

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, 1875.

The next division of profits for the five years since 1870, will be made on the closing of the books on the 1st December, 1875. All policies on the Participating Scale, opened before that date will share in the Division.

At last Division the Bonus declared was at the rate of £1 5s. 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 CITIZENS' INSURANCE COMPANY.

FIRE, LIFE, GUARANTEE & ACCIDENT.

Capital Two Million Dollars—\$103,000
Deposited with the Dominion Government.

HEAD OFFICE, - - MONTREAL,

No. St. James Street.

DIRECTORS.

Sir Hugh Allan, President. John Pratt, Vice-Pres
Adolphe Roy. Henry Lyman.
Andrew Allan. N. B. Corso.

J. L. Cansidy.

EDWARD STARKE,

Manager Life, Guarantee and Accident Department

JOHN HUTCHINSON,

Manager of Fire Department.

ARCIPD McOOUN, Secretary-Treasurer.

Fire risks, taken at equitable rates based upon the irrespectivemerits. All claims promptly and liberally settled.

ONTARIO BRANCH—No. 52 Adelaide St. East, Toronto

Statement of Banks acting under Charter, for the month ending 31st December, 1875, according to the Returns furnished by them to the Auditor of Public Accounts.

CAPITAL.

BANKS.

LIABILITIES.

BANKS.	CAPITAL.		LIABILITIES.												
	Capital Authorized.	Capital Subscribed.	Capital Paid up.	Notes in Circulation.	Dom. Govt. Deposits payable on Demand.	Dom. 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 on Demand.	Other Deposits payable after notice, or on a fixed day.	Due to other Banks in Canada.	Due to other Banks or Agents not in Canada.	Due to other Banks or Agents in United Kingdom.	Liabilities not included under foregoing Heads.	Total Liabilities.
ONTARIO.															
1 Bank of Toronto.....	2,000,000	2,000,000	2,000,000	982,503	97,295	100,000	1,290,371	1,000,709	1,000,709	1,160,070	1,160,070	1,360	4	3,430,228	
2 Bank of Montreal.....	1,000,000	1,000,000	1,000,000	462,886	444,510	444,510	444,510	159,245	159,245	2,740	2,740	61,222	4,782	1,166,026	
3 Commercial Bk of Can.	1,000,000	1,000,000	1,000,000	1,902,247	255,276	50,000	3,608,698	3,608,698	3,608,698	1,008,387	1,008,387	66,640	48,202	9,043,817	
4 Dominion Bk of Can.	1,000,000	1,000,000	1,000,000	813,001	9,813	50,000	640,782	281,053	281,053	48,202	48,202	56,640	9,338	2,770,297	
5 Niagara.....	1,000,000	1,000,000	1,000,000	638,116	9,813	50,000	640,782	281,053	281,053	48,202	48,202	56,640	9,338	1,268,917	
6 Ontario.....	3,000,000	3,000,000	3,000,000	924,292	498,686	100,000	1,685,049	727,120	727,120	83,155	83,155	81,191	1,459	4,420,268	
7 Royal Canadian.....	2,000,000	2,000,000	2,000,000	972,900	69,227	146,338	766,423	566,763	566,763	28,914	28,914	186,668	4,782	2,961,409	
8 St. Lawrence.....	1,000,000	1,000,000	1,000,000	442,120	32,691	50,000	178,631	142,088	142,088	8,685	8,685	8,685	4,782	854,740	
9 Federal.....	1,000,000	1,000,000	1,000,000	522,383	24,300	25,000	140,000	612,638	224,311	3,686	3,686	3,686	4,782	1,462,768	
10 Bank of Ottawa.....	1,000,000	1,000,000	1,000,000	122,384	122,384	3,878	50,200	119,968	119,968	3,686	3,686	3,686	4,782	317,622	
11 Quebec.	12,000,000	12,000,000	11,569,000	3,613,550	1,298,701	1,000,000	17,456,970	6,880,645	6,880,645	618,956	618,956	11,331	4,438	16,470,278	
12 Montreal.....	4,866,666	4,866,666	4,866,666	1,377,574	34,106	75,000	1,109,953	4,919,440	4,919,440	9,224	9,224	57,859	4,782	7,669,616	
13 Brit. North America.	1,600,000	1,600,000	1,600,000	214,685	67,967	160,000	350,744	385,724	385,724	18,669	18,669	2,695	4,782	1,286,067	
14 People's.....	2,000,000	2,000,000	2,000,000	681,510	11,614	160,000	60,406	350,744	350,744	38,594	38,594	2,695	4,782	2,385,047	
15 National.....	2,000,000	2,000,000	2,000,000	81,898	11,614	160,000	31,861	350,744	350,744	618,068	618,068	23,872	4,782	2,026,778	
16 Jacques Cartier.....	1,000,000	1,000,000	1,000,000	189,234	49,830	50,000	26,646	322,158	322,158	1,071	1,071	11,269	4,782	606,961	
17 Ville Marie.....	1,000,000	1,000,000	1,000,000	95,850	49,830	50,000	17,648	108,165	108,165	1,071	1,071	11,269	4,782	223,698	
18 St. Jean.....	1,000,000	1,000,000	1,000,000	213,430	49,830	50,000	17,648	108,165	108,165	1,071	1,071	11,269	4,782	328,500	
19 Banque de St. Hyac.	1,000,000	1,000,000	1,000,000	204,210	49,830	50,000	17,648	108,165	108,165	1,071	1,071	11,269	4,782	328,500	
20 La Bk d' Hochelaga.	1,000,000	1,000,000	1,000,000	566,150	49,830	50,000	17,648	108,165	108,165	1,071	1,071	11,269	4,782	624,069	
21 City.....	1,000,000	1,000,000	1,000,000	1,491,230	2,882	12,000	1,981,233	928,277	928,277	27,174	27,174	100,908	4,438	2,421,732	
22 Eastern Townships.....	1,000,000	1,000,000	1,000,000	319,423	2,882	12,000	1,981,233	928,277	928,277	14,010	14,010	20,217	4,438	3,424,469	
23 Exchange Bk of Can.	1,000,000	1,000,000	1,000,000	393,102	78,060	105,000	630,061	300,000	300,000	25,763	25,763	99,768	4,438	5,924,593	
24 Montreal.....	1,000,000	1,000,000	1,000,000	1,063,002	210,202	100,000	1,928,532	372,800	372,800	6,085	6,085	763,905	4,438	2,824,489	
25 Melancthis.....	1,000,000	1,000,000	1,000,000	3,487,220	185,192	100,000	5,611,232	2,101,826	2,101,826	21,694	21,694	61,960	4,438	12,824,593	
26 Merchants.....	1,000,000	1,000,000	1,000,000	85,723	4,779	50,000	58,815	101,826	101,826	47,430	47,430	311,590	4,438	311,590	
27 Metropolitan.....	1,000,000	1,000,000	1,000,000	45,347	4,779	50,000	58,815	101,826	101,826	47,430	47,430	311,590	4,438	311,590	
28 Quebec.....	1,000,000	1,000,000	1,000,000	586,285	1,770	173,200	2,625,649	954,983	954,983	157,841	157,841	171,070	4,438	3,988,989	
29 Union.....	1,000,000	1,000,000	1,000,000	477,770	155,917	112,165	2,625,649	954,983	954,983	23,604	23,604	171,070	4,438	2,385,701	
30 Stadacona Bank.....	1,000,000	1,000,000	1,000,000	157,192	157,192	25,000	195,811	195,811	195,811	23,604	23,604	171,070	4,438	409,853	
Total Ont. and Que.	68,966,666	68,966,666	61,270,220	20,831,000	3,180,124	2,625,633,33	32,491,637	22,050,612	22,050,612	1,923,920	1,923,920	165,500	121,419	89,271,149	
NEW SCOTLAND.															
31 Bank of New Scotin.....	1,000,000	1,000,000	1,000,000	588,539	116,870	40,000	259,340	994,301	994,301	2,600	2,600	97,621	4,438	2,064,054	
32 Bank of Halifax.....	1,000,000	1,000,000	1,000,000	455,816	80,036	40,000	229,240	555,982	555,982	2,195	2,195	70,401	4,438	1,474,501	
33 Union Bank.....	500,000	500,000	500,000	254,171	138	138	113,207	293,649	293,649	1,400	1,400	601	4,438	664,256	
34 Bank of Montreal.....	1,000,000	1,000,000	1,000,000	106,940	17,076	58	185,485	441,412	441,412	1,400	1,400	132	4,438	289,850	
35 Bank of Yarmouth.....	400,000	400,000	400,000	85,476	59,240	58	40,063	19,912	19,912	3,494	3,494	66,484	4,438	289,850	
36 Bank of Liverpool.....	500,000	500,000	500,000	6,040	6,040	6,040	18,571	129,920	129,920	406	406	2,105	4,438	212,266	
37 Pictou Bank.....	1,000,000	1,000,000	1,000,000	555,959	114,540	53	677,398	1,625,386	1,625,386	29,355	29,355	100,000	4,438	2,405,692	
38 Bk of New Brunswick.....	2,000,000	2,000,000	2,000,000	117,000	26,554	36	56,356	35	35	3,025	3,025	2,541	4,438	212,016	
39 St. Stephen's Bank.....	1,000,000	1,000,000	1,000,000	117,000	26,554	36	56,356	35	35	3,025	3,025	2,541	4,438	212,016	