LIABILITIES.

Circulation	$9,748,820
Due to other Banks	1,371,564
Deposits not bearing interest	9,098,332
Deposits bearing interest	15,477,596
Total Liabilities, Oct. 31, 1864	$35,696,312

ASSETS.

Specie	$5,129,994
Landed and other property	2,671,682
Government Securities	5,773,032
Notes of other Banks	1,494,909
Due from other Banks	2,667,727
Notes discounted	46,056,173
Other debts	3,225,160
Total Assets, Oct. 31, 1864	$67,018,677

In comparing the item of circulation, it must be remembered that no Provincial notes were in existence in 1864. The amount of those notes at present in circulation must therefore be added to the bank notes, in order to estimate the actual increase.

AMERICAN CANALS.—The completion of the Portage Lake and Lake Superior Ship Canal on the American side is a matter of importance to the navigation of the lakes. This canal extends West from Portage Lake to Lake Superior at the base of Keweenaw Point, and for vessels bound to or from the Western end of Lake Superior will save a hundred miles of the most dangerous navigation on these inland seas. This canal was completed on the 16th ult., and when navigation opens in the spring it will be ready for the passage of the largest steamers on the lakes, and by its use much risk will be avoided, and much time will be saved by the increasing fleets that will sail to and fro between the lower lakes and the port of Duluth, on Lake Superior. The St. Clair Flat Ship Canal is also nearly completed, and will be quite ready for navigation when the next season begins. The contract for the enlargement and rebuilding of the ship canal around the Sault Ste Marie has been let, and the work will be so far finished as to permit the use of the canal next season. All these improvements are of course beneficial to the entire lake commerce.

CANADA PERMANENT BUILDING SOCIETY.—This flourishing Society has taken in another section of Nordheimer's beautiful buildings on Toronto Street, along with the former office, and fitted the whole up in an elegant and convenient style for office purposes. The expanding business of the Society demanded something more commodious than the "pent up Utica" which before cramped and retarded the movements of Mr. Mason and his clerks. It is gratifying in these days of progress to see even so economical an institution as this one is, not willing to lag behind in the work of improvement. The new offices are as convenient and elegant as any in this city.

THE STANDARD LIFE.—From a statement extracted rom *The Review*—a leading insurance journal of London, England—it appears that this wealthy office surpassed all the other companies of Great Britain, in the amount of new business done in 1869. The total policies issued exceeded five millions of dollars. No other proof is needed of the statement, that the Standard is regarded as one of the soundest and strongest of the British Life Companies. Being purely life, it is not exposed to the hazards of fire insurance, as in the case of some of the companies. The present is what is called the "bonus year," and affords a favorable opportunity of effecting life insurance in a first-class British office.

BRANTFORD AND HARRISBURGH.—All necessary arrangements have been completed between the Corporation of Brantford and the Great Western Railway for the construction of the Brantford and Harrisburgh Line, and tenders are now invited, the same to be sent in by the 15th of December. The construction of this Railway may now be regarded as certain. It will probably be extended through to Lake Erie.

NORTH BRITISH AND MERCANTILE.—In addition to the large fire insurance business done by this Company, it possesses strong claims as a medium for life insurance. In a statement of the new life policies issued in Great Britain in 1869, the North British stands *second* on the list, insurances on lives to the amount of £933,301 having been effected in that year.

MR. WHITNEY has, we understand, sold the residence of the late Bishop Strachan, on Front street, to Hon John Carling, for $20,000.

Financial.

STOCKS AND MONEY.

Reported by Blaikie & Alexander, Brokers.

TORONTO, Nov. 30, 1870.

Very little activity has been shown in the Stock Market during the past week, and, with a few exceptions, the tranasctions have been unimportant. To-day, however, a somewhat better feeling is manifested, and considerable amounts of Stocks have changed hands at slightly advancing rates. Sterling is selling at 9⅛ to 9¼ for 60 day bills.

Banks.—Large sales of Commerce have been made at 119¾ to 120½; there are sellers at 121. Toronto open their books to-morrow for half-yearly dividend; there have been no movements to report. A good demand is maintained for Royal at 70, with few sellers. For Ontario, 105 is offered ex-dividend, without finding sellers at that rate. Montreal is held at 220 ex-dividend, but the transactions have been few. Merchants' fell off a little, but recovered, and is now firm at 117½ to 118. City is nominal at 86 to 87 ex-dividend.

Bonds.—Government Sterling Fives are enquired for at 95½ to 96; Sixes are nominal. Dominion Stock would find purchasers at 110. Sales of City bonds have been made at 93½; 94 is now asked, with sellers at this figure. Counties are held at 103 for first-class, and Townships are obtainable at 95 to 97½, according to date of maturity.

Sundries.—Freehold Building Society is quiet; nothing doing ex-dividend. Some demand is maintained for Canada at 136½, with few sellers. Western Canada would be taken at 126½; sellers asking 127½. Not much movement in Union at present; we quote 112 to 114. Canada Landed credit would readily find buyers at par; sales have been made at 1 per cent. premium. Considerable amounts of Western Assurance have changed hands at 87 and 88; sellers are asking 90. British America would command 70½ to 71, but there are few sellers. City Gas was in demand at 116½ to 117, but there is none to be had. Montreal Telegraph has been sold at 215, which is still offered.

TORONTO STOCK MARKET.

Reported by Pellatt & Osler, Brokers.

TORONTO, Nov. 29, 1870.

The Stock Market has been extremely dull during the past week. Transfer books of many of the leading Banks are closed, and in other securities very little was done.

Banks.—Montreal may be quoted nominal at 218½ to 220 ex-dividend. Buyers would pay 108 for British; none on market. Ontario is asked for at 105 ex-dividend, holders however ask 107. No sales of Toronto to report ex-dividend, would probably bring 148. Very few transactions in Royal Canadian, during the week, saleable at 70. Commerce is in demand at 120, with no sellers under 121. Merchants' sold at 117¾, at which there are buyers. No sales of Quebec ex-dividend. Molson's is in demand at 108, with no sellers under 110. City would be taken at 85 ex-dividend, sellers at 87½. Buyers offer 103½ for Du Peuple. Nationale would be taken at 104, none on market. No sales of Jacques Cartier ex-dividend. Buyers offer 75 for Mechanics'. Buyers of Union at 107½, and sellers at 110½.

Debentures.—Sales of Canada sterling "Fives," at 96½ and 97, no "Sixes" on market, Dominion Stock is wanted at 110. No very limited amounts of Toronto to be had, 93½ would be paid for a round lot. Considerable sales of County at 103, which is still the selling rate.

Sundries.—Buyers offer 117 for City Gas, with no sellers. British America Assurance is asked for in round lots at 71, none on market. Large sales of Western Assurance at 87, at which rate stock could still be placed. Canada Life, not a share on market, 110 would be paid. Last sales of Canada Building Society at 137, which rate would still be paid. Western Canada Society sold at 127, at which rate there are buyers. No sales of Freehold to report ex-dividend, would probably command 124. Last sales of Union at 112½. No sales of Huron and Erie on this market. Montreal Telegraph sold at 220, at which stock is still procurable. Canada Landed Credit is asked for at par, none on market. A round lot of Toronto, Grey & Bruce Railway, would be taken at 75. Toronto & Nipissing is asked for at 80, none offering.

HAMILTON MONEY MARKET.

Reported by Stinson's Bank.

HAMILTON, Nov. 30, 1870.

During the past two weeks, the Money and Stock Market has been unusually quiet. There have been few enquiries for Bank Stocks, and no sellers below quotations. Bank of Commerce is procurable at 121, Merchants at 118, and Royal Canadian at 70. Hamilton Debentures, general, 67. No Canada Life offering. New York and Sterling Exchange in good demand.

—The old Bank of Upper Canada building, on the corner of George and Duke streets, Toronto, was, in compliance with instructions received from the Dominion Minister of Public Works, offered at auction by Messrs. F. W. Coate & Co., on Monday. It has a frontage on George street of 200 feet, and on Duke street of 149 feet. The property was started at $4,000, and finally bid off by Mr. James Stock, a merchant of this city, at $8,400.

—St. Thomas has voted a bonus of 25,000 to the Southern Railway.