

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 other banks 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.
.....	88,100	973	1,74	.....	1,935	10,33,788	347,902
.....	433,545	3,004	22,54	.....	1,773	21,004,300	181,803
.....	.....	.....	.....	640,353	.....	11,419,824	426,575
.....	33,812	.....	.....	153,137	.....	5,247,666	165,918
.....	15,975	615	.....	143,659	.....	5,736,983	144,975
.....	.....	1,743	.....	.....	.....	11,087,028	104,563
.....	1,442	.....	.....	594,085	.....	6,342,567	210,593
.....	150,000	2,470	.....	403,500	.....	7,068,762	4,781
.....	.....	195	.....	315,712	.....	6,155,193	133,951
.....	.....	.....	.....	94,164	14,583	1,505,196	6,000
.....	350,274	6,501	.....	.....	82,968	86,128,293	1,633,000
.....	15,264	.....	30,900	.....	.....	8,919,70	11,000
.....	.....	2,755	24	7,401	12,998	3,603,684	90,962
.....	.....	16,632	9,544	41,672	47,691	2,944,905	135,676
.....	.....	.....	.....	.....	.....	1,914,111	81,215
.....	3,8716	1	.....	.....	16,838	0,378,976	147,08
.....	622,334	613	5,789	.....	1,749	0,962,071	133,148
.....	.....	100	9,060	600,301	3,477	14,762,357	1,328,457
.....	281,194	2,974	26	11,581	.....	3,362,876	241,790
.....	.....	35,231	.....	2,091	.....	8,104,458	201,091
.....	4,053	2,471	.....	354,546	.....	6,279,049	613,000
.....	.....	.....	.....	.....	9,097	206,967	18,665
.....	.....	.....	.....	45,270	6,897	1,173,499	33,276
.....	35,610	5,981	79,458	157,740	80	4,182,510	246,918
.....	77,522	.....	2,455	147,104	1,734	9,779,319	178,095
.....	2,353	.....	.....	.....	21,743	6,825,291	345,629
.....	16,459	.....	.....	143,761	45,671	9,063,769	30,157
.....	20,000	57	.....	122,748	1,068	1,96,783	90,512
.....	.....	4,631	.....	.....	.....	2,949,435	26,469
.....	1,448	.....	.....	227	2,204	623,127	46,203
.....	46,335	.....	.....	.....	9,027	166,958	43,776
.....	19,712	.....	4,616	.....	.....	555,000	127,694
.....	5,000	947	.....	.....	183	9,213,621	181,971
.....	.....	.....	.....	.....	.....	373,920	91,367
.....	11,309	.....	10,754	1,54	398,227	299,231	16,430
.....	4,050	.....	.....	.....	.....	.....	.....
.....	695	.....	.....	.....	557	178,616	15,455
.....	9,050	2,531,552	99,997	177,197	4,253,336	168,147	82,892
.....	.....	.....	.....	.....	672,942	225,668,247	7,888,462

ASSETS.

Loans to the Government of Canada	Loans to Provincial Governments.	Overdue debts.	Real Estate the property of the bank (other than bank premises).	Mortgages on real estate sold by the Bank.	Bank premises.	Other assets not included under foregoing 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.
.....	35,444	103	.....	200,000	.....	14,518,611	627,500	1,031,400	1,300,800
.....	3,5703	41,525	133,420	766,793	103,470	28,900,910	550,000	790,000	2,499,000
.....	63,137	12,37	.....	263,23	6,221	14,589,007	441,000	470,000	933,534
.....	31,217	57,312	55,400	172,72	32,544	6,851,589	174,900	281,000	799,348
.....	30,377	.....	.....	110,852	21,254	7,461,564	116,331	381,760	6,6794
.....	74,332	62,974	86,391	320,379	37,278	14,424,583	426,670	1,065,270	1,302,280
.....	11,915	19,070	815	124,715	15,040	6,194,293	101,000	195,540	685,200
.....	62,481	.....	18,418	273,087	73,918	9,069,901	164,000	306,000	893,00
.....	65,681	17,022	1,590	128,068	293,700	8,799,596	146,491	191,933	1,037,37
.....	23,927	13,975	.....	.....	7,208	9,001,623	24,904	23,514	225,620
.....	282,216	111,610	6,032	600,000	497,69	65,738,833	9,191,000	1,902,000	4,496,652
.....	239,310	134,45	42,000	4,350	350,00	24,332	11,829,661	351,827	551,565	934,471
.....	1,684,728	298,382	89,712	336,55	109,504	5,135,637	403	1,181	67,045
.....	59,196	9,319	44,492	109,743	129,111	3,742,049	22,690	198,844	467,621
.....	16,705	20,630	27,891	37,048	281,752	1,712,416	100,937	35,722	310,845
.....	124,342	44,711	16,413	36,842	47,287	5,663,511	19,627	397,768	740,450
.....	116,05	59,074	4,337	190,040	72,502	14,641,197	223,768	614,775	1,476,718
.....	218,713	40,761	35,556	553,014	224,044	24,087,685	466,00	780,000	2,444,000
.....	19,619	124,242	9,032	202,043	3,724	7,838,585	11,650	195,018	987,19
.....	104,374	132,02	5,826	169,130	74,510	11,337,398	124,626	609,636	914,72
.....	15,913	16,189	92	181,404	97,301	4,732,338	60,690	97,930	801,400
.....	23,195	.....	8,573	12,003	8,995	461,393	5,450	7,000	98,111
.....	41,469	18,185	9,607	17,863	10,799	1,591,649	13,072	17,063	897,224
.....	50,764	45,146	54,511	116,139	4,193	6,531,464	113,265	116,076	816,962
.....	39,087	15,571	16,809	4,841	57,450	12,893,001	272,615	659,025	1,206,354
.....	45,933	26,619	10,000	1,000	60,000	11,329	9,431,429	308,000	438,000	937,590
.....	16,137	67,810	.....	64,242	697	3,993,447	39,218	225,466	613,795
.....	14,753	14,101	.....	.....	62,003	.....	2,076,691	39,073	118,621	335,912
.....	14,45	7,096	.....	1,800	6,245	3,083,197	56,003	148,372	484,662
.....	21,45	4,693	.....	8,000	.....	1,083,510	39,033	27,755	71,058
.....	6,003	.....	.....	23,521	.....	457,644	2,333	5,039	36,617
.....	35,311	12,478	.....	2,500	285	9,70,050	14,931	18,320	86,674
.....	378	.....	.....	30,000	3,370	3,399,296	117,554	152,092	428,569
.....	5,257	9,000	.....	8,500	.....	693,198	14,953	13,999	113,686
.....	12,208	5,700	.....	12,000	.....	561,324	11,218	9,572	81,490
.....
.....	22,263	31,333	.....	116,253	17,747	7,232,651	551,000	887,722	840,880
.....	578	.....	375	260	.....	169,482	917	2,008	29,485
.....	41,113	2,912	.....	1,834	11,964	1,618	420,098	6,220	5,286	84,524
.....	352,073	4,073,833	1,447,906	567,834	5,661,362	2,197,836	314,273,806	8,088,176	12,990,163	30,474,776

J. M. COURTNEY, Deputy Minister of Finance.

Correspondence.

TRADE WITH JAMAICA.

Editor MONETARY TIMES:

DEAR SIR, - I have read, as I presume you also have done, the remarks of Sir Henry A. Blake, Governor of Jamaica, in the *North American Review*, relative to the statement about the alleged decrease of white population in the British West Indies. I endorse what he says about the assumptions which prevail that there is a rapid decrease in the number of the white population of the West Indies, and that this supposed decrease is due to the unhealthiness of those islands. I quote from Sir Henry: "That those assumptions are incorrect, the following figures will show: In 1861 the white population of Jamaica numbered 13,816. In 1871 it numbered 13,101. In 1881 it was 14,422. In 1891 it was 14,692. Declining prosperity of the sugar industry will account for the slight decrease between 1861 and 1871, and it may be inferred that the recovery and subsequent increase is due to the development of the fruit trade within the last twenty years. There is every indication that the production of all kinds of fruit will increase, and that improved methods will be adopted. The improvement will probably begin with the Florida fruit growers, who propose to try Jamaica, and it will spread, after a time, among the black population. There is an opening for the horticultural pioneer that promises even greater success than fruit growing. Most excellent high-class vegetables can be grown so as to be ready for market between December and March. Jamaica is thus capable of being made the winter market garden of the United States, and vegetables planted in October could reach the American markets in January and February, during which months they would have a monopoly."

Speaking of Jamaica from my own experience while there as Commissioner representing Canada, so far from its being an unhealthy island, I pronounce it healthy, and with reference to the probable large increase in the growth of fruit, I saw every indication of that when I was there in 1891. And I believe with Sir Henry in his very practical remarks that such interest will grow not only under the management of the whites, but will spread among the black population. There can be no doubt, whatever, that the marvellous exhibition which was held there was an object lesson of progress which I believe was anything but lost on the black population.

Now in regard to what he says respecting the growing of high class vegetables to be ready for winter use in other climes, I will not pass an opinion upon anything I do not know about, but I may tell you this: On my arrival in Jamaica I divided a portion of each of the kinds of Canadian exhibits of Canadian potatoes sent out by the Department of Agriculture, between the director of public gardens and the Roman Catholic bishop of Jamaica, to be planted by the former in Government lands and by the latter at industrial schools under his control, all at different altitudes. This I did some time in the month of January; and when I returned during April I brought out with me a bag of beautiful new potatoes, the product of my little gift. Part of these were used at sea, and the remainder I handed over to the Minister of Agriculture, the Hon. John Carling, on my arrival in Ottawa. That fact bears out the statement made by Sir Henry Blake.

Yours truly,

ADAM BROWN.

Hamilton, March 23rd, 1896.

Meetings.

CONFEDERATION LIFE ASSOCIATION.

The annual meeting of the Confederation Life Association was held at the Head Office of the company, Yonge, Richmond and Victoria streets, Toronto, on Tuesday, the 17th instant, at the hour of 3 p.m. There was a good attendance of policy-holders, shareholders, and members of the agency staff.

On motion, the Hon. Sir W. P. Howland, C.B., K.C.M.G., was called to the chair, and Mr. J. K. MacDonald, managing director, appointed secretary of the meeting.

The report and financial statements relating to the business of the company for the year 1895 were submitted as follows: