other banks, pay- banks in bank, or to other not included Total Directors banks or do ther banks bank or to other banks or under force liabilities liabilities				LIAB	ILITIES.				_
109 896	banks in Canada, secured.	by other Canadian banks, pay- able on de- mand or at fixed	to other banks in Canada in daily ex-	due to agencies of the bank, or to other banks or agencies in foreign	due to agen- cies of bank, or to other banks or agencies in United	not included under fore-			
69,531			2,079 4,690	2,420 14,403	261,348	3,435 11,962	21 106.529	254,199	1 2
	••••••	68,531	1	İ			8,(60,:51	1 ' '	4
1,790		52,692	794		***************	******************			
1,790		390	14,680	• • • • • • • • • • • • • • • • • • • •	457,603 317,514		6,609,481	€0,102	8
Sec									: 1
		738,928 13,116	11,924	20,880		83,601 14		1,225,000 11 4:0	11 12
119,523   5,014   3765   46,568   37,769   4,443,753   316,375   16     119,523   5,014   3765   512,270   9,663   14,237,9.6   1,215,459   18     6,176   36,253   216   102,813   3,346,573   206,500   15,572   20     67,684   1,019   52,816   134,368   6,402,733   651,915   21	***************************************	862	6,891		132,565 26,441	5 057 8,7±2	3,504,876	197,8+7	14
6,176         36,253         216         102 813         8,346,573         906 50C 19            67,684         1,019         52,816         134,968         6,402,733         651,915         21             1,2.96         78,135         1,380,642         46,756         23             78,135         3,996,259         272,538         24             1,2.96         179,583         68,589         8,148,104         82,940         25            2,6,763         2,54         55,377         179,583         68,589         8,148,104         82,940         25            16,272         160,272         182         1,934,746         93,344         27            20,000         22,359         140,605         5,603         1,80,892         53,675         28            20,000         22,359         140,605         5,603         2,80,898         53,675         28            20,000         22,359         150,443         45,443         22,235         29         150,443         46,514         31            1,184	* * * * * * * * * * * * * * * * * * * *	119,523	4,149 5,064	3 785	46,568	37,769 47	4,043,753 10,976,591	816,375 : 2,522	16 17
1,288		8 179	96 953	916	102 813		3,346,573	206 500	19
1,2,68 78,135 1,380,642 46,756 23 2,6,763 2,6,763 26,763 26,763 26,763 27,2,7638 27,2,7638 27,2,7638 27,2,7638 27,2,7638 27,2,7638 27,2,7638 27,2,7638 27,2,7638 27,2,7638 27,2,7638 27,2,763 28	***************************************	. 67,684	1,019	52,816	134,268		6,402,733	651.915	21
22,359         140,608         5,603         1,880,628         53,675         28           20,000         82,606         68,870         2,818,952         12,238         29         12,238         29         150,443         46,514         31         31,184         46,514         31         31,184         46,514         31         31,184         47         2,286,067         223,237         38         38         37,410         671,397         93,611         34         34         34         34         34         36         36         36         36         36         36         37         36         37         38         37         36         37,398         18,937         38         37         36         37,398         18,937         38         37         36         37,398         18,937         38         37         38         38         37         38         37         38	************		1,238	· •••••••	78,135	1,431	1,330,542	46,756	23
22,359         140,608         5,603         1,880,628         53,675         28           20,000         82,606         68,870         2,818,952         12,238         29         12,238         29         150,443         46,514         31         31,184         46,514         31         31,184         46,514         31         31,184         47         2,286,067         223,237         38         38         37,410         671,397         93,611         34         34         34         34         34         36         36         36         36         36         36         37         36         37         38         37         36         37,398         18,937         38         37         36         37,398         18,937         38         37         36         37,398         18,937         38         37         38         38         37         38         37         38	***********	34,306 238,763 16,279	2,554	55,377 282	179,5€3 471 221	68,589 5€,943	6.758 620	317,504	26
		20,000	22,359		140,809 82,606	5,603 68,870	1.880,828 2,818,952	53,675 12,258	28 29
	••••••						156,443	46,514	31
							2,286,067	1	1
\$22,487\$     10,886     346,561     5,926,088     37       6,272     536     97,398     18,937     38       8,035     211,311     71,762     39	***************************************	37,410	174	5,050	***************************************	<b>2</b> 79			
6,272	*****	i	I						36
8,035 211,311 71,762 39	******		ì				5,926,088		37
	6,27	2				536 8,035			
	6,27	2 2,534.46	158,380		3,531,682	368,128	328 905,558	8,031,039	<u>9'</u>

TARTLITIES

ASSETS.											
Loans to the Gov- ern- ment of Canada	Loans to Provin- cial Gov- ern- ments.	Overdue debts.	Real Estate the pro- perty of the bank (other than bank prem- ises.)	Mort- gages on real estate sold by the Bank.	Bank pre- mises.	Other assets not in- cluded under the fore- going heads.	Total Assets	Average amount of specie held during the month.	Average amount of Dominion Notes held during the month.	Greatest amount of Notes in circulation at any time during the month.	
*******		19.486 357,424 112,854	362 20,228 12,947	109,312	200,000 752,422 272,965	75.022 6,171	15,415,734 28,381,933 14,142,650	563,970 623,000 399,000	1,444,030 979 U00 496,000	1,695,000 2,860,000 1,127,138	2
	30,090 11,9.2	175,089 86 257 69,955	155,4F4 66,845	27,000 89,551	191,997 109,921 293,669	30,771 20 424 15,3 <b>9</b> 0	7,998,741 7,604,797 13,669,321	187,890 149,055 396,637	470 800 374,320 836,312	1,050,200 809,6 9 1,495,080	4 5
••••••		25,221 66,948 29,186	19,070 4,448 20,659	883 12,796 100	25,834 274,889 153,500	16,049 70,818 304,150	5,694,890 8,821,496 8,228,401	117,000 182,000 137,914	241,6°6 320 000 243 919	602,800 1,049,000 1,160,045	7 8
••••••		22,865	•••••••••	·····	••••••	8,417	1,926,588	25,429	23,791	286,320	ı
• • • • • • • • • • • • • • • • • • • •	300,000 168,116	381,764 365,832	19,570 20,6±6	11,401	600,000 3 <b>50,</b> ( \ 0	391,949 24,590	57,432,135 10,506,495	2,740,000 330,959	2,660,000 737,278	4,614,595 1,0 <b>0</b> 9,264	
*******		95,218 43,905 58,256	58,779 70,240 21,158	82 365 60,699 30,960	293,557 103 921 36 416	5,733 148,807 277,746	9,943,185 4,324,855 1,685,490	63,474 28,725 13,836	367,935 62,853 27,015	808,745 380,167 333,739	13 14
*******	• • • • • • • • • • • • • • • • • • • •	92,690 159,963 146 475	43,116 56 537 41,728	18,943 <b>5</b> ,595 35,538	36,837 190,600 536,831	28,737 13,659 45,908	5,234,100 14,6 <b>9</b> 0,495 23,381,140	82,413 195,017 390,000	<b>2</b> 32,313 746,631 918,000	690,185 1,799,622 2,862,050	17
	••••••	134,551 134,304 137,581	8,114 79,680 66,546	92 5,158 3,733	117,106 166, <b>2</b> 30 199,155	71,680 110,363 11,334	4,733,696 1;,042,851 7,970,055	52,000 107,836 33,768	145.000 540,529 470,921	973,300 838,066 1,178,126	19 2ປ
••••••		87,537 56,616 84,161		8,673 5,087 57,949	17,665 105,372	9,049 6,667 5,363	362,773 1,722,346 6,252,830	3,800 15.528 97,029	5,400 18,593 96,240	35.321 248.032 936,681	22 23
*******	48,283 107,359 60 (00	6,718	11,000		74,420 60,000 64,160	7,300	10,949,218 8,595,6±0, 2,908,116	165,238 163,200 30,632	521,654 376,800 95,893	1,210,800 997,428 527,5 8	28
*******	41,844	1	7,117		52,000 1,900 8,000	6,000	2,568,476 3,598,953 999,449	28,081 57,511 82,995	134,207 198,104 23,525	426,626 480.801 96,691	29
••••••		5,508 84,467		••••••	23,586 3,500		450,455 894,854	3,390 12,6 <b>4</b> 5	<b>4,34</b> 9 1 <b>3,943</b>	44,970 96,407	
*******		2,038	1		30,000	1 '	8,380,143	174,890	160,297	460,778	1
********		6,457 7,169			7,000 12,000	15,754	700,886 569,708	8,946 7,841	11,215 14,560	108,791 87,637	
•••••	·	<b> </b>	ļ <b>.</b>			······	••••••			•••••	36
••••••	561,214	411,005	22,102		122,820	4,120	7,181,883	293,869	751.273	868 211	37
	76,858	376 2,996		<b>341</b> 2,965	250 10,068	3,948	156, <sup>r</sup> 64 <b>458,</b> 744	809 7,297		47,322 103,552	
•••••	1,424,196	3,435,759	919,988	575, <b>879</b>	5,480,573	1,750,899	313.911,395	7,723,589	14,765,140	34,450,582	ا

## J. M. COURTNEY, Deputy Minister of Finance.

## Correspondence.

LIFE ASSURANCE APPLICATIONS.

Editor MONETARY TIMES:

SIR,—I write in the interest of a class desirous of life insurance in reliable stock companies, and yet who cannot obtain it without making public details of family history very painful to disclose, and which disclosure is, I

For example, and this is not an uncommon case, financial disaster or family trouble overtakes an individual, preys on the mind, which finally becomes unhinged. The rest of the family may be mentally beyond suspicion, but they are debarred from seeking life insurance unless they expose to the public what should be (and generally is) held sacred—the mental affliction of a relative.

Is there any necessity for this, or any sense in it? One would think, if the influence of here-dity is feared, that, say after 40 years of age, an applicant for life insurance might well be spared such questions. A perusal of almost any company's form of application shows a number of foolish and impertinent questions. I would suggest that the fewer and more general the questions the better. After all, the insurance companies are at the mercy of their medical advisers.

Should you think this worthy of insertion and reply you will gratify

AN OLD SUBSCRIBER.

Ontario, Dec., 1894.

## Meetings.

## CANADA LANDED AND NATIONAL INVESTMENT COMPANY (LTD.)

The aunual general meeting of the shareholders of the company was held in the company's offices, in Toronto, on Wednesday, January 23rd, 1895, at 12 o'clock noon, the following 23rd, 1895, at 12 o'clock noon, the following being present: John L. Blaikie, president; John Hoskin, Q.C., LL.D., vice-president; Messrs. James Campbell, Hon. James Young, John Stuart, Frank Turner, J. S. Playfair, Newman Silverthorn, John Scott, A. R. Creelman, Q.C. A. J. Somerville, Alex. Smith, Geo. Robinson, Henry Pellatt, Alfred Hoskin, Q.C., Oliver Gilpin, W. A. Parlane, C. S. Gzowski, jr., Dr. Larratt Smith, Q.C., G. Tower Fergusson, W. J. Robertson, John Stark, E. Saunders, J. E. Hansford, and James Mitchell. The president, Mr. John L. Blaikie, having takca the chair, the manager, Mr. Rutherford, acting as secretary, the following report and balance sheet were read: balance sheet were read:

REPORT.

The directors have again the pleasure of laying before the shareholders a statement of the

affairs of the company for the year 1894.

The profits, including a balance of \$662.88, brought forward from last year, amount to \$238,704.02.

After deducting cost of management, interest on debenture bonds, and all other charges, there remains a net profit of \$82,436.37, which has been disposed of as follows;

The unsettled condition of the financial world, which was referred to in the report of last year, has continued throughout the year just closed, and has necessitated a continuance of a conservative management in all monetary institutions. The board have therefore considered it wise to continue the policy adopted in 1893, not to enlarge or extend the business of the company, but rather to call in doubtful loans and rejuyet the reconstitution. loans and re-invest the money, although at a lower rate of interest, on more desirable and substantial securities.

The debenture debt, it will be noticed, has The debenture debt, it will be noticed, has been increased during the year by \$159,-357,4%. The money was offered on such favorable terms that your directors did not feel justified in declining it; however, this addition to the borrowed capital has not materially increased the liabilities of the company, as the whole sum so obtained has been invested in Government bonds and municipal securities (largely sterling bonds), which can be realized