

PROVINCE OF NEW BRUNSWICK.

Geo. W. Day, St. John.
James A. McInnis, St. John.
D. T. McLellan, Sussex.

Correspondence.

FIRE LOSS APPORTIONMENTS.

To the Editor of the JOURNAL OF COMMERCE.

DEAR SIR,—As neither your own nor Alkali's adjutant of the case you are discussing accords with the modern practice of experienced agents, and as the publication of wrong theories of adjustments only confuses judges, lawyers and jurymen, and drives them back upon their unreasonable prejudices against insurance agents, than whom there is not a class with an honest desire to be equitable in all their dealings, allow me to give you the figures upon which hard cash would pass from the Companies to the insured:—

Office		Item	
A	Insures item 1	\$100	
B	" " 2	100	
C	" " 3	800	
D	" Items 1 & 2	300	1 \$500
E	" " 1 & 3	200	2 100
F	" " 2 & 3	400	3 1,000
G	" " 1, 2 & 3	500	

\$2,400 ins. \$1,700 loss

Start with the item upon which the heaviest loss has occurred, and so on in succession:

Item 3, Loss \$1,000.

G	\$500 pays \$263 16
F	400 " 210 53
E	200 " 105 26
C	800 " 421 05

\$1,000 00

Item 1, Loss \$600.

G	\$500 00	
Less paid on 3	263 16	pays \$236 84
E	200 00	\$194 24
Less paid on 3	105 26	
D	300 00	94 74
A	100 00	77 70
		246 44
		82 02

600 00

Item 2, Loss \$100.

G	\$236 84	
Less paid on 1	194 24	pays \$42 60
F	400 00	\$111 04
Less paid on 3	210 53	
D	300 00	189 47
Less paid on 1	246 04	49 07
B	100 00	53 96
		13 99
		25 90

\$1,700 00

The result to the Companies is:

	Item 1.	Item 2.	Item 3.	Totals.
A pays	\$82 02			\$82 02
B "		\$25 90		25 90
C "			\$421 05	421 05
D "	246 04	13 99		260 03
E "	77 70	49 07	219 53	346 30
F "	194 24	11 04	263 16	468 44

\$1,700 00

To the insured that he gets the benefit of all his insurance.

Yours,
ADJUSTER.

April 28, 1879.

Statement of Banks acting under Charter, for the month ending 31st March, 1879, according to the Returns furnished by them to the Auditor of Public Accounts.

CAPITAL.

BANKS.	Capital Authorized.	Capital Subscribed.	Capital Paid up.
1 Bank of Toronto	2,000,000	2,000,000	2,000,000
2 Bank of Montreal	1,000,000	1,000,000	1,000,000
3 Bank of Nova Scotia	1,000,000	1,000,000	1,000,000
4 Bank of Commerce	1,000,000	1,000,000	1,000,000
5 Bank of St. John	1,000,000	1,000,000	1,000,000
6 Bank of St. John	1,000,000	1,000,000	1,000,000
7 Bank of St. John	1,000,000	1,000,000	1,000,000
8 Bank of St. John	1,000,000	1,000,000	1,000,000
9 Bank of St. John	1,000,000	1,000,000	1,000,000
10 Bank of St. John	1,000,000	1,000,000	1,000,000
11 Bank of St. John	1,000,000	1,000,000	1,000,000
12 Bank of St. John	1,000,000	1,000,000	1,000,000
13 Bank of St. John	1,000,000	1,000,000	1,000,000
14 Bank of St. John	1,000,000	1,000,000	1,000,000
15 Bank of St. John	1,000,000	1,000,000	1,000,000
16 Bank of St. John	1,000,000	1,000,000	1,000,000
17 Bank of St. John	1,000,000	1,000,000	1,000,000
18 Bank of St. John	1,000,000	1,000,000	1,000,000
19 Bank of St. John	1,000,000	1,000,000	1,000,000
20 Bank of St. John	1,000,000	1,000,000	1,000,000
21 Bank of St. John	1,000,000	1,000,000	1,000,000
22 Bank of St. John	1,000,000	1,000,000	1,000,000
23 Bank of St. John	1,000,000	1,000,000	1,000,000
24 Bank of St. John	1,000,000	1,000,000	1,000,000
25 Bank of St. John	1,000,000	1,000,000	1,000,000
26 Bank of St. John	1,000,000	1,000,000	1,000,000
27 Bank of St. John	1,000,000	1,000,000	1,000,000
28 Bank of St. John	1,000,000	1,000,000	1,000,000
29 Bank of St. John	1,000,000	1,000,000	1,000,000
30 Bank of St. John	1,000,000	1,000,000	1,000,000
31 Bank of St. John	1,000,000	1,000,000	1,000,000
32 Bank of St. John	1,000,000	1,000,000	1,000,000
33 Bank of St. John	1,000,000	1,000,000	1,000,000
34 Bank of St. John	1,000,000	1,000,000	1,000,000
35 Bank of St. John	1,000,000	1,000,000	1,000,000
36 Bank of St. John	1,000,000	1,000,000	1,000,000
37 Bank of St. John	1,000,000	1,000,000	1,000,000
38 Bank of St. John	1,000,000	1,000,000	1,000,000
39 Bank of St. John	1,000,000	1,000,000	1,000,000
40 Bank of St. John	1,000,000	1,000,000	1,000,000
41 Bank of St. John	1,000,000	1,000,000	1,000,000
42 Bank of St. John	1,000,000	1,000,000	1,000,000
43 Bank of St. John	1,000,000	1,000,000	1,000,000
44 Bank of St. John	1,000,000	1,000,000	1,000,000
45 Bank of St. John	1,000,000	1,000,000	1,000,000
46 Bank of St. John	1,000,000	1,000,000	1,000,000
47 Bank of St. John	1,000,000	1,000,000	1,000,000
48 Bank of St. John	1,000,000	1,000,000	1,000,000
49 Bank of St. John	1,000,000	1,000,000	1,000,000
50 Bank of St. John	1,000,000	1,000,000	1,000,000
51 Bank of St. John	1,000,000	1,000,000	1,000,000
52 Bank of St. John	1,000,000	1,000,000	1,000,000
53 Bank of St. John	1,000,000	1,000,000	1,000,000
54 Bank of St. John	1,000,000	1,000,000	1,000,000
55 Bank of St. John	1,000,000	1,000,000	1,000,000
56 Bank of St. John	1,000,000	1,000,000	1,000,000
57 Bank of St. John	1,000,000	1,000,000	1,000,000
58 Bank of St. John	1,000,000	1,000,000	1,000,000
59 Bank of St. John	1,000,000	1,000,000	1,000,000
60 Bank of St. John	1,000,000	1,000,000	1,000,000
61 Bank of St. John	1,000,000	1,000,000	1,000,000
62 Bank of St. John	1,000,000	1,000,000	1,000,000
63 Bank of St. John	1,000,000	1,000,000	1,000,000
64 Bank of St. John	1,000,000	1,000,000	1,000,000
65 Bank of St. John	1,000,000	1,000,000	1,000,000
66 Bank of St. John	1,000,000	1,000,000	1,000,000
67 Bank of St. John	1,000,000	1,000,000	1,000,000
68 Bank of St. John	1,000,000	1,000,000	1,000,000
69 Bank of St. John	1,000,000	1,000,000	1,000,000
70 Bank of St. John	1,000,000	1,000,000	1,000,000
71 Bank of St. John	1,000,000	1,000,000	1,000,000
72 Bank of St. John	1,000,000	1,000,000	1,000,000
73 Bank of St. John	1,000,000	1,000,000	1,000,000
74 Bank of St. John	1,000,000	1,000,000	1,000,000
75 Bank of St. John	1,000,000	1,000,000	1,000,000
76 Bank of St. John	1,000,000	1,000,000	1,000,000
77 Bank of St. John	1,000,000	1,000,000	1,000,000
78 Bank of St. John	1,000,000	1,000,000	1,000,000
79 Bank of St. John	1,000,000	1,000,000	1,000,000
80 Bank of St. John	1,000,000	1,000,000	1,000,000
81 Bank of St. John	1,000,000	1,000,000	1,000,000
82 Bank of St. John	1,000,000	1,000,000	1,000,000
83 Bank of St. John	1,000,000	1,000,000	1,000,000
84 Bank of St. John	1,000,000	1,000,000	1,000,000
85 Bank of St. John	1,000,000	1,000,000	1,000,000
86 Bank of St. John	1,000,000	1,000,000	1,000,000
87 Bank of St. John	1,000,000	1,000,000	1,000,000
88 Bank of St. John	1,000,000	1,000,000	1,000,000
89 Bank of St. John	1,000,000	1,000,000	1,000,000
90 Bank of St. John	1,000,000	1,000,000	1,000,000
91 Bank of St. John	1,000,000	1,000,000	1,000,000
92 Bank of St. John	1,000,000	1,000,000	1,000,000
93 Bank of St. John	1,000,000	1,000,000	1,000,000
94 Bank of St. John	1,000,000	1,000,000	1,000,000
95 Bank of St. John	1,000,000	1,000,000	1,000,000
96 Bank of St. John	1,000,000	1,000,000	1,000,000
97 Bank of St. John	1,000,000	1,000,000	1,000,000
98 Bank of St. John	1,000,000	1,000,000	1,000,000
99 Bank of St. John	1,000,000	1,000,000	1,000,000
100 Bank of St. John	1,000,000	1,000,000	1,000,000

LIABILITIES.

Notes in Circulation.	Dom. Govt. Deposits payable after notice, or on a fixed day.	Provincial Govt. Deposits payable after notice, or on a fixed day.	Gov. 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 Canada.	Due to other Banks or Agents not in United Kingdom.	Liabilities not included under foregoing heads.	Total Liabilities.
\$	\$	\$	\$	\$	\$	\$	\$	\$
1 717,710	1 438,028	1	1,438,292	818,081	348,890	61,411	201	3,595,484
2 22,294	22,294	2	918,391	4,071,493	211,094	47,440		1,242,903
3 1,806,900	455,046	3	3,738,038	1,028,732	22,413	35,057		11,667,015
4 822,055	61,372	4	1,046,940	1,028,732	52,106	43,856		8,100,713
5 722,000	2-17-52	5	303,000	334,036	755	41,520		3,367,194
6 300,728	58,697	6	215,600	834,036	755			973,388
7 616,295	30,112	7	49,000	1,078,149	9,682	46,985		2,766,112
8 174,933	57,441	8	100,020	295,375				557,769
9 402,024	57,441	9	421,059	539,357	9,456	39,653		2,410,492
10 6,168,457	1,693,090		10,090,914	10,419,143	353,593	272,340	201	29,000,528
11 3,010,455	8,126,582	10	6,255,007	4,852,645	73,089			18,919,474
12 557,100	1,532,481	11	708,738	3,959,780	16,476	4,882		6,247,273
13 108,816	38,401	12	689,617	466,085	4,869			1,250,246
14 468,031	22,656	13	498,083	751,746	40,967	21		1,639,871
15 57,452	13,411	14	222,172	222,172				1,639,871
16 305,958	36,953	15	104,410	301,005	772			936,560
17 107,097	28,459	16	222,310	107,411				218,579
18 142,078	18,933	17	222,310	104,530				51,203
19 374,252	31,933	18	617,220	784,400	4,778	878		324,135
20 690,245	174,429	19	617,220	41,180	6,724	81,621		1,451,677
21 2,001,370	333,743	20	1,687,071	686,038	185,437	9,758		1,442,053
22 190,205	72,937	21	3,475,221	102,511	65,689	359,195		3,977,731
23 412,181	106,071	22	222,720	25,155	95,469			8,126,932
24 143,067	63,356	23	206,477	1,671,395	12,376	150,038		3,141,336
25 839,300	63,356	24	1,970,679	691,892	5,601			1,654,562
26 11,052,931	4,235,015	25	267,731	16,277,450	1,183,467	15,570	113,397	56,212,825
27 52,587,893	67,974,82	26	53,213,78	73,951,58	933,00			971,298
28 63,995,915	136,599,01	27	293,723,93	1,540,475,48	20,027,45	10,333,60		2,347,533
29 374,326,16	29,547,29	28	1,213,243,63	30,143,40	18,901,15	31,479,19		1,222,748
30 144,595,44	36,739,95	29	1,193,651,88	678,189,11	17,882,11	148,05		657,055
31 116,412,11	55,513,90	30	42,452,57	229,250,28	8,382,50	3,439,81		734,069
32 83,299,000	55,513,90	31	42,452,57	229,250,28	706,24	17,557,80		297,007
33 83,299,000	55,513,90	32	42,452,57	229,250,28	706,24	17,557,80		378,478
34 83,299,000	55,513,90	33	42,452,57	229,250,28	706,24	17,557,80		378,478
35 83,299,000	55,513,90	34	42,452,57	229,250,28	706,24	17,557,80		378,478
36 83,299,000	55,513,90	35	42,452,57	229,250,28	706,24	17,557,80		378,478
37 83,299,000	55,513,90	36	42,452,57	229,250,28	706,24	17,557,80		378,478
38 83,299,000	55,513,90	37	42,452,57	229,250,28	706,24	17,557,80		378,478
39 83,299,000	55,513,90	38	42,452,57	229,250,28	706,24	17,557,80		378,478
40 83,299,000	55,513,90	39	42,452,57	229,250,28	706,24	17,557,80		378,478
41 83,299,000	55,513,90	40	42,452,57	229,250,28	706,24	17,557,80		378,478
42 83,299,000	55,513,90	41	42,452,57	229,250,28	706,24	17,557,80		378,478
43 83,299,000	55,513,90	42	42,452,57	229,250,28	706,24	17,557,80		378,478
44 83,299,000	55,513,90	43	42,452,57	229,250,28	706,24	17,557,80		378,478
45 83,299,000	55,513,90	44	42,452,57	229,250,28	706,24	17,557,80		378,478
46 83,299,000	55,513,90	45	42,452,57	229,250,28	706,24	17,557,80		378,478
47 83,299,000	55,513,90	46	42,452,57	229,250,28	706,24	17,557,80		378,478
48 83,299,000	55,513,90	47	42,452,57	229,250,28	706,24	17,557,80		378,478
49 83,299,000	55,513,90	48	42,452,57	229,250,28	706,24	17,557,80		378,478
50 83,299,000	55,513,90	49	42,452,57	229,250,28	706,24	17,557,80		378,478
51 83,299,000	55,513,90	50	42,452,57	229,250,28	706,24	17,557,80		378,478
52 83,299,000	55,513,90	51	42,452,57	229,250,28	706,24	17,557,80		378,478
53 83,299,000	55,513,90	52	42,452,57	229,250,28	706,24	17,557,80		378,478
54 83,299,000	55,513,90	53	42,452,57	229,250,28	706,24	17,557,80		378,478
55 83,299,000	55,513,90	54	42,452,57	229,250,28	706,24	17,557,80		378,478
56 83,299,000	55,513,90	55	42,452,57	229,250,28	706,24	17,557,80		378,478
57 83,299,000	55,513,90	56	42,452,57	229,250,28	706,24	17,557,80		378,478
58 83,299,000	55,513,90	57	42,452,57	229,250,28	706,24	17,557,80		378,478
59 83,299,000	55,513,90	58	42,452,57	229,250,28	706,24	17,557,80		378,478
60 83,299,000	55,513,90	59	42,452,57	229,250,28	706,24	17,557,80		378,478
61 83,299,000	55,513,90	60	42,452,57	229,250,28	706,24	17,557,80		378,478
62 83,299,000	55,513,90	61	42,452,57	229,250,28	706,24	17,557,80		378,478
63 83,299,000	55,513,90	62	42,452,57	229,250,28	706,24	17,557,80		378,478
64 83,299,000	55,513,90	63	42,452,57	229,250,28	706,24	17,557,80		378,478
65 83,299,000	55,513,90	64	42,452,57	229,250,28	706,24	17,557,80		378,478
66 83,299,000	55,513,90	65	42,452,57	229,250,28	706,24	17,557,80		378,478
67 83,299,000	55,513,90	66	42,452,57	229,250,28	706,24	17,557,80		378,478
68 83,299,000	55,513,90	67	42,452,57	229,250,28	706,24	17,557,80		378,478
69 83,299,000	55,513,90	68	42,452,57	229,250,28	706,24	17,557,80		378,478
70 83,299,000	55,513,90	69	42,452,57	229,250,28	706,24	17,557,80		378,478
71 83,299,000	55,513,90	70	42,452,57	229,250,28	706,24	17,557,80		378,478
72 83,299,000	55,513,90	71	42,452,57	229,250,28	706,24	17,557,80		378,478
73 83,299,000	55,513,90	72	42,452,57	229,250,28	706,24	17,557,80		378,478
74 83,299,000	55,513,90	73	42,452,57	229,250,28	706,24	17,557,80		378,478
75 83,299,000	55,513,90	74	42,452,57	229,250,28	706,24	17,557,80		378,478
76 83,299,000	55,513,90	75	42,452,57	229,250,28	706,24	17,557,80		378,478
77 83,299,000	55,513,90	76	42,452,57	229,250,28	706,24	17,557,80		378,478
78 83,299,000	55,513,90	77	42,452,57	229,250,28	706,24	17,557,80		378,478
79 83,299,000	55,513,90	78	42,452,57	229,250,28	706,24	17,557,80		378,478
80 83,299,000	55,513,90	79	42,452,57	229,250,28	706,24	17,557,80		378,478
81 83,299,000	55,513,90	80	42,452,57	229,250,28	706,24	17,557,80		378,478
82 83,299,000	55,513,90	81	42,452,57	229,250,28	706,24	17,557,80		378,478
83 83,299,000	55,513,90	82	42,452,57	229,250,28	706,24	17,557,80		378,478
84 83,299,000	55,513,90	83	42,452,57	229,250,28	706,24	17,557,80		378,478
85 83,299,000	55,513,90	84	42,452,57	229,250,28	706,24	17,557,80		378,478
86 83,299,000	55,513,90	85	42,452,57	229,250,28	706,24	17,557,80		378,478
87 83,299,000	55,513,90	86	42,452,57	229,250,28	706,24	17,557,80		378,478
88 83,299,000	55,513,90	87	42,452,57	229,250,28	706,24	17,557,80		378,478
89 83,299,000	55,513,90	88	42,452,57	229,250,28	706,24	17,557,80		378,478
90 83,299,000	55,513,90	89	42,452,57	229,250,28	706,24	17,557,80		378,478
91 83,299,000	55,513,90	90	42,452,57	229,250,28	706,24	17,557,80		378,478
92 83,299,000	55,513,90	91	42,452,57	229,250,28	706,24	17,557,80		378,478
93 83,299,000	55,513,90	92	42,452,57	229,250,28	706,24	17,557,80		378,478
94 83,299,000	55,513,90	93	42,452,57	229,250,28	706,24	17,557,80		378,478
95 83,299,000	55,513,90	94	42,452,57	229,250,28	706,24	17,557,80		378,478
96 83,299,000	55,513,90	95	42,452,57	229,250,28	706,24	17,557,80		378,478
97 83,299,000	55,513,90	96	42,452,57	229,250,28	706,24	17,557,80		378,478
98 83,299,000	55,513,90	97	42,452,57	229,250,28	706,24	17,557,80		378,478
99 83,299,000	55,513,90	98	42,452,57	229,250,28	706,24	17,557,80		378,478
100 83,299,000	55,513,90	99	42,452,57	229,250,28	706,24	17,557,80		378,478
101 83,299,000	55,513,90	100	42,452,57	229,250,28	706,24	17,557,80		378,478
102 83,299,000	55,513,90	101	42,452,57	229,250,28	706,24	17,557,80		378,478
103 83,299,000	55,513,90	102	42,452,57	229,250,28	706,24	17,557,80		378,478
104 83,299,000	55,513,90	103	42,452,57	229,250,28	706,24	17,557,80		378,478
105 83,299,000	55,513,90	104	42,452,57	229,250,28	706,24	17,557,80		378,478
106 83,299,000	55,513,90	105	42,452,57	229,250,28	706,24	17,557,80		378,478
107 83,299,000	55,513,90	106	42,452,57	229,250,28	706,24	17,557,80		378,478
108 83,299,000	55,513,90	107	42,452,57	229,250,28	706,24	17,557,80		378,478
109 83,299,000	55,513,90	108	42,452,57	229,250,28	706,24	17,557,80		378,478
110 83,299,000	55,513,90	109	42,452,57	229,250,28	706,24	17,557,80		378,478
111 83,299,000	55,513,90	110	42,452,57	229,250,28	706,24	17,557,80		378,478</