

LIABILITIES

Loans from other banks in Canada secured.	Deposits by other Canadian banks, payable on demand or at fixed date.	Balances due to other Banks in Canada in daily exchanges.	Balances due to agencies of the bank, or to other banks or agencies in foreign countries.	Balances due to agencies of bank, or to other banks or agencies in United Kingdom.	Liabilities not included under foregoing heads.	Total liabilities.	Directors' liabilities.
	161,475	2,928	6,705		200	13,672,328	307,884
	183,564	3,772	187,988	873,798	2,046	33,057,610	523,751
				157,789		17,041,814	326,000
		596	89,892	12,228		7,692,688	179,511
		1,588		554,017		8,637,279	305,940
			8,376	253,207		15,502,834	171,902
	827		1,065	214,032		7,623,718	140,912
	133,406	1,598	1,008	441,340		11,098,157	345,826
		950			12,344	10,472,954	333,070
	446,809	30,580				2,038,831	800
	84,103	699	390,509		3,603	58,916,238	3,750,000
						14,733,197	Nil.
470,247			79,013			2,031,631	7,747
			17,954	5,735	49,865	6,620,066	201,435
	135,463	241		202,384	119	14,811,485	295,940
	761,398	1,563			1,052	19,663,645	526,398
		15,241		27,673		4,063,491	338,000
	83,302	3,374		33,612		8,571,003	38,916
	4,017	20	10,729	149,163		8,216,473	28,000
			35		3,333	484,385	14,360
			23,286	25,687	4,500	1,128,087	41,406
						6,362,490	301,062
	59,363	4,257	101,906	456,736		15,496,375	105,447
	36,146		363,218	601,376	543	12,666,321	430,002
	11,305				3,323	2,340,351	124,114
	60,387			366,256	13,679	3,427,522	188,925
				49,040	1,127	3,631,121	13,174
						623,685	18,007
	1,825				1,163	215,675	24,816
					684	1,056,104	97,170
	97,618					2,705,566	46,250
	2,683		4,982		80	487,793	95,669
					4,945	355,317	69,778
	80,095		11,892			402,727	
472,447					2,498	187,999	104,025
						560,206	
	2,371,085	69,335	1,248,503	4,423,988	553,626	323,863,696	9,777,107

FIRE INSURANCE CREATES HAZARD.

In a sort of legitimate or natural sense fire insurance itself does create fire hazard. It brings about neglect of ordinary fire precautions. One of the valuable and prime considerations of fire insurance is the freeing the mind of property owners from the burden of anxiety in the matter of the ever possible danger of loss by fire. The mind so freed has less concern about the peril, even to the extent of neglecting fire precautions and preventions. Even carelessness and indifference as to these things come from a sure indemnity against fire loss. As with individuals so with communities. The fact that insurance covers to a large extent money loss by fire, lessens the interest in providing for the prevention and extinguishment, and in other ways operates as an increase of local hazard. Sometimes this, especially as to individuals, goes so far that it is difficult to tell where indifference leaves off and criminality begins.—J. L. Cunningham.

Imperial Bank of Canada.

DIVIDEND NO. 50

Notice is hereby given that a dividend at the rate of four and one-half per cent. and a Bonus at the rate of one half of one per cent. upon the paid up Capital Stock of this Institution has been declared for the current half-year, and that the same will be payable at the Bank and its Branches on and after Friday, the

First Day of June Next

The transfer books will be closed from the 17th to the 31st May, both days inclusive.

The annual general meeting of the shareholders will be held at the Bank on Wednesday, the 20th day of June next. The chair to be taken at noon.

By order of the Board.

D. R. WILKIE,  
General Manager.

Toronto, April, 26th, 1900.

WINNIPEG DEBENTURES.

Sealed Tenders marked "Tender for Debentures," and addressed to the Chairman Finance Committee, will be received at the office of the City Comptroller, City Hall, Winnipeg, Manitoba, up to 3.30 p.m., on

Friday, the 15th Day of June next

for the purchase of \$400,223.78 of City of Winnipeg Local Improvement Debentures, bearing interest at the rate of FOUR per cent. per annum, payable half-yearly. The following are the amounts and terms of years to run, viz.:

- \$61,827.92—7 years from 30th March, 1900.
- \$108,009.22—10 years from 30th March, 1900.
- \$86,591.40—15 years from 30th March, 1900.
- \$14,592.53—19 years from 30th March, 1900.
- \$129,202.71—20 years from 30th April, 1900.

Also for the following general debentures of the city, bearing interest at the rate of three and one-half per cent. per annum, payable half-yearly:—

- \$208,000.00, running 35 years from 10th February, 1900, and
- \$25,000.00, running 30 years from 1st November, 1899.

Principal and interest of all issues payable at the Bank of Montreal, Winnipeg.

Purchasers to make payment and take delivery in Winnipeg. Accrued interest to be added to the purchase price.

Tenders may be for the whole or part. No tender necessarily accepted.

Further information furnished on application.

D. S. CURRY,  
City Comptroller

Winnipeg, 23rd April, 1900.

ASSETS.

Loans to the Government of Canada.	Loans to Provincial Governments.	Overdue debts.	Real Estate owned by bank not bank premises.	Mortgages on real estate sold by the Bank.	Bank premises.	Other assets not included under the foregoing heads.	Total assets.	Average amount of specie held during the month.	Average amount of Dominion Notes held during month.	Greatest amount of Notes in circulation at any time during the Month.
		21,145	150		200,000		17,923,077	647,600	1,035,400	1,663,800
		276,766	110,415	82,899	942,947	928,067	40,871,145	447,000	874,000	4,446,634
		25,817	54,344	9,571	321,940	9,407	20,416,159	451,000	835,000	1,482,000
		1,420	30,000	7,900	160,000		9,015,455	80,700	267,600	990,270
		20,952			110,767	32,612	10,519,032	175,340	323,450	905,330
	7,760	67,872	62,445	114,290	387,073	13,343	19,955,879	6,776	1,030,168	1,764,468
		7,885	8,350	200	163,558	18,040	8,854,910	127,500	298,977	9,582,000
		48,785		37,603	337,375	94,184	14,725,481	228,500	371,170	1,581,110
		96,192	7,154	10,115	121,666		13,900,844	205,651	429,662	1,718,956
		26,518	21,904	24,750	5,804	10,657	2,579,719	25,936	24,226	336,415
	1,308,177	115,942	62,107	25,000	600,000	337,327	78,760,172	2,087,600	3,242,900	6,013,313
	267,432	186,464	49,575	3,330	400,000	557,201	20,340,643	496,967	1,143,342	1,987,340
		42,619	23,471	93,008	127,000	513,125	2,541,035	1,032	9,252	170,174
		138,891	42,739	43,651	36,842	68,705	8,972,706	162,338	614,062	1,360,689
		80,937	71,611	7,914	300,000	19,402	19,275,902	336,478	841,024	2,036,435
		127,404	47,889	44,513	672,572	183,218	28,667,371	473,000	947,000	3,434,000
		35,312	17,042		154,153	34,102	6,566,384	67,958	213,195	1,113,927
		145,671	70,296	41,503	217,737	44,192	19,071,575	224,087	659,700	1,463,979
		46,695	138,658	12,177	276,140	13,360	10,903,846	38,380	317,548	1,512,702
		26,855		9,773	14,170	10,992	730,198	7,050	12,000	175,085
		48,605	33,597	700	19,181	32,901	1,583,844	13,739	11,376	289,330
		52,792	40,458	49,130	146,454	49,993	8,916,712	117,707	129,521	1,113,415
	33,161									
	50,671				19,887	9,876	19,616,250	935,984	1,201,494	1,697,980
		41,126	2,441	1,000	60,000	17,443	16,617,817	611,489	625,208	1,940,378
		34,490	15,962	52,416	61,023	3,267	3,326,613	47,883	132,434	697,198
	98,042				52,000		4,454,136	51,116	143,889	562,150
		29,617			2,500		4,608,021	74,315	143,312	498,420
		1,684			8,000	450	978,039	31,035	29,002	70,559
		29,372			23,432		529,344	4,144	5,547	53,910
		802			47,405	285	1,496,979	25,093	34,204	210,497
		42,146								
		954			30,000		3,969,840	132,768	189,720	492,025
		6,267			8,500	4,000	841,772	4,808	8,929	179,756
		22,384	43,320		12,000		607,182	10,540	10,375	105,440
		123,356	97,032		102,403	106,228	7,885,652	664,295	710,390	1,014,725
	18,054				250		257,666	946	2,208	41,491
		1,954			10,673	4,682	857,674	10,070	17,375	160,024
	1,804,498	1,928,177	1,080,879	672,676	6,172,452	3,127,156	423,942,107	9,583,045	16,854,714	44,280,053