mr. Robb's loss will be between \$700 and \$800, which is partially covered by insurance in the Waterloo Mutual. There was a large representation of both fire companies on the ground and to their endeavors, in which they were ably assisted by the citizens, is due the saving of the principal business part of the town from the destroying element.

Durham, Ont., April 7.—Mrs. Burt's frame dwelling was destroyed; the fire caught from a stove-pipe.

Adelaide, Township, Ont., March 30.—House of Thomas Harris, on 3rd con., including contents. Loss \$400; no insurance. The fire originated in the kitchen.

Lindsay, Ont., April 9.—House of Alex. Link and out buildings; said to be insured for \$1,100.

Hamilton, April 7.—A fire broke out in the cellar of E. & G. Magill's hardware store, and was extinguished; damage, chiefly by water, about \$1000; insurance on stock, \$48,000, in eight different companies, of which the Commercial Union had \$15,000; damage to building trifling. The fire is supposed to have been caused by the explosion of a lighted lamp in the cellar.

Wyoming, April 12.—A destructive fire occurred here early on Sunday morning, resulting in the total destruction of George Taylor's oil refining establishment, together with about 380 barrels of refined oil, and 700 barrels of crude. The fire was first discovered about half-past three, and was then confined to the still houses, which left some hopes of saving the other parts of the works, when a pipe in the side of an elevated crude oil tank came out, which caused the oil to flow in a stream directly into the fire. The flames then rapidly spread over all parts of the establishment. Loss estimated at \$10,000.

Thorold, April 12.—An unoccupied house owned by James Taggart, was burned last night between nine and ten o'clock. Fully insured.

Waterdown, April 12.—The Methodist New Connexion Church here was burned down yesterday morning about nine o'clock. The fire is supposed to have originated from stove-pipes. No insurance.

Brooklin, April 10.—A telegram says: Flames were discovered this morning at 7.30 o'clock issuing from the steam planing mill and bee hive factory here, belonging to Nelson Thomas. The building contained about 1,000 bee hives, finished and in course of construction; also a quantity of planed lumber and machinery, all of which was consumed. Loss about two thousand five hundred dollars. The fire originated from a stove.

Clifton, April 12.—A telegram says: About 2.30 on Sunday morning a fire was discovered in rear of Roslis' barn, which spread rapidly to the adjoining buildings, destroying Roslis hotel, Mulheim's and Bull's taverns, also, Mulheim's barn. Three valuable horses, the property of Mr. Roslis were burnt in the fire. All the buildings were insured. Loss about \$8,000.

GALT FIRE BRIGADE.—The annual report of the Galt Fire Brigade, states that it was only called out twice during the year, and both fires were extinguished without their assistance and with very little damage. The different companies number 112 men against 108 last year. The expenditure for the year was \$581.22, principally incurred for new clothing for the men.

FIRE LOSSES IN THE U. STATES.—The aggregate losses by fire for the three months of January, February and March, 1869, throughout the United States (not including those under twenty thousand dollars) are considerably less than those for the corresponding months of 1868, although the losses of March in the current year exceed those of March, 1868, by nearly half a million of dollars. Taking, however, the three months' total, we find that the losses of the past three months of the present year and of January, February and March, of 1868, the result is as much as three millions