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Additional comments /
Commentaires supplémentaires:

Various pagings.

Includes some text in French.

In Sessional paper No. 4, Report of the Superintendent of Insurance ... 31st
December 1892, page iv is incorrectly numbered page iii.

In Sessional paper No. 4, Statements made by Fire and Inland Marine ...,
page 288 is incorrectly numbered page 28.

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THIRD SESSION OF THE SEVENTH PARLIAMENT

OF THE

DOMINION OF CANADA

SESSION 1893



VOLUME XXVI.

270072

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81836

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OF THE
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THIRD SESSION, SEVENTH PARLIAMENT, 1893

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Census of Canada, 1890-91. First Volume.....*Printed for both distribution and sessional papers.*

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1. Report of the Auditor General on Appropriation Accounts for the year ended 30th June, 1892. Presented 27th January, 1893, by Hon. G. E. Foster.
Printed for both distribution and sessional papers.

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2. Public Accounts of Canada for the fiscal year ended 30th June, 1892. Presented 27th January, 1893, by Hon. G. E. Foster. 2a. Estimates for the year ending 30th June, 1894; presented 30th January, 1893. 2b. Supplementary Estimates for the financial year ending 30th June, 1893; presented 17th February, 1893. 2-1b*. Further Supplementary Estimates for the year ending 30th June, 1893; presented 16th March, 1893. 2c. Supplementary Estimates for the year ending 30th June, 1894; presented 27th March, 1893.....*Printed for both distribution and sessional papers.*
- 2d. Trade with Great Britain—Horses.....*Printed for both distribution and sessional papers.*
- 2e. Commercial Relations, Canada, No. 1. Reports upon Trade and Trade Openings in Great Britain and other countries, to 31st December, 1892.....*Printed for both distribution and sessional papers.*
3. List of Shareholders in the Chartered Banks of Canada, as on the 31st December, 1892. Presented 24th March, 1893, by Hon. G. E. Foster.....*Printed for both distribution and sessional papers.*

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- 3a. Report of dividends remaining unpaid and amounts, or balances, in respect to which no transactions have taken place, or upon which no interest has been paid for five years or upwards prior to 31st December, 1892, in chartered banks of Canada.....*Printed for both distribution and sessional papers.*
4. Report of the Superintendent of Insurance for the year ending 31st December, 1892.
Printed for both distribution and sessional papers.
- 4a. Preliminary abstract of the business of the Canadian Life Insurance Companies for the year ending 31st December, 1892. Presented 20th February, 1893, by Hon. G. E. Foster.
Printed for both distribution and sessional papers.
- 4b. Abstract of statements of Insurance Companies in Canada for the year ending 31st December, 1892.
Printed for both distribution and sessional papers.

CONTENTS OF VOLUME 4.

5. Tables of the Trade and Navigation of Canada for the fiscal year ended 30th June, 1892. Presented 27th January, 1893, by Mr. Wood (Brockville). *Printed for both distribution and sessional papers.*
6. Inland Revenues of Canada. Part I., Excise, &c., for the fiscal year ended 30th June, 1892. Presented 26th January, 1893, by Mr. Wood, (Brockville). *Printed for both distribution and sessional papers.*
- 6a. Inland Revenues of Canada. Part II., Inspection of Weights, Measures and Gas, for the fiscal year ended 30th June, 1892. *Printed for both distribution and sessional papers.*
- 6b. Inland Revenues of Canada. Part III., Adulteration of Food, for the fiscal year ended 30th June, 1892. Presented 27th January, 1893, by Mr. Wood (Brockville).
Printed for both distribution and sessional papers.

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7. Report of the Minister of Agriculture for Canada, for the calendar year 1892. Presented 23rd February, 1893, by Hon. G. E. Foster. *Printed for both distribution and sessional papers.*
- 7a. Report on Canadian Archives, 1892. *Printed for both distribution and sessional papers.*
- 7b. Report of the Director and Officers of the Experimental Farms, for the year 1892. Presented 20th March, 1893, by Hon. G. E. Foster. *Printed for both distribution and sessional papers.*
- 7c. Criminal Statistics for the year 1892. *Printed for both distribution and sessional papers.*

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8. Annual Report of the Minister of Public Works, for the fiscal year ended 30th June, 1892. Presented 20th February, 1893, by Hon. J. A. Ouimet. *Printed for both distribution and sessional papers.*
9. Annual Report of the Minister of Railways and Canals, for the past fiscal year, from the 1st July, 1891, to the 30th June, 1892. Presented 10th February, 1893, by Hon. J. G. Haggart.
Printed for both distribution and sessional papers.
- 9a. Canal Statistics for Season of Navigation, 1892. Presented 10th February, 1893, by Hon. J. G. Haggart.
Printed for both distribution and sessional papers.
- 9b. Railway Statistics, and Capital, Traffic and Working Expenditure of the Railways of Canada, for 1892. Presented 29th March, 1893, by Hon. J. G. Haggart.
Printed for both distribution and sessional papers.

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10. Annual Report of the Department of Marine and Fisheries for the fiscal year ended 30th June, 1892. Presented 27th January, 1893, by Hon. J. Costigan.
Printed for both distribution and sessional papers.
- 10a. Fisheries Statements and Inspectors' Reports for the year 1892.
Printed for both distribution and sessional papers.
- 10b. Report on the Oyster Fisheries of Canada, 1892. Presented 30th January, 1893, by Hon. J. Costigan.
Printed for both distribution and sessional papers.
- 10c. Report of British Columbia Fishery Commission, 1892.
Printed for both distribution and sessional papers.
- 10d. Report on the Lobster Industry of Canada, 1892. *Printed for both distribution and sessional papers.*

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11. Report of the Chairman of the Board of Steam-boat Inspection, etc., for calendar year ended 31st December, 1892. *Printed for both distribution and sessional papers.*
12. Report of the Postmaster-General of Canada for the fiscal year ended 30th June, 1892. Presented 3rd February, 1893, by Sir A. P. Caron. *Printed for both distribution and sessional papers.*
13. Annual Report of the Department of the Interior, for the year 1892. Presented 22nd March, 1893, by Hon. T. M. Daly. *Printed for both distribution and sessional papers.*
- 13a. Summary Report of the Geological Survey Department for the year ended 1892.
Printed for both distribution and sessional papers.

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- 14.** Annual Report of the Department of Indian Affairs for the year ended 31st December, 1892. Presented 7th March, 1893, by Hon. T. M. Daly. *Printed for both distribution and sessional papers.*
- 15.** Report of the Commissioner of the North-west Mounted Police Force, 1892. Presented 3rd March, 1893, by Hon. W. B. Ives. *Printed for both distribution and sessional papers.*
- 16.** Report of the Secretary of State of Canada for the year ended 31st December, 1892. Presented 6th March, 1893, by Hon. J. Costigan. *Printed for both distribution and sessional papers.*
- 16a.** Civil Service List of Canada, 1892. Presented 9th February, 1893, by Hon. J. Costigan. *Printed for both distribution and sessional papers.*
- 16b.** Report of the Board of Civil Service Examiners, for the year ended 31st December, 1892. Presented 29th March, 1893, by Hon. J. C. Patterson. *Printed for both distribution and sessional papers.*
- 16d.** Annual Report of the Department of Public Printing and Stationery of Canada, for the year ended 30th June, 1892, with a partial report for services during six months ending 31st December, 1892. Presented 28th February, 1893, by Hon. J. Costigan. *Printed for both distribution and sessional papers.*
- 17.** Report of the Joint Librarians of Parliament, on the state of the Library of Parliament. Presented 26th January, 1893, by Hon. Mr. Speaker. *Printed for sessional papers only.*

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- 18.** Report of the Minister of Justice as to Penitentiaries in Canada, for the year ended 30th June, 1892. Presented 27th January, 1893, by Sir John Thompson. *Printed for both distribution and sessional papers.*
- 19.** Annual Report of the Department of Militia and Defence of Canada, for the half-year ended 30th June, 1892. Presented 31st January, 1893, by Hon. J. C. Patterson. *Printed for both distribution and sessional papers.*
- 19a.** Establishment Lists of the Active Militia for the financial year 1893-94. Presented 25th March, 1893, by Hon. J. C. Patterson. *Printed for both distribution and sessional papers.*
- 20.** Return to an order of the House of Commons, dated 23rd March, 1892, for a return showing the number and names of men and vessel-owners applying for bounties for the years 1889, 1890 and 1891, and not receiving the same, giving the reasons why such applications were not granted; also whether any were refused and afterwards granted, the names, amounts and reasons given why such were afterwards granted; also all papers and correspondence since 1888 in reference to the bounty system and in regard to applications granted and ungranted. Presented 27th January, 1893.—*Mr. Bowers.* *Not printed.*
- 20a.** Return to an order of the House of Commons, dated 27th May, 1891, for a return giving a comparative statement for the years 1882 to 1891, inclusive, (by province) of: (a) Total number of bounty claims received by department. (b) Total number paid. (c) Number of vessels, tonnage, and number of men entitled to bounty in each year. (d) Number of boats among which bounty was distributed, and number of men engaged in boat-fishing receiving bounty. (e) Total number of men receiving bounty. (f) Total annual payments of fishing bounty. Presented 30th January, 1893.—*Mr. Flint.* *Not printed.*
- 20b.** Statement in reference to fishing bounty payments for 1891-92, required by chapter 96 of the Revised Statutes of Canada. Presented 6th February, 1893, by Hon. J. Costigan. *Not printed.*
- 20c.** Return to an order of the House of Commons, dated 30th May, 1892, for a copy of all correspondence, papers and reports relating to the investigation into the conduct of William Prosser, fishery overseer for the district fronting the county of Essex, on lake Erie, and his dismissal from office. Presented 8th February, 1893.—*Mr. Allan.* *Not printed.*
- 20d.** Copy of the proceedings of the conference recently held at Halifax between delegates from the governments of Canada and Newfoundland upon the fishery question and other questions between the two governments. Presented 8th February, 1893, by Sir John Thompson. *Printed for sessional papers only.*

VOLUME 10—Continued.

- 20e.** Further papers respecting the enforcement by the Newfoundland authorities against Canadian vessels of the Newfoundland act respecting the sale of bait to foreign fishing vessels. Presented 9th February, 1893, by Hon. J. Costigan, *Printed for sessional papers only.*
- 20f.** Further papers respecting the several questions at issue between the dominion of Canada and the colony of Newfoundland. Presented 13th March, 1893, by Hon. G. E. Foster. *Printed for sessional papers only.*
- 20g.** Return to an address of the House of Commons to his excellency the Governor-General, dated 27th July, 1891, for copies of all documents, petitions and letters in relation to the fishing rights of F. F. Rouleau, Esq., advocate, of Rimouski, which said rights he and his predecessors have always exercised on his property at Rimouski. Presented 13th March, 1893.—*Mr. Choquette.* *Not printed.*
- 20h.** Return to an order of the House of Commons, dated 1st March, 1893, for copies of all correspondence between the government and the Quebec board of trade, respecting the appointment of a fishery officer in the place of Mr. W. H. Whitely, for the Bonne Espérance division, from Checatica to Blancs Sablons. Presented 29th March, 1893.—*Mr. Jones.* *Not printed.*
- 20i.** Return to an order of the House of Commons, dated 13th March, 1893, for a return showing a copy of a certificate of qualification held by each of the commanders of the fishery protection service last season, as follows: Commander O. G. V. Spain, "Acadia;" W. H. Kent, "Agnes Macdonald;" E. Dun, "Bayfield;" Geo. M. May, "Constance;" J. H. Pratt, "Dream;" Wm. Wakeham, "La Canadienne;" A. Finlayson, "Stanley;" C. T. Knowlton, "Vigilant." Presented 29th March, 1893.—*Mr. McMullen.* *Not printed.*
- 20j.** Return to an address of the House of Commons to his excellency the Governor-General, dated 20th March, 1893, for copies of all documents, reports and correspondence between the government and the Quebec Board of Trade, or any other person, in relation to the treatment endured by Canadian fishermen from Newfoundland fishermen along the Canadian Labrador coast. Presented 30th March, 1893.—*Mr. Jones.* *Not printed.*
- 20k.** Return to an order of the House of Commons, dated 20th March, 1893, for: 1. Copies of instructions issued to the fishery overseers of Berthier, Maskinongé, St. Maurice, Champlain, Nicolet, Yamaska and Richelieu, since 1st January, 1892, and of all correspondence on the subject between the Government and the said fishery overseers; or between the government and any other persons from 1st January, 1892, up to this date, in relation to such instructions and the enforcement thereof. 2. A statement of fishing licenses issued in the counties aforesaid during the years 1891 and 1892, separately. 3. A statement of the quantity and value of the various kinds of fish taken in the said counties—separately—during the years 1891 and 1892. Presented 30th March, 1893.—*Mr. Bruneau.* *Not printed.*
- 20l.** Return to an order of the House of Commons, dated 20th February, 1893, for a return of all persons receiving fishery bounties in the counties of Victoria and Guysboro', N.S., for the year 1892, with amount paid each. Presented 30th March, 1893.—*Mr. Fraser.* *Not printed.*
- 21.** Return to an order of the House of Commons, dated 2nd May, 1892, for a return giving all papers, letters, petitions, applications, and every other document relating to the dismissal of the postmaster of McIntyre, and the appointment of his successor. Presented 27th January, 1893.—*Mr. Landerkin.* *Not printed.*
- 21a.** Return to an order of the House of Commons, dated 20th February, 1893, for copies of all letters, correspondence, petitions and other documents received and exchanged by the government, respecting the dismissal of Edouard Lesage, postmaster of St. Léon, in the county of Maskinongé, and to any appointment or appointments made to the position since the discharge of the said official. Presented 16th March, 1893.—*Mr. Legris.* *Not printed.*
- 21b.** Return to an address of the Senate, to his excellency the Governor-General, dated the 7th March, 1893, for copies of the order in council, information, evidence and papers upon which the dismissal of John J. Cosgrove, an officer of the inland revenue department, proceeded and was determined. Presented 23rd March, 1893.—*Hon. Mr. O'Donohue.* *Not printed.*
- 22.** Statement of Governor-General's Warrants issued since last session of parliament, in accordance with the Consolidated Revenue and Audit Act, section 32, subsection b. Presented 30th January, 1893, by Hon. G. E. Foster. *Printed for distribution only.*

VOLUME 10—*Concluded.*

- 23.** Statement of expenditure on account of miscellaneous unforeseen expenses. Presented 30th January, 1893, by Hon. G. E. Foster.....*Not printed.*
- 24.** Ten days' statement of the receipts and payments of Canada, from the 11th to the 20th January, 1892, and from the 11th to the 20th January, 1893. Presented 30th January, 1893, by Hon. G. E. Foster.....*Not printed.*
- 24a.** Statement of the receipts and payments of Canada, 1891-92 and 1892-93, to 31st January. Presented 6th February, 1893, by Hon. G. E. Foster.....*Not printed.*
- 24b.** Statement of the receipts and payments of Canada, 1891-92 and 1892-93, to 10th February. Presented 17th February, 1893, by Hon. G. E. Foster.....*Not printed.*
- 24c.** Statement of the receipts and payments of Canada, 1891-92 and 1892-93, to 10th March. Presented 15th March, 1893, by Hon. G. E. Foster.....*Not printed.*
- 24d.** Statement of the receipts and payments of Canada, 1891-92 and 1892-93, to 20th March. Presented 21st March, 1893, by Hon. G. E. Foster.....*Not printed.*
- 25.** Rules of the Exchequer Court of Canada in respect to any proceeding that may be had or taken in the Exchequer Court of Canada to impeach any patent issued under "The Patent Act." Presented 27th January, 1893, by Hon. J. Costigan.....*Printed for sessional papers only.*
- 26.** Return to an address of the Senate to his excellency the Governor-General, dated 9th July, 1892, for a copy of the latest time-table adopted to govern the running of passenger trains on the Intercolonial Railway. Presented 30th January, 1893.—*Hon. Mr. Power*.....*Not printed.*
- 26a.** Return to an order of the House of Commons, dated 6th February, 1893, for a statement of the working expenses of the Intercolonial Railway for the year 1890-91 and also for the year 1891-92, and from the 1st July, 1892, to the 31st December, inclusive, under the following headings, viz. :—Locomotive power, car expenses, maintenance of way and works, station expenses, general charges, car mileage. Presented 27th February, 1893.—*Sir Hector Langevin.*
Printed for distribution only.
- 26b.** Return to an order of the House of Commons, dated 6th February, 1893, for a statement showing the revenue of the Intercolonial Railway for the years 1890-91 and 1891-92, and from the 1st July, 1892, to the 31st December, inclusive, under the following headings, viz. :—Passengers, freight, mails and sundries; giving also the number of passengers and the number of tons of freight carried in each of the above-named years. Presented 27th February, 1893.—*Sir Hector Langevin.*
Printed for distribution only.
- 26c.** Return to an order of the House of Commons, dated 13th March, 1893, for copies of all correspondence, reports and other documents relative to the reduction in rank of C. A. Atkinson from conductor to brakeman, on or about October, 1887. Presented 30th March, 1893.—*Mr. Wood (Westmoreland)*.....*Not printed.*
- 26d.** Return to an order of the House of Commons, dated 28th March, 1892, for copies of all letters, telegrams and correspondence relating to the use by the Canadian Pacific Railway of running privileges over the Intercolonial Railway between Halifax and St. John; and copies of all agreements between the Canadian Pacific Railway and the Intercolonial Railway, or any department or officer of the government of Canada, relating to the running privileges given to the Canadian Pacific Railway over the Intercolonial Railway and to the payments to be made therefor; and also of all agreements for the payments by the Intercolonial Railway to the Canadian Pacific Railway for the cars and engines of the latter run over the Intercolonial Railway. Presented 1st April, 1893.—*Mr. Davies*.....*Not printed.*
- 27.** Copy of the Report of the Commissioners appointed by Royal Commission to take evidence as to the truth or falsity of certain charges made against Sir Adolphe P. Caron, member of the House of Commons and of the Queen's Privy Council for Canada, with copies of the evidence and exhibits thereto pertaining. Presented 6th February, 1893, by Sir John Thompson.
Printed for both distribution and sessional papers.

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- 28.** Statement of all superannuations and retiring allowances in the civil service, giving the name and rank of each person superannuated or retired, his salary, age and length of service; his allowance and cause of retirement, whether vacancy has been filled by promotion or new appointment, etc., for year ended 31st December, 1892. Presented 7th February, 1893, by Hon. G. E. Foster.
Printed for sessional papers only.
- 28a.** Return to an address of the House of Commons to his excellency the Governor-General, dated 1st March, 1893, for copies of all correspondence, papers or orders in council relating to the superannuation or retirement of Mr. T. Trudeau, late deputy of the minister of railways and canals. Presented 21st March, 1893.—*Mr. Edgar*..... *Not printed.*
- 29.** Return of orders in council of 1892 relating to the department of the interior, in accordance with clause 91 of the Dominion Lands Act, chapter 54, Revised Statutes of Canada. Presented 9th February, 1893, by Hon. T. M. Daly..... *Printed for sessional papers only.*
- 30.** Return under resolution of the 20th February, 1882, in so far as the same is furnished by the department of the interior, respecting the Canadian Pacific Railway Company. Presented 9th February, 1893, by Hon. T. M. Daly..... *Printed for sessional papers only.*
- 30a.** List of all lands sold by the Canadian Pacific Railway Company from the 1st October, 1891, to the 1st October last. Presented 9th February, 1893, by Hon. T. M. Daly.
Printed for sessional papers only.
- 31.** List of public officers to whom commissions have issued under chapter 19 of the Revised Statutes of Canada, during the past year, 1892. Presented 9th February, 1893, by Hon. J. Costigan.
Printed in No. 16.
- 32.** Return to an address of the House of Commons to his excellency the Governor-General, dated 17th March, 1892, for copy of all correspondence between the imperial government and the Canadian government concerning the defences of Esquimalt. Presented 10th February, 1893.—*Mr. Laurier.*
Printed for sessional papers only.
- 33.** Return to an address of the House of Commons to his excellency the Governor-General, dated 6th February, 1893, for copy of all petitions, memorials, appeals, and of any other documents addressed to his excellency in council, since the 15th March, 1892, relating to the Manitoba School Acts of 1890 and to section 22 of the "Manitoba Act" and section 93 of the "British North America Act." Also copy of all reports to and of all orders in council in reference to the same. Also copies of all correspondence in connection therewith. Presented 10th February, 1893.—*Mr. LaRivière.*
Printed for both distribution and sessional papers.
- 33a.** Return to an address of the House of Commons to his excellency the Governor-General, dated 6th February, 1893, for a copy of the judgment of the judicial committee of her majesty's privy council in the appealed case of *Barrett vs. the City of Winnipeg*, commonly known as the "Manitoba School Case." Also copy of factums, reports and other documents in connection therewith. Presented 14th February, 1893.—*Mr. LaRivière*..... *Printed for both distribution and sessional papers.*
- 33b.** Further return to an address of the House of Commons to his excellency the Governor-General, dated 6th February, 1893, for a copy of the judgment of the judicial committee of her majesty's privy council in the appealed case of *Barrett vs. the City of Winnipeg*, commonly known as the "Manitoba School Case." Also copy of factums, reports and other documents in connection therewith. Presented 20th February, 1893.—*Mr. LaRivière.*
Printed for both distribution and sessional papers.
- 33c.** Supplementary return to an address of the House of Commons to his excellency the Governor-General, dated 6th February, 1893, on the subject of the Manitoba School Acts of 1890, with a certified copy of a report of a committee of the honourable the privy council, approved by his excellency the Governor-General in council on 22nd February, 1893, relative to the settlement of important questions of law concerning certain statutes of the province of Manitoba relating to education. Presented 1st March, 1893.—*Mr. LaRivière*..... *Printed for both distribution and sessional papers.*
- 33d.** Partial return to an address of the Senate to his excellency the Governor-General, dated 3rd February, 1893, for: 1. A copy of the deliberations, resolutions and ordinances of the former council of Assiniboia, relating to educational matters within its jurisdiction as it existed on the banks of

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the Red River before the creation of the province of Manitoba. 2. A statement of the amounts paid by the said council of Assiniboia for the maintenance of schools, showing the persons to whom such payments were made, the schools for which such amounts were paid, and the religious denomination to which such schools belonged. 3. A statement of the amounts paid by the Hudson's Bay Company or by its agents, to the schools then existing in the territories forming to-day the province of Manitoba. 4. A copy of all memoranda and instructions serving as basis for the negotiations as a result of which Manitoba became one of the provinces of the confederation; together with a copy of the minutes of the deliberations of the persons charged, on both parts, to settle the conditions of the creation of the province of Manitoba and of its entrance into the confederation; and also a copy of all memoranda, returns and orders in council, establishing such conditions of entrance, or serving as a basis for the preparation of "The Manitoba Act." 5. A copy of the despatches and instructions from the imperial government to the government of Canada on the subject of the entrance of the province of Manitoba into the confederation, comprising therein the recommendations of the imperial government concerning the rights and privileges of the population of the territories, and the guarantees of protection to be accorded to the acquired rights, to the property, to the customs and to the institutions of that population by the government of Canada, in the settlement of the difficulties which marked that period of the history of the Canadian west. 6. A copy of the acts passed by the legislature of Manitoba relating to education in that province, and especially of the first act passed on this subject after the entrance of the said province of Manitoba into the confederation, and of the laws existing upon the same subject in the said province immediately before the passing of the acts of 1890, relating to the public schools and relating to the department of education. 7. A copy of all regulations with respect to schools passed by the government of Manitoba or by the advisory board in virtue of the laws passed in 1890, by the legislature of Manitoba, relating to public schools and the department of education. 8. A copy of all correspondence, petitions, memoranda, resolutions, briefs, factums, judgments (as well of first instance as in all stages of appeal), relating to the school laws of the said province of Manitoba, since the 1st June, 1890, or to the claims of catholics on this subject; and also a copy of all reports to the privy council and of all orders in council relating to the same subject since the same date. Presented 30th March, 1893.—*Hon. Mr. Bernier.*

Printed for both distribution and sessional papers.

- 34.** Return to an order of the House of Commons, dated 13th April, 1892, for copies of the instructions issued to Prof. Saunders when he was directed to inquire into the question of the growing of sugar-beet and the manufacture of beet-root sugar in Canada, or since that date up to the time when his report was laid before this House. Presented 10th February, 1893—*Mr. Beausoleil.*
Not printed.
- 35.** Return to an Address of the House of Commons to his excellency the Governor-General, dated 6th February, 1893, for all correspondence, documents, reports and orders in council about a special commission to inquire into the most feasible means of completing the telegraphic system of the empire. Presented 10th February, 1893—*Sir H. Langevin.*.....*Printed for sessional papers only.*
- 36.** Detailed statement of all bonds and securities registered in the department of the secretary of state of Canada, since last return, 1892, submitted to the parliament of Canada under section 23, chapter 19, of the Revised Statutes of Canada. Presented 13th February, 1893, by Hon. J. Costigan.
Not printed
- 37.** Statement showing quantity and bounty paid on pig iron produced in Canada since date of last return to House of Commons, 16th March, 1892. Presented 16th February, 1893, by Mr. Wallace.
Printed for sessional papers only.
- 37a.** Return to an order of the House of Commons, dated 20th February, 1893, for return showing the quantity of pig iron produced in Canada in the years 1870, 1871, 1872, 1873, 1874, 1875, 1876, 1877, 1878, 1879 and 1880, and bounty paid, if any, during those years; also amount of pig iron imported from Great Britain and the United States respectively, and the total amount imported during those years. Presented 28th February, 1893.—*Mr. Macdonald (Huron).*
Printed for sessional papers only.
- 37b.** Return to an order of the House of Commons, dated 6th February, 1893, for a return showing the quantity of pig iron produced in Canada in the years 1861, 1862, 1863, 1864, 1865, 1866, 1867, 1868, 1869, 1890, 1891, 1892; and the bounty paid for the production in each of those years. Presented 13th March, 1893.—*Mr. McMullen.*.....*Printed for sessional papers only.*

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38. Return to an order of the House of Commons, dated 20th February, 1893, for the evidence taken before Mr. James G. Moylan, inspector of penitentiaries, in connection with the investigation or investigations held by that official at Kingston penitentiary during the past year which resulted in the dismissal or resignation of certain officials of that institution. Presented 22nd February, 1893.—*Mr. Somerville*.....*Not printed.*
39. Return to an order of the House of Commons, dated 20th February, 1893, for a copy of the questions put and the subjects submitted to the parties who presented themselves for preliminary or qualifying examination, or both, at the last examination for the civil service. Presented 23rd February, 1893.—*Sir Hector Langevin*.....*Not printed.*
40. Return to an order of the House of Commons, dated 20th February, 1893, for a return showing the number of *Experimental Farm Reports* published for the year 1891; the number published in English and French respectively; the number allotted to each member of the House of Commons and Senate, and the number still on hand. Presented 24th February, 1893.—*Mr. Grieve*.....*Not printed.*
41. Return to an address of the House of Commons to his excellency the Governor-General, dated 20th February, 1893, for a copy of any report to council made by Hon. J. A. Chapleau when minister of customs, on the reorganization of the customs department or recommending changes regarding that department. Presented 24th February, 1893.—*Mr. Landerkin*.....*Not printed.*
42. Return to an order of the House of Commons, dated 6th February, 1893, for a list of the names of all tenderers for section eight of the Soulanges canal, also of the residence of each such tenderers, and of the amount of each tender. Presented 27th February, 1893.—*Sir Hector Langevin*. *Not printed.*
43. Return to an address of the House of Commons to his excellency the Governor-General, dated 2nd February, 1893, for copies of all correspondence, memorials, departmental orders and orders in council, not already laid before the House, respecting the north-western, northern and eastern boundaries of the province of Quebec, together with all reports of surveys or explorations ordered thereon or in connection therewith, by the government of Canada, since last session of parliament, including the instructions for said surveys or explorations. Presented 27th February, 1893.—*Sir Hector Langevin*.....*Printed for sessional papers only.*
44. Return to an address of the House of Commons to his excellency the Governor General, dated 6th February, 1893, for a copy of any order in council or other document which gave power to the "Stanstead, Shefford and Chambly Railway Co." or their successors "The Vermont Central Railway Company" to build a bridge across the Richelieu river at St. John's, P.Q. Presented 28th February, 1893.—*Mr. Béchard*.....*Not printed.*
45. Return to an address of the House of Commons to his excellency the Governor-General, dated 6th February, 1893, for copies of all petitions, correspondence and documents whatsoever respecting the granting of a subsidy to the Quebec Oriental Railway. Presented 28th February, 1893.—*Mr. Vaillancourt*.....*Not printed.*
46. Return to an order of the House of Commons, dated 1st March, 1893, for copies of instructions to officers employed in the taking of the third census of Canada, 1891, and copies of forms used. Presented 1st March, 1893, by Hon. G. E. Foster.....*Not printed.*
- 46a. Return to an address of the Senate to his excellency the Governor-General, dated 6th February, 1893, for information, accompanied with full explanatory remarks, from the officer in charge of the direction and superintendence of the last Canadian Census of 1891, on the following points: 1. Was the enumeration of the French element of the population, in the taking of the Census of 1891, intended and carried on to convey the same information as was furnished by the previous Census of 1851 and 1861 of the former province of Canada, and the Canadian Census of 1871 and 1881? 2. What was the meaning intended and the interpretation given, in the taking of the Census of 1891, to the words *French-Canadian* and *Canadian-French* as heading of one of the columns of Census Schedule No. 1? 3. What is the precise meaning and what is to be understood by the various words made use of in the Census Bulletin No. 11, signed George Johnson, statistician, namely, the words *Nationalities*, *Nationalités*, French-speaking, English-speaking, *Canadiens-Anglais*, as part of the new nomenclature adopted? 4. Were there people of French nationality, real Frenchmen, excluded from the registration of the French element of the population on account of being born outside of Canada, and were there French people included among the English-

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- speaking on account of being able to speak the English language? Is there any connection between such cases and the nomenclature of Bulletin No. 11, and if not, why is it that the simple word French, formerly used as meaning the French element, was abandoned, to be variously replaced by the words French-speaking, French-Canadians, and so forth? 5. What were, in addition to the printed instructions, the practical explanations and directions given to the officers, commissioners and enumerators, as regards the registration of the French element of the population, or persons of French origin or nationality? 6. Was the actual enumeration of the French, in 1891, uniformly carried on throughout, in the various Census districts, subdistricts and divisions? 7. Are there reasons to apprehend, from direct investigation, personal knowledge, or statistical criticism, that the figures given as representing the number of French people, are notably deficient in some or many returns of the enumeration of 1891? 8. Were the returns delivered by the enumerators examined by the commissioners, the officers, and at the central office under the supervision, the responsibility of the superintendent, in view to test their accuracy and to correct apparent errors? 9. Was it noticed by some of the officers or the superintendent, that very serious discrepancies existed in the return of the French between the Census of 1891 and the statistical series of previous censuses, and was thereby trouble taken to investigate the serious question raised by the very striking want of concordance? 10. Is there any rational explanation of the returns of 1891 by which the French appear to have met abnormal losses in their number, especially in Nova Scotia, Ontario and the Territories? 11. Are there local or accidental causes capable of explaining the vast differences in the multiplication of the French which would have taken place, if the figures of the Census of 1891 were correct, between Prince Edward Island, New Brunswick and Nova Scotia, for instance? 12. Was there, at any time, steps taken to ascertain the cause and extent of such extraordinary returns; if not, what was the cause of that omission; if so, what were the proceedings adopted, and what the results? 13. Has the superintendent of the Census of 1891 taken notice of the very determined objection to accept the extraordinary figures of 1891, as representing the actual number of the French in Canada, and has any serious investigation of this important question been undertaken by him; if so, what are the conclusions arrived at, including the statistical criticism involved? 14. And that the said information include all instructions given to the enumerators in the several years, 1881 and 1891, be brought down with the return. Presented 30th March, 1893.—*Hon. Mr. Tassé*. *Not printed.*
47. Return to an address of the House of Commons to his excellency the Governor-General, dated 20th February, 1893, for a copy of the report of the Honourable Mr. Justice Wetmore, appointed by royal commission to inquire into certain charges against Lawrence Herchmer, commissioner of the North-west Mounted Police. Presented 3rd March, 1893.—*Mr. Davin*. *Not printed.*
48. Return to an address of the House of Commons to his excellency the Governor-General, dated 20th February, 1893, for a return of all correspondence, telegrams, reports and other papers relating to the suspension of Mr. Edward Hackett, Inspector of Fisheries, Prince Edward Island, in the year 1892; together with copies of the charges made against Mr. Hackett, the authority given to the commissioner in Prince Edward Island to take evidence on such charges, together with the evidence taken, and the report of the minister of marine thereon, together with any letters, correspondence, orders or reports relating to the reinstatement of Mr. Hackett. Presented 6th March, 1893.—*Mr. Davies*. *Not printed.*
49. Return to an address of the House of Commons to his excellency the Governor-General, dated 6th February, 1893, for a statement showing total amount of money paid by years since confederation on each of the following accounts: (a) Salary of Governor-General. (b) Travelling expenses of Governor-General. (c) Expenditure on Rideau Hall on capital account and maintenance; expenditure on Rideau Hall grounds on capital account and maintenance. (d) Expenditure on furnishings of all kinds for Rideau Hall. (e) Allowance to Governor-General for coal and light. (f) Expenditure on any other account in connection with the office of Governor-General. (g) Expenditure on any other account in connection with Rideau Hall and grounds. (h) Total expenditure of every kind since confederation in connection with the office of Governor-General. (i) Total expenditure of every kind in connection with Rideau Hall and grounds. Presented 6th March, 1893.—*Mr. Mulock*. *Printed for sessional papers only.*
50. Return to an address of the House of Commons to his excellency the Governor-General, dated 6th February, 1893, for a return of all letters, correspondence, reports and all other matter on record, passed between the department of agriculture and the high commissioner of Canada in London,

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the imperial board of trade or any other officials of an authoritative body in reference to the scheduling of Canadian cattle in the ports of Great Britain and Ireland, on and after 20th October, last. Presented 6th March, 1893.—*Mr. Sproule*.....*Printed for sessional papers only.*

- 51.** Agreement entered into between Her Majesty the Queen of the United Kingdom of Great Britain and Ireland and the President of the French Republic, regulating the commercial relations between Canada and France in respect of customs tariffs. Presented 6th March, 1893, by Hon. G. E. Foster. *Printed for both distribution and sessional papers.*
- 51a.** Return to an address of the House of Commons to his excellency the Governor-General, for copies of correspondence and other papers in relation to an agreement entered into between Her Majesty the Queen of the United Kingdom of Great Britain and Ireland and the President of the French Republic, regulating the commercial relations between Canada and France in respect of customs tariffs. Presented 15th March, 1893, by Hon. G. E. Foster. *Printed for both distribution and sessional papers.*
- 51b.** Supplementary return to an address of the House of Commons to his excellency the Governor-General, dated 15th March, 1893, for copies of correspondence and other papers in relation to an agreement entered into between Her Majesty the Queen of the United Kingdom of Great Britain and Ireland and the President of the French Republic, regulating the commercial relations between Canada and France in respect of customs tariffs. Presented 20th March, 1893, by Hon. G. E. Foster..... *Printed for both distribution and sessional papers.*
- 51c.** Further supplementary return to an address of the House of Commons to his excellency the Governor-General, dated 15th March, 1893, for copies of correspondence and other papers in relation to an agreement entered into between Her Majesty the Queen of the United Kingdom of Great Britain and Ireland and the President of the French Republic, regulating the commercial relations between Canada and France in respect of customs tariffs. Presented 25th March, 1893, by Hon. G. E. Foster..... *Printed for both distribution and sessional papers.*
- 52.** Papers relating to the conference held at Washington in February, 1892, between the delegates of the Canadian government and the secretary of state of the United States upon the several subjects therein mentioned. Presented 7th March, 1893, by Hon. G. E. Foster. *Printed for sessional papers only.*
- 53.** Return to an address of the House of Commons to his excellency the Governor-General, dated 1st March, 1893, for copies of all letters, telegrams and correspondence between the government or any member thereof, and the late English financial agents of Canada in London and the Bank of Montreal in reference to the recent change of agency at London. Presented 7th March, 1893.—*Sir Richard Cartwright*..... *Not printed.*
- 54.** Copy of an order in council of the 17th January, 1893, authorizing the issue of licenses to United States fishing vessels during the year 1893, for the purchase of bait, ice, lines and all other supplies, the transshipment of catch and shipping of crews. Presented 7th March, 1893, by Hon. J. Costigan..... *Not printed.*
- 55.** Statement of the affairs of the British Canadian Loan and Investment Company, on 31st December, 1892. Also a list of shareholders on the 31st December, 1892. Presented 30th March, 1893, by Hon. Mr. Speaker *Not printed.*
- 56.** Return to an address of the Senate to his excellency the Governor-General, dated 21st February, 1893, for copies of all letters, communications and telegrams between the minister of agriculture or any official under him, or any other minister or official of the Dominion government and the Canadian Pacific Railway Company, the British Columbia government, the mayors of the cities of Victoria and Vancouver, the Dominion health officers of the ports of Victoria and Vancouver, relating to the introduction of small-pox into Victoria and Vancouver, in May and June, 1892, by the mail steamers from Japan and China. Presented 9th March, 1893.—*Hon. Mr. McInnes (Victoria)*. *Not printed.*
- 57.** Return of applications for registration under the provisions of chapter 131, Revised Statutes of Canada, "An Act respecting Trades Unions." Presented 15th March, 1893, by Hon. J. Costigan..... *Not printed.*

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58. Return to an order of the House of Commons, dated 15th March, 1893, for a statement showing in detail the expenditure incurred since last session of parliament, in carrying on the borings in the Straits of Northumberland to obtain data as to the probable cost of a tunnel, also for all contracts, correspondence, telegrams or papers in anywise relating to such borings or such expenditure. Presented 15th March, 1893.—*Mr. Perry*.....*Not printed.*
59. Return to an order of the House of Commons, dated 20th February, 1893, for copies of all petitions, letters and documents whatsoever, in relation to the change in the location of the post office of Notre Dame du Rossaire. Presented 20th March, 1893.—*Mr. Choquette*.....*Not printed.*
- 59a. Return to an order of the House of Commons, dated 6th February, 1893, for a return of all petitions, documents and letters in relation to a request made for increased mail service at the Harkaway post office, during the past six years. Presented 29th March, 1893.—*Mr. Landerkin*.....*Not printed.*
- 59b. Return to an order of the House of Commons, dated 1st March, 1893, for copies of all correspondence and petitions asking for a change in the post office of St. Sébastien, in the county of Beauce; and of the report of the post office inspector in relation thereto. Presented 29th March, 1893.—*Mr. Godbout*.....*Not printed.*
60. Return to an order of the House of Commons, dated 1st March, 1893, for copies of all accounts, letters, receipts and other documents in relation to the claim of Charles I. Labrie, of Lévis, for professional service in connection with expropriation, during the construction of the St. Charles Branch. Presented 20th March, 1893.—*Mr. Frémont*.....*Not printed.*
61. Return to an order of the House of Commons, dated 1st March, 1893, for copies of petitions from county councils and other municipal corporations asking that railways under Dominion control be compelled to build culverts on natural watercourses crossing their lines, and correspondence relating thereto. Presented 21st March, 1893.—*Mr. Casey*.....*Not printed.*
62. Return to an address of the House of Commons to his excellency the Governor-General, dated 1st March, 1893, for copies of all communications, memorials, etc., addressed to his excellency in council, to the Dominion government or any member thereof, since 1888, urging the granting of a federal subsidy to the Central Ontario Railway Company, to enable that company to extend its line from Coehill northward. Presented 21st March, 1893.—*Mr. Corby*.....*Not printed.*
63. Return to an address of the House of Commons to his excellency the Governor-General, dated 1st March, 1893, for all correspondence, petitions and papers that are in the possession of the government relating to the disallowance of chapter 1 of the Acts of Nova Scotia, dated 1892: "An act to amend and consolidate the Acts relating to Mines and Minerals," including any petition of David McKeen, Esq., M.P.; and others, in respect of the said act. Presented 21st March, 1893.—*Mr. Weldqn*.....*Printed for sessional papers only.*
64. Return to an order of the House of Commons, dated 6th February, 1893, for a return, in the form used in the statements usually published in the *Gazette*, of the exports and imports from the first day of July, 1892, to the first day of January, 1893, distinguishing the products of Canada and those of other countries; and comparative statements from the first day of July, 1891, to the first day of January, 1892. Presented 21st March, 1893.—*Sir R. Cartwright*.....*Not printed.*
65. Return to an order of the House of Commons, dated 20th February, 1893, for all papers, documents, correspondence, etc., addressed to the government in relation to the best means to be adopted to prevent the spreading of cholera. Presented 23rd March, 1893.—*Mr. Landerkin*.....*Not printed.*
66. Return to an order of the House of Commons, dated 15th March, 1893, for copies of all correspondence between the minister of justice and the Hon. J. G. Bossé, judge of the court of Queen's Bench, in relation to the trial and condemnation of R. H. McGreevy and O. E. Murphy, charged with a conspiracy to defraud; of all recommendations and of all reports made by the said Hon. J. G. Bossé in relation to the conviction of the said Murphy and McGreevy and to a commutation of the sentence of R. H. McGreevy; of the order for the commutation of the sentence of R. H. McGreevy, and of any petitions, letters, etc., in relation thereto. Presented 24th March, 1893.—*Mr. Tarte*.....*Not printed.*

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- 67.** Return to an address of the Senate to his excellency the Governor-General, dated 23rd February, 1893, for: 1. A copy of the commission issued appointing and constituting certain persons a royal commission to obtain reliable data respecting the operation and effects of legislative prohibition of the traffic in intoxicating liquors. 2. Also a copy of any and all instructions given for the guidance of the said royal commission by or under the authority of the government. 3. Also copies of any and all documents and statistics furnished to the said royal commission, by any of the departments of the civil service, or any officer of the government, embodying information or suggestions in relation to the subjects which the said royal commission was appointed to examine and report upon. Presented 15th March, 1893.—*Hon. Mr. Vidal*. *Not printed.*
- 68.** Return to an address of the Senate to his excellency the Governor-General, dated 7th February, 1893, for copies of all letters, communications and telegrams between the minister of agriculture, or any official under him, or any other minister or official of the Dominion government, and the government of British Columbia or any official thereof, the British Columbia board of trade, and the local Dominion engineer, relating to the erection of a proper quarantine station at Albert Head or William Head, British Columbia. Presented 15th March, 1893.—*Hon. Mr. McInnes (Victoria)*.
Not printed.
- 69.** Return to an address of the Senate to his excellency the Governor-General, dated 7th March, 1893, for a copy of the royal instructions from her most gracious majesty the Queen to his excellency, on his appointment to his present office. Presented 20th March, 1893.—*Hon. Mr. Wark*.
Printed for sessional papers only.
- 70.** Return to an order of the House of Commons, dated 6th February, 1893, for copies of all correspondence between Mr. Robertson, dairy commissioner for Canada, and the department of agriculture, in relation to a certain resolution adopted by a committee of the board of trade of Bristol, England, against accepting as Canadian cheese, cheese designated by the said committee under the name of "French Cheese" and manufactured in the province of Quebec. Copies of all speeches, letters and reports made by the said dairy commissioner, Mr. Robertson, on the value of cheese manufactured in the provinces of Quebec and Ontario. Presented 25th March, 1893.—*Mr. Rinfret*.
Not printed.
- 71.** Return to an address of the House of Commons to his excellency the Governor-General, dated 20th February, 1893, for copy of the claims made by Messrs. F. B. McNamee & Co., contractors, in connection with the recommendations made by a select committee of the House of Commons, June, 1887, with all reports, orders in council and other papers relating thereto. Presented 28th March, 1893.—*Sir Hector Langevin*. *Not printed.*
- 72.** Return to an order of the House of Commons, dated 20th February, 1893, for copies of all correspondence and reports accumulated between the years 1876 and 1893 in the hands of the government relating to the Lurcher Shoal, near the entrance to the Bay of Fundy, and proposed means for the protection of navigation in that vicinity. Presented 29th March, 1893.—*Mr. Bowers*.
Not printed.
- 73.** Return to an order of the House of Commons, dated 13th March, 1893, for copies of all correspondence relating to the claim of Mr. Lauchlin McDougall, of Victoria County, Nova Scotia, for superannuation allowance, together with the amounts paid him as lighthouse-keeper in St. Paul's and Ingonish, giving the separate amounts for each year. Presented 29th March, 1893.—*Mr. Fraser*. *Not printed.*
- 74.** Return to an address of the House of Commons to his excellency the Governor-General, dated 13th March, 1893, for copies of all tenders, letters, telegrams and correspondence between the government and their agents and any other persons, in regard to the contract let for the repairing of the Dominion steamer "Quadra." Presented 30th March, 1893.—*Mr. Prior*. *Not printed.*
- 75.** General statements and returns of baptisms, marriages and burials in the districts of Chicoutimi, Gaspé, Joliette, Iberville, Montmagny, Ottawa and Saguenay, for the year 1892. Presented 30th March, 1893, by Hon. Mr. Speaker. *Not printed.*
- 76.** Return to an address of the Senate to his excellency the Governor-General, dated 14th March, 1893, for a statement and account showing the amount said to have been improperly retained by William Ellis, superintendent of the Welland canal, and subsequently refunded by him, and not included in a return laid before the Senate, in answer to an address of the Senate of the 18th June, 1891. Presented 28th March, 1893.—*Hon. Mr. McCallum*. *Not printed.*

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- 77.** Return to an address of the Senate to his excellency the Governor-General, dated 28th February, 1893, for a list giving the names of all persons employed permanently or temporarily at the custom-house at Montreal, on the first day of January, 1868; also a similar list of those so employed on the first of January, ultimo, with, in both cases, their ages, nationality, religion, salary, occupation and date of appointment. Presented 30th March, 1893.—*Hon. Mr. Bellerose* *Not printed.*

56 Victoria.

Sessional Papers (No. 3A.)

A. 1893.

REPORT
OF
DIVIDENDS REMAINING UNPAID
AND
UNCLAIMED BALANCES
IN
CHARTERED BANKS
OF THE
DOMINION OF CANADA

For Five Years and Upwards Prior to 31st December, 1892

MADE IN CONFORMITY WITH THE ACT OF THE PARLIAMENT OF CANADA, 53 VICTORIA,
CHAPTER 31, SECTION 88, "AN ACT RESPECTING BANKS AND BANKING."

COMPILED BY
N. S. GARLAND, F.S.S., F.S.A.,
Clerk of Financial Statistics.



OTTAWA
PRINTED BY S. E. DAWSON, PRINTER TO THE QUEEN'S MOST
EXCELLENT MAJESTY
1893

[No. 3a.—1893.] Price 25 cents.

Unpaid Dividends.

To His Excellency Lord Stanley of Preston, P. C., G. C. B., &c., &c., &c., Governor-General of Canada, &c., &c., &c.

MAY IT PLEASE YOUR EXCELLENCY :

In conformity with the Act 53 Victoria, chapter 31, section 88 : "An Act respecting Banks and Banking," I have the honour to present to Your Excellency a report of dividends remaining unpaid, and amounts or balances in respect to which no transactions have taken place, or upon which no interest has been paid for five years and upwards, in the Chartered Banks of Canada, prior to 31st December, 1892.

All of which is respectfully submitted.

GEORGE E. FOSTER,
Minister of Finance

FINANCE DEPARTMENT,
OTTAWA, 10th May, 1893.

Unpaid Dividends.

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Unpaid Dividends.

OTTAWA, 9th May, 1893.

The Hon. GEORGE E. FOSTER,
Minister of Finance.

SIR,—I have the honour to present the second returns received from the several chartered banks of Canada, required by section 88 of the Bank Act, showing the dividends remaining unpaid for more than five years, and also the amounts or balances in respect to which no transactions have taken place or upon which no interest has been paid during the five years prior to 31st December, 1892.

On examination it will be found that an improvement has been made on the return of last year, as, on the whole, a better system of classification has been adopted by the banks in the compilation of their statements.

A summary of the balances so held by the different banks is subjoined, from which it will be noticed that these balances, which amounted in 1891 to \$457,347.54, have been reduced by \$29,415.57, and now stand at \$427,931.97. In some of the banks the unclaimed balances have increased in amount, owing, it may be, to a more careful preparation of the return; the reduction, however, on the total amount held may be regarded as satisfactory evidence of the utility of the blue-book.

It is interesting to note that following the legislation of the Parliament of Canada on this subject, the colony of South Australia, in 1891, passed "The Unclaimed Moneys Act," with the following points of difference, however:—The returns cover accounts that have not been operated upon for six years and upwards, whereas in Canada the limit is five years, and all such moneys as have not been repaid to the depositor within two years of such publication are required to be paid over to the treasurer of the colony. This action of South Australia has led to an appeal being made to the Queen in Council against the act by certain banks domiciled in London and which carry on business in that colony. The "Economist," in noting the circumstance, under date of 1st April, 1893, makes the following remarks:—"The effect of this act, the petitioners contend, "is to deprive them of funds which are legally their property without compensation. "The ordinary mind, however, will find a difficulty in understanding why the banks "should be compensated for giving up money which does not belong to them, and "instead of the act being one which ought to be repealed, it would be to the public "advantage if there were legislation on similar lines both here and in our other colonies."

SUMMARY BY BANKS.

Name of Bank.	1892.		1891.	
	Unpaid Dividends.	Unclaimed Balances.	Unpaid Dividends.	Unclaimed Balances.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Bank of British Columbia		2,152 94	368 40	1,252 66
do British North America	554 77	26,162 02	764 69	35,988 92
do Hamilton	138 05	1,817 47	134 05	3,036 20
do Montreal	2,210 49	108,526 65	2,386 49	72,813 90
do New Brunswick		472 86		892 71
do Nova Scotia	180 72	25,119 58	142 22	22,485 64
do Ottawa	5 54	1,503 94	5 54	1,843 80
do Toronto		6,496 90		7,464 51
do Yarmouth		202 89		102 89
Banque de St. Hyacinthe		4,829 22	10 00	6,719 89
do de St. Jean		43 00		55 97
do du Peuple	1,945 78	1,659 53	2,360 00	2,296 67
do d'Hochelega	374 00	152 68	533 00	169 71
do Jacques Cartier	26 50	1,095 09	117 50	4,799 67
do Nationale	278 51	1,505 67	356 03	2,979 70
do Ville Marie	4 00	110 85	4 00	304 58
Caisse d'Economie de Notre-Dame		8,405 32		11,282 48
Canadian Bank of Commerce	104 79	9,552 10	128 54	11,272 45
City and District Savings Bank		117,852 31	109 67	135,423 75
Commercial Bank of Manitoba		100 21		32 45
do Windsor	3 16	288 10	1 12	138 10
Dominion Bank		9,194 46		17,854 12
Eastern Townships Bank	824 69	28,429 19	1,175 49	30,339 85
Exchange Bank of Yarmouth	54 60		46 20	
Halifax Banking Company	4 80	1,738 27	2 40	1,359 67
Imperial Bank of Canada	52 25	7,712 35	52 25	8,989 71
Merchants' Bank of Canada	7 00	18,186 11	3 50	19,347 61
do Halifax		4,016 25		4,778 80
do P. E. Island		22 49		10,241 31
Molson's Bank		8,891 08		6,029 86
Ontario Bank	30 50	6,124 93	222 00	824 63
People's Bank of Halifax	5 30	1,002 19	38 35	61 80
do New Brunswick		57 39		19,390 97
Quebec Bank	757 79	10,860 63	1,278 90	
St. Stephen's Bank				
Standard Bank of Canada	43 50	3,726 99	55 75	4,287 03
Summerside Bank		94 50		94 50
Traders' Bank of Canada	11 16	366 16		6 63
Union Bank of Canada		527 58	181 40	597 18
do Halifax		1,099 15		1,270 92
Western Bank of Canada		214 82		38 88
Totals	7,618 10	420,313 87	10,477 52	446,870 02

SUMMARY BY PROVINCES.

British Columbia		2,152 94	368 40	1,252 66
Manitoba		100 21		32 45
New Brunswick		530 25		954 51
Nova Scotia	248 78	33,466 43	230 29	30,060 65
Ontario	385 79	46,710 12	598 13	60,823 19
Prince Edward Island		116 99		94 50
Quebec	6,983 53	337,236 93	9,280 70	352,752 06
Totals	7,618 10	420,313 87	10,477 52	446,870 02

I have the honour to be, Sir,
Your obedient servant,

J. M. COURTNEY,

Deputy-Minister of Finance.

Unpaid Dividends.

CANADIAN BANK OF COMMERCE.

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

(BANQUE CANADIENNE DE COMMERCE.)

ÉTAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Finlay, A.....		3 00	Oro.....	Barrie.....	Mar. 2, '78
Riddell, M.....		13 32	Barrie.....	do.....	May 22, '79
Gillespie, I. G.....		15 00	do.....	do.....	Sept. 11, '80
Christie, P.....		10 15	do.....	do.....	July 12, '81
Mills, I.....		5 85	do.....	do.....	Oct. 14, '81
Master, G.....		0 97	do.....	do.....	April 23, '82
Houston, I.....		6 39	do.....	do.....	Mar. 11, '72
Logan, George.....		156 00	Wyevale.....	do.....	June 19, '86
McLaughlin, S.....		8 20	Foxboro.....	Belleville.....	Oct. 26, '80
Scott, S. G.....		4 75	Belleville.....	do.....	Dec. 15, '80
Thompson, W.....		1 10	do.....	do.....	June 15, '81
oSutherland, John.....		4 22	do.....	do.....	Oct. 29, '81
Dunning, G.....		2 96	do.....	do.....	Sept. 21, '81
McQuaig, J. S.....		1 34	Pictou.....	do.....	Aug. 5, '81
Parent, A.....		1 46	Trenton.....	do.....	Sept. 26, '81
oClark, I. A.....		3 92	do.....	do.....	Feb. 4, '82
Leveridge, J. W., treasurer.....		6 18	New York.....	do.....	Nov. 7, '82
Caffrey, Mary.....		266 28	Belleville.....	do.....	June 23, '87
Finnegan, James.....		53 48	do.....	do.....	May 31, '87
Gilard, Miss S. R.....		34 94	do.....	do.....	Mar. 24, '85
Munshaw, Louisa.....		87 60	Shannonville.....	do.....	May 23, '87
McAulay, John.....		2 50	Belleville.....	do.....	Jan. 26, '85
Steele, Harriet.....		12 07	Sidney.....	do.....	do 5, '87
Roblin, A.....		2 83	Belleville.....	do.....	July 2, '87
York, Peter S.....		1 06	do.....	do.....	June 12, '84
Stewart, A. J.....		6 92	Brantford.....	Brantford.....	Oct. 3, '82
oHudson, Geo. W.....		8 11	do.....	do.....	do.....
Cowan, H. P.....		1 15	Ancaster.....	do.....	Dec. 17, '87
Elliott, Geo.....		2 69	Brantford.....	do.....	do 17, '85
Walker, Jas. A. and Elizabeth.....		411 89	Galt.....	do.....	do 31, '84
White, Mary.....		27 42	Brantford.....	do.....	June 18, '87
Knapp, J. L.....		13 41	do.....	Chatham.....	Dec. 27, '79
Keisby, R., estate of.....		14 87	Chatham.....	do.....	do 6, '80
Cooper, A.....		15 00	do.....	do.....	do 22, '82
Dupins, I. B.....		12 01	do.....	do.....	Mar. 15, '83
Carried forward.....		1,219 08			

a Dead. b Dead; legal representatives unknown.

Canadian Bank of Commerce—*Continued.*
(Banque Canadienne de Commerce—*Suite.*)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		1,219 03			
Remers, H		23 82	New York.....	Chatham.....	Jan. 2, '83
Smith, B		30 00	Chatham.....	do	Feb. 5, '81
Brown, John		651 51	Thorold.....	do	Nov. 27, '73
Ferguson, W. A		2 38	Chatham.....	do	May 1, '86
Freeman, James		636 45	do	do	April 20, '87
Gordon, Charles		30 55	Charing Cross	do	Mar. 13, '87
Cameron, I. A		65 59	Little Current	Collingwood	do 16, '76
Martin, H		84 83	Singhampton.....	do	June 29, '77
Petherham, C. B		9 90	Collingwood	do	July 13, '83
Johnson, I. M		6 91	Chicago	do	do 27, '83
Logan, George		100 00	Hardwood, Mich	do	do 16, '87
Morden, James		99 12	West Flamboro'	Dundas	Jan. 2, '85
Donaldson, W. & Co		2 89	Mount Healey	Dunnville	Mar. 5, '79
Hayes, D		0 70	Dunnville	do	June 30, '85
Ontario Plaster Co		1 16	do	do	July 24, '79
Cameron, K. H. L		2 15	do	do	do 30, '85
Cummings, M		10 00	Guelph	Guelph	Mar. 1, '76
Carroll & McCartney		0 19	do	do	July 1, '79
McKay, I., estate of		0 18	do	do	April 8, '76
Dyer, I		1 92	do	do	Oct. 7, '76
Dunn, A		0 54	do	do	Aug. 18, '85
Fearnley, L		0 57	do	do	Sept. 6, '80
Hawes, G		0 64	do	do	Dec. 6, '80
Kenwick, I		3 48	do	do	Nov. 18, '80
Murray, R		0 37	do	do	Mar. 1, '82
May, H. B		5 00	do	do	Feb. 27, '82
McDonald, A. D		2 85	do	do	Nov. 24, '79
Owens, Mrs. E		0 04	do	do	Sept. 17, '82
Patterson, I		0 36	do	do	May 3, '80
Penton, I. R		1 43	do	do	do 31, '80
Taylor, W		9 85	do	do	Mar. 1, '76
Thompson, J		1 19	do	do	Nov. 27, '80
Ware, F. W		1 66	Acton	do	Aug. 11, '80
Alden, C		0 21	Guelph	do	Oct. 1, '81
Broyton, C. J		0 31	do	do	Nov. 26, '81
Crombie, J. H		0 62	London	do	do 12, '80
Curran, J. P., jun		0 14	Guelph	do	July 10, '76
Down, J		0 01	do	do	May 8, '85
Evans, R		0 71	do	do	Aug. 5, '87
Gerrard, S		79 98	do	do	Nov. 30, '87
Gowdy, David		0 72	Mossboro'	do	do 12, '81
Harley, H		0 51	Guelph	do	Sept. 25, '75
Henderson, R		0 74	do	do	Jan. 17, '80
Hornbostle, E. C		0 01	do	do	May 1, '85
Jarvis, C		2 61	do	do	June 29, '81
Johnston, J. V		0 67	do	do	May 6, '85
Kenick, R		5 49	do	do	Oct. 22, '75
Laing, E. C		0 05	do	do	Jan. 23, '84
Munn, C		0 07	do	do	Sept. 24, '79
Martin, J. W		0 70	do	do	do 28, '75
McCaig, E		0 09	do	do	Aug. 24, '80
Nelson, S		0 08	Acton	do	Mar. 22, '80
Prince, Bella		23 88	Barnet	do	do 5, '87
Rice, J		0 41	Guelph	do	June 10, '78
Russell, R. W		0 05	do	do	Dec. 23, '75
Smith, Geo		0 23	Eden Mills	do	do 22, '87
Carried forward.....		3,125 55			

a Dead. b Dead; estate administered by court; parties interested know of this balance.

Unpaid Dividends.

Canadian Bank of Commerce—Continued.
(Banque Canadienne de Commerce—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balance standing for 5 years and over. Balance restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
Brought forward.....		3,125 55			
Wood, L. C.....	0 07		Guelph.....	Guelph.....	Jan. 29, '80
Ward, S.....	0 59		do	do	July 29, '85
Spiers, J.....	0 71		do	do	Sept. 29, '79
Goddard, F.....	0 65		do	do	Nov. 15, '84
aBettcōne, D. S.....	4 88		Hamilton.....	Hamilton.....	Sept. 11, '79
Can. and Ohio Oil Company.....	100 00		do	do	Nov. 5, '72
Gilray, James.....	0 18		Grimsby.....	do	Sept. 3, '84
aKirkpatrick, J.....	8 40		Hamilton.....	do	Dec. 31, '77
Pergsley, I.....	3 08		do	do	April 14, '78
Roach—Wilson, executors.....	2 70		do	do	Jan. 24, '77
Smith, Thos.....	595 00		do	do	Aug. 10, '70
Tory, I. M.....	1 93		do	do	April 3, '80
Morrice, R.....	2 84		do	do	May 12, '73
Macdonald, R.....	0 16		do	do	June 4, '72
Leggo, R. H.....	0 30		do	do	do 29, '69
Stewart, W.....	0 59		do	do	do 1, '72
Williams, H.....	0 48		do	do	May 6, '70
McConnell, M.....	0 75		do	do	April 6, '70
King, C.....	0 67		Ancaster.....	do	Sept. 3, '72
Milne, T. J.....	0 27		Hamilton.....	do	Feb. 11, '73
Murray, R.....	0 19		do	do	do 3, '73
Dillon, M.....	0 07		do	do	Aug. 16, '73
Wergan, J.....	0 81		do	do	May 27, '75
Bates, E.....	0 23		do	do	Feb. 15, '77
Kile, H.....	0 56		Morrison.....	do	Oct. 13, '75
Lardman, S.....	0 90		Binbrook.....	do	Jan. 30, '77
Sharpe, J.....	1 34		Ancaster.....	do	do 9, '77
Bennington, E.....	2 16		Hamilton.....	do	June 15, '76
Rowe, J.....	1 03		do	do	Jan. 5, '77
Butler, S.....	0 06		do	do	April 30, '79
Lynch, J.....	1 62		do	do	Feb. 20, '80
Wilson, W.....	12 48		Grimsby.....	do	Dec. 24, '74
McKenna, Anna.....	0 09		Hamilton.....	do	June 19, '82
Weber, G. and M.....	1 32		do	do	Feb. 11, '82
McNaughton, A.....	0 62		do	do	Sept. 13, '82
Richardson, N. and S.....	1 26		Ancaster.....	do	June 30, '85
Donnelly, Anne.....	0 43		Hamilton.....	do	do 30, '85
O'Donnell, Jenas.....	0 29		do	do	do 30, '85
Wright, P.....	1 81		do	do	Jan. 31, '87
Allen, Wm., in trust for Geo. Allen.....	105 34		do	do	May 25, '69
Kerr, R. W.....	8 76		do	do	July 29, '72
Elliott, W.....	20 00		do	London.....	do 6, '69
McKellar and Stewart.....	7 20		do	do	do 6, '67
Walker, W.....	10 00		do	do	Dec. 30, '67
Noble, N.....	22 00		do	do	May 4, '68
Smith, J.....	71 63		do	do	April 29, '70
Simpson, J. F.....	11 52		do	do	Aug. 7, '71
Dranger, J.....	37 44		do	do	do 7, '71
Elliott, Jno.....	20 00		Brantford.....	do	July 6, '69
Hardy, E.....	25 75		do	do	Sept. 1, '72
Gale, E.....	0 68		London.....	do	Aug. 17, '81
Hargreaves, E. E.....	0 30		do	do	Sept. 10, '81
Bowden, G.....	0 52		do	do	July 4, '80
Canover and McMicken.....	0 62		do	do	do 3, '81
Mackenzie, A.....	3 57		Appin.....	do	Aug. 19, '79
Fraser and Fraser.....	0 01		London.....	do	Oct. 4, '82
Carried forward.....		4,222 41			

a dead. b both dead.

Canadian Bank of Commerce—Continued.
(Banque Canadienne de Commerce—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balance standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		4,222 41			
a Lauranson, M.....		1 06		London.....	July 12, '82
Clarke, G.....		0 38	London.....	do	do 5, '83
Norrie, J. L.....		20 00	do	do	Nov. 8, '82
Lloyd, H. W.....		7 12	do	do	Dec. 13, '80
Brodie, Jessie.....		1 57	Longwood.....	do	May 2, '74
McGregor, John.....		1 82	Rockwood.....	do	Sept. 26, '71
Hill, Rev. I. G.....		2 33	London.....	do	Dec. 12, '78
Parker, Mrs. Kate.....		1 02	do	do	May 17, '77
McDonald, James.....		99 16	do	do	Nov. 1, '75
Henderson, Margaret.....		42 72	do	do	Oct. 6, '70
Barclay, P.....		10 08	Bothwell.....	do	May 12, '71
Blake, J. J.....		2 82	London.....	do	Oct. 11, '86
Torrance, Mrs. C. M.....		0 01	Montreal.....	Montreal.....	June 23, '83
Tompkins, M. K., & Co.....		0 92	do	do	April 20, '83
Dillon, R.....		0 38	do	do	Sept. 10, '85
Beck, Miss Elizabeth.....		41 00	do	do	do 19, '87
Morgan, W.....		47 50	Norwich.....	Norwich.....	July 15, '82
Armstrong, W.....		0 87		Orangeville.....	Mar. 13, '73
Allen, Jas.....		4 40		do	July 2, '83
Brown, Geo.....		4 40		do	April 1, '83
Bernard, Margaret.....		0 85		do	Mar. 1, '80
Culbert, Geo.....		0 36		do	June 21, '80
Culbert & Rosevear.....		0 30		do	Jan. 2, '82
Dodds, I. I.....		0 05		do	April 22, '84
Davidson, Jos.....		0 91		do	May 1, '82
Doyle, I. H.....		0 10		do	April 5, '82
Eastman, G. A.....		0 08		do	do 16, '82
Forest Lawn Cement Co.....		4 29		do	May 1, '82
Goldie, Jas.....		0 75		do	April 2, '81
Galbraith, W. S.....		1 50		do	Dec. 30, '82
Hughson, A.....		0 85		do	Jan. 15, '81
Hardy, Wm.....		0 42		do	Aug. 10, '81
Hassard, John.....		2 87		do	Mar. 24, '81
Liddell, W. F.....		2 66		do	Oct. 6, '84
Little, Thos.....		0 32		do	July 23, '83
Morphy, W. S.....		0 60		do	Aug. 14, '84
Murdock, A. F.....		0 07		do	Nov. 12, '80
Mills, I.....		6 90		do	July 14, '83
Muttleberger, E. E.....		0 05		do	Mar. 11, '82
Perrat, M.....		1 31		do	Jan. 30, '82
Parsons, Wm.....		0 80		do	April 1, '84
Rastell, Wm.....		0 01		do	Mar. 9, '83
St. Alban's Church.....		3 03		do	do 6, '80
Strycker, Hy.....		1 28		do	Feb. 17, '81
Twidle, I. W.....		0 05		do	Jan. 10, '84
Wright, Jos.....		1 25		do	June 9, '83
Whaley, Eri.....		0 67		do	Oct. 29, '84
Winstanley & Woodle.....		1 12		do	Dec. 9, '80
Wilkins, M. I.....		0 22		do	do 24, '83
Owen, Sam.....		23 62		do	Nov. 20, '84
Ferguson, John.....		6 64	Orangeville.....	do	Dec. 15, '74
Watson, Sarah.....		1 38	do	do	Mar. 11, '75
McGill, John.....		4 74	do	do	do 27, '76
Gordon, R.....		1 37	do	do	Aug. 9, '77
Neill, F. O.....		0 57	Hockley.....	do	April 12, '84
Bidwell, Hattie M.....		3 25		do	Dec. 4, '84
Carried forward.....		4,585 23			

a Dead.

Unpaid Dividends.

The Canadian Bank of Commerce—*Continued.*

(Banque Canadienne de Commerce—*Suite.*)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		4,585 23			
Culham, T.....		0 40	Orangeville.....	Orangeville.	Oct. 5, '79
Burk, Wm.....		10 74	Waldemar.....	do	do 8, '78
Hughson, A.....		2 06	Orangeville.....	do	Mar. 31, '79
Hill, S. B.....		2 71	do.....	do	Aug. 1, '77
McKittrick, S. H.....		2 94	do.....	do	Nov. 21, '79
Hutton, Mary A.....		13 87	do.....	do	April 3, '83
Griffith, Rev. Thos.....		0 46	do.....	do	Feb. 4, '80
Stinson, Wm.....		0 35	do.....	do	Jan. 15, '80
Davidson, L. B.....		9 31	do.....	do	Dec. 10, '80
Tucker, Mrs. B.....		0 30	do.....	do	Sept. 22, '80
Burk, Susan M.....		7 11	do.....	do	Oct. 1, '80
Flanagan, D. C.....		6 99	do.....	do	April 5, '81
Mole, John.....		2 73	do.....	do	May 2, '82
Holden, Mrs. R.....		2 80	do.....	do	Feb. 6, '82
Dodds, W. I.....		0 44	Alton.....	do	Jan. 28, '82
Sterry, W.....		0 32	Orangeville.....	do	Dec. 14, '82
Wilson, James.....		540 47	Relessy.....	do	May 28, '86
Holmes, J.....		0 44	Waldemar.....	do	July 18, '84
Palmer, John, jun.....		0 04	Horrings' Mills.....	do	Jan. 31, '87
Littlejohn, S.....		2 82	Alton.....	do	June 28, '87
Martin, Mrs. E.....		119 25	Caledon.....	do	Mar. 3, '87
Cruikshanks, J.....		272 78	Orangeville.....	do	Jan. 22, '81
Heather, James.....		1,173 45	Reading.....	do	May 21, '78
Bourget, I.....		6 48	Ottawa.....	Ottawa	July —, '74
Bruce, G. C.....		2 30	do.....	do	Dec. 16, '75
Hillman, G. L.....		0 46	do.....	do	Mar. 5, '77
Johnson, S. M.....		0 50	do.....	do	Sept. 17, '78
McGarity & Thomson.....		7 38	do.....	do	Mar. 3, '77
Ratty, Avis & Co.....		0 70	do.....	do	Sept. —, '74
Sparrow, C., jun.....		2 82	do.....	do	April 28, '76
Stockdale, W.....		0 93	do.....	do	July 22, '75
McDougall, I. A.....		0 14	Ottawa.....	do	June 24, '77
Eastwood & Boyden.....		2 18	do.....	do	May 26, '77
Battle, M.....		0 25	do.....	do	Aug. —, '85
Grignard, A.....		0 13	do.....	do	Aug. —, '84
Mackintosh, treasurer.....		9 54	do.....	do	May —, '80
Skead, R.....		0 25	do.....	do	do —, '85
Young Bros.....		1 40	Paris.....	Paris	Aug. —, '81
Brown, E.....		0 66	Peterboro'.....	Peterboro'	Dec. 22, '76
Fairbairn, T. M.....		0 39	do.....	do	April 2, '72
Fisher & Griffiths.....		3 76	do.....	do	Oct. 31, '70
Helen, W.....		1 97	do.....	do	June 23, '71
Kadd, A. B.....		0 29	do.....	do	Mar. 28, '72
Morrison, W. I.....		0 55	do.....	do	Oct. 23, '76
Hall, W.....		0 03	Longford.....	do	July 28, '80
McBain, W. H.....		0 09	Peterboro'.....	do	Mar. 30, '81
McKeiver, T.....		0 25	do.....	do	Jan. 13, '81
Swanton, W.....		0 86	do.....	do	Dec. 30, '72
Speed, H.....		0 02	do.....	do	Mar. 31, '73
Howden, I.....		0 53	do.....	do	June 29, '74
Brown, J. L.....		0 09	do.....	do	Jan. 2, '83
Collins, H.....		0 07	do.....	do	Dec. 30, '82
Potts, Mrs. F. S.....		0 16	do.....	do	Aug. 24, '82
Smith, H. E.....		0 47	do.....	do	Oct. 15, '83
Vinnett & Lee.....		0 18	do.....	do	Dec. 13, '83
Fraser, A.....		0 96	do.....	do	do 31, '83
Moore, S. A.....		1 85	do.....	do	do 21, '82
Carried forward.....		6,806 45			

Canadian Bank of Commerce—Continued.
(Banque Canadienne de Commerce—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balance standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		6,806 45			
McKemealy, Mrs. Catharine.....		450 00	Peterboro'	Peterboro'	Jan. 15, '86
Alexander, James S.....		19 72	do	do	Dec. 19, '79
aDean, M. P.....		7 04	Keene.....	do	do 2, '80
Wood, George A.....		70 40	Peterboro'	do	June 2, '81
Primoe, Mary E.....		1 85	do	do	Jan. 30, '82
Travis, Nathaniel.....		1 85	Ennismore.....	do	Dec. 17, '85
O'Brien, Daniel.....		42 47	Lakefield.....	do	April 28, '86
Anderson, Agnes.....		231 27	Otonabee.....	do	July 29, '87
cMorton, H. R., assignee Thomas estate.		427 85	St. Catharines.....	St. Cathar's.	Mar. 5, '84
cMiller, assignee R. Struthers estate.....		41 12	do	do	Dec. 5, '84
Richardson, M., assignee W. Boles est.		17 89	do	do	do 30, '78
aBarwick, Mrs. Annie.....		4 43	do	do	Jan. 1, '81
Nash, Alfred L.....		11 92	Niagara.....	do	April 11, '87
Hartel, Eliza A.....		5 70	Philadelphia.....	do	Dec. 23, '87
McDougall, John.....		16 16	Sarnia.....	Sarnia.....	Oct. 2, '72
aCarroll, P. S.....		0 33	do	Seaforth.....	May 21, '85
Clark, Alex.....		100 00	Seaforth.....	do	Mar. 17, '85
Kyle, John.....		1 02	Douglas, Man.....	do	do 8, '87
Kellum, George.....		9 00	do	Simcoe.....	April 9, '78
Wiggins & Mathews.....		3 25	Port Dover.....	do	July 11, '81
Forbes, F. W.....		1 75	do	do	Sept. —, '77
Walsh, A. H.....		1 30	Simcoe.....	do	Mar. 30, '81
Upper, I. S.....		0 48	do	do	Sept. 17, '77
McNaughton, D.....		0 88	do	do	Oct. 22, '74
Gibbons, M.....		0 75	do	do	Sept. 17, '77
Scott, Miss K. S.....		0 14	Port Dover.....	do	Nov. 25, '80
Todd, Wm.....		0 25	Simcoe.....	do	Jan. 27, '82
Winter, Eliza.....		10 00	do	do	Aug. 14, '86
Boughner, Emma C.....		10 12	Simcoe.....	do	June 26, '84
Fountain, Charles.....		26 65	do	do	Nov. 6, '74
Chappel, W.....		6 30	Vittoria.....	do	do 24, '71
Rochester, H. R.....		16 68	Dayton, Ohio.....	do	Feb. 26, '87
Lufton, W.....		0 17	Stratford.....	Stratford	July 21, '83
Foster, James.....		0 63	Winnipeg.....	do	Sept. 22, '82
Cooper, James.....		3 70	Stratford.....	do	Aug. 4, '80
Easson, R. P.....		0 10	do	do	July 12, '82
Bunscho, I.....		1 03	Milverton.....	do	Jan. 30, '83
Anderson, R.....		0 60	Stratford.....	do	Dec. 15, '83
Houghton, W. F.....		0 42	do	do	Aug. 26, '85
Fitzpatrick, James.....		0 88	Strathroy.....	Strathroy	June 30, '75
Douglas, O.....		0 03	Adelaide.....	do	do 30, '70
aBrown, John.....		0 50	Strathroy.....	do	April 8, '76
Chandler, M.....		0 72	do	do	May 19, '75
Brown, R.....		0 59	do	do	April 17, '75
Baskerville, R.....		0 46	do	do	June 25, '75
aZairtz, J.....		1 26	Fernhill.....	do	Aug. 3, '75
Clarke, A.....		0 02	Strathroy.....	do	July 6, '75
aIrvine, S.....		0 02	do	do	June 12, '75
Adair, A. C.....		1 53	do	do	do 30, '76
Campbell, J.....		0 09	do	do	do 29, '78
Anderson, C.....		0 96	do	do	Aug. 23, '78
aOrvis, J.....		0 96	do	do	Sep. 17, '78
aAlexander, J.....		0 14	Adelaide.....	do	Jan. 25, '79
Gateby, Thos.....		0 84	Strathroy.....	do	Mar. 10, '76
Drake, J.....		0 03	do	do	Nov. 5, '78
Carried forward.....		8,360 70			

a Dead; b Died intestate, no legal representatives appointed; c The Bank is chief creditor of these estates.

Unpaid Dividends.

Canadian Bank of Commerce—Continued.

(Banque Canadienne de Commerce—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		8,360 70			
Campbell, D		0 25	Keyser.....	Strathroy..	Mar. 14, '79
Merson, J. E.		0 17	Crathie.....	do	Jan. 25, '79
αMunro, J.		0 22	Strathroy..	do	do 22, '79
Butler, W.		0 88	do	do	Oct. 18, '83
McNaughton, J.		5 10	Thorold	Thorold	Mar. 26, '77
McNaughton, J.		0 90	do	do	June 30, '76
αBrown, Alexander		52 91	do	do	Aug. 19, '74
Ptolemy, Jas. H.		1 64	do	do	June 10, '76
Crick, Chas.		1 44	Allanburg..	do	Sep. 4, '76
Wonda, Matelu		1 44	Thorold	do	May 16, '77
Nasson, Henry		10 21	Allanburg..	do	Sep. 23, '81
Fowles, David.		1 36	Niagara Falls..	do	do 15, '81
Spurway, W. R.		0 77	Drummondville..	do	July 9, '83
Bain, Alex.		0 29	Thorold	do	Feb. 14, '85
Gibson, Peter		0 42	do	do	do 11, '86
Dyke, Cordelia		28 91	Allanburg..	do	Sep. 9, '86
Clark, Henrietta		9 69	Thorold	do	Aug. 1, '87
Adamson, J.		1 24		Toronto	July 3, '68
Armson, J.		0 04		do	May 1, '71
Armstrong, Mary and T.		26 06	Yorkville	do	April — '79
Bain, M.		1 00	Toronto	do	Sep. 14, '78
Banks, J.		0 86		do	July 13, '76
Barnard, B.		1 95		do	Dec. 31, '73
Barnard, G. A.		0 10		do	June 2, '76
Barry, I. W., jun.		4 91		do	April 3, '70
Bradley, R. S.		0 17	Toronto	do	Jan. 9, '75
Bruce, R.		0 32	do	do	May 3, '72
Burnett, E.		0 20	Toronto	do	Jan. 21, '74
Burns, C.		0 02	do	do	May 20, '79
Bailey, I. R.		0 70	do	do	Oct. 6, '79
Barratta, C.		0 79	do	do	do 1, '80
Bryan, T.		0 34	do	do	Jan. 11, '81
Burnell, M.		95 30		do	Oct. 4, '69
Campbell, D. F.		0 56		do	Dec. 23, '68
Carre, W.		2 07		do	Nov. 6, '72
Copling, H.		1 65		do	Oct. 16, '71
Clements, C. R.		4 54		do	May 21, '69
Compton, E. H.		0 49		do	Mar. 23, '70
Casewell, W.		0 45	Toronto	do	June 24, '76
Crawford, A.		0 02	do	do	May 26, '70
Cupping, M.		1 54	do	do	July 25, '72
Cuppige, T. W. S.		0 78	do	do	Mar. 23, '70
Craig, J. R.		4 18	Toronto	do	April 19, '77
Caston & Galt		0 57	do	do	June 20, '80
Christian Helpers Printing & Pub. Co.		0 90	do	do	Aug. 14, '80
Davies, L. A.		0 02	do	do	Sep. 13, '77
Davies, J. C.		0 72	Toronto	do	Aug. 9, '80
Davies, J. B.		0 04	do	do	April 13, '75
Dickey, N.		0 31	do	do	Nov. 21, '71
Ellis, James		1 00		do	June 10, '74
Evans, Mrs. J.		2 63		do	Feb. 11, '69
Flood, R.		2 98		do	Nov. 2, '72
Ferguson, D.		0 78		do	July 23, '81
Wood, G., estate of, J. C. Lawless, trustee		2 57	Toronto	do	June 28, '80
Lloyd, W. and A., estate of, J. Donaldson, assignee		1 79	do	do	do 17, '80
Carried forward.....		8,641 89			

α Dead.

Canadian Bank of Commerce—Continued.
(Banque Canadienne de Commerce—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends owed for 5 years and over. Dividendes impayés pen- dant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		8,641 89			
Reid, T. R., estate of, M. Robins, as- signee		11 29	Toronto	Toronto	Jan. 25, '79
Randolph, J., estate of, J. Kerr, assignee.		4 34	do	do	May 27, '79
Evans, W. B.		0 34	do	do	July 22, '81
Gibson, Mrs. S.		0 19	do	do	Mar. 26, '77
Greer, I.		0 44	do	do	April 4, '77
Graham, R.		5 16	do	do	Oct. 31, '71
Grant, A.		0 33	do	do	Jan. 21, '71
Hall, W.		0 05	Toronto	do	do 20, '80
Harwood & Co.		0 23	do	do	Aug. 7, '79
Helliwell, C. J.		0 30	Toronto	do	May 1, '71
Hendry, W. F. and N.		6 14	do	do	April 27, '72
Hickman, E.		0 80	do	do	June 30, '74
Hindes, Rev. R. W.		0 04	do	do	Nov. 17, '77
Holwell, H. J. S.		0 13	do	do	Dec. 31, '73
Howard, W. P., trustee of estate of J. and W. Hogg.		25 08	do	do	June 5, '74
Henderson, A.		2 40	Toronto	do	Aug. 20, '80
Haldan, I. F. C.		0 25	do	do	Sept. 9, '80
Jones, R.		2 05	Eglinton	do	June 24, '81
Kiely, W. F.		0 31	Toronto	do	April 29, '74
Kirkpatrick, J. C.		0 07	do	do	July 3, '74
Knox, T. D. & Co.		2 95	do	do	Dec. 20, '70
Kushl, C. H. O.		0 80	do	do	Mar. 19, '74
Lamb, I.		1 15	do	do	June 28, '73
Latch, W.		0 56	do	do	Nov. 30, '75
Lemon, H.		14 27	do	do	Mar. 22, '69
Lewis, H. H.		0 39	do	do	Jan. —, '70
Lundy, S. H.		0 04	Aurora	do	April 9, '81
Martin, I., & Son		0 58	do	do	Sept. 10, '70
Matthew, I. W.		4 08	do	do	Nov. 20, '73
Matthew, R.		0 12	do	do	July 30, '74
Maughan, I. W., jun.		0 97	Toronto	do	Aug. 28, '69
Melville, Fair & Co.		0 56	Collingwood	do	Jan. 2, '74
Meredith, T.		1 59	do	do	Nov. 4, '70
Millard, C.		0 39	do	do	Aug. 14, '69
Moberly, C. W.		0 05	do	do	Dec. 1, '79
Milligan, W. A.		4 84	Toronto	do	Mar. 23, '81
Muirhead, O. N.		0 53	do	do	Sept. 17, '80
McCrae & Douglas		0 51	do	do	Aug. 21, '74
McCallum & Grant.		0 57	do	do	Dec. 16, '73
Oliphant, D.		0 25	Toronto	do	April 23, '75
Osborne, I. B., & Son		0 50	do	do	do 29, '75
Pacific Junction Railway		47 42	do	do	July 20, '72
Paterson, W. & Co.		0 29	Toronto	do	Nov. 3, '74
Pearson, John.		1 90	do	do	July 2, '68
McCormack, C.		63 00	do	do	Aug. 23, '70
McDonald, T.		0 08	do	do	Mar. 11, '73
McMahon & Smith.		0 46	do	do	June 15, '75
McNally, I. E.		0 20	Aurora	do	Mar. 25, '74
McQuarrie, D. B.		0 53	Halifax, N.S.	do	Jan. 4, '76
McKay, R.		1 00	do	do	July 4, '72
McKim & Franklin.		0 04	do	do	Mar. 18, '68
McDonald, T.		0 50	Toronto	do	Nov. 10, '81
Noble, G. W.		0 26	do	do	Dec. 5, '72
O'Hanley, J. M.		1 60	do	do	April 29, '75
Phillips, W. H.		0 01	Toronto	do	Jan. 11, '79
Phillips & McPhie.		0 10	Chatlam	do	Oct. 17, '78
Carried forward		8,854 92			

Unpaid Dividends.

Canadian Bank of Commerce—*Continued.*
(Banque Canadienne de Commerce—*Suite.*)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		8,854 92			
Pearce, C. W. & Co.		0 18	Oakville	Toronto	Nov. 7, '81
Pyne, T.		0 70	Toronto	do	April 8, '80
Reid, W.		0 76	do	do	Dec. 13, '69
Rogers, Samuel		1 53	Cincinnati	do	do 30, '75
Ross, W. F.		0 54	Toronto	do	June 30, '75
Rundle, C. R.		0 08	do	do	Jan. 13, '76
Ruthan, T. W.		0 91	do	do	Sept. 13, '81
Ritchie, G.		0 25	do	do	do 14, '81
Simpson, I.		1 05	do	do	Mar. 9, '68
Sloed, A.		2 09	do	do	June 26, '68
Skerry, W. I.		0 08	do	do	Nov. 13, '72
Small, J. C.		1 73	do	do	April 13, '80
Slater, P. J.		1 50	do	do	Dec. 3, '75
Smith, A. M.		1 71	do	do	Oct. 1, '70
Smith, D. W.		0 04	do	do	Nov. 5, '78
Snodgrass, W. O.		0 49	Toronto	do	July 4, '78
Staunton, F.		0 47	do	do	May 6, '72
Steiner, N. L.		0 28	Toronto	do	June 8, '75
Steward, T. B.		0 78	do	do	do 16, '76
Storm, W. T.		0 22	do	do	April 29, '71
Sutherland, A. M.		0 50	do	do	Aug. 17, '72
Symens, H.		2 29	do	do	April 25, '72
Small, P.		2 26	do	do	Nov. 16, '79
Smith, L. R.		3 87	Newmarket	do	June 23, '80
Taylor, R.		0 11	do	do	May 22, '73
Thomas, W.		1 53	do	do	Dec. 27, '75
Toronto House Building Society		1 98	Toronto	do	Nov. 15, '80
Turner, J.		5 80	do	do	April 26, '73
Sutherland, D.		2 14	do	do	do 25, '72
Turner, A. M.		2 38	do	do	do 27, '75
Tyson, T. W.		0 13	do	do	Oct. 5, '68
Trustees Spadina Av. Methodist Church		0 06	Toronto	do	May 2, '81
Watt, I.		0 04	do	do	Oct. 12, '71
Whitney, I.		0 40	do	do	Mar. 7, '70
Whithouse, C.		0 05	do	do	Sept. 30, '70
Wheeler, G.		0 05	do	do	Aug. 4, '81
Williams, R. M.		0 09	do	do	Dec. 18, '79
Wooler & Finch.		0 38	do	do	do 21, '75
Estate I. H. Youmans		3 71	do	do	April 30, '72
W. Vaughan		0 03	Sault Ste. Marie.	do	Nov. 22, '80
Villiers & McCord, collection account		1 95	do	do	July 25, '70
Virtue, Geo.		0 07	Toronto	do	April 12, '77
A. Brelsford		0 90	do	do	Nov. 25, '78
English and Colonial Insurance Co.		1 52	do	do	Jan. 14, '82
Lundy, S. H.		0 85	Aurora	do	Nov. 13, '82
McGregor, P.		0 36	do	do	Dec. 31, '81
McCaw, W. F.		0 11	do	do	April 18, '82
Oberholtzer & Co.		0 07	do	do	Sept. 29, '82
Saddler, I. I.		0 04	Bethany	do	Nov. 1, '81
J. C. Thom.		0 37	do	do	Dec. 3, '81
Wood, H. L.		0 69	Toronto	do	do 8, '81
Scarth, Cochrane & Co.		0 30	do	do	Aug. 7, '80
Booth, M. C.		0 57	do	do	Jan. 19, '84
Battle, Merritt & Co.		0 15	Thorold	do	Mar. 3, '83
Churchill & Co.		0 67	Toronto	do	Feb. 16, '83
Eakin, Geo.		0 15	do	do	Nov. 17, '82
Fairbairn, R.		0 03	do	do	do 14, '82
Fraser, C. F.		0 08	do	do	Mar. 6, '82
Carried forward		8,906 49			

Canadian Bank of Commerce—Continued.
(Banque Canadienne de Commerce—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends paid for 5 years and over. Dividendes impayés pen- dant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		8,906 49			
Cooper, H. C., jun		0 25	Toronto	Toronto	July 6, '83
Carpmael & Co.		3 62	do	do	Aug. 22, '82
Mahony & Bolster		0 01	do	do	May 14, '83
Miller, J. C.		0 26	do	do	Dec. 12, '83
Martin, J. E.		0 09	do	do	Aug. 21, '83
Price, R. C.		0 20	Toronto	do	June 6, '83
Rennie, I.		1 09	do	do	do 13, '83
Ryder, I.		5 41	do	do	Dec. 18, '82
Reeve, I.		0 52	do	do	Sept. 29, '83
Shapter & Jeffrey		0 01	do	do	June 30, '85
Shields, I.		1 17	do	do	Nov. 10, '82
Stephenson, E. F.		0 10	do	do	Feb. 5, '83
Adamson, I. R.		0 27	do	do	July 18, '84
Allan, I. D.		0 02	do	do	May 17, '83
Bain, W.		0 97	do	do	Aug. 8, '83
Banks, I.		0 19	do	do	April 28, '69
Davidson, W. E.		11 95	do	do	Oct. 29, '83
Harding, G.		3 87	Toronto	do	Aug. 7, '84
Hawley, I.		4 68	do	do	June 26, '84
Hawes, I. E., & Co.		1 00	do	do	Nov. 24, '84
Henderson, C. M., & Co.		0 22	Toronto	do	Oct. 22, '84
Kilmer, E.		0 48	do	do	June 23, '83
Sutton & Angus		10 40	do	do	Nov. 2, '69
Sinclair, A.		0 02	do	do	Oct. 8, '85
Law, E. M.		0 12	Victoria Harbo'r	do	April 24, '86
McLean, C. A.		0 20	Oakville	do	do 15, '85
Wood, S. P.		0 99	Toronto	do	Aug. 31, '86
Mowat & Lyon		0 22	do	do	Dec. 5, '85
Parker & Laird		2 04	do	do	Nov. 17, '85
Jenkins, J., assignee		23 45	do	do	Jan. 17, '83
Phillips, J. H.		4 87	do	do	May 4, '83
Farncombe, W.		0 23	do	do	Nov. 30, '86
Randolph estate, J. Kerr, assignee		6 98	do	do	July 28, '82
Estate I. S. Drake, a lunatic; Jos. Robinson, commissioner.		1 00	do	do	April 6, '87
Hoskins, R.		0 69	Toronto	do	Feb. 18, '87
Banks, I.		0 02	do	do	do 2, '87
Toronto Drop Forge Co.		0 04	do	do	do 23, '87
Beeting, James	0 75		London	do	Jan. 2, '68
Beeting, James	0 60		do	do	July 2, '68
Beeting, James	0 60		do	do	Jan. 2, '69
Beeting, James	0 60		do	do	July 2, '69
Elliott, Thomas	0 38		Parkhill	do	Jan. 2, '68
Elliott, Thomas	0 77		do	do	July 2, '68
Elliott, Thomas	0 80		do	do	Jan. 2, '69
Elliott, William	0 38		do	do	do 2, '68
Elliott, William	0 77		do	do	July 2, '68
Elliott, William	0 80		Parkhill	do	Jan. 2, '69
Elliott, William	3 66		London	do	July 2, '68
Mitchell, James	3 02		Komoka	do	Jan. 2, '68
McDougall, John	1 69		do	do	do 2, '68
McKellar, John	0 65		do	do	do 2, '68
Rudd, C. B.	0 67		London	do	do 2, '68
Shoutts, R.	0 67		Macgillivray	do	do 2, '68
Rudd, C. B.	0 80		London	do	July 2, '68
Atkinson, J. F.	3 28		Mitchell	do	do 2, '69
Atkinson, J. F.	4 00		do	do	Jan. 2, '70
Campbell, Mrs. E.	12 00		Ingersoll	do	July 2, '69
Carried forward	36 89	8,994 14			

Unpaid Dividends.

Canadian Bank of Commerce—*Concluded.*
(Banque Canadienne de Commerce—*Fin.*)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....	36 89	8,994 14			
Keays, R. F.....	0 40		Arva.....	Toronto.....	July 2, '69
Dickson, I. G.....	6 00		Niagara.....	do.....	do 2, '71
Hay, Jane.....	40 00		London.....	do.....	Jan. 2, '72
Walker, I. D.....	6 00		Hamilton.....	do.....	July 2, '73
Plumb & Macklem, executors.....	7 50		Chippewa.....	do.....	do 2, '74
Edmondes, Lillias.....	8 00		Seneca.....	do.....	do 2, '81
McCarty, Chas.....		7 20	Durham.....	Walkerton.....	Nov. 3, '77
Smith, S.....		1 83	Windsor.....	Windsor.....	Jan. 10, '83
α Armour, W. H.....		0 23	do.....	do.....	May 7, '80
Atkinson, J. H. C.....		5 46	Pelee Island.....	do.....	do 30, '82
Bush, S. E.....		2 12	Windsor.....	do.....	do 5, '79
Barnum Wire and Iron Works.....		5 85	do.....	do.....	Aug. 23, '84
Curtis, Alban Thos.....		204 33	Detroit.....	do.....	July 18, '87
α Chamberlin, C.....		0 22	Windsor.....	do.....	Sept. 6, '86
Garner & Co.....		0 95	do.....	do.....	July 22, '87
Irwin, W. J.....		0 15	do.....	do.....	May 14, '87
Mitchell, Margaret.....		65 62	do.....	do.....	April 13, '86
Stone, C. A. & Co.....		2 97	do.....	do.....	June 20, '87
Scott, E. M.....		72 87	do.....	do.....	April 13, '80
Skeonch, John.....		0 57	do.....	do.....	do 15, '82
Crawford, John.....		22 15	Embro.....	Woodstock.....	Mar. 10, '81
Castle, Henry.....		1 35	Woodstock.....	do.....	do 3, '81
Hardy, W. R.....		0 32	do.....	do.....	Jan. 4, '81
Hill, Geo.....		0 03	do.....	do.....	April 3, '81
Austen, T. H.....		10 02	do.....	do.....	Jan. 6, '79
Bricken, G. R.....		0 65	do.....	do.....	Oct. 19, '79
Davidson, Wm.....		0 20	do.....	do.....	Nov. 15, '78
Bruce, James.....		34 16	do.....	do.....	Sept. 29, '79
Carroll, H. J.....		0 65	do.....	do.....	May 14, '83
Gessing, F. J.....		0 05	do.....	do.....	Aug. 31, '79
Hinton, Jas.....		4 09	do.....	do.....	May 3, '83
Schell, D.....		0 22	do.....	do.....	June 4, '83
Tayers, John.....		1 15	do.....	do.....	do 6, '83
Ingram, W. I.....		0 90	Winnipeg.....	do.....	Feb. 6, '83
Clendinnan, A. C.....		1 90	Woodstock.....	do.....	June 7, '84
Dunlop, John.....		0 01	do.....	do.....	July 3, '84
Hall & Co.....		0 47	do.....	do.....	Mar. 20, '84
Weaver, R. T.....		0 96	do.....	do.....	Oct. 23, '83
Dickens Bros.....		0 09	Belleville.....	do.....	Dec. 22, '84
Brown, J. W., M.D.....		3 75	Toronto.....	do.....	July 2, '84
Wolverton & Mills, executors.....		0 05	Woodstock.....	do.....	Dec. 30, '84
Wilson, T. H.....		11 25	do.....	do.....	June 30, '76
West, William.....		87 29	Strathallen.....	do.....	Nov. 29, '79
Broche, I. H.....		1 08	Ann Arb'r, Mich.....	do.....	July 23, '80
Tanquier, F. G.....		1 52	Woodstock.....	do.....	June 30, '76
Dowry, R.....		0 88	do.....	do.....	Feb. 21, '79
Chute, E.....		0 48	do.....	do.....	June 5, '77
Forbes, Alice M.....		0 49	Eastwood.....	do.....	Dec. 5, '79
McLeod, Leda.....		0 48	Woodstock.....	do.....	July 23, '81
Thompson, Wm.....		0 95	do.....	do.....	Oct. 23, '86
Total.....	104 79	9,552 10			

α. Dead.

I declare that the above statement has been prepared under my directions, and is correct according to the books of the bank.
D. SIMPSON, *Chief Accountant.*

We declare that the above return is made up from the books of the bank, and that to the best of our knowledge and belief it is correct.
GEO. A. COX, *President.*

B. E. WALKER, *General Manager.*

TORONTO, this Sixteenth day of January, 1893.

DOMINION BANK.

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

(BANQUE DE LA PUISSANCE.)

ETAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Adamson, C.		9 00	Toronto	Toronto	Feb. 5, '85
Aikens, A. W.		11 00	do	do	Mar. 26, '83
Aikens, E.		4 33	do	do	June 23, '82
Arthurs, W.		1 30	do	do	Aug. 11, '84
Annant, Edward.		4 00	do	do	Feb. 24, '82
Aikens, M. H.		62 36	do	do	Nov. 1, '86
aBailey, James		1,100 00	Dartford	Cobourg	June 22, '83
Barry, T.		1 04	Toronto	Toronto	Mar. 8, '82
Baxter, M.		10 69	do	do	Dec. 9, '86
Bell, John, estate of.		14 75	do	do	do 31, '84
Best, T. J.		0 07	do	do	June 6, '84
Bond, R.		0 70	do	do	April 29, '84
Bowers & Parkhill.		11 36	do	do	July 10, '86
Bowker & Co.		1 56	Marksville.	do	Nov. 16, '86
Brandon, James.		6 94	Priceville	do	Feb. 5, '85
Brooke, I. O., in trust.		7 41	Toronto	do	Sept. 7, '86
Bruce, J.		0 42	do	do	Aug. 23, '83
Buckle, L.		0 30	do	do	do 14, '84
Bullen, W. C.		0 17	do	do	Oct. 4, '84
Burgess, William.		0 34	do	do	Mar. 3, '84
Collier, W.		3 03	do	do	May 8, '83
Conger, J. C.		0 06	do	do	July 10, '86
Creighton, J.		0 23	do	do	do 5, '84
Curzon & Co.		0 05	do	do	Dec. 30, '71
Daly, James, coll. account.		36 73	Napanee	Napanee	Jan. 24, '87
Davey, P. N., Foundry Co.		9 00	Toronto	Toronto	April 22, '84
Despond, T.		0 07	Credit	do	Oct. 4, '82
D'Eye, G.		0 43	Carlton	do	do 6, '84
Digby, George.		0 36	Toronto	do	Feb. 22, '83
Dodds, E. H.		0 46	do	do	Oct. 13, '83
Doherty, W. F.		8 04	do	do	do 23, '83
bDuckworth, James.		1,700 00	Brampton	Brampton	July, 20, '81
Evans, William		15 78	Napanee.	Napanee	Dec. 2, '87
Elliott, James F.		200 00	Not known.	Toronto	do 28, '83
Eagle, Thomas.		0 25	Weston	do	do 9, '84
Eddis, H. W., estate of.		2 24	Toronto	do	Sept. 24, '84
Elliott, J. H., secretary.		2 88	Kingston.	do	Dec. 12, '81
Esson, Mrs. J.		0 30	Toronto	do	Aug. 28, '84
Farley, John L.		300 00	do	do	do 16, '81
Fleming, A. and R.		0 09	do	do	June 8, '85
Carried forward.		3,527 74			

a. Living and well known. b. Well known customer.

Unpaid Dividends.

Dominion Bank—Continued.

(Banque de la Puissance—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		3,527 74			
Fletcher & Cochrane		0 09	Toronto	Toronto	Nov. 15, '84
Flint, George		2 47	do	do	April 19, '86
Fyfe, J. C.		0 43	Woodbridge	do	Dec. 10, '84
Gamble, C., and H. I., in trust		0 11	Toronto	do	Mar. 10, '84
Goulden, S.		4 89	do	do	Oct. 16, '83
Grafton, Mrs. Anne		320 00	do	do	Dec. 28, '87
Goodwin, Geo. W.		5 69	Napanee	Napanee	Nov. 8, '87
Harper, Jane		130 00	Pickering	Whitby	July 22, '87
Haye, Daniel		120 00	Toronto	Toronto	April 16, '85
Hastings, A. W.		1 00	do	do	do 22, '85
Holmes, A. L.		1 72	Parry Sound	do	do 28, '84
Holmes, Richard		0 02	Toronto	do	Oct. 22, '84
Hornby, A. M.		0 05	do	do	Sept. 7, '85
Hutchinson, A.		0 11	do	do	Jan. 18, '86
Johns, J. F.		0 10	do	do	May 14, '83
Johnston, A. S.		1 05	Willowdale	do	Mar. 24, '86
Johnston, David		440 00	Not known	do	Jan. 2, '84
Johnston, Mary		225 00	Davisville	do	Dec. 16, '85
Johnston, Mary		267 65	do	do	Aug. 28, '86
Keiley, W. T.		4 28	Toronto	do	Jan. 28, '86
Kent, F. D.		1 58	Oakville	do	May 19, '85
Kerr, James		0 09	Toronto	do	June 2, '86
Laidlaw, A.		2 34	do	do	Feb. 5, '83
Lennox, L. J.		0 61	do	do	Mar. 4, '84
Lee, P.		0 04	do	do	June 3, '86
Lant, Jas.		0 81	do	do	May 4, '86
Latimer, Mrs. L.		250 00	do	do	Aug. 29, '84
Low, Wm.		1,000 00	do	do	Sept. 18, '86
Mills, W. B.		16 75	Arden	Napanee	Aug. 27, '87
Munroe, Mrs. Jane		50 00	Uxbridge	Uxbridge	Dec. 20, '87
Madden, Campbell		125 00	Burnhamthorpe	Toronto	Nov. 5, '87
Malton & Co.		2 80	Toronto	do	Dec. 31, '85
Mead, Mrs.		6 61	do	do	do 6, '83
Mimico Public Hall		2 00	Mimico	do	Feb. 9, '85
Montgomery Estate		1 89	Toronto	do	July —, '82
McCann, J. C.		0 46	do	do	Nov. 25, '85
McKinlay, A.		1 00	do	do	do 5, '85
McWilliams, J.		5 97	do	do	July 26, '83
McGeachy, Flora		163 00	Brampton	Brampton	Mar. 3, '77
McClelland, Mrs. W. H.		187 00	do	do	April 4, '85
McNaughton, Miss Grace		80 00	Maple	Toronto	Nov. 23, '87
Nugent, F. S.		1 13	Toronto	do	July 3, '84
Nugent Trust Account		0 83	do	do	do 17, '82
Nugent & Jamieson		3 27	do	do	Dec. 23, '78
O'Connor, John		1 28	do	do	Oct. 15, '86
Ogden, U., trustee		0 83	do	do	Jan. 30, '86
Page, S. D.		0 70	do	do	Aug. 15, '83
Parks, J. F.		0 10	do	do	do 18, '86
Platt, Samuel		498 70	do	do	April 20, '87
Pratt, W. H.		0 59	Rosseau	do	Aug. 20, '84
Price & Lucas		0 17	Toronto	do	Jan. 25, '86
Prim. Meth. Col. Soc.		2 65	do	do	June 29, '86
Porteous, R. A.		0 01	do	do	Nov. 1, '86
Punshon, M.		0 10	do	do	May 9, '85
Quinn, E. H.		0 88	Deer Park	do	Oct. 11, '86
Raffle, Thos		450 00	Peterboro'	do	April 20, '85
Carried forward		7,881 59			

a. Well known to us. b. Dead; executors notified.

Dominion Bank—*Concluded.*
(Banque de la Puissance—*Fin.*)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		7,881 59			
Reid, Mrs. Margaret.....		97 33	Toronto.....	Toronto.....	Dec. 9, '87
Royal Canadian Y. C. Garden account.		4 61	do.....	do.....	Aug. 22, '81
Reaf, William.....		03	do.....	do.....	May 2, '84
Robertson, Chas.....		29 70	do.....	do.....	Dec. 6, '82
Robinson, G. H.....		06	do.....	do.....	April 4, '85
Rogers, and Foster Association.....		13 16	do.....	do.....	May 28, '84
Rosborough, M. M.....		8 78	do.....	do.....	Jan. 8, '85
Smith, Mrs. Elizabeth.....		300 00	Not known.....	do.....	do 30, '82
aStitt, Joseph.....		58 00	Kemptville.....	do.....	June 14, '83
aStitt, Joseph.....		350 00	do.....	do.....	Sept. 17, '87
Simpson, C. A.....		50 00	Claremont.....	do.....	Oct. 21, '85
Smith & Simpson.....		2 10	Toronto.....	do.....	May 19, '82
Steel Association of Ontario.....		6 90	do.....	do.....	Oct. 10, '82
Stewart, Wm.....		04	do.....	do.....	April 5, '80
Souville, D. M.....		6 10	do.....	do.....	Mar. 20, '84
Sharpe, James.....		4 56	do.....	do.....	April 3, '84
Syme, James.....		28	Brockton.....	do.....	Jan. 22, '84
Taylor, F. C.....		25 00	Toronto.....	do.....	April 21, '83
Todd, D.....		1 25	Woodbridge.....	do.....	Sept. —, '83
Toronto Patent Wheel Co.....		3 28	Toronto.....	do.....	July 13, '83
Township of Carnarvon.....		77	do.....	do.....	Oct. 5, '85
Trebilcock, T. A.....		1 21	do.....	do.....	Nov. 16, '86
Trustees Bow River Ry.....		5 00	do.....	do.....	Dec. 12, '82
Walker & Creighton.....		04	Schomberg.....	do.....	July 16, '84
Warren, E.....		11	Toronto.....	do.....	do 8, '84
Walsh, J., jun.....		06	do.....	do.....	April 30, '85
Whaley, John.....		6 21	do.....	do.....	June 12, '86
Whitehead, Thos.....		2 31	do.....	do.....	Aug. 15, '81
Whyte, W.....		31 08	Montreal.....	do.....	Dec. 1, '86
Wilson, Gilman.....		2 41	Toronto.....	do.....	Oct. 20, '80
Winfield, Henry.....		45	do.....	do.....	Sept. 27, '86
Wooten, J.....		50	do.....	do.....	Nov. 5, '83
Wright & Wilson.....		15	do.....	do.....	July, 14, '86
Wood, Hon. S. C., treasurer.....		114 00	do.....	Whitby.....	June 29, '77
Wood, Hon. S. C., treasurer.....		136 00	do.....	do.....	Dec. 18, '79
Wood, Hon. S. C., treasurer.....		50 00	do.....	Toronto.....	June 9, '86
Yorkville Gravel Road.....		1 39	do.....	do.....	July 27, '80
Total.....		9,194 46			

aWell known.

I declare that the above statement has been prepared under my directions and is correct according to the books of the bank.

CLARENCE A. BOGERT,
Pro. Accountant.

We declare that the above return is made up from the books of the bank, and that to the best of our knowledge and belief it is correct.

J. AUSTIN,
President.
R. H. BETHUNE,
Cashier.

TORONTO, 13th January, 1893.

Unpaid Dividends.

IMPERIAL BANK OF CANADA.

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place, or upon which no interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

(BANQUE IMPÉRIALE DU CANADA.)

ETAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over.	Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over.	Balances restant 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.		\$ cts.				
Galbraith, D.	52 25				Toronto	Toronto	Jan. 1, '76
Glenville, J.			6 50		do	do	July 22, '75
Garrett, J.			1 02		do	do	Aug. 6, '75
Lennox, H.			12 50		do	do	July 5, '75
McFall, J.			1 44		do	do	Aug. 7, '75
Osler, E. D.			0 36		do	do	do 7, '75
Ritchie, L.			0 46		do	do	July 17, '75
Solomon, H.			0 27		do	do	Nov. 18, '75
Stock, G. B.			2 26		do	do	Oct. 15, '75
McKinnon, F.			0 07		do	do	Jan. 28, '78
Shaw, A.			1 80		do	do	do 28, '78
Goldsmith, W. F.			0 30		do	do	June 5, '76
Segsworth & Co., J.			1 36		do	do	Mar. 1, '76
Bournmouth, B. F.			12 41		do	do	Sept. 21, '75
McDonald, B.			0 14		do	do	do 25, '76
McDonell, A. B.			0 02		do	do	Oct. 20, '76
Bland & Co.			0 68		do	do	Mar. 31, '76
Shanly, W. B.			0 98		do	do	Sept. 7, '76
Marks, T. J.			1 00		do	do	July 29, '76
Armour, R.			0 02		do	do	June 8, '76
Miller & McClifford.			3 70		do	do	Sept. 18, '76
Powell, H. W.			1 90		do	do	Nov. 27, '76
Taylor & Son.			0 56		do	do	Jan. 29, '77
Dickson, T. G.			0 01		do	do	Dec. 20, '77
Menzie, W.			5 35		do	do	Jan. 29, '77
McFall, A.			0 19		do	do	Dec. 10, '77
McKay & Lees.			0 07		do	do	Jan. 28, '78
Burrage, W. R.			0 44		do	do	Mar. 5, '76
McDougall, J. E.			0 39		do	do	do 5, '76
Smith, F.			0 48		do	do	do 5, '76
Boyd, J.			0 21		do	do	do 5, '76
Verral, J. E.			0 20		do	do	May 29, '80
Drysdale, F.			30 00		do	do	do 7, '77
Darling, M. F.			0 99		do	do	Mar. 6, '79
Morrison, N.			10 00		do	do	June 11, '78
Potts, R.			10 00		do	do	Oct. 6, '79
Clark, J. & A.			0 01		do	do	do 6, '79
Griffiths & Co.			0 24		do	do	do 6, '79
McCade, J.			3 90		do	do	Mar. 8, '79
W. S. Railway.			20 82		do	do	do 8, '79
Ther, A. M.			0 41		do	do	Sept. 6, '79
Turner, M. M.			0 37		do	do	Jan. 22, '80
Malone, B. E.			0 28		do	do	Mar. 4, '80
Carried forward.	52 25		134 11				

Imperial Bank of Canada—Continued.
(Banque Impériale du Canada—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....	52 25	134 11			
Conell, J. E.....		0 81	Toronto	Toronto	April 25, '79
Weight, C.....		42 77	do	do	do 25, '79
Henderson & Co.....		0 58	do	do	do 25, '79
Jefts, J.....		123 68	do	do	do 25, '79
Johnson, J. E.....		0 09	do	do	do 25, '79
Eckhardt, J. R.....		0 41	do	do	Jan. 30, '80
Foy & Tupper.....		0 11	do	do	do 30, '80
Garrie, W. M.....		0 18	do	do	do 30, '80
Gordon, G. B.....		0 03	do	do	1880
Miller, L.....		49 00	do	do	1880
Pegg, A.....		0 68	do	do	1880
Roberts & Co.....		127 62	do	do	1880
Scott, H.....		5 73	do	do	1883
Tichbourne, H.....		25 87	do	do	1880
McMurrich, W. B.....		0 28	do	do	1880
Ross, W. F.....		0 06	do	do	1880
Terry, E.....		0 51	do	do	1880
Thompson, J.....		0 20	do	do	1880
Newcombe, O.....		2 04	do	do	1880
Brown, G.....		4 58	do	do	1880
Evans, Roe & Co.....		3 41	do	do	1880
Morrison Bros.....		0 97	do	do	1881
Newcombe, H., & Co.....		2 44	do	do	1881
Plumb, J. B., guardian.....		8 45	do	do	1880
Raney, J. L.....		8 57	do	do	1881
Stock, G. B.....		1 04	do	do	1880
Thorold, H. H.....		1 66	do	do	1882
Prittie, J.....		0 35	do	do	1882
Port Credit Harbour.....		0 90	do	do	1882
Sheppard, C.....		0 72	do	do	1882
Strauss, P.....		8 00	do	do	1882
Stennet, T.....		16 00	do	do	1882
Emersley, W.....		51 75	do	do	1882
Hamilton, A.....		0 02	do	do	1882
Wood, C.....		0 06	do	do	1882
Lawlor, C. C.....		0 15	do	do	1882
Barrick, L. J.....		1 12	do	do	1882
Ball, C. W.....		0 97	do	do	1882
Cotterill, W. H.....		0 06	do	do	1882
Torrance, H.....		0 05	do	do	Mar. 13, '82
McGregor, J.....		0 77	do	do	Dec. 5, '82
Parker, C. W.....		0 09	do	do	Aug. 11, '82
Stone, W. H.....		0 80	do	do	April 28, '82
Stinson, E. R.....		0 73	do	do	Dec. 30, '82
Armant, E.....		1 60	do	do	1882
Bartley, L.....		0 36	do	do	1882
Brock, L. A. C.....		0 94	do	do	1882
Campbell, F. A.....		0 95	do	do	1882
Evans & Anderson.....		0 51	do	do	1882
Eakin, T.....		1 17	do	do	1882
Gilmour, T. H.....		2 12	do	do	1882
Garland, G.....		0 52	do	do	1882
Harman, H.....		0 87	do	do	1882
Joss, J.....		0 28	do	do	1882
Bowes, R. H., in trust.....		0 26	do	do	1882
Gzowski & Buchan.....		1 52	do	do	1882
Kilwell, J.....		12 28	do	do	1882
Gibbs, F. W.....		10 69	do	do	1882
Carried forward.....	52 25	662 49			

Unpaid Dividends.

Imperial Bank of Canada—Continued.

(Banque Impériale du Canada—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pen- dant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....	52 25	662 49			
Stevenson, G. H.....		0 56	Toronto.....	Toronto.....	June 30, '84
Wilkinson, G., & Co.....		0 02	do.....	do.....	July 30, '84
McKinnon, D. S.....		1 52	do.....	do.....	Nov. 14, '84
Otter & Lee.....		0 50	do.....	do.....	Jan. 2, '84
Paul, G. N.....		0 25	do.....	do.....	Nov. 14, '84
Petrie, W.....		1 71	do.....	do.....	do 14, '84
Robertson, C.....		1 45	do.....	do.....	Jan. 2, '84
Fisher, J. F.....		6 28	do.....	do.....	do 2, '84
Hamilton, J., estate of.....		0 03	do.....	do.....	do 2, '84
Epstein & Co.....		0 05	do.....	do.....	do 2, '84
Cook, W. B.....		0 75	do.....	do.....	Oct. 24, '83
Moore, T. B.....		0 63	do.....	do.....	Jan. 2, '84
Verral, J. E.....		0 46	do.....	do.....	Feb. 18, '84
Lovey & Co.....		0 03	do.....	do.....	do 18, '84
Ramsden, J.....		0 10	do.....	do.....	Oct. 1, '84
Ramsden, Dr. J. A.....		0 42	do.....	do.....	Mar. 20, '85
Reynolds, E. R.....		0 25	do.....	do.....	Nov. 26, '84
Rennie, J.....		0 03	do.....	do.....	Dec. 5, '84
Walsh & Browne.....		1 75	do.....	do.....	Sept. 4, '84
Watts, J. A.....		0 46	do.....	do.....	Dec. 27, '84
McFarland, R.....		4 00	do.....	do.....	do 27, '84
Phillips & Lean.....		3 76	do.....	do.....	Sept. 20, '84
Ryan, W.....		9 61	do.....	do.....	do 20, '84
Anderson, J.....		0 70	do.....	do.....	do 20, '84
Amherst, J.....		0 15	do.....	do.....	do 20, '84
Bethune, R. H.....		0 09	do.....	do.....	do 20, '84
Bigelow, N. G.....		0 69	do.....	do.....	do 20, '84
Crane, J.....		0 62	do.....	do.....	do 20, '84
Cull, J. A., special.....		1 46	do.....	do.....	do 20, '84
Cull, J. A., ordinary.....		3 83	do.....	do.....	Sept. 24, '83
Donovan, J. A.....		0 54	do.....	do.....	do 24, '83
Ellis, J. F.....		0 80	do.....	do.....	do 24, '83
Ellis, J. F., in trust.....		0 59	do.....	do.....	April 21, '83
Evans, J.....		0 07	do.....	do.....	Aug. 9, '84
Hank, J. B.....		1 00	do.....	do.....	do 9, '84
Joyce, W.....		0 70	do.....	do.....	Nov. 17, '84
Kanady, S. C, in trust.....		4 34	do.....	do.....	Jan. 31, '84
Neilson, A.....		0 22	do.....	do.....	April 29, '85
Sayers & Co.....		0 38	do.....	do.....	June 29, '85
Stevens, A.....		0 89	do.....	do.....	May 16, '85
Mercer, C.....		1 93	do.....	do.....	April 24, '85
Moore, J. P.....		26 63	do.....	do.....	May 28, '85
Plumb, D. M.....		2 75	do.....	do.....	Mar. 31, '85
Stewart, J.....		3 93	do.....	do.....	do 19, '85
Toronto Baseball Association.....		0 94	do.....	do.....	Dec. 24, '85
Taylor, H.....		3 66	do.....	do.....	Sept. 11, '85
United Empire Loan Co.....		5 31	do.....	do.....	Dec. 12, '85
Allen, Crombie & Hay.....		44 82	do.....	do.....	do 12, '85
Ball, P. B.....		1 21	do.....	do.....	Feb. 5, '85
Collins, S.....		18 83	do.....	do.....	do 5, '85
De Chaudendes, F. B.....		4 10	do.....	do.....	Aug. 31, '85
Evarik, J.....		0 55	do.....	do.....	Oct. 22, '85
Estate, S. E. Bickford.....		0 62	do.....	do.....	do 22, '85
do Gowell & Co.....		6 31	do.....	do.....	do 22, '85
do H. M. Haymer.....		2 46	do.....	do.....	do 22, '85
do G. M. Lynn.....		164 39	do.....	do.....	Nov. 30, '82
do Lennox.....		158 40	do.....	do.....	do 30, '82
do Lennox, Williams & Smith.....		7 09	do.....	do.....	do 30, '82
do L. Moore, and A. W. Murdoch.....		233 74	do.....	do.....	do 30, '82
Carried forward.....	52 25	1,401 83			

Imperial Bank of Canada—Continued.
(Banque Impériale du Canada—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	¢ cts.	¢ cts.			
Brought forward.....	52 25	1,401 83			
Northcote Bros.....		4 82	Toronto	Toronto	Nov. 30, '82
Estate, Robinson & Smith.....		2 34	do	do	do 30, '82
do C. O. Vanderbury.....		2 34	do	do	do 30, '85
Franklin, C.....		0 10	do	do	do 1, '85
Gillespie, J. B.....		60 81	do	do	do 1, '85
Henry, J.....		0 06	do	do	Oct. 30, '85
Jarvis, F. W.....		4 46	Algoma	do	June 1, '83
Lennox, H.....		27 63	Toronto	do	do 1, '83
Driffillies, S.....		137 72	do	do	Nov. 30, '84
Bell, R.....		0 58	do	do	Dec. 10, '86
Culp, S. T.....		0 36	do	do	Mar. 14, '87
Currie, E. C.....		0 15	do	do	April 9, '87
Chisholm, C. P.....		1 85	do	do	do 22, '85
Clark, H.....		27 23	do	do	Sept. 23, '84
Davies, W. H.....		10 73	do	do	do 8, '86
Estate, J. Greenless.....		0 20	do	do	Dec. 24, '86
Hayes, H. R.....		0 67	do	do	Sept. 9, '86
Kelly, C.....		1 06	do	do	Mar. 10, '87
Leacroft, G.....		5 00	do	do	Nov. 12, '84
Clarey, W. W.....		0 04	do	do	do 12, '84
Merritt, W. J.....		1 69	do	do	July 15, '86
Myles, R.....		2 29	do	do	Nov. 15, '86
Mills, J.....		22 75	do	do	Aug. 15, '86
McDougall, J. E.....		1 25	do	do	Nov. 15, '86
McLean, R. G.....		283 50	do	do	April 18, '85
Newcombe, O., special.....		25 40	do	do	Jan. 2, '86
Orpen, A.....		1 78	do	do	Aug. 27, '87
Phoenix Mutual Fire Insurance Co.....		75 02	do	do	May 28, '85
Scott, H. H.....		2 41	do	do	Aug. 25, '86
Thayer & Hastings.....		270 00	do	do	Jan. 14, '86
Williams, C. H. A.....		0 70	do	do	Sept. 19, '87
Williamson, H. W.....		2 49	do	do	Aug. 6, '86
Wright, A. W.....		2 05	do	do	July 9, '86
Oldfield, A.....		0 38	do	do	Mar. 5, '87
Rickman, S.....		0 16	do	do	Sept. 17, '87
Westcott, J.....		0 03	do	do	Dec. 24, '87
McBride, R.....		0 49	do	do	Sept. 7, '87
Ontario Rubber Co.....		19 61	do	do	May 19, '87
Ord, L. W.....		0 79	do	do	July 28, '87
Shepley, G. F.....		0 75	do	do	June 6, '87
Shortiss, T.....		11 92	do	do	Sept. 28, '87
Anderson & Co.....		1 38	do	do	July 22, '87
Bain, J., special.....		7 27	do	do	Nov. 29, '87
Brocton S. S. Board.....		8 21	do	do	Oct. 29, '84
Coatsworth, E., jun.....		0 35	do	do	do 24, '87
City of Toronto, P. B. and S. Co.....		85 95	do	do	Dec. 11, '84
Equity Life reserve fund.....		4 46	do	do	Oct. 14, '87
Edgar & Jaffray.....		0 42	do	do	Nov. 16, '87
Folger Bros., special.....		29 04	do	do	Jan. 18, '86
Horton Type-writer.....		10 06	do	do	July 5, '87
Heward, W. B.....		0 31	do	do	Dec. 24, '87
Mirror Publishing Co.....		52 37	do	do	June 30, '87
Robinson, E. S., special.....		73 49	do	do	July 6, '87
Dobson, J.....		0 09	do	Yonge St.	Nov. 16, '87
Ryan, C. T.....		0 11	do	do	do 19, '87
Bourdon, E. F.....		4 95	259 Yonge St.	do	Jan. 10, '87
Moore & Foster.....		3 62	20 do	do	
			do Arcade.	do	Aug. 30, '87
Hynes, H. P.....		1 37	319 do	do	Sept. 7, '87
Carried forward.....	52 25	2,698 89			

Unpaid Dividends.

Imperial Bank of Canada—Continued.
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	\$ cts.	\$ cts.			
Brought forward	52 25	2,698 89			
Hayward & Co.		0 94	58 Homewood Ave.	Yonge St.	June 9, '87
Bourdon & Co.		0 72	259 Yonge St.	do	Sept. 22, '87
Jordon, R. J. C.		1 30	12 Francis St.	do	Oct. 29, '87
Bishop, E. A.		0 22	265 Yonge St.	do	Dec. 22, '87
Stowe, C. E.		1 21	223 do	do	do 1, '87
Burtch, W.		2 53	St. Catharines	St. Cath'nes	May 1, '76
Cartnell, J.		2 55	Thorold	do	do 1, '76
McCallum, P.		11 87	St. Catharines	do	do 1, '76
Breen, T.		1 80	Beamsville	do	do 1, '76
Band & McArthur.		5 22	St. Catharines	do	do 1, '76
Spence, D.		2 16	Thorold	do	do 1, '76
McLean, W.		4 00	Jordon	do	do 1, '76
Diver, P.		0 20	Beamsville	do	do 1, '76
aBryant, W.		1 18	Port Dalhousie	do	July 15, '77
aWilson, J. R.		1 23	St. Catharines	do	do 15, '77
Bryant, D.		0 24	do	do	do 20, '77
Cliffe, C.		0 03	do	do	Jan. 30, '78
aQuackenbush, A.		0 12	do	do	do 30, '78
aCrocker, P.		0 06	do	do	June 26, '78
aDenton, R.		6 62	do	do	May 15, '79
aBodwell, E. V.		0 56	do	do	do 15, '79
Forbes, W.		0 73	Beamsville	do	do 15, '79
Gilliband, J.		0 14	St. Catharines	do	do 15, '79
McNally, T.		2 69	Port Dalhousie	do	do 15, '79
Pofford, H.		35 74	Niagara	do	do 15, '79
aPlumb, J. B.		1 98	do	do	do 15, '79
Rogers, A.		0 58	Homer	do	do 15, '79
Tyrice, W.		0 71	St. Catharines	do	do 15, '79
Tanner, T.		0 19	Fort Hill	do	do 15, '79
Woolverton, J.		0 63	Beamsville	do	do 15, '79
aSt. John, S.		0 10	St. Catharines	do	Feb. 3, '80
Scott, —		0 01	do	do	do 3, '80
Buckbee, J. C.		0 63	do	do	do 3, '80
Stahr, C. W.		0 02	do	do	Feb. 3, '80
Sullivan, J.		0 01	do	do	Oct. 22, '80
Schenck, J.		0 07	do	do	Aug. 23, '81
Barnes, G.		0 01	do	do	Jan. 13, '82
Bessey, G.		0 05	do	do	Dec. 15, '82
Academy of Music		3 87	do	do	Nov. 29, '84
Beadle, D. W.		4 35	do	do	do 29, '84
Henry & Son		1 78	Port Dalhousie	do	do 29, '84
Barnes, G.		0 78	St. Catharines	do	do 29, '84
May, A.		0 55	do	do	do 29, '84
McDonald, A. W.		2 79	do	do	do 29, '84
Macrae, T.		2 67	Niagara	do	do 29, '84
aMcMillan, D.		3 30	St. Catharines	do	do 29, '84
aRobertson, J.		3 28	do	do	do 29, '84
Str. "City of Toronto"		0 57	do	do	do 29, '84
Watt, T. H.		7 28	Niagara	do	do 29, '84
Meeson, J.		0 02	St. Catharines	do	Dec. 9, '85
Bishop Best and Longhurst.		0 40	do	do	Jan. 13, '86
Ferguson, Dr. J.		0 17	Niagara Falls	do	do 13, '86
Trorey, J. J.		0 32	St. Catharines	do	do 13, '86
McArthur, J. O.		1 30	do	do	Mar. 16, '86
Agricultural Society, Co. of Lincoln		0 02	do	do	do 16, '86
Carried forward	52 25	2,821 39			

a Deceased.

Imperial Bank of Canada—Continued.
(Banque Impériale du Canada—Suite.)

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	\$ cts.	\$ cts.			
Brought forward.....	52 25	2,821 39			
Woodward, J.....		0 11	St. Catharines..	St. Cath'nes	Mar. 16, '86
Bishopric, J.....		0 04	Niagara.....	do	May 7, '87
Goodman, A. E.....		0 08	St. Catharines..	do	do 27, '87
Hamilton, J.....		43 71	do	do	Jan. 16, '83
Isaacs, D.....		34 43	do	do	do 28, '87
Oakley, M. B.....		0 21	do	do	do 28, '87
Beadle, D. W.....		1 35	do	do	do 28, '87
Brennan, J.....		30 00	do	do	do 22, '86
Ferguson, P.....		31 97	Niagara Falls...	do	do 6, '83
McCormack, M.....		41 18	St. Catharines..	do	Oct. 2, '86
Clark, P.....		200 00	Scotland.....	do	April 20, '81
Ferris, G.....		4 16	Ingersoll.....	Ingersoll	May 15, '84
Morrey, E.....		0 39	do	do	do 5, '80
McDiarmid, W.....		2 70	do	do	Sept. 17, '80
Shaw, J. N.....		0 29	do	do	Dec. 4, '80
Tripp, M. E.....		0 83	do	do	Jan. 9, '79
Wilcox, A. L.....		0 40	Springford.....	do	June 13, '79
Walsh, J. A.....		0 35	Ingersoll.....	do	April 14, '81
Elliot, S. A.....		0 76	do	do	do 10, '82
Martin, J.....		0 26	do	do	Nov. 30, '81
Martin, J.....		10 34	do	do	Jan. 20, '82
McCahill, M.....		1 78	do	do	Sept. 8, '81
Stuart, Douglas & Co.....		0 12	do	do	May 14, '80
McKane, Reaveley & Co.....		19 00	do	do	Jan. 20, '80
Agur, R.....		0 74	Chatham.....	do	Sept. 15, '80
Cowan, T.....		0 15	Ingersoll.....	do	Jan. 22, '83
Choate, J. T.....		0 28	do	do	Feb. 15, '82
Elliot, S.....		0 91	do	do	Dec. 19, '83
Fraser, J.....		7 63	do	do	Nov. 14, '82
Gordon, M.....		22 00	do	do	Dec. 4, '77
Richardson, H., Treas. Mechanics' Inst.		0 49	do	do	April 17, '82
Stuart, R.....		0 14	do	do	Jan. 12, '84
Sharpnell, G. F.....		0 03	Mount Elgin.....	do	Feb. 2, '84
Fairbairn, J.....		0 72	Beachville.....	do	do 4, '84
McKay, W.....		1 44	Dorchester.....	do	Dec. 15, '82
Shepard, A. S.....		0 14	Thamesford.....	do	Nov. 10, '82
Brintnell, A.....		0 55	Ingersoll.....	do	Sept. 15, '84
Armstrong, A.....		0 84	do	do	Nov. 25, '84
McInnes, J. A., & Co.....		0 62	do	do	Feb. 18, '85
Smith, J.....		0 01	do	do	Mar. 7, '85
Morrison, N. B.....		0 03	Thamesford.....	do	do 4, '84
Hoyt, J. J.....		0 01	Ingersoll.....	do	do 23, '85
Agur, J.....		1 15	Chatham.....	do	do 20, '84
Budder, W., jun.....		0 22	Ingersoll.....	do	May 31, '85
Williams, R.....		0 03	Brownsville.....	do	April 19, '86
Young, S. A.....		0 20	Ingersoll.....	do	Aug. 26, '85
Atkinson, Rev. T.....		0 08	do	do	Mar. 25, '86
Day, C.....		1 00	do	do	Aug. 14, '86
McKay, W.....		0 10	Dorchester.....	do	Feb. 18, '86
Reid, A. J.....		0 07	Ingersoll.....	do	Mar. 15, '87
Toiley, R.....		0 50	do	do	Dec. 1, '87
Taylor, G. B.....		0 84	do	do	June 27, '87
Moran, W.....		0 14	do	do	Sept. 3, '87
Day, C.....		0 33	do	do	Nov. 10, '87
Fairbairn, J.....		2 40	Beachville.....	do	Dec. 31, '87
License Fund, 1884-85.....		1 67	Ingersoll..	do	Oct. 5, '85
Leecham, J.....		5 65	do	do	Sept. 17, '87
Nicholls, M.....		15 00	do	do	Aug. 17, '87
Carried forward.....	52 25	3,311 96			

Unpaid Dividends.

Imperial Bank of Canada—Continued.
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	\$ cts.	\$ cts.			
Brought forward.....	52 25	3,311 96			
Walsh, M.....		0 10	Ingersoll.....	Ingersoll.....	Nov. 29, '87
Ewart, W., executor of.....		2 25	do.....	do.....	do 18, '87
Sutherland, W.....		3 57	do.....	do.....	Oct. 31, '87
McKay, W.....		0 07	Dorchester.....	do.....	Sept. 5, '87
Bannerman & Co.....		0 62	Port Colborne.....	Pt. Colborne.....	Aug. 9, '82
Jordan, J. C.....		0 03	do.....	do.....	June 30, '82
Sidebottom, R.....		5 00	do.....	do.....	April 24, '81
Young, J. W.....		1 75	do.....	do.....	do 24, '81
Swayze, F.....		0 64	do.....	do.....	Jan. 30, '82
Cook, H., estate of.....		1 27	do.....	do.....	May 30, '83
Ungel, L.....		5 46	do.....	do.....	Mar. 16, '84
Crawford, L. L.....		0 47	do.....	do.....	May 31, '84
Barrick, P.....		0 85	Marshville.....	do.....	Dec. 21, '87
Ott, D.....		0 50	Stonebridge.....	do.....	Oct. 31, '87
Auther, A.....		4 75	Port Colborne.....	do.....	Sept. 15, '87
Spurr, C. E.....		23 00	St. Thomas.....	St. Thomas.....	Oct. 21, '86
Murray, R.....		11 00	Embro.....	Woodstock.....	July 28, '79
Murray, R.....		30 55	do.....	do.....	do 28, '79
Ross, J. M.....		100 00	Woodstock.....	do.....	do 28, '79
Springereek Cheese Co.....		3 86	do.....	do.....	do 28, '79
Sackrider, estate of.....		1 89	do.....	do.....	do 28, '79
Secord, estate of.....		4 00	do.....	do.....	do 28, '79
Maynard, D.....		75 00	Ayer.....	do.....	Mar. 24, '84
Leadbetter, W. S.....		0 98	Woodstock.....	do.....	April 26, '87
Burgess, M.....		8 30	do.....	do.....	May 14, '87
Coope, G. A.....		24 94	Norwich.....	do.....	Dec. 4, '86
Martin, C. S., treasurer.....		0 20	do.....	do.....	Oct. 14, '87
Murray, N.....		5 00	Braemar.....	do.....	Dec. 9, '87
Thompson, J.....		1 00	Woodstock.....	do.....	Mar. 4, '87
Schneider, E.....		0 52	Welland.....	Welland.....	June 1, '81
Wilson, J.....		1 50	do.....	do.....	do 1, '81
Williams, R. J.....		0 78	do.....	do.....	do 1, '81
Mawhinney, W.....		3 00	do.....	do.....	do 1, '81
Allen, J. A.....		0 08	International Bridge.....	do.....	Aug. 25, '81
Cook, A. B.....		0 10	Welland.....	do.....	do 25, '82
Hanna, A.....		0 60	do.....	do.....	do 25, '82
Hunter, J.....		0 17	do.....	do.....	do 25, '82
Hamill, J.....		0 01	do.....	do.....	do 25, '82
Phillips, W. A.....		0 15	do.....	do.....	do 25, '82
Treble, C.....		1 14	Fort Erie.....	do.....	do 25, '82
Harris, W. P.....		5 30	Welland.....	do.....	May 20, '84
Paules, J.....		0 30	do.....	do.....	do 20, '84
Russell, W.....		0 09	Fort Erie.....	do.....	do 20, '84
Kilby, J. J.....		2 52	Welland.....	do.....	do 20, '84
McCoppen, J.....		0 69	Port Robinson.....	do.....	do 20, '84
Anthony, P. W.....		0 55	Welland.....	do.....	do 20, '84
Brown, P. V., trustee.....		0 87	do.....	do.....	do 20, '84
Schooley, S. E.....		0 65	do.....	do.....	do 20, '84
Buchner, P. M.....		2 77	do.....	do.....	Feb. 2, '85
Brown, E. A.....		1 14	do.....	do.....	do 2, '85
Cowper, T. D.....		0 22	do.....	do.....	April 1, '85
Cretz, J.....		0 58	do.....	do.....	May 7, '85
Campbell, M. J.....		2 40	Marshville.....	do.....	Feb. 11, '85
DeCew, F.....		0 08	Intern't'l Bridge.....	do.....	do 2, '85
Hill, W., estate of.....		2 64	Welland.....	do.....	do 2, '85
Hill, J. C.....		2 98	do.....	do.....	Aug. 29, '85
Learn & Sons, P.....		2 70	Ridgeway.....	do.....	July 27, '85
Carried forward.....	52 25	3,603 54			

a Deceased.

Imperial Bank of Canada—Continued.
(Banque Impériale du Canada—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward	52 25	3,063 54			
Livingston, J. M.		1 10	Welland ..	Welland	July 4, '85
Pank, H.		7 95	Port Robinson..	do	Feb. 2, '85
Pilbeam, D.		0 03	Welland	do	do 14, '85
Silcox, J. D.		0 46	do	do	Mar. 27, '85
Tuffs, D.		1 90	do	do	do 23, '85
Bradt & Sheppard		0 02	do	do	Feb. 2, '85
Curran, V.		0 13	do	do	April 10, '86
Dawdy, J. H.		1 86	do	do	Sep. 24, '86
Gore, J. C.		0 02	do	do	Mar. 31, '86
Lundy, E. R.		0 21	Niagara Falls, South	do	April 9, '86
Pew, M. E. H.		1 76	do	do	do 24, '86
Township of Bertie, R. Disher, treas.		0 29	do	do	Dec. 2, '86
Webelhoer, A.		0 03	Buffalo.	do	do 5, '86
^a Priestman, J., jun.		0 30	Welland	do	April 30, '87
McAlpine, A. W.		0 02	do	do	May 10, '87
Burger, J. H.		8 82	do	do	Oct. 5, '87
Tuffs, W.		24 35	do	do	Nov. 25, '87
^b Carroll, J. F., administrator		0 38	Ridgeville.	do	Aug. 17, '86
VanWyck, N.		1 25	Ridgeway	do	Oct. 27, '87
Morin, J. E.		0 10	Fergus	Fergus	Dec. 1, '87
Moffatt, J. & A.		0 95	Drayton	do	Mar. 29, '81
McDonald, D.		0 41	Fergus.	do	Aug. 30, '80
Platt, G. F.		0 10	do	do	Jan. 17, '80
Robinson, J.		1 20	do	do	Mar. 2, '80
Thomson, M.		0 06	do	do	April 14, '79
Wilson, J. D.		0 55	do	do	Mar. 7, '87
Coram, J.		0 80	Winnipeg.	Winnipeg	Nov. 17, '85
Austin, N. A.		1 84	do	do	do 24, '82
Allan, J.		0 84	do	do	May 27, '83
Atwood, P.		5 40	do	do	April 28, '83
Adams, J. & Son		0 72	do	do	Jan. 4, '82
Aitkins, M. & Co		2 55	do	do	Feb. 8, '82
Arnold, L. & Co		181 50	do	do	Oct. 1, '83
Anderson, A. W.		79 85	do	do	Aug. 1, '82
Armstrong, L. A.		28 57	do	do	Sep. 15, '82
Aikin & Scott.		0 14	do	do	Aug. 1, '82
American Plumbing Co.		9 10	do	do	do 23, '84
Armstrong, H. W. D.		3 80	do	do	Dec. 11, '83
Ashdown, A. L.		3 13	Stonewall.	do	Nov. 21, '84
Alexander, H. B.		0 20	Lethbridge.	do	do 4, '86
Barkley, H. D.		0 10	Winnipeg.	do	Aug. 25, '82
Bishop, A.		1 48	do	do	Sep. 5, '81
Brownridge, J. M.		0 65	do	do	Oct. 7, '82
Buddin, W.		0 77	Quebec	do	Mar. 30, '82
Bailey, T.		4 94	Winnipeg.	do	do 15, '83
Bowes, J. R.		1 38	do	do	Dec. 24, '81
Banfield & Co.		2 06	do	do	May 10, '82
Butler & Hicks.		1 20	do	do	June 1, '83
Barter, R. G., trust.		0 94	do	do	Nov. 18, '82
Bell, J. H.		0 51	do	do	Jan. 17, '83
Boyce, E.		4 81	do	do	Feb. 17, '84
Burns, G. A.		14 25	do	do	Dec. 12, '82
Bessey, J. B.		3 50	do	do	Mar. 31, '82
Barrowclough, J. W.			do	do	Dec. 5, '82
Carried forward	52 25	4,073 08			

^a Deceased.

^b Supposed to be in British Columbia.

Unpaid Dividends.

Imperial Bank of Canada—Continued.
(Banque Impériale du Canada—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....	52 25	4,073 08			
Barber, J. V.....		0 04	Winnipeg.....	Winnipeg.....	Jan. 23, '83
Best, J. A.....		0 21	do.....	do.....	Mar. 11, '84
Barber, R. W.....		12 60	do.....	do.....	April 25, '83
Bulger & Hodgson.....		0 26	Qu'Appelle.....	do.....	do 12, '84
Boyce, E.....		0 68	Winnipeg.....	do.....	Sep. 1, '84
Boyce, Dr.....		7 70	do.....	do.....	Aug. 19, '84
Brown, G.....		3 17	Alexandria.....	do.....	June 1, '84
Beecher, E. C.....		0 30	Headingley.....	do.....	Nov. 15, '84
Bailey, W. S. & Co.....		3 88	Gladstone.....	do.....	April 24, '84
Bocer, M.....		0 02	Winnipeg.....	do.....	May 5, '85
Biggs, C.....		0 92	St. Paul, Minn.....	do.....	April 30, '86
Brown & Coblenz.....		0 93	Winnipeg.....	do.....	Jan. 13, '86
Baird, J.....		0 03	do.....	do.....	Feb. 26, '85
Brydon, J. K.....		1 23	do.....	do.....	do 1, '87
Burns, P.....		0 48	do.....	do.....	May 23, '87
Beck & Whitmore.....		0 10	do.....	do.....	Nov. 9, '87
Bain, E.....		0 02	do.....	do.....	Oct. 5, '87
Barton, W. H.....		0 40	Moosomin.....	do.....	Mar. 28, '87
Burns, D.....		8 11	Winnipeg.....	do.....	July 4, '87
Belmond, J.....		5 00	do.....	do.....	do 26, '87
Biggs, S. C., treasurer.....		10 47	St. Paul.....	do.....	Feb. 2, '84
Boyd, J. F.....		10 00	Winnipeg.....	do.....	Nov. 18, '84
Crawford, W.....		1 33	do.....	do.....	Sept. 18, '82
Charlesworth, W. A.....		0 12	do.....	do.....	June 29, '82
Crane, J. A. C.....		0 02	do.....	do.....	Sept. 22, '82
Campbell, J. M.....		3 50	do.....	do.....	June 4, '82
Clark, S. A.....		0 43	do.....	do.....	Oct. 26, '83
Cassidy, J.....		0 98	do.....	do.....	Feb. 12, '83
Cye & Son.....		0 27	do.....	do.....	Oct. 17, '83
Crawford, H. A.....		0 63	do.....	do.....	Nov. 30, '83
Caron, J. A.....		3 50	do.....	do.....	Dec. 20, '82
Cochrane, G.....		4 68	do.....	do.....	Jan. 16, '81
Clark, W. A.....		0 03	do.....	do.....	April 18, '84
Child, J. F.....		0 40	do.....	do.....	Jan. 14, '83
Cloke, G.....		2 50	do.....	do.....	Aug. 31, '83
Corbett, R.....		1 59	Griswold.....	do.....	June 9, '83
Cowan, W. C.....		13 40	Winnipeg.....	do.....	Feb. 13, '83
Cassidy, R.....		6 25	do.....	do.....	April 17, '82
Cluff, H. R.....		78 80	do.....	do.....	Dec. 18, '82
Conly, J.....		0 76	Greenfell.....	do.....	June 4, '84
Chisholm, J.....		0 76	Winnipeg.....	do.....	Nov. 8, '84
Cyre & Son.....		0 79	St. Boniface.....	do.....	May 30, '84
Colquhoun, J.....		1 54	Stoney Mount'n.....	do.....	June 8, '84
Cowan & Smith.....		0 10	Winnipeg.....	do.....	do 18, '84
Cassidy, J.....		0 35	do.....	do.....	do 16, '84
Chalmers, O. B. & O. R.....		0 09	Manitoba.....	do.....	Oct. 27, '84
Crerar, J.....		2 66	Birtle.....	do.....	May 19, '84
Crotty, H. S.....		1 72	Winnipeg.....	do.....	June 8, '85
Curlin & Lake.....		0 01	Anthracite.....	do.....	Sept. 21, '87
Cameron, W.....		0 18	Rainy River.....	do.....	do 16, '87
Clark, A., in trust.....		1 64	Winnipeg.....	do.....	June 11, '86
Cummins, H. C.....		3 49	do.....	do.....	May 22, '86
Cummins, R. A.....		4 05	do.....	do.....	Aug. 25, '86
Collins, C. S.....		0 10	Morden.....	do.....	Mar. 9, '87
Clifford, J., in trust.....		4 20	Balmoral.....	do.....	Feb. 1, '87
Corner, W.....		2 16	Morden.....	do.....	June 30, '86
Cann, E. J.....		2 38	Prince Albert.....	do.....	Sept. 15, '87
Duffin, S.....		0 22	Winnipeg.....	do.....	June 1, '82
Carried forward.....	52 25	4,285 26			

Imperial Bank of Canada—Continued.
(Banque Impériale du Canada—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	¢ cts.	¢ cts.			
Brought forward	52 25	4,285 26			
Dick, F.		0 42	Winnipeg.	Winnipeg	June 18, '83
Dolbear, P.		1 20	do	do	Mar. 20, '83
Draker, J.		0 64	Selkirk	do	Dec. 13, '82
Dick, J.		4 60	Winnipeg	do	Aug. 2, '83
Dalmage, J.		0 04	do	do	July 27, '83
Dean, J. D.		0 48	do	do	Jan. 9, '84
Dobie, T. N.		0 02	do	do	July 10, '83
Douglas, K.		100 00	do	do	Aug. 22, '82
Dowley, J. J.		3 99	do	do	Nov. 9, '83
De Loraque, E.		0 18	do	do	Sept. 15, '82
Dexter, H. A.		0 10	do	do	April 19, '87
Dyke, H. A.		0 81	do	do	Sept. 20, '86
Dale, L.		1 11	do	do	Dec. 18, '86
Dana, P.		0 45	Deloraine	do	May 27, '86
Dowsett, J. C.		1 31	Treherne	do	April 14, '87
Eccles, T. R.		1 06	London	do	Sept. 30, '82
Ewen, A.		0 04	Winnipeg	do	Dec. 20, '82
Elliot, J. C.		0 15	do	do	Feb. 10, '83
Eastern Judicial District, board trust		14 03	do	do	Mar. 25, '87
Eckhardt, W.		13 10	do	do	Nov. 10, '83
Fox, C. H.		0 40	do	do	April 26, '82
Farlow, J.		0 25	do	do	Nov. 10, '82
Ferguson, A. H.		3 75	do	do	July 3, '83
Finnermore, D.		0 05	do	do	Aug. 17, '83
Fish, H.		0 95	do	do	May 27, '82
Fletcher, J.		0 30	do	do	Nov. 18, '84
Freeman, C. E. C.		5 56	Grenfell	do	Feb. 1, '86
Graham, J.		10 00	Gladstone	do	Sept. 1, '82
Gamber, P. W.		0 20	Winnipeg	do	Dec. 4, '81
Gagnon, C. J.		1 30	Moosejaw	do	Feb. 22, '83
Graham, J.		2 25	Winnipeg	do	May 14, '82
Gillies, J. D.		0 37	Minnedosa	do	Mar. 24, '83
Graveling, W. E.		0 22	Winnipeg	do	Oct. 23, '83
George, P., in trust		0 06	Chicago	do	Dec. 31, '83
Grisdale, A.		0 68	St. Johns	do	Feb. 1, '83
Good, J. W.		2 99	Winnipeg	do	July 31, '83
Gerrard, A.		0 25	St. Boniface	do	June 4, '84
Gringass, A.		0 70	Winnipeg	do	do 30, '86
Gardner, G. L.		0 18	do	do	Mar. 5, '87
Gemmell, J. D.		0 02	Virde	do	Aug. 23, '87
Greenridge School		0 01	Balmoral	do	Oct. 10, '87
Hughes, E.		8 98	Brandon	do	do 19, '82
Halsam & Co.		1 56	Winnipeg	do	Sept. 5, '82
Hammond, J. T.		0 35	do	do	Aug. 29, '82
Heywood, G. H.		0 04	do	do	do 1, '82
Hilton, W. J.		4 50	do	do	July 7, '83
Herald Printing Co.		1 05	Selkirk	do	Jan. 31, '83
Holmes, H.		0 62	Winnipeg	do	do 23, '82
Holland & Son		0 04	do	do	July 21, '83
Hunter & Co.		0 13	Medicine Hat	do	Aug. 15, '83
Hazley, W. E.		0 22	Winnipeg	do	July 31, '83
Hogarth, J.		0 11	do	do	Dec. 19, '83
Hoves & Black		0 31	do	do	May 19, '84
Harvey, S.		0 01	Headingly	do	Dec. 31, '84
Hall, R. N.		5 70	Grenfell	do	June 22, '87
Houlaban, D.		11 32	Winnipeg	do	Feb. 1, '87
Carried forward	52 25	4,494 33			

a Deceased.

Unpaid Dividends.

Imperial Bank of Canada—Continued.
(Banque Impériale du Canada—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances échant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward	52 25	4,494 33			
Hamilton, C. E., in trust		2 02	Winnipeg.....	Winnipeg..	Jan. 30, '87
Headley, J. T.		1 86	do	do	do 4, '87
Howden, A.		0 21	do	do	Oct. 28, '87
Hawkins, G. A.		0 40	do	do	June 2, '87
Isaacs, D.		0 94	Niagara Falls...	do	Oct. 15, '84
Hewell & Co.		0 23	Moosomin	do	Aug. 24, '83
Hoffman, C. W.		0 97	Winnipeg.....	do	Dec. 31, '84
Howes, M. & Co.		0 55	do	do	June 30, '85
Hanly, D.		0 15	do	do	Dec. 13, '82
Jackson, O. P.		0 03	do	do	Oct. 5, '82
Jennings, J. E.		0 16	do	do	Aug. 8, '82
Jernyn & Co.		0 19	Minnedosa.....	do	Nov. 24, '83
Johnston, W. R.		21 10	Winnipeg.....	do	Oct. 30, '82
Jackson, W. H. & Co.		1 98	do	do	Nov. 11, '84
Jarvis, S. M.		0 20	Troy	do	Jan. 14, '84
Jickling, H.		2 31	Springfield....	do	Mar. 20, '84
Jaffray, A.		1 03	do	do	June 13, '87
Jephson, R. J.		2 14	Binscarth.....	do	April 3, '87
Kennedy, T. S.		0 01	Winnipeg.....	do	Jan. 30, '83
Kindale, E. F.		0 52	do	do	Aug. 4, '82
Krupps, T. H.		4 69	do	do	Sept. 5, '81
Kenneth Bros.		0 70	do	do	Oct. 4, '82
Kercher, C. J.		1 64	do	do	Dec. 29, '82
Kennedy, J. A.		0 89	St. Andrews....	do	Jan. 9, '84
Kennedy, T. S.		0 26	Winnipeg.....	do	Dec. 21, '86
Longbottom, T.		2 40	do	do	Aug. 31, '82
Longbottom, A. M.		0 05	do	do	Nov. 25, '82
Jacobson, L.		0 66	do	do	May 9, '83
Linklater, E.		1 34	do	do	Mar. 7, '82
Lynch, J. S., in trust.		2 86	do	do	July 14, '83
Lundy, T. A.		4 65	do	do	Mar. 24, '82
Lyon, J. and P.		0 76	do	do	do 5, '83
Lyons, J. H.		1 00	do	do	Oct. 23, '83
Lockhardt, R. V.		4 25	Minnedosa.....	do	Dec. 1, '82
Lawson, T. E.		22 23	Winnipeg.....	do	Mar. 13, '82
Lavallée, P. J.		0 25	Westbourne....	do	Aug. 4, '86
Lang, G.		2 65	Stonewall.....	do	Mar. 29, '86
Lake, J.		74 00	Winnipeg.....	do	June 3, '85
Lyon, W. H.		12 27	do	do	May 2, '87
Luston, W. J.		6 55	do	do	Oct. 14, '87
Limoges & DeJournales		1 61	Cochrane	do	Dec. 12, '87
Inkster, W., sec. treas. of Bruce School.		0 81	Stonewall.....	do	June 22, '86
Smith, C. C. M.		5 16	Winnipeg.....	do	July 3, '83
Main, L. R.		5 45	do	do	Sept. 13, '81
Matheson, N.		0 51	do	do	April 13, '82
Morengo, G.		0 80	do	do	Nov. 13, '82
Moore, S.		0 08	do	do	do 10, '83
Mitchell, G. A.		0 03	do	do	do 15, '82
May, W., in trust estate of Caniff Bros.		0 85	do	do	Oct. 1, '83
Municipality of Springfield.		0 07	do	do	April 8, '84
Moore, G. C.		6 67	do	do	May 1, '82
Milling, T.		4 25	Deloraine.....	do	Dec. 18, '82
Montgomery, J.		0 03	Winnipeg.....	do	Sept. 26, '84
Moore, W.		0 02	do	do	April 14, '85
Municipality of Morris.		2 00	do	do	Dec. 31, '83
Manitoba and N. W. Railway Co.		1 17	Portage la Prairie.	do	do 31, '84
Carried forward	52 25	4,704 94			

α Deceased.

Imperial Bank of Canada—Continued.
(Banque Impériale du Canada—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward	52 25	4,704 94			
Municipality of Cartier		0 19	Winnipeg	Winnipeg	July 19, '86
Meadow, E. H.		0 11	Shellworth	do	Aug. 14, '86
Maycock, E.		0 01	Winnipeg	do	May 4, '87
Major, M. D.		0 01	do	do	Nov. 11, '86
Murdoch & Murdoch		0 01	do	do	Sept. 7, '87
Munroe, D.		1 77	do	do	July 25, '85
Mitchell, H. B.		0 25	do	do	Aug. 3, '86
Mitchell, H. B., in trust	22 40	do	do	do	May 31, '84
McGregor, P. S. & Co	1 25	do	do	do	Aug. 24, '81
McKee, S. J.	1 75	do	do	do	Feb. 28, '82
McDonald, D. B.	0 10	do	do	do	July 21, '82
McNichol, J.	1 00	do	do	do	May 22, '82
McMahon, J. A.	1 15	do	do	do	do 15, '82
McBain & Duffield	4 50	do	do	do	April 25, '82
McDonald, J.	22 46	do	do	do	Dec. 23, '81
McMicken, G.	0 72	do	do	do	do 21, '81
McLean, H.	0 47	do	do	do	Aug. 25, '82
McMurchie, R.	0 25	do	do	do	June 13, '83
McLean, J. J.	0 05	do	do	do	Aug. 21, '83
McLean & Thomas	0 03	do	do	do	Feb. 11, '84
McCracken & McLean	0 02	do	do	do	April 30, '83
McQuarrie & Horsfield	0 20	do	do	do	Nov. 13, '83
McNeill, R.	0 04	do	Odanah	do	July 3, '84
McKay, D.	4 89	do	Winnipeg	do	May 23, '84
McDougall, J. E.	33 68	do	do	do	Oct. 6, '82
McPhillips, G., in trust	0 75	do	do	do	do 24, '82
McRobie, J.	1 00	do	do	do	do 31, '82
McKenzie, J.	8 48	do	Birtle	do	Dec. 19, '82
McDougall, F. M.	29 75	do	Winnipeg	do	July 20, '83
McPhillips Bros	0 79	do	do	do	April 25, '84
McGovern & Starrett	0 18	do	do	do	Dec. 24, '84
McIntosh, W. A.	1 00	do	do	do	Feb. 11, '84
McLean, J. J.	0 44	do	Moose Jaw	do	Dec. 27, '84
McEwan & Cockburn	0 02	do	Winnipeg	do	Feb. 1, '87
McLean, H., in trust	0 04	do	do	do	May 19, '87
McKeand, A., secretary	9 00	do	do	do	Aug. 25, '85
McKenzie, J. A.	0 45	do	do	do	Sept. 24, '85
McKenzie, J. F.	0 25	do	do	do	Nov. 26, '87
McQuarrie, A.	16 12	do	Rat Portage	do	June 17, '85
McArthur, J. B.	18 59	do	Winnipeg	do	April 4, '82
McMichael, Hoskins, and Ogilvie	9 06	do	do	do	May 17, '87
Neils, McMartin & Co	0 03	do	do	do	April 20, '82
Reilly, W.	0 27	do	do	do	May 17, '82
Nicholl, W. L.	2 78	do	do	do	do 25, '83
Newcombe, G.	0 30	do	do	do	Nov. 7, '83
Norby, W.	95 00	do	do	do	do 30, '82
Nicholls, E.	71 75	do	Boissevain	do	June 7, '82
O'Connor, J.	10 38	do	Winnipeg	do	Feb. 12, '87
O'Loughlin, M. R.	10 74	do	do	do	Sept. 30, '87
O'Neil, L.	6 25	do	do	do	Oct. 27, '82
O'Neil, J. D.	0 20	do	do	do	June 21, '82
Phillips, T. G.	0 42	do	do	do	Sept. 2, '82
Polson, G.	0 83	do	do	do	Jan. 7, '83
Palmer, J.	3 00	do	Wapella	do	do 21, '84
Preat, T.	2 29	do	Winnipeg	do	April 1, '84
Parkin & Esdale	0 10	do	do	do	Dec. 10, '83
Patterson, A.	29 06	do	Sunnyside	do	Nov. 10, '82
Peters, A. E.	0 16	do	Winnipeg	do	Sept. 10, '84
Carried forward	52 25	5,125 73			

Unpaid Dividends.

Imperial Bank of Canada—Continued.
(Banque Impériale du Canada—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward	52 25	5,125 73			
Pussey, W. R. C.		0 50	Fort Qu'Appelle.	Winnipeg.	May 11, '86
Proudfoot, F.		0 45	Winnipeg.	do	Aug. 24, '86
Pahner, J.		0 02	do	do	Dec. 16, '85
Puxley, E. L.		0 07	Westbourne	do	April 1, '86
Priest, A.		0 58	Minnedosa.	do	Dec. 28, '87
Parker, J., executor.		6 74	Winnipeg.	do	Oct. 5, '85
Provencher Board of License Com'rs		207 39	do	do	Dec. 3, '84
Pioneer Mining Co.		59 61	do	do	Oct. 23, '86
Roth, F.		81 98	do	do	Dec. 28, '81
Rhind, W., in trust.		0 31	Westbourne	do	Aug. 16, '82
Royal, J. E. S.		0 42	Winnipeg.	do	Mar. 20, '82
Robinson, C. H.		0 63	do	do	May 5, '82
Robertson, D.		1 00	do	do	Feb. 9, '83
Rogers, Read & Co.		0 94	do	do	April 7, '83
Rundolph, D.		0 48	do	do	Aug. 10, '83
Ritchie, J. H.		1 98	do	do	Sep. 16, '82
Reid, A.		5 00	do	do	Aug. 4, '83
Ross, A. W.		0 33	Fisher River.	do	April 10, '84
Rose, H. B.		0 12	Winnipeg.	do	do 24, '84
Richardson & Tepper.		0 25	Birtle	do	Aug. 11, '86
Rutherford, M.		1 07	Winnipeg.	do	May 1, '85
Richardson, T.		0 60	Fort Qu'Appelle.	do	Feb. 12, '86
Robinson, A. M.		2 00	Winnipeg.	do	do 25, '86
Ross, E. M.		16 58	do	do	Jan. 3, '86
Silleck, H. R.		0 87	do	do	June 8, '82
Smith, W. C.		0 18	do	do	April 1, '82
Smith, & Co.		0 10	do	do	May 1, '82
Smith, J. W.		0 45	do	do	Aug. 12, '82
Sifton, W. L.		0 42	do	do	June 23, '82
Stewart, F. C.		1 07	do	do	Sep. 29, '83
Soper, L. N.		0 09	do	do	do 26, '84
Seymour, M. M.		1 48	do	do	Nov. 7, '83
Schofield, C. A.		0 03	do	do	June 14, '84
Smith, W. F.		0 01	do	do	Mar. 22, '84
Shannon, McLeod.		1 52	do	do	Feb. 28, '84
Semple, P.		5 41	do	do	Mar. 6, '83
Smith, G. H.		6 67	do	do	Jan. 1, '83
Seller, C. C.		4 75	P'te la Prairie.	do	July 2, '84
Starrett, R. B.		1 18	Winnipeg.	do	Dec. 15, '84
Smith, H. H.		0 36	do	do	July 14, '84
Smith, E.		0 17	do	do	Nov. 19, '84
Leach & Lacroix.		0 46	do	do	Sept. 2, '84
Smith, E. W.		4 00	Moosomin	do	Nov. 25, '84
Scovil, S. E.		0 15	Rat Portage	do	April 30, '85
Stewart, A. W. H.		6 18	Stoney Mountain	do	Aug. 14, '85
Snider, M. A.		0 64	Winnipeg.	do	Jan. 2, '83
Sprague, D. E.		0 20	do	do	Feb. 11, '87
Skrine & Freeman		4 13	Grenfell	do	April 6, '86
Sherlock, G. L.		0 93	Winnipeg.	do	Oct. 10, '87
Steepe, T. R.		0 50	do	do	July 18, '87
Suarey, L. D.		4 70	do	do	Feb. 11, '87
Stewart, A.		3 00	do	do	Jan. 2, '86
Skinner, L. C.		5 00	do	do	July 4, '87
Smith, H. J.		51 80	do	do	May 1, '85
Skrine, R. D.		71 40	do	do	Dec. 23, '87
Torrance, H.		0 13	do	do	Mar. 18, '82
Tuttle, M. E.		0 02	do	do	June 7, '82
Thomas, J. B.		0 02	do	do	Mar. 22, '83
Carried forward	52 25	5,694 80			

Imperial Bank of Canada—Continued.
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	\$ cts.	\$ cts.			
Brought forward.....	52 25	5,694 80			
Tait, A.....		1 40	Winnipeg	Winnipeg	Jan. 27, '83
Thom, D. L.....		4 98	do	do	April 14, '83
Tod, H. O., & Co.....		0 02	do	do	Sept. 4, '83
Thompson, J. C., & Co.....		0 10	do	do	Feb. 15, '84
Thompson, A. E.....		0 02	do	do	Mar. 25, '84
Tidy Bros.....		1 20	do	do	do 4, '85
Taylor, J. P.....		0 75	Sintaluta.	do	Nov. 27, '86
Wylie, J.....		11 26	Winnipeg	do	Sept. 23, '81
Wood, G. D.....		1 58	do	do	April 11, '81
Whimister, B. L.....		0 83	do	do	Aug. 17, '82
Woodridge, M.....		0 04	do	do	Dec. 5, '83
West, S. E.....		0 06	do	do	Feb. 26, '84
Wolf, J., in trust.....		0 74	do	do	Mar. 6, '84
Walker, J.....		7 54	do	do	June 7, '83
Whinton, J.....		0 35	do	do	April 21, '83
Walsh, C.....		1 77	do	do	Mar. 5, '84
Walker, J.....		2 25	do	do	May 5, '84
Wilson, J. W. H., in trust.....		0 46	do	do	April 21, '85
Wingard, E.....		5 11	do	do	Oct. 31, '84
Walton, C. H.....		0 02	do	do	Feb. 3, '85
Williams, C.....		0 02	do	do	Nov. 10, '85
Wall, B. L., & Co.....		0 25	do	do	July 2, '86
White, B.....		0 31	Fort Qu'Appelle	do	Nov. 10, '86
White, T.....		0 55	Winnipeg.	do	Dec. 26, '85
Wood, J. A.....		1 38	do	do	May 19, '85
Wright, A.....		1 36	do	do	Nov. 30, '86
Wainwright, B. E.....		4 00	do	do	Sept. 27, '85
Young, G. A.....		3 19	do	do	April 19, '84
Young, Starrett & Sinclair.....		12 53	Selkirk	do	May 19, '84
Raymer, T. G.....		0 02	Winnipeg	do	April 26, '84
Sharp, H. R.....		0 15	do	do	do 1, '85
Burnett, A. R.....		500 00	do	do	Feb. 20, '82
Anderson, J. W.....		0 08	Brandon.	Brandon	June 15, '85
Oxford, J. & R.....		0 12	do	do	Aug. 23, '86
Barnett, A. R.....		7 24	do	do	do 23, '86
Buchan, F. L.....		0 15	do	do	do 23, '86
Baker, W. F.....		0 70	Kingston.	do	do 23, '86
Bown, J.....		2 00	Brandon.	do	do 23, '86
Bowerman, V.....		3 68	do	do	Sept. 10, '84
Bradley, J.....		3 30	do	do	do 20, '86
Brandon Library.....		2 15	do	do	do 20, '86
Brownlee, H.....		1 15	do	do	do 20, '86
Burnett, H. C.....		1 35	do	do	April 9, '86
Bradley, T.....		0 01	Oak Lake.	do	do 9, '85
Browne, W. T.....		0 02	Brandon.	do	do 9, '85
Baker, W.....		1 95	do	do	Dec. 1, '85
Barclay, J.....		13 75	Souris.	do	Sept. 7, '87
Burnett, H. C.....		0 16	Brandon.	do	Dec. 19, '87
Crawford, J. S.....		13 86	do	do	do 19, '87
Croston, J.....		4 75	do	do	do 19, '87
Currie's Landing School		0 45	Currie's Landing	do	Sept. 22, '85
Coxe, S.....		1 10	Brandon	do	do 22, '85
Crown School District.		0 05	do	do	Oct. 19, '85
Cockburn, E.....		0 80	do	do	July 13, '86
Credole, A.....		0 27	Souris.	do	Aug. 2, '86
Carss, A.....		0 07	Rapid City.	do	do 2, '86
Curtis, F. D.....		0 45	Brandon	do	Dec. 27, '86
Cranston, J. R.....		5 70	do	do	Mar. 16, '86
Carried forward.....	52 25	6,324 85			

Unpaid Dividends.

Imperial Bank of Canada—Continued.
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Brought forward*	\$ 52 25	\$ 6,324 35			
Checker, W. F. H.	1 15		Rapid City	Brandon	Mar. 16, '86
Clay, E.	0 01		Brandon	do	May 17, '86
Conloy, M. J.	0 43		do	do	Aug. 9, '87
Currie, J.	0 12		Wapella	do	do 9, '87
Christie, H. B.	0 03		Brandon	do	April 23, '87
Crossthwaite G. A.	1 97		do	do	Nov. 11, '87
Chisholm, R.	30 00		Lothair	do	Aug. 25, '84
Coombs, J.	0 68		Brandon	do	Nov. 25, '87
Chew, R. R.	1 95		Rapid City	do	do 25, '87
Clement, S.	2 67		Brandon	do	do 25, '87
Durand, J. E.	0 11		do	do	do 25, '87
Dixon, F. F. R.	1 92		Milford	do	Feb. 8, '86
Dier, Square & Co.	0 35		Virden	do	May 4, '86
Douglas, J. W.	14 60		Minnedosa	do	do 4, '86
Doran, J. G.	0 05		Brandon	do	Jan. 22, '87
Dickson, E.	0 51		Oak Lake	do	do 20, '87
Dickenson, R. J.	5 70		Brandon	do	Nov. 4, '87
Evans, R. T.	1 82		do	do	do 4, '87
Evans, W. G.	0 50		do	do	Jan. 27, '86
Eddie Bros	1 65		do	do	Sept. 1, '86
Edmunds, E. T.	0 24		Indian Head	do	do 1, '86
Edmunds, E. T.	66 46		do	do	Mar. 19, '85
Folger, C. R.	3 38		do	do	do 19, '85
Franklin, W.	10 00		Chater	do	do 19, '85
Fair, W.	0 01		Brandon	do	Aug. 18, '86
Flint, C. H. E.	0 46		do	do	do 18, '86
Forster, G.	0 70		Souris	do	Nov. 23, '86
Fraser, M. S.	0 05		Brandon	do	Dec. 20, '86
Fry, J. H.	0 01		Belmont	do	do 10, '87
Field, H.	0 10		Brandon	do	May 7, '87
Forbes & Stinett	0 15		do	do	Jan. 4, '87
Grase, W. S.	1 05		do	do	do 4, '87
Gurney, M. H.	0 25		do	do	do 4, '87
Glen Souris School	5 00		Souris	do	Aug. 1, '85
Griswold Elevator	1 63		Brandon	do	May 19, '85
Gifford, W. L.	1 35		Virden	do	Nov. 16, '86
Gibson, D.	1 60		Souris	do	Dec. 22, '85
Gillespie, J.	4 70		Oak Lake	do	Feb. 1, '86
Gamley, A. D.	0 50		Brandon	do	Nov. 30, '86
Genke, W.	0 30		Wapella	do	do 30, '86
Holmes, W. J.	21 56		Moose Jaw	do	do 5, '84
Hearn, C. C.	0 23		Brandon	do	do 5, '84
Henderson, H.	0 10		do	do	do 5, '84
Hanna, H.	0 10		Griswold	do	Oct. 14, '85
Heddie, W. T.	0 25		Brandon	do	June 1, '86
Heddie, W. T.	0 01		do	do	do 1, '86
Hellyer, W. H.	0 87		do	do	Nov. 16, '86
Holmes, E. A.	0 01		Virden	do	do 16, '86
Hockin, R. H.	0 16		Rapid City	do	do 16, '86
Health and Relief Committee	0 09		Brandon	do	Mar. 24, '87
Halpin, C. S.	3 00		Calgary	do	July 25, '87
Healey, G. H.	15 83		Virden	do	Nov. 26, '87
Irwin, M. S.	0 25		Brandon	do	April 4, '87
Ingram, W. A.	3 45		Millford	do	Dec. 29, '87
Johnston, Star & Co.	3 29		Brandon	do	do 29, '87
Jolliffe, A. D., estate	0 03		do	do	do 29, '87
Jolliffe, A. D.	0 52		Elkhorn	do	Oct. 6, '85
Johnston, W.	10 00		Brandon	do	do 6, '85
Carried forward	52 25	6,548 26			

Imperial Bank of Canada—Continued.
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	\$ cts.	\$ cts.			
Brought forward.....	52 25	6,548 26			
Knowles, J. J.....		0 20	Brandon.....	Brandon.....	May 8, '85
Knight, W. G.....		1 83	Oak Lake.....	do.....	do 8, '85
Knapp & Baker.....		0 20	Brandon.....	do.....	Nov. 7, '87
Knowles, W. B.....		5 22	Whitewood.....	do.....	June 7, '87
Ladies' Aid Society.....		0 81	Brandon.....	do.....	do 7, '87
Lockhardt, G. D.....		4 05	do.....	do.....	do 7, '87
Lockhardt, T.....		2 31	do.....	do.....	do 7, '87
Lensk, A. O.....		1 60	do.....	do.....	Mar. 31, '85
Lang, R.....		0 50	Oak Lake.....	do.....	May 31, '86
Lovell, W.....		1 25	Hamiota.....	do.....	Nov. 10, '85
Leitch, A. J.....		0 01	Oak Lake.....	do.....	May 18, '87
Lewis, J. T.....		0 08	Brandon.....	do.....	Nov. 25, '87
Wily School.....		0 30	do.....	do.....	do 25, '87
Moodie, J. D.....		0 04	do.....	do.....	do 25, '87
Miller & Ross.....		1 37	do.....	do.....	do 25, '87
Molesworth, A. A.....		2 77	do.....	do.....	Jan. 5, '85
Marshall, A. J.....		0 50	do.....	do.....	do 5, '85
Knowles, J. J.....		6 98	Whitewood.....	do.....	May 8, '85
Lee, F. M.....		13 50	Brandon.....	do.....	do 8, '85
Liston, N.....		3 51	do.....	do.....	do 8, '85
Mitchell, A., and C.....		0 03	Moosomin.....	do.....	July 6, '86
Medley, A. G.....		0 35	Elkhorn.....	do.....	do 6, '86
Murray, G. D.....		16 15	Brandon.....	do.....	Jan. 27, '84
Mason, A. E.....		1 05	do.....	do.....	May 13, '86
Marshall, R.....		0 54	Broadview.....	do.....	April 12, '87
Milly, W.....		0 65	Brandon.....	do.....	do 12, '87
Municipality of Riverside.....		2 08	do.....	do.....	Nov. 25, '84
Moore, D.....		0 22	Oak Lake.....	do.....	Feb. 14, '87
Monoby, D. E.....		1 66	Brandon.....	do.....	Oct. 29, '86
Moffatt, W.....		1 53	Elkhorn.....	do.....	July 15, '87
McCulloch, P.....		10 94	Brandon.....	do.....	do 15, '87
McLean, C.....		5 00	do.....	do.....	do 15, '87
McKinnon, D. C.....		2 40	do.....	do.....	do 15, '87
McLean, D.....		4 70	do.....	do.....	do 15, '87
McDowell, H. E.....		2 98	Winnipeg.....	do.....	do 15, '87
Macfarlane, G. W.....		10 00	Brandon.....	do.....	do 15, '87
McLean, D.....		1 25	do.....	do.....	Nov. 20, '85
McLeod, A.....		0 05	Elkhorn.....	do.....	Feb. 10, '86
McKinnon, F.....		0 55	Brandon.....	do.....	do 10, '86
McFadden, R., and J. W. Rogers.....		20 61	do.....	do.....	April 2, '86
McLean, A. J.....		0 01	Virden.....	do.....	July 26, '87
McKay, S. F.....		1 87	Brandon.....	do.....	Mar. 24, '87
McKay, S. F.....		10 55	do.....	do.....	Sept. 20, '87
Nicholl, J.....		0 33	do.....	do.....	Mar. 27, '85
Nevill, B.....		0 23	Rapid City.....	do.....	Sept. 22, '85
Nevill, B.....		0 43	Brandon.....	do.....	April 30, '87
Parke, J.....		3 86	do.....	do.....	do 30, '87
Paul, A. G.....		0 02	do.....	do.....	do 30, '87
Patterson, W.....		0 10	Souris.....	do.....	Sept. 4, '85
Purvis, N.....		0 80	Rounthwaite.....	do.....	Oct. 19, '85
Parr, J.....		1 91	Bradwardine.....	do.....	do 19, '85
Parker, J. J.....		1 00	Brandon.....	do.....	Jan. 2, '86
Pearse, E. L.....		1 30	do.....	do.....	do 2, '86
Parker, A. L.....		1 09	Craylea.....	do.....	Sept. 27, '86
Pilling & Smart.....		7 25	Brandon.....	do.....	Feb. 11, '86
Pratt, R. J.....		16 00	Whitewood.....	do.....	June 11, '86
Powell, E. W.....		3 97	Elkhorn.....	do.....	May 18, '87
Proctor, J. H.....		0 62	Brandon.....	do.....	Mar. 7, '87
Carried forward.....	52 25	6,723 37			

Unpaid Dividends.

Imperial Bank of Canada—Continued.
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	\$ cts.	\$ cts.			
Brought forward	52 25	6,723 37			
Rothwell, H		4 30	Brandon.....	Brandon....	Dec. 13, '84
Roberts, W. P		0 10	Pipestone.....	do	July 3, '85
Reid, R	15 49		Millford	do	Mar. 18, '86
Reid, J	0 05		Brandon.....	do	Feb. 15, '86
Robinson, S., R. H. Hartney	4 96		do	do	Oct. 19, '86
Robinson, M	10 75		Souris	do	May 4, '87
Reid, F	0 07		Brandon.....	do	do 30, '87
Rowe, E. J	0 75		do	do	do 6, '87
Ross, H	0 30		do	do	Feb. 14, '87
Rothmond, M	1 03		do	do	Oct. 17, '87
Shillinglaw, J. S	3 00		do	do	do 17, '87
Sinclair, A. L	5 50		do	do	do 17, '87
Stoddart, G	20 00		do	do	do 17, '87
Snider, A	2 29		do	do	do 17, '87
Sifton, G. W	4 92		do	do	do 17, '87
Steele, D	10 00		do	do	do 17, '87
Semple, J. H	2 85		do	do	do 17, '87
Stirkie, J	4 80		Grenfell.....	do	Dec. 12, '84
Sharman, A. S	0 45		Souris	do	do 12, '84
Stewart, G	0 73		Brandon.....	do	Mar. 17, '85
Sykes, H. J	3 00		do	do	Nov. 21, '85
Sharman, J	0 35		Souris	do	June 22, '86
Shaw, E	3 72		Brandon.....	do	do 22, '86
Sheriff & Co	0 65		do	do	May 10, '86
Smith, S. C	0 97		Viola Dale.....	do	do 10, '86
Smith, E	2 50		Brandon.....	do	Oct. 14, '86
Smith, F. T	0 05		Deloraine	do	Jan. 5, '86
Sifton, A. L	0 74		Brandon.....	do	July 13, '85
Skipton, G. A	6 00		Elkhorn	do	Dec. 13, '86
Sharman, W	0 05		Souris	do	Mar. 1, '87
Somerville, W	1 90		Mountifore	do	Oct. 1, '86
Smith & Shirriff	2 00		Brandon.....	do	do 1, '86
St. Mary's Church	0 58		Virden	do	Dec. 8, '86
Spence, T	0 04		Brandon.....	do	May 18, '87
Selwyn, P. H	0 10		Rounthwaite.....	do	do 18, '87
Smith, G. R., in trust	3 45		Brandon.....	do	Sept. 11, '86
Stone, L. H	2 57		Millford	do	June 20, '87
Spicer, P	1 36		Glenboro'	do	Dec. 9, '87
Stuart, F. F	40 00		Deloraine	do	April 12, '87
Thomas, T. H	3 45		Elkhorn	do	Nov. 10, '85
Thompson, R	0 55		Brandon.....	do	Feb. 8, '86
Tamblyn, F. A	0 14		do	do	do 8, '86
Toderick, J. A	12 20		do	do	July 20, '87
Tate, A. N	0 25		Dalton.....	do	Nov. 15, '86
Thomas, T. H	0 59		Elkhorn	do	do 10, '85
Venables, F	1 72		Brandon.....	do	do 10, '85
Van Tassel, J. R	0 50		do	do	do 10, '85
Way, H. K	1 10		do	do	do 10, '85
Willmott, T. K	10 50		do	do	do 10, '85
Whehams, C. J	12 40		Rapid City.....	do	do 10, '85
Waldock, J. G	4 90		Brandon.....	do	do 10, '85
Wisser, C	0 10		do	do	do 10, '85
Wright, W	6 40		do	do	do 10, '85
Wood, T. B	7 70		do	do	do 10, '85
Washie, T	4 26		do	do	do 10, '85
Weatherly, C. T	0 03		Carberry.....	do	do 10, '85
Waldy, G. A. D	0 20		Souris.....	do	July 28, '85
Wenman, W	0 04		do	do	do 28, '85
Carried forward.....	52 25	6,052 77			

Imperial Bank of Canada—*Continued.*
(Banque Impériale du Canada—*Suite.*)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	¢ cts.	¢ cts.			
Brought forward.....	52 25	6,952 77			
Wilson, A.....		0 79	Oak River.....	Brandon.....	Aug. 2, '86
Wilson, R.....		0 02	Brandon.....	do.....	Dec. 3, '86
Watts, C.....		4 00	Elkhorn.....	do.....	Sept. 27, '86
Walker, R. A.....		0 90	Tintatula.....	do.....	do 27, '86
Wetherald & Holmes.....		69 75	Georgetown.....	do.....	May 7, '87
Yeomans, D. A.....		0 58	Dalton.....	do.....	do 7, '87
Chipperfield, W.....		2 10	Brandon.....	do.....	Nov. 24, '87
Burns, P.....		21 00	do.....	do.....	Feb. 8, '87
Bolkwell, R.....		22 29	Boissevain.....	do.....	April 28, '87
Bell, C. J.....		16 10	Virden.....	do.....	Sept. 5, '87
Charlton, D.....		2 48	Elkhorn.....	do.....	do 5, '87
Municipality of Brenda.....		1 01	Brandon.....	do.....	May 21, '87
Ugent, H.....		22 69	Souris.....	do.....	April 29, '86
Shaw, H. C.....		1 93	Brandon.....	do.....	do 3, '87
Stewart, D. G.....		1 40	do.....	do.....	Jan. 26, '87
Smith, G. H.....		1 16	do.....	do.....	do 26, '87
Steele, G.....		22 96	Glenbrae.....	do.....	Oct. 15, '87
Terry, F. W.....		24 99	Elkhorn.....	do.....	Sept. 7, '87
Wilson, T. M.....		4 35	Brandon.....	do.....	Aug. 5, '87
Daily & Macdonald.....		103 83	do.....	do.....	do 5, '87
Malthy, J. R., trust.....		0 20	do.....	do.....	April 29, '87
McCormack Bros.....		339 95	Oak Lake.....	do.....	Dec. 7, '87
Johnson, J.....		0 05	Brandon.....	do.....	do 28, '86
Knapp, J. T.....		0 82	do.....	do.....	Oct. 9, '86
Kirkpatrick, T. W.....		0 95	do.....	do.....	April 12, '87
Kennedy, W. T. B.....		0 82	Virden.....	do.....	Sept. 14, '87
Knowles, J. H.....		22 93	Whitewood.....	do.....	Mar. 29, '86
Asher, J.....		0 01	Essex.....	Essex.....	June 15, '87
Laing, R.....		2 06	do.....	do.....	May 4, '86
Lewis, E. C.....		1 20	do.....	do.....	June 15, '87
Moier Bros.....		0 25	do.....	do.....	May 26, '85
Whitney, D. J.....		0 47	do.....	do.....	Feb. 26, '87
Williams, C. H.....		0 15	St. Thomas.....	do.....	do 23, '87
Wintermute, B.....		3 50	Essex.....	do.....	July 18, '86
Allan, J. A.....		0 01	Black Creek.....	Niagara Falls.....	Aug. 23, '87
Campbell, J. R.....		1 50	Niagara Falls.....	do.....	do 11, '87
Clark, G. H.....		0 25	do.....	do.....	do 1, '86
Goldsboro', H. B.....		0 05	do.....	do.....	do 1, '86
Goold, B. J.....		0 75	do.....	do.....	June 15, '87
Lovell, J.....		2 70	do.....	do.....	Dec. 1, '86
Macklem, S.....		0 86	Chippawa.....	do.....	do 1, '87
McGlashan, L.....		8 34	Niagara Falls.....	do.....	June 22, '87
Macdonald, M.....		0 04	do.....	do.....	Dec. 1, '86
Macdonald, F.....		5 51	do.....	do.....	Aug. 19, '87
Sumner, T. P.....		1 13	do.....	do.....	do 19, '87
Worthington, J.....		1 18	do.....	do.....	Sept. 19, '87
Shainholdts, J.....		2 25	do.....	do.....	Oct. 23, '87
Perran, W. H.....		2 38	Toronto.....	do.....	do 23, '87
Paton Bros. & Spong.....		7 00	Niagara Falls.....	do.....	do 23, '87
Munford, T.....		0 73	do.....	do.....	Nov. 28, '87
Miller, W.....		1 38	Stamford.....	do.....	do 26, '87
Goobold, S.....		2 36	Galt.....	Galt.....	do 10, '86
Bertrim, W.....		5 00	Calgary.....	Calgary.....	Aug. 30, '87
Dencon, E.....		1 00	Vancouver.....	do.....	Dec. 31, '87
Harper, R.....		0 50	Calgary.....	do.....	May 23, '87
Mackelvie & Milton.....		0 03	do.....	do.....	Nov. 9, '87
McNeil Bros.....		1 00	do.....	do.....	Dec. 24, '87
O'Connor, J.....		5 00	Winnipeg.....	do.....	do 21, '86
Carried forward.....	52 25	7,702 01			

Unpaid Dividends.

Imperial Bank of Canada—*Concluded.*

(Banque Impériale du Canada—*Fin.*)

Name of Shareholder or Creditor. — Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over.	Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over.	Balances restant depuis 5 ans et plus.	Last Known Address. — Dernière adresse connue.	Agency at which the last transaction took place. — Agence où la dernière transaction s'est faite.	Date of last transaction. — Date de la dernière transaction.
	\$ cts.		\$ cts.				
Brought forward	52 25		7,702 01				
Padmore, F. W.			4 51		Battle River....	Calgary....	Dec. 19, '87
Robinson & Keyes.....			2 17		Calgary	do	July 18, '87
York, A.			3 63		Vancouver.....	do	Jan. 11, '87
Total	52 25		7,712 35				

I declare that the above statement has been prepared under my directions and is correct according to the books of the bank.

CHAS. H. WETHEY,
Chief Accountant.

We declare that the above return is made up from the books of the bank, and that to the best of our knowledge and belief it is correct.

H. S. HOWLAND, *President.*
D. R. WILKIE, *General Manager.*

TORONTO, this 2nd day of January, 1893.

ONTARIO BANK.

STATEMENT of dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

BANQUE ONTARIO.

ETAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	¢	cts.			
Capreol, F. C., agent		0 35	Toronto	Toronto	Feb. 13, '73
Kassel, M.		0 79	do	do	do 19, '73
Rogers, S. & G.		0 09	do	do	April 7, '73
Winnett, W.		1 75	do	do	June 1, '72
Wells & Stewart		0 14	do	do	Aug. 12, '73
Cameron & Graham		3 05	do	do	May 31, '73
Diamond, J. S., M.D.		8 84	do	do	do 18, '73
Field, John		16 19	do	do	July 22, '73
King, J. D.		0 54	do	do	do 16, '73
Moss, Wm.		0 70	do	do	Feb. 25, '74
McDougall & Bros.		1 78	do	do	July 22, '73
Scott, Wm.		43 28	do	do	May 19, '73
Weeks, H. J.		0 73	do	do	Mar. 10, '75
Kelly, Wm.		0 33	do	do	June 11, '75
Leadley, Edward		0 77	do	do	July 12, '75
Beck, Capt. John		15 08	do	do	Sept. 29, '73
Bell, Anthony		3 51	do	do	June 16, '75
Dayman, A. P.		1 68	do	do	do 22, '75
Place, John & Co.		1 29	do	do	Sept. 10, '75
Wadsworth, T. R.		0 10	do	do	July 11, '75
Bernstein, A.		2 12	do	do	Oct. 20, '76
Beaty, James		7 39	do	do	Mar. 12, '77
McKellar, Sheriff A.		7 43	do	do	Dec. 18, '77
Peoples, G. W.		0 03	do	do	Mar. 15, '77
Ingalls, E.		0 75	do	do	July 28, '77
Smith, John T., estate of		0 52	do	do	Dec. 21, '77
Kingsmill, Nicol		0 12	do	do	Aug. 27, '77
Lane, Andrew		1 32	do	do	Feb. 13, '78
Ludlow, M.		0 97	do	do	June 1, '77
McDonnell, W. J.		4 13	do	do	Jan. 12, '78
Spry, D., in trust for Barnard		46 09	do	do	May 4, '76
McDougall, W.		0 05	do	do	April 4, '78
Mason, Thos. J.		1 89	do	do	May 21, '79
Bastelo, D. W.		0 03	do	do	Feb. 18, '79
Esson, John		0 73	do	do	Oct. 4, '79
Bunt, R. W.		0 05	do	do	Jan. 19, '80
Brown, George		2 81	do	do	June 7, '81
Burwell, A. J.		0 25	do	do	May 8, '80
Green, H., estate of (A. W. Murdoch, assignee)		6 23	do	do	do 12, '80
Carried forward		183 90			

Unpaid Dividends.
Ontario Bank—Continued.
(Banque Ontario—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends paid for 5 years and over. Dividendes payées pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		183 90			
Kerr, A. F.....		0 16	Toronto	Toronto	April 21, '80
Staples, L. W.....		1 47	do	do	Feb. 3, '80
Hamilton, George.....		4 00	do	do	Dec. 19, '81
Lawrence, Isaac.....		0 15	do	do	Feb. 4, '82
Might & Co.....		0 47	do	do	Oct. 15, '81
Philp, Charlotte.....		0 14	do	do	Aug. 4, '81
Rennie, Robert.....		1 57	do	do	Nov. 14, '81
Shirley, T. W.....		0 90	do	do	June 28, '82
Green, Herman, estate of		0 07	do	do	Feb. 2, '81
Irving, Wm.....		1 90	do	do	Nov. 30, '81
Taylor & Moore.....		0 73	do	do	Jan. 19, '83
Atkinson, Thomas.....		0 10	Newmarket	do	Oct. 22, '83
Gamble, W. D.....		1 19	Toronto	do	April 11, '82
Jackson, Arthur C.....		0 40	do	do	Mar. 17, '84
Platten Bros.....		0 86	do	do	July 17, '83
Whiteside, J. L.....		1 48	do	do	June 8, '83
Gibbs & Guy, collateral, (H. C. Gibbs).		0 42	do	do	Feb. 28, '84
Carrie, R. M., & Co.....		0 62	do	do	May 9, '84
Fraser & Sons.....		0 19	do	do	June 9, '84
Campbell, in trust, John Fisher, T. H. Johnson, trustees.....		50 00	do	do	Mar. 14, '84
Belton, M. A., estate of (W. J. McDonnell, executor).....		0 05	do	do	Jan. 15, '84
McIntosh & Co.....		0 61	do	do	Feb. 10, '85
Ontario Tanners Supply Co., J. H. Hughes, president, R. Weston, treas.		0 55	do	do	Dec. 24, '84
Rudnam, Guissepi.....		1 74	do	do	June 17, '84
Wilkinson, R.....		3 22	do	do	do 14, '84
Small, J. T., M.D.....		0 08	do	do	Mar. 26, '85
Scott, John, estate of.....		19 09	do	do	April 2, '85
Johnston, S.....		3 65	do	do	do 4, '85
Morrison & Birmingham.....		0 73	do	do	June 23, '85
Foster, J. R., treasurer, Q.O.R.....		0 24	do	do	Aug. 7, '85
McDougald, Ellen.....		0 10	Sault Ste. Marie	do	July 11, '85
McLachlan, J. B.....		0 36	Toronto	do	April 17, '85
Woltz & Co.....		0 65	do	do	Oct. 20, '85
Comnee, James.....		0 03	Port Arthur	do	Nov. 18, '85
McCarthy, W.....		0 66	Toronto	do	June 16, '86
Westman, Joseph.....		0 68	do	do	Feb. 27, '86
Hagaman, B., jun.....		1 04	do	do	do 23, '86
Plumb, Duncan C.....		3 19	do	do	Mar. 27, '85
Orde, Lewis N.....		0 58	do	do	do 20, '86
Edwards, R. J.....		0 35	do	do	May 28, '86
Hay, J., jun.....		0 03	Woodstock	do	June 3, '86
Gray, R. W., in trust.....		0 65	Toronto	do	Jan. 26, '86
Cathcart, R. K.....		0 63	do	do	Mar. 5, '87
Atcheson, J. A.....		0 13	do	do	Jan. 25, '87
Edwards, R. J.....		1 47	do	do	Mar. 5, '87
Fieming, Pickering.....		0 01	do	do	Aug. 5, '87
Cash, J. W.....		1 27	do	do	April 13, '87
Scully, John.....		12 91	do	do	Feb. 22, '87
Treleven, J. D.....		1 33	do	do	Sept. 14, '87
Smith & Murray (Toronto Trans. Co.).....		1 27	do	do	do 6, '87
Venables, J. W.....		11 40	do	do	July 6, '87
Lawdeshayne, Philip.....		0 11	do	do	Oct. 31, '87
Maitland, James.....		5 00	do	do	Mar. 9, '87
Patton, Miss Jane.....		63 91	do	do	Dec. 7, '87
Carried forward.....		388 44			

Ontario Bank—Continued.

(Banque Ontario—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	% cts.	% cts.			
Brought forward.....		388 44			
<i>a</i> Hurd, P. O.....		0 98	Toronto.....	Lindsay.....	Nov. 24, '66
<i>b</i> Sparrow, J. A.....		0 43	Lindsay.....	do.....	Feb. 28, '67
<i>c</i> Gourlay, Thos.....		1 81	Winnipeg.....	do.....	Nov. 30, '74
<i>d</i> Judd, A. W.....		0 67	Lindsay.....	do.....	Mar. 27, '76
<i>e</i> Sutherland & Ballard.....		0 69	do.....	do.....	Dec. 26, '77
<i>f</i> Dixon, J. B.....		0 86	Kimmount.....	do.....	July 30, '81
<i>g</i> Moorehouse, E. M.....		0 72	Port Hope.....	do.....	May 28, '85
<i>h</i> Nilholson, H.....		1 00	Haliburton.....	do.....	do 28, '85
<i>i</i> Jeffrey, J. (deposit receipt).....		353 00	Hampton.....	Bo'manville.....	Nov. 28, '66
Symons, J. L. (deposit receipt).....		17 00	do.....	do.....	Feb. 27, '83
Codd & Co. (deposit ledger).....		0 10	Bowmanville.....	do.....	Jan. 2, '84
Judd, W. H., estate of.....		4 75	do.....	do.....	Sept. 1, '83
Sing, E., estate of.....		1 00	do.....	do.....	do 1, '83
<i>g</i> Piggott, G.....		0 37	do.....	do.....	do 1, '83
Jackson, S. S.....		15 00	do.....	do.....	do 1, '83
<i>h</i> Morrison & Boardman.....		0 25	St. Hyacinthe.....	Montreal.....	April 7, '84
<i>i</i> McDonell, Duncan.....		400 00	Alexandria.....	do.....	Oct. 15, '84
<i>j</i> Lalumiere & Dufresne, W.....		1 20	Montreal.....	do.....	do 28, '84
<i>k</i> Alloway, C. J.....		0 01	do.....	do.....	do 22, '85
<i>l</i> Churchill, George.....		156 00	do.....	do.....	May 8, '86
<i>m</i> Cottingham, W. P.....		4 40	do.....	do.....	Nov. 23, '87
<i>n</i> Sharpe's Express Co.....		2 58	do.....	do.....	May 21, '87
Parker, Ellen.....		105 56	Ottawa.....	Ottawa.....	June 19, '73
Cook, N.....		50 00	do.....	do.....	Dec. 29, '74
Lyon, J. J.....		127 56	do.....	do.....	May 18, '87
Macdonald, A. M.....		20 22	do.....	do.....	Dec. 30, '87
Berry, W. H.....		76 61	do.....	do.....	April 12, '87
Stewart, P. Betty.....		61 07	do.....	do.....	Sept. 6, '87
Grant, Catherine.....		490 00	Whitby.....	Whitby.....	Mar. 17, '83
Adams, Sarah.....		100 00	do.....	do.....	Dec. 27, '86
Clayton, J.....		2 88	Port Perry.....	Port Perry.....	Mar. 21, '85
Perkins, D.....		3 25	do.....	do.....	do 21, '85
Thompson, J. E.....		0 18	do.....	do.....	do 21, '85
McIntyre, J.....		0 86	do.....	do.....	do 21, '85
Montgomery, D.....		0 58	do.....	do.....	do 21, '85
Guest, M.....		0 19	do.....	do.....	do 21, '85
Morris, N.....		100 00	Oshawa.....	do.....	Dec. 11, '87
Knox, Wm.....		33 00	do.....	Peterboro.....	Mar. 31, '69
Davis, C.....		10 00	Lakefield.....	do.....	Aug. 23, '82
Lingfield, W. S.....		5 00	Springville.....	do.....	Feb. 25, '85
Henry, Thomas.....		5 95	Peterboro.....	do.....	Nov. 29, '86
Kilgour, Agent W.....		1 81	Mount Forest.....	Mount Ft.....	July 14, '84
Bowerman, J. P.....		3 75	do.....	do.....	Nov. 7, '83
McLaughlin, J. F.....		0 08	Cedarville.....	do.....	Sept. 8, '87
Robertson, W.....		0 63	Mount Forest.....	do.....	Nov. 1, '87
<i>o</i> Kane, Jos.....		0 49	Holstein.....	do.....	May 31, '87
Johnston, Hy.....		16 60	Mount Forest.....	do.....	Jan. 21, '87
Scott, Geo.....		250 00	Hopeville.....	do.....	April 20, '87
McDonald, John.....		29 21	Port Arthur.....	Port Arthur.....	Jan. 29, '85
Swanson, John.....		50 00	do.....	do.....	do 29, '86
Campbell, Guy.....		4 25	do.....	do.....	Sept. 3, '84
Grier, Samuel.....		240 00	do.....	do.....	June 2, '84
Vanorman, D. D., estate of.....		18 33	do.....	do.....	July 27, '78
Carried forward.....		3,159 32			

*a*Supposed to be living in Toronto. *b*No particulars obtainable. *c*Dead; representatives not known. *d*No particulars. *e*Supposed to have returned to Iceland. *f*Supposed to have been drowned. *g*Dead. *h*No information. *i*Enquiry without success. *j*Out of business; lost sight of. *k*Left Montreal. *l*Enquiry without success. *m*No trace. *n*Notified twice without response. *o*Dead.

Unpaid Dividends.
Ontario Bank—Continued.
(Banque Ontario—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividend unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		3,159 32			
McLennan & Co., J. K.		18 40	Port Arthur	Port Arthur	June 7, '83
Neerlin, J.		100 00	do	do	July 9, '84
Steamer Champion		400 00	do	do	do 6, '83
Morrison, James.		900 00	do	do	Aug. 13, '83
Pim, J. P.		15 85	do	do	Oct. 7, '84
Caddy, J. St. V.		15 86	Ottawa	do	May 5, '82
Kennedy, A. C. H.		47 00	Port Arthur	do	do 12, '75
Purcell, Samuel		20 00	do	do	Aug. 25, '81
Vinant, V. H.		75 00	do	do	do 27, '83
Dallas, Wm		50 00	do	do	do 29, '83
Hiller, Fred.		80 00	do	do	Oct. 24, '83
George, Thos.		200 00	do	do	Nov. 12, '83
Adams Bros.		1 97	Cornwall	Cornwall	Jan. 11, '86
Bamford, J.		0 50	do	do	Mar. 30, '87
Alguire, D. C.		0 85	do	do	Jan. 11, '86
Carey, M. C.		0 25	do	do	do 30, '86
Cote, H. L.		0 05	Ottawa	do	Mar. 7, '87
Mann, D.		0 40	Cornwall	do	do 21, '87
McDonald, A. S.		3 37	do	do	do 9, '87
McDonald, J. M.		2 61	do	do	Oct. 15, '87
Munroe, M.		0 37	Alexandria	do	Jan. 13, '87
Richmond, F.		11 86	Canton, N. Y.	do	Nov. 16, '86
Rosseau, T.		0 47	Williamstown.	do	Sept. 2, '87
Tiffany, E. H.		0 53	Alexandria	do	Feb. 10, '87
Bredin, R. G.		0 18	Toronto	Queen Street Branch	Sept. 28, '86
Brown, Annie		0 04	do	do	June 8, '85
Conger, Chas		0 29	do	do	Mar. 3, '86
Furnival, G. M.		0 01	do	do	Jan. 12, '86
Gibson, T. T.		1 95	do	do	Aug. 28, '86
Harris, F. J.		0 55	do	do	Jan. 5, '86
Hart & Co., W. T.		1 66	do	do	do 15, '86
Hayes, James.		0 10	do	do	July 15, '86
Konigsberg, C. S.		0 19	do	do	Dec. 21, '86
Mercer, A. F.		0 05	do	do	April 15, '86
Proctor, John.		0 28	do	do	Jan. 29, '86
Potter & Co.		0 31			July 21, '86
Ryan, F. E.		0 72			Feb. 20, '87
Simons, C.		6 17			Nov. 19, '86
Shaw, A. F.		0 20			do 26, '86
Strachan, D.		2 39			do 5, '86
Tasker, Geo		0 23			Dec. 24, '86
Wiggins & Lewis		5 82			July 5, '86
Williams, T.		1 18			do 24, '86
Watson, Wm		3 35			Oct. 8, '85
Clinkenboomer, J.		0 68			Aug. 11, '85
Leveratt, Samuel		0 01			July 7, '85
Seymour, S. J.		0 24			do 4, '85
Armstrong, C.		0 25			Oct. 21, '85
Furnival, F.		0 12			do 21, '85
Furnival Bros.		0 12			July 13, '86
Clarke, R. E.		2 05			Jan. 11, '86
Crabb, R.		0 10			Nov. 23, '86
Edwards, Geo		0 04			Jan. 24, '87
Girling, W. G		0 33			June 3, '86
James, W.		0 43			Dec. 16, '86
Joss, J.		0 12	Toronto	Queen Street Branch	Jan. 22, '87
Carried forward		5,154 82			

Ontario Bank—*Concluded.*(Banque Ontario—*Fin.*)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
Brought forward.....	\$ cts.	% cts.			
		5,134 82			
Wilson, T. W.....		0 33	Toronto.....	Queen Street Branch.....	Jan. 22, '87
Pollock & Elder.....		0 01	do.....	do.....	Dec. 17, '86
Hunter, Wm.....		631 95	Millbrook.....	Port Hope.....	April —, '81
Nott, N.....		33 25	Welcome.....	do.....	do —, '81
Robinson, Emily.....		0 20	do.....	do.....	do —, '81
Peacock, Eliza.....		13 42	do.....	do.....	do —, '81
Harris, Elizabeth J.....		85 97	do.....	do.....	do —, '81
McIntosh, W.....		1 00	do.....	do.....	do —, '81
Stapleton, T.....		1 86	do.....	do.....	do —, '81
Cornell, W.....		38 00	do.....	do.....	do —, '81
Weldridge-McDonald estate.....		170 00	Guelph.....	Guelph.....	Mar. 20, '69
Maple Leaf Baseball Club.....		0 51	do.....	do.....	Aug. 20, '80
Yates, Richard.....		0 20	do.....	do.....	June 29, '81
Worswick Engine Co., estate of.....		5 56	do.....	do.....	Aug. 11, '82
Danier, Wm., estate of.....		4 58	do.....	do.....	Jan. 10, '83
Day, Wm.....		1 10	do.....	do.....	Dec. 18, '83
Thompson, R., estate of.....		1 60	do.....	do.....	May 23, '84
Leonard, C. F.....		0 08	Geneva, N.Y.....	do.....	Oct. 10, '85
Henry, O., estate of.....		0 07	Guelph.....	do.....	July 28, '86
Flewellen & Easton.....		0 05	do.....	do.....	Dec. 17, '86
Foster, J. C.....		0 37	do.....	do.....	do 21, '86
Richardson, Mrs. Eliza.....	6 00		Wardsville, Ont.....		
MacLennan, Mrs. Jane R.....	17 50		P. O. Box 176, Charlottetown, P.E.I.....	Toronto.....	Aug. 21, '84
Luke, Philip, trustee for P. N. Begg.	3 50		West Huntingdon, Ont.....	Montreal.....	Dec. 17, '86
Luke, Philip, trustee for P. N. Begg.	3 50		do.....	Toronto.....	Jan. 18, '86
Total.....	30 50	6,124 93			

^a Thomas and Mary Elizabeth English, guardians.

I declare that the above statement has been prepared under my directions and is correct according to the books of the bank.

CHAS. M. SMITH,
Chief Accountant.

We declare that the above return is made up from the books of the bank, and that to the best of our knowledge and belief it is correct.

W. P. HOWLAND,
President.
CHAS. HOLLAND,
General Manager.

TORONTO, 10th January, 1893.

Unpaid Dividends.

STANDARD BANK OF CANADA.

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

BANQUE ETENDARD DU CANADA.

ETAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	% cts.	% cts.			
Walls, J.	22 50		Toronto	Toronto	June 30, '76
Ross, D. J.	3 00		do	do	do 30, '76
Crouter, E.	4 50		do	do	Dec. 31, '76
Donnelly, A.	1 50		do	do	do 31, '76
Crouter, E.	4 50		do	do	June 30, '77
Crouter, E.	4 50		do	do	do 30, '78
Robinson, C.	3 00		do	do	do 30, '80
Carrie, R., in trust.		9 67	do	do	Jan. 3, '82
Lowden, J., in trust.		123 42	do	do	do 3, '82
Langley, H.		2 64	do	do	Mar. 28, '83
Young, G. A.		17 30	do	do	do 28, '83
Austen, J.		7 17	do	do	Sept. 26, '83
Walker, C. G.		16 50	do	do	do 26, '83
Brereton & Co., J. L.		16 99	do	do	do 26, '83
Preston, V. H.		34 50	do	do	do 26, '83
Canavan, J.		6 99	do	do	Oct. 28, '85
Meridan, J.		46 58	do	do	Dec. 9, '86
Bell, J. G.		16 90	do	do	do 29, '87
Simpson, Rev. C. A.		500 00	do	do	Mar. 15, '86
Mead, G. H.		9 63	Blackstock, Ont.	B o w m a n-ville	Nov. 15, '85
Street, J.		34 05	Tyrone, Ont	do	do 15, '85
Pearce, W. H.		31 00	Toronto	do	Sept. 20, '86
Pearce, J.		21 10	Bowmanville	do	Oct. 26, '87
Lobb, W. S.		16 80	British Columbia	do	June 12, '87
Toombs, W.		37 52	Bradford, Ont. ..	Bradford	July 1, '85
Harvey, A.		19 87	Brighton, Ont. ..	Brighton	Mar. 5, '87
Down, W. W.		60 55	Wooler, Ont.	do	do 31, '87
McNiff, James		49 40	Lovett, Ont.	do	April 15, '87
Larner, H. D.		15 54	Campbellford	do	Sept. 24, '87
Van Dusen, A., in trust.		5 06	Brighton	do	do 16, '86
McCracken, James		250 00	Hastings	C a m p b e l l- ford	Mar. 18, '87
McGregor, Robt		265 00	Campbellford	do	April 20, '87
McKay, A.		300 00	Beaverton, Ont. ..	Cannington	Feb. 28, '82
McEachern, H. D.		100 00	Argyle, Ont.	do	do 16, '84
Dingman, A., estate of		58 82	Colborne, Ont. ...	Colborne	May 27, '79
McRae & Brown, estate of		8 73	do	do	June 19, '80
Gordon, G. H.		120 67	Trenton, Ont.	do	Jan. 23, '80
Minto Farmers' Provincial Drainage Association		65 00	Harriston, Ont. ..	Harriston	Nov. 13, '86
Carried forward	43 50	2,267 40			

^a Dead; legal representatives not known.

Standard Bank of Canada—*Concluded.*

(Banque Etendard du Canada—*Fin.*)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over.	Dividends impayés pendant 5 ans et plus.	Balances standing for 5 years and over.	Balances résidant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	% cts.	% cts.	% cts.	% cts.			
Brought forward	43 50	2,267 40					
<i>a</i> Eakin, W.			5 79		Not known	Markham	Feb. 12, '83
<i>a</i> Patterson, J. M.			35 45		do	do	Oct. 15, '83
<i>a</i> Davis, J.			58 35		Kirby, Ont.	Newcastle	Jan. 9, '85
McAuley, P.			180 00		Bouyards, Ont.	Picton	do 5, '83
Doyle, M.			80 00		Bloomfield, Ont.	do	Nov. 28, '85
Hendry, S. A.			100 00		Picton, Ont.	do	July 16, '86
Harris, Z.			600 00		Dayton, Neb.	do	Oct. 21, '86
Joliffe, W.			400 00		Bloomfield, Ont.	do	Dec. 1, '87
Total.	43 50	3,726 99					

a. Dead; legal representatives not known.

I declare that the above statement has been prepared under my directions and is correct according to the books of the bank.

CLARENCE A. DENISON,
Accountant.

We declare that the above return is made up from the books of the bank and that to the best of our knowledge and belief it is correct.

W. F. COWAN,
President.
J. L. BRODIE,
Cashier.

TORONTO, 10th January, 1893.

Unpaid Dividends.

BANK OF TORONTO.

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

BANQUE DE TORONTO.

ETAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dan le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Milne, Matthew		500 00	Eglinton	Toronto	Nov. 27, '85
Milne, Matthew		201 00	Lansing	do	do 24, '86
Milne, Matthew		170 00	do	do	do 24, '87
McCabe, Margaret		1,054 00	Toronto	do	May 11, '81
Hayes, H. W.		1,000 00	10 Kensington Park Gardens, London, E.C.	do	Dec. 6, '87
Long, John		1,000 00	Olive Avenue, Toronto	do	July 2, '87
Watson, W.		214 00	Toronto	do	June 30, '83
cEstate John Young & Co.		2 32	do	do	Dec. 5, '86
bCollingwood and Lake Superior Transportation Co.		35 93	do	do	July 8, '81
cBrowne, George		3 09	Montreal	Montreal	June 24, '87
Davidson, Mrs.		149 25	do	do	Jan. 2, '83
Midland Railway Co. of Canada		77 90	do	do	Feb. 21, '87
McCready, A. J.		0 10	do	do	Dec. 1, '87
Letang, V.		106 00	do	do	April 3, '82
Maneei, S.		34 44	Craigvale	Barrie	Aug. 31, '83
Dickie, R.		16 90	Elmvale	do	July 31, '85
dHarrison, J. H.		43 75	Toronto	do	Aug. 31, '86
Madill, H.		12 00	Saurin	do	Oct. 30, '82
Blain, J. A., treasurer		43 48	Gilford	do	July 30, '87
Volunteers Relief Fund		4 99	Barrie	do	do 31, '85
Lee, T.		9 75	do	do	June 6, '87
Millar, Mrs. Janet		1,066 00	Minesing	do	do 29, '86
O'Connor, Mary		300 00	Barrie	do	Aug. 19, '86
cExecutors of late E. S. Barnum		21 00	Cobourg	Cobourg	Dec. 20, '84
Gellately, A.		24 00	Harwood	do	Nov. 9, '87
Ducey, Miss Minnie		37 00	Collingwood	Collingwood	Jan. 24, '85
Arnold, Charles		30 00	do	do	Oct. 14, '87
Dickson, J.		300 00	Villiers	Peterboro'	Mar. 8, '87
Waddell, Mary		40 00	Port Hope	Port Hope	July 7, '85
Total		6,496 90			

a B. McKay, trustee. b Major George Greig, President; Barlow Cumberland, Secretary. c Deceased; non communicated with. d Deceased. e E. S. Barnum, Cobourg; M. K. Barnum, Grafton, and Mrs. S. A. Jones, 359 Spadina Avenue, Toronto, Executors.

I declare that the above statement has been prepared under my directions, and is correct according to the books of the bank.

J. HENDERSON, *Inspector.*

We declare that the above return is made up from the books of the bank, and that to the best of our knowledge and belief it is correct.

GEO. GOODERHAM, *President.*
D. COULSON, *General Manager.*

TORONTO, 13th January, 1893.

TRADERS BANK OF CANADA.

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

BANQUE DES NÉGOCIANTS DU CANADA.

ETAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	£	cts.	£	cts.	
Coughlin, D.	6	00			St. Thomas. June 1, '87
Davidson, F. B.	2	32			Glencoe do 1, '87
Duncanson, D.	2	84			Wendigo do 1, '87
Doidge, Henry.			207	65	Glencoe May 7, '86
Doyle, B.			22	91	Not known Dec. 16, '85
Martin, Powell.			1	50	Hamilton. May 17, '86
Mills, Miss A.			4	89	do Dec. 16, '85
Riddle, Mary Ann.			124	96	Cumtlin Mar. 19, '87
Rumple, W. E.			0	17	Hamilton. Feb. 5, '87
Stewart, Maggie G.			0	23	do Dec. 24, '87
Kinnon, S.			0	02	Orillia Oct. 24, '87
Meinardus, W.			0	46	Gravenhurst April 29, '87
Millar & Maynard			0	20	Orillia Nov. 26, '87
Musgrove, A.			0	80	do April 21, '87
Newton, T. B.			0	12	do Aug. 29, '87
Walker Bros.			0	47	do Jan. 16, '87
Zufelt, Henry			1	12	Formead do 18, '87
Thomson, A. & G.			0	02	Orillia do 6, '87
Brace & McLennan.			0	64	Honsey's Rapids Oct. 13, '87
Total	11	16	366	16	

I declare that the above statement has been prepared under my directions, and is correct, according to the books of the bank.

H. J. COLEMAN,
Chief Accountant.

We declare that the above return is made up from the books of the bank, and that to the best of our knowledge and belief it is correct.

WILLIAM BELL,
President.
H. S. STRATHY,
General Manager.

TORONTO, 13th January, 1893.

Unpaid Dividends.

BANK OF HAMILTON.

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said period.

BANQUE D'HAMILTON.

ETAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last-Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Alliston, Royal Arch.		0 45	Alliston	Alliston	Oct. 10, '85
Stewart, Henry		16 00	do	do	Jan. 16, '84
Smith, John		22 39	do	do	Dec. 28, '83
Wilkinson, James		0 40	Tp. of Essa	do	do 15, '85
Hussey, A. G.		1 90	do	do	April 30, '87
Reid, James		2 00	Alliston	do	Feb. 23, '87
Rabjohn, R.		15 50	Thompsonville	do	Mar. 1, '87
Kinsey, A.		0 22	Alliston	do	Oct. 11, '87
Burchell, R.		* 1 61	Georgetown	Georgetown	June 1, '75
Blackstock, J., & Co		5 63	Toronto	do	Jan. 16, '77
Graham, Mrs. H. B.		3 45	Georgetown	do	June 27, '83
McDonald, A.		12 75	do	do	Nov. 10, '85
Lindsay, N.		180 00	Limehouse	do	Sept. 14, '86
Hunter, Christina		40 00	Ashgrove	do	Dec. 13, '87
Bettscher, J.		0 21	Gowanstown	Listowel	Nov. 12, '84
Ellison, S.		57 00	Listowel	do	Aug. 10, '77
Skae, J.		0 20	do	do	do 30, '77
Leeson & Wynn		0 88	do	do	do 30, '77
McCormick, Mrs. C.		0 57	do	do	do 30, '77
Shields, J. & J.		0 06	do	do	June 6, '77
Burton & Foster		0 01	do	do	Aug. 19, '77
Huston, P.		4 02	do	do	Nov. 30, '77
Tremain & Co.		0 85	do	do	do 30, '77
Dunn & Wood		0 01	do	do	Feb. 1, '79
Dunham & Wilson		0 40	do	do	Mar. 31, '79
Stewart, P. M.		2 00	do	do	do 27, '79
Gibson, W.		0 39	do	do	Dec. 13, '79
Tremain, H. M.		0 08	do	do	Jan. 31, '80
Thompson, W.		15 35	do	do	May 14, '79
Davies, J. M.		0 44	Ethel	do	Dec. 24, '80
Palmer, D. W., & Co.		0 19	Listowel	do	Nov. 28, '81
Adam, G., chairman		1 40	do	do	July 28, '81
Davies, A. E.		0 23	do	do	June 26, '83
Huber, G. T.		0 79	do	do	July 25, '83
Sommer, E. A.		0 25	Portland, Ore.	do	Feb. 19, '84
Karges, J. J.		0 09	Listowel	do	June 30, '84
Austin & Bell		0 01	do	do	Aug. 19, '86
Bundscho & Baecheler		0 26	Milverton	do	do 9, '86
Heard, Wm		0 12	Listowel	do	Feb. 9, '86
Connolly, J., treasurer		2 34	do	do	April 30, '86
Parker, Charles		5 00	do	do	Mar. 14, '87
Gee, W. O.		0 16	do	do	Oct. 17, '87
Heard, William		0 10	do	do	Nov. 22, '87
Carried forward		395 71			

Bank of Hamilton—Continued.
(Banque d'Hamilton—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		395 91			
^a Hunter, Francis.....		150 00	Campbellville.....	Milton.....	Oct. 7, '87
Pelcher & Shaw.....		0 02	Orangeville.....	Orangeville.....	Mar. 16, '87
Bennett & Co., E. H.....		0 08	do.....	do.....	April 20, '87
Gray, William.....		0 48	do.....	do.....	Sept. 16, '87
Gardner, Gordon.....		0 20	do.....	do.....	do 16, '87
Smith, Charles.....		0 95	Moose Jaw, N. W. T.....	do.....	May 27, '86
Shaw, John.....		1 81	Orangeville.....	do.....	April 18, '87
Shaw, John, collateral account.....		15 85	do.....	do.....	May 4, '87
Thompson, George.....		0 75	do.....	do.....	Oct. 4, '87
Armstrong & Co.....		0 55	Mono Mills.....	do.....	do 19, '88
Anderson, James.....		0 03	Caledon.....	do.....	June 13, '87
McKittrick, S. H.....		0 30	Orangeville.....	do.....	Mar. 25, '87
Campbell, B. L.....		1 12	do.....	do.....	Aug. 27, '87
Kirk, Joseph.....		0 75	Sleswick.....	do.....	Mar. 14, '88
^b Bell, Dugald.....		200 00	Port Elgin.....	Port Elgin.....	Dec. 24, '86
Ross, Christina.....		123 00	Saugeen.....	do.....	July 26, '87
^b Bell, Dugald.....		82 00	Port Elgin.....	do.....	Dec. 31, '87
Holloway, F.....		0 25	Wingham.....	Wingham.....	April 18, '87
Johnston, J. B.....		1 12	do.....	do.....	May 10, '87
Mullif, William.....		0 10	do.....	do.....	June 13, '86
Payne, W. M.....		5 59	do.....	do.....	April 9, '87
Turner, A.....		0 49	do.....	do.....	Oct. 24, '87
Fraser, R.....		10 70	Belmore.....	do.....	do 10, '85
Robertson, John.....		0 45	Wingham.....	do.....	Mar. 19, '87
Diamond, W.....		0 13	do.....	do.....	Dec. 10, '87
Johnson & Turner.....		4 83	do.....	do.....	July 26, '87
Wingham Cricket Club.....		0 05	do.....	do.....	do 14, '87
Taylor, Thomas.....		1 50	St. Helens.....	do.....	April 4, '84
Inglis, Ellen.....		20 00	Whitechurch.....	do.....	Mar. 11, '87
Davidson, T.....		100 00	Wingham.....	do.....	May 20, '87
Mitchell, Richard.....	84 21		Guelph.....	Hamilton.....	June 1, '83
Jeffrey, Joseph, in trust.....	17 50		London.....	do.....	Dec. 1, '81
Skinner, James A.....	31 09		Woodstock.....	do.....	June 1, '87
Heath, Charles, in trust.....	5 25		Winnipeg.....	do.....	Dec. 1, '82
McNallie, Sarah Jane.....		0 50	Hamilton.....	do.....	do 31, '74
Comer, Lavelle.....		0 01	do.....	do.....	do 2, '72
Mitchell, William.....		0 65	do.....	do.....	do 31, '76
Addison, John.....		0 08	do.....	do.....	do 31, '75
Glenny, Henry Wallis.....		0 12	do.....	do.....	do 31, '73
McLennan, Robert.....		0 02	Toronto Junction.....	do.....	do 31, '73
Noyes, Joseph.....		0 18	Hamilton.....	do.....	do 31, '74
Walsh, Robert.....		0 17	do.....	do.....	do 31, '73
McCulloch, Mrs. Hannah.....		1 34	do.....	do.....	do 31, '76
Abey, Jarvis.....		0 10	do.....	do.....	do 31, '74
Spencer, Charles.....		0 02	do.....	do.....	do 31, '73
Aberns, H. F.....		0 51	do.....	do.....	May 20, '74
Aurey, Nicholas.....		0 25	do.....	do.....	Dec. 31, '76
Hilliard, George.....		0 28	do.....	do.....	do 31, '74
Quinn, Michael.....		0 46	do.....	do.....	do 31, '75
Brown, H. K.....		3 06	do.....	do.....	do 31, '80
Stevenson, John.....		4 46	do.....	do.....	do 31, '80
Morris, John G., jun.....		0 12	do.....	do.....	do 31, '74
McGinn, Michael.....		0 24	do.....	do.....	do 31, '75
McLean, Wm. F.....		1 71	do.....	do.....	do 31, '80
Carried forward.....	138 05	1,133 09			

^a Dead. Sylvester Hunter, son; Campbellville, Ont.
^b Dead.

Unpaid Dividends.

Bank of Hamilton—Continued.

(Banque d'Hamilton—Suite.)

Name of Shareholder or Creditor. — Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. — Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. — Balances restant depuis 5 ans et plus.	Last Known Address. — Dernière adresse connue.	Agency at which the last transaction took place. — Agence où la dernière transaction s'est faite.	Date of last transaction. — Date de la dernière transaction.
	\$ cts.	% cts.			
Brought forward.....	138 05	1,133 09			
Kilvington, George.....		1 96	Hamilton	Hamilton	Dec. 31, '80
Stone, Mrs. Margaret.....		7 20	do	do	do 31, '84
Pitt, Amos.....		16 29	do	do	do 31, '85
Mancey, James.....		0 19	do	do	do 31, '75
Sadlier, H. H.....		0 28	do	do	do 31, '76
Leisk, R.....		0 16	do	do	do 31, '76
Jones, John W.....		0 20	do	do	do 31, '77
Reid, William W.....		1 78	do	do	do 31, '80
Scott, James.....		1 32	do	do	do 31, '80
Campbell, Mrs. Catherine R.....		0 45	Oakville	do	do 31, '78
Silver, William.....		1 59	Hamilton	do	do 31, '80
Addison, John.....		0 89	do	do	do 31, '80
Anderson, E. B.....		0 40	do	do	Aug. 30, '81
Harriman, James.....		2 15	Thorold	do	Jan. 2, '85
Burt, John D.....		2 45	Hamilton	do	do 2, '85
Northey, Mrs. Margaret.....		1 40	do	do	do 2, '85
Firemen's Benevolent Association.....		2 36	do	do	do 2, '85
Swayze, Miss Mary Ann.....		0 08	do	do	Dec. 31, '83
Bailey, George.....		0 45	do	do	do 31, '81
Lewis, James.....		4 44	Glanford	do	Sept. 18, '85
Martin, Joseph.....		1 23	Hamilton	do	Dec. 31, '84
Miller, John.....		0 74	do	do	do 31, '84
Hunter, William.....		11 55	do	do	July 24, '85
Hacker, Maggie E., in trust.....		5 78	do	do	Jan. 2, '85
Hamilton Literary Association, trustees.....		0 66	do	do	do 2, '84
Chenery, James.....		0 13	do	do	do 31, '84
McKenzie, James.....		0 17	do	do	Dec. 31, '83
Freeman, F. A.....		1 01	do	do	do 31, '84
Barnard, Maria A.....		0 45	do	do	do 31, '83
Clark, James.....		1 56	do	do	do 31, '84
Bayley, Janet.....		2 03	do	do	Jan. 31, '84
Tucker, Charles J.....		0 36	do	do	Dec. 31, '83
Leaycraft, M. C.....		1 71	Burlington	do	do 31, '84
Aitkin, H. C., in trust.....		0 18	Tottenham	do	do 31, '83
Brennen, H. S.....		0 70	Hamilton	do	do 31, '83
Hunter, Maggie.....		0 64	do	do	do 31, '83
Lynch, Mary.....		0 51	do	do	do 31, '84
Corley, Ann.....		1 90	do	do	do 31, '84
Walker, Jane H.....		0 20	do	do	do 31, '84
Allan, T. S.....		1 22	do	do	do 31, '84
Odell, Elizabeth.....		0 05	do	do	do 31, '84
Magill, Fred.....		0 10	do	do	do 31, '84
Lavery, W. J.....		0 58	Chicago, Ill.	do	Aug. 31, '86
James, Joseph, trustee.....		2 88	Hamilton	do	Dec. 31, '84
Brown, A. W.....		8 15	Aldershot	do	Jan. 2, '85
Parkhill, Thomas.....		0 24	Hamilton	do	do 30, '85
Jaggard, Elizabeth.....		0 78	do	do	Dec. 31, '86
Oliphant, John E.....		1 52	Glanford	do	do 31, '87
Cheyne, James.....		6 37	Hamilton	do	do 31, '87
McLaughlin, Honora.....		1 20	do	do	do 31, '87
Cleland, Janet.....		10 60	Ancaster	do	do 31, '87
Cleland, Jane.....		10 60	do	do	do 31, '87
Macfadden, Rev. T. J.....		2 70	Hamilton	do	do 31, '87
Leith, George, estate of.....		11 00	Ancaster	do	do 31, '87
Irvine, Matilda.....		1 61	Hamilton	do	do 31, '86
Kennedy, George.....		1 39	do	do	do 31, '87
Carried forward.....	138 05	1,271 63			

«. Dead. E. Leith, executor.

Bank of Hamilton—Continued.

(Banque d'Hamilton—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	¢ cts.	¢ cts.			
Brought forward	138 05	1,271 63			
Hat Finishers' Association.....		1 73	Hamilton.....	Hamilton..	Dec. 31, '86
Bowman, J. J.		0 75	do	do	Oct. 30, '74
Bradley, Wm.		0 63	do	do	May 23, '74
James, J. W.		0 42	do	do	Sept. 30, '74
McKenzie, T. H.		0 02	do	do	do 29, '74
Scott, A. A.		9 35	do	do	July 25, '74
Spickett, T. G.		0 01	do	do	do 3, '74
Ward, C. F.		0 50	do	do	Jan. 15, '74
White, Henry		0 50	do	do	Dec. 13, '73
Booker, Jno		0 25	do	do	Mar. 12, '77
Mayhew, T.		0 55	Rentforth	do	June 7, '77
McKay, R. H.		0 36	Hamilton	do	Dec. 21, '76
Speers, Oliver.		0 82	do	do	Sept. 5, '77
Powis, Miss F.		0 07	do	do	May 1, '77
Tennant, F. N.		0 57	do	do	Sept. 25, '77
Tinling, Mrs. M. W.		0 73	do	do	April 3, '77
Hoddy, P.		1 30	do	do	Dec. 24, '75
Kern, Sam.		0 14	do	do	July 11, '76
Muir, Jno. F. & Co.		0 09	do	do	April 28, '76
Hewitt, J.		15 93	do	do	Mar. 10, '77
Barton Bros.		19 63	Toronto	do	Nov. 13, '77
Douglas, W. & Co.		3 48	Hamilton	do	Mar. 8, '78
Lawless, Thos.		0 04	do	do	July 11, '78
McKellar, Jno.		2 00	Fort William....	do	June 22, '78
Gilhousen, P. T.		6 08	Hamilton	do	April 2, '77
Abercrombie, W.		0 42	do	do	June 29, '78
Dempsey, G., in trust		0 03	do	do	Dec. 31, '79
Dorenwend & Frenz.		1 21	do	do	Nov. 30, '78
Lewis, Thos.		0 08	do	do	Dec. 16, '68
Lockman, C.		8 02	do	do	June 28, '79
White & Stock		0 09	do	do	Nov. 21, '79
Smith, Jesse		5 55	Ancaster.....	do	July 17, '78
McNeilly, J., jun.		1 00	Hamilton.....	do	Dec. 10, '78
Brierly & Co.		0 16	do	do	do 31, '79
Berry, A. B.		0 45	do	do	May 2, '79
Mutchmere, T. W.		0 13	Oneida.....	do	Sept. 23, '79
Amor, J.		2 81	Hamilton.....	do	May 8, '79
Alanson, John		0 62	do	do	July 28, '79
Bullock, J.		47 75	do	do	Mar. 4, '78
Marshall, F.		20 00	do	do	May 31, '79
McElderry, Kennedy & Co		3 28	do	do	do 7, '79
Dickson, M.		0 35	do	do	Nov. 19, '80
Hamilton, J. M.		0 25	do	do	Aug. 9, '80
Mulholland, W.		0 11	do	do	June 5, '80
Boyd, Jas.		1 87	do	do	Nov. 30, '81
Mackay, R.		0 47	do	do	Sept. 31, '81
Skelly, E. R. & Co		0 02	do	do	Dec. 22, '81
Locke, Corbett.....		0 05	do	do	Aug. 2, '81
Kems, Wilbur....		2 35	Burlington....	do	Nov. 26, '81
Lawson, Henry		1 07	Hamilton.....	do	Feb. 25, '82
Turner, W. R.		0 36	do	do	July 14, '82
Patterson, Geo.		0 34	do	do	May 15, '82
Campbell, J., coll. acct		1 99	do	do	Nov. 18, '82
Atkinson, J.		0 80	do	do	Mar. 16, '83
Burke, David		1 28	do	do	May 8, '83
Cherrier, J. R.		1 26	do	do	Jan. 25, '83
Gibson, Rebecca		0 70	Burlington....	do	July 21, '83
Horning estate.....		0 01	Hamilton.....	do	April 16, '83
Carried forward	138 05	1,433 98			

Unpaid Dividends.

Bank of Hamilton—*Concluded.*

(Banque d'Hamilton—*Fin.*)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward	138 05	1,433 98			
Palmer, R. P.		0 01	HAMILTON	HAMILTON	Dec. 20, '83
Mead, J. R.		1 55	do	do	May 12, '83
Patterson, J. B.		0 14	do	do	Sept. 29, '83
O'Reilly, J. E., receiver		0 81	do	do	Oct. 21, '82
Standish, J. B.		4 83	do	do	April 16, '83
Kuntz, D.		4 47	do	do	Sept. 15, '84
Jones, E. C.		0 08	do	do	July 11, '84
Guest, R. E.		0 04	Ancaster	do	do 19, '84
Fenton, W. J.		3 39	Toronto	do	Dec. 22, '84
Nicholson, J. A.		0 63	HAMILTON	do	July 12, '84
Conniban, G. W.		0 14	do	do	Feb. 9, '84
Millar, Jas.		2 33	do	do	Jan. 26, '84
Mills estate		0 03	do	do	do 18, '84
Newlands, A. W.		0 81	Ancaster	do	Nov. 20, '83
Skinner, W. E.		2 25	HAMILTON	do	Feb. 28, '84
Wright, M.		1 96	do	do	Jan. 8, '84
Watts, J. A.		0 16	do	do	do 12, '84
Frex, George		0 06	do	do	April 18, '85
Foster, John		0 94	do	do	Sept. 3, '85
Foster, Charles		0 78	do	do	Mar. 13, '85
Gray, William		0 56	do	do	Aug. 3, '85
Martin, J. & A.		0 40	do	do	Sept. 8, '85
Osborne & Killey		4 38	do	do	Dec. 12, '84
Skilley, F. E.		0 05	do	do	Feb. 28, '85
Thompson, R. W.		0 90	do	do	Sept. 19, '85
Turkish Swimming Baths		1 35	do	do	Aug. 18, '85
Walker, Raymond		1 84	Toronto	do	Oct. 26, '88
Wentworth Fish and Game Association		0 60	HAMILTON	do	Mar. 16, '85
Reid, G. G.		92 28	do	do	Sept. 6, '84
Reid, Robert		64 85	do	do	Dec. 20, '84
Walker, F.		0 03	do	do	May 14, '85
Elliott, W. B.		0 75	do	do	Dec. 3, '85
Davidson & Modlin		0 49	do	do	Feb. 13, '86
Cockle, H. R.		0 83	do	do	Oct. 26, '85
Killey, E. G.		0 10	Ancaster	do	June 3, '86
Campaign, F.		1 00	HAMILTON	do	July 30, '86
Dominion Suspender Manufacturing Co		0 21	do	do	June 18, '86
Dunn, J. S.		0 44	do	do	July 5, '86
Geiger, Wm		0 02	do	do	Aug. 21, '86
Hamilton Mining Syndicate		4 08	do	do	Dec. 31, '84
Metherall, Bauer & Co.		3 50	do	do	June 25, '86
Jones, McQueston & Co.		1 63	do	do	Oct. 19, '86
Murphy, T.		0 90	do	do	June 29, '86
Tucker & Haygarth		0 20	do	do	May 10, '86
Mills, G. H.		0 94	do	do	June 15, '86
Anderson, A. A.		6 45	do	do	July 4, '87
Dominion License Fund		3 90	do	do	Jan. 24, '85
Barnes, E. P.		0 01	do	do	Aug. 31, '87
Israel, Chas		0 99	do	do	Dec. 15, '86
Baarth, T. L.		0 15	do	do	Jan. 3, '87
Robertson & Robertson, in liquidation		25 00	do	do	July 22, '84
Webster, Joseph		71 27	Dundas	do	do 27, '86
White, W. C.		37 10	HAMILTON	do	Jan. 28, '86
McKenzie, Alex.		4 18	do	do	Sept. 2, '86
Scharlach & Co.		26 70	do	do	Mar. 3, '87
Total	138 05	1,817 47			

I declare that the above statement has been prepared under my directions, and is correct, according to the books of the bank. C. BARTLETT, *Chief Accountant.*

We declare that the above return is made up from the books of the bank, and that to the best of our knowledge and belief it is correct. A. G. RAMSAY, *Vice-President.*
J. TURNBULL, *Cashier.*

HAMILTON, 17th January, 1893.

BANK OF OTTAWA.

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period, the five years are reckoned from the termination of said fixed period.

BANQUE D'OTTAWA.

ETAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dans le cas de deniers disposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	¢	cts.			
Adams, W. H.	0	02	Ottawa	Ottawa	Aug. 4, '85
Campbell, R.	50	00	do	do	Mar. 4, '87
Church, Gee & Co.	0	66	do	do	Sept. 23, '81
Currier, J. M. & Co., estate of D.S. Eastwood, assignee	45	86	do	do	Dec. 24, '80
Easton, Hiram	0	05	do	do	Aug. 12, '83
Eastwood, D. S., in trust	14	50	do	do	Dec. 19, '78
Farquhar, W.	19	94	do	do	Feb. 7, '76
Fetherston, —	2	87	do	do	do 21, '84
Finn Bros	0	08	do	do	Nov. 12, '84
Fitch, R. R.	1	01	do	do	July 15, '87
Garrow & McDonald	3	25	do	do	do 31, '85
Gowan, J. H.	4	86	do	do	Mar. 7, '76
Graburn, K.	0	11	do	do	Feb. 7, '77
Johnston, Hiram	0	26	do	do	Aug. 29, '79
Kenny, —	0	43	do	do	do 12, '85
Knapp, H. A.	3	94	do	do	Mar. 3, '76
Legault estate, D. S. Eastwood, assignee	23	69	do	do	Feb. 18, '85
Lough, W. & D.	0	86	do	do	Mar. 5, '83
Pease, A. & Co.	0	06	do	do	May 14, '77
Queale, W.	4	57	do	do	June 23, '75
Roy, C. H.	0	50	Hull, Que	do	July 19, '77
Robertson, W., manager	3	50	Montreal	do	Feb. 3, '78
Skead, E. S.	0	05	Ottawa	do	Oct. 9, '83
Simpson, J. M.	0	45	do	do	May 14, '86
Waller, W. H., executor	0	14	do	do	Nov. 6, '77
Washburn, A. S.	1	55	do	do	July 9, '86
Wells, Jas. P.	2	29	do	do	April 10, '75
Victoria Turf Club		2 70	do	do	July 14, '79
Whillans, Mrs. Mary	2	54	do	do	May 31, '76
Moxley, Sarah	3	00	do	do	Nov. 30, '80
Little, John	100	00	Arnprior	Arnprior	Oct. 12, '83
Meyer, August	100	00	do	do	Nov. 26, '87
McIntomney, Daniel	500	00	Pembroke	Pembroke	Feb. 11, '86
McIntomney, Daniel	125	00	do	do	Mar. 15, '86
McIntomney, Daniel	100	00	do	do	Aug. 7, '86
Little, John	150	00	Cobden	do	Sept. 21, '86
Buchanan, Mrs. E.	240	00	Pembroke	do	Dec. 24, '87
Stronack, John	0	42	Winnipeg	Winnipeg	Jan. 14, '86
Farquhar, James	0	32	do	do	Nov. 30, '86
Total	5	54			
		1,503			94

I declare that the above statement has been prepared under my directions, and is correct according to the books of the bank.

W. J. CHRISTIE, *Chief Accountant.*

We declare that the above return is made up from the books of the bank, and that to the best of our knowledge and belief it is correct.

CHARLES MAGEE, *President*
GEO. BURN, *General Manager.*

OTTAWA, 10th January, 1893.

Unpaid Dividends.

WESTERN BANK OF CANADA.

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

BANQUE DE L'OUEST DU CANADA.

ETAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
<i>a</i> Steel, J. S., treasurer.....		0 73	Oshawa.....	Oshawa.....	June 26, '83
<i>b</i> Waggoner, H. S.....		4 14	do	do	do 18, '83
<i>b</i> Smith, John.....		0 93	do	do	May 30, '84
<i>b</i> Rogers, J. W.....		0 78	Kingsmill	do	June 7, '84
<i>c</i> Taplin, E. W.....		3 11	Oshawa.....	do	Nov. 5, '84
<i>d</i> Wilson, Jas. B.....		0 57	do	do	July 22, '86
<i>d</i> Guy, F. A.....		4 25	do	do	Jan. 17, '87
<i>d</i> Shirley, T. M.....		1 15	do	do	May 13, '87
<i>b</i> Leach, George.....		21 65	do	do	June 6, '87
<i>d</i> Carpenter, B.....		2 80	do	do	Nov. 14, '87
<i>d</i> Hamlin, R. W.....		6 00	St. Catharines..	do	do 14, '87
<i>c</i> Jenkins, R., trustee.....		2 60	Toronto	do	Dec. 22, '87
<i>f</i> Spooner, Robt.....		0 48	Tilsonburg.....	Tilsonburg..	Sept. 22, '84
<i>f</i> Kipp, W. H.....		0 25	do	do	Aug. 21, '85
<i>f</i> Bromley, P. G.....		0 50	do	do	May 28, '88
<i>f</i> Tilsonburg Agricultural Manufacturing Co.....		59 89	do	do	Sept. 6, '87
<i>f</i> Vanderburg, W. D.....		6 50	do	do	July 7, '87
<i>g</i> Glass, S. F., grain account.....		0 05	do	do	Jan. 31, '88
<i>g</i> Tilsonburg Fruit Co.....		11 27	do	do	do 31, '88
<i>f</i> Ancombe, T. H.....		77 42	do	do	Dec. 12, '88
<i>f</i> Elliott, Thos.....		0 34	Midland.....	Midland.....	July 24, '84
<i>f</i> Jeffrey, Mrs. F. W.....		6 25	do	do	Apri 30, '86
<i>f</i> Crossfield, S. B.....		0 45	Penetanguishene	do	do 30, '86
<i>f</i> Reticher, R.....		2 71	do	do	dc 30, '86
Total.....		214 82			

a Dead. *b* Unknown. *c* Present address not known. *d* Resides in Oshawa. *e* Resides in St. Catharines. *f* Do not know. *g* Transferred from Federal Bank.

I declare that the above statement has been prepared under my directions, and is correct, according to the books of the bank.

J. P. OWENS,
Chief Accountant.

We declare that the above return is made up from the books of the bank, and that to the best of our knowledge and belief it is correct.

JNO. COWAN,
President.
T. H. McMILLAN,
General Manager.

BANK OF BRITISH NORTH AMERICA.

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

BANQUE DE L'AMÉRIQUE BRITANNIQUE DU NORD.

ÉTAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	£ cts.	£ cts.			
Thomas, T.W., and A. Grant.	0 01		London, Ont.	London, O.	Nov. 30, '65
Craig, Thomas	30 22		do	do	May 31, '57
Emerson, W. H. & Co.	29 03		do	do	Dec. 16, '58
Odell, S. L. and W.	40 83		do	do	Nov. 13, '57
Sutton, D.	0 36		McGillivray	do	Oct. 31, '61
Joyce, E.	0 16		Corn Exchange Bank, N.Y.		
Elliott, W., estate of	8 15		London, Ont.	do	Dec. 29, '63
Finlay & Wilder	15 00		Toledo, Ohio	do	July 2, '63
Massey, H. J.	1 97		London, Ont.	do	Oct. 8, '63
Stonehouse, E.	0 02		Strathroy	do	Aug. 28, '65
Hayden, A.	1 39		do	do	do 28, '65
Kashener, P.	0 03		Stratford	do	do 14, '66
Smith, H. A.	0 01		Lucan	do	June 4, '66
Southgate, J. L. L.	0 03		Bothwell	do	Feb. 1, '66
Fairbairn, H. G.	8 70		do	do	Nov. 9, '66
Lancy, H. W.	0 38		Petrolia	do	Sept. 5, '66
Wood & Kirkland.	3 29		Aylmer	do	Dec. 31, '66
Benjamin, H.	45 80		London, Ont.	do	Feb. 20, '66
Brough, R. R.	0 10		do	do	Oct. 26, '64
Macaulay, J. K.	1 52		do	do	May 17, '67
Pearson, Thomas	3 98		Dorchester	do	July 24, '67
Stanley, Deight & Co.	0 42		Lucan	do	June 1, '67
Stonehouse, E.	0 42		Strathroy	do	Dec. 9, '67
Whateley, G.	0 06		London, Ont.	do	July 5, '67
Stanley, B.	0 23		Lucan	do	June 14, '67
Bruce, H.	0 86		London, Ont.	do	Jan. 11, '68
Meredith, Conn.	0 40		Tyrconnel	do	May 23, '68
Cunningham, J.	2 00		Duart	do	Dec. 22, '68
Elgin Co., Operative Co.	0 40		Port Stanley	do	Mar. 23, '68
Heathfield & Priestly	0 16		London, Ont.	do	Jan. 2, '68
Tuck, E.	0 32		Mount Bridges	do	Aug. 31, '68
Whately Harriet	0 09		London, Ont.	do	May 7, '68
Waldock, W. G.	1 00		do	do	Oct. 12, '74
Burridge, James	0 12		do	do	June 14, '67
Two-Good, J. B.	16 10		Warwick	do	Mar. 6, '74
Watson, M.	1 46		Seaforth	do	Dec. 19, '77
Thomas, A.	43 85		Petrolia	do	do 23, '76
People's Building Society	99 70		London, Ont.	do	July 31, '72
Farncombe, T., jun.	1 14		do	do	Nov. 29, '69
Smith, J. K.	111 92		do	do	July 28, '83
Flanagan, W.	5 38		do	do	Nov. 18, '80
Carried forward		476 61			Aug. 6, '83

Unpaid Dividends.

Bank of British North America—Continued.

(Banque de l'Amérique Britannique du Nord—Suite)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends paid for 5 years and over. Dividendes payées pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		476 61			
Richardson, Hugh.....		6 48	Woodstock.....	London, O.	Dec. 27, '73
aAdams, Johanna.....		150 00	London, Ont.....	do	Aug. 15, '76
aAdams, Johanna.....		880 00	do	do	Jan. 16, '79
bDavis, J. C.....		32 35	Buffalo, N.Y.....	Brantford	June 26, '67
bMcGivern, D.....		22 44	Hamilton.....	do	Aug. 27, '68
Tutt, James.....		44 88	Brantford.....	do	Sept. 25, '74
bVanderlip, M.....		2 14	do	do	Dec. 11, '75
Wells, H. H.....		10 00	do	do	Oct. 8, '83
Verrall, H. P.....		1 61	do	do	Dec. 3, '86
aJohnson, C. C.....		80 00	Windsor, Ont.....	do	Jan. 13, '64
Conworth, John.....		210 00	Paris, Ont.....	Paris, Ont.	do 6, '79
Watts, J., executors of.....		1 83	Portland.....	do	Sept. 4, '75
O'Neill, Charles.....		1 65	Paris, Ont.....	do	May 23, '84
aDuncan, Andrew.....		745 00	Prov. Lunatic Asylum, Lon., Ont.....	Paris, Ont.	Nov. 19, '75
bBuckham, M.....		20 17	Hamilton.....	Hamilton	Aug. 7, '46
Gentry & Brown.....		0 45	do	do	Sept. 10, '37
Griffin, Absolam.....		3 08	do	do	April 10, '55
Great Western Railway Coal Co., R. W. Dunstan, Manager.....		5 00	do	do	Jan. 31, '57
Forbes, A.....		0 44	do	do	Dec. 22, '66
Hill, C. P.....		0 19	Clinton.....	do	June 15, '58
Holland, G. J.....		16 65	Hamilton.....	do	Nov. 28, '60
Kerr, John A.....		1 32	do	do	Mar. 31, '53
Massingberd, Rev. Hompisch.....		2 58	do	do	Oct. 18, '53
Melville, H. M.....		1 88	do	do	April 5, '61
Minty, R. H. & G.....		1 23	do	do	Jan. 8, '55
McMonies, J., treasurer.....		0 01	East Flamboro'.....	do	Feb. 20, '67
McKinnon, R.....		0 47	Caledonia.....	do	Jan. 2, '68
Nixon & Swales.....		19 55	Hamilton.....	do	Dec. 10, '56
Parker, C.....		1 40	do	do	Oct. 6, '48
Patterson, David.....		1 61	do	do	do 30, '46
Smith, Robt. McN.....		0 10	do	do	Nov. 27, '66
Smith, A. G.....		0 37	do	do	Sept. 6, '56
Thornton & Fisher.....		1 72	Dundas.....	Dundas	Feb. 1, '66
Taylor, Isaac K.....		0 11	Hamilton.....	Hamilton	July 6, '65
Walton & Co., R. C.....		8 85	do	do	do 17, '57
Wilson, T., trustee, estate of T. Ross.....		239 28	do	do	Aug. 11, '51
Woodruff & Co., A. L.....		2 44	do	do	Oct. 7, '65
Whitby, N. B.....		0 98	Beamsville.....	do	Nov. 24, '63
Gage, J. W.....		0 26	Barton.....	do	Jan. 15, '72
Hagaman, W. E.....		0 18	Oakville.....	do	Mar. 16, '72
Innis, W. P.....		1 64	Dundas.....	do	Oct. 27, '71
Jardine, Joseph.....		0 95	Hamilton.....	do	May 1, '71
Long, James.....		9 25	Marston.....	do	Oct. 16, '72
McKinnon, J. M.....		0 31	Caledonia.....	do	Dec. 12, '71
Stauffer, C.....		1 46	Hamilton.....	do	Sept. 12, '73
White, James.....		14 58	Bronte.....	do	Feb. 8, '72
Wilson, J. D.....		2 16	Hamilton.....	do	Jan. 8, '75
Brenner, J.....		0 89	do	do	Nov. 24, '74
Brinckman, G. F. E.....		3 56	do	do	May 22, '74
Benson, H. B.....		2 00	Palermo.....	do	Feb. 19, '76
Allaason, John.....		0 21	Hamilton.....	do	June 3, '80
Dinnen, J. R.....		3 10	do	do	Mar. 31, '79
McDonald & Co., W.....		0 18	do	do	do 21, '79
Carried forward.....		3,035 60			

a Deposit receipt. b Dead.

Bank of British North America—Continued.
(Banque de l'Amérique Britannique du Nord—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		3,035 60			
Hewson, G. H.		1 57	Smithville	Hamilton..	May 1, '82
Field, John Gardner		21 00	Alliston	do	Sept. 21, '72
Maxwell, A.		190 10	Puslinch	do	Dec. 13, '50
Torr, G. B.		120 00	Hamilton	do	April 15, '51
O'Brien, Arthur		125 00	do	do	Oct. 17, '54
Adsheed, J. E.		0 75	.....	Toronto	April 20, '58
Armstrong, J. G.		0 02	.....	do	Jan. 15, '58
Arnold, J.		81 37	.....	do	May 10, '54
Baby, F.		17 17	.....	do	Dec. 1, '57
Burns, Mary S.		0 66	.....	do	Nov. 11, '54
Caldecott & King		0 75	Toronto	do	Sept. 9, '61
Cadwell, F. A.		48 60	do	do	May 2, '57
Carroll, J. R.		0 95	.....	do	April 28, '54
Chapman, G.		0 04	Sutton	do	Oct. 6, '63
Cotton, J.		6 30	.....	do	Nov. 4, '51
Commissariat.		4 18	.....	do	Sept. 14, '54
Crewe, Dr. W.		14 08	Cooksville..	do	April 17, '61
Deering, W.		6 04	.....	do	Feb. 2, '43
Eastly, Wm.		0 60	.....	do	Dec. 22, '57
Findlay, J. A.		1 12	.....	do	May 20, '57
Fraser, W.		1 70	.....	do	Jan. 15, '56
Fuller, T. J.		23 10	.....	do	Feb. 12, '53
Graham, J. J.		1 80	.....	do	Aug. 20, '52
Green, W. P.		0 11	York Mills..	do	June 15, '63
Hastings, R.		1 45	.....	do	Nov. 6, '57
Hyde, J. C.		20 00	.....	do	Jan. 29, '47
Jamieson, W.		8 00	.....	do	Oct. 6, '57
Knowles, Thos.		1 33	Barrie	do	May 28, '61
Lamb, Thos.		2 18	.....	do	Sept. 18, '56
Lett, Rev. S.		0 58	.....	do	April 15, '59
Lenfesty, P.		0 22	.....	do	Dec. 1, '56
Liddell, J.		40 54	.....	do	Aug. 27, '53
Matheson & Fitzgerald		0 19	Toronto	do	May 25, '60
Mitchell, C.		0 25	Scarboro'	do	do 2, '59
Morrison, D.		0 82	.....	do	Feb. 11, '59
Montgomery, G.		0 22	Port Hope	do	Oct. 23, '61
McGlashan, A.		0 17	.....	do	Sept. 7, '58
McKay, J.		11 47	Toronto	do	Aug. 25, '59
McKendrick, Mrs. A.		0 04	Kincardine..	do	Sept. 10, '63
Newton, W. H.		4 16	Toronto	do	Oct. 30, '48
Price & Roaf.		1 98	.....	do	July 10, '54
Rogers, R.		26 00	.....	do	Jan. 10, '44
Simpson, J.		1 55	.....	do	Dec. 11, '47
Sinclair, J.		0 02	.....	do	do 23, '56
Smart, J.		5 60	Toronto	do	Feb. 25, '59
Smith, A.		22 00	.....	do	Nov. 26, '53
Stoneman, Sarah		40 00	.....	do	Dec. 16, '44
Stabback, J.		6 44	.....	do	Oct. 19, '42
Denyer, W.		0 90	Toronto	do	Dec. 30, '64
Tully, J. A.		5 50	do	do	Jan. 5, '64
Watson, J.		0 43	do	do	Mar. 31, '63
Norris, Rev. W.		1 44	Scarboro'	do	Jan. 6, '65
McKay, G. S.		2 03	Toronto	do	Mar. 3, '66
Rae, W.		22 35	Newmarket ..	do	Jan. 27, '51
Hill, T. S.		28 50	Toronto	do	Mar. 25, '63
French, W. W.		100 81	Guelph.	do	April 7, '62
Lewis, Arnott.		39 63	Petrolia	do	Jan. 13, '73
Carried forward.....		4,099 41			

a Deposit receipt. b Outstanding cheque.

Unpaid Dividends.

Bank of British North America—Continued.

(Banque de l'Amérique Britannique du Nord—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	% cts.	% cts.			
Brought forward		4,099 41			
Bridges, C. C.		1 60	Bradford	Toronto	Dec. 1, '71
Burns, A. G.		1 56	Toronto	do	April 16, '72
Bryce, J. B.		0 12		do	do 16, '72
Crocker, M. E.		5 00	Orillia	do	Jan. 30, '69
Compton & Coyne, executors of J. Shannon.		0 02		do	Nov. 25, '70
Colles, Sir W. H. G.		1 44		do	Aug. 12, '71
Cartor, Scott & Co.		0 54	Toronto	do	Oct. 23, '72
Dane, Paul.		1 30	Alport	do	do 26, '71
Fraser, Mary T.		142 31		do	July 30, '70
Forbes, E. M. C.		0 75		do	do 30, '70
Grainger, John.		0 26	Toronto	do	Aug. 15, '68
Grant, W. F.		13 00	Yorkville	do	Jan. 21, '69
Goldie, G. R.		4 84	Toronto	do	July 27, '71
Godson, Geo.		0 20	do	do	Mar. 14, '72
Gurty, John.		77 44	do	do	Dec. 13, '73
Henderson, J. D.		11 25	do	do	Jan. 2, '75
Harding, Geo.		20 00	do	do	June 1, '71
Herring, E. H.		0 08	Wastage	do	Oct. 11, '71
Hallen, S. W.		0 69	Penetanguishene	do	Nov. 7, '73
Leger, E. A.		11 13		do	June 6, '67
Lazard, Jas.		0 46	Orillia	do	Sept. 14, '71
Scott, R. W., manager on account.		27 06		do	Oct. 4, '72
Myers, A. H., jun.		0 31	Toronto	do	June 17, '68
Morse, J. W.		2 00		do	do 17, '68
Miller & Anderson		2 96	Toronto	do	April 13, '71
Meakin, W.		8 44	do	do	Jan. 3, '72
Miller, David.		0 60	do	do	April 10, '72
Onslow, J. N.		0 06		do	Aug. 3, '69
Pearce, M. A.		104 68		do	July 23, '72
Palen & Co., R.		0 29	Toronto	do	June 11, '69
Paterson, James.		0 98		do	Nov. 25, '71
Ryerson, Rev. G., and others.		0 01		do	May 2, '71
Rathbone, W. H.		0 02	Barrie	do	Mar. 6, '74
Shaw, Martha.		37 84	Toronto	do	July 8, '70
Shirt, Clark & Co.		2 00	do	do	June 22, '74
Sutherland, W.		4 19		do	Jan. 18, '73
Trotter, R. J.		0 81	Toronto	do	Nov. 7, '70
Thorn, W.		0 85	do	do	do 7, '71
Taylor, W. H.		2 79	Alport	do	July 28, '71
Thompson, David.		2 62	Etobecoake	do	Feb. 17, '72
Tinley, G. E.		0 39	do	do	Sept. 9, '73
Webster, W. W. H.		66 52	Cobourg	do	June 10, '71
Wendall, A.		0 15	Toronto	do	July 30, '74
Whiteley, J.		1 78	do	do	April 25, '73
«Hilliker, H. H.		10 00	do	do	Aug. 18, '75
«Layton, F. C.		10 00	do	do	Dec. 21, '76
Jolliffe, J.		4 87	do	do	May 19, '76
Layton, F. C.		0 46	do	do	Dec. 21, '76
Lang, J. B.		12 00	do	do	Nov. 10, '76
Mailing, T. H.		0 10	do	do	do 9, '75
Muntz, E. G.		2 07	do	do	Dec. 17, '75
Strange, F. W.		3 14	do	do	May 27, '76
Tuckett, L.		0 67	do	do	July 20, '77
Ward, E. C.		0 13	do	do	Sept. 17, '75
Parkinson, A. G.		0 01	do	do	June 29, '78
Brown, Jos.		0 53	do	do	Oct. 26, '75
Carried forward		4,704 73			

«Outstanding cheque.

Bank of British North America—Continued.
(Banque de l'Amérique Britannique du Nord—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	% cts.	% cts.			
Brought forward.....		4,704 73			
Kerrick, E.....		26 81	Toronto	May 15, '77	
Clarke, A. M.....		2 60	do	do 4, '77	
Coutellier, E. S.....		0 07	Toronto	Feb. 24, '80	
Cobbold, A. W.....		0 11	Eastwood	Dec. 22, '80	
Livingston, W.....		0 02	Bracebridge	Oct. 22, '81	
Strain, F.....		25 00	do	Aug. 17, '80	
Rawe, G. D.....		7 88	do	July 19, '80	
Armstrong & Co., C.....		15 00	Oakville	June 3, '81	
Morrison, John.....		5 10	Toronto	Feb. 8, '82	
Silberstein, J.....		0 62	do	Mar. 28, '82	
Nicol, G. D.....		0 30	do	July 24, '82	
Jones, S.....		150 48	San Francisco	Aug. 29, '82	
Wilnot, E. M.....		88 27	Guelph	Jan. 24, '83	
Dane, Paul.....		10 00	Bracebridge	May 26, '75	
Easton, J. R.....		1 33	Ilfracombe	June 9, '86	
Davidson & Co., C.....		10 00	Toronto	do 14, '83	
Gardner, Gordon.....		1 04	do	Nov. 22, '87	
Donnelly, Ann.....		300 00	Bothwell	April 21, '77	
Nesbitt, Robert.....		110 00	Milligan	May 21, '86	
Milne, Matthew.....		912 00	Lansing	Dec. 9, '87	
Charlton, Margaret.....		100 00	Norway	do 24, '87	
Breakenridge, John.....		3 52	Kingston	Kingston. Jan. 22, '49	
Brown, G.....		36 58	do	Sept. 27, '51	
Canniff, Jos.....		5 87	Belleville	do July 30, '52	
Claxton, Geo.....		0 17	Kingston	do Nov. 8, '80	
Dunlop & Gibson.....		14 53	do	do Feb. 12, '51	
Gardner & Co., J. O.....		2 50	do	do Jan. 22, '85	
Miller, C. H.....		0 53	Newburgh	do Oct. 26, '64	
McDonald, John.....		0 78	Belleville	do May 21, '52	
Stevens, S.....		0 25	do	do July 26, '52	
Selden & Gordon.....		2 10	Kingston	do do 1, '52	
Stewart, Samuel.....		72 33	Harrowsmith	do May 8, '67	
Urquhart, Arch.....		4 72	Kingston	do Jan. 17, '57	
Walker, Fras.....		2 00	do	do Sept. 13, '53	
Patterson, J.....		40 00	do	do May 16, '74	
Spence, W. R.....		200 00	do	do Nov. 27, '72	
Fritz, Jacob S.....		36 92	Napanee	do April 15, '69	
Cassels, J. H.....		1 93	Kenmore	Ottawa. Nov. 24, '69	
Stuart, John.....		4 48	Ottawa	do April 21, '71	
McCarthy, James.....		4 23	do	do Dec. 6, '69	
Lawson Bros.....		0 42	do	do Feb. 23, '74	
Morrison, A. M.....		8 00	do	do Mar. 27, '75	
Kent, Maria A.....		0 04	do	do May 3, '75	
Stirling, George.....		1 04	do	do do 13, '75	
Edwards & Rutledge.....		0 49	do	do July 5, '75	
Fingland, Wm., assignee, P. Mills.....		1 58	do	do Nov. 30, '75	
Murphy, Jas., assignee, P. Valiquette.....		6 50	do	do April 20, '77	
McConnell, Renaldo.....		2 14	Montreal	do Feb. 15, '66	
Ahern, James.....		4 00	Ottawa	Montreal. April 4, '55	
Adlington, R., M.D.....		0 65	do	do Dec. 10, '63	
Atkinson, H.....		339 88	do	do Oct. 21, '46	
Ayhner, W.....		0 02	do	do Sept. 4, '55	
Armstrong, Rev. J. G.....		0 11	do	do Mar. 12, '59	
Beckett, J. C.....		2 36	do	do Aug. 11, '62	
Bell, W. H.....		12 63	Perth	do Mar. 1, '44	
Bennett, Griggs & Lathrop.....		1 58	Montreal	do June 26, '55	
Carried forward.....		7,286 24			

a Outstanding cheque. b Deposit receipt. c Dead. d Dead; deposit receipt.

Unpaid Dividends.

Bank of British North America—*Continued.*

(Banque de l'Amérique Britannique du Nord—*Suite.*)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends paid for 5 years and over. Dividendes payées pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		7,286 24			
Begley, T. W., executor of estate of M. Walker		10 20	Montreal	Montreal	May 6, '53
Boody, Hone & Co.		2 88	do	do	Oct. 17, '48
Brooks, Wm		1 67	do	do	Feb. 8, '56
Brown & Hartey		0 15	do	do	Nov. 3, '46
Bruneau, J		3 77	do	do	Aug. 29, '46
Castle & Co.		0 02	do	do	do 18, '64
Carter, Vevasseur & Rex		13 70	do	do	Dec. 12, '54
Cassey, E.		5 00	do	do	Aug. 17, '46
Crawford & Wilkinson		9 30	do	do	Nov. 2, '42
Crossley, W. E.		2 38	do	do	June 9, '46
Coffin, W. F.		8 78	do	do	July 26, '56
Crowther, W.		0 10	do	do	Dec. 24, '57
Day, C. D.		2 58	do	do	Aug. 2, '53
Dodds, M. A. C.		2 74	do	do	May 14, '61
Evered, W.		3 73	do	do	Dec. 4, '61
Fleck, A.		1 54	do	do	April 30, '64
Foster, J.		16 13	do	do	Mar. 8, '47
Frances, B.		0 13	do	do	Aug. 14, '46
Froste, & Co., Thomas		16 13	do	do	Oct. 21, '45
Goold, W.		0 51	do	do	Nov. 15, '61
Goold, R. W.		0 03	do	do	do 5, '61
Graham, W.		0 05	do	do	Feb. 16, '47
Hingston & Co., J		0 80	do	do	Nov. 17, '64
Hall, E.		0 13	do	do	Mar. 26, '46
Hamilton's estate		6 28	do	do	May 2, '48
Harding's estate		0 15	do	do	April 14, '51
Hepburn, Dr. W		0 40	New York	do	Oct. 6, '55
Hobson, R.		6 11	Montreal	do	April 16, '61
Holmes, B. N. P.		185 92	do	do	Jan. 19, '56
Huron Bay Copper Co		1 37	do	do	Dec. 26, '48
Hutchins estate		13 23	do	do	Sept. 14, '49
Innes, R.		1 92	do	do	do 28, '47
Kelly, & Co., J		2 45	do	do	June 4, '46
Kelly & Smithers		8 67	do	do	Sept. 8, '52
Kinder, J. W.		0 01	do	do	May 12, '62
Kyle, A.		0 20	do	do	Sept. 13, '60
Larue, A., trustees of		0 48	do	do	July 16, '53
Laurie, W.		0 32	do	do	Dec. 9, '45
Leaycroft & Co.		3 17	do	do	Nov. 18, '46
Liste, W. F., estate of		0 12	do	do	July 4, '54
Long, John.		8 00	do	do	Jan. 5, '54
Lynch, O. and J		1 25	do	do	May 11, '61
Morris, E.		0 56	do	do	Sept. 17, '64
Masson & Co., F.		0 17	do	do	Jan. 8, '51
Mills, W. H.		0 80	do	do	July 25, '46
Morgan, James.		4 35	do	do	Jan. 6, '55
Mowbray, A. E.		0 17	do	do	July 28, '54
McDonnell, D.		1 35	do	do	Nov. 6, '43
McDougall, J.		2 85	do	do	Jan. 25, '55
McKechine, M.		1 00	do	do	Feb. 28, '54
McLeod, J.		4 00	Quebec	do	Nov. 23, '43
McPherson, R. D.		2 00	Montreal	do	do 14, '50
McPherson, A.		1 80	do	do	Feb. 18, '51
Orr, John		94 50	do	do	Mar. 1, '53
Payne, S. W. S.		0 40	Louisville, Ky.	do	Sept. 20, '63
Perkins, R. H.		8 47	Montreal	do	Oct. 11, '42
Porter, James		2 00	do	do	June 13, '55
Carried forward		7,733 16			

Bank of British North America—Continued.
(Banque de l'Amérique Britannique du Nord—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		7,753 16			
Reid & Merkins.....		2 98	Montreal.....	Montreal.....	Nov. 15, '50
Ronald, Alex.....		0 92	do.....	do.....	Dec. 30, '54
Ross, John.....		400 00	do.....	do.....	Feb. 14, '43
Swinburne, James.....		10 57	do.....	do.....	May 27, '65
Schofield & Son.....		4 00	do.....	do.....	Mar. 17, '47
Scott, R.....		1 95	do.....	do.....	Nov. 20, '49
Sharpe, J. B.....		2 70	do.....	do.....	do 14, '54
Stevenson, A.....		1 95	do.....	do.....	do 5, '50
Stevenson, Sutherland & Co.....		0 39	do.....	do.....	Aug. 10, '58
Sutherland, J. S.....		0 73	do.....	do.....	Dec. 3, '51
Sykes de Berges & Co.....		0 48	do.....	do.....	Nov. 2, '54
Teafe, Theodore.....		0 69	do.....	do.....	do 24, '66
Telfer, W.....		2 92	do.....	do.....	June 22, '47
Thornton, J.....		0 45	do.....	do.....	May 3, '48
Twiname, D.....		0 35	do.....	do.....	do 29, '49
Weir & Co., R.....		2 42	do.....	do.....	Aug. 31, '48
Wood, J. & W.....		0 15	do.....	do.....	Nov. 20, '50
Wheeler, Edward.....		0 24	do.....	do.....	do 12, '77
Ross, Robert.....		1 69	do.....	do.....	Oct. 16, '76
Alexander, Murray & Cuddity.....		1 16	do.....	do.....	Mar. 1, '75
Grafton, F. E.....		0 50	do.....	do.....	June 11, '75
Privett, H. E.....		2 62	do.....	do.....	July 16, '75
Nathan, Robt.....		2 72	do.....	do.....	Mar. 17, '75
Davis, Capt. C. A.....		1 26	do.....	do.....	Dec. 28, '77
Phelps, Geo. F.....		1 40	do.....	do.....	Sept. 17, '78
Swales, F. G.....		0 96	do.....	do.....	Mar. 7, '78
Gebhart & Co., G. J.....		2 70	do.....	do.....	May 16, '81
Macdonald & Co., C.....		0 43	do.....	do.....	Aug. 4, '81
Morkill, R. D., jun.....		0 04	do.....	do.....	Feb. 26, '80
aWilkes, G. H.....		13 25	Brantford.....	do.....	Aug. 11, '76
Hayes, Andrew.....		0 13	Montreal.....	do.....	Feb. 17, '81
Gibson, W. M.....		1 15	do.....	do.....	Jan. 15, '77
Farigana, F. J.....		1 54	do.....	do.....	June 8, '81
Boyne, Brant & Co.....		0 48	do.....	do.....	July 18, '84
Boyd, Egan & Co.....		0 77	do.....	do.....	Dec. 28, '82
Johnson, J. W.....		0 24	do.....	do.....	do 6, '83
Hood & Co., J.....		0 44	do.....	do.....	Jan. 25, '83
Thurston, J. D.....		0 54	do.....	do.....	Nov. 15, '82
Wright & Co., H. S.....		0 83	Jersey, P. Q.....	do.....	Dec. 10, '83
Watkins, R. H.....		2 89	Montreal.....	do.....	May 12, '83
Tanner, C. A.....		0 59	do.....	do.....	Dec. 31, '84
Gibb Wire & Iron Co.....		0 87	do.....	do.....	do 31, '85
Linsley, D. C.....		15 79	do.....	do.....	do 31, '85
Manchester and County Bank.....		36 81	Manchester.....	do.....	June 15, '83
Hall, A. S.....		17 47	Montreal.....	do.....	May 9, '85
Huchvale, W.....		0 20	do.....	do.....	Aug. 9, '86
cRoss, Jessie.....		100 00	do.....	do.....	do 1, '82
aHay, E., and Fanny Hay.....		920 00	do.....	do.....	Dec. 6, '83
aHawkes, R. P., Lt. Col.....		11 00	do.....	do.....	April 15, '71
aLloyd, H. C.....		0 54	do.....	do.....	May 8, '71
aMcKay, J.....		19 75	do.....	do.....	Nov. 11, '72
Paton, Thomas.....		1 50	do.....	do.....	Sept. 14, '72
bCaron, Judge R. E.....		0 08	do.....	do.....	Jan. 1, '54
Geddes, C., estate of.....		125 48	do.....	do.....	do 1, '55
Smith, Alex.....		2 30	do.....	do.....	July 4, '68
Quintal P.....		6 05	do.....	do.....	Mar. 12, '69
Carried forward.....		9,483 22			

aOutstanding cheque ; bdead ; cdeposit receipt.

Unpaid Dividends.

Bank of British North America—*Continued.*

(Banque de l'Amérique Britannique du Nord—*Suite.*)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		9,483 22			
Sinclair, J., and Bryson, T. M.		0 30	Montreal	Montreal	Dec. 15, '69
Bowman, J. C.		0 16	do	do	Mar. 19, '72
Hawkes, Lieut.-Col. R. P.		0 15	do	do	May 16, '71
Harrison, F. H.		0 31	do	do	June 30, '71
Leeming & Co., J.		23 49	do	do	Nov. 10, '71
O'Brien, J.		40 69	L'Original	do	Dec. 7, '71
Cundill & Co., F.		3 07	Montreal	do	Mar. 28, '71
Bindley, W. G.		0 50	do	do	Sept. 25, '74
Gibson, C. A.		3 46	do	do	do 12, '74
Fraser, J.		56 35	do	do	May 5, '73
Alexander, R.		2 64	do	do	April 4, '74
«Kavanagh, A.		8 00	do	do	do 26, '81
Yorkshire Varnish Co.		10 00	do	do	Feb. 22, '87
Hay, E., and Fanny Hay		824 00	do	do	Dec. 1, '87
Lundy, E. R.		1 78	do	do	July 30, '87
Watkins, John		0 29	Hochelaga, Mon- treal	do	April 28, '85
Bennefoy, Clerc fils & Janvier		0 23	Montreal	do	Dec. 31, '85
Whitehead, W. J.		130 00	do	Quebec	Jan. 8, '45
Allan & Reid, assignees of		17 39	do	do	Dec. 18, '45
Atkinson, E. W.		10 82	do	do	Nov. 13, '54
Blair, A. F.		5 00	do	do	Mar. 8, '65
Brown, G. G.		1 50	do	do	Oct. 4, '70
Buchanan, A.		11 58	do	do	Nov. 19, '68
Burnet's estate		3,059 95	do	do	Jan. 7, '52
Carson, J.		0 01	do	do	July 11, '62
Collingwood, E.		7 22	do	do	Oct. 30, '54
Côté & Son, E.		0 20	do	do	Feb. 4, '82
Dacres, S. R.		8 03	do	do	April 6, '50
Dean's Estate		7 22	do	do	May 11, '67
Dow, A. B.		100 00	do	do	Aug. 23, '54
Dumoulin, P. B.		1 93	do	do	Dec. 17, '49
Falkenberg & McBlain		0 83	do	do	May 6, '68
Flanagan & Roche		3 86	do	do	do 4, '67
Fleming, B. P.		1 60	do	do	Nov. 27, '82
Forsyth & Co., J. B.		1 52	do	do	do 19, '67
Fraser, J. M.		6 00	do	do	April 20, '60
Frechette, J. B.		0 44	do	do	Nov. 17, '66
Freebody, M. G.		5 46	do	do	Dec. 9, '78
Gale & Hoffman		11 40	do	do	Jan. 24, '53
Garnham, R. E.		0 40	do	do	Nov. 5, '50
Gillespie, J., estate of		13 57	do	do	May 4, '68
Gorman, M.		6 00	do	do	Nov. 16, '42
Harbord, C.		3 00	do	do	Oct. 9, '79
Henderson, E.		4 85	do	do	June 15, '54
Home Mission Fund, Church of Scotland		20 24	do	do	Aug. 20, '66
Hyman, W.		0 03	do	do	April 2, '57
Hyman, W. & Sons		16 00	GrandGrève, Que	do	July 16, '82
Irvine, W. H.		1 22	do	do	Oct. 3, '57
Jones, J.		1 45	do	do	Mar. 18, '54
Jones, H. N.		0 77	do	do	Aug. 17, '60
Keller & Gorsley		0 50	do	do	Sept. 9, '44
Langevin, E.		1 25	do	do	April 8, '58
Laroche, A.		0 60	do	do	June 29, '59
Lortie & Frère		1 03	do	do	do 28, '70
Maxwell, E.		20 38	do	do	Aug. 17, '81
Carried forward		13,941 89			

a Outstanding cheque. *b* Deposit receipt.

Bank of British North America—Continued.
(Banque de l'Amérique Britannique du Nord—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	¢	cts.			
Brought forward		13,941 89			
Munn, J.		0 53		Quebec.	Dec. 24, '55
McDonald, J.		8 50		do	Nov. 1, '52
McDonald, W.		1 40		do	May 10, '48
McDonald & Logan.		1 10		do	Mar. 27, '52
McDougall, J.		0 10		do	Aug. 23, '55
McAdams, A.		0 60		do	Oct. 5, '57
Noad, H. J., and W. J. Newton		1 10		do	Nov. 4, '51
O'Neill, P.		3 57		do	July 20, '59
Panet, Hon. Justice.		5 35		do	Aug. 4, '51
Patton, H. N.		66 87		do	do 28, '47
Penniston estate.....		4 00		do	July 10, '39
Peterson, M.		0 12		do	Sept. 24, '81
Rogers, C.		0 13		do	Oct. 31, '54
Rooke, O. C.		3 36		do	July 22, '64
Ryan, M.		0 07		do	Oct. 10, '55
Shapnell, H. N. T.		6 67		do	June 28, '62
Sheppard & Co., M.		26 80		do	July 10, '46
Smith, C. C.		2 37		do	Jan. 12, '78
Stuart's estate.		92 18		do	April 2, '51
«Synay, J.		100 68		do	June 10, '50
Tomlinson, G.		1 25	Gilbert River.	do	Nov. 4, '79
Turcotte, H.		1 43	do	do	May 29, '56
Valliant, R.		3 63	do	do	Nov. 7, '63
Vandervroot, G. M.		15 00	do	do	June 4, '80
Way & Co., E.		4 68	do	do	May 6, '48
Wilson, A.		25 87	do	do	Sept. 26, '62
Wilson, J. F.		17 54	do	do	Nov. 8, '58
Neilson, H.		7 90	St. John, N.B.	St. John, N.B.	Dec. 31, '47
Whitney, J. W.		0 26	do	do	do 30, '50
Woolhampton, B.		4 18	do	do	Oct. 12, '49
Robertson, Jas., sen.		0 16	do	do	April 25, '48
Jacob, E.		2 30	do	do	July 15, '54
Henties, L.		4 01	do	do	Nov. 2, '54
Macdonald & Co.		3 88	do	do	Aug. 11, '54
Warrick, D., executor.		1 80	do	do	April 14, '55
Robinson, T. E.		0 18	do	do	Dec. 17, '55
Robinson, J.		5 37	Digby, N.S.	do	April 10, '56
Lanton, B.		2 45	St. John, N.B.	do	Jan. 19, '56
Olive, W.		16 65	do	do	do 2, '56
O'Connor, J.		2 95	do	do	Nov. 5, '56
McDonald, D.		5 15	do	do	do 5, '59
Short, W.		0 22	do	do	do 19, '61
Smith, W. M.		2 88	do	do	May 17, '61
Evans, J.		0 35	do	do	Oct. 31, '61
Lough, J.		5 45	do	do	April 26, '60
Peters, E. P.		3 74	do	do	Sept. 21, '63
Besant, C.		6 41	do	do	April 15, '67
Garby, G.		0 60	do	do	Dec. 10, '66
Gray, J. H.		1 65	do	do	April 10, '66
Broad, E. & H.		1 95	do	do	Jan. 16, '67
Armstrong, R.		25 63	do	do	July 8, '59
Coventry, J. W.		59 48	do	do	Nov. 28, '74
DeWolf, T. A. S.		4 36	do	do	July 21, '71
Grant, Jas. A.		0 01	do	do	June 6, '77
Jones, Jas. H.		5 20	do	do	Oct. 29, '75
Notman, Jas.		1 45	do	do	July 10, '75
Carried forward.....		14,513 41			

^a Deposit receipt.

Unpaid Dividends.

Bank of British North America—Continued.
(Banque de l'Amérique Britannique du Nord—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		14,513 41			
McLeod, E., assignee of J. W. Cudlip..	4 17		St. John, N.B.	St. John, N.B.	April 26, '75
McLeod, E., assignee of J. E. Haumn..	3 81		do	do	Jan. 26, '75
Robertson & Co., D. D.....	1 20		do	do	Aug. 14, '75
Scovil, W. E.....	11 03		do	do	Nov. 15, '70
Miller, E. N.....	1 09		Moncton, N.B.	do	May 28, '77
Thomson, R.....	6 25		St. John, N.B.	do	March 31, '78
Elder, W.....	0 18		do	do	Sept. 7, '76
Boyd, H.....	48 66		do	do	Aug. 10, '76
Dickson, J. E.....	0 30		Hopewell, N.B.	do	July 11, '77
Stockton, S. H.....	1 30		St. John, N.B.	do	April 4, '77
Goddard, A.....	0 04		do	do	Dec. 10, '77
Ferguson, Rankin & Co.....	0 54		Bathurst, N.B.	do	April 27, '78
Macfarlane, J. R.....	0 10		St. John, N.B.	do	May 2, '78
Wallace, W. & R.....	2 20		Black River, N.B.	do	Feb. 19, '78
Fellowes, J. J.....	2 82		St. John, N.B.	do	Nov. 30, '78
Breed, J. N.....	0 02		do	do	Feb. 19, '80
Jenkins, G. F.....	0 25		do	do	Nov. 13, '79
Wand, T. P.....	1 69		do	do	July 26, '79
Allan Brothers.....	0 14		do	do	Aug. 9, '87
Collier, W. E., acct. of Pitts.....	0 45		do	do	Dec. 27, '87
Fowler, H. J.....	0 05		do	do	Jan. 30, '85
Killam, A. E.....	0 40		Moncton, N.B.	do	do 26, '85
Murphy, W.....	0 94		St. John, N.B.	do	June 6, '87
Skinner, E. M.....	5 00		Boston, Mass.	do	May 2, '84
Stone, A.....	0 64		Penobscquis, N.B.	do	March 27, '85
Thomson, W., treasurer Relief Fund, Lancashire operatives.....	190 92		St. John, N.B.	do	May 8, '63
Gladstone, W. C.....	1 28		Buctouche, N.B.	do	Nov. 8, '68
Jones, T. R.....	0 38		St. John, N.B.	do	Sept. 29, '68
Smith, John.....	0 18		do	do	June 1, '68
Harding, P., Colonel, 22nd Regiment..	0 85		do	do	Feb. 22, '69
Burdett, W. F.....	0 36		do	do	Mar. 31, '71
Lyon, J. A.....	0 19		King's Co., N.B.	do	July 13, '71
Beer, S.....	0 06		Sussex, N.B.	do	June 12, '69
Lawrilliard, A. D.....	138 46		San Francisco...	do	Nov. 4, '72
Robertson, A. D.....	2 16		St. John, N.B.	do	Jan. 30, '75
Stockton, S. H.....	4 34		do	do	Oct. 31, '73
Longmans, R. M.....	8 50		do	do	July 14, '74
Harney, E., executor of D. McGuire.....	13 19		do	do	April 13, '74
Donnelly, John.....	5 00		Musquash.....	do	do 4, '74
Robinson Bros.....	12 34		St. John, N.B.	do	May 19, '71
Haws & Co., J.....	487 50		Miramichi, N.B.	do	Dec. 28, '71
aLowe, Thomas.....	94 00		St. John, N.B.	do	April 22, '73
bMiller, Mary Ann.....	200 00		Crin St., St. John	do	Oct. 9, '73
cLandy, Mary.....	300 00		Queen St., Fred'n	do	Sept. 23, '75
dDwyer, Catharine.....	288 00		14 Park street, St. John, N.B.	do	April 13, '82
aMorrisey, Mary Sophia.....	500 00		193 Carmathen st., St. John..	do	do 29, '84
aKitchen, Charlotte.....	227 00		Prince Wm. St., St. John, N.B.	do	Oct. 22, '85
aFleming, Kate.....	80 00		Union Street, St. John, N.B.	do	Nov. 17, '86
Hay, Catherine.....	109 00		Sydney St., St. John, N.B.	do	April 1, '87
McKinney, Annie.....	227 00		Duke Street, St. John, N.B.	do	Aug. 23, '87
Carried forward.....		17,497 39			

a. Deposit receipt. b. Dead; deposit receipt.

Bank of British North America—Continued.
(Banque de l'Amérique Britannique du Nord—Suite.)

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	¢ cts.	¢ cts.			
Brought forward		17,497 39			
aSullivan, Timothy		40 00	Fredericton, N.B.	Fredericton.	Mar. 14, '77
bFowler, O. T.		60 00	Welsford.	do	Jan. 2, '79
aBarker, J. W., jun		81 00	Up'r Kingsclear, N.B.	do	May 3, '80
Hooper, N. D.		1 55	Montreal.	do	Sept. 1, '84
Mynoritz & Co., Henry		0 42	Halifax.	Halifax, N.S.	Feb. 25, '67
Foules, Sir J. F.		1 21	do	do	April 1, '67
Margorson, Miss.		24 33	do	do	June 3, '67
Ryan, William		1 54	do	do	do 30, '67
Haliburton, A. F.		0 48	Baddeck	do	July 4, '67
Paton, J.		10 48	Kingston	do	Sept. 12, '68
Luck, A., Capt. 84th Regt		2 26	Halifax	do	May 6, '70
DeChair, D.		4 89	do	do	July 18, '70
Thompson, John.		7 30	do	do	do 30, '70
L'Estrange & Bradley.		0 12	do	do	Dec. 2, '70
Dunlop, Henry.		0 24	Pictou	do	Feb. 24, '71
Victoria Coal Co.		0 14	do	do	Mar. 7, '71
Powell, L. Y.		38 64	Halifax.	do	June 23, '71
Main, M. B.		9 73	do	do	July 18, '71
Main & Co., W. D.		1 12	Amherst	do	Oct. 17, '71
Carew, John		1 21	Halifax	do	Dec. 31, '71
McKean, J. G.		15 18	Port Hastings.	do	May 3, '72
Addler, S. E.		119 45	Halifax	do	do 10, '72
McLeod, Hugh		0 80	Sydney	do	Aug. 22, '74
Campbell, estate of W.		5 68	Halifax.	do	Oct. 17, '74
McKenzie, D.		2 45	Antigonish.	do	Sept. 17, '76
Allen, Jas. G.		2 00	Liverpool.	do	Oct. 25, '79
Bradley, Henry		1 11	do	do	Mar. 22, '81
Symes, Edmund.		0 89	Halifax	do	May 31, '81
Sedger, Horace.		1 23	do	do	Aug. 31, '81
Anderson, W. E.		3 64	Dartmouth	do	Dec. 18, '83
Freeman & Sons, S.		13 48	Milton.	do	July 6, '74
Halls, G. W.		7 48	Halifax.	do	Aug. 13, '75
Morton, S.		1 36	do	do	May 26, '75
cIrish, Margaret B.		334 04	do	do	Feb. 17, '86
Worrall, H. F., agent.		3 27	do	do	Mar. 30, '86
bSibbald, John		600 00	do	do	do 11, '82
aGraham, Wm.		100 00	Lower Shediacke	do	Sept. 22, '85
aBinney, Helen F.		400 00	Durham, Eng.	do	Dec. 8, '87
Chambers, C., estate of.		5 29	Halifax	do	Mar. 3, '85
Squires, George.		5 33	St. Pierre	do	Oct. 3, '84
Watson, Thos.		0 97	Waverley	do	May 5, '77
Lilley, J. J.		0 24	Halifax.	do	do 15, '78
Salteris, J. W.		0 06	do	do	Feb. 26, '78
Fitch, R. R.		5 88	Agent, Atl. Ry.	do	
			Halifax	do	Dec. 6, '79
Watson, J.		20 55	Cole Harbour		
			Dyke	do	Feb. 8, '79
Hutt, J. W.		0 41	Agt, Royal Ins. Co., Halifax.	do	Mar. 3, '80
Yates, J. B.		15 09	New York.	do	Jan. 18, '80
Sheepshanks, J.		80 67	New W'stmin'str	Victoria, B.C.	Aug. 6, '67
Esquimalt Dist. Bd. of Rd. Commiss'rs.		2 48	Victoria.	do	Mar. 5, '69
Gibson, Samuel.		4 48	do	do	Sept. 5, '67
Shirpsey, D.		0 50	do	do	May 30, '67
British North American Assurance.		0 75	do	do	July 25, '62
Carried forward		19,538 81			

aDeposit receipt. bDead, deposit receipt. cDead.

Unpaid Dividends.

Bank of British North America—Continued.
(Banque de l'Amérique Britannique du Nord—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
Brought forward		19,538 81			
Cary, G. H.	0 36		Victoria	Victoria	Sept. 7, '60
Dickson, J., M.D.	2 15		do	do	April 25, '61
Howard, E.	0 35		do	do	July 3, '65
Jenkinson & Co.	3 17		London, Eng.	do	Dec. 27, '62
Kershaw & Cowill.	1 66		Victoria	do	Aug. 18, '63
Levy, B. S., and J. Wilkie, assignees estate of Brown & Matthews.	12 39		do	do	Dec. 15, '65
Mayer, C. W.	0 48		do	do	Oct. 18, '64
Milligan, D. S.	0 79		do	do	July 22, '65
Pirani & Hall.	15 37		do	do	Aug. 11, '63
Burnaby, R., & Stahlschmidt, assignees of W. H. Quincy	1 16		do	do	July 18, '66
Robson, Thos.	2 72		do	do	Sept. 11, '63
Willis, R. C.	2 00		do	do	May 2, '65
Wilson, J.	0 42		do	do	Aug. 31, '68
Cox, W. G.	0 32		do	do	Feb. 19, '69
Dalby & Co., W.	5 44		do	do	Sept. 6, '73
Eyre, C. A.	2 05		do	do	Nov. 13, '76
Jenkinson, R., & McNiff, W.	6 91		do	do	Mar. 10, '74
Wallace & Hutcheson, estate of	4 11		do	do	Jan. 26, '75
Bruce, R. T. Hamilton	3 65		do	do	Nov. 12, '78
Rickmann, A.	0 69		do	do	do 4, '72
Cohen & Hoffman	3 54		Barkerville, B.C.	do	June 26, '72
Board of Education.	6 50		Victoria	do	May 25, '71
Beck, W.	1,330 67		do	do	Feb. 9, '74
aSmythe, W.	8 00		do	do	Dec. 20, '83
bFussell, A. H.	6 00		Chilliwack	do	do 22, '84
cMarks, Routledge & Co.	10 00		Nicola	do	July 16, '87
O'Brien, R.	3 24		Nanaimo	do	Feb. 27, '86
Bullen, W. F., E. G. Prior and J. Spratt, executors estate H. C. Wilson.	9 69		Victoria	do	Sept. 16, '85
Bruce, I. C. L. K.	31 41		do	do	Dec. 18, '86
Herring, Armine.	5 00		Kamloops	do	July 11, '87
Bell & Newland.	1 81		Clinton	do	Feb. 2, '76
Gannon, P., & Co.	5 60		Victoria	do	Jan. 30, '78
Pawson, J.	8 49		Nanaimo.	do	Sept. 16, '76
Turk, J. H.	6 25		Cassiar.	do	Aug. 1, '76
Cohen, L. S.	0 55		Victoria.	do	Nov. 14, '78
dStuart, H. McNab.	0 25		do	do	Dec. 8, '84
Barry, Thos. A.	0 82		California	do	Jan. 18, '84
British Union Packing Co., W. B. Adair, manager.	3 80		New Westminster	do	Sept. 27, '83
dChadwick, Thos.	1 00		Victoria.	do	Jan. 29, '83
Gold, Louis	43 95		Yale.	do	Aug. 16, '81
Kerr, Jas.	3 50		Victoria.	do	June 18, '84
Leacroft, A. C. H.	4 89		do	do	May 31, '84
dMorley, John	5 44		Cowichan.	do	June 14, '83
Torrance, J. F.	1 00		Victoria.	do	Aug. 30, '82
McPherson, W.	25 50		Chemainus.	do	Sept. 3, '84
Oliver, W. H.	10 52		California	do	Dec. 3, '80
Skinner, R. J., and Jas. Reid, executors eMurchy, D. M.	13 50		Quesnelle	do	Nov. 7, '80
Ash & Dennys	85 00		Napanee.	Napanee.	Aug. 7, '72
Daley, C.	0 43		Centreville.	do	Mar. 19, '77
Gilmour, R.	2 85		Napanee.	do	Nov. 17, '77
Henry & Hagar.	8 00		do	do	June 16, '75
	0 86		Enterprise	do	Jan. 11, '76
Carried forward.		21,253 06			

a Dead ; outstanding cheque. b Outstanding cheque. c Assigned ; outstanding cheque. d Dead. e Deposit receipt.

Bank of British North America—*Concluded.*
(Banque de l'Amérique Britannique du Nord—*Fin.*)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$' cts.	\$ cts.			
Brought forward		21,253 06			
Sxsmith, Thos.....		2 65	Napanee.....	Napanee.....	Nov. 6, '75
aGeddes, H. L.....		40 00	do	do	do 26, '73
Case, May E.....		0 10	Toronto.....	Toronto.....	May 16, '83
Cook, Geo.....		0 25	Leslieville.....	do	Mar. 15, '83
Gardner, W.....		5 31	do	do	June 28, '83
Evans, George.....		0 13	do	do	do 23, '83
Stalho Chuck Mining Flume Co., per W. Teague and H. A. Powers.....		53 14	Yale.....	Victoria, B.C.	Jan. 31, '84
Fussell, A. H.....		1 90	Chilliwack.....	do	April 9, '86
Kempster Bros.....		9 97	Victoria.....	do	July 18, '85
Nuttall, Reginald.....		1 70	do	do	Nov. 17, '85
Pendola & Valletti.....		9 18	Savonas Ferry.....	do	Feb. 17, '85
Switzer, Ralph.....		0 35	Seattle.....	do	May 9, '87
Valletti, John.....		14 70	Savonas Ferry.....	do	Feb. 17, '85
Wood, H.....		18 00	Victoria.....	do	Jan. 23, '73
Hocking, Samuel.....		500 00	do	do	April 25, '72
Pickett, R. F., & Co.....		17 20	do	do	May 3, '75
Lesh, James.....		17 20	Bank Field House, Treleth, Camford, Eng.....	do	Dec. 12, '73
Cargill, W. & H.....		4 55	Courchan.....	do	Sept. 30, '87
bMar, Léon.....		200 00	Victoria.....	do	Oct. 14, '78
bMcNeill, Malcolm.....		10 00	Nicola Valley.....	do	July 18, '81
bLevy, Mrs. B.....		4,000 00	Juneau, Alaska.....	do	Dec. 2, '87
Stuart, W. W.....		2 63	Montreal.....	Montreal.....	Jan. 18, '65
Gilkison, Robt.....	37 33		Niagara.....	do	do —, '40
Halkett, Frederick.....	7 47		Toronto.....	do	do —, '40
Brooks, Samuel.....	26 90		Sherbrooke.....	do	July —, '41
Gueront, Marie J. Woolsey.....	133 70		St. Denis, River Chambly.....	do	Jan. —, '43
cJourdain, Augustin, deceased.....	30 70		Quebec.....	do	do —, '46
Hodges, J. M., deceased.....	123 88		5 Charlotte Sq're, Edinburgh.....	do	July —, '46
Hardy, Timothy Hector.....	7 30		Quebec.....	do	Jan. —, '66
Hardy, Timothy Hector.....	9 74		do	do	July —, '66
Hardy, Timothy Hector.....	7 30		do	do	Jan. —, '67
Symes, George Burns, deceased.....	87 60		do	do	do —, '77
Dean, James.....	11 62		do	do	do —, '43
Desbarats, Geo.....	29 60		do	do	do —, '44
Desbarats, Geo.....	29 47		do	do	July —, '44
Graham, Robt.....	6 08		City and County Lunatic Asylum, Bristol, Somerset	Halifax	do —, '79
Graham, Robt.....	6 08				do .....	Jan. —, '80
Total	554 77	26,162 02			

a Outstanding cheque. b Deposit receipt. c A. Jourdain and V. A. Tourangeau, legatees and heirs-at-law, Quebec.

I declare that the above statement has been prepared under my directions, and is correct, according to the books of the bank.

H. STIKEMAN, *Assistant-General Manager.*

We declare that the above return is made up from the books of the bank, and that to the best of our knowledge and belief it is correct.

E. STANGER, *Inspector.*

E. B. BROWNLOW, *General Manager's Clerk.*

MONTREAL, 17th January, 1893.

Unpaid Dividends.

BANQUE D'HOHELAGA.

ETAT des dividendes restant impayés et montants on balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

(HOHELAGA BANK.)

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
aArchambault, Z.	25 00		L'Assomption		Jan. 2, '82
aArchambault, Z.	25 00		do		July 3, '82
aArchambault, Z.	30 00		do		Jan. 2, '83
aArchambault, Z.	30 00		do		July 3, '83
aArchambault, Z.	30 00		do		Jan. 2, '85
aArchambault, Z.	30 00		do		July 3, '85
aArchambault, Z.	30 00		do		Jan. 2, '86
aArchambault, Z.	30 00		do		July 3, '86
aArchambault, Z.	30 00		do		Jan. 2, '84
aMartel, J. Z.	18 00		do		July 3, '84
aMartel, J. Z.	18 00		do		Jan. 2, '84
bDagenais, Rev. T. E.	15 00		Montreal		Jan. 2, '84
Poirier, H.	18 00		Roxton Falls.		do 2, '84
Poirier, H.	18 00		do		July 3, '84
cFrigon, J. A.	15 00		St. Prosper		do 3, '84
dDenis, Dame veuve A.	12 00		Coteau St. Pierre		do 3, '84
Valade, A., sen.	30 00		Montreal	Montreal	Jan. 2, '86
Charlebois, A.		49 97	do	do	Aug. 1, '83
Charlebois & Cie, A.		25 25	do	do	May 25, '83
Senecal, L. A.		9 18	do	do	Nov. 25, '86
Gernon & Co. L.		3 03	do	do	May 15, '85
Girouard & Alex. McGiblon.		1 08	do	do	do 8, '85
Howley, J.		20 00	do	do	Sept. 2, '78
Aubin, J. M.		2 38	do	do	Aug. 2, '85
Decarie, OI.		1 25	do	do	Jan. 23, '84
Kane, R., in trust.		2 02	do	do	May 17, '84
Latour, L. A. H.		0 04	do	do	April 30, '84
Laurin, M.		2 00	do	do	May 1, '84
Monette, O.		0 88	do	do	Dec. 23, '83
Desjardins, Prov. A.		4 91	do	do	Sept. 21, '83
Dansereau, M. E.		0 84	do	do	Oct. 8, '83
Derome, E.		1 21	do	do	July 7, '82
Robert, N. & O.		2 05	do	do	Sept. 8, '83
Rhéaume, H.		3 63	do	do	June 20, '83
Rosaire, D.		2 00	do	do	April 5, '82
Magog Mfg. Co.		0 22	do	do	July 7, '81
Rinfret, F. O.		4 57	do	do	Nov. 23, '80
Boudrias, D.		1 00	do	do	Oct. 2, '82
Carried forward.....	374 00	137 61			

a Deceased, B. Rocher, curator; L'Assomption. b R. R. J. B. Du Rivage and Z. Racicot, ex. test.
c Deceased. d Deceased, Alex. and Henry Mills, heirs.

Banque d'Hochelaga—*Fin.*
(Hochelaga Bank—*Concluded.*)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends owed for 5 years and over. Dividendes impayés pen- dant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	% cts.	% cts.			
Brought forward.	374 00	137 61			
Roy, P. H.		5 44	Montreal.	Montreal.	'82
Desjardins, A.		0 40	do	do	July 11, '84
Morock & Co., J. J.		2 00	do	do	Oct. 31, '84
Gervais, C. A.		0 63	do	do	April 26, '85
Thompson, J.		0 66	do	do	Jan. 25, '86
Sorme, C.		0 76	do	do	Mar. 6, '86
Dubord, J. & E. A.		0 10	do	do	May 8, '86
McKane & Bastin.		0 05	do	do	do 2, '85
Desjardins, G., tutor.		3 03	do	do	Aug. 27, '87
Michaud, J. E.		2 00	do	do	May 16, '87
Total.	374 00	152 68			

I declare that the above statement has been prepared under my directions and is correct according to the books of the bank.

C. F. SIROUX,
Chief Accountant.

We declare that the above return is made up from the books of the bank, and that to the best of our knowledge and belief it is correct.

R. BICKERDIKE,
Vice-President.

M. J. A. PRENDERGAST,
General Manager.

MONTREAL, 16th January, 1893.

Unpaid Dividends.

BANQUE JACQUES-CARTIER.

ETAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

(JACQUES-CARTIER BANK.)

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Beaudry, Dame Félexine		0 90	Ottawa	Beauharnois	Oct. 31, '79
Branchaud, E.		0 20	Montréal	do	Jan. 17, '80
Daoust, Pierre		4 83	Beauharnois	do	Avril 3, '83
aBeaudry, P. J. U.		3 04	Ottawa	do	Juil 14, '84
Ecoles Village St. Anthonin		5 00	St. Anthonin	Fraserville	Juin 24, '85
Martin, Olivier		0 61	Ste. Modeste	do	Déc. 19, '85
D'Amour, Zénon		0 50	Trois Pistoles	do	Mai 13, '86
D'Amour, Camille		0 50	do	do	Avril 30, '86
D'Amour, A. M.		4 00	do	do	Oct. 15, '86
Taschereau, H. T.		22 66	Montréal	do	do 11, '86
Stalker, B.		17 39	Fraserville	do	do 5, '85
bLanglais, Jos		0 25	do	do	Avril 2, '87
bSamdon, M		2 00	do	do	Fev. 12, '87
Blais, Emile		1 00	St. Aubert	do	Sept. 8, '87
Bérubé, Geo., fils.		2 40	St. Arsène	do	Juil 20, '85
Benoit, F.		7 40	Montréal	Montréal	Avl. 27, '85
Brodeur, D.		1 53	do	do	Sept. 4, '85
Cie d'Assurance Mutuelle de Montmagny		1 18	do	do	Juin 17, '84
De Gonzague, L. B.		3 30	do	do	Juil. 3, '86
De Martigny, A., in trust.		5 65	do	do	Déc. 31, '83
Dupuis, L.		1 75	do	do	Oct. 1, '80
Fisk & Ireland		2 92	Lachute Mills	do	Avl. 21, '85
Gaulin, Ferd.		3 22	Montréal	do	Oct. 14, '84
Groulx, Benj.		1 75	do	do	Fév. 23, '84
Harkin & McCormick		81 65	do	do	Juil. 10, '84
Howard, J. H.		1 28	do	do	do 7, '85
Jacobs, H. R.		50 00	do	do	do 15, '85
Johnson, H.		6 68	do	do	Sept. 9, '84
Kitson, J. G. R. W.		0 35	do	do	do 2, '85
Auger & Lafortune		0 82	do	do	do 13, '87
Benoit, P. B.		1 27	do	do	Juil. 26, '87
Brouillet, G. A.		1 06	do	do	Jan. 10, '88
Fauteux, G. W.		2 00	do	do	Adut 2, '87
Feldt, E.		1 75	do	do	Juin 13, '87
Groux, B.		0 54	do	do	do 13, '87
Hensley, G. A. B.			do	do	do 13, '87
Howard, J. H.			do	do	do 18, '87
Hubert, Honey & Gendron		101 90	do	do	do 13, '87
Johnson, H.		6 68	do	do	do 13, '87
Carried forward		349 96			

a Dead. b Unknown.

Banque Jacques-Cartier—Suite.
(Jacques Cartier Bank—Continued.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		349 96			
Archambault, L.....		4 12	Montréal.....	Montréal.....	Mai 13, '73
Avon Gold Mining Co.....		36 32	do.....	do.....	Juin 7, '71
Beauchamp, Jos.....		7 07	do.....	do.....	Avl. 1, '75
Beernast, T.....		8 92	do.....	do.....	Jan. 7, '75
Cassidy, J. L., in trust.....		3 89	do.....	do.....	Juin 18, '86
Cholette, Dame Veuve C.....		2 16	Rigaud.....	do.....	Avl. 22, '74
Chisholm, W. H.....		1 08	Lachute.....	do.....	Fév. 19, '83
Cie Navigation de Longueuil.....			do.....	do.....	Jan. 7, '79
Falardeau, C. B.....		31 37	Montréal.....	do.....	Fév. 21, '82
Taribault, J. L. E.....		7 67	L'Assomption.....	do.....	Mars. 13, '82
Gendron, Delle A.....		12 48	Montréal.....	do.....	Mai 2, '83
Hotel Dieu.....		9 08	do.....	do.....	Juil. 27, '76
Hotel Dieu.....		14 00	do.....	do.....	do 27, '76
Hubert, Papineau & Honey.....		24 18	do.....	do.....	Déc. 22, '75
Bernard, E. A.....		9 77	Varennes.....	do.....	do 15, '83
Beaufort, Ed.....		29 60	Montréal.....	do.....	Mai 6, '81
Nichols, J. H.....	1 50		do.....		Juil. 2, '79
Nichols, J. H.....	1 25		do.....		Déc. 1, '79
Nichols, J. H.....	1 25		do.....		Juin 1, '80
Nichols, J. H.....	1 25		do.....		Déc. 1, '80
Nichols, J. H.....	1 25		do.....		Juin 1, '81
Nichols, J. H.....	1 25		do.....		Déc. 1, '81
Nichols, J. H.....	1 75		do.....		Juin 1, '82
Nichols, J. H.....	1 75		do.....		Déc. 4, '82
Nichols, J. H.....	1 75		do.....		Juin 1, '83
Nichols, J. H.....	1 75		do.....		Déc. 1, '83
Nichols, J. H.....	1 25		do.....		Juin 2, '84
Nichols, J. H.....	1 50		do.....		Déc. 1, '84
Nichols, J. H.....	1 50		do.....		Juin 1, '85
Nichols, J. H.....	1 50		do.....		Déc. 1, '85
Nichols, J. H.....	1 50		do.....		Juin 1, '86
Nichols, J. H.....	1 50		do.....		Déc. 1, '86
Nichols, J. H.....	1 50		do.....		Juin 1, '87
Nichols, J. H.....	1 50		do.....		Déc. 1, '87
Malhoit, A.....		9 97	do.....	Montréal.....	Juin 30, '75
Parent, E. H.....		0 70	do.....	do.....	Sept. 1, '86
Paterson, G. H.....		2 54	do.....	do.....	Juin 18, '85
Préfontaine, Alex.....		1 26	Béleuil.....	do.....	Fév. 28, '82
Renaud, Cyr, in trust.....		6 79	Montréal.....	do.....	do 11, '86
Robb, John.....		18 92	do.....	do.....	Juin 30, '75
Veronneau, L.....		0 17	Boucherville.....	do.....	Oct. 28, '81
Martin, A.....		150 93	Montréal.....	do.....	Nov. 2, '75
Magher, C.....		3 73	do.....	do.....	Avril 27, '85
Martin, P.....		0 50	do.....	do.....	Nov. 23, '86
Ferrault, J. C.....		20 00	Béleuil.....	do.....	Aôut 8, '84
Meunier, J., & Cie.....		2 47	Montréal.....	do.....	Mai 7, '87
Morin, A.....		0 78	do.....	do.....	Aôut 25, '87
The Montreal Suspender Co.....		0 97	do.....	do.....	Jan. 5, '88
Prevost, F. de S.....		2 87	do.....	do.....	Déc. —, '85
Roy, F. X.....		36 66	do.....	do.....	do 16, '87
Peitier, L. R.....		36 50	do.....	do.....	Oct. 19, '85
Seath, D., in trust.....		5 94	do.....	do.....	Mars 12, '85
Fanchemontagne, Dr. J. R.....		1 24	Beauharnois.....	do.....	Mai 17, '82
Lareau, Ed. M.....		0 64	Montréal.....	do.....	Jan. 24, '87
Marion, J. P.....		0 87	do.....	do.....	Fév. 28, —
Société Const. de Montarville.....		4 38	do.....	do.....	Jan. 18, '82
Wilson, T.....		11 38	do.....	do.....	do 28, '85
Lamothe, P., in trust.....		1 43	do.....	do.....	Fév. 28, '83
Carried forward.....	26 50	873 06			

Unpaid Dividends.

Banque Jacques-Cartier—*Fin.*
(Jacques Cartier Bank—*Concluded.*)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....	26 50	873 06			
McDonald, Mary Jane.....		48 81	Plessisville.....	B. J. C. Plessisville....	Mai 12, '86
Billy, Dame Frs.....		49 08	Victoriaville....	do do	do 30, '87
La Bruère, B. de.....		6 31	St. Hyacinthe..	St. Hyac'the	Jan. 14, '80
Perron, C.....		1 30	do	do	Nov. 7, '81
Lafamme, J. B.....		1 93	Upton.....	do	Sept. 9, '81
Casavant, C.....		2 81	St. Hyacinthe..	do	Oct. 1, '81
Chagnon, J.....		1 25	do	do	Jan. 9, '85
Unwin, W. J.....		0 98	New York.....	do	do 12, '82
Raymond, J.....		2 33	St. Hyacinthe..	do	do 26, '82
Brasseur, J.....		2 20	St. Valérien....	do	Avril 26, '84
Bergeron, J. B.....		2 71	St. Pié.....	do	Déc. 13, '82
Mercier, F. H.....		0 58	St. Hyacinthe..	do	Août 18, '86
Vallee, Ant.....		1 00	Montréal.....	do	Déc. 26, '82
La Bruère, Aug. de.....		1 00	St. Hyacinthe..	do	Sept. 23, '82
Jodoin, F.....		2 88	Belœil.....	do	Jun 30, '84
Pion, A.....		13 34	St. Damase.....	do	Nov. 4, '84
Cloutier, V.....		5 54	St. Rosalie.....	do	Sept. 8, '84
Lussier, Cam.....		10 48	St. Hyacinthe..	do	Jan. 25, '86
Casavant, N.....		0 06	do	do	Nov. 19, '86
Tache, A. M.....		6 10	do	do	Déc. 31, '86
Gendron, N.....		5 23	do	do	Jan. 9, '86
Michon, N.....		0 25	La Présentation.	do	Oct. 30, '86
Petit, Joschin.....		0 61	do	do	Avril 9, '87
Gaudet, Toussaint.....		0 77	St. Denis.....	do	Jan. 13, '87
Marier, Louis.....		1 00	St. Hyacinthe..	do	Nov. 8, '86
Bernard, Zoé.....		17 70	do	do	Sept. 29, '87
Laliberté, Edgar.....		11 00	Warwick, Que..	Victoriaville	Fév. 15, '86
Laliberté, Napoléon.....		11 00	do	do	do 15, '86
Dorais, Jules.....		1 23	Arthabaskaville.	do	Oct. 6, '87
Beaudry, Paul.....		1 51	do	do	do 6, '87
aGélinas, H.....		11 04	.....	do	Jun 1, '87
Total.....	26 50	1,095 09			

a Address unknown.

I declare that the foregoing statement has been prepared under my directions, and is correct according to the books of the bank.

F. B. LAFLEUR,
Chief Accountant.

We declare that the foregoing return is made up from the books of the bank, and to the best of our knowledge and belief it is correct.

ALPH. DESJARDINS,
President.
A. de MARTINGY,
General Manager.

MONTREAL, 16th January, 1893.

MERCHANTS BANK OF CANADA.

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no interest has been paid for five years and upwards.

NOTE—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

(BANQUE DES MARCHANDS DU CANADA.)

ETAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balance standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
McGillivray, J.	7 00		Laggan, Ont	Montreal	
Dyer, W. A., in trust.		8 59	Montreal	do	July —, '86
Hayes, Catherine.		257 71	do	do	Jan. —, '86
Gardner, R., jun., in trust.		5 71	do	do	July —, '86
McMartin, Barbara.		70 29	Martintown, Ont	do	Oct. —, '85
McDougall, Maud.		5 00	Montreal	do	Feb. —, '82
Robbin, Mary.		5 30	do	do	Mar. —, '86
Cairns, William.		10 00	do	do	Jan. —, '83
Lewis, T. I.		5 00	do	do	Sept. —, '83
Fitzpatrick, Jane.		6 00	do	do	April —, '84
McKinnon, Mary A.		167 32	Chatham, Que.	do	May —, '84
Brewster, Annie.		30 35	Montreal	do	Sept. —, '85
Dyer, Jane, in trust.		9 00	do	do	Aug. —, '85
Foster, W.		5 31	Humber	Brampton	July 13, '83
Bently, W. J.		11 76	Brampton	do	May 20, '86
Montgomery School District, Jas. Elder, Secretary Treasurer.		50 00	Viriden, Man	Brandon	Feb. -20, '85
do do		50 00	do	do	do 16, '86
do do		50 00	do	do	April 7, '87
Morrison, M. N.		800 00	Griswold, Man.	do	Mar. 16, '87
French, George		388 91	Darrell, Ont.	Chatham.	Dec. 9, '85
English, W.		100 00	Rondeau, Ont.	do	Nov. 17, '75
Barr, R. G.		50 00	Chatham, Ont.	do	do 21, '76
Pearman, G.		200 00	Harwich Centre.	do	Oct. 5, '78
Hilliman, M.		100 00	Chatham	do	Sept. 6, '80
Thompson, J. J.		200 00	do	do	Dec. 27, '87
Rutherford, Mrs. Jeanett.		259 02	Galt	Galt	June 5, '83
Turnbull, Mrs. Jane		100 00	do	do	do 25, '87
Johnston, C.		100 00	Lyndhurst.	Ganoquo.	Feb. 28, '85
Robertson, Eliza M.		178 71	Caledonia.	Hamilton	Dec. 11, '86
Mercer, Walter		5 31	Ingersoll	Ingersoll	April 3, '86
Cameron, D. E.		17 50	Lucknow	Kincardine.	Jan. —, '87
Rowe, George		80 00	Kinloss	do	April 20, '87
Munro, Alex.		455 00	Kincardine.	do	Oct. 18, '87
Gilligan, John, executor.		286 00	Kingston.	Kingston	Mar. 3, '85
Brodey, John		20 00	Mitchell.	Mitchell	Nov. 3, '87
Robinson, Mrs. Fanny		150 00	Napanee	Napanee	June 28, '87
Robinson, Mrs. Fanny		50 00	do	do	Sept. 16, '87
a Auclair, P. C., deceased.		108 12	Ottawa.	Ottawa	Oct. 17, '87
b Egan, John, estate of.		1,406 75	do	do	July 10, '80
Farse, Helen M.		13 07	do	do	do 30, '84
Carried forward.	7 00	5,815 73			

a Estate insolvent. b Subject to the order of the Minister of Finance.

Unpaid Dividends.

Merchants Bank of Canada—*Concluded.*
(Banque des Marchands du Canada—*Fin.*)

Name of Shareholder or Creditor. <small>Nom de l'actionnaire ou du créancier.</small>	Amount of Dividends unpaid for 6 years and over. <small>Dividendes impayés pendant 6 ans et plus.</small>	Dividends payable pending 6 years et plus. <small>Dividendes impayés pendant 6 ans et plus.</small>	Balances standing for 5 years and over. <small>Balances, montant depuis 5 ans et plus.</small>	Last Known Address. <small>Dernière adresse connue.</small>	Agency at which the last transaction took place. <small>Agence où la dernière transaction s'est faite.</small>	Date of last transaction. <small>Date de la dernière transaction.</small>
	\$ cts.	\$ cts.				
Brought forward	7 00	5,815 73				
McKenzie, Wm.		150 00		Perth	Perth	June 3, '87
McVean, James.		100 00		McDonald's Corners	do	Sept. 26, '87
Gamble, And.		37 00		Elliott.	do	Oct. 20, '87
McCartin, M., estate of.		10 69		Prescott.	Prescott	Dec. 6, '86
Smith, John A.		400 00		do	do	Sept. 6, '80
Smith, Mrs. E.		400 00		do	do	Dec. 7, '82
Masterson, Rev. John, in trust.		22 00		do	do	Oct. 13, '86
Ward, M.		1,000 00		Cardinal.	do	July 16, '87
Camerford, R.		110 00		Griffith.	Renfrew	Feb. 19, '87
Municipality of Bagot.		120 00		do	do	Aug. 23, '87
Wadleigh, John E.		14 04		East Bolton.	Sherbrooke.	May 4, '83
Gibbon, John M.		29 54		Lake Megantic.	do	Nov. 21, '83
Mack, E. M.		36 06		Brampton	do	do 12, '84
Hill, Margaret.		118 95		Ellice.	Stratford.	Jan. 12, '87
Bapchand, Ives.		397 09		St. John's	St. John's	Mar. 29, '82
Lareau, Treffe.		96 60		do	do	April 10, '86
Foster, Thos. K., in trust.		84 56		Knowlton	do	Jan. 12, '83
Goold, Hattie M.		7 69		St. John's	St. John's	May 8, '84
Walmsley, F. M.		6 47		do	do	Aug. 2, '84
Sherridan, T.		40 50		do	do	Oct. 3, '83
Walmsley, S. M. H., in trust.		7 48		do	do	Mar. 26, '87
Futvoye, W. A.		90 50		Sabrevois.	do	Feb. 5, '87
White, E. E.		2,590 84		Edmonton P. O.	Toronto	July 2, '72
Duckworth, Jas.		1,850 05		do	do	April 28, '82
Duckworth, Lawrence.		245 78		Toronto	do	July 29, '87
Sparrow, M. A., and G. B. Wright, executors estate of G. Sparrow.		1,085 89		Windsor	Windsor	Sept. —, '86
Bruck, Bridget.		400 00		Rueson Station.	do	do 8, '86
Graham, J.		120 69		Calgary	Winnipeg.	Aug. 31, '86
Bidlake, Hy.		225 00		Winnipeg.	do	Mar. 18, '85
Kirkpatrick, T.		2 31		do	do	April 8, '86
Anglin, Mary A.		37 99		do	do	Nov. 12, '86
Atkinson, Sarah.		378 00		Shadeland.	do	do 23, '86
Alexandria School District.		40 35		North Bend, B.C.	do	Oct. 11, '86
Coughlin, Isabel.		454 35		Perley	do	May 30, '85
Foster, Eliza.		749 36		Winnipeg.	do	Nov. 13, '87
Gunn, John, estate of.		611 25		Gleichen.	do	Feb. 11, '86
Landers, Robt.		145 30		Winnipeg.	do	Dec. 12, '81
Mennier, Chas.		32 00		do	do	Aug. 14, '83
McGregor, Dun.		24 85		Stonewall.	do	July 22, '85
Outram, Jas.		57 70		do	do	Oct. 1, '86
Paterson, Wm.		8 15		Winnipeg.	do	Mar. 2, '86
Ross, W. R.		30 95		St. Paul's.	do	May 31, '86
Taylor, James.		30 95				
Total	7 00	18,186 11				

I declare that the above statement has been prepared under my directions, and is correct according to the books of the bank.
J. GILLESPIE MUIR, *Chief Accountant.*

We declare that the above return is made up from the books of the bank, and that to the best of our knowledge and belief it is correct.
ANDREW ALLAN, *President.*
G. HAGUE, *General Manager.*

MONTREAL, 12th January, 1893.

MOLSONS BANK.

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no interest has been paid for five years and upwards.

NOTE—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

(BANQUE MOLSON.)

ÉTAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTÉ—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Raymond, A.		0 05	Aylmer.....	Aylmer.....	May 10, '83
McConkey, C.		0 68	do	do	do 10, '83
Sharp Bros		0 20	do	do	do 10, '83
Weisbrod & Co.		0 86	do	do	do 10, '83
Carscadden, N.		0 70	do	do	do 10, '83
Beamer, A.		4 55	do	do	do 10, '83
Sampey, R. D.		1 66	do	do	do 10, '83
McConnell,		0 01	do	do	do 10, '83
Farley, Doherty & Bain ..		2 57	do	do	do 10, '83
Newell, G.		0 97	do	do	do 10, '83
Linden C.		0 10	do	do	do 10, '83
Lyon & Heney		38 00	do	do	July 17, '82
Daner, H. L.		0 35	do	do	Dec. 28, '84
Gray, E.		0 81	do	do	do 28, '84
Ingram, F. H.		0 66	do	do	do 21, '87
Lee, J. P.		1 62	Brockville.....	Brockville..	do 15, '74
Balks, A. J.		0 40	do	do	do 30, '74
Reid, J.		0 22	do	do	Jan. 7, '77
Warren, J.		0 51	do	do	April 8, '78
Smart, E. T.		0 04	do	do	July 3, '78
Wylie, D.		8 98	do	do	Feb. 6, '78
Brooke, T. M.		0 29	do	do	June 13, '79
Fields, R.		0 03	do	do	May 15, '80
Hannan, J. J.		0 36	do	do	Aug. 19, '80
Cole, Mrs. A. L.		0 75	do	do	Nov. 8, '80
Schofield, F.		0 87	do	do	April 11, '81
Leggett, J. S.		0 04	do	do	Nov. 30, '81
Black Bros.		0 04	do	do	Aug. 30, '81
Leavitt, Mrs L.		2 19	do	do	April 18, '82
Beatty, W.		1 70	do	do	Jan. 30, '82
Kelly,		0 60	do	do	April 6, '82
Lamb, C. L.		0 97	do	do	June 29, '82
Freer, C. E.		0 02	do	do	Aug. 15, '82
Appleby, W. S.		0 57	do	do	Nov. 13, '82
Wilson, R. A.		2 99	do	do	Dec. 11, '82
Cullerton, E. A.		0 25	do	do	Mar. 8, '84
Smith, R. W.		0 22	do	do	May 14, '84
Smith, F. D.		2 85	do	do	June 7, '84
Schofield, M. A.		0 04	do	do	July 19, '84
Carre, L.		1 25	do	do	Aug. 20, '84
Burns, W. H.		0 34	do	do	Feb. 25, '86
Jones, F.		1 30	do	do	Jan. 31, '87
Canada Powder Co		10 00	do	do	June 28, '87
Carried forward.		91 61			

Unpaid Dividends.

Molsons Bank—Continued.

(Banque Molson—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balance standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
Brought forward		91 61			
Wright, G.		0 30	Clinton	Clinton	April 1, '81
Coats, W.		0 26	do	do	Mar. 21, '84
Charlesworth & McCullough		0 16	do	do	Oct. 22, '83
Hill, Miss H. M.		0 53	do	do	April 3, '83
Williams, R. W.		0 07	do	do	do 24, '83
McKinnon, D. B.		0 75	do	do	June 5, '84
Hodge, R. B.		0 25	do	do	Mar. —, '86
Robb, P.		0 50	do	do	May —, '86
Anderson, Jas.		0 29	do	do	Sept. —, '87
Cox, F.		1 00	do	do	July —, '87
Leslie, Jno.		0 24	do	do	Sept. —, '87
Marcy, F. B.		0 50	do	do	Nov. —, '87
Straith, P.		0 02	do	do	May —, '87
Caddy & Co.		0 09	Exeter	Exeter	Nov. 15, '78
Brown, J., jun.		0 25	do	do	do 19, '78
Hopkins, H.		0 60	do	do	Feb. 20, '79
Woods, Robert.		1 16	do	do	July 6, '81
Canfield, W. A.		0 69	do	do	Jan. 31, '80
Schuara, W.		0 41	do	do	
Dilling, S. L.		200 00	do	do	April 13, '87
Somerville, J.		1 25	Hamilton	Hamilton	Mar. 22, '84
Smith, W. C.		0 97	do	do	do 22, '84
Switzer, H. M.		0 04	do	do	do 22, '84
Patener, R. P.		0 14	do	do	do 22, '84
O'Callaghan, F. S.		0 08	do	do	do 22, '84
McKay, J.		0 07	do	do	do 22, '84
Muirhead, W.		0 24	do	do	do 22, '84
Lewis, B. & Co.		10 62	do	do	do 22, '84
Henderson, Mrs.		12 35	do	do	do 22, '84
Hutton, C.		0 05	do	do	do 22, '84
Hamilton Y. M. T. Association		0 77	do	do	do 22, '84
Foster, C.		0 26	do	do	do 22, '84
Campbell, G. B.		0 14	do	do	do 22, '84
Lancaster Carriage Co.		0 54	do	do	Nov. 10, '84
Carpenter, C. & Co.		1 66	do	do	do 10, '84
Carpenter, J.		0 01	do	do	do 10, '84
McAllister, W. J.		0 02	do	do	do 29, '84
Thomas, C. L.		0 10	do	do	May 1, '82
Goff, Mrs. S.		2 94	do	do	Nov. 3, '83
Kemptville, E.		2 41	do	do	Aug. 14, '83
Scott, D. M.		0 04	do	do	May 20, '84
Leycroft, M. C.		1 37	do	do	Oct. 4, '86
Hicks, W.		0 14	do	do	Nov. 24, '82
Walker, C.		0 26	do	do	June 2, '82
Martin, —		0 49	do	do	May 27, '85
Foster, F. K.		0 25	do	do	July 5, '84
Gage, A.		11 13	do	do	Dec. 22, '84
Livingstone, T. C.		0 75	do	do	Nov. 24, '85
Foster, W.		0 03	do	do	Oct. 5, '85
Stickle, C. H.		1 00	do	do	Dec. 24, '86
Lewis, R. J.		0 15	do	do	April 29, '86
Lambert, J.		0 06	do	do	Aug. 24, '86
Ralston, J.		0 26	do	do	Mar. 20, '86
Thornton, T. F.		0 06	do	do	Sept. 24, '86
Green, H.		0 12	do	do	July 20, '86
Hargrove, J.		0 86	do	do	Nov. 24, '86
Thornton, J.		0 80	do	do	Dec. 31, '86
Hudson, O. A.		0 07	do	do	
Carried forward		352 18			

Molsons Bank—Continued.
(Banque Molson—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over.	Dividends unpaid depuis 5 ans et plus.	Balances standing for 5 years and over.	Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$	cts.	\$	cts.			
Brought forward.....			352	18			
Sutherland, R. G.....			0	02	Hamilton.....	Hamilton.....	Nov. 10, '86
Garland, J.....			1	39	do.....	do.....	do 27, '87
Pocock & Co.....			4	49	do.....	do.....	Mar. 14, '87
Murdock, W.....			0	27	London.....	London.....	Jan. 17, '73
Rebigham, C.....			3	80	do.....	do.....	do 27, '73
Stewart, J.....			7	90	do.....	do.....	Feb. 23, '73
Ronder, T. R.....			0	71	do.....	do.....	do 28, '73
Beattie, A. F.....			0	21	do.....	do.....	Mar. 19, '73
Simpson, F. C.....			4	12	do.....	do.....	do 20, '73
Chicago Relief Fund.....			4	32	do.....	do.....	April 30, '73
McLaren, P.....			0	11	do.....	do.....	do 30, '73
Delton, R.....			8	37	do.....	do.....	Nov. 27, '80
Griffith Bros.....			0	99	do.....	do.....	Feb. 4, '81
Salter, S. F.....			1	00	do.....	do.....	Mar. 30, '81
Marsh, J. F.....			0	85	do.....	do.....	do 30, '81
Munro, D.....			0	13	do.....	do.....	July 31, '75
Calbert, —.....			4	38	do.....	do.....	do 31, '77
Wilson, —.....			0	34	do.....	do.....	do 31, '75
Kennedy, —.....			0	21	do.....	do.....	do 31, '75
McIntyre, A.....			1	37	do.....	do.....	do 31, '75
Brome, W. L.....			0	08	do.....	do.....	Oct. 2, '75
Logan, S. F.....			0	04	do.....	do.....	April 11, '76
Mechanics' institute.....			2	63	do.....	do.....	July 31, '76
Cole, A.....			0	74	do.....	do.....	do 15, '77
McKenzie, J.....			5	66	do.....	do.....	do 31, '77
McVicar, E.....			4	42	do.....	do.....	do 31, '77
Caldwell, G.....			2	88	do.....	do.....	do 31, '76
McGuffie, —.....			11	84	do.....	do.....	do 31, '77
Brown, J.....			22	72	do.....	do.....	do 31, '79
Mac, T.....			5	03	do.....	do.....	do 31, '79
Secombe, R.....			3	22	do.....	do.....	do 31, '79
Brazell, B. D.....			0	74	do.....	do.....	do 22, '82
Goldsmith & Garrett.....			2	74	do.....	do.....	Sept. 30, '82
Menton, F. S.....			5	90	do.....	do.....	do 30, '82
Rooks, W. H.....			0	19	do.....	do.....	do 30, '82
Hargrave, M.....			0	05	do.....	do.....	do 30, '82
Lawson & Coy.....			23	61	do.....	do.....	April 30, '73
Taylor, I.....			13	59	do.....	do.....	do 30, '73
Adams, W. P.....			4	52	do.....	do.....	do 30, '73
Granger & Myer.....			30	87	do.....	do.....	do 30, '73
Hamilton, R.....			0	31	do.....	do.....	do 30, '73
Ryan, J. H.....			0	21	do.....	do.....	June 15, '73
Nesbitt, J.....			0	35	do.....	do.....	do 23, '73
O'Neill, J.....			0	35	do.....	do.....	July 10, '73
Greig, W.....			0	55	do.....	do.....	Aug. 22, '73
Lane, R. J.....			0	02	do.....	do.....	Oct. 18, '73
McRae, D.....			0	05	do.....	do.....	Dec. 16, '73
Burrige, J.....			1	17	do.....	do.....	do 25, '72
Brown, J.....			0	21	do.....	do.....	Feb. 4, '74
County of Middlesex.....			66	88	do.....	do.....	Mar. 10, '74
Gilmour, J.....			0	25	do.....	do.....	May 12, '74
London Sewing Machine Co.....			0	22	do.....	do.....	do 15, '74
Smith, C.....			13	34	do.....	do.....	do 21, '74
Waldock, G.....			0	15	do.....	do.....	do 22, '74
Petroleum Refining Co.....			0	48	do.....	do.....	July 4, '74
Moore, W. M.....			7	91	do.....	do.....	do 12, '74
Read, A.....			0	15	do.....	do.....	Sept. 19, '74
Bentwistle, T.....			0	31	do.....	do.....	Aug. 15, '74
			0	04	do.....	do.....	Sept. 17, '74
Carried forward.....			631	23			

Unpaid Dividends.

Molsons Bank—Continued.

(Banque Molson—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balance standing for 5 years and over. Balance restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		631 23			
Bowman, T. M.....		0 02	London.....	London.....	Sept. 17, '74
Bucklin, C.....		0 06	do.....	do.....	Oct. 6, '74
Hughessan, A. K.....		1 09	do.....	do.....	Nov. 12, '74
Bissett, A.....		0 52	do.....	do.....	Mar. 3, '75
Nicholl Bros.....		1 96	do.....	do.....	do 7, '75
Peters, G.....		0 33	do.....	do.....	May 13, '75
Begg, I. G.....		0 06	do.....	do.....	June 12, '75
Anderson, G. A.....		0 31	do.....	do.....	do 25, '75
Howlett, J.....		1 23	do.....	do.....	Aug. 31, '75
Knox & Son.....		0 79	do.....	do.....	Oct. 11, '75
Wright, J. W.....		10 00	do.....	do.....	do 14, '75
Gleason, T. W.....		0 19	do.....	do.....	Dec. 7, '75
Belmont & Co., C.....		0 60	do.....	do.....	do 13, '75
Graham, M.....		0 37	do.....	do.....	Jan. 15, '76
Blacknall, M. C.....		0 02	do.....	do.....	Feb. 14, '76
Gointer, J. D.....		0 68	do.....	do.....	April 14, '76
Middlemas, G.....		4 17	do.....	do.....	May 16, '76
Grigg, W.....		0 67	do.....	do.....	July 23, '76
Mitchelltree, J. F.....		1 59	do.....	do.....	do 24, '76
Eagan, S.....		0 89	do.....	do.....	do 23, '76
Rowland, A.....		0 13	do.....	do.....	do 24, '76
Smith, F.....		0 92	do.....	do.....	do 24, '76
Tiffany, F.....		10 11	do.....	do.....	Sept. 16, '76
Gerry, I.....		2 61	do.....	do.....	Nov. 23, '82
Mathewson, J. E.....		0 21	do.....	do.....	do 28, '82
Seabrook, S.....		0 09	do.....	do.....	April 28, '83
Craig, J. F.....		2 53	do.....	do.....	May 23, '83
Smyth, W.....		6 32	do.....	do.....	Sept. 30, '82
Dawson, M. B.....		0 12	do.....	do.....	do 30, '86
McFie, B.....		0 01	do.....	do.....	July 3, '85
McKay, G.....		8 04	do.....	do.....	Feb. 21, '85
Pearce, W. J.....		0 38	do.....	do.....	Jan. 26, '85
Restorick, T.....		2 87	do.....	do.....	Aug. 22, '85
Standard Oil Co.....		1 18	do.....	do.....	May 6, '85
Robinson, T.....		0 11	do.....	do.....	Mar. 11, '85
Rose, Mary.....		0 41	do.....	do.....	Nov. 15, '78
Holley, W.....		2 61	do.....	do.....	June 2, '79
Burn, J. F.....		1 38	do.....	do.....	Jan. 11, '79
Charlton, W. B.....		4 58	do.....	do.....	April 16, '81
Wainburg, John.....		0 08	do.....	do.....	Feb. 1, '79
Dillon, M.....		0 38	do.....	do.....	Sept. 27, '79
Forde, B.....		4 48	do.....	do.....	May 25, '82
Secombe Bros.....		1 69	do.....	do.....	Oct. 23, '80
Flannery, Ed.....		1 09	do.....	do.....	Aug. 31, '81
MacDonald, C.....		2 49	do.....	do.....	Dec. 8, '79
Baynes, O.....		1 97	do.....	do.....	do 9, '79
Brown, T. J.....		0 42	do.....	do.....	Jan. 15, '79
Caldwell, T.....		1 00	do.....	do.....	do 15, '79
Wyatt Bros.....		1 16	do.....	do.....	do 15, '79
Webb, W.....		4 42	do.....	do.....	do 15, '79
Frank, W. J. W.....		0 88	do.....	do.....	Sept. 23, '80
Jackson, S. A.....		0 37	do.....	do.....	do 23, '80
Joliffe, L. G.....		0 19	do.....	do.....	do 23, '80
Latimer, J. F.....		0 31	do.....	do.....	do 23, '80
Winnett, T.....		0 01	do.....	do.....	do 23, '80
Elson, J.....		4 34	do.....	do.....	do 29, '80
Salter, A. F.....		1 11	do.....	do.....	do 29, '80
Webb & Co., W.....		0 04	do.....	do.....	do 29, '80
Carried forward.....		726 82			

Molsons Bank—Continued.
(Banque Molson—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends paid for 5 years and over. Dividendes impayés pen- dant 5 ans et plus.	Balances standing or 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		726 82			
Glass, P., secretary.....		1 35	London.....	London.....	Nov. 27, '80
Rooks, W. H.....		2 32	do.....	do.....	April 27, '80
Hovel, John.....		0 20	do.....	do.....	July 29, '81
Oliver, G.....		1 38	do.....	do.....	Jan. 12, '85
Gills, W.....		2 50	do.....	do.....	do 12, '85
Lancaster, W.....		0 97	do.....	do.....	do 12, '85
Cater, H.....		0 63	do.....	do.....	do 12, '85
McCallum, G.....		1 86	do.....	do.....	do 12, '85
Baker, W. J., and J. Davey.....		5 49	do.....	do.....	do 12, '85
Anderson, Eliza.....		152 14	do.....	do.....	Dec. 31, '85
Johnson, Arthur.....		61 38	do.....	do.....	Jan. 2, '83
Wilson, Edith.....		19 02	do.....	do.....	do 2, '83
Burwell, M. A.....		13 86	do.....	do.....	do '2, '83
Laney, Mary.....		1 35	do.....	do.....	Oct. 15, '86
Granas, Henry, executor.....		85 32	do.....	do.....	Jan. 2, '83
Charlton, W. B.....		5 73	do.....	do.....	May 15, '84
Bailey, L. B.....		0 58	do.....	do.....	July 2, '87
Butcher, W. W.....		0 15	do.....	do.....	Oct. 5, '87
Cole, J. A.....		0 12	do.....	do.....	Dec. 1, '87
Hayes, G.....		2 51	do.....	do.....	June 13, '87
Isaac, P. V.....		3 41	do.....	do.....	Sept. 20, '87
Woodward & Co., W. J.....		0 25	do.....	do.....	Aug. 21, '87
Thomas, W.....		0 32	do.....	do.....	May 14, '87
Wainwright, W.....		0 09	do.....	do.....	Mar. 3, '87
Garbute, J.....		0 23	Meaford.....	Meaford.....	April 30, '79
Vercheres, T.....		0 16	do.....	do.....	May 28, '83
Thompson & White.....		0 48	do.....	do.....	July 14, '87
Wilson, J.....		0 53	Morrisburgh.....	Morrisburgh.....	April 6, '76
Cook & Bro.....		0 46	do.....	do.....	do 1, '76
McMillan, D. G.....		0 31	do.....	do.....	June 30, '76
Allison, T. G.....		0 62	do.....	do.....	Aug. 25, '76
McInnes, A.....		0 63	do.....	do.....	June 6, '77
McMillan, A. H.....		274 32	do.....	do.....	Sept. 12, '77
McHurdy, W.....		4 68	do.....	do.....	Feb. 4, '78
Howard, C. M., & Co.....		3 84	do.....	do.....	Jan. 23, '78
Hogg, W.....		12 50	do.....	do.....	Aug. 3, '78
Logan, W. A.....		20 00	do.....	do.....	do 8, '78
Russell, J.....		6 65	do.....	do.....	do 15, '78
Richardson, W.....		0 87	do.....	do.....	Jan. 9, '79
McGarman, D.....		1 78	do.....	do.....	do 7, '79
Baker, S. H., & Bro.....		0 09	do.....	do.....	July 3, '79
Smith, D.....		2 03	do.....	do.....	do 28, '79
Armstrong, A. C.....		2 20	do.....	do.....	June 12, '79
McKay, W.....		2 00	do.....	do.....	Oct. 27, '79
Richardson, S. H.....		2 16	do.....	do.....	Nov. 7, '79
Archibald, C.....		3 70	do.....	do.....	do 12, '79
Nash, R.....		0 05	do.....	do.....	Dec. 5, '79
Jones, Fred.....		0 64	do.....	do.....	June 7, '71
Merkley, J. G.....		0 90	do.....	do.....	Feb. 7, '79
Saalemeyer, A.....		0 30	do.....	do.....	Dec. 23, '79
Brownell, C. W.....		0 82	do.....	do.....	do 15, '80
Watson, Mrs. S. E.....		6 70	do.....	do.....	Mar. 29, '78
Champion, A.....		3 04	do.....	do.....	Oct. 1, '84
Elliott, F.....		8 80	do.....	do.....	Feb. 25, '85
Empey, W. G.....		1 25	do.....	do.....	Mar. 23, '86
Froats, G. H.....		0 47	do.....	do.....	May 16, '85
Harkness, J.....		9 16	do.....	do.....	Oct. 4, '84
Johnson & Son.....		2 30	do.....	do.....	do 1, '84
Carried forward.....		1,464 42			

Unpaid Dividends.

Molsons Bank—Continued.

(Banque Molson—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		1,464 42			
Mountain, J. J. S.....		1 10	Morrisburgh.....	Morrisburgh	Oct. 15, '85
King, H.....		0 66	do	do	Feb. 23, '85
Munroe, M. M.....		0 20	do	do	April 16, '86
McDonald, Geo.....		0 12	do	do	Aug. 28, '85
McIntyre, W.....		1 86	do	do	Feb. 15, '86
Parlor, C.....		0 30	do	do	July 6, '86
Philpot, C. M.....		10 00	do	do	Oct. 1, '84
aStern, R.....		28 13	do	do	May 11, '86
Kearns, J. F.....		2 50	do	do	Oct. 1, '86
Bates, R.....		0 05	do	do	Jan. 14, '86
Fitzpatrick, T.....		0 77	do	do	April 15, '87
Garlough, H.....		1 20	do	do	Oct. 1, '87
Hoves, S. T.....		0 15	do	do	April 5, '87
Wilson, G. R.....		0 40	do	do	Jan. 28, '87
Wright, G. R.....		0 95	do	do	Feb. 16, '87
Amable, G. M.....		0 23	do	do	June 30, '87
Battle, M. J.....		0 33	do	do	May 30, '87
Harris, G. S.....		0 70	do	do	Feb. 21, '87
Halliday, D.....		0 55	do	do	July 12, '87
Logan, J. A.....		0 67	do	do	April 9, '87
Wills, W.....		1 00	do	do	Aug. 26, '87
Saddlemeysere, J.....		0 03	do	do	Dec. 14, '87
Aikman, John.....		0 02	Norwich.....	Norwich.....	Oct. 25, '87
Stephenson, John F.....		1 02	do	do	Nov. 30, '87
Wilson, J.....		0 30	do	do	do 11, '87
Kerr, A. C.....		0 50	do	do	Sept. 21, '86
Cole, A.....		17 72	Owen Sound.....	Owen Sound	May 21, '72
Canadian Sewing Machine Co.....		0 36	do	do	Jan. 11, '73
Craig & Betuzure.....		5 99	do	do	Sept. 16, '73
Degrasse, A.....		24 99	do	do	May 13, '73
Buckland, G.....		12 10	do	do	Mar. 20, '71
Skurry, H. S.....		0 38	do	do	Oct. 16, '71
Rankin, G.....		2 31	do	do	Aug. 17, '74
McGillvray, W.....		3 61	do	do	Oct. 21, '74
Price, W. H.....		2 73	do	do	June 22, '75
Marshall, J. J.....		0 30	do	do	July 15, '75
McDougall & Richardson.....		0 09	do	do	Oct. 11, '83
Smith, Mrs. E.....		1 27	do	do	do 11, '83
Shaw & Son.....		5 27	do	do	Jan. 2, '84
Machell, A. G.....		0 11	do	do	Sept. 15, '84
Merrick, J.....		0 93	do	do	do 15, '84
Patterson, F. L.....		16 35	do	do	do 15, '84
Cleff & Sons.....		0 90	do	do	Oct. 23, '84
Ross Bros.....		1 86	do	do	Mar. 20, '85
Miller, J. M.....		0 60	do	do	do 20, '85
Gunn, D.....		2 30	do	do	Sept. 3, '85
Robinson, T. C.....		0 82	do	do	do 13, '86
Christie, D.....		0 34	do	do	Mar. 30, '86
Whithern, C. H. & Co.....		0 52	do	do	Feb. 2, '86
McLaren, D.....		0 70	do	do	April 30, '86
Bussey, G. H.....		0 93	do	do	Dec. 15, '85
Rutherford, P.....		0 64	do	do	July 21, '86
Stephens, Mary.....		0 01	do	do	Sept. 16, '86
Cameron, M.....		5 00	do	do	Jan. 16, '80
Ross, George.....		400 00	do	do	Nov. 29, '84
Green, R.....		372 00	Dakota.....	do	May 7, '85
Howie, W.....		0 07	Owen Sound.....	do	Dec. 30, '78
McKay, W.....		20 00	do	do	do 31, '78
Johnston, J.....		0 10	do	do	Jan. 20, '79
Foster, S.....		0 01	do	do	do 16, '79
Stevenson, J.....		0 90	do	do	Feb. 11, '79
Carried forward.....		2,420 37			

aDeceased ; representatives unknown.

Molsons Bank—Continued.

(Banque Molson—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		2,420 37			
Malone, M.....		0 45	Owen Sound	Owen Sound	April 23, '79
King, A.....		0 40	do	do	June 18, '79
Reynolds, J.....		2 84	do	do	July 25, '79
Dick, D.....		0 34	do	do	Aug. 11, '79
Sinclair, M.....		0 19	do	do	Mar. 29, '79
Luscombe, W.....		0 64	do	do	Oct. 1, '79
Fothergill, C.....		0 24	do	do	do 6, '79
Jermyn, J.....		0 04	do	do	Nov. 17, '79
Leslie, H.....		0 07	do	do	do 28, '79
Cocking, J. C.....		1 40	do	do	Dec. 2, '79
McKay, R.....		0 27	do	do	June 30, '80
Holmes, W. J.....		2 66	do	do	Aug. 14, '80
McKenzie, J.....		0 81	do	do	Oct. 11, '80
McLaughlin, Mrs. J.....		1 21	do	do	Nov. 11, '80
Jackson, D.....		0 03	do	do	Dec. 6, '80
McClung, W.....		30 00	do	do	Jan. 8, '81
Peete, J.....		35 50	Manitowaning	do	May 22, '78
Akitt, M.....		1 90	Owen Sound	do	Feb. 14, '82
Fox, J.....		2 50	do	do	Jan. 9, '82
Webster, A.....		1 13	do	do	do 1, '82
Walker, T.....		0 01	do	do	Sept. 19, '75
Holmes, W. J.....		0 49	do	do	Oct. 7, '75
Cowper, J.....		8 79	do	do	do 27, '75
Squire, S. W.....		2 19	do	do	do 6, '75
Bentley, R.....		0 06	do	do	Dec. 1, '75
Cunningham, W.....		17 17	do	do	do 16, '75
Cameron & Co.....		0 10	do	do	Sept. 18, '76
McKenzie, E. M.....		0 50	do	do	do 18, '76
Murdock, N. R.....		3 09	do	do	Nov. 18, '76
Hart & Bishop.....		1 05	do	do	Feb. 9, '77
Wright, W.....		0 34	do	do	Mar. 22, '77
Bentley, R.....		28 48	do	do	April 16, '77
McKay, J. S.....		1 02	do	do	June 12, '77
Gilchrist, D.....		1 82	do	do	July 18, '77
Denoon, J.....		110 50	do	do	Nov. 20, '77
Thompson, F.....		0 48	do	do	Mar. 6, '78
Allen & Scully.....		5 78	do	do	do 9, '78
Switzer, R.....		0 01	do	do	May 14, '78
Wilkinson, J. G.....		0 16	do	do	do 26, '78
Kilbourn, Bishop & Co.....		0 03	do	do	Aug. 10, '78
Johnson, D.....		0 85	do	do	Nov. 7, '78
Notter & Co.....		3 75	do	do	Dec. 3, '78
Arnold, S.....		1 25	do	do	do 21, '78
Parker, J.....		0 99	do	do	Mar. 21, '87
Gordon, C.....		0 14	do	do	do 28, '87
Williamson, T. R.....		0 62	do	do	Oct. 18, '87
Eddis & McNab.....		0 52	do	do	Nov. 18, '87
Wallis, J.....		0 07	do	do	Jan. 11, '87
Liebner, A.....		0 04	Ridgetown	Ridgetown	Nov. 26, '83
Benton, A. L.....		0 41	do	do	do 26, '83
Howard, L. C.....		0 80	do	do	April 3, '83
Hone, A. J.....		1 00	do	do	Dec. 16, '85
Russell, —.....		0 30	do	do	do 16, '85
aMcDonald, Eliza.....		22 00	do	do	Feb. 16, '83
Lampman, G. K.....		100 00	do	do	April 12, '84
Beaver, W.....		1 21	do	do	June 15, '87
Carried forward.....		2,819 01			

a Deceased, not known.

Unpaid Dividends.

Molsons Bank—Continued.

(Banque Molson—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pen- dans 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		1,819 01			
Clark, R. A.....		0 35	Ridgetown.....	Ridgetown..	June 15, '87
Kaufman, T.....		0 97	do.....	do.....	Sept. 15, '87
Myers, W.....		1 27	Smith's Falls.....	Smith's Falls	Nov. 16, '74
Percy, T. & Son.....		4 23	do.....	do.....	Mar. 10, '75
St. James, T.....		0 50	do.....	do.....	April 15, '75
Scott, J.....		5 66	do.....	do.....	May 12, '75
Mason, W. & Bro.....		2 08	do.....	do.....	Aug. 18, '76
Empey, W.....		0 63	do.....	do.....	Oct. 24, '77
Gamey, A. J.....		0 65	do.....	do.....	Nov. 7, '77
Road, S.....		9 59	do.....	do.....	April 3, '77
Gould, J., Militia Fund.....		0 85	do.....	do.....	Feb. 21, '79
Hamilton Bros.....		0 12	do.....	do.....	Mar. 1, '79
Foster, G.....		0 16	do.....	do.....	July 28, '79
Lewis, H.....		1 00	do.....	do.....	Oct. 6, '86
Carn & Percival.....		3 72	do.....	do.....	Jan. 25, '87
Mitchell, J.....		0 10	do.....	do.....	Nov. 5, '87
Percival, L. A.....		5 32	do.....	do.....	Sept. 21, '87
Williamson, Capt. J.....		4 40	do.....	do.....	April 7, '87
Gilroy and Moay, in trust.....		1 86	do.....	do.....	June 27, '86
Brady, P.....		0 73	do.....	do.....	Dec. 30, '76
Guevremont, J. B.....		0 10	Sorel.....	Sorel.....	Nov. 23, '71
Kelly, W.....		0 35	do.....	do.....	do 23, '71
Mondor, A.....		0 91	do.....	do.....	do 24, '71
Mefueille, P.....		1 26	do.....	do.....	Oct. 11, '72
Courtois, F. H.....		4 18	do.....	do.....	Aug. 13, '73
Mathieu, J.....		0 38	do.....	do.....	July 3, '73
Tobin, T.....		1 96	do.....	do.....	April 25, '72
Senécal, L. A.....		1 30	do.....	do.....	July 8, '74
Bruneault, S. M.....		15 61	do.....	do.....	June 19, '75
Maynard, G. E.....		0 53	do.....	do.....	April 17, '76
Vidal, T. E.....		3 61	do.....	do.....	Feb. 26, '74
Lunan, W.....		6 96	do.....	do.....	May 13, '74
Girard & Frechette.....		0 05	do.....	do.....	Aug. 28, '75
Peche, H.....		0 24	do.....	do.....	Nov. 10, '74
Harpin, C.....		0 38	do.....	do.....	Aug. 7, '76
Duguay, J. H.....		0 04	do.....	do.....	April 5, '76
Dukett, R. J.....		0 77	do.....	do.....	Nov. 20, '76
Chenevert, J. A.....		0 72	do.....	do.....	do 20, '76
Dukett & Coy, R. J.....		0 13	do.....	do.....	do 20, '76
Lussier, C.....		0 47	do.....	do.....	do 20, '76
Pelletier, G.....		0 40	do.....	do.....	do 20, '76
Perry, J.....		0 53	do.....	do.....	do 20, '76
Germain, A.....		9 97	do.....	do.....	do 20, '76
Glader, B.....		5 09	do.....	do.....	do 20, '76
Duplessis, T.....		0 15	do.....	do.....	Mar. 21, '76
Lireau, _____		0 88	do.....	do.....	June 11, '76
Gelinas, C.....		0 67	do.....	do.....	July 14, '73
Bruneau & Sylvester.....		0 06	do.....	do.....	Feb. 16, '82
Caron, Edward.....		2 16	do.....	do.....	do 8 '81
Dorion, J. A.....		0 09	do.....	do.....	April 12, '82
Denis, P.....		7 48	do.....	do.....	Oct. 2, '80
Gladu, A.....		0 47	do.....	do.....	Sept. 13, '81
Joly, L. O.....		1 02	do.....	do.....	June 5, '82
Kelly, W. F.....		0 93	do.....	do.....	Jan. 26, '81
Morin, T.....		0 09	do.....	do.....	Nov. 30, '81
Woolley, Wm.....		0 65	do.....	do.....	Feb. 21, '81
Tramp & Leduc.....		0 63	do.....	do.....	Nov. 21, '81
Conmoyer, J.....		0 60	do.....	do.....	June 5, '79
Carried forward.....		2,935 02			

Molsons Bank—Continued.

(Banque Molson—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends paid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		2,935 02			
Devillers, C. H. S.....		3 89	Sorel.....	Sorel.....	June 5, '79
Ethier, B.....		12 01	do.....	do.....	do 5, '79
Fallon, M.....		7 28	do.....	do.....	do 5, '79
Gauthier, L. Z.....		2 16	do.....	do.....	do 5, '79
Bergeron, B.....		1 89	do.....	do.....	do 5, '79
Duphimaïs, P.....		0 13	do.....	do.....	Jan. 24, '84
Jacques & De Blais.....		0 70	do.....	do.....	Feb. 11, '84
Labelle, L.....		0 67	do.....	do.....	Aug. 27, '84
Pontbriand, J.....		0 17	do.....	do.....	Oct. 29, '84
Fortin, —.....		1 18	do.....	do.....	June —, '79
Bruneau, —.....		0 91	do.....	do.....	May —, '82
Gahail, —.....		0 40	do.....	do.....	Mar. —, '84
Millar, —.....		1 59	do.....	do.....	Sept. —, '83
Desrosiers, —.....		4 27	do.....	do.....	Mar. —, '83
Nelson, —.....		0 36	do.....	do.....	July —, '85
Cornier, —.....		0 45	do.....	do.....	Nov. —, '82
Ouilette, —.....		0 47	do.....	do.....	Jan. —, '86
Cardin, —.....		6 77	do.....	do.....	June —, '83
Lunan, —.....		1 68	do.....	do.....	April —, '86
Thibaudeau, Julie.....		23 07	do.....	do.....	Sept. —, '77
Peloquin, O.....		56 00	do.....	do.....	Dec. 17, '87
Armstrong, J. F.....		0 30	do.....	do.....	May 4, '87
Brainican, T. J.....		0 07	do.....	do.....	do 4, '87
Conmayes, E.....		0 82	do.....	do.....	do 4, '87
Crebassa, J. G.....		0 18	do.....	do.....	do 4, '87
Armstrong, —.....		0 35	do.....	do.....	Dec. —, '87
Champagne & Deelar.....		7 65	St. Hyacinthe.....	S. Hyacinthe.....	Nov. 7, '87
Natural History Society.....		1 68	St. Thomas.....	St. Thomas.....	July 7, '76
Hebblethwaite, —.....		0 92	do.....	do.....	Jan. 14, '77
Taylor, G. A.....		111 15	do.....	do.....	do 7, '77
Clark, G. H.....		24 37	do.....	do.....	Dec. 23, '77
McCrimmon, W.....		0 15	do.....	do.....	Nov. 30, '83
Osborne Bros.....		1 18	do.....	do.....	do 30, '83
Robinson, J.....		0 08	do.....	do.....	do 30, '83
Strange, W.....		0 03	do.....	do.....	do 30, '83
Stirling, A.....		1 63	do.....	do.....	do 30, '83
Taylor, J.....		0 40	do.....	do.....	do 30, '83
Underwood, L.....		0 15	do.....	do.....	do 30, '83
Winkin, B.....		1 47	do.....	do.....	do 30, '83
Wright, B. T.....		1 66	do.....	do.....	do 30, '83
Heard, H. J.....		0 15	do.....	do.....	Mar. 4, '84
Skallion, J.....		0 20	do.....	do.....	Dec. 9, '84
Yorke, J.....		0 05	do.....	do.....	do 29, '84
Ponsford, J.....		0 17	do.....	do.....	May 28, '84
Reynolds, J.....		0 51	do.....	do.....	do 9, '84
Roe, C.....		0 04	do.....	do.....	Nov. 8, '84
Deer & Young.....		0 77	do.....	do.....	June 30, '84
Dingman, L.....		0 15	do.....	do.....	April 4, '84
Jeners, A. A.....		0 05	do.....	do.....	May 8, '84
Laidlaw, A.....		0 10	do.....	do.....	do 8, '84
Fraser, A.....		0 12	do.....	do.....	Dec. 2, '84
Corlis, W. L.....		3 00	do.....	do.....	Mar. 27, '85
Hunter, H. M.....		0 20	do.....	do.....	do 5, '85
Larman, J., in trust.....		1 10	do.....	do.....	April 11, '85
Small & Co.....		0 21	do.....	do.....	Feb. 6, '85
Springer Bros.....		3 95	do.....	do.....	July 2, '78
Carried forward.....		3,226 08			

a. Deceased ; not known.

Unpaid Dividends.

Molsons Bank—Continued.

(Banque Molson—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years unpaid. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		3,226 08			
Winslow, C. W.		0 95	St. Thomas	St. Thomas.	Aug. 23, '78
Brown, E. B.		1 20	do	do	Feb. 10, '79
Fitch, C. M.		0 20	do	do	Sept. 29, '81
Frankland, F. E.		0 85	do	do	do 29, '81
Gordon, G. H.		0 19	do	do	do 29, '81
Lindon & Cooper		0 05	do	do	do 29, '81
McIntosh, E.		0 70	do	do	do 29, '81
Shearer, C. B.		0 27	do	do	do 29, '81
Hepburn, J. D.		1 00	do	do	Dec. 8, '79
Ellis & Ellis		1 16	do	do	do 19, '81
Mitchell, J.		0 68	do	do	Mar. 14, '81
Campbell, B. P.		1 48	do	do	Feb. 13, '81
Harrison, A. W.		0 05	do	do	June 9, '82
Smith, R. W. B.		0 13	do	do	Feb. 3, '82
Campbell, J. S.		0 54	do	do	Dec. 17, '82
Campbell & Harris		0 82	do	do	Nov. 30, '82
Corlis, J.		0 90	do	do	Dec. 13, '82
Caskey, G. S.		0 49	do	do	Nov. 30, '82
Fraser, D.		0 40	do	do	Dec. 1, '82
Harvey, A. T.		0 05	do	do	Nov. 30, '82
Hutchison, J. S.		0 25	do	do	do 30, '82
Marford, J. B.		1 04	do	do	July 3, '86
Shipman, —		3 00	do	do	Aug. 10, '86
Casey, —		0 55	do	do	Sept. 26, '85
Van Norman; J.		3 62	do	do	Aug. 17, '83
Keating, J.		0 14	do	do	Dec. 3, '84
Munroe & Taylor		0 09	do	do	do 21, '85
McDonald, A.		0 37	do	do	July 15, '84
Bather, J.		0 15	do	do	Dec. 31, '86
McKenzie, J.		0 06	do	do	do 31, '86
McGregor, A.		1 15	do	do	do 31, '86
McLachlan, A.		0 40	do	do	do 31, '86
Kerwan, Hannah.		123 50	do	do	Sept. 5, '83
Mullen, H.		0 26	do	do	Mar. 16, '86
Harris, Rebecca.		170 00	do	do	Dec. 31, '80
Wilson, J.		2 00	do	do	Jan. 17, '85
Robinson, J. L.		1 46	do	do	Sept. 25, '77
Wismer, S.		0 79	do	do	Mar. 28, '78
Cole, J.		11 89	do	do	do 27, '77
Dunn, R.		1 12	do	do	Nov. 2, '81
Hoslin, R.		0 86	do	do	June 21, '81
Munro, C.		1 63	do	do	Mar. 2, '81
Cook, C. M.		0 37	do	do	Oct. 19, '81
McGregor, P.		0 02	do	do	Jan. 22, '81
Gilroy, W.		4 72	do	do	Sept. 6, '82
Gilbert, J. A.		1 82	do	do	April 29, '82
Lasarde, W. E.		4 36	do	do	Jan. 3, '83
Brown, W. B.		0 06	do	do	do 11, '82
Aukland, Geo.		1 09	do	do	Nov. 30, '82
Harvey, M.		0 27	do	do	May 23, '83
Sheehan, John.		0 04	do	do	Dec. 1, '83
Humphries, R. A.		3 25	do	do	Jan. 30, '83
Doke, D.		0 96	do	do	Aug. 28, '83
Obercham, M.		0 58	do	do	Sept. 24, '83
Esson, John.		1 62	do	do	Oct. 27, '83
Campbell, A.		4 25	do	do	July 5, '84
Jones, Lewis.		0 62	do	do	Feb. 18, '84
Bault, W.		3 15	do	do	Jan. 28, '83
Carried forward,		3,589 70			

Molsons Bank—Continued.

(Banque Molson—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		3,589 70			
Hutchinson, Agnes.....		1,120 00	St. Thomas.....	St. Thomas.	Nov. 12, '87
Adams, C. F.....		0 43	Toronto.....	Toronto.....	April 16, '85
Hallet, J. E.....		0 74	do.....	do.....	Sept. 21, '85
Merritt, W. F.....		0 37	do.....	do.....	do 21, '85
Merritt, A.....		0 79	do.....	do.....	do 21, '85
Smith, A. H.....		0 46	do.....	do.....	do 21, '85
Trowner, H. A.....		1 55	do.....	do.....	do 21, '85
Barkwell, J. H.....		0 22	do.....	do.....	Jan. 25, '86
Mansell, P.....		0 11	do.....	do.....	do 25, '86
Bailey & Co., E. R.....		11 20	do.....	do.....	Nov. 25, '86
Edwards & Co.....		0 32	do.....	do.....	April 13, '86
McKay, G.....		0 43	do.....	do.....	Feb. 3, '86
Rodger, W. P.....		0 40	do.....	do.....	Aug. 16, '86
Caldwell, J.....		0 25	do.....	do.....	June 16, '84
Chisholm, C.....		0 12	do.....	do.....	do 5, '83
Clark, Darling & Co.....		0 51	do.....	do.....	do 21, '86
Commercial Travellers' Association.....		0 04	do.....	do.....	Mar. 19, '86
Fitzgerald, W.....		0 02	do.....	do.....	June 21, '86
Fletcher, G.....		0 57	do.....	do.....	Aug. 28, '86
Goodall, J.....		0 24	do.....	do.....	Sept. 30, '85
Hayes, J.....		0 97	do.....	do.....	June 9, '86
Moody, T.....		49 75	do.....	do.....	Aug. 14, '85
Murray & Donohue.....		2 54	do.....	do.....	Mar. 10, '86
McCuaig & McNeill.....		0 65	do.....	do.....	do 20, '86
Frankland, G. F.....		0 21	do.....	do.....	Oct. 23, '77
Badgerow & Strathy.....		1 39	do.....	do.....	Jan. 16, '77
Phipps Bros.....		0 55	do.....	do.....	do 6, '78
Howell, C.....		0 27	do.....	do.....	April 20, '78
Gunner & Simon.....		1 58	do.....	do.....	Jan. 19, '79
Ways, John.....		0 11	do.....	do.....	July 9, '79
Head, Thomas.....		3 72	do.....	do.....	do 12, '79
Young, Jas.....		0 27	do.....	do.....	Oct. 29, '79
Samuel, H.....		0 40	do.....	do.....	April 30, '80
Brown, W.....		0 69	do.....	do.....	May 13, '80
Rechmeyer, A. W.....		3 18	do.....	do.....	Nov. 30, '80
Fletcher & Delancey.....		0 99	do.....	do.....	Mar. 3, '81
Wyld, Brock & Darling.....		0 30	do.....	do.....	July 15, '81
Beard, I. G.....		0 01	do.....	do.....	June 1, '83
Hancock, W.....		0 13	do.....	do.....	do 1, '83
Gardner, W.....		0 28	do.....	do.....	do 1, '83
Morrison, H.....		0 53	do.....	do.....	do 1, '83
Burke & Cronin.....		1 40	do.....	do.....	Dec. 19, '83
Hirst & Spence.....		0 84	do.....	do.....	do 19, '83
Lockington, F. A.....		0 11	do.....	do.....	do 19, '83
Willing & Williamson.....		0 17	do.....	do.....	do 19, '83
Garling, C.....		0 65	do.....	do.....	Sept. 1, '84
Grange Trust.....		0 90	do.....	do.....	do 1, '84
Miles, W.....		0 48	do.....	do.....	do 1, '84
Edwards, R. L.....		16 67	do.....	do.....	April 2, '72
Parker, J. O.....		4 71	do.....	do.....	June 1, '72
Wilson, —.....		4 20	do.....	do.....	do 6, '72
Sanderson & Co.....		7 72	do.....	do.....	Dec. 12, '72
Venden, —.....		0 35	do.....	do.....	Nov. 27, '72
King, J. D.....		3 60	do.....	do.....	April 30, '73
Meredith, Thos.....		2 61	do.....	do.....	Nov. 4, '73
Strachan, John.....		2 24	do.....	do.....	do 7, '73
Prince, A.....		10 00	do.....	do.....	Mar. 12, '74
Hanson, J.....		36 03	do.....	do.....	do 31, '74
Carried forward.....		4,889 67			

Unpaid Dividends.

Molsons Bank—Continued.

(Banque Molson—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		4,889 67			
Archer, W. H.	64 43		Toronto	Toronto	April 1, '74
Furness, Geo.	0 06		do	do	do 1, '74
Henderson, J. D.	15 00		do	do	do 7, '75
Hamilton, —	11 06		do	do	Dec. 21, '75
Bishop of Algoma	0 64		do	do	Sept. 23, '74
Booth & Son	1 42		do	do	Jan. 12, '76
Doyle, R. J.	0 92		do	do	Dec. 30, '76
Beatty, J. R.	1 98		do	do	Jan. 16, '77
Badgerow, G. W.	3 46		do	do	Feb. 8, '77
Shields & Co., Jas.	1 47		do	do	do 15, '77
Furness, M. L. P.	5 21		do	do	Mar. 3, '77
Jeffery, A. C.	1 25		do	do	do 19, '77
Welland, R. E. V.	5 00		do	do	April 14, '77
Percival, T.	0 06		do	do	July 11, '84
Neal, W.	0 89		do	do	do 12, '86
Smith, H. W.	0 02		do	do	June 2, '86
Stein, W.	0 15		do	do	do 16, '86
Parker, W. S.	0 60		do	do	July 29, '86
Ashworth, J.	0 01		do	do	Dec. 17, '87
Bray, G. F.	0 12		do	do	Jan. 25, '87
Dell, F.	0 02		do	do	May 10, '87
Spencer, O. L.	0 38		do	do	Feb. 22, '87
Marshall, R.	0 44		do	do	Jan. 23, '87
Campbell, —	0 41		do	do	Aug. 8, '87
Gregar, J. H.	0 17		do	do	July 9, '87
Greenwood, P. B.	0 31		do	do	Oct. 2, '87
Anderson Bros.	19 50		do	do	Dec. 2, '87
Smith, C. A.	100 00		do	do	do 1, '87
Francis, C.	0 99		Trenton	Trenton	Feb. 10, '81
Finkle, G.	0 25		do	do	Oct. 11, '81
Hill, J.	0 05		do	do	Aug. 23, '81
James, T. H.	0 53		do	do	Nov. 12, '81
Ostram, G. W.	0 11		do	do	Oct. '81
Simpson, W. W.	0 25		do	do	July 10, '81
Day, H. W.	3 86		do	do	Jan. 18, '81
McRae, T.	0 66		do	do	Feb. 2, '81
Cunningham Bros.	1 44		do	do	May 25, '81
Stone, M.	4 49		do	do	Sept. 15, '82
Bell & Garrison.	0 25		do	do	do 18, '82
Porte, J. A. & Co.	0 80		do	do	Nov. 5, '82
Lee & Smith	0 02		do	do	Dec. 15, '82
Bonta, O. H.	0 22		do	do	Jan. 3, '83
Miller, P.	0 12		do	do	Mar. 2, '83
Shea, W.	0 75		do	do	April 14, '83
McComb, W. J.	0 20		do	do	June 15, '33
Young, W. F.	0 39		do	do	Oct. 13, '83
Loveless, H.	0 68		do	do	July 19, '82
Orr, J. A.	0 02		do	do	Nov. 13, '83
McColl, D.	0 05		do	do	Feb. 17, '85
McCabe, F.	0 03		do	do	Sept. 15, '84
Graham, G.	0 21		do	do	Feb. 14, '85
Finlay, W. J.	1 29		do	do	Oct. 31, '83
Barker, W. T.	0 39		do	do	July 2, '85
Delve, H. B. W.	0 10		do	do	June 18, '85
Hurton, R., trustee	0 79		do	do	Aug. 24, '85
Orr, J. A.	0 65		do	do	Oct. 5, '85
Parent, A. & Co.	0 03		do	do	Nov. 11, '85
Ruttan, C. G.	0 10		do	do	Jan. 13, '85
Carried forward.....		5,144 47			

Molsons Bank—Continued.

(Banque Molson—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balance standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		5,144 47			
Turner, B. K.....		0 42	Trenton.....	Trenton.....	May 18, '85
Burton, T.....		1 36	do.....	do.....	Dec. 28, '85
Bonter, Sarah.....		0 21	do.....	do.....	Sept. 11, '86
Cooley, E.....		2 04	do.....	do.....	Jan. 4, '86
Harder, P. W.....		0 88	do.....	do.....	Nov. 16, '84
Ireland, W. J.....		0 03	do.....	do.....	do 2, '85
Knox, A.....		0 34	do.....	do.....	April 5, '86
Hagerman, W.....		125 00	do.....	do.....	Jan. 10, '84
Clarke, W. J.....		0 09	do.....	do.....	June 6, '87
O'Rourke, J. J., in trust.....		0 57	do.....	do.....	May 18, '87
Parent, E.....		1 29	do.....	do.....	Nov. 28, '87
Perkins, S. J.....		0 05	do.....	do.....	July 6, '87
Skelton, J. & Co.....		3 91	do.....	do.....	June 11, '87
Willoughby, J. H.....		0 86	do.....	do.....	May 20, '87
Whittier, A. G., re Gordon estate.....		0 29	do.....	do.....	Sept. 20, '87
Young, S. J.....		0 05	do.....	do.....	Nov. 7, '87
Huether, F.....		20 31	Waterloo.....	Waterloo.....	Jan. 14, '84
Karlfeisch & Schaefer.....		0 09	do.....	do.....	Sept. 18, '84
Groff, H.....		3 00	do.....	do.....	Aug. 31, '87
Good, D., estate of.....		0 16	do.....	do.....	June 7, '87
Werner, A.....		0 03	do.....	do.....	July 21, '87
Lauzon, —.....		8 40	Ingersoll.....	Ingersoll.....	Mar. 15, '78
Essetting, J. S.....		0 06	do.....	do.....	Dec. 23, '77
Walsh, J. A.....		0 15	do.....	do.....	April 12, '80
Kerr, H., secretary.....		1 50	do.....	do.....	Feb. 10, '79
Alterson, G.....		0 72	do.....	do.....	do 3, '79
Heggler, J. H.....		0 50	do.....	do.....	Jan. 1, '83
Thomas, R.....		0 80	do.....	do.....	Sept. 3, '81
Noxon Bros.....		0 72	do.....	do.....	April 1, '82
Guggisberg, J.....		0 18	do.....	do.....	Nov. 13, '82
Brown, J.....		1 84	do.....	do.....	April 3, '83
Jackson, W.....		1 00	do.....	do.....	July 13, '83
Thomson, L.....		1 62	do.....	do.....	Oct. 2, '83
Dundas, E.....		1 50	do.....	do.....	June 5, '83
Barwick, Jas.....		0 65	Woodstock.....	Woodstock.....	Sept. 1, '84
Campbell, G.....		0 10	do.....	do.....	Nov. 3, '84
Cowan, T. & Co.....		4 71	do.....	do.....	Sept. 8, '84
Esseltine, J.....		6 40	Ingersoll.....	Ingersoll.....	Nov. 6, '83
Jackson, H.....		0 11	Woodstock.....	Woodstock.....	Oct. 2, '84
Freighton, W. F.....		2 15	do.....	do.....	Feb. 5, '84
Dundas, E.....		0 45	do.....	do.....	do 19, '84
Garner, F. H.....		0 05	do.....	do.....	Mar. 28, '84
Jamieson, W.....		0 17	do.....	do.....	Oct. 26, '85
Gould Bros.....		0 56	do.....	do.....	do 27, '87
Benjamin, G.....		1 28	do.....	do.....	Mar. 11, '87
Jackson, W. L. S., secretary.....		9 87	Millbrook.....	Millbrook.....	Jan. 27, '80
Wright, James.....		0 64	do.....	do.....	Mar. 29, '80
Wilcox, W.....		0 23	do.....	do.....	May 27, '80
Whitfield, J.....		1 21	do.....	do.....	Aug. 26, '80
Norris, J. E.....		0 37	do.....	do.....	Sept. 9, '80
Fee, Alonzo.....		0 02	do.....	do.....	Oct. 4, '80
Donovan, D.....		2 25	do.....	do.....	Feb. 22, '81
Forster, Geo.....		2 51	do.....	do.....	Oct. 11, '80
Kennedy, R.....		0 10	do.....	do.....	Nov. 1, '80
Garveth, W.....		0 20	do.....	do.....	Dec. 10, '80
McBean, A.....		1 75	do.....	do.....	April 19, '80
London, W. H.....		1 28	do.....	do.....	Sept. 9, '80
Armstrong, A. F.....		0 75	do.....	do.....	do 15, '80
Carried forward.....		5,362 25			

Unpaid Dividends.

Molsons Bank—Continued.

(Banque Molson—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		5,362 25			
Johnston, S.		5 00	Millbrook	Millbrook	Oct. 21, '80
Windrim, S.		0 33	do	do	Jan. 26, '81
Foster & Steele		10 67	do	do	Feb. 26, '81
Klagar, Chas.		3 70	Welland	Welland	April 11, '74
McNab & Co.		2 00	do	do	May 5, '75
Morris, Ed. & Co.		0 16	do	do	Sept. 2, '75
Askin, J. W.		0 09	Windsor	Windsor	April 23, '78
Bell, H. C.		0 70	do	do	do 23, '78
Elliott, F. G.		0 14	do	do	do 23, '78
Kilroy, T. L.		0 30	do	do	do 23, '78
McEwan, James		19 34	do	do	do 23, '78
Mitchell, James		2 87	do	do	do 23, '78
Ryall Bros.		0 10	do	do	do 23, '78
Morton, Bliss & Co.		1 49	do	do	do 23, '78
Gauthier & Clark		0 88	do	do	do 23, '78
Kevil, T.		1 75	do	do	do 23, '78
Kitchen, A.		20 00	do	do	do 23, '78
McAllister, J.		0 28	do	do	do 23, '78
Fulford Bros.		0 05	do	do	May 23, '78
Corbett, M. A.		0 37	do	do	do 23, '78
Watson, R.		10 00	do	do	do 23, '78
Cox & Co.		95 63	do	do	do 23, '78
McVeicht, —		3 00	do	do	do 23, '78
Martin, J. S.		0 03	do	do	do 23, '78
Clogg, R.		100 00	do	do	do 23, '78
McGregor & Bros.		0 21	do	do	do 23, '78
Labien, A. A. & Co.		0 29	do	do	April 23, '78
Wagner, P. S.		0 46	do	do	do 23, '78
Prest, Thomas		0 20	do	do	do 23, '78
Moore, M.		159 11	do	do	do 23, '78
Lamb, J. C.		3 71	do	do	do 23, '78
Jones, W. T.		65 34	do	do	do 23, '78
Adams, E. & Co.		3 00	Montreal	Montreal	July 4, '73
Arpin, J.		0 49	do	do	Oct. 30, '78
Atchison, R.		2 48	do	do	Sept. 26, '77
Aubin, C.		0 69	do	do	Oct. 30, '78
Armstrong, Adam		3 71	do	do	do 18, '88
Armstrong, Emma		58 37	do	do	July 27, '87
Bannatyne, J.		93 07	do	do	do 8, '79
Barber, W. H.		0 48	do	do	Sept. 26, '77
Bane, F.		166 21	do	do	Aug. 13, '78
Beaudoin, J. W.		0 40	do	do	Oct. 30, '78
Bisset, J.		13 66	do	do	do 30, '78
Blackwell, J. E.		12 88	do	do	do 30, '78
Boxer, F. A.		4 34	do	do	do 30, '78
Boyd, Jas.		2 67	do	do	do 30, '78
Brady, T.		13 23	do	do	Jan. 15, '78
Bonden, J. P.		3 00	do	do	Oct. 30, '78
Brown, T. H.		5 92	do	do	do 30, '78
Brown & Perley		0 46	do	do	July 8, '79
Bruce, W.		0 73	do	do	Oct. 30, '78
Benwell, R.		10 00	do	do	do 30, '78
Butters, D. & Co.		6 81	do	do	Jan. 15, '78
Bethune, A.		17 52	do	do	April 1, '82
Braufeillet, W. H.		2 00	do	do	Oct. 18, '83
Brown, Geo.		1 25	do	do	Sept. 30, '85
Beaufoy, Stewart, in trust for H. B. Baylis.		40 27	do	do	do 18, '79
Carried forward		6,334 09			

Molsons Bank—Continued.
(Banque Molson—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	¢ cts.	¢ cts.			
Brought forward.....		6,334 09			
Cadwell, W.....		0 64	Montreal.....	Montreal.....	July 8, '79
Charlebois, P.....		7 65	do.....	do.....	Oct. 30, '78
Clarke, A.....		33 40	do.....	do.....	do 30, '78
Cockburn & Co.....		1 70	do.....	do.....	July 4, '73
Collingwood, J.....		0 83	do.....	do.....	Oct. 30, '78
Corporation of St. Laurent.....		0 69	do.....	do.....	do 30, '78
Couillard, T.....		0 81	do.....	do.....	do 30, '78
Catudal, J. M.....		5 09	do.....	do.....	Jan. 27, '81
Cahoun, D. G.....		5 35	do.....	do.....	do 27, '81
Canadian District Telegraph Co.....		1 57	do.....	do.....	June 2, '81
Cowret Mica Co.....		1 48	do.....	do.....	Aug. 27, '81
Côté, T. L.....		0 99	do.....	do.....	Oct. 2, '81
Cullins, J.....		4 73	do.....	do.....	Dec. 11, '86
Copeland, Mrs. L., in trust.....		15 27	do.....	do.....	Jan. 4, '81
Davies, W. H. A.....		10 00	do.....	do.....	Oct. 30, '78
Davies, Trustee.....		6 75	do.....	do.....	do 30, '78
Denoiselles, L.....		2 87	do.....	do.....	do 30, '78
Douglas, J.....		1 62	do.....	do.....	do 30, '78
Downain, J.....		0 54	do.....	do.....	Jan. 4, '73
Duhamel, J.....		2 54	do.....	do.....	Oct. 30, '78
DeSola, M.....		0 52	do.....	do.....	June 25, '77
Dunmore, A., in trust for Jno. Binder.....		33 09	do.....	do.....	May 9, '78
DeSola Bros.....		2 81	do.....	do.....	April 4, '81
Davidson, Rosina.....		91 31	do.....	do.....	July 9, '83
Dunmore, Agnes.....		28 21	do.....	do.....	Nov. 19, '86
Easton, A.....		31 69	do.....	do.....	Oct. 30, '78
Empey, C. P.....		6 81	do.....	do.....	do 30, '78
Evans, W. A.....		1 30	do.....	do.....	Sept. 26, '77
Emard, J. M., tutor.....		61 59	do.....	do.....	do 3, '81
Fairbairns & Canns.....		0 51	do.....	do.....	Jan. 10, '76
Fleck, A.....		0 80	do.....	do.....	Oct. 30, '78
Frier, E. J.....		4 01	do.....	do.....	July 4, '73
Foster, John.....		16 98	do.....	do.....	Feb. 26, '80
Fitzsimmons & Bros.....		0 94	do.....	do.....	Dec. 12, '83
Favreau, —.....		1 00	do.....	do.....	Sept. 20, '82
Ganat, J.....		1 08	do.....	do.....	do 26, '77
Gilbert, C. E.....		0 50	do.....	do.....	Oct. 30, '69
Girard, H.....		2 71	do.....	do.....	July 4, '73
Goldstone, W. A.....		0 65	do.....	do.....	do 4, '73
Gulf Porpoise Fishing Co.....		1 08	do.....	do.....	Sept. 26, '77
Gibb, Chas.....		0 74	do.....	do.....	Nov. 9, '81
Goodhue, J.....		0 76	do.....	do.....	Oct. 25, '81
Goff, Glines & Co.....		286 30	do.....	do.....	Sept. 16, '76
Grimmond, E.....		0 52	do.....	do.....	June 29, '81
Goodhue, W. L. S.....		0 33	do.....	do.....	Sept. 30, '85
Grosset, Alex.....		5 96	do.....	do.....	do 13, '86
Hadie, H.....		4 68	do.....	do.....	Oct. 23, '74
Harris, J.....		0 83	do.....	do.....	do 30, '78
Heyneman, H.....		2 35	do.....	do.....	Sept. 26, '77
Heyneman, H.....		1 39	do.....	do.....	Jan. 11, '76
Higginson, W.....		0 60	do.....	do.....	Oct. 30, '78
Holliday, J.....		1 03	do.....	do.....	do 30, '78
Houghlan, J. G. R.....		13 53	do.....	do.....	do 30, '78
Hutchison, M.....		13 11	do.....	do.....	do 30, '78
Hutchison, M.....		3 95	do.....	do.....	do 30, '78
Hurebut, C. Abel.....		7 60	do.....	do.....	Sept. 15, '81
Hunt, Geo.....		2 35	do.....	do.....	May 27, '80
Hearn, M. F.....		12 84	do.....	do.....	do 27, '84
Carried forward.....		7,085 07			

Unpaid Dividends.

Molsons Bank—Continued.

(Banque Molson—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balance standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		7,085 07			
Herriot, B.....		7 89	Montreal.....	Montreal.....	Nov. 1, '80
Henderson, P., in trust for P. R. Henderson.....		25 52	do.....	do.....	Jan. 13, '79
Joly, P., & Co.....		0 35	do.....	do.....	Oct. 23, '74
Jarrolowski, J.....		2 14	do.....	do.....	Sept. 3, '81
Jackson Bros.....		5 59	do.....	do.....	Oct. 18, '85
Imperial Mutual Building Society.....		8 05	do.....	do.....	Dec. 13, '84
Kemp, J.....		3 75	do.....	do.....	July 8, '79
Kimber, J.....		3 51	do.....	do.....	do 8, '79
Kerr, Mrs. A. B.....		59 58	do.....	do.....	Mar. 25, '85
Lalanne, R.....		1 05	do.....	do.....	Feb. 4, '71
Lambe, Jas.....		42 08	do.....	do.....	Oct. 30, '69
Last, Long & Co.....		11 73	do.....	do.....	do 23, '74
Lee, Jas.....		1 60	do.....	do.....	do 23, '74
Levy & Co., T.....		1 49	do.....	do.....	Jan. 11, '76
Lafrance, R.....		4 34	do.....	do.....	July 17, '80
Low, Wm. and Agnes.....		359 39	do.....	do.....	Mar. 25, '86
Marcotte, M.....		2 00	do.....	do.....	— '69
Marcotte & Henderson.....		14 68	do.....	do.....	— '69
Mathewson, W. C.....		1 00	do.....	do.....	Feb. 1, '78
Milloy, A.....		0 84	do.....	do.....	do 4, '71
Millar, M. M.....		0 87	do.....	do.....	do 4, '71
Mitchell, J. and J.....		1 17	do.....	do.....	— '69
Monk, G. H.....		3 00	do.....	do.....	— '69
Moore, T.....		9 32	do.....	do.....	— '69
Moreland, Thos.....		33 63	do.....	do.....	— '69
Morrison, W.....		1 87	do.....	do.....	— '69
Morrison & Co., A.....		58 35	do.....	do.....	— '69
Magher, J., jun.....		1 20	do.....	do.....	Feb. 17, '80
Mayer, J.....		0 50	do.....	do.....	Aug. 10, '83
Mooney, R. S.....		4 96	do.....	do.....	do 16, '80
Munn, F. E.....		9 24	do.....	do.....	Sept. 10, '87
Malloy, C. L.....		1 00	do.....	do.....	Nov. 11, '85
Macdonald, & Co., W.....		1 05	do.....	do.....	April 21, '77
Macdonald, W.....		0 49	do.....	do.....	Jan. 27, '70
McDonald, W. G.....		0 89	do.....	do.....	— '69
Macdougall & Son., T.....		0 82	do.....	do.....	April 21, '77
McFee, D.....		2 23	do.....	do.....	— '69
McGinnis, J.....		0 79	do.....	do.....	— '69
McGivin, D.....		0 25	do.....	do.....	June 14, '73
McGregor, D. C.....		0 27	do.....	do.....	Sept. 25, '78
McIver, G.....		1 09	do.....	do.....	— '69
McLaren, W. P.....		6 41	do.....	do.....	— '69
McNaughton, N.....		2 27	do.....	do.....	Dec. — '74
McNaughton, N.....		1 20	do.....	do.....	Sept. 26, '77
McLaren, W. S.....		2 01	do.....	do.....	Oct. 13, '80
McKenzie, W.....		3 49	do.....	do.....	Jan. 31, '81
Nelson, A.....		1 12	do.....	do.....	Feb. 4, '71
Nelson, E. A.....		59 25	do.....	do.....	Nov. 10, '70
Nelson Monument Fund.....		47 98	do.....	do.....	— '69
Nichols, J. & N.....		16 91	do.....	do.....	— '69
Nicholson, Geo.....		29 69	do.....	do.....	Jan. 3, '81
Norris, James, in trust.....		100 00	do.....	do.....	Sept. 8, '85
Oliver, N.....		1 73	do.....	do.....	— '69
Owen, H. G.....		3 29	do.....	do.....	— '69
Owen & Lee.....		16 39	do.....	do.....	Feb. 1, '78
Parker, W.....		56 98	do.....	do.....	April 21, '77
Pease & Son.....		13 76	do.....	do.....	June 14, '73
Carried forward.....		8,137 12			

Molsons Bank—*Concluded.*

(Banque Molson—*Fin.*)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over.	Dividends unpaid for pen- sants 5 ans et plus.	Balance standing for 5 years and over.	Balance report depuis 5 ans et plus.	Last Known Address.	Agency at which the last transaction took place.	Date of last transaction.
	%	cts.	%	cts.	Dernière adresse connue.	Agence où la dernière transaction s'est faite.	Date de la dernière transaction.
Brought forward			8,137	12			
Philbin, R.			2	29	Montreal.	Montreal. ...	— — '69
Poirier, T.			3	96	do	do	— — '69
Portier, G.			1	60	do	do	— — '69
Prentice, Moat & Co.			2	98	do	do	— — '69
Prevost, C.			0	67	do	do	Sept. 26, '77
Paddock, E. O.			1	50	do	do	do 30, '85
Pereira, G. P.			3	27	do	do	Dec. 5, '87
Rafter, J. A.			1	25	do	do	Sept. 25, '78
Robertson & Co.			13	70	do	do	— — '69
Rooklidge & Co.			6	59	do	do	Dec. — '74
Rose & Monk			10	00	do	do	— — '69
Routh, E. G. L.			1	58	do	do	— — '69
Rudiger, R. A.			1	79	do	do	April 21, '77
Rielle, Jos.			36	65	do	do	July 7, '84
Revet & Pickett.			1	00	do	do	Oct. 23, '86
Rendall, G. M.			1	00	do	do	June 21, '86
Rankin, Mrs. Helen			473	18	do	do	do 8, '80
Saunders, H. A.			1	37	do	do	Dec. — '74
Scullin, Jas.			2	96	do	do	— — '69
Simons, F.			0	97	do	do	April 21, '77
Somerville, C.			0	67	do	do	— — '69
St. Julien, A.			14	88	do	do	— — '69
Sternberg & Co.			4	31	do	do	Sept. 25, '78
Strakosch, M.			1	48	do	do	do 25, '78
Stewart, A. B., assignee.			29	26	do	do	do 3, '81
Shaw, W. B.			4	57	do	do	do — '81
Scott, W., in trust.			16	49	do	do	Oct. 22, '80
Scott, J.			1	22	do	do	Aug. 21, '80
St. Lambert School			1	87	do	do	do 1, '84
Stewart, Mrs. Sophia.			1	88	do	do	Mar. 29, '84
Steenchen, Mrs. Sophia			11	26	do	do	Nov. 10, '83
Trinity Church Building Society.			17	13	do	do	— — '69
Tougeon, L. C.			3	07	do	do	— — '69
Thompson, Annie C.			2	00	do	do	Dec. 29, '75
Towns, A. H. & Co.			21	30	do	do	Feb. 27, '87
Van Bokum, H.			8	41	do	do	do 1, '78
Warner, W. A. & Son.			4	13	do	do	June 14, '73
Watkins, J.			1	50	do	do	do 14, '73
Walcott Copper Mine.			0	68	do	do	April 21, '87
Wells, J. D.			0	79	do	do	— — '69
Wells, J. P.			0	92	do	do	Feb. 1, '78
Woodford, Esther			31	59	do	do	Oct. 31, '75
Whitby & Cross.			0	52	do	do	April 12, '86
Wilson, Edith A.			5	72	do	do	Feb. 14, '86
Total			8,891	08			

I declare that the above statement has been prepared under my directions, and is correct according to the books of the bank.

J. H. CAMPBELL,
Chief Accountant.

We declare that the above return is made up from the books of the bank, and that to the best of our knowledge and belief it is correct.

JOHN H. R. MOLSON, *President.*
F. WOLFERSTAN THOMAS, *General Manager.*

MONTREAL, this 16th day of January, 1893.

Unpaid Dividends.

BANK OF MONTREAL.

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

(BANQUE DE MONTRÉAL.)

ÉTAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balance standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Blair, J.	1 02		Belleville	Belleville ..	Oct. 30, '77
Baker, S.	4 65		do	do	April 21, '74
Buck, T.	0 25		do	do	do
Buck & Stewart, estate of	69 47		do	do	Jan. 17, '79
Bunt, P.	2 00		do	do	Oct. 12, '83
Cooper, J.	1 95		do	do	Jan. 14, '80
Coe & McPherson	1 00		do	do	Mar. 23, '68
Chase, E. S.	1 71		do	do	Oct. 8, '75
Cole, S.	0 39		do	do	May 31, '79
Cross, M. H.	0 08		do	do	Mar. 24, '83
Dunham, E.	100 00		do	do	Jan. 1, '58
Downey & Pope	0 04		do	do	Oct. 10, '77
Davenport, N.	0 55		do	do	Jan. 17, '78
Davis, S. M.	0 21		do	do	Oct. 1, '80
Deavins & Roblin	0 94		do	do	June 26, '80
Elmore, A. B.	4 77		do	do	May 15, '61
Evans & Bolger	0 04		do	do	Dec. 21, '81
Fanning & Hogle	0 26		do	do	Nov. 18, '74
Fidler, Mrs. C. B.	0 20		do	do	May 28, '80
Fauquier, E. F.	0 08		do	do	Sept. 3, '81
Huffman, P.	50 00		do	do	Oct. 16, '71
Horne, Mrs. D. M.	0 26		do	do	Aug. 11, '80
Hart, M. S.	0 15		Hillier	do	Dec. 19, '79
Howard, F. T.	0 68		Belleville	do	May 31, '83
Jacobs, R.	13 50		do	do	April 16, '86
Johnston, R. G.	0 03		do	do	do 13, '86
Lyon, J.	2 48		do	do	Nov. 10, '56
London and Lancashire Insurance Co.	0 13		do	do	Feb. 22, '80
Ontario Navigation Co.	1 00		do	do	do 6, '80
Marmora Foundry Co.	479 54		Marmora	do	Oct. 1, '62
Mott, A. P.	0 12		Watertown	do	do 3, '78
Meacham, J. H. (advance account)	20 35		Belleville	do	Aug. 9, '77
McMahon, B.	1 37		do	do	Oct. 3, '84
Mayne, F. J.	23 08		do	do	June 6, '83
McFarlane, D.	18 25		do	do	Oct. 22, '83
Nulty, M.	0 38		do	do	Mar. 20, '79
Palmer, W. J.	5 55		do	do	May 13, '73
Pearce, T. R.	0 59		Toronto	do	Jan. 22, '78
Ross, Jas.	1 00		Belleville	do	April 4, '73
Ross, S., & Co.	0 35		Madoc	do	Oct. 3, '76
Starr, J.	4 72		Belleville	do	Jan. 15, '73
Carried forward.		813 14			

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	¢	cts.			
Brought forward.....		813 14			
Smith, W. R.	0	37	Belleville..	Belleville..	May 15, '72
Smith, G. A., estate of.....	84	55	do	do	June 6, '70
Sullivan, M.	0	12	do	do	Dec. 6, '79
Shaw, Ida F.	1	00	do	do	Feb. 6, '79
Usborne, G. W.	0	36	do	do	May 7, '79
Wallace, J.	90	41	do	do	do 17, '70
Whitford, M.	0	89	do	do	April 26, '75
Bessett, F. M.	0	12	do	do	Oct. 19, '86
Davis, W.	3	43	do	do	Aug. 6, '87
Allin, E.	0	71	Bowmanville..	Bowm'nville	June 30, '78
Artland, E.	0	49	do	do	May 31, '65
Artland, C.	0	60	do	do	do 31, '65
Bartlett, J.	0	15	do	do	do 31, '65
Burnham, Z.	0	60	do	do	do 31, '65
Bryan, A.	1	10	do	do	do 31, '65
Clinch, W.	2	33	do	do	do 31, '65
Campbell, C.	0	40	do	do	do 31, '65
Campbell, J. & R.	4	04	do	do	do 31, '65
Campbell, J., & Sons.	2	69	do	do	do 31, '65
Cole & Murton.	3	02	do	do	do 31, '65
Dyer, J.	0	43	do	do	June 30, '78
Daniells, Hy.	3	58	do	do	May 31, '65
Ford, D. B. O.	1	11	do	do	June 30, '78
Fairbairn, R.	0	80	do	do	do 30, '78
Fuller, S.	0	36	do	do	May 31, '65
Fletcher, A.	0	44	do	do	do 31, '65
Fisher, D.	0	22	do	do	do 31, '65
Gilmans, J.	12	80	do	do	June 30, '78
Gifford, C.	0	48	do	do	do 30, '78
Gurlstone, R.	4	00	do	do	May 31, '65
Hodges, F. S.	0	05	do	do	June 30, '78
Hurly, S.	1	30	do	do	May 31, '65
Tuke & Ash.	0	44	do	do	do 31, '65
Terune, J.	0	83	do	do	do 31, '65
Muir, J., estate of	105	00	do	do	June 30, '78
McLeod, J.	7	03	do	do	do 30, '78
Murling, W.	0	63	do	do	May 31, '65
McArthur, F. F.	0	10	do	do	do 31, '65
Merton, R.	0	10	do	do	do 31, '65
Maguire, W.	3	61	do	do	do 31, '65
McLaughlin, A. A.	4	14	do	do	do 31, '65
Nicolls, W.	0	34	do	do	do 31, '65
Pensin, J.	2	51	do	do	do 31, '65
Phelps, C., & Co.	0	76	do	do	do 31, '65
Rowe, J., & Co.	0	11	do	do	do 31, '65
Runsiman, M.	2	14	do	do	do 31, '65
Robson, J. J.	8	19	do	do	do 31, '65
Soper, H.	0	35	do	do	June 30, '78
Short, W.	0	36	do	do	do 30, '78
Smart, O., estate of	8	50	do	do	do 30, '78
Spence, J. B.	1	09	do	do	May 31, '65
Scott, T.	1	74	do	do	do 31, '65
Taylor, P.	0	16	do	do	do 31, '65
Vance, W.	0	86	do	do	do 31, '65
Walter & Co.	0	44	do	do	do 31, '65
Wilson, C.	3	83	do	do	do 31, '65
Wallace, G.	0	50	do	do	do 31, '65
Barclay, R.	0	05	Brantford	Brantford ..	Jan. 31, '85
Carried forward.....		1,189 90			

Unpaid Dividends.

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	¢	¢			
Brought forward.....		1,189 90			
Calder & Murrode.....		8 00	Brantford.....	Brantford	Jan. 2, '84
Minthorne, W.....		0 43	do.....	do	do 2, '84
Richardson, J.....		1 05	St. George.....	do	Mar. 20, '78
Roberts, A.....		5 50	Chatham, Ont.....	do	May 28, '85
Truman, R.....		0 01	Brantford.....	do	Nov. 11, '79
Atcherley, F. J.....		246 63	England.....	Brockville...	Dec. 21, '72
Baxter, A.....		2 37	Brockville.....	do	April 4, '68
Bellamy, L. H.....		0 03	do.....	do	Mar. 19, '85
Brannan, C. J.....		4 00	do.....	do	Aug. 8, '76
Bennett & Potter.....		0 77	do.....	do	Dec. 14, '76
Burriess, W. H.....		0 50	do.....	do	Oct. 13, '84
Buchanan, M. H.....		1 05	do.....	do	Mar. 30, '83
Crane, S., & Co.....		94 81	do.....	do	Oct. 22, '58
Colborne, B.....		0 72	do.....	do	May 23, '75
Chamberlain, F.....		0 50	do.....	do	Dec. 7, '75
Cassels & Co.....		0 04	Lynn.....	do	July 25, '79
Copeland, E.....		0 08	Brockville.....	do	Dec. 26, '84
Campbell, A. J.....		0 29	do.....	do	do 22, '85
Daggett, S. R.....		0 04	do.....	do	do 17, '77
Doyle, O. H.....		1 00	do.....	do	May 8, '80
Easton & Wait.....		2 36	Eastons Corners.....	do	Mar. 21, '79
Gordon, H. A.....		44 26	Brockville.....	do	May 6, '76
Gordon, J.....		1 14	do.....	do	June 5, '74
Gill, T.....		3 35	do.....	do	Mar. 23, '80
Irvine, J.....		2 35	do.....	do	Sept. 12, '76
Jamieson, T. B.....		0 03	do.....	do	May 29, '83
Jessup, S. G.....		0 03	do.....	do	Aug. 15, '77
King, J. A.....		50 00	do.....	do	Oct. 17, '73
Kearns, E.....		2 00	do.....	do	April 26, '73
King, H. A.....		5 64	do.....	do	June 15, '72
Kilran, F.....		126 00	do.....	do	Oct. 14, '79
Lewis, S. S.....		0 40	do.....	do	April 22, '71
Mills, A. R.....		3 98	do.....	do	Jan. 26, '85
Morrison, M. J.....		0 70	do.....	do	June 9, '72
Merrick, Hy.....		1 82	Merrickville.....	do	Jan. 3, '80
Millar, P.....		0 41	Brockville.....	do	Dec. 21, '82
Merrick, P. Y.....		0 42	Merrickville.....	do	do 7, '82
McDonald, J. B.....		28 53	Brockville.....	do	Jan. 15, '66
Preston, R.....		1 08	do.....	do	Nov. 8, '78
Parker, J.....		1 00	do.....	do	do 28, '82
Roberts, H.....		4 62	do.....	do	Mar. 14, '82
Sharpe, W. H.....		10 40	do.....	do	Dec. 22, '73
McPherson, J. B., in trust.....		20 00	do.....	do	Jan. 23, '69
McDonald, J. B.....		0 75	do.....	do	June 27, '72
Smith, Miss M.....		0 40	do.....	do	April 19, '79
Stewart, W. W.....		14 00	do.....	do	Aug. 14, '79
Smith, J. R.....		0 67	do.....	do	May 29, '80
Smith, R. W.....		0 70	do.....	do	Nov. 15, '83
Tane, F. R.....		1 60	Bath.....	do	Aug. 25, '75
Triskey, A. T.....		1 07	Brockville.....	do	Oct. 21, '71
Taylor, T., jun.....		4 85	do.....	do	Nov. 8, '78
Thompson & Bell.....		0 88	do.....	do	Mar. 23, '80
Vineburg, A.....		0 46	do.....	do	Sept. 18, '84
Beach, Jane.....		0 45	do.....	do	Dec. 15, '87
Rivet, J. B.....		0 20	Calgary.....	Calgary.....	April 4, '87
Kirk & Fonseca.....		0 10	do.....	do	July 2, '87
Linnoges & de Tournel.....		0 35	Cochrane.....	do	do 25, '87
McMillan, F. P.....		0 30	Calgary.....	do	Nov. 12, '87
Carried forward.....		1,895 02			

Bank of Montreal—Continued.
(Banque de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends paid for 5 years and over. Dividendes payés pour cinq ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		1,895 02			
Ewer, C. F.		0 69	California.	Calgary	Dec. 1, '87
Preswell, G. H.		0 03	Donald.	do do	do 12, '87
Bell, J. H.		11 11	Richibucto.	ChathamNB	Sept. 8, '82
Buckley, D.		9 67	Newcastle.	do do	April 21, '83
Carmichael Bros		0 26	Chatham, N.B.	do do	Nov. 8, '80
Doherty, W. W.		2 48	Belledune.	do do	Feb. 28, '77
DesBrisay, S.		0 19	Armstrong's Pt..	do do	Aug. 10, '83
Fraser, J. W.		0 61	Chatham, N.B.:	do do	May 22, '80
Hall, T.		1 37	Newcastle.	do do	Aug. 9, '76
Johnston, J.		0 76	Chatham, N.B..	do do	Dec. 17, '76
Lewis, A.		1 55	do do	do do	Nov. 8, '76
Meahan, F.		6 61	Bathurst.	do do	June 30, '75
McRae, J.		0 75	Chatham, N.B..	do do	Sept. 11, '77
Noonan, J.		8 60	do do	do do	Aug. 8, '77
Robertson & McAndrews.		0 56	do do	do do	Oct. 20, '77
Sherriff, A. D.		2 42	Cambridge, Mass	do do	Dec. 12, '76
Smith, W. A.		1 97	Bathurst.	do do	June 1, '82
Stevens, H.		0 05	Chatham, N.B..	do do	Dec. 3, '79
Taylor, W.		0 24	do do	do do	Aug. 17, '79
Underhill, A. A.		0 62	Newcastle.	do do	April 26, '81
Waddleton, R.		0 04	Chatham, Ont..	do do	Mar. 13, '78
Case, C. M.		5 62	do do	Chatham, O.	Aug. 1, '84
Patterson, Z. J.		17 53	do do	do do	do 1, '84
Powell, Mrs. A., executrix		5 68	do do	do do	do 1, '84
Ross, R. C.		133 54	do do	do do	do 1, '84
Ward, C. H.		26 72	do do	do do	do 1, '84
Atwood, C.		0 89	Cobourg.	Cobourg.	May 31, '81
Boulton & Fowles		4 00	do do	do do	do 31, '81
Baltimore, R. C.		2 08	do do	do do	do 31, '81
Bayley, J.		1 23	do do	do do	do 31, '81
Bradley, J. C.		0 70	do do	do do	do 31, '81
Brown, A.		4 33	do do	do do	do 31, '81
Buller, W.		0 04	do do	do do	do 31, '81
Boucher, R. M.		0 58	do do	do do	do 31, '81
Bunnett, W.		0 47	do do	do do	do 31, '81
Bunnett, E.		5 87	do do	do do	do 31, '81
Buck, J.		1 29	do do	do do	do 31, '81
Boswell, J. C.		0 46	do do	do do	do 31, '81
Burnett, W. & D.		0 50	do do	do do	do 31, '81
Bingley, T.		0 25	do do	do do	do 31, '81
Beattie, J. J.		0 97	do do	do do	do 31, '81
Burnett, W.		0 29	do do	do do	do 31, '81
Barrett, G. S.		1 93	do do	do do	do 31, '81
Brown, E.		1 28	do do	do do	do 31, '81
Conger, W. G.		0 50	do do	do do	do 31, '81
Church, N. Y.		1 50	do do	do do	do 31, '81
Corrigal, W.		0 60	do do	do do	do 31, '81
Cobourg Gas Co.		3 50	do do	do do	do 31, '81
Cruso, H. B.		0 38	do do	do do	do 31, '81
Campbell, D.		0 10	do do	do do	do 31, '81
Campbell, D.		0 71	do do	do do	do 31, '81
Dunn, J.		0 27	do do	do do	do 31, '81
Dingman, J.		3 26	do do	do do	do 31, '81
Denmark, A. W.		0 84	do do	do do	do 31, '81
Dewey & Co.		3 09	do do	do do	do 31, '81
Dickson, J.		0 08	do do	do do	do 31, '81
Drake, E.		10 50	do do	do do	do 31, '81
Donovan, C.		148 00	do do	do do	do 31, '81
Carried forward		2,335 18			

Unpaid Dividends.

Bank of Montreal—Continued.

Banque de Montréal—Suite.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		2,335 18			
Easton, H.....		0 07	Cobourg.....	Cobourg.....	May 31, '81
Elliott, C.....		1 04	do.....	do.....	do 31, '81
Foulds, H.....		0 01	do.....	do.....	do 31, '81
Foulds, H.....		0 33	do.....	do.....	do 31, '81
Fisher, D.....		0 42	do.....	do.....	do 31, '81
Feeham, D. R.....		0 36	do.....	do.....	do 31, '81
Farrand, M.....		1 97	do.....	do.....	do 31, '81
Gibbard & Sons.....		0 27	do.....	do.....	do 31, '81
Gordon, James.....		0 06	do.....	do.....	do 31, '81
Gillespie, James.....		1 05	do.....	do.....	do 31, '81
Gillespie, P.....		0 57	do.....	do.....	do 31, '81
Garrison, J. F.....		0 07	do.....	do.....	do 31, '81
Hudspeth, R.....		4 00	do.....	do.....	do 31, '81
Hayes, J. H.....		0 43	do.....	do.....	do 31, '81
Howell, W. S.....		1 63	do.....	do.....	do 31, '81
Henry, W.....		36 41	do.....	do.....	do 31, '81
Hatton, S.....		0 10	do.....	do.....	do 31, '81
Houseman, A. V.....		0 62	do.....	do.....	do 31, '81
Hamilton, J. A.....		1 35	do.....	do.....	do 31, '81
Harnden, J. N.....		2 63	do.....	do.....	do 31, '81
Harstone, R.....		0 38	do.....	do.....	do 31, '81
Hune, R.....		0 04	do.....	do.....	do 31, '81
Humphries, J.....		0 16	do.....	do.....	do 31, '81
Ingles, G.....		0 14	do.....	do.....	do 31, '81
Jerry, W.....		1 67	do.....	do.....	do 31, '81
King, A.....		0 22	do.....	do.....	do 31, '81
Luke, E. W.....		0 36	do.....	do.....	do 31, '81
Lawes, C.....		1 39	do.....	do.....	do 31, '81
Maybee, A.....		0 40	do.....	do.....	do 31, '81
Munro, G.....		10 60	do.....	do.....	do 31, '81
Munro, G. J.....		0 40	do.....	do.....	do 31, '81
Mutual Insurance Co.....		9 53	do.....	do.....	do 31, '81
Morgan, Mrs. R. E.....		2 07	do.....	do.....	do 31, '81
Moore, E. C.....		1 87	do.....	do.....	do 31, '81
Municipality of Cramabe.....		0 07	do.....	do.....	do 31, '81
McMurty, J.....		0 01	do.....	do.....	do 31, '81
McCall, J.....		0 15	do.....	do.....	do 31, '81
McNaughton & Co.....		0 87	do.....	do.....	do 31, '81
McDonald & Co.....		0 05	do.....	do.....	do 31, '81
McCabe, M.....		0 47	do.....	do.....	do 31, '81
McCallum, P.....		0 63	do.....	do.....	do 31, '81
McRae & Gibson.....		1 09	do.....	do.....	do 31, '81
McGill, J. & G.....		13 89	do.....	do.....	do 31, '81
McDonald, J.....		140 00	do.....	do.....	do 31, '81
McDougall, R.....		1 44	do.....	do.....	do 31, '81
Nicholls & Co., R.....		0 18	do.....	do.....	do 31, '81
Platt, D.....		0 66	do.....	do.....	do 31, '81
Proctor & Co.....		0 45	do.....	do.....	do 31, '81
Porter, A.....		0 43	do.....	do.....	do 31, '81
Parmells, E.....		0 86	do.....	do.....	do 31, '81
Parmells, E.....		0 12	do.....	do.....	do 31, '81
Ryerson, J.....		0 48	do.....	do.....	do 31, '81
Radcliffe, J. D.....		5 51	do.....	do.....	do 31, '81
Rowe, W. H.....		0 22	do.....	do.....	do 31, '81
Rawson, C. H.....		1 61	do.....	do.....	do 31, '81
Raymond, A.....		3 36	do.....	do.....	do 31, '81
Reid, G. M.....		1 70	do.....	do.....	do 31, '81
Rutton, H. J.....		0 06	do.....	do.....	do 31, '81
Carried forward.....		2,592 12			

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	¢	cts.	¢	cts.	
Brought forward.....			2,592	12	
Smith, J. W.....	5	63	Cobourg.....	Cobourg.....	May 31, '81
Smith, J. W.....	1	26	do.....	do.....	do 31, '81
Swayne, W.....	0	12	do.....	do.....	do 31, '81
Shannon, W.....	2	28	do.....	do.....	do 31, '81
Shannon, W.....	5	96	do.....	do.....	do 31, '81
Shannon, G.....	0	18	do.....	do.....	do 31, '81
Stevenson, J.....	0	50	do.....	do.....	do 31, '81
Stanton, W.....	0	42	do.....	do.....	do 31, '81
Strong & Scott.....	1	50	do.....	do.....	do 31, '81
Sykes, W.....	0	67	do.....	do.....	do 31, '81
Strong, W. G.....	1	37	do.....	do.....	do 31, '81
Sutherland, J.....	0	38	do.....	do.....	do 31, '81
Sutherland, J.....	3	04	do.....	do.....	do 31, '81
Taylor, W.....	20	75	do.....	do.....	do 31, '81
Ulyott, D.....	0	63	do.....	do.....	May 31, '81
Vars, S.....	0	16	do.....	do.....	do 31, '81
Wood, R.....	0	28	do.....	do.....	do 31, '81
Wilcox, J. W.....	0	45	do.....	do.....	do 31, '81
Webster, J. H.....	4	17	do.....	do.....	do 31, '81
Waddell, R. N.....	1	77	do.....	do.....	do 31, '81
Wellington, W.....	0	61	do.....	do.....	do 31, '81
Whitelaw, John.....	0	85	do.....	do.....	do 31, '81
Wilmot & Reid.....	3	08	do.....	do.....	do 31, '81
Yale, G.....	0	31	do.....	do.....	do 31, '81
Allison, J. L.....	0	94	Cornwall.....	Cornwall.....	July 8, '81
Chisholm, D.....	0	02	do.....	do.....	Sept. 21, '77
Carr, S. E.....	0	03	do.....	do.....	Jan. 16, '80
Cameron, D. A.....	1	23	do.....	do.....	Feb. 1, '80
Duval, J.....	0	01	do.....	do.....	Sept. 18, '76
Duval, J.....	0	48	do.....	do.....	Aug. 1, '83
Gainer, B.....	0	60	do.....	do.....	Sept. 30, '83
Harwood, E.....	0	07	do.....	do.....	Oct. 8, '74
Hill, W.....	0	26	do.....	do.....	Jan. 3, '77
Haines, W. B.....	0	24	do.....	do.....	May 4, '83
Loney, M.....	2	87	do.....	do.....	July 15, '78
Lally, W.....	3	43	do.....	do.....	Mar. 15, '80
Moore, E.....	0	05	do.....	do.....	do 26, '83
MacLennan, D.....	0	02	do.....	do.....	Dec. 3, '74
Macfarlane, D.....	2	00	do.....	do.....	Nov. 12, '77
McDowell, J. A.....	7	75	do.....	do.....	Oct. 30, '76
McCracken & Haffner.....	0	06	do.....	do.....	May 23, '76
McArthur, A. G.....	0	01	do.....	do.....	April 23, '76
McNeil, D.....	0	73	do.....	do.....	Dec. 27, '77
McFee, C.....	1	98	do.....	do.....	Sept. 30, '79
McAdam, J.....	0	13	do.....	do.....	Dec. 15, '79
McDonald, G.....	0	57	do.....	do.....	Sept. 7, '83
Ross, J. C.....	3	83	do.....	do.....	Nov. 3, '77
Smillie Bros.....	1	38	do.....	do.....	Mar. 24, '83
Stafford, W. & Co.....	0	07	do.....	do.....	do 22, '83
Thompson, W. B.....	0	01	do.....	do.....	May 16, '77
Whitehead, W. T.....	0	07	do.....	do.....	Aug. 19, '78
County Court, Urquhart vs. McDougall	0	70	do.....	do.....	April 16, '87
Fraser, Potter & Co.....	99	10	Elora.....	Elora.....	Jan. 31, '72
Lewis, J. L.....	9	00	do.....	do.....	do 31, '72
Lebeau, W. C.....	2	79	do.....	do.....	do 31, '72
Lepenières, W. H.....	0	98	do.....	do.....	do 31, '72
McLean, J. C.....	0	20	do.....	do.....	do 31, '72
Perry, E.....	0	10	do.....	do.....	do 31, '72
Carried forward.....			2,790	15	

Unpaid Dividends.

Bank of Montreal—Continued.
(Banque de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		2,790 15			
Saunders, T.		3 00	Elora.	Elora.	Jan 31, '72
Sinclair, J.		0 43	do	do	do 31, '72
Smith, J.		0 11	do	do	do 31, '72
Tuck, H. F.		0 96	do	do	do 31, '72
Wissler, J. & E.		0 16	do	do	do 31, '72
McGinn, J.		0 10	Fergus.	Fergus	Dec. 31, '77
White, J.		3 00	do	do	do 31, '77
Anderson, O. G. & Co.		0 14	Goderich.	Goderich	June 18, '75
Berry, T.		5 02	do	do	Dec. 28, '59
Dalton, J.		0 86	do	do	Oct. 15, '64
Doyle, J. & Co.		1 01	do	do	Sept. 30, '75
Davidson, T.		2 99	do	do	Aug. 9, '76
Dalton, M.		108 00	Kintail	do	April 30, '80
Nelles, J. A. and R. H., estate of		8 82	Goderich.	do	Nov. 14, '70
Robinson & Wilkinson, estate of		17 16	do	do	Feb. 19, '73
Green, A. H.		0 70	do	do	May 4, '71
Hamilton, Mrs. J.		2 05	do	do	June 13, '71
Harris, J.		2 65	do	do	do 15, '71
Huron District Building and Saving Society		7 75	do	do	Dec. 4, '68
Huron Salt Co.		0 78	do	do	May 10, '70
Harvey & Karman		3 38	do	do	July 31, '71
Hurden, W. H.		2 80	Kincardine	do	Mar. 17, '71
Hilliard, G.		7 86	Goderich.	do	do 11, '76
Kirkpatrick, R. H.		0 72	do	do	April 28, '82
Leonard, W. H.		0 89	do	do	Oct. 17, '71
Mercer, T. F.		0 40	do	do	do 11, '60
McFaron, J.		0 15	do	do	Feb. 22, '64
McPherson, R.		3 71	Kincardine	do	Oct. 22, '65
Porter, J.		88 55	Bayfield	do	May 27, '62
Rastall, W.		1 36	Kincardine	do	Aug. 29, '64
Robertson, W. S.		0 38	Seaforth	do	July 13, '69
Shocuan, W.		0 06	Kincardine	do	Feb. 24, '63
Shaw, F. C.		6 39	London	do	Aug. 4, '70
Smith, J. W.		2 10	Goderich.	do	June 28, '60
Seigmiller, F.		0 08	do	do	do 28, '82
Seigmiller, S.		1 33	do	do	do 3, '82
Seigmiller & Co.		3 12	do	do	Dec. 28, '81
Victoria Petroleum Co.		0 56	do	do	July 8, '67
Williams, J.		0 23	do	do	Dec. 3, '63
Whitley & Sturdee		0 01	do	do	Mar. 8, '71
Wade, E. S.		0 11	do	do	July 31, '63
Yates & Son		0 88	do	do	Mar. 3, '73
Arnold, J.		2 45	Guelph	Guelph	Nov. 23, '57
Allan, C.		0 36	Elora.	do	April 12, '58
Barrie, M.		100 00	Guelph	do	Jan. 2, '75
Caldwell, R.		0 88	Harriston	do	Oct. 11, '61
Carter, A.		0 90	Guelph	do	Aug. 13, '62
Conway, M.		0 15	do	do	Feb. 24, '82
Carr, G. P.		0 10	do	do	Aug. 27, '85
Foster, A.		1 17	do	do	Jan. 25, '58
Groman, G. N.		0 01	Mount Forest	do	April 24, '61
Hammond, F. S.		4 98	Brampton	do	Feb. 4, '61
Johnstone, Jas.		15 00	Guelph	do	Nov. 16, '75
Kerr, T.		1 43	do	do	June 9, '65
Kerr, G.		0 39	do	do	Oct. 10, '61
Lawson, W. R.		0 60	do	do	June 5, '57
Langdon, J. J.		0 01	do	do	April 26, '59
Carried forward		3,209 34			

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Dividends payable pending 5 years and over. Dividendes à payer depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	¢	cts.			
Brought forward.....			3,209 34		
Mitchell, A.	1	25	Guelph.....	Guelph.....	July 29, '58
McMillan, C.	0	03	Erin.....	do	April 20, '58
McMillan, C.	0	24	Guelph.....	do	do 21, '59
McKenzie, J. N.	0	60	do	do	Jan. 7, '61
McFarlane, D.	5	00	do	do	April 18, '59
McLagan, J. C.	5	10	do	do	Nov. 18, '73
McDonald, A. H.	0	79	do	do	April 22, '80
Orme, J.	0	49	do	do	do 7, '62
Quinlin, T.	1	13	do	do	do 15, '61
Ross, J.	8	55	Homer.....	do	Dec. 6, '75
Strathmore, A. J.	1	45	Fergus.....	do	do 10, '61
Stovel, N.	0	10	Guelph.....	do	Jan. 12, '75
Strange, Henry.	0	24	Rockwood.....	do	Mar. 16, '83
Symkins, M.	0	69	Guelph.....	do	Aug. 30, '79
Smith, J. F.	0	10	do	do	Mar. 22, '82
Wilson, W.	0	73	do	do	Aug. 5, '79
Wiley, J.	0	26	do	do	Oct. 10, '78
Wilkie, W.	0	57	do	do	Dec. 29, '80
Ackhurst, A.	1	01	Halifax.....	Halifax.....	July 29, '71
Barron, W.	3	87	do	do	Nov. 20, '72
Benjamin, S. P. & Co.	1	70	Bridgewater.....	do	May 15, '73
Blanchard, H.	1	80	Halifax.....	do	Sept. 22, '74
Brown, F. S.	146	36	North Sydney.....	do	do 16, '72
Bell, L.	1	07	Halifax.....	do	June 4, '79
Brown, D. M.	2	75	do	do	Oct. 27, '80
Baldwin, J. & Co., coll. acc.	28	32	do	do	June 8, '83
Bradish, W. E.	0	01	do	do	Oct. 15, '85
Brennan, W. C., estate of.	1	13	do	do	April 23, '84
Campbell, A.	0	21	Dartmouth.....	do	Aug. 21, '74
Canning, J. C.	0	14	Halifax.....	do	April 29, '75
Clarke, A. W.	0	05	do	do	Feb. 20, '75
Canteen, P. W. O.	6	04	do	do	do 27, '84
Canteen, R. I. R.	0	10	do	do	Oct. 29, '86
Campbell, W.	1	15	do	do	June 28, '71
Coombs, J.	0	25	do	do	May 31, '71
Campbell, J.	0	11	Dartmouth.....	do	April 4, '71
Creamer, D.	0	18	Halifax.....	do	Nov. 4, '71
Campbell, J.	3	18	do	do	June 3, '71
Dowling, E.	0	03	Lunenburg.....	do	do 29, '70
Donovan, S.	0	32	Arichat.....	do	Oct. 9, '70
Dakin, G. & Co.	0	09	Halifax.....	do	Mar. 6, '73
DeWolfe, A.	3	10	do	do	Sept. 5, '72
Evans, T.	0	98	do	do	Dec. 11, '74
Foster & Co.	0	37	do	do	Aug. 21, '73
Freeman, S. & Sons.	46	57	Milton.....	do	June 13, '73
Foot, T.	1	37	do	do	Sept. 13, '74
Fader Bros.	4	07	Halifax.....	do	Nov. 26, '84
Gibson, W. R., agent	4	09	do	do	May 21, '70
Haliburton, R. G.	0	02	do	do	Jan. 15, '78
Hall, J. S.	0	22	do	do	June 21, '73
Hall, C. K.	0	38	do	do	April 14, '80
Jones, S.	16	25	Weymouth.....	do	Aug. 1, '74
Jones, S.	0	59	do	do	Sept. 28, '70
Johnston, G.	0	28	Halifax.....	do	Mar. 31, '73
Kerr, E.	1	10	do	do	Nov. 16, '77
Landers, D. W.	0	03	Margaretsville.....	do	Oct. 11, '70
Lebson, J. J.	0	05	Port Medway.....	do	do 9, '70
Leonard, C. E.		200 00	North Sydney.....	do	Aug. 12, '72
Carried forward.....			3,716 00		

Unpaid Dividends.

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		3,716 00			
Mowberly, J. J.		0 10	Yarmouth	Halifax	Oct. 14, '70
Morton, C. & J., & Co.		0 13	do	do	July 20, '71
Muir, J.		0 60	Shelburne	do	Mar. 16, '74
Mills, F. T.		0 40	Halifax	do	Dec. 31, '81
McCulloch, D.		0 01	Pictou	do	Oct. 4, '70
McKenzie, A. C.		0 72	do	do	July 17, '71
McPhil, P.		6 28	do	do	do 31, '71
O'Brien, E.		3 53	Windsor	do	June 28, '70
Russell, N., & Co.		0 03	Dartmouth	do	Oct. 21, '75
Rowley, H. F.		1 95	do	do	April 5, '70
Ratchford, J.		0 02	Parrsboro'	do	June 29, '70
Richard & Co.		2 44	Halifax	do	July 23, '73
Sargent, D.		0 15	Barrington	do	Oct. 9, '70
Stalker, G.		0 02	Ragged Island	do	do 7, '70
Stewart, W.		47 36	New Glasgow	do	April 28, '70
Smith, G., & Co.		18 38	Halifax	do	May 4, '80
Searle, A. E.		0 01	do	do	do 28, '81
Turner, G. A.		0 10	do	do	do 5, '70
Thorne, S. S.		1 29	Bridgetown	do	Oct. 3, '70
Turner, R.		19 47	Quebec	do	Sept. 2, '70
Thorne, W.		0 13	Turo	do	Oct. 7, '70
Tobis, J. C.		14 18	Annapolis	do	Sept. 4, '72
Trumaine, A. D.		0 38	Port Hood	do	July 5, '74
Tollemache, J. R. D.		3 64	do	do	Aug. 6, '80
Dooks, S.		0 11	do	do	Dec. 27, '87
Anderson, H.		2 74	Hamilton	Hamilton	Nov. 1, '58
Avery, J.		6 67	do	do	Aug. 11, '69
Alanson & Hilton		1 94	do	do	April 29, '74
American Co., U. S.		5 10	do	do	do 27, '67
Bauer, H.		0 40	do	do	do 25, '67
Benham, A.		2 43	do	do	do 25, '67
Brown, G.		0 60	do	do	Nov. 1, '58
Bruce, A.		5 57	Paris	do	June 10, '69
Bishop Farrell and Mrs. Murphy		1 40	Hamilton	do	May 1, '74
Blakely, W. N.		0 34	York	do	June 9, '83
Carpenter, A.		0 54	Hamilton	do	Nov. 1, '58
Cotton & Rowe		20 05	do	do	do 1, '58
Cameron, M.		2 82	do	do	do 1, '58
Closter, C. O.		0 83	do	do	do 1, '58
Chisholm & Minor		0 85	do	do	do 1, '58
Canadian Farmers' Mutual Insurance Company		0 02	do	do	April 21, '77
Dudenhorst & Co.		0 47	Thorold	do	Jan. 1, '66
Drey, S.		67 75	Hamilton	do	Mar. 25, '67
Dallas, A. C.		0 89	do	do	April 3, '83
McIntyre, estate of		343 08	do	do	Sept. 4, '67
Farren, F. A.		32 00	do	do	Nov. 1, '58
Good, A.		7 05	do	do	do 1, '58
Gore Bank, Paris		4 30	do	do	do 1, '58
Gore Bank, Simcoe		1 50	do	do	do 1, '58
Gordon, A.		1 16	do	do	do 1, '58
Geddes, J. & W.		0 03	do	do	Dec. 20, '77
Helliwall, P. S.		13 93	do	do	Nov. 1, '58
Holcomb & Henderson		4 25	do	do	do 1, '58
Hamilton Lightning Rod Co.		0 50	do	do	Feb. 21, '79
Ireland, W. H.		0 68	do	do	Nov. 1, '58
Jeffery, F.		0 07	do	do	July 24, '71
Kirby, J.		6 45	do	do	Nov. 1, '58
Carried forward		4,373 84			

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

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	¢	¢			
Brought forward		4,373 84			
Kindall, J		5 45	Hamilton	Hamilton	Nov. 1, '58
Kingrosch, T		2 19	do	do	do 1, '58
Kirslake, J. J.		0 05	do	do	April 23, '76
Kingsley, L.		13 00	do	do	Feb. 28, '79
Larkins, J. P.		19 02	do	do	Nov. 1, '58
Lawson & Bennet ..		0 33	do	do	do 1, '58
Mann, Vail & Co ..		1 90	do	do	do 1, '58
Maggeridge, J. H. ..		38 40	do	do	do 1, '58
Moore, E.		12 32	do	do	do 1, '58
Mortimer, J. G		0 10	do	do	April 10, '73
Morice, J. B.		100 00	Thorold	do	Oct. 31, '63
Magill E., & Co.		0 27	Hamilton	do	Jan. 9, '62
MacNab, A. N.		5 32	do	do	Nov. 1, '58
McTaggart, A.		0 14	do	do	Oct. 31, '63
McIntyre A., & Co., in liquidation.		1 18	do	do	Feb. 9, '66
McKeand, M.		0 25	do	do	Oct. 11, '71
Nesbitt, W.		0 25	do	do	July 27, '83
Nicholson, W. H.		0 30	do	do	Nov. 1, '58
Outerbridge, A. E. ..		0 64	do	do	May 2, '70
Parsons, H.		1 08	do	do	Nov. 1, '58
Pearson & Benedict ..		0 50	do	do	do 1, '58
Park & Cusack		3 85	do	do	do 1, '58
Patton, W.		25 24	do	do	Feb. 21, '79
Reynolds, A. B., & Co.		0 16	do	do	Nov. 1, '58
Roskelly, R.		40 00	do	do	do 1, '58
Ranney, J. L.		6 12	do	do	do 1, '58
Russell, J.		0 68	do	do	do 1, '58
Ryall, G.		0 23	do	do	Feb. 9, '66
Ritchie, E.		10 76	do	do	Oct. 20, '66
Reed, W.		0 61	Burlington	do	Feb. 21, '79
Smithurst, J.		30 00	Minto	do	Oct. 20, '66
Treadwell, J. S.		27 25	Hamilton	do	Nov. 1, '58
Tomlinson, F.		0 20	do	do	do 1, '58
Tyler, J. K.		5 00	Buffalo, N. Y.	do	Jan. 9, '62
Thornton & Fisher, J. S.		2 97	Dundas	do	do 9, '62
Thompson, R.		0 69	Cumminsville	do	June 27, '68
Harrison, W. W.		0 05	Ancaster	do	May 1, '73
Wilson, J.		40 00	Hamilton	do	Nov. 1, '58
Whitford, W.		21 63	do	do	do 1, '58
Williams, Eliza		4 33	do	do	Sept. 11, '71
Ware, E. W.		0 28	do	do	Oct. 11, '71
Wetenhall, W. H.		0 02	do	do	Aug. 27, '72
Walker, G.		22 71	do	do	Jan. 1, '77
Sutherland, D. F.		2 40	Winchester	do	April 26, '87
Suter, R. W.		1 59	Hamilton	do	July 4, '87
Ault, G. W.		3 40	Kingston	Kingston	Feb. 11, '57
Allen, Rev. J. A.		0 01	do	do	Mar. 31, '68
Ayer, Mrs. M.		40 00	Loughboro'	do	Oct. 19, '79
Bullock, W. R.		1 60	Kingston	do	June 3, '56
Brophy, M., & Co.		0 23	do	do	April 3, '57
Barrow, E. A.		2 16	do	do	Mar. 5, '63
Boyes, J.		1 42	do	do	April 21, '63
Bernard, L. F. G.		0 02	do	do	Oct. 2, '66
Boswell, E. J.		0 30	do	do	April 1, '74
Burrowes, J. J.		1 47	do	do	Oct. 1, '77
Campbell, J.		5 10	do	do	do 1, '54
Clarke, T.		1 17	do	do	June 4, '58
Carried forward		4,876 18			

Unpaid Dividends.

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward.....		4,876 18			
Canada Mutual Fire Insurance Co.....		0 28	Kingston.....	Kingston...	Nov. 23, '61
Coleman, J.....		0 40	do.....	do.....	Oct. 2, '66
Coleman & Bracker.....		0 01	do.....	do.....	April 1, '74
aCounter, J.....		14 42	do.....	do.....	Jan. 8, '66
Corbett, T. W., special account.....		45 33	do.....	do.....	May 28, '67
Commissariat account.....		0 11	do.....	do.....	Dec. 21, '70
Canada Lock Co.....		0 34	do.....	do.....	Mar. 10, '75
Dickenson & Co.....		47 33	do.....	do.....	Nov. 1, '51
Davidson, N.....		10 60	do.....	do.....	Feb. 2, '57
Delaney, P.....		6 09	do.....	do.....	July 11, '59
Drummond & Co.....		0 03	do.....	do.....	Nov. 3, '61
Dillon, J.....		0 22	do.....	do.....	April 2, '67
Dunlop, Mrs. C.....		1 00	do.....	do.....	Feb. 23, '80
Doran, W.....		0 15	do.....	do.....	do 7, '78
Evans, D.....		0 77	do.....	do.....	Nov. 10, '58
Cheevers, T., estate of, J. F. Oleever and D. F. Jones, executors.....		10 16	Gananoque.....	do.....	June 3, '68
Fenwick, Hendry & Co., and T. H. Semple in trust.....		8 12	Kingston.....	do.....	Feb. 17, '77
Gibson, A.....		0 05	do.....	do.....	April 14, '67
Hooker, Pridham & Co.....		2 38	do.....	do.....	June 23, '55
Holliston Bank.....		0 10	do.....	do.....	do 23, '55
Honeyman, J.....		0 61	do.....	do.....	April 26, '60
Hales, C.....		5 09	do.....	do.....	Jan. 20, '58
Harty, W., & Co.....		3 79	do.....	do.....	Jan. 11, '67
Hillyard, W. R.....		0 50	do.....	do.....	Feb. 28, '78
Jones, B. P.....		4 90	do.....	do.....	June 1, '55
Jackson, R.....		0 24	do.....	do.....	Mar. 1, '62
Jenkins, Foster & Co.....		1 31	do.....	do.....	July 1, '65
Kirkland & Co.....		2 20	do.....	do.....	Jan. 26, '56
Kingston Iron Axle Co.....		5 35	do.....	do.....	Feb. 2, '57
Kellog, Carter & Co.....		0 34	do.....	do.....	Sept. 3, '60
Kinnear, Mrs. E.....		1 22	do.....	do.....	June 10, '67
Long, W.....		6 62	do.....	do.....	Aug. 17, '66
License Fund.....		0 01	do.....	do.....	May 15, '78
Miller & Co.....		1 08	do.....	do.....	Mar. 18, '56
Melville, W. L.....		0 03	do.....	do.....	April 5, '69
Nash, F. W.....		120 67	do.....	do.....	Feb. 7, '78
McPherson, D.....		0 87	do.....	do.....	Sept. 12, '55
McCormack, A.....		0 03	do.....	do.....	Jan. 29, '60
McGuire, A.....		1 58	Gananoque.....	do.....	do 25, '64
McKean, A.....		0 13	Kingston.....	do.....	Dec. 5, '65
McAuley, H.....		45 00	do.....	do.....	June 14, '66
Orangemen of Kingston.....		0 50	do.....	do.....	Nov. 10, '68
O'Donoghue, J.....		0 50	do.....	do.....	Dec. 16, '74
O'Mara, J.....		0 16	do.....	do.....	July 28, '78
Paul & Laidlaw.....		1 50	do.....	do.....	June 9, '57
Phillips, A.....		0 78	do.....	do.....	Feb. 21, '65
Provincial Hardware Manufacturing Co.....		2 59	do.....	do.....	July 23, '74
Price, J.....		14 43	do.....	do.....	Aug. 19, '75
Rathbone, A. E.....		4 25	do.....	do.....	Oct. 1, '54
Roblin, D.....		1 03	Napanee.....	do.....	July 4, '55
Robinson, D. M.....		28 46	Kingston.....	do.....	May 11, '63
Rogers, M. J.....		0 20	Napanee.....	do.....	April 27, '65
Rourke, J.....		0 85	Kingston.....	do.....	do 5, '69
Russell, J.....		0 05	do.....	do.....	do 15, '85
Carried forward.....		5,280 34			

a Dead; Mrs. R. A. Bradley, C. Jenkins and C. Counter, representatives.

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

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	cts.	cts.	cts.	cts.			
Brought forward.....			5,280	34			
Russell, J.....			1	27	Lucknow.....	Kingston.....	June 16, '86
Strachan, J.....			7	27	Kingston.....	do.....	Dec. 31, '59
Shearer, J.....			5	00	Napanee.....	do.....	Feb. 22, '57
Sansum, A. B., & Co.....			1	17	Kingston.....	do.....	Dec. 17, '58
Stigman, H.....			0	42	do.....	do.....	June 16, '60
Strachan, J., estate of.....			16	24	do.....	do.....	April 20, '57
Smith, J.....			0	04	do.....	do.....	Mar. 27, '58
Smith, J.....			0	63	do.....	do.....	April 10, '66
St. Paul's Church.....			7	39	do.....	do.....	Nov. 20, '64
Simpson, W. B.....			1	04	Montreal.....	do.....	April 1, '74
Savage, W. H. G., & Son.....			0	03	Kingston.....	do.....	Feb. 20, '77
Sarsfield, G.....			1	36	do.....	do.....	April 6, '80
Sarsfield, G.....			0	40	do.....	do.....	Feb. 7, '75
Sarsfield, R.....			0	10	do.....	do.....	do 7, '85
Turner, R. N.....			8	00	do.....	do.....	Oct. 22, '55
Tract Society.....			3	75	do.....	do.....	Mar. 8, '60
Thorpe, F. A. G.....			0	44	do.....	do.....	Sept. 29, '66
Toumal, G. C.....			0	25	do.....	do.....	July 5, '77
Thompson, J. T.....			0	01	do.....	do.....	do 5, '78
Upton, E.....			0	15	do.....	do.....	June 23, '55
Urquhart, D.....			1	09	do.....	do.....	Feb. 10, '63
Woodruff, J.....			1	95	Sydenham.....	do.....	April 30, '58
Wallinger, J. W.....			10	27	Kingston.....	do.....	Sept. 24, '57
Watson, C. S., Hooper, E. J.....			4	00	do.....	do.....	Jan. 10, '62
Waddingham W.....			0	11	do.....	do.....	Oct. 1, '66
Wray & Ward.....			0	37	do.....	do.....	April 5, '69
Wilson, T.....			0	02	do.....	do.....	Mar. 18, '79
Young & Chamberlain.....			1	35	Fredericksburg.....	do.....	do 20, '68
Zimmerman, P. G.....			1	08	Kingston.....	do.....	Aug. 12, '64
Smith, J.....			4	83	do.....	do.....	Feb. 23, '87
Roinanes, J.....			0	07	do.....	do.....	April 27, '87
Douglas, J.....			50	00	Lindsay.....	Lindsay.....	Aug. 16, '77
Ashbury, C.....			5	00	London.....	London.....	Oct. 2, '72
Attril, J.....			1	50	do.....	do.....	Feb. 19, '74
Ault, J.....			96	82	do.....	do.....	Sept. 30, '70
Barker, W.....			4	40	do.....	do.....	do 30, '51
Booking, J. H.....			12	02	do.....	do.....	do 7, '68
Bogue, J.....			4	10	Strathroy.....	do.....	Feb. 20, '65
Buller, R. H.....			3	60	London.....	do.....	May 2, '70
Bourke, T.....			0	09	do.....	do.....	Mar. 16, '74
Bourke, O.....			30	59	Detroit.....	do.....	Dec. 23, '74
Brydges, E.....			0	26	London.....	do.....	Aug. 4, '73
Blackwell, J. G.....			0	43	do.....	do.....	Dec. 8, '83
Black, A.....			3	70	do.....	do.....	Sept. 21, '82
Blamfield, J.....			0	63	Lambeth.....	do.....	Dec. 23, '76
Court, J.....			14	00	do.....	do.....	April 9, '66
Cook, J. M.....			0	24	do.....	do.....	Sept. 5, '64
Caulfield, J.....			0	25	do.....	do.....	Oct. 21, '65
Causter, J.....			1	00	do.....	do.....	Dec. 5, '66
Connor, A. A.....			7	81	Ingersoll.....	do.....	July 7, '71
Board of Health.....			17	60	London.....	do.....	Aug. 16, '54
Crawford, A.....			1	00	Newbury.....	do.....	Mar. 23, '67
Carey, W.....			5	49	Ballymote.....	do.....	do 31, '74
Dewar, A.....			0	27	London.....	do.....	Oct. 19, '83
Elison, A.....			26	88	do.....	do.....	July 1, '55
Elliott, W.....			10	94	do.....	do.....	do 1, '55
Morrell, estate of.....			4	01	do.....	do.....	Mar. 16, '71
Falconer, H., estate of.....			52	62	do.....	do.....	do 1, '53
Carried forward.....			5,710	69			

Unpaid Dividends.

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		5,710 69			
Fletcher, E.		23 07	London.....	London	May 30, '57
Gardiner, J.		15 92	Mosa	do	Sept. 12, '48
Gillard, R.		4 62	London	do	Nov. 29, '67
Glen, J.		2 05	do	do	Sept. 11, '71
Guffin, G.		0 34	do	do	Oct. 18, '73
Green, J.		0 65	do	do	May 1, '83
Goodhue, L.		5 12	do	do	Nov. 15, '79
Hope, A.		23 50	do	do	Sept. 21, '65
Holland, C.		15 32	do	do	May 5, '67
Hawley, H.		0 55	do	do	Mar. 13, '69
Harvey, F.		4 35	do	do	Dec. 20, '69
Hogg, H. C.		0 07	do	do	July 5, '70
Hillyard, L.		0 77	do	do	Oct. 3, '70
Hodgens, G.		25 09	do	do	July 7, '71
Hugesen, A. G.		100 00	do	do	Aug. 30, '75
Ireland, Emma		0 11	do	do	July 9, '69
Joyce, E.		192 30	do	do	Sept. 1, '60
Johnston, W.		2 19	do	do	July 2, '72
Jenking, S. & H.		2 40	Windsor	do	do 16, '60
Kling, P.		0 46	Detroit	do	Mar. 27, '72
Kiltredge, W. H.		8 70	Strathroy	do	July 28, '77
Kersten, Lina and Clarence		2 70	do	do	Jan. 3, '63
Kirkpatrick, W.		1 00	W. Nissouri	do	May 6, '68
Lewis, E.		37 80	London	do	do 1, '55
Lichfield, D.		11 43	do	do	Dec. 12, '55
Landor, Henry		1 52	Amherstburg	do	May 18, '67
London Paper Works Co.		0 33	London	do	Oct. 15, '75
Lewis, J.		0 50	do	do	July 24, '80
Moore, E.		0 80	Newbury	do	Oct. 27, '66
Mitchell, J.		10 02	Bothwell	do	July 4, '66
Moffatt & Co., J.		14 25	London	do	June 26, '67
Mahon, C.		0 80	do	do	Mar. 12, '70
Morrison, Thos. or Sarah		0 23	do	do	Aug. 10, '82
Montgomery, A. S. F.		0 63	do	do	April — '82
Morrison, D.		0 04	do	do	July 1, '58
Mathews, Sophia		5 90	do	do	do 1, '58
McCarthy, Jane		5 18	do	do	May 2, '70
McDonald, John		6 00	do	do	July 29, '70
McLaughlin, Mary		11 31	do	do	Dec. 11, '72
McDermott, Jane		1 40	Westminster	do	do 24, '56
McKenzie, Mary or Hallowell					
McLeod, Sibbla.		62 01	London	do	Mar. 24, '78
Nicholl, A.		3 25	do	do	do 27, '70
Nichol Bros		2 28	Belmont	do	do 19, '74
O'Neill, J.		7 23	London	do	May 1, '55
Parsons, E. B.		3 74	do	do	Mar. 11, '70
Penton, H.		0 04	do	do	do 3, '74
Phillips, J.		17 22	do	do	do 3, '51
Parker, Elizabeth.		20 00	do	do	July 20, '54
Robertson, M.		5 83	do	do	May 1, '55
Robinson, Thos.		9 70	do	do	Feb. 5, '71
Rudd, C. B.		7 00	do	do	Oct. 11, '75
Russell, Eugene.		0 65	Petrolia	do	Dec. 29, '70
Robinson, Thos.		7 75	London	do	Feb. 28, '78
Richardson, M.		0 01	do	do	May 22, '84
Ross, J. J.		0 25	do	do	Aug. 5, '78
Smart, J.		40 00	do	do	Oct. 15, '81
Smith, W.		47 91	do	do	do 8, '56
Carried forward		6,484 98			

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

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	¢ cts.	¢ cts.			
Brought forward.....		6,484 98			
Smith, F.....		11 75	London.....	London.....	July 15, '68
Small, J. E.....		0 79	do.....	do.....	April 27, '69
Stanley, B.....		8 94	Lucan.....	do.....	Mar. 1, '67
Smith, Rev. R.....		4 50	London.....	do.....	July 5, '69
Salter, J.....		0 89	do.....	do.....	do 30, '72
Smith, E.....		0 93	do.....	do.....	May 20, '75
Stevens, Alice.....		14 45	do.....	do.....	June 29, '70
Tooley, J.....		2 58	do.....	do.....	Dec. 5, '68
Thewles, John.....		0 50	do.....	do.....	Jan. 19, '69
Todd, R. C.....		19 00	do.....	do.....	July 22, '67
Thompson, R.....		45 50	do.....	do.....	April 14, '70
Thorne, M. A.....		0 30	do.....	do.....	do 25, '71
Temperance, Daughters of.....		24 12	do.....	do.....	Mar. 11, '54
Temperance, Sons of.....		7 10	do.....	do.....	Feb. 27, '58
Thorburn, John.....		3 20	Windsor.....	do.....	July 27, '60
Thompson, W. J.....		29 57	London.....	do.....	Dec. 30, '86
Unsworth, John.....		29 00	Edwardsburg.....	do.....	Nov. 27, '55
Van Ingin, W. H.....		0 60	Woodstock.....	do.....	Oct. 2, '67
Vodden, W.....		5 00	London.....	do.....	Sept. 8, '55
Ward, H. H.....		18 99	Strathroy.....	do.....	do 30, '69
Watson, D.....		1 63	London.....	do.....	Aug. 1, '73
Wells, John.....		9 07	do.....	do.....	Dec. 29, '75
Wright, Marianne.....		53 00	do.....	do.....	Mar. 31, '68
Wein, W.....		2 00	do.....	do.....	May 21, '83
Addison & Co.....		0 95	Montreal.....	Montreal.....	Jan. 4, '43
Agricultural Society, Co. of Drummond.....		113 27	do.....	do.....	Oct. 9, '58
Allison, J.....		5 63	do.....	do.....	Aug. 19, '33
Allison, James.....		17 67	do.....	do.....	Jan. 17, '46
Anderson, Isabella.....		1 63	do.....	do.....	May 23, '35
Anderson, Walter & Co.....		1 39	do.....	do.....	June 23, '73
Andres, S., and S. A.....		0 02	do.....	do.....	April 18, '48
Andrews & Co.....		12 45	Peterboro'.....	do.....	Oct. 20, '75
Andrews & Co., W. M.....		0 62	Montreal.....	do.....	do 29, '84
Anglo-Saxon Gold Mining Co.....		15 41	do.....	do.....	Nov. 4, '71
Amyrauld, T.....		6 07	do.....	do.....	Aug. 1, '83
Appleton, Teavil.....		26 72	do.....	do.....	April 23, '31
Arkwright, Francis.....		0 03	do.....	do.....	July 12, '67
Armstrong and Grier, estate of.....		39 27	do.....	do.....	Jan. 6, '49
Armstrong & Co.....		1 90	do.....	do.....	Dec. 23, '54
Armour, John.....		4 20	do.....	do.....	April 5, '56
Arthur, A.....		3 72	do.....	do.....	Sept. 9, '54
Arthur, A., and J.....		0 20	do.....	do.....	May 23, '54
Archibald, John.....		0 88	do.....	do.....	Oct. 9, '55
Ascher, G. J.....		63 24	do.....	do.....	June 7, '58
Atherley, Lieut.-Colonel.....		11 38	do.....	do.....	Aug. 9, '67
Auerbach, L.....		1 22	do.....	do.....	April 18, '72
Austin, Thomas.....		0 20	do.....	do.....	Nov. 21, '37
Aylwin, C. F.....		18 03	do.....	do.....	Jan. 10, '55
Armour, J.....		10 00	do.....	do.....	Sept. 26, '19
Andrews, Jane.....		392 00	do.....	do.....	Nov. 15, '53
Barrow, Lieut.-Colonel, T. S.....		20 00	do.....	do.....	June 1, '33
Bayley, Helens.....		29 80	do.....	do.....	Feb. 19, '39
Bank of St. Albans.....		12 50	do.....	do.....	April 19, '41
Barnard, E.....		0 45	do.....	do.....	Jan. 24, '51
Bangs & Co., C. W.....		2 77	do.....	do.....	Feb. 24, '59
Barron, L. F.....		88 99	do.....	do.....	Jan. 15, '68
Barron, F.....		0 01	do.....	do.....	do 8, '74
Barnett, R. J. G.....		1 23	do.....	do.....	Aug. 4, '88
Carried forward.....		7,663 54			

Unpaid Dividends.

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		7,663 54			
Bateman, A. H.		5 00	Montreal	Montreal ...	Jan. 5 '85
Bellingham, Isabella		5 00	do	do	Aug. 7 '81
Bellows, Abel		0 02	do	do	Oct. 14 '36
Bethune, Donald		37 25	do	do	Sept. 19 '46
Beckett, J. C.		0 79	do	do	June 8 '49
Beatty, Charles		0 12	do	do	Sept. 6 '54
Begley, J. A.		22 96	do	do	Mar. 5 '50
Bell, A. F.		0 75	do	do	Feb. 11 '76
Berry & Co., E.		33 53	do	do	July 8 '61
Bell, C. E.		0 66	do	do	Oct. 2 '69
Benjamin & Co., W.		0 67	do	do	Mar. 29 '67
Bell, Colonel, 23rd Regiment		0 02	do	do	do 29 '68
Beattie, James, trustees		454 88	do	do	Aug. 26 '42
Belanger, A.		4 85	do	do	Sept. 1 '81
Bent, J. B.		10 00	do	do	April 17 '82
Bidwell, W. J.		533 77	do	do	June 1 '37
Birss & Colborne		3 15	do	do	Jan. 21 '47
Birss & Colborne		1 48	do	do	June 20 '46
Bigelow, P. D.		3 32	do	do	Aug. 31 '50
Bissett & Tilton		4 75	do	do	June 17 '58
Billings, E.		1 21	do	do	Feb. 15 '69
Bishop, Geo.		4 67	do	do	Dec. 5 '72
Billie, Jas. & Co., estate of		1 97	do	do	Sept. 30 '82
Bickford, C. A.		0 07	do	do	May 8 '33
Blancher, F.		1 17	do	do	Dec. 3 '36
Blanchard, F. B.		2 98	do	do	Aug. 14 '55
Blanchard, Louis		8 84	do	do	May 9 '43
Blackwood, J. M.		3 67	do	do	Jan. 1 '49
Boston, John		2 94	do	do	Sept. 1 '64
Boston, G. W.		0 32	do	do	Feb. 21 '49
Boulton, Geo. S.		0 45	do	do	Jan. 30 '50
Bowes & Huntingdon		6 61	do	do	Oct. 13 '60
Bockus, N. M.		256 77	do	do	Feb. 2 '33
Board of Health		200 00	do	do	do 24 '69
Board of Agriculture		0 86	do	do	Oct. 2 '77
Bompas, M. J.		0 60	do	do	Sept. 21 '32
Bromley & Green		0 48	do	do	June 9 '32
Brunton, J. W. H.		79 25	Port Hope	do	Sept. 2 '40
Brown, John		0 80	Montreal	do	Oct. 6 '51
Brown & Hasty		0 17	do	do	Dec. 28 '52
Brown, W. R.		1 00	do	do	June 29 '57
Brown, Thos.		4 87	do	do	do 30 '77
Brown, A. G.		6 39	do	do	May 29 '43
Bridgemans, G. & Co.		0 02	do	do	Dec. 11 '44
Bruneau, O. F.		1 12	do	do	Sept. 30 '44
Bronson, T. R.		4 82	do	do	Oct. 4 '52
Brucé, Hon. O. R.		119 10	do	do	July 4 '54
Brewster & Mulholland		5 97	do	do	do 8 '54
Brewster, W. & C.		0 58	do	do	Aug. 31 '61
Bradshaw, R.		3 78	do	do	Mar. 10 '57
Brough & Co., J.		0 10	do	do	Jan. 19 '66
Brook, Major W. J.		0 75	do	do	May 14 '72
Brunel & Russell		18 52	do	do	Sept. 9 '73
Bradburn, F.					
Bryson, Alex., estate of, W. Edmonston and P. Holland, trustees		533 57	do	do	Jan. 24 '53
Brassard Bros.		39 75	do	do	Nov. 24 '79
Brown & Co.		11 12	do	do	Feb. 6 '80
Brown & Champion		0 65	do	do	Oct. 30 '77
Carried forward		10,112 45			

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward		10,112 45			
Brown Dunbar & J. Watts		70 00	Montreal	Montreal	Nov. 2, '77
Brydges, C. J.		0 64	do	do	do 2, '77
Burlingham, J.		0 20	do	do	Sept. 6, '32
Buck, M.		0 37	do	do	Nov. 16, '44
Buck, M.		0 30	do	do	do 29, '54
Brickendan, Captain, 71st Regiment		44 00	do	do	June 9, '45
Burrage, W. S.		0 83	do	do	Jan. 10, '54
Buck, Robertson & Co.		31 81	do	do	Feb. 4, '69
Burwell, L.		101 71	do	do	do 23, '75
Buchanan, Ellen		10 00	do	do	Sept. 17, '80
Bradbury, W., estate of		857 64	do	do	do 24, '64
Bruce, W. H., A. T. H. Bruce, executor		431 38	do	do	April 26, '75
Bower, Miss Lilius		1 97	do	do	Dec. 3, '83
Blair, John		72 00	do	do	Feb. 13, '26
Blackburn, R.		6 50	do	do	July 24, '85
Brown, A.		0 02	do	do	Oct. 13, '86
Campbell, Mrs., late Miss Sewell		250 00	do	do	Jan. 7, '50
Cartier, J. A.		2 98	do	do	Feb. 25, '33
Canada Insurance Co.		0 05	do	do	July 24, '34
Campbell, J. H.		2 22	do	do	Mar. 28, '35
Campbell, A. C.		8 66	do	do	June 10, '62
Campbell, A.		10 60	do	do	April 14, '56
Campbell, Gen. F.		14 25	do	do	Dec. 16, '55
Campbell, John		4 43	do	do	June 27, '60
Campbell, P. J.		66 00	do	do	Dec. 8, '57
Campbell, Lt.-Col. A.		143 34	do	do	Jan. 28, '62
Canada Inland Forwarding and Insurance Co.		8 28	do	do	Mar. 29, '37
Canada Agricultural Society		0 13	do	do	Feb. 5, '53
Canada Plumbago Co.		12 29	do	do	Oct. 14, '74
Casey, Wm.		12 69	do	do	Dec. 9, '45
Cathcart, Col. Hon. G.		7 55	do	do	Sept. 22, '38
Cathcart, Lady Georgina		54 72	do	do	Mar. 9, '39
Cameron, F. W. S.		3 05	do	do	Feb. 13, '54
Cameron, Alex.		71 29	Toronto	do	Jan. 17, '70
Cameron, Colin & Co.		0 07	Montreal	do	April 5, '71
Caron, R. E.		9 44	do	do	Dec. 20, '53
Catlin, H. W.		88 50	do	do	Nov. 1, '50
Carey, Jos.		3 39	do	do	Aug. 1, '50
Canada Tanning Extract Co.		0 10	do	do	Feb. 14, '79
Charles, P. & Co.		1 33	do	do	Oct. 17, '35
Charles, P.		5 70	do	do	June 27, '37
Chapin, Dexter		0 13	do	do	Mar. 13, '32
Christie, Mrs. A. M.		3 20	do	do	Dec. 16, '55
Chitty, Jno.		2 30	do	do	do 4, '44
Chamberlain, Walker & Co.		7 67	do	do	Aug. 19, '48
Chamberlain & Thomson		9 84	do	do	do 9, '58
Churchill, T. H.		0 11	do	do	April 22, '71
Christian, T. R., in trust		340 00	do	do	May 4, '76
Cecil, Lord A. P.		3 33	do	do	Nov. 30, '80
Clark, E.		1 13	do	do	Jan. 18, '50
Clark, A. C. & Co.		1 13	do	do	Sept. 28, '60
Claremont, E. S.		31 30	do	do	May 26, '57
Cleeve, F. C.		1 98	do	do	July 5, '53
Clayton, J. T.		1 24	do	do	do 23, '66
Cole, R. G., cashier, Bank Burlington		1 50	Burlington	do	Jan. 16, '40
Commercial Bank, Cleveland		0 50	Cleveland	do	do 11, '41
Courte, L.		2 13	Montreal	do	April 1, '47
Carried forward		12,930 37			

Unpaid Dividends

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward		12,930 37			
Commissary General		0 48	Montreal	Montreal	Feb. 25, '50
Commissioner Crown Lands		0 05	do	do	Mar. 19, '52
Condozo, W. B.		1 00	do	do	Sept. 13, '69
Connolley, A.		2 20	do	do	Nov. 22, '57
Cobden, G. E.		0 68	do	do	Oct. 4, '86
Cowan, A.		4 59	Brockville	do	Mar. 29, '72
Cowan, P., sheriff		10 00	Montreal	do	May 4, '74
Corbeil, J.		0 03	do	do	June 24, '76
Collins, J., estate of		1 73	do	do	July 8, '44
Collins, D. & W. G.		0 40	Kincardine	do	Nov. 20, '78
Côté et fils		20 63	Montreal	do	Sept. 14, '77
Côté, M.		2 00	do	do	Oct. 11, '32
Crawford, G.		0 67	do	do	Dec. 22, '35
Craig, Jas.		40 00	do	do	Oct. 17, '33
Crooks, Jno.		1 92	do	do	do 7, '37
Creelman, W. & Co.		13 37	do	do	Nov. 1, '45
Cringan, T.		0 08	do	do	do 1, '49
Cramp, Thos., Treas'r N. S. Relief Fund		51 49	do	do	May 30, '68
Crawford, Alex.		1 76	do	do	June 9, '83
Culver & Cameron		21 35	do	do	Jan. 5, '42
Cuthbertson, P.		3 73	do	do	Oct. 17, '44
Cunyngham, F. J.		0 80	do	do	Jan. 24, '55
Cunningham, Barclay & Lindsay		2 53	do	do	Feb. 2, '59
Cunningham, Mrs. C.		5 00	do	do	July 22, '58
Curtiss, P. L., mess account 60th Rifles		25 20	do	do	Oct. 16, '63
Chamberlain, Strong & Co.		1 24	do	do	Nov. 16, '49
Chamberlain, J.		120 00	do	do	July 7, '49
Castelli, C. H.		0 20	do	do	Nov. 6, '85
Dansereau, J.		8 70	do	do	Aug. 21, '32
David, Dr. A. H.		0 50	do	do	July 23, '40
Day, C. D.		1 35	do	do	Oct. 18, '56
Davis, Welch & Co.		1 62	do	do	May 16, '67
Davis, H. & Co.		3 74	do	do	April 24, '75
David, D., estate of		58 78	do	do	July 14, '41
Derbshire, S.		0 92	do	do	Aug. 25, '47
Desrivieres, Hy.		5 53	do	do	Nov. 24, '47
Delisle, W. H.		0 70	do	do	Jan. 18, '54
Delisle & Brehaut		0 20	do	do	Dec. 3, '51
De Berry, J. F.		1 96	St. Marks, Cham- bly River	do	Oct. 22, '76
Delery, L. R. C.		200 00	Montreal	do	Jan. 16, '47
Dickenson, H. & Co.		0 65	do	do	do 24, '37
Dick, J. & Co.		10 44	do	do	May 26, '45
Dixon, J. N. & Bros.		0 22	do	do	Feb. 24, '48
Dixon, C. B.		0 10	do	do	April 1, '65
Dixon, T. H.		1 12	do	do	July 11, '79
Douglas, Wm.		6 97	do	do	Oct. 16, '32
Douglas, Wm.		2 33	do	do	Jan. 27, '40
Douglas, Thos.		6 90	do	do	Feb. 25, '47
Douglas, Jas.		3 72	do	do	Nov. 2, '54
Derwin, Jos.		3 73	do	do	do 5, '40
Doolittle, L.		6 96	do	do	May 18, '50
Donald, W.		0 01	do	do	do 18, '63
Downes, Capt. C. P. C.		0 14	do	do	Dec. 6, '86
Dorion, P. W.		0 72	do	do	Sept. 20, '77
Drolet, J. J.		37 70	do	do	do 23, '37
Drummond, R.		85 02	do	do	Jan. 8, '33
Drummond, W. D.		8 87	do	do	June 9, '74
Carried forward		13,708 06			

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		13,703 09			
Drouer, P.		0 19	Montreal	Montreal ...	Sept. 26, '44
Dunn, P.		1 42	do	do	Mar. 10, '45
Dunn, Susan M.		5 70	do	do	Feb. 1, '53
Duncan, Henry		0 77	do	do	May 3, '52
Dumas & Meilleur		0 20	do	do	Nov. 5, '67
Duff & Co., N. C.		0 13	do	do	June 1, '71
Dunlop, C. J.		3 27	do	do	July 7, '48
Dunlop, H.		30 00	do	do	Oct. 7, '72
Doucet, N.		0 02	do	do	July 5, '44
Donaldson, Mrs.		40 00	do	do	Mar. 6, '56
Eastley, W. E.		0 54	do	do	May 13, '72
Eddie, C.		12 25	do	do	Mar. 7, '36
Edmonstone, W., Manse and Glebe acct.		64 03	do	do	July 6, '58
Edwards & Co., G.		0 02	Thurso	do	Mar. 26, '78
Elliott, I.		7 39	Montreal	do	June 8, '43
Eslington, Col.		0 01	do	do	Aug. 27, '66
Emanuel & Co.		4 90	do	do	July 19, '73
European Assurance Co.		179 87	do	do	Oct. 9, '68
Evans, E.		0 41	do	do	May 22, '68
EWings, Alex., estate of		3 40	do	do	Feb. 28, '44
Fairbairn, Jno.		0 78	do	do	Nov. 18, '41
Farley, R.		3 40	do	do	Aug. 17, '46
Fairfield, Lt. C. W.		9 67	do	do	Jan. 30, '65
Farwell, Capt. C. W.		3 02	do	do	Sept. 9, '63
Falkner, N. B.		0 06	do	do	Mar. 3, '73
Felton, J.		2 78	do	do	April 7, '56
Feild, W.		2 17	do	do	Sept. 25, '33
Fisher, D.		14 42	do	do	Feb. 6, '45
Fisher, J.		0 48	do	do	Dec. 5, '41
Fitzpatrick, J.		22 62	do	do	Aug. 5, '46
Fitzgibbon, A.		1 00	do	do	June 21, '66
Ford & Ritchie.		1 69	do	do	May 27, '39
Ford, D. B. O.		12 00	do	do	Dec. 12, '43
Footner, W.		7 30	do	do	June 16, '48
Forbes, C. J.		0 62	do	do	Aug. 18, '33
Fosbrooke, E.		0 80	Sorel	do	April 26, '65
Forbes, C. J.		6 21	Montreal	do	May 25, '83
Foster, A. B.		1 18	do	do	April 23, '77
Fletcher, W. R.		4 10	do	do	Oct. 1, '61
Flanigan, Rev. J.		0 54	do	do	Dec. 31, '64
Fraser, J.		0 83	do	do	June 30, '36
Fraser, Major F. A. M.		0 03	do	do	July 6, '38
Fraser, Mrs.		3 40	do	do	Mar. 6, '54
Fraser, Dr. W. M., Atty. heirs Robertson		21 11	do	do	Dec. 13, '60
Fraser, E. M.		1 28	do	do	Sept. 2, '62
Francis, R.		0 80	do	do	Feb. 22, '42
Fulford, F. D.		30 64	do	do	Aug. 29, '65
Fuhren, F. A.		0 68	do	do	Sept. 25, '73
Ferguson, J.		21 78	do	do	Feb. 17, '53
Garant, F.		44 45	do	do	July 30, '39
Gascoigne, Lt.-Col. E. F.		1 65	do	do	April 27, '39
Garratt, Jas.		2 20	do	do	June 22, '54
Galivey, Col.		0 17	do	do	May 17, '66
Geddes & Heward		0 82	do	do	April 30, '49
Geddes & Heward, in liq.		8 58	do	do	May 5, '49
Geary, G.		0 28	do	do	June 27, '81
Carried forward		14,291 15			

a. W. Fowler, assignee. b. Short—paid on warrant.

Unpaid Dividends.

Bank of Montreal—Continued.
(Banque de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends owed for 5 years and over. Dividendes impayés pen- dant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		14,291 15			
Gilbert, J. M.		8 12	Montreal.	Montreal.	Mar. 23, '55
Gillespie & Co.		10 16	do	do	Feb. 6, '60
Glass, A. and L., estate of.		93 90	do	do	June 5, '28
Glen, Jones & Co.		0 67	do	do	do 8, '32
Glen, J.		3 47	do	do	April 26, '44
Glennmore, J.		18 90	do	do	May 31, '38
Glover, J. R.		0 48	do	do	do 25, '38
Glasscott, W.		0 02	Prescott.	do	June 30, '48
Gloag, Mrs. H.		4 00	Montreal.	do	Dec. 16, '72
Gore, Gen.		3 92	do	do	April 27, '55
Gore, J. A. C.		8 67	do	do	Sept. 18, '51
Gordon, Major 60th Mess.		4 03	do	do	Feb. 23, '64
Goodwin, Jas.		0 10	do	do	do 16, '53
Grant, C.		4 00	do	do	Dec. 24, '42
Grant, C. J.		1 00	do	do	do 28, '40
Grant, C. J. J. Baron de Longueuil.		11 12	do	do	Mar. 17, '52
Grant, J. M.		0 05	do	do	Dec. 3, '57
Grant, D. M.		0 07	New Edinburgh.	do	April 18, '61
Greene, M. L.		0 80	Montreal.	do	May 23, '37
Greive, Ed.		11 37	do	do	Mar. 27, '43
Greene, Thompson & Co.		2 56	do	do	May 7, '41
Griffith, Jno.		0 62	do	do	Aug. 25, '47
Graham, R.		2 15	do	do	July 19, '69
Green, H. L. H.		0 06	do	do	Dec. 27, '73
Grant, Angus & Co.		3 18	do	do	do 15, '79
Guerin, Michael.		2 45	do	do	June 10, '46
Gugy, Clara.		2 00	do	do	Jan. 26, '51
Gunn, Wm., in trust.		3 90	do	do	Oct. 22, '79
Grant, J. C., executors of.		10 02	do	do	Feb. 22, '38
Handyside Bros.		2 60	do	do	Jan. 25, '27
Handyside, David.		0 22	do	do	Dec. 20, '47
Hall, John.		4 00	do	do	Aug. 10, '44
Hall, Richard.		40 00	do	do	Sept. 27, '43
Hall, T. D.		6 22	do	do	May 14, '55
Hall, J. N.		1 35	do	do	June 4, '56
Hall, Benj.		0 03	do	do	May 21, '63
Haldimand, Louis.		17 75	do	do	Dec. 26, '45
Hart B., & Co.		0 87	do	do	do 15, '47
Hart, Gordon & Co.		0 03	do	do	Mar. 6, '77
Harding, John.		0 80	do	do	April 7, '49
Hayes Bros.		1 40	Toronto.	do	Feb. 11, '50
Harvey, Jas.		0 02	Montreal.	do	Nov. 1, '55
Harris, F. W.		0 13	do	do	Feb. 17, '58
Harris, Lieut.		6 28	do	do	Sept. 14, '67
Havelock, Sir Hy.		22 00	do	do	May 31, '70
Harrison, C. K.		138 65	Baltimore.	do	July 13, '71
Hamilton, Lt.-Col.		0 34	Montreal.	do	Mar. 5, '63
Hammond & Dier.		0 08	do	do	Nov. 4, '80
Haddon, R. & A.		2 27	do	do	Feb. 6, '41
Hardie, W. & J. H.		8 55	do	do	June 16, '45
Hendershot, W. B.		0 20	do	do	Oct. 30, '48
Herbert & Co., S. W.		0 07	do	do	Mar. 22, '58
Harvey, Jas.		1 59	do	do	June 7, '64
Henderson, John.		6 45	Philipsburg.	do	Oct. 9, '67
Henderson, J. H.		5 70	Montreal.	do	Nov. 4, '71
Heeny, P. F.		10 28	do	do	June 24, '69
Henny, Elizabeth.		0 68	do	do	Sept. 13, '71
Hilton & Baird.		0 05	do	do	July 31, '41
Carried forward		14,781 55			

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over.	Dividends Impayés pen- dant 5 ans et plus.	Balances standing for 5 years and over.	Balances restant depuis 5 ans et plus.	Last Known Address.	Dernière adresse connue.	Agency at which the last transaction took place.	Agence où la dernière transaction s'est faite.	Date of last transaction.	Date de la dernière transaction.
	\$	cts.	\$	cts.						
Brought forward.....			14,781	55'						
Heriot, Major-Gen. F. G.....			1	72	Montreal.....	Montreal.....	May 30,	'43		
Hibbard & Co.....			3	52	do.....	do.....	Dec. 29,	'52		
Hickey, Ambrose.....			0	01	do.....	do.....	June 22,	'58		
Hibbard & Washburn.....			12	44	do.....	do.....	July 16,	'59		
Higford, Higford.....			0	33	do.....	do.....	Aug. 12,	'67		
Hingston, Telfer & Co.....			4	12	do.....	do.....	June 29,	'68		
Hodge, Wm.....			8	15	do.....	do.....	Sept. 24,	'30		
Howard, D. Thompson.....			0	23	do.....	do.....	Feb. 28,	'42		
Hopkins, W., & Co.....			5	55	do.....	do.....	Aug. 29,	'43		
Holt, E. E.....			0	13	do.....	do.....	Dec. 2,	'44		
Howell, Ed.....			0	82	do.....	do.....	May 11,	'50		
Howard & Co.....			3	55	do.....	do.....	Mar. 4,	'52		
Howard, T. F.....			1	97	do.....	do.....	Dec. 30,	'61		
Holland & Dunn.....			69	07	do.....	do.....	Aug. 30,	'52		
Hopper, Mrs. Jane.....			0	05	do.....	do.....	Dec. 1,	'55		
Hogan & Senn.....			0	19	do.....	do.....	April 7,	'60		
Holdsworth, A. B. A.....			5	00	do.....	do.....	June 13,	'63		
Holmes, S. W.....			2	60	do.....	do.....	April 7,	'60		
Holmes, W. E.....			0	03	do.....	do.....	Dec. 16,	'57		
Holmes, B., disbursement account.....			0	95	do.....	do.....	June 22,	'59		
Holterman, C. F.....			0	32	Sebastapol, Ont.	do.....	May 19,	'65		
Hodges, Jas.....			283	69	Montreal.....	do.....	June 14,	'70		
Hobbs, Wm.....			0	23	do.....	do.....	Jan. 29,	'79		
Heney, Charlebois & Flood.....			950	00	do.....	do.....	July 25,	'79		
Hudson Bank.....			1	35	do.....	do.....	do 25,	'79		
Hughes, H. F.....			0	62	do.....	do.....	April 28,	'41		
Hunton & Routh.....			0	93	do.....	do.....	do 28,	'49		
Huston, Frs. and Chas.....			0	44	do.....	do.....	do 21,	'70		
Huntington, L. S.....			0	24	do.....	do.....	Jan. 2,	'83		
Hutchison, G.....			1	13	Brockville.....	do.....	Nov. 25,	'84		
Hubert, Honey & Papineau.....			26	99	Montreal.....	do.....	July 25,	'76		
Hudon & Orsali, estate of.....			1	26	do.....	do.....	April 14,	'80		
Hingston, Telfer & Co.....			2	82	do.....	do.....	Oct. 14,	'75		
Howell, M. L.....			100	00	do.....	do.....	April 16,	'67		
Hyde, W. H.....			8	00	do.....	do.....	Dec. 1,	'51		
Hoyle, Lydia, estate of.....			42	18	do.....	do.....	Sept. 13,	'55		
Herriman & Whitney.....			0	69	do.....	do.....	Jan. 13,	'86		
Inglis Bros.....			3	00	do.....	do.....	Feb. 26,	'68		
Ivory, Valentine.....			120	00	do.....	do.....	Nov. 28,	'53		
Jackson, W., & Co.....			0	10	do.....	do.....	April 30,	'57		
Jackson, R. M., & Co.....			10	00	do.....	do.....	Dec. 10,	'66		
Jones, W. D. B.....			16	93	do.....	do.....	do 5,	'71		
Jenking, Thos.....			3	87	do.....	do.....	Nov. 5,	'67		
Jervaise, A. C.....			19	67	do.....	do.....	May 28,	'83		
Johnson, Lt.-Col. Chas.....			6	60	do.....	do.....	April 26,	'39		
Johnston, Col. C. C.....			31	28	do.....	do.....	Jan. 21,	'43		
Johnstone, R. C.....			1	40	do.....	do.....	May 4,	'43		
Johnson, R. B.....			1	10	do.....	do.....	April 6,	'52		
Johnson, A.....			0	80	do.....	do.....	May 7,	'67		
Johnson, A. K.....			15	33	do.....	do.....	April 16,	'75		
Johnson, M. T.....			23	44	do.....	do.....	Oct. 4,	'44		
Johnson, J. E. R.....			0	75	do.....	do.....	Dec. 6,	'84		
Johnson, Wm.....			0	39	do.....	do.....	do 6,	'80		
Johnson, T.....			5	52	do.....	do.....	June 15,	'77		
Jones & Co.....			2	52	do.....	do.....	July 27,	'36		
Jones, J. S.....			2	64	do.....	do.....	Mar. 31,	'43		
Jones & Burland.....			9	70	do.....	do.....	May 3,	'80		
Jones & Burland, separate account.....			4	04	do.....	do.....	Oct. 3,	'78		
Carried forward.....			16,601	95						

Unpaid Dividends.

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		16,601 95			
Jones, W. J. M.		2 10	Montreal	Montreal	Feb. 5, '80
Jones, Chilian.		0 30	do	do	Nov. 10, '85
Kane, R., in trust		5 50	do	do	July 7, '85
Kayser, H.		0 02	do	do	Dec. 1, '54
Kane, Robert, and C. J. Z. Coursol, in trust		2 41	do	do	June 13, '84
Keown, Lieut. H.		15 65	do	do	Jan. 22, '40
Keenan, John.		98 27	Three Rivers	do	May 22, '51
Kershaw, John		0 08	Montreal	do	Dec. 9, '47
Kell, Wm.		6 70	do	do	April 16, '51
Kennedy, D.		0 67	do	do	July 10, '63
Kinnear, Thos.		9 20	do	do	Sept. 27, '36
King, Rev. W.		190 73	do	do	Aug. 19, '44
Killsrowski, A.		0 07	do	do	July 7, '54
Knowles & Davis		0 70	do	do	Oct. 5, '75
Kureyger, N. F. M.		2 32	do	do	Jan. 16, '41
Lafamme, Jos.		145 00	do	do	Aug. 4, '53
Laurason, L.		0 17	do	do	Jan. 24, '45
Latham, R.		0 85	do	do	Dec. 17, '42
Lawrie & Barns.		0 62	do	do	May 10, '43
Larue, A.		1 07	do	do	Mar. 6, '48
Longley, E.		6 88	do	do	Dec. 8, '49
Lafamme, J.		1 43	do	do	Feb. 24, '51
Layarde & Tiffin		0 42	do	do	July 28, '52
Ladd, C. P.		2 60	do	do	Feb. 2, '52
Ladd & Elworth		0 41	do	do	Oct. 8, '59
Laing, Isabella.		0 02	do	do	June 6, '53
Laing & Walker		0 08	do	do	Dec. 30, '56
Lachappelle, P., fils.		0 90	do	do	July 12, '48
Lauder, Sir T. D., 60th Regiment		82 81	do	do	May 13, '68
Large, Major J. E.		0 83	do	do	Sept. 9, '70
Langlands, J.		0 08	do	do	July 12, '56
Lathrop & Arnold.		4 03	do	do	do 8, '36
Levey, G.		0 77	do	do	Sept. 4, '62
Levey, A.		0 59	do	do	Nov. 19, '58
Levey, L.		3 21	do	do	Mar. 13, '67
Lee, A.		2 08	do	do	May 13, '33
Lear, J. C.		4 00	do	do	do 12, '38
Lefebvre, J.		0 60	do	do	do 28, '41
Lefebvre, J.		60 31	Belleville	do	Oct. 7, '68
Leweng & Co.		2 27	Montreal	do	Aug. 6, '83
Leste, F. W.		12 77	do	do	Mar. 30, '44
Lionais, H.		7 07	do	do	June 14, '49
Lindsay, C.		2 47	do	do	July 14, '59
Lindsay, Mrs. P.		34 92	do	do	Jan. 16, '57
Little, J., executor		0 12	do	do	do 19, '70
Longley, G.		0 35	do	do	Sept. 11, '37
Lowndes, J. J.		1 68	do	do	do 2, '51
Lowe & Chamberlain		0 32	do	do	Dec. 19, '67
London, Jas. R.		0 77	do	do	June 7, '43
Lockhart, J.		0 17	do	do	Jan. 28, '52
Lincoln, J. M., sec. V. R. R. Co.		7 62	do	do	July 5, '60
Lynch, O.					
αLong, M.	£ 3 0 0				
αHunter, Mary.	14 3 7				
αMather, R.	4 10 0				
αBigg, Geo.	1 12 6		do	do	
αFortye, Mrs. J.	20 0 0				
αCampbell, Capt. F. F.	70 0 0				
αBrooks, E. F. B.	10 0 0				
	£123 6 1	600 07			
Carried forward		17,921 03			

α Per Glynn & Co.

Bank of Montreal—Continued.
(Banque de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends paid for 5 years and over. Dividendes impayés pen- dant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		17,921 03			
Malherbe, M., estate of		0 09	Montreal. . . .	Montreal. . . .	June 29, '42
Malhiot, H.		0 40	do	do	April 14, '42
Martin, Rev. R.		0 75	do	do	Dec. 23, '33
Manuel, W.		6 80	do	do	Oct. 5, '40
Marteau, L.		12 07	do	do	Sept. 21, '36
Manly, C.		0 70	do	do	June 17, '43
Malloch, G.		3 90	do	do	Sept. 9, '45
Mack, J.		3 13	do	do	Feb. 15, '48
Mathieson, G.		3 33	do	do	Mar. 12, '49
Mathewson & Sinclair		1 33	do	do	May 20, '48
Mathewson, Alex.		0 20	do	do	Mar. 19, '53
Mair, Thos.		3 00	do	do	July 12, '50
Malhiot, E.		0 26	do	do	April 17, '40
Madden, G. E.		0 04	do	do	Aug. 3, '64
Malcolm, J.		120 00	do	do	Jan. 18, '59
Malloch, G.		0 60	do	do	Sept. 1, '60
Madden, —, trustees of		0 05	do	do	Aug. 2, '37
Matthie, Robertson & Co.		17 93	do	do	May 21, '53
Meyer, M.		2 50	do	do	June 2, '34
Merick, E. G. & Co.		0 58	do	do	Aug. 30, '49
Meyers, W. W.		1 02	do	do	Nov. 10, '47
Megorian, J.		0 03	do	do	May 13, '54
Menzies, W. C.		4 32	do	do	Jan. 13, '59
Merick, A. S. H.		0 75	do	do	do 7, '51
Mills, T. R.		7 65	do	do	May 15, '49
Mittelberger, Wm.		4 73	do	do	July 26, '37
Middleton, Wm. & Co.		8 07	do	do	Mar. 17, '47
Miller, J. & J.		7 97	do	do	Jan. 20, '60
Miller, R. & A.		0 71	do	do	Mar. 15, '60
Millroy, Dr. 30th Regiment.		45 33	do	do	Aug. 16, '64
Michaels, Mrs. S., estate of.		10 83	do	do	Feb. 1, '41
Metropolitan Bank, in liquidation.		13 15	do	do	Jan. 5, '83
Montreal Library		24 80	do	do	Sept. 26, '28
Montreal Water Works.		64 90	do	do	Feb. 6, '42
Montreal Mercantile Library.		2 32	do	do	Mar. 19, '44
Montreal City Police.		43 10	do	do	Nov. 1, '53
Montreal Gold Mining Co.		14 60	do	do	July 15, '70
Mowat, J.		8 00	do	do	Jan. 10, '38
Mowat, G. L.		0 48	do	do	Nov. 8, '47
Moss, M.		1 60	do	do	July 31, '41
Morson, Hy.		0 35	do	do	April 5, '49
Morson, W.		2 33	do	do	Oct. 1, '47
Mandalet, Dominique.		0 07	do	do	Aug. 13, '49
Morris, J.		2 78	do	do	Dec. 17, '49
Morin, A. N., T. A. Stayner and A. Largue		35 62	do	do	Jan. 14, '50
Morse, A. C. G.		0 27	do	do	June 29, '54
Morton, A. & C.		0 32	do	do	April 22, '54
Morris, Hon. J.		2 00	do	do	June 2, '65
Moore, Semple & Hatchette.		0 04	do	do	May 11, '70
Montreal Historical Society.		400 00	do	do	July 3, '79
Munro, Wm., T. B. and Sarah, separately or jointly.		10 00	do	do	do 2, '39
Murray & Barnum.		2 53	do	do	Mar. 11, '48
Murphy, A.		178 00	do	do	May 15, '54
Mussen, T.		18 05	do	do	April 25, '70
Carried forward.		19,015 41			

a J. Valentine and M. J. Hayes, executors.

b Rev. l'Abbe. H. A. Verreau, president.

Unpaid Dividends.

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends owed for 5 years and over. Dividendes impayés pen- dant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
rought forward.....		19,015 41			
Mullen, J.....		0 56	Sorel.....	Montreal..	Oct. 9, '78
Murphy, J. B. & Co.....		1 62	Montreal.....	do	Feb. 15, '84
aMcAndrew, R., estate of.....		19 43	do	do	Mar. 21, '57
bMcDonnell, Holmes & Co., estate of.....		109 27	do	do	Sept. 28, '55
McDonnell & McGregor.....		0 40	do	do	July 15, '35
McDonnell, C.....		2 40	do	do	May 31, '51
McDonald, J. R.....		0 30	do	do	Mar. 15, '52
McDonald, J. S.....		2 57	do	do	Jan. 6, '54
McDonald & McLellan.....		25 00	do	do	Dec. 7, '68
McDonald, A. B.....		1,062 79	do	do	Mar. 24, '74
McDonell, G.....		0 09	Cornwall.....	do	April 30, '69
McClellan, J. & H.....		1 10	Montreal.....	do	May 18, '50
cMcFarlane, W. S., estate of.....		15 42	do	do	Mar. 27, '52
McFarlane, W. S.....		1 70	do	do	June 12, '48
McFarlane, A.....		8 39	do	do	May 29, '44
McFarlane, Thomson & Co.....		15 38	do	do	Sept. 22, '73
McFail, A.....		2 87	do	do	May 25, '55
McGill, R., estate of.....		0 30	do	do	do 12, '49
dMcKay, R. W. S., estate of.....		0 40	do	do	Aug. 21, '48
McKee, John, estate of.....		60 00	do	do	Oct. 4, '44
eMcKay, David, estate of.....		28 72	do	do	June 21, '49
McKay, R.....		3 15	do	do	July 18, '43
McKay, Robert.....		0 52	do	do	April 21, '41
McKay, A. W.....		162 57	do	do	June 30, '45
McKinnon & Boyd.....		0 15	do	do	July 6, '35
McKinnon & Co.....		4 60	do	do	Jan. 16, '57
McGrath, Thomas.....		0 98	do	do	Dec. 19, '56
McGill, Capt. (R. C. Rifles).....		27 38	Kingston.....	do	Jan. 11, '61
McIntosh, Wm.....		1 08	Montreal.....	do	Nov. 2, '44
McIntosh & Co.....		1 67	do	do	May 23, '44
McIver, Murdo.....		8 00	do	do	do 5, '47
McLean, Archibald.....		3 00	do	do	July 29, '39
McNie, Peter.....		1 73	do	do	June 24, '39
McNiven, D.....		0 57	do	do	Aug. 19, '54
McNaughton, D.....		1 13	do	do	Sept. 3, '51
McOwan, F., & Co.....		38 39	do	do	do 14, '67
McPherson, John, & Co.....		3 79	do	do	June 6, '59
McPherson, John.....		0 79	do	do	Aug. 31, '69
McTavish, Sarah, executrix.....		398 78	do	do	July 28, '73
McGregor, J. G.....		76 07	do	do	do 7, '66
McMurray, Thomas.....		1 80	do	do	June 1, '44
McCrea, John.....		100 00	do	do	Nov. 23, '35
McIntosh, J.....		0 38	do	do	Aug. 15, '85
McLellan, D. L.....		11 40	do	do	do 14, '85
National School.....		2 78	do	do	do 5, '61
Nagle, G. S.....		2 72	do	do	July 1, '50
Nairn, Jas., & Co.....		835 85	do	do	Dec. 31, '37
Neave, Arundel.....		15 02	do	do	May 3, '48
Neilson, W. R.....		0 04	do	do	June 6, '60
Nicholls, J. & W.....		0 22	do	do	Mar. 12, '58
Nolan, J. C.....		0 05	do	do	Jan. 23, '74
O'Brien, John, jun.....		6 36	do	do	June 5, '61
Odell, Charles.....		0 90	do	do	Nov. 4, '84
fO'Donahue, H.....		80 00	do	do	Jan. 13, '42
Carried forward.....		22,165 99			

a Per J. Sadlier & Co., W. Hayden. b J. W. Dunscombe, H. L. Routh and J. J. Day, assignees.
c Henry Starnes and A. W. Macfarlane. d W. Darling and J. Kingan, trustees. e A. C. Webster,
assignees. f Warrant.

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		22,165 99			
Ogden, M.....		0 45	Montreal.....	Montreal.....	Oct. 3, '42
O'Meara, M.....		0 01	do.....	do.....	do 18, '63
O'Neill, J. & K.....		40 00	do.....	do.....	Feb. 2, '70
O'Sullivan, M.....		1 70	do.....	do.....	May 17, '39
Orlebar, Capt. J., R.N.....		0 38	do.....	do.....	Oct. 11, '58
Orsali, T., estate of.....		0 35	do.....	do.....	Mar. 19, '41
Patsquoque Bank.....		0 23	do.....	do.....	Jan. 1, '33
Patterson, W. H.....		1 40	do.....	do.....	June 22, '39
Parkyn, W.....		19 22	do.....	do.....	May 4, '50
Parkyn, W.....		1 17	do.....	do.....	July 31, '66
Parker, James.....		3 55	do.....	do.....	May 25, '72
Pennsylvania Bank.....		2 18	do.....	do.....	do 25, '72
Penn, Frederick.....		3 82	do.....	do.....	June 27, '53
Penn, Major L. W.....		0 51	do.....	do.....	May 29, '64
Perry, E., & Co.....		0 85	do.....	do.....	Dec. 5, '40
Perry, Ebenezer, & Co.....		1 05	do.....	do.....	Feb. 16, '48
Pelletier, J. F.....		1 00	do.....	do.....	June 6, '51
Perry & Hope.....		0 02	do.....	do.....	Dec. 18, '66
Perry, Geo. & Jas.....		3 95	do.....	do.....	Aug. 15, '46
Peck, J. & J. H. & Co.....		8 00	do.....	do.....	Nov. 5, '50
Perrault, O.....		2 00	do.....	do.....	do 20, '50
Perrault, Augustus.....		16 73	do.....	do.....	Nov. 21, '50
Pecker, S., trustees of.....		2 40	do.....	do.....	Feb. 18, '35
Pepin, C.....		0 84	do.....	do.....	July 25, '33
Phillips, L. A.....		0 23	do.....	do.....	Nov. 14, '42
Phillips, George.....		1 02	do.....	do.....	May 8, '41
Phelan, James.....		3 17	do.....	do.....	Oct. 25, '67
Phelan, James, & Co.....		0 77	do.....	do.....	June 21, '69
Playfair, James, & Co.....		0 33	do.....	do.....	Nov. 2, '42
Porter & Delesderniers.....		0 25	do.....	do.....	Jan. 21, '69
Poisson, E. M.....		0 65	Arthabaskaville.....	do.....	July 10, '74
Pothier, T.....		0 48	Montreal.....	do.....	do 8, '40
Pring, W.....		5 13	do.....	do.....	Feb. 19, '34
Proctor, George.....		12 40	do.....	do.....	June 19, '27
Prince of Wales Charitable Fund.....		4 00	do.....	do.....	Sept. 1, '42
Pringle, D.....		20 00	do.....	do.....	June 25, '51
Prevost, Capt. Geo. P., 23rd Reg. Prest.....		70 00	do.....	do.....	Oct. 15, '67
Prentice, Moat, & Co.....		0 84	do.....	do.....	Nov. 25, '68
Prevost, A., & Co.....		0 51	do.....	do.....	Dec. 5, '84
Queens Statue.....		5 00	do.....	do.....	Feb. 10, '62
Quesnel, Jules.....		0 65	do.....	do.....	Nov. 8, '41
Raymond, R.....		1 12	do.....	do.....	do 8, '75
Rafter, J. R., & Co.....		2 85	do.....	do.....	April 18, '77
Raphael, T. W., & Co.....		0 30	do.....	do.....	Nov. 8, '79
Radford, Captain W.....		13 47	do.....	do.....	Aug. 4, '40
Reid, Charles.....		2 00	do.....	do.....	Nov. 23, '40
Reynolds, Samuel.....		0 27	do.....	do.....	Mar. 18, '43
Renard, Mrs. L.....		4 83	do.....	do.....	Sept. 7, '67
Renard, Henry.....		2 20	do.....	do.....	April 1, '67
Reis & Co.....		2 10	do.....	do.....	July 30, '80
Reiplinger, J.....		6 26	do.....	do.....	June 18, '81
Reynolds, F. C.....		38 48	do.....	do.....	Dec. 30, '81
Rhodes, James, jun.....		0 60	do.....	do.....	Feb. 15, '42
Rhynas, John.....		0 37	do.....	do.....	Jan. 27, '71
Richer, Modeste.....		0 03	do.....	do.....	Mar. 10, '42
Rigney, James.....		6 20	do.....	do.....	do 18, '52
Carried forward.....		22,484 31			

Unpaid Dividends.

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Account of Dividends unpaid for 6 years and over. Dividendes impayés pendant 6 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		22,484 31			
Ritchie, Ford & Jones.....		0 45	Montreal.....	Montreal.....	Nov. 25, '51
Ritchie, Thomas.....		3 28	do.....	do.....	April 24, '72
Ritchie, T., & Co.....		3 00	do.....	do.....	Dec. 3, '74
Rife Brigade, mess account.....		0 30	do.....	do.....	Sept. 5, '67
Riley, William.....		5 09	do.....	do.....	June 5, '67
Rice Bros.....		3 97	do.....	do.....	Nov. 21, '74
Ross, James, estate of.....		3 55	do.....	do.....	Sept. 8, '51
Rottot, Peter.....		0 65	do.....	do.....	Nov. 20, '32
Robertson, Donald.....		111 80	do.....	do.....	June 5, '28
Robertson, A.....		3 45	do.....	do.....	Aug. 30, '54
Robinson, Robert.....		0 50	do.....	do.....	Feb. 14, '45
Ross, Donald.....		0 35	do.....	do.....	July 19, '41
Ross, J. M.....		2 00	do.....	do.....	Dec. 10, '51
Ross & Co.....		24 40	do.....	do.....	Jan. 13, '81
Rogers, James.....		1 02	do.....	do.....	Nov. 27, '51
oRose, John.....		38 45	do.....	do.....	Aug. 19, '53
Rolland, Charles.....		4 36	do.....	do.....	Oct. 28, '59
Rowan, M.....		0 07	do.....	do.....	Dec. 2, '54
Roy, Hon. Gabriel.....		235 70	do.....	do.....	April 15, '52
Roy, John, & Co.....		18 88	do.....	do.....	Feb. 21, '50
Roberts, R. J.....		1 08	New York.....	do.....	June 4, '63
Routh, D. C. G.....		0 59	Montreal.....	do.....	May 4, '59
Roberge, L. A.....		0 46	do.....	do.....	July 16, '83
Rodgers, Kelly & Co.....		17 09	do.....	do.....	May 7, '77
Rodgers, J. C.....		1 92	do.....	do.....	Oct. 4, '77
Ruston, Thomas.....		2 93	do.....	do.....	May 8, '46
Russell Bros.....		0 66	do.....	do.....	June 15, '60
Russell, Pauline.....		0 54	do.....	do.....	July 12, '69
Ryland, G. H.....		0 62	do.....	do.....	do 11, '47
Ryan, Matthew.....		1 07	do.....	do.....	Jan. 10, '50
Ryall, Owen K.....		16 22	do.....	do.....	June 14, '55
Ryan, Patrick.....		3 04	do.....	do.....	Nov. 3, '65
Ryan, John.....		80 20	do.....	do.....	Aug. 11, '45
Rogers, Samuel.....		200 00	do.....	do.....	Mar. 7, '53
Robertson, R. & T.....		2 00	do.....	do.....	Dec. 15, '85
Samuel, H.....		0 23	do.....	do.....	Feb. 3, '60
Scallon, Ed.....		0 50	do.....	do.....	Nov. 8, '45
Scott, John.....		5 10	do.....	do.....	Dec. 27, '48
Scallon & Leprohon.....		8 75	do.....	do.....	Feb. 10, '55
Senecal & Meigs.....		7 00	do.....	do.....	Mar. 16, '67
Seaver, Hy.....		2 00	do.....	do.....	Nov. 30, '51
Shortt, J. S.....		2 00	do.....	do.....	Oct. 3, '35
Shuter & Glennon.....		0 40	do.....	do.....	July 31, '47
Shuter, Joseph.....		1,508 55	do.....	do.....	Nov. 30, '54
Shaver, C.....		0 01	do.....	do.....	do 30, '54
Shaw, G. & D.....		1 00	do.....	do.....	Dec. 2, '65
Simpson, C. S.....		86 90	do.....	do.....	June 1, '49
Simpson, A., cashier.....		6 00	do.....	do.....	Dec. 4, '50
Sills, Wm.....		0 20	do.....	do.....	do 18, '83
Slack, Geo.....		3 40	do.....	do.....	Aug. 13, '49
Small, P.....		121 00	do.....	do.....	Jan. 25, '53
Smith, Mathieson & Moore.....		1 73	do.....	do.....	Oct. 18, '39
Smith, J. G.....		0 02	do.....	do.....	Sept. 21, '49
Smith, W. R. B., collector.....		0 03	do.....	do.....	June 10, '56
Smith, C. W.....		13 59	London.....	do.....	do 11, '59
Smith, C. B.....		0 66	Montreal.....	do.....	Jan. 20, '68
Carried forward.....		25,043 07			

a per London, England, £7 18 s.

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

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	¢ cts.	¢ cts.			
Brought forward.....		25,043 07			
Snowdon, W.....		3 24	Montreal.....	Montreal...	Sept. 1, '31
Smith, W.....		0 04	do.....	do.....	Feb. 18, '45
Soupras & Marchand.....		23 43	do.....	do.....	Mar. 27, '38
Somerville, M.....		0 40	do.....	do.....	Sept. 15, '54
Soulie, F.....		0 78	do.....	do.....	June 25, '51
Spink, Wm., estate of.....		88 53	do.....	do.....	April 20, '42
Society for the Propagation of the Gospel Society for the Propagation of Christian Knowledge.....		18 37	do.....	do.....	Sept. 27, '38
Sproston, Jno.....		6 80	do.....	do.....	May 21, '28
Spence, Rev. Alex.....		1 02	do.....	do.....	June 29, '48
Spenceley, J. W.....		169 45	Ottawa.....	do.....	Nov. 25, '57
Stuart, Calcott & Co., estate of.....		2 64	Montreal.....	do.....	Jan. 22, '68
St. Lawrence Steamboat Co.....		123 62	do.....	do.....	July 30, '33
St. George, B.....		1 15	do.....	do.....	Mar. 6, '45
Steele, J.....		1 50	do.....	do.....	Dec. 15, '76
Steele, J.....		2 00	do.....	do.....	do 30, '36
Stevenson, Wm.....		13 99	do.....	do.....	June 2, '34
Stevenson, H.....		9 58	do.....	do.....	Feb. 28, '77
Stephens, W.....		1 47	do.....	do.....	Aug. 17, '41
Stebelin, B. S.....		0 02	do.....	do.....	Oct. 16, '43
Stewart, Dugald.....		3 51	do.....	do.....	Feb. 11, '40
Stewart, Hy.....		5 60	do.....	do.....	April 20, '48
Stuart, Andrew.....		6 80	do.....	do.....	Jan. 18, '40
Strobridge, Geo.....		175 53	do.....	do.....	June 13, '43
Stanton, I. B.....		0 78	do.....	do.....	July 24, '51
Stodart, D.....		0 76	do.....	do.....	Sept. 3, '61
Stark, C. A.....		1 43	do.....	do.....	July 7, '69
Stevens, Mrs. B. B. (widow Rev.).....		40 00	do.....	do.....	do 25, '34
Stevens, do do trustees of.....		45 55	do.....	do.....	Jan. 24, '37
Stackpool, H.....		24 22	do.....	do.....	July 4, '82
Starnes & Watt.....		1 51	do.....	do.....	April 16, '78
Strong, S. H.....		5 35	do.....	do.....	July 9, '84
Subordinate Fund.....		17 25	do.....	do.....	do 9, '33
Suffell, Jno. G.....		0 01	do.....	do.....	May 1, '67
Stanford, Guy H.....		3 45	do.....	do.....	April 29, '76
Sutherland, A. C.....		0 14	do.....	do.....	Feb. 8, '76
Swallow, A.....		0 07	do.....	do.....	Aug. 20, '79
Stock, City Bank.....		4 00	do.....	do.....	Jan. 1, '33
Taylor, Lt.-Col. C. C.....		22 92	do.....	do.....	July 3, '41
Taylor, Hugh, and R. McKay, in trust, Taylor, Hugh, and T. C. Cameron, executors.....		17 23	do.....	do.....	May 17, '44
Taylor, E. T.....		312 50	do.....	do.....	Dec. 3, '46
Tait, Peter.....		6 47	do.....	do.....	Mar. 30, '68
Tait, Thomas.....		0 03	do.....	do.....	July 6, '55
Tait, Thomas.....		2 00	do.....	do.....	Jan. 10, '59
Tate, Chas.....		4 80	do.....	do.....	Mar. 31, '52
Temporal and Pastoral Aid Society.....		0 45	do.....	do.....	do 22, '39
Telfer, Jas.....		15 47	do.....	do.....	May 3, '45
Thompson, Johnston, Montreal and N. Y. Ry. Co.....		6 83	do.....	do.....	Aug. 10, '55
Thomas, S., jun.....		17 47	do.....	do.....	Oct. 3, '36
Thickell, W.....		1 50	do.....	do.....	Jan. 26, '41
Thornton, Jno.....		5 27	do.....	do.....	Sept. 27, '48
Thompson, P. M.....		0 93	do.....	do.....	June 4, '64
Thompson, Geo. Mgr.....		0 54	do.....	do.....	Mar. 13, '77
Tilton, S. P. D. & Co., estate of.....		7 65	do.....	do.....	Dec. 27, '49
Carried forward.....		26,269 12			

a Warrant. b J. S. McCord, C. Geddes, A. Ross. c Per Louis Guy. d Arthur Ross, treasurer. e Jas. Mathewson, assignee.

Unpaid Dividends.

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

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Brought forward.....		26,269 12			
Tice, John.....		6 67	Montreal.....	Montreal...	Oct. 3, '36
Tobin, John Michael.....		2 47	do.....	do.....	Nov. 8, '51
Torrance, Hy.....		0 30	Newport.....	do.....	April 12, '72
Tremain & Moir.....		0 02	Montreal.....	do.....	Sept. 17, '36
Tremain, Benj.....		21 20	do.....	do.....	Nov. 13, '45
Trudeau & Grenier.....		8 28	do.....	do.....	Mar. 11, '47
Trent, G. N.....		2 28	do.....	do.....	Sept. 13, '54
Tranchemartagne, J. R.....		0 47	do.....	do.....	Aug. 27, '52
Turner, H. L. estate of.....		0 72	do.....	do.....	July 23, '51
Turner, Hatton Brother.....		3 14	do.....	do.....	Sept. 28, '69
Tapper, Dr.....		1 21	do.....	do.....	Mar. 16, '77
Thom, Rev. Jas.....		35 82	do.....	do.....	May 3, '53
Urquhart, —.....		14 45	do.....	do.....	Jan. 2, '73
Usher, G. B.....		0 50	Chippewa.....	do.....	Oct. 27, '70
Vanneck, G. C.....		0 20	Montreal.....	do.....	Aug. 14, '68
Vankoughnet, P.....		2 00	do.....	do.....	do 26, '37
Voss, A. H.....		14 96	do.....	do.....	Mar. 8, '43
Warren, Jas.....		100 00	do.....	do.....	July 26, '30
Watson, John.....		2 33	do.....	do.....	Oct. 30, '34
Watson, Thos.....		1 33	do.....	do.....	Mar. 29, '47
Watson, T.....		1 82	do.....	do.....	Aug. 27, '53
Watson, Geo. D.....		18 57	do.....	do.....	Oct. 5, '57
Walker, Wm.....		0 33	do.....	do.....	Jan. 16, '39
Walker, H. S., 13th Hussars.....		0 30	do.....	do.....	May 5, '69
Watkins, Jno., & Co.....		1 65	do.....	do.....	Sept. 20, '43
Wallace, T., & Co.....		0 60	do.....	do.....	Nov. 16, '46
Wallace, Isabella.....		2 45	do.....	do.....	Dec. 13, '56
Warren, Major Hy.....		0 03	do.....	do.....	July 21, '65
Watts, R. N.....		62 07	do.....	do.....	Sept. 8, '62
Weir, Alex.....		4 00	do.....	do.....	Aug. 26, '36
Weld, Lorenzo.....		21 33	Dublin.....	do.....	June 15, '40
Weston, Hy.....		1 08	Montreal.....	do.....	May 31, '47
Weyland, Major J. T., R.C.R.....		50 65	do.....	do.....	Sept. 18, '47
Webster, A. C.....		0 05	do.....	do.....	do 22, '53
Whinfield, W.....		3 08	do.....	do.....	Aug. 20, '36
White, C. W.....		1 60	do.....	do.....	Sept. 8, '49
Whyte, Jos.....		55 93	do.....	do.....	April 2, '50
Whyte, Jos., executors late.....		4 70	do.....	do.....	Dec. 17, '53
Whitehead, W. J.....		0 17	do.....	do.....	do 24, '69
Wilson, R., & Co.....		1 22	do.....	do.....	Jan. 8, '34
Wilson, W.....		31 27	do.....	do.....	Dec. 16, '54
Wilson, H. L.....		1 33	do.....	do.....	Sept. 18, '76
Wilson, James.....		51 00	do.....	do.....	May 8, '76
Wilkinson, J. L.....		8 75	do.....	do.....	Mar. 9, '47
Wilkinson, A. G.....		3 12	do.....	do.....	Jan. 23, '49
Wilkes, J. A.....		0 03	do.....	do.....	June 18, '49
Wilkes & Bros.....		0 05	do.....	do.....	Nov. 13, '49
Williams, T.....		7 38	do.....	do.....	May 14, '55
Williams, T., special account.....		16 67	do.....	do.....	Oct. 24, '54
Willison, H.....		0 20	do.....	do.....	Sept. 28, '81
Wilson, F.....		3 54	do.....	do.....	Dec. 24, '59
Williams, Hawley.....		9 00	do.....	do.....	May 11, '36
Wood, D. R.....		0 95	do.....	do.....	Feb. 17, '52
Wood, F. O.....		0 10	do.....	do.....	Oct. 23, '80
Woodward, Hy.....		0 14	do.....	do.....	Mar. 7, '70
Worthington, J. & C.....		8 43	do.....	do.....	do 7, '70
Wright, N.....		2 10	do.....	do.....	Sept. 28, '52
Wright, R., jun., estate of.....		75 98	do.....	do.....	Mar. 26, '54
Carried forward.....		26,939 14			

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	¢	cts.			
Brought forward		26,939	14		
Wrigley, Walter		2	90	Montreal	Montreal
Wylie, J., & Son		0	33	do	do
Winter, R.		0	10	do	do
Yale, G. H.		69	57	do	do
Young, Hy.		0	33	do	do
Bruce, Hon. O. R.		48	60	do	do
Nowlan, Jno.	1,850	00		Britannia Mills..	do
Dawes, J. P., in trust	0	26		Lachine	do
Foster, John	2	95		Montreal	do
Harford, J. A.	40	00		do	do
Leger & Co.	1	43		do	do
Perrault & Co.	0	16		do	do
Rabbitt, D.	0	01		do	do
Stanley, F. O.	1	48		do	do
Stewart, W. W.	0	91		do	do
Young, W. L.	2	62		do	do
Reid, H. G.	0	01		do	do
Grant, J. C.	0	38		do	do
Agriculture, Council of, Geo. Leclerc, secretary		30	00	do	do
Andrews, Jos.	171	52		do	do
Abbott, Mrs. Sarah	5	00		do	do
Abrahams, Levi	13	00		do	do
Arthur, Miss Maggie	117	74		St. Lamberts	do
Aspinall, Annie	4	72		Montreal	do
Barrett, Miss Margaret	24	61		do	do
Britt, Mrs. Anne	874	34		do	do
Buttery, Mary	9	10		do	do
Barlow, Louisa A.	241	95		Richmond	do
Brown, Thos.	10	00		Pte. St. Charles	do
Blackwood, Mrs. M.	15	00		Montreal	do
Bloomfield, Susan	4	16		do	do
Burns, Thos. or Sarah	358	74		do	do
Bolton, Miss Kate	101	05		do	do
Black, Miss Margaret	70	00		Côte St. Antoine	do
Blache, Chas. R.	10	00		Montreal	do
Brown, Robt.	21	89		do	do
Bridge, Ellen S.	809	16		do	do
Bryson, Francis, in trust	6	86		do	do
Belanger, B.	8	68		Hochelaga	do
Booth, Emily A.	7	86		Montreal	do
Cribb, Mrs. Elizabeth	13	71		do	do
Campbell, D.	155	30		do	do
Cochran, A. McR.	9	63		do	do
Casseulet, Jean	10	00		do	do
Campbell, Jas., tutor	72	68		do	do
Crawford, Miss Ellen	25	74		do	do
Caragher, Mrs. Maggie	61	92		do	do
Condreaw, Catherine	30	92		do	do
Callaghan, Mary	1,268	81		do	do
Chisholm, Teresa	3	31		do	do
Daniel, Rev. C. A.	5	87		do	do
Dunlop, Mrs. Margaret	10	00		Pte. St. Charles	do
Dobby, Harriet	8	00		Pointe aux Trembles	do
Donovan, Cornelius	300	17		do	do
Dunmore, Miss Agnes	18	46		Tp. Brandon	do
Dennistown, Mrs. Margaret	10	82		Montreal	do
				do	do
Carried forward		33,881	90		

Unpaid Dividends.

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

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Brought forward		33,881 90			
Diffley, Patrick and Alice		17 39	Montreal	Montreal	Feb. 10, '87
Evans, Rev. F. F. L., in trust		26 64	do	do	Nov. 15, '80
Fitzgibbon, Morrice		712 40	do	do	Oct. 8, '77
Fraser, Alex		220 00	do	do	Nov. 27, '69
Fosburgh, Isabella		12 38	do	do	April 6, '86
Ferguson, Catherine		43 64	do	do	May 18, '78
Francis, Miss Mary A		50 00	do	do	Jan. 26, '80
Fitzsimmons, James		13 00	do	do	Sept. 8, '80
Foster, F. S		6 21	do	do	Feb. 23, '87
Goutier, Miss Mary		712 76	do	do	July 12, '77
Gilmour, Robt		100 84	do	do	Jan. 3, '63
Gordon, Mrs. Margaret		4 29	do	do	Mar. 16, '85
Gautier, Regis		410 00	do	do	Aug. 11, '82
Goulet, Alfred		300 00	do	do	May 22, '85
Hart, Mrs. Eliza N		71 59	do	do	April 9, '80
Hanrahan, T. E		4 65	do	do	July 26, '86
Johnson, Matthew		79 78	do	do	do 21, '73
Johnson, Catherine		152 25	do	do	Aug. 23, '66
Johnston, Mary Ann		6 00	do	do	Mar. 12, '60
Jonis, Miss Mary E		68 18	do	do	July 7, '85
Jones, Stephen, or Fanny I. Smith		1,838 39	do	do	Sept. 10, '87
Kelly, Mrs. Alice, or J. T. Kelly		5 00	do	do	do 30, '78
Kerrigan, Mrs. Bridget M		5 00	Ste. Cunégonde	do	Mar. 8, '81
Kimbley, Eliza		245 52	Montreal	do	Aug. 4, '87
Latour, Mrs. M. L. J. R		11 73	do	do	do 4, '73
Myers, Mrs. Annie Maria		42 60	do	do	April 14, '79
Miller, Euphemia, wife of James		10 00	do	do	Jan. 10, '76
Montreal Proprietary School		18 87	do	do	Mar. 31, '77
Marks, Ann S		34 08	do	do	Jan. 8, '80
Murray, Miss Jane L		629 47	do	do	do 10, '84
Mudge, Miss Sarah E., in trust		16 85	do	do	Dec. 9, '80
Maguire, Mary		388 72	do	do	June 23, '87
Martin, A., and Maria		238 84	do	do	May 20, '86
Macintosh, Neil		28 33	do	do	Dec. 13, '87
Macintosh, Neil		58 19	do	do	Dec. 2, '87
MacDonald, Mary, in trust		6 62	do	do	Oct. 1, '84
Macfarlane, Margaret		521 49	Huntingdon	do	April 5, '87
McMorine, Rev. John, estate of, per Hugh Allan		9 54	Montreal	do	Mar. 31, '69
McDonald, Miss Susannah		41 00	do	do	do 7, '72
McKinnon, Ellen		247 00	PointeSt. Charles	do	June 30, '65
McGregor, Mrs. Margaret		14 66	Montreal	do	Aug. 15, '70
McKay, Wm		209 52	Beauharnois	do	Feb. 25, '63
McWood, Miss Ellen		4 90	Montreal	do	Sept. 23, '86
McLennan, C. W., jun		5 00	New York	do	Aug. 26, '75
McLean, Miss Helen		2 89	Montreal	do	Jan. 4, '83
McDonnell, Annie		97 25	do	do	Mar. 14, '87
McCoy, Elizabeth		930 55	do	do	Feb. 11, '87
McCormick, Violet M		5 40	do	do	Aug. 3, '87
McClatchey, Mary		7 47	do	do	Oct. 14, '87
McCallum, Neil		4 58	St. Eugène, Ont.	do	Mar. 24, '87
McGillivray, Angus		11 24	Moose Creek, Ont	do	Dec. 27, '87
Noon, Thomas		53 53	Burlington, Vt.	do	do 29, '68
Nunan, Ellen		266 39	Montreal	do	Aug. 27, '80
Orr, John, and J. E. Beckett		11 80	do	do	Mar. 22, '58
O'Leary, Catherine		2,632 09	do	do	Nov. 3, '87
Patchet, Wm. C		71 51	PointeSt. Charles	do	June 24, '72
Paterson, Alex. Baird		294 84	Montreal	do	May 8, '80

Carried forward

45,914 76

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balance standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		45,914 76			
Police Relief Fund.....		10 05	Montreal.....	Montreal.....	May 27, '87
Reinhardt, Robt. P., in trust.....		18 14	do.....	do.....	Jan. 3, '80
Rochileau, Edward.....		373 17	Los Angeles.....	do.....	Oct. 28, '80
Root, Chas.....		13 66	Montreal.....	do.....	July 10, '87
Rourke, Catherine.....		260 13	do.....	do.....	Oct. 19, '87
Spence, Rev. Geo. Alex.....		107 71	Ottawa.....	do.....	Dec. 14, '67
Simpson, Wm.....		60 00	Montreal.....	do.....	Nov. 18, '62
Stewart, Christina.....		40 00	do.....	do.....	April 5, '77
Stewart, Mrs. Louisa.....		180 00	Ramsgate, Eng..	do.....	June 8, '78
Smith, Mrs. Mary Ann.....		8 82	Montreal.....	do.....	Feb. 2, '82
Sharpe, Thomas.....		2 65	do.....	do.....	Sept. 28, '83
Smith, Mrs. Agnes.....		4 45	do.....	do.....	June 17, '84
Smith, James.....		38 52	do.....	do.....	May 2, '63
Spearpoint, Sarah A.....		31 18	do.....	do.....	Aug. 23, '87
Strickland, Madeleine.....		121 33	do.....	do.....	Oct. 7, '87
Tait, Geo., in trust.....		34 37	do.....	do.....	Dec. 17, '85
Twinage, Martha.....		6 30	do.....	do.....	Aug. 12, '81
Tate, Mrs. S. Margaret, in trust.....		22 10	do.....	do.....	June 9, '75
VonBokwin, Herman.....		17 24	do.....	do.....	do 30, '79
White, Andrew.....		100 00	do.....	do.....	May 27, '82
West, Wm.....		107 63	do.....	do.....	April 13, '85
Webb, Mrs. Winnifred.....		177 85	do.....	do.....	May 19, '86
Wright, Christina.....		357 69	do.....	do.....	Dec. 13, '86
Wilson, Janet.....		115 74	do.....	do.....	June 23, '87
Wood, Mary.....		191 59	do.....	do.....	Dec. 15, '87
Wonham, Mary A. C. E.....		8 40	do.....	do.....	May 31, '87
Young, Jos.....		8 06	do.....	do.....	Feb. 1, '82
Davidson, Wm.....		0 07	Newcastle.....	do.....	Nov. 4, '76
Gay, Stewart & Co.....		0 03	do.....	do.....	Feb. 8, '75
Gough, J. C.....		0 34	do.....	do.....	do 8, '75
Goodfellow, Jos.....		0 15	do.....	do.....	Oct. 14, '76
Hutchison, E.....		0 94	do.....	do.....	June 25, '75
Hillson, T., & Son.....		0 20	do.....	do.....	do 24, '76
Johnston, O. P.....		1 06	do.....	do.....	do 30, '78
Kelly, Wm.....		0 03	do.....	do.....	Feb. 8, '75
McKendrick, A.....		0 20	do.....	do.....	June 30, '78
McDonald, John.....		0 24	do.....	do.....	do 30, '78
Noonan, J.....		2 33	do.....	do.....	Jan. 2, '74
Perkins, Geo.....		0 90	do.....	do.....	do 2, '74
Robinson, Geo.....		5 00	do.....	do.....	April 27, '75
Sadler, John.....		2 10	do.....	do.....	June 30, '75
Stevenson, W. H.....		0 16	do.....	do.....	do 30, '75
Tracy, M. A.....		0 75	do.....	do.....	do 30, '75
Williams, W. T.....		0 43	do.....	do.....	July 2, '75
Auxiliary Forces of Great Britain and Ireland Prize Fund.....		0 04	Ottawa.....	Ottawa.....	Feb. 27, '83
Brooks, John.....		0 82	do.....	do.....	Oct. 19, '68
Bridgeland, G. W.....		0 33	do.....	do.....	May 7, '68
Barnside, L.....		0 12	do.....	do.....	do 27, '68
Bouchette, R. S. M.....		0 29	do.....	do.....	July 16, '74
Bertrand, N.....		2 68	do.....	do.....	June 22, '76
Brown, C.....		2 00	North Gower.....	do.....	Nov. 15, '72
Bailiff, James, & Co.....		2 26	Ottawa.....	do.....	Jan. 26, '73
Beaubien, Mrs. M.....		0 06	do.....	do.....	June 17, '79
Bird, J. R.....		1 43	do.....	do.....	May 17, '80
Brunel, A., sen.....		0 64	do.....	do.....	June 24, '84
Beaucage, George.....		7 95	do.....	do.....	Nov. 26, '86
aControl Office.....		0 23	do.....	do.....	May 7, '70
Carried forward.....		48,365 32			

a W. Beamish, D.A.C.G.

Unpaid Dividends.

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward.....		48,365 32			
Cameron, Hon. J. H.....		0 54	Toronto.....	Ottawa.....	Oct. 31, '74
Cameron, J. A., jun.....		0 02	Thurso.....	do.....	Nov. 16, '77
Charlebois, O. B.....		0 34	Ottawa.....	do.....	Aug. 3, '77
Coghill, R.....		0 25	Not known.....	do.....	Jan. 20, '79
Church, Mrs. M. E.....		2 00	do.....	do.....	June 8, '82
Cassels, Robert.....		10 00	Ottawa.....	do.....	Nov. 7, '83
Dufferin, Lady.....		0 04	Paris, France.....	do.....	Aug. 15, '78
Dowdall, A. S.....		2 00	Ottawa.....	do.....	June 21, '78
Denny, C. E.....		0 76	Fort Benton.....	do.....	Nov. 18, '81
Davie, Theodore.....		1 00	San Francisco.....	do.....	May 29, '83
Denny, C. E.....		0 54	Fort McLeod.....	do.....	Mar. 23, '85
Davy, R. A.....		0 65	Ottawa.....	do.....	do 25, '86
Ellis, G.....		0 02	do.....	do.....	Aug. 20, '70
Easton, H.....		0 51	do.....	do.....	June 2, '70
Ester, W.....		0 09	do.....	do.....	Feb. 2, '85
α Evans, H. Sugden, deceased.....		5 24	do.....	do.....	do 18, '86
Fuller, T.....		0 46	do.....	do.....	May 7, '75
Fraser, John Edwards.....		0 07	do.....	do.....	Feb. 14, '76
Fleming & Church.....		1 33	Aylmer, Que.....	do.....	May 17, '68
Fielding, Mrs. M.....		0 20	Ottawa.....	do.....	June 8, '83
Gilhouses, F.....		0 73	do.....	do.....	Feb. 15, '82
Greene & Ehrlicker.....		0 73	do.....	do.....	May 5, '79
Hart, A.....		0 05	do.....	do.....	Aug. 4, '75
Hartopp, E.....		2 97	do.....	do.....	Sept. 9, '75
Hughes, T. W.....		0 48	do.....	do.....	Dec. 8, '75
Hick, H., & Co.....		2 82	do.....	do.....	May 21, '70
Howard, T.....		0 02	do.....	do.....	do 9, '74
Haney & Forgie.....		3 93	do.....	do.....	do 10, '75
Harper, J. W.....		3 49	England.....	do.....	July 16, '68
Hinton, Joseph.....		4 24	Ottawa.....	do.....	Oct. 16, '74
Hinton, Joseph.....		0 08	do.....	do.....	July 28, '75
Henry, Hon. W. A.....		0 01	do.....	do.....	Sept. 19, '77
Harvey, J. E. Audley.....		0 56	do.....	do.....	do 26, '78
Haig, M.....		3 00	do.....	do.....	Feb. 14, '81
Huntington, Rev. G. W.....		1 04	do.....	do.....	Mar. 6, '80
Haliburton, R. G.....		2 21	do.....	do.....	Aug. 22, '81
Johnson, W.....		2 93	do.....	do.....	July 3, '76
Kennedy, G. A.....		4 81	N. W. M. Police, Fort McLeod.....	do.....	Sept. 4, '83
Leclare, T.....		30 00	Ottawa.....	do.....	April 12, '70
Large, Major J. E., Paymaster 1st Battalion, Rifle Brigade.....		6 73	do.....	do.....	Nov. 9, '69
Madsen & Hawkins.....		0 25	do.....	do.....	June 22, '74
Moreau, N.....		0 04	do.....	do.....	Aug. 9, '75
Manning, H. W., & Co.....		3 33	Cookstown.....	do.....	do 19, '74
Merchants Marine Insurance Co.....		0 05	Ottawa.....	do.....	April 13, '80
Mowat & Son.....		0 01	do.....	do.....	Oct. 7, '85
McAuley, James.....		0 09	do.....	do.....	Aug. 22, '73
McLean, H.....		0 03	Thurso.....	do.....	Mar. 23, '74
McAndrews, J. F.....		0 50	Ottawa.....	do.....	Aug. 9, '75
McGregor & McLean.....		0 05	do.....	do.....	Jan. 12, '77
McNab, R.....		3 76	do.....	do.....	June 22, '70
Macfarlane, H.....		40 34	Not known.....	do.....	Nov. 22, '75
McDonald & Brown.....		0 06	Carleton Place.....	do.....	Dec. 19, '79
McDonald, J. J.....		2 13	Ottawa.....	do.....	Feb. 11, '81
McCallum, Neil.....		6 49	do.....	do.....	April 28, '85
Carried forward.....		48,519 34			

α Evans, Mercier & Co., Montreal.

Bank of Montreal—Continued.

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	\$ cts.	\$ cts.	\$ cts.	\$ cts.			
Brought forward.....			48,519	34			
McAdam, John			2	75	Linton, Que	Ottawa.....	Sept. 2, '86
McWilliams, T			0	19	Ottawa	do	do 12, '86
Nelson, J.			0	27	do	do	May 31, '75
O'Connor, Hon. John.....			0	22	Toronto	do	Sept. 10, '72
Orchard, P			1	16	Ottawa	do	June 30, '74
Pease, S			0	69	do	do	May 31, '75
Prince, John			3	63	Sault Ste. Marie.	do	Jan. 14, '71
Pope, J. H			0	49	Ottawa	do	Nov. 14, '82
Pratt & Brooks			7	23	do	do	April 11, '86
Robinson, J. B			0	21	do	do	May 28, '73
Richolson, R			1	57	do	do	May 31, '75
Ryan, C			4	66	do	do	Dec. 19, '79
Savage, J. M			0	36	do	do	May 31, '75
Seymour, F			0	77	do	do	Nov. 10, '70
Symmes, H. C			1	46	Aylmer, Que.	do	Dec. 30, '69
Stephens, C. L			0	23	Ottawa	do	Oct. 23, '72
Steers, Thomas.....			0	34	do	do	Feb. 19, '75
Steers & Co., A. J			1	24	do	do	May 19, '77
Steele, H. E			0	36	do	do	Dec. 14, '75
Silcock, F. C			0	24	do	do	May 12, '79
Scott, W. H			1	29	do	do	do 12, '79
Stannage, J			7	68	do	do	Dec. 14, '80
Strachan, James			0	53	do	do	Jan. 12, '82
Sinclair, Miss E. J			1	09	do	do	April 18, '82
Smith, Thomas			0	22	do	do	Oct. 30, '84
Towner, A., & Co.....			0	04	do	do	Aug. 9, '70
Taylor, Lucy E			0	01	do	do	May 19, '77
Thomson, John			0	43	do	do	June 14, '77
Von Laer, James			0	35	do	do	Oct. 12, '66
Vaux, T			0	40	do	do	June 29, '70
Weart, Pew & Co			1	63	Buckingham	do	Jan. 4, '71
Woodgate, P			3	56	England	do	Feb. 7, '74
Whilliams & Co			1	48	Ottawa	do	May 8, '77
Wright, W. McK			0	06	do	do	Aug. 4, '77
Wilson, F. J			0	07	Buckingham	do	Jan. 28, '82
Warnock & Clark			0	21	Ottawa	do	Oct. 16, '82
Godson, G. R			160	59	London, Eng	do	Feb. 5, '84
Allan, T			0	74	British Columbia	Perth	May 4, '76
Allan, T			7	62	do	do	do 4, '81
aBourns, R			2	57	Perth	do	Dec. 15, '75
Berram, L. G			0	19	do	do	April 17, '79
Brennan, J. J			0	02	do	do	July 9, '79
Bradford, J. S			0	36	Washington	do	May 11, '83
Coulter, T			15	14	Perth	do	do 11, '73
bChisholm, D. V			0	68	do	do	Jan. 31, '77
Chester, J			0	20	do	do	do 31, '77
Davis, H			1	72	do	do	July 26, '77
cFerland, A. W			1	79	do	do	do 12, '78
Foster, James			0	05	do	do	June 11, '72
Halpenny, W			0	55	Renfrew	do	do 15, '70
Howard, J. H			0	21	Chicago	do	Feb. 18, '77
Hamilton Bros			0	48	Perth	do	Oct. 13, '77
Hogg, D. G			0	60	do	do	do 13, '77
Jackson, James			3	82	do	do	Aug. 17, '75
Kemp, John			6	51	do	do	June 15, '70
Morrison, W			2	07	do	do	April 7, '73
Carried forward.....			48,772	37			

a Dead; Thomas Bourne. b Dead; Mrs. Hannah Chisholm. c Dead.

Unpaid Dividends.

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

Name of Shareholder or Creditor. — Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. — Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. — Balances restant depuis 5 ans et plus.	Last Known Address. — Dernière adresse connue.	Agency at which the last transaction took place. — Agence où la dernière transaction s'est faite.	Date of last transaction. — Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		48,772 37			
Mair, John.....		1 00	Lanark.....	Perth.....	Nov. 30, '88
Montgomery, W.....		0 29	Perth.....	do.....	Aug. 3, '85
aMcPherson, James.....		0 27	do.....	do.....	Jan. 31, '72
McMillan, J.....		22 00	Chicago.....	do.....	April 23, '77
bOliver, George.....		0 96	Perth.....	do.....	Sept. 30, '76
Robinson, T.....		0 06	do.....	do.....	April 25, '84
Tennant & Co.....		5 63	do.....	do.....	June 15, '70
cTait, Susan.....		0 20	do.....	do.....	do 15, '70
Willoughby, T.....		47 77	do.....	do.....	do 15, '70
Walker, B.....		0 50	do.....	do.....	do 15, '70
White, M.....		0 52	do.....	do.....	do 15, '70
Anderson, A.....		0 96	Peterboro'.....	Peterboro'.....	April 18, '65
Blackmare, W. H.....		1 08	Lakefield.....	do.....	July 19, '72
Blackwell, T.....		0 03	Peterboro'.....	do.....	Oct. 11, '64
Bean, A.....		1 74	do.....	do.....	June 23, '85
dBrown, R. A.....		1 43	do.....	do.....	Nov. 15, '78
eBridgewater, T.....		0 39	do.....	do.....	Feb. 15, '84
Burnett, F.....		0 05	do.....	do.....	May 19, '84
Carruthers, T.....		0 22	do.....	do.....	Sept. 22, '76
Delaney, J. A.....		0 15	do.....	do.....	April 23, '78
Delaney J. A., & Sons.....		1 92	do.....	do.....	June 18, '78
Dinwoodie, J.....		0 01	Lakefield.....	do.....	Dec. 13, '80
Douglas & Co.....		0 67	Peterboro'.....	do.....	Mar. 22, '63
eEyles, T.....		0 35	Millbrook.....	do.....	Sept. 18, '73
Fisher, A. J.....		0 26	Peterboro'.....	do.....	Oct. 9, '62
Farquharson, W. F.....		1 47	Douro.....	do.....	Jan. 3, '76
Flynn, B.....		3 82	Peterboro'.....	do.....	Mar. 9, '61
Fitzgerald, T.....		0 94	do.....	do.....	July 18, '62
Graham, J.....		3 33	Bobcaygeon.....	do.....	Oct. 20, '73
Green, F. H.....		1 38	Peterboro'.....	do.....	June 17, '75
Hall, G. B., estate of.....		6 44	do.....	do.....	Dec. 17, '60
Hartley, J. A.....		1 53	do.....	do.....	May 12, '74
Henderson Bros.....		0 45	do.....	do.....	July 18, '61
Humphrey, Russell & Co.....		3 22	Keene.....	do.....	Nov. 1, '62
Hunter, Thos.....		0 02	Peterboro'.....	do.....	June 23, '81
Huron and Quebec Railway.....		1 55	do.....	do.....	Mar. 12, '77
Johnson, Joshua.....		2 38	do.....	do.....	July 18, '62
gKincaid, R.....		3 48	do.....	do.....	Nov. 15, '80
Kimcey, J.....		0 10	do.....	do.....	Jan. 19, '72
Lonsley, Jos.....		0 23	do.....	do.....	do 17, '74
Mitchell, G. L.....		0 40	do.....	do.....	Oct. 25, '80
McDougall, R. B.....		1 81	do.....	do.....	May 16, '62
McBean, G. and J.....		0 46	do.....	do.....	Sept. 24, '62
McGillis, J.....		0 19	do.....	do.....	April 30, '62
hOliver, Hy.....		95 04	Bobcaygeon.....	do.....	do 30, '61
Pope, Jno.....		0 62	Peterboro'.....	do.....	Dec. 27, '84
Robertson & Walsh.....		0 12	do.....	do.....	July 9, '74
Sanders, W. C.....		0 83	Lakefield.....	do.....	April 9, '80
Sharp, A. J.....		0 07	Peterboro'.....	do.....	Jan. 3, '74
Somers, E. C.....		1 35	do.....	do.....	July 21, '60
Stephenson, W. H.....		0 04	Norwood.....	do.....	Oct. 17, '81
Stevenson, T.....		0 27	Peterboro'.....	do.....	April 1, '64
Tate, J. H.....		4 32	do.....	do.....	Dec. 13, '61
Taylor, Jno.....		0 84	do.....	do.....	Nov. 1, '83
Watson, J. R.....		0 02	do.....	do.....	Sept. 2, '64
Carried forward.....		48,997 55			

a Dead; George Templeton and Isabella McPherson, Perth. b Dead, Mrs. Mary Jane Oliver. c Dead; Mrs. F. A. Hall. d Absconded. e Dead. f R. Nicholls and T. Fortye, trustees, both dead. g Absconded. h Dead.

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.		Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.		Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$	cts.	\$	cts.			
Brought forward.....	36	89	48,997	55			
White, W.			1	88	Peterboro....	Peterboro'	July 8, '62
Anderson, W. F.			0	28	Picton.....	Picton.....	April 18, '84
Boulton, D. E.			0	01	Cobourg.....		Nov. 5, '81
Clapp, S.			0	07	Picton.....	do	Jan. 12, '74
Douglas, W.			5	19	do	do	do 12, '74
Fox, P.			55	24	Demorestville	do	May 4, '71
Gardner, C.			0	27	Picton.....	do	Nov. 24, '77
Goulet, N. P.			10	26	do	do	April 11, '72
Hubbs, C. S.			4	12	do	do	Jan. 12, '74
Hill, R.			0	02	do	do	do 12, '74
Ingram, C. D.			0	32	do	do	Nov. 24, '77
Lake, R.			0	03	do	do	do 24, '77
Mulletts, T.			0	68	do	do	April 11, '72
MacCartney, C.			0	03	Milford.....	do	do 11, '72
Mathews, W. H. R.			1	87	Picton.....	do	Jan. 30, '74
Murphy, T.			0	03	do	do	Nov. 24, '77
Morden, W. H.			1	52	Northport.....	do	do 24, '77
Mulvaney, C. P.			1	00	Toronto.....	do	do 24, '77
Moran, J. W.			0	15	Picton.....	do	do 24, '77
Morden, W.			0	25	do	do	do 18, '86
McDonald, A. T.			1	93	do	do	April 11, '72
McMullin, R.			1	00	do	do	Jan. 12, '74
Patterson, E. W.			0	17	do	do	Nov. 24, '77
Richards, W. A.			0	38	do	do	April 11, '72
Rowe, Maggie			0	30	do	do	Nov. 5, '81
Richards & Harpe			0	24	do	do	do 5, '81
Stratton, J. B.			0	50	do	do	do 24, '77
Shepperd, S.			3	95	do	do	April 10, '78
Tims, J. W.			0	02	do	do	Oct. 31, '76
Taylor, J.			1	08	do	do	April 11, '72
Young, Thos.			0	08	do	do	Nov. 5, '81
Young, T. & Co.			0	01	do	do	Jan. 6, '78
Young, R. E.			1	17	do	do	do 24, '84
Chidester, D. D.			1	06	do	do	Nov. 5, '81
Kerr, A.			0	44	do	do	April 11, '72
Pearsall, L.			2	09	Allisonville.....	do	Aug. 15, '87
Newberry, Mrs. F. V.			0	74	Picton.....	do	May 31, '87
Osterhout, L. A.			0	02	Gananoque.....	do	Feb. 25, '85
Allan & Watson			0	20	Adolphustown..	do	Mar. 29, '83
Rorke, C.			0	37	Picton.....	do	Feb. 9, '85
Hazard, W. E.			0	85	New Zealand.....	do	Sept. 16, '84
Kerr, J.			0	70	Marysburg.....	do	Mar. 26, '86
Mandeville, H.			0	40	Wellington.....	do	Nov. 3, '86
Clark & Kastner			6	90	Port'gela Prairie	Portage la Prairie.	April 30, '84
Gass, C. A.			0	61	do	do	do 30, '84
Hill, R. J.			0	03	do	do	do 30, '84
Logan, E.			0	35	do	do	do 30, '84
Sissons, T., jun.			0	05	do	do	do 30, '84
Mellvaine, S.			2	84	do	do	do 30, '84
Aylwin, H.			1	74	Port Hope.....	Port Hope.	Oct. 31, '88
Beamish, F.			0	28	do	do	do 31, '88
Cronklete & Gordon			0	52	do	do	do 31, '88
Callendar & Sons, G. R.			0	07	do	do	do 31, '88
Covert, H.			4	86	do	do	do 31, '88
Dodds, E. E.			0	26	do	do	do 31, '88
Dawson, A. & A. W., executors			7	05	do	do	do 31, '88
Hunt, W. L.			5	92	do	do	do 31, '88
Carried forward.....			49,129	86			

Unpaid Dividends.

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		49,129 86			
Low, G. H.....		21 66	Port Hope.....	Port Hope..	Oct. 31, '88
Mitchell, J. R.....		0 16	do.....	do.....	do 31, '88
McBean, A.....		3 75	do.....	do.....	do 31, '88
O'Neil, J. R.....		9 94	do.....	do.....	do 31, '88
Pitts, T. N.....		1 00	do.....	do.....	do 31, '88
Ross, Lewis.....		1 18	do.....	do.....	do 31, '88
Symons, H.....		2 00	do.....	do.....	do 31, '88
Story, G. J. N.....		0 15	do.....	do.....	do 31, '88
Tempest, W. S.....		2 50	do.....	do.....	do 31, '88
West, J. B.....		0 76	do.....	do.....	do 31, '88
Gillett, H.....		0 02	Cobourg.....	do.....	do 31, '88
Moore, C. M.....		0 37	do.....	do.....	do 31, '88
Moore, E. M.....		0 20	do.....	do.....	do 31, '88
Nagle, R.....		1 34	do.....	do.....	do 31, '88
Peplow, E.....		15 00	do.....	do.....	do 31, '88
Ricardo, A. R.....		0 11	do.....	do.....	do 31, '88
Sawden, W. H.....		3 72	do.....	do.....	do 31, '88
Simmons, E.....		0 20	do.....	do.....	do 31, '88
Turner, W. G.....		0 74	do.....	do.....	do 31, '88
Andrew, J. H.....		2 55	Quebec.....	Quebec.....	Jan. 16, '71
Anderson, T.....		2 02	do.....	do.....	Feb. 16, '52
Atkinson, E. W.....		9 35	do.....	do.....	Nov. 1, '49
Bissett, G.....		1 70	do.....	do.....	May 8, '49
Buchanan, E. R.....		20 78	do.....	do.....	do 23, '73
Burnett, H.....		2 05	do.....	do.....	do 31, '50
Campbell, H. J. M.....		4 63	do.....	do.....	Apr. 22, '52
Chaudiere Mining Co.....		5 63	do.....	do.....	do 20, '52
Côté, B., jun.....		1 12	do.....	do.....	do 6, '52
Compte, A. C.....		2 19	do.....	do.....	May 21, '77
Coulthurst, Nicholas.....		2 46	do.....	do.....	do 16, '75
Clark & McKenzie, estate of.....		118 40	do.....	do.....	Sept. 15, '71
Davidson, J.....		6 20	do.....	do.....	June 1, '49
Dawson, W. McD.....		8 04	do.....	do.....	April 5, '82
Doran, J.....		3 90	do.....	do.....	June 14, '49
Dubois, Isaac.....		3 98	do.....	do.....	Oct. 31, '55
Dubord, Hypolite.....		1 13	do.....	do.....	Apr. 27, '33
Dunn, R.....		24 07	do.....	do.....	Nov. 7, '52
Fairchild & Walker.....		2 95	do.....	do.....	do 27, '54
Farron, Walker & Co.....		3 70	do.....	do.....	Oct. 31, '55
Field, W. F.....		3 77	do.....	do.....	Mar. 5, '60
Fortin, L.....		3 94	do.....	do.....	Apr. 23, '52
aFraser, Archibald.....		7 90	do.....	do.....	May 1, '51
Fraser, John.....		10 34	do.....	do.....	Nov. 15, '73
Gorthey & Co., C.....		4 27	do.....	do.....	Jan. 6, '49
Gale & Hoffman.....		3 14	do.....	do.....	Apr. 16, '52
Grant, Capt. F. A.....		61 50	do.....	do.....	do 12, '52
Hardy & Gortie.....		8 55	do.....	do.....	May 16, '73
Hedge, W.....		7 95	do.....	do.....	Oct. 31, '55
Henry & Co., Wm.....		4 23	do.....	do.....	June 1, '49
House of Industry.....		163 53	do.....	do.....	do 1, '49
Howett, H. H.....		3 03	do.....	do.....	May 16, '73
Hunter, R.....		29 17	do.....	do.....	do 16, '73
Hunter, J. & A.....		49 75	do.....	do.....	April 16, '70
Jeffery, Mrs. H., estate of.....		33 91	do.....	do.....	June 13, '49
Kendall, W. A.....		9 29	do.....	do.....	Nov. 15, '49
Keller & Gorthey.....		9 21	do.....	do.....	do 15, '49
Carried forward.....		49,834 99			

a Dead.

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		49,834 99			
Langlois & Co., P.....		31 73	Quebec.....	Quebec.....	May 1, '51
Latulippe, F.....		1 00	do.....	do.....	do 16, '73
Lepper, Paul.....		34 83	do.....	do.....	June 1, '49
Lowe, W.....		27 34	do.....	do.....	May 14, '73
Marchildon & Servais.....		2 56	do.....	do.....	June 11, '55
Matte, A. S.....		1 55	do.....	do.....	Mar. 5, '60
Meilleur, J. B.....		9 20	do.....	do.....	May 1, '59
Mercier, David.....		7 79	do.....	do.....	Sept. 24, '52
Michon, E.....		38 55	do.....	do.....	Nov. 12, '52
Mitchell, J.....		2 10	do.....	do.....	Mar. 31, '85
Morris, J.....		6 31	do.....	do.....	do 28, '52
McCaghy, Dolbec & Co.....		3 57	do.....	do.....	Nov. 10, '73
McCallum, D.....		25 21	do.....	do.....	May 1, '59
Maclean, J. W.....		2 00	do.....	do.....	Mar. 5, '60
McGillies, R.....		1 07	do.....	do.....	April 1, '55
McPherson, C.....		19 40	do.....	do.....	May 5, '59
Norris, L.....		5 00	do.....	do.....	do 31, '73
O'Brien, Jas.....		1 97	do.....	do.....	April 30, '61
Oliver & Co.....		6 12	do.....	do.....	May 1, '73
Penniston, R., estate of.....		74 00	do.....	do.....	June 1, '49
Plamondon, E. P.....		24 00	do.....	do.....	Nov. 12, '52
Pratt & Bros.....		4 00	do.....	do.....	May 28, '59
Riddle, H. S. N.....		1 75	do.....	do.....	do 31, '59
Robertson & Co.....		1 51	do.....	do.....	July 5, '75
Roblin, D.....		6 10	do.....	do.....	May 3, '59
Ryerson, Geo.....		2 72	do.....	do.....	do 31, '59
Sadler, W.....		59 00	do.....	do.....	do 1, '59
Scott, W. F.....		15 61	do.....	do.....	do 1, '59
Smith, P.....		49 16	do.....	do.....	Mar. 6, '60
Smith, Hon. W.....		165 85	do.....	do.....	June 1, '49
Sproat, R.....		7 00	do.....	do.....	Mar. 6, '60
Stewart, McL.....		1 33	do.....	do.....	Dec. 19, '77
Têtu, C.....		8 02	do.....	do.....	May 6, '75
Thomson, A. C.....		100 00	do.....	do.....	June 8, '50
Tremaine, W.....		10 65	do.....	do.....	do 1, '49
Webster, J.....		20 26	do.....	do.....	May 1, '59
Wilson, C. W. & Co.....		1 47	do.....	do.....	do 4, '52
Wood, W. F.....		47 34	do.....	do.....	Nov. 21, '62
Woolrich, E. P., estate of.....		16 50	do.....	do.....	May 12, '51
Armstrong, A. W.....		0 25	Regina.....	Regina.....	Dec. 15, '83
Anderson, F. W.....		0 76	do.....	do.....	Aug. 3, '85
Bishop, G. T.....		0 94	do.....	do.....	Dec. 15, '83
Bryan, H.....		2 00	do.....	do.....	do 15, '83
Baker & Lee.....		0 06	Moose Jaw.....	do.....	Mar. 5, '83
Beacom, H.....		0 07	Regina.....	do.....	Sept. 27, '84
Burpe, E. L.....		0 14	do.....	do.....	April 1, '85
Brooks, E. G.....		2 00	Indian Head.....	do.....	Nov. 26, '85
Bolton, Rev. W. W.....		0 93	Regina.....	do.....	May 26, '86
Beacon, H. N.....		1 35	do.....	do.....	do 8, '86
Cottingham, J.....		0 09	do.....	do.....	July 24, '84
Fitzpatrick, F.....		0 20	do.....	do.....	Dec. 15, '83
Faithorn, E.....		3 35	Pincher Creek.....	do.....	Sept. 15, '86
Hamilton, C.....		0 25	Broadview.....	do.....	June 10, '84
Hamilton, C.....		4 80	do.....	do.....	do 10, '84
Howard, F.....		0 24	Regina.....	do.....	Mar. 13, '86
Miller, Mrs. J.....		1 20	do.....	do.....	do 31, '86
Carried forward.....		50,697 19			

a Dead.

Unpaid Dividends.

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
Brought forward.....	\$ 6 cts.	\$ 6 cts.			
		50,697 19			
McIntosh, J.....	0 10		Regina.....	Regina.....	Sept. 8, '85
O'Brien, T.....	1 30		Fort Qu'Appelle.	do.....	Oct. 5, '85
O'Brien, T.....	0 13		do.....	do.....	do 5, '85
Perchard & Andrews.....	2 90		Regina.....	do.....	Dec. 26, '83
Pugsley, G. R. & Co.....	0 50		St. John, N. B..	do.....	do 15, '83
Pugsley, G. R.....	0 08		do.....	do.....	Aug. 28, '86
Rogers, T.....	0 18		Regina.....	do.....	July 24, '84
Reception Committee, Gov.-Gen.	1 16		do.....	do.....	Dec. 11, '85
Shore, E.....	3 34		Qu'Appelle.....	do.....	do 15, '83
Smith, J. W.....	33 44		do.....	do.....	June 4, '84
Sherlock, W. R.....	0 30		Regina.....	do.....	Oct. 6, '85
Tubby, T.....	50 00		Moose Jaw.....	do.....	May 21, '84
Will, J.....	0 14		Regina.....	do.....	Oct. 26, '83
Whiteway, J. T.....	6 40		do.....	do.....	Nov. 3, '83
Workman, A.....	0 03		do.....	do.....	Sept. 5, '85
Williams, A. J.....	19 50		do.....	do.....	June 27, '85
Woolhouse, S.....	2 50		do.....	do.....	May 26, '85
Caswell, A.....	0 19		Pense.....	do.....	Aug. 25, '86
Foy, R.....	0 50		Pongarth.....	do.....	Nov. 4, '87
McCuaig, G.....	1 47		Medicine Hat.....	do.....	Mar. 18, '87
Newmarch, Hy.....	0 30		Brightside.....	do.....	Sept. 9, '87
Bridge Account:—					
Ireland, Wm.....		4 14	Sarnia.....	Sarnia.....	May 13, '78
aKeays, W. J.....			do.....	do.....	Dec. 28, '85
cDauncey & Foster.....		5 20	do.....	do.....	April 16, '77
Hoskins, J. M.....		0 51	do.....	do.....	Oct. 15, '69
dHigginbotham, J., estate of.....		49 00	do.....	do.....	July 3, '83
eLanghorn, E.....		20 00	do.....	do.....	do 28, '70
dMcDonald estate.....		4 27	do.....	do.....	April 12, '83
McFarlane, J. H.....		3 50	Toronto.....	do.....	do 3, '84
McPhee, A.....		6 20	Sarnia.....	do.....	Aug. 16, '80
aMitchell, Ed.....		4 96	Point Edward.....	do.....	June 19, '69
dStickle Bros., estate of.....		3 00	Sarnia.....	do.....	do.....
Vanalstein, S. A., estate of, per Geo. Stephenson.....		0 15	do.....	do.....	Oct. 30, '69
Allis, F. L., & Co.....		1 47	Stratford.....	Stratford.....	Mar. 6, '78
Bargett, E.....		73 00	do.....	do.....	Feb. 15, '73
Beck Bros.....		0 17	do.....	do.....	Dec. 12, '73
aBaird, J.....		0 18	do.....	do.....	Feb. 8, '76
Casey, E. W.....		1 26	do.....	do.....	June 14, '79
Clark, A.....		20 06	do.....	do.....	April 10, '82
Daly, J. M.....		0 19	do.....	do.....	Aug. 1, '73
Daly, W.....		0 65	do.....	do.....	Feb. 1, '83
Detzner, S. S.....		0 04	do.....	do.....	Aug. 5, '84
Dickie, R. A.....		50 00	do.....	do.....	do 1, '73
Forrest, G.....		0 07	do.....	do.....	May 1, '79
Horne & Burch.....		7 87	do.....	do.....	July 29, '79
Ketcher, O.....		0 70	do.....	do.....	May 1, '79
Ketcher, V.....		0 06	do.....	do.....	Dec. 20, '80
Megan, I.....		0 07	do.....	do.....	May 1, '79
McFadden, M.....		0 40	Sault Ste. Marie	do.....	Dec. 1, '80
Rice, R.....		17 41	Stratford.....	do.....	do 20, '74
Rigg, B.....		0 20	do.....	do.....	June 21, '75
Redcliffe, W.....		5 00	do.....	do.....	May 7, '78
Redcliffe, G.....		1 85	do.....	do.....	do 16, '78
aRobb, A. W.....		0 49	do.....	do.....	Sept. 2, '78
Carried forward.....		51,103 72			

a Dead. b Unknown. c Foster, dead. d G. Stevenson, assignee; dead. e Advised from Montreal Branch.

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Dividends impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	¢	cts.	¢	cts.		
Brought forward.....			51,103	72		
Rutherford, E. T.			0	22	Millbank.	Stratford... Sept. 2, '78
Rutherford, R.			2	13	do	do .. Mar. 11, '81
Reid, A. G.			5	00	Stratford.	do .. April 13, '80
Rutherford, R.			0	97	do	do .. Dec. 31, '77
Sharpe, A. J.			0	07	do	do .. June 14, '75
Steward, J.			0	14	do	do .. Oct. 14, '75
Stadacona Life Insurance Co.			3	86	Quebec.	do .. Nov. 25, '76
Stoney, I.			1	63	Stratford.	do .. Oct. 17, '79
Salkeld, I.			0	25	do	do .. Dec. 7, '79
Sutherland, E.			0	54	Youngville.	do .. Mar. 3, '80
Willing, W.			0	32	Stratford.	do .. Jan. 2, '73
Wood, F. A.			0	30	do	do .. Aug. 7, '76
Winter, W.			1	12	do	do .. Oct. 28, '78
Williams, J. A.			0	40	Toronto.	do .. Nov. 11, '78
Zolger, P.			0	35	Stratford.	do .. do 11, '76
Zimmerman, J.			0	03	do	do .. May 6, '81
Zehr, C. L.			0	01	do	do .. do 6, '81
International Grain and Stock Exchange Co., Limited			4	00	do	do .. Aug. 12, '87
Jarvis, F. W.			0	07	Toronto	do .. do 30, '87
Brownlee, M.			4	00	St. Catharines.	St. Catharines Jan. 11, '69
Ball, J. H.			2	52	Sydenham	do .. do 11, '69
Beatty, H.			1	93	St. Catharines.	do .. do 11, '69
Clarke, J. S.			0	06	do	do .. do 11, '69
Clement, P. B.			0	05	do	do .. do 11, '69
Goldsmith, W. T.			1	36	do	do .. do 11, '69
Greenham, Rev. H.			0	54	do	do .. do 11, '69
Johnston, Y. H.			50	01	do	do .. do 11, '69
Miller, R.			0	25	do	do .. do 11, '69
Miller & Miller.			12	24	do	do .. do 11, '69
Rich, J. S.			0	13	do	do .. do 11, '69
Wallace, W. P.			10	86	do	do .. do 11, '69
Ames & Longmore.			6	06	St. John, N.B.	St. John, N.B. April 7, '74
Ames, H. T., & Co.			1	68	do	do .. Sept. 16, '73
Ferguson & Co.			0	40	do	do .. Nov. 16, '81
Halstead, J. S.			0	02	do	do .. April 25, '71
Moore, Mrs. E.			2	62	do	do .. Mar. 11, '73
Merchants' Marine Insurance Co.			0	03	Montreal.	do .. Jan. 2, '77
MacGregor, W. A.			0	53	St. John, N.B.	do .. Aug. 21, '76
McIntosh, Jas.			0	44	Moncton.	do .. Mar. 11, '73
Noble Bros.			0	10	St. John, N.B.	do .. Dec. 8, '84
Nadeau, J. A.			0	15	Fort Fairfield, Me.	do .. do 25, '85
O'Brien, J. E.			0	50	Bathurst, N.B.	do .. Oct. 29, '74
Penny, R. H.			3	30	St. John, N.B.	do .. do 8, '76
Pomares, M.			4	08	do	do .. June 21, '76
Russell, Lieut.-Colonel, J. R.			0	02	Hopewell, N.S.	do .. do 2, '73
Spencer, C.			7	84	St. John, N.B.	do .. Mar. 2, '72
Smith & Robinson.			0	37	do	do .. Dec. 23, '74
Taylor, Augustus.			0	81	do	do .. May 10, '69
Tupper, Hon. C.			0	01	London, Eng.	do .. do 30, '74
Tompkins, J., agent.			0	07	Hillsboro', N.B.	do .. Nov. 16, '81
Gass, R. W.			0	24	Hampton, N.B.	do .. May 27, '87
Dill, D. F. G.			0	73	St. John.	do .. do 9, '87
Guy, Bevan & Co.			6	56	do	do .. July 25, '87
Stewart, R. A., & J.			2	22	do	do .. Mar. 10, '87
Carried forward.....			51,247	86		

a Dead. b J. A. Donaldson, Prsdt. P. Mollieur, Treas.

Unpaid Dividends.

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		51,247 86			
Atkinson, G.....		0 05	St. Marys.....	St. Marys..	Aug. 2, '75
Beattie, S.....		0 10	do.....	do.....	do 2, '75
Black, G.....		1 63	do.....	do.....	do 2, '75
Cathcart, D.....		0 32	do.....	do.....	do 2, '75
Colson, R.....		0 39	do.....	do.....	do 2, '75
Code & Gibson.....		0 33	do.....	do.....	do 2, '75
Dunn, W.....		0 43	do.....	do.....	Nov. 18, '75
Deveraux, J. O.....		3 62	do.....	do.....	Oct. 20, '77
Delahunt, Rev. E.....		0 59	do.....	do.....	Jan. 4, '78
Funds for Nctes.....		0 01	do.....	do.....	May 21, '77
Gilpin, R. T.....		0 35	do.....	do.....	Nov. 18, '75
Hodgins, T. C.....		0 42	do.....	do.....	Aug. 2, '75
Harstone, R. B.....		0 22	do.....	do.....	Sept. 18, '77
Ingersoll, J.....		0 23	do.....	do.....	Aug. 2, '75
Iredale, Joseph.....		0 03	do.....	do.....	Sept. 18, '77
Jackson, J.....		0 10	do.....	do.....	Aug. 2, '75
Johnson, W.....		0 06	do.....	do.....	April 15, '77
Lennox, T.....		0 51	do.....	do.....	Nov. 18, '75
Madge, W.....		0 18	do.....	do.....	Aug. 2, '75
Mara, T. A.....		0 03	Galt.....	do.....	do 2, '75
Moore, Joseph.....		0 21	St. Marys.....	do.....	Sept. 18, '77
McGregor, John, sen., administrator.....		1 02	Kirkton.....	do.....	June 19, '85
McCosh, Donald.....		0 10	St. Marys.....	do.....	Aug. 2, '75
McGregor, L.....		0 20	do.....	do.....	do 2, '75
McLean, J.....		0 47	do.....	do.....	Nov. 18, '75
McCallum, C.....		0 44	do.....	do.....	Mar. 1, '78
McKay, George.....		2 98	do.....	do.....	do 1, '73
Nickels, R.....		0 63	do.....	do.....	Nov. 18, '75
Parkin & Atkinson.....		1 47	do.....	do.....	Aug. 2, '75
Pearn, J.....		1 00	do.....	do.....	Nov. 18, '75
Road Co.....		0 06	do.....	do.....	Aug. 2, '75
Sully, J. J.....		3 49	New York City.....	do.....	Mar. 3, '86
Stoddart, A.....		0 22	St. Marys.....	do.....	Aug. 2, '75
Sandy, W. W.....		0 64	do.....	do.....	April 15, '77
Treacy Bros.....		0 13	do.....	do.....	Aug. 2, '75
Wilson, D.....		0 66	do.....	do.....	do 2, '75
Wolfe, R.....		0 06	do.....	do.....	Sept. 18, '77
Arkell, James.....		3 02	St. Thomas.....	St. Thomas..	Oct. 31, '59
Blackwood, A.....		2 10	do.....	do.....	do 31, '59
Brown, Sobeski.....		1 37	do.....	do.....	do 31, '59
Brown, Sobeski.....		20 18	do.....	do.....	do 31, '59
Brown, T.....		0 82	do.....	do.....	do 31, '59
Brown, W. H.....		0 17	do.....	do.....	do 31, '59
Baldwin, C.....		1 33	do.....	do.....	do 31, '59
Cunningham, P.....		0 23	do.....	do.....	do 31, '59
Ellsworth, W.....		0 43	do.....	do.....	do 31, '59
Farrell, P. & Co.....		3 00	do.....	do.....	do 31, '59
Ferrier, S. A.....		1 52	do.....	do.....	do 31, '59
Fluelling, B.....		0 20	do.....	do.....	do 31, '59
Farrell & Jennings.....		0 07	do.....	do.....	do 31, '59
Glover, T.....		0 25	do.....	do.....	do 31, '59
Green, T.....		0 32	do.....	do.....	do 31, '59
Green, J. B.....		2 68	do.....	do.....	do 31, '59
Hunt & Stacey.....		1 02	do.....	do.....	do 31, '59
Hogan, J. A.....		20 83	do.....	do.....	do 31, '59
Harvey, D.....		0 22	do.....	do.....	do 31, '59
Hume, A.....		1 48	do.....	do.....	do 31, '59
Holcomb & Henderson.....		0 18	do.....	do.....	do 31, '59
Carried forward.....		51,332 66			

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	¢ cts.	¢ cts.			
Brought forward.....		51,332 66			
Kanady, C.....		0 88	St. Thomas.....	St. Thomas	Oct. 31, '59
Livingstone, W.....		0 55	do.....	do	do 31, '59
Morgan, A.....		0 47	do.....	do	do 31, '59
Marlett, J. B.....		31 08	do.....	do	do 31, '59
Marigold, R.....		0 18	do.....	do	do 31, '59
McIntosh, P.....		1 02	do.....	do	Oct. 31, '59
McCurdy, R.....		2 78	do.....	do	do 31, '59
McAllister & Fillmore.....		0 43	do.....	do	do 31, '59
McNaughton, R. P.....		0 78	do.....	do	do 31, '59
Nairn, J. R.....		0 67	do.....	do	do 31, '59
Penwarden, D.....		0 39	do.....	do	do 31, '59
Scott, John.....		0 45	do.....	do	do 31, '59
Smith, W.....		0 57	do.....	do	do 31, '59
Smith, T. W.....		0 22	do.....	do	do 31, '59
Sturgess, C. F.....		0 93	do.....	do	do 31, '59
Turner, E.....		1 47	do.....	do	do 31, '59
Sheriff & Thompson.....		5 22	do.....	do	do 31, '59
Adamson, J.....		0 01	Toronto.....	Toronto	Sept. 25, '83
Adamson, Wm.....		14 85	Port Credit.....	do	Feb. 16, '50
Archer, N.....		9 44	Toronto.....	do	April 2, '72
Bailey, Geo.....		3 35	do.....	do	Jan. 11, '60
Barclay, Rev. John.....		3 17	do.....	do	June 12, '82
Barnard, A. W.....		2 00	do.....	do	do 4, '77
Bainbridge, R. & Co.....		7 35	London.....	do	Jan. 4, '54
Bathurst, L.....		20 06	Walker House, Toronto.....	do	April 13, '86
Barker, Geo. G.....		2 25	Toronto.....	do	Oct. 10, '82
Booth & Cosgrove.....		0 52	Brockville.....	do	Sept. 17, '86
Biggain, Capt. Wm.....		7 99	Toronto.....	do	Jan. 15, '73
Bowmanville Machine and Implement Co.....		1 20	Bowmanville.....	do	Nov. 20, '77
Boulton, D. E.....		3 70	Toronto.....	do	Sept. 7, '48
Bright, Wm.....		1 30	do.....	do	Oct. 9, '46
Brunskill, Thos.....		4 49	do.....	do	July 16, '60
Bryson, E. & Co.....		1 77	do.....	do	Nov. 7, '65
Buck, J. H.....		0 33	Orillia.....	do	Jan. 15, '86
Calves & Cameron.....		7 78	Toronto.....	do	Dec. 2, '43
Carthew & Roe.....		1 32	do.....	do	Nov. 26, '66
Coate, P. & R.....		1 90	do.....	do	Mar. 11, '53
Colonial Security Co.....		25 90	do.....	do	April 8, '70
Commissariat Department.....		5 89	do.....	do	Feb. 16, '71
Corbett, Jas.....		1 36	do.....	do	Mar. 12, '42
Cotton, J.....		26 50	do.....	do	Oct. 13, '53
Christie, W. P.....		0 26	do.....	do	Mar. 12, '79
Clarkson, E. R. C.....		0 02	do.....	do	June 20, '82
Crawford, Isabella V.....		0 78	do.....	do	April 9, '86
Creighton, J.....		0 58	do.....	do	Oct. 6, '86
Crooks, Jas.....		1 92	do.....	do	Jan. 19, '46
Deville, Frank.....		0 12	do.....	do	Oct. 16, '76
Dennis, J. S.....		1 65	Ottawa.....	do	Jan. 15, '74
Desbolux, F. W., trustee.....		4 44	Toronto.....	do	July 2, '64
Duffett, J. R.....		6 00	do.....	do	Aug. 12, '48
Dunscomb, J. H.....		1 40	do.....	do	May 23, '51
Elliott, Geo.....		2 80	do.....	do	Dec. 2, '75
Ellis, Geo.....		6 79	do.....	do	do 16, '74
Cotton, R., estate of.....		1 81	do.....	do	do 9, '85
Carried forward.....		51,563 75			

a Dead. b Executors Rev. J. Middleton and Mrs. S. A. Cotton.

Unpaid Dividends.

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends paid for 5 years and over. Dividendes payés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		51,563 75			
Fauquier, J. F.		0 83	Toronto	Toronto	Dec. 14, '83
Fitzgibbon & Co		0 62	do	do	Aug. 7, '82
Forman, E. J.		11 02	do	do	May 27, '75
Foster, H.		5 16	Oshawa	do	Oct. 7, '78
Gillman, E. F.		2 22	Toronto	do	Sept. 30, '85
Golsman, J. G.		6 58	do	do	do 30, '85
Guelph Lumber Co.		125 00	Guelph	do	April 4, '86
Good, H. J. P.		1 50	Toronto	do	June 21, '82
Grant, D. A.		20 00	Red River	do	May 20, '75
Hamilton, D.		8 00	Toronto	do	Feb. 8, '48
Henderson, Henry & Co.		3 09	do	do	Mar. 9, '68
Howard, Thos.		2 97	do	do	Nov. 4, '71
Hurd, E. E. W.		1 30	do	do	Aug. 2, '61
Hague, W.		1 00	do	do	Mar. 15, '83
Jones, Geo. S.		8 72	do	do	Nov. 9, '57
Jones, K. L.		0 01	Arnprior	do	July 8, '82
Kelly, G. M.		6 17	Toronto	do	May 2, '64
Lafferty, Wm.		4 52	do	do	Sept. 3, '52
Lauder, A. W.		5 38	do	do	Jan. 30, '70
Lemon, Henry.		27 45	do	do	Oct. 30, '75
Lett, S.		1 83	do	do	Aug. 10, '57
Logan, Francis.		5 12	do	do	April 14, '46
Lynes, Capt. J. Parr.		10 67	do	do	July 22, '68
Marshall, J. B.		0 33	do	do	Oct. 2, '83
Mason Bros. & Co.		1 10	do	do	Aug. 19, '86
Mills, G., & Co.		0 59	do	do	Dec. 28, '77
Miller, W. H., & Co.		1 83	do	do	Aug. 10, '57
Morrison, Gideon.		0 47	do	do	Mar. 24, '82
Morcom, W.		100 00	Bruce Mines	do	Oct. 26, '60
Murray, A.		30 25	Toronto	do	do 31, '63
Murray, Alex.		1 80	do	do	Jan. 22, '58
Macdonald, Sir John A.		0 20	Ottawa	do	Nov. 13, '78
MacDougall, A.		1 52	Toronto	do	Aug. 27, '83
McKenzie & Co.		0 38	do	do	do 27, '83
McKeand, Geo.		80 00	do	do	Oct. 3, '55
McNab, Jno.		146 65	do	do	Mar. 26, '66
Newman & Firmin		4 17	do	do	do 17, '58
Nichols, M. S., & Co.		4 00	do	do	Oct. 9, '83
Norman, Frank.		0 51	do	do	July 28, '83
Norval Manufacturing Co.		2 37	do	do	Oct. 4, '77
Page, J.		0 98	do	do	June 23, '79
Pearce, J.		0 85	Minden.	do	Feb. 5, '81
Phillips, Bernard.		0 41	Toronto	do	Jan. 16, '84
Pim, H. P.		4 66	do	do	June 14, '81
Redfern, Jas. A.		12 48	London, Eng.	do	Sept. 4, '83
Redford, R.		7 15	Toronto	do	April 19, '64
Richards, Thos.		0 58	do	do	Sept. 10, '84
Robertson, J. H.		7 23	do	do	Feb. 13, '84
Robinson, S. Napier.		0 47	Belleville.	do	April 1, '81
Rol, W.		1 31	Toronto	do	July 13, '78
Rogers, N. F., M.D.		5 50	do	do	do 29, '82
Russell, R. D.		6 00	do	do	Jan. 15, '72
Sears, J. W.		0 39	do	do	Dec. 30, '86
Sheppard, J.		3 46	do	do	June 9, '85
Shuter & Patterson.		2 96	do	do	Mar. 19, '41
Simpson & Co.		1 43	do	do	July 24, '46
Carried forward.		52,254 94			

a Dead. b Brunell & Russell.

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends paid for 5 years and over.	Dividends impayés pen- dant 5 ans et plus.	Balances standing for 5 years and over.	Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$	cts.	\$	cts.			
Brought forward.....			52,254	94			
Smith, A. R.....			2	00	Toronto	Toronto	May 3, '59
Stabback, J.....			1	27	do	do	Feb. 12, '42
Stark, R. J.....			1	62	do	do	Sept. 8, '81
Stephenson, H. J.....			4	72	do	do	Nov. 9, '57
Stewart, Thos.....			60	00	do	do	Oct. 11, '40
Stewart, Jno.....			1	65	do	do	do 25, '55
Sweeney, T.....			23	00	do	do	Nov. 15, '72
Vidal, B. H.....			1	99	do	do	Sept. 7, '74
Vaughn, J. W.....			26	85	do	do	Aug. 8, '82
Wright, H. P.....			2	00	do	do	Dec. 8, '54
Wallace, P.....			3	07	do	do	do 20, '85
Wallace, H., & Co.....			1	37	do	do	Aug. 22, '73
Wallace, F. H.....			8	27	London, Eng.	do	do 29, '76
Way, Chas.....			10	97	Toronto	do	Feb. 15, '68
Watson, Jno.....			1	09	do	do	Aug. 25, '59
Watson, Jas.....			0	89	do	do	April 1, '59
White, Thos.....			22	42	do	do	Aug. 7, '72
White, Thos. (receiver J. & J. White).....			12	64	do	do	June 24, '72
Whitlaw, J. B.....			0	60	do	do	Aug. 20, '83
Wilkins, W. H.....			0	17	Chicago	do	Nov. 30, '83
Wood, Grant & Co.....			7	03	Toronto	do	May 9, '46
Woodsworth, Richard.....			2	16	do	do	Dec. 10, '53
Winstanley, E.....			3	71	do	do	Sept. 15, '58
Wright, Geo.....			41	19	do	do	Mar. 9, '58
Hamilton, J. B.....			4	65	do	do	Dec. 9, '87
York, E. T. L.....			0	06	Port Credit, Ont.	do	Mar. 3, '87
Sutherland, Donald.....			5	68	Toronto	do	July 7, '67
Sutherland, J.....			26	08	do	do	April 1, '57
Thomas, T. S.....			0	30	do	do	July 21, '54
Treadwell, T. S.....			268	35	do	do	Oct. 11, '51
Treylaine, Winkworth.....			4	25	do	do	Nov. 21, '45
Tucker, C. A.....			0	66	do	do	May 15, '77
Twiner, Edwin.....			2	26	do	do	Oct. 4, '75
Toronto Lamplight Co.....			36	75	do	do	Nov. 20, '85
Underwood, Mary V. G.....			1	54	do	do	Mar. 22, '81
Bigelow, J.....			0	32	Whitby	Whitby	Dec. 31, '68
Begg, I.....			0	63	do	do	do 31, '68
Christie, D.....			0	09	do	do	do 31, '68
Crawford, J. L.....			0	88	do	do	do 31, '68
Carpenter, J. B.....			0	36	do	do	do 31, '68
Campbell, I., & Son.....			0	83	do	do	do 31, '68
Deverell, I.....			0	58	do	do	do 31, '68
Jewett, C. S.....			3	72	do	do	Dec. 31, '68
Lynd, C.....			13	43	do	do	do 31, '68
Miller, B.....			2	00	do	do	do 31, '68
MacDougall, M.....			1	44	do	do	do 31, '68
McKercher, D.....			0	95	do	do	do 31, '68
Pepper, P.....			0	09	do	do	do 31, '68
Ross, A.....			0	70	do	do	do 31, '68
Scripture, T. N.....			2	42	do	do	do 31, '68
Smith, R.....			1	00	do	do	do 31, '68
Smith, W.....			4	62	do	do	do 31, '68
Tremayne, W. H.....			1	86	do	do	do 31, '68
Webster, T.....			1	00	do	do	do 31, '68
Wallace, G.....			0	19	do	do	do 31, '68
Way, D. S.....			0	13	do	do	do 31, '68
Adamson, F.....			4	27	Winnipeg	Winnipeg	May 28, '85
Adamson, F.....			4	00	do	do	Nov. 15, '86
Carried forward.....			52,891	71			

Unpaid Dividends.

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends owed for 5 years and over. Dividendes impayés pen- dant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		52,891 71			
Allan, L. D.		60 00	Winnipeg.	Winnipeg ..	April 8, '82
Bailey, W. T.		15 00	do	do	Jan. 2, '85
Baker, F. F.		2 79	Rapid City..	do	Oct. 30, '83
a Baker, D'Arcy ..		8 22	Russell, Man...	do	April 30, '85
Barnard, A.		9 23	Westbourne ..	do	Dec. 21, '81
Bayner, E. A.		6 35	Winnipeg.	do	Oct. 9, '83
Bearly, Ada		13 00	Beaconsfield ..	do	July 11, '84
Behiens, A.		2 20	Lytleton	do	May 21, '85
Bercher, F. H.		5 24	Winnipeg.	do	do 16, '84
Birch, A.		5 50	Brandon	do	Dec. 19, '81
Bleecher, Henry ..		2 93	Calgary	do	May 23, '86
Broadman, H. C. ..		1 84	Winnipeg.	do	Oct. 18, '83
Brooks, J. A.		1 41	do	do	Mar. 24, '86
Brownjohn, T. C. ..		15 79	Medicine Hat...	do	Nov. 19, '83
Burdett, J. H.		5 78	Birtle, Man.	do	Oct. 22, '83
Burnett & Barnard ..		5 00	Westbourne ..	do	Sept. 20, '80
Campbell, T.		22 78	Winnipeg.	do	Oct. 15, '84
Chambers, E. B.		4 00	do	do	Aug. 9, '86
Cocks, H. L. T.		37 71	do	do	Oct. 3, '85
Collins, T. C.		2 70	Kildonan, Man..	do	July 9, '84
Collins, C. F.		12 04	Winnipeg.	do	Aug. 30, '83
Corcoran, J.		10 00	do	do	July 29, '86
Crerar, J.		2 50	do	do	May 6, '86
Cumpston, B. A.		2 50	do	do	Feb. 4, '86
Delaney, E.		10 09	do	do	Dec. 11, '82
Denis, D. A.		14 96	Oak River	do	Aug. 29, '81
Doyle, F.		10 00	Regina	do	Nov. 25, '86
Dundas, S. L.		7 50	Winnipeg.	do	May 15, '82
Fetherstonhaugh, S.		3 47	Qu'Appelle....	do	July 2, '86
Fitzpatrick, C.		28 75	Winnipeg.	do	Sept. 5, '85
Flett, A.		50 00	do	do	July 13, '86
a Ford, R. J.		55 10	Stonewall, Man.	do	May 26, '86
Food, J.		3 69	Rapid City....	do	Jan. 2, '84
Galloway, R.		1 73	Winnipeg.	do	May 31, '83
Gardner, J. A.		4 99	Morris, Man.	do	Mar. 19, '83
Geddes, T. E.		2 40	Stonewall	do	Jan. 20, '85
Gibb, D.		6 09	Minnedosa	do	July 9, '83
Gibson, T. J.		9 00	Regina, N. W. T.	do	Mar. 20, '86
Glover, Mrs. C.		7 20	Winnipeg.	do	Jan. 9, '85
Goldstein, Max		1 30	Hawk Lake	do	June 9, '82
Great North-west Land Co.		6 60	Winnipeg.	do	Feb. 5, '84
Gould, J.		2 84	Qu'Appelle....	do	Jan. 14, '84
Greig, J. S.		1 62	Winnipeg.	do	Oct. 30, '83
Hall, J. H. C.		33 49	Morris, Man.	do	Mar. 18, '86
Hammond, H. B.		6 00	Regina	do	Aug. 11, '85
Harvey, J.		16 30	Winnipeg.	do	Sept. 29, '83
Hislop, R.		7 36	do	do	July 13, '86
Hobson, E. O. B.		3 00	do	do	Aug. 23, '81
Hodder, G.		4 75	Millford	do	May 21, '85
Hood, W. N.		20 90	Rat Portage	do	do 28, '84
Hood, W. N., Secretary		7 09	Winnipeg.	do	July 31, '82
Kaye, Sir J. L.		9 23	do	do	Sept. 4, '86
Langton, H. S.		1 77	London, Eng...	do	July 2, '82
Lawson, T. E.		4 72	Winnipeg.	do	Feb. 2, '82
Lewis, C. W.		1 88	do	do	July 31, '82
Logan, C. H.		21 00	do	do	Feb. 12, '88
Carried forward		53,511 04			

a Dead.

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over.	Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over.	Balances restant 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction a été faite.	Date of last transaction. Date de la dernière transaction.
	\$	cts.	\$	cts.			
Brought forward.....			53,511	04			
Manitoba and Colonization Railway Co.....			50	00	Winnipeg.....	Winnipeg..	July 31, '82
Manley, W. E.....			1	61	do.....	do.....	May 10, '86
Miles, C. F.....			2	59	do.....	do.....	July 31, '82
Millar, W.....			2	05	do.....	do.....	Aug. 29, '81
Milton, J. A. B.....			15	29	do.....	do.....	Jan. 20, '85
Monkman, A.....			2	00	do.....	do.....	May 31, '82
Muir, Jas.....			41	24	do.....	do.....	June 17, '86
Munton, J.....			1	55	do.....	do.....	Aug. 15, '84
McCarthy, E.....			49	50	do.....	do.....	Feb. 2, '84
McConnell, A.....			4	48	do.....	do.....	Aug. 14, '84
McDonald, D. H.....			2	30	do.....	do.....	May 31, '83
McDonald, John.....			8	50	do.....	do.....	July 31, '83
McDonald, J. W.....			3	29	do.....	do.....	May 31, '82
McFarlane, R.....			2	10	do.....	do.....	Oct. 26, '84
McKay, T.....			2	32	do.....	do.....	July 31, '82
McKenny, J.....			2	33	do.....	do.....	Aug. 3, '83
McKenzie, F., trust account.....			3	62	do.....	do.....	April 5, '83
Napier, W.....			6	49	Prince Albert, N.W.T.....	do.....	May 22, '86
Neville, B.....			39	50	Winnipeg.....	do.....	Dec. 15, '83
Ogden, J. G.....			1	71	do.....	do.....	July 27, '83
Ormsby, J. N.....			1	50	Rapid City.....	do.....	do 31, '82
Palmer, F. M.....			2	59	Brandon.....	do.....	Oct. 10, '82
Parker & Dickson.....			1	10	Winnipeg.....	do.....	Aug. 15, '84
Pilkington, A. J.....			51	99	Shoal Lake.....	do.....	Sept. 5, '84
Pines, C. E.....			1	48	Winnipeg.....	do.....	July 31, '82
Price, W. P.....			8	03	Carman, Man.....	do.....	May 21, '85
Reeson, D.....			24	59	Winnipeg.....	do.....	Sept. 27, '83
Reeve, D.....			2	85	do.....	do.....	Oct. 4, '85
Robertson, W.....			3	00	do.....	do.....	July 31, '82
Ross, C. G.....			8	00	do.....	do.....	Sept. 9, '86
Rutledge, T.....			14	44	Rosseau Station.....	do.....	Jan. 9, '86
Sabino, H. L.....			13	91	Winnipeg.....	do.....	June 1, '83
Sayer, F. H.....			2	24	Moose Mountain.....	do.....	Aug. 15, '85
Shepherd, W. A. & Co.....			3	25	Winnipeg.....	do.....	July 31, '82
Sherwood, W. J.....			5	00	do.....	do.....	Jan. 4, '81
St. John, M.....			18	24	do.....	do.....	Feb. 4, '84
Smart, F. A. & Co.....			6	69	do.....	do.....	Oct. 7, '82
Smith, John.....			5	00	Emerson.....	do.....	Jan. 5, '81
Spence, W. J.....			1	87	Mavney, Ont.....	do.....	May 31, '83
Starr, E. G. L.....			6	66	Winnipeg.....	do.....	do 31, '83
Stone, F. H.....			9	90	do.....	do.....	Jan. 12, '84
Stobo, J. B.....			15	63	do.....	do.....	June 21, '83
Symes, A. T.....			30	00	do.....	do.....	July 31, '80
Thibaudeau, R.....			1	44	do.....	do.....	Aug. 15, '84
Thomas, V.....			1	42	do.....	do.....	May 6, '85
Thompson, D.....			4	32	do.....	do.....	July 31, '82
Tibb, T. C.....			4	00	Rapid City.....	do.....	Mar. 15, '82
Towers, H.....			10	00	Regina.....	do.....	May 15, '86
Toynbee, C. S.....			5	67	Winnipeg.....	do.....	Mar. 2, '82
Trotter, John.....			3	00	do.....	do.....	April 18, '82
Vivian & Co.....			2	46	Brandon.....	do.....	May 31, '82
Webster, H. M.....			8	90	Winnipeg.....	do.....	do 31, '83
Wells, C. H.....			10	00	do.....	do.....	July 9, '85
Williams, A. G.....			3	50	do.....	do.....	Dec. 30, '85
Wolfe, C. E.....			1	60	do.....	do.....	May 10, '84
Wood, T. B., jun.....			2	52	do.....	do.....	July 18, '83
Wood, R.....			39	75	Fort Qu'Appelle.....	do.....	Sept. 4, '84
Carried forward.....			54,090	05			

Unpaid Dividends.

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balance standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		54,090 05			
Wood, W. L.		11 90	Winnipeg	Winnipeg...	May 15, '84
Wrightson, H.		8 02	do	do	Mar. 29, '83
Wyatt, C. J.		17 20	do	do	July 18, '84
Albro, W. R.		10 00	N. W. M. Police.	do	Nov. 21, '87
Blais, J. C.		5 36	Winnipeg	do	June 27, '87
Blacke, C. H.		3 34	do	do	July 26, '87
Critchley, O. A.		2 38	Calgary	do	April 30, '87
De Saunville, Ed.		3 72	Winnipeg	do	June 3, '87
Ellis, G.		2 40	do	do	May 10, '87
Hoggard, I.		5 75	Springfield	do	do 9 '87
Horner, J. H.		20 00	Winnipeg	do	July 12, '87
Knox, Wm.		1 98	do	do	Jan. 15, '86
McIntyre, Martyn		75 00	do	do	Nov. 7, '87
McKay, Colin C.		1 50	N. W. M. Police.	do	Oct. 13, '87
McKeand, A.		23 33	Winnipeg	do	Sept. 28, '87
Pearce, W., in trust.		28 82	do	do	Dec. 4, '87
Peters, H. T.		1 25	do	do	Aug. 11, '87
Stewart, Sir W. H.		21 84	London, Eng...	do	Nov. 18, '87
Hughes, H.		3 82	McLeod	do	Feb. 19, '84
Burke, R. H.		3 61	Woodstock	Woodstock	Dec. 31, '59
Beard, Samuel.		3 27	do	do	do 31, '59
Crittenden, L.		2 08	do	do	do 31, '59
Derrick, S.		0 05	do	do	do 31, '59
Fayer, Richard		3 26	do	do	do 31, '59
Fairbanks, L.		39 95	do	do	do 31, '59
Junes, Andrew.		0 62	do	do	do 31, '59
Morrison, Jno.		1 07	do	do	do 31, '59
McKay & Spencer		0 97	do	do	do 31, '59
McLaren, D. & Co.		1 61	do	do	do 31, '59
Pope, Mrs.		0 45	do	do	do 31, '59
Reid, Peter.		1 20	do	do	do 31, '59
Sloan, Irving.		8 00	do	do	do 31, '59
Turner, H. L.		0 48	do	do	do 31, '59
Turner, A.		2 08	do	do	do 31, '59
Tidney, J. A.		1 71	do	do	do 31, '59
Williams, J. G.		1 28	do	do	do 31, '59
Woodstock and L. E. H. and R. R. Co.		0 57	do	do	do 31, '59
aFraser, Hugh		300 00	Madoc	Belleville	Nov. 18, '74
aCôté, E.		32 00	Belleville	do	July 11, '85
aShannon, Sarah		100 00	Marmora	do	Mar. 24, '83
aTate, James		600 00	Codrington	do	April 23, '84
aTate, Andrew		600 00	do	do	do 23, '84
aTate, Henry		600 00	do	do	do 23, '84
aFoley, Mrs. E.		450 00	Belleville	do	Aug. 1, '85
aMcConaghy, Maggie		100 00	Stirling	do	Sept. 30, '85
aMcGarvey, Mrs. M		100 00	Belleville	do	Mar. 12, '87
aLennon, Miss M		145 00	Marmora	do	do 29, '87
aClarke, R. E.		300 00	Belleville	do	June 13, '87
aHughes, M. & A.		1,650 00	Maynooth	do	do 23, '87
aRedner, H. P.		1,000 00	Lonsdale	do	Nov. 26, '87
aCampbell, Jno		140 00	Brantford	Brantford	Jan. 28, '83
aBurnett, S.		200 00	Athens	Brockville	June 25, '75
aLeonard, W.		180 00	Brockville	do	Nov. 2, '87
aMontford, Chas.		299 00	Beaver Station	Calgary	Aug. 23, '87
aMagher, Martin		75 00	Barnaby River	Chatham, N.B.	June 25, '86
aClark, D.		200 00	Porter's Hill	Goderich	Sept. 24, '84
Carried forward		61,480 92			

a Special deposit.

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		61,480 92			
aBlack, Col. Wilson.....		3,500 00	London, Eng....	Halifax....	Feb. 14, '87
aBlack, Col. Wilson.....		5,500 00	do	do	do 24, '87
aStein, Mrs. Grace.....		200 00	Hamilton.....	Hamilton....	Nov. 7, '82
aStein, Mrs. Grace.....		2,200 00	do	do	do 15, '82
aStein, Mrs. Grace.....		100 00	do	do	do 21, '82
aWalker, Geo. and Thos. F.....		525 00	do	do	do 13, '83
aStein, Mrs. Grace.....		400 00	do	do	Jan. 16, '84
aStein, Mrs. Grace.....		600 00	do	do	July 16, '84
aStein, Mrs. Grace.....		100 00	do	do	Nov. 1, '84
aZimmerman, M. M.....		100 00	do	do	Jan. 31, '85
aBurkholder, J. C.....		659 00	do	do	Feb. 20, '85
aHarris, Mary.....		50 00	do	do	Mar. 26, '85
aStein, Mrs. Grace.....		500 00	do	do	April 8, '85
aKnott, J. H.....		300 00	do	do	Nov. 10, '85
aKnott, J. H.....		80 00	do	do	Dec. 4, '85
aKnott, J. H.....		100 00	do	do	Mar. 29, '86
aBur, W.....		360 00	do	do	Dec. 23, '86
aHead, Edith J.....		60 00	do	do	Feb. 5, '87
aRippley, M.....		540 00	do	do	May 7, '87
aMullin, M.....		125 00	do	do	Sept. 27, '87
aMackey, Eliz.....		100 00	do	do	Oct. 10, '87
aStein, Mrs. Grace.....		400 00	do	do	Nov. 1, '87
aWatson, D.....		4,000 00	Louisville.....	Montreal....	July 4, '65
aCameron, A.....		500 00	Montreal.....	do	Oct. 17, '66
aCameron, A.....		150 00	do	do	do 17, '66
aMcRae, J.....		600 00	Black Cape, P.Q.	do	May 7, '81
aGrant, Jno.....		250 00	Ketchum Island.	do	Sept. 7, '83
aGrant, Jno.....		250 00	do	do	Nov. 20, '83
aWatt, Alex.....		3,000 00	Montreal.....	do	Jan. 12, '84
aGrant, John.....		250 00	do	do	do 29, '84
aGrant, John.....		250 00	Ketchum Island.	do	do 29, '84
aGrant, John.....		250 00	do	do	July 28, '84
aGrant, John.....		250 00	Silver City.....	do	June 22, '85
aGrant, John.....		249 38	do	do	Jan. 4, '86
aGrant, John.....		250 00	do	do	June 28, '86
aMcRae, A.....		400 00	New Richmond.	do	Aug. 11, '87
aGillan, Ann.....		73 00	Ottawa.....	Ottawa.....	April 28, '63
abBrown, Mrs. Ann.....		140 00	do	do	May 16, '87
aD'Arcy, Mrs. M.....		847 00	do	do	Sept. 15, '87
aShaw, Henry.....		150 00	Dunrobin, Ont.	do	do 28, '87
aSvenson, Hans.....		100 00	Moberly.....	Perth.....	April 10, '83
aPoppellwell, Eliza.....		113 00	Elliott.....	do	Oct. 26, '86
aMcCann, Lawrence.....		200 00	Eganville.....	do	April 18, '87
aDoyle, Martin.....		300 00	Perth.....	do	June 27, '87
aStead, Wm.....		201 00	Lanark.....	do	Sept. 6, '87
aDoyle, Martin.....		200 00	Perth.....	do	Nov. 4, '87
aJames, Margaret.....		100 00	Rhode Island.	do	Dec. 23, '87
abCrimmon, Bridget.....		150 00	New York.....	Peterboro'	Aug. 15, '81
abCrimmon, Bridget.....		40 00	do	do	do 19, '81
aBeggs, Robert, administrator.....		243 00	Canton, Ont.....	Port Hope.....	June 1, '80
aBog, Thos., in trust.....		160 00	Picton; Ont.....	Picton.....	Feb. 2, '87
aJulife, Rev. W.....		400 00	Consecon, Ont.....	do	Nov. 28, '87
aDibble, Wm. S.....		200 00	Warham, Ont.....	do	Dec. 14, '87
aCurrie, Neil.....		150 00	Cass City, Mich.	Sarnia.....	Feb. 22, '81
aCrow, G.....		42 00	St. Paul.....	Stratford.....	Jan. 21, '76
aGilkinson, Robert.....		200 00	Stratford.....	do	Nov. 4, '86
aCheatam, Margaret.....		484 00	Lockeport, N. Y.	Toronto.....	Feb. 24, '80
Carried forward.....		92,872 30			

b Dead. a Special deposit.

Unpaid Dividends

Bank of Montreal—Continued.

(Banque de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		92,872 30			
δCrawford, Mrs. Bridget		1,051 00	Sault Ste. Marie, Ont.	Toronto	Nov. 3, '83
δLogan, George		190 00	Wyevale, Ont.	do	Oct. 22, '85
δLogan, George		275 00	do	do	Nov. 14, '85
δGladish, Wm., jun.		500 00	Omaha, Neb.	do	Jan. 8, '86
δHutton, M. D.		1,000 00	Toronto	do	Mar. 5, '86
δGladish, Wm., jun.		500 00	Omaha	do	June 5, '86
δGladish, Wm., jun.		500 00	do	do	Sept. 29, '86
δMcCarron, Wm.		700 00	Streetsville, Ont.	do	Feb. 26, '87
δJohnston, Wm.		400 00	Halifax, N.S.	do	Sept. 12, '87
δMcCarron, Wm.		3,117 00	Streetsville, Ont.	do	Nov. 26, '87
δStreet, A. E.		249 35	Cockburn Island	do	Dec. 7, '87
δMilne, Matthew		597 00	Lansing, Ont.	do	do 9, '87
δMacnamara, Pat.		800 00	Bracondale, Ont.	do	do 24, '87
δChristie, J. S.		5,000 00	No address.	Winnipeg	Jan. 7, '82
δLillis, M.		350 00	Winnipeg	do	do 9, '83
δFlett, Albert		50 00	Hudson Bay Co.	do	Sept. 15, '85
δJacobson, J.		375 00	Pilot Mound	do	Dec. 1, '87
Cook, Jane Taylor	12 00		Montreal	Montreal	June 1, '48
McTavish, Mrs. Jean	30 00		do	do	do 1, '48
McTavish, Mrs. Jean	30 00		do	do	Dec. 1, '48
Wales, Charles	12 00		St. Andrews	do	do 1, '51
McChlery, John	7 00		S. Georgetown	do	do 1, '52
Christie, Mrs. A. M. P.	46 61		St. John's, Que.	do	June 1, '53
Patton, Rev. Henry	2 08		Cornwall	do	do 1, '53
Russell, Hector	0 60		Montreal	do	do 1, '53
Squire, Rev. Wm.	167 80		Quebec	Quebec	Dec. 1, '53
Pringle, Geo.	35 00		Hinchinbrook	Montreal	June 1, '54
Squire, Mrs. Mary	27 00		Montreal	do	do 1, '54
Fitzgerald, Alfred John	32 00		Quebec	do	do 1, '57
Anderson, T. B., and A. Green, in trust	48 00		Montreal	do	Dec. 1, '57
Murray, Miss Rachel	6 00		do	do	do 1, '57
Murray, Miss Rachel	8 00		do	do	June 1, '58
Tipson, John	6 40		do	do	do 1, '59
Rutherford, Wm.	120 00		do	do	do 1, '60
Skey, Dr. Joseph	1,000 00		do	do	Dec. 1, '66
Law, Jas.	36 00		Lachine	do	June 1, '77
Heward, F. H., in trust for Helen Strong	8 00		Toronto	Toronto	Dec. 1, '80
Heward, F. H., in trust for Helen Strong	12 00		do	do	June 1, '81
Heward, F. H., in trust for Helen Strong	10 00		do	do	Dec. 1, '81
Heward, F. H., in trust for Helen Strong	10 00		do	do	June 1, '82
McDonald, Miss Lilla	70 00		Cornwall	Cornwall	do 1, '82
Heward, F. H., in trust for Helen Strong	10 00		Toronto	Toronto	Dec. 1, '82
Heward, F. H., in trust for Helen Strong	10 00		do	do	June 1, '83
Heward, F. H., in trust for Helen Strong	20 00		Montreal	Montreal	do 1, '83
Stephen, Wm., executors of	10 00		Toronto	Toronto	Dec. 1, '83
Heward, F. H., in trust	20 00		Montreal	Montreal	do 1, '83
Stephen, Wm., executors of	20 00		do	do	June 1, '84
Stephen, Wm., executors of	20 00		Toronto	Toronto	do 1, '84
Wilson, Grace (late)	20 00		do	do	do 1, '84
Heward, F. H., in trust	10 00		do	do	Dec. 1, '84
Heward, F. H., in trust	10 00		do	do	do 1, '84
Stephen, Wm., executors of	20 00		Montreal	Montreal	do 1, '84
Stephen, Wm., executors of	24 00		do	do	June 1, '85
Boswell, A. R.	12 00		Toronto	Toronto	do 1, '85
Heward, F. H., in trust	12 00		do	do	do 1, '86
Heward, F. H., in trust	10 00		do	do	Dec. 1, '86
Carried forward	1,944 49	108,556 65			

δSpecial deposit.

Bank of Montreal—*Concluded.*(Banquo de Montréal—*Fin.*)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balance standing for 5 years and over. Balance restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward	1,944 49	108,526 65			
Sayer, E.	100 00		Mississanguiney River, Blind River, P. O...	Toronto	Dec. 1, '85
Wigley, Miss Sarah	20 00		Brampton	do	do 1, '85
Heward, F. H., in trust.....	12 00		Toronto	do	June 1, '86
Heward, F. H., in trust.....	10 00		do	do	Dec. 1, '86
Heward, F. H., in trust.....	14 00		do	do	June 1, '87
Heward, F. H., in trust.....	10 00		do	do	Dec. 1, '87
Sayer, E.....	100 00		Mississanguiney River, Blind River, P. O...	do	do 1, '87
Total	2,210 49	108,526 65			

I declare that the above statement has been prepared under my directions, and is correct according to the books of the bank.

C. L. THOMSON,
Chief Accountant.

We declare that the above return is made up from the books of the bank, and that to the best of our knowledge and belief it is correct.

GEO. W. DRUMMOND,
Vice-President.

E. S. CLOUSTON,
General Manager.

MONTREAL, 31st December, 1892.

Unpaid Dividends.

LA BANQUE DU PEUPLE.

ETAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

(PEOPLE'S BANK.)

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends paid for 5 years and over. Dividendes payés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Bernard Lucie	38 00		Montréal	Montréal	Mar. 7, '71
Benson, H. E.	1 25		do	do	April 25, '53
Crawford, Alexander	15 00		Windsor, Ont.	do	June 27, '84
Dowdall, Jas.	35 00		Almonte, Ont.	do	Dec. 21, '85
Finlayson, Duncan	50 00		Hudson Bay Co.	do	April 17, '68
Gratton, Eustache	428 28		Ste. Marie, Qué.	do	Sept. 27, '63
Grant, John	1,138 50		Montréal	do	Mar. 28, '67
Guerout, L. C.	4 00		Québec	do	Oct. 7, '64
Hewerd, Augustus	4 00		Montréal	do	do 13, '57
Le Boutillier, Ed.	10 00		Gaspé	do	April 24, '62
Lackie, Margaret	5 50		Grantham, Qué.	do	Sept. 3, '83
Mack, W. G.	64 00		Montréal	do	June 23, '61
Meredith, Wm.	3 75		do	do	Mar. 30, '52
Maitland, J. M.	3 00		do	do	Feb. 2, '55
MacDonald, D. G.	10 50		Almonte, Ont.	do	June 30, '86
Phaneuf, P. C.	13 50		St. Damase, Qué.	do	Feb. 14, '62
Rossin, Michael	112 00		Montréal	do	Dec. 17, '49
Stirling, James	4 00		Vankleek Hill, O	do	Mar. 8, '65
Thorn, Elizabeth and J. W. Saul	1 50		Montréal	do	Aug. 8, '56
Wilson, Charles	4 00		do	do	Sept. 21, '60
Betaurnay, L. M.		200 00	Manitoba	do	
Baby, Geo.		6 22	Not known	do	
Bristow, W.		5 75	do	do	
Bleau, L.		10 83	Montréal	do	
Bouthiller, J.		7 63	Not known	do	
Brissitte, E.		2 78	do	do	
Beausoliel, J. M.		1 19	do	do	
Bray, D. S.		1 95	do	do	
Brillon, J. R.		0 21	Belœil	do	
Beauchamp, A. et frère		0 05	Not known	do	
Boudreau, Mélanie		0 25	do	do	
Barbeau, G.		0 64	do	do	
Birs & Colborne		12 05	do	do	
Cadieux, Pierre		36 20	do	do	
Carey, Ed.		450 00	do	do	
Conseil d'Agriculture		22 93	Québec	do	
Crookshanks, A.		2 40	Not known	do	
Crooks, John		3 14	do	do	
Crawford, Alex.		22 74	Windsor, Ont.	do	
Campbell, B. F.		0 18	Not known	do	
Côté, E. et Cie.		0 24	do	do	
Drolet, J. J. estate, trustees		357 67	do	do	
Carried forward	1,945 78	1,145 05			

La Banque du Peuple—*Suite.*
(People's Bank—*Continued.*)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balance standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....	1,945 78	1,145 05			
Daveluy, A.....		2 53	Montréal.....	Montreal...	
Dunlop, C. S.....		2 17	do.....	do.....	
Dempsey, J.....		2 62	Not known.....	do.....	
Davis, T. & Co.....		0 52	do.....	do.....	
Duchesnay, M.....		1 97	Not known.....		
Dames Hotel-Dieu de Montréal.....		19 19	Montréal.....		
Elwes, C. F.....		0 72	Chicago.....		
Eadie, George W.....		5 16	Montréal.....		
Everett, J. C.....		0 31	Not known.....		
Fortin, J. & Co.....		0 46	do.....		
Floncaud, Caroline, in trust.....		1 82	do.....		
Galarneau, H.....		0 23	do.....		
Giroux & Giroux.....		3 62	do.....		
Gagnon, J. A. & Co.....		0 36	Montréal.....		
Gerais, A. E.....		0 46	do.....		
Girard, P. & Co.....		1 94	do.....		
Hurlbut, C. J.....		56 25	Not known.....		
Hagar, A.....		2 62	do.....		
Hutchins, B.....		2 08	do.....		
Houliston, George B.....		1 79	do.....		
Hart, John.....		9 03	do.....		
Jock, Thomas.....		0 32	do.....		
Jubinvile, G.....		1 34	do.....		
Kane, R., in trust.....		1 96	Montréal.....		
Kane, R., in trust.....		10 10	do.....		
Kane, R.....		2 12	do.....		
Lonergan, S.....		1 00	Not known.....		
Lanigan, D.....		3 18	do.....		
Lacroix, J. C. H.....		0 55	Montréal.....		
Lambert, A. & Co.....		0 20	do.....		
Lefrançois frères.....		0 30	Not known.....		
Lamontagne, G. A.....		0 39	Montréal.....		
Lepage, D.....		0 86	do.....		
Marchand, J.....		3 51	Not known.....		
Monk, Coffin & Co.....		10 00	Montréal.....		
Morton, R.....		13 94	Not known.....		
Monteferrant, L. T.....		3 34	do.....		
Martineau, J.....		1 80	do.....		
Mandeville, E.....		1 00	do.....		
Molleur, Louis, fils.....		1 65	St. John's Qué.....		
Mathieu, M.....		2 95	Montréal.....		
Notman & Sandham.....		1 22	do.....		
Ouimet, D.....		1 00	do.....		
Olivier, P. S., in trust.....		1 23	Not known.....		
Ouellet, G. O.....		1 86	do.....		
Phillips, J. H.....		0 05	do.....		
Potter, L. & Co.....		1 45	do.....		
Prévost, Hector.....		4 13	Montréal.....		
Papineau, M. E. A.....		2 80	Montebello, Qué.....		
Parent & Lachapelle.....		0 74	Not known.....		
Ross, J., estate of.....		85 28	do.....		
Roabuck, H.....		10 72	do.....		
Roabuck, W.....		8 00	do.....		
Ross, P. H.....		3 68	do.....		
Robert & Trottier.....		5 45	Montréal.....		
Robert, J. C.....		2 20	do.....		
St. Pierre & Crépeau.....		12 54	Not known.....		
Sœur Thérèse de Jésus.....		4 28	Montréal.....		
Carried forward.....	1,945 78	1,468 04			

UNPAID DIVIDENDS.

La Banque du Peuple—*Fin.*

(People's Bank—*Concluded.*)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward	1,945,78	1,468 04			
Soufras, E.....		4 98	Not known.....		
Société de Publications Françaises		1 66	do		
Showls, H. & Co.....		0 85	do		
Strass, J.....		1 00	do		
Smith, A. E.....		0 64	do		
Tremblay & Lalonde.....		2 71	do		
Versailles, A.....		1 42	Montréal.....		
Valois, Lusignan & Co.....		0 23	do		
McGwin, John.....		18 00	Not known.....		
Trudel, Joseph.....		160 00	do		
Total	1,945 78	1,659 53			

I declare that the above statement has been prepared under my directions and is correct according to the books of the bank.

L. H. PAQUET,
Chief Accountant.

We declare that the above return is made up from the books of the bank, and that to the best of our knowledge and belief it is correct.

J. GRENIER,
President.

J. BOUSQUET,
General Manager.

MONTREAL, this 21st day January, 1893.

BANQUE VILLE MARIE.

ETAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

(VILLE MARIE BANK.)

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction a été faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Auger, J. C.		0 70	Montréal.	Montréal.	Dec. 6, '83
Bastien, B.		1 12	do	do	May 1, '75
Bazinot, Chas.		0 13	do	do	Jan. 24, '84
Beaucaire, O.		11 31	do	do	Aug. 1, '85
Bergovin et frère.		0 73	do	do	Jan. 18, '83
Bouthillier, J. A.		1 18	do	do	Mar. 7, '85
Corp. Episcopale Catholique Romaine.		1 67	do	do	do 24, '79
Courteau frères.		2 60	do	do	Sept. 2, '84
Descary, Marguerite.		1 05	do	do	Nov. 6, '83
Deschamps, Paul.		1 89	do	do	April 8, '83
Deschamps, J. B.		4 15	do	do	Dec. 3, '85
Girard, H.			do	do	
Goyette frères.		1 50	do	do	July 15, '83
Jodoin, Alex.		0 74	do	do	June 8, '84
Jodoin, Cyrille.		3 90	do	do	April 23, '84
Jodoin, J. B.		2 00	do	do	May 5, '84
Kieffer, J., & Co.		3 38	do	do	Feb. 16, '78
La Société de Publication Générale.		1 49	do	do	May 29, '84
Lamontagne, G. A.		0 68	do	do	Dec. 27, '86
Lefebvre, M. X.		2 38	do	do	do 31, '84
Lefrançois, G.		0 98	do	do	May 7, '86
Limoges et Cie.		5 76	do	do	Feb. 24, '85
Lynch, J. A.		1 36	do	do	Aug. 26, '86
Papineau, G. B.		1 75	do	do	Mar. 18, '79
Senécal, L. A.		16 74	do	do	June 25, '78
Larivière, Amédée.		22 00	Arthabaska Sta.	Nicolet.	do 1, '82
Porter, Julia, tutor.		1 35	169 Wellington	Pt. St. Chrl's	Mar. 17, '87
Dohan, Chris.		1 08	Richmond St.	do	June 8, '86
Fanning, W. C.		0 39	767 Wellington	do	Sept. 8, '86
aJefferson, H. E.		1 45	30 Paris St.	do	Nov. 13, '86
Dorion, G. H.		0 05	132 Hibernia St.	do	Jan. 31, '87
Vaux, Wm.		2 06	Congregation St.	do	May 21, '87
Turner, Wm.		6 55	605 Wellington	do	Dec. 15, '87
Laing, J. & W.		0 30	1979 Notre-Dame	do	do 13, '86
bBeaudoin, Addie.		2 67	12 Congregation.	do	Aug. 5, '87
Macdonald, G. F., in trust.		0 06	3 Mchts Exd'ige	do	Dec. 2, '87
Mathews, Jemima.		0 49	102 Congregation	do	Aug. 22, '87
Fleming, B. P.		2 08	St. Jérôme.	Ste. Thérèse	Mar. 31, '86
Fiset & Wilson.		1 13	do	do	April 13, '86
Grenier, Eugène.	4 00		Three Rivers.		Aug. 8, '81
Total.	4 00	110 85			

a Mrs. H. E. Jefferson, Montréal. b J. P. Beaudoin, Montréal.

I declare that the above statement has been prepared under my direction, and is correct according to the books of the bank.

L. DEGUISE, *Chief Accountant.*

I declare that the above return is made up from the books of the bank, and that to the best of my knowledge and belief it is correct.

W. WEIR, *President and Manager.*

MONTREAL, 19th January, 1893.

Unpaid Dividends.

BANQUE NATIONALE.

ETAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

(NATIONAL BANK.)

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balance standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Deveau, Wilfred.....	16 51		Trois-Rivières..		
Hamel, Jacques, estate of.....	106 00		Ancienne-Lorette, Qué.	Québec.....	May 2, '87
Power, Hon. William, estate of.....	156 00		Québec.....	do.....	Nov. 2, '77
Alexander, James, estate of.....		29 12	do.....	do.....	May 1, '84
Fiset, Burroughs & Campbell.....		22 14	do.....	do.....	do 17, '76
Pâquet, Rev. C. A. H.....		3 30	St. Casimir,	do.....	Feb. 5, '77
Anglo-American Insurance Co.....		11 99	Portneuf.....	do.....	do 1, '76
Bernier, Révd. Bernard.....		4 53	Québec.....	do.....	Jan. 19, '85
Burroughs, Edouard, L.....		2 51	St. Georges,	do.....	do 18, '84
Carbonneau, J. B. T.....		6 17	Beauce	do.....	Mar. 3, '86
Carbray, Félix.....		5 87	Québec.....	do.....	Sept. 14, '87
Castilloux, Simon.....		103 61	Isles de la Madeleine	do.....	April 30, '87
Déry, Charles.....		144 91	Québec.....	do.....	do 16, '86
aDessaint, Alexis.....		5 64	St. Jean Deschaillons, Lotbinière.....	do.....	June 23, '83
bDonohue, Thos.....		398 03	Kamouraska.....	do.....	Aug. 16, '84
Durand, Joseph.....		3 73	Québec.....	do.....	Nov. 14, '87
Fabrique de St. Patrice de la Rivière du Loup, par Révd. F. X. L. Blais.....		25 13	St. Ambroise de la Jeune-Lorette, Qué.	do.....	Jan. 28, '84
Gignac, J. Honoré.....		1 54	Rivière du Loup,	do.....	Oct. 17, '84
Gignac, Dame, J. Honoré.....		9 94	Témiscouata..	do.....	June 17, '87
Gignac, Dlle M. L. Alice.....		6 79	Sillery, Qué.	do.....	Dec. 28, '86
Girouard, Théophilie.....		3 13	do.....	do.....	April 30, '86
Huot, Philippe.....		7 41	Québec.....	do.....	June 14, '87
Julien, C. A.....		2 20	do.....	do.....	Nov. 30, '86
LeMoine, Gaspard, exécuteur testamentaire.....		143 35	Pont-Rouge,	do.....	April 14, '87
LeMoine, Robert.....		25 34	Portneuf.....	do.....	June 8, '86
Martin, E. O.....		8 58	Québec.....	do.....	July 8, '85
			Kamouraska.....	do.....	
			St. Octave de Métis, Rimouski.....	do.....	Oct. 31, '83
Carried forward.....	278 51	974 96			

a Dead. b Has another active account.

Banque Nationale—Fin.
(National Bank—Concluded.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balance standing for 5 years and over. Balances résidant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward	278 51	974 96			
Proulx, Dlle Emma.....		2 02	St. Thomas, Montmagny ..	Quebec.....	Nov. 3, '84
Rousseau, Dlle Marie.....		44 36	St. Pierre, Isle d'Orléans.....	do	Sept. 22, '86
Roy, Dlle Ernestine.....		36 82	Ste. Anastasie de Lyster, Mégantic.....	do	Mar. 18, '85
Scougall, Willoughby.....		10 62	Québec.....	do	April 28, '87
Tanguay, Georges, in trust.....		68 18	do	do	Feb. 26, '87
Quin, Rev. P.....		276 68	Richmond.....	Sherbrooke ..	Dec. 29, '80
Fabrique de Ste. Agnès de Ditchfield ..		3 75	Ste. Agnès de Ditchfield, Beauce	do	'87
LaBouglie, L. P.....		5 03	Buckingham.....	Ottawa.....	Oct. 18, '83
Rochon, Révd. E.....		5 76	do	do	July 29, '84
Tetreault, N.....		6 65	Hull.....	do	Mar. 17, '75
Beeson & Co.....		0 15	Ottawa.....	do	Jan. 4, '84
Boulet, Nap.....		0 03	do	do	June 17, '83
Chamberlain, J. C.....		2 49	do	do	Jan. 11, '87
Clemow, F.....		2 72	do	do	Mar. 21, '77
Cooke & Waddell.....		5 93	do	do	June 23, '79
Coursolle, L. J.....		0 06	do	do	Nov. 1, '84
Daze, J.....		12 25	do	do	Oct. 17, '85
Gowan, John.....		0 02	do	do	June 28, '77
Lagarde, Sophie.....		25 33	do	do	do 18, '75
Maguire & Baskin.....		1 78	do	do	Mar. 5, '87
Pellant Estate.....		19 93	do	do	April 15, '73
Stubbs, W. H.....		0 15	do	do	Sept. 11, '83
Total.....	278 51	1,505 67			

a Dead. c Paid since.

I declare that the above statement has been prepared under my direction, and is correct according to the books of the bank.

J. M. HUOT,
Chief Accountant.

We declare that the above return is made up from the books of the bank, and that to the best of our knowledge and belief it is correct.

A. GABOURY,
President.

P. LAFRANCE,
Cashier.

QUÉBEC, 20th January, 1893.

Unpaid Dividends.

QUEBEC BANK.

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

(BANQUE DE QUÉBEC.)

ETAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
Allaine, H.	\$ 6 00		Quebec	Quebec	June 1, '81
Cambie, C.	3 50		Ottawa	do	Dec. 1, '85
<i>a</i> Côté, M. A. L.	125 00		Quebec	do	do 1, '78
Dugas, C.	14 00		do	do	June & Dec., 1879.
Grant, W. F.	210 00		do	do	Dec. 1, '82
Grant, W. F.	210 00		do	do	do 1, '83
Glemon, A.	3 00		do	do	do 1, '84
Galbraith, E.	28 00		do	do	do 1, '81
Hardy, —, heirs of	42 00		do	do	do 1, '82
Hardy, Madame	42 00		do	do	do 1, '86
Langlois, J.	6 29		do	do	do 1, '86
Lodge, H., estate of	35 00		do	do	June 1, '84
Pointain, J. E.	4 00		Restigouche	do	Dec. 1, '82
<i>b</i> Tarbutt, J. C., in trust for J. McD.	4 00		Quebec	do	June 1, '75
<i>b</i> Tarbutt, J. C., in trust for J. McD.	4 00		Toronto	do	do 1, '72
<i>b</i> Tarbutt, J. C., in trust for J. McD.	3 50		do	do	do 1, '71
<i>c</i> Tarbutt, J. C., in trust for J. McD.	3 50		do	do	Dec. 1, '70
<i>c</i> Tarbutt, J. C., in trust for J. McD.	3 50		do	do	do 1, '70
<i>b</i> Tarbutt, J. C., in trust for J. McD.	3 50		do	do	June 1, '70
<i>b</i> Tarbutt, J. C., in trust for J. McD.	3 50		do	do	Dec. 1, '69
<i>c</i> Tarbutt, J. C., in trust for J. McD.	3 50		do	do	June 1, '70
<i>c</i> Tarbutt, J. C., in trust for J. McD.	3 50		do	do	Dec. 1, '69
Audette, J. B., & Co.		0 25	do	do	Prior to '61
Aylmer, Hon. M.		1 00	Melbourne, Que.	do	Oct. 18, '66
Anderson Bros.		1 00	Quebec	do	May 18, '75
Boquet & Poliquin		1 59	do	do	do 29, '71
Bell, A. D., estate of		25 17	do	do	Aug. 8, '86
Boellehen, E.		64 67	do	do	
Begin, O.		4 26	do	do	Feb. 25, '82
Connelly, Jas.		1 14	do	do	June 24, '78
Connelly, Jas.		0 13	do	do	
Berry, E., & Co.		4 49	do	do	Prior to '61
Black, Jane.		0 60	do	do	do '61
Bisset, Geo.		3 63	do	do	do '61
Baldwin, W. H.		0 17	do	do	do '62
Baldwin, W. H.		0 07	do	do	Oct. 22, '62
British North America Telegraph Co.		2 54	do	do	Feb. 9, '65
Borthwick, A.		2 88	do	do	Prior to '61
		2 88	do	do	Feb. 8, '64
Carried forward	757 79	113 59			

a Inclusive. *b* Paid 16th January, 1893. *c* Paid 18th January, 1893.

Quebec Bank—Continued.
(Banque de Québec—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balance standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward	757 79	113 59			
Beswick, G., & Co	27 42		Quebec	Quebec	Dec. 6, '62
Bichell & Rouleau	0 31		do	do	June 26, '66
Beaubien, J	38 95		do	do	
Connors, E.	0 42		do	do	
Chalmers & Robertson	1 13		do	do	
Charlton & Co.	1 90		do	do	
Chabot, S.	0 05		do	do	
Caron, Elis.	40 00		do	do	
Cuthbert, E. A	30 00		do	do	June 26, '62
Currie, G. W	4 72		do	do	do 6, '63
Cockburn, J	1 53		do	do	do 23, '65
Central Bank, N.B.	17 59		do	do	Dec. 9, '64
Canfield, Lieut	3 40		do	do	Feb. 2, '66
Charlton, E. J	5 08		do	do	
Craig, T	0 52		do	do	Dec. 11, '67
Dubord, H.	0 54		do	do	April 18, '66
Drummond, F	0 50		do	do	Oct. 17, '70
Dufour, H.	6 51		do	do	Mar. 30, '75
Davidson, R.	6 01		do	do	
Eagle Life Assurance Co	4 00		do	do	Prior to '61
Evanturel, F	2 52		do	do	do '61
Forsyth, J. G.	3 53		do	do	
Fremont, Mrs.	0 02		do	do	April 1, '63
Fortier, M. L.	2 71		do	do	
Fuchs, H. A. C.	0 82		do	do	Feb. 15, '75
Guay, F., & Co., estate of	0 01		do	do	June 22, '75
Goldstein, F., & Son	0 10		do	do	Mar. 1, '81
Grant, W. F	0 21		do	do	
Garneau, G.	0 27		do	do	Prior to '61
Gibb, J., sen	0 02		do	do	Dec. 12, '64
Gauvreau, P	0 13		do	do	Nov. 2, '65
Glackmeyer, S	0 05		do	do	
Goodwin, J. W	1 70		do	do	
Gzowski, A. B.	0 66		do	do	Sept. 30, '70
Heigham, E.	19 06		do	do	Oct. 10, '62
Hargreaves, C. E.	10 00		do	do	
Harrison, Mrs.	2 40		do	do	
Henderson, W. S	0 30		do	do	
Henderson, W	14 38		do	do	
Hunt, W., Cleveland account	309 26		do	do	
Hewitt, J., & Co.	0 33		do	do	Prior to '61
Henderson, G	0 22		do	do	do '61
Hill, J. S	7 59		do	do	do '61
Hatch, H	0 01		do	do	
Huot, A. J	0 36		do	do	Oct. 8, '64
Hallé, J. E.	1 25		do	do	May 2, '63
Hamilton, W	2 59		do	do	Mar. 17, '66
Hutchison, W. P	0 42		do	do	
Hough, C.	0 23		do	do	Feb. 15, '66
Jacques, R., & Co.	1 28		do	do	Mar. 18, '78
Jeffery, L. C.	0 26		do	do	
Joliceur, J. P	0 83		do	do	Sept. 5, '66
Innes, Rev. G. M.	0 83		London, Ont.	do	Nov. 4, '68
Kerr, Rev. M	0 06		Quebec.	do	do 30, '76
Kane & Ballard	0 30		do	do	April 24, '82
Kerr, H. W	1 95		do	do	Jan. 3, '80
Kerr, W. H	4 05		do	do	
Kerr, J. H., estate of.	236 00		do	do	
Carried forward	757 79	930 88			

Unpaid Dividends.
Quebec Bank—Continued.
(Banque de Québec—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward	757 79	930 88			
Lubker, F. G.		04	Quebec	Quebec	Oct. 10, '73
Lemelin, J.		2 01	do	do	
Langlois, W. F.		0 15	do	do	Prior to '61
Leavitt, W.		0 02	do	do	
Lewis & Fiset		0 02	do	do	
Lelievre, S.		3 00	do	do	Prior to '61
Lelievre & Angers		4 00	do	do	
Logan, J.		27 76	do	do	
Leacraft, J. D., estate of		39 11	do	do	
Lefebvre, Sheriff J. G.		0 07	do	do	
Lee, T. C.		0 25	do	do	April 21, '65
Lepper, P., estate of		5 68	do	do	
Lemesurier, C.		0 06	do	do	Dec. 2, '64
Lane, C. L.		2 73	do	do	July 21, '65
Lee, L. H.		0 59	do	do	Nov. 5, '64
Larose, L.		0 70	do	do	July 3, '64
Lacomb, P., & Co.		1 94	do	do	Oct. 5, '66
McConnell, R.		6 25	do	do	July, 7, '71
Macdonald, W. Z.		0 01	do	do	do 28, '71
Leitch, P., & Co.		5 41	do	do	Nov. 16, '66
Metapedia Bank.		0 04	Metapedia	do	
McGinnis, H., & Co.		1 22	Quebec	do	Mar. 14, '74
Machie, E. P.		0 60	do	do	July 18, '72
Murphy & Dionne		0 52	do	do	do 17, '77
Murray, C. L. T.		37 45	do	do	
McCord, Judge		1 94	do	do	
Myrand, A.		58	do	do	
McCuaig, J. T.		1 86	do	do	
McCuaig, J. T.		2 00	do	do	Feb. 12, '61
Montreal Steamers		7 73	do	do	
Morgan, J. H.		0 13	do	do	
McKay, H.		5 65	do	do	
N. S. R'y Co.		208 82	do	do	Mar. 24, '62
N. S. R'y Co.		0 10	do	do	
McFarlane, D.		1 58	do	do	May 14, '64
Michaud, J. H., & Co.		0 35	do	do	do 17, '64
Moisan, D.		0 18	do	do	June 30, '65
Megantic Mining Co		0 51	do	do	July 30, '66
Oliver & Co.		7 29	do	do	Sept. 11, '70
Paceman, W. G., & Co.		0 04	do	do	
Pemberton & Co.		1 60	do	do	April 26, '82
Plamondon & Auger		3 38	do	do	
Patterson, W.		1 15	do	do	
Pimley, W. W.		4 03	do	do	
Panet, C. E.		0 02	do	do	
Parke, A.		3 70	do	do	
Orlebar, J.		0 09	do	do	
Parent, A. A.		16 99	do	do	
Panet, J.		0 81	do	do	
Powell, J.		3 52	do	do	Nov. 22, '69
Quebec Chemical Works		1 58	do	do	Sept. 8, '74
Quebec Provident and Savings Bank		63 04	do	do	Oct. 18, '61
Quebec Gosford Railway Corporation		6 18	do	do	do 12, '70
Rourke, M.		0 80	do	do	Dec. 17, '78
Rochette & Co.		0 10	do	do	May 2, '82
Snelling, Edward		0 03	do	do	Aug. 31, '74
Sewell, Emma		19 33	do	do	
Smith, Lieut.-Col.		30 00	do	do	
Carried forward	757 79	1,465 62			

Quebec Bank—Continued.
(Banque de Québec—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 6 years and over.	Dividends unpaid for 5 ans et plus.	Balances standing for 6 years and over.	Balances restant depuis 6 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.					
Brought forward	757 79	1,465 62					
Stafford, L. S.		0 14	Quebec	Quebec			
Stevenson, D., & Co		0 93	do	do		Jan. 23, '65	
Troulpe, C		2 81	do	do			
Tourangeau, J. D.		3 91	do	do			
Turcotte, F. N.		0 16	do	do			
Torrance, Jas.		2 86	do	do			
Trudelle & Voyer		0 56	do	do		Mar. 12, '70	
Williamson, G		2 00	do	do			
Wyatt, Dupont & Co		1 65	do	do		Mar. 16, '62	
Warren & Co., N. H.		0 45	do	do			
Walker & Bouchard		2 31	do	do			
Wilson, J		0 14	do	do			
Vezin, P		0 85	do	do			
Van Clever, J		0 03	do	do			
Young, J		1 67	do	do			
Valin, P. V		5 01	do	do		Aug. 22, '81	
White, Jas		1 64	do	do		April 11, '66	
Armstrong, L.		1 26	do	do		Sept. 7, '71	
Bell, D		1 40	do	do			
Britton, J		0 08	do	do		Oct. 16, '64	
Blackwood, Ann		0 32	do	do		Dec. 27, '64	
Berg, Louis		0 32	do	do		Feb. 1, '70	
Bradley, K. M.		0 09	do	do		Aug. 27, '70	
Bradley, A. P		2 21	do	do		May 18, '74	
Brown, M		1 21	do	do		Feb. 14, '74	
Bowin, L., in trust		6 79	do	do		Mar. 31, '75	
Barbour, W		0 95	do	do		April 9, '75	
Bradley, A		1 58	do	do			
Brown, W		1 66	Beauport	do		Sept. 8, '76	
Bernier, E		0 32	Quebec	do		Aug. 15, '79	
Bernhardt, F		0 90	do	do		May 11, '81	
Beaupré, L.		0 69	do	do		Sept. 15, '83	
Carson, Mgt.		0 08	do	do			
Clarke, Ellen		2 22	do	do		Mar. 28, '68	
Cloutier, F.		0 48	do	do		Feb. 16, '69	
Campbell, A		3 09	do	do		May 19, '71	
Carvell, J		1 07	do	do		do 21, '70	
Connolly, M.		2 93	do	do		Mar. 8, '71	
Cohon, M		1 79	do	do			
Cholditch, J		0 29	do	do		July 2, '77	
Cricket Club		1 55	do	do		Sept. 3, '78	
Courtney, C		0 61	do	do		do 10, '83	
Demouplied, Rev. D.		1 16	do	do		July 15, '70	
Dempsey, C		1 54	do	do		Sept. 2, '70	
Dawe & Davis		1 92	do	do		Feb. 20, '72	
Dunn, J		0 20	do	do		July 2, '78	
Dionne, N.		3 50	do	do		May 13, '84	
Dinning, H.		0 57	do	do			
Ellet, M		1 12	do	do		Dec. 5, '70	
Ellis, J		0 95	do	do		June 6, '70	
Fitzgerald, J		0 78	do	do		Mar. 8, '66	
Flanagan, Mrs. C		0 08	do	do			
Farrel, Mary		0 05	do	do		Mar. 4, '69	
Fitzgerald, R.		1 06	do	do		Feb. 6, '70	
Falck, J		0 13	do	do		do 23, '72	
Fitzgerald, J. M.		0 06	do	do		Mar. 2, '74	
Flynn, P.		6 24	do	do		May 21, '75	
Fraser, S. S. M.		4 98	do	do			
Watson, J. T.		0 30	do	do			
Carried forward	757 79	1,551 27					

Unpaid Dividends.

Quebec Bank—Continued.

(Banque de Québec—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward	757 79	1,561 27			
Gallagher, Cath.....		0 84	Quebec.....	Quebec.....	May 21, '75
Gamble, Wm.....		0 75	do.....	do.....	Mar. 31, '85
Goux, H. F.....		0 53	do.....	do.....	do 6, '74
Goodwin, E. G.....		1 66	do.....	do.....	Nov. 14, '73
Hunter, Rachel.....		9 87	do.....	do.....	
Horan, Honoria.....		0 66	do.....	do.....	Aug. 12, '69
Harris, C.....		0 63	do.....	do.....	Dec. 31, '70
Holt, J.....		1 07	do.....	do.....	Feb. 9, '71
Henderson, W.....		2 15	do.....	do.....	July 18, '76
Hughes, P.....		14 78	do.....	do.....	Sept. 15, '71
Jay, Johannah.....		1 14	do.....	do.....	
Johnston, R.....		0 29	do.....	do.....	April 18, '70
Johnston, E.....		1 22	do.....	do.....	Sept. 5, '71
Johnston, E.....		1 39	do.....	do.....	do 16, '72
Jacobs, G. H.....		7 26	do.....	do.....	Dec. 17, '73
Jackson, J.....		13 39	do.....	do.....	
Kane, J. H.....		0 77	do.....	do.....	Nov. 12, '68
Knight, A.....		0 80	do.....	do.....	Dec. 23, '70
Knight, E.....		0 07	do.....	do.....	Aug. 20, '83
Kennedy, P.....		5 72	do.....	do.....	
Kennedy, C.....		0 38	do.....	do.....	
Lundy, J. B.....		1 80	do.....	do.....	Jan. 2, '69
Laverdure, J. B.....		3 02	do.....	do.....	do 23, '76
Lunnie, F.....		0 33	do.....	do.....	Nov. 6, '78
Leader, Geo.....		0 97	do.....	do.....	Nov. 27, '76
Lindsay, John.....		1 38	do.....	do.....	
Lennon, E. M.....		0 61	do.....	do.....	
Lindsay, —.....		0 71	do.....	do.....	Mar. 2, '83
Labbe, E.....		0 29	do.....	do.....	July 16, '83
Langevin, E. A.....		0 60	do.....	do.....	Oct. 10, '84
Lemesurier, E. V.....		0 02	do.....	do.....	
McKenna, E.....		0 96	do.....	do.....	Jan. 30, '69
Mills, Eliz.....		0 62	do.....	do.....	June 10, '69
McNeil, D.....		0 81	do.....	do.....	Sept. 2, '69
Mullins, Jno.....		0 95	do.....	do.....	Jan. 16, '72
McLaughlin, J.....		0 78	do.....	do.....	Feb. 7, '76
Montizambert, E. L.....		0 40	do.....	do.....	Dec. 20, '77
Murphy, E.....		0 43	do.....	do.....	Aug. 23, '79
Moodie, S. C.....		1 15	do.....	do.....	
Moodie, W. C.....		2 60	do.....	do.....	Mar. 31, '84
Morgan, L.....		4 32	do.....	do.....	
Menard, C. T.....		1 63	do.....	do.....	
O'Connell, J.....		1 47	do.....	do.....	
O'Malley, T.....		0 98	do.....	do.....	
O'Brien, M.....		0 12	do.....	do.....	April 12, '70
O'Neil, W.....		0 15	do.....	do.....	do 11, '78
Orr, Robt.....		0 27	do.....	do.....	Sept. 23, '78
O'Neil, W.....		0 92	do.....	do.....	
Poston, W.....		4 60	do.....	do.....	April 22, '67
Palmer, E. C.....		5 09	do.....	do.....	
Powers, M.....		0 72	do.....	do.....	April 8, '73
Peaverley, J.....		0 67	do.....	do.....	Dec. 18, '83
Poulin, T.....		0 38	do.....	do.....	
Reynolds, W.....		0 29	do.....	do.....	
Reilly, T.....		1 27	do.....	do.....	Oct. 31, '66
Rees, M.....		0 14	do.....	do.....	April 13, '69
Ramsay, Mary.....		7 08	do.....	do.....	W 11
Ritchie, H.....		4 32	do.....	do.....	Aug. 15, '76
Rush, J.....		4 32	do.....	do.....	
Carried forward.....	757 79	1,669 49			

Quebec Bank—Continued.
(Banque de Québec—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over.	Dividends impayés pendant 5 ans et plus.	Balances standing for 5 years and over.	Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.					
Brought forward.....	757 79	1,669 49					
Robinson, S.....		0 14	Quebec.....	Quebec.....	Nov. 10, '70		
Robitaille, E. T.....		2 51	do.....	do.....	Feb. 2, '78		
Reason, E.....		1 38	do.....	do.....	do 16, '78		
Sheridan, S.....		2 99	do.....	do.....			
Stewart, Jno.....		4 48	do.....	do.....	Jan. 9, '69		
Shea, Matt.....		0 22	do.....	do.....	Mar. 2, '68		
Shea, Jas.....		0 22	do.....	do.....	Sept. 21, '69		
Sinjohn, A.....		0 73	do.....	do.....	Nov. 14, '70		
Shaw, S.....		0 02	do.....	do.....	Jan. 17, '71		
Smith, C. F.....		0 05	do.....	do.....	Sept. 15, '71		
Scott, A.....		0 43	do.....	do.....	Aug. 11, '76		
Shaw, C.....		0 37	do.....	do.....	Feb. 20, '77		
Saul, C.....		1 81	do.....	do.....	Oct. 3, '78		
Stewart, G.....		0 76	do.....	do.....	Nov. 28, '78		
Sears, J.....		1 56	do.....	do.....	May 14, '81		
Torreau, J.....		5 00	do.....	do.....			
Torre, M. S.....		1 96	do.....	do.....			
Tims, F.....		6 37	do.....	do.....			
Tremblay, J.....		3 22	do.....	do.....			
Stock, Jno.....		2 39	do.....	do.....	Aug. 24, '85		
Vezina, O.....		0 33	do.....	do.....	June 26, '82		
Walsh, T. J.....		0 08	do.....	do.....			
Warren, C.....		0 30	do.....	do.....			
Walters, Francis.....		2 17	do.....	do.....	May 13, '69		
Wood, W.....		0 28	do.....	do.....	Feb. 18, '69		
Wilson, J. B.....		0 65	do.....	do.....	Sept. 24, '75		
Walters, Rev. J.....		3 07	do.....	do.....			
Welsh & Jackson.....		0 54	do.....	do.....	Feb. 19, '79		
Woodhouse, D.....		2 52	do.....	do.....	May 22, '77		
Connor, Jno.....		29 79	do.....	do.....	June 23, '76		
Blanchet, H.....		45 13	do.....	do.....			
Byrne, Maria.....		105 22	do.....	do.....	Oct. 11, '80		
Gibb, Jno., curator.....		566 88	do.....	do.....	Dec. 2, '83		
Gow, Jno.....		28 37	do.....	do.....			
Lawrence, E. E.....		180 70	Port Daniel.....	do.....	July 12, '81		
O'Brien, Mary, estate of.....		137 14	Quebec.....	do.....			
Rudolph, W. H.....		462 74	Maria Co., Bon-aventure.....	do.....	Oct. 15, '82		
Pelletier, J. E. C., in trust.....		3 55	Quebec.....	do.....	Dec. 20, '82		
Turner, Mary Martin.....		591 17	do.....	do.....	Aug. 3, '85		
Turgeon, Jos.....		51 83	do.....	do.....			
aDesilets, P. A.....		0 09	Three Rivers.....	Three Rivers.....	Jan. 7, '71		
aGagnon, A.....		2 84	do.....	do.....	do 1, '68		
aKing, H. M.....		0 51	do.....	do.....	Feb. 9, '78		
aLynch, J. A.....		0 21	do.....	do.....	April 13, '86		
aRobinchon et fils.....		0 08	do.....	do.....	Feb. 13, '75		
aSmith, M., agent.....		0 05	do.....	do.....	May 13, '80		
aGerin, E.....		0 40	do.....	do.....	do 25, '81		
bGagnon, J. A., & Co.....		0 13	do.....	do.....	Jan. 17, '87		
bSpencer & Hockett.....		0 59	do.....	do.....	April 28, '87		
cGrieves, J.....		1 79	Pembroke.....	Pembroke.....	May 28, '70		
dThompson, J.....		4 75	do.....	do.....	July 17, '72		
dGraham, P.....		1 00	do.....	do.....			
eLynch, Rev. J. C.....		0 04	Chapeau.....	do.....			
Cormach, J. G.....		0 05	North Bay.....	do.....			
Poupore, J.....		0 01	Ottawa.....	do.....			
Carried forward.....	757 79	3,931 10					

a Not known whether alive or dead.

b Gone out of existencce.

c Dead.

d Unknown.

Unpaid Dividends.

Quebec Bank—Continued.

(Banque de Québec—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pen- dant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward	757 79	3,931 10			
McFarlane, M		0 01		Pembroke ..	
aGray, W. L.		0 25	Chapeau	do	Oct. 25, '79
δMarshall, J.		0 06	Cobden	do	
Burns, J.		0 29		do	Feb. 24, '79
McIntyre, D., & Co.		0 01		do	
Sweezy, A. & C.		4 90	Sudbury	do	Nov. 27, '80
δJoseph, M.		0 25	Pembroke	do	Aug. 18, '81
aMarion, P.		0 25	do	do	
aFraser 1)		0 46	do	do	
McKenzie & Purcell.		0 50	do	do	
cHughes Estate.		5 67	Winnipeg	do	Dec. 11, '80
Murphy, W. E.		0 26	Allumette Island	do	Nov. 17, '76
Shields, S.		0 26	Pembroke	do	Dec. 29, '79
Collins, R.		0 16	Saginaw City,		
			Mich.	do	Mar. 5, '80
dJoyce, M.		5 00	Pembroke	do	Aug. 31, '82
O'Meara, W.		1 79	do	do	
eThistle & Francis.		20 97	do	do	Dec. 31, '85
Archer & Co.		11 27	Montreal	Montreal ..	Sept. 1, '84
Barnet, W. C.		43 75	do	do	do 1, '84
Bank of Prince Edward Island.		2 56	do	do	Oct. 1, '83
Brown, G. C.		4 07	do	do	Mar. 13, '79
Bryhatn, Bishop & Co.		0 16	do	do	Sept. 24, '85
Chanard, L. M.		0 25	do	do	Feb. 28, '78
Cameron, J.		1 40	do	do	do 27, '85
Forsythe, W. G.		1 58	do	do	Oct. 21, '75
Heney, B.		0 21	do	do	Feb. 28, '78
Kerr Bros. & Co.		5 00	do	do	May 30, '81
Levesque, J.		10 00	do	do	Aug. 31, '84
Leblanc, P.		1 85	do	do	Oct. 1, '83
Larise, A. B.		0 50	do	do	Feb. 28, '78
McCull, O. G., in trust.		1 45	do	do	April 22, '85
McDougall, Jas.		0 07	do	do	Mar. 13, '79
Paxton, J., & Co.		7 16	do	do	Feb. 16, '86
Robertson, Kerr & Co.		375 00	do	do	Sept. 1, '84
Ryland, R. T., & Co.		1 39	do	do	Oct. 1, '83
Sclater & Barnstein.		0 45	do	do	Feb. 28, '78
Samson, J. L.		1 20	do	do	Oct. 1, '83
Samuels, N.		0 20	do	do	do 17, '84
Union Bank of Prince Edward Island.		55 10	do	do	Mar. 13, '79
Hutchinson, Thos.		38 00	Toronto	Toronto	Aug. 15, '59
Moore, W.		13 47	do	do	May 2, '65
Phillips, Mrs. Mary.		0 39	do	do	Aug. 20, '66
Reesor, D.		2 78	Markham	do	Mar. 28, '63
D'Ally, F. M.		0 69	Toronto	do	April 18, '66
Borst, M. J., & Co.		80 37	do	do	Nov. 28, '63
Baller, W.		7 00	do	do	Sept. 7, '65
Chisholm, R., & Co.		63 19	do	do	Oct. 16, '65
Harton, T. A.		4 37	do	do	May 25, '66
Ross, W., & Co.		4 54	do	do	July 28, '66
Smyth, L.		0 26	do	do	do 17, '66
Wheeler, J. P.		1 47	do	do	Sept. 7, '65
Briggs Bros.		0 23	do	do	Feb. 25, '67
fGregory & Routh.		11 97	do	do	May 20, '67
Marsden, J. W.		0 20	do	do	April 6, '66
Ott, C.		0 44	do	do	May 6, '67
Carried forward.	757 79	4,726 18			

aDead. δUnknown. cM. Hughes, Winnipeg. dLeft town. eNotified. fSince drawn.

Quebec Bank—Continued.

(Banque de Québec—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balance standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.	\$ cts.			
Brought forward	757 79	4,726 18				
Harvey, G. H.		0 03		Toronto	Toronto	July 15, '66
Russell, A.		1 03		do	do	Feb. 1, '67
Boyd, J., & Co.		2 70		do	do	Mar. 27, '69
Darling, W. S., and S. C. D. Clark, in trust		0 71		do	do	Jan. 15, '68
Fowles, R.		4 31		do	do	Nov. 30, '68
Gorhan, E. H.		1 06		do	do	do 20, '68
Duncan, G. J. C.		3 86		do	do	Dec. 18, '66
Vincent, S.		1 00		do	do	May 9, '70
Evans, Sherwood & Co.		0 88		do	do	Feb. 21, '70
Robin, Thos		0 57		do	do	Nov. 12, '70
Andrews, T. & J.		0 01		Thornbury	do	Dec. 2, '70
Goldsmith, G. M.		0 16		Wabauskene	do	Nov. 6, '72
Bush, W. T.		0 06		Toronto	do	Dec. 9, '72
Johnston, F. G.		1 00		do	do	Aug. 14, '72
McCauley, W. J.		0 10		do	do	Nov. 17, '71
Fox, A. H. C.		0 11		do	do	June 19, '72
Wood, G. C.		0 91		do	do	Aug. 18, '71
Birchall, J.		0 02		do	do	June 13, '74
Simpson, M.		0 82		St. Catharines	do	Dec. 10, '73
Collections		75 68		Toronto	do	
Leith, Ely		14 28		do	do	Nov. 30, '71
Leith & Kennedy		0 33		do	do	Aug. 5, '74
Campbell, J. A. H.		18 40		Windsor, Ont.	do	Jan. 2, '74
Marshall, W.		0 58		Toronto	do	May 21, '75
Danfield, J. M.		0 22		do	do	do 30, '76
Anderson, A.		0 58		do	do	do 7, '77
Emery & Waters		21 91		do	do	Nov. 11, '76
Johnston, H.		0 02		Stouffville	do	July 5, '77
Ramsey, F. D		2 06		Toronto	do	Sept. 27, '77
Casey & Co		0 02		Quebec	do	April 23, '79
Mason, W. T., Ass. Est. R. H. Smith		0 80		Toronto	do	Feb. 14, '76
Bank of Nova Scotia		1 50		do	do	Oct. 29, '75
Haigh, G. T.		0 86		do	do	Aug. 22, '77
Ball, O. B.		0 23		do	do	Jan. 21, '79
Abrey, W. R.		3 43		Manitowaning	do	do 25, '79
Bard, H. W.		4 26		Toronto	do	Sept. 15, '80
Cohen, Mrs. M. L.		0 74		do	do	Aug. 25, '79
Jory, S. C.		0 21		do	do	do 7, '79
Leslie, Jas.		4 47		do	do	July 16, '79
Mitchell, T., jun		2 94		do	do	Feb. 25, '81
Mortimer, C. H.		0 84		do	do	Aug. 9, '80
Nanton, E.		1 80		do	do	Mar. 23, '80
Reid & Co.		0 53		do	do	July 16, '79
Smellie, M. L.		1 98		do	do	do 16, '79
Spencer, T. H.		0 40		do	do	June 7, '81
Henderson, W. F.		0 69		Winnipeg	do	April 26, '82
Lemon, W. L.		3 31		Toronto	do	May 7, '80
Lindner, J.		0 04		do	do	Feb. 14, '83
Mount Cemetery Co		0 75		do	do	Nov. 2, '81
Russell & Co.		3 81		do	do	Oct. 29, '81
Phillips, Wray & Co., coll. acc.		69 12		do	do	April 15, '79
Bradner, R., & Co.		0 31		Magnetawan	do	July 15, '85
Cole, T. S.		1 14		Toronto	do	Aug. 22, '83
Smith, D.		0 08		Gravenhurst	do	do 18, '86
Martin, J. E.		0 08		Toronto	do	Nov. 2, '87
Carried forward	757 79	4,983 93				

a Since drawn.

Unpaid Dividends.

Quebec Bank—Continued.

(Banque de Québec—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward	757 79	4,983 93			
Ashfield, J.		18 05	Ottawa.....	Ottawa....	April 2, '69
Baxter, Thomas.....		13 01	34 Sherwood St., Ottawa.....	do	do 8, '86
Bates, Mrs. Oreilla.....		15 19	Daly St., Ottawa.....	do	July 4, '66
Brown, Daniel.....		4 31	Hull.....	do	Feb. 22, '75
Buckley, Patrick.....		0 96	Ottawa.....	do	Aug. 13, '83
Crilly, Henry.....		7 56	Hull.....	do	Oct. 17, '83
Charbonnier, E.....		610 49	Ottawa.....	do	April 10, '78
Grant, Helen E., wife of Peter Grant.....		18 90	do	do	June 19, '83
Higginson, Jno.....		7 96	do	do	Sept. 24, '68
Hackett, Margaret.....		396 95	do	do	Jan. 2, '81
Jones, R.....		3 62	do	do	May 6, '76
Jamieson, Samuel.....		15 44	do	do	Sept. 6, '86
Kelly, John.....		1 00	Fitzroy Harbour.....	do	April 29, '85
Lee, Amelia H.....		8 75	Ottawa.....	do	May 9, '71
Marston, G. O. J.....		6 16	Hull.....	do	June 21, '83
Malone, Catherine.....		196 66	Ottawa.....	do	Mar. 11, '75
McNab, J.....		210 97	Unknown.....	do	Jan. 2, '86
Payet, D.....		98 84	Ottawa.....	do	do 26, '65
Pearce, S. J.....		15 52	do	do	Oct. 28, '68
Power, Lawrence.....		1,415 25	Templeton.....	do	Nov. 5, '86
Radford & Goyer.....		4 87	Ottawa.....	do	June 3, '74
Russell, J. W.....		22 65	New York.....	do	Jan. 7, '86
Tasse, Jos.....		2 16	Ottawa.....	do	April 25, '81
Usborne, Geo.....		20 16	Quebec.....	do	do
Waddell, Margaret J.....		1,044 87	Ottawa.....	do	April 6, '74
Wade, J.....		10 20	do	do	do 19, '76
Armstrong, R.....		6 88	Port Dalhousie.....	St. Cathar's.....	do 1, '71
Avery, J. W.....		0 70	Niagara.....	do	Oct. 15, '79
Bullock, J. W.....		1 09	St. Catharines.....	do	Jan. 11, '73
Brown, W.....		1 34	do	do	Aug. 4, '74
Book, Jacob, jun.....		2 84	Grimsby.....	do	Dec. 3, '75
Boyle, W. C.....		2 21	St. Catharines.....	do	April 4, '78
Ball & Walker.....		2 42	Thorold.....	do	Oct. 15, '79
Ball, Jas. H.....		0 73	do	Thorold.....	May 14, '73
Baxter, Robert.....		0 88	do	do	Oct. 18, '86
Brown, Mrs. D.....		1 20	do	do	July 21, '86
Brennan, F. & L.....		3 92	St. Catharines.....	St. Cathar's.....	Feb. 1, '75
Bligh, G. M.....		6 01	do	do	Jan. 22, '76
Coffey, S.....		1 51	Thorold.....	do	Feb. 27, '71
Caskey, G. J.....		5 25	St. Catharines.....	do	do 7, '71
Campbell, D. P.....		1 15	do	do	Mar. 16, '74
Crow, Mary J.....		1 03	do	do	May 26, '76
Carrol, E.....		0 57	do	do	Nov. 7, '70
Claus, Warren.....		0 48	do	do	do 21, '77
Cook, C. J.....		5 15	do	Thorold.....	May 27, '80
Chambers, Wilson.....		34 28	Wainfleet.....	do	June 16, '84
Coburn, Catharine.....		0 39	Thorold.....	do	Dec. 15, '75
Chambers, Cyr.....		0 44	Fenwick.....	do	April 25, '83
Clark, Donald.....		1 84	Thorold.....	do	Sept. 19, '84
Coy, John.....		2 72	Stamford.....	do	Aug. 14, '86
Clark, G. R.....		0 92	St. Catharines.....	St. Cathar's.....	Feb. 1, '75
Chenevert, C. J.....		0 70	Defiance, O.....	do	do 1, '75
Clark, James.....		178 63	St. Catharines.....	do	Dec. 11, '77
Cochard, Victor.....		295 62	do	do	Sept. 1, '77
Doorley, John.....		0 76	do	do	May 29, '71
Doane, M.....		1 37	Port Robinson.....	do	April 20, '68
Date, F. H.....		0 96	St. Catharines.....	do	Feb. 1, '75
Carried forward.....	757 79	9,712 42			

Quebec Bank—Continued.

(Banque de Québec—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over.	Dividends unpaid for less than 5 years et plus.	Balances standing for 5 years and over.	Balances remaining depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.		\$ cts.				
Brought forward	757 79		9,712 42				
Edmondstone, T.			6 48		Thorold	Thorold	Oct. 21, '84
Etle, W.			2 61		St. Catharines	St. Cathar's	Feb. 1, '75
Eager, J. S.			3 72		do	do	Dec. 11, '77
Fretz, J. R.			1 85		Jordan	do	May 4, '80
Ferrar, Elizabeth M.			1 14		St. Catharines	do	do 15, '72
Frontier Lodge No. 8.			1 37		do	do	April 20, '72
Fairbrother, G.			1 24		Beansville	do	do 21, '78
Gliny, W.			11 00		Fonthill	do	June 1, '75
Gillespie, Mary.			2 63		Queenston	do	Dec. 6, '71
Goring, J. B.			1 72		Homer	do	Feb. 3, '73
Greensides, Isaac			1 19		Merrittion	St. Cathar's	Oct. 13, '75
Girven, Charles.			7 63		Wainfleet	do	July 12, '71
Glasgow, George			21 83		Chippewa	Thorold	Oct. 24, '77
Glavin, John			186 96		Thorold	do	Sept. 17, '77
Glavin, John			205 94		do	do	July 15, '76
Gilbert, Mrs. G. A., in trust.			1 80		do	do	Jan. 15, '77
Grenville, M. E.			0 47		do	do	Nov. 14, '85
Hansburger, D.			9 47		Jordan	do	do 24, '79
Healip, A.			7 47		Wellandport	St. Cathar's	May 21, '80
Haney, J.			1 59		St. Catharines	do	Mar. 12, '74
Hawkins, J.			0 88		do	do	Dec. 4, '75
Haynes, Levis			0 83		do	do	June 18, '78
Henry, Mrs. J. W.			1 68		Grimsby	do	April 28, '75
Hoover, Elias			0 77		Welland	do	Oct. 15, '73
Harney, James			0 78		St. Catharines	do	Dec. 2, '71
Hylton, John			1 05		do	do	Mar. 19, '78
Hopper, H., & Co.			12 12		do	Thorold	do 3, '80
Hunter, Mrs. W.			3 30		Thorold	do	Feb. 21, '77
Hunniford, J.			0 19		St. Catharines	St. Cathar's	Jan. 22, '76
Hawse, H. L.			1 81		do	do	Dec. 11, '77
Johnston, Mrs.			114 51		do	do	Oct. 24, '70
Jane, J. H.			0 61		Toronto	do	Dec. 11, '77
King, Mrs. J. H.			1 32		St. Catharines	do	April 26, '79
Kernshaw, J.			1 90		do	do	Dec. 24, '73
Kirkpatrick, John J.			2 25		do	do	Jan. 24, '71
King, John			1 11		do	do	Aug. 13, '71
Kimpton, Harriet			0 68		do	do	do 22, '75
Konkle, H. F.			1 02		Clinton	do	Feb. 27, '79
Lawson, Wm			2 45		St. Davids	do	April 1, '76
Lambert, Caleb			5 75		Pelham	do	May 17, '73
Luttrell, W.			0 62		Thorold	do	Oct. 3, '79
Lepan, J.			1 08		do	Thorold	Aug. 27, '77
Logan, Robert			0 66		do	do	June 10, '76
McCallum, Mrs. A.			2 30		St. Catharines	St. Cathar's	Dec. 28, '72
McIntyre, James			2 01		do	do	Jan. 11, '75
McNeil, Sarah			0 99		do	do	Mar. 17, '75
McNeil, Maggie			0 81		do	do	Feb. 15, '76
McIndoe, H.			16 89		do	Thorold	Jan. 2, '77
McCann, Hoag			92 88		do	St. Cathar's	Feb. 1, '75
McLeod, Angus			1 00		Thorold	Thorold	Sept. 10, '74
McIntosh, J.			52 33		St. Catharines	St. Cathar's	Jan. 22, '76
McLellan, H.			27 22		do	do	Feb. 7, '78
Maguire, P.			2 20		do	do	do 9, '74
Misner, A. J.			0 81		Gainsboro'	do	Dec. 9, '79
Marchand, Mrs.			50 00		St. Catharines	do	Feb. 1, '75
Marnichi, C.			1 38		Thorold	Thorold	July 30, '76
Monro, James			78 97		St. Catharines	St. Cathar's	Feb. 18, '75
Mitchell, R., & Co			29 21		do	do	Dec. 11, '77
Carried forward	757 79		10,706 90				

Unpaid Dividends.
Quebec Bank—Continued.
(Banque de Québec—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pen- dant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....	757 79	10,706 90			
Nihan, Henry.....		26 60	St. Catharines..	St. Cathar's.	Aug. 17, '72
Nihan, John.....		2 15	do	do	Feb. 19, '78
Nichols, Edward.....		1 66	St. Johns.....	Thorold.....	April 27, '74
Noble & Murray.....		5 75	St. Catharines..	St. Cathar's.	May 20, '78
Osborne, S. W.....		1 05	Thorold.....	do	Dec. 14, '70
Paul, John.....		1 86	St. Catharines..	do	Nov. 9, '77
Palmer, W. S.....		0 56	Queenston.....	do	April 30, '79
Pocock, T.....		1 34	St. Catharines..	do	May 15, '79
Peterson, Charles.....		2 10	do	Thorold.....	Jan. 31, '84
Ptolmy, J. H.....		1 31	Thorold.....	do	June 10, '76
Pew, Nelson.....		0 76	Hamilton.....	do	Oct. 19, '83
Pike, Fred. or L.....		0 42	Thorold.....	do	Mar. 21, '85
Pearce, Henry.....		0 42	Niagara Falls..	St. Cathar's.	May 20, '78
Robertson, Robert.....		1 65	Port Robinson..	do	Jan. 15, '72
Roberts, Robert.....		0 59	St. Catharines..	do	Feb. 11, '73
Lymburner, J. K.....		1 47	Pelham.....	Thorold.....	Dec. 28, '78
Rider, Isaiah.....		1 23	Chippewa.....	St. Cathar's.	do 19, '74
Ross, Hector.....		0 65	St. Catharines..	do	Aug. 31, '74
Ross, Wm.....		1 17	do	do	July 8, '73
Ramer, James.....		2 93	Thorold.....	Thorold.....	Sept. 15, '73
Ramsay, W.....		0 78	do	do	Jan. 9, '75
Rice, Mary B.....		0 52	do	do	Nov. 28, '78
Ross, John.....		0 63	Port Robinson..	do	April 18, '82
Robinson, Dan.....		0 72	Thorold.....	do	July 10, '85
Rees, T. F.....		13 52	St. Catharines..	St. Cathar's.	Jan. 22, '76
Reed, L. W.....		5 50	do	do	Dec. 11, '77
Ross, John, collection account.		2 24	do	do	do 11, '77
Stevenson, Ch.....		11 66	do	do	May 31, '69
Smith, George.....		2 11	do	do	Nov. 1, '71
Shooks, W.....		2 93	Niagara Falls..	do	May 13, '72
Smith, W.....		1 06	St. Catharines..	do	Sept. 11, '75
Smith, Laura M.....		2 23	do	do	Aug. 21, '76
Smith, Frances J.....		1 97	Merritton.....	do	Jan. 2, '77
Stull, J. H.....		2 00	Homer.....	do	Oct. 25, '76
Simmerman, W. H.....		0 56	Clinton.....	do	Dec. 28, '79
Strachan, James.....		0 69	Merritton.....	do	do 3, '77
Sanford, R.....		5 08	Poughkeepsie..	do	Aug. 27, '78
Skimmin, Mary.....		1 34	Effingham.....	do	Nov. 5, '79
Smith, R., & Co.....		0 73	Thorold.....	Thorold.....	Dec. 20, '80
Sullivan, T.....		0 79	St. Catharines..	St. Cathar's.	Feb. 1, '75
Tindall, —.....		1 13	Thorold.....	Thorold.....	April 20, '75
Vine, F.....		5 03	St. Catharines..	St. Cathar's.	Feb. 1, '75
Woolmough, F.....		8 56	Niagara Falls..	Thorold.....	Mar. 19, '80
Wallace, E. H.....		0 56	do	St. Cathar's.	May 6, '75
Wallace, Andrew.....		0 81	St. Catharines..	do	Dec. 1, '75
Warner, Peter.....		1 38	do	do	Feb. 26, '76
Wells, John.....		3 44	do	do	Nov. 4, '75
Warner, Jas.....		1 95	Homer.....	do	Aug. 30, '79
Waines, Mary Ann.....		16 73	Thorold.....	Thorold.....	Jan. 9, '78
Walker, James.....		0 65	Stamford.....	do	Oct. 12, '75
Walker, J.....		0 76	St. Catharines..	St. Cathar's.	Feb. 1, '75
Total.....	757 79	10,860 63			

Quebec Bank—*Concluded.*(Banque de Québec—*Fin.*)

RECAPITULATION.

Name of Shareholder or Creditor. — Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over.	Dividends unpaid pen- dant 5 ans et plus.	Balances standing for 5 years and over.	Balances restant depuis 5 ans et plus.	Last Known Address. — Dernière adresse connue.	Agency at which the last transaction took place. — Agence où la dernière transaction s'est faite.	Date of last transaction. — Date de la dernière transaction.
	\$	cts.	\$	cts.			
Three Rivers Branch				4 90			
Pembroke do				48 73			
Montreal do				524 62			
Quebec do				3,918 66			
Toronto do				487 12			
Ottawa do				4,170 50			
Thorold do				1,706 20			
Total	757 79		10,860 63				

I declare that the above statement has been prepared under my directions, and is correct according to the books of the bank.

W. BROWN,
Chief Accountant.

We declare that the above return is made up from the books of the bank, and that to the best of our knowledge and belief it is correct.

ROBERT H. SMITH,
President.
JAMES STEVENSON,
General Manager.

QUEBEC, 31st December, 1892.

Unpaid Dividends.

UNION BANK OF CANADA.

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no Interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

(BANQUE UNION DU CANADA.)

ÉTAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

Name of Shareholder or Creditor Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
SAVINGS BANK BRANCH.					
	\$	cts.			
Bates, Sarah A.	1	80	Quebec	Quebec	May 27, '85
Brown, Matthew	0	65	Valcartier	do	do 31, '84
Baldwin, Martha.	0	64	Quebec.	do	Feb. 22, '82
Babie, Antoine	2	00	do	do	Nov. 3, '74
Boulé, M.	2	75	do	do	Jan. 8, '75
Beaubien, Louis.	1	10	Charlesbourg.	do	Feb. 3, '74
Butt, Mary A.	1	55	Quebec.	do	Dec. 31, '78
Caufield, M.	0	75	do	do	do 28, '86
Couture, C.	2	83	Pont Rouge.	do	May 4, '86
Carr, John.	1	50	Quebec.	do	April 22, '86
Cote, Patrick J.	5	35	do	do	May 18, '83
Cowan, Rebecca J.	2	95	do	do	Oct. 18, '86
Chouinard, Virginie A.	0	05	do	do	July 9, '81
Cairns, Albert.	0	20	do	do	Oct. 28, '78
Collins, Ann G.	0	80	do	do	Feb. 3, '79
Crotty, Margaret.	1	23	do	do	Nov. 2, '78
Couture, Albert.	2	77	do	do	July 28, '78
Christiansen, G.	0	40	do	do	April 21, '79
Cherrier, Josephine B.	5	35	do	do	Sept. 9, '76
Campbell, Melanie G.	1	62	do	do	May 6, '85
Dumlin, Ann.	0	95	do	do	June 6, '83
Dowling, Elizabeth.	0	75	do	do	Aug. 8, '84
Doyle, Patrick.	0	75	do	do	Sept. 1, '80
Déroché, E.	1	00	do	do	Feb. 17, '81
Dickenson, Margaret	6	15	do	do	Aug. 12, '76
Day, Sarah	0	05	do	do	April 22, '76
Dorion, J. C.	3	50	do	do	Oct. 27, '82
Enright, James.	3	80	Gaspé	do	June 5, '73
Fortin, Thomas	1	10	Quebec.	do	Feb. 9, '74
Geary, Bridget.	0	93	do	do	May 7, '86
Giard, Mary.	1	00	do	do	Nov. 7, '84
Groven, Mary	0	10	do	do	April 19, '84
Gibb, Lizzie M.	0	85	do	do	May 21, '83
Grant, Richard.	1	06	do	do	Feb. 3, '81
Giles, Mary.	3	25	Hadlow Cove.	do	do 4, '85
Green, C.	3	45	Quebec.	do	Nov. 27, '78
Hanley, M. A.	1	75	do	do	Dec. 17, '84
Huot, Margaret A.	0	70	do	do	May 1, '85
Heatley, Ellen.	1	26	do	do	July 9, '83
Holden, Mary.	0	60	Little River.	do	do 7, '85
Hall, Elizabeth	0	92	Quebec.	do	Dec. 22, '80
Carried forward.	70 21				

Union Bank of Canada—Continued.

(Banque Union du Canada—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pen- dant 5 ans et plus.	Balance standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		70 21			
SAVINGS BANK BRANCH—Con.					
Hall, Mary Ann.....		1 35	Quebec.....	Quebec.....	Dec. 22, '80
Hines, Elizabeth.....		0 85	do.....	do.....	July 8, '78
Heavens, C.....		1 76	do.....	do.....	Oct. 3, '78
Harrington, Joan.....		0 95	do.....	do.....	Jan. 31, '74
Hickman, Wm.....		1 45	do.....	do.....	Nov. 20, '79
Hinton, Lawrence B.....		2 40	do.....	do.....	do 18, '72
Heatley, Mary.....		2 00	do.....	do.....	Sept. 24, '74
Hanafin, Mary.....		1 33	do.....	do.....	Aug. 17, '80
Jordan, Mary E.....		0 70	do.....	do.....	June 24, '85
Jackson, Allison E.....		0 62	do.....	do.....	Aug. 9, '82
Jewell, Ann.....		0 50	do.....	do.....	Dec. 27, '76
Johnson, M.....		1 55	do.....	do.....	Feb. 20, '77
Kane, J. A.....		1 67	Murray Bay.....	do.....	Dec. 3, '86
Kelley, Edward.....		1 20	Quebec.....	dq.....	Nov. 17, '80
Karr, Mary A.....		3 30	do.....	do.....	Dec. 2, '78
Lamonde, E.....		0 30	do.....	do.....	May 12, '83
Little, Wm. H.....		1 00	do.....	do.....	Feb. 22, '86
Leclerc, F.....		0 58	St. Romuald.....	do.....	Mar. 14, '81
Larue, C. V.....		0 05	St. Charles.....	do.....	Oct. 2, '79
Levey, Julia.....		0 78	Quebec.....	do.....	Aug. 13, '81
Lynch, L.....		0 77	do.....	do.....	Nov. 14, '78
Leayercraft, Ida.....		1 28	do.....	do.....	do 2, '80
Lennon, Mary.....		0 05	do.....	do.....	Oct. 5, '75
Maloney, Matthew.....		0 90	do.....	do.....	Nov. 7, '78
Mountain, H. J.....		0 80	do.....	do.....	July 30, '85
Maheux, Edward.....		1 45	do.....	do.....	June 9, '84
Mann, Thos. J.....		2 50	do.....	do.....	May 18, '85
Mullins, Mary A.....		0 15	do.....	do.....	July 22, '86
Modler, W.....		0 90	do.....	do.....	Oct. 5, '80
Mechelletti, E. A.....		2 55	do.....	do.....	Dec. 29, '77
Martin, Jane.....		3 30	do.....	do.....	Nov. 21, '74
Miller, Catherine.....		0 50	do.....	do.....	Aug. 29, '72
Myles, Percy P.....		0 40	do.....	do.....	Jan. 15, '79
Mackay, Ellen.....		0 50	do.....	do.....	July 24, '85
Maguire, Wm.....		2 83	New Carlisle.....	do.....	Aug. 15, '82
McLean, Mary.....		2 83	Quebec.....	do.....	Jan. 5, '81
McDonald, J. C.....		0 50	Inverness, Que.....	do.....	Mar. 13, '77
McLean, Joseph.....		2 87	Quebec.....	do.....	do 7, '78
McCausland, Matilda.....		1 40	do.....	do.....	Oct. 25, '78
McAvee, Maria H.....		2 57	do.....	do.....	April 18, '74
McKiechan, R.....		1 30	do.....	do.....	May 21, '75
McCormick, Catherine.....		0 65	do.....	do.....	Aug. 31, '74
Newton, Annie.....		0 50	do.....	do.....	June 30, '79
O'Brien, Wm.....		0 15	do.....	do.....	Aug. 7, '85
O'Riley, John.....		0 35	do.....	do.....	Feb. 9, '74
O'Connor, Patrick.....		1 90	do.....	do.....	Sept. 12, '73
Oliver, S.....		0 10	do.....	do.....	Oct. 4, '79
Oliver, Henry H.....		0 05	do.....	do.....	Aug. 18, '76
Pennington, Wm.....		1 50	do.....	do.....	Oct. 15, '74
Rourk, J.....		2 65	Valcartier.....	do.....	Mar. 1, '78
Roche, Mary.....		0 20	Quebec.....	do.....	April 29, '86
Reynar, Kate.....		0 55	do.....	do.....	do 4, '85
Rawson, Mabel.....		0 40	do.....	do.....	July 16, '81
Richardson, John R.....		0 25	do.....	do.....	May 17, '81
Redmond, Margaret.....		0 95	do.....	do.....	July 14, '76
Ryan, Ann.....		1 35	do.....	do.....	Jan. 30, '75
Carried forward.....		136 45			

Unpaid Dividends.

Union Bank of Canada—Continued.

(Banque Union du Canada—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years add over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		136 45			
SAVINGS BANK BRANCH—Con.					
Renaud, Joseph		1 25	Quebec	Quebec	Sept. 25, '73
Ratté, Margaret		1 80	do	do	June 17, '73
Richardson, Matilda		0 80	do	do	July 6, '73
Smith, Emma		0 36	do	do	Jan. 23, '85
Savage, Mary A.		0 18	do	do	May 25, '82
Strange, Henry		0 50	do	do	Sept. 5, '79
Strange, Alex.		0 22	do	do	do 5, '79
Savard, Edward		0 50	Chicoutimi	do	May 17, '80
Smith, John		0 55	Quebec	do	do 3, '78
Skinner, M. A.		1 35	do	do	Nov. 26, '79
Shaw, Mary		0 45	do	do	Sept. 30, '73
Thompson, Geo.		3 40	Leads, Que.	do	Dec. 7, '82
Turcotte, Honoré		1 24	Quebec	do	do 4, '80
Touhy, Mary		0 55	do	do	Jan. 26, '80
Thomas, Phillip		0 65	do	do	do 30, '83
Vaughan, Annie E.		1 95	do	do	April 25, '73
Walsh, M. F., treasurer		1 00	do	do	May 21, '79
Walsh, Mary		1 45	do	do	June 25, '83
Wallace, Sarah A.		1 95	do	do	Mar. 25, '75
Welch, Margaret J.		0 65	do	do	Nov. 11, '74
Wilson, John		2 35	do	do	Aug. 31, '74
OTTAWA BRANCH.					
aAudy, Elizabeth		5 90	Ottawa	Ottawa	May 11, '82
bBrady, T., estate of		7 21	do	do	Aug. 19, '79
cButchers' Association		46 20	do	do	Nov. 25, '85
LETHBRIDGE BRANCH.					
Edmonds, H. A.		3 15	Lethbridge, N. W.T.	Lethbridge..	Mar. 31, '87
Halliwell, Wm. E.		1 00	do	do	April 28, '87
Payne, Rufus.		5 11	do	do	May 17, '87
WINNIPEG BRANCH.					
Cole, R. J.		4 46	Winnipeg	Winnipeg..	Sept. —, '87
Field, John		0 10	do	do	Jan. —, '87
Galt, Isabella		20 00	do	do	April —, '87
Glandish, Gaspard		150 00	do	do	Sept. —, '87
QUEBEC BRANCH.					
Amey, Wm.		11 74	Quebec	Quebec	June 12, '72
Ballerton, Jos.		0 37	do	do	Mar. 9, '85
Cathcart, J. A.		25 66	St. George's, Beauce.	do	Nov. 4, '85
Deverez, R. O.		6 40	Quebec	do	July 4, '84
Fraser, Miss Annie		38 55	do	do	Dec. 13, '84
Carried forward		485 45			

a Widow of J. R. Audy. b J. M. Quinn, trustee. c L. Duhamel, president.

Union Bank of Canada—*Concluded.*
(Banque Union du Canada—*Fin.*)

Name of Shareholder or Creditor. — Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. — Dividendes impayés pen- dant 5 ans et plus.	Balances standing for 5 years and over. — Balances restant depuis 5 ans et plus.	Last Known Address. — Dernière adresse connue.	Agency at which the last transaction took place. — Agence où la dernière transaction s'est faite.	Date of last transaction. — Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		485 45			
QUEBEC BRANCH—<i>Con.</i>					
Ferland, Marie L		0 20	Isle d'Orléans.	Quebec	Feb. 20, '84
Gale, J. V., attorney for heirs of H. King		0 52	Quebec	do	Jan. 9, '86
Hunter, Mrs. M. F.		0 30	do	do	June 17, '85
Luce, Wm., "Luce"		19 59	do	do	May 23, '83
Maguire, G. F.		8 31	New Carlisle....	do	Jan. 16, '85
Miller, M. G., Rev. M. Ker, guardian..		6 92	Sandy Beach, Gaspé	do	July 24, '80
Thomson, Mary, per T. W. Thomson, attorney		5 57	Ottawa	do	do 27, '83
Whalen, Mary		0 64	Quebec	do	Oct. 16, '85
Webster, C. C., and P. MacEwen, trus- tees		0 08	do	do	May 12, '86
Total		527 58			

I declare that the above statement has been prepared under my directions, and is correct according to the books of the bank.

FRED. W. SMITH,
Chief Accountant.

We declare that the above return is made up from the books of the bank, and that to the best of our knowledge and belief it is correct.

A. THOMSON,
President.
E. WEBB,
General Manager.

QUEBEC, 17th January, 1893.

Unpaid Dividends

EASTERN TOWNSHIPS BANK.

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no Interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

(BANQUE DES CANTONS DE L'EST.)

ETAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balance standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Abbott, Harry and M. A., tutors	16 00		Vancouver, B.C.	Sherbrooke.	July 2, '71
Bourgeois & Roy	1 40		South Stukely	do	do 4, '60
Burns, A. D.	0 35		Sherbrooke	do	Jan. 2, '61
Beckett, H. R.	0 80		Fort Haney, B.C.	do	July 1, '61
Browning, Samuel	6 00		Montreal	do	do 1, '63
Boyle, William	0 70		Newport	do	do 1, '64
aChamberlin, W., estate of	2 12			do	do 1, '61
Chandler, E.	0 20		Stanbridge	do	Jan. 2, '61
Cleveland, G. N.	0 80		Danville	do	July 1, '67
Cutter, F. A.	4 85		Sutton	do	do 3, '65
bCleeve, F. C., estate of	8 00			do	do 3, '71
Cushing, E. A.	1 75		Seattle, N.W.T.	do	do 3, '83
Deacon, C. F., M.D.	12 00		Montreal	do	Jan. 2, '77
Eaton, B. C., estate of	1 00		Sherbrooke	do	July 4, '60
Ellis, J. C.	2 00		Frost Village	do	do 4, '60
Frost, W.	3 90		Granby	do	do 1, '64
cFlint, Alvin, estate of	21 87			do	Jan. 2, '65
Gardner, M.	3 00		Stanbridge	do	do 2, '62
Henderson, F.	1 38		Sherbrooke	do	July 1, '61
Hungerford, S. L.	3 40		West Brome	do	do 2, '66
Jordon, C. F.	7 00		Newport	do	Jan. 2, '61
Jones, J. M.	0 30		Stanbridge	do	July 1, '61
dJencks, S. B., estate of	0 70		Sherbrooke	do	do 1, '61
Kimpton, A.	7 50		Stanstead	do	Jan. 2, '63
Knowlton, A. A.	1 75		South Stukely	do	July 1, '64
Lay, J. B.	0 80		Waterloo	do	Jan. 2, '62
Lay, A. F.	1 03		Warden	do	July 4, '60
Mooney, John	0 20		Knowlton	do	do 4, '60
Miles, H. H.	1 80		Lennoxville	do	do 4, '60
Martindale, Asa	5 10		Stanbridge	do	do 1, '61
Merry, R. (2nd)	12 00		Magog	do	do 1, '67
McLachlan, D.	0 55		Knowlton	do	do 4, '60
Newton, D.	2 50		Adamsville	do	do 1, '63
Norton, M.	0 80		Compton	do	do 4, '60
Patterson, M.	0 35		Knowlton	do	do 4, '60
Patterson, E.	0 35		do	do	do 4, '60
Patterson, P.	0 35		do	do	do 4, '60
Patterson, J.	0 35		do	do	do 4, '60
Carried forward	134 95				

aMrs. W. Chamberlin, Sherbrooke. bMrs. W. J. Cleeve and Miss F. D. Cleeve, Richmond. cMrs. Sophia Flint, Stanstead. dS. W., J. M., and A. E. Jencks, Sherbrooke.

Eastern Townships Bank—Continued.
(Banque des Cantons de L'Est—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward	134 95				
aPope, R., estate of	4 00		Cookshire	Sherbrooke	July 4, '60
Pope, D. H.	0 80		Eaton	do	do 4, '61
bPloyart, F., estate of	3 50		Sabrevois	do	Jan. 2, '60
Ruiter, James	0 80		Cowansville	do	July 1, '61
Ross, James	2 20		Lingwick	do	Jan. 2, '65
Robinson, Rev. Frederick	20 00		Abbotsford	do	July 2, '69
cRykerd, Malcolm, executors of	3 50			do	do 3, '83
dSawyer, Mrs. S.	5 80		Cookshire	do	do 4, '60
Shepherd, W. H.	0 20		Frost Village	do	do 4, '60
Shepherd, J.	0 30		South Stukely	do	do 4, '60
Somers, David	0 15		Sherbrooke	do	Jan. 2, '61
Smith, J. H.	2 40		Frelighsburg	do	do 2, '62
Squires, A. C.	8 50		Sutton	do	do 2, '66
Sutton, John	4 00		Barnston	do	do 2, '68
Stone, F. G., estate of	212 00		Stanbridge	do	July 2, '87
St. John's Church	3 50		West Shefford	do	Jan. 2, '87
Têtu, C.	0 75		North Stukely	do	July 4, '60
Tebay, R. B.	1 20		Sherbrooke	do	do 1, '61
Wood, A.	2 00		Frost Village	do	do 4, '60
Wood, F. P.	1 64		East Farnham	do	do 2, '66
Woodbury, Anna S., estate of	412 50		Frelighsburg	do	do 2, '87
Altham, Lydia		2 11	Lake Mégantic	do	July 16, '78
Akhurst, E. W.		20 81		do	Feb. 20, '78
Adam, Charles		99 50	Sherbrooke	do	June 6, '76
Auckland, Township of		111 17	Auckland	do	Feb. 25, '82
Addie, William, executor		6 62	Sherbrooke	do	June 13, '85
Addie, Mary A.		110 84	Marbleton	do	Jan. 15, '80
Addie, William, executor of M. Ross		398 07	Sherbrooke	do	June 13, '85
Aldrich, Thaddeus A.		4 63	Huntingville	do	Jan. 17, '85
Aldrich, Albion E.		0 42	do	do	Sept. 29, '83
Bayley, P. J.		0 34	Compton	do	June 1, '78
Bacon, Emily		703 88	Hatley	do	Nov. 3, '87
Brault & Co.		28 74	Sherbrooke	do	Mar. 22, '86
Beattie, Francis		855 85	Windsor	do	do 6, '90
Beattie, Agnes		210 76	Brompton	do	Nov. 30, '87
Bennett, Charles D.		347 45	Maple Grove	do	June 13, '87
Belknap, Mrs. Hattie		27 52	Sherbrooke	do	Jan. 11, '84
Brennan, A. M. St. J.		2 10	Lennoxville	do	July 2, '78
Belanger, L. C.		1 89	Sherbrooke	do	June 26, '86
Bishop, W. B.		12 00	do	do	do 6, '76
Bowen, F. Chamberlin		32 31	Sherbrooke	do	Aug. 3, '77
Bowen, G. F., special		0 76	do	do	Sept. 27, '79
Brooks, Harry A.		7 42	Indian Head, N. W. T.	do	Mar. 13, '79
Brooks, Lawrence A.		6 48	Barnston	do	Feb. 12, '83
Brooks, Miss M. M.		1 37	Sherbrooke	do	Nov. 28, '84
Burge, Robert		154 85	Lennoxville	do	Jan. 5, '87
Burke, Patrick		4 06	Sherbrooke	do	Aug. 3, '85
Baudrette, Seth		1 00	East Angus	do	April 15, '85
Cartwell, Isaac, in trust		9 74	Sherbrooke	do	Mar. 12, '87
Chamberlin, Joshua		1,467 41	Magog	do	Dec. 15, '85
Craig, Robert		0 67	Compton	do	June 26, '82
Carver, William		0 25	Sherbrooke	do	Sept. 24, '84
Chesney, Cornelius H.		9 73	do	do	Feb. 15, '77
Chesney, John		1 65	do	do	Jan. 8, '85
Carried forward	824 69	4,642 40			

aMrs. Hannah Pope and Alden Learned, Cookshire. bMrs. Mary Campbell, Warkworth, Ont. cMrs. E. J. Hibbard, Peterborough, Ont. dHorace Sawyer, Cookshire; C. H. Jordon, Petrola, Ont.

Unpaid Dividends.

Eastern Townships Bank—Continued.

(Banque des Cantons de l'Est—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward..	824 69	4,642 40			
Chevalier, Alex.		0 69	Brompton	Sherbrooke..	Mar. 31, '84
Cox, Mrs. Ann.		0 03	Sherbrooke..	do	June 8, '83
Consolidated Bank of Canada.		104 96	Montreal	do	Nov. 3, '79
Davidson R., in trust for Isabella G.		9 56	Sherbrooke..	do	May 31, '83
Davidson, James.		0 11	Hatley..	do	do 3, '84
Davis, Orpha S.		445 05	Stanstead.	do	Feb. 26, '81
Dancose, J. B.		0 03	Sherbrooke..	do	Aug. 5, '81
Danforth, L.		0 35	do	do	Mar. 22, '83
Dawson, Thomas.		0 78	Eaton	do	Jan. 8, '83
Davis, A. W., estate of.		0 12	Dudswell.	do	May 19, '80
Daly, C.		0 74	Sherbrooke..	do	Dec. 11, '76
De Jouffroy, George.		0 52	Capelton	do	Mar. 4, '80
Digby, F. A.		5 08	Ascot.	do	Oct. 3, '83
Dudley, W. G.		19 47	Care of G. W. Smith, New- port, Vt.	do	July 26, '84
Dufresne, A. E., and J. Griffith, in trust		120 00	Sherbrooke..	do	June 19, '72
Dutton, W. A.		29 14	do	do	Mar. 31, '86
Eastern Townships Friendly Society.		0 20	do	do	June 16, '84
Fraser, John.		0 28	Scotstown	do	Dec. 9, '76
Fredette, Mrs. Dolphine.		68 35	Sherbrooke..	do	Nov. 24, '87
Fyfe, Miss Jeannette.		129 74	Lingwick.	do	Sept. 19, '82
Fizette, E.		1 07	Sherbrooke..	do	Jan. 17, '79
Green, Walter B.		19 20	do	do	Oct. 5, '86
Girl's Friendly Society		2 99	Cookshire.	do	April 2, '86
Gilbert, Letitia H.		3 43	Sherbrooke..	do	Dec. 9, '84
Gunning, Mrs. Martha.		513 47	Hatley	do	Jan. 22, '85
Hagan, Miss Mary.		920 87	Waterville	do	Oct. 1, '86
Hall, Charles O.		141 65	Marbleton	do	Feb. 19, '84
Harkness, G. C.		0 37	Sherbrooke..	do	Jan. 8, '79
Harvey, R. L., & Co.		11 20	do	do	July 3, '86
Heath, Miss Ann.		126 20	Beebe Plain	do	June 5, '84
Hepburn, Mrs. J.		1 00	do	do	Nov. 15, '77
Hood, Thomas, jun.		10 26	Cookshire	do	Aug. 18, '83
Hodge, Mrs. Sarah J.		46 50	Sawyerville.	do	Mar. 8, '85
Hosking, Mrs. C.		178 86	Sherbrooke	do	May 13, '86
Hunt, Aylmer B.		7 93	Bury	do	July 29, '79
Innes, Mrs. Sarah J.		3 55	Eaton	do	Mar. 28, '84
Jackson, Alice		131 98	Capelton	do	Nov. 20, '82
Jamieson, Miss M. H.		0 29	Sherbrooke..	do	May 1, '84
Johnston, David.		0 19	Capelton	do	June 6, '84
Kirkpatrick, Mrs. Nathan.		15 99	Compton..	do	do 13, '82
Labaree, Edwin		16 20	Eaton.	do	Feb. 8, '77
Layfield, Mrs. Isabella		0 61	Sherbrooke..	do	Jan. 2, '83
Lebourveau, E., in trust for J. B. Farnsworth		796 49	Eaton	do	Aug. 14, '79
LeRoy, George.		1 50	Sherbrooke..	do	May 23, '83
Leavitt, J., in trust.		12 41	East Hatley	do	Nov. 13, '84
Lindsay, A. J., in trust for Mrs. Kilton		87 65	Eaton	do	do 15, '73
Lindsay, Cordelia C.		1,013 65	do	do	June 28, '86
Little, Annie J., in trust for R. S. Bean		19 92	East Hatley	do	Jan. 9, '83
Main, Jane.		1,268 29	Brompton	do	June 23, '87
Mattice, G., in trust for Wm. Mattice..		2 58	Montreal.	do	Feb. 17, '83
Martin, Henry J.		172 47	New York	do	Jan. 2, '85
Martin, Mrs. M. A.		2 10	Sherbrooke..	do	Mar. 19, '77
Carried forward.....	824 69	11,108 47			

a Deposit to provide for certain numbered outstanding certificates. b A. Garwood, treasurer; E. Avery, secretary.

Eastern Townships Bank—Continued.

(Banque des Cantons de l'Est.—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over.	Dividends unpaid per- cent 5 ans et plus.	Balance standing for 5 years and over.	Balance vacant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$	cts.	\$	cts.			
Brought forward.....	824	69	11,108	47			
Mead, Henry.....			8	61	Ditchfield.....	Sherbrooke..	Feb. 17, '85
Mitchinson, Wm.....			678	57	Sherbrooke.....	do	Oct. 18, '87
Mitson, Alfred.....			0	69	Magog.....	do	June 5, '84
Mitchell, Francis.....			276	28	Huntingville.....	do	Mar. 22, '79
Morrison, Malcolm.....			142	62	Agnes.....	do	June 24, '84
Moe, Horace A.....			32	10	Lennoxville.....	do	July 3, '86
Mowle, John R.....			12	30	Cookshire.....	do	do 29, '79
Mulvina, John.....			2	42	Sherbrooke.....	do	Feb. 1, '86
Munn, Charles.....			3	40	do	do	Jan. 27, '86
Mowle, Mary H.....			3	72	Cookshire.....	do	do 2, '86
McAskill, Isabella.....			143	24	Robinson.....	do	April 16, '81
McAskill, Malcolm.....			597	28	Keith.....	do	July 13, '86
McFaddin, R.....			3	91	Lennoxville.....	do	do 2, '79
McLeay, Annie.....			203	04	Colebrook, N.H.....	do	Jan. 26, '80
McLeay, Alexander.....			10	74	Robinson.....	do	do 26, '80
McLeay, Mary.....			245	14	Keith.....	do	Oct. 13, '86
McLeod, Gordon, estate of.....			9	37	Gould.....	do	Mar. 31, '83
McLeod, Miss Flora.....			25	55	do	do	Dec. 1, '83
McSwegan, Wm.....			12	32	Sherbrooke.....	do	Jan. 14, '85
McIntosh, Maggie P.....			56	23	Compton.....	do	May 23, '85
McDiarmid, A.....			0	06	Sherbrooke.....	do	Jan. 18, '86
McDonald, J.....			2	50	do	do	Dec. 22, '74
McKever, James.....			31	38	Orford.....	do	May 14, '86
Neil, John.....			269	93	East Macdilla, Inverness, P.Q.....	do	Mar. 8, '87
Nourse, M. M.....			261	50	Newport.....	do	Sept. 4, '85
Olivier, Miss Corinne.....			29	30	Sherbrooke.....	do	Dec. 6, '86
Pease, Henry T.....			0	48	Whitfield.....	do	May 5, '83
Price, James C.....			0	05	Sherbrooke.....	do	June 6, '85
Priest, George.....			28	51	do	do	Dec. 13, '81
Potter, Mrs. Rebecca.....			714	96	Robinson.....	do	July 29, '79
Pope, Mrs. R. H.....			0	49	Cookshire.....	do	Aug. 8, '79
Quigley, T. M., executor estate of T. Murphy.....			1	75	Sherbrooke.....	do	July 16, '77
Roderick, Mrs. Selina.....			0	48	Compton.....	do	Nov. 25, '82
Robillard, A., and J. Murphy.....			123	97	Sherbrooke.....	do	Sept. 12, '83
Ryther, Mrs. Wealthy S.....			187	63	Ascot Corner.....	do	May 27, '82
Ryder, Hannah H.....			364	24	Ayer's Flat.....	do	July 20, '86
Ryan, Helen.....			74	49	Hillhurst.....	do	Dec. 11, '86
Ryan, Michael.....			0	24	Bury.....	do	Aug. 5, '78
Sargent, V. W., in trust.....			72	76	Sherbrooke.....	do	May 6, '86
Sherriffs, John, jun.....			5	05	do	do	April 21, '85
Stewart, John A.....			48	45	Lennoxville.....	do	Sept. 8, '86
Snell, H. T.....			0	23	Richmond.....	do	July 14, '77
Spendlove, F. M. R.....			4	66	Hatley.....	do	May 4, '78
Sherbrooke, E. T. and Kennebec Railway Co.....			37	22	Sherbrooke.....	do	Nov. 26, '72
Sherbrooke Fire Brigade.....			4	71	do	do	July 14, '82
Sias, Mrs. W. H.....			7	08	do	do	May 27, '76
Smith, Allen E.....			5	96	Magog.....	do	Mar. 16, '86
Stocks, John.....			351	40	North Hatley.....	do	Dec. 23, '86
Shout, John, prothonotary.....			3	55	Sherbrooke.....	do	Oct. 12, '85
Smith, Nettie A.....			73	68	Easton.....	do	April 13, '87
Somers, Jennie Mrs.....			34	95	Sherbrooke.....	do	May 12, '87
Sykes, Levi.....			30	54	Lennoxville.....	do	April 26, '87
Symmes, Isabella Mary Louise.....			18	95	Sherbrooke.....	do	Aug. 17, '87
Taylor, Mrs. Mary H.....			0	25	Cookshire.....	do	do 31, '81
Tanpier, Mitchell.....			0	31	Norton Mills, Vt.....	do	Sept. 29, '82
Carried forward.....	824	69	16,367	71			

Unpaid Dividends.

Eastern Townships Bank—Continued.

(Banque des Cantons de l'Est—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Dividends standing for 5 years and over. Dividendes restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward	824 69	16,367 71			
Turner, Sarah, in trust for Hannah B. Bean		9 72	North Hatley ..	Sherbrooke..	Dec. 11, '80
Walker, Mrs. E. F.		65 33	Sherbrooke.....	do	Aug. 1, '79
Weir, Wm. C.		8 17	Ascot	do	July 2, '81
Webster, W. R.		0 05	Sherbrooke.....	do	Sept. 21, '86
Wilson, James B.		8 10	Agnes	do	Mar. 10, '85
Wilson, J. S.		58 13	Lake Mégantic..	do	do 22, '83
Wilson, A. J. H.		15 06	Sherbrooke.....	do	Feb. 6, '80
Wilson, Frederick.		3 90	.....	do	July 2, '86
Williams, Hollis B.		120 41	.....	do	April 27, '86
Whitcher, Miss Fanny E.		43 52	Sherbrooke.....	do	Aug. 18, '83
Woodward, L. H., J. W. Stone and H. Woodward, in trust.		945 83	Waterville	do	Jan. 24, '84
Woodward, J. R., trustee.....		40 66	Sherbrooke.....	do	Nov. 16, '82
Woodward, Harold D.		2 27	do	do	Oct. 28, '87
Waterloo and Magog Railway.		13 47	do	do	Aug. 1, '79
Patterson, W. M., assignee estate of A. W. Hutchins		8 15	.....	Waterloo..	Oct. 12, '71
Longley, E.		15 01	do	do	do 10, '71
Foster, A. B., assignee estate of A. Wood		18 00	Waterloo.....	do	Aug. 1, '72
Foster, A. B.		15 66	do	do	Sept. 12, '77
Grangers' Co-operative Society		21 93	do	do	do 5, '77
Lefebvre, J., assignee estate of Z. S. Lawrence		1 01	Knowlton	do	Nov. 20, '76
Lefebvre, J., assignee.....		3 50	do	do	do 20, '76
McKean, W.		1 54	do	do	do 19, '70
Scott, G. L.		18 43	do	do	July 31, '68
Whyte, Andrew		2 96	do	do	do 30, '77
Allbee, Mrs. D. D.		427 61	Derby Line, Vt.	Stanstead..	May 11, '87
Blake, Ellen E.		376 56	Fitch Bay	do	Oct. 14, '85
Bishop, Miss Ellen		12 15	Holland, Vt.	do	Sept. 4, '85
Carpenter, W. K.		5 92	Stanstead.	do	June 13, '79
Carpenter, L. E.		4 46	do	do	do 13, '76
Flanders, Alice G.		32 00	Newton, Mass. ..	do	Dec. 27, '86
Field, D. G., in trust.		32 11	Smith's Mills.	do	Oct. 13, '83
Hill, H. C., in trust.		16 43	Santa Ana, Cal. ..	do	Dec. 30, '87
Hill, H. C., in trust		6 79	do	do	do 30, '87
Hovey, H. M., in trust.....		342 93	Rock Island.....	do	April 5, '86
Lee, Erastus, estate of		114 47	Stanstead.	do	do 5, '78
Mount Orford Lodge, A.F. & A.M.		36 23	Georgeville.....	do	Aug. 16, '82
Samuels, Mrs. O.		6 26	Stanstead.	do	April 8, '78
Wood, J., executor		5 30	Sherbrooke.....	do	Dec. 28, '71
Worthern, Orange S.		11 84	Hatley	do	May 1, '82
Stewart, Harry B.		122 23	Beebe Plain	do	Jan. 10, '84
Burbank, M.		49 24	Iron Hill	Cowansville.	Sept. 29, '80
Benham, A. E., in trust.		7 65	do	do	Dec. 16, '84
Boyd, P.		0 77	do	do	Oct. 3, '85
Brome Lake Lodge, A.F. and A.M.		138 17	Knowlton	do	Jan. 4, '87
Bullard, B. E.		5 65	Iron Hill, Que.	do	do 5, '88
Bartlett, George, in trust		468 00	.....	do	May 13, '82
Cahill, B.		345 33	do	do	do 6, '81
Carter, Mrs. Sophia		757 10	Cowansville.....	do	Oct. 8, '83
Charbonneau, J. A.		63 34	Farnham	do	June 2, '87
Comstock & Co.		4 00	New York	do	Oct. 1, '73
Dryden, Clara.		80 84	Cowansville.....	do	May 30, '83
Davidson, J. B.		25 58	Frelighsburg.....	do	Jan. 20, '87
Gilbert, Jennie		181 13	Adamsville.....	do	Dec. 18, '83
Goring, James E.		84 38	.....	do	Nov. 5, '81
Carried forward	824 69	21,572 99			

Eastern Townships Bank—Continued.
(Banque des Cantons de l'Est—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over— Balances résidant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....	824 69	21,572 99			
Hall, J. P.....		3 70	Bolton Centre	Cowansville.	April 30, '87
Johnson, Alfred.....		6 25	Cowansville.....	do	Feb. 26, '84
Jacobe, L.....		1 62	.....	do	July 31, '86
Johnson, Gertie.....		5 95	.....	do	Jan. 3, '87
Jewell, M. B. and H.....		0 50	East Farnham.....	do	Nov. 14, '81
Knight, Mrs. B.....		543 05	Brigham.....	do	Oct. 7, '79
Kimball, J. T.....		18 71	East Dunham.....	do	do 31, '87
Kilner, C. G.....		28 00	East Farnham.....	do	July 4, '81
Main, J. W.....		2 44	Cowansville.....	do	Dec. 31, '86
Massie, J., jun., in trust.....		30 90	do	do	Mar. 12, '87
Mosher, Miss M. J.....		294 46	Farnham.....	do	June 2, '87
Newell, J. W.....		235 11	Swætsburg.....	do	Mar. 20, '88
O'Brien, Alice L.....		112 59	Dunham.....	do	July 11, '80
Pattinson, W. M., assignee.....		10 79	Clarenceville.....	do	Oct. 1, '73
Pattinson, W. M., assignee.....		28 70	do	do	do 1, '73
Pierce, Charles, estate of.....		43 00	do	do	do 1, '73
Paige, Foster.....		7 50	Stanbridge.....	do	do 1, '73
Pickel, Mrs. L. M.....		22 92	Sweetsburg.....	do	Mar. 8, '87
Reid, Jane, in trust.....		4 43	Frelighsburg.....	do	Dec. 7, '86
Ross, Percy.....		6 10	Brigham.....	do	do 22, '84
Ross, Willie.....		6 10	do	do	do 22, '84
Ross, Ethel.....		6 10	do	do	do 22, '84
Ross, Rebecca.....		5 95	do	do	do 15, '85
Russell, Dora.....		2 62	Frelighsburg.....	do	Feb. 23, '82
Shaw, N. H.....		17 18	Bedford.....	do	Dec. 5, '78
Terrill, A. R.....		1 35	do	do	Oct. 1, '73
Vaughan, Emily.....		115 69	do	do	Sept. 16, '87
Wilson, Lucy E.....		22 76	Dunham.....	do	Jan. 29, '84
Watson, J. C.....		1 67	East Farnham.....	do	do 4, '86
Watson, Clara Jane.....		184 32	Dunham.....	do	Oct. 8, '87
Wilkinson, D. W.....		19 93	Brigham.....	do	April 12, '88
Woodbury, P. H.....		20 85	do	do	June 8, '81
Boiteau, S.....		170 57	Paquetville.....	Coaticook.....	Oct. 12, '85
Brown, Geo., jun.....		58 67	Compton.....	do	Nov. 29, '86
Blodgett, P.....		2 21	West Stewartstown, N.H.....	do	Mar. 29, '87
Cowhard, Mrs. W. H.....		1 84	Dixville.....	do	April 30, '86
Dunn, Mrs. Charles.....		0 83	Laconia, N.H.....	do	Oct. 21, '87
Earl, Philip.....		11 95	East Hartley.....	do	Sept. 7, '81
Farwell, C. C.....		3 71	Hillhurst.....	do	Mar. 19, '85
Fraser, John, in trust.....		25 23	Coaticook.....	do	June 11, '85
Fraser, John, in trust.....		38 52	do	do	do 11, '85
Fraser, John, in trust.....		39 87	do	do	do 11, '85
Gilkerson, W. M.....		8 60	Sherbrooke.....	do	Mar. 7, '85
Gosselin, Louis.....		1 00	Coaticook.....	do	April 30, '86
Jenks, L. H., in trust.....		5 99	do	do	Dec. 29, '85
Lovell, Mrs. Ada A.....		59 64	do	do	May 5, '86
Mooney, D.....		29 50	St. Sylvester.....	do	Oct. 28, '87
Morache, Rev. W.....		8 08	St. Edwidge.....	do	May 23, '87
Papineau, Z. A.....		1 43	Coaticook.....	do	Mar. 19, '87
Paul, Gracie B.....		19 13	Barnston.....	do	Dec. 2, '86
Poole, C. C.....		10 62	Hatley.....	do	Oct. 22, '78
Remick, C. N., in trust.....		94 21	Barnston.....	do	Feb. 14, '87
Trihey, Mrs. A., in trust (deceased).....		10 75	Coaticook.....	do	July 14, '83
Snow, E. H.....		4 58	Holdridge, Neb.....	do	Mar. 5, '84
Wilkinson, E.....		15 15	Barnston.....	do	April 29, '84
Carried forward.....	824 69	24,006 31			

a Deposit held for Gwendolyn James; Dr. E. Ives, Coaticook, Que., tutor.

Unpaid Dividends.

Eastern Townships Bank—Continued.

(Banque des Cantons de l'Est—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward	824 69	24,006 31			
Austin, Thomas R.		7 27	Dennison's Mills	Richmond	Nov. 23, '83
^a Bedard, Mary L. (deceased)		9 63		do	Aug. 23, '73
Bayley, William		273 51	Lorne	do	Sept. 26, '81
Collville, William		16 75		do	June 19, '76
Cleveland, Miss Julia E.		8 98	Richmond	do	April 20, '75
Cleveland, Miss Charlotte E.		8 98	do	do	do 20, '75
Cleveland, Miss F. M.		8 98	do	do	do 20, '75
Cleveland, C. P., in trust.		8 98	do	do	do 20, '75
Crowe, John		2 54	Trenholmville.	do	Jan. 19, '83
Church, Chas., in trust for Calvin Sterling.		126 31	South Durham	do	June 3, '84
Casson, Miss Anne		5 94	Richmond	do	April 1, '85
^b Desaulniers, Louis		67 94	Melbourne	do	Mar. 2, '81
Desaulniers, C. N., in trust		3 96	Richmond Stn.	do	Oct. 29, '83
Day, Miss Maude		12 61	Richmond	do	Jan. 29, '85
^c Employees' Amusement Fund (G.T.R.)		65 57	Richmond Stn.	do	Sept. 22, '83
^d Harkom, J. W., in trust for camp ground		31 83	Richmond.	do	July 21, '86
Innes, Sarah		295 74	Melbourne	do	Aug. 26, '86
Jesnait, Alexis		95 98	Ely	do	July 6, '75
Middleton, E.		* 37 02	Ulverton	do	Feb. 24, '80
Martyn, James		604 17	Monstin, Me	do	July 26, '86
Main, John, in trust for No. 2 school district		145 01	Melbourne	do	Sept. 17, '86
Mullen, James A.		9 44	Windsor Mills	do	Oct. 27, '87
McKenzie, Miss Isabella		424 46		do	Jan. 16, '85
McKenzie, Miss Annabella		11 00	Melbourne	do	July 27, '83
O'Regan, Byron		385 23	Richmond.	do	May 8, '83
^c Ricken, Mrs.		9 13	Quebec	do	April 26, '76
Robertson, Hiram J.		2 94	Richmond.	do	May 8, '83
Shanks, Miss Mary		863 31	Windsor Mills	do	Jan. 23, '86
Valley, Alfred		10 49	Melbourne	do	Aug. 3, '75
Webber, Mrs. G.		17 21	Richmond	do	Nov. 27, '74
Weston, Albert H.		2 63	Richmond Stn.	do	Oct. 26, '81
Wilson, William		2 29	Richmond.	do	Nov. 24, '82
Williamson, Susan		129 67	Kingsbury	do	July 12, '83
^f Cowan, Anna Bella, estate of		95 54	Granby	Granby	Feb. 5, '78
Craig, Miss Catherine J.		18 06	Abbotsford	do	Oct. 9, '86
Davis, Elgin		22 05	South Roxton	do	June 16, '85
Griffin, Robert, estate of		127 35	Granby	do	Feb. 5, '83
^g Hackett, John, estate of		99 25	Abbotsford	do	Dec. 1, '86
Hall, Mrs. C. A.		15 20	Granby	do	Feb. 16, '84
Morris, Thomas		60 30	do	do	Dec. 16, '85
McKay, W. C.		114 44	do	do	Oct. 4, '87
Robitaille, Louis		1 54	do	do	Sept. 29, '83
Savage, D. C., in trust for J. R. Jolly		5 60	Shefford Mts.	do	Nov. 19, '87
Tynan, Miss Mary		57 43	Granby	do	Aug. 25, '87
Bedford Building Society		8 75	Bedford	Bedford	April 25, '83
Dufresne, C. A.		0 26	Farnham	do	June 4, '87
Farnham Cricket Club		1 00	do	do	do 4, '87
Farnham Flagstaff Fund		11 05	do	do	do 4, '87
Hibbard, A. S.		0 73	do	do	do 4, '87
Middleton, G. N.		10 00	do	do	do 4, '87
Patch, A. C.		0 03	do	do	do 4, '87
Carried forward	824 69	28,359 99			

^a Joseph Bedard, Richmond. ^b C. N. Desaulniers, Richmond, Que. ^c G. G. Gymer, Richmond, Que. ^d J. W. Harkom, Toronto, Ont. ^e W. J. Watts, Drummondville, Que. ^f Legal heirs, Mrs. L. Harvey. ^g Intestate, heirs unknown.

Eastern Townships Bank—*Concluded.*

(Banque des Cantons de l'Est—*Fin.*)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balance standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward	824 69	28,359 99			
Rice, M. F., in trust for Bedford Building Society.....		64 95	Winnipeg, Man.	Bedford	April 16, '85
St. James Sunday School.....		1 50	Farnham.....	do	June 4, '87
Vient, A.....		2 75	do	do	do 4, '87
Total.....	824 69	28,429 19			

I declare that the above statement has been prepared under my directions, and is correct according to the books of the bank.

SAMUEL MOREY,
Chief Accountant.

We declare that the above return is made up from the books of the bank, and that to the best of our knowledge and belief it is correct.

R. W. HENIKER,
Vice-President.
WM. FARWELL,
General Manager.

SHERBROOKE, P.Q., January 16th, 1893.

Unpaid Dividends.

BANQUE DE ST-HYACINTHE.

ETAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

(BANK OF ST. HYACINTHE.)

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Wood, Fred., jun.....		1 02	Boulogne.....	St-Hyacinth..	May 18, '84
Brillon, H. C.....		0 49	Belœil.....	do	Nov. 11, '85
Morin, J. A.....		0 08	St-Hyacinthe...	do	Feb. 19, '84
Perry, James.....		0 29	do	do	do 14, '81
Bernier, M. E., re Hébert.....		225 20	do	do	Jan. 31, '85
Morison & Boardman.....		0 68	do	do	April 17, '85
Club de Chasse et P. Yanaska.....		1 36	do	do	Mar. 15, '87
Benoit & Bérard.....		0 03	do	do	Nov. 11, '87
Lamothe, C., in trust.....		10 00	Montréal.....	do	Dec. 21, '87
Guertin, A.....		1 48	St-Césaire.....	St-Césaire...	Feb. 3, '77
Richard, L.....		0 41	do	do	Nov. 7, '77
Cie Manufacturière de St-Césaire.....		2 01	do	do	Mar. 31, '77
Ledoux, J.....		0 01	do	do	Sept. 18, '82
Charron, Ant.....		7 28	do	do	Feb. 18, '84
Bail, C.....		125 00	do	do	Dec. 19, '81
Archambault, R.....		125 00	do	do	do 19, '81
Loiselle, A.....		0 03	do	do	June 11, '83
Brigade du Feu.....		25 00	St-Hyacinthe...	St-Hyacinth..	Aug. 4, '74
Beaudry, Eméry.....		1 00	Acton.....	do	Jan. 30, '84
Bordua, Frédéric.....		2 00	St-Charles.....	do	July 3, '86
Beauregard, Chs.....		1 00	St-Damase.....	do	Oct. 25, '84
St. Félix, Alexis de.....		2 80	St-Charles.....	do	May 13, '85
Ledoux, J. B.....		0 32	St-Damase.....	do	Oct. 9, '86
Bachand, J. C., syndic.....		4 87	St-Hyacinthe...	do	Feb. 9, '76
Fabrique de St-Charles.....		2 26	St-Charles.....	do	Aug. 24, '76
Kerouack, M. A.....		2 50	Ville.....	do	April 5, '75
Birs, G.....		0 72	St-Simon.....	do	Jan. 23, '84
Fontaine, Misael.....		0 13	Ville.....	do	July 6, '80
Gaucher, François.....		0 34	St-Dominique...	do	Dec. 6, '84
Gauvreau, P. L.....		0 01	Rimouski.....	do	Oct. 19, '80
Bernier, M. E., syndic.....		0 38	Ville.....	do	Aug. 2, '76
Faneuf, Léopold.....		0 05	St-Césaire.....	do	Feb. 22, '78
Lemonde, Frs.....		0 08	Ste-Rosalie.....	do	Aug. 21, '76
Fabrique de St-Jean Baptiste.....		1 00	Roxton.....	do	do 15, '78
Boucher de la Bruère.....		0 24	Ville.....	do	Feb. 16, '81
Bélangier, Frs.....		1 00	do	do	Sept. 27, '76
Larivière, Pierre.....		0 35	St-Barnabé.....	do	July 25, '84
Larivière, Joseph.....		0 40	do	do	May 2, '78
Casavant, Clavert.....		0 80	St-Hyacinthe...	do	Oct. 1, '87
Lecours, Vve Jacques.....		1 00	do	do	July 3, '77
Bienvenu, Hormidas.....		0 48	Salem, Mass.....	do	Oct. 25, '84
Lafontaine, Arzelie.....		0 13	Ville.....	do	June 4, '83
Carried forward.....		549 23			

Banque de St-Hyacinthe—*Suite*.
(Bank of St. Hyacinthe—*Continued*.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pen- dant 5 ans et plus.	Balance standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		549 23			
Archambault, Lévi.....		0 47	Nashua, N.H....	St-Hyacinth..	Sept. 28, '83
Collette, Abraham.....		0 90	St-Simon.....	do	June 23, '83
Lamothe, Delle Emma.....		0 30	Ville.....	do	Oct. 21, '78
Côté, Ambroise, fils.....		0 50	St-Dominique.....	do	May 10, '79
Dumesnil, Rév. A.....		0 24	Ville.....	do	Feb. 5, '81
Luc, André.....		0 10	St-Hyacinthe.....	do	Mar. 21, '81
aBourgeois, Remi.....		0 23	Ville.....	do	Oct. 21, '84
Lacombe, Ferdinand.....		1 85	do	do	Mar. 12, '83
Arpin, Hormidas.....		1 00	St-Madeleine.....	do	July 19, '84
Archambault, Alf.....		0 60	St-Césaire.....	do	Nov. 19, '84
Legros, Marie Louise.....		0 29	do	do	April 11, '85
Dupont, Elphège.....		0 09	St-Damase.....	do	Oct. 3, '78
Lupien, Joseph.....		1 39	Ville.....	do	Dec. 3, '80
Choinière, Louis, fils.....		4 27	St-Dominique.....	do	Mar. 30, '83
Germain, Jos., fils d'Antoine.....		0 50	La Présentation.....	do	Oct. 10, '84
Gauthier, Eug.....		0 45	St-Paul.....	do	April 5, '84
Avard, Aug.....		0 63	St-Hyacinthe.....	do	Sept. 22, '83
Beauregard, Alex.....		4 79	St-Pie.....	do	May 7, '81
Brasseur, Antoine.....		0 39	St-Dominique.....	do	Nov. 16, '83
Lussier, Alphonse.....		1 12	St-Charles.....	do	Oct. 22, '84
Girouard, Adolphe.....		0 85	St-François.....	do	Dec. 2, '82
Gauthier, Mary.....		1 00	Manchester.....	do	Nov. 7, '82
Cie de Macadam.....		0 17	Ville.....	do	July 31, '83
Brodeur, Aglaé.....		1 07	St-Hyacinthe.....	do	do 21, '84
Guilbert, Jos.....		0 09	do	do	Oct. 31, '84
Giard, Alphonse.....		0 43	do	do	Nov. 12, '81
Duclos, C. A.....		0 40	St-Pie.....	do	Oct. 21, '81
Blanchette, Hormidas.....		1 00	La Présentation.....	do	Jan. 31, '82
Ledoux, Dominique.....		2 49	St-Dominique.....	do	April 14, '83
Archambault, Isaac.....		0 36	St-Hyacinthe.....	do	Mar. 20, '82
Faneuf, Rémi.....		0 63	La Présentation.....	do	Oct. 31, '85
Leclerc, Xavier.....		0 70	St-Antoine.....	do	Nov. 25, '84
Chartier, Eus.....		0 25	St-Hyacinthe.....	do	Dec. 2, '82
Bouchard, Lucie.....		0 40	Ville.....	do	May 8, '83
Finley, Lizzie.....		0 30	do	do	Mar. 10, '83
Beauregard, P. J.....		0 10	St-Hyacinthe.....	do	do 19, '83
Bouthillier, Ant.....		0 37	Ste-Cécile de Mil- ton.....	do	June 13, '83
aBoulanget, J. C.....		0 14	St-Hyacinthe.....	do	April 28, '82
Barbeau, Henri.....		1 74	do	do	Oct. 13, '79
Jubinville, Juliette.....		0 70	Ville.....	do	Nov. 18, '87
Lafamme, Rév. J. M.....		0 11	St-Hyacinthe.....	do	Sept. 7, '85
Dion, Désiré.....		0 10	Ville.....	do	Aug. 2, '83
Côté, Amateur.....		0 20	do	do	Jan. 22, '84
Beaudet, F. X.....		0 57	St-Marcel.....	do	Feb. 12, '84
François, Narcisse.....		1 57	St-Guillaume.....	do	July 15, '87
Henrichon, Ad.....		1 00	St-Hyacinthe.....	do	Oct. 20, '83
Brodeur, Ed.....		1 00	do	do	July 21, '84
Boulay, Agnes.....		0 08	La Présentation.....	do	Aug. 14, '85
Loranger, Octavie.....		0 20	Ville.....	do	April 2, '87
Boucher, Paul.....		0 78	St-Mathias.....	do	Oct. 31, '87
Fontaine, Christophe.....		2 07	St-Barnabé.....	do	do 17, '85
Frédette, Wilfrid.....		0 25	St-Madeleine.....	do	Mar. 13, '86
Lemoine, Lucien.....		0 55	St-Liboire.....	do	do 6, '86
Fournier, Pierre.....		0 05	St-Hyacinthe.....	do	Feb. 5, '86
L'Heureux, Sam.....		0 99	Ville.....	do	June 3, '87
Carried forward.....		592 05			

aDead.

•Unpaid Dividends.

Banque de St-Hyacinthe—*Suite*. (Bank of St. Hyacinthe—*Continued.*)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restées depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		592 05			
Gendron, H.		0 43	St-Hyacinthe...	St-Hyacinth..	Oct. 23, '86
Dion, Philomène		5 00	do	do	Aug. 24, '86
Girouard, Paul.....		1 58	St-Pie.....	do	July 31, '86
Fabrique de St-Damase.....		0 97	St-Damase	do	Mar. 16, '85
Larose, Pierre		0 12	Upton.....	do	May 7, '74
Cordeau, Joseph		3 55	St-Hyacinthe	do	Nov. 2, '87
Benoit, Emelie.....		1 00	St-Rosalie	do	May 3, '84
Brault, Alexis		1 00	St-Simon	do	Oct. 24, '74
Hebert, Victor.....		0 75	St-Hyacinthe	do	Dec. 22, '83
Chartier, Jos., père		0 25	do	do	Nov. 6, '86
Bergeron, Jos., fils J. B.		1 06	St-Pie.....	do	Feb. 11, '82
Chaput, J. B.		2 20	Ville.....	do	May 30, '86
Duchesneau, Chs.		1 25	St-Damase.....	do	Mar. 17, '84
Girouard, F. A.		0 97	St-Hyacinthe	do	Nov. 6, '83
Bordua, Michel.....		1 47	St-Charles	do	do 3, '83
Godère, Eusèbe		0 50	St-Damase.....	do	May 2, '87
Côté, Flavien		1 30	do	do	Oct. 20, '83
Vasséur, Ulderic, dit Belisle.		2 87	St-Rosalie.....	do	Dec. 31, '81
Cloutier, Hermine		1 45	Ville.....	do	Sept. 9, '78
Bachand, J. C., syndic.....		8 19	do	do	Dec. 10, '75
Choquette, Eliza		0 70	do	do	Mar. 16, '87
Durocher, A.		0 88	St-Denis.....	do	July 23, '86
Belanger, L.		2 97	St-Hyacinthe	do	do 12, '86
Jeannotte, Césaire		24 27	Beceil.....	do	June 14, '83
Brodeur, Prosperé.....		0 50	St-Dominique.....	do	Nov. 11, '86
Guilbert, Jos.		0 12	Ville.....	do	Feb. 17, '87
Loiselle, Marcel		11 85	St-Charles	do	Aug. 6, '79
Lapointe, Frs.		12 20	St-Dominique.....	do	Dec. 11, '83
Batavoie, Eug.		20 00	St-Hyacinthe	do	April 26, '79
Lavoie, J. B.		0 91	St-Phillippe	do	July 20, '86
Larochelle, Louis		0 30	Ville.....	do	Dec. 5, '85
Dufresne, Jos.		30 00	St-Pie.....	do	May 13, '85
Gosselin, Camille		2 30	St-Hyacinthe	do	Oct. 20, '86
Bazinnet, Toussaint.....		37 48	do	do	Dec. 3, '83
Courtemanche, Léandre		7 00	St-Jude.....	do	Jan. 29, '87
Boulay, Pierre		0 43	St-Pierre.....	do	Mar. 5, '87
Fregeau, C. N.		0 37	Rougemont	do	Feb. 7, '87
Bosse, Alexandre.....		0 67	St-Denis.....	do	Mar. 28, '87
Lussier, David		1 68	St-Rosalie	do	Nov. 24, '87
Benoit, Jos., fils Salomon		1 50	St-Hyacinthe	do	Aug. 5, '87
Archambault, Odilon		3 96	do	do	May 22, '86
Chaput, Phélonise		4 11	St-Damase.....	do	Jan. 30, '86
Boulay, Chs.		3 62	St-Pie.....	do	Aug. 17, '85
Guilmain, Jos.		50 00	St-Césaire	do	do 10, '85
Beaudry, Armand		5 00	St-Marcel	do	Sept. 7, '85
Choquet, Rodolphe, enf. Nap		2 85	St-Hyacinthe	do	Mar. 18, '86
Choquet, Wilfrid, enf. Nap		9 02	do	do	do 19, '86
Dansereau, Jos.		59 22	Ville.....	do	Aug. 3, '86
Letourneau, Louis.....		301 62	Canrobert	do	July 31, '86
Giddu, Solime		194 52	St-Césaire	St-Césaire ..	do 31, '86
Ducharme, Frs.		26 27	St-Ours.....	St-Hyacinth..	do 31, '86
Fahey, John		8 73	St-Paul	do	do 31, '86
Halde, Jos.		858 77	St-Césaire	St-Césaire ..	do 31, '86
Dillon, Isabella		13 82	do	do	do 31, '86
Bergeron, J. B.		14 19	St-Pie.....	St-Hyacinth..	June 20, '85
Huard, Louis		63 80	St-Denis.....	do	July 31, '87
Lussier, Louise.....		56 67	St-Hyacinthe	do	Mar. 20, '79
Gigault, G. A.		6 13	Québec.....	do	Sept. 30, '85
Carried forward.....		2,466 49			

Banque de St-Hyacinthe—Suite.

(Bank of St. Hyacinthe—Continued.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		2,466 49			
Jodoin, Joseph.....		10 42	St-Césaire.....	S. Hyacinthe	Mar. 11, '79
Chabot, Marie.....		202 75	St-Damase.....	do	Nov. 20, '86
Gagnon, Marie.....		22 78	do	do	July 31, '87
Levesque, Adeline.....		288 00	St-Hyacinthe.....	do	Jan. 18, '83
Giasson, Gonzague.....		3 75	La Présentation.....	do	April 9, '87
Ledoux, Arthur.....		30 55	Ville.....	do	Sept. 19, '87
Lessaulles, G. C., in trust.....		14 16	do	do	Feb. 1, '87
Cordeau, Georgianne.....		3 60	St-Denis.....	do	Aug. 25, '87
Chagnon, Jérémie.....		11 45	Belœil.....	do	Oct. 4, '87
Denis, Blanche.....		5 00	Ville.....	do	April 28, '87
Denis, Marie Louise.....		14 00	do	do	Aug. 24, '87
Dubord, Rodolphe.....		20 00	do	do	Nov. 18, '87
Desmarais, J. B.....		800 00	Webster, Mass.....	do	July 8, '86
Dupré, Elmire.....		292 10	St-Jude.....	do	Feb. 13, '86
Barbeau, Jos.....		100 00	St-Dominique.....	do	do 13, '86
Brodeur, Flavie.....		100 00	St-Césaire.....	do	April 5, '84
Robitaille, Léontine.....		0 10	Ville.....	do	Sept. 1, '84
Sheahan, Jer., sen.....		1 00	do	do	July 7, '83
Tempest, Jane F.....		0 10	do	do	Sept. 15, '83
Sylvestre, Alf.....		0 08	St-Hélène.....	do	do 5, '84
Sicotte, Wilfrid.....		0 25	Ville.....	do	Oct. 31, '83
Richer, Gus.....		0 05	do	do	Dec. 22, '83
Trudeau, Isidore.....		0 18	St-Basile.....	do	July 31, '86
Morison & Bernier, in trust.....		0 90	Ville.....	do	do 4, '84
Tétrault, Louisa.....		0 11	do	do	Oct. 13, '84
Robitaille, Zéphérine.....		0 65	Upton.....	do	Sept. 20, '86
St. Jean, F.-X.....		1 00	St. Barnabé.....	do	June 12, '85
Picard, Damase.....		0 38	Ville.....	do	Nov. 14, '85
St. Germain, G. C.....		0 25	do	do	Mar. 5, '86
Morelle, Eusebe.....		0 25	St. Dominique.....	do	Oct. 25, '86
Noiseau, Rév. Jos.....		0 57	St-Victoire.....	do	Aug. 23, '86
Paquet, Jos.....		0 07	St-Madeleine.....	do	Nov. 28, '82
Mailleux, Jos.....		0 06	Ville.....	do	May 2, '85
Picard, Jos.....		1 69	St-Hyacinthe.....	do	Oct. 31, '85
Menard, Alfred.....		0 25	Ville.....	do	July 23, '86
Pratte, Philomène.....		0 65	St-Charles.....	do	Sept. 13, '83
Petit, Joachim.....		0 10	La Présentation.....	do	Aug. 6, '87
Poulin, J. N.....		1 95	St-Marie.....	do	May 1, '77
Paquin, Edesse.....		74 59	Ville.....	do	Sept. 30, '80
Tarte, Frs., Neveu J. Plamondon.....		56 75	do	do	April 22, '82
Rivet, Denis.....		1 68	St-Hyacinthe.....	do	Oct. 18, '86
Reeves, St. Pierre.....		11 24	do	do	Jan. 9, '84
Menard, Josephite.....		43 09	St-Hugues.....	do	Sept. 10, '86
Turcot Fils, Louis.....		1 00	Ville.....	do	Aug. 2, '86
Préfontaine, E.....		0 75	Belœil.....	do	June 28, '87
Plamondon, Jos.....		1 00	St-Hyacinthe.....	do	Dec. 14, '87
Macintosh, R.....		1 47	do	do	May 28, '87
St. Jean, Gus.....		1 57	Ville.....	do	do 1, '75
Poivez, J. B.....		0 05	do	do	Mar 29, '75
St. Jacques, Eliza.....		0 09	do	do	July 6, '85
Michon, Rév. J. D.....		1 87	St-Ours.....	do	Aug. 16, '77
Martin, Alexis.....		0 25	Ville.....	do	April 21, '83
Pigeon, Félix.....		1 40	St-Jean-Baptiste.....	do	Mar. 13, '84
Mailhot, E. E.....		0 57	Assumption, Ill.....	do	Mar. 19, '75
Séminaire de St-Hyacinthe.....		1 98	Yamaska.....	do	Sept. 11, '77
Sarazin, Lambert.....		0 94	Ville.....	do	Nov. 15, '77
Poitras, J. T.....		1 34	St-Hélène.....	do	May 5, '78
Morison, G. A.....		0 74	Ville.....	do	July 7, '80
Carried forward.....		4,598 06			

Unpaid Dividends.

Banque de St-Hyacinthe—*Fin.*
(Bank of St. Hyacinthe—*Concluded.*)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over.	Dividends impayés pendant 5 ans et plus.	Balances standing for 6 years and over.	Balances échant depuis 6 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.			\$ cts.			
Brought forward.....				4,598 06			
a Vincent, A. H. P.....				2 58	Ville.....	S-Hyacinthe	June 6, '82
Société de Construction, Yamaska.....				2 62	do.....	do	Dec. 29, '80
Santenac, Rev. F.....				0 58	Roxton Falls....	do	Sept. 26, '85
Peloquin, Chas.....				1 61	St-Hyacinthe....	do	Jan. 10, '85
Monette, J. B.....				0 27	Ville.....	do	Mar. 11, '84
Rousseau, Ignace.....				0 90	St-Hughes.....	do	Nov. 16, '78
St. Germain, Félix.....				2 58	St-Denis.....	do	Sept. 16, '81
St. Pierre, Jos.....				1 75	St-Pie.....	do	Mar. 29, '84
Tétrault, Timothée.....				0 48	St-Dominique....	do	Aug. 12, '84
Palardy, L.....				0 96	St-Hyacinthe....	do	July 14, '80
Vincent, N.....				1 11	Ville.....	do	Oct. 14, '81
Terroux, Adelaïde.....				1 80	St-Hyacinthe....	do	Mar. 31, '81
Richer, Louis, enfant de T. S.....				0 05	do.....	do	Dec. 24, '83
Roy, P. E.....				0 96	St. Pie.....	do	Jan. 7, '84
Pion, Odile.....				0 05	Ville.....	do	Mar. 10, '84
Sicoté, Hon. L. V.....				0 29	do.....	do	Oct. 16, '84
Sénécal, Louise.....				10 35	St-Hughes.....	do	Sept. 22, '87
Mathieu, Jacques.....				2 02	St-Roch.....	do	Nov. 4, '79
Robillard, Nap.....				0 67	St-Dominique....	do	do 18, '87
Roch, Denise.....				150 00	Ville.....	do	Dec. 6, '87
Malhiot, A., M.D., succ.....				38 78	do.....	do	Jan. 31, '87
St-Germain, Henry.....				10 75	St-Denis.....	do	Feb. 17, '87
Total.....				4,829 22			

a Dead.

I declare that the above statement has been prepared under my directions, and is correct according to the books of the bank.

J. LAFRAMBOISE,
Chief Accountant.

We declare that the above return is made up from the books of the bank, and that to the best of our knowledge and belief it is correct.

G. C. DESSAULLES,
President.
E. R. BLANCHARD,
General Manager.

ST. HYACINTHE, 18th January, 1893.

BANQUE DE SAINT-JEAN.

ETAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

(ST. JOHN'S BANK.)

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no Interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

Name of Shareholder or Creditor. — Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. — Dividendes impayés pendant 5 ans et plus.	Balance standing for 5 years and over. — Balances restant depuis 5 ans et plus.	Last Known Address. — Dernière adresse connue.	Agency at which the last transaction took place. — Agence où la dernière transaction s'est faite.	Date of last transaction. — Date de la dernière transaction.
	\$ cts.	\$ cts.			
E. C. Knight, syndic, J. Marcoux.....		43 00			July 4, '84

aLegal representative Mrs. E. C. Knight, Champlain, N. Y.

I declare that the above statement has been prepared under my direction, and is correct according to the books of the bank.

NAP. GAUTHIER,
Chief Accountant.

We declare that the above return is made up from the books of the bank, and that to the best of our knowledge and belief it is correct.

LOUIS MOLLEUR,
President.
NAP. GAUTHIER,
Cashier.

St. JOHN's, 19th January, 1893.

Unpaid Dividends.

MONTREAL CITY AND DISTRICT SAVINGS BANK.

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

(BANQUE D'ÉCONOMIE DE LA CITÉ ET DU DISTRICT DE MONTRÉAL.)

ETAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
αAuld, John, in trust for J. Hettrick...	410 32	32	Montreal.....	Head office..	July 16, '59
Abbott, Thérèse (E. Panet).....	29 46	46	Berthier.....	do	Mar. 15, '66
Atcheson, Anthony.....	6 80	80	Beauharnois	do	Nov. 14, '66
Anderson, W. J.....	1 34	34	Montreal.....	do	Mar. 2, '67
Aitken, Rev. William.....	16 59	59	Smith's Falls....	do	July 20, '68
Auger, Amédée, jun.....	1 50	50	86 Cadieux St....	do	Nov. 30, '71
Avery, Myron W.....	3 09	09	Montreal.....	do	do 5, '72
Armstrong, Thomas, minor.....	30 11	11	Lacolle.....	do	do 9, '73
Amiot, Geréviève (Mrs. L. Lacas).....	1 62	62	54 St. Charles Borromée.....	do	June 13, '76
Akin, William.....	6 07	07	295 St. Antoine..	do	Oct. 23, '77
Archambault, P. A. O.....	3 46	46	Montreal.....	do	May 5, '74
Alarie, Narcisse.....	2 22	22	Ste. Anne des Plaines.....	do	July 15, '76
Alexander, Margaret E. (Mrs. E. H.)..	5 68	68	Montreal.....	do	Nov. 24, '75
Adams, Francis Tate.....	1 57	57	41 McGill Col. Av.	do	Feb. 27, '78
Archambault, François.....	1 66	66	71 St. James St..	do	do 8, '77
Archambault, Rev. Jules.....	2 42	42	Seminaire de Montréal.....	do	Jan. 18, '75
Armstrong, Margaret.....	2 88	88	Montreal.....	do	Aug. 6, '79
Archambault, Joseph R.....	1 56	56	do	do	Mar. 18, '80
Anderson, William.....	3 85	85	St. Antoine St..	do	Sept. 23, '78
Archibald, S., in trust for Barbara Scott	2 69	69	112 St. Frs.-Xav.	do	Jan. 28, '78
Auger, Marie.....	1 35	35	St. Henri de Mas- couche.....	do	Oct. 12, '83
Archambault, Sarah.....	2 52	52	L'Assomption..	do	Nov. 15, '83
Atwater, Albert N.....	2 34	34	860 Dorchester..	do	Feb. 21, '81
Adams, Sidney E.....	1 38	38	284 University ..	do	Dec. 19, '84
Allen, Janet (Mrs. McCuay).....	369 00	00	Ormstown.....	do	Jan. 9, '86
Amesse, J. H.....	53 68	68	84 Chatham St..	do	May 3, '85
Adelin, Flavien.....	1 87	87	Deschambault..	do	Jan. 8, '84
Armstrong, Hon. James.....	41 57	57	Ottawa.....	do	Feb. 12, '84
Archer, Beatrice B., in trust for daughter	1 56	56	Montreal.....	do	May 20, '85
Ascher, H. G.....	3 06	06	do	do	Oct. 15, '86
Archambault, Elizée.....	1 45	45	L'Assomption..	do	Dec. 27, '86
Auclair, Magloire, in trust for la fabrique	6 30	30	Village St. Jean- Baptiste.....	do	Oct. 2, '84
Allary, Rosalie.....	282 12	12	Terrebonne.....	do	July 24, '78
Ahronson, Joseph Myers.....	1 27	27	625 Craig St....	do	April 20, '81
Aikman, John.....	70 74	74	407 St. Domin- ique St.....	do	do 9, '83
Carried forward.....		1,375 10			

α Dead.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pen- dant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		1,375 10			
Archambault, Camille.		2 12	Montreal...	Head office.	Mar. 11, '85
Anzell & Co.		3 18	St. Nicholas St.	do	June 4, '79
Aidans, Jean-Baptiste.		157 16	Montreal.....	do	May 29, '82
Archambault, U. E., in trust.		6 05	do	do	June 26, '86
Archambault, Julie		2 53	10 Brunet St....	do	Oct. 31, '83
Aubin, Eugénie		1 50	Richelieu Hotel.	do	Sept. 23, '84
Allan, William		15 45	Montreal.....	do	May 25, '81
Adams, Henrietta B. (Mrs. A. G.)....		4 00	17 St. Dominique	do	Oct. 15, '86
Aubin, Zoé (Mrs. E. Roy)		2 09	Montreal.....	do	do 31, '85
Andrews, Alfred		97 68	Bridewell, Ont.	do	April 16, '85
Armand, Hon. J. T.		2 38	St. Joseph, Riv. des Prairies...	do	July 24, '85
Atwater, Julia (Mrs. A. W.)		15 75	860 Dorchester..	do	Jan. 12, '81
Aspinwall, Amelia E.		13 69	Outremont.....	do	Mar. 7, '82
Andrews, Elizabeth M. M.		38 96	257 Peel St....	do	June 9, '85
Augé & Lafortune.		6 78	Montreal.....	do	Nov. 9, '87
Adams, Martha (Mrs. Bulger)		6 03	114 Shuter St..	do	Dec. 24, '87
Arteau, Olive (Mrs. F. Martin)		383 65	St. Valentin...	do	May 9, '87
Adams, Evelyn, minor		5 77	32 Berthelot St.	do	Dec. 10, '87
Archambault, U. E., in trust.		17 43	Montreal.....	do	Jan. 11, '87
Archambault, U. E., in trust.		17 43	do	do	do 11, '87
Archambault, Philomène (Mrs. W. Mur- ray)		1 82	24 North St., Pt. St. Charles...	do	Nov. 24, '87
Archambault, P. A.		1 40	463 St. Denis St.	do	Aug. 11, '87
Armstrong, C. N.		3 04	7 Place d'Armes Hill.....	do	Dec. 21, '87
Allard, Rev. T. Z., curé (pour la Fab- rique)		37 56	St. Antoine Abbé	do	Oct. 5, '87
Achim, Justine		24 08	St. Lambert's...	do	Mar. 5, '87
Armand, Eléonore (widow A. Simard) ..		2 57	St. Joseph, Riv. des Prairies...	do	Dec. 24, '87
Benoit, Pierre W. P.		14 15	Montreal.....	do	Sept. 11, '51
Beaudry, Alfred H.		25 76	Sherbrooke St..	do	Jan. 24, '59
Bazinet, Adelmair		6 14	St. Edward St..	do	May 23, '61
Bussières, Flavien, minor		1 25	Montreal.....	do	Aug. 13, '63
Butler, Thomas, in trust for Mary E. Fennell.....		6 12	McGill College Avenue.....	do	Feb. 29, '64
Burns, Eda, McGrath, John, and Mur- phy, James, trustees		4 48	Montreal.....	do	May 28, '64
Berthelot, Alphonse		3 31	do	do	Dec. 10, '64
Benoit, Edouard		13 12	Visitation St..	do	do 4, '65
Beaudry, E. A., in trust pour la succes- sion St-Georges.....		28 57	Montreal.....	do	Feb. 23, '65
Baynes, W. C., in trust for McGill Normal School		2 53	do	do	Jan. 23, '67
Batavoie, Jules		1 47	Craig St....	do	do 31, '67
Beaudry, E. A., in trust pour la chapelle de Varennes		3 35	Montreal.....	do	April 20, '68
Bertrand, Arsène		6 66	St. Simon St....	do	Aug. 7, '70
Belanger, Jean-Baptiste		7 38	Sorel	do	Nov. 10, '68
Butchard Bros		2 44	Montreal.....	do	Feb. 6, '69
Barnes, John H.		2 33	Hochelaga	do	Jan. 18, '71
Bureau, Joseph E.		7 90	Montreal.....	do	July 12, '71
Blackburn, E. A.		2 73	do	do	June 11, '71
Barrette, Marie		50 47	120 St. Joseph St.	do	Oct. 31, '72
Baker, Catherine (Mrs. J. B. Murphy) ..		1 27	Montreal.....	do	Feb. 11, '73
Carried forward		2,436 63			

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pen- dant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		2,436 63			
Barker, Bridget (widow P. Darragh)...	41 09		50 Aylmer St....	Head office..	Feb. 10, '73
Boissey, Henri E., M. D.	7 24		Memramcook, N. B.	do ..	Nov. 5, '72
Bracken, Joseph	5 27		Montreal	do ..	Aug. 10, '72
Butland, William H.	2 39		20 Cotté St.	do ..	Feb. 6, '72
Bissonnette, L. D. A., minor ..	2 47		College de Mont- real	do ..	Dec. 13, '72
Bennett, Robert	1 89		Hochelaga	do ..	Oct. 2, '74
Boudrias, Louis	3 22		Montreal	do ..	Dec. 16, '74
Belanger, Hon. L.	3 01		do	do ..	Aug. 9, '74
Brailey, A. C., minor	9 57		Kingston	do ..	Jan. 7, '74
Beacon, Nelson, in trust	2 06		526 Craig St.	do ..	April 26, '76
Braut, Hector	1 66		12 St. Denis St.	do ..	Sept. 5, '77
Brunelle, Laura (Mrs. G. Doutre)	2 65		444 Dorchester St.	do ..	Jan. 19, '76
Burns, Andrew	2 61		Montreal	do ..	Sept. 6, '77
Bell, John, M. D.	5 99		do	do ..	do 2, '76
Bleakely, John	19 35		245 Bleury St.	do ..	Mar. 21, '77
Boudrias, Joseph D. G.	2 23		Montreal	do ..	May 26, '77
Bourdon, Arthur	3 71		do	do ..	July 22, '73
Brown, Mary Ann (Mrs. T. Smith)	5 31		do	do ..	Sept. 7, '74
Boucher, Joseph	2 20		206 St. André St.	do ..	Aug. 21, '74
Blaiklock, Wm. M.	3 50		Montreal	do ..	Oct. 14, '78
Bourgouin, Jules	16 66		do	do ..	Mar. 31, '77
Bell, Mary	4 61		do	do ..	Aug. 4, '77
Bristow, Leonard V.	3 31		do	do ..	July 27, '75
Bedford, Richard	11 96		do	do ..	June 13, '76
Bourgeau, Rev. F., Curé (pour les syndics de la Pte. Claire).....	3 20		Pointe Claire	do ..	do 12, '77
Burns, Geo. H.	3 02		Montreal	do ..	Mar. 6, '74
Birke, Albert	3 76		do	do ..	May 19, '73
Ballantyne, J. T.	1 57		St Lawrence Hall	do ..	June 13, '73
Bowman, William F.	61 68		Montreal	do ..	Nov. 21, '74
Boire, Henri	3 50		do	do ..	Oct. 24, '73
Brunelle, Elmire, widow C. Roy.	15 80		Lachine	do ..	June 21, '78
Brown, Henry	8 56		St Lawrence Hall	do ..	Nov. 30, '75
Barber, Rose Bell	5 43		20 Sophia Lane..	do ..	Aug. 17, '76
Boomer, Mary Ann (Mrs. C. Walker)	12 19		Montreal	do ..	June 22, '77
Bennett, William, in trust for estate late Johnson	14 67		453 St. Paul St.	do ..	May 12, '79
Barber, Jean-Baptiste	2 68		St. Isidore	do ..	Aug. 5, '79
Beuthner, Edward W.	1 87		260 St. Antoine St	do ..	June 18, '79
Bennett, Archibald C.	7 65		Montreal	do ..	Dec. 5, '74
Benoit, Marguerite M., widow M. Liber- cent	12 06		Ste. Scholastique	do ..	Aug. 12, '79
Boulanget, Joseph	7 86		St. Hyacinthe	do ..	do 12, '79
Brunet, Damase	1 11		47 St. Felix St.	do ..	Nov. 25, '81
Bulman & Walbank, in trust	4 52		214 St. James St.	do ..	Oct. 19, '80
Burland, J. B.	1 76		13 Hospital St.	do ..	Jan. 27, '80
Bartley, William	9 73		Kilkenny	do ..	Aug. 26, '79
Boulard, Oscar Pierre	3 43		6 St Lawrence St	do ..	June 21, '80
Blaiklock & Bros	3 18		16 Common St.	do ..	Nov. 10, '79
Boisseau, Horace	2 93		Montreal	do ..	June 26, '84
Bury, George, assignee estate J. O. Lawlor	4 73		do	do ..	Aug. 30, '79
Bertrand, Théopane	1 87		do	do ..	Feb. 16, '81
Bricault, François	6 97		Ile. Ste. Thérèse.	do ..	Oct. 21, '81
Black, David	4 91		398 St. Antoine St	do ..	July 27, '80
Bates, Edward C. E.	1 64		19 St. Hypolite St	do ..	June 14, '80
Carried forward		2,812 87			

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balance standing for 5 years and over. Balance restant 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	¢	cts.			
Brought forward		2,812	87		
Beaudry, J. A. N.		8	76	Montreal.	Head office. July 23, '81
Bell, Isabella C.		1	08	do	do Nov. 9, '81
Bossange, Léopold.		7	04	do	do April 5, '87
Belanger, Magdeleine (Mrs. A. Valois)		42	12	Pointe Claire	do June 21, '81
Bissonnette, Emma V.	1,247	83		Cédras	do July 6, '85
Buteau, Arthur.	24	87		St. Rémi	do do 27, '85
Brown, James.	161	99		42 Chenneville St	do Sept. 22, '86
Bourbonnière, Charles	2	95		Cote St. Antoine	do do 7, '82
Beaudry, Léonard	3	74		St. Hyacinthe	do Oct. 13, '84
Bissonnette, Mathilde	23	36		Laprairie	do do 11, '80
Bouthillier, Epiphane	9	96		St. Hubert	do April 27, '83
Bigras, Louis	5	02		Coteau St. Pierre	do Dec. 17, '84
a Beard, Geo. T.	5	40		138 Mansfield St.	do Aug. 18, '86
Booth, Charles N.	1	14		97 St. James St.	do Nov. 3, '84
Belanger, Rodrique	5	94		St. Martin	do July 23, '81
Boisseau, Marie (Mrs. A. Daoust)	3	91		Cor. Roy and St. Lawrence Sts.	do Nov. 19, '86
Bernard, J. A. A.	1	46		Montreal.	do Dec. 9, '85
Berthiaume, Trefflé	4	09		Duvernay St.	do Sept. 21, '85
Barbeau, Henry, for heirs Contant	10	63		St. François de Sales	do Mar. 13, '80
Bouillonne, Charles	1	30		822 Sherbrooke S	do Dec. 10, '86
Brunelle, M. A. C. (Mrs. T. Braham), in trust for niece, Evangeline Pauline	5	61		108 St. Lawrence	do Mar. 15, '86
Browning, Thos.	2	81		Montreal.	do do 7, '83
Brush, Geo. H.	3	97		Cor. King and Queen Sts.	do Sept. 16, '85
Berry, Wm.	2	52		Point St. Charles	do Nov. 13, '79
Beauchemin, Louis	30	46		Varenes	do do 3, '86
Beauchemin, F. X.	4	74		41 Commissioner	do April 25, '85
Beaudry, Anésie	4	59		Montebello	do Oct. 28, '84
Boudreau, Rev. E. F.	1	92		Ste. Cunegonde.	do Sept. 21, '86
Boisseau, Siméon	6	66		Cor. Maiso'neuve and Ontario Ss	do Dec. 28, '82
Bolton, Richard.	11	85		Lachine	do Aug. 28, '79
Brady, Ellen (Mrs. W. Barnes)	2	47		385 La gauchetière St.	do Sept. 13, '83
Bowe, James Henry.	4	17		5 Molsons Bank Chambers	do June 20, '84
Brosseau, Louis	5	58		Laprairie	do April 10, '84
Boudreau, Michel	2	18		Rivière Beaudet.	do Dec. 19, '85
Bulger, Emery	2	81		165 St. Elizabeth	do Oct. 25, '87
Belanger, Pierre	8	39		Montreal.	do Dec. 5, '79
Bowen, Richard.	1	12		15 St. Antoine S	do May 19, '85
Burch, Frank	1	51		420 St. Denis	do Dec. 27, '80
Bourret, Michael	3	52		Montreal	do May 20, '79
Brien dit Desroches, Francis, in trust for son Joseph	17	01		Pointeaux Trembles	do Oct. 29, '81
Bourret, Caroline.	1	60		Montreal.	do Dec. 26, '84
Bennett & Co.	5	98		453 St. Paul St.	do Aug. 26, '79
Brien, Jean-Baptiste	1	17		48 Sanguinet St.	do Feb. 6, '81
Brown, F. J., in trust for Deliona Couillard	1	18		St. Lawrence St.	do do 26, '85
Bourgeault, Georges Saul.	2	16		St. Paul St.	do Dec. 2, '79
Barrington, Finley D.	1	33		1805 Notre-Dame	do July 29, '86
Carried forward		4,522	77		

a Dead.

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Bauque d'Économie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		4,522 77			
Boyd, Mary (Mrs. Thos. Riley).....		43 40	8 Vallée St.	Head office.	July 30, '80
Brien dit Desroches, Marie (Mrs. A. Greene)		4 02	Montreal.	do	Dec. 13, '83
Bourdon, Bernadette		15 95	167 St. Lawrence	do	Jan. 14, '86
Brady, Ann.		1 42	52 McGill Coll. Avenue.	do	Sept. 14, '83
Bourcier, Félicité (Mrs. J. Dorais)		1 26	Longue Pointe..	do	Mar. 30, '85
Bigonèse, Eleonore		138 34	207 Notre-Dame	do	April 23, '84
Beauchamp, J. C., in trust		1 34	11 Place d'Armes	do	Mar. 21, '85
Boucher, Antoine		1 49	624 Mignonne St	do	Dec. 30, '85
Brais, L. A		1 85	Montreal	do	Feb. 3, '82
Belanger, Rev. Alfred		8 01	Coteau St. Louis	do	April 21, '85
Bissonnette, Joseph W. N.		22 47	Cèdres	do	Dec. 20, '81
Barclay, Thomas David		3 31	Montreal	do	May 3, '86
Bourret, H. A., in trust		2 65	Montreal	do	Oct. 23, '86
Bolté, Auguste		1 88	22 St. Dizier St.	do	Jan. 4, '79
Bourbonnière, Avila		3 07	Montreal	do	Dec. 22, '80
Beauregard, Philéas		1 45	655 Mignonne St	do	do 23, '85
Bianchard, Miss M. M. Emélie		601 35	Montreal	do	April 3, '86
Brunet dit Belhumeur, Louis		1 65	do	do	June 11, '83
Bergin, Michael		1 53	do	do	Nov. 13, '84
Benoit, Joseph I.		4 95	304 Peel St	do	June 16, '84
Beaujean, Alfred		3 74	Valleyfield	do	Dec. 4, '85
Brown, Ann (Mrs. Geo. McDonald)		2 61	194 St. James St	do	May 15, '84
Bourdon, Charles		1 21	3 & 5 St. Paul St	do	July 6, '83
Beaudry, Alex. Geo.		3 61	256 St. Paul St.	do	Nov. 15, '82
Bowles, Harriet M.		1 29	1466 St. Catherine St.	do	Dec. 24, '81
Bristow, William		161 38	Ottawa	do	May 12, '77
Baril, Alexander, agent, in trust for Blanche Benjamin		4 97	78½ Lagauchetière St.	do	July 13, '85
Beaudry, Alfred		4 76	St. Paul l'Ermite	do	Feb. 3, '86
Bain, Mary Ann		7 06	2 Witcheson Ave	do	Oct. 1, '85
Beard, Charles J.		9 57	Montreal	do	Nov. 12, '79
Brogan, Anthony N.P., in trust for Jno. Lawlor		4 13	58 St. James St.	do	Sept. 4, '78
Berthiaume & Sabourin		1 22	212 Notre-Dame St.	do	Aug. 6, '86
Benefit Society of Chanteloup's Employées		1 50	Montreal	do	do 28, '83
Boyer dit Laderoute, Christine (Mrs. F. Lapière)		4,778 90	246 German St .	do	do 25, '86
Bourret, Hormidas A., executor		1 51	Montreal	do	Mar. 8, '77
Beat, Edith (minor)		1 29	16 Anderson St.	do	Feb. 14, '83
Boivin, Leonard S.		11 79	227 Commissioners St	do	Aug. 24, '81
Brooke, Charles Jas.		4 93	194 St. James St	do	do 14, '84
Benallack & Co., H.		2 96	112 Bleury St.	do	Oct. 20, '80
Bouthillier, Louise		1 37	Montreal	do	Jan. 15, '84
Brown, Jennie (Mrs. S. Brown)		1 26	13 Lincoln Ave .	do	Mar. 1, '86
Bernier, Octave		8 87	1594 Notre-Dame St.	do	May 11, '86
Bisson, Louis		1 80	273 Mignonne St	do	Sept. 13, '86
Bourret, Arthur		2 55	326 St. Urbain St	do	June 1, '86
Bissonnette, Marie Louise		43 97	Vareennes	do	Mar. 21, '82
Byrne, John J.		1 49	710 Craig St	do	Oct. 25, '83
Bond, Rev. William B., in trust for Mrs. Woodruff's children		88 00	Montreal	do	April 4, '78
Carried forward		10,541 90			

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward.....		10,541 90			
Beaudoin, Rev. Clovis		2 27	St. Jean.....	Head office..	April 28, '84
Boisseau, Edouard.....		86 86	111 Notre-Dame St.....	do ..	Feb. 20, '86
Barker, Maria (Mrs. C. G. Jones)		12 43	207 Cadieux St..	do ..	Sept. 16, '82
Boissonault, Philomène.....		2 14	St. Valentin.....	do ..	June 30, '86
Brogan, Maggie.....		14 92	Hemmingford, P. Q.....	do ..	May 7, '86
Belair, Ludger		1 11	43 Collège St.....	do ..	Nov. 24, '83
Beauvais, Olivine.....		1 23	1451 Notre-Dame St.....	do ..	do 12, '86
Badgley, Miss Claudine in trust for Laura Louise Moore, daughter of H. S. Moore.....		12 06	64 McGill College Ave	do ..	Aug. 14, '86
Bourcier, Antoine.....		1,014 75	Chateauguay.....	do ..	June 30, '87
aBellefeuille, Clovis, cultivateur (in trust for grand-daughters, Marie Louise and Marie Mathilde).....		61 19	Lachine.....	do ..	Oct. 17, '87
Brossard, Virginie.....		1 31	Laprairie.....	do ..	Mar. 1, '87
Burnett, Martha (Mrs. Graham).....		3 17	488 Dorchester st	do ..	July. 21, '87
Birks, Frederick, in trust for Edith Dillon Birks.....		11 78	Montreal.....	do ..	May 10, '87
Beauchamp, Joseph C., in trust for H. H. Pigeon.....		2 84	11 Place d'Armes	do ..	Feb. 19, '85
Betournay, Pierre.....		17 41	St. Lambert.....	do ..	Nov. 14, '87
Bertrand, Mathilde (veuve Rolson).....		1 99	St. Andrews.....	do ..	Aug. 16, '87
Bissonnette, Emile, minor.....		11 60	Cèdres.....	do ..	Nov. 14, '87
Bissonnette, Alice.....		11 60	do ..	do ..	do 14, '87
Burland, Georgina N.....		29 04	287 University st	do ..	do 21, '87
Beaupré, Edmond.....		3 33	Montreal.....	do ..	Oct. 25, '87
Brown, Emma (Mrs. Webster Flockton).....		3 81	1289 St. Catherine	do ..	June 20, '87
Britt, William E.....		62 67	133 Collège st..	do ..	Aug. 26, '87
Barclay, Eveline Bertha, minor.....		595 36	10 McGregor st..	do ..	June 10, '87
Boyd, Robert E.....		7 31	12 N. Dame st. W	do ..	July 23, '87
Bachand, H. W.....		2 87	149 St. James st.	do ..	April 30, '87
Bonhomme, J. Baptiste, Fils.....		1 14	Dorval.....	do ..	May 2, '87
Bourrett, H. A., in trust.....		1 12	Montreal.....	do ..	April 30, '86
Bourcier, Miss Arphalice.....		17 67	Chateauguay ..	do ..	June 6, '87
Beaudoin, Emma.....		59 38	Longue Pointe..	do ..	April 25, '82
Bôhn, Joseph, N.P.....		6 03	Montreal.....	do ..	Oct. 24, '87
Bissonnette, Eadras, in trust for daughter, Blôndine.....		42 31	Cèdres.....	do ..	Nov. 14, '87
Berard & Major.....		2 14	Montreal.....	do ..	April 2, '87
Brais, Jos. E., treasurer for Club Nautique de Beceil.....		1 67	St. Hilaire.....	do ..	Nov. 8, '87
Beauchamp, Joseph C., trustee.....		6 19	11 P. d'Armes Hill	do ..	Aug. 24, '87
Blumenthal, Eva (Mrs. N. Farcimer).....		1 88	Montreal.....	do ..	May 16, '87
Beaudry, Armand.....		2 79	do ..	do ..	Jan. 19, '86
Bayley, Ellen (Mrs. John Manning).....		3 32	do ..	do ..	Sept. 16, '87
Belisle, Georgiana.....		5 84	1694 N. Dame st.	do ..	do 8, '87
Boucher, Vitaline (Mrs. F. Malvion).....		2 31	206 St. Dominique	do ..	do 19, '87
Black, Elizabeth (Mrs. J. E. Walsh).....		145 89	162 Mance st.....	do ..	July 30, '87
Baker, Catherine (Mrs. J. E. Murphy).....		1 35	Montreal.....	do ..	April 2, '87
Benard, Alphonse.....		11 84	St. Julie.....	do ..	Sept. 6, '87
Barrett, Mary Frances (widow Galbraith Ward).....		1 93	Montreal.....	do ..	Oct. 19, '86
Behrends, Oscar.....		3 89	129 Mansfield st.	do ..	Nov. 30, '87
Brand, William E.....		7 41	35½ Alexander st	do ..	Aug. 4, '87
Carried forward.....		12,843 65			
a Dead.....					

Unpaid Dividends.

Montreal City and District Savings Bank—*Continued.*

(Banque d'Economie de la Cité et du District de Montréal—*Suite.*)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends paid for 5 years and over. Dividendes payées pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		12,843 06			
αClark, W. R.		29 79	Montreal..	Head office..	Dec. 26, '51
Carroll, Thomas.		232 43	do	do	Mar. 19, '52
Curran, Ellen.		59 82	do	do	Nov. 17, '56
Connolly, Bridget.		297 22	do	do	Oct. 5, '57
Conseil Central de Tempérance		28 49	do	do	May 10, '62
Cusack, Walter, in trust.		4 27	do	do	July 17, '63
αCuthbert, John.		15 82	do	do	Jan. 13, '63
Coulombe, Catherine		58 11	do	do	Mar. 24, '65
Chevalier, Eliza (Mrs. Gierch).		9 68	10 St. Lambert St	do	Dec. 7, '65
Carre, Marie.		6 88	Sorel	do	Aug. 2, '70
Clark, William, minor.		2 41	Côte St. Luc.	do	Mar. 4, '70
Cholette, Rev. Flavien, pour la fabrique de St. Polycarpe.		2 60	St. Polycarpe.	do	June 12, '66
Carlisle, J. & W. C.		13 98	Montreal.	do	July 18, '66
Clark, Octavia H. Y.		4 80	St. Denis St.	do	do 1, '69
Chauveau, Pierre.		1 92	Quebec.	do	Feb. 11, '70
Costello, Mary A. (Mrs. O. H. Clark).		21 78	St. Denis St.	do	June 3, '70
Crevier, Louis C.		2 18	99 St. Lawrence.	do	April 28, '71
Clark, O. H. E., M.D.		4 85	St. Denis St.	do	Oct. 2, '71
Cohen, Lawrence.		14 03	Montreal.	do	Dec. 11, '72
Canada West Mining Company		13 28	do	do	Aug. 6, '72
Cameron, Alexander.		84 31	do	do	do 6, '72
Champoux, Rev. L. Z.		1 97	Terrebonne.	do	Dec. 19, '72
αCarroll, Patrick.		2 32	Montreal.	do	Oct. 11, '72
Conover, Evelyn.		5 39	270 St. Antoine.	do	Feb. 2, '72
Carter, Edward, for estate Brooke.		9 26	Montreal.	do	Oct. 1, '72
Cotret, René E.		3 64	do	do	May 25, '72
Chapman, Elizabeth (Mrs. N. Lapham)		5 14	do	do	July 3, '72
Clifford, Milcha (widow P. Dawson).		2 52	do	do	June 28, '73
Carter, Mary E. (Mrs. G. P. Brimley).		16 40	7 Burnside Place	do	July 3, '72
Cain, Joseph.		3 23	Montreal.	do	May 23, '74
Clark, Randolph, G. T. R.		3 35	do	do	Oct. 20, '74
Club Montarville de Longueuil		10 56	Longueuil	do	Nov. 27, '75
Curran, Margaret (Mrs. D. Curran).		8 40	Montreal.	do	Dec. 21, '74
Cooke, C. M. (Mrs. M. W. Cooke).		13 65	Chicago, Ill.	do	Nov. 19, '75
Clancey, Margaret (Mrs. Walsh).		1 33	Montreal.	do	May 25, '75
Curran, J. J.		2 44	do	do	Dec. 27, '77
Clark, James.		3 19	38 Bernard St.	do	June 27, '77
Chaput, Augustin.		2 30	Grand St. Esprit	do	Nov. 11, '75
Cross & Lunn.		8 77	Montreal.	do	July 14, '76
Charron, Charles.		1 61	do	do	April 14, '74
Cooper, Charles.		0 26	53 Cadieux St.	do	Oct. 6, '84
Church, Sarah.		6 82	Montreal.	do	Aug. 2, '77
Cadieux, Michel.		7 04	Varennes.	do	May 3, '76
Clarke, James.		1 75	Montreal.	do	Aug. 1, '78
Choquette, Clara.		34 60	do	do	Mar. 6, '74
Crawford, Victoria E. (Mrs. Jno. Mordon)		3 10	do	do	Sept. 30, '75
Cormack, Magnus, in trust for son Charles Thomas.		9 16	Edwardsburg.	do	Nov. 16, '74
Coulombe, Louise Emerance, widow F. A. Beauchamp.		1 41	Outremont.	do	Jan. 3, '77
Curran, John.		1 78	82 Colborne St.	do	July 5, '75
αCourt, James, assignee for estate of A. Walker.		182 08	Montreal.	do	July 18, '81
αCourt, James, assignee for estate of W. M. Rice.		371 83	do	do	do 18, '81
Carried forward.		14,477 01			

α Dead.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		14,477 01			
a Cleary, Catherine (Mrs. J. Flynn)		76 67	Montreal.....	Head office.	June 15, '81
Cannon, Patrick		3 45	do	do	Oct. 5, '78
Charlebois, Alphonse, in trust for his father Arsène		15 88	do	do	Aug. 19, '80
Cronin, Wm. F.		2 35	do	do	Mar. 22, '77
Cunningham, Eliza		2 52	89 Bleury St.	do	Aug. 17, '76
Curtis, Joseph W.		1 19	Montreal.....	do	April 27, '77
Charette, Marie		23 99	139 St. Charles Borrominée. ...	do	do 13, '77
Cooper, Jane		2 27	Montreal.....	do	July 4, '77
Cook, Albert		23 50	102 Mansfield St.	do	Aug. 18, '81
Carmody Brothers		1 61	118 St. Lawrence	do	Jan. 12, '81
Chapleau, Alphonse		1 94	138 Wolfe St.	do	May 12, '79
a Conroy, His Excellency the Right Rev. Geo., Delegate Apostolic		1 19	Montreal.....	do	Dec. 13, '77
Coffin, Lucie (Mrs. P. Lamothe)		3 48	do	do	July 4, '84
Charest, Angelina		2 25	97 Cathedral St.	do	Nov. 15, '80
Clément, Délima (Mrs. M. Poirier)		5 03	Lacolle	do	Oct. 30, '79
Courtney, Alex		1 88	Bleury St.	do	Aug. 30, '75
Carpenter, George		6 96	Montreal.....	do	May 27, '80
Cook, James P		0 94	34 St. James St.	do	do 20, '81
Carlyle, Frances E. (Mrs. S. McConkey)		1 12	Montreal.....	do	Feb. 19, '81
Crawford, Victoria E. (Mrs. J. H. Madden)		4 18	1454 St. Catherine	do	Oct. 1, '79
Charbonneau, Delphine (Mrs. H. Lortie)		5 05	Montreal.....	do	April 22, '80
Chaput, Josephine (Mrs. A. Hudon)		6 59	Côte St. Antoine	do	July 12, '80
Court, James, assignee for estate of Baillie, Warnock & Co.		154 11	Montreal.....	do	do 18, '79
Craig, Charles J		1 97	do	do	Dec. 24, '79
Clarke, James		10 41	28 Bernard St.	do	April 15, '79
Chaturn, James N		3 37	29 St. Charles Borrominée. ...	do	June 15, '80
Côté, Victor L		2 30	499 Mignonne St.	do	do 13, '81
Conogham, John N		1 30	72 McGill St.	do	Sept. 17, '85
Clerk, Emélie (Mrs. H. Jeannotte)		3 41	287 Dorchester ..	do	Feb 15, '86
Clark, Alexander H		5 61	16 Phillips Sq.	do	June 30, '82
Carmel, L. A. E		2 77	336 St. Paul St.	do	do 30, '83
Chaffey, Catherine		3 09	16 St. Bernard ..	do	Dec. 29, '82
Cheffer, Téléphone		6 28	St. Polycarpe	do	July 23, '81
Charron, Ernest		1 76	Boucherville	do	Mar. 14, '83
Côté, Joseph D., and wife Adelaïde		2 53	Tanneries	do	June 3, '82
Châtillon, Louis		1 29	Longue Pointe	do	April 3, '86
Caisse, Fabien		9 57	Lachine	do	May 9, '84
Chévrefils, Rev. George		5 82	St. Anne	do	Jan. 3, '84
Cullinan, Johanna B		1 73	Montreal.....	do	Nov. 27, '82
Carroll, Elizabeth (Mrs. W. McNiece)		7 40	do	do	May 7, '85
Cameron, Christie		833 63	St. Anicet	do	Aug. 26, '79
Chaput, Délima		392 71	Montreal.....	do	Feb. 9, '84
Caillé, Miss Aurélie		31 05	St. Léon	do	Sept. 4, '86
Cookson, Elizabeth M		53 60	Montreal.....	do	April 15, '84
Coursol, Henriette (Mrs. R. Kane)		5 01	do	do	Sept. 10, '85
Carrières, Victorine, widow of Joseph Charlebois		650 78	St. Henri	do	Jan. 29, '78
Corriveau, C. J.		131 68	Montreal.....	do	Nov. 24, '85
Cameron, William		26 31	Lancaster, Ont.	do	Feb. 4, '85
Courtemanche, Amélie		1 51	425 Lagauchetière	do	Dec. 19, '81
Carried forward		17,022 05			

a Dead.

Unpaid Dividends.

Montreal City and District Savings Bank—*Continued.*

(Banque d'Economie de la Cité et du District de Montréal—*Suite.*)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balance standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		17,022 05			
Cléroux, François		2 62	St. Martin	Head office.	Sept. 15, '83
Coderre, Téléphore		1 50	89 St. Antoine St.	do	May 16, '85
Chartrand, Menasippe		1 31	Village St. Jean Baptiste	do	July 29, '85
Conway, Louisa Jane (Mrs. W. E. Cooper)		210 89	6 St. Hypolite St.	do	Aug. 14, '85
Cassant, Vital		1 87	284 St. Dominique	do	April 25, '79
Cormier, Ludger		2 64	L'Assomption ..	do	July 9, '86
Court, James, assignee for estate of Alex. Murphy Cuddihy		78 57	Montreal	do	May 29, '79
Courteau, Georgiana (Mrs. T. Poirier)		0 61	691 St. Lawrence	do	do 4, '85
Charest, S., & Co.		0 61	208 do	do	April 10, '87
Court, James, assignee for estate of Hudon & Plamondon		116 64	Montreal	do	May 29, '79
Cooke, W. J., in trust for Délima Couillard		10 10	11 Concord St.	do	Jan. 7, '85
Carroll, Rev. Thos. M., in trust for sister Annie		2 54	Contrecoeur	do	Aug. 23, '81
Corporation of Woman's Hospital		13 54	51 St. Andrew St	do	June 14, '82
Crowley, Barbara		17 18	Montreal	do	July 4, '85
Corporation du Séminaire de St. Hyacinthe		6 11	St. Hyacinthe	do	May 9, '84
Charest, Emery		4 58	647 St. Dominique	do	Aug. 17, '85
Clearihue, Alexander H.		1 27	163 Cadieux St.	do	May 22, '83
Court, James, assignee for estate of John Smith		6 40	22 St. John St.	do	July 22, '78
Charron, Therstle		3 82	Longueuil	do	do 9, '84
Cowan, Robert		1 97	235 St. James St.	do	Feb. 5, '83
Charland, Malvina (Mrs. J. Beauchamp)		3 03	259 St. Christ'phe	do	Sept. 2, '85
Crooks, Mary L. (Mrs. H. Gilchrist), in trust for son Fred. Chapman		7 62	Grenville	do	Dec. 26, '78
Crooks, Mary L. (Mrs. H. Gilchrist), in trust for son H. Chapman		7 62	do	do	do 26, '78
Crooks, Mary L. (Mrs. H. Gilchrist), in trust for son Hugh Allan		7 62	do	do	do 26, '78
Caron, George		1 13	St. Mary's Coll'ge	do	April 21, '86
Chénier, Benjamin		1 65	Montreal	do	May 12, '86
Campbell, C. C., in trust for J. Bushnell & Co.		89 52	do	do	Dec. 9, '85
Cullinan, Andrew, in trust for daughter Catherine Ann		4 18	do	do	Jan. 20, '86
Coverton, Frederick		1 05	41 St. Jean-Baptiste	do	Nov. 5, '81
Coursol, Georgianna (Mrs. Chas.), in trust for daughter Hera		36 15	St. John's, P.Q.	do	Feb. 5, '86
Clarke, Mary E. (Mrs. F. Hughes)		71 52	Montreal	do	Jan. 30, '80
Chabert, L'Abbé		13 55	do	do	April 30, '85
Crathern, John C.		1 32	699 Sherbrooke	do	Dec. 4, '85
Collette, Marie Louise (veuve Alfred Bissonnette)		4 07	Varenes	do	Jan. 19, '84
Collette, Ernest		2 69	Montreal	do	Sept. 19, '85
Cardinal, Napoléon		5 82	229 St. Elizabeth	do	do 8, '85
Coupland, Gilbert		1 69	151 St. Antoine	do	Nov. 5, '84
Cooke, Joseph		2 01	131 Drolet St.	do	May 11, '82
Chrisholm, Thomas J.		2 34	847 St. Catherine	do	Feb. 23, '79
Cleary, Peter Joseph		3 37	20 Ottawa St.	do	Dec. 28, '76
Charrette, Caroline		17 19	23 St. Hubert St.	do	Feb. 25, '78
Cullinan, Andrew		5 00	Montreal	do	Jan. 20, '86
Carried forward		17,796 96			

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	¢ cts.	¢ cts.			
Brought forward		17,796 96			
Cooke, G. L.		3 21	Montreal	Head office.	Jan. 31, '77
Colquhoun, Victoria		2 32	10 St. Constant.	do	June 20, '82
Coffey, John		5,136 68	Montreal	do	Jan. 12, '82
Cooke, Francis		7 92	11 Concord St.	do	Dec. 17, '77
Charest, Henriette		6 46	Longue Pointe Asylum	do	June 23, '86
Crack, Robert, and wife, Mary F. Howden and James Howden		12 57	Montreal	do	Dec. 6, '78
Carmichael, John D.		22 98	10 Radegonde St.	do	Oct. 5, '86
Clark, Mary N. (Mrs. J. N. Sault)		1 18	St. Albans, Vt.	do	Dec. 5, '86
Clément, Onézime		1 84	72 Turgeon St.	do	June 19, '85
Carrière, Louis		2 79	556 Sanguinet St.	do	Feb. 8, '83
Coderre, Ernestine E.		3 34	Cor. Dorchester and St. Denis	do	July 17, '85
Chapdelaine, Philomène		4 22	St. Vincent de Paul	do	May 8, '83
Cross, Selkirk, in trust		2 38	Montreal	do	Feb. 25, '85
Chapman, Charles C		1 84	291 St. Martin St.	do	Aug. 19, '86
Cambridge, Charles M.		16 07	26 Aylmer St.	do	May 9, '87
Collin, Rev. Charles (pour l'union de prières de la paroisse St. Lin)		79 24	St. Lin	do	Aug. 28, '86
Clunie, John		3 75	466 St. Dominique	do	Dec. 10, '87
Crevier, Sophie (Mrs. Gervais Cousineau)		2 21	St. Laurent St.	do	Nov. 14, '87
Clément, Isidore		9 86	Cor. Rachel and St. Elizabeth	do	July 12, '87
Cunningham, Mary E.		15 84	32 Anderson St.	do	do 8, '87
Cadioux, Jean-Baptiste		3 89	Montreal	do	Jan. 18, '87
Champagne, Luc		10 52	Longueuil	do	do 18, '87
Cholette, Philomène		1 65	29 St. Louis St.	do	June 24, '87
Cloran, H. J., and Bedard, Edouard		5 87	Montreal	do	Dec. 3, '87
Cunningham, William		13 93	32 Anderson St.	do	July 6, '87
Cross, Samuel		1 24	Montreal	do	Jan. 7, '87
Conway, James		4 50	do	do	Mar. 9, '87
Conway, Catherine		71 92	366 Lagauchetière	do	do 31, '87
Cullinan, Andrew, for son A. P.		10 74	Montreal	do	Feb. 17, '87
Clerk, Edmund		1 93	289 Dorchester	do	May 13, '87
Chaput, Henri A.		3 63	St. Denis St.	do	Nov. 3, '87
Chaffey, James		68 90	Montreal	do	Feb. 4, '87
Castle, William T., in trust for mother Ellen S.		60 99	do	do	do 2, '87
Cochrane, Denis		160 14	86 Mansfield St.	do	Oct. 21, '87
Clunie, Bessie		11 71	Montreal	do	Nov. 5, '87
Carmichael, Margaret C. (Mrs. W. Hendril)		2 03	1991 St. Catherine	do	July 13, '87
Condon, Ellen (widow John Quinn)		77 27	14 Ste. Famille St.	do	Nov. 7, '87
Coburn, Miss Mary		5 03	1524 St. Catherine	do	June 22, '86
Cousineau, Rev. J. B. A.		12 71	Piopolis, County Compton	do	Dec. 7, '87
Connolly, Mary Ann		43 16	178 Nazareth St.	do	Oct. 10, '87
Carmichael, Henry B. W.		6 20	60 Windsor St.	do	do 27, '87
Clerk, Joseph H.		3 90	60 Latour St.	do	Jan. 7, '87
Campbell, John		1 33	59 St. Dominique	do	April 7, '83
Carroll, Elizabeth (widow Wm. McNeil)		2 11	76 St. Maurice	do	May 23, '87
Cooper, Frederick		1 20	35 Fulford St.	do	April 26, '87
Canniff, John		1,172 19	155 Wellington	do	Aug. 17, '87
aDoutre, Gonzalve		0 88	Montreal	do	Nov. 4, '75
De Golyer, Anna M.		2 87	do	do	Aug. 11, '63
Carried forward		24,896 10			

a Dead

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward.....		24,896 10			
De Golyer, Kate E.....		3 32	Sanguinet St.....	Head office..	June 23, '64
Donaghue, Mary (Mrs. R. Sparkles).....		31 43	Mountain St.....	do	Mar. 17, '69
Davis, Jane.....		2 47	Phillips Square.....	do	June 11, '67
Duncan, Adam.....		2 76	52 Farm St.....	do	Dec. 3, '70
Dubois, Maurice A.....		24 50	Montreal.....	do	April 21, '70
DeBeaujeu, and R. DeBeaujeu.....		1 34	do	do	June 11, '70
Donnelly, Annie (Mrs. P. Lafrance).....		4 20	51 St. Antoine St	do	Sept. 11, '71
Deschamps, Julienne.....		20 94	Bout de l'Île.....	do	Jan. 23, '71
Décarie, Marguerite.....		17 74	Côte des Neiges.....	do	do 30, '71
Doherty, Thomas J.....		2 17	Montreal.....	do	Feb. 8, '72
Dorion, Marie Louise.....		6 65	L'Assomption.....	do	Dec. 11, '73
Dubois, E. A.....		1 56	Côte des Neiges.....	do	June 3, '74
De Gaspé, Adelaide C. (widow De- Beaujeu).....		1 71	Montreal.....	do	Jan. 15, '74
Dean, Eliza.....		3 12	1044 St. Cath'rn.	do	May 2, '73
Desrosiers, E.....		1 19	Montreal.....	do	do 30, '74
«Doutre, Gonzalve, in trust for son Lor- enzo.....		2 08	do	do	do 26, '76
Doherty, Helen E.....		6 43	St. Famille St..	do	Jan. 4, '74
De Gaspé, Adelaide C. (widow De- Beaujeu.....		1 53	Montreal.....	do	do 15, '74
Dunbar, David.....		523 39	do	do	Dec. 31, '76
Dorval, Josephine.....		2 37	do	do	Mar. 26, '74
Desmarais, Olivier.....		1 58	do	do	May 13, '77
Delva, Cyrille.....		10 12	do	do	Mar. 7, '74
Deschesnes, Eugénie (widow V. Dufault)		2 96	49 Durham St.....	do	May 1, '76
Drake, Mary Anne (widow G. Giltman).		2 72	Montreal.....	do	Feb. 10, '76
Davis, John.....		2 25	do	do	Oct. 27, '77
Dufresne, Joseph.....		2 42	St. Johns, P.Q..	do	do 23, '73
Dionne, Rev. D.....		1 83	Montreal.....	do	Mar. 17, '76
Dupont, Marie Louise, minor.....		3 15	St. Clet.....	do	Mar. 25, '75
Dwyer, Thomas.....		8 55	Longueuil.....	do	June 3, '72
Desmarais, Philomène (Mrs. Benoit).....		7 04	Montreal.....	do	Jan. 2, '73
De Labrière, Boucher.....		1 74	do	do	Feb. 8, '76
De Beaujeu, G. R., in trust.....		2 07	Coteau du Lac.....	do	Nov. 5, '75
Davis, Eugene H.....		26 07	656 Palace St..	do	Feb. 17, '76
«Dubreuil, Joseph.....		56 46	Pointe aux Trem- bles.....	do	Mar. 27, '84
Douglas, Margaret (Mrs. John Ramage).....		2 37	Côte des Neiges.....	do	May 27, '79
Dunkin, Hon. C.....		16 38	Montreal.....	do	June 15, '78
Denis, Joseph.....		1 65	22 St. Philippe..	do	do 1, '80
Dunlop, John.....		3 31	Montreal.....	do	May 21, '81
De Bellefeuille, E. A.....		1 81	St. Eustache.....	do	July 10, '78
Doahue, Louisa.....		102 64	Montreal.....	do	do 27, '80
Derepentigny, Adèle (Mrs. Geo. Denis)		48 42	Ste. Claire.....	do	Oct. 31, '81
Dumazuel, Antonia (Mrs. E. Robillard)		8 64	2 St. Denis St..	do	April 19, '83
Duggan, Miss Ann.....		2 03	Montreal.....	do	Nov. 15, '81
David, Alfred.....		6 47	Laprairie.....	do	June 1, '74
Devlin, Bernard.....		8 48	118 St. James St	do	Sept. 11, '79
De Beaumont, Alfred L., minor.....		1 28	Montreal.....	do	June 24, '79
De Sola, Abraham, in trust.....		3 55	do	do	July 20, '80
Drugan, John.....		5 02	Mignonne St.....	do	May 7, '78
Durand, Marguerite (Mrs. N. G. Bour- bonnière).....		20 79	15 Perrault Lane	do	Dec. 18, '80
Deacon, E.....		27 62	Red Rock.....	do	Jan. 13, '85
Desrochers, Marie L. (Mrs. Marotte).....		2 10	Montreal.....	do	Nov. 25, '86
Dumesnil, Rev. A.....		11 65	Séminaire de St. Hyacinthe.....	do	Sept. 14, '82
Carried forward.....		25,960 17			

α Dead.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances pendans depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		25,960 17			
DeCastiau, Victor.....		1 68	Montreal.....	Head office..	Sept. 3, '83
Dalby, Henry.....		1 10	293 St. Charles Borromée.....	do ..	Nov. 22, '86
Ducharme, Michel		4 24	113 Notre Dame	do ..	July 19, '81
Devine, Ellen (widow Jas. Corcoran).....		4 77	Montreal.....	do ..	June 8, '80
Donegan, James, and wife, Annie Harker.....		2 97	81 St. Joseph St.	do ..	Feb. 10, '85
Donnelly, Hugh		82 14	Montreal.....	do ..	Dec. 20, '77
Dompiere, Henriette.....		6 78	250 Notre Dame.	do ..	Mar. 24, '84
Donnelly, Eliza (Mrs. Donnelly).....		2 37	19 St. James St.	do ..	Jan. 14, '86
Dames de l'Hotel Dieu.....		41 95	L'Acadie, New Brunswick.....	do ..	Dec. 3, '81
Dorais, Joseph P.....		11 64	Montreal.....	do ..	Sept. 6, '77
Doherty, M. M. A., minor.....		1 57	do	do ..	Dec. 17, '88
Doherty, A. M., minor.....		4 21	do	do ..	May 21, '79
Dalton, Miss Margaret L.....		1 32	St. James St.....	do ..	Feb. 24, '82
Dalton, Miss Emily Maude.....		1 32	do	do ..	do 24, '82
Dufresne, Louis Philippe, in trust for Mary Alice.....		74 35	Montreal.....	do ..	Mar. 8, '82
Drapeau, F. X.....		1 12	do	do ..	May 14, '84
Dansereau, Hercules.....		4 74	do	do ..	Oct. 6, '84
Décarie, Pierre C.....		7 51	St. Laurent.....	do ..	July 18, '84
Darling, Adam, in trust.....		2 83	417 St. Paul St..	do ..	Sept. 3, '86
Desjardins, Cyrille.....		2 26	Ste. Rose	do ..	July 14, '86
Donnelly, Michael.....		9 66	716 Bonaventure	do ..	Mar. 10, '84
Duffy, Annie (Mrs. J. Byrne).....		2 93	182 St. James St.	do ..	June 25, '85
Dion, J. O.....		2 96	Chambly Basin.	do ..	Sept. 18, '85
D'Orsonnens, Lt.-Col. Gustave.....		17 92	Montreal.....	do ..	do 8, '83
Ducharme, L. (Mrs. F. Hardy).....		3 09	do	do ..	June 18, '79
Daoust, Alexander E.....		1 24	45½ Champ de Mars.....	do ..	May 3, '86
Dépatie, Arcade.....		32 14	190 St. Lawrence	do ..	Nov. 11, '84
Dumouchel, Cyprien.....		1 76	71½ St. Paul St..	do ..	May 4, '86
Donegan, Mary (Mrs. A. M. McDonald).....		72 66	Lachine.....	do ..	Aug. 17, '85
Dufort, Victor.....		6 76	46 Osborne St....	do ..	Nov. 13, '85
Duchesneau, Julie (Mrs. D. Olivier).....		1 43	Montreal.....	do ..	April 4, '78
Davidson, James B., in trust for Trinity Church Endowment.....		4 73	do	do ..	Sept. 17, '81
Dewitt, Emily F.....		2 00	949 Dorchester St	do ..	Dec. 12, '84
Davignon, Wilfrid, for estate Pierre Davignon.....		1 61	Longueuil.....	do ..	Oct. 22, '83
Dansereau, Louis.....		2 71	17 St. James St.	do ..	Nov. 23, '83
Dauphin, Henri A.....		2 19	740 St. Catherine	do ..	July 14, '84
Duff, J. M., in trust for Mrs. Mary Flanagan.....		4 00	118 St. James St.	do ..	Sept. 28, '82
Duret, Jean-Baptiste.....		1 90	Longue Pointe Asylum.....	do ..	Mar. 16, '85
Duguay, Désiré.....		6 24	Lachenaie.....	do ..	May 14, '86
Dufresne, Joseph O. I.....		1 46	31 St. Hubert St.	do ..	July 2, '80
Doherty, John.....		11 84	170 Anne St....	do ..	Oct. 28, '84
Dorval, Miss Lumina.....		1 05	161 Sanguinet St	do ..	Dec. 28, '86
Dwane & O'Brien.....		3 10	Montreal.....	do ..	Sept. 2, '75
Darling, James.....		4 79	Hochelaga.....	do ..	Jan. 16, '86
Dryden, Thomas.....		43 92	Dunham.....	do ..	Dec. 2, '75
Dufresne, L. P., in trust for son.....		50 19	97 St. Joseph St.	do ..	June 8, '81
Davidson, Walter.....		4 20	132 St. Hypolite S	do ..	Sept. 5, '85
DeBellefeuille, McDonald, Marie Louise, in trust for Rose Daly.....		7 01	692 Sherbrooke	do ..	Mar. 6, '84
Demers, Alphonse.....		4 30	283 St. Dominique	do ..	July 2, '86
Carried forward.....		26,530 83			

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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Brought forward	\$6	\$6	26,530 83		
Daigneault, Rev. Jos. C.	15 17	15 17	Ste. Julie	Head office.	June 16, '84
Destroismaisons, Gustave	1 53	1 53	322 Hochelaga	do	Aug. 2, '85
Dickson, D. J.	12 10	12 10	54 Forfar St.	do	Oct. 31, '83
Davidson, Margaret	70 00	70 00	Montreal	do	Jan. 24, '85
Davidson, A. E. (Mrs. Robt. J. E. R.)	60 02	60 02	Frelighsburg	do	April 2, '84
Demers, Jean-Baptiste	2 40	2 40	Montreal	do	Aug. 13, '84
Dominion Leather Board Co.	4 08	4 08	do	do	April 13, '85
Daoust, Ezilda (Mrs. Réme Arbour)	1 63	1 63	615 St. Lawrence	do	July 24, '83
Delinelle, Rév. Zéphirin	317 21	317 21	Hochelaga	do	do 18, '82
Donaldson, Sarah	13 75	13 75	St. Henri	do	Dec. 15, '81
Deniger dit Laplante, Elizabeth, Mrs. M. Deguire	5 23	5 23	17 Balmoral St.	do	April 26, '84
Dowdall, John	3 76	3 76	16 do	do	do 3, '84
Demers, Augustin P.	17 54	17 54	109 Ch ^e de Mars	do	Nov. 4, '81
Davis, M. B.	1 17	1 17	56 McGill St.	do	Oct. 26, '85
Durocher, France, in trust for Angelina	4 25	4 25	Lachenaie	do	do 29, '81
Durocher, France, in trust for Henri	4 25	4 25	do	do	do 29, '81
Dunbar, Elizabeth	10 06	10 06	Lancaster, Ont.	do	May 28, '81
Dufresne, L. P., in trust for Marie Rachel	42 83	42 83	92 St. Joseph St.	do	June 8, '81
Dufresne, L. P., in trust for Chas. G.	42 83	42 83	92 do	do	do 8, '81
Dixon, Margaret, Mrs. J. H.	6 58	6 58	St. Lambert	do	Dec. 31, '83
Drummond, Hon. L. T.	1 09	1 09	Montreal	do	May 23, '78
Dezouche, Marquerite E.	1 93	1 93	48 Fort St.	do	Feb. 12, '84
Dumesnil, Ross & Fish	50 36	50 36	Montreal	do	do 19, '79
Duff, J. M. M., in trust for T. Edmondson	3 69	3 69	do	do	Jan. 7, '82
Derverickers, Mary E. (Mrs. J. Robinson) in trust for Eliza Robinson	5 96	5 96	579 Sanguinet St.	do	Dec. 1, '86
Daubigny, V. T.	2 37	2 37	Lachenaie	do	April 6, '83
Delorme, Edouard	2 11	2 11	Near St. Lawrence Market.	do	Sept. 7, '81
Derome, L. J. A. & Cyrille Laurin, Société de Bonsecours pour les malades.	1 14	1 14	Montreal	do	Jan. 2, '83
Deragon, Victor	4 60	4 60	St BasileleGrand	do	Oct. 31, '82
Duncan, Mary	6 60	6 60	165 St. Maurice.	do	May 18, '83
Dubord, J. E. A.	2 21	2 21	41 St. Lawrence.	do	Aug. 4, '85
Deschamps, Justine (Mrs. L. Guernon)	1 54	1 54	St. Maurice St.	do	July 28, '85
Dubois, Catherine (Mrs. Jos. Aubin) in trust for Fred. Paquette	6 12	6 12	Montreal	do	Nov. 19, '86
Dubé, Elmire (Mrs. R., Andegrave dit Champagne)	2 51	2 51	573 Sanguinet St.	do	June 13, '87
Décarie, Mélanie (Mrs. C. P. Chagnon)	1 20	1 20	13 Dalhousie St.	do	Dec. 21, '87
Deschamps, Clément	4 50	4 50	Lachine	do	May 5, '87
Durocher, Rose (Mrs. J. L. Latour)	1 18	1 18	1634 Notre Dame	do	Mar. 26, '87
Donnelly, Eliza. (Mrs. C. Dowling)	1 23	1 23	70 Plymouth Gve	do	Nov. 7, '87
Dangerfield, Miss Mary A., in trust	119 41	119 41	275 Dorchester	do	Jan. 8, '87
Dillon, Ann (Mrs. John)	371 45	371 45	400 Sherbrooke	do	Dec. 21, '87
Desrochers, Virginie (Mrs. M. Boivin)	1 89	1 89	Montreal	do	July 4, '87
Dougall, Chas. H.	1 68	1 68	do	do	June 13, '87
Dugas, Marie Berthe Adele	1 74	1 74	do	do	Feb. 14, '87
Demers, Emélie	1 97	1 97	do	do	do 12, '87
Dubreuil, Henri	23 73	23 73	L'Assomption	do	Mar. 11, '87
Dubreuil, Féréol	47 46	47 46	do	do	do 11, '87
Dogherty & Co., W. F.	1 84	1 84	Montreal	do	July 15, '84
Dawes, Constance M.	55 66	55 66	Lachine	do	Nov. 21, '87
Dowling, Charles	1 73	1 73	5 Manchester Ter	do	May 4, '87
Dussault, Apollinaire	6 27	6 27	Montreal	do	June 13, '87
Dufort, Herménégilde	6 72	6 72	114 St. Félix St.	do	July 9, '87
Deguire dit Larose, Paul	1 63	1 63	47 St. Dominique	do	May 10, '87
De Lamothe, Charles	1 56	1 56	80 St. Hubert St.	do	Aug. 29, '87
Carried forward			27,912 35		

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	¢	cts.	¢	cts.	
Brought forward			27,912	35	
Denton, George H.			1	51	Molson's Bank... Head office. July 11, '87
Edwards, John H, in trust for mother.			7	41	Montreal... do Oct. 15, '75
Esdale, Alexander M.			1	80	do do June 18, '75
Elliott, Robert.			3	60	Morton Creek... do do 24, '77
Ewan, Isabella.			3	77	222 S. Dominique do do Dec. 19, '81
Easton, Frederick W.			3	01	1798 St. Catherine do do July 17, '79
Elliott, John.			11	19	194 St. Paul St. do do Oct. 6, '85
Elliott, A. G.			5	67	39 Ste. Famille St do do 6, '84
Emard, J. N., and C. E. Leclerc.			444	01	53 St. James St.. do do Mar. 24, '85
Edmonds, Mary (Mrs. W. Salter).			263	02	Montreal do do Oct. 9, '84
Evans, Miss Beatrice.			11	81	400 Sherbrooke St do do 4, '84
Easton, Annie (Mrs. Higgins).			1	54	Montreal do do Mar. 3, '85
Elliott, Martin.			4	74	44 City Council-lors St. do Feb. 8, '84
Ewan, William, jun.			1	62	53 Mayor St. do June 25, '81
Ewing, William.			8	40	668 Sherbrooke St do do 11, '83
Elliott, William L.			2	19	Montreal... do Mar. 2, '77
Emard, J. W.			2	48	19 Place d'Armes do do Oct. 14, '81
Ennis, George B., in trust for son G. B.			1	18	City Hotel. do Dec. 15, '86
Egan, John.			1	30	31 Richmond Ave do do Aug. 14, '83
Earle, Fanny (Mrs. E. Earle)			5	76	Côte St. Antoine do do May 21, '87
Ellis, William.			1	18	35 Forfar St. do Dec. 8, '86
Evans, Thomas H., in trust.			1	81	Montreal do do June 26, '85
Elliott, Alfred G., in trust for E. Elliott.			5	29	39½ Ste. Famille do do Nov. 8, '87
Finlay, Cornelia A.			20	44	Montreal... do do May 11, '85
Fish, R., sen., in trust.			18	63	do do do Nov. 17, '87
α Fitzmaurice, Jane.			124	37	do do do May 11, '66
Flanagan, William.			21	42	do do do Mar. 15, '68
α Flynn, Thomas.			33	00	do do do April 9, '69
Footner, Harold J.			2	93	do do do Aug. 21, '69
Fletcher, Rose (Mrs. J. Parker).			7	87	St. Mark St. do July 13, '72
Flannery, John.			11	86	Montreal... do do Jan. 22, '73
Filion, Henri D.			2	50	360 Notre Dame. do do do 31, '73
Fortier, Alfred, M.D.			1	46	Longueuil do do July 7, '74
Froste, Caroline C.			1	41	Montreal... do do April 28, '74
Fitchew, Eliza.			7	32	37 Victoria St. do June 14, '77
Fitch, Aubry.			2	07	Montreal... do do do 30, '76
Frazier, Isabella (Mrs. Z. Street).			2	21	do do do April 11, '77
Fryer, John W.			1	30	do do do Dec. 15, '77
Finch, A. E. (widow Chas. Berczey)			1	14	do do do Aug. 16, '76
Feneglio, Caroline.			1	19	do do do Nov. 23, '77
Fitzgerald, Ann (Mrs. C. King).			9	30	Point St. Charles do do Sept. 3, '77
Fulton, Henrietta.			3	40	Huntingdon do do July 26, '79
Forman, John, in trust for G. T. Rifle Association.			10	53	Montreal... do do Aug. 8, '79
Frechon, L.			1	08	63 Notre Dame St do do April 12, '86
Freeland, Robert.			6	05	Montreal... do do May 20, '75
Fitzgibbon, Michael.			2	99	12 Union Ave. do do Mar. 3, '80
α Fraser, Miss Barbara.			597	03	Glengarry do do Aug. 25, '79
Fitzpatrick, Wm.			15	96	Portland, Me. do do 19, '82
Fallon, Rev. James.			1	75	Montreal... do do Jan. 8, '81
Ferguson, G. J., in trust for Ola Ferguson.			8	53	Côte St. Antoine do do Dec. 10, '83
Fleck, Margaret.			763	91	New Glasgow... do do Feb. 16, '77
Fisher, Charles.			4	67	Montreal... do do July 22, '85
Fulton, Frederick.			9	98	Huntingdon... do do Aug. 3, '78
Carried forward.			30,402	94	

α Deceased.

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward		30,402 94			
Flynn, John		6 09	Montreal	Head office.	Nov. 19, '86
Froideveaux, François		9 68	St. Philippe	do	July 3, '85
Ferguson, J. H.		1 27	Little Métis	do	Aug. 27, '84
Fitzpatrick, Francis W.		1 20	Montreal	do	June 9, '83
Fraser, Jessie (Mrs. G. Tunstall)		3 36	Ste. Anne de Bellevue	do	May 3, '79
Fréchette, Edmond		1 82	629 Ontario St.	do	April 9, '83
Foley, Michael		2 78	117 College St.	do	Jan. 16, '83
Fulton, Robert		5 59	Montreal	do	Mar. 25, '79
Frew, T. C.		7 05	Beaver Hall Hill	do	Oct. 17, '83
Ferguson, John S.		9 02	Montreal	do	Aug. 18, '80
Flattery, Maria (Mrs. McCrotty)		4 02	do	do	do 24, '85
Flattery, Maria (Mrs. McCrotty)		1 63	do	do	do 24, '85
Fitzgerald, John		148 59	Côte St. Paul	do	do 16, '82
Feeney, John C.		0 29	Montreal	do	Feb. 25, '75
Ford, Thomas		3 83	do	do	May 1, '86
Finn, M., and M. Scanlan, in trust for T. Finn		837 91	14 Dowd St.	do	Nov. 12, '78
Fishel, S., and B. Kortosh, in trust for Temple Emmanuel		3 52	Montreal	do	Mar. 1, '84
Flood, Frederick Wm.		1 52	673 Dorchester St	do	April 11, '85
Findlay, Mary Ann (Mrs. W. H. Weir)		18 41	75 Aylmer St ...	do	July 19, '82
Forget, Frederick, in trust for Mrs. Maria A. Martin dit Ladouceur		118 84	52 Devine St ...	do	do 13, '86
Fonrouge, Martine (Mrs. L. Delcourt)		19 92	Tanneries West.	do	Nov. 2, '86
Fitzgerald, Michael Joseph		464 04	154 Prince St.	do	Dec. 7, '83
Fenton, John		8 12	141 Craig St.	do	Jan. 28, '85
Fisette, Tréfié		2 18	Laprairie	do	Mar. 18, '86
Foley, Annie (Mrs. J. Lawlor)		1 19	137 College St.	do	June 6, '83
Farrell, Julia		1 75	330 German St.	do	Nov. 18, 81
Fallon, David		1 34	19 Hermine St.	do	Jan. 24, '84
Fenlon, Emily G.		34 38	Montreal	do	do 7, '86
Fleury, Adalard, in trust for brother Harry		63 74	1509 Notre Dame	do	Oct. 8, '84
Fitzpatrick, Terence		713 85	Montreal	do	April 11, '81
Flynn, Julia, in trust for Julia Hopkins		43 17	Côte St. Paul	do	Dec. 13, '86
Fees, John		5 94	184 St. James St	do	do 24, '86
Feron, Thos. E.		3 29	80 St. Antoine St	do	Mar. 8, '86
Findlay, Frederiek N.		1 40	77 Coursol St.	do	do 17, '86
Fortin, Amédée, minor		21 14	Rivière des Prairies	do	June 19, '83
Forneret, James C.		6 14	202 Craig St.	do	July 11, '85
Faribault, J. E., in trust for wife, Letitia Lévesque		7 40	L'Assomption	do	Dec. 2, '86
Franœur, Arthur		9 82	443 Rachel St.	do	Sept. 12, '87
Fish, Samuel B., for son Samuel		14 60	Hochelega	do	April 30, '74
Foster, Carrie P. (Mrs. John) in trust for son John		3 20	St. Simon St.	do	Nov. 19, '87
Fortin, Gabriel		5 41	175 St. Maurice St	do	June 1, '86
Fauteux, R. A.		1 21	442 St. Denis St.	do	Aug. 22, '87
Fyfe, Azilda (Mrs. Charles Lambert)		2 17	1024 Visitation St	do	Oct. 10, '87
Fox, Thomas		12 21	176 St. Lawrence	do	do 26, '87
Fauteux, Mélima		2 61	746 Sherbrooke St	do	Sept. 23, '87
Fraser, Margaret		23 37	Lochiel, Ont.	do	do 17, '87
Falardeau, Marie Louise (Mrs. L. Payette)		1 27	Montreal	do	Oct. 3, '87
Flood, Mary		2 58	673 Dorchester St	do	Mar. 5, '86
Felton, Etienne		25 06	19 St. Chas. Borromée	do	Nov. 18, '87
Carried forward		33,091 86			

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite).

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	¢	cts.			
Brought forward.....		33,091 86			
Filion, Joseph		1 15	156 Pantaléon St	Head office..	Aug. 25, '87
Gay, Antoinette		21 17	Montreal.....	do	Mar. 28, '86
αGadoury, Augustin		8 56	do	do	Feb. 15, '68
Gierch, Ernest		16 87	St. Lambert St.	do	June 10, '70
Girmard, Victorine		7 09	Montreal.....	do	Dec. 31, '67
Geddes, C. & C. G.		16 00	do	do	Jan. 3, '70
Griffin, Charles.....		19 89	Bank of Montreal	do	July 13, '70
Gilbride, Elizabeth.....		2 86	2 Mill St.....	do	Mar. 1, '71
Gauthier, Georges N.....		3 32	Montreal.....	do	Feb. 13, '72
Gathien, F. H., in trust for B. Langevin		96 90	St. Marie du Monnoir.....	do	Nov. 26, '72
Gauvreau, Joseph S.		9 14	Montreal.....	do	Oct. 7, '72
Gaunley, Mary (Mrs. Kennedy).....		90 82	do	do	Jan. 19, '74
Gariépy, F. X., & Frères.....		8 28	do	do	May 2, '74
Greene, Francis.....		1 62	do	do	June 16, '77
Godin, Dositheé.....		1 97	do	do	Mar. 31, '76
Girard dit Jolicœur.....		11 67	do	do	do 5, '75
Graham, Thomas.....		13 49	do	do	Oct. 27, '75
Green, John.....		1 83	do	do	May 27, '76
Gauvin, Michel.....		1 99	do	do	April 18, '77
Gardner, James, and John Ayer.....		3 22	do	do	Dec. 4, '75
Goodhugh, Eliza, in trust for son Wm.		2 50	45 Mackay St.	do	Jan. 26, '75
Giroux, Charles.....		56 62	Montreal.....	do	Oct. 22, '73
Goulet, Amélie (Mrs. L. Piché).....		3 10	do	do	Feb. 24, '76
Gayler, Edmund, minor.....		1 48	50 Hermine St.	do	Dec. 13, '77
Garlick, Thos. H., in trust for B. Jardine		1 93	Montreal.....	do	Sept. 19, '77
Garlick, Thos. H., in trust for B. Jardine		1 54	do	do	do 19, '77
Gagnon, Clémentine.....		2 07	Rivière Ouelle..	do	Jan. 19, '77
Gibb, Clarinda H. (Mrs. J. D. Gibb).....		6 16	Montreal.....	do	Oct. 2, '74
Giroux, Napoléon.....		2 49	do	do	April 21, '73
Gerhart, John.....		1 58	594 Craig St.....	do	May 17, '79
Gurd, David F.....		1 55	Montreal.....	do	April 2, '78
Gregory, Samuel.....		3 41	do	do	May 15, '76
Gough, Edwin H.....		1 57	Bank of Montreal	do	July 19, '76
Goyette, François, in trust for Frs. Goyette.....		1 27	305 St. Joseph St	do	Dec. 14, '78
Guthrie, James.....		15 91	Middleville, Co. Lanark.....	do	Jan. 15, '78
Goyette, Joseph.....		4 82	Montreal.....	do	July 24, '78
Gianelli, Geo. M.....		1 42	139 Cadieux St.	do	Aug. 8, '79
αGalarneau, George.....		5 83	Montreal.....	do	Dec. 18, '85
Grimes, Margaret.....		1 22	St. Colomban.....	do	April 11, '81
Gordon, William.....		1 74	St. Urbain St.....	do	Jan. 21, '82
Guy, Octave.....		8 26	Hochelega.....	do	Mar. 12, '79
Grant, Albert J.....		1 41	St. Lawrence Hall	do	Sept. 30, '82
Gibb, George E.....		2 00	Exchange Bank of Canada.....	do	Oct. 4, '81
Gray, Walter.....		2 05	220 St. Martin St.	do	May 29, '80
Gilbert, Léon.....		1 33	Chaboillez Squ're	do	July 6, '81
Grant, James.....		4 97	194 St. James St.	do	Aug. 11, '82
Gauthier, Adelaide A. L.....		1 60	168 St. André St.	do	May 19, '80
Gardiner, Robert Septimus.....		37 95	49 McGill Col- lege Ave.....	do	Feb. 6, '79
Gunn, Alexander.....		7 43	St. Peter St.....	do	June 30, '81
Gagnon, Charles E.....		3 31	Montreal.....	do	Mar. 9, '80
Galipeau, Marie.....		6 24	do	do	June 26, '74
Carried forward.....		33,624 46			

α Dead.

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pen- dant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		33,624 46			
Greene, Ann (Mrs. N. O. Greene).....		21 56	Stanley St.	Head office..	Nov. 28, '83
Gravel & Boulard.....		2 36	250 St. Lawrence	do ..	Mar. 20, '86
Goodman, Jacob.....		1 23	25 Jurors St.	do ..	April 7, '84
Girdwood, C. R.		1 70	28 Beaver Hall Hill.	do ..	Aug. 10, '83
Gauthier, Louis.....		17 96	Montreal.....	do ..	Dec. 12, '82
Guilmour, Mary.....		1 12	4 St. Constant St.	do ..	June 23, '83
Goldstein, B.		12 49	206 Notre Dame.	do ..	May 1, '84
Gilmour, Jennie (Mrs. Smart).....		4 50	569 Lagauche- tière St.	do ..	do 17, '84
Grenon, Laura.....		12 66	152 St. Maurice.	do ..	Sept. 6, '83
Geoffrion, Pierre.....		24 93	Varenes.	do ..	Nov. 12, '86
Gauthier, Miss Elmire.....		1,014 37	St. Chas. Bor- rommée St.	do ..	July 27, '85
Goodhugh, Henry S. W.		27 93	Montreal.....	do ..	Nov. 2, '81
Grisdale, Joseph H.		2 68	Ste. Marthe, Co. Vaudreuil.	do ..	do 10, '82
Gales, George B., minor.....		3 93	320 St. Antoine..	do ..	Dec. 9, '82
Gagnon, Elise (Mrs. P. Letondal)		1 34	1150 St. Catherine	do ..	May 26, '84
Gadue, Marie Anne.....		55 38	Craig St.	do ..	Dec. 17, '84
Gravel, Pierre, fils.....		3 34	Ste. Rose.	do ..	May 1, '85
Gélinas, Louis S.		1 63	340 Craig St.	do ..	Sept. 7, '86
Gannon, C. W.		1 21	41 Anderson St..	do ..	July 5, '86
Garlick, Thomas H.		23 92	142 Peel St.	do ..	do 2, '86
Green, Mary E. (widow Robert).....		1 70	Dupré Lane.	do ..	Aug. 15, '85
Goodhugh, William, in trust for N. R. C.		1 22	106 Ste. Famille.	do ..	do 15, '85
Galavan, Mary.....		1 17	47 Panet St.	do ..	May 14, '84
Gauthier, Séraphin.....		2 17	1148 St. Catherine	do ..	June 15, '80
Gougeon, F. X.		4 57	St. Henri.	do ..	Dec. 29, '85
Golden, Edith Maria, minor.....		31 94	173 St. Lawrence	do ..	Mar. 26, '86
Goulet, Téléphore.....		1 81	St. Henri.	do ..	do 21, '82
Gamble, James.....		5 41	29 Richmond St.	do ..	Dec. 2, '79
Galt, Elizabeth (Mrs. W. Brown).....		1 55	Point Fortune, Que ..	do ..	Feb. 28, '81
Gougeon, Léon.....		3 43	Montreal.....	do ..	July 3, '88
Goulden, Mary.....		4 71	54 Jurors St.	do ..	Dec. 9, '86
Glass, R. M.		1 59	338 St. Paul St..	do ..	Mar. 20, '84
Gaboury, Rev. Joseph O.....		1 87	L'Assomption.	do ..	Feb. 5, '86
Goyette, Henri.....		2 07	444 St. Mary St.	do ..	May 11, '83
Gordon, Margaret (Mrs. James Rennie).....		84 51	46 Nazareth St.	do ..	Nov. 23, '85
Gervais, Cheri.....		3 22	Montreal.....	do ..	May 11, '80
Gauthier, Joseph (dit St. Germain).....		1 88	do ..	do ..	Jan. 14, '79
Grimes, Matthew.....		1 88	Mt. Royal Ave..	do ..	June 7, '84
Giraud, Paul.....		1 21	Montreal.....	do ..	July 30, '85
Greer, Jas., in trust for son Ernest W.		6 47	St. Eustache ...	do ..	Nov. 6, '83
Godwin, Harriet (Mrs. J. Brown) in trust.....		25 02	148 College St..	do ..	April 7, '86
Gallagher, Rose.....		8 78	Montreal.....	do ..	Sept. 14, '87
Geoffrey, Rev. F. X.		5 12	Ste. Sophie.....	do ..	Oct. 16, '84
Griffin, John.....		4 84	Laprairie.....	do ..	Aug. 27, '86
Glenn, Alexander.....		1 14	21 Hanover St.	do ..	Mar. 10, '82
Griffith, Alexander.....		8 99	17 Drummond St	do ..	Feb. 4, '86
Gooding, Charles E.		1 42	43 McGill College Avenue.....	do ..	April 26, '83
Griffin, Louisa Jemima		1 72	St. Constant....	do ..	May 26, '75
Gordon, James Alexander, & Co.....		2 68	28 St. Sacrament	do ..	July 28, '82
Girard, Zacharie.....		1 32	Montreal.....	do ..	June 28, '82
Gauthier, Pierre.....		9 76	Lachine.....	do ..	April 15, '85
Carried forward.....		35,095 87			

Montreal City and District Savings Bank—Continued.
(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pen- dant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		35,095 87			
Gardner, William		14 35	Lower Lachine Road	Head office..	Oct. 6, '86
Gibb, Patrick Thomas		1 97	646 Craig St.	do	Nov. 22, '87
Guy, Edmond		9 16	Longue Pointe..	do	Dec. 27, '79
Girard, Angélique		51 11	281 St. Constant.	do	Sept. 2, '85
Gibson, Agnes L.		1 31	690 Bonaventure.	do	June 1, '82
Garneau, Aurélie (widow L. Chartrand)		1 30	238 Mount Royal Avenue.	do	May 30, '84
Galbraith, Wesley, minor		18 32	142 Cadieux St.	do	Mar. 3, '86
Gohier, Solomée (Mrs. D. Leduc)		13 02	Coteau St. Pierre	do	Jan. 26, '87
Greenburg, Esther, minor		11 52	9 Chaboillez Sq..	do	do 30, '87
Gray, Agnes (Mrs. J. W. Sanctuary), in trust for daughter Mabel		3 37	33 Tupper St.	do	Oct. 13, '86
Gibbie, Alexander S., minor		5 97	Howick, County Chateauguay..	do	do 23, '86
Gibbie, Thomas		5 97	do	do	do 23, '86
Gauthier, François		3 13	Boucherville	do	do 31, '87
Gnaedinger, E. W.		5 47	Montreal	do	April 26, '87
Goyer, Alphonse		6 87	28 Jacques Car- tier Square ...	do	July 14, '87
Gagnon, Marie Rose de Lima (Mrs. N. Beaudry)		1 30	Montreal	do	Nov. 19, '85
Grace, William, jun.		0 87	86 Menai St., Pt. St. Charles..	do	Feb. 11, '85
Granger, Camille		2 42	273 St Hubert St.	do	Dec. 2, '87
Galley, James George		3 90	165½ Chatham St.	do	June 8, '87
Guérin, Honoré		58 01	St. Henri	do	Dec. 23, '87
Grisé, Cordélia		11 38	Chambly	do	Sept. 28, '87
Greene, N. H.		13 50	Richelieu Hotel.	do	Oct. 2, '84
Goulet, Mathilde P. (Mrs. G. A. Ray- mond)		2 75	480 Lagauch'tière	do	April 20, '87
Galarnear, Georgiana (widow H. Hedge)		9 17	67 St. Joseph St.	do	May 19, '86
Gales, John H.		1 66	41 Quesnel St.	do	Dec. 23, '87
Gwilt, Emma Sophia (widow Francis D.) in trust for David Tuggey, sen.		152 70	1691 St. Cather- ine St	do	June 17, '87
Gosselin, Fleury, in trust for daughter Abéona		2 35	59 Common St. ..	do	Mar. 7, '87
Gray, John, in trust for Elizabeth Louise		11 24	Montreal.	do	Sept. 12, '87
Green, Mary Ann (Mrs. M. W. Done)		1 31	do	do	June 24, '84
Guérin, Félicitée (Mrs. Pierre Thibert)		5 59	41 Chaboillez Sq.	do	Mar. 19, '87
Gibb, James R., in trust		5 12	Montreal.	do	Sept. 10, '87
Gagnon, Thomas		2 87	St. Léonard, Longue Pointe	do	Feb. 12, '84
Hardy, James		26 67	Montreal.	do	June 17, '51
House of Industry		225 79	do	do	Jan. 4, '56
Heery, John		63 70	do	do	Dec. 9, '62
Henderson, Robert		15 25	do	do	Jan. 13, '63
Hingston, W. H., M.D., in trust for Ellen Davidson		3 72	do	do	do 13, '63
Hausgen, Emmanuel, in trust for child'n		14 72	St. Peter St	do	April 6, '64
Hawkins, John		2 80	Hochelaga	do	Jan. 26, '65
Houghton, John J. R.		6 77	Montreal.	do	Nov. 24, '66
Hardie, Catherine H. (Mrs. G. Grenton)		11 68	Hochelaga	do	Oct. 23, '67
Hamilton, Wm. Russell		8 50	Hudson Bay Co.	do	May 25, '69
Healy, James		113 17	Montreal.	do	Sept. 22, '70
Handrahan, Bridget		523 52	Point St. Charles	do	May 1, '71
Hamilton, Marie L.		4 19	Montreal.	do	Dec. 26, '71
Carried forward		36,555 33			

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward		36,555 33			
Hall, Margaret		19 26	Montreal	Head office.	Nov. 19, '71
Harvey, William & Co.		20 11	Augusta, Me.	do	Dec. 30, '72
Hemming, E. J. N.		2 11	Drummondville.	do	Jan. 15, '72
Hitchins, Frederick		4 44	Montreal.	do	June 13, '72
Hosken, Frederick J.		6 06	do	do	do 30, '73
Harris, Samuel H. B.		2 50	do	do	Dec. 11, '73
Hope, George		4 46	do	do	July 13, '74
Hart, Eleonore E. T.		31 37	do	do	Dec. 9, '74
Hunter, Margaret (Mrs. J. Fisher)		28 05	89 Alexander St.	do	June 30, '74
Houlette, Henri		2 40	Montreal.	do	Sept. 6, '78
Horné, James, in trust for son Frederick		2 10	529 Seigneurs St.	do	May 21, '76
Hovenden, J.		6 64	Montreal.	do	Sept. 4, '77
Holden, J. C., in trust for Ella E. Holden		34 40	303 Peel St.	do	Jan. 17, '77
Hurst, W. J.		1 95	Montreal.	do	Aug. 2, '75
Hillwell, J. B.		2 86	80 St. Paul St.	do	Sept. 26, '73
Hackett, Eliza		469 19	Lagauchetière St	do	do 6, '73
Holt, H. R., in trust for son		22 68	Montreal.	do	June 30, '76
Holiday, James, jun		1 94	36 Lorne Avenue	do	Mar. 28, '76
Hall, Charles W.		1 60	Montreal.	do	April 27, '75
Hudon, Genevieve		2 62	396 Lagauchetière St.	do	Dec. 28, '77
«Hughes, John		219 69	Montreal.	do	May 17, '76
Hoare, Mary.		1 61	do	do	Nov. 14, '77
Higgins, Andrew.		1 84	do	do	Jan. 17, '76
Hibbard, John		1 61	St. Johns, Que.	do	Nov. 11, '75
Hincks, Grace, minor.		1 46	Montreal.	do	Jan. 11, '79
Hall, Margaret.		3 73	do	do	April 1, '78
Henback, Fred. W.		2 16	318 St. Antoine.	do	June 1, '76
Hopkins, John W., in trust for daughter Florence.		5 09	Montreal.	do	Jan. 16, '76
Huot, Rev. Louis Jos.		22 58	St. Paul l'Ermite	do	May 11, '76
Hoonan, Helen (Mrs. T. Mansfield)		1 60	896 Ontario St.	do	April 8, '78
Hawskett, Edmund.		3 19	125 Germain St.	do	Aug. 12, '80
Henderson, Thomas R.		7 19	Montreal.	do	July 2, '80
Hunt, George.		1 53	12 Pea Lane.	do	May 17, '80
Hutchinson, Ellen (Mrs. J. Archibald)		10 03	Montreal.	do	Nov. 28, '81
Hall, Francis M.		36 54	do	do	April 1, '78
Hughes, John W.		8 63	do	do	Nov. 8, '81
Hart, Bridget (widow John Scanlan)		1 33	148½ McCord St.	do	Jan. 31, '82
Huot dit Dorval, Joseph J.		8 77	Longueuil	do	July 15, '81
Huguet Latour, Julie C. (widow J. T. Trudeau).		27 82	402 St. Lawrence	do	Nov. 13, '83
Harris, John.		1 49	40 St. Maurice St.	do	Sept. 9, '80
Hébert, Louis.		3 72	Ste. Julie.	do	Oct. 13, '83
Hennessey, Anna.		3 82	Point St. Charles	do	Mar. 14, '78
Hopper, John.		2 64	Montreal.	do	July 14, '85
Hayes, Thomas J.		2 88	40 St. Constant	do	May 8, '86
Hawley, James B.		3 00	385 St. Antoine	do	Oct. 8, '84
High, William, for daughter Ann.		8 80	Montreal.	do	Sept. 3, '83
Hanna, E. H.		5 70	Lachine.	do	Jan. 19, '86
Haynes, William.		1 18	222 Bleury St.	do	May 4, '86
Harkins, Michael.		8 45	Inspector St.	do	Sept. 30, '86
Hutton, N. H.		2 74	Montreal.	do	Mar. 24, '83
Hartenstein, Annie (Mrs. E. Chantrell)		7 42	24 Moreau St.	do	April 30, '83
Henrichon, Moïse.		5 85	Montreal.	do	Aug. 6, '85
Hoener, A. H.		1 10	do	do	July 18, '84
Carried forward		37,647 26			

a Dead.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward		37,647 26			
Hogan, Henry H.		8 43	St. Lawr'nce Hall	Head office.	Sept. 28, '81
Huot, Tancrede A.		10 54	Belœil.	do	Dec. 26, '83
Heye, Joseph.		25 16	Montreal.	do	Mar. 2, '82
Hughes, Ellen (Mrs. J. Nugent)		4 77	157 Notre Dame.	do	May 4, '85
Hamilton, John, in trust		1 23	25 William St.	do	April 14, '85
Henshaw, G. H.		1 56	Montreal.	do	May 31, '81
Haldimand, W. L.		2 95	do	do	April 17, '78
Haldimand, Albert N.		5 78	do	do	June 20, '84
Hutchinson, W. Scott, minor		13 36	Côte St. Antoine	do	do 1, '84
Hutchinson, Mary D., minor		13 36	do	do	April 17, '85
Hudson, William		3 15	Petite Cote	do	Sept. 5, '79
Hogan, Eliza (Mrs. W. Hogan)		6 06	Hochelaga	do	Aug. 19, '81
Homier, Mathilde (Mrs. A. Cawthorn)		1 59	Montreal.	do	Dec. 18, '82
Holmes, Gertrude Z.		2 19	768 Sherbrooke.	do	Aug. 1, '79
Harper, Elizabeth (Mrs. Jos. Cunningham) in trust for daughter Marion		2 31	Lancaster, Ont.	do	July 22, '84
Harper, Elizabeth (Mrs. Jos. Cunningham) in trust for son James		2 31	Lancaster, Ont.	do	do 22, '84
Hale, Colson Wm.		3 39	Petite Cote	do	May 20, '86
Houston, James.		45 41	English River, Chateauguay.	do	Sept. 8, '84
Harvey, Charles Clinton		1 49	86 St. Antoine St.	do	Dec. 23, '81
Hannaford, Edward P.		960 86	Montreal.	do	Aug. 24, '85
Hawksetts, Samuel		10 44	125 Ste. Geneviève St.	do	do 12, '85
Hurtubise, Alphonse		2 02	Montreal.	do	Mar. 25, '75
Hanson, Charles D., in trust for S. O. Hanson.		14 71	119 St. François Xavier St.	do	Feb. 7, '82
Herrimen, Hezekiah		2 06	Montreal.	do	April 23, '85
Hendrie, John C.		1 48	177 St. James St.	do	Feb. 2, '82
Hall, John S., Black, James F. D., and Forsyth, R., executors and trustees to late Elizabeth Aspinwall Prentice.		14 04	Montreal.	do	June 1, '77
Howard, T. W.		1 22	do	do	Dec. 14, '85
Hill, George.		3 37	36 City Councilors St.	do	Jan. 15, '81
Huberdeau, Mathilde (Mrs. A. Lippé)		5 54	99 Iberville St.	do	Oct. 5, '85
Harvie, William		2 04	56½ St. Hypolite	do	Aug. 16, '84
Hébert, Arthur J.		2 00	St. Henri.	do	Dec. 31, '83
Holmes, Morris		1 34	Toronto	do	Oct. 14, '81
Hart, Maria Anna (Mrs. A.)		1 91	103 St. Hypolite	do	Feb. 8, '84
Humphrey, Joseph.		7 59	Montreal.	do	June 5, '85
Hoofftetter, Philippe		2,583 71	Soulanges.	do	Feb. 27, '77
Higginbottom, E., Miller, R., Dunn, H. T., for Setland Lodge, No. 12, G. R. Q.		10 51	Montreal.	do	Mar. 16, '83
Holmes, Mary Lyle.		145 34	Howick.	do	Oct. 9, '84
Hart, Gerald E.		2 68	Montreal.	do	July 11, '85
Houston, Miss Flora Gruer		21 16	English River, Q.	do	June 9, '83
Houston, Jane Maria		34 75	do	do	Sept. 8, '84
Hébert, Jos. Jérôme		3 87	St. Henri.	do	July 7, '84
Hendricks, Erdwine		5 66	Montreal.	do	Dec. 3, '85
Huberdeau, Moise		1 61	Chambly	do	May 17, '87
Holmes, James Alexander		136 45	Montreal.	do	Nov. 27, '86
Houghton, Janet (Mrs. J. W.)		5 87	Lancaster, Ont.	do	May 10, '87
Héroux, Mélanie G. (Mrs. J. G. Guimond)		2 65	528 St. Urbain St	do	Mar. 3, '87
Hood, Rev. Edmund, in trust for Luines Geddes		1 74	Montreal.	do	April 30, '87
Carried forward		41,788 92			

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward.....		41,788 92			
Holmes, Arthur F.....		5 60	20 Mance St....	Head office.	Aug. 24, '83
Harris, William G.....		2 91	612 Lagache- tière St.....	do	Jan. 31, '87
Hébert, Napoléon.....		2 02	63 St. Dominique	do	July 19, '87
Hirsch, Jacob, Truhart, L., Kutner, M.		179 25	Montreal.....	do	May 9, '84
Hood, Hugh H.....		7 74	do	do	July 14, '87
Hall, John S., in trust for Municipality of River St. Pierre.....		9 72	do	do	Mar. 11, '87
Hickok, Caroline (Mrs. H. Bourret).....		1 42	do	do	April 29, '86
Hicks, Stephen.....		9 11	do	do	Nov. 18, '85
Higgins, Ella (Mrs. M. McGowen).....		9 62	Côte St. Paul...	do	Jan. 31, '87
Homier, Léocadie (Mrs. A. Archambault).		1 51	L'Assomption	do	Sept. 2, '87
Hemsley, Richard.....		12 46	2011 Notre Dame	do	Oct. 7, '87
Irwin, Mary.....		7 08	Montreal.....	do	May 17, '58
Isaacson, R. W.....		9 68	do	do	Dec. 11, '65
Irwin, W. H.....		5 05	do	do	May 26, '76
Irish, Emma C. (Mrs. Wm. Lister).....		3 11	35 Gosford St...	do	Sept. 12, '85
Irving, Andrew.....		7 60	St. Laurent.....	do	July 10, '85
Johnson, A. R.....		2 93	Chambly.....	do	May 5, '85
Johnston, J. A.....		1 63	St. Urbain St...	do	July 6, '72
Johnston & McGee.....		11 40	Montreal.....	do	Nov. 24, '73
Johnston, Matthew.....		1,377 98	St. Ann's Market	do	Sept. 13, '73
Jutman, Annie (Mrs. W. Jutman).....		7 17	Peel St.....	do	Mar. 14, '73
Johnston, Eliza P.....		15 84	Montreal.....	do	Oct. 16, '74
James, J. C.....		2 93	Kingston.....	do	do 14, '74
Jacobs, W.....		5 66	Montreal.....	do	Sept. 29, '74
Johnston, William.....		1 87	49 St. Francis Xavier.....	do	June 11, '77
Jubb, Thomas M.....		2 20	224 St. Urbain...	do	Sept. 12, '77
Jordan, John F.....		1 62	St. Lawrence St	do	July 19, '76
James, Alfred L.....		3 65	Huntingdon.....	do	Dec. 11, '77
Jenkins, Amelia (Mrs. A. Sawtell).....		2 01	120 Drolet St...	do	Feb. 26, '78
Jeffreys, John J.....		1 20	158 do	do	Oct. 24, '79
Joseph & Burroughs.....		2 10	Montreal.....	do	Feb. 24, '79
Joss, James.....		10 77	McGill St.....	do	July 2, '79
Jodoin, Jean-Baptiste.....		10 68	Côte St. Léonard, Longue Pointe	do	June 13, '82
Joseph, Hélène (Mrs. L. Davis) in trust for son Charles.....		18 09	111 Metcalfe St.	do	Oct. 6, '82
Juchereau, Olivier.....		1 73	Ile d'Orléans...	do	Dec. 21, '75
Jack, Bertha E.....		112 49	Dawittville.....	do	Feb. 27, '76
Jobin, A. D.....		2 72	3 Place d'Armes.	do	Dec. 17, '85
Jobin, A. D., in trust for estate of J. P. Dubeau.....		4 14	3 do	do	Nov. 29, '84
Joseph, Ellen (Mrs. L. Davis) in trust for Edith Rebecca.....		2 99	200 University..	do	Oct. 6, '82
Joseph, Ellen (Mrs. L. Davis) in trust for Florence Naomi.....		2 66	200 do	do	Dec. 14, '86
Joseph, Harry.....		8 61	103 St. Lawrence	do	Mar. 3, '84
Jordan, Margaret (Mrs. Jos.).....		52 31	1641 St. Catherine	do	Nov. 15, '83
Jenning, Mary (widow John Claxton).....		7 88	Longueuil.....	do	Jan. 29, '77
Judah, Wurtele & Branchaud.....		2 38	Montreal.....	do	Oct. 11, '84
Johnson, Louisa.....		1 30	Argenteuil.....	do	Mar. 21, '83
Jodoin, Louis Octave.....		7 27	47 Notre Dame..	do	Jan. 9, '82
Jennings, Sidney.....		7 74	6 Desrivières St.	do	Mar. 22, '84
Jamieson, Margaret (Mrs. Jas. Eaton).....		181 37	St. Jean Chrysos- tôme.....	do	July 29, '86
Carried forward.....		43,938 12			

α Dead.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pen- dant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		43,938 12			
Jauron, Marie (Mrs. Lamothe)		2 85	Montreal	Head office ..	Mar. 8, '87
Johnson, Sarah Jane		6 03	Magog	do ..	May 31, '87
Jackson, Mary		3 96	Montreal	do ..	do 14, '83
Jones, Reginald Francis, minor		1 16	do	do ..	Feb. 25, '87
Jones, Reverley Earle, minor		1 17	do	do ..	do 25, '87
Johnson, Miss Jane		3,367 19	Sherbrooke ..	do ..	May 31, '87
Jolivet, Jean-Baptiste		8 05	St. Philippe ..	do ..	Nov. 7, '87
Johnson, Jane, widow G. and I. Daly ..		3 92	39 Victoria St. .	do ..	Feb. 2, '87
Kerr, Ann		9 39	Port Lewis	do ..	Aug. 30, '66
Kenny, James		3 35	Prince St.	do ..	Mar. 13, '66
Keating, Thomas		5 13	Montreal	do ..	do 13, '66
King, Patrick		4 67	Amherst St	do ..	Aug. 14, '69
Kay, Kate (Mrs. D. Seath)		2 03	Montreal	do ..	Sept. 26, '72
Kearney, Sarah	163 67		do	do ..	Oct. 24, '76
Kilcoyne, Mary (Mrs. T. Jackson)	48 82		do	do ..	Dec. 16, '76
Kendall, George H.	2 33		65 St. Sulpice ..	do ..	Mar. 31, '77
Knapp, Charles	1 57		554 Dorchester ..	do ..	April 6, '76
Kane, Robert	3 30		Montreal	do ..	do 28, '74
Kelly, Agnes (Mrs. Fosgrave)	1 52		Terrebonne	do ..	do 29, '75
Knibb, Benjamin	2 87		Montreal	do ..	June 30, '77
Kennedy, John	2 30		386 St. Dominique	do ..	Aug. 15, '77
Kane, Roland	3 31		85 Bleury St. ...	do ..	Mar. 30, '80
Kingsby, Margaret (Mrs. J. St. Germain)	1 90		Village Turcot ..	do ..	Aug. 26, '80
Killen, Nellie	1 53		30 Dowd St.	do ..	Mar. 18, '85
Kearney, Thomas	2 58		736 Sherbrooke S	do ..	Feb. 2, '85
Karth, Geo.	2 50		84 Inspector St. .	do ..	April 12, '86
Karmelick, John	11 38		30 Chenneville St	do ..	Oct. 11, '86
Kelly, James S	34 28		Montreal	do ..	May 26, '82
Kennedy, Wm	1 63		do	do ..	Oct. 17, '85
Kerry, Miss Viola	11 44		Durocher St.	do ..	April 28, '83
Kilcoyne, Mary (Mrs. F. Jackson)	62 10		Montreal	do ..	May 15, '84
Koehn, Ferdinand	3 42		159 St. Hypolite	do ..	Feb. 3, '86
Kerr, Margaret (widow J. H. Evans) ..	3 37		Côte St. Antoine	do ..	Nov. 2, '83
Kaufman, A., A. Fisher, M. Kaufman, N. B. Lanterman, J. Lightstone, in trust		3 23	Montreal	do ..	July 23, '83
Kyle, John	653 31		43 Cotté St.	do ..	Jan. 12, '84
Kelly, W. H.	4 61		Grandville, Que.	do ..	Nov. 27, '84
Kallagan, Maggie M.	1 66		68 McGill College Avenue	do ..	Feb. 20, '83
Keating, Charles	7 39		118 St. Urbain St	do ..	do 9, '81
Kendall, G. H., attorney for heir estate late McCloskey	3 06		517 La Gauche- tiere St.	do ..	Mar. 5, '85
Kerr, W. H., in trust for Grace Aitken ..	6 06		Montreal	do ..	May 19, '86
Kennedy, James T	1 16		64 Ottawa St. ...	do ..	June 25, '87
Kitson, J. E.	20 87		Sorel	do ..	Mar. 19, '78
Kaufman, Isaac	11 79		62 St. Elizabeth	do ..	April 26, '84
Kelpin, C. P.	2 37		3 Napoleon St. ...	do ..	Feb. 26, '87
Leste, A. A.	20 42		Montreal	do ..	Sept. 2, '50
Lyman, Wm	31 06		do	do ..	Dec. 28, '53
Lamoureux, Lea	2 77		50 St. Constant S	do ..	Jan. 27, '63
Laiolette, Hector N	2 63		Montreal	do ..	Feb. 2, '66
Labaie, Mary	2 10		Three Rivers	do ..	Aug. 29, '70
Lespérance, Edouard O	18 95		Montreal	do ..	Mar. 22, '70
Levey, Charles L	7 36		do	do ..	Feb. 17, '66
Lowdon, Robt. C	8 75		do	do ..	May 15, '69
Laframboise, Hon. M.	2 68		do	do ..	Nov. 20, '68
Carried forward.....		48,535 07			

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		48,535 07			
Lucas, Charles, for daughter Sara Jane.....		56 58	Champlain, N. Y.	Head office.	Sept. 20, '70
Lynch, Catherine.....		1,265 93	1 Bernard St.....	do	July 22, '70
Lynn, Wm. S.....		2 56	Montreal.....	do	Jan. 17, '70
Lamothe, William.....		2 94	do	do	May 7, '70
Lafleur, Charles.....		2 22	do	do	Mar. 1, '70
Leduc, Gilbert.....		2 30	Coteau St. Pierre	do	Feb. 8, '71
Lescarbeau, Esther (Mrs. M. Martin).....		2 56	288 Mignonne St	do	Nov. 6, '71
Lynch, Catherine.....		38 65	1 Bernard St.....	do	June 20, '71
Lajoie, Charles.....		6 51	Yamachiche.....	do	do 20, '71
Larchevesque, Pierre.....		1 89	88 Visitation St.	do	Oct. 7, '72
Lepine, Joseph.....		6 00	Montreal.....	do	Dec. 13, '72
Lesser, Joseph W.....		20 85	71 St. James St.	do	Jan. 4, '72
Lindsay, Charles, trustee for Mrs. C. Lindsay.....		16 86	Montreal.....	do.	Mar. 3, '74
Legault dit Deslauriers, Marie, (widow J. Poirier).....		19 12	Lachine.....	do	Dec. 23, '76
Lafleur, C.....		2 21	Montreal.....	do	Nov. 20, '74
Lapierre, Jean-Baptiste, in trust for son Joseph.....		1 73	Holyoke, Mass.....	do	Jan. 11, '75
Lamontagne, Caroline.....		1 63	Beauharnois.....	do	Aug. 29, '76
Lowe, John W.....		1 68	Montreal.....	do	May 31, '77
Lyon & Co., Oliver H.....		4 27	do	do	June 13, '73
Livingstone, Eliza (Mrs. Von Cranmer).....		32 42	do	do	Aug 4, '75
Lunn & Cross.....		1 29	Montreal.....	do	May 27, '76
Lavigne, Vitaline (Mrs. Desormeaux).....		2 04	do	do	Jan. 16, '73
Langevin, N. Auguste.....		1 78	262 Notre-Dame.	do	Feb. 4, '78
L'Heureux, John.....		1 82	Montreal.....	do	Oct. 2, '77
Lee, Annie.....		3 23	do	do	July 29, '74
Lamothe, Henri Pierre.....		1 49	334 Craig St.....	do	April 27, '77
Lanthier, F. X.....		15 02	Banque Jacques Cartier.	do	Mar. 26, '77
Leclerc, Rev. L. W.....		32 03	St. Patrick's Ch.	do	May 10, '78
Leroux, Odile.....		158 03	Montreal.....	do	Aug. 4, '78
Lefebvre, M. Eulalie (widow N. Cinq Mars).....		2 60	do	do	June 6, '76
Leclaire, Rev. L. W., in trust for Mrs. Smith.....		14 99	do	do	Dec. 27, '79
Laurent, Léon.....		2 34	33 Bonsecours St.	do	Mar. 22, '76
Lemay, Paul.....		3 29	St. Lawrence St.	do	April 8, '78
Lacoste, Arthur N. P.....		1 30	Montreal.....	do	Feb. 4, '80
Lynch, Harold J.....		1 62	30 Hospital St	do	do 5, '79
L'Abbé & Co., Joseph.....		2 86	Montreal.....	do	Nov. 8, '80
Lapointe, François.....		1 44	Côté des Neiges.	do	July 10, '82
Larivière, Noémi.....		2 17	Chateauguay.....	do	do 18, '78
Levey, Rebecca (Mrs. A. Saunders).....		8 51	Montreal.....	do	Dec. 26, '79
Lamothe, Guillaume.....		2 77	do	do	Mar. 17, '75
Lamothe, Amélie.....		2 17	do	do	Aug. 7, '80
Lauzon, Clothilde.....		1 18	do	do	Feb. 5, '74
Lynch, Michael C.....		1 95	8 Mayor St.....	do	June 1, '78
Leger, Amédée.....		4 35	Vaudreuil.....	do	April 1, '80
Lee, Thomas J.....		14 66	Boston, Mass.....	do	Dec. 27, '78
Longpré & David, in trust.....		2 43	Montreal.....	do	Feb. 19, '85
Leslie, James.....		3 04	do	do	May 4, '82
Léveillé, Joseph.....		67 52	St. Martin.....	do	June 11, '81
Lafortune, David A., in trust.....		1 60	16 St. Vincent St.	do	Jan. 5, '84
Lafortune, David A., in trust.....		1 60	do	do	do 5, '84
Lewis, Eleanor (Mrs. T. Lewis).....		2 25	160 Fulford St..	do	Sept. 19, '85
Carried forward.....		50,887 35			

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward.....		50,387 35			
Lewis, Maggie C.....		67 35	Cor. Atwater and Dorchester Sts.	Head office..	Feb. 16, '86
Laird, Isabella (Mrs. James Maher).....		6 23	Montreal.....	do	do 21, '84
Lefebvre, Benjamin.....		3 69	Lachine.....	do	do 21, '83
Lafleur, Hector.....		1 65	14 Dorchester St.	do	Oct. 8, '85
Leach, Louisa (Mrs. W. T. Leach).....		3 91	16 University St.	do	Nov. 22, '86
Leath, Ellen (Mrs. D. Smith).....		6 08	Montreal.....	do	April 28, '86
Legault dit Deslauriers, Rachel.....		1 68	142 St. Joseph St.	do	Aug. 4, '86
Lacroix, Eugénie (Mrs. Palmer).....		1 26	36 St. Denis St.	do	July 10, '85
Leclerc, Rev. B. L.....		418 35	Stanbridge.....	do	May 2, '79
Labarre, Marie A. E.....		3 19	Three Rivers.....	do	Dec. 29, '83
Learmont, Jane.....		294 23	Montreal.....	do	May 13, '84
Lamothe, Eugénie.....		12 16	30 Victoria St.....	do	July 4, '84
Lefort, Gabriel (minor).....		5 12	60 St. James St.	do	April 14, '83
Levesque, Jean Louis.....		21 70	Hochelega.....	do	Nov. 7, '84
Levac, Adelard.....		1 30	28 St. Antoine St.	do	Feb. 24, '82
Legault, Miss Odile.....		2 00	354 Seigneurs St.	do	Jan. 1, '85
Leprohon, Lucy (Mrs. D. McDonald), in trust for Lucy.....		1 32	Montreal.....	do	Mar. 5, '84
Lamère, François Xavier.....		1 61	91 Vitre St.....	do	Feb. 22, '86
Lemieux, Pascal.....		4 25	Montreal.....	do	June 18, '85
Léger, Celeste (Mrs. Harvey).....		3 59	Lachine.....	do	Aug. 27, '82
Logan, Robert J.....		2 44	Outremont.....	do	May 10, '81
Lavigne, Moïse.....		428 91	Ontario St.....	do	do 1, '86
Lathe, Bella M.....		4 25	585 Lagauché- tière St.....	do	Feb. 23, '82
Labelle, Louis.....		3 58	St. Paul St.....	do	Mar. 12, '79
Lapierre, Caroline (Mrs. A. Sigouin).....		1 77	Montreal.....	do	Oct. 1, '86
Leclerc, Rev. L. W., in trust.....		48 51	do.....	do	do 16, '85
Larue, Magloire.....		5 17	do.....	do	April 24, '86
Lecavalier, J. J., in trust for daughter Emma.....		3 87	St. Laurent.....	do	Oct. 22, '84
Limoges, David.....		5 79	Terrebonne.....	do	May 5, '83
Landry, Émila (Mrs. Z. Goulet).....		51 77	Maisonneuve St.	do	April 30, '84
Leblanc, Caroline (Mrs. L. Dunnouchel).....		1 10	Montreal.....	do	Jan. 4, '86
Leclerc, Caroline.....		3 79	Acton Vale.....	do	July 29, '81
Latouche, J. A.....		2 81	151½ St. Elizabeth	do	Mar. 11, '85
Lefebvre, Arthur, in trust.....		1 15	262 Notre Dame	do	Feb. 10, '85
Lanère, Hercule.....		1 96	Montreal.....	do	April 2, '83
Larue, Edmund.....		1 18	59 St. Constant..	do	Sept. 6, '86
Lefebvre, Médéric.....		1 93	Laprairie.....	do	Mar. 13, '85
Lefebvre, M. X.....		1 71	334 St. Antoine	do	Jan. 4, '86
Loucks, Geo. H.....		2 95	Mile End Station	do	July 15, '81
Lightbound, Ellen A. (Mrs. George).....		7 64	259 Peel St.....	do	Oct. 11, '86
Laframboise, Hon. Maurice.....		2 86	Montreal.....	do	June 28, '79
Larivière, Olive (widow J. Bourret).....		1 53	do.....	do	April 12, '79
Lamontagne, Jean-Bte.....		1 43	do.....	do	Jan. 19, '84
Latour, Charles Huguet.....		2 00	do.....	do	April 8, '86
Lamarche, Jean.....		1 99	595 Ontario St..	do	May 1, '82
Lennon, Richard.....		5 35	10 St. Dominique	do	Sept. 11, '86
Leroux, Philomène, in trust for Rose.....		39 12	Cédres.....	do	Jan. 31, '81
Legru, Hector.....		2 67	64 St. James St.	do	Mar. 27, '85
Legru, Louise (Mrs. H. Legru).....		2 47	153 University..	do	April 15, '85
Levesque, Joseph, for Alex. Levesque.....		3 41	2 Little St. An- toine St.....	do	Nov. 25, '85
Lessard, Mary.....		2 59	47 St. Mark St..	do	Oct. 19, '83
Lyman, Arthur, in trust for Ethel L.....		9 36	130 Mansfield St	do	July 15, '85
Laurie, John.....		17 58	9 Robb Terrace..	do	Aug. 24, '86
Carried forward.....		51,922 66			

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward		51,922 66			
Lachapelle, Elizabeth (Mrs. C. Lacasse)	6 83		St. Léonard.....	Head office..	June 15, '81
Lawless, Maggie	1 43		Upper Bleury St	do	May 19, '83
Lafortune, David A.	5 72		Montreal	do	June 21, '86
Leclair, Rev. L. W.	20 44		do	do	Oct. 14, '85
Larivière, Jean-Bte.	1 73		Jacques Cartier Sq.	do	May 31, '86
Lebel, Aimée (Mrs. Landry)	1 76		Atwater Ave.	do	Jan. 11, '86
Lyons, Catherine, minor	1 93		649 St. Lawrence	do	Aug. 1, '85
Lefebvre, Maximilien	3 23		St. Philippe	do	Mar. 29, '86
Langevin, Elizabeth (Mrs. T. Burdett)	1 05		Craig St.	do	Aug. 30, '83
Loughren, John and wife, Ellen Wardill	7 01		Montreal	do	June 17, '80
Lydon, James	3 40		424 Notre Dame.	do	Mar. 6, '77
LeRoy, J. B., M.D.	1 22		226 St. Lawrence	do	May 27, '82
Letourneau, François E.	2 82		261 St. Paul St.	do	Aug. 7, '80
Latremouille, Marie E. (widow S. Valois)	52 59		Montreal	do	Sept. 27, '79
Lespérance, H. (assignee for estate F. Chanoux	8 64		48 Perthuis St..	do	Jan. 19, '85
Larin, Rev. Ambroise	18 70		Varenes.	do	Nov. 4, '80
Lecavalier, Emmanuel	5 06		St. Laurent.	do	Mar. 3, '86
Lussier, André	4 32		Boucherville	do	Oct. 28, '85
Lawrence, John	1 71		531 St. Domini- que St.	do	April 26, '83
Lachapelle, Severin, M.D.	1 34		St. Henry	do	Feb. 5, '84
Landrigan, Mary (Mrs. Lawrence)	2 56		177 Nazareth St.	do	May 12, '88
Lawson, John, in trust for Thos. Ryan	4 53		Montreal	do	Sept. 7, '82
Lefebvre, Luc	1 16		St. Philippe	do	Oct. 23, '85
Lyall, Henry J.	7 38		970 Sherbrooke St	do	Sept. 6, '84
Lavoie, Ulric	6 45		Montreal College	do	do 24, '84
Lacerte, Elie, M.D., in trust for daughter Albertine	2 60		Yamachiche	do	May 18, '83
Lynch, Joseph A., in trust for estate late Alex. Defresne	6 21		Montreal	do	Sept. 6, '83
Lajeunesse, Joseph and wife, Olivine Bastien, in trust	3 82		do	do	do 1, '84
Lapointe, L. Audet	1 98		do	do	do 10, '85
Lovell, Frank F	7 56		23 St. Nicholas.	do	do 5, '85
Lamarche, Melina	122 39		Repentigny	do	Feb. 25, '86
Legault, C. (Mrs. J. B. Quesnel)	19 26		Pointe Claire	do	do 9, '87
Livingston, Caroline (Mrs. John McManus	4 89		314 St. Lawrence	do	Sept. 8, '87
Levesque, Pierre	2 37		700 do	do	Dec. 28, '87
Lalonde, Isaïe (dit Lescault)	1 72		St. Vincent de Paul.. ..	do	May 6, '87
Longtin, Césarie	1 41		St. Constant	do	do 30, '87
Laporte, André	2 19		594 St. Ignace St	do	Dec. 23, '87
Lang, Andrew, in trust for daughter Mabel	6 94		Chateauguay Bas- sin	do	Nov. 24, '87
Lemieux, Damase J.	1 31		828 St. Catharine	do	do 13, '87
Leouors, Clovis	4 15		St. Laurent.	do	Aug. 8, '87
Lenoir, Ephrem	2 42		17 Alexander St.	do	Feb. 24, '87
Lanctot, Oscar	2 50		32 St. François Xavier St.	do	Mar. 19, '85
Laporte, Delia	87 84		St. Thérèse	do	May 27, '87
Lacombe, Sophie (Mrs. F. Lebeau)	2 21		St. Laurent.	do	Sept. 6, '87
Lamarche, Rev. Godfrey (pour la fabri- que)	1 48		St. Bruno.	do	July 15, '87
Laframboise, Léon	3 89		St. Laurent.	do	do 30, '87
Carried forward		52,384 81			

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward.....		52,384 81			
Lunn, Mary (Mrs. G. J.), in trust for son Fred. William.....		5 79	711 Craig St...	Head office..	June 30, '87
Lunn, Mary (Mrs. G. J.), in trust for son Ernest J.....		5 42	711 do.....	do.....	do 30, '87
Lunn, Mary (Mrs. G. J.), in trust for son T. Henry.....		4 95	711 do.....	do.....	do 30, '87
Lunn, Mary (Mrs. G. J.), in trust for daughter Jessie.....		5 24	711 do.....	do.....	do 30, '87
Laurin, Strasille (Mrs. P. Peltier).....		70 42	242 St. Dominique St.....	do.....	Oct. 7, '87
Leclair, Edmond.....		1 15	Ste. Rose.....	do.....	July 11, '87
Lavoie, Alphonsine (Mrs. Blouin).....		3 44	38 St. Urbain St.....	do.....	Aug. 2, '87
Larue, Rev. J. B.....		2 37	Montreal.....	do.....	do 19, '87
Lusher, E., in trust.....		23 11	do.....	do.....	Mar. 16, '87
Laurin, Pierre.....		16 39	350 Panet St.....	do.....	Dec. 27, '87
Levey, J. C. E., in trust for Emilie Levey.....		11 86	Montreal.....	do.....	Feb. 28, '87
Learmont, J. B., in trust.....		33 71	do.....	do.....	Sept. 1, '87
Lalonde, Rose (Mrs. N. Parent).....		84 73	Pointe Claire.....	do.....	June 13, '87
Levesque, Adèle (Nazareth Asylum).....		23 30	St. Catherine St.....	do.....	Oct. 15, '87
Leonard, J. A. R., M.D.....		3 68	910 St. James St.....	do.....	Nov. 22, '87
Laforce, Eugène.....		2 19	67 Maple Ave.....	do.....	Mar. 14, '87
Leslie, William.....		319 82	Montreal.....	do.....	Feb. 26, '76
Montreal Typographical Society.....		97 86	do.....	do.....	Aug. 26, '54
Moran, Catherine, in trust.....		15 21	do.....	do.....	Mar. 26, '60
McCarthy, Mrs. Mary.....		14 81	Three Rivers.....	do.....	Sept. 20, '60
Miller, Mrs. James L.....		29 16	College St.....	do.....	do 30, '61
Mailhot, Charles E., minor.....		50 49	Montreal.....	do.....	May 16, '64
Morrison, James A.....		23 67	do.....	do.....	Feb. 18, '65
Molloy, Charles L.....		11 28	do.....	do.....	Aug. 30, '65
Maher, Eleanor.....		54 24	St. Margaret St.....	do.....	Sept. 3, '66
Murray, Robt. B.....		1 83	Montreal.....	do.....	June 12, '66
Myers, Patrick.....		264 78	Côteau Barron.....	do.....	do 4, '66
McPherson, John.....		1 62	Montreal.....	do.....	Feb. 28, '67
McDonald, R., M.D.....		39 15	do.....	do.....	Dec. 30, '67
McKillican, Wm. P., minor.....		2 09	Danville, Que.....	do.....	July 31, '70
Moss, Josephine M., widow Harvey.....		8 29	Montreal.....	do.....	June 8, '68
Morris, James.....		2 54	117 St. Urbain St.....	do.....	July 29, '69
Macrae, William.....		13 70	Montreal.....	do.....	Nov. 2, '70
Mackay, Angus, and wife, Martha Dawson.....		13 39	180 Mountain St.....	do.....	May 20, '71
McDonald, George.....		1,110 28	15 Brock St.....	do.....	Mar. 6, '71
Miller, John S., for daughter Louisa.....		25 13	Montreal.....	do.....	June 27, '71
McLeod, Peter.....		8 60	Lancaster.....	do.....	Dec. 19, '71
Munro, Catherine.....		38 77	St. Catherine St.....	do.....	Sept. 9, '71
McLaughlin, Patrick.....		7 17	Montreal.....	do.....	May 8, '71
Marchand, Charles.....		2 29	do.....	do.....	June 18, '72
McLea, James.....		2 07	do.....	do.....	July 19, '72
McRae, Ann.....		66 65	Glengarry.....	do.....	June 21, '71
Marquis, Leopold.....		4 49	6 St. Dominique.....	do.....	April 29, '73
Morin, Joseph H., minor.....		2 03	Montreal.....	do.....	July 30, '74
McCool, Ann.....		3 22	do.....	do.....	Dec. 20, '74
MacDonnell, Ann.....		46 92	do.....	do.....	July 27, '74
Maguire, Thomas.....		195 65	St. John's.....	do.....	Nov. 3, '75
Morris, John H.....		5 39	Montreal.....	do.....	July 25, '76
Merrill, Caroline.....		1 24	do.....	do.....	Jan. 29, '75
Murphy, Patrick.....		2 52	do.....	do.....	Mar. 6, '75
Mullin, John.....		5 19	101 N.-Dame St.....	do.....	do 29, '77
Carried forward.....		55,173 70			

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		55,173 70			
McDunnough, Frank		2 49	Montreal	Head office.	Nov. 27, '76
Middlemiss, Mary M. (Mrs. Anderson)		1 47	Point St. Charles	do	Mar. 30, '74
McDonald, D. Wm		1 18	Montreal	do	May 2, '74
Morgan, Mary, widow Wm		1 28	do	do	Feb. 2, '74
Mansfield, Patrick	46 83		do	do	Sept. 14, '75
McGarvey, Owen	25 33		St. Joseph St.	do	Oct. 5, '77
Munroe, Thomas		1 52	Montreal	do	Jan. 12, '75
Mullins, W. P., in trust for father		6 81	do	do	Aug. 23, '75
Mailloux, Ovide, in trust		8 01	do	do	Sept. 11, '76
Murphy, James		4 48	do	do	July 18, '76
McCuaig, Flora		1 46	Glengarry, Ont.	do	Nov. 4, '75
McDonald, Cecilia Ellen	52 92		36 Devaney St.	do	do 5, '75
McCormack, Kate A., widow James		1 69	Montreal	do	June 23, '75
Miller, William		7 43	16 St. Sacramento ..	do	Oct. 4, '77
McShane, Kate		2 28	Montreal	do	July 6, '74
Moore, John C.		4 44	do	do	do 14, '73
Mousette, L. P., N.P.		1 61	do	do	Feb. 12, '76
Moyna, John		3 13	do	do	June 30, '73
McMahon, Arthur		2 46	do	do	Sept. 16, '76
McGregor, Ellen (Mrs. A. Rose)		8 51	do	do	Dec. 23, '73
Murray, Mary B. (Mrs. T. Carmody)		4 61	do	do	Jan. 22, '75
Mallock, Jane H. (Mrs. Newhart)		7 36	327 St. George St.	do	Nov. 21, '78
Mathieu, Edmond		2 33	Montreal	do	Feb. 1, '76
Muir, Joseph		1 18	do	do	Sept. 21, '75
McGregor, James		1 79	do	do	Oct. 15, '77
McDonald, Maggie		8 36	Ste. Anne de Bellevue	do	Jan. 21, '86
Miles, Henry		1 56	182 St. George St.	do	Aug. 8, '79
Mulholland, Joseph, in trust for St. Paul Royal Arch Chapter		1 88	Montreal	do	April 3, '78
Muir, Henriette		5 66	do	do	Nov. 12, '77
Murphy, Mary A. (Mrs. G. Laforce)		21 77	do	do	July 21, '70
Mondor, Adelaide		1 34	do	do	April 3, '79
McGregor & Co., R.		2 31	214 St. James St.	do	June 12, '82
McCleary, Graham T.		2 35	Star Office, St. James St.	do	do 24, '80
Mousseau, Maria		4 14	268 Dorchester St.	do	July 28, '80
McLean, William		2 50	Montreal	do	June 22, '78
Morrissey, Margaret (Mrs. J. Mansfield)		2 51	7 Hermine St.	do	May 3, '79
McDonald, Sarah A. (Mrs. J. Chambers)		9 38	25 Erie St.	do	Oct. 6, '81
McNamee, Jane (Mrs. A. Lockett)		3 31	110 St. Philippe	do	July 2, '78
Marsolais, Eugène	12 47		L'Assomption	do	Jan. 31, '82
McConniff, William		1 83	Montreal	do	Oct. 27, '79
McDonald, W. G.		4 28	do	do	Jan. 9, '78
Maguire, Mary Ann		17 02	do	do	Aug. 8, '79
Mathie, W. S. C.		1 46	178 Mountain St.	do	July 10, '82
Muirhead, John A		4 66	9 Mt. St., Mary Avenue	do	Aug. 23, '81
Montreal Butchers' Association		2 41	Montreal	do	Dec. 15, '80
McDonnell, Ann (Mrs. M. Stuart)		2 63	26 Bleury St.	do	Aug. 16, '80
Macdonald, Elizabeth		16 25	746 Sherbrooke	do	Mar. 30, '83
McCuaig, C. N.		1 38	Montreal	do	Dec. 7, '81
McGlinn, Jane (Mrs. J. Galley)		2 21	do	do	Aug. 26, '86
Miller, Marie Louise		1 24	95 Germain St.	do	July 24, '85
Moore, Mary A. (Mrs. George)		5 49	43 Mayor St.	do	June 8, '86
McCready, Catherine (Mrs. Robert)		125 19	27 Union Ave.	do	Oct. 1, '85
Morris, George Charles minor		2 52	205 Bleury St.	do	June 18, '83
Martineau, Frs.		1 38	251 Sydenham St.	do	Oct. 8, '81
Carried forward		55,645 79			

Montreal City and District Savings Bank—Continued.
(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pen- dant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		55,645 79			
McKiernan, Joseph, minor.....		124 45	4 Common St....	Head office..	Aug. 4, '85
Medical Faculty.....		9 27	Montreal.....	do	Dec. 20, '84
McGilvray, Hannah.....		1 78	764 Sherbrooke	do	Feb. 16, '84
McMillon, John, in trust for Mrs. A. McMillen.....		15 52	2½ Cadieux St....	do	Jan. 8, '86
McMillen, John, in trust for Adina Elizabeth.....		15 52	do	do	do 8, '86
McDonald, Annie (Mrs. Leckie).....		8 62	182 University St	do	Nov. 22, '82
Mulligan, Maggie.....		1 10	449 Lagachetière	do	July 30, '84
McKiernan, Ellen.....		3 79	743 Sherbrooke	do	Dec. 2, '85
McGowan & Higgins.....		7 25	Côte St. Paul....	do	Oct. 13, '85
Martel, Angele.....		6 37	47 Perreault St..	do	Aug. 1, '84
Menard, Marceline.....		149 88	Belœil.....	do	Feb. 10, '86
McNiece, Margaret.....		1 57	St. Paul St.....	do	Jan. 14, '80
Milloy, William.....		114 46	Bleury St.....	do	Nov. 5, '80
McDonald, Mary J.....		31 41	Montreal.....	do	May 22, '82
McColman, Colin.....		1 66	Longueuil.....	do	do 23, '83
McEntyre, Edward.....		2 19	277 Notre Dame.	do	Feb. 2, '83
McKown, Wm.....		265 36	Lachine.....	do	Jan. 20, '76
McGibbon, Kate.....		210 31	126 German St..	do	Oct. 25, '82
Manning, Miss May.....		1 72	71 St. Urbain St.	do	Mar. 9, '85
Morasse, Miss Flore.....		5 32	United States....	do	Sept. 21, '85
Mayor, Gustave.....		5 31	701 Craig St....	do	Oct. 11, '84
Mann, Wm., in trust for son Fred.....		1 25	1204 St Cath'rine	do	do 1, '84
McLaughlin, John.....		4 94	Lachine.....	do	May 8, '83
McCuig, Catherine.....		382 88	St. Urbain St....	do	Sept. 29, '84
McGill Medical Society.....		1 78	Montreal.....	do	Oct. 12, '82
Maynard, Rev. S. B. F.....		6 26	St. Edouard.....	do	Mar. 17, '84
McCormick, James.....		2 24	Montreal.....	do	Sept. 13, '79
McEdwards, Miss Ellen.....		285 87	St. Anicet.....	do	Oct. 9, '82
Meunier, Charles.....		4 31	299 St. Lawrence	do	Feb. 28, '82
Montreuil, Sophronie (Mrs. J. Fisher).....		2 32	183 Bleury St..	do	July 19, '86
Muir, George H.....		3 19	Montreal.....	do	Jan. 8, '84
Minogue, M.....		6 37	237 Hypolite St.	do	Oct. 31, '84
McDougall, Helen A. (Mrs. P.).....		4 19	1815 St Cath'rine	do	Jan. 3, '85
Meehan, P. J., in trust for son H. C.....		2 55	53 Forfar St....	do	Aug. 31, '86
McGarvey, Owen.....		14 92	Montreal.....	do	Dec. 18, '82
McGovern, Patrick, in trust for E. Frances.....		25 77	Mt. St. Mary Ave	do	Jan. 6, '86
McGovern, Patrick, in trust for Ellen Mary.....		25 77	do	do	do 6, '86
McMillen, John, in trust for grandson Alex. J.....		6 11	143 McGill Col- lege Ave.....	do	do 8, '86
Martin, Louis Gustave.....		6 52	14 St. James St..	do	June 30, '79
Marling, Sarah.....		3 73	1760 St Cath'rine	do	Dec. 7, '86
Marechal, Rev. Theolore.....		5 47	St. Jacques L'Achigan.....	do	do 5, '84
McDonald, Archibald.....		18 28	Lachine.....	do	Aug. 7, '86
McGarvey, Owen, for estate of Greene.....		3 99	Montreal.....	do	Sept. 29, '81
McIntosh, John.....		3 85	545 Bonaventure.	do	do 5, '85
Malavey, Ellen (Mrs. M. O'Neill).....		2 78	135 Duke St....	do	June 22, '86
McEvilla, Margaret Ellen.....		5 08	Upton, Que.....	do	Dec. 22, '82
Muir, Rollo C.....		2 76	Montreal.....	do	June 13, '84
Masse, Euphémie.....		99 79	do	do	Aug. 16, '84
McDonald, C. H.....		2 20	120 St. George St	do	Sept. 16, '85
Mignault, Rose D. (Mrs. O. Lefaire).....		5 09	33 German St..	do	April 8, '84
Martin, J. B. A.....		21 41	167 Guy St.....	do	Jan. 12, '85
Carried forward.....		57,590 32			

Unpaid Dividends.

Montreal City and District Savings Bank—*Continued.*

(Banque d'Economie de la Cité et du District de Montréal—*Suite.*)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		57,590 32			
Maguire, Miss Helen	29 23		81 Union Ave...	Head office..	Jan. 9, '84
Muir, Rollo C., in trust for son George	2 94		St. Laurent	do	June 13, '84
Maloney, Catherine (Mrs. J. Sullivan)	1 68		49 Alexander St.	do	Jan. 8, '86
McGangey, Ann (widow P. McCaffrey)	246 08		St. Martin St	do	May 25, '86
McGanley, Patrick	1 63		Montreal	do	Nov. 10, '81
McNeil, W. D	5 62		96 St. Hypolite St	do	Oct. 17, '82
McDougall, Isabella	2 44		144 Mansfield St.	do	July 5, '84
Mulligan, Mrs. Catherine	2 66		1900 Notre Dame	do	do 22, '85
Mulligan, Margaret (Mrs. W. Larin), in trust for son Chas. Edward	2 40		do	do	do 22, '85
McGee, Margaret (Mrs. G. Mulligan)	1 53		do	do	do 22, '85
Marie, Pierre A	2 92		398 St. Lawrence	do	Oct. 21, '86
McIntosh, John, administrator estate of L. A. Ferland	1 90		167 St. Peter St.	do	Jan. 22, '80
McDonald, Wm	5 38		242 St. Charles		
			Borromée	do	Dec. 3, '85
Meunier, Louis	1 70		Notre Dame St..	do	Nov. 28, '85
McKeown, Elizabeth (Mrs. H. Hood), in trust for daughter Maria	93 19		18 Prince Arthur	do	Feb. 21, '82
Muth, William	1 26		118 St. Hubert..	do	April 3, '83
McNamee, Catherine (Mrs. F. Reilly), in trust for daughter Kate	3 76		Montreal	do	Sept. 1, '86
Montmarquet, Donalda	1 05		333 Lagauche- tière St.	do	April 10, '85
Muir, Rollo C.	5 35		Côté St. Laurent	do	Oct. 2, '84
McElhenny, Charles and John	8 03		119 Alexander St	do	Sept. 27, '86
Martin, S. T	3,414 40		St. Esprit	do	June 25, '85
Murphy, T. B	1 94		61 St. James St.	do	Dec. 12, '85
Monast, Joseph, minor	1 38		45 St. Hubert St.	do	Sept. 11, '80
Moore, Sarah K. R., minor	3 30		9 Basile St.	do	June 11, '86
McBean, Alex. Stuart	85 50		Côté St. Antoine	do	Sept. 10, '86
McBean, Mary Ethel	150 30		do	do	do 10, '86
Muir, Geo. H., in trust for Mary C	2 31		Montreal	do	Jan. 8, '84
Morgan, Edward	2 90		606 Lagauche- tière St.	do	Dec. 30, '84
McNamee, Mary Jane (Mrs. A. Lockett)	1 32		1,037 St. Antoine	do	Oct. 5, '82
Mills, Frederick W.	2 12		16 Baile St.	do	do -6, '85
Mullarky, E. P	1 62		8 Hanover St.	do	April 12, '86
McElheney, John	5 47		119 Alexander St	do	July 22, '85
Martin, Louis A	6 23		276 St. Paul St.	do	April 30, '85
Major, C. B	6 62		Ste. Scholastique	do	Mar. 23, '82
McNicolls, Mary Ann Mrs. Miller	34 16		Shaw St	do	July 16, '85
Martin, John, in trust for M. Lawson	80 78		27 St. Antoine ..	do	Feb. 9, '83
Mayse, Charles E	2 50		96 University St.	do	May 16, '82
McDonald, Randolph	2 16		8 Platt St.	do	Feb. 13, '82
Marchand, J. E. Mederic, minor	29 75		St. Paul l'Ermite	do	Jan. 30, '85
Mayo, Daniel C	3 02		248 St. Hubert..	do	June 27, '82
Martin, Ellen	1 54		892 St. Catherine	do	do 11, '79
McDonnell, Mary	190 40		97 Jurors St.	do	July 8, '84
Matthews, F. B., in trust for Mrs. C. McCulloch	1 03		Montreal	do	do 19, '86
Miller, Fred. J., M.D., in trust for grandson Arthur L	13 83		113 Stanley St..	do	Jan. 3, '82
Martineau, Ulric J	1 06		Montreal	do	May 10, '78
Monette, Emélie (Mr. Thos. Durocher)	24 55		Pointe aux Trembles	do	June 14, '86
Major, Joseph	3 31		Montreal	do	April 24, '83
McKerricher, Ann	18 45		891 Sherbrooke..	do	Dec. 1, '84
Carried forward		62,104 01			

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	¢	cts.	¢	cts.			
Brought forward			62,104	01			
Martin, J. A.			2	40	85 Désiré St., Hochelaga	Head office	Nov. 23, '82
Massey, Frederick, in trust for E. E. Massey	6	81	39	McKay St.	do	April 18, '82	
Mooney, Alice, minor.	1	57	562	Sherbrooke.	do	do 7, '77	
May, Miss Miriam	1	74	105	Bleury St.	do	July 11, '85	
McCormick, Isabella (Mrs. J. Dodds)	125	81	45	St. Dominique	do	do 6, '86	
McFarlane, Thomas.	29	40	686	Palace St.	do	do 3, '85	
Marcille, Catherine (Mrs. P. Betournay)	237	90	St.	Lambert	do	Jan. 8, '81	
Morin, Joseph A.	6	37	St.	Charles, Richelieu	do	July 31, '84	
McGovern, Catherine.	2	25	11	Phillips Sqr.	do	Aug. 23, '84	
McDonald, Alexander.	1	38	Montreal.		do	do 2, '86	
Maréchal, Marie E.	6	39	N	Dame de Grace	do	Feb. 11, '84	
McEntyre, Duncan S.	1	77	392	St. Paul St.	do	Mar. 21, '84	
McLeod, Clara	4	29	18	Plateau St.	do	do 2, '85	
Marcoite, Caroline (Mrs. Z. Gauvreau).	3	18	Montreal		do	May 13, '87	
Measures, George.	35	36	311	St. Antoine.	do	June 18, '87	
Monk, Milley, minor	1	18	Varennes.		do	Sept. 1, '86	
Marie, Claire, Rev. de Sœur.	4	71	Ste. A. de	Lachine	do	Aug. 15, '86	
Moir, J. A.	1	08	Montreal.		do	May 11, '87	
McDonald, Archie	1	50	32	Latour St.	do	Sept. 23, '87	
Mongeau, Rev. J. L.	18	77	Varennes.		do	Jan. 27, '87	
MacDonald, Alexander	8	50	St. John's.		do	Dec. 1, '82	
McCaffrey, Maggie	5	90	774	Dorchester St	do	April 18, '87	
Merry, H. A., in trust	10	78	Montreal.		do	Nov. 20, '78	
McEachran, Chas., in trust for Vet. Med. Asso	4	03	do		do	Feb. 19, '87	
Michaud, Jean Baptiste	4	87	133	St. Lawrence	do	Oct. 19, '87	
Mailley, Zélie (Mrs. T. Steele) in trust for son John M.	7	03	Montreal.		do	Aug. 20, '87	
Mallette, Corrinne C.	9	35	do		do	Oct. 31, '87	
Mattinson, James, in trust	20	52	do		do	May 24, '86	
McCully, C.	9	71	28	St. Frs. Xavier	do	Jan. 30, '85	
Maloney, Margaret (Mrs. J. Brogan)	6	99	Montreal.		do	May 7, '86	
Mathieu, Fernier	2	19	Lachenaie		do	Jan. 17, '87	
Monk, Miss E. L.	8	28	1225	Dorchester.	do	Nov. 5, '87	
McLean, Elizabeth (Mrs. J. E. Miller)	5,419	00	Milleden		do	Jan. 5, '81	
McCurack, Mary (Mrs. P. McNally)	11	61	Montreal.		do	Oct. 31, '87	
Merrill, A. L. C., in trust for Alice Merrill	5	20	214	Sherbrooke St	do	Jan. 5, '87	
McEvans, Margaret	200	96	Coteau	Landing.	do	July 11, '87	
Martin, Wm. Geo.	1	97	10	Hanover St.	do	June 10, '87	
McNally, B., tutor	1	31	Montreal.		do	Feb. 8, '87	
McDonnell, Mary (Mrs. Joseph Pelletier)	2,547	23	1273	St. Catherine	do	Dec. 21, '87	
Marrotte, Samuel	1	64	11	Christophe St	do	Oct. 21, '87	
Matthews, J. E., in trust for Ellen Trenholme	58	84	485	St. James St.	do	June 24, '87	
McKenna, Margaret	5	97	Ste. M. du	M'noir	do	Feb. 12, '87	
Morrison, Andrew Paton	5	32	53	St. Law'ce St. Vill. St. J. B'te	do	July, 23, '87	
McCaffrey, Catherine (Mrs. P.)	1	56	78	Aylmer St.	do	April 13, '87	
Mathison, Louise C., in trust for niece H. A. Bulger.	15	55	Hudson,	Que.	do	July 18, '83	
Mathewson, R. D.	1	16	93	St. James St.	do	Sept. 1, '87	
Munro, Edward K., in trust for daughter Edna	2	35	9	Essex Avenue.	do	Feb. 3, '87	
McGovern, Patrick	23	73	14	Mt. S. Mary Av	do	Sept. 1, '87	
Carried forward			70,999	42			

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 3 years and over. Dividends en arriérés pen- dant 3 ans et plus.	Balances standing for 3 years and over. Équivalus restant depuis 3 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence ou la dernière transaction a été faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		70,999 42			
Maisonneuve, Octave.....		74 51	Ste. A. des Plaines	Head office	Aug. 15, '86
McPherson, R. Duncan, minor.....		67 30	Rochester, N. Y.	do	Sept. 30, '87
McCarragher, Owen and Julia Farrell.....		501 14	Ste. J. de Newton	do	Oct. 27, '87
Moineau, Félix.....		1 35	34 Wolfe St.	do	May 12, '86
Merrill, Arthur H.....		12 29	Montreal.....	do	June 25, '87
McKay, David R., in trust.....		2 00	21 St. Sacrament	do	Oct. 15, '87
MacCallum, Josephine G.....		4 49	Montreal.....	do	Jan. 28, '87
Macauley, Lily Margt. (Mrs. C. Cushing) in trust for son Dougall.....		1 27	1377 Dorchester.	do	Oct. 18, '87
Newman, John.....		37 64	Montreal.....	do	Sept. 2, '51
Norris, William Thos.....		12 04	do	do	Jan. 12, '60
Noack, Robert C.....		15 68	do	do	do 7, '63
Nagle, John.....		4 99	do	do	Mar. 27, '67
Nadeau, Napoléon.....		757 06	do	do	Nov. 25, '69
Newcomb, S. E. (Mrs. E. A. Whitehead)		14 47	do	do	Jan. 22, '72
Nelson, Mary Ann.....		1 40	do	do	May 7, '75
Nish, Anthony G.....		22 86	do	do	June 10, '76
Nichols, Charles.....		4 00	do	do	July 15, '76
Nichols, Charles, for daughter Edith.....		3 80	do	do	do 13, '77
Neve, Emily (Mrs. F. S. Neve).....		2 42	Grenville, P. Q.	do	Oct. 24, '73
Nelson, Sarah (Mrs. R. McDonald).....		7 46	Montreal.....	do	April 13, '77
Nichols, Charles, in trust.....		19 04	21 Victoria St.	do	Aug. 1, '79
Nixon, Edward.....		1 80	1 Philips Square.	do	June 20, '82
Noonan, Mary A.....		1 99	58 St. Urbain St.	do	do 17, '81
Nixon, Mary (Mrs. A. Jamieson).....		55 22	Dorchester St.	do	May 20, '82
Nantel, Angelique (Mrs. N. Dubé).....		19 73	Mile End.....	do	Aug. 9, '79
Nugent, John P., in trust for J. Kerr.....		3 81	157 St. Joseph St.	do	Jan. 19, '86
Nolan, Mary (Mrs. R. Kearns).....		8 62	St. Lambert.....	do	Aug. 12, '85
Nelson, George W.....		1 42	198 Canning St.	do	May 28, '79
Nowlan, Bridget (Mrs. T. Brown).....		314 70	Hibernia Road.....	do	June 14, '81
Neenan, John.....		1,433 11	St. Alban's.....	do	Sept. 21, '80
Nevin, W. B.....		4 32	243 Mountain St.	do	Dec. 5, '85
Neilson, Jane C. (Mrs. M. Dickinson).....		9 64	St. Henri.....	do	Oct. 14, '86
Nicoll, T.....		1 78	205 Cadieux St.	do	July 15, '86
Neveu, N. Antoinette (Mrs. T. Blanch- ard), in trust for son Charles.....		1 35	107 St. Joseph St.	do	Sept. 30, '87
Neveu, J. P.....		12 15	Montreal.....	do	May 3, '87
Nicholson, Fred H.....		5 85	Maisonneuve.....	do	Aug. 3, '87
O'Brien & Sadlier.....		41 56	Montreal.....	do	Dec. 1, '57
O'Gilvie, Florence A., minor.....		18 18	do	do	Jan. 11, '58
Owen, James.....		10 57	McGill St.....	do	Sept. 30, '67
O'Dea, Margaret (widow T. Collins).....		1,085 90	Ste. Thérèse.....	do	April 12, '70
O'Halloran, Mary.....		356 78	Montreal.....	do	Mar. 18, '70
Orr, Charles T. W.....		7 40	105 Mountain St.	do	June 30, '70
O'Brien, Richard.....		59 70	36 St. George St.	do	Mar. 14, '71
O'Neill, Hugh.....		6 58	Montreal.....	do	Jan. 8, '73
Quimet dit Larivière, Sébastien (insol- vent estate of).....		44 68	do	do	do 14, '69
O'Brien, Robert.....		1,398 81	McCord St.....	do	July 16, '84
Ossant, Ferdinand.....		10 70	Montreal.....	do	June 15, '74
Organ, Jabez.....		14 85	do	do	do 28, '75
Olivier, D. L. V.....		1 94	do	do	Mar. 13, '77
Osler, Wm., M.D. in trust.....		13 27	do	do	Dec. 16, '77
Ouellette, Louis.....		5 66	do	do	Aug. 11, '73
O'Connor, Chas. P.....		9 84	273 Bleury St.....	do	do 7, '77
Olivier, Adam.....		9 09	St. Armand.....	do	April 14, '79
Carried forward.....		77,537 63			

a Both dead.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends overpaid for 5 years and over.	Dividends impayés pen- dant 5 ans et plus.	Balances standing for 5 years and over.	Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.					
Brought forward		77,537 63					
Ostell, Thomas		1 72		414 St. Paul St.	Head office.	Nov. 25, '80	
Osler, Wm.		2 69		1351 St. Cath'rine	do	Jan. 17, '83	
O'Grady, H. Charles		1 78		Chambly Road.	do	July 30, '81	
O'Hara, John		15 46		275 Commiss'nrs.	do	Sept. 30, '78	
O'Reilly, Philip		99 23		62 Beaudry St.	do	Dec. 6, '80	
Odelle, L. S.		1 39		1458 St Catherine	do	Aug. 21, '82	
Quimet, J. Alphonse		5 65		Montreal.	do	June 8, '80	
O'Neill, Hugh		3 79		do	do	Nov. 10, '84	
O'Brien, D. C.		1 47		216 St. Antoine.	do	Jan. 16, '83	
Olivier, Berthé Henriette		1 89		418 St. Denis St.	do	July 11, '84	
O'Sullivan, Armand L.		3 35		471 St. Paul St.	do	May 5, '86	
O'Brien, William		3 85		13 Perrault Lane	do	July 22, '85	
O'Neill, Elizabeth (Mrs. H. Hynes)		2 65		6 Berri St.	do	June 15, '86	
O'Leary, Patrick C.		7 93		Montreal.	do	April 22, '80	
O'Brien, John		465 71		St. Laurent.	do	Nov. 7, '87	
O'Rourke, Michael		1 28		Bleury St.	do	June 20, '87	
O'Brien, Ellen (Mrs. T. Halloran)		415 47		8 Napoléon St.	do	Feb. 28, '87	
O'Gorman, James		9 48		51 Bonaventure.	do	July 18, '87	
Pesant, Gilbert		3 21		Lagauchetière St	do	Jan. 13, '63	
Panet, Charlotte Eulalie		3 22		Montreal.	do	June 6, '65	
Prevost, Rev. T. S		4 20		Isle aux Noix	do	Feb. 10, '66	
Peterson, George H.		8 63		Montreal.	do	Sept. 28, '69	
Prêt, Paul		201 72		152 St. Urbain St.	do	April 18, '70	
Pierce, Hannah		2 31		Petite Côte.	do	Jan. 26, '71	
Plummer, W. H., jun.		23 07		Montreal.	do	Aug. 6, '72	
Pangman, J. Henry		15 87		Mascouche.	do	Jan. 2, '73	
Pigeon, Louis		3 24		Beaudry St.	do	May 1, '73	
Power, Augustine		2 28		Montreal.	do	Nov. 2, '72	
Power, Catherine (Mrs. J. Bahan)		143 41		Point St. Charles	do	Dec. 7, '72	
Paris, Léocadie (veuve L. J. Gauthier)		40 14		Montreal.	do	do 18, '74	
Paré, Louis		7 32		Towpath, La- chine Canal.	do	Aug. 7, '74	
Payette, Elzear		1 59		Montreal.	do	June 13, '74	
Peladeau, Alphonse		3 68		do	do	Mar. 8, '75	
Pearce, Jas. H.		9 48		do	do	Feb. 17, '75	
Perrault, H. M.		7 81		do	do	Jan. 22, '77	
Proulx, Félicité		226 61		do	do	Aug. 27, '77	
Philbin, Mary Ann		28 35		do	do	Jan. 27, '75	
Pitts, Cecily J. (Mrs. L. V. Bristowe)		1 36		15 Phillips Squ're	do	Nov. 13, '75	
Pierce, Lizzie (Mrs. J. H. Pierce)		2 21		Montreal.	do	Jan. 26, '74	
Pageau, Caroline (Mrs. A. Gagnon)		2 39		do	do	Feb. 25, '75	
Perrault, C. O., in trust for estate of Guy.		7 89		do	do	Aug. 16, '77	
Pratt, George F.		2 43		32 Cadieux St.	do	Dec. 1, '76	
Phillips, Thomas		8 14		Montreal.	do	Feb. 9, '77	
Patton, James		3 94		1435 St Catherine	do	Nov. 4, '77	
Patterson, William		13 22		Montreal.	do	Sept. 1, '75	
Phillips, Robert.		47 51		do	do	do 5, '78	
Poitras, Louisa		4 15		do	do	May 23, '78	
Pilon, Antoine		4 39		St. Eustache.	do	Sept. 14, '77	
Pelletier, Philippe, in trust for Augustine Pelletier		1 85		15 Place d'Armes	do	do 20, '80	
Pinsonnault, Edouard		1 55		15 Cadieux St.	do	June 13, '80	
Papineau, Gordon D.		3 44		70 Berri St.	do	Nov. 12, '83	
Papineau, Mercedes L.		1 94		Montreal.	do	June 13, '81	
Porter, Henry		5 09		Jacques Cartier Hotel	do	Nov. 9, '81	
Pawson, Eleanor C.		12 02		Montreal.	do	April 23, '80	
Paré, Ferdinand, jun.		5 46		do	do	Mar. 21, '86	
Carried forward		79,447 54					

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction a eue lieu.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		79,447 54			
Parayre, Joseph		2 55	Ste. Marthe	Head office..	Aug. 10, '83
Perrault, Lumina (Mrs. L. W. Telle- mosse).....		7 13	117 Champ de Mars St.....	do	Mar. 26, '85
Proulx, Félix.....		1 50	Isle Bizard.....	do	do 11, '86
Powell, Josephine (Mrs. Pelletier).....		1 62	115 Champ de Mars St.....	do	April 21, '83
Pageau, Louis.....		2 19	McGill St.....	do	Sept. 14, '85
Pepin, Charles.....		1 31	Chambly Basin..	do	do 29, '83
Paiement, Joseph A.....		3 62	505 St. Lawrence	do	June 23, '85
Fennington, Milton.....		4 75	Montreal.....	do	Aug. 30, '80
Peltier, Pierre.....		1 78	21½ St David Lane	do	do 13, '86
Perkins, Harriet (Mrs. Arthur).....		1 12	1518 St. Cath'rine	do	June 27, '85
Palin, Percy M.....		28 36	413 St. Paul St..	do	April 17, '83
Preston, Margaret (widow J. Carson Holton).....		7 73	Chateauguay....	do	Oct. 12, '86
Pinsonnault, C., M.D., in trust for Hor- tense Hélène.....		37 40	Marieville.....	do	May 17, '86
Paradis, Octavie (Mrs. Gagnon).....		914 57	20 St. Julie St..	do	July 25, '85
Panet, Flora (Mrs. A. Picault).....		5 06	Montreal.....	do	Nov. 8, '78
Perreault, J. C., M.D.....		1 72	Belœil.....	do	Oct. 11, '81
Philbin, John, minor.....		10 13	Montreal.....	do	Nov. 2, '82
Phelan, Thomas, in trust.....		1 89	15 St. Genevieve	do	April 17, '86
Poirier, Clément.....		2 44	Village St. Au- gustin.....	do	Mar. 15, '83
Prud'homme, Philéas.....		1 92	Coteau St. Pierre	do	Aug. 29, '78
Pollica, Bonnie A.....		6 56	Montreal.....	do	July 29, '78
Paxton, Harrietta M. (Mrs. C. Dezouche)		6 98	4 Phillips Square	do	Mar. 20, '86
Pinkerton, Robert C.....		4 09	Montreal.....	do	Dec. 22, '83
Prévost, Amable.....		11 51	do.....	do	June 21, '86
Patry, Zéphirin.....		564 41	Carrière St. Co- teau, St. Louis	do	Oct. 19, '83
Préfontaine, Napoléon.....		1 56	Montreal.....	do	Mar. 5, '85
Potvin, George.....		1 35	Ste. Anne de la Pocatière.....	do	June 9, '85
Penfold, Kate.....		29 76	Côte St. Antoine	do	Dec. 20, '86
Power, Margaret (Mrs. R. Henry).....		18 28	Montreal.....	do	Aug. 3, '86
Picard, Cléophas.....		8 75	Sault aux Recol- lets.....	do	May 30, '86
Poulin, Arthur.....		1 10	St. Hypolite St..	do	Nov. 20, '83
Prévost, John.....		2 58	Sault aux Recol- lets.....	do	Mar. 12, '86
Préfontaine, Toussaint.....		1 21	10 St. Chas. Bor- romée St.....	do	July 29, '86
Purcell, John and Margaret.....		93 41	34 Colborne Ave.	do	Oct. 26, '80
Poetsch, Fredericka (widow John Sem- melhaack), in trust for grandson Wm. Semmon.....		12 39	Montreal.....	do	July 17, '85
Plouffe, Isidore.....		1 93	Ste. Dorothée... do	do	June 9, '84
Pariseau, Malvina.....		6 11	1187 St Lawrence	do	Dec. 30, '86
Perry, Ellen.....		2 38	Montreal.....	do	June 2, '77
Pesant, Norbert.....		2 31	Ste. Dorothée... do	do	Nov. 6, '86
Peladeau, Rev. J. A.....		24 92	Repentigny..... do	do	do 3, '84
Poirier, Adelina (Mrs. L. A. Martin).....		2 82	13 Vitre St..... do	do	Oct. 6, '86
Perron, Léocadie (Mrs. St. Onge).....		1 24	Lachine..... do	do	June 10, '85
Pescod, Thomasina (Mrs. P. Rooney).....		4 26	Lower Lachine Road.....	do	July 7, '86
Paisment, Victoria.....		2 53	Montreal.....	do	Oct. 26, '86
Carried forward.....		81,298 77			

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.	\$ cts.			
Brought forward			81,298 77			
Piché, Camille.....			1 18	63 Dubord St.	Head Office.	Sept. 18, '86
Picard, Joseph M.....			1 25	301 St. Lawrence	do	do 19, '87
Patton, Sarah A.....			23 98	1156 St. Cath'rine	do	do June 2, '87
Paisley, Henry.....			652 95	151 Dalhousie St.	do	do Mar. 3, '87
Prévost, Pierre.....			88 25	St. Vincent de Paul	do	do Nov. 12, '87
Paquette, Edmond.....			3 00	94 St. Elizabeth.	do	do Oct. 31, '87
Parent, Hermine.....			13 45	Coteau St. Pierre	do	do Nov. 6, '82
Perrault, Julien.....			1 08	46 Montcalm St.	do	do Oct. 27, '87
Pratte, Delle Corinne.....			82 30	1676 Notre Dame	do	do July 7, '87
Penfold, Minnie, minor.....			1 29	Côte St. Antoine	do	do June 17, '87
Pigeon, Francis.....			258 50	Plantagenet	do	do do 8, '87
Personne, Armeline.....			187 54	73 Commissioners	do	do May 23, '87
Patenaude, Siméon.....			4 22	Laprairie	do	do Nov. 8, '87
Plessoll, Mary Elizabeth.....			2 06	15 Prince Arthur	do	do Mar. 2, '87
Perrault, H. M.....			21 73	Montreal.	do	do Sept. 29, '87
Paquette, Roméo.....			1 18	94 St. Elizabeth.	do	do Jan. 5, '87
Paquette, Annonciade.....			1 18	do	do	do do 5, '87
Painchaud, Charles.....			1 28	71 Vitre St.	do	do Feb. 28, '87
Quérier, Angélique (widow R. Lavallée)			7 94	Montreal.	do	do June 13, '66
Quesnel, François.....			2 06	280 German St.	do	do Sept. 27, '78
Quinn, W. D.....			18 97	28 Durham St.	do	do July 20, '80
Quetin dit Dubois, Felix.....			9 68	Varenes	do	do Nov. 7, '84
Quesnel, Alphonse.....			9 01	Montreal.	do	do July 28, '84
Questa, Santino.....			2,081 26	412 Lagauchetière St.	do	do Feb. 7, '84
Quelch, Honora (Mrs. P. Fogart).....			104 00	209 St. Urbain St.	do	do June 24, '87
Roger & O'Connor.....			167 33	Fitzroy Harbcur	do	do July 29, '87
Robertson, Alexander.....			3 68	Notre Dame St.	do	do Dec. 17, '62
Richard, Mary.....			248 35	Montreal.	do	do July 23, '82
Rooklidge, James W.....			7 31	do	do	do Jan. 30, '69
Ross, Arthur, executor D. Ross.....			15 11	do	do	do Oct. 20, '70
Reilly, Thomas.....			2 26	Chennerville St.	do	do May 29, '72
Ross, Gavin.....			5 41	Montreal.	do	do Oct. 15, '73
Robb, John.....			14 79	55 Dufresne St.	do	do Aug. 6, '73
Robertson, John.....			121 38	Mountain St.	do	do July 23, '74
Robert, François.....			1 13	Longueuil	do	do Feb. 3, '74
Rollason, B.....			2 42	Montreal.	do	do Dec. 21, '74
Robert, Auguste.....			2 20	do	do	do Sept. 4, '77
Robert, Zoé (Mrs. Jos. St. Denis).....			30 19	Lachine	do	do Oct. 15, '73
Renaud, Arthur.....			3 81	Montreal.	do	do May 26, '76
Renaud, Fabien.....			14 81	do	do	do Oct. 29, '75
Ritchot, J. Bte.....			16 76	do	do	do July 8, '73
Rogers, John.....			37 62	do	do	do Dec. 23, '78
Riel, Emelie.....			3 43	Hochelaga	do	do Aug. 8, '75
Ross, Mrs. David.....			57 84	Clinton; Ont	do	do Dec. 24, '78
Rush, Maggie.....			3 21	144 St. Elizabeth	do	do July 13, '73
Ransom, Eliza (Mrs. J. Bryant).....			89 36	Hochelaga	do	do Feb. 28, '76
Robert & Lafrance.....			1 34	3 St. Lawrence St.	do	do Mar. 19, '77
Rutherford, Douglas & William, in trust for estate late J. Rutherford.....			6 46	Montreal.	do	do Aug. 6, '79
Robertson & Fleet.....			3 85	do	do	do do 18, '81
Riel, Adolphe.....			3 89	do	do	do do 14, '79
Ruthven, G. S.....			2 04	Pictou, Ont.	do	do Oct. 9, '83
Richer, Domithilde.....			1 22	1157 St. Catherine	do	do June 10, '81
Rothwell, Edmund.....			1 92	Montreal.	do	do Sept. 2, '81
Ross, Ann (widow J. Matthewson).....			3 13	do	do	do do 16, '79
Robillard, Paul E.....			1 83	16 St. Vincent St.	do	do May 18, '80
Carried forward.....			85,752 19			

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward		85,752 19			
Ross, Mary A. (Mrs. T. B. McNamee)		293 05	Scotland St.	Head Office.	July 30, '78
Ramage, Letitia (Mrs. Wm. Gunn)		2 44	Montreal.	do	May 1, '80
Rogers, George		2 19	do	do	April 19, '73
Russell, W. S.		1 76	102 Mansfield St.	do	Mar. 5, '85
Rousseau, Adeline		2 51	295 Craig St.	do	Sept. 6, '86
Reilly, Kate Frances, minor		5 03	85 Cathcart St.	do	Dec. 6, '86
Ross, M. A.		3 73	186 McGill St.	do	Feb. 2, '82
Ready, Mary (Mrs. S. Cogan)		81 60	201 Gr'd Trunk St	do	Dec. 3, '85
Rowe, Frank Walter		3 10	49 Jurors St.	do	Jan. 10, '84
Roy, J. H., M.D.		18 62	Ste. Genevieve..	do	April 28, '83
Roberts, William, in trust for T. Henry.		9 91	59 Duke St.	do	Aug. 9, '83
Robitaille, Louis		15 04	Montreal.	do	Dec. 27, '86
Rodden, Edward		647 68	Henry Ville	do	Mar. 6, '86
Robillard, Paul		153 21	Cèdres.	do	Dec. 2, '85
Robertson, Alexander		5 02	14 St. Hypolite.	do	May 23, '84
Robinson, Jane, in trust for daughter Jane McVey.		2 76	255 St. Lawrence	do	Feb. 14, '83
Rothdrew, Maria		262 44	Rawdon	do	July 25, '82
Ross, Alexander P		1 44	Montreal.	do	Jan. 17, '80
Rouville, Hertilde		5 35	Belveil	do	do 30, '85
Robertson, James		16 69	St. Andrews P.Q	do	Feb. 18, '82
Raby, Olive (Mrs. A. Foubert)		19 33	Cumberland	do	Mar. 2, '77
Riendeau, Hormisdas		14 12	44 Notre Dame St	do	Jan. 25, '83
Riley, E. Homesfield		2 17	Montreal.	do	Oct. 21, '84
Rowland, Lizzie		4 89	207 St. Constant.	do	June 7, '84
Racine, Alfred		81 28	203 Visitation St	do	do 10, '86
Robertson, Marion (Mrs. W.)		3 69	252 McGill St. ...	do	Dec. 14, '86
Richard, Moïse		1 50	4 Market St., Vill. St. J. Bte.	do	July 20, '83
Rodgers, W. P.		1 19	36 Mance St.	do	Oct. 18, '82
Racicot, Miss Exilda		168 49	St. Charles L'A- chigan	do	June 26, '84
Richer, J. B., in trust for F. Vermette.		8 18	Montreal.	do	May 1, '82
Renaud, Rev. F. X.		32 16	St. Mary's Col- lege	do	July 29, '85
Row, Amelia (Mrs. John Row)		4 12	29 Guilbault St.	do	Dec. 27, '86
Row, Lucy, minor		2 69	113 Ste. Famille.	do	do 23, '86
Row, John, minor		2 25	Montreal.	do	May 10, '84
Rodier, Sophronie (Mrs. L. J. R.)		1 29	1362 St. Joseph.	do	June 26, '85
Rutherford, Thomas		25 37	Montreal.	do	Nov. 16, '82
Russell, Charles, in trust for son Edwin.		66 99	30 City Council- lors St.	do	July 23, '81
Russell, Charles, in trust for daughter Annie		14 84	do	do	Nov. 10, '79
Rouleau, Francois E.		8 62	St. Barthelemi..	do	June 13, '81
Renaud, Joseph		13 36	Montreal.	do	April 3, '83
Ranson, Richard		2 57	396 St. Joseph St	do	Nov. 14, '85
Reilly, Margaret L.		26 16	49 Jurors St.	do	do 4, '85
Roch, Elizabeth (Mrs. J. Roy)		5 77	Côte St. Antoine	do	June 19, '80
Rei 1, Eliza A., in trust for J. Furnell.		6 82	55 Union Ave. ...	do	Dec. 26, '83
Reynolds, William		42 90	325 Seigneurs St.	do	June 26, '83
Racicot, Rev. Z., attorney for estate of H. Moreau		35 88	Montreal.	do	Aug. 29, '82
Racicot, Rev. Z., in trust for La Cor- poration Episcopale Catholique Ro- maine		6 65	do	do	do 21, '84
Roy, Pierre, jun		2 19	St. Lambert.	do	Dec. 7, '83
Rousseau, Avila		2 63	861 St. Joseph St	do	Aug. 8, '87
Rollin, George		4 69	Montreal.	do	Nov. 25, '86
Carried forward		87,898 55			

Montreal City and District Savings Bank—Continued.
(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward		87,898 55			
Rollin, Henri		1 75	Montreal	Head office..	Nov. 25, '86
Rollin, Alice		1 75	do	do	do 25, '86
Riepert & Co.		1 89	67 St. Lawrence.	do	Mar. 8, '87
Rousille, Virginie	122 98		Terrebonne	do	Nov. 22, '87
Richard, Eulalie, (veuve L. Fréchette)	6 60		Cap Santé	do	Dec. 21, '87
Ryan, Susan (Mrs. James Anderson)	280 17		Montreal	do	do 12, '84
Ramsay, Almon H.	3 52		do	do	Nov. 11, '85
Ryder, Harriet Amelia (Mrs. J. W.)	53 10		St. Athanase	do	Dec. 6, '87
Ryder, J. W., in trust for son, Erastus Fred		30 43	do	do	do 6, '87
Ross, Fish and Dumesnil	2 21		Montreal	do	Oct. 31, '87
Ryan, Ellen (Mrs. Dwyer)	47 83		St. Urbain St.	do	Feb. 19, '87
Rodier, E., in trust	9 19		Montreal	do	Sept. 19, '87
Robitaille, Charles R.	2 81		St. Felix de Valois	do	Mar. 11, '87
Roach, Maggie	4 69		24 Victoria St.	do	June 15, '87
Ross, Christina Mary	8 24		Montreal	do	Nov. 18, '87
Robert, Joseph	2 03		do	do	July 12, '87
Robert, Henry	24 00		Lachine	do	Jan. 19, '87
Robert, Arthur	11 98		do	do	do 19, '87
Riley, James	439 44		McCord St.	do	Mar. 6, '87
Ramsay, J. Edward	3 24		Balmoral Hotel	do	May 10, '87
Rice, Geo. H.	1 30		Montreal	do	June 14, '87
Rochon, Rosalie	322 43		St. Augustin	do	Sept. 27, '87
Renaud, Antoine	2 64		Montreal	do	July 27, '87
Riley, John, Minor	20 54		121½ McCord St.	do	May 6, '87
Richardson, George	1 85		35 King St.	do	June 1, '87
Rolin, Constance	8 16		122 St. Lawrence	do	do 27, '87
Sheppard, H. W.	22 41		Montreal	do	Mar. 24, '86
St. Martin, Marius	96 86		do	do	July 2, '87
Smith, James	22 48		do	do	Jan. 27, '86
Smith, Whitman R.	10 35		St. Paul St.	do	Oct. 13, '86
Sullivan, Francis	2 66		Tanneries	do	Mar. 19, '86
Swain, Henry	3 19		Montreal	do	April 24, '87
St. Germain, Philéas	2 36		Banque Jacques Cartier	do	do 28, '89
Sauvageau, Tancrede, assignee estate of L. S. Tessier		7 02	Montreal	do	Aug. 23, '89
Sauvageau, Tancrede, assignee estate of F. X. Dufaux		251 02	do	do	July 29, '89
Shipway, George	4 74		do	do	Oct. 18, '70
Sheepstone, George E.	3 83		624 Wellington	do	June 18, '70
Sauvageau, Tancrede, for estate J. Bell-fleur	4 06		Montreal	do	July 13, '70
Stevenson, Capt. M.	35 57		do	do	June 27, '72
Seguin, Rev. Joseph	5 91		Verchères	do	Jan. 9, '73
Seybold, Edward	24 22		87 Durocher St.	do	July 4, '73
Sandman, Henry, in trust for son Arthur aScott, Lizzie	16 35		Montreal	do	Jan. 12, '75
Simpson, Lucy M. (Mrs. C. Brown)	40 69		190 St. Constant	do	Feb. 13, '74
Starnes, Elizabeth, in trust for L. J. G. Abbott	7 46		Montreal	do	Mar. 23, '74
Schreider, Joseph	9 49		do	do	Feb. 16, '74
Saucier, Louis P.	4 72		do	do	Oct. 19, '74
Simpson, R. W.	1 47		do	do	May 22, '77
Simpson, R. W.	1 73		do	do	do 9, '77
Smith, G. T. C., in trust for Louise	26 11		do	do	do 27, '76
Carried forward		89,918 02			

a Dead.

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividend owed for 5 years and over. Dividendes impayés pen- dant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		89,918 02			
Sutton, Elizabeth.....		9 83	Montreal.....	Head office..	Feb. 9, '77
Samuel, Jacob, in trust for Ida Sola.....		8 06	do.....	do.....	June 4, '75
Street, F. B.....		3 93	do.....	do.....	Sept. 15, '77
Springle, James H.....		3 72	do.....	do.....	May 31, '76
Stuart, Rachel B. (Mrs. R. C. Lowden).....		2 56	Drummond St..	do.....	Dec. 23, '73
Stillwell, Charles.....		2 25	Montreal.....	do.....	May 1, '74
Slicer, Mathilda.....		2 59	do.....	do.....	Dec. 15, '77
Sargent, George.....		23 22	do.....	do.....	Sept. 16, '75
Smith, James H.....		8 52	Fredericksburg	do.....	April 29, '73
Société Mutuelle de Construction.....		1 24	Soulanges.....	do.....	Mar. 22, '77
Sweeney, James, and Chas. Parish.....		1 63	Montreal.....	do.....	Aug. 19, '78
Scott, Chas. R., in trust for E. E. Cooley aStyles, Luke.....		1 50	318 St. Antoine.	do.....	April 13, '78
Stewart, William.....		461 56	Montreal.....	do.....	Oct. 27, '82
St. Marie, A. H.....		2 07	do.....	do.....	Dec. 23, '80
Société Française des Phosphates du Canada.....		4 16	St. Hubert.....	do.....	Jan. 27, '81
Street, Joseph A.....		1 99	Buckingham....	do.....	Mar. 24, '85
Surgeon, John.....		4 32	Montreal.....	do.....	July 14, '79
St. Amour, Marie E. (Mrs. I. Paquet).....		1 28	do.....	do.....	Mar. 4, '79
Stone, Mathilda H. (Mrs. T. Gordon).....		104 89	St. Albans.....	do.....	Feb. 21, '80
St. Ives, Xavier.....		1 74	Montreal.....	do.....	Dec. 19, '81
Shortly, Elizabeth (widow W. Clark).....		36 52	330 St. Domin- ique St.....	do.....	April 24, '80
Seath, David.....		3 79	St. Mary St....	do.....	Mar. 9, '78
Sutherland, Daniel.....		1 71	Montreal.....	do.....	April 14, '80
Snow, William.....		1 33	do.....	do.....	Sept. 5, '81
Starnes, L. (Mrs. M. Innes), in trust for son Norman.....		4 06	2025 Notre Dame	do.....	do 8, '85
Skelly, James, jun.....		20 89	Alexander St....	do.....	Jan. 16, '82
Smillie, Jane (Mrs William).....		1 86	61 Dundorf St..	do.....	May 23, '85
Seminaire de Nicolet.....		8 46	84 Mansfield St.	do.....	Aug. 3, '86
Sheppard, Ann (Mrs. A. Olivier).....		7 23	Nicolet.....	do.....	Sept. 24, '83
Stewart, Robert, and Eliza Clerk.....		20 97	Cowansville, Ont	do.....	July 3, '78
St. Jean, Marceline (Mrs. Lefebvre).....		8 03	Montreal.....	do.....	Feb. 13, '78
Stewart, James.....		1 57	do.....	do.....	April 3, '86
St. Armand, Charles.....		3 59	University St...	do.....	Dec. 11, '86
Senécal, Philomène (Mrs. J. Lafamme).....		7 38	Montreal.....	do.....	Feb. 14, '81
Soulières, Léocadie (Mrs. B. Morier).....		1 62	93 Cathedral St.	do.....	Oct. 4, '86
Sexton, Margaret (Mrs. T. Sexton).....		600 81	Place d'Armes..	do.....	Aug. 26, '79
Stancliffe, Miss Emily.....		8 32	51 M'Gill College Avenue.....	do.....	May 14, '84
Stanley, W. H., Assignee.....		3 31	1203 Dorchester.	do.....	July 13, '85
Starnes, Louise (Mrs. A. Mitchell), in trust for daughter.....		6 33	41 St. Jean-Bte.	do.....	Mar. 11, '85
Schiner, Adolphe.....		8 26	104 Alexander St	do.....	Jan. 16, '82
Sauve, Miss Louise.....		13 97	278 1/2 St. Lawr'nce	do.....	April 18, '82
St. Germain, Louis, minor.....		4 18	Montreal.....	do.....	May 26, '84
Small, Rose Jane (widow W. Wyatt).....		7 28	St. Laurent.....	do.....	Mar. 27, '80
St. Pierre, Telesphore.....		27 65	Cornwall.....	do.....	Oct. 14, '86
Selby, Charles, jun.....		1 76	Ste. Geneviève..	do.....	July 12, '83
Smith, Miss Margaret J.....		29 22	Montreal.....	do.....	Jan. 7, '81
Singleton, George.....		14 94	Côte St. Luc...	do.....	Feb. 27, '77
Steele, Miss Margaret.....		1 55	617 Lagauchet're Longueuil.....	do.....	Dec. 5, '82
Shorey, Elizabeth (Mrs. L. Shorey).....		1 88	6 Prince Arthur.	do.....	Nov. 8, '80
		1 21	34 Osborne St..	do.....	Sept. 30, '86
		2 32			Feb. 3, '86
Carried forward.....		91,431 08			

a Dead.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends paid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	¢	cts.	¢	cts.	
Brought forward.....			91,431	08	
Steele, Arthur.....			3	02	6 Prince Arthur. Head office. Feb. 2, '86
Spriggins, William.....			1	35	Mt. Royal Cemetery. do. Oct. 24, '81
Stimson, Charles, in trust for L. Winder			114	66	Montreal. do. Sept. 19, '84
Steele, F. B., in trust.			2	44	St. James St. do. July 10, '78
Stewart, Jane, widow T. Jackson.....			4	25	Montreal. do. do 13, '80
Smith, W. A., in trust.....			14	34	do. do. do 10, '77
Sinton, James C., estate W. J. Porteous			21	48	8 Corn Exchange. do. Oct. 4, '84
Smith, John B. & Co.....			1	31	St. Lawrence Market. do. Aug. 2, '79
Sheehan, Annie (Mrs. C. Gorman).....			67	78	52 McGill College Avenue. do. Sept. 14, '83
Stanton, E. J.....			1	35	164 Drolet St. do. Dec. 2, '82
Spriston, Elizabeth (Mrs. D. Scott).....			2	62	34 Beaver Hall. do. June 15, '83
Seale, John.....			2	34	43 St. Antoine. do. May 29, '83
Shortley, Elizabeth (Mrs. W. Clarke).....			6	19	335 do. do. Sept. 27, '82
Seers, Elizabeth (Mrs. Ls. Picard).....			3	08	Montreal. do. Aug. 3, '78
Selby, Oliver.....			20	58	do. do. do 3, '78
Samson, Maria.....			147	22	St. Polycarpe. do. Jan. 14, '86
Searl, N. E.....			1	46	24 Ste. Monique. do. Oct. 17, '85
Stanley, W. H., assignee in trust estate S. A. Harper.....			1	21	Montreal. do. Mar. 11, '84
St. Jean, I. A. G.....			1	51	54 Germain St. do. June 23, '86
Stodd, Mary (widow E. Dunsmore).....			1,185	25	Godmanchester. do. Oct. 7, '85
Smith, Florence.....			11	75	Montreal. do. do 9, '83
Senecal, Limoges.....			480	39	Hudson, Mass. do. Dec. 5, '82
Stanway, Wm., in trust for son H. Morris.....			1	92	6 Prince Arthur. do. May 4, '84
Smith, Catherine.....			5	26	Montreal. do. Aug. 17, '85
Stanley, Edward.....			111	77	218 St. Martin. do. May 26, '85
Spaulding, Wm.....			1	73	125 Robin St., Mile End. do. July 7, '86
Senecal, Eusébe.....			1	63	10 St. Vincent. do. Feb. 5, '81
Smith, W. R.....			1	04	71 St. James St. do. Oct. 26, '83
Shirley, Lionel H.....			7	22	4 Hospital St. do. June 15, '85
Selby, Miss Victoria.....			14	54	Montreal. do. Sept. 6, '75
Stimson, Chas., in trust for cousin J. B. Winder.....			58	04	15 St. Helen St. do. do 19, '85
Seminaire de St. Sulpice.....			73	92	Montreal. do. July 22, '82
Savariat, Azarie.....			23	32	Varennes. do. Oct. 29, '86
Sincennes, Damase.....			1	51	Montreal. do. Nov. 4, '84
St. Amour, Frs.....			1	42	do. do. May 12, '82
Senecal, H.....			1	43	53 Sanguinet St. do. do 28, '83
Stewart, A. B., assignee estate late C. E. Pariseau.....			2	46	Montreal. do. Dec. 9, '78
Stephenson, Florence (Mrs. Chas. Gall)			1	41	do. do. Sept. 25, '82
Simard, Arthur, in trust.....			2	14	209 Commissioners St. do. Aug. 4, '83
Spaulding, James.....			1	54	70 Courville St. do. Sept. 22, '82
Stephens, H. R. (Mrs. G. C. Stephens).....			13	31	40 Beaver Hall. do. Oct. 2, '85
Somerville, Margaret C.....			1	47	Montreal. do. Feb. 18, '86
Savariat, Ambroise.....			7	03	Varennes. do. Oct. 30, '84
Smith, William A.....			8	34	Philipsburg, Que. do. April 19, '86
Seguin, Jules.....			1	56	18 Grey Nun St. do. Aug. 10, '83
Surveyer, L. J. A., in trust for Mrs. E. Loiseau.....			26	74	Montreal. do. July 3, '85
Scheffer, Cornélie.....			1	26	111 Champ de Mars. do. Sept. 6, '86
Carried forward.....			93,898	67	

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances échant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		93,898 67			
Santuary, Sarah Jane Ford, minor.....		5 58	33 Tupper St.	Head office..	Oct. 13, '86
Santuary, Pearl Ethel, minor.....		5 41	do ..	do ..	do 13, '86
Santuary, Wm., minor.....		2 94	do ..	do ..	do 13, '86
Sequin, Felix.....		507 77	Vil. Charlem'gne St. P. l'Ermite.	do ..	Feb. 14, '87
Scholes, Henry H.....		6 56	University St.....	do ..	July 11, '87
St. André, Antoine.....		7 30	410 Lagauch'tière	do ..	do 26, '87
Sharpe, John.....		1 18	30 Victoria Sq.....	do ..	June 17, '87
St. Aubin, Belzunce.....		5 07	German St.....	do ..	Oct. 21, '87
Styles, Wm, minor.....		21 39	Grand Central Hotel	do ..	Feb. 14, '87
Scott, Frederick G., minor.....		9 38	34 Beaver Hall..	do ..	Mar. 15, '87
Sharing, B. S.....		4 20	62 Park Ave.....	do ..	Aug. 17, '87
Trudel, J. B.....		51 33	Ste. Geneviève.....	do ..	Nov. 10, '87
Tessier, Olivier.....		138 85	Riv. St. Pierre..	do ..	Sept. 8, '87
Turner, Robert.....		37 71	Montreal.....	do ..	July 14, '84
Thomson, Alexander.....		58 34	do ..	do ..	do 26, '84
Tilton, Malvina H., in trust for children..		6 61	do ..	do ..	Jan. 4, '61
Trudel, Joseph.....		3 21	do ..	do ..	Mar. 9, '66
Tanner, Ellen.....		53 78	do ..	do ..	Sept. 27, '66
Thayer, Jessie.....		15 96	do ..	do ..	Dec. 30, '67
Taylor, Robert.....		2 81	do ..	do ..	April 18, '67
Trust & Loan Co. of Upper Canada.....		22 21	do ..	do ..	Aug. 22, '71
Tomski, Joseph, for daughter Mary.....		24 90	459 St. Lawrence	do ..	June 13, '72
Thibaudeau, Rev. Narcisse.....		98 36	St. Laurent.....	do ..	Aug. 3, '75
Tachury, G. W.....		8 15	22 St. Nicholas..	do ..	Sept. 5, '77
Taylor, Wm.....		6 93	Papineau Road ..	do ..	July 14, '76
«Tomskey, Joseph.....		2 78	Montreal.....	do ..	do 10, '77
Torrance, Celina (Mrs. J. Fraser).....		12 35	do ..	do ..	June 13, '77
Tetreault, Antoine.....		2 59	do ..	do ..	Nov. 11, '78
«Turgeon, L. G.....		1 28	1070 St. Cath'rine	do ..	Aug. 17, '81
Thompson, Charles E.....		2 19	258 Bleury St....	do ..	May 25, '82
Théoret, Anselme.....		3 01	93 Sanguinet St.	do ..	Jan. 11, '82
Taillefer, Wilfrid.....		1 25	St. Martin.....	do ..	do 31, '85
Trepanier, Siméon.....		1,028 72	Montreal.....	do ..	May 9, '77
Thérien, Malvina (Mrs. A. Moreau).....		1 42	do ..	do ..	July 17, '83
Tremblay, Elizabeth.....		277 13	25 Vallée St.....	do ..	April 7, '77
Taylor, Susan (widow John Irving).....		444 22	Montreal.....	do ..	Dec. 14, '81
Truteau, Elmire (Mrs. J. Lenoir).....		22 52	Tanneries.....	do ..	April 2, '84
Tinsley, Adie.....		1 33	New York.....	do ..	Oct. 26, '81
Tees, James.....		2 55	20 Wellington St.	do ..	Aug. 19, '81
Turgeon, J. Ovide.....		3 19	16 St. James St..	do ..	Sept. 18, '82
Telher, Émélie (Veuve. E. Lachapelle).....		2 92	St. Paul l'Ermite	do ..	Feb. 6, '85
Troy, Catherine (Mrs. R. Norris).....		112 98	27 Wellington St.	do ..	May 26, '85
Tunstall, Augustus.....		1 03	627 Sherbrooke..	do ..	Sept. 13, '86
Turpin, W. J. & Co.....		3 00	23 Hospital St ..	do ..	Jan. 2, '84
Tunstall, G. C.....		7 15	Ste. Anne Bout de l'Île.....	do ..	Oct. 11, '82
Taylor, Marie C. (Mrs. H. Cholette).....		8 01	St. Polycarpe.....	do ..	Dec. 10, '85
Tuff, David, in trust for son D. P. Waller.....		1 50	Côte des Neiges.	do ..	June 15, '82
Tranchemontagne, George.....		14 65	Berthier.....	do ..	do 23, '84
Tessier, Rezida, minor.....		7 22	Montreal.....	do ..	do 25, '80
Tetrault, Louis H.....		1 78	215 St. Lawrence	do ..	Oct. 22, '85
Théoret, Adéric.....		1 92	Ste. Geneviève ..	do ..	May 4, '84
Tipprell, S. E.....		3 01	Montreal.....	do ..	Nov. 3, '84
Carried forward.....		96,976 30			

a Dead.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	¢	cts.			
Brought forward.....		96,976 30			
Thompson, Stephen, in trust.....		1 09	337 Dorchester..	Head Office.	Jan. 21, '86
Tolmie, Jessie		327 07	5 Prince of Wales Terrace	do	May 30, '79
Tessier, Narcisse, J.		9 46	260 St. André St	do	June 30, '87
Turnstall, Mary Elizabeth.....		4 51	Montreal	do	Mar. 11, '87
Thomson, Alexander		1 75	260 St. James St	do	Sept. 19, '87
Tunstall, Jessie (Mrs. G. J.) ..		2 54	Bout de l'Île....	do	May 4, '83
Townsend, Eliza, 6 Milton St.		121 34	Montreal.....	do	April 4, '87
Tenlon, Josephine Anne.....		20 44	do	do	May 30, '87
Tremolet, Rev. J. A.		11 56	Grand Séminaire	do	Jan. 7, '87
Tempre, Rose Ann (Mrs. P. Buller)		1 64	295 St. James St.	do	Oct. 3, '87
Thouin, A., Gardien Club St. Denis...		1 84	Montreal.....	do	June 3, '87
Usborne, William, minor.....		3 43	Portage du Fort	do	Dec. 19, '62
Valois, M. F. E. & Frère.....		1 98	Montreal.....	do	April 7, '75
Viau, Napoléon.....		4 24	Collège St. Laurent	do	Jan. 27, '79
Varin, J. E.		1 38	Court House....	do	May 6, '79
Vass, Clarence.....		5 66	Châteauguay Basin	do	Feb. 7, '78
Valade, Cesaire.....		11 86	St. Martin.....	do	do 2, '83
Virgo, Emily.....		2 61	76 Fortier St....	do	June 21, '84
Valiquette, Adelaïde.....		439 84	Lachine.....	do	do 28, '86
Vellot, Lucien.....		1 61	1424 N.-Dame St	do	Aug. 7, '84
aVeseau, Joseph.....		1 29	St. Martin.....	do	Dec. 30, '80
Verville, Alphonse.....		1 46	235 St. Dominique St	do	do 30, '84
Voyer, Charles.....		1 22	505 Wolfe St....	do	July 14, '82
Vipond, Evelyn Elizabeth (Mrs. J. Kent) in trust for son Robt. Vipond Kent.....		1 25	153 St. Georges..	do	Nov. 5, '84
Valois, S. A., Sacristan Bonsecours Church.....		7 60	Montreal.....	do	Mar. 29, '86
Valois de, Joseph F.....		1 22	Grand Pré.....	do	Jan. 16, '85
Vallée, Pierre, in trust for estate J. Z. Dorval.....		13 03	Montreal.....	do	May 25, '87
Vinet, Ephrem.....		25 89	Sault aux Re-collets	do	Nov. 24, '87
Vaillant, Marie Louise (Mrs. Granger).....		1 04	Montreal.....	do	Dec. 1, '87
Vittie, Susan E. (Mrs. Wm. Carson).....		3 12	45 St. James St.	do	do 30, '87
Veil, Lucia Harriett (Mrs. E. J. O'Connor)		17 39	272 Bleury St....	do	Jan. 8, '87
Virtue, H. S.		4 07	31 Ottawa St....	do	Dec. 24, '87
Vanier, Ferdinand.....		7 57	St. Leonard.....	do	Sept. 13, '87
Viau, Eléonore (widow Chas. H. Snow)		1 20	21 Robin St., Mile End	do	April 14, '87
aWeilbrenner, P. A.....		22 44	Montreal.....	do	June 5, '52
Walkem, Ellen (Mrs. W. Bartlett).....		2 65	do	do	Oct. 7, '69
Wadsworth, T. W.		5 01	229 St. Antoine.	do	Dec. 29, '70
Wilson, Eliza G.		6 41	Montreal.....	do	April 20, '72
Walkem, Chas. W.		1 94	do	do	Nov. 11, '72
Westgate, Thomas		2 75	do	do	May 2, '72
White, R. S.		1 48	do	do	Nov. 30, '74
White, Ann.....		2 17	do	do	Mar. 26, '74
Wilson, William G.		1 50	do	do	Feb. 22, '79
Walker, James, in trust.....		27 46	do	do	do 11, '76
Wurtele, J. W. L.		1 20	do	do	Oct. 3, '77
Whitham, James, in trust.....		5 88	do	do	Aug. 26, '74
Wren, Wm. M.		2 76	do	do	April 11, '74
Carried forward.....		98,123 14			

aDead.

Unpaid Dividends

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward.....		98,123 14			
White, William		7 09	Montreal.....	Head office..	Mar. 21, '76
Wilson, Robert W.....		14 17	do	do	Dec. 6, '76
Whyte, Joseph A.....		26 84	do	do	Mar. 5, '73
Webster, Ann C.....		2 63	38 McGill College Ave.....	do	Nov. 2, '77
Würtele, Mary Ann		1 49	Montreal.....	do	Feb. 19, '78
Wolton, Wm. Thomas		18 48	Outremont.....	do	Dec. 9, '76
Whitney, Henry F.....		2 31	Lachine	do	Sept. 25, '76
Whyte, Joseph A., M.D.....		2 16	490 Sherbrooke.....	do	June 26, '80
Webster, Arthur.....		1 93	7 St. James St.....	do	April 20, '80
Wills, Robert E.....		7 80	Montreal.....	do	do 3, '79
Wright, John R.....		1 99	49 Courville St.....	do	Dec. 12, '77
Workman, William, in trust for Eugene McGuire		1 69	Montreal.....	do	Aug. 9, '75
Workman, W., in trust for T. McGuire.....		1 69	do	do	do 9, '75
Wood, Rev. Edmund, and John O'Wiggins, in trust for Wm. Reed.....		2 14	do	do	Jan. 4, '81
Webster, Emily (Mrs. Wm.).....		5 23	23 William St.....	do	Dec. 22, '85
Wiggins, Esther.....		9 04	Montreal.....	do	Aug. 19, '80
Wood, F. O.....		3 34	do	do	May 6, '81
Watson, Theresa (Mrs. Jackson).....		1 29	1403 St. Catherine St.....	do	do 22, '77
Whitton, Alfred C., minor		6 22	43 Balmoral St.....	do	June 30, '85
Woodley, Isaac.....		39 16	Grenville, Que.....	do	Mar. 5, '85
Wynne, Stephen.....		3 67	Montreal.....	do	Feb. 19, '86
Walsh, Jane (Mrs. Matthews).....		8 52	do	do	Aug. 1, '83
Weir, W. H.....		144 72	do	do	May 29, '86
Whalen, Mary (Mrs. J. Murphy).....		43 30	do	do	Jan. 8, '84
Wall, Michael J.....		1 45	Ste. Cunegonde.....	do	Oct. 6, '85
Walker, Wm. Geo.....		23 09	115 Mountain St.....	do	Aug. 4, '85
Walker, Maggie (Mrs. T. Costen).....		4 97	132 Durocher St.....	do	June 9, '80
Whyte, Robert A.....		4 86	280 St. Chs. Borromée St.....	do	Oct. 19, '84
White, Ellen, minor.....		1 83	480 St. Dominique St.....	do	May 23, '83
Wood, Robert Burfield.....		1 27	475 St. Dominique St.....	do	July 19, '86
Whyte, Stephen, in trust for Whyte and Donnelly.....		2 79	Montreal.....	do	do 2, '80
Walkers, Miss Ida.....		1 28	238 St. Martin St.....	do	Aug. 7, '84
Würtele, Sarah (Mrs. I. S).....		4 37	Montreal.....	do	Oct. 14, '82
Webb, Elizabeth (Mrs. A. T. Evans).....		1 36	211 St. George St.....	do	July 18, '85
Walbank, W. McLea.....		1 47	Montreal.....	do	Aug. 19, '81
Wray, Alfred P.....		3 94	162 Cadieux St.....	do	Mar. 13, '85
Warren, James E.....		1 25	Montreal.....	do	April 27, '85
Whelan, James P., Joseph and James D., exrs for estate of John Whelan.....		15 69	do	do	Oct. 17, '84
Whitfield, A. C. (Mrs. Geo. Rougemont).....		8 82	do	do	May 16, '86
Winfield, Wm., minor.....		6 69	476 St. Joseph St.....	do	Mar. 22, '86
Whitty, Patrick.....		30 03	178 William St.....	do	Oct. 12, '86
Waddell, J. and G.....		1 72	Little Rideau, O.....	do	May 5, '80
Wright, Alfred.....		2 03	Beaver Hall Hill.....	do	Jan. 31, '85
Wright, Norman.....		14 61	428 St. Paul St.....	do	Nov. 5, '84
Wallace, Janet (Mrs. Jos. Paterson).....		4 29	177 Guy St.....	do	Mar. 4, '85
Walsh, Peter, Raff, Roy and J. O'Brien, in trust for Montreal Ship Labourers' Society.....		117 38	Montreal.....	do	Aug. 23, '83
Carried forward.....		98,735 23			
a. Dead.....					

Montreal City and District Savings Bank—*Continued.*
(Banque d'Economie de la Cité et du District de Montréal—*Suite.*)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pen- dant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		98,735 23			
Whelan, Patrick Jos., minor.....		2 92	47 Cadieux St....	Head office..	May 21, '87
Walford, Ann A.....		17 47	Montreal.....	do ..	Oct. 21, '87
Wright, James.....		935 71	L'Assomption....	do ..	do 20, '87
Webster, Wm. John.....		8 75	Montreal.....	do ..	Mar. 19, '87
Wood, Rev. Edmund, and A. Jackson. Wilson, Janet (Mrs. D. Bickerstaff).....		20 39	278 St. Urbain St	do ..	Aug. 4, '87
Watt, Alexander, in trust for Stewart A. A. Watt.....		119 29	Montreal.....	do ..	June 23, '87
Yuill, Martha S. (Mrs. James Yuill)....		493 86	173 St. Antoine..	do ..	Aug. 12, '87
Young, Cecil.....		3 25	30 University St.	do ..	Dec. 16, '82
Auger, Oliver.....		3 01	Montreal.....	do ..	Mar. 5, '84
Archambault, F. X.....		0 52	do ..	do ..	Jan. 2, '72
Auger, Onézime A.....		0 57	do ..	do ..	April 7, '73
Aylmer, Hon. M.....		0 45	do ..	do ..	May 20, '74
Archibald, J. S., in trust for Faculty McGill University.....		0 17	do ..	do ..	Jan. 27, '79
Adams, Hannah L.....		0 49	do ..	do ..	Dec. 10, '75
Abraham, A.....		0 27	13 Lincoln Ave..	do ..	May 14, '77
Ash, George B.....		0 26	Montreal.....	do ..	July 10, '77
Archambault, A. M.....		0 44	do ..	do ..	Mar. 22, '75
Almour, Margaret.....		0 18	St. Antoine, Richelieu.....	do ..	Sept. 5, '84
Archambault, Stéphanie (Mrs. M. La- tour).....		0 21	320 St. Antoine..	do ..	June 10, '86
Archambault, Alex. B.....		0 25	Longueuil.....	do ..	Feb. 19, '79
Allard, J. A., in trust for brother.....		0 18	113 Notre Dame..	do ..	Jan. 10, '81
Ashworth, Isabella (Mrs. C. D. Millen)		0 25	76 Berri St.....	do ..	July 28, '81
Adams, George W.....		0 39	577 Seigneurs St.	do ..	May 9, '85
Atkinson, Thomas.....		0 56	25 Guy St.....	do ..	June 30, '82
Andegrave, Christine (Mrs. A. D'Amour)		0 05	104 St. Hypolite..	do ..	Jan. 2, '84
Auldjo, George.....		0 92	574 St. Dominique	do ..	Nov. 11, '78
Ascher, Rachel.....		0 13	Lake St. Louis..	do ..	Oct. 3, '85
Allard, Victor.....		0 12	Montreal.....	do ..	Feb. 17, '86
Ayotte, J. A. A.....		0 30	85 St. Elizabeth..	do ..	June 11, '85
Arnton, C. S.....		0 14	Windsor Hotel..	do ..	Mar. 21, '87
Aubry, Chas. B.....		0 37	842 Dorchester St	do ..	June 20, '87
Allain, Julia.....		0 41	Montreal.....	do ..	Aug. 11, '82
Almour, A. B.....		0 47	71 St. Chas. Bor- rommée.....	do ..	May 3, '83
Boucher, L. O.....		0 25	115 St. François- Xavier St....	do ..	Jan. 10, '87
Benjamin, E. A.....		0 20	Sorel.....	do ..	Feb. 1, '68
Bisailon, Hubert.....		0 87	492 St. Paul St..	do ..	Mar. 8, '70
Béliveau, Charles.....		0 63	Laprairie.....	do ..	do 28, '71
Bagg, Catherine (widow S.).....		0 65	Richelieu Hotel.	do ..	May 2, '72
Boucher, Rev. Charles.....		0 20	Montreal.....	do ..	Dec. 23, '73
Bennett, Henry.....		0 77	St. Hilaire.....	do ..	Mar. 15, '73
Baddy, Thomas E.....		0 17	291 Notre Dame..	do ..	Jan. 26, '74
Barre, J. L.....		0 41	448 do ..	do ..	April 17, '77
Beaudry, Narcisse.....		0 63	Montreal.....	do ..	Jan. 9, '75
Bennett, Walter H.....		0 22	Notre Dame St..	do ..	Sept. 30, '75
Beaudry, Narcisse.....		0 30	Montreal.....	do ..	do 2, '75
Boisseau, Frank.....		0 46	do ..	do ..	do 30, '75
Belanger, Rev. M.....		0 85	do ..	do ..	June 6, '76
Baker, Samuel J.....		0 71	Longue Pointe..	do ..	Nov. 13, '75
Benoit, Aglaé.....		0 64	Montreal.....	do ..	Dec. 3, '78
Bell, Mary Jane.....		0 19	Bon Pasteur, M'l	do ..	May 5, '75
Brehant, W. H.....		0 50	Montreal.....	do ..	Feb. 7, '77
		0 10	do ..	do ..	Dec. 23, '79
Carried forward.....		100,356 73			

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		100,356 73			
Berczy, William.....		0 30	Dailleboust.....	Head office.	June 10, '73
Blaiklock, S. M.....		0 38	29 St. Famille.....	do	do 25, '79
Bernard, Désiré.....		0 47	Montreal.....	do	Feb. 6, '75
Bourne, James.....		0 89	do	do	Mar. 19, '77
Beausoleil, Maxime.....		0 65	27 St. Hubert St.....	do	May 23, '75
Bohl, Alfred S.....		0 67	507 Wolfe St.....	do	Feb. 12, '77
Belanger, Pierre.....		0 15	Côte des Neiges.....	do	Jan. 26, '80
Besserer, Christine.....		0 39	45 Tupper St.....	do	Mar. 3, '79
Brault, H. A. A.....		0 57	Montreal.....	do	Dec. 17, '81
Bourret, Joseph O.....		0 21	23½ St. George.....	do	Feb. 24, '82
Brown and Son, Geo.....		0 91	33 Bleury St.....	do	April 8, '81
Brown, Alfred.....		0 15	Montreal.....	do	Sept. 27, '82
Beauet, Edouard.....		0 67	do	do	Feb. 12, '84
Boxer, S. S.....		0 23	444 St. Denis St.....	do	April 29, '81
Benjamin, Henry A.....		0 58	Montreal.....	do	June 10, '85
Burroughs, Caroline.....		0 40	Aylmer St.....	do	Oct. 20, '79
Bellemare, Mathilde (Mrs. D. L. Deslauriers).....		0 09	31 Berri St.....	do	Sept. 16, '79
Bricault, Charlemagne.....		0 25	140 St. Hypolite.....	do	May 25, '81
Bissonnette, Louis A.....		0 32	50 Sanguinet St.....	do	June 7, '80
Bolton, Henry C.....		0 08	249 Bonaventure.....	do	April 29, '81
Barbeau, Odilon.....		0 53	Montreal.....	do	Dec. 12, '84
Bishop, W. H.....		0 81	do	do	Sept. 13, '75
Binette, Firmin E.....		0 50	do	do	Nov. 12, '86
Brown, George.....		0 18	557 St. Paul St.....	do	do 9, '85
Boucher, Jean C.....		0 40	St. Vincent de Paul.....	do	do 12, '80
Bonneville, Albert.....		0 91	Montreal.....	do	May 21, '86
Burland, W. A., M.D.....		0 45	559 Dorchester.....	do	July 7, '81
Bureau, Jacques E.....		0 84	St. Rémi.....	do	Sept. 9, '81
Boismenu, Hormidas.....		0 96	15½ St. Louis St.....	do	Feb. 11, '84
Belair, Zephirin.....		0 77	St. Rose.....	do	May 26, '84
Blain, Abraham.....		0 85	Longueuil.....	do	April 16, '85
Bourier, Aimé.....		0 59	St. Théodosie de Verchères.....	do	Feb. 23, '85
Bourget, Rev. J. B., in trust for Alphonse dit Langlois, (Mrs. Z. Pagé).....		0 97	St. André d'Argenteuil.....	do	Aug. 14, '84
Barré, L., in trust for E. Beauséjour.....		0 26	Coteau St. Louis.....	do	Dec. 22, '84
Belair, Philomère, (Mrs. W. Tougas).....		0 16	St. Ursule.....	do	May 21, '85
Brault and Scotte.....		0 25	13 St. Thérèse St.....	do	Nov. 4, '81
Belcher, H. M., in trust.....		0 90	Montreal.....	do	Jan. 19, '83
Buies, Arthur.....		0 21	34 St. Denis St.....	do	May 18, '85
Beauchamp, Jos. C., in trust.....		0 25	11 Place d'Armes.....	do	April 20, '85
Breen, Mary Jane (Mrs. T. Larkin).....		0 97	662 Dorchester.....	do	Sept. 23, '82
Belair, Adelaire P.....		0 44	Montreal.....	do	Nov. 16, '83
Bray, W. M. A.....		0 44	201 Cadieux St.....	do	Sept. 26, '85
Brown, John.....		0 78	276 Wellington.....	do	April 22, '86
Blais, Emma (Mrs. E. Garriepy).....		0 34	22 Maple St.....	do	June 17, '82
Brien dit Desroches, L.....		0 30	Pto aux Trembles.....	do	July 2, '75
Brown, H. Julieus.....		0 57	262 Guy St.....	do	Nov. 4, '84
Bradley, Parker R.....		0 66	Sherbrooke.....	do	do 11, '84
Bourret, H. A., in trust.....		0 59	Montreal.....	do	Oct. 25, '86
Burns, William.....		0 78	675 Craig St.....	do	July 13, '85
Benoit, Isaac S., in trust.....		0 19	119 St. François Xavier St.....	do	Feb. 2, '81
Barnett, Frank H.....		0 47	23 Hospital St.....	do	Jan. 30, '80
Bruce, Euphémie H. (Mrs. H. Williams).....		0 45	Mt. Royal Vale.....	do	Oct. 14, '86
Baynes, Edward A.....		0 32	McGill Col. Ave.....	do	May 30, '81

Carried forward..... 100,383 18

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montreal—Suite.)

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	¢	¢			
Brought forward.....		100,383 18			
Banter, Helen C. (Mrs. M. Beck)		0 26	Montreal	Head office..	July 3, '86
Bradford, Robert Geo.....		0 50	49 Alexander St.	do ..	Nov. 12, '83
Bissonnette, Stéphanie (Mrs. V. Dusablon)		0 58	75 St. François Xavier St.....	do ..	Dec. 23, '85
Belanger, Napoléon.....		0 30	Rigaud	do ..	May 19, '84
Bourassa, Toussaint.....		0 32	Laprairie	do ..	Feb. 17, '79
Bourdeau, Gédon.....		0 24	do	do ..	Nov. 28, '85
Brunet, Francis.....		0 09	Pointe Claire	do ..	April 7, '86
Bell, Adam.....		0 05	9 Dupré Lane	do ..	Dec. 18, '85
Brown, John E.....		0 66	Hochelaga	do ..	June 9, '82
Bourret, Stéphanie		0 61	510 Mignonne St.	do ..	Sept. 8, '79
Bonner, Albert W.....		0 08	104 Wellington..	do ..	June 30, '82
Beaudry, J. A. W., for estate late P. J. Beaudry		0 65	635 Ontario St..	do ..	Oct. 20, '86
Beaulieu, Charles Hudon		0 46	Sorel.....	do ..	Nov. 7, '82
Barnes, Robert		0 08	40 Cadioux St.	do ..	May 26, '85
Bourdon, J. R		0 89	17 Place d'Armes	do ..	Sept. 2, '85
Beauchamp, Jos. C., in trust.....		0 31	Pl. d'Armes Hill	do ..	Feb. 16, '85
Bedard, Stéphanie (widow Hon. J. Bourret)		0 92	41 St. Hubert St.	do ..	do 17, '87
Barnes, Joseph P		0 40	102 Mansfield St.	do ..	May 14, '87
Barry, Catherine, and Elizabeth Johnson.....		0 15	1918 Notre Dame	do ..	July 8, '87
Boucher, Celina (Mrs. N. H. Tranchemontague)		0 86	510 St. Denis St.	do ..	Mar. 21, '87
Belanger, Alexandre		0 62	Village St. Jean-Baptiste	do ..	April 21, '84
Beers, Edith		0 58	Beaver Hall Ter.	do ..	May 18, '87
Biron, Jean-Baptiste		0 15	336 St. Antoine..	do ..	April 13, '87
Brown, Ellis John.....		0 04	6 Spiers Lane, Prince St.	do ..	Feb. 12, '87
Brien dit Desrochers, Pascal.....		0 72	24 Michel St. Co-teau St. Louis.	do ..	July 4, '83
Brodie, Sutherland		0 34	36 Richmond Sq.	do ..	June 2, '83
Barrett, Mary F. (Mrs. G. Ward).....		0 64	Upper St. Urbain	do ..	Mar. 11, '85
Bond, Christiana.....		0 34	35 Gosford St.	do ..	Aug. 26, '81
Bourbonnais, Avila G.....		0 49	73 Vitré St.....	do ..	April 5, '82
Barrow, Jean-Baptiste		0 05	180 St. Charles Borromée St.	do ..	Feb. 24, '87
Belauger, E., minor.....		0 44	68 Wolfe St.	do ..	Sept. 22, '87
Boas, Max., minor.....		0 25	117 St. Laurence	do ..	May 20, '84
Boirier, Joseph, in trust.....		0 67	Petite Côte	do ..	Nov. 22, '87
Bouthillier, Paul, minor.....		0 18	Longueuil	do ..	do 2, '85
Brabant, Moïse		0 31	Coteau Landing.	do ..	Jan. 2, '84
Bennett, Minnie		0 56	50 Tupper St.	do ..	Nov. 23, '87
Beaucage, Louis.....		0 36	173 Maisonneure	do ..	Mar. 16, '84
Beaudry, J. A. N., in trust.....		0 22	635 Ontario St.	do ..	Sept. 13, '86
Boward, Edward A.....		0 44	Montreal	do ..	Dec. 9, '87
Buteau, Edwidge (Mrs. A. Rousseau).....		0 88	Longueuil	do ..	July 10, '85
Baird, Michael M.....		0 25	36 Recollet St.	do ..	April 13, '87
Beaulieu, Parmelia (Mrs. E. Beaupré).....		0 39	111 Osborne St.	do ..	Nov. 4, '87
Clément, Rev. H. P.....		0 03	Montreal	do ..	Jan. 2, '72
Craig, Robert S.....		0 31	do	do ..	Mar. 18, '72
Coyle, Peter J., in trust for B. Coyle.....		0 80	do	do ..	June 28, '73
Clark, George E.....		0 10	do	do ..	Oct. 22, '75
Cliquet de Toussicourt, R.....		0 35	do	do ..	Jan. 23, '75
Campbell, A. B.....		0 14	do	do ..	do 5, '76
Carried forward.....		100,402 24			

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward.....		100,402 24			
Clelland, James.....	0 36		Tanneries.....	Head Office.	June 22, '74
Chamberland, Josephine (Mrs. J. Larochelle).....	0 45		Quebec.....	do	Aug. 4, '71
Curran, Patrick J.....	0 28		125 Colborne St.	do	Mar. 8, '76
Coster, Lorin D.....	0 19		Montreal.....	do	do 12, '77
Cruise, Charlotte.....	0 21		135 Dalhousie St.	do	Jan. 12, '74
Cummings, Lizzie.....	0 24		599 Craig St.....	do	do 9, '82
Claggett, C. C.....	0 41		247 St. James St.	do	Mar. 10, '83
Closter, John O.....	0 80		11 Champe de Mars St.	do	April 26, '79
Charland, Joseph O.....	0 02		32 St. James St.	do	Aug. 13, '79
Coates, Wm. A., minor.....	0 13		279 St. Chas. Borromée	do	Dec. 20, '80
Charbonneau, J. E.....	0 38		Côte des Neiges	do	July 26, '79
Collerette, Celanere (Mrs. N. David).....	0 26		138 Pantaleon St.	do	Aug. 13, '83
Charbonneau, P.....	0 08		Montreal.....	do	Jan. 12, '84
Cantwell, John.....	0 18		378 St. Patrick..	do	April 5, '80
Caulfield, Margaret (Mr. J. Lenihan).....	0 25		70 Sanguin St.	do	July 13, '80
Corriveau, Albert J.....	0 13		212 Sherbrooke..	do	Sept. 13, '86
Campbell, Mary Ann (widow E. Lane).....	0 78		Montreal.....	do	May 17, '82
Corner, Robt. J. G.....	0 71		do	do	do 31, '81
Clelland, H.....	0 38		St. Henry.....	do	Nov. 21, '79
Crevier, Z.....	0 26		St. Joseph St.	do	Mar. 18, '79
Clancy, Charles.....	0 25		460 St. Mary St.	do	do 19, '79
Cusson, M. J. A.....	0 05		226 Lagauchière	do	June 27, '84
Curriegan, Archie A.....	0 53		118 Chatham St.	do	Feb. 24, '81
Chardonnet, T. A.....	0 70		Montreal.....	do	Mar. 18, '81
Champeau, Jean-Baptiste A.....	0 17		do	do	April 8, '84
Cusson, Leandre.....	0 03		210 German St.	do	June 8, '85
Campeau, Michel A.....	0 44		481 Wolfe St.	do	Feb. 22, '84
Charest, Eugène.....	0 62		71 St. Dominique	do	Sept. 9, '80
Cook, Frank.....	0 30		103 St. Alexander	do	June 26, '74
Christin, Edouard.....	0 29		119 Campeau St.	do	Feb. 20, '82
Cullinan, M. M.....	0 11		Montreal.....	do	Aug. 21, '85
Clément, Ludger.....	0 65		do	do	April 3, '83
Collins, H. and E. A. Barton, in trust for estate A. Grundler.....	0 35		134 McGill St.	do	Oct. 22, '85
Cousineau, Damase.....	0 57		St. Laurent.....	do	May 15, '84
Clark, F. J., minor.....	0 19		38 St. Urbain St.	do	Jan. 19, '85
Chabot, Jean-Baptiste.....	0 93		9 Ste. Thérèse St.	do	April 4, '81
Castle and Son.....	0 05		Bleury St.....	do	Oct. 31, '84
Catholic Young Men's Society.....	0 24		Montreal.....	do	May 1, '85
Carson, J. H., in trust for A. N. Carson	0 61		387 St. James St.	do	do 12, '85
Cordingley, Chas. H.....	0 90		Montreal.....	do	do 4, '79
Claxton, Carrie Lea.....	0 60		461 St. Urbain..	do	Jan. 11, '86
Clarke, Agnes (Mrs. M. Desgeorges).....	0 68		Montreal.....	do	April 4, '79
Contant, Rose Alinda.....	0 11		329 Amherst St.	do	Mar. 20, '85
Clément, Alexandre.....	0 33		3 St. Julie.....	do	April 17, '86
Connolly, John A.....	0 65		Lachine.....	do	Jan. 11, '79
Carroll, Michael.....	0 56		190 Delisle St.	do	Feb. 27, '86
Cuddy, James F.....	0 81		34 Berri St.....	do	Aug. 18, '83
Cherrier, Georges.....	0 09		154 St. André St.	do	April 30, '80
Collins, Sarah (Mrs. H. Collins).....	0 63		242 St. James St.	do	Feb. 21, '85
Charlebois, Mary R.....	0 29		Montebello.....	do	Dec. 11, '83
Clément, J. E.....	0 32		164 St. Christ'phe	do	Mar. 26, '84
Coster, Ellen.....	0 26		General Hospital	do	June 13, '85
Cholette, L. A. E.....	0 35		143 Sanguinet St	do	June 7, '84
Cedras, Joseph L., minor.....	0 56		1 Labelle St.....	do	Aug. 8, '79
Carried forward.....		100,422 96			

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward		100,422 96			
Cornellier, Beatrice, minor		0 25	Montreal.	Head Office.	Feb. 10, '80
Côté, Alexandre		0 26	16 Corn Exchange	do	May 11, '85
Curtis, H. H.		0 34	1185 St. Catherine	do	Mar. 7, '85
Caulfield, Margaret (widow B. Gallagher)		0 14	Montreal.	do	Jan. 5, '86
Coyle, Mary (Mrs. P. Cantwell)		0 61	do	do	Feb. 14, '80
Couture, Aurélie		0 89	Sherbrooke St.	do	Oct. 5, '82
Conroy, Thomas, in trust for Eugene		0 57	Montreal.	do	June 13, '84
Coursol, Hermine (Mrs. W. Stanton)		0 88	164 Drolet St.	do	Dec. 22, '84
Callaghan, Nellie		0 44	113 St. Dominique	do	Feb. 7, '82
Callaghan, Rev. J., in trust for C. Y. M. S.		0 37	Montreal.	do	May 23, '85
Conroy, Thomas and wife Maria A. Ford, in trust		0 56	165 Dalhousie St.	do	Jan. 12, '85
Conroy, Thomas		0 50	Montreal.	do	Feb. 1, '85
Caty, Joseph T.		0 51	do	do	Aug. 19, '82
Clapham, Phémic (Mrs. Chas. C)		0 69	do	do	Jan. 20, '84
Cooke, E. T.		0 07	180 St. James St.	do	April 9, '87
Charlebois, Emma L., in trust		0 25	Quebec.	do	Aug. 31, '86
Charlebois, Emma L., in trust		0 25	do	do	do 31, '86
Cousinlan, Cizera		0 66	108 Inspector St.	do	Dec. 11, '86
Crilly, John L.		0 24	37 Ernest St.	do	July 14, '86
Cérat, Pierre O.		0 15	966 St. Catherine	do	Mar. 18, '87
Clement, Norbert		0 12	St. Lawrence St.	do	Sept. 20, '87
Collins, Thomas		0 57	New York House	do	May 7, '87
Club, Cartier		0 78	Bur. de la Min've	do	Oct. 8, '80
Choquet, F. X.		0 22	Montreal.	do	Feb. 25, '87
Crevier & Co		0 72	St. Maurice St.	do	Jan. 29, '86
Chamberlain, G. J. M.		0 25	Sudbury, Ont.	do	April 6, '86
Clearihue, David, minor		0 59	Montreal.	do	Mar. 6, '85
Coutlée, Alphonsine		0 76	do	do	July 17, '84
Cassidy, John L.		0 89	do	do	May 18, '87
Craig, Arthur W.		0 30	130 St. James St.	do	July 19, '84
Callaghan, Bridget (Mrs. John Burns)		0 35	13 St. Antoine St.	do	May 15, '85
Cruickshank, Alexander		0 22	Montreal.	do	Jan. 12, '85
Callaghan, Rev. J., in trust for Jr. Branch C. Y. M. S.		0 25	do	do	Dec. 16, '84
Côté, Marguerite (Mrs. A. Paquet)		0 75	72 Fortification ..	do	do 14, '87
Charlebois, Emma L., in trust		0 60	Montreal.	do	July 29, '87
Charlebois, Emma L., in trust		0 60	do	do	do 29, '87
DeBeaujeu, Quiqueran		0 25	do	do	June 4, '70
Doucet, Norbert		0 45	Rivière du Loup.	do	Feb. 7, '71
Dowd, Francis		0 26	98 Bleury St.	do	Oct. 14, '72
DeBeaujeu, Q. & R.		0 19	Coteau Landing.	do	May 29, '72
Dugal, Georges A.		0 21	31 Campeau St.	do	Feb. 17, '72
Dillon, Laura (Mrs. F. Hamelin)		0 61	201 Beaudry St.	do	Jan. 27, '71
aDussault, Marie (Mrs. Maguire)		0 79	St. C. Borrommée	do	July 14, '73
aDesrosiers, L. A.		0 04	St. Thérèse St.	do	Jan. 14, '82
Desjardins, E. G.		0 87	Montreal.	do	Feb. 12, '74
De la Paille, Léonie		0 75	do	do	May 18, '75
Dubuc, Rev. P. Arsène		0 76	Boucherville	do	do 7, '77
Deraney, Theresa		0 06	Montreal.	do	June 13, '78
Dorsonnens, Lt.-Colonel		0 63	St. John's, Que.	do	May 7, '78
David, Ludger		0 41	196 St. Denis St.	do	Aug. 12, '80
Dajenas, Hormisdas		0 56	St. Leonard.	do	Sept. 16, '76
DeHertel, E. C. (Mrs. G. E. Fenwick)		0 34	Montreal.	do	Jan. 5, '75
in trust for son, Charles L.		0 20	do	do	Feb. 19, '76
Dufresne, Joseph		0 20	do	do	do
Carried forward		100,446 94			

a Dead.

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		100,446 94			
Descazeaux, Bertrand		0 18	Montreal.....	Head office.	Dec. 15, '76
Demers, Albert, minor		0 16	17 Place d'Armes	do	Aug. 3, '77
Duquette, Sophie, for E. B. Dufort		0 96	Montreal.....	do	Mar. 3, '80
Daoust, Charles H.		0 10	do	do	Aug. 3, '81
Duncan, Hattie (Mrs. J. Rogers)		0 17	do	do	do 7, '77
DeBellefeuille, Col. Chas.		0 87	do	do	Jan. 29, '86
Davis, Abraham		0 16	239 St. Urbain St	do	June 11, '79
DeSalaberry, Charles L.		0 85	St Lawrence Hall	do	Aug. 15, '81
Duchesnay, P. J.		0 24	348 Bleury St.	do	Dec. 13, '81
Durocher, Rev. J. B.		0 27	Ste. Victoire	do	July 21, '79
Devine, J. A. and Frs. Thunder		0 07	Prescott	do	Nov. 30, '80
Duffy, John J.		0 59	Montreal.....	do	Mar. 1, '79
DeLong, Frederika W. (Mrs. W. Nelson)		0 25	198 Canning St.	do	Oct. 10, '79
Desbarats, M. J. A. (Mrs. T. Doucet)		0 40	Montreal.....	do	Jan. 25, '79
Dupuis, J. O.		0 05	675 St. Catherine	do	April 2, '76
Davidson, Wm. T.		0 52	Thunder Bay, Lake Superior.	do	Feb. 11, '79
Duclos and Co., L.		0 56	39 St. Lawrence.	do	Mar. 23, '85
Daoust, Olivier		0 81	216 Panet	do	Feb. 24, '82
Duval, Narcisse		0 73	1124 St. Catherine	do	Sept. 7, '84
Davidson, Sarah (Mrs. Russell)		0 24	Montreal.....	do	Dec. 2, '78
Dohehey, Patrick		0 76	Point St. Charles	do	Jan. 4, '82
Desmarais, Philomène (Mrs. P. Benoit)		0 17	Montreal.....	do	do 17, '82
DeSola, Joseph		0 33	do	do	July 8, '82
Davidson, Edward		0 25	37 McKay St.	do	Aug. 3, '85
Duggan, Patrick J.		0 90	11 Overdale Ave	do	Feb. 19, '79
Deland, Beatrice (Mrs. J. St. Julien)		0 59	463 St. Denis St.	do	June 17, '81
Degenais, Thomas		0 66	St. Henri de Mascouche....	do	Feb. 28, '82
Dooley, Michael		0 36	34 Robin St.	do	Aug. 17, '85
Darling, Evelyn M. (Mrs. Wm.)		0 92	30 St. Sulpice St	do	do 28, '86
Desrochers, Rev. L. C.		0 60	Sém. de Montreal	do	Mar. 29, '83
Detleps, E. G.		0 45	62 Radegonde St	do	Sept. 16, '84
Detleps, E. G.		0 53	do	do	May 23, '84
Donohue, Elizabeth (Mrs. Widlers)		0 49	58 Mance St.	do	April 23, '84
Dumont, Calixte		0 60	St. Lin.	do	Mar. 7, '84
Desjardins, Casimir		0 44	Montreal.....	do	Nov. 16, '81
Date, Samuel		0 47	598 Lagauchière	do	Sept. 6, '84
Darignon, Wilfrid, in trust for V. St. Pierre		0 32	Longueuil	do	Mar. 24, '81
Dugré, Elizabeth (Mrs. Alph. Fiset)		0 06	178 St. Lawrence	do	do 8, '85
Dillon, Gerald		0 13	412 St. Denis St.	do	Aug. 20, '85
Desmarais, L. E.		0 71	Montreal.....	do	Sept. 13, '86
Dreyfus, Henri J.		0 16	15 St. James St.	do	Aug. 12, '81
Darche, E. S.		0 35	Southam, Que. ...	do	Nov. 14, '82
Desmarais, Louis A		0 40	Montreal.....	do	Mar. 13, '84
Durand, François		0 78	694 St. Lawrence	do	Feb. 7, '82
Dunn, James, executor estate of P. Muldoon		0 28	Montreal.....	do	Dec. —, '86
Dezouche, W. A.		0 28	do	do	Sept. 17, '84
Dazé, Delima (Mrs. J. B. Vanier)		0 72	do	do	July 10, '86
Dillon, Edward		0 16	412 St. Denis St.	do	Oct. 27, '84
Dillon, James S. G		0 13	Montreal.....	do	Aug. 18, '77
Deslauriers, Edward L.		0 25	Louiseville, P.Q.	do	April 5, '86
Dalbec, Philinond		0 50	Aqueduct St.	do	Mar. 20, '86
Duclos, Lorenzo		0 48	69 Upper St. Urbain	do	May 25, '85
DeMartigny R. L.		0 12	414 St. Denis St.	do	July 20, '85
Carried forward		100,469 47			

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite).

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pen- dant 5 ans et plus.	Balance standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. — Agence où la dernière transaction s'est faite.	Date of last transaction. — Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		100,469 47			
David, Matilda		0 25	Longueuil	Head Office.	Nov. 11, '86
Daniel, William		0 18	48 St. James St.	do	May 31, '86
Delamotte, Digby		0 80	Albion Hotel	do	Sept. 17, '83
Daoust, Odilon, minor		0 34	25 German St.	do	June 5, '84
Desmarais, Paul J.		0 05	Chambly	do	Dec. 13, '84
Dougherty, W. J.		0 44	15 St. Charles Borrommée	do	Feb. 8, '86
Dorval, Gaston		0 25	St. Elizabeth St.	do	Mar. 16, '81
Dorais, Louis, minor		0 42	St. Chryostome	do	Dec. 20, '83
Dunlevy, Florence J. (Mrs. T. Duncan).		0 28	1652 St. Catherine ..	do	July 8, '85
David, Joseph		0 24	St. Vincent de Paul	do	Jan. 23, '86
Dewhurst, O. T.		0 24	92 Cathedral	do	Mar. 19, '84
Dorval, P. S.		0 37	3 Place d'Armes Hill	do	April 27, '86
Dugas, Léon		0 64	Lagauchetière St	do	Nov. 16, '85
Delamothe, Edward A.		0 88	308 St. Denis St.	do	Feb. 8, '83
Daunais, Philbert		0 83	18 Guy Ave.	do	Dec. 30, '87
Dupré, Joseph		0 70	Montreal	do	May 13, '87
Dragon, Isidore		0 52	do	do	Nov. 25, '87
Daly, Manella		0 25	Charlemagne	do	April 17, '84
David, Marie		0 46	St. Lambert	do	May 13, '86
Duckett, Dame M. Malvina		0 25	169 St. Denis St.	do	Oct. 27, '85
Delaet, Alberic		0 73	33 St. Nicholas St.	do	April 21, '87
Delisle, Charles A.		0 51	444 Sherbrooke	do	Jan. 7, '80
Delorme, Emélie (Mrs. R. Garand).		0 13	106 Frontenac St	do	Aug. 25, '87
Davidson, Fanny B.		0 61	Lachine	do	Dec. 14, '82
Dale, Robert R.		0 29	Montreal	do	Oct. 20, '87
Dubreuil, J. L., jun.		0 28	249 St. Denis St.	do	Jan. 11, '87
Edwards, Thomas		0 62	23 Aylmer St.	do	Aug. 9, '77
Ellis, Louise (Mrs. S. Slack).		0 64	Montreal	do	Sept. 30, '75
Evans, H. G.		0 27	do	do	Mar. 13, '75
Edson, Mary		0 48	18 Richmond Sq.	do	do 27, '76
Ely, William		0 06	Montreal	do	Jan. 17, '83
Edwards, John H.		0 85	do	do	do 8, '80
Edson, Walter H.		0 28	15 Overdale Ave.	do	July 20, '80
Ethier, Joseph		0 36	St. Paul l'Ermite	do	do 17, '79
Evans, Alfred		0 02	Montreal	do	Feb. 18, '82
Ellis, Alfred H.		0 21	175 St. James St.	do	Jan. 2, '84
Elliott, Edward		0 92	Montreal	do	May 3, '79
English, Samuel		0 74	Lorne Ave.	do	Feb. 28, '83
Evans, Alfred R.		0 07	7 St. Peter St.	do	April 12, '86
Erley, Theresa		0 55	General Hospital	do	June 30, '85
Emond, Jean-Bte.		0 19	25 1/2 St. Hubert St	do	July 7, '86
Elliott, Lillie (Mrs. J. Richardson)		0 79	Elsen Ave.	do	May 14, '87
Eimendorst, W. R., and H. Dreschall.		0 57	501 Sherbrooke	do	Dec. 18, '87
Forsythe, Emily (widow H. Shouldis).		0 14	31 Victoria St.	do	Feb. 4, '73
Farrell, Ann (widow R.)		0 37	Montreal	do	Sept. 30, '73
Feeney, John C.		0 29	do	do	Feb. 25, '75
Forbes, Charles		0 39	do	do	Sept. 30, '75
Forbes, Horace L.		0 31	do	do	Oct. 24, '73
Fréchette, L. W. F.		0 42	do	do	July 30, '78
Franceur and Giroux		0 30	St. Lawrence St.	do	Jan. 27, '79
Foster, Ralph F.		0 16	106 Stanley St.	do	Feb. 24, '77
Foster, Charles		0 93	Tannery West.	do	May 22, '80
Ford, Charles F.		0 64	57 St. Antoine St	do	Oct. 28, '82
Foster, Frank S.		0 10	Longueuil	do	June 23, '81
Fagan, Bridget (Mrs. Hannaford)		0 73	Montreal	do	Nov. 10, '82
Carried forward		100,492 81			

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward		100,492 81			
Ferguson, Wm.		0 91	Montreal	Head office	Jan. 20, '77
Fortin, Edw.		0 96	do	do	do 4, '78
Fennell, James		0 79	10 Hermine St.	do	Oct. 16, '63
Fortier, Léandre		0 10	12 Place d'Armes	do	Jan. 7, '80
Fleming, J. R.		0 30	Montreal	do	do 24, '85
Fletcher, R. A. E.		0 05	do	do	July 19, '86
Frigon, Joseph		0 71	do	do	June 13, '86
Frazer, Thomas		0 15	do	do	May 21, '78
Forget, Marie E.		0 52	66 Roy St.	do	Jan. 15, '79
Frederick, Leonard		0 18	422 J. Cartier St.	do	Mar. 16, '83
Foley, Miss Mary		0 05	117 College St.	do	Jan. 21, '82
Fortier, Raphael		0 30	429 Seigneur St.	do	Feb. 16, '82
Farish, Minnika L.		0 64	1673 St. Catherine	do	Sept. 11, '84
Frazer, Elizabeth (Mrs. John)		0 40	Montreal	do	Jan. 7, '80
Fisher, Arthur E.		0 25	101 Osborne St.	do	Oct. 7, '81
Fulton, Peter, in trust for St. Andrew's Society		0 38	Montreal	do	April 11, '85
Ferguson, Daniel		0 11	do	do	Jan. 5, '77
Fallon, John C.		0 14	49 St. Paul St.	do	Feb. 11, '84
Freedman, Abraham		0 20	342 Lagache- tière St.	do	Mar. 30, '85
Francoeur, Gustave		0 60	34 St. Constant	do	May 15, '83
Fyndale, W. H. & M.		0 11	17 Courville St.	do	Mar. 15, '81
Falls, Joseph		0 58	St Lawrence Hall	do	June 3, '84
Finlayson, Duncan		0 76	Montreal	do	July 17, '84
Foster, J. R.		0 23	406 Sherbrooke	do	do 5, '87
Fullum, Wm.		0 25	139 Wolfe St.	do	Dec. 19, '81
Fitzpatrick, Hanna (widow A. Holmes)		0 60	39 Dowd St.	do	Mar. 4, '87
Franchère, Jacques, M.D.		0 27	Marieville	do	Jan. 31, '87
Gethings, Edward		0 82	St. Paul St.	do	May 1, '69
a Gaurveau, L. E. E.		0 26	Montreal	do	Sept. 1, '66
Gauthier, Joseph A.		0 55	46 Montcalm St.	do	April 4, '71
Gauthier, Louis		0 56	114 Dufresne St.	do	Nov. 29, '71
Griswold, Wayne		0 45	Montreal	do	July 23, '72
Giulielmi, Marie (Mrs. J. Bertrand)		0 51	do	do	Jan. 11, '73
Gibbs, Edward		0 07	do	do	Feb. 14, '74
Gille, Louis		0 36	do	do	do 2, '75
Graham, John and James		0 92	265 Craig St.	do	do 9, '76
Geil, Martin		0 13	St. Lawrence Hall	do	June 5, '77
Gilroy, John James		0 24	475 St. Mary St.	do	May 20, '78
Genèreux, L. P. O.		0 31	Montreal	do	Nov. 13, '72
Graham, W., and N. L. Coyd.		0 08	do	do	Sept. 14, '76
Gray, Phoebe F., in trust for mother		0 68	Corey Hill	do	July 9, '78
Glover, James		0 24	Montreal	do	Oct. 21, '73
Geoffrion, Celina (Mrs. N. Peltier)		0 43	Varennes	do	May 1, '75
Galt, Maria		0 46	361 St. Antoine	do	Nov. 16, '76
Garceau, Sévère		0 11	Montreal	do	July 7, '80
Gariépy, J. B. A.		0 61	Point St. Charles	do	June 23, '82
Groome, Thomas		0 11	450 St. Dominique	do	May 2, '81
Gnaedinger, L.		0 56	13 Plateau St.	do	Jan. 7, '80
Gillies, Ellen (Mrs. S. Cross)		0 90	Montreal	do	Nov. 23, '81
Gerichen, Frederick		0 18	do	do	Jan. 30, '82
Gleeson, Catherine (widow P. Dowd)		0 24	do	do	April 28, '81
Gaboury, Aimé		0 26	do	do	Jan. 25, '81
Galbraith, Jane Anderson		0 14	47 Aylmer St.	do	June 11, '83
Glover, Philip A.		0 89	43 St. Philippe St.	do	May 20, '81
Carried forward		100,514 42			

a Dead.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
Brought forward.....		100,514 42			
Gougeon, Cléopée (widow Jos. Lauzon)	0 35		Mysterious St. . . .	Head office..	Aug. 25, '81
Gerrin, J. B	0 09		47 1/2 St. Paul St. . .	do	April 2, '78
Gross, Charles B.	0 66		391 St. Antoine. . .	do	Sept. 3, '79
Guillemette, Louis P. . . .	0 33		204 St. André St. . .	do	May 25, '83
Geriken, Henry J.	0 14		St. Lawr'nce Hall . . .	do	Mar. 12, '79
Gowan, Harry E.	0 15		Beaver Hall	do	April 26, '87
Graham, Minnie (Mrs. R. Smith)	0 13		Montreal.	do	Sept. 27, '81
Gravel, Hielmidge (Mrs. F. X. Latour)	0 11		do	do	Jan. 15, '79
Griffin, Charles	0 13		57 St. Frs.-Xavier . . .	do	do 14, '79
Gareau, Jean L. A.	0 59		Ontario	do	Oct. 25, '83
Garland, Albert	0 47		23 Ann St.	do	Aug. 11, '82
Gentesse, Albert, minor. . . .	0 57		Montreal.	do	May 1, '79
Grant, Alexander	0 66		do	do	do 8, '75
Grace Bridget	0 28		Côte St. Paul.	do	Sept. 30, '84
Gravel, Elizabeth (Mrs. J. Sévigny)	0 86		404 Montcalm St . . .	do	Aug. 7, '79
Gardner, William	0 38		654 St. Antoine. . . .	do	May 9, '85
Gornley, Frank	0 24		102 St. Catherine . . .	do	do 13, '86
Goyette, Marie A.	0 29		429 Seigneurs St. . . .	do	Nov. 7, '85
Gendron, Francis	0 59		Sorel.	do	do 24, '79
Gibson, Angus R	0 30		361 St. Dominique . . .	do	Dec. 11, '84
Gairdner, R. H	0 20		St. Sacrament St . . .	do	June 8, '83
Giroux, Henri, minor	0 40		125 Inspector St. . . .	do	do 7, '84
Gerard, Marie Louise (Mrs. G. Lemire)	0 29		68 J.-Cartier Sq. . . .	do	Sept. 13, '86
Grosbois, Wm. B.	0 38		24 St. Elizabeth. . . .	do	Feb. 2, '83
Grant, Sarah	0 96		64 Plymouth Grove	do	Mar. 17, '83
Grace, Daisy, minor.	0 32		369 St. Antoine	do	May 6, '82
Goft, Maria Isa	0 23		1339 Notre Dame . . .	do	June 18, '86
Gervan, Margaret (Mrs. Hugh)	0 28		10 Richmond Sq. . . .	do	Feb. 6, '85
Gorrigan, Ellen (Mrs. J. Storne)	0 64		46 Farm St.	do	Oct. 28, '84
Gauthier, Josephine.	0 60		399 St. Dominique . . .	do	April 26, '83
Gauthier, Adeline (Mrs. C. Valier)	0 05		Murray St.	do	Dec. 11, '85
Grégoire, Arthur	0 25		490 St. Denis St. . . .	do	Feb. 12, '86
Giroux, Euphémie	0 98		Sault aux Re-collets. . . .	do	Mar. 9, '86
Geddes, H. M.	0 32		Molson's Bank	do	May 30, '87
Girard, Scholastique (Veuve. Marion)	0 44		18 Centre St.	do	Feb. 9, '87
Gervais, Honoré	0 18		172 St. Denis St. . . .	do	May 16, '87
Grymes, Elizabeth, in trust for son	0 50		Cor. Guy and St. Antoine Sts. . .	do	Apr. 26, '84
Giroux, Philomène	0 64		Montreal	do	Oct. 1, '85
Graton, Charles	0 29		293 J.-Cartier Sq . . .	do	June 19, '86
Gauvreau, Joseph T. A.	0 43		396 St. James St . . .	do	Dec. 29, '87
Girdwood, G. W., minor.	0 36		Montreal.	do	Mar. 30, '81
Goldberg, Zarey	0 77		13 Phillips Sq.	do	April 14, '87
Gariepy, Mrs. Rebecca	0 63		609 Wellington. . . .	do	Dec. 16, '87
Gwilt, Alfred	0 73		339 Bonaventure . . .	do	Nov. 14, '87
Graton, Joseph	0 92		Ste. Scholastique . . .	do	Jan. 13, '87
Grothé, Félix A	0 72		24 Arcade St.	do	April 15, '84
Hurtubise, Henri	0 49		108 St. Margaret . . .	do	Sept. 15, '69
Hart, Frederick L.	0 36		358 Peel St.	do	June 30, '71
Holt, Henry R.	0 67		Montreal.	do	Mar. 15, '75
Henshaw, George A.	0 10		671 Dorchester. . . .	do	May 5, '73
Harbour, Jean	0 25		Montreal.	do	Jan. 30, '73
Hopkins, Ogden	0 73		B'nk of Montreal . . .	do	May 9, '71
Henshaw, G. H., in trust.	0 12		Union Bank.	do	June 12, '73
Hackett, John	0 29		St. Lawr'nce Hall . . .	do	May 2, '74
Hubbard, Geo. J.	0 44		52 City Councilor St. . . .	do	June 18, '75
Carried forward.....		100,537 70			

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		100,537 70			
Harris, F.....	0 37		Montreal.....	Head Office.	Feb. 1, '75
Harper, Hannah (Mrs. Cunningham).....	0 77		do	do	Aug. 23, '76
Holt, Charlotte A. (Mrs. Roberts).....	0 85		do	do	May 18, '77
Higginson, Thomas S.	0 98		do	do	Mar. 18, '78
Hart, Frankie A.	0 23		Frelighsburg.....	do	June 22, '77
Hudon, Isaïe	0 05		Montreal.....	do	Feb. 26, '77
Hogan, John	0 43		do	do	Aug. 14, '78
Howard, R. J. B	0 13		do	do	June 3, '74
Hudon, Elise (Mme. Prevost).....	0 96		do	do	Aug. 8, '74
Holcombe, Samuel T.	0 31		do	do	July 6, '78
Howe, Charles	0 48		do	do	Aug. 24, '78
Hart, W. T.	0 11		do	do	Sept. 16, '76
Hamilton, John	0 84		do	do	June 8, '75
Heath, Maria, widow	0 40		24 Union Ave.	do	Mar. 2, '76
Hackett, T. L.	0 76		Montreal.....	do	Jan. 3, '77
Harvey, H. B.	0 31		do	do	Mar. 12, '77
Henshaw, Jane A.	0 90		St. Hyacinthe	do	April 24, '77
Hart, Frederick L.	0 69		Montreal.....	do	Jan. 8, '74
Hilaire, T.	0 06		do	do	June 22, '78
Hébert, Joseph A.	0 08		do	do	April 29, '76
Homfry, Morgan	0 23		15 Lusignan St.	do	Dec. 29, '76
Hagar, Catherine (Mrs. F. J. Freun).....	0 13		47 St. Dominique	do	Feb. 2, '79
Harwood, Antoine C. de L.	0 17		Montreal.....	do	Oct. 15, '80
Houle, Alphonse	0 21		do	do	Feb. 18, '82
Hall, Allison	0 47		177 Bleury St.	do	Jan. 17, '80
Hackett, Harry	0 17		70 Cathedral St.	do	Dec. 24, '77
Hudon and Co., A.	0 62		60 St. James St.	do	April 28, '78
Higgins, James	0 60		Montreal.....	do	Sept. 5, '79
Hickey, George W.	0 04		do	do	June 18, '75
Howard, John	0 62		76 Shannon St.	do	Sept. 8, '79
Hayes, James	0 18		588 Craig St.	do	June 27, '82
Hawkins, Thomas P., minor	0 32		Montreal.....	do	April 23, '80
Healy, Mary (widow J. Murphy).....	0 30		28 Fort St.	do	July 30, '78
Harris, Irwin	0 72		Montreal.....	do	June 12, '80
Hébert, Ernest M.	0 38		Coteau St. Louis	do	April 22, '79
Hart, Wm. T.	0 47		128 St. Antoine.	do	June 18, '79
Hoerner, D.	0 32		Montreal.....	do	Jan. 16, '80
Hedge, Angelina, in trust for E. C. Trenholme	0 94		do	do	June 30, '86
Hanson, Sarah H.	0 26		7 Plateau St.	do	April 8, '82
Heath, D'Arcy, in trust	0 70		Montreal.....	do	do 21, '81
Harnes, Moses	0 59		St. Joseph St.	do	Oct. 21, '82
Hébert, Emile J	0 60		Montreal.....	do	Dec. 21, '33
Hogue, Jean-Bte	0 69		10 Cadieux St.	do	Aug. 6, '85
Harbour, Caroline.....	0 91		17 Robin St.	do	April 5, '83
Hontman, Albert.....	0 30		1435 St. Catherine	do	Nov. 8, '84
Houle, Joseph	0 53		1205 St. James St.	do	do 26, '85
Harger, William	0 10		417 Notre Dame.	do	July 22, '84
Hogue, Camille	0 68		College de Montreal.....	do	do 20, '83
Hicks, E., minor	0 92		157 Lusignan St.	do	Dec. 21, '83
Hazen, Cécile (Mrs. Delaet).....	0 13		Côte St. Antoine	do	Jan. 30, '85
Horan, Catherine (Mrs. P. Carmody).....	0 05		169 St. Maurice.. ..	do	April 20, '80
Hopkins, John W., in trust	0 62		Montreal.....	do	Sept. 20, '79
Hopkins, John W., in trust.....	0 77		do	do	Mar. 29, '78
Hopkins, John W., in trust.....	0 58		do	do	Sept. 20, '79
Carried forward		100,562 73			

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Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pen- dant 5 ans et plus.	Balance standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	¢	¢			
Brought forward		100,562 73			
Holland, Clara M. (Mrs. P. P. Charette)		0 37	Ottawa	Head office.	May 5, '79
Hislop, Agnes (Mrs. W. Paterson)		0 17	95 Duke St.	do	Jan. 13, '83
Hall, R. J.		0 09	St. Paul St.	do	Oct. 16, '84
Hébert, Emery		0 54	207 St. Constant.	do	Nov. 14, '83
Hannan, W. L.		0 92	22 William St.	do	Jan. 21, '85
Hetu, J. E., in trust for J. B. Menard.		0 06	96 St. Frs. Xavier	do	Mar. 15, '87
Hayvren, Mary M.		0 67	180 St. Antoine.	do	May 8, '84
Hawksett, Edmund, minor		0 50	125 German St.	do	Mar. 11, '78
Herd, Elizabeth (Mrs. J. Stricke)		0 18	251 St. Dominique	do	do 24, '81
Hector and Co., James.		0 65	223 McGill St.	do	Oct. 4, '83
Hamilton, Allan		0 20	Montreal.	do	June 10, '80
Haycroft, H.		0 23	4 Cathcart St.	do	Jan. 23, '86
Hollinshead, H. A. B.		0 71	Montreal.	do	June 30, '87
Hébert, Henri		0 66	St. Henry	do	July 6, '87
Howell, Lewis J.		0 10	Montreal.	do	Dec. 1, '83
Hobbs, Martha		0 61	6 Drummond St.	do	June 3, '84
Hopper, Lotta (Mrs. John)		0 33	1011 Dorchester.	do	
Houde, Charles E. A.		0 05	192 Plessis St.	do	Aug. 11, '86
Harcourt, J. L.		0 90	Bk. of Commerce	do	Feb. 28, '87
Ingram, Alexander		0 12	Montreal	do	April 30, '73
Institut Canadien		0 70	do	do	do 19, '80
Irving, George		0 32	434 St. Dominique	do	Aug. 9, '80
Isaac, Isidore		0 25	18 Hanover St.	dc	July 17, '80
Ibbotson, Mathilda S. J. (Mrs. J. Whyte)		0 07	19 Plateau St.	do	Mar. 17, '84
Ironside, James S.		0 57	Pike River, Lake Superior	do	Jan. 31, '81
Isle, Georgiana		0 15	Donegana St.	do	June 15, '85
Isaacs, Mannie, minor		0 08	Montreal.	do	Feb. 20, '85
Irons, John Henry		0 06	Merchants Bank	do	May 23, '87
Johnston, Allan		0 05	228 St. Christophe	do	Feb. 14, '77
Joubert, Joseph		0 28	129 Vitre St.	dc	Jan. 12, '76
Jetté, Rose (widow B. Lachapelle)		0 17	J'ques Cartier St.	do	Feb. 24, '83
Jamieson, Thos. W.		0 13	141 St. Constant.	do	Dec. 28, '85
Jones, W. H. F.		0 06	38½ Bleury St.	do	Mar. 5, '79
Jones, Georgiana (Mrs. L. Franklin)		0 18	Montreal.	do	Feb. 16, '82
Johnston, Allan		0 10	199 St. Hubert.	do	July 11, '78
Jordan, Kate (Mrs. J. Meagher)		0 59	42 Prince Arthur	do	May 31, '87
Johnston, Fred. Chas.		0 42	Montreal.	do	July 5, '87
Jonea, Patrick		0 32	do	do	Oct. 1, '87
Jones, Alice Von McLeer		0 50	do	do	Feb. 25, '87
Jones, Enoch		0 77	5 St. Edward St.	do	May 4, '85
Jamieson, Howard		0 41	1997 St. Catherine	do	Nov. 5, '86
Joly, Achille		0 37	Montreal.	do	Aug. 1, '87
Kaliaz, Félicie		0 43	do	do	April 29, '74
Kirby, Charles H.		0 48	do	do	May 10, '73
Kerr, W. W.		0 06	do	do	Mar. 30, '76
Kinzler, Samuel		0 18	554 Lagache- tière St.	do	Jan. 20, '83
Kneeshaw, Lizzie (Mrs. R. White)		0 42	20 Ste. Monique.	do	Sept. 30, '80
Kelsey, John H.		0 72	12 St. Henry St.	do	Dec. 7, '79
Kenna, Joseph F.		0 30	18 St. Alexis St.	do	May 19, '84
Kilgour, John		0 36	St. Joseph St.	do	Sept. 26, '68
Keegan, Gordon B.		0 17	Montreal.	do	Oct. 19, '76
King, Samuel J.		0 26	386 Wellington.	do	June 19, '86
Kuntyle, Louis		0 40	Acton, Que.	do	April 20, '80
Kemp, James A.		0 48	Côte des Neiges.	do	Mar. 17, '81
Kemp, P. Arkley		0 83	do	do	Jan. 31, '84
Carried forward		100,582 43			

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward.....		100,582 43			
Kerr, Samuel.....		0 39	81 Ottawa St....	Head office.	Mar. 4, '85
Kemp, Stanley M.		0 41	390 Mountain St.	do	June 20, '84
Koehn, Ferdinand, minor		0 27	Montreal.....	do	May 4, '86
Kennedy, Isabella (Mrs. M. Collins).....		0 55	51 Colborne St..	do	July 23, '87
Lacoste and Jodoin.....		0 35	Montreal.....	do	Feb. 21, '68
Lamoureux, Thomas.....		0 32	B'que du Peuple.	do	June 22, '69
Lefebvre, David.....		0 30	249 St. Dominique	do	Mar. 16, '69
Lamoureux, Thomas.....		0 29	B'que du Peuple.	do	Feb. 7, '70
Larue, Rose (Mrs. P. McGee).....		0 41	103 Craig St....	do	Mar. 20, '71
Lee, John.....		0 34	Montreal.....	do	Jan. 31, '73
Lamoureux, Anna.....		0 57	Panet St.....	do	May 31, '73
Lindsay, Charles W., minor.....		0 03	Montreal.....	do	July 20, '71
Leroux, Joseph.....		0 25	St. Antoine St..	do	Mar. 8, '72
Lefebvre, A.....		0 93	Tanneries.....	do	Nov. 30, '74
Laurendeau, Joseph.....		0 18	Montreal.....	do	May 28, '78
Lemontais, W. B.....		0 13	89 St. Elizabeth.	do	do 23, '75
Legrand, Joseph.....		0 61	St. Philippe.....	do	Mar. 23, '75
Langlands, F.....		0 92	322 St. Antoine.	do	June 9, '77
Lowe, James.....		0 40	Montreal.....	do	Sept. 2, '75
Lunn, A. H.....		0 67	do	do	May 27, '76
Longpré, Leandre.....		0 17	Beauharnois.....	do	Jan. 20, '75
Larin, Alphonse.....		0 49	Montreal.....	do	May 30, '76
Lafamme, Josephine (Mrs. T. Lenoir.).....		0 15	do	do	Mar. 3, '76
Lésperance, Herménigilde.....		0 56	do	do	July 12, '75
Lacasse, Martine (Mrs. B. Bastien).....		0 89	do	do	May 10, '78
Lemieux, Hormisdas A.....		0 70	do	do	July 4, '76
L'Heureux, Hermine (Mrs. Fréchette).....		0 47	do	do	Dec. 24, '78
Léveillé, John.....		0 66	526 Ontario St..	do	Oct. 23, '76
Levasseur, Marie A.....		0 92	Montreal.....	do	Aug. 2, '79
Lafond, Vincent.....		0 42	do	do	April 19, '79
Lebrun, Jean-Bte.....		0 16	do	do	Feb. 14, '73
Leblanc, Avila.....		0 86	do	do	June 16, '74
Lenoîne, Charles.....		0 18	117 Champ de Mars	do	Dec. 16, '79
Lacroix, Euclide.....		0 61	269 St. Lawrence	do	Oct. 28, '79
Laberge, Théodore.....		0 28	Tanneries de Rol- land.	do	Jan. 27, '77
Lesieur, Elizabeth.....		0 05	32 St. Hubert St.	do	May 5, '82
Lecuyer, H. G. H.....		0 80	15 Dalhousie St.	do	June 18, '79
Lindsay, George.....		0 02	Montreal.....	do	Jan. 23, '78
Lauzon, Charles.....		0 58	do	do	Sept. 5, '77
Lionais, G.....		0 01	do	do	Jan. 4, '79
Laurie, Alex. M.....		0 19	114 St. Urbain St.	do	Mar. 17, '84
Lafond, Stanislas.....		0 50	201 Drolet St..	do	Sept. 11, '80
Landry, Denis.....		0 11	Mile End.	do	April 29, '81
Lanther, Camille.....		0 61	St. Eustache.....	do	Feb. 18, '78
Lalonde, Emery, M. D.....		0 36	Rigaud.....	do	May 23, '82
Ladies Land League.....		0 48	Montreal.....	do	July 16, '83
Lebeau, Josephine.....		0 37	222 St. Domini- que St.....	do	Oct. 28, '78
Lyman, Henry O.....		0 53	Montreal.....	do	do 8, '78
Lussier, E. L.....		0 20	Mattawa, Ont..	do	Feb. 25, '86
Leaycroft, Miss Ida.....		0 33	903 Sherbrooke.	do	May 8, '86
Laverty, Agnes (Mrs. J. H. Livingston).....		0 42	112 1/2 Mountain..	do	Mar. 19, '79
Lilley, Eliza D. (Mrs. R. R. W. Lilley).....		0 51	143 St. Catherine	do	Oct. 13, '84
Laverty, John.....		0 46	252 St. Constant	do	Jan. 13, '80
Lawrence, F. W.....		0 10	531 St. Domini- que St.....	do	Oct. 1, '83
Carried forward.....		100,604 90			

Montreal City and District Savings Bank—Continued.
(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward.....		100,604 90			
Letton, Jane.....		0 52	181 St. George St.	Head office	June 25, '78
Lizée, François.....		0 63	537 St. Paul St.	do	Feb. 17, '82
Lee, Lucy (Mrs. T. Cummings).....		0 57	Village St. Jean Baptiste	do	Feb. 5, '86
Lalonde, Joseph E.....		0 21	235 St. Elizabeth	do	July 5, '81
Léger, Michel.....		0 67	Lachine	do	Feb. 26, '85
Laberge, Emma (Mrs. W. H. Dewitt).....		0 13	Chateauguay	do	May 18, '85
Leslie, William H.....		0 39	248 St. Antoine	do	do 21, '83
Lapointe, D. A.....		0 11	Côte des Neiges	do	Aug. 19, '84
Léveillé, Napoléon.....		0 30	Cor. J.-Cartier and St. Mary	do	do 16, '79
Lamoureux, Josephine.....		0 10	394 Logan St.	do	Mar. 24, '81
Lonergan, James, in trust.....		0 23	34 St. James St.	do	Feb. 11, '81
Lévesque, Emélie (Mrs. A. Joli).....		0 28	126 German St.	do	Nov. 2, '80
Lamoureux, Alphonsine.....		0 71	83 Champlain St.	do	Jan. 31, '83
Lee Brothers.....		0 14	113 Bleury St.	do	July 25, '84
Leslie, Kate.....		0 33	444 Sherbrooke.	do	Dec. 18, '84
Lanouette, Olympe.....		0 48	Notre Dame St.	do	Feb. 29, '84
Lefort, Adrien.....		0 23	Montreal	do	July 10, '77
Lanctot, Agnes.....		0 20	Côte St. Antoine	do	May 11, '82
Lemieux, Edmond, minor.....		0 25	161 St. Maurice	do	Mar. 20, '85
Leblond, Geoffrey G.....		0 80	52 German St.	do	Oct. 25, '83
Labadie, Adolphe, N.P.....		0 89	Montreal	do	July 3, '85
Larkin, Thomas.....		0 26	138 St. James St.	do	June 15, '86
Levesque, Joseph.....		0 94	684 St. Lawrence	do	Mar. 7, '86
Lapointe, J. and Son.....		0 13	1608 Notre Dame	do	July 31, '85
Loranger, Corinne (Mrs. A. Normandin).....		0 40	Longueuil	do	June 30, '82
Lefairre, G., in trust for Eugene H.....		0 84	24 St. Antoine	do	do 11, '84
Langevin, Aimé.....		0 31	Varennes	do	Oct. 29, '85
Loiselle, U.....		0 49	563 St. Lawrence	do	Aug. 24, '85
Lemieux, Arthur.....		0 08	644 do	do	July 17, '85
Lightfoot, Harry.....		0 24	174 Bleury St.	do	April 16, '84
Lalonde, Malvina.....		0 09	214 St. Constant.	do	June 19, '85
Lafleur, Joseph.....		0 14	252 Sanguinet St.	do	Jan. 9, '86
Lafleur, Vital.....		0 06	20 St. Dominique	do	Dec. 4, '83
Larose, Auguste.....		0 11	Montreal	do	July 2, '86
Lefebvre, Frederic.....		0 07	Star Office	do	April 13, '86
Lemieux, Eugene.....		0 10	22 Carrière St., Côte St. Louis.	do	Aug. 21, '86
Lauzon, Aglaé.....		0 37	599 Craig St.	do	July 10, '86
Lauzon, Jules.....		0 25	Ste. Genevieve	do	Oct. 8, '87
Lafricain, Geo. Fred., minor.....		0 99	67 City Council'r	do	Jan. 19, '87
Langevin, Arthur.....		0 17	Montreal	do	April 21, '87
Lortie, Philomène.....		0 72	10 Guy St.	do	Jan. 29, '86
Lacoste, L. J.....		0 10	71 St. Hubert	do	Nov. 22, '87
Leclair, Josephine.....		0 53	St. Lawrence St.	do	Mar. 9, '87
Lusignan, F. Aurèle.....		0 30	13 Dalhousie Sq.	do	April 19, '84
Lafamme, Rev. J. N.....		0 42	Fall River	do	Jan. 19, '87
Locas, Marie Léocadie.....		0 70	102 Notre Dame	do	Mar. 7, '85
Leslie, Annie S. (widow S. H. Wallis).....		0 59	108 Mackay St.	do	April 20, '87
Larkin, Robert.....		0 31	Montreal	do	Sept. 18, '86
Lacroix, Eugène O. H.....		0 40	91 St. Urbain St.	do	do 25, '85
Lavigne, Clovis.....		0 43	Montreal	do	do 17, '86
Lawrence, B. Ellen.....		0 87	531 St. Dominique	do	Nov. 5, '80
Leclair, Alphonse.....		0 91	290 St. Paul St.	do	Dec. 3, '87
Leander, Fred.....		0 10	402 St. Dominique	do	Aug. 15, '87
Labelle, Toussaint G.....		0 27	Montreal	do	Feb. 1, '87
Lessard, Joseph.....		0 89	do	do	April 22, '87
Carried forward.....		100,626 65			

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward		100,626 65			
Municipalité Scolaire des Catholiques	0 50		Montreal	Head office..	April 4, '66
Middleton, Josiah	0 53		do	do	Sept. 23, '67
McCready, Ann	0 10		172 Ottawa St ..	do	Mar. 12, '68
McDuff, Hector, minor	0 64		Scotland St	do	Dec. 21, '68
McCormack, Elizabeth	0 63		Montreal	do	June 4, '68
Moir, Archibald	0 62		St. Frs.-Xavier ..	do	Sept. 29, '70
McKay, William	0 53		St. Martin	do	May 23, '70
McRail, Bridget	0 20		Montreal	do	Jan. 14, '71
Mathieu, Michel	0 66		Sorel	do	Mar. 8, '71
McGinn, J. S. L., in trust for sister Sophia	0 41		Montreal	do	Aug. 5, '72
Mair, John A.	0 45		do	do	Nov. 6, '72
McDonald, Daniel	0 44		do	do	May 2, '74
Mallette, Joseph	0 14		Lachine	do	Nov. 29, '73
McCready, Mark	0 13		Montreal	do	May 2, '73
Matthews, Wm. Hudson	0 66		do	do	Sept. 9, '75
Mullarky, Peter	0 57		do	do	Mar. 8, '75
McMorrissey, Margt. (Mrs. J. Mansville) ..	0 99		do	do	Aug. 29, '79
Mongeau, Joseph N	0 30		do	do	Jan. 13, '75
Morin, Alfred P	0 84		do	do	Mar. 18, '78
Marion, Nina (Mrs. E. U. Piché)	0 93		do	do	April 12, '75
Martin, Mary	0 74		do	do	do 12, '75
Macquisten, Patrick	0 86		do	do	Mar. 12, '77
Matthewson, Eliza	0 95		do	do	Jan. 7, '76
Maillé, F. E.	0 63		Longueuil	do	Oct. 4, '77
Macintosh, Alexander	0 09		Montreal	do	Mar. 12, '77
Monette, Marie Lse	0 14		Tanneries	do	Sept. 5, '76
Monastesse, Marie (Mrs. N. Allard)	0 87		Montreal	do	May 7, '77
Macdougall, J. E.	0 12		do	do	Jan. 23, '75
McPhee, Ewan	0 28		do	do	Nov. 18, '74
Murray, Wm.	0 81		do	do	Feb. 2, '76
Mitchell, Marion (Mrs. Jos. Maybury) ..	0 47		173 Nazareth St ..	do	Jan. 9, '80
Morgan, Joseph D	0 32		146 St. Joseph ..	do	June 3, '79
Major, Caroline (Mrs. I. Labonté)	0 29		Montreal	do	July 28, '72
McConnell, James S	0 19		551 St. Lawrence ..	do	Feb. 3, '79
McKeown, Fred	0 07		18 Prince Arthur ..	do	Sept. 26, '84
Mulhall, James M	0 78		571 Lagauchetière St ..	do	May 3, '84
Mulligan, Andrew	0 83		St. Chs. Borromée St ..	do	June 30, '82
Mohan, Mary E. (Mrs. H. A. Britt)	0 30		133 College St	do	April 15, '78
Marsoin, F. X.	0 17		Montreal	do	Sept. 10, '79
Mathieson, P. N.	0 45		Chicago	do	Oct. 11, '79
McKeown, Daniel J	0 11		11 Dupré Lane	do	Jan. 7, '78
Mercier, G.	0 28		39 St. Christophe ..	do	July 8, '76
Morrison, W. H.	0 89		Montreal	do	May 4, '78
Monette, Abraham	0 06		do	do	Dec. 17, '77
Menard, Eliza (Mrs. T. Labelle)	0 64		101 Vitre St	do	Sept. 21, '79
Murphy, Patrick	0 31		146 Bonaventure ..	do	Dec. '81
Martel, Napoléon	0 05		400 Lagauchetière St ..	do	Nov. 6, '80
McGillis, Robert A	0 53		98 Luke St	do	Mar. 12, '85
McAvoy, John	0 90		27 Chabollez Sq ..	do	do 19, '83
McWilliam, William	0 01		298 St. Urbain	do	Jan. 23, '84
Morice, Ernest	0 52		Montreal	do	Aug. 8, '79
Mackay, A. S.	0 10		do	do	Jan. 22, '87
Carried forward		100,650 68			

a Dead.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pen- dant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	¢	cts.	¢	cts.	
Brought forward.....			100,650	68	
Massicotte, Elzéar	0	56	223 German St.	Head Office.	June 8, '83
McHenry, Eliza Jane	0	53	Perthuis St.	do	Aug. 28, '79
Martin, Jules Alex.	0	20	Montreal	do	do 27, '85
Mauffette, Joseph O.	0	39	Isle Perrot	do	June 7, '86
Marson, Walter S.	0	33	75 Victoria St.	do	Dec. 21, '85
Moll, Louis A.	0	66	64 St. Hubert St.	do	Feb. 28, '79
McGrath, Kate	0	41	Lachine	do	Mar. 4, '84
Morin, Ovide	0	29	66 Napoléon St.	do	Sept. 13, '78
Muir, Eliza (Mrs. P. D.)	0	77	372 Aqueduct St.	do	Jan. 3, '82
Morton, Margaret J.	0	71	21 Chatham St.	do	June 23, '82
McLaren, Robert J.	0	41	Montreal	do	do 23, '85
Mitchell, William	0	16	196 St. Constant	do	do 11, '84
McInnes, M. Ann (Mrs. E. Fisher)	0	70	54 St. Lawrence	do	Mar. 5, '85
Mathieson, E. M.	0	19	46 Mance St.	do	Oct. 30, '86
McIntosh, Miss Lizzie	0	57	347 ¹ / ₂ Dorchester.	do	May 13, '84
Maisonneuve, Henriette	0	68	170 St. Urbain St.	do	Oct. 10, '85
McDonald, D.	0	43	30 McGill Col Ave	do	June 24, '84
McShane, Catherine M.	0	73	45 Latour St.	do	Oct. 2, '82
Mark, E. C.	0	54	Montreal	do	Sept. 30, '82
McPherson, Alma	0	47	do	do	Feb. 3, '81
Mercier, Joseph	0	54	St. Paul St.	do	May 3, '81
Madden, Elizabeth (Mrs. H. Thomas), in trust for sister Alicia.	0	77	Montreal	do	Feb. 23, '85
Meloche, Louis	0	20	4 ¹ / ₂ St. Margaret	do	Aug. 13, '81
Myers, Myer	0	41	Montreal	do	Feb. 11, '84
Malette, Napoléon	0	25	do	do	Nov. 26, '84
Mercure, Joseph	0	05	163 St. Dom'que	do	April 10, '85
Myers, John	0	16	33 McGill Col Ave	do	Nov. 23, '81
Moore, James T.	0	17	Custom House	do	Oct. 25, '86
Murray, James J.	0	25	Montreal	do	June 12, '75
McNaughton, Archibald	0	67	743 Sherb'ke St.	do	Oct. 13, '84
Melrose, Wm.	0	08	18 DeBresolles St	do	Mar. 2, '85
McCready, Alexander	0	54	33 Chabouillez Sq.	do	Nov. 26, '83
Martel, Auguste	0	20	Montreal	do	April 29, '84
Mills, Edith B.	0	07	22 Ste. Famille St	do	Aug. 24, '85
Monahan, Patrick	0	17	Montreal	do	Feb. 18, '86
McGale, Robert L.	0	65	119 German St.	do	July 19, '81
McNally, R. J.	0	13	375 St. Antoine St	do	Mar. 12, '85
McFall, W. J.	0	45	13 Overdale Ave.	do	May 19, '84
Manning, Henry	0	18	534 Dorchester St	do	Mar. 24, '85
McGuire, Peter W.	0	07	523 Lagauchetière	do	Jan. 12, '85
Montpetit, Olivier	0	08	St. Ignace	do	Sept. 7, '85
Moore, David	0	93	37 St. Constant St	do	Jan. 23, '84
McFall, Sarah E.	0	48	269 Mountain St	do	Oct. 22, '85
Martin, Elizabeth (Mrs. J. Brown)	0	56	152 St. Urbain St	do	April 21, '84
McKay, Lachlan	0	32	491 St. Denis St.	do	June 7, '84
Malboeuf, Joseph	0	93	Buckingham	do	Sept. 6, '86
Morin, Frank D.	0	11	Montreal	do	Jan. 24, '87
Martin, Thomas	0	50	1515 N.-Dame St	do	Aug. 18, '87
McGillis, Eliza (Mrs. John)	0	57	Montreal	do	Mar. 16, '87
Mulhearn, Ellen (Mrs. T. Murphy), in trust for daughter Mary Ann	0	25	290 William St.	do	July 14, '86
Murray, Florence J. (Mrs. George)	0	17	St. John's, Que.	do	May 5, '87
McLea, Alice A.	0	99	14 Coleman St.	do	do 20, '84
Malingre, Henry	0	49	1613 Notre-Dame	do	Dec. 9, '87
Marchand, Charles	0	17	295 Dorchester	do	Oct. 20, '87
Moir, John A.	0	75	Montreal	do	do 28, '87
McMartin, Frank	0	41	680 Dorchester	do	Dec. 10, '86
Carried forward.....			100,674	13	

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
Brought forward.....	\$ cts.	\$ cts.			
		100,674 13			
McCann, Joseph A.	0 58		77 St. Dominique	Head office.	May 18, '87
McGillivray, James	0 07		22 St. John St.	do	July 16, '86
Merrill, Eveline	0 29		153 Bleury St.	do	May 26, '87
Miller, Alexander	0 82		Côte St. Laurent	do	Nov. 22, '84
Munro, Mary (Mrs. C. Drouin)	0 38		214 Berri St.	do	Dec. 22, '87
Mitchell, Frank H.	0 05		257 University	do	May 10, '83
Mulcahy, Mary, minor	0 47		Montreal	do	Oct. 4, '83
Moore, Alfred R.	0 61		239 St. Elizabeth	do	Nov. 3, '87
McKay, David.....	0 24		26 St. Chs. Borromée	do	Sept. 11, '86
McGarvey, John	0 45		7 St. Joseph St.	do	Oct. 31, '87
Moquin, Isidore W.	0 36		Outremont	do	Jan. 25, '87
Mullarky, Ed	0 68		8 Hanover St.	do	April 15, '87
Morrison, Sarah (Mrs. J. Beauchamp)	0 60		28 Chaboillez Sq.	do	do 25, '87
Nichols, John	0 20		Montreal	do	Sept. 12, '87
Nelson, T. J. M.	0 18		do	do	do 25, '76
Naeglé, Emilia, minor	0 45		do	do	Jan. 2, '74
Nichols, Charles	0 95		do	do	July 13, '77
Narbonne, Ls. J. N.	0 30		11 Place d'Armes	do	Jan. 23, '78
Nara, Ernest	0 21		Montreal	do	Feb. 22, '78
Newton, Charles C.	0 76		36 Lemoine St.	do	Aug. 21, '78
Nicholls, Charles	0 24		208 Cadieux St.	do	Nov. 11, '85
Nichol, Jessie Grant	0 59		Montreal	do	Mar. 26, '81
Nourie, Jane.	0 38		103 Notre-Dame.	do	Jan. 20, '86
Nicholson, Walter	0 94		1769 do	do	Feb. 1, '86
Nolan, W. P.	0 07		567 Lagauchetière	do	Jan. 31, '82
Noris, Ann C.	0 74		18 Cathcart St.	do	Sept. 17, '84
Nelson, John M.	0 10		St. Mark St.	do	do 6, '83
Nettleton, Peter	0 19		1070 St. James	do	April 18, '87
O'Brien, Cornelius	0 92		Wellington St.	do	May 6, '70
O'Flaherty, Patrick H.	0 40		Montreal.	do	July 15, '77
Ostell, John B.	0 46		do	do	Nov. 14, '77
O'Brien, Wm.	0 42		187 Canning St.	do	April 6, '82
O'Brien, Catherine (wid. D. Loughlan)	0 50		18 Bleury St.	do	do 28, '79
Ouimet, J. A.	0 76		89 St. Hubert St.	do	Mar. 30, '83
O'Brien, John	0 81		78 William St.	do	May 7, '84
O'Brien, Mary M. M.	0 09		47 Hermine St.	do	Jan. 8, '84
O'Keane, John	0 19		St. Sulpice St.	do	Feb. 23, '85
Ostigny, Louis J.	0 32		Richelieu Hotel.	do	April 16, '83
O'Hare, J.	0 15		249 St. Lawrence	do	Dec. 18, '84
O'Donoghue, R. P., minor	0 04		105 Alexander St.	do	April 25, '85
O'Callaghan, J. F.	0 27		St. Philippe St.	do	do 7, '85
Ouellet, Emmanuel	0 79		St. Laurent.	do	Jan. 28, '87
O'Brien, John, minor	0 20		1070 St. James St.	do	Oct. 21, '85
αPeltier, H.	0 10		Craig St.	do	Sept. 23, '64
Pickup, George	0 75		Montreal.	do	Dec. 29, '64
Peltier, Jérémie	0 61		St. Catharine St.	do	Mar. 15, '66
Parsons, Thomas	0 37		112 George St.	do	Sept. 13, '70
Porteous, G. D.	0 17		80 University St.	do	Feb. 7, '76
αPhelan, John	0 85		St. Denis St.	do	Mar. 3, '77
Pinder, Sarah	0 89		Montreal.	do	Jan. 11, '76
Powell, Robert F.	0 17		54 Seigneurs St.	do	Mar. 20, '78
Pausz, Joseph N.	0 28		Montreal.	do	do 6, '73
Phillipe, Rév. Soeur.	0 23		do	do	do 18, '7
Poutré, Félix E.	0 44		do	do	Sept. 25, '7
Carried forward.....		100,697 21			

α Dead.

Montreal City and District Savings Bank—Continued.
(Banque d'Economie de la Cité et du District de Montréal—Suite).

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		100,697 21			
Pooler, Edward S.		0 58	Montreal.	Head Office.	Jan. 22, '76
Platt, Tyler & Co.		0 64	10 St. Nicholas St	do ..	Feb. 1, '78
Picaud, Jules		0 61	Montreal.	do ..	Jan. 2, '74
Polewka, Emil.		0 38	do	do ..	Mar. 21, '77
Paxton, Samuel		0 40	do	do ..	July 2, '78
Pinsonneault, Bernard ..		0 15	64 St. James St.	do ..	Jan. 24, '77
Power, Lawrence		0 46	177 Nazareth St.	do ..	May 4, '80
Pease, Edson L.		0 47	Montreal.	do ..	June 5, '77
Perrault, Octavien		0 68	Lanoraie.	do ..	do 11, '75
Provencher, J. N.		0 28	412 Dorchester St	do ..	do 18, '77
Pinsonneault, J. E.		0 16	Caughnawaga.	do ..	Dec. 12, '77
Provencher, J. N.		0 25	Montreal.	do ..	do 10, '78
Poittevin, Julie (Mrs. P. Sidle) ..		0 15	33 Chenneville St	do ..	Jan. 14, '83
Prendergarst, Alfred		0 16	Montreal.	do ..	Sept. 7, '81
Pouliot, Edward		0 10	do	do ..	May 29, '83
Payne, George P.		0 26	181 St. Antoine St	do ..	April 3, '78
Powell, Horace		0 33	Montreal.	do ..	Mar. 3, '75
Picaud, Lincoln		0 70	Quebec	do ..	Jan. 31, '84
Proulx, Benjamin		0 42	4 St. Dominique ..	do ..	Nov. 11, '85
Picotte, Pierre		0 13	21 St. Louis St.	do ..	Aug. 13, '80
Prévost, Eléonore (Mrs. N. Lachance) ..		0 86	198 St. Hypolite.	do ..	May 12, '79
Paquin, Hyacinthe		0 20	Isle Bizard.	do ..	Feb. 21, '80
Phillips, James B.		0 19	23 Coursol St.	do ..	May 19, '80
Paradis, Anastasie (Mrs. Blais) ..		0 84	St. Pierre le Becquet.	do ..	
Papineau, L. J.		0 39	34 St. Denis St.	do ..	
Peck, George H.		0 45	18 St. Edward St.	do ..	July 14, '83
Patton, P. T.		0 84	Montreal.	do ..	Dec. 20, '80
Porteous, Elizabeth (Mrs. T. Porteous) ..		0 80	80 University St	do ..	April 10, '82
Pennie, Marion		0 24	476 St. Lawrence ..	do ..	do 9, '84
Paiement, Frideline.		0 58	227 Notre-Dame.	do ..	Sept. 13, '79
Petit, Alexandrine		0 69	215 St. Urbain.	do ..	Jan. 21, '84
Pepin, Louis O.		0 48	Arthabaskaville.	do ..	June 25, '79
Perrault, Alphonse		0 73	187 St. Elizabeth ..	do ..	July 20, '85
Paré, Elizabeth (Mrs. Mayer)		0 40	18 Little St. Ant'e ..	do ..	Feb. 20, '83
Page, Emilia (Mrs. Wheeler) ..		0 42	Montreal.	do ..	Mar. 23, '86
Perrault, P. T.		0 57	370 St. Paul St.	do ..	Feb. 7, '84
Paterson, Henry		0 10	98 Durocher St.	do ..	May 23, '85
Prud'homme, Frederic, minor.		0 40	83 City Council-lors ..	do ..	Mar. 26, '86
Philpott, George H.		0 44	Montreal.	do ..	do 17, '85
Phillips, N.		0 36	Cornwall, Ont.	do ..	Jan. 9, '85
Peloguin, Philomène		0 60	194 St. Charles Borromée.	do ..	do 19, '87
Paré, Alfred		0 48	Lachine.	do ..	Sept. 29, '87
Pilon, Marceline (Mrs. A. Renaud) ..		0 71	Cor. St. Gab'l and Commissioners ..	do ..	Oct. 6, '84
Primeau, Delphine (Mrs. A. Sicotte) ..		0 42	48 St. Maurice.	do ..	April 13, '87
Paré, Olivier		0 89	St. Vincent de Paul	do ..	do 4, '87
Pratte, Eariste.		0 58	1676 Notre-Dame ..	do ..	Aug. 7, '86
Pepin, H. P.		0 71	St. James St.	do ..	Feb. 12, '86
Pitca, James A.		0 53	Cornwall.	do ..	April 25, '87
Payette, Georgiana		0 25	155½ German St.	do ..	June 13, '87
Penfold, Frank		0 40	Côte St. Antoine ..	do ..	April 4, '87
Poisay, Adolphe.		0 11	7 St. Alphonse.	do ..	Mar. 10, '81
Patenaude, James, jun.		0 05	651 Bonaventure.	do ..	Nov. 26, '80
Powell, Wm.		0 31	9 Robert Terrace ..	do ..	Oct. 15, '86
Carried forward		100,720 54			

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. — Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over.	Dividendes impayés pen- dant 5 ans et plus.	Balances standing for 5 years and over.	Balances restant depuis 5 ans et plus.	Last Known Address. — Dernière adresse connue.	Agency at which the last transaction took place. — Agence où la dernière transaction s'est faite.	Date of last transaction. — Date de la dernière transaction.
	\$ cts.		\$ cts.				
Brought forward.....			100,720 54				
Ponton, Frs.-X.....	0 28			442 Wolfe St....	Head Office.	April 1, '87	
Painchaud, F. H.....	0 59			71 Vitre St.....	do	Sept. 27, '87	
Quesnel, P.....	0 30			280 German St..	do	May 22, '77	
Quilt, Maria (Mrs. J. Pollock).....	0 92			659 St. Elizabeth	do	Jan. 8, '85	
Quirk, Eugène.....	0 92			Chambly.....	do	Feb. 11, '81	
Quesnel, Marie Louise, minor.....	0 13			16 Bonsecours St	do	do 6, '82	
Quesnel, Amédée.....	0 37			Ste. Anne, Bout de l'Isle.....	do	Nov. 29, '87	
Quesnel, P.....	0 85			285 German St..	do	Mar. 15, '86	
Reiffenstein, G. C.....	0 80			Ottawa.....	do	Jan. 5, '70	
Robidoux, Antoine.....	0 02			Montreal.....	do	Mar. 9, '71	
Ramsay, R. A., in trust for R. Knox.....	0 30			do.....	do	Feb. 1, '72	
Ramsay, R. A.....	0 17			do.....	do	Mar. 5, '74	
Rivét, Emmanuel.....	0 35			St. Ligouri.....	do	do 26, '73	
Renaud, J. B.....	0 10			Montreal.....	do	May 10, '76	
Roch, Emmanuel.....	0 10			do.....	do	Mar. 5, '74	
Robinson, Wm.....	0 71			do.....	do	July 28, '73	
Racette, J. B.....	0 53			do.....	do	May 1, '75	
Racine, Mathilde (Mrs. A. Patenande).....	0 10			St. Hubert.....	do	Jan. 3, '76	
Ruthven, Ann B.....	0 06			10 Cadieux St..	do	May 31, '75	
Ramsay, R. A.....	0 72			Montreal.....	do	do 7, '75	
Ramsay, R. A.....	0 17			do.....	do	do 7, '75	
Rollason, Alex. E.....	0 53			do.....	do	Feb. 3, '76	
Ramondo, Petrelli.....	0 57			do.....	do	Mar. 11, '74	
Robertson, Rosalie (Mrs. H. Hynaman).....	0 48			do.....	do	Feb. 20, '74	
Ross, William.....	0 29			191 Workman St	do	Aug. 19, '77	
Rousseau, Delle. Emma.....	0 03			Ste. Anne la Per- ade.....	do	June 11, '78	
Roy, Virginie (widow G. Laflamme).....	0 14			Sault aux Recol- lets.....	do	Nov. 14, '82	
Robinson, John H.....	0 28			114 St. James St	do	Sept. 23, '82	
Riddle, G. W., in trust.....	0 03			Montreal.....	do	Dec. 9, '78	
Rainville, Henri B.....	0 17			do.....	do	Jan. 19, '84	
Robert, Édouard.....	0 47			15 Bonsecours St	do	Nov. 6, '78	
Rolland, Roch.....	0 31			Montreal.....	do	Oct. 23, '80	
Roeder, Emma (Mrs. E. Amos).....	0 09			78 St. Denis St..	do	Jan. 6, '80	
Rivière, Joseph H. A.....	0 36			207 Notre-Dame.	do	Dec. 31, '78	
Rickey, Robert.....	0 19			603 Craig St.....	do	Jan. 16, '79	
Richards, Fred. W.....	0 12			Montreal.....	do	Mar. 16, '81	
Ramsay, Alex. (in trust for Church of Messiah).....	0 62			Recollet St.....	do	Jan. 16, '80	
Rutherford, Wm.....	0 89			62 Seigneurs St..	do	Sept. 15, '86	
Rhynas, Mary.....	0 93			34 Mance St.....	do	Dec. 21, '80	
Rafter, Harry P., minor.....	0 11			213 Peel St.....	do	July 16, '80	
Remire, John Alex.....	0 17			488 St. Dom. St.	do	Oct. 16, '84	
Robertson, John H.....	0 34			12 Phillip St.....	do	Feb. 26, '83	
Roy, Michel.....	0 53			421 Notre-Dame	do	do 25, '82	
Robertson, C. J.....	0 39			124 Phillips Sq..	do	Dec. 20, '83	
Reekie, Margaret.....	0 19			Côte St. Antoine	do	Feb. 19, '84	
Reekie, Lillie.....	0 36			do.....	do	July 14, '84	
Rafter and Co.....	0 45			231 St. Lawrence	do	May 15, '81	
Rochon, Anna.....	0 95			1388 St. Cathere	do	April 9, '83	
Richardson, Arthur.....	0 10			Witness Office..	do	Sept. '25, '83	
Robinson, Moses.....	0 13			29 Beaver Hall H	do	Mar. 8, '86	
Rillen, Lizzie.....	0 20			30 Dowd St.....	do	May 6, '84	
Roy, Henriette (Mrs. F. X. Benoit).....	0 44			Montreal.....	do	Jan. 20, '79	
Carried forward.....			100,739 89				

a Dead.

Montreal City and Districts Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montreal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over.	Dividendes impayés pen- dant 5 ans et plus.	Balances standing for 5 years and over.	Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. — Agence où la dernière transaction s'est faite.	Date of last transaction. — Date de la dernière transaction.
	\$ cts.	\$ cts.					
Brought forward.....			100,739	89			
Racand dit Bastien, Lse. (Mrs. F. X. Chartrand).....	0	72	243 Sanguinet St	Head office..	June 15, '78		
Raymond, Dorothee (Mrs. L. Bellerose)	0	69	Dufresne St.....	do	Oct. 3, '81		
Robertson, Grace McD.....	0	58	Lachine.....	do	Mar. 28, '85		
Rivét, L. J.....	0	52	105 Vitre St.....	do	Oct. 20, '84		
Romerill, E. P.....	0	88	Richelieu Hotel.....	do	July 3, '84		
Robert, Norbert.....	0	10	St. Philippe.....	do	Mar. 24, '84		
Ryan, Henry.....	0	99	20 Brunswick St.....	do	Dec. 2, '85		
Robin, Regis.....	0	58	150 Mansfield St.....	do	July 3, '86		
Ryan, Peter.....	0	05	28 Papineau St.....	do	Nov. 27, '86		
Renaud, Sophronie.....	0	83	Robin St. Mile E.....	do	Feb. 9, '86		
Racicot, Rev. J., in trust for Coloniza- tion Fund.....	0	32	Montreal.....	do	May 15, '85		
Ritchot, L. N.....	0	15	do.....	do	Nov. 6, '87		
Roch, Charles.....	0	20	360 Amherst St.....	do	Dec. 9, '87		
Riepert, Lewis.....	0	60	Montreal.....	do	Nov. 14, '82		
Rozand, Isaac.....	0	37	78 Berri St.....	do	Oct. 3, '87		
Renaud, Napoleon.....	0	30	27 St. Peter St.....	do	Jan. 27, '87		
Rutherford, William.....	0	61	1142 Dorchester.....	do	June 17, '87		
Raymond, Jean C. A.....	0	29	70 Notre-Dame.....	do	Dec. 30, '84		
Ruelland, Guillaume.....	0	02	93 Rivard St.....	do	Feb. 22, '87		
Rafter, Horace P.....	0	25	1873 Notre-Dame.....	do	Nov. 15, '87		
Ridgeway, John W.....	0	09	Williams M'fgCo.....	do	May 4, '85		
Rochon, Charles A.....	0	17	421 Rachel St.....	do	June 23, '87		
Reid, Alphonse.....	0	57	St. Vin. de Paul.....	do	Sept. 29, '87		
Spendlove, Hannah.....	0	20	Montreal.....	do	Feb. 26, '66		
St. Onge, Seraphin.....	0	10	do.....	do	Jan. 14, '70		
Stuart, George.....	0	50	St. John's.....	do	May 20, '67		
St. Pierre, Joseph.....	0	20	St. Laurent.....	do	April 6, '70		
Sweeney, Francis.....	0	55	241 St. Urban St.....	do	Aug. 16, '71		
Swayze, Caroline and W. J. T. Louison.....	0	95	Montreal.....	do	June 11, '72		
Smallbone, Purcell A.....	0	33	do.....	do	April 19, '75		
Scott, Fred. M.....	0	67	do.....	do	Feb. 1, '75		
Solandt, Andrew.....	0	78	do.....	do	June 18, '75		
Short, Charles H.....	0	65	do.....	do	July 31, '75		
Stitt, Francis P.....	0	76	30 Alexander St.....	do	Mar. 14, '76		
St. Jean, Ovila.....	0	43	Côte des Neiges.....	do	Feb. 19, '77		
Sweeney, James.....	0	63	Montreal.....	do	Jan. 15, '76		
Street, Frank B., in trust for daughter.....	0	50	St. James St.....	do	Aug. 7, '78		
Smyth, J. B.....	0	29	49 Papineau Sq.....	do	Jan. 7, '76		
Stephen, Harrison.....	0	38	Montreal.....	do	Aug. 10, '74		
Sparling, Maria (widow Hall).....	0	45	do.....	do	Oct. 13, '74		
Smith, Bell.....	0	81	Hochelaga.....	do	do 10, '76		
Schmidt, Andrew.....	0	71	96½ St. Constant.....	do	May 14, '78		
Shea, James.....	0	40	Montreal.....	do	Aug. 24, '78		
St. Aubin, Bleury, minor.....	0	26	St. Laurent.....	do	Feb. 22, '81		
Simpson, Mary.....	0	92	117 Metcalfe St.....	do	June 24, '78		
Sills, William B.....	0	46	732 Sherbrooke.....	do	April 3, '82		
Stafford, Norah T. (Mrs. Wall).....	0	03	Lower Lachine Road.....	do	July 31, '80		
Saucier, Marie Lse. (Mrs. P. Henry).....	0	13	Montreal.....	do	April 29, '80		
Smith, Thomas A.....	0	10	McGill St.....	do	Nov. 13, '78		
Sauvageau, Theodore.....	0	06	Montreal.....	do	July 15, '82		
Smith, Proctor W., in trust.....	0	08	do.....	do	Jan. 30, '79		
Stephens, Harrison.....	0	61	St. Lambert.....	do	Mar. 31, '82		
Stephens, S. Sheldon.....	0	26	Windsor Hotel.....	do	Aug. 8, '85		
Selwyn, Chas. J.....	0	14	Molson's Bank.....	do	do 15, '78		
Carried forward.....			100,763	11			

a Dead.

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		100,763 11			
Scott, James		0 75	Montreal	Head office..	'77
Stevenson, Robert G.		0 47	20 Lemoine St.	do	Mar. 2, '86
St. Pierre, Richard, and Co.		0 96	Somerset, Que.	do	June 27, '85
Smith, Bernard		0 15	37 Wellington St.	do	Feb. 4, '81
Scotte, Léonide		0 16	Boucherville	do	May 27, '82
St. Marie, Camille		0 61	St. Louis de Gonzague	do	June 28, '78
Steacie, John G.		0 76	372 St. Antoine.	do	July 17, '85
Stewart, Andrew		0 91	32 Balmoral St.	do	Oct. 19, '86
Steele, Mary		0 49	71 McGill College Ave.	do	Sept. 5, '84
Smith, Edward		0 59	106 Peel St.	do	April 26, '80
Smart, Julius A.		0 74	22 Mance St.	do	Mar. 29, '83
Small, Frederick		0 14	60 Bleury St.	do	Dec. 15, '85
Shanahan, John		0 66	144 Dalhousie St.	do	April 2, '80
Steran, Josephat		0 50	Howick	do	do 13, '86
Sicard, T. R. L.		0 42	Place d'Armes	do	June 20, '76
Sparling, Rev. J. W.		0 20	Montreal	do	do 11, '84
Ste. Marie, Olive (Mrs. M. Trudeau) ..		0 55	Bourget St., St. Henry	do	Dec. —, '85
Slowan, Morris		0 28	Cor. Craig and St. Lawrence.	do	June 24, '85
Sadlier, Anna T.		0 24	23 St. Denis St.	do	Jan. 18, '86
Sanscartier, André		0 78	Côte St. Louis	do	April 9, '82
Simpson, John A.		0 38	653 Craig St.	do	Dec. 1, '84
Smith, Thomas		0 05	24 St. Justin St.	do	Jan. 19, '85
Soly, Almáida (Mrs. A. Reeves)		0 24	24 1/2 St. Elizabeth	do	Mar. 20, '85
Steele, Henry T.		0 72	6 Prince Arthur.	do	Nov. 29, '87
Steele, John N., minor		0 61	820 Ontario St.	do	Mar. 8, '87
St. Julien, G. C.		0 51	162 St. James St.	do	June 1, '85
Simard, J. O.		0 35	Montreal	do	April 4, '87
Sipiot, Elizabeth (Mrs. J. Archambault) ..		0 95	118 St. Lawrence	do	Aug. 22, '87
Smith, T. W.		0 47	1470 St. Catharine	do	April 6, '86
Schneider, Philip		0 05	337 Dorchester St.	do	Mar. 20, '86
Savaria, Malvina		0 80	Boucherville	do	do 13, '84
Société de Secours Mutuel des Relieurs.		0 49	Montreal	do	June 23, '81
Shewan, Alexander		0 32	354 St. Antoine.	do	Oct. 2, '82
Stapleton, Elizabeth (Mrs. J. McVey) ..		0 87	179 St. George St.	do	Sept. 30, '87
Smith, R., in trust for estate late J. Livingston		0 34	Côte St. Antoine	do	Jan. 14, '85
Seale, Richard		0 52	Montreal	do	May 30, '84
Spriggs, John		0 60	55 Papineau Sq.	do	Jan. 24, '87
Smith, Charles		0 25	81 Nazareth St.	do	July 15, '87
Scott, Malcolm, minor		0 32	99 University St.	do	do 11, '87
Stewart, W. G., in trust		0 27	Montreal	do	do 14, '87
Tailon, Alphonse A.		0 15	do	do	do 14, '65
Thayer, Frederick A.		0 25	do	do	June 8, '68
Tucker, David		0 68	do	do	Mar. 10, '70
Terry, Charles W.		0 16	6 Molson's Ter.	do	July 15, '72
Tasse, Hector		0 83	Montreal	do	Nov. 2, '72
aTennison, Henry		0 31	316 Craig St.	do	Mar. 5, '79
Torrance, Catherine A.		0 34	Montreal	do	June 19, '78
Tabb, Albert B.		0 85	do	do	Sept. 13, '77
Terrill, F. W.		0 12	199 St. James St.	do	do 3, '82
Torrance, Catherine A. (widow Vanneck) ..		0 24	Montreal	do	June 19, '79
Torrance, Forbes		0 58	do	do	Jan. 3, '80
Carried forward		100,787 09			

a Dead.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'Actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balance standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		100,787 09			
Turgeon, Albina (Mrs. A. E. O.).....	0 78		170 St. André St.	Head office	April 20, '77
Thomas, Henry.....	0 09		Ac'dmy of Music	do	Jan. 29, '82
Thurston, Charles E.....	0 42		Lachine.....	do	Mar. 12, '84
Telfer, F. G.....	0 03		194 St. James St.	do	Jan. 26, '80
Turner, Gertrude.....	0 78		1396 St. Cath'rine	do	Oct. 22, '85
Tooke, Bessie (Mrs. B. Tooke).....	0 84		Durocher St.....	do	Nov. 15, '85
Tucker, Henry.....	0 48		Montreal.....	do	Feb. 23, '83
Thompson, Ettie.....	0 24		St. Lambert.....	do	April 25, '84
Tigh, J. T.....	0 14		Montreal.....	do	Mar. 21, '83
Thibaudeau, Joseph.....	0 36		252 Wolfe St.....	do	Nov. 12, '83
Thompson, George.....	0 09		Upper Peel St.....	do	Feb. 18, '80
Turcotte, Joseph.....	0 32		Grande Côte St. Michel.....	do	Mar. 6, '86
Thomson, W. S.....	0 03		22 St. John St.....	do	Jan. 20, '85
Théoret, Didace.....	0 49		Pointe Claire.....	do	July 22, '86
Trudel, Louis P.....	0 72		70 Berri St.....	do	do 4, '87
Thibault, Joseph A.....	0 62		369 St. Lawrence	do	do 18, '86
Tunstall, J. C.....	0 42		Ste. Anne bout de l'Île.....	do	Aug. 8, '84
Truteau, Anastasie.....	0 35		225 Chauplain St	do	Sept. 26, '81
Tessier, Félix.....	0 25		846 St. Catherine	do	Mar. 26, '87
Urquhart, James R.....	0 53		St. Henry.....	do	May 23, '83
Underdown, John T.....	0 25		Point St. Charles	do	Sept. 24, '86
Veronneau, Napoléon.....	0 66		St. Catherine St.	do	April 20, '77
Vernez, Robert S.....	0 10		50 Hermine St.....	do	Mar. 18, '78
Vinet dit Larante, Arsène.....	0 19		Bleury St.....	do	Jan. 29, '77
Vanasse, Jean-Bte.....	0 35		41 German St.....	do	Sept. 19, '82
Valois, P. G.....	0 22		Pointe Claire.....	do	Mar. 4, '78
Vaillancourt, Jos. Chas.....	0 32		134 Notre-Dame.....	do	Feb. 19, '82
Vallée, Alma.....	0 16		371 St. Mary St.	do	do 24, '82
Vandry, Théodore.....	0 71		St. Henry.....	do	July 14, '86
Viau, Joseph.....	0 10		do.....	do	June 18, '81
Valois, Achille.....	0 38		4 Hermine St.....	do	Jan. 18, '86
Villeneuve, Eugénie (Mrs. J. A. Thouin)	0 59		Montreal.....	do	Sept. 29, '86
Vosberg, Samuel, minor.....	0 13		114 St. Lawrence	do	Feb. 7, '87
Vert, Marie (wid. A. P. Schiner).....	0 25		278½ do	do	Oct. 22, '83
Vandry, Marie Elizabeth (Mrs. V. Oliver), in trust for Marie.....	0 95		1372 St. Catherine	do	July 27, '83
Valiquette, E., N. P.....	0 84		16 St. Vincent St.	do	Aug. 4, '87
Vantier, Alfred.....	0 10		101 Leduc St.....	do	Mar. 21, '85
Valder, Miss Annie.....	0 88		1712 St. Catherine	do	Feb. 23, '87
Vosberg, Henry.....	0 42		114 St. Lawrence	do	May 16, '87
Vanier, David, in trust for father Henri.	0 70		St. Martin.....	do	Sept. 13, '87
Wells, Deborah (Mrs. W. Wadsworth).....	0 56		292 St. Antoine.	do	Mar. 18, '68
Weeks, H. N.....	0 43		St. Henry.....	do	July 17, '68
Wilson, Andrew.....	0 90		Montreal.....	do	Oct. 7, '72
Wilson, John E.....	0 81		do.....	do	Nov. 19, '73
Welsh, John L.....	0 27		do.....	do	Aug. 7, '73
Watt, D. Allan.....	0 23		do.....	do	June 9, '77
Wilson, Thomas.....	0 47		do.....	do	Jan. 5, '74
Wells, William.....	0 62		96 Nazareth St.....	do	Mar. 9, '76
Wiley, Arthur T.....	0 57		303 St. Urbain St.	do	June 13, '77
Whelan, J. D. and Co.....	0 55		759 Craig St.....	do	Nov. 29, '84
Arbour, Virginie.....	0 25		21 St. Philippe.....	St. Catherine St. Branch	June 21, '87
Allarie, Pierre.....	1 40		208 St. Laurent.	do	May 2, '87
Archambault, Ovila.....	4 60		225 Beaudry.....	do	Oct. 5, '83
Audet, Alphonse, in trust for Gustave Audet.....	1 68		455 Jac. Cartier	do	Mar. 6, '77
Carried forward.....		100,816 69			

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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Brought forward.....		100,816 69			
Audet, Gustave.....		0 25	8 Jean.....	St. Catherine St. Branch	Jan. 16, '85
Audet, Philippe.....		0 25	8 do.....	do	do 16, '85
Allarie, Azarie.....		0 32	455 Wolfe.....	do	Feb. 28, '87
Aubé, Odile (widow Ov. Allard).....		0 21	81 Vitre.....	do	July 2, '87
Alfia, Jim.....		0 31	422 Maisonneuve.....	do	Jan. 7, '87
Amyot, Telesphore.....		0 39	481 Ste. Catherine.....	do	Sept. 15, '84
Aubé, Angèle (Mrs. L. Clément).....		0 20	90 Jac. Cartier.....	do	Mar. 31, '87
Allaire, Augustina.....		0 25	427 Plessis.....	do	Feb. 8, '81
Archambault, Thos.....		0 05	Beaudry.....	do	Aug. 30, '80
Allard, Damase.....		0 25	4 Notre-Dame.....	do	Dec. 14, '80
Augé, Virginie.....		0 47	162½ Montcalm.....	do	do 29, '84
Augé, Jeanne.....		0 55	859 Ontario.....	do	Mar. 31, '83
Augé, Emile.....		0 54	859 do.....	do	do 31, '83
Augé, Armand.....		0 55	859 do.....	do	do 31, '83
Augé, Marie.....		0 10	859 do.....	do	Aug. 17, '83
Aubin, Agnès (Mrs. Jos. Vézina).....		0 34	Champlain.....	do	Mar. 16, '85
Alary, Josephine (Mrs. J. Nantel).....		0 18	143 Montcalm.....	do	do 30, '87
Audet, L. P.....		0 70	308 Seaton.....	do	Jan. 10, '83
Angers, Egerie (Mrs. S. Cassavant).....		0 23	No Address.....	do	July 30, '83
Arcand, Alice.....		0 23	1 Amherst.....	do	Feb. 23, '80
Aubertin, Raoul.....		0 67	38 Seynham.....	do	May 28, '80
Aubry, Rimi.....		0 05	244 Amherst.....	do	Jan. 11, '87
Allaire, Marie (Widow R. J. Thomas).....		0 41	122 Wolfe.....	do	May 10, '79
Aird, James.....		0 05	372 Ste. Catherine.....	do	Mar. 1, '81
Archambault, Octavie (Mrs. S. Thibaut).....		0 07	208 Wolfe.....	do	Dec. 12, '87
Allaire, Domithilde (Mrs. F. Chartrand).....		0 38	340 do.....	do	Aug. 23, '83
Archambault, Léon.....		0 49	173 Montcalm.....	do	Oct. 12, '81
André, Eugène.....		0 10	385 St. Marie.....	do	do 4, '76
Angers, Jos.....		0 05	708 Ste. Catherine.....	do	July 4, '78
Angers, M. Marie (Mrs. L. Ferland).....		1 59	253 Montcalm.....	do	Feb. 5, '83
Aime, Maria (Mrs. A. Lauzon).....		0 18	349 Logan.....	do	Sept. 20, '86
Allain, Olympe (Mrs. P. Deslauriers).....		0 19	831 Ste. Catherine.....	do	May 30, '79
Atcheson, Isabella.....		0 10	134 Vitre.....	do	Oct. 1, '79
Aubin, F. X.....		0 12	157 Plessis.....	do	May 14, '83
Arcand, Elie.....		0 55	334 J. Cartier.....	do	Dec. 27, '84
Archambault, Malvina (Mrs. Poitrae).....		0 75	225 Murray.....	do	April 1, '83
Abel, E. Siméon.....		0 74	Cor. Elizabeth and Lagauchetière.....	do	Mar. 3, '84
Allaire, Henri.....		0 12	49 St. Laurent.....	do	Sept. 14, '77
Angus, Edmond.....		5 44	— Ste. Catherine.....	do	Dec. 28, '78
Allain, Herminie (Mrs. Rangers).....		0 55	105 St. Laurent.....	do	Aug. 1, '81
Auclair, Rev. M.....		0 79	St. J. Bte. Village.....	do	May 28, '85
Aubry, Alexis.....		3 94	Laprairie.....	do	Aug. 24, '83
Albert, Celestin.....		0 63	263 Champlain.....	do	Nov. 21, '85
Ahelo, Marie Lee.....		64 97	176 Visitation.....	do	Jan. 23, '86
Allaire, Elzéar.....		0 25	191 Montcalm.....	do	July 2, '82
Auger, Amanda.....		0 67	17 St. Denis.....	do	Nov. 30, '83
Aubry, Rev. N.....		3 41	— St. Calixte.....	do	Oct. 24, '85
Beaupré, Wilfrid, M.D.....		2 30	165 Bleury.....	do	Nov. 28, '85
Bromilles, Auguste.....		2 56	30 Robin.....	do	Aug. 15, '87
Brosseau, Isidore.....		2 54	— Longueuil.....	do	May 4, '86
Bourgeault, Sarah (Mrs. A. Dufresne).....		8 51	404 Ste. Catherine.....	do	Aug. 1, '86
Brunet, Jos.....		1 49	535 Sanguinet.....	do	Jan. 10, '86
Burton, A. L.....		17 12	17 Léon XIII.....	do	June 11, '86
Brisebois, Hormidas.....		2 10	219 Clark.....	do	do 2, '87

Carried forward..... 100,946 99

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	¢	¢			
Brought forward.....		100,946 99			
Blanchet, Philias.....		1 81	318 Montcalm ..	St. Catherine	Dec. 28, '87
Bureau, Alexis.....		2 13	41 Wolfe	St. Branch.	Oct. 31, '84
Beauchamp, Louis.....		2 00	Riv. des Prairies.	do ..	do 5, '85
Barselo, Amelie (Mrs. A. Robert).....		1 68	— St. Bruno.....	do ..	Nov. 21, '81
Bourbeau, Damas.....		0 05	1153 Ontario.....	do ..	Dec. 21, '86
Brisson, Appoline.....		0 11	124 St. Denis....	do ..	do 1, '87
Bourbonnais, Ulderic.....		1 47	245 Jac. Cartier.	do ..	June 15, '87
Brazeau, Ulderic.....		0 11	241 Mignonne....	do ..	do 4, '87
Bellehumeur, Eusèbe.....		0 54	St. Ch. Lachenaie	do ..	May 30, '87
Bellehumeur, Eusèbe, fils.....		0 16	do	do ..	do 30, '87
Bastien, Maxime.....		0 16	441 Mignonne....	do ..	do 31, '87
Bergeron, Hermine.....		5 76	Cor. Wolfe and Dorchester....	do ..	Jan. 3, '81
Beaudoin, J. T.....		1 27	250 St. Hubert....	do ..	Nov. 20, '84
Boucher, Orvila.....		1 37	Sit. aux Récollets	do ..	Dec. 2, '79
Biron, Etienne.....		1 55	S. Mary's College	do ..	June 9, '85
Benoit, Alfred.....		1 33	246 1/2 St. Con- stance St.....	do ..	May 15, '85
Beaudoin, Clementine (Mrs. E. Lefran- çois).....		1 64	250 St. Hubert....	do ..	June 22, '85
Bleeh, Ferdinand.....		0 58	188 St. Charles....	do ..	Nov. 16, '85
Belanger, Napoléon.....		1 24	108 St. Denis....	do ..	Aug. 9, '86
Bedard, Louis.....		1 57	47 Labelle.....	do ..	Nov. 7, '87
Brouillet, Joseph.....		0 05	30 Robin.....	do ..	do 30, '85
Boisvert, Amanda (Mrs. N. Crevier).....		0 94	39 Labelle.....	do ..	Oct. 25, '86
Bourgeault, Alberts.....		0 05	409 Panet.....	do ..	April 12, '87
Booth, Robert G.....		0 25	151 1/2 St. Urbain.	do ..	do 7, '85
Blain, Hugh.....		0 25	33 Shaw.....	do ..	Mar. 17, '86
Bayard, Alfred.....		0 35	35 Emery.....	do ..	Feb. 19, '87
Boivin, Joseph.....		0 10	273 Mignonne....	do ..	Dec. 10, '86
Bard, Joseph.....		0 08	254 St. Domin- ique.....	do ..	Aug. 12, '87
Beauvais, Joseph A.....		0 28	272 Dorchester....	do ..	Nov. 4, '87
Brossard, Dointhée.....		0 87	44 1/2 St. Chas. B.	do ..	April 23, '87
Beaudoin, David.....		0 15	348 1/2 Montcalm..	do ..	Feb. 20, '86
Beaudry, Josaphat.....		0 28	do	do ..	Sept. 1, '86
Bissonnette, Louis.....		0 52	205 Jac. Cartier.	do ..	do 14, '86
Beaudry, Philippe.....		0 25	18 St. Chas. B....	do ..	July 5, '86
Briscoë, Louisa (Mrs. G. Foster).....		1 25	12 Ste. Rose.....	do ..	Dec. 20, '86
Beland, Oliver.....		0 14	351 Champlain....	do ..	May 20, '87
Beaudoin, Adrien.....		0 10	St. Laurent.....	do ..	Aug. 6, '87
Beaudry, Joseph.....		0 12	350 Montcalm....	do ..	do 15, '87
Belanger, Emérance.....		0 59	139 St. Chris- tophe.....	do ..	Oct. 6, '84
Brazeau, Avila.....		0 26	Côte des Neiges..	do ..	Sept. 8, '85
Béliveau, Abraham.....		0 56	6 St. Laurent....	do ..	July 4, '84
Bossé, Maxime.....		0 10	251 Visitation....	do ..	Nov. 14, '83
Brissette, Mélina.....		0 79	St. Elizabeth....	do ..	June 27, '82
Bigras, Zoë (Mrs. C. Paquet).....		0 55	542 St. Domin- ique.....	do ..	Feb. 26, '84
Bayard, Hermoine (Mrs. Chas. Eaton).....		0 31	16 Brooch.....	do ..	do 3, '82
Bernard, Joseph.....		0 46	31 Bonsecour....	do ..	July 17, '83
Bertrand, Alphonsine (Mrs. E. Trempe).....		0 36	177 St. André....	do ..	Mar. 19, '83
Bertrand, Elmire (Mrs. F. Dumas).....		0 73	215 Panet.....	do ..	Jan. 10, '82
Beaudet, Honrine (widow Hamel).....		0 35	349 Jac. Cartier.	do ..	Oct. 10, '81
Blanchard, Georges.....		0 30	249 Panet.....	do ..	Aug. 22, '81
Barrette, Alphonsine.....		0 43	84 Maisonneuve.	do ..	May 25, '83
Carried forward.....		100,985 34			

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward.....		100,985 34			
Blanchette, Firmin.....		0 25	50½ Sanguinet...	St. Catherine St. Branch	Jan. 11, '83
Beauchamp, Marie Louise.....		0 37	273 Montcalm...	do	Mar. 16, '81
Berian, Jos. A. E.....		0 56	32 Jac. Cartier..	do	Sept. 18, '82
Beaulieu, Alex.....		0 05	9 Elizabeth.....	do	Oct. 14, '84
Bourdon, Alphétus.....		0 27	237 Champlain..	do	Dec. 27, '83
Berard, Edmond.....		0 05	408 Panet.....	do	Oct. 27, '84
Belanger, Melina (Mrs. J. Belanger).....		0 05	883 Ste. Cath'rne	do	Nov. 10, '84
Belanger, Louis.....		0 28	459 Jac. Cartier..	do	May 22, '84
Belair and Grimard.....		0 10	188 Plessis.....	do	Mar. 1, '84
Bellerise, Onésime.....		0 10	262½ Sanguinet..	do	May 31, '83
Bechard, Henri.....		0 05	85 Ste. Catherine	do	Dec. 29, '83
Bourgoin, Charles.....		0 05	121 Maisonneuve	do	Jan. 12, '83
Brisson, Arthur.....		0 08	17 Ste. Vincent..	do	do 28, '84
Beausoleil, Louis.....		0 10	245 St. Hubert..	do	July 19, '83
Beausoleil, Cléophas.....		0 05	201 St. Hubert..	do	do 19, '83
Burrill, Angélique.....		0 36	173 Visitation...	do	April 23, '83
Brouillet, Philomène (Mrs. L. Duroches).....		0 22	334 Fullum.....	do	Oct. 23, '83
Binet, Alphonsine.....		2 03	— St. Philippe..	do	Nov. 29, '83
Butrand, Xavier.....		6 58	243 Montcalm...	do	Oct. 20, '83
Bourbon, Caroline (Mrs. B. Caron).....		5 47	841 Ste. Cath'rne	do	Jan. 7, '87
Birtz dit Desmarteau, Virginie.....		0 49	171 Champlain..	do	Sept. 5, '87
Boutillier, Marie Louise.....		2 03	30 Maple.....	do	May 4, '86
Bérard, Gonzague.....		0 14	245 St. André...	do	Feb. 21, '85
Beaudry, Lucie (Mrs. N. Matte).....		1 43	465 Wolfe.....	do	do 7, '85
Boivin, Hercule.....		0 11	243 Amherst.....	do	Oct. 30, '87
Bluteau, J. B.....		1 87	431 Ste. Mary...	do	April 20, '85
Brisette, Eugénie, in trust for her mother, Anastarie Levesque.....		0 68	47 St. Louis.....	do	Sept. 9, '83
Bouquet, Alma (Mrs. Gendron).....		0 14	292 St. Wolfe.....	do	Jan. 4, '82
Belanger, Napoléon.....		0 56	180 St. Dominique.....	do	do 11, '82
Blouin, Emma.....		0 05	257½ Jac. Cartier	do	Nov. 11, '78
Belair, Obrode.....		0 05	375 Sydenham...	do	Feb. 19, '79
Bastien, Treffle.....		0 49	100 Visitation...	do	do 11, '82
Berthiaume, Louis.....		0 29	379 Jac. Cartier..	do	Dec. 24, '78
Beauchamp, Edouard.....		0 36	Cor. Panet & Ste. Catherine.....	do	Feb. 23, '83
Beauchamp, Adeline (Mrs. C. Harnois).....		0 71	115 Sydenham...	do	do 27, '80
Bacon, Joseph.....		9 25	69½ Visitation...	do	Oct. 16, '86
Beauchamp, Arthur.....		0 15	247 J. Cartier...	do	Mar. 10, '82
Beaupré, Charles.....		0 36	— Ste. Catherine	do	Oct. 22, '83
Belanger, Ulderic.....		0 12	157½ St. Chs. B.	do	Dec. 11, '74
Binet, Désiré.....		0 32	— Ste. Geneviève	do	Feb. 12, '76
Barcelo, Georges.....		0 10	171 Craig.....	do	Aug. 11, '76
Beauchamp, Urgele.....		0 05	155 Panet.....	do	Mar. 10, '81
Beaudry, Eugénie.....		0 38	Cor. St Christ and Ste. Catherine	do	April 21, '81
Beaudin, Onésime.....		0 25	383 Wolfe.....	do	Feb. 12, '84
Bussiere, Hugh A.....		0 08	260 Mignonne...	do	July 2, '86
Beauchamp, Melina (Mrs. J. Filiatrault).....		0 13	362 Amherst.....	do	May 1, '84
Bergeron, Angéline.....		3 96	218 Dorchester..	do	Sept. 17, '84
Beaudin, Octave.....		5 41	78 Cadioux.....	do	May 26, '83
Beaudoin, Charles.....		3 68	26 Visitation...	do	Nov. 2, '80
Blanchard, Charles.....		2 60	252 Sydenham...	do	July 15, '76
Beauchamp, Charles.....		3 90	212 Panet.....	do	Jan. 2, '76
Carried forward.....		101,033 55			

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Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. — Agence où la dernière transaction s'est faite.	Date of last transaction. — Date de la dernière transaction.
	¢	cts.			
Brought forward.....		101,033	55		
Bourbonnière, Phileas.....		9	10	363 Beaudry	St. Catherine St. Branch Mar. 10, '79
Bourgoin, Victorine (Mrs. O. Monette).....	0	61		239 Ste. Elizabeth	do do 19, '76
Bonnenfant, Maria (Mrs. O. Beriau).....	0	36		162 Dorchester..	do do April 30, '83
Blanchard, Franck.....	0	60		265 Seaton.....	do do Mar. 6, '81
Barbeau, Alfred.....	0	25		25 Ste. Elizabeth	do do Dec. 1, '77
Bisailon and Pleau.....	0	11		851 Ste. Cath'rne	do do Mar. 14, '82
Belanger, Jos.....	0	12		Cor. St. Bte. and Hippolite	do do April 1, '76
Bernard, Louis.....	0	18		320 Ste. Marie... ..	do do Jan. 2, '76
Bédard, Stephanie (Mrs. Bourret).....	0	66		— Mignonne.....	do do Oct. 17, '76
Brisson, Celina (Mrs. D. Landry).....	0	14		213 Craig.....	do do Dec. 18, '84
Bernier, Pacifique.....	0	39		290 J. Cartier....	do do Sept. 26, '81
Blanchard, Jos.....	2	11		207 Wolfe.....	do do July 11, '83
Bruneau, Rosa.....	2	03		367 Panet.....	do do April 18, '76
Brodeur, Jos., in trust for his daughter Rosanne.....		3	11	375 Sydenham ..	do do Mar. 14, '82
Boivin, Jos.....	0	25		37½ Laselle.....	do do Jan. 14, '87
Beauchemin, Hermine (Mrs. J. C. Préfontaine).....	3	18		453 Dorchester..	do do do 5, '87
Beaudoin, Cham.....	2	29		21 German.....	do do May 7, '80
Brazeau, Alphonse.....	0	10		44 Ste. Elizabeth	do do Dec. 1, '86
Beaumont, Pierre.....	1	12		272 Jac. Cartier..	do do May 2, '86
Brazeau, Joséphine.....	2	45		259 Durham.....	do do Aug. 29, '87
Beaudry, J. H.....	1	15		122 St. André ..	do do Nov. 2, '86
Bourdon, Marie E.....	0	82		267 Amherst.....	do do July 13, '85
Barbeau, Alphonse.....	0	68		159 Bleury.....	do do Aug. 21, '84
Bayard, Olivier.....	0	87		377 Logan.....	do do Mar. 11, '84
Barrette, Cordelia (Mrs. S. Bourdon) ..	0	25		353½ Ontario.....	do do May 6, '84
Brunet, Jos.....	0	44		Chambly.....	do do do 6, '84
Bouchard, Anasthasie.....	0	13		311 Visitation... ..	do do June 4, '84
Benoit, Marie.....	0	25		764 Panet.....	do do Dec. 14, '86
Bourdon, Marie (Mrs. F. F. Lamontagne)	1	60		162 Montcalm... ..	do do Jan. 21, '85
Beauregard, F. A.....	0	14		220 Dorchester..	do do Oct. 14, '79
Baulne, Hormidas.....	0	42		15 Durham.....	do do Nov. 18, '78
Brault, Arthur.....	0	43		12 Ste. Julie.....	do do Mar. 9, '81
Brault, Edouard.....	0	11		Cor. Mignionne and Montcalm ..	do do Aug. 14, '78
Bazinot, Isidore.....	0	42		66 Visitation....	do do Sept. 15, '77
Brault, Alphonse.....	0	10		Cor. Mignionne and Montcalm ..	do do Aug. 14, '78
Bellac, Napoléon.....	0	37		153 Craig.....	do do Sept. 15, '83
Brown, Charles.....	0	27		84 Lagouchetière	do do June 25, '83
Boisjoli, Edmond.....	0	43		499 Ste. Cath'rine	do do April 19, '82
Brunet, Wilfrid.....	0	67		No address.....	do do Feb. 10, '86
Bisson, Caroline.....	0	15		137 St. Domi'que	do do Jan. 11, '77
Bourrassa, Hercule.....	16	70		332 Visitation ..	do do April 23, '87
Brault, Calixte.....	9	63		343½ Ste. Cath'rne	do do Mar. 26, '87
Beauchamp, Catherine ..	58	52		St. Frs. de Salles	do do Dec. 13, '83
Bayard, Oza.....	0	54		44 Montana.....	do do Mar. 11, '86
Berthiaume, Isidore.....	27	42		Verchers.....	do do Oct. 9, '85
Bergeron and Frère.....	3	14		602 Ste. Cath'rine	do do Dec. 29, '78
Bélangier, Delina (Mrs. F. Beaulaire) ..	0	13		253 Beaudry	do do do 28, '87
Brun, Jean-Bte.....	0	36		518 Ontario.....	do do Feb. 8, '82
Berthiaume, Edouard.....	0	91		241 St. Christ'phe	do do May 30, '83
Bissailon, Henri.....	0	05		851 St. Catherine	do do April 19, '82
Bourrassa, L. Jean-Bte.....	5	60		42 Frontenac....	do do Nov. 10, '85
Brouilles, Theotiste (Mrs. C. Allard) ..	1	07		St Hen de Ma'che	do do Mar. 5, '83
Carried forward.....		101,196	48		

Unpaid Dividends.

Montreal City and District Savings Banks—Continued.

(Banque d'Économie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward.....		101,196 48			
Benard, Amanda		0 55	294 Wolfe.....	St. Catherine St. Branch	Mar. 2, '86
Brunet, Pierre		1 26	Montreal.....	do	July 9, '87
Belanger, Narcisse		0 59	387½ Montcalm..	do	June 6, '87
Barette, Eulalie (Mrs. L. Laberge).....		125 80	116 N. Dame...	do	July 30, '86
Bigras, François		1 11	379 St. Laurent..	do	April 14, '87
Benoit, Marie A. (Mrs. O. Jacques).....		1 80	299 St. Hubert..	do	July 3, '82
Bertrand, Théophile.....		4 32	166 St. André...	do	Jan. 5, '83
Blanchard, Frank		0 72	144 Maisonneuve	do	April 30, '87
Bourrassa, Marie Z. (Mrs. J. Villeneuve)		15 76	321 Jac. Cartier.	do	Dec. 6, '87
Beaulieu, Edouard		2 88	241 Beaudry....	do	do 14, '83
Belanger, Marguerite (Mrs. M. Cloutier)		0 86	Ste. Rose.....	do	Mar. 26, '87
Bonaventure, Eugène.....		0 09	Lonoraie.....	do	Jan. 21, '85
Beaudry, Clara		2 22	1240 Ontario....	do	June 11, '87
Barette, Cordelia (Mrs. Simon Beaudry), in trust for her son, W. Beaudry.....		4 21	358½ do	do	July 27, '87
Beaudoin, T. and Co.....		0 42	644 Ste. Cath'rine	do	Dec. 26, '84
Brophy, W. John.....		0 31	52 St. Christophe	do	Jan. 25, '84
Brouillet, Arthur.....		0 28	47 Champlain...	do	Feb. 16, '85
Belanger, Magloire.....		3 82	St. Vincent de Paul.....	do	Dec. 13, '83
Boucher, Azarie		5 05	200 Champlain..	do	July 26, '84
Blondin, Marie		1 23	50 Moreau.....	do	Sept. 25, '86
Barré, George E.....		2 74	50 Mont Royal..	do	July 25, '83
Berthiaume, Narcisse.....		0 68	213 St. Mary....	do	do 21, '83
Bachand, Alice (Mrs. L. Beaudry).....		0 14	310 Amherst....	do	Nov. 8, '83
Beauchamp, Narcisse		0 08	Riv. des Prairies	do	Oct. 2, '83
Beauchamp, Marie Louise.....		0 25	83 Plessis.....	do	Dec. 25, '82
Bellerose, Antoine		0 22	276 Ontario....	do	Nov. 17, '83
Brouillet, Rosanna.....		0 04	353½ Amherst...	do	April 5, '84
Brouillet, J. W.....		0 09	353½ do	do	do 24, '82
Beaudoin, Arthur.....		0 10	199 Montcalm..	do	July 6, '84
Brouillet, Ida.....		0 10	357½ Amherst..	do	April 20, '85
Blanchette, Blanche.....		0 02	124 St. Christophe	do	Dec. 29, '83
Blanchet, Louis.....		0 08	3 Campeau.....	do	Oct. 22, '83
Bellefleur, Simon.....		0 29	Hochelaga.....	do	Nov. 16, '83
Bourrassa, Alphonse		0 05	42 Frontenac...	do	Dec. 19, '83
Bibliothèque, St. Jacques		0 22	Ste. Catherine..	do	June 14, '87
Bonin, Noël.....		0 35	26 Léduc.....	do	Mar. 19, '87
Bigras, Celestin		0 66	9 Sanguinet....	do	Aug. 13, '85
Boudrias, J. Avila.....		0 25	185 Montcalm..	do	June 19, '86
Bernard, Philias		0 21	266 St. Hubert..	do	May 3, '84
Bénard, Céline (Mrs. Rivet).....		0 25	161 Amherst...	do	April 22, '84
Beauchamp, Henri		0 13	83 do	do	Oct. 15, '84
Brodeur, Joseph.....		0 09	238 Lafontaine..	do	May 17, '87
Beaucaire, Francis		0 12	259 Visitation..	do	April 15, '84
Beaudoin, Olive.....		3 10	40 St. Denis....	do	Oct. 19, '85
Bleau, J. B.....		0 05	1 Lagachetière..	do	Jan. 24, '84
Beauchamp, Julie (Mrs. L. Rembeau).....		0 08	110 Vitre.....	do	Dec. 26, '83
Bertrand, Isola.....		5 09	148 St. Laurent..	do	Aug. 12, '83
Bachand, Michel.....		0 10	308 Notre-Dame.	do	Nov. 23, '83
Beriau, Horace		0 30	26½ Amherst...	do	April 8, '86
Coutu, Lidi.....		14 51	234 Visitation..	do	May 26, '87
Corbeil, Marguerite (Mrs. J. Charest).....		1 95	Ste. Rose.....	do	do 14, '87
Cusson, Belanger and Cie.....		3 49	287 Jac. Cartier.	do	do 8, '87
Courval, Olive (Mrs. J. Menard).....		3 58	Saultaux Recoll't	do	Feb. 1, '86
Charest, Malvina (Mrs. S. Guyon).....		0 09	152½ Montcalm..	do	Jan. 17, '87
Chapleau, Marie Louise.....		0 55	285 St. Christ'phe	do	do 20, '87
Carried forward.....		101,409 81			

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward.....		101,409 81			
Coutlée, J. Alex		0 10	190 Amherst....	St Catherine St. Branch	Aug. 1, '87
Chaput, Parmenie (Mrs. Jos. Nadeau), in trust for her son Evariste	0 13		394 Maisonneuve	do	Sept. 17, '87
Cachetan, Cristine (Mrs. Hamel).....	1 42		St. Jean, Belle- ville	do	Dec. 3, '87
Cadieux, Jérémie	1 39		203 Champlain..	do	Aug. 20, '85
Catelli, Charles, in trust for Charles A. Belanger	1 26		318 Craig	do	May 20, '82
Charbonneau, Célamie	0 79		108 St. Denis	do	Oct. 27, '86
Chabôt, Joseph	0 05		353 Panet	do	May 10, '87
Comartin, Ovide	1 55		18 St. Justin	do	June 9, '85
Comartin, Charles	0 84		18 do	do	do 21, '85
Cleroux, Virginie (Mrs. O. Dépatie).....	0 40		384 Panet	do	Feb. 14, '87
Choquette, A.	0 05		7 Victor	do	Dec. 5, '84
Chabotte, J. Bte	0 25		66 Visitation	do	Jan. 31, '85
Comte, Virginie, in trust for Maria Bourbonniere	0 35		Pensionat de la Providence....	do	Mar. 27, '87
Corbeau, Louis J.	0 95		260 St. André....	do	July 23, '87
Corbeil, Edouard	0 05		1025 Ontario	do	Oct. 12, '87
Charbonneau, Onésime	0 25		371 Wolfe	do	June 23, '86
Champagne, Gustave	0 10		1270 Notre-Dame	do	Sept. 10, '86
Cadieux, Roch	0 32		171 Wolfe	do	Nov. 4, '87
Cauchon, Pierre	0 20		44 St. Domi- nique	do	Oct. 13, '85
Chauvin, Charles	0 25		17 Maple	do	do 1, '85
Cadot, Alfred	0 05		366 Logan	do	July 22, '84
Chamberland, Leda (Mrs. O. Gaudet).....	0 05		100 Jac. Cartier.	do	Aug. 2, '83
Cadieux, Angèle (Mrs. J. Gagnon).....	0 34		185 Maisonneuve	do	May 11, '82
Cavalo, Philomène	0 66		97 Ste. Catherine	do	June 3, '82
Charbonneau, Anastasie (Mrs. J. St.- Jean)	0 64		233 Ste. Elizabeth	do	Dec. 19, '83
Carle, Alphonse	0 41		75 Jac. Cartier ..	do	July 6, '81
Coalier, Louis	0 05		405 Sherbrooke..	do	Jan. 27, '84
Chalut, Herménigilde	0 54		367 Fullum	do	Aug. 14, '83
Castello, Geo. A.	0 05		24 Dorchester ..	do	May 22, '83
Collerette, Francis	0 48		Longue Pointe ..	do	June 22, '87
Champagne, Pierre	0 31		210 Amherst	do	May 23, '87
Corbeil, J. Bte.	0 24		117 Montcalm....	do	Dec. 17, '86
Cloutier, Edmond	0 06		98 Maple	do	do 30, '86
Cadotte, Rosina	0 30		366 Logan	do	Aug. 25, '87
Collin, Prince	0 08		409 Sydenham	do	April 16, '85
Chausée, Adrien	0 08		464 Beaudry	do	May 14, '85
Charlebois, Joseph	0 55		892 Ste. Cath'rine	do	April 20, '87
Chartrand, Zoé (Mrs. L. Chalifoux).....	0 16		544 Hippolite	do	Dec. 15, '87
Cérat, Léopold	0 05		310 Jac. Cartier.	do	do 13, '87
Charpentier, Adèle (Mrs. I. Cadieux) ..	0 17		475 Panet	do	May 6, '86
Carrière, Felix	0 09		20 St. Gabriel	do	July 28, '84
Charbonneau, Salomon	0 27		309 Logan	do	Dec. 4, '78
Chapleau, Charles	0 13		110 St. Christophe	do	June 18, '79
Contant, Albert	0 10		28 Marie Louise.	do	Oct. 14, '82
Conté, J. L.	0 81		St. Denis	do	Feb. 11, '82
Carle, Napoléon	0 74		351½ Ontario	do	Oct. 2, '82
Caron, Adèle.....	0 50		934 Mignonne	do	Nov. 4, '86
Contant, F. X.	1 26		28 Marie Louise.	do	Dec. 28, '82
Caron, Georges	1 54		365 Sherbrooke..	do	Aug. 9, '86
Cardinal, Joseph	0 77		246 Beaudry.....	do	do 2, '82
Carried forward.....		101,431 99			

Unpaid Dividends.

(Montreal City and District Savings Bank—Continued.)

Banque d'Economie de la Cité et du District de Montréal—Suite.

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	\$ cts.	\$ cts.			
Brought forward.....		101,431 99			
Clancy, Mary.....		0 03	141 Wolfe.....	St Catharine St. Branch	Mar. 1, '80
Cusson, Mathilde.....		0 12	210 German.....	do	April 24, '79
Corriveau, Alphonse.....		0 29	360 Amherst.....	do	Feb. 25, '75
Chaput, Onésime.....		0 10	Cor. Logan and Mignonne.....	do	April 1, '78
Cadioux, Isaac.....		2 12	475 Panet.....	do	Aug. 14, '83
Chateau, Jeanne.....		0 13	400 Lagauchet're	do	April 28, '81
Chevalier, Philibert..		0 21	149 Amherst	do	Jan. 2, '85
Chaput, Achille.....		3 60	389 do	do	Sept. 30, '82
Chrystal, A.....		4 22	262 do	do	June 2, '76
Chaput, Arthur.....		5 72	Cor. Mignonne and Wolfe	do	Oct. 1, '75
Champagne, Jessie.....		0 37	302½ Amherst.....	do	do 15, '86
Cartier, Julie.....		0 28	173 Beaudry.....	do	Dec. 2, '82
Coutu, Jacques.....		0 17	50 do	do	Sept. 13, '81
Coutu, Avila.....		0 79	50 do	do	Oct. 21, '82
Cartier, Onésime.....		0 53	173 do	do	Jan. 23, '82
Charland, Joseph A., N.P.		0 13	14 Boyer.....	do	Aug. 27, '80
Coursol E. A. and Cie.....		0 45	334 St. Gabriel..	do	July 2, '79
Corbeil, Joseph.....		0 25	412 Beaudry.....	do	Mar. 13, '79
Chaput, A. J.....		0 15	221½ Amherst.....	do	May 1, '76
Chevalier, Louis.....		0 05	131 Sanguinet.....	do	Mar. 28, '76
Chouinard, Caroline.....		0 63	326 Ontario.....	do	Oct. 11, '83
Chaput, Thadée.....		0 13	221 Amherst	do	Nov. 10, '81
Chaperon, Marie L.....		1 44	311 Logan	do	do 5, '81
Charlebois, Olivier.....		0 26	232 Montcalm..	do	Sept. 29, '86
Cloutier, Toussaint.....		0 73	98 Maple.....	do	Nov. 17, '84
Carmel, Honorine (Mrs. E. Pilon)		0 94	95 St. Hubert.....	do	April 4, '85
Coutlee, J. A.....		0 10	230 Jac. Cartier..	do	Jan. 7, '78
Corner, Sarah.....		0 27	44 Shaw.....	do	do 2, '78
Coursol, Caroline.....		0 53	108 Panet.....	do	May 4, '79
Cusson, Eliza (Mrs. Alf. Gingras)		0 05	210 German.....	do	Nov. 7, '78
Corbeau, Marie Louise (Mrs. Lamarche)		0 25	281 St. Laurent..	do	May 18, '78
Chabot, Eugénie (Mrs. Lafortune)		0 83	Cor. Mignonne and Amherst..	do	do 15, '79
Champagne, Séverin.....		0 13	223 Wolfe.....	do	April 18, '82
Corbeil, Wilfrid.....		0 25	221 Beaudry.....	do	Mar. 20, '82
Corbeil, Auguste.....		0 07	295 Jac. Cartier..	do	Aug. 10, '87
Cloutnez, Délima (Mrs. Chassé)		0 67	28 Robin.....	do	Dec. 24, '84
Collin, Corine (Mrs. Chas. Normandin)		0 31	Longueuil.....	do	Nov. 28, '87
Cartier, Gilbert.....		4 72	211 Montcalm..	do	Sept. 26, '83
Charette dit Labonté, Joseph		1,157 43	138 Wolfe.....	do	Dec. 7, '87
Charest, Blanche.....		1 68	230 Visitation..	do	May 30, '87
Charest, Marie.....		1 58	230 do	do	do 30, '87
Chevigny, Romuald.....		0 25	188 Montana.....	do	Sept. 7, '87
Charron, J. E. T.....		3 48	St. Hubert.....	do	Oct. 13, '87
Corbeil, Calixte.....		1 20	St. Henri Mas- couche.....	do	Dec. 21, '87
Contant, Jos.....		121 13	L'Assomption..	do	July 2, '86
Chouinard, Marie (Mrs. Viger)		0 09	237 Wolfe.....	do	Dec. 6, '86
Charbie, Zoé (Mrs. J. Brodeur)		7 66	223 Maisonneuve	do	Aug. 9, '82
Catellier, Ferdinand.....		0 39	194 St. André.....	do	June 27, '82
Cormier, Sergius.....		1 87	Contrecoeur.....	do	Oct. 29, '82
Côté, Frédéric.....		0 60	29 St. Pierre Lane	do	do 3, '82
Comartiu, Edmond.....		3 87	200 St. André.....	do	May 16, '83
Charbonneau, George.....		0 37	182 Beaudry.....	do	July 17, '83
Coursol, J. S.....		0 25	395½ do	do	Nov. 21, '85
Carried forward.....		102,765 86			

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward		102,765 86			
Chiquette, Marie Lse. (Mrs. A. Laurier)		1 19	24 St. Pierre Lane	St. Catherine	Aug. 24, '86
Chaput, A. J.		3 11	594 St. Laurent.	St. Branch.	April 24, '87
Clasel, Hubert		0 89	414 1/2 Lagauche- tière	do	Oct. 21, '87
Chaput, Marie Lse		0 50	93 St. Hubert...	do	Aug. 2, '82
Cardinal, Amelie (Mrs. J. Beauvais)		2 91	285 Papineau...	do	Nov. 15, '83
Cooper, Alfred Henri		0 31	25 Kent	do	Dec. 16, '84
Charbonneau, Joseph		1 74	381 Maisonneuve	do	May 12, '84
Charrette, Thomas		2 88	224 Wolfe.	do	do 20, '85
Chevalier, F.-X.		7 50	313 do	do	June 8, '85
Comtois, F.-X.		0 63	362 Amherst	do	July 14, '83
Corsin, Laura		0 25	24 St. Adolphe...	do	Aug. 5, '84
Couturier, Vital L.		0 17	183 1/2 St. Hubert.	do	Nov. 22, '84
Carle, Marie		1 09	122 St. Denis...	do	Sept. 25, '83
Chartrand, Rose Anne		0 11	73 Dominion	do	Aug. 22, '83
Campbell, Wm.		1 40	198 Lagauche- tière	do	July 2, '87
Charest, Napoléon		0 05	Jacques Cartier.	do	Dec. 2, '86
Compagnie d'eau minérale		22 81	l'Épiphanie	do	May 9, '87
Charbonneau, Israël		3 18	153 St. Denis	do	Nov. 19, '87
Chaffers, Jos., M.D.		1 13	186 St. Hubert..	do	July 24, '86
Chaput, Odile (Mrs. J. Fellier), in trust for Marie Lse. and Fabianna Chaput.		5 07	323 Champlain..	do	Sept. 6, '86
Chausse, Olivier		0 05	162 Amherst	do	May 9, '84
Contant, Jos. E.		1 39	71 Panet	do	April 26, '84
Chaput, Jos.		0 09	171 Champlain..	do	Feb. 23, '83
Chausse, Amanda (Mrs. M. Contant)		3 78	63 Sanguinet	do	June 27, '85
Chicoine, Charles		0 05	140 Montcalm.	do	Nov. 15, '83
Dupuis, E. M.		1 77	647 Ste. Cath'rine	do	Dec. 1, '86
Douris Louis I.		1 21	426 1/2 Mignonne..	do	Nov. 15, '86
Desmarais, Edmond		4 09	480 Ste. Cath'rine	do	April 18, '81
Dérôme, Eliza (Mrs. H. Allaire)		1 41	293 Wolfe.	do	Mar. 30, '86
Dupuis, J. E.		2 17	393 Amherst	do	Dec. 2, '86
Deziel, dit Labreque, Joseph		1 49	24 Ribard.	do	Aug. 1, '87
Dufresne, Hormidas		1 46	— St. Hubert.	do	Oct. 30, '82
Delage, Emilia		1 23	373 Amherst	do	June 11, '87
Demers, Aurèle		0 64	162 do	do	April 18, '87
Desmarteau, Damas		1 41	165 Dufferin	do	June 11, '87
Duceppe, Wm.		0 09	343 Wolfe	do	April 18, '87
Dépatie, Philomène (Mrs. B. Lamoureux)		0 14	61 Plessis.	do	Dec. 9, '87
Dauphin, Charles, fils		3 58	Chicago.	do	June 2, '83
Dizier, Charles		0 62	197 Wolfe	do	Feb. 16, '85
Desjardins, Philippe		0 06	633 Ste. Cath'rine	do	Sept. 4, '85
Dufresne Edmond		0 20	1025 Ste. Cather'e	do	Jan. 10, '87
Demers, Lumina (Mrs. Chas. Désy)		0 10	197 Wolfe	do	July 31, '87
Dinovan, Daniel		0 05	40 Gain St.	do	Mar. 18, '85
Dupuis, Eugénie		0 58	1494 Ontario	do	Oct. 26, '87
Dupras, Louis		0 85	263 Mignonne..	do	Mar. 24, '85
Désourdi, Odilon		0 26	388 Wolfe.	do	April 1, '86
Désrosiers, J. Bte.		0 78	Cor. Craig and St. Hubert.	do	Mar. 30, '86
Durocher, Joseph		0 37	223 St. Dominique	do	do 16, '87
Dessautel, Francis		0 22	1 Ste. Rose.	do	May 23, '87
Daoust, Alcide		0 46	176 St. Chs. Bor.	do	Mar. 1, '86
Dasylvas, Gaudias		0 91	177 St. Dominique	do	Nov. 26, '83
Despatie, J. Bte		0 44	248 Moreau	do	July 2, '84
Dostie, Alexandre		0 32	154 Montcalm...	do	Sept. 26, '81
Carried forward		102,855 05			

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		102,855 05			
Deschamps, Céline.....		0 56	133 Cadieux....	St. Catherine St. Branch	Aug. 6, '81
Demers, Josephine (widow A. Boisvert).....		0 14	13 Odiane.....	do	Jan. 22, '82
Doré, Elzéar.....		0 20	308 Mignonne.....	do	do 7, '84
Dussault, Rémi.....		0 87	42 St. Christophe	do	do 2, '83
Deschamps, Alderic.....		0 12	80½ St. Hubert...	do	Feb. 14, '84
Dérôme, Philomène.....		0 17	Longueuil.....	do	Aug. 18, '83
Deschambault, Alex.....		0 08	154½ German.....	do	Mar. 19, '85
Dugas, Agnès.....		0 12	301 Logan.....	do	Nov. 6, '84
Dubord, Josephine (Mrs. J. Bernard).....		0 06	St. Frs. de Salles	do	Jan. 30, '84
Dupuis, Pierre.....		0 05	47 St. Christophe	do	July 19, '84
Dagenais, Léon.....		0 05	277 Ontario.....	do	May 22, '83
Délière, Octave.....		0 51	223 Beaudry.....	do	do 8, '84
Duclos, J. C.....		0 08	54½ St. Ignace.....	do	Sept. 10, '83
Dufresne, Emma (Mrs. Mailhot).....		0 60	20 St. Hypolite..	do	June 21, '83
Duval, Napoléon.....		0 58	470 Ontario.....	do	Dec. 29, '86
Durand, Mary.....		1 30	286 Sanguinet....	do	June 25, '83
Durosiers Maria (Mrs. T. Pratt).....		1 86	346 Lagachet re	do	Aug. 5, '84
Desjardins, Delia (Mrs. A. Gariépy).....		1 19	318 Montcalm....	do	Dec. 14, '87
Desjardins, Jos.....		0 57	Jac. Cartier St..	do	June 17, '85
David, Louis.....		1 24	112 Maple.....	do	Feb. 13, '87
Dupuis, Napoléon.....		0 25	St. Christophe..	do	Dec. 21, '87
Durand, Joseph.....		0 44	285 Papineau....	do	Nov. 28, '87
Drapeau, Xavier.....		0 52	21 Grothé.....	do	May 9, '83
Dorval, Wilfrid.....		0 25	273 St. Hubert...	do	Aug. 26, '79
Duquet, Florentine.....		0 58	444 Ste. Cath'rine	do	April 13, '81
Desnoyers, Elizabeth (Mrs. R. Aubertin).....		0 10	154 Wolfe.....	do	Oct. 18, '84
Delfosse, Mélanie.....		2 22	St. Henri de Mas.	do	July 26, '82
Desplante, Alphonsine.....		0 19	665 Mignonne....	do	May 28, '86
Deslongchamps, Eusébe.....		0 52	298 Logan.....	do	Jan. 9, '86
Durand, P. M., in trust.....		0 15	400 St. Hubert...	do	Sept. 8, '85
Durand, Philomène.....		0 29	400 do.....	do	Aug. 13, '83
Déladurantaye, Elzéar.....		2 37	125 Montcalm....	do	Oct. 30, '79
Deslongchamps, Frs.....		0 12	368 Wolfe.....	do	July 20, '78
Dufault, Ls.....		0 17	Papineau Road..	do	Jan. 12, '75
David, Hector.....		0 05	21 Amherst.....	do	July 23, '75
Dumoulin, Lucia.....		0 35	89 St. André.....	do	Oct. 18, '80
Douris, Louis.....		0 48	257 Sydenham....	do	do 24, '82
Darveau, Gustave.....		0 09	Cor. Craig and Jac. Cartier....	do	July 3, '83
Dipate, Azilda.....		0 08	392 Wolfe.....	do	April 6, '81
Dupras, Sophranie (Mrs. A. Wilhelmy).....		6 78	257 Champlain..	do	Mar. 10, '83
Dorion, J. Davila.....		0 38	258 Jac. Cartier.	do	Aug. 28, '87
Dufort, Nazaire.....		0 98	52 St. André.....	do	Jan. 8, '86
Dillon, Welbore.....		0 08	190 St. Hubert..	do	Sept. 28, '87
Desjardins, Marie Louise.....		0 45	120 Beaudry.....	do	do 4, '87
De Georges, Gabriel, in trust for his sister Mary Louise.....		0 05	105 St. Hubert..	do	May 2, '79
Daignault, Marie.....		0 37	76 Beaudry.....	do	Aug. 12, '78
Drapeau, Jos.....		0 25	405 do.....	do	Mar. 1, '79
De Georges, Marcel.....		0 10	105 St. Hubert..	do	do 2, '79
De Georges, Gabriel.....		0 05	105 do.....	do	May 2, '79
Deschamps, Caroline.....		0 21	341½ Amherst....	do	Dec. 16, '76
Dufresne, Rosine (Mrs. Aug. Duval).....		0 05	268 Jac. Cartier	do	Nov. 2, '76
Duval, Georges.....		0 05	275 St. Chris- tophe.....	do	Mar. 8, '82
Decelles, Virginie.....		0 10	35 Dorchester...	do	Aug. 14, '76
Dagenais, Anselme.....		0 18	317 Jac. Cartier.	do	Oct. 3, '80
Carried forward.....		102,884 70			

Montreal City and District Savings Bank—Continued.
(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward		102,884 70			
Dorval, Hermine, in trust for her brother Arthur		0 52	163 St. Elizabeth	St. Catherine St. Branch.	June 14, '81
Dubé, Clarisse (Mrs. S. Lefebvre)		0 24	257 1/2 Jac. Cartier.	do	Jan. 31, '79
Duclos, Amélie		1 10	327 Ste. Catharine	do	Feb. 20, '79
Desenneville, J. Baptiste		1 92	St. Matthias	do	May 21, '81
Duffy, Elizabeth (Mrs. E. Boswell)		2 37	77 Berri	do	Jan. 23, '77
Dufault, Eugène		0 22	228 Wolfe	do	do 26, '87
Durocher, Euphrasie		0 32	168 Beaudry	do	June 8, '87
Delaney, Patriek		1 71	49 Legauchetière	do	do 5, '84
Deery, Joseph		1 39	173 Seaton	do	do 5, '84
Dubois, Aurele		0 05	353 St. Mary	do	Nov. 8, '77
Delorme, Ovila		0 05	15 Campeau	do	do 20, '77
Delorme Adéland		0 10	15 do	do	do 12, '77
Delisle, G. J.		0 29	121 Lagauche- tiere	do	Jan. 28, '79
Dubé, Clara (Mrs. I. Lefebvre)		0 35	177 Beaudry	do	do 21, '79
Dépatie, Zotique		0 20	470 Wolfe	do	Nov. 27, '79
Derome, Délima (Mrs. Papineau)		0 07	207 do	do	Oct. 5, '77
Dépatie, L. J. N.		0 13	400 Jac. Cartier.	do	Mar. 3, '79
Durand, Ovila		0 79	Cor. Mignonne and Wolfe	do	Nov. 30, '77
Desautel, Philéas		0 18	Côte St. Michel.	do	Oct. 29, '83
Despatie, Hyacinthe		0 25	Drill Hall, Craig	do	June 22, '82
Daigault, Zotique		0 42	33 Bonaparte	do	April 9, '84
Dupuis, Téléphore		0 05	17 Mary Joseph.	do	May 29, '83
Desroches, Mathilda (Mrs. J. G. Bour- get)		0 78	326 Lafontaine	do	Feb. 5, '87
Derome, Euphrasie (Mrs. A. Cavalier)		0 40	Ste. Mary St.	do	do 25, '85
Décarie, Ferdinand		0 11	185 St. Denis	do	Dec. 22, '85
Dupuis, M. J. A.		0 13	45 Ste. Elizabeth.	do	Mar. 12, '77
Donais, Cléophas, in trust for his daugh- ter Euchariste		2 44	Papineau Road.	do	July 14, '85
Dumont, Henriette (Mrs. J. Boisvert)		152 43	140 Panet	do	Aug. 12, '87
Duclos, Jos., in trust for children		6 08	89 St. Christophe	do	do 4, '84
Dubuc, Urgèle		1 27	251 Papineau Rd	do	Mar. 24, '87
Defayette, Flavie (Mrs. W. Delamade- line)		550 64	426 Montcalm	do	Jan. 31, '87
Donine, Ludger		5 03	243 Maisonneuve	do	May 14, '84
Desormiers, Olive (Mrs. L. Lamoureux)		1 11	397 Beaudry	do	Aug. 20, '86
Deschênes, Nathalie (Mrs. Pelletier)		110 97	392 Panet	do	do 16, '86
Dannais, Gaspard		16 33	Papineau Mark't	do	July 22, '80
Dupras, Sophie (Mrs. J. Beaudoin)		6 98	St. Henri Mas- couche	do	Oct. 6, '87
Desroches, Euphrasie (Mrs. Charbonneau)		0 56	92 Champlain	do	May 30, '87
Delongchamps, Marceline		0 07	481 Wolfe	do	July 4, '82
Desautel, Réné		0 11	91 do	do	May 13, '82
Dubé, Marie		0 10	20 Berri	do	Feb. 3, '83
Descaries, Albert		0 30	387 Champlain	do	May 23, '83
Desormeau, Philias		0 96	129 Maisonneuve	do	April 10, '82
Durochers, Olivier		0 13	365 Amherst	do	Jan. 9, '83
Dansereau, Jos.		0 39	136 Drolet	do	Oct. 5, '85
Durochers, Alexis		0 44	210 Amherst	do	May 7, '83
Delisle, Jos.		0 43	35 St. J.-Bte	do	June 7, '83
David, Philémon		1 18	231 Montcalm	do	May 5, '83
Desmarais, J. H.		0 65	625 Mignonne	do	April 29, '86
Deslongchamps, Ignace		0 27	St. Lin	do	Feb. 26, '86
Daunais, H. A.		0 29	343 Mignonne	do	Sept. 4, '86
Carried forward		103,758 00			

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.
(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward		103,758 00			
Decarie, Ferdinand, in trust for Marie Villeneuve		0 34	185 St. Denis	St. Catherine St. Branch	June 25, '86
Dufresne, Etienne		0 19	362 Panet	do	Nov. 25, '87
Dagenais, Edouard		0 91	1060 Ontario	do	May 19, '87
Duquette, Moise		38 12	8 Mary Joseph	do	Feb. 20, '87
Delamothe, Edouard		5 50	104 St. Hubert	do	May 28, '83
Delongchamps, François, in trust for his son Joseph		0 95	298 Amherst	do	April 19, '87
Davis, Jerry		0 05	51 Beaudry	do	Feb. 28, '83
Dupont, Jules		0 76	165½ Montcalm	do	Oct. 17, '82
Duplatie, Edmond		0 33	500 St. Dominique	do	June 2, '84
Ducoudray, Auguste		0 38	St. Maurice	do	do 11, '86
Désarrais, Tancredé		26 43	Lachenaie	do	do 23, '84
Dorion, Georges		0 11	812 Ste. Cath'rine	do	Dec. 1, '83
Dubuc, Raoul		10 32	259 St. Hubert	do	do 5, '83
Denis, Paul		1 58	67 Champlain	do	Sept. 30, '82
Desrosiers, Emma		2 47	116 Cadieux	do	May 14, '84
Desnoyers, Vitaline		0 11	132 Champlain	do	Feb. 2, '84
Deslongchamps, François, fils		1 11	298 Amherst	do	June 1, '83
David, Delina (Mrs. Ant. Brien)		0 39	Cor. Dorchester and Visitation	do	Mar. 14, '83
Desjardins, Philippe		0 03	637 Ste. Cath'rine	do	Dec. 7, '83
Délorne, Cannodocée		0 25	190 St. Hubert	do	Nov. 1, '87
Devany, Laurence		0 05	170 do	do	do 24, '83
Dugrand, F. D.		6 04	573 Ontario	do	June 30, '84
Dubreuil, Théodule		0 32	N. D. de Grace	do	May 5, '87
Drouin, Anselme		1 04	197 St. Constant	do	do 21, '87
Dupuis, Marie (Mrs. L. Gadbois)		0 09	Maisonneuve	do	Nov. 21, '84
Deslormes, Amélie		1 83	262 St. Constant	do	Mar. 31, '84
Dufresne, Marie		0 80	294 St. André	do	Sept. 30, '86
Dagenais, Napoléon		0 50	943 Ste. Cath'rine	do	Feb. 25, '84
Dubrûle, Méliua		0 65	40 St. Denis	do	Sept. 24, '86
Dorion, Olovis		0 24	St. Vincent de Paul	do	Feb. 8, '84
Deguire, Alberta		0 34	586 Ste. Cath'rine	do	July 15, '83
Dasignon, Arzèlie		0 11	115 Maisonneuve	do	Feb. 13, '83
Desjardins, Joseph		0 66	214½ Champlain	do	July 25, '84
Drolet, M. J. E.		4 51	106 Drolet	do	Oct. 13, '87
Emard, Edmond		1 67	302 Jac. Cartier	do	Aug. 2, '86
Ecole de Médecine Vétérinaire		1 20	Montreal	do	Nov. 11, '87
Ethier, Sophie		1 30	59 Beaudry	do	Dec. 22, '87
Egan, John		0 05	264 Visitation	do	July 2, '80
Emond, Marie (Mr. B. Picotte)		1 13	187 Beaudry	do	do 10, '83
Emard, Ludg'r.		0 80	239 Visitation	do	Nov. 2, '87
Frank, Raphaël		2 78	44 St. André	do	Aug. 15, '86
Foisy, Louis Israël		1 50	Upton cté Bagot	do	Mar. 7, '87
Filiatrault, Alfred		2 87	Cor. Sang. and Ste. Catherine	do	Feb. 3, '81
Frenette, Laurent		1 44	114 Amherst	do	Oct. 27, '82
Faulkner, Valmore		0 05	642 Ste. Cath'rine	do	Dec. 1, '86
Funet, Jos		0 45	1324 Notre-Dame	do	Sept. 27, '87
Fox, John		0 30	1097 do	do	do 10, '87
Frenette, Henri		1 24	658 Amherst	do	May 8, '82
Fanglass, P.		0 40	85½ do	do	Oct. 19, '85
Fortier, Aurore		0 50	327 Wolfe	do	Mar. 28, '85
Fortier, Edgar		0 50	327 do	do	do 28, '85
Carried forward		103,877 69			

Montreal City and District Savings Bank—Continued.
(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward.....		103,877 60			
Fonvieille, Henri.....		0 25	48 Vitié.....	St. Catherine St. Branch	Dec. 1, '86
Filteau, Marie.....		0 25	145 St. André....	do	Feb. 10, '86
Fournier, Sophie (Mrs. Nap. Lemieux).....		0 12	389 Panet.....	do	Oct. 5, '86
Favreau, Eméry.....		0 17	95 do.....	do	Nov. 30, '86
Forget, Jos.....		1 24	21 Campeau.....	do	Oct. 10, '85
Ferns, Peter.....		0 25	23 Notre-Dame...	do	Mar. 8, '81
Forest, Roch.....		1 47	144 Craig.....	do	Aug. 1, '83
Fournier, Georges.....		0 14	1 Mile End.....	do	Jan. 18, '83
Favreau, J. Ernestine (Mrs. J. St. Marie).....		0 31	18 St. Christophe	do	May 16, '83
Foucher, A. A., M.D.....		2 02	36 St. Denis.....	do	July 4, '85
Fournier, Rachel (Mrs. Menard).....		0 77	330 Lafontaine...	do	Dec. 5, '87
Fournier, Jos.....		0 49	Robin.....	do	July 25, '82
Fiset, Firmin.....		0 63	211 Iberville.....	do	May 8, '86
Fontaine, Maria (Mrs. Bonin).....		0 08	26 Leduc Lane...	do	do 16, '87
Ferns, Robert.....		1 61	245 Dorchester...	do	Oct. 1, '75
Frappier, Rosina.....		0 67	191 Visitation...	do	do 30, '79
Frappier, Laure.....		0 32	191 do.....	do	Mar. 1, '78
Finn, J. A.....		0 30	616 Ontario.....	do	do 9, '83
Forget, Chs.....		1 48	199 Panet.....	do	do 1, '82
Facteau, Malvina.....		2 79	133 Visitation...	do	June 14, '86
Fafard, Martine.....		0 21	198 St. Christ'phe	do	Nov. 19, '79
Filic, Arthur.....		0 10	87 Sydenham.....	do	Mar. 25, '77
aFayette dit L'Espérance, Exilda (Mrs. Z. Lapière).....		119 66	435 Craig.....	do	May 28, '87
Frenette, Dieudonné.....		0 08	443 Montcalm...	do	Dec. 7, '87
Fraser, Delphine.....		65 08	545 Mignonne....	do	Feb. 10, '85
Forget, Rosalba (Mrs. H. Alexander).....		0 53	270½ Montcalm...	do	Jan. 10, '84
Fouronge, Joseph.....		0 34	Longueuil.....	do	Dec. 17, '86
Faucher, A. A.....		0 11	82 St. Denis.....	do	May 15, '83
Favreau, Ernestine (Mrs. J. Ste. Marie).....		1 30	182 St. Christophe	do	Aug. 28, '83
Forest, Albert.....		0 52	253 Logan.....	do	May 8, '85
Fortier, Almi.....		1 97	520 St. Denis....	do	Dec. 5, '83
Francoeur, Francis.....		0 15	110 St. Dominique	do	May 4, '83
Ferns, H. H.....		0 46	245 Dorchester...	do	do 23, '84
Friset, Fortunat.....		0 32	160 Amherst.....	do	do 7, '87
Flageol, Qvide.....		0 37	235 German.....	do	Dec. 28, '87
Fourtier, Jules.....		2 59	161 Panet.....	do	do 6, '87
Forville, Henriette (Mrs. Marleau) for her daughter Henriette.....		10 66	154 Champlain...	do	Feb. 23, '84
Fournier, Liza (Mrs. E. Laberge).....		0 24	310 Jac. Cartier...	do	Mar. 24, '86
Gaudreau, F. X.....		1 81	Three Rivers.....	do	Jan. 17, '87
Gaudreau, Anna.....		24 64	St. Paul Island...	do	Nov. 20, '86
Guilbeault, Alfred.....		1 47	347 St. Paul.....	do	Oct. 27, '87
Gravel, Edmond.....		1 50	14 Bishop Lane...	do	April 28, '81
Giroux, Augustine (Mrs. A. Ouimet).....		2 38	148 Montcalm...	do	do 18, '87
Gratton, Céline (Mrs. M. Laurier).....		2 73	278 St. Hubert...	do	Feb. 2, '87
Gagnier, Léon.....		0 25	603 Mignonne....	do	Mar. 12, '87
Gerard, Marie Louise, in trust (Mrs. W. Giguère).....		0 75	710 Ste. Cath'rine	do	Nov. 19, '87
Gagnon, P. H.....		1 36	609 do.....	do	Dec. 12, '87
Gendreau, Jos. G. A.....		0 71	28 Amherst.....	do	June 5, '85
Gascon, Angelina (Mrs. J. Maisonneuve).....		1 31	Terrebonne.....	do	Nov. 17, '85
Gingras, Leda (Mrs. Geo. Pageau).....		0 05	218 Wolfe.....	do	May 2, '85
Gaudet, Elize (Mrs. F. X. Brault).....		0 10	145½ Champlain...	do	do 7, '85
Gagnon, Maria.....		0 23	213 St. Constant	do	June 1, '85
Carried forward.....		104,137 93			

a To minors when of age.

Unpaid Dividends:

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing or 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		104,137 93			
Guinard, Napoléon		0 05	392 Wolfe	St. Catherine St. Branch	Mar. 2, '86
Goyette, Mathilde		0 14	430 Ste. Cath'rine	do	do 28, '87
Gravel, Josephine		0 32	Berard	do	Dec. 27, '87
Gagné, Etienne		0 15	1 Edouard	do	Aug. 1, '86
Geoffrion, Theophile		0 21	384 Ste. Cath'rine	do	Sept. 1, '87
Gauthier, Maria		0 36	233 Dorchester	do	Aug. 23, '87
Girard, Onésime		0 25	255 do	do	April 24, '81
Gagnon, Caroline		0 15	13 Nonancourt	do	Dec. 10, '80
Globensky, Edmond		0 67	49 Berri	do	Sept. 24, '85
Gravier, Joseph		0 18	Ottawa	do	Jan. 29, '84
Gravel, Elisabeth (Mrs. C. Sévigny)		0 04	404 Montcalm	do	do 22, '83
Giroux, Joseph		0 12	321 do	do	do 7, '85
Gingras, Zotique		0 05	187 Panet	do	Nov. 13, '84
Gingras, Adélar		0 16	93 Marlborough	do	Sept. 5, '83
Guilbeault, Alfred		0 05	11 St. Hubert	do	Feb. 19, '84
Guilbeault, Edouard		0 37	69 Robin	do	May 28, '83
Godin, C. L. E.		0 14	838 Ste. Cath'rine	do	Mar. 6, '83
Gariépy, Eméilda S.		0 05	310 Colborne	do	April 24, '83
Gauthier, Oscar		0 11	233 Dorchester	do	Dec. 29, '87
Gariépy, Adélar		0 91	6 Maisonneuve	do	July 4, '84
Geoffrion, Philias, M.D.		1 09	Varenne	do	Nov. 8, '85
Geoffrion, Florina		0 37	394 Plessis	do	Dec. 27, '85
Gravel, Pierre P.		0 56	635 Notre-Dame	do	do 10, '87
Giroux, Josephine (Mrs. Jos. Brossard)		0 55	Amberst.	do	do 29, '87
Gareau, Joseph		0 39	180 St. Christ'phe	do	Jan. 4, '84
Guérin, François		0 15	8 Beaudry	do	May 22, '86
Gascon, Anthème		0 13	284 do	do	Jan. 4, '84
Godin, Henri		0 05	80 St. Laurent	do	April 1, '79
Gervais, Téléphore		0 20	389 Ste. Cath'rine	do	Dec. 29, '84
Guéry, Marie A. (Mrs. N. Arsenault)		1 67	438 Mignonne	do	do 21, '84
Guilbeault, Alphonsine (Mrs. J. Renaud)		0 14	241 Panet	do	Jan. 20, '86
Gieriat, Mary (Mrs. O. Guilmette)		0 31	21 St. Peter's Lane	do	Dec. 19, '84
Gravel, Martin		3 40	29 Perthuis	do	Aug. 23, '84
Granger, Hector		0 89	273 St. Hubert	do	Sept. 30, '87
Grignon, Arthur		2 52	152 German	do	Dec. 7, '86
Giroux, Chas		0 49	346 Ste. Cath'rine	do	April 16, '77
Goyette, Jos		0 29	286 Wolfe	do	May 2, '79
Gariépy, Hermine (Mrs. J. C. St. Amour)		0 58	345 St. Hubert	do	Mar. 1, '82
Goyette, Anselme		0 42	178 Maisonneuve	do	April 12, '82
Gauthier, Marie Lse. (Mrs. A. Orsalie)		7 10	364 Dorchester	do	May 7, '80
Gariépy, Ludger, in trust for F. L. L. Rivet		6 95	140 Laga'chetière	do	July 25, '76
Gatin, Henriette (Mrs. M. Marcheaterra)		2 26	— Ontario St.	do	Mar. 13, '85
Gaboury, Alphonse		0 85	325 Amberst.	do	do 21, '87
Girard, Trefflé		0 05	120 Montcalm	do	April 14, '78
Gravel, Joseph		0 03	14 Bishop St.	do	Mar. 17, '80
Girard, Clément		0 14	Cor. Amberst and Lagauchetière	do	do 2, '80
Guy, George		0 10	Cor. Seaton and Ste. Cath'rine	do	Nov. 23, '76
Girard, Alphonse		0 05	183 Seaton	do	Aug. 22, '80
Guenette, L. A.		0 52	496 St. Marie	do	Feb. 7, '80
Geoffrion, Julien		0 34	382 Ste. Cath'rine	do	May 10, '83
Gignac, Philomene		1 73	St. André	do	July 6, '83
Grandmaison, Rose D.		0 21	St. Helen's Isl'd.	do	April 9, '87
Grenier, Céline (Mrs. J. St. Hilaire)		0 62	110 Beaudry	do	Dec. 29, '86
Greaves, Hilda		1 32	816 Ste. Cath'rine	do	Oct. 23, '85
Carried forward		104,178 88			

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		104,178 88			
Gingras, Alfred		0 07	210 German	St. Catherine St. Branch	April 1, '79
Greaves, J. L.		0 13	13 Dubord	do	do 18, '78
Gravel, Obéline		0 32	Ste. Thérèse	do	Sept. 22, '79
Girard, Adolphe		0 09	324½ St. Laurent	do	July 24, '77
Gaudet, Marie Lse		0 05	Cor. Bonsecours and Fripone	do	Oct. 22, '77
Guilbeault, Théotime		0 08	366 Ontario	do	do 20, '77
Gratton, Julie		0 20	157 Sydenham	do	do 27, '77
Gaudry, Olivier		0 57	950 Ste. Cath'rine	do	Feb. 5, '83
Groulx, Anastasie (Mrs. L. N. Latour)		0 15	St. Lawrence Hill	do	May 15, '83
Gagné, Joseph		0 42	70 Visitation	do	Aug. 9, '79
Gladu, André		0 69	30 Maple	do	Jan. 11, '87
Garrick, Jean		0 06	223 Amherst	do	do 4, '77
Gareau, Delphine (Mrs. A. Thibaudeau)		0 72	126 Montcalm	do	Dec. 14, '86
Girard, Julie (Mrs. E. Boist)		0 21	138a German	do	Feb. 8, '87
Girard, Justine (widow Hamelin)	32 53		Ste. Catherine St.	do	Aug. 16, '86
Galibert, Frédéric	7 77		337 Visitation	do	Jan. 29, '87
Gratton, J. G.	0 64		590 Ste. Cath'rine	do	June 13, '85
Gauthier, Joseph	1 48		377 Visitation	do	Mar. 11, '86
Granger, Edmond G	123 91		245 do	do	Oct. 11, '87
Goyer, Virginie (Mrs. McMahan)	0 25		581 Ontario	do	Dec. 10, '84
Giroux, Gustave	0 30		234 St. Hubert	do	June 7, '83
Gaudry, Ferdinand	0 17		435 Panet	do	Sept. 21, '83
Guay, Adelard	0 35		273 Logan	do	Aug. 21, '81
Grant, Elmire (Mrs. J. Pettel)	5 86		22 Panthéon	do	April 28, '87
Green, Mary (Mrs. Vincent)	2 41		564 Ste. Cath'rine	do	Aug. 30, '86
Gordon, Annie	0 95		74 Jac. Cartier	do	do 7, '82
Godu, Ludger	26 50		188 Plessis	do	Feb. 21, '87
Gascon, J. A.	2 77		331 Des Commissaire	do	Nov. 17, '86
Giguère, J. H.	0 82		821 Ste. Cath'rine	do	Sept. 18, '87
Germain, Louis	2 96		470 do	do	Nov. 10, '83
Gauthier, Scholastique (Mrs. Gravel)	0 08		241 Sherbrooke	do	May 2, '87
Goyette, Emelie (Mrs. E. Desjardins)	1 90		Quebec	do	do 3, '87
Giroux, Ferdinand	13 29		Longue Pointe	do	Jan. 22, '85
Gougeon, Léon	4 38		St. Hubert	do	Feb. 9, '83
Guimond, Willie	13 75		Canada Hotel	do	Mar. 14, '84
Gariépy, Angéline (Mrs. F. Leclerc)	1 42		22 Maple	do	May 21, '83
Giroux, Antoine	0 15		234 St. Hubert	do	Nov. 10, '84
Gelineau, Camille	0 19		339 Wolfe	do	Jan. 5, '84
Godmer, Alphonsine	0 11		210 G. Hypolite	do	Sept. 21, '84
Godin, Philonise (Mrs. W. Delisle)	0 21		24 St. Dominique	do	Dec. 4, '83
Goyette, Philiias	0 05		366 Logan	do	do 26, '83
Gervais, Jos	0 05		Maisonneuve	do	Sept. 12, '83
Gadbois, J. Bte	0 05		13 Nonancourt	do	do 7, '84
Guilmet, L. P	0 12		260 St. André	do	Aug. 7, '84
Gariépy, Emile	0 25		245 Champlain	do	May 7, '84
Giroux, Alphonsine (Mrs. E. Mercier)	0 33		337 Lagachet're	do	Jan. 22, '85
Gadbout, Basile	0 73		100 St. Denis	do	Aug. 20, '85
Halligan, Mary A. (Mrs. J. O'Bray)	12 56		230 German St.	do	Feb. 25, '85
Huot, Arthemise (Mrs. J. B. Robert)	1 39		253 St. André	do	Nov. 4, '87
Hairshaw, Mary (Mrs. Creegan), for her son Samuel George	3 26		126 German	do	Jan. 2, '85
Harnois, Rosanna	3 55		413 Seaton	do	May 2, '83
Hebert, Emile	2 04		63 Campeau	do	Sept. 22, '86
Hamel, Alphonse	0 70		14 Visitation	do	do 24, '87
Hamelin, Charles	0 05		216 St. Christophe	do	April 13, '87
Carried forward		104,452 92			

Unpaid Dividends

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayées pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		104,452 92			
Hébert, Hormidas		0 16	67 Dufresne.....	St. Catherine	
Héту, Domithilde (Mrs. Payette dit St. Amour).....		0 19	260 Champlain..	do ..	June 8, '87
Harthey, Fred		0 38	42 St. André	do ..	Sept. 13, '85
Hay & Co		0 05	702 Ste. Cath'rine	do ..	Aug. 1, '87
Hindy, John		0 05	14 Ste. Genevieve	do ..	Sept. 26, '83
Homier, Domithilde.....		0 05	2033 Jacq. Cartier	do ..	do 15, '83
Hickey, Elizabeth.....		0 08	293 Wolfe	do ..	May 1, '83
Hotte, Georges.....		0 05	601 St. D'minique	do ..	Jan. 7, '84
Hamel, Moise.....		0 62	Village of St. Jean-Baptiste.	do ..	May 15, '83
Hanfield, Edouard		3 15	153 Craig	do ..	Oct. 6, '85
Hébert, David A.....		0 35	28 St. Christophe	do ..	July 21, '83
Hotte, J. Bte		0 23	203 Wolfe	do ..	Feb. 18, '85
Huet, Dolard.....		0 45	240 Jac. Cartier.	do ..	Nov. 4, '85
Hamelin, Délima (Mrs. J. Desrocher).....		0 20	139 Visitation.....	do ..	July 5, '81
Henri, Elie		0 10	333 Jac. Cartier.	do ..	Jan. 19, '82
Hébert, Napoléon.....		0 13	2403 Montcalm..	do ..	Sept. 5, '78
Hébert, Evéline.....		0 10	2404 do	do ..	Mar. 22, '75
Hughes, Patrick A		0 20	St. Ignace	do ..	do 30, '75
Hamelin, Charles		0 10	475 St. André	do ..	April 2, '81
Hoy, Mary A. (widow P. King).....		2 42	109 do	do ..	Sept. 2, '82
Hetu, Joseph.....		0 76	297 Fullum.....	do ..	June 4, '85
Hogue, Eva.....		0 20	79 St. André	do ..	Aug. 6, '87
Hogue, Ida		0 15	79 do	do ..	April 5, '76
Harnois, Louise D. (Mrs. Ls Montbriant).....		0 89	431 Ste. Marie ..	do ..	Mar. 20, '76
Herdт, William P.....		1 95	28 Robt. Terrace	do ..	Jan. 2, '81
Hertubise, Hormidas.....		1 59	272 Mignonne.....	do ..	Nov. 6, '76
Hayde, John.....		2 74	38 Visitation.....	do ..	Aug. 28, '80
Houde, Alexis.....		0 64	382 Mignonne.....	do ..	Nov. 25, '82
Hénault, J. M.....		0 61	144 Maisonneuve	do ..	April 30, '85
Harnois, Cordélie.....		0 15	117 Sydenham ..	do ..	do 2, '80
Héту, Mathilde (Mrs. A. Pelletier).....		0 76	261 Jac. Cartier.	do ..	Mar. 1, '84
Huot, Zéphirin		0 60	335 Dorchester..	do ..	May 21, '83
Hardy, Philomène (Mrs. J. Beauchamp).....		86 12	Ste. Thérèse.....	do ..	Dec. 24, '81
Hémond, Georgiana (Mrs. Archambault), for her daughter Eva.....		10 05	604 Ste. Cath'rine	do ..	May 23, '87
Hébert, Jos.....		19 74	No address	do ..	July 23, '86
Herst, M. Augusta.....		474 35	87 Campeau.....	do ..	Nov. 26, '87
Hotte, J. Bte		0 10	203 Wolfe	do ..	Oct. 8, '80
Héroux, Philomène (Mrs. Jos. Martel).....		0 15	212 Jac. Cartier.	do ..	May 16, '82
Hickok, Gorges, Carter.....		0 09	1373 Ontario ..	do ..	April 4, '84
Houle, Ferdinand.....		0 13	795 do	do ..	July 15, '86
Héту, Pacifique.....		0 05	48 St. Christophe	do ..	do 23, '83
Hogan, Alice (Mrs. P. Frigon).....		0 46	St. Laurent.....	do ..	Dec. 22, '83
Homerlyneck, Bernard		0 11	41 St. Lambert's Hill	do ..	Jan. 19, '82
Hogue, Trefflé		0 51	12 Cadieux	do ..	Mar. 3, '84
Hudon, Eugénie, in trust for Dolard Dubreuil.....		1 27	264 St. André.....	do ..	June 17, '87
Hotte, Albina		1 63	7 Napoléon	do ..	Jan. 4, '83
Inglis, Isabella (Mrs. J. Nelson), for son John		0 25	16 Moreau	do ..	Nov. 24, '84
Innes, James A.....		0 53	11 Dubord	do ..	Jan. 3, '81
Julette, Vitaline (Mrs. Jos. Lévesque), for her son Roch		2 78	323 Maisonneuve	do ..	Dec. 12, '87
Jacques-Cartier Cercle		2 14	Ste. Catherine..	do ..	Oct. 12, '86
Carried forward.....		105,073 48			do 16, '83

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward		105,073 48			
Jacques-Cartier Ecole Normale		3 32	Montreal	St. Catherine St. Branch	June 24, '85
Jacques, Marie (Mrs. Morin)		2 11	207 Plessis	do	Sept. 7, '85
Jourdonnais, Joseph		0 44	59 St. Christophe	do	Dec. 15, '86
Jeannotte, Céline (widow G. Guerin)		0 37	49 Ste. Rose	do	July 10, '86
Juteau, Elmire		0 05	142 Panthaleon	do	Mar. 30, '85
Joly, P. P		0 34	Ste. Catherine	do	May 16, '76
Jette, Gustave		1 54	26 Visitation	do	June 17, '80
Jeanette, Azilda		0 39	84 Dorchester	do	Dec. 12, '83
Julette, Joseph		1 27	92 Ste. Elizabeth	do	Mar. 29, '80
Joly, Délina (Mrs. M. Marquis)		117 23	St. Henry	do	Aug. 13, '87
Jacques, L. A. G., M.D.		1 31	160 Amherst	do	Mar. 7, '84
Jasmin, Angélique (Mrs. Laviguer)		0 15	307 Visitation	do	July 3, '83
Jolicœur, Héloïse (Mrs. H. Monette)		0 18	6 St. Peter's Lane	do	Sept. 22, '83
Jacques, Parnéha		0 50	No address	do	Jan. 17, '83
Jobin, Elzéar		3 84	291 Wolfe	do	Dec. 7, '87
Jobin, Alfred		37 25	15 Bonsecours	do	Mar. 18, '86
Kieffer, Georges E		1 10	126 Drolet	do	Jan. 5, '87
Kelly, Harriet Jane		0 25	114 Champlain	do	do 3, '81
Kelly, John E		0 94	35 Sanguinet	do	June 19, '78
Kearns, Bridget (Mrs. J. A. Pepin)		0 41	200 Wolfe	do	Jan. 15, '87
Koenig, Delina		1 51	71 St. Hubert	do	Sept. 14, '86
Labelle, Adélard		6 37	203 Craig	do	Aug. 28, '86
Laperle, Auguste		3 61	226 Wolfe	do	Oct. 10, '85
Lemay dit Delorme, Edwidge		6 54	Notre-Dame St., Hochelaga	do	do 5, '85
Lamoureux, François		2 93	248½ Champlain	do	Feb. 10, '86
Lord, Moïse		1 29	431 Panet	do	Sept. 19, '87
Lambert, Flavien		1 64	90 Déséry	do	June 16, '87
Lareau, H. W		4 08	331 Maisonneuve	do	Jan. 21, '87
Lefebvre, Joseph		1 60	355 Logan	do	do 12, '86
Lasalle, Pierre O		1 50	1123 Ontario	do	June 30, '87
Loneran, Johnny		1 85	Ste. Thérèse	do	July 18, '83
Lévesque, Emilie		1 36	Cacouna	do	Aug. 24, '81
Landry, Emelie (Mrs. A. Hogue)		3 83	174 St. Christ'phe	do	May 15, '82
Lamoureux, Lucie (Mrs. Frs. Bérubé)		1 38	95 Wolfe	do	Oct. 27, '81
Lavallée, Ubalde		1 35	52 St. André	do	do 21, '80
Lauzon, Léandre		2 32	Côte St. Michel	do	May 31, '87
Lafranchise, Wilfrid		1 31	St. Vincent de Paul	do	do 16, '87
Leblanc, Joseph		1 20	134 German	do	Aug. 4, '87
Landry, F., in trust		5 86	260½ Lafontaine	do	do 15, '87
Landry, Léon		0 72	395 Panet	do	Sept. 19, '87
Lahaise, Lucie		1 44	54 Ste. Rose	do	Dec. 14, '87
Labelle, M. B		1 24	317 Visitation	do	April 9, '83
Larose, Marie Louise (Mrs. I. Labelle)		3 37	136 Durham	do	July 25, '84
Labrecque, Edmond		1 36	217 St. Domini- que	do	Jan. 12, '80
Leclerc, Caroline (Mrs. F. Lamarche)		1 34	280 Montcalm	do	May 28, '85
Lamarche, M. L. C.		1 17	260 St. André	do	Mar. 10, '86
Lapierre, Elizabeth (Mrs. S. Bertrand)		1 23	590 Mignonne	do	May 14, '86
Leblanc, Marie Alida		1 42	279 Plessis	do	July 16, '85
Laurier, Joseph		0 21	240 St. Hubert	do	Jan. 3, '85
Lalonde, Rosalie		0 25	Rigaud	do	Mar. 13, '85
Lauzon, Zélia		0 35	Cor. Panet and Ste. Catherine	do	Oct. 25, '87
Lussier, Joseph		0 05	186 Plessis	do	May 20, '85
Lambert et Fils		0 95	382 Jac. Cartier	do	Aug. 3, '85
Carried forward		105,313 10			

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$	cts.	\$	cts.			
Brought forward			105,313	10			
Limoges dit Dubois, Hormidas			0	11	24 Panthaleon ..	St. Catherine St. Branch	July 29, '87
Lamarre, Anna			1	45	318 Lagauchetière	do	do 20, '87
Lemire, Antoine			0	05	66 Iberville	do	June 30, '87
Lemoine, Zoé (Mrs. Martineau)			0	21	433 Craig	do	May 15, '86
Leblanc, Herminie (Mrs. L. Berger)			0	36	203 Montcalm ..	do	do 3, '86
Lacasse, Zinaïde			0	17	263 St. Hubert ..	do	April 5, '87
Lavigne, Joseph			0	50	15 St. André	do	Oct. 23, '86
Legros, Herminie (Mrs. A. Pelletier)			0	31	65 Ste. Rose	do	Dec. 4, '86
Latour, Theodore			0	05	201 Ste. Elizabeth	do	Nov. 15, '87
Laberge, C. J			0	31	38 St. Denis	do	July 28, '86
Lepine, Dolphis			0	05	Maison neuve City	do	do 3, '86
Lessard, Frédéric			1	18	14 Montana	do	June 4, '87
Lajeunesse, Délima (Mrs. J. Rappé)			0	34	202 Champlain ..	do	Sept. 19, '87
Lorange, Oscar			0	56	209 Amherst	do	Oct. 1, '85
Laroche, Léocadie			0	12	Lecours A. Mais	do	Dec. 22, '83
Larose, Adèle			0	05	520 Mignonne	do	Sept. 7, '83
Lagare, Odile			0	37	323 Montcalm ..	do	May 14, '84
Lemire, Sophie			0	05	414 1/2 Lagauche- tière	do	Aug. 5, '83
Laberge, Dieudonné			0	14	256 1/2 J. Cartier ..	do	Mar. 7, '84
Lachapelle, Anna			0	10	Papineau Road, C. V	do	Jan. 2, '84
Lemieux, Napoléon			0	97	196 Ste. Elizabeth	do	Dec. 10, '83
Larocque, Amélie (Mrs. E. Deslauriers)			0	33	240 St. Hypolite	do	do 24, '83
Lafrance, Exilda (Mrs. Landry)			0	27	198 Visitation ..	do	May 19, '85
Leith, Josephine (Mrs. E. Corbin)			0	18	349 Wolfe	do	do 22, '82
Leblanc, Joseph			0	57	303 Craig	do	Feb. 26, '82
Lisabelle, Joseph			0	10	43 St. Christophe	do	July 13, '83
Lacroix, Charles			0	05	211 Lafontaine ..	do	June 27, '81
Lemire, Adhélar			0	10	202 Amherst	do	Aug. 4, '80
Lapierre, Philias			0	10	67 St. André	do	do 5, '80
Lusignan, Joseph			1	47	Cor. St. Vincent and Ste. Thérèse	do	Nov. 7, '83
Lebeau, Percy			0	05	198 Sherbrooke ..	do	Feb. 12, '85
L'Africain, Mathilde (Mrs. Fauteux)			0	16	202 German	do	Dec. 26, '84
Lebeau, France			0	25	667 St. Joseph ..	do	do 17, '84
Lacroix, Zephirine			0	46	667 do	do	Nov. 19, '83
Lafamme, Joseph			0	05	140 Poupart	do	Dec. 3, '84
Labelle, Francis			0	78	Longueuil	do	do 9, '84
L'Africain, J. T			1	06	34 St. Hubert	do	May 2, '84
Limoge, Auguste			0	05	167 1/2 Moncalm ..	do	Nov. 3, '84
Lachance, J. A			0	05	318 1/2 Amherst ..	do	Mar. 18, '84
Lebeau, Jessie			0	14	546 Ontario	do	Dec. 26, '83
Lépine, Joseph			0	05	277 Plessis	do	July 3, '83
L'Archeveque, Anna			0	25	28 Marie Louise.	do	April 23, '83
Lortie, Benjamin			0	08	118 Craig	do	June 22, '83
Larose, Joseph			0	05	286 Sanguinet	do	July 3, '83
Leclair, Matilda			0	32	295 1/2 Jac. Cartier	do	Oct. 9, '83
Lapierre, Jos			0	05	492 Ste. Cath'rine	do	Jan. 2, '84
Lavigne, Virginie			0	09	167 S. Dominique	do	do 31, '84
Lebeau, Alfred			0	15	830 Ste. Cath'rine	do	Feb. 25, '84
Leveillé, Toussaint			1	65	St. H. Mascouche	do	May 21, '84
Leclerc, Philias			0	05	214 1/2 Champlain.	do	Feb. 12, '85
Labelle, Edmond			1	74	116 1/2 Ste. Eliz' b'th	do	Jan. 9, '85
Lépine, D			0	14	29 Fullum	do	Feb. 18, '85
Law, B			3	47	66 Papineau	do	June 25, '87
Carried forward			105,334	84			

Montreal City and District Savings Bank—Continued..

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over.	Dividends impayés pen- dant 5 ans et plus.	Balance standing for 5 years and over.	Balance restant depuis 5 ans et plus.	Last Known Address.	Dernière adresse connue.	Agency at which the last transaction took place.	Agence où la dernière transaction s'est faite.	Date of last transaction.	Date de la dernière transaction.
	\$	cts.	\$	cts.						
Brought forward.....			105,334	84						
Legault dit Deslauriers, Louis.....			0	16	14 Panthaleon..	St. Catherine St. Branch			Feb. 7, '85	
Lateau, Clarisse			0	96	198 Lafontaine..	do			May 21, '85	
Lerich, Emma.....			0	05	20 Amherst.....	do			Jan. 25, '87	
Lockie, Georges.....			0	16	20 Wolfe.....	do			Sept. 13, '86	
Lafontaine, Bruno.....			0	30	656 Ste. Cath'rine	do			June 15, '87	
Laurent, Georges.....			6	96	229 St. Urbain..	do			Aug. 10, '85	
Lamarche, J. N.....			3	81	173Lagauch'tière	do			Nov. 8, '84	
Lefère, Jerome.....			0	05	No address.....	do			Dec. 9, '87	
Larochelle, F. X.....			0	64	163 Champlain..	do			May 19, '87	
Laurent, J. E.....			0	40	198 St. Denis....	do			April 5, '87	
Leduc, Saraphin.....			0	36	322 Durham.....	do			Feb. 4, '86	
Laporte, Arthur.....			1	95	Pte auxTrembles	do			May 21, '84	
Lauzon, Napoléon.....			0	15	257 Champlain..	do			Sept. 9, '86	
Larivière, Alphonse.....			0	10	363 Panet.....	do			Dec. 10, '78	
Lefrançois, Alexandre.....			0	05	198 Montcalm....	do			do 25, '78	
Laramie, Joseph.....			0	54	27 Ste. Elizabeth	do			June 6, '79	
Lamontagne, Celina Z.....			0	15	217 Wolfe.....	do			Dec. 4, '78	
Leclerc, Napoléon.....			0	28	151 Dorchester..	do			Mar. 3, '79	
Laurin, Olivier.....			0	10	133 St. Andre....	do			Aug. 4, '80	
Lavallée, Xavier.....			0	39	56 Montcalm....	do			Jan. 15, '84	
Lafortune, J. A.....			0	04	188 Wolfe.....	do			Nov. 17, '79	
Loneragan, Rev. James, in trust for new Irish Church.....			1	44	St. Brigid's.....	do			Mar. 3, '82	
Laramie, Damas.....			1	28	No address.....	do			Aug. 15, '79	
Leduc, Rev. Louis.....			2	90	138 Ste. Cath'rine	do			May 26, '80	
Larouche, François.....			0	12	214 Montcalm....	do			Aug. 11, '85	
Lyons, John Thomas.....			0	67	58 German.....	do			May 19, '86	
Leclerc, Emélie.....			0	13	239 Mignonne....	do			do 14, '76	
Lachapelle, C. F.....			0	50	428 Ontario.....	do			do 31, '78	
Lefebvre, Benjamin.....			1	66	447 Jac.-Cartier.	do			Mar. 19, '80	
Larivière, Bastien C.....			1	03	142 Montcalm....	do			Nov. 18, '75	
Lapointe, Victor.....			0	60	290 Amherst.....	do			do 16, '76	
Leprohon, Alf.....			0	33	No address.....	do			June 29, '76	
Lefebvre, Joseph.....			0	05	204 Wolfe.....	do			July 1, '79	
Larivée, Emélie.....			0	10	4 do.....	do			Mar. 1, '77	
Lafortune, Oscar.....			0	25	Ste. CatherineSt.	do			do 1, '79	
Labelle, Edouard.....			1	42	360 do.....	do			Jan. 22, '80	
Leith, Julie (Mrs. Jos. Corbeil).....			0	85	151Lagauch'tière	do			Mar. 11, '84	
Leteau, Evelina.....			1	03	160 Plessis.....	do			do 9, '82	
Leblanc, Henriette (Mrs. Jos. Prieur).....			0	08	246 1/2 St. Constant	do			April 4, '81	
Longpre, Louis.....			0	34	Longue Pointe..	do			Oct. 16, '85	
Lacroix, W.....			3	32	186 1/2 Dorchester.	do			Feb. 14, '83	
Lalande dit Latrielle, Frs.....			5	97	No address.....	do			Mar. 19, '84	
Lord, J. Louis.....			1	43	311 Jac.-Cartier.	do			do 8, '86	
Lambert fils, Joseph.....			1	37	297 Amherst.....	do			Feb. 11, '86	
Lanoix, Désiré.....			0	36	309 do.....	do			Dec. 2, '87	
Lauzon, Marie (Mrs. N. Daoust).....			0	77	73 Montcalm....	do			Sept. 3, '83	
Laurier, Phydime.....			0	25	238 St. Hubert..	do			July 3, '83	
Leclerc, Euchariste.....			0	47	203 Hypolite.....	do			May 4, '81	
Lenoir, Joseph.....			0	10	No address.....	do			Oct. 17, '76	
Lacombe, Henriette (Mrs. Frs. St. Ives).....			0	13	Sanguinet.....	do			July 14, '78	
Lebel, Zephirin.....			0	20	39 Labelle.....	do			Mar. 5, '79	
Lefrançois, Amanda.....			0	09	198 Montcalm....	do			Aug. 5, '78	
Larivée, F. A.....			0	22	298 Mignonne....	do			Sept. 30, '79	
Laporte, Ovina.....			0	05	401 Ste. Cath'rine	do			Mar. 11, '81	
Lalonde, Gideon.....			0	53	Côteau Landing.	do			April 14, '81	
Leblanc, Maria.....			1	69	303 Craig.....	do			Dec. 3, '77	
Carried forward.....			105,384	19						

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		105,384 19			
Laurin, Gidéon		1 87	1104 Ste. Catherine.	St Catherine St. Branch.	April 9, '78
Lafrenière, Antoine		1 86	357 Amherst	do	July 9, '78
Lebeau, Auguste		2 58	198 Visitation	do	May 23, '78
Laurier, Albert		1 60	238 St. Hubert	do	Jan. 3, '87
Lamarche, Emile		1 53	294 Wolfe	do	Aug. 10, '80
Labraie, Léon		1 67	277 Logan	do	Nov. 17, '79
Laviolette, Nicolas		1 24	75 Jac.-Cartier	do	Jan. 4, '87
Lafleur, Cordélia		0 05	284 Panet	do	do 12, '87
Lamarre, Vincent		1 19	318 Lagache- tière	do	Mar. 1, '87
Leblanc, C. M.		0 50	36 Sanguinet	do	Sept. 20, '87
Lafleur, Honoré		1 40	39 Dufresne	do	Nov. 29, '86
Lafontaine, Joséphine		0 06	360 Dorchester	do	Feb. 15, '87
Lesperance, Philomène		0 15	465 Wolfe	do	May 9, '87
Legault, Nap. J.		1 04	Cadieux St.	do	Mar. 4, '86
Labrèche, Azéline (Mrs. F. F. Gobeil)		6 94	94 Champlain	do	June 18, '87
Levesque, Joachim		1 30	321 Plydenham	do	do 5, '87
Lepine, Alphonse		0 12	63 Plessis	do	Jan. 21, '85
Langevin, Nérée		2 31	331 Durham	do	June 5, '84
Lauzon, Louise (widow P. Vien)		0 40	55 Hypolite	do	May 1, '80
Lauzon, Alexina		0 15	807 Ste. Cath'rine	do	Aug. 13, '81
Lacasse, Marie Lse		0 09	401 do	do	Dec. 28, '81
Lenire, J.-Bte		0 02	604 Dufresne	do	Oct. 13, '81
Lesperance, P. V.		0 14	Ste. Cath'rine St.	do	Nov. 29, '79
Lortie, Elzéar		0 32	363 Amherst	do	April 28, '79
Lapierre, Arthur		0 14	417 Craig	do	June 23, '79
Labelle, Ida (Mrs. D. Roy)		0 37	166 Wolfe	do	Mar. 21, '81
Legras, Richard		0 05	18 Dufresne	do	Sept. 10, '77
Lefrançois, Edouard Géo		0 69	198 Montcalm	do	July 4, '78
Lemieux, Rachel		0 62	St. Hubert St.	do	Mar. 11, '82
Lefebvre, Isidore		0 10	39 Labelle	do	Jan. 14, '84
Laverdure, Mathias		1 10	88 Durham	do	Dec. 4, '82
Lacasse, Benjamin		0 05	401 Ste. Cath'rine	do	June 13, '82
Lafleur, Alfred		0 30	237 St. Constant	do	Mar. 31, '82
Lapierre, Adélard		0 08	40 Fullum	do	Feb. 12, '84
Leblanc, Maria (Mrs. Leclerc)		0 05	409 Plessis	do	Aug. 21, '82
Leveillé, Napoléon		0 29	304 Lafontaine	do	Nov. 7, '85
Lambert, Honoré		0 10	212 Mignonne	do	June 23, '85
Lussier, Rose Anne		0 10	Cor. Mignonne and St. Hubert	do	Jan. 14, '77
Lépine, Joseph		0 11	170 Amherst	do	May 8, '77
Lauzon, Olivine (Mrs. Turcot)		0 33	387 do	do	Jan. 15, '77
Lancôt, Theotime		1 15	St. Catherine	do	May 3, '86
Lachapelle, Céline (Mrs. L. Archambault)		2 15	258 Logan	do	do 6, '84
L'Arrivée, Omer		0 15	42 St. Constant	do	Nov. 14, '87
Lacasse, Thérèse (widow A. Plouffe)		32 61	280 Jac.-Cartier	do	Mar. 11, '87
Lamarche, Marie (Mrs. J. Dumont)		1 29	80 Berri	do	Mar. 18, '87
Lafleur, Cleopée (Mrs. S. Lafleur)		215 07	180 Champlain	do	Mar. 20, '86
Landry, Joseph		12 44	216½ Seaton	do	Dec. 1, '84
Lépine, J.-Bte		1 92	Ontario St.	do	Nov. 2, '86
Lefebvre, Adeline (widow E. Richelieu)		3 49	251 Visitation	do	Dec. 12, '81
Labelle, Marie (Mrs. J. Archambault)		32 03	12 Allard	do	Aug. 12, '79
Levéque, Mélanie (Mrs. Dupuis)		5 40	40 St. Hubert	do	May 12, '86
Lachappelle, Marie		4 73	29 Perthuis	do	April 5, '87
Langlois, Azélie		7 95	Cor Ste Cath'vine and St. Hubert	do	Feb. 12, '83
Lanahan, Mary (Mrs. Beaudoin)		3 76	Magog	do	June 3, '87
Carried forward		105,741 34			

Montreal City and District Savings Bank—*Continued.*
(Banque d'Economie de la Cité et du District de Montréal—*Suite.*)

Name of Shareholder or Creditor. — Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 6 years and over. — Dividendes impayés pen- dant 6 ans et plus.	Balances standing for 6 years and over. — Balances restant depuis 6 ans et plus.	Last Known Address. — Dernière adresse connue.	Agency at which the last transaction took place. — Agence où la dernière transaction s'est faite.	Date of last transaction. — Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		105,741 34			
Laurier, Cordélia (Mrs. Brisson),		0 21	St. Felix	St. Catherine St. Branch.	Dec. 16, '87
Lamarche, Alphonse		0 63	24 Fulford	do	do 22, '87
Lavoie, Auguste		6 17	246 Fullum	do	do 27, '87
Leblanc, Philomène (Mrs. Ferland).		1 40	Ontario St.	do	do 29, '87
Lamoureux, Adèle		16 83	305 Panet.	do	May 13, '82
Labrèche, Olier		0 27	519 Ste. Catharine	do	do 18, '82
Lapierre, A. H.		0 37	301 St. Laurent	do	Sept. 25, '83
Lavigne, Ernest		0 05	Cor. Ste. Cath. & St. Dominique	do	Mar. 31, '82
Lapierre, Ferdinand		0 25	178 Drolet	do	Jan. 3, '84
Lebrun, Marie Lse. (Mrs. Capello)		0 72	141 St. André	do	do 8, '83
Lanallée, Francis		0 24	147 Amherst	do	Dec. 10, '84
Labelle, Honoré		0 05	245 Mignonne	do	Jan. 29, '83
Loneragan, Rev. James, in trust for Irish Branch of Union de Pricur		1 33	St. Bridget's, Montreal.	do	Mar. 3, '82
Lasalle, Theophile		2 12	267 Champlain	do	Jan. 18, '83
Laramée, Clara		0 15	265 Amherst	do	Feb. 26, '84
Lefebvre, Arthur		1 31	175 Visitation	do	Sept. 3, '82
Laroche, J.-Bte		2 70	302 Mignonne	do	Feb. 14, '82
Labrecque, Achille		0 98	52 Cadieux	do	Aug. 23, '83
Limoges, Eva		1 14	202 Champlain	do	Nov. 21, '83
Leblanc, Justine (Mrs. A. Lebeau).		0 47	295 Craig	do	Sept. 19, '87
Larue, Clorinde (Mrs. F. Fontaine).		0 40	99 Jac.-Cartier	do	Jan. 26, '86
Landry, Louis		0 17	653 St. Catherine	do	Nov. 13, '86
a Larue, Adg.		18 33	17 Berri	do	Aug. 14, '85
Lavigne, Honoré		1 47	Cor. Ste. Cath. & St. Dominique	do	Mar. 30, '87
Lebianc, Fliza		85 79	53 Champlain	do	April 20, '87
Lareau, Sophronie (Mrs. A. Jette).		11 34	384 Ste. Mary	do	July 24, '81
Lapointe, Albert		1 38	Cor. Campeau & Craig	do	Oct. 27, '86
Laflamme, Roch		4 77	242 Jac.-Cartier	do	Dec. 4, '86
Lafèbre, Josephine		10 35	428 Rachel	do	Sept. 30, '83
Labelle, Daniel		2 24	St. Rose	do	May 22, '83
Lessard, Annie (Wid. P. Collin).		0 22	396 Mignonne	do	Oct. 2, '87
Lortie, A.		0 05	30 Arcade	do	July 10, '85
Lachappelle, Philomène		0 78	318 Wolfe	do	April 8, '87
Lecour dit Beauséjour, Sophie (Mrs. Dompierre)		0 48	14 Panthaleon	do	Sept. 8, '84
Lapointe, Edouard		0 62	Ste. Mary's Col- lege	do	June 23, '85
Legault, Alphonse A.		0 05	9 Leduc Lane	do	Feb. 2, '86
Lacroix, Marie (Wid. Frs. Boire)		0 41	245 Sanguinet	do	May 6, '86
Lefèbre, Joseph		1 84	Coteau St. Louis	do	Sept. 25, '85
Lafranchise, Nathalie		3 91	45 Dufresne	do	June 9, '85
Lalunière, Eugénie (Mrs. F. Bernard).		3 78	161 Bonaventure	do	May 2, '84
Limoges, Frédéric		0 05	101 St. André	do	June 5, '83
Lorange, Napoléon		0 30	209 Amherst	do	April 25, '83
Lefèbre, F. X		0 26	182 St. Constant	do	July 3, '83
Larose, Eustache		0 97	Ste. Catherine	do	June 9, '83
Lalonde, Joseph E		0 62	366 Amherst	do	Mar. 18, '84
Lachance, Maria		0 05	235 Montcalm	do	June 23, '84
Lûsignan, Malvina		0 25	103 Dufresne	do	April 29, '84
Lavallée, Maxime		0 35	137 Beaudry	do	Nov. 16, '83
Carried forward		105,929 96			

a Dead.

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends paid for 5 years and over. Dividendes impayés pen- dant 5 ans et plus.	Balances standing or 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		105,929 96			
Langlois, Angéline.....		0 29	180 Plessis.....	St Catharine St. Branch	Feb. 7, '83
Lussier, O.....		0 05	193 Wolfe.....	do	Aug. 24, '83
Lajeunesse, Marie.....		0 05	231 Dorchester..	do	Nov. 5, '83
Lamoureux, Avila.....		0 05	61 Plessis.....	do	Sept. 28, '83
Larivière, Arthur.....		0 05	156 Montcalm...	do	Nov. 2, '83
Loiselle, Flore.....		0 47	27 1/2 Balmoral...	do	do 12, '87
Léfébre, J.-Bte.....		0 25	461 Jac.-Cartier..	do	do 27, '83
Labranche, Victoria.....		1 16	27 St André Lane	do	Jan. 26, '87
Laframboise, Alphonse.....		0 11	106 Jac.-Cartier..	do	Dec. 3, '87
Lord, Gustave.....		6 23	Clara's Creek....	do	May 19, '85
Lapierre, Edouard.....		0 05	300 Wolfe.....	do	Jan. 7, '86
Lachapelle, Aimé.....		1 21	512 Ste. Cath'rine	do	May 6, '85
Leboeuf, Eloise (Mrs. E. Girard).....		0 46	260 Logan.....	do	Dec. 17, '86
Labbé, Alfred.....		0 78	587 Ste. Cath'rine	do	Mar. 5, '87
Lachance, Marie Louise.....		0 08	387 do.....	do	Sept. 18, '86
Larose, Auguste.....		0 41	126 Drolet.....	do	do 9, '87
Leclerc, Yvonne.....		0 38	296 Amherst.....	do	do 28, '84
Lacroix, Parfait.....		0 13	388 Wolfe.....	do	Nov. 18, '84
Latendresse, J.-Bte.....		0 85	361 Montcalm...	do	Feb. 27, '84
Labelle, Emélie (Mrs. G. Desormeau).....		0 96	454 Ontario.....	do	May 4, '85
Lanarville, Philomène (Mrs. F. Lanarville).....		0 90	No address.....	do	June 8, '87
Loslier, Napoléon.....		0 31	617 Mignonne...	do	April 7, '85
Lafrance, Toussaint.....		0 05	86 Amherst.....	do	Jan. 16, '83
Lavoie, Adonais.....		0 13	St. Martin.....	do	Feb. 8, '84
Lapierre, Pierre.....		0 38	St. Michel.....	do	Jan. 16, '84
Leclerc, Emilien.....		0 15	167 Laval.....	do	Nov. 28, '83
Leclerc, Louis.....		0 23	259 Suzanne.....	do	April 10, '84
Lapointe, Céline (Mrs. J. B. Monette).....		9 98	Pt. aux Trembles	do	Sept. 20, '87
Moussette, Prosper.....		15 62	5 Maple.....	do	Jan. 21, '86
Meilleur, Eva.....		7 78	66 Beaudry.....	do	July 25, '87
Morin, Alexis, for his son Georges.....		3 60	1316 Ontario.....	do	Nov. 17, '87
Mitchell, John.....		3 14	11 Ste. Catherine	do	Jan. 14, '85
Mongeau, D'Assise.....		1 25	142 1/2 St. Denis..	do	Nov. 27, '87
Morin, Zoé (Mrs. E. Charbonneau).....		2 83	Cor. Legauche- tière and Mont	do	Aug. 15, '83
Massy, Elmire (Mrs. N. Larrivée).....		3 29	Jac.-Cartier St..	do	do 7, '82
Mireault, Fabien.....		5 32	Rawdon.....	do	July 4, '82
Meunier, Adélar.....		1 17	1074 Ste. Cath- erine.....	do	Feb. 1, '87
Mathieu, Anna.....		0 25	145 Craig.....	do	Aug. 15, '87
Mathieu, Euclide.....		4 46	87 St. Jacques..	do	Sept. 22, '87
Maille, F. X., for his son Rosario.....		1 37	811 Ste. Cath'rine	do	Mar. 10, '84
Maille, F. X., for his son Horace.....		1 37	811 do.....	do	do 11, '84
Moreau, Joseph.....		1 23	91 Jac.-Cartier..	do	April 6, '82
Morin, Eugénie.....		0 82	St. Vincent de P.	do	June 27, '87
Michaud, Antonia.....		0 18	293 Wolfe.....	do	Mar. 11, '85
Massy, Elizabeth (Mrs. A. Moreau).....		0 46	Beaudry.....	do	Aug. 24, '87
Martin, Honoré.....		0 20	do.....	do	Nov. 5, '84
McEntee, John.....		0 19	99 Jac.-Cartier..	do	Mar. 26, '87
Martel and Perrault.....		0 10	172 St. André...	do	Jan. 20, '86
Monette, Wilfrid.....		0 35	334 Wolfe.....	do	July 11, '87
Miller and Co., L. N.....		0 28	716 Ste. Cath'rine	do	Sept. 28, '85
Moquin, Jos.....		0 05	301 Maisonneuve.	do	April 1, '86
Morisseau, Pacifique.....		0 37	11 St. Philippe..	do	Jan. 29, '87
Martel, Rev. L. Isaac.....		0 48	St. Paul l'Indus- trie.....	do	Oct. 25, '86
Carried forward.....		106,012 27			

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite).

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balance standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		106,012 27			
McAfee, John		0 25	1105 Notre-Dame	St. Catherine	Jan. 4, '87
Moreau, Damas		0 38	31 Emery	do ..	Dec. 3, '86
Martineau, Alfred		0 28	7 Bord de L'Eau	do ..	do 2, '87
Mounier, Marie (Mrs. A. Miller) ..		0 05	290 Maisonneuve.	do ..	Sept. 1, '83
Murphy, Patrick		0 52	27 St. Christophe	do ..	Nov. 7, '84
Mesnard, Narcisse		0 05	297 1/2 St. Laurent.	do ..	June 7, '83
Magnan, Xavier		0 05	13 Logan	do ..	Jan. 13, '85
Moreau, Amédée		0 44	2443 Amherst	do ..	Mar. 11, '82
Mercier, Philomène (Mrs. Moreau) ..		0 66	85 Campeau	do ..	Jan. 2, '85
Morin, Joseph		0 54	116 Wolfe	do ..	May 15, '83
Marchand, Emma		0 08	291 Jac.-Cartier.	do ..	Mar. 11, '83
Mireault, Narcisse		1 96	295 1/2 Plessis	do ..	Aug. 20, '83
Morin, Alfred		0 71	280 Maisonneuve	do ..	Feb. 12, '86
Montreuil, H. A		0 47	238 1/2 Montcalm ..	do ..	Sept. 26, '85
Martel, and Co		0 18	No address	do ..	Jan. 20, '86
McKay, James		13 84	1151 Notre-Dame	do ..	July 13, '85
Moreau, Antoine		0 47	112 Jac.-Cartier.	do ..	do 18, '85
Mallette Valérie		1 89	202 1/2 Amherst ..	do ..	Aug. 30, '86
Massé, Godfroi		0 64	343 Jac.-Cartier.	do ..	Dec. 29, '87
Menard, Victor		0 24	14 Voltigeurs	do ..	May 2, '86
Martin, Joseph		0 50	153 St. Domini- que	do ..	Mar. 29, '87
Malo, Rosine		0 85	158 St. Denis	do ..	April 16, '81
McKay, Victoria, Mrs. A. Lefort for her son Joseph Auguste		1 43	561 Ontario	do ..	Feb. 3, '79
Murray, James, and Co		0 42	307 Montcalm	do ..	Aug. 6, '87
Monette, Hermine (Mrs. Villemaire) ..		0 09	181 Jac.-Cartier	do ..	June 17, '86
McLennan, D. J		0 63	Molson's Terrace	do ..	Nov. 7, '85
Marion, Edward		0 05	424 Ontario	do ..	Mar. 9, '82
Michaud, Arthur		0 29	8 Amherst	do ..	do 31, '84
Milauçon, Placide		0 10	371 do	do ..	Oct. 30, '84
Malouin, Margte. (Mrs. Roy)		0 06	164 Champlain ..	do ..	Jan. 12, '84
Marion, Raymond		0 42	48 Visitation	do ..	Nov. 9, '83
Morache, Jos		0 70	107 Montcalm	do ..	Jan. 20, '80
Menard, Alphonse		0 13	188 Jac.-Cartier.	do ..	Feb. 22, '75
Monette, Medassippe		0 07	Terrebonne	do ..	Mar. 10, '82
Maillé, Ferd		0 06	43 St. Alphonse.	do ..	May 9, '82
Miron, Chs		0 05	Jac.-Cartier	do ..	do 1, '76
Mirsan, Achille		0 39	84 St. Constant	do ..	Mar. 5, '77
Marsolais, Arthur		0 05	106 Plessis	do ..	do 1, '82
Mireau, Marie Louise		0 68	306 Montcalm	do ..	do 22, '81
Malo, Xavier		0 24	143 1/2 do	do ..	July 7, '83
Mibeau, Elzear A		2 38	Visitation	do ..	Sept. 25, '84
Magueron, Odile (Mrs. Dumont)		36 64	70 Durham	do ..	Feb. 8, '78
Monette, Arthémise		0 05	276 Beaudry	do ..	Jan. 1, '80
Messier, Joseph		0 05	30 Notre-Dame.	do ..	May 21, '79
Marsan, Marie (Mrs. W. Cyr)		0 10	314 Durham	do ..	Mar. 23, '79
Maillé, Jos		0 63	358 Ontario	do ..	Sept. 10, '76
Marié, Pierre A		0 68	255 Montcalm	do ..	Dec. 14, '82
Morat, Délina (Mrs. A. Fahey)		0 17	186 Amherst	do ..	April 24, '82
Mercure, Alfred		0 37	365 Wolfe	do ..	Sept. 22, '79
Martin, J. Bte		0 25	39 Beaudry	do ..	do 17, '86
Maloney, Henriette (Mrs. J. Delaney) ..		4 11	49 Lagauchetière	do ..	Nov. 10, '84
Morin, Arthur		0 11	209 St. Charles Boromé	do ..	Oct. 10, '83
Mathieu, J.-Bte		1 13	186 Panet	do ..	June 27, '85
Mantha, Albéric		0 21	26 Rousseau	do ..	Nov. 12, '79
Carried forward		106,090 06			

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends paid for 5 years and over. Dividendes impayés pen- dant 5 ans et plus.	Balances standing or 5 years unover. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		106,090 06			
Martineau, Denis Ed.		0 91	353 Amherst	St. Catherine St. Branch	Aug. 28, '79
Marien, Anathase.		0 06	59 Notre-Dame	do	do 17, '77
Moisan, Israël.		0 05	333 Mignonne.	do	May 7, '82
McLellan, Sarah K.		0 55	415 Amherst	do	Dec. 30, '81
Michaud, Eugene.		0 25	421 Mignonne.	do	Sept. 21, '85
Marion, Léa.		0 23	424 Ontario.	do	June 6, '83
Malo, Géraldine.		0 09	330 Ste. Cath'rine	do	Mar. 15, '77
Mercure, Arthur.		0 27	325 Jac.-Cartier.	do	Jan. 27, '77
Marsandit, Lapierre Albina		0 25	136 German.	do	do 25, '87
Murphy, Ellen.		70 27	31 Lagauchetière	do	May 4, '84
Marchand, Auguste.		0 78	295 Dorchester.	do	Dec. 28, '87
Moulin, Jos. Hyacinthe.		1 41	86 St. Laurent.	do	Jan. 3, '87
Marsau dit Mathieu, Onésime		2 09	307 Montcalm	do	Nov. 15, '87
Maillé, Alphonsine (Mrs. J. B. Pepin).		1 28	687 St. Laurent.	do	do 5, '87
Mathurin, Céline (Mrs. C. Brunet).		11 44	229 Wolfe	do	Aug. 8, '87
Mooney, Ellen (Mrs. J. Coote).		0 05	150 Poupart	do	Sept. 21, '87
Moussette, Ambroise.		13 78	9 Labelle.	do	Jan. 10, '85
Morency, Adalbert.		0 09	863 Ste. Cath'rine	do	Nov. 29, '81
McDuff, Joseph.		1 58	701 do	do	June 5, '82
Munro, H. A.		0 15	16 Adolphus	do	Aug. 12, '82
McCall, Thomas.		3 30	202 Lagauchetière	do	Dec. 9, '85
McNicholas, Mary.		0 11	25 Marie Louise	do	May 15, '86
Meunier, Louis.		1 23	514 St. Dominiqu'e	do	Mar. 15, '87
Mousseau, Germaine.		0 25	268 Dorchester.	do	Aug. 30, '81
Mousseau, Anna.		0 25	268 do	do	do 30, '81
McKey, M. E.		3 19	193 St. Hubert	do	Dec. 5, '87
Morin, Georgina (Mrs. Mongeau)		2 49	770 Ontario.	do	Aug. 4, '85
Morin, Louis.		1 69	57 St. Urbain.	do	Nov. 5, '83
Michaud, Auguste.		0 39	479 Wolfe	do	Mar. 29, '87
Mercile, Antoine.		1 32	No address	do	Sept. 19, '87
Marien, Eulalie (Mrs. A. Brunet)		1 36	179 Panet.	do	April 25, '84
Marien, Pierre A.		0 23	653 St. André.	do	Sept. 15, '82
Muth, Theodore.		0 35	118 St. Hubert.	do	Jan. 2, '83
Meriault, Gustave.		0 11	19 Marie Louise.	do	Mar. 26, '82
Malloy, John.		1 16	9 Dorchester	do	June 21, '83
Maher, Denis F.		0 10	Maisonneuve.	do	do 7, '84
Mercier, Joseph.		5 28	496 Ste. Marie.	do	April 19, '83
Michaud, Frédéric.		3 58	387 Ontario.	do	July 18, '85
Marion, Jules.		0 11	1250 do	do	May 13, '87
Mercile, Thomas.		0 07	144 St. André.	do	Nov. 13, '85
Mazurette, J.-Bte.		4 96	429 Jac.-Cartier.	do	Oct. 6, '87
Migneault, Pierre.		0 05	Panet	do	May 7, '85
McGinn, Katie.		0 34	144 St. Denis	do	Feb. 24, '86
Mallette, Philomene (Mrs. J. Loiseau).		0 05	208 Maisonneuve	do	June 16, '85
Marceau, Malvina.		1 18	204 Mignonne.	do	April 2, '86
Marsolais, Exérine.		2 32	559 Ste. Marie.	do	Oct. 30, '86
Major, Narcisse.		0 10	124 Plessis.	do	July 20, '84
McEvinne, Anny (Mrs. W. J. Turner).		0 05	77 Maple	do	June 3, '84
Matte, Alphonse.		2 12	187 Ste. Elizabeth	do	July 11, '85
Montmarquet, Marguerite (Mrs. J. B. Renaud).		0 77	Beaudry	do	Sept. 19, '87
Malo, Urgile.		0 08	395 Visitation.	do	Jan. 11, '84
Narbonne, Eloi.		2 14	Longueuil	do	Oct. 1, '86
Naud, John.		1 40	583 Ontario.	do	do 1, '82
Nolan, Michael.		1 71	39 Craig	do	do 5, '83
Noël, Pierre.		0 25	329 Champlain.	do	June 25, '86
Normandin, Anna (Mrs. M. Bourdon).		0 55	1066 Ontario.	do	Sept. 19, '87

Carried forward

106,240 28

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		106,240 28			
Neveu, Ernest.....		1 04	203Lagauchetière	St. Catherine	April 7, '84
Neveu, Demise.....		0 21	722 Ste. Cath'rine	do	July 13, '86
Nantel, Alexina (Mr. L. Naigle).....		0 38	306 German.....	do	Sept. 23, '84
Noël, Pierre.....		0 15	321 Champlain...	do	Jan. 2, '84
Nantais, Joseph.....		3 94	264 do	do	July 27, '81
Naiglé, Emélie.....		0 05	705 Ontario.....	do	Oct. 16, '76
Nolin, Ls. G.....		0 18	117 St. André.....	do	Jan. 15, '78
Nadeau, P. V.....		0 72	221 Maisonneuve	do	Sept. 17, '83
Neveu, Demise.....		0 36	53 St. Christophe	do	July 2, '86
Napier, Henri.....		0 93	114 Durham.....	do	Dec. 11, '82
Neveu, Anna.....		0 37	St. Dominique...	do	July 26, '83
Noël, Téléphore.....		2 16	245 Wolfe.....	do	May 2, '87
Normandin, P. E.....		0 56	96 St. Hubert...	do	April 20, '87
Narbonne, Louis J. M.....		1 02	74 do	do	June 22, '82
Noël, L. H., & Co.....		0 16	362 Ontario.....	do	Nov. 29, '83
Nadeau, Charles.....		0 80	221 Maisonneuve	do	Feb. 15, '86
Nadon, Domithilde (Mrs. F. Delorme).....		9 37	87 Hypolite.....	do	Jan. 15, '87
Ouellette, Pierre.....		0 52	85½ Visitation...	do	Feb. 5, '86
Ouellette, Napoléon.....		0 33	259 Papineau Rd	do	Mar. 16, '87
Ouimet, Hectorine.....		0 45	90 St. Hubert...	do	Oct. 1, '86
Osborne, Delphis.....		0 76	St. Vincent de Paul.....	do	June 22, '87
O'Brien, Marie (Mrs. M. Leveillé).....		0 56	304 Lafontaine...	do	Dec. 9, '85
Ouimet, J. A.....		1 95	Cor. Dubord and St. Denis.....	do	Sept. 13, '82
Ouimet, Azilda (Mrs. Chapleau).....		0 09	199St. Elizabeth	do	Aug. 2, '86
O'Keef, Mary P. (Mrs. M. B. Champion).....		1 47	762St. Cath'rine	do	Nov. 2, '80
Ouimet, Wilfrid.....		1 23	229 Hypolite.....	do	Dec. 9, '87
Oisel, Francis.....		1 64	345 St. Laurent.	do	Oct. 27, '84
Pelletier, Aurélie (Mrs. Antoine Devéau).....		7 77	Champlain St.....	do	do 15, '86
Paré, Julie (Mrs. Frs. Rivet), for her son Ludger.....		31 47	314 Lafontaine..	do	Nov. 30, '85
Piché, Albert.....		12 89	No address.....	do	Aug. 22, '87
Prieur, Joseph.....		1 13	443 St. Laurent.	do	Mar. 29, '87
Potts, Bridget (Mrs. P. Henry).....		4 25	119 Amherst.....	do	Sept. 20, '80
Petit, Arthur.....		7 60	94 Ste. Elizabeth	do	Nov. 18, '84
Plamondon, Euphémie (Mrs. Hurteau).....		2 53	184 St. Denis.....	do	Oct. 26, '81
Pilon, Venant.....		1 28	68 Frontenac....	do	April 27, '87
Pellerin, Prosper.....		6 29	12 De Salaberry.	do	Dec. 23, '85
Pauquet, J. Bte.....		2 45	379 Craig.....	do	Nov. 25, '85
Papineau, Cyrille.....		3 47	175 St. André.....	do	Dec. 29, '84
Picard, Narcisse.....		0 87	391 Jac.-Cartier.	do	Aug. 19, '86
Pageau, Francis.....		1 64	153 Déséry.....	do	April 26, '86
Poissant, Angelina (Mrs. J. D. Coutlée).....		0 14	170 Montcalm...	do	do 10, '87
Pilon, Euclide.....		0 25	439 Ste. Cath'rine	do	Nov. 9, '86
Pleau, Joseph.....		0 28	181 St. Christ'phe	do	Jan. 28, '87
Pépin, Arthur.....		0 37	268 Montcalm...	do	Oct. 5, '87
Pellerin, Hector, in trust for his son Alfred.....		0 49	989 Notre-Dame.	do	Sept. 1, '87
Pépin, Georges, in trust for his nephew Georges Pépin.....		0 50	Dufferin St.....	do	Jan. 7, '87
Perreault, Marie F. (Mrs. Dr. Gervais).....		0 23	488 Mignonne...	do	do 10, '86
Petit, Joseph.....		0 22	343 Maisonneuve	do	June 13, '87
Pilon, Rosanna.....		0 13	Montcalm.....	do	Oct. 7, '84
Pelletier, J. B. O.....		0 27	do	do	Sept. 18, '83
Provost, Marguerite (Mrs. J. B. Provost).....		0 73	5 Dubord.....	do	June 13, '85
Carried forward.....		106,358 93			

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward		106,358 93			
Paquet, Henri.....		0 05	135 St. Laurent.	St. Catherine St. Branch	July 20, '83
Paquet, Malvina (Mrs. L. Dépatie)		0 77	135 Gernan.....	do	April 22, '84
Paquin, Ernestine.....		0 23	148 Wolfe.....	do	June 7, '85
Perreault, Hermenigilde.....		0 08	115 St. André.....	do	Aug. 29, '81
Petis, Edmond.....		0 50	698 Ste. Cath'rine	do	June 21, '85
Parizeau, Joseph.....		0 05	300 Mignonne.....	do	Sept. 2, '80
Pichette, Arthur.....		0 05	540 Ste. Cath'rine	do	do 30, '84
Paradis, Leandre.....		0 11	10 Brunet Lane.	do	Dec. 1, '83
Pelletier, Céline (Mrs. A. Forget).....		0 05	390 Jac.-Cartier.	do	Nov. 9, '84
Pepin, Louis.....		0 13	Longue Point.....	do	June 11, '84
Paré, Nazaire.....		0 15	431 Amherst.....	do	May 4, '83
Pelletier, Arthur.....		0 06	138 St. André.....	do	Feb. 6, '84
Paquin, Clorinde.....		0 30	38 Maisonneuve.	do	June 9, '83
Perreault, Anselme.....		0 05	248 Montcalm.....	do	April 2, '83
Perreault, Joseph B., in trust for Angelina Saunier dit Perreault.....		3 73	222 Notre-Dame.	do	Nov. 5, '87
Perreault, Azilda.....		1 23	369 Montcalm.....	do	Aug. 23, '86
Paré, Edouard.....		0 52	136 Ontario.....	do	Jan. 30, '84
Poutré, Anna (Mrs. V. S. Demers).....		0 61	224 Champlain.....	do	Aug. 13, '85
Payant, Azilda (Mrs. N. Forget).....		0 85	387½ Jac.-Cartier	do	Mar. 26, '86
Painchaud, F. H.....		1 42	100 St. Louis.....	do	Jan. 2, '85
Papineau, J. Emilie, for estate of Charlotte Gordon (Mrs. E. Papineau).....		6 31	Montréal.....	do	Dec. 6, '84
Piché, Narcisse.....		0 30	32 Maple.....	do	May 23, '85
Pigeon, Henri.....		0 12	138 Champlain.....	do	Aug. 17, '86
Perreault, Adolphe.....		1 14	175 St. Dominique	do	May 12, '87
Papineau, X. B.....		3 74	667 Craig.....	do	Jan. 16, '86
Perreault, Joseph.....		0 15	161 Dorchester.....	do	Nov. 21, '87
Phelan, Annie (Mrs. Hoolahan).....		0 61	196 Lagauchet're	do	Sept. 13, '86
Préfontaine, Napoléon.....		0 85	509 Papineau Rd.	do	Feb. 28, '80
Pelletier, Zoé (Mrs. A. Gilbeau).....		0 25	264 Wolfe.....	do	Nov. 17, '83
Picard, Adélar.....		0 05	215 Panet.....	do	April 23, '87
Provost, Marie E. (Mrs. P. Plante).....		0 75	St. Laurent.....	do	Mar. 13, '86
Pleau, J. H. A.....		0 87	47 Labelle.....	do	Jan. 5, '86
Papineau, J. G., N.P.....		1 96	32 St. Jacques.....	do	Nov. 13, '86
Phaneuf, Aléé.....		0 65	247 Jac.-Cartier.	do	Mar. 10, '82
Paradis, C. O.....		0 53	300 Ste. Cath'rine	do	Aug. 2, '82
Pepin, Azilda (Mrs. J. B. Renaud), for her daughter, Avelina.....		0 12	147 Montcalm.....	do	April 30, '77
Patenaude, Chs.....		0 74	Notre-Dame.....	do	Sept. 27, '75
Perreault, Florina.....		0 22	Cor. Mignonne & Jac.-Cartier	do	Jan. 8, '75
Perreault, Rosianne.....		0 07	Cor. Mignonne & Jac.-Cartier	do	July 8, '75
Paré and Durand.....		0 16	352 Ste. Cath'rine	do	do 23, '75
Paré, J. F. A.....		0 08	341 Ste. Cath'rine	do	Aug. 1, '76
Panneton, J. C. E.....		0 05	1 Visitation.....	do	April 1, '80
Pilon, Olivine.....		4 17	346 Mignonne.....	do	Dec. 2, '82
Paré, Ulric.....		9 83	141 Gernan.....	do	Oct. 31, '81
Perreault, M. (N.P.).....		5 13	Lagauchetière.....	do	July 18, '84
Provost, Ursule.....		3 66	Varenes.....	do	Jan. 6, '76
Prudhomme, Joseph.....		2 90	Panet St.....	do	June 9, '76
Perreault, Mathilde.....		0 54	Sherbrooke St.....	do	Nov. 23, '83
Picard, F. X.....		0 13	338 Lagauchet're	do	Dec. 1, '80
Pominville, Charles.....		0 14	168 Des Allemands.....	do	Aug. 13, '87
Provost, Azalma.....		0 02	Cor. Craig and Wolfe.....	do	Mar. 6, '80
Carried forward.....		106,416 11			

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward		106,416 11			
Provost, Charles A.		0 35	67 Sanguinet.	St. Catherine St. Branch	April 5, '76
Ponton, F. X.		0 13	182½ Jac.-Cartier	do	May 7, '80
Plante, Adeline (Mrs. Madiant).		0 10	351 do	do	Mar. 29, '80
Précourt, Alex.		1 02	302 Amherst.	do	Oct. 21, '87
Peard, Georges.		1 11	105 do	do	do 3, '76
Poirier, Zépurin.		2 79	74 Panet	do	Sept. 10, '82
Parizeau, Philomène, in trust for Céline Prévost (Mrs. J. B. Larivée).		4 32	298 Mignonne.	do	June 27, '81
Provencal, Joseph.		0 13	27 Bishop.	do	Dec. 1, '86
Prénoveau, Frs		0 10	333 Champlain.	do	Oct. 2, '86
Paquin, Samuel.		0 16	217 Wolfe	do	May 1, '83
Pilon, Emélie (Mrs. J. Proulx).		0 29	24 Dubord	do	Nov. 30, '78
Pelletier, J. L.		0 91	St. André St.	do	Dec. 7, '82
Phaneuf, Edmond.		0 07	89 Berri	do	July 23, '82
Perras, F. H.		0 05	252 Logan	do	April 2, '82
Phelan, Annie (Mrs. Hoolahan).		0 53	No address	do	Dec. 13, '85
Pelletier, Conrad.		0 77	446 Mignonne.	do	Sept. 12, '81
Pronoveau, Napoléon.		0 05	94 Maisonneuve.	do	May 21, '83
Provost, Chas. Frs.		0 05	95 St. Christophe	do	do 5, '82
Perrin, Thersile.		0 38	205 Sanguinet.	do	do 14, '83
Pichette, Napoléon.		0 51	36 St. Louis.	do	Aug. 13, '83
Pederson, John		0 20	82 St. André.	do	Sept. 24, '86
Pepin, Azilda (Mrs. J. B. Renaud), for her son Ulric.		0 43	147 Montcalm	do	Oct. 5, '80
Pepin, Azilda (Mrs. J. B. Renaud), for her son Joseph.		0 05	147 do	do	April 8, '81
Papineau, Jules		8 91	203 St. Hubert.	do	Jan. 21, '87
Pellerin, Frs.		4 58	83 Campeau	do	Nov. 17, '86
Perreault, Alphonse.		3 64	328 Amherst.	do	May 1, '86
Papineau, Hortense.		15 35	L'Assomption.	do	Jan. 20, '87
Pineault, Nazaire.		1 73	Marie Lse. Av.	do	do 16, '86
Pruneau, J. Bte		8 04	168 Ste. Elizabeth	do	June 11, '87
Payette, Adolphe.		0 79	53 Sanguinet.	do	Oct. 10, '87
Pepin, Edmond.		2 55	46 St. André.	do	Sept. 18, '80
Petit, Arthur		0 27	150½ St. Dom- inique	do	Nov. 31, '82
Parks, John		0 27	16 Bishop.	do	April 27, '84
Phelan, John		0 37	Hochelaga	do	Nov. 22, '83
Pinsonneault, Alexandre		1 24	194 St. André.	do	Aug. 23, '82
Pilotte, Clovis.		4 94	594 Ste. Mary.	do	Dec. 4, '83
Provost, Arthur		1 38	153 Ste. Elizabeth	do	Mar. 27, '85
Pepin, Elenore (Mrs. Brosseau) for her sons Auguste and Wilfrid		53 94	82 Dorchester.	do	Jan. 29, '84
Primeau, Zoé		3 24	216½ Panet	do	Oct. 8, '83
Paquet, Émérance.		0 08	No address.	do	Feb. 13, '86
Poirier, Angèle.		0 77	76 Montcalm.	do	April 22, '85
Pelletier, Joseph		4 43	182 Lagauch'tre.	do	Aug. 16, '86
Paradis, Eulalie (Mrs. Tanguay)		0 05	10 Panet.	do	Dec. 14, '84
Potvin, Alfred		3 62	41 Visitation	do	do 28, '85
Provost, P., in trust for Marie Louise Rivet		65 77	No address	do	Sept. 13, '83
Perreault, Jeanne		2 63	235 Lagauch'tre.	do	Dec. 16, '82
Provost, Adeline (Mrs. Higgins).		2 27	14 Laberge	do	Aug. 23, '82
Poliquin, Philomène		1 77	248½ Amherst.	do	Nov. 27, '85
Parent, Aubert		0 31	No address.	do	Feb. 27, '83
Priseau, Ernestine		0 47	St. Scholastique.	do	July 27, '83
Perreault, Philomène (Mrs. F. Boismenu)		0 53	213 Amherst.	do	Jan. 26, '84
Carried forward		106,624 55			

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		106,624 55			
Paquet, Celina (Mrs. M. Bourgeois).....		0 29	Visitation.....	St. Catherine St. Branch.	Feb. 29, '84 Nov. 29, '83
Paladeau, Olivine.....		0 28	Plessis.....	do	Oct. 29, '83
Privost, Napoléon.....		0 05	34 Logan.....	do	April 9, '87
Plamondon, Hilaire.....		1 41	926 Ste. Cath'rine	do	Dec. 6, '86
Provancher, Uldéric.....		0 08	116 Désiry.....	do	June 1, '85
Pilow, J. D. E.....		0 54	Vaudreuil.....	do	May 18, '85
Patrice, Cordélia (Mrs. C. Cyr).....		0 25	49 Ste. Rose.....	do	Oct. 7, '87
Pepin, Maria.....		0 30	175 Montcalm.....	do	May 12, '84
Papineau, C. F., in trust for Gabriëlle St. Julien.....		10 97	70 Berri.....	do	do 26, '85
Payette, Napoléon.....		0 14	190 Sanguniet.....	do	Sept. 23, '84
Paquette, Onésime.....		0 46	G. Hypolite St.....	do	May 11, '82
Quintal, Julie (Mrs. P. Asselin).....		0 42	553 Ste. Mary.....	do	June 30, '86
Quintal, Adonai.....		11 90	Montreal.....	do	July 29, '87
Quenneville, Alexis.....		0 41	5 Boyer.....	do	Dec. 10, '87
Renaud, L. N.....		2 82	191 Dorchester.....	do	Oct. 30, '85
Richard, Alphonse.....		2 88	104 Amherst.....	do	Nov. 30, '86
Rousseau, Charles.....		1 15	Hochelaga.....	do	Jan. 26, '87
Racicot, Chs. G.....		0 09	295 Amherst.....	do	Dec. 12, '87
Richelieu, Dianna.....		0 61	251 Visitation.....	do	Aug. 9, '87
Robitaille, Godias.....		0 05	162 do.....	do	Dec. 3, '85
Rivet, Catherine (Widow L. Deslauriers)		5 21	68 Panet.....	do	May 20, '83
Renaud, Louis.....		1 49	408 do.....	do	do 21, '87
Robert, Ernest.....		0 09	Vigér Market.....	do	April 11, '85
Racicot, Napoléon.....		0 55	195 Visitation.....	do	Nov. 23, '87
Rochon, Ida.....		0 24	284 Plessis.....	do	Oct. 12, '87
Raymond, Malvina (Mrs. J. P. Poitras)		0 72	Mignonne St.....	do	April 2, '87
Royal, Wilfred.....		0 17	20 St. Con'st Lane	do	Mar. 9, '87
Riel, Napoléon.....		0 22	Cor. M.-Anne & St. Dom'que.....	do	May 20, '86
Racette, Elodie.....		0 30	40 Berard.....	do	June 12, '86
Roy, Adolphe.....		0 63	513 Mignonne.....	do	Jan. 3, '87
Riel, Frank.....		0 06	91 Maisonneuve.....	do	Feb. 4, '87
Rivard, Amanda (M. U. Thibodeau).....		0 24	231 Amherst.....	do	Nov. 20, '86
Robert, Louis.....		0 25	398 Champlain.....	do	Oct. 3, '85
Renaud, Adhémair.....		0 43	442 Ste. Cath'rine	do	do 3, '87
Robin dit Lapointe, Annie (Mrs. Jean Piché).....		0 38	188½ Cadieux.....	do	July 14, '8
Renaud, Louis.....		0 27	259½ Wolfe.....	do	Aug. 21, '83
Roch, Samuel.....		0 11	422 Ontario.....	do	Oct. 22, '84
Rose, Aglaé.....		0 28	473 do.....	do	July 24, '85
Roulé, Augustin.....		0 15	311 Montcalm.....	do	June 11, '83
Rolland, Ovilla.....		0 24	228 do.....	do	Jan. 11, '83
Richer, Domithilde.....		0 19	219 Cadieux.....	do	do 6, '86
Renaud, Edouard.....		0 41	Ste. Elizabeth St.....	do	Nov. 22, '84
Richard, Ludger.....		2 83	99 St. Louis.....	do	Feb. 4, '84
Rose, Harlette Louisa.....		0 69	452 Mignonne.....	do	Jan. 27, '80
Robert, Alexis.....		0 16	15 Rousseau.....	do	Nov. 10, '84
Renaud, Armand.....		2 51	299 Amherst.....	do	May 25, '85
Reading, James B.....		1 26	308 St. André.....	do	do 6, '86
Rouseau, Catherine (widow Mouscette)		0 20	50 Wolfe.....	do	Nov. 16, '81
Robillard, J. J. A.....		0 25	4 St. Justin.....	do	Aug. 13, '86
Roy, Joseph.....		0 85	416 Plessis.....	do	May 21, '87
Racine, Alfred.....		0 25	169 Laganchet're	do	Aug. 4, '84
Ritcher, James.....		0 59	151 Plessis.....	do	Nov. 22, '80
Rafferty, John.....		0 99	250 Mignonne.....	do	June 27, '83
Rouleau, Sophie.....		1 74	110 Drolet.....	do	
Carried forward.....		106,684 60			

a Payable when of age.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		106,684 60			
Racicot, Z., Rev.....		1 78	Bishop's Palace.	St. Catherine	Jan. 26, '86
Raymond, Alfred.....		0 31	51 St. Christophe	do	Mar. 10, '82
Richer, Olive (Mrs. Jos. Guy).....		0 23	367 Jac.-Cartier.	do	Dec. 15, '79
Roch, Elizabeth.....		1 12	252 do	do	July 9, '79
Rousseau, Joseph.....		0 29	45 Labelle.	do	Aug. 10, '79
Raymond, Joseph.....		0 29	Cor. Campeau and Lagauche- tière	do	April 1, '77
Rochary, Mary Lse. (Mrs. Arcand).....		0 84	334 Jac.-Cartier.	do	Dec. 6, '81
Renaud, Angéline.....		0 10	147 Montcalm.	do	Aug. 1, '81
Robert, Rose (Mrs. A. Trudel).....		2 83	369 Wolfe	do	Sept. 12, '83
Robert, Joseph.....		3 27	589 Ste. Cather'e	do	Oct. 2, '79
Richard, Blanche (Mrs. F. Sénécal).....		2 30	85 St. Denis.	do	Sept. 28, '86
Robert Augustin, for his son Henri.....		2 29	375 Ste. Cather'e	do	Nov. 15, '87
Riopel, Didace.....		0 89	284 Wolfe.	do	Oct. 22, '84
Ratelle, Adalma.....		0 06	325 Seaton.	do	June 1, '80
Rondeau, Rosa.....		0 05	162 Amherst	do	May 21, '77
Racette, Philomène.....		0 25	German St.....	do	April 19, '80
Riopel, Theodule.....		0 73	263 Champlain	do	Oct. 11, '80
Roy, Delphis.....		0 05	511 Mignonne.	do	Mar. 12, '80
Rientard, F.....		0 07	Amherst.....	do	Nov. 25, '87
Rousseau, Mary (Mrs. H. Duley).....		9 24	49 St. André....	do	Jan. 7, '76
Racette, V. J.....		0 05	346 Jac. Cartier.	do	July 29, '80
Raymond, Louise (Mrs. Toussaint Perreault).....		0 44	Ste. Elizabeth....	do	Jan. 19, '85
Racette, Delina (Mrs. W. Beauchamp).....		0 10	Montcalm.....	do	May 30, '79
Rousseau, Eliza.....		0 25	41 Visitation....	do	Oct. 21, '78
Renaud, Ovila.....		0 06	242 Sanguinet....	do	April 22, '83
Roy, Alphonsine (Mrs. R. Dumas).....		1 24	St. Jos. Asylum.	do	June 16, '82
Robert, J. Alex.....		0 98	122 Wolfe.....	do	Oct. 6, '82
Racette, E. G.....		0 25	134 German.....	do	May 30, '82
Rivct, Émélie (Mrs. Lamarche).....		0 51	116 Amherst....	do	do 2, '82
Roy, Paul.....		0 51	421 Ontario.....	do	Feb. 28, '85
Ricard, Adolphe.....		0 07	676 Ste. Cath'rine	do	Aug. 14, '77
Renaud, Almanzar.....		0 07	442 do.....	do	Dec. 6, '78
Robitaille, Israël.....		0 21	19 Marie Louise.	do	Nov. 22, '86
Riopel, F.....		6 91	L'Épiphanie.....	do	Oct. 28, '84
Resther, J. Bte.....		8 79	807 Ste. Cath'rine	do	Nov. 22, '81
Ratelle, Eugène.....		2 00	1886 do.....	do	do 22, '87
Raveau, Damase.....		2 18	618 do.....	do	Aug. 4, '87
Routhier, Charles.....		0 08	134 Visitation....	do	Dec. 22, '81
Renaud, Almanzar.....		0 19	249 Mignonne....	do	April 11, '83
Racette, Margte.....		0 05	— Plessis St....	do	Oct. 28, '82
Robillard, Sarah.....		0 83	— Panet St.....	do	Nov. 18, '85
Rheaume, Sophie (Mrs. W. Ratelle).....		1 02	341 Wolfe.....	do	do 7, '87
Ringuette, Louise.....		0 16	29 St. André....	do	Mar. 25, '84
Rondeau, Rose (Mrs. J. Watier).....		1 39	325 Jac.-Cartier.	do	June 6, '84
Richer, Camille.....		0 26	250½ Mignonne..	do	Dec. 2, '85
Roy, J.-Bte.....		0 08	Cor. Plessis and Logan.....	do	Oct. 5, '83
Rousseau, Marie (Widow T. Benard).....		0 28	No address.....	do	May 11, '83
Rotelle, Adelma.....		0 45	do.....	do	June 18, '83
Roberge, Napoleon.....		0 71	391 Ste. Marie..	do	Dec. 15, '83
Roy, Desanges.....		0 14	57 Campeau.....	do	April 28, '83
Rochon, Anna.....		0 05	Maisonneuve....	do	July 25, '84
Renaud, Julienne.....		33 26	1 Mile End.....	do	April 19, '83
Roy, Francis.....		0 81	Riv. des Prairies	do	July 3, '85
Carried forward.....		106,775 97			

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 6 years and over. Dividendes impayés pendant 6 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		106,775 97			
Rousseau, J. O.....		2 47	36 St. André.....	St. Catherine St. Branch	Jan. 13, '85
Rochon, Jean.....		0 14	211 St. Christophe.....	do	May 11, '84
Rodrigue, Maxime.....		0 47	St. Scholastique.....	do	Aug. 9, '86
Renaud, Henri.....		0 64	152 Plessis.....	do	July 12, '84
Racicot, N. Candide.....		0 34	Boucherville.....	do	June 11, '85
Renaud, Narcisse.....		0 05	Longue Pointe.....	do	do 17, '84
Stuart, Richard H.....		8 84	Petite Côte.....	do	Nov. 27, '84
Smith, Chas. F.....		18 32	103 St. Hubert.....	do	Mar. 15, '86
Sandeland, William.....		1 82	1233 N. Dame.....	do	June 14, '87
Slicer, Amanda (Widow C. Bourdon).....		2 11	431 Plessis.....	do	Oct. 24, '84
Sorgius, Georges.....		14 02	262 Beaudry.....	do	Sept. 27, '84
Scott, Annie.....		4 75	10 Papineau Sq.....	do	Jan. 2, '83
Sarault, Charlès.....		0 10	5 Léon XIII.....	do	June 2, '87
Sevigny, Alphonsine (Mrs. A. Rochon).....		0 71	270 Plessis.....	do	Dec. 12, '87
Steben, Louis.....		0 10	314 Beaudry.....	do	Aug. 9, '83
Sullivan, Daniel.....		0 22	48 Herminé.....	do	Jan. 24, '84
Surprenant, Ferdinand.....		0 53	Sydenham St.....	do	May 9, '83
Senécal, A. E.....		0 34	333 Montcalm.....	do	Mar. 11, '82
Sloan, Georges.....		0 78	244 St. André.....	do	Nov. 19, '80
Stuart, William.....		2 10	Petite Côte.....	do	June 12, '82
Schiller, Etienne.....		0 51	Longue Pointe.....	do	Mar. 24, '86
Sicard, Jos. D.....		0 24	25 St. André Lane.....	do	Dec. 11, '84
Sauvage, B.....		0 09	St. Jean, P. Q.....	do	Aug. 26, '83
Sicard, Philias.....		0 89	331 Logan.....	do	Nov. 4, '86
Seur, Marie Hypolite, for Olivier Lorrion.....		0 50	Asile de la Providence.....	do	April 6, '86
Seur, Marie Hypolite, for Philomène Beaudoin.....		0 25	do.....	do	do 6, '86
Seur, Marie Hypolite, for Maximilienne Hebert.....		0 25	do.....	do	do 6, '86
Seur, Marie Hypolite, for Melina Lepailleur.....		0 25	do.....	do	do 6, '86
Seur, Marie Hypolite, for Albina Daniel.....		0 25	do.....	do	do 6, '86
Seur, Marie Hypolite, for Herminie Bonnet.....		0 25	do.....	do	do 6, '86
Sauvé, Godfroy.....		0 15	245 Visitation.....	do	May 21, '80
Savariat, Marie L. (Mrs. H. Lussier).....		1 32	412 Ontario.....	do	April 19, '87
Simard, E. G., N.P.....		1 68	69 St. Hubert.....	do	Oct. 11, '84
Senécal, Chs. A.....		0 65	Mignonne St.....	do	Sept. 17, '81
Seur, Frs. Xavier.....		1 68	Hosp. St. Joseph.....	do	Nov. 14, '84
Sauvé, Israël.....		0 55	35 Jac. Cartier Sq.....	do	Aug. 2, '79
Slattery, John.....		145 07	106 Papineau.....	do	Oct. 19, '86
Society of St. Vincent de Paul, St. Bridgit's parish.....		8 26	Montreal.....	do	May 22, '85
Sarasin, Philomène.....		1 74	Lachine.....	do	July 21, '87
Seur, Hypolite, for Maur. Bazinet.....		5 33	Asile de la Providence.....	do	April 6, '86
Seur, Hypolite, for Louisa Jodoin.....		2 29	do.....	do	do 6, '86
Scott, Mary, in trust for her sister Elizabeth.....		6 63	7 Papineau.....	do	May 10, '84
Sicard, Christine E. (Mrs. A. A. Wilson), for her grand-daughter, Mary Christine Cornellier.....		5 82	27 St. Denis.....	do	Oct. 10, '87
Semper, Hermine (Mrs. A. Montreuil).....		4 64	361 Wolfe.....	do	do 31, '87
Senécal, Euphrasie (Mrs. R. Cornellier).....		16 81	294 Amherst.....	do	Sept. 11, '86
Carried forward.....		1107,040 92			

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	¢ cts.	\$ cts.			
Brought forward.....		107,040 92			
Seguin, Benjamin.....		0 57	261 St Dominique	St. Catherine St. Branch.	July 13, '83
Senécal, Louis.....		0 05	314 Plessis.....	do	Jan. 22, '85
Sullivan, Daniel.....		0 69	146 St. Urbain.....	do	April 3, '82
Section des Peintres.....		0 76	Montreal.....	do	July 12, '83
Seguin, Adolphe.....		8 50	304 Montcalm.....	do	April 28, '85
Sanders, Albert.....		18 14	101 Vitré.....	do	Sept. 20, '86
Salfranque, Clément.....		1 42	232 Frontenac.....	do	April 9, '86
Silvain, Louis.....		0 46	195 Plessis.....	do	Mar. 5, '87
Stephens, Mary Jane.....		2 87	335 Amherst.....	do	May 13, '87
Sicard, Christine (Mrs. A. Wilson) for Mary Margt. Cornellier.....		18 68	66 St. Denis.....	do	Oct. 8, '87
Serpelière, Jeanne.....		414 69	351 Papineau.....	do	Dec. 17, '87
Société Française d'Hygiène.....		1 25	Montreal.....	do	July 8, '87
Sicard, J.-Bte.....		1 54	156 St. André.....	do	May 6, '84
Seur, Marie Hypolite, for Eugénie Demeis.....		0 84	Joliette.....	do	Feb. 6, '86
Seur Marie Hypolite, in trust for Delima Deslonchamps.....		0 84	do.....	do	do 6, '86
Seur Marie Hypolite, in trust for Agnès Trudeau.....		0 84	do.....	do	do 6, '86
St. Pierre, Henri.....		1 53	184½ Dorchester.....	do	July 18, '83
St. Charles, Eugène.....		1 38	Ste. Catherine.....	do	April 13, '81
St. Jean, Paul A.....		0 05	13 St. André.....	do	Feb. 14, '87
St. Hilaire, Cléophas.....		1 30	286 Sanguinet.....	do	May 27, '82
St. Brigid, Fabrique de.....		0 74	Montreal.....	do	Jan. 5, '86
St. Jean, Cléophas.....		0 87	81 Cadieux.....	do	May 26, '84
St. Louis, L. A.....		0 14	466½ Mignonne.....	do	Feb. 3, '86
St. Pierre, Lea.....		0 40	907 N.-Dame.....	do	Jan. 28, '87
St. Jean, Henri.....		0 25	98½ Wolfe.....	do	Feb. 28, '81
St. Pierre, Fortunat.....		0 11	142 Dorchester.....	do	Dec. 29, '83
St. Pierre, Louis.....		0 51	151 St. Chris'phe.....	do	June 16, '85
St. Onge, Charles.....		0 05	162 Denis.....	do	July 16, '84
St. Marie, Céline (Mrs. B. Pepin).....		0 93	360 Ste. Cath'rine.....	do	May 18, '81
St. Jean, Sophie (Mrs. F. Trudeau).....		2 24	Mathieu Lane.....	do	Oct. 4, '87
St. Georges, Napoléon.....		0 05	167 Montcalm.....	do	Sept. 26, '81
St. Jean-Baptiste Club.....		1 10	617 Ste. Cath'rine.....	do	July 15, '80
St. Armand, Charles.....		4 01	193 German.....	do	Oct. 20, '83
St. Charles, Aurélie (Mrs. L. Durand).....		3 20	257 Amherst.....	do	Mar. 2, '85
St. Jean-Baptiste, Cercle.....		0 16	Montreal.....	do	do 8, '78
St. Amour, Euclide.....		0 05	296½ Mignonne.....	do	June 2, '88
St. Amour and Co.....		0 18	Valleyfield.....	do	Jan. 9, '80
St. Louis, Napoléon.....		0 23	275 German.....	do	do 9, '84
St. Hilaire, Edmond.....		0 25	54 Busby Lane.....	do	Aug. 27, '84
St. Louis de Gonzague, Pensionnat.....		7 51	Montreal.....	do	April 28, '81
Ste. Bridgide, Fabrique de.....		11 88	do.....	do	July 15, '87
St. Armand, Chs.....		3 69	188 German.....	do	Jan. 22, '83
St. Michel, Rosario.....		0 10	726 Ste. Cath'rine.....	do	Feb. 16, '83
St. Yves, Antoine.....		0 21	330 S. Dom'que.....	do	May 13, '85
St. Georges, Sophie (Mrs. Wm. Wall).....		1 66	Hochelega.....	do	Jan. 14, '82
St. Amour, Félix, fils.....		1 17	St. J.-Bte. Vil.....	do	do 25, '87
St. Jean, Hilaire.....		0 18	Papineau Road.....	do	Feb. 9, '83
St. Germain, Auguste.....		0 91	443 Ste. Cath'rine.....	do	June 5, '83
St. Hilaire, Eugénie.....		0 28	216 St. André.....	do	May 21, '85
St. Germain, Mathias, for his son Georges.....		0 17	Plessis.....	do	Sept. 24, '85
St. Laurent, Séverine.....		0 71	26 St. Christophe.....	do	Nov. 19, '84
St. Charles, Napoléon.....		0 10	206 St. Constant.....	do	Feb. 15, '86
Carried forward.....		107,561 36			

Unpaid Dividends.

Montreal City and District Savings Banks—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward		107,561 36			
St. Cyr, Herminie (Mrs. C. Robillard).		4 30	545 Ste. Cath'rine	St. Catherine St. Branch.	Dec. 26, '85
St. Jean, Philomène		7 06	114 Champlain	do	Mar. 18, '85
Tardif, Samuel		1 31	5 Lagauchetière	do	Dec. 7, '85
Thineaus, Exilda (Mrs. J. A. Sanders)..		5 90	1410 Ontario	do	Jan. 18, '87
Tellier dit Lafortune, Urgèle		1 47	340 Fullum	do	Mar. 10, '86
Thibault, Médéric		4 16	187 Maisonneuve	do	Oct. 12, '87
Tessier, Hilaire		3 94	St. Leonard	do	Aug. 27, '86
Trempe, Emma (Mrs. C. G. Grenier)		10 28	724 Ste. Cath'rine	do	Nov. 25, '86
Thouin, Julienne (Mrs. B. Lafranchise)		1 93	14 Dufresne	do	June 30, '83
Turcot, Amélia (Mrs. O. Giguère)		1 63	284 St. Laurent	do	Oct. 2, '85
Tassé, Mrs. Judith (Ed. Guilbeault)		0 85	Côte St. Michel	do	April 1, '87
Tellier dit Lafortune Sophie (widow N. Allaire)		0 10	293 Plessis	do	Feb. 14, '87
Trempe, Albert		1 19	175c St. André	do	Jan. 15, '87
Trempe, Marie (Mrs. N. Belanger)		1 31	— Californie	do	do 16, '85
Therrien, Aurelie (widow X. Racicot)		0 10	255 Maisonneuve	do	Feb. 22, '86
Tester, James		0 05	28 St. Justin	do	Dec. 10, '86
Trudel, Gléphire		0 85	110 St. Hubert	do	Sept. 2, '86
Tanguay, Joseph		0 06	— Suzan St	do	Mar. 26, '84
Trudeau, François		0 38	75 Visitation	do	June 4, '82
Tétrault, Albert		0 25	225 Beaudry	do	Dec. 6, '80
Toutant, Joseph		0 05	191 Amherst	do	Sept. 12, '81
Turcot, Marie Louise		0 53	53 Jac. Cartier	do	Mar. 20, '81
Theoret, Albina (Mrs. H. A. Demers)		6 55	248 St. Hubert	do	Dec. 24, '83
Trepanier, Edouard		0 08	— Shaw St	do	Jan. 17, '84
Thouin, Charles		0 21	195 Panet	do	April 4, '84
Trottier, Maxime		0 30	223 Hypolite	do	Aug. 28, '84
Tougas, Joseph		0 55	440 Montcalm	do	July 11, '83
Tassé, Anthime		0 05	— Notre-Dame	do	Jan. 23, '83
Tourville, David		0 16	311 Logan	do	do 3, '87
Touzin, F. X		0 32	460 Beaudry	do	July 29, '85
Touzin, Liboire		3 78	156 Visitation	do	Mar. 12, '86
Thouin, J.-Bte		1 26	21 Marie Louise	do	Oct. 13, '84
Thibodeau, Alphonse		0 10	394 Ste. Mary	do	Dec. 4, '84
Thomas, David		0 29	Cor. Wolfe and Ste. Catherine	do	do 28, '74
Therrien, Edmond		3 16	St. H. Mascouche	do	Sept. 6, '82
Tardif, Joseph		0 25	St. Peter Lane	do	Nov. 30, '85
Tessier, Alexandrina (Mrs. Lanthier)		0 90	St. André	do	do 5, '84
Thouin, Geneviève		0 68	169 Panet	do	April 21, '87
Thompson, Toussaint		0 61	279 St. Hubert	do	Dec. 27, '87
Tourville, Chas. M.		0 48	708 Ste. Cath'rine	do	do 20, '87
Turcotte, W		0 62	337 Ambert	do	do 10, '78
Tessier, Alexandria (Mrs. Lanthier) for Françoise		7 49	61 Montcalm	do	May 29, '85
Turcotte, Isidore		0 40	24 St. Philippe	do	Aug. 14, '88
Thibodeau, J. O. A		0 31	94 Maple	do	do 29, '85
Turcotte, Auguste		0 07	226 Montcalm	do	Feb. 24, '87
Tisdale, Omas		1 09	St. Ch. Lachenaie	do	Oct. 2, '86
Tessier, Alexandrina (Mrs. Lanthier) for Dina Castonguay		2 32	St. André	do	April 6, '86
Thérien, Emerande (Mrs. A. Richard)		0 47	534 Ste. Marie	do	Nov. 2, '86
Taylor, Kate		0 72	157 Papineau	do	do 29, '86
Turnelle, Aubeline (Mrs. H. Lafortune)		0 39	353 Wolfe	do	April 20, '86
aTardif, Edouard Mineur		6 22	No address	do	June 20, '85
Carried forward		107,648 89			

a Payable when of age.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	¢	¢			
Brought forward		107,648 89			
Thibert, Emélie (widow O. Gaume).....		0 45	487 Wolfe	St. Catherine St. Branch	July 12, '84
Tourangeau, Hermeline.....		0 68	236½ Montcalm.....	do	Dec. 18, '82
Turcot, Napoléon.....		1 45	612 Ste. Marie.....	do	Aug. 13, '83
Trépanier, Alphonse.....		0 09	333 Ste. Cath'rine.....	do	June 13, '83
Tetrault, Rosalie (widow M. Desmarais).....		0 74	Lafontaine.....	do	Dec. 1, '83
Tourangeau, Edouard.....		0 05	259 St. Dominiq.....	do	Nov. 20, '86
Union des Commis Epiciers.....		1 52	Montreal.....	do	July 7, '82
Union des Coupeurs de cuir.....		3 88	do.....	do	Oct. 1, '83
Varette, Louise (Mrs. E. Ferland).....		27 78	67½ Campeau.....	do	April 8, '87
Vigeant, Theodore.....		0 05	1199 Ontario.....	do	Jan. 22, '87
Valois, Raoul.....		2 12	29 Houle.....	do	Aug. 22, '82
Vaudry, Arthur.....		0 86	456 Ontario.....	do	Nov. 4, '84
Viau, Ovíla.....		0 10	Côte St. Louis.....	do	Dec. 27, '84
Viau, Leonise (Mrs. Chamberland).....		0 40	309 Wolfe.....	do	Nov. 28, '85
Valiers, Edouard de.....		0 50	21 Amherst.....	do	June 7, '87
Venne, Hormidas.....		0 25	305 Lafontaine.....	do	Jan. 2, '87
Viziard, Joseph.....		0 54	1273 N.-Dame.....	do	April 25, '87
Vincent, Mathilde.....		2 49	564 Ste. Cath'rine.....	do	Jan. 17, '81
Vizeau, Wilfred.....		0 13	Panet and Larri vière.....	do	Nov. 15, '81
Vezina, Délia.....		0 30	560 Mignonne.....	do	July 3, '85
Vezina, Henriette (widow J. Brunet).....		0 13	229 Wolfe.....	do	Jan. 4, '84
Valade, Marie (Mrs. A. Martineau).....		0 04	Montcalm St.....	do	do 17, '84
Varin, Laura (Mrs. O. Poirier).....		0 37	40 St. Jacques.....	do	Dec. 21, '83
Vary, Siphora.....		0 36	806 Ste. Cath'rine.....	do	Feb. 5, '84
Vaillancourt, Joseph.....		0 09	16 Ste. Julie.....	do	May 14, '87
Valiquet, Napoléon.....		0 17	360 Durham.....	do	Dec. 11, '82
Valade, Jos.....		0 10	18 Boyer.....	do	Jan. 2, '86
Valois, M. F. E.....		0 07	726 Ste. Cath'rine.....	do	Mar. 9, '83
Vinet, Emile.....		0 09	80 Berri.....	do	Feb. 5, '86
Vaillancourt, Ludger.....		0 14	Lachenaie.....	do	Jan. 7, '84
Vezina, H.....		1 62	164 St. Constant.....	do	Feb. 25, '81
Vernonneau, Henri.....		0 08	Cor. Jac.-Cartier and Ontario.....	do	Jan. 4, '77
Veronneau, Elizabeth.....		0 05	do.....	do	do 14, '77
Vital, Alphonse.....		0 12	231 St. Charles Borromé.....	do	Mar. 19, '77
Valiquette, Philomène (Mrs. O. Bernard).....		0 10	258 Champlain.....	do	April 24, '84
Vézina, Aug.....		1 35	326 Jac.-Cartier.....	do	Mar. 17, '81
Verreau, Charles.....		0 41	148 Champlain.....	do	May 10, '86
Vigeant, Elodie.....		1 87	183 St. Hubert.....	do	Sept. 6, '82
Vézina, Denise (Mrs. P. Brien).....		2 91	67 Maple.....	do	June 4, '87
Vaillant, Marguerite (widow J. Boisjolie).....		3 68	107 Plessis.....	do	Oct. 4, '83
Viger, Rev. C. F.....		0 32	St. M. Salomé, Montcalm(city).....	do	April 25, '87
Viger, Marguerite (Mrs. R. Viau).....		1 53	880 Ste. Cath'rine.....	do	July 27, '85
Vaillancourt, Alphonse J.....		1 12	230 J.-Cartier.....	do	Jan. 21, '85
Veronneau, Dosithee.....		188 49	420 Plessis.....	do	Sept. 9, '86
Villeneuve, Utalie (Mrs. S. Girard).....		0 27	38 Frontenac.....	do	May 10, '84
Yale, Arthur.....		0 05	170 Wolfe.....	do	April 25, '79
Young, W. H. Dion.....		16 51	1694 N.-Dame.....	do	Feb. 8, '87
Whelan, Thomas F.....		1 21	236 Amherst.....	do	Mar. 23, '80
Wolfe, Charles.....		0 45	383 Ste. Cath'rine.....	do	Dec. 5, '86
Watson, Meline (widow A. St. Charles).....		0 10	48 St. André.....	do	Feb. 12, '81
Wait, C. A.....		1 56	277 Visitation.....	do	June 30, '84
Whelan, Héline (Mrs. D. Whelan).....		1 13	151 Lagauch'tière.....	do	Dec. 23, '82
William, Emery.....		0 25	50 St. André.....	do	April 26, '80
Carried forward.....		107,920 01			

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward.....		107,920 01			
Walsh, Marguerite.....		0 13	St. Brigit's Home	St. Catherine St. Branch	Feb. 7, '79
Wilhelmy, Sophranie (Mrs. J. Monti).....	243 37		396 Montcalm...	do	July 4, '84
Wilcot, André.....	80 72		286 Beaudry	do	Jan. 14, '80
Wilhelmy, Sophranie (Mrs. J. Monti).....	151 93		387 1/2 Montcalm...	do	May 13, '86
Wash, Michael.....	0 61		20 Shaw	do	Mar. 2, '83
Wilson, Alex.....	0 05		145 Maisonneuve	do	Aug. 1, '83
Wolfe, J. Bte.....	0 05		215 Lofontaine...	do	Sept. 4, '83
Watson, Thomas.....	0 53		45 St. Urbain...	Head Office.	Jan. 4, '81
Wells, Fred. G.....	0 29		Montreal.	do	Aug. 10, '81
Watson, Robert M.....	0 16		St. Lambert	do	April 29, '81
Walbank, R. T.....	0 25		87 Union Ave...	do	do 12, '82
Webster, Rev. Richard.....	0 45		Longueuil	do	May 22, '78
Wynn, Maria (Mrs. J. Paxton).....	0 32		Montreal.	do	June 9, '81
Ward, Henry H.....	0 04		67 McGill Coll. Avenue.	do	April 27, '86
Whitehead, Wm.....	0 30		118 St. Frs.-Xav.	do	Mar. 3, '83
Wilson, Cora Bell.....	0 18		Montreal.....	do	April 23, '85
Warren, Mary Ann (Mrs. Warren).....	0 21		201 Cadiéux.....	do	June 24, '82
Wall, William.....	0 40		Dorchester.....	do	Jan. 29, '78
Whittaker, Gertie.....	0 15		Côte St. Antoine	do	Feb. 18, '82
Walsh, Edward J.....	0 40		Montreal.....	do	Mar. 31, '80
Weilbrenner, Eliza (Mrs. N. Lacroix).....	0 39		do	do	July 14, '75
Workman, Mark.....	0 10		32 St. Lawrence.	do	Jan. 8, '84
Wood, J. B., in trust for A. B. Wood.....	0 63		712 Craig.....	do	Nov. 15, '85
Wheeler, Jennie (Mrs. G. A. Piché).....	0 43		228 Seigneurs.....	do	April 9, '85
Workman, F. A.....	0 19		Montreal.....	do	Jan. 27, '82
Wilkinson, William.....	0 34		Pt. St. Charles.....	do	Dec. 29, '84
Adams, Jeannet (Mrs. G. Clark).....	2 09		Côte St. Luc.....	West Branch	April 1, '87
Archambault, Félix.....	2 66		435 St. Joseph.....	do	Dec. 18, '78
Archambault, Alfred.....	1 69		do	do	Oct. 5, '75
Allaire, Norbert.....	0 83		207 Aqueduct.....	do	April 6, '80
Allard, Thomas.....	0 05		St. Henry.....	do	Feb. 26, '79
Amyot, Alexandre.....	0 69		323 St. Joseph.....	do	May 6, '84
Auger, François.....	0 12		684 Bonaventure	do	July 22, '79
Auger, Stanislas.....	0 49		410 St. Antoine.	do	June 7, '79
Aumond, Didace.....	0 13		100 Labonte	do	Mar. 8, '79
André, Eugénie.....	0 25		32 Mountain	do	do 13, '82
Aubertin, Louise (Mrs. F. X. Savariat).....	0 60		666 St. Joseph.....	do	June 30, '82
Achim, Elmiere.....	0 38		St. Henry.....	do	May 22, '82
Adams, Joseph.....	0 87		2324 Notre-Dame	do	do 3, '86
Anderson, John.....	0 39		123 Vitre	do	June 30, '83
Adams, Delia.....	0 24		Royal Lane.....	do	Jan. 4, '85
Anderson, David.....	0 94		St. Joseph.....	do	June 5, '84
Allan, Anna.....	0 05		1 Little St. Ant'e	do	May 20, '85
Alexander, Jane (Mrs. T. Edwards).....	0 28		94 St. Antoine...	do	Aug. 8, '84
Aubry, Marie.....	0 35		St. Lawrence Hall.....	do	May 30, '84
Archambault, Onézime.....	0 51		Versailles.....	do	April 28, '83
Allard, J. B.....	0 51		do	do	July 27, '84
Achim, Lizzie.....	0 05		303 St. Joseph...	do	May 5, '87
Allaire, Doriméne.....	0 05		713 Bonaventure	do	Jan. 17, '87
Aubin, Lydia (Mrs. A. Leblanc).....	0 21		St. Joseph.....	do	Mar. 2, '87
Anderson, James G.....	0 05		35 Metcalfe.	do	Dec. 5, '87
Aubry, Séraphin.....	1 42		477 Lagachét're	do	April 2, '84
Audette, Amédé.....	0 62		717 Albert.....	do	Mar. 29, '84
Ayeur, Louis.....	0 06		do	do	Oct. 7, '87
Aubin, Nazaire.....	0 24		64 Barré.....	do	Aug. 3, '85
Carried forward.....		108,419 45			

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward		108,419 45			
Achim, Zotique		3 87		West Branch	Nov. 15, '87
Artaud, Joseph		0 74	157 Aqueduct	do	Dec. 30, '86
Aumais, Pierre		0 29	2 Monette Lane	do	do 2, '85
Allaire, Jos.		0 17	Ste. Lucie	do	do 18, '86
Adams, Robert		0 52	163 Delisle	do	April 26, '87
Archambault, Jules		0 04	St. Lin.	do	Aug. 2, '87
André, Edouard		0 50	32 Mountain	do	Sept. 16, '84
Aubin, George		1 55		do	Jan. 20, '85
Aubin, Norbert		0 32	2719 Notre-Dame	do	Nov. 20, '84
Archambault, Cordelia (Mrs. C. Gobeille)		0 33	Barré St.	do	Dec. 22, '84
Adams, David		0 50	555 William	do	Nov. 10, '84
Alloway, Johnston, in trust for surgical fund Montreal Dispensary		1 51	Montreal	do	June 23, '86
Aubertin, Marie Emelie (Mrs. E. Belanger)		0 08		do	May 8, '86
Archambault, Tancrede		0 04	Blue Bonnets	do	Oct. 20, '87
Archambault, Athala		0 05	do	do	Nov. 24, '86
Arnoldi, Charles		0 05	Pointe Claire	do	Jan. 5, '87
Aubertin, Albertine		0 41	97 St. Martin	do	Oct. 5, '87
Aspinall, Frank		0 30	694 Craig	do	Feb. 18, '87
Auger, Cyrille		0 05	1025 ¹ / ₂ St. James	do	Aug. 8, '87
Auger, Clara		0 08	1025 ¹ / ₂ do	do	Nov. 14, '87
Burke, Patrick		7 45	Ste. Cunegonde	do	Aug. 14, '83
Belanger, F. X.		0 55	406 Seigneurs	do	Sept. 10, '84
Barbeau, Josephine		2 44	111 St. Antoine	do	Aug. 17, '87
Beaulieu, Joseph		1 23	495 ¹ / ₂ Bonavent're	do	April 20, '85
Brogan, Daniel		1 65	Hemmingford	do	May 10, '78
Benoit, Zépherin		1 84	360 St. Joseph	do	April 13, '81
Blondin, Alcide		1 46	23 St. Martin	do	May 12, '82
Burke, Sam		1 87	257 Bonavent're	do	June 1, '85
Bouthillier, Hermine (Mrs. A. Mont-petit)		1 42	133 St. Maurice	do	do 20, '87
Baune, Martine (Mrs. N. Patenaude)		3 71	7 Bruchési	do	Dec. 24, '84
Belanger, Antoine		1 61	Côte des Neiges	do	Nov. 6, '82
Benoit, Albina		6 36	1177 St. Joseph	do	Jan. 19, '81
Bougie, Joseph		6 62	Hochelega	do	Sept. 6, '83
Beaudry, Emelie (Mrs. J. McLean)		1 83	177 Workman	do	Dec. 22, '85
Bernier, Alphonse		1 37	19 Rolland Lane	do	June 4, '81
Brossard, Octave		1 39	Laprairie	do	July 18, '83
Bélair, Alphonse (Mrs. D. Léger)		5 05	988 St. Joseph	do	Jan. 27, '86
Burke, Alexander		3 61	224 Seigneurs	do	April 24, '83
Bishop, George A.		1 86	McGill St	do	June 30, '84
Baron, Monique (Mrs. J. Laprairie)		2 31	155 Workman	do	Mar. 12, '83
Boucher, Odilon		1 55	6 Rose de Lima	do	Aug. 13, '84
Burket, Sarah Ann		2 44		do	Oct. 17, '85
Belanger, Angèle		1 29	10 Chatham	do	Nov. 17, '83
Briggs, C. R.		1 67	253 St. Joseph	do	Oct. 21, '87
Beaulieu, Zotique		0 14	18 Mountain	do	April 28, '81
Bélangier, Louisa (Mrs. Bourdou)		0 37	36 Lusignan	do	July 6, '86
Bélangier, J. B.		0 75	Cor. Barré and McCord Ste.	do	June 18, '83
Beaudoin, A.		6 88	147 Centre	do	Mar. 27, '84
Bellemare, Emery		0 05	10 Rue du Bassin	do	Jan. 9, '86
Brown, T.		0 36	Côte St. Paul	do	Oct. 28, '79
Boudrias, Philias		0 22	St. Henry	do	Jan. 8, '81
Brien dit Durocher, Alfred		0 12	448 St. Joseph	do	April 26, '80
Bédard, Modeste		0 36	38 Versailles	do	Jan. 5, '77
Boire, G. M.		0 86	105 St. Félix	do	April 10, '79
Carried forward		108,497 54			

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward		108,497 54			
Boisvert, Alfred		0 60	Point St. Charles	West Branch	April 10, '75
Bell, T. R.		0 18	147 Chatham	do	June 5, '80
Brunet, Marie Anne		0 38	Vinet St.	do	July 14, '79
Baune, Norman		0 06	628 St. Joseph	do	Mar. 12, '79
Bienjonnetti, Pierre		0 27	136 Richmond	do	Sept. 2, '81
Bower, Carrie		0 46	115 St. Felix	do	Oct. 10, '78
Bissan, Ulric		0 05	No address	do	Aug. 21, '78
Bower, Joseph		0 62	6 Rolland	do	Sept. 29, '85
Bellemare, Ludger		0 28	108 Aqueduct	do	May 3, '86
Bénard, Toussant		0 22	161 Bonaventure	do	Dec. 24, '85
Barrette, Flore		0 54	50 Coursol	do	Aug. 24, '83
Beauchamp, Honoré		0 12	257 William	do	Dec. 20, '83
Bissonnette, Anna (Mrs. J. Blocher)		0 50	117 Centre	do	July 16, '82
Boyle, Patrick		0 72	582 Albert	do	Nov. 29, '83
Boyd, Ellen (Mrs. P. Brenner)		0 18	286 Aqueduct	do	May 3, '82
Barbeau, Bruno		0 31	315 St. Joseph	do	Nov. —, '81
Brislan, Owen		0 85	399 St. Antoine	do	July 22, '80
Bélanger, J. B.		0 40	39 St. Augustin	do	Sept. 5, '81
Bouchard, Onézieme (Mrs. C. Patenaude)		0 85	66 Ste. Margaret	do	Jan. 14, '84
Bonneville, Alexandre		0 15	St. Lawrence	do	June 25, '83
Burke, P. V.		0 35	Windsor Hotel	do	Nov. 17, '82
Belleville, Annie		0 27	448 St. Joseph	do	Feb. 27, '84
Benoit, Philomène (Mrs. C. Sauvage)		0 94	St. Henry	do	July 8, '86
Barataz, François		0 15	24 Payette	do	Jan. 5, '83
Bouris, Vital		0 59	Caughnawaga	do	Mar. 19, '83
Brouillet, Alfred		0 55	St. Henry	do	June 3, '84
Boileau, Joseph		0 25	83 Workman	do	Jan. 23, '82
Barrette, George		0 43	Luisignan St.	do	May 31, '83
Boudreau, Emilie (Mrs. O. Dupuis)		0 25	109 Barré	do	June 12, '82
Brown, George		0 73	139 Fulford	do	Mar. 16, '83
Barbeau, François		0 33	Cor. Workman and Dominion	do	May 13, '84
Benoit, Ernest		0 13	St. Joseph	do	June 23, '83
Blain, Narcisse		0 49	27 Bourget	do	Oct. 3, '84
Bathurst, James		0 03	174 St. Antoine	do	Jan. 12, '86
Bélanger, Madeleine		0 14	7 Trudel Lane	do	Sept. 20, '86
Boyle, Patrick		0 15	143 Young	do	Oct. 21, '85
Belisle, Azilda (Mrs. L. Ouellette)		0 05	28 Groulx	do	Nov. 13, '85
Bonneville, Napoléon		0 36	Ste. Cunégonde	do	Sept. 1, '84
Brabant, Julie (Mrs. A. Martin)		0 09	89 St. Maurice	do	Nov. 11, '84
Bergevin, Louis		0 32	693 St. Joseph	do	Aug. 12, '86
Bélanger, Ernestine		0 39	No address	do	Dec. 28, '83
Boyer, Urgele		0 26		do	Oct. 8, '84
Bérubé, Louis		0 76		do	July 11, '85
Booth, G. R.		0 20	35 Knight	do	Mar. 9, '85
Bindon, R.		0 48	28 Desrivières	do	Feb. 2, '84
Briand dit Lapierre, Arthur		0 31	130 Canning	do	May 5, '84
Boudrias, Anna (Mrs. H. Beauvais)		0 29	111 Delina	do	Nov. 27, '83
Brunet, Céline (Mrs. J. Hurteau)		0 31	Monette Lane	do	May 6, '84
Burke, Bridget (Mrs. Girard)		0 37	Point St. Charles	do	do 7, '84
Barret, William		0 33	250 Seigneurs	do	Aug. 5, '84
Bérard, Joseph		0 59	258 Workman	do	April 28, '84
Bell, Arthur		0 50	138 Richardson	do	Mar. 31, '84
Blais, Alfred		0 78	16 Hunter	do	July 16, '84
Bélanger, Bibienne		0 66	245 Dulisle	do	Nov. 13, '86
Bruneau, Eugénie (Mrs. C. Poirier)		0 72	237 Workman	do	Oct. 9, '84
Bissonnette, Oscar		0 73	139 St. James	do	Sept. 15, '84
Bonacina, Catherine		0 29	33 Payette	do	Nov. 13, '86
Carried forward		108,519 85			

Montreal City and District Savings Banks—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward.....		108,519 85			
Beauchemin, Alfred.....		0 15	368 Richmond...	West Branch	July 2, '85
Bouchard, Eugène.....		0 31	368 do	do	April 13, '85
Brunet, Eulalie (Mrs. E. Pilon).....		0 98	775 St. Joseph...	do	do 4, '83
Bénard, Joséphine.....		0 44	232 Aqueduct...	do	June 16, '83
Brodeur, Emelie (Mrs. O. Cardinal).....		0 30	do	do	Feb. 10, '83
aBreckenridge, William.....		0 79	St. Henry St....	do	May 7, '83
Blown, Tom.....		0 31	190 Fulford....	do	July 30, '82
Bérubé, Dominique.....		0 50	375 Ste. Cath'rine	do	June 1, '83
Barrett, Jos. Frank.....		0 33	854 Chatham....	do	do 10, '87
Baron, Alphonsine.....		0 07	171 Guy.....	do	April 18, '87
Beauloin, Félicite.....		0 05	1087 St. Joseph..	do	Sept. 5, '87
Boisclair, Hermeline.....		0 29	do	do	Mar. 14, '87
Bradley, Mary.....		0 04	153Manufacturer	do	do 10, '87
Boyne, Edward.....		459 46	St. Henry.....	do	Sept. 1, '84
Brousseau, Adeline.....		96 12	do	do	Mar. 24, '84
Boileau, Isaac.....		1 66	134 St. Joseph...	do	June 12, '87
Boardman, Alice.....		2 45	241 William.....	do	Aug. 15, '87
Barrette, Albert.....		1 73	224 Richmond...	do	Mar. 23, '87
Brodie, R., in trust for son W. C.....		26 92	Côte St. Pierre..	do	Nov. 15, '82
Brodie, R., in trust for daughter Helena.		26 92	do	do	do 15, '82
Boudrias, Eulalie (Mrs. W. Hodge).....		3 30	St. Laurent.....	do	Sept. 15, '83
Baune, Damasse.....		2 21	St. Lazare.....	do	Nov. 4, '83
Becudet, Onézime.....		2 12	66 Barré.....	do	Oct. 30, '86
Brousseau, Marcelline (Mrs. T. Lamb).....		12 24	do	do	June 8, '87
Blanchard, Charles.....		2 25	24 St. David....	do	Sept. 28, '87
Bernard, J. U.....		5 79	214 St. James....	do	Nov. 25, '87
Brunneau, Exilda (Mad. D. Major).....		0 26	49 Common.....	do	June 1, '87
Bower, Wm.....		0 05	376 St. Patrick..	do	Oct. 4, '86
Bourret, Emelia.....		0 05	219 Barré.....	do	do 26, '85
Bogart, Jos.....		0 37	46 Fulford.....	do	Dec. 4, '86
Barbeau, Honoré.....		0 17	111 St. Antoine..	do	Mar. 21, '86
Brunet, Malvina (Mrs. P. Paquette).....		0 09	do	do	July 14, '84
Blais, Firmin.....		0 38	25 Mills.....	do	April 30, '84
Brousseau, Ferdinand.....		0 41	Cor. Commonand King	do	Nov. 17, '83
Blosse, Louis.....		0 97	156 Workman A.	do	April 15, '84
Boyle, Winfield.....		0 22	140 Colborne....	do	Sept. 4, '86
Brickley, Mary (Mrs. T. Shay).....		0 46	104 Chatham....	do	Mar. 19, '84
Béchar, Alphonse.....		0 18	Côte St. Paul....	do	do 27, '86
Blais, Wilbrod.....		0 26	1207 St. Joseph..	do	Feb. 11, '84
Beauchamp, Léocadie (Mrs. E. Ouellette).....		0 24	do	do	April 1, '87
Burke, John.....		0 34	do	do	do 24, '84
Belanger, Marie.....		0 77	Cor. Versailles and St. Joseph	do	do 21, '85
Bruneau, Narcisse, jun.....		0 01	do	do	Sept. 1, '84
Bouchard, George.....		0 42	45 Barré.....	do	Jan. 23, '85
Bertrand, Adrienna.....		1 65	St. Laurent.....	do	do 24, '85
Besette, Emery.....		1 15	Côte St. Paul....	do	July 13, '87
Barbeau, Justine.....		0 04	do	do	May 25, '87
Brien, Henri.....		1 67	St. Henry.....	do	do 5, '85
Bootah, John.....		0 16	7 Dominion.....	do	Feb. 22, '86
Brousseau, Provence.....		0 04	2250 Notre-Dame	do	Jan. 7, '86
Bélaire, Marie (Mrs. Gagné).....		0 09	216 Aqueduct...	do	Dec. 9, '85
Bonneville, Adrien.....		1 32	49 Chaboillez...	do	May 13, '86
Bergevin, Marie (Mrs. Laurin).....		0 11	36 Turgeon.....	do	April 20, '85
Boudrias, Napoléon.....		0 05	Point St. Charles	do	Aug. 7, '85
Brook, Joseph.....		0 05	242 Workman....	do	do 16, '86
Bonneville, Aurore.....		0 20	192 Delisle.....	do	Oct. 20, '86
Carried forward.....		109,179 76			

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal— Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		109,179 76			
Binette, Firmin E	3 72		175 St. Martin	West Branch	June 24, '87
Barry, Bridget (Mrs. J. Bridgess)	0 30		19 Mountain	do	July 9, '87
Bélangier, Onézime	0 37		10 St. Lambert	do	Sept. 6, '86
Bergeron, Albina	0 30		Vinet	do	July 31, '86
Bousquet, Alphonse	0 85		Notre-Dame	do	Nov. 28, '85
Bouthillier, Marie A.	0 10		382 Richmond	do	Oct. 19, '85
Barry, John	0 36		156 Murray	do	do 1, '85
Bourdon, Melina (Mrs. E. Labelle)	3 39		Sault aux Recol- lets.	do	Sept. 10, '87
Bourdeau, Philomène (Mrs. Dubuc)	1 22		61 Leroux	do	Aug. 28, '85
Boileau, Charles	0 05		157 St. Antoine	do	July 18, '85
Brehault, Annie (Mrs. A. Larocque)	0 56		Albert	do	Sept. 21, '86
Bourdau, Emlida (Mrs. E. Vincent)	0 18		263 St. Henry	do	Jan. 28, '87
Blanchard, Louis	0 19		60 Barré	do	Dec. 4, '86
Belisle, Emma	0 05		205 Collège	do	Sept. 19, '87
Bignon, Exilda	0 04		10 St. Francis	do	Jan. 5, '87
Bélangier, William	0 35		20 Forgue Ave.	do	June 3, '87
Brennan, Margaret	0 05		do	do	do 27, '87
Bouthillier, Gustave	0 15		90 Inspecteurs	do	do 9, '85
Brown, Peter	0 08		424 Seigneur	do	Aug. 21, '85
Bourelle, Celestin	0 78		Ste. Augustine	do	Mar. 11, '86
Barrett, May	0 14		30 Congregation	do	July 3, '85
Boutin, Louis	0 35		68 Barré	do	May 22, '85
Boutin, Elize	0 05		do	do	do 22, '85
Barton, James	0 05		2560 Notre-Dame	do	July 9, '85
Bouchard, Nicholas	0 28		368 Richmond	do	Feb. 2, '85
Brisbois, Onézime	0 20		Ste. Genevieve	do	Aug. 7, '85
Brault, Georgiana	0 35		279½ Bonaventure	do	Dec. 26, '84
Beauchamp, Adeline (Mrs. Leclerc)	0 16		Côte des Neiges	do	do 20, '86
Benard, Albina (Mrs. McRae)	0 34		699 Albert	do	Jan. 21, '85
Blanchard, Caroline (Mrs. Z. Pheonix)	0 35		21 Rolland	do	Dec. 17, '84
Beauchamp, Marguerite (Mrs. Porter)	2 50		Granville, Que.	do	Oct. 22, '84
Barratt, Fannie (Mrs. Morrisson)	0 65		177 Guy	do	April 12, '87
Boyer, Israël	0 57		St. Laurent	do	Mar. 17, '85
Barbeau, Rosa (Mrs. Flavier)	1 27		54 Ste. Mary	do	Feb. 19, '86
Ribeau, Thomas	0 46		St. Henry	do	Sept. 27, '86
Baron, Sidonie	0 78		228 Vinet	do	Feb. 22, '86
Bertrand, J	0 10		61½ Cathedral	do	June 7, '86
Boucher, Zoé (Mrs. J. B. Durand)	0 21		198 Delisle	do	May 22, '86
Byning, Mary Ellen (Mrs. J. Wilson)	0 16		8 Chenneville	do	June 11, '86
Breux, Narcisse	0 05		757 Albert	do	April 21, '86
Branchaud, Léonide	0 05		St. Henry	do	do 27, '86
Binette, Noël	0 33		157 Collège	do	June 25, '87
Berubé, Victoria (Mrs. Mathieu)	0 33		2480 Notre-Dame	do	Aug. 1, '87
Buyon, Rosanna	0 28		45 Lusignan	do	July 20, '87
Brabant, Ovila	1 49		Ste. Cunégonde	do	Aug. 1, '87
Beaulieu, Joseph	0 05		663 St. James	do	June 1, '87
Blanchet, Délina (Mrs. H. Thériault)	0 47		2102 Notre-Dame	do	Dec. 2, '86
Butler, John	0 10		23 Richmond	do	July 20, '86
Belleisle, Joseph	0 05		117 Richardson	do	Oct. 13, '86
Block, Bennett	0 93		2179 Notre-Dame	do	Nov. 27, '86
Boivin, Philias	0 20		410 Seigneurs	do	Dec. 28, '86
Bertrand, Esther	2 32		103 Cathedral	do	Aug. 27, '87
Brault, Angèle (Mrs. L. O. Dupont)	0 04		1224 St. James	do	Nov. 3, '87
Belair, Emma Richer	0 11		Point St. Charles	do	Dec. 9, '86
Beauvais, Alexandre	0 37		St. Antoine	do	July 16, '87
Bonneville, Louis	2 84		335 Workman	do	Aug. 27, '87
Beauchamp, Grégoire	0 05		do	do	Mar. 29, '87
Carried forward		109,211 88			

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
Brought forward.....		109,211 88			
Boyle, Mary.....		3 55		West Branch	Feb. 22, '87
Briggs, Samuel.....		1 17	476 William.....	do	Nov. 7, '87
Barbeau, B.....		0 08	109½ St. Antoine.....	do	April 16, '87
Barr, Robert.....		0 05	213 William.....	do	do 29, '87
Benoit, Alfred.....		0 13	46 Turgeon.....	do	Dec. 7, '87
Belanger, Cyrille.....		1 38	655 Notre-Dame.....	do	do 6, '87
Brown, Robert A.....		4 43	43 Mountain.....	do	do 5, '87
Caron, Louis.....		1 70	33 Versailles.....	do	do 22, '74
Charlebois, Ludger.....		4 10	275 Seigneurs.....	do	July 8, '79
Corbin, Elzear.....		1 32	St. Joseph.....	do	do 27, '83
Cusson, Athanase.....		126 23	226 Seigneurs.....	do	Aug. 9, '82
Campbell, Hugh.....		3 75		do	Dec. 9, '81
Clément, Christine (Mrs. J. B. Rochon)		1 78	Vaudreuil.....	do	do 24, '85
Charbonneau, F. X.....		1 67	24 Dominion.....	do	May 17, '82
Clark, Richard.....		1 99	225 McGill.....	do	do 14, '84
Cook, Emma.....		2 70	85 Duke.....	do	Mar. 2, '82
Charlebois, John.....		3 71	307 St. Joseph.....	do	Nov. 15, '82
Charbonneau, J. B.....		6 12	St. Joseph.....	do	Feb. 16, '83
Carter, Isabella.....		3 05	59 Delisle.....	do	Dec. 28, '83
Charbonneau, Charles.....		1 49	411 St. Joseph.....	do	Sept. 24, '82
Cooper, Thomas.....		1 53	673 do.....	do	Dec. 10, '85
Cade, Thomas.....		1 26	135 Britannia.....	do	Nov. 14, '87
Champoux, Rev. L. Z.....		3 72		do	June 16, '83
Cotpal, Sophie (Mrs. B. Lefebvre).....		7 44	Côte St. Paul.....	do	Sept. 25, '83
Campbell, Louisa (Mrs. Marion).....		4 14	334 Richmond.....	do	June 18, '85
Clément, Onézime.....		3 16	204 St. Joseph.....	do	Dec. 28, '82
Crawford, Fanny.....		0 66	163 College.....	do	June 23, '76
Champeau, Henri.....		0 40	48 St. Antoine.....	do	Mar. 18, '78
Charlebois, M. C., and Co.....		0 47	317 St. Joseph.....	do	Nov. 5, '83
Cavratti, Angelo.....		0 29	Lower Lachine Road.....	do	Dec. 3, '78
Crawford, William.....		0 62	196 Colborne.....	do	Feb. 9, '74
Carrière, Louise.....		0 36		do	April 25, '78
Chayder, Norbert.....		0 69	275 Workman.....	do	Dec. 1, '80
Cleghorn, Hugh.....		0 41	48 Canning.....	do	Nov. 7, '82
Chessar, Henry.....		0 10	43 Radégonde.....	do	May 17, '80
Currie, William.....		0 27	500 Bonaventure.....	do	Jan. 4, '81
Chagnon, Marguerite (Mrs. J. Townsley)		0 23	Côte St. Paul.....	do	May 8, '85
Carr, Maggie.....		0 51	93 Colborne.....	do	Nov. 17, '84
Cloran, Joseph.....		0 78	191 McCord.....	do	April 16, '84
Cousineau, Calixte.....		0 39	Windor Hotel.....	do	May 23, '86
Chagnon, Arthur.....		0 56	493 St. Joseph.....	do	do 23, '82
Connelly, P. M.....		0 31	38 Richmond.....	do	April 13, '83
Charron, George.....		0 05	Seigneurs St.....	do	Jan. 31, '83
Cadioux, Adolphe.....		0 37	41 Rose de Lima.....	do	Nov. 16, '80
Cusson, Joseph.....		0 97	473 St. Joseph.....	do	June 28, '87
Côté, Alvie.....		0 28	107 Fulford.....	do	Feb. 16, '80
Côté, Marie Louise.....		0 28	107 do.....	do	do 16, '80
Callagher, Annie (Mrs. J. Beatty)		0 15	128 Kennedy.....	do	do 6, '86
Charette, J. B.....		0 87	46 St. Augustin.....	do	Dec. 18, '83
Côté, Odile.....		0 12	513 Seigneurs.....	do	Nov. 8, '82
Colcomb, T. J.....		0 10	662 St. Joseph.....	do	April 20, '84
Chalifoux, Edouard.....		0 31	689 do.....	do	June 4, '81
Couvrette, Olivine.....		0 07	Bonaventure.....	do	July 26, '81
Cleland, Thomas.....		0 33	St. Henry.....	do	Feb. 25, '84
Crawford, Walter.....		0 16	149½ St. Antoine.....	do	Oct. 31, '85
Cabana, Kate.....		0 05	73 Fulford.....	do	Dec. 3, '85
Cathern, T. A.....		0 25	699 Sherbrooke.....	do	do 21, '86
Carried forward.....		109,414 94			

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		109,414 94			
Cyr, Délina	0 43		141 St. Martin..	West Branch	July 9, '86
Cunningham, James.....	0 11		63 Dominion...	do	Dec. 22, '85
Coupal, Narcisse.....	0 79		St. Henry.....	do	Mar. 13, '86
Côté, Elizabeth.....	0 10		513 Seigneurs...	do	Nov. 7, '82
Charbonneau, J. B.....	0 37		157 Collège.....	do	May 13, '84
Costigan, John.....	0 28		19 St. Martin...	do	Sept. 14, '83
Cross, Albert.....	0 19		344 St. Albert...	do	April 4, '84
Chaydler, Fred.....	0 81		275 Workman...	do	June 14, '84
Charette, Joseph.....	0 20		404 St. Joseph...	do	Feb. 1, '86
Coutu, Caroline (Mrs. T. Foster).....	0 63		226 Aqueduct...	do	July 25, '84
Cousineau, Augustin.....	0 52		St. Martin.....	do	May 31, '84
Célicier, Onézime.....	0 91		28 Mountmain...	do	Sept. 13, '84
Charette, Marie Louise (Mrs. Pilon).....	0 09		27 St. Félix.....	do	do 4, '86
Cloutier, Hermeline.....	0 18		153 Inspector...	do	Nov. 16, '85
Champagne, Louise (Mrs. Côté).....	0 41		39 Versailles...	do	Oct. 15, '84
Crawford, George.....	0 52		Dorchester Ave.	do	April 6, '83
Corbeil, J. E. A.....	0 29		144 Centre.....	do	July 30, '83
Cooper, George.....	0 58		125 Collège.....	do	May 14, '83
Caffrey, Sarah (Mrs. J. Perry).....	0 06			do	do 9, '86
Coyle, Mary (Mrs. P. Cantwell).....	0 34		Montreal.....	do	Sept. 15, '83
Cyr, Adéline.....	0 73			do	do 11, '84
Cousineau and Goyer.....	0 02		191 Guy.....	do	Jan. 7, '87
Cantin, Louis.....	0 87		18 Ste. Margaret	do	April 23, '87
Côté, Venance.....	0 13		St. John St.....	do	Jan. 24, '87
Castonguay, Rév. Adeldard.....	0 02		Ste. Cunégonde...	do	July 4, '87
Cardinal, Joseph.....	2 89		144 1/2 St. Antoine	do	do 10, '85
Comptois, Eugene.....	287 22		509 Albert.....	do	Aug. 10, '85
Chalifoux, Francis.....	1 97		Barré St.....	do	April 27, '87
Charlebois, Adolphe.....	2 74			do	Nov. 6, '83
Cloutier, Antoine.....	1 27		Côté des Neiges...	do	Mar. 31, '86
Constant, Hilaire.....	0 18		60 Emelie.....	do	Nov. 30, '85
Campeau, Honoré.....	0 08		30 Payette.....	do	Jan. 22, '87
Carpenter, Chs.....	0 52		414 St. James...	do	April 15, '86
Coutellier, George Emery.....	0 21		547 Craig.....	do	Aug. 25, '85
Carroll, Edward.....	0 39		162 Prince.....	do	Oct. 3, '87
Clark, Sarah (Mrs. J. Kelly).....	0 12		Dominion St.....	do	Mar. 19, '83
Chameau, Valérie.....	0 04			do	July 8, '84
Cadioux, Adolphe.....	0 24		Point St. Charles	do	Jan. 14, '84
Cousineau, Néré.....	0 60		St. Laurent.....	do	Mar. 24, '83
Carrière, Marie Louise.....	0 41		445 St. Joseph...	do	Jan. 20, '85
Conroy, E. J.....	0 17		St. Patrick St...	do	Aug. 15, '84
Clément, Charles.....	0 03		419 Seigneurs...	do	April 9, '87
Coulon, Thomas.....	0 50		161 St. Antoine...	do	Mar. 20, '84
Cockrane, Eleanor.....	0 57		16 Bishop.....	do	Nov. 17, '85
Cazelais, J. B.....	0 69		St. Henry.....	do	Mar. 16, '86
Crevier, Marguerite (Mrs. P. Plante).....	47 54		St. Laurent.....	do	do 10, '86
Cooley, Kate.....	1 82		404 Seigneurs...	do	July 10, '86
Clendinning, Henrietta.....	0 44		300 St. Joseph...	do	Nov. 4, '86
Chamo, Georgiana.....	0 14		15 Chatham.....	do	April 10, '86
Cornell, H. H.....	0 94		112 Duke.....	do	Aug. 13, '84
Clément, Georgiana.....	0 05		336 St. Antoine...	do	Dec. 7, '86
Cahill, Denis.....	0 58		6 Cane.....	do	Jan. 4, '87
Charbonneau, Alfred.....	0 42		2180 Notre-Dame	do	May 10, '86
Couillard, Etienne.....	0 54		82 Decary.....	do	Dec. 3, '86
Chartrand, Magloire.....	0 05		703 Albert.....	do	July 2, '86
Campbell, Samuel E.....	0 10		1056 St. James...	do	Nov. 27, '85
Chadwick, Ellen.....	0 08		341 Seigneurs...	do	Jan. 7, '86
Chambers, Isabella (Mrs. Green).....	10 00		16 Bishop.....	do	April 30, '85
Carried forward.....		109,788 06			

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward		109,788 06			
Côté, Joseph		4 59	Isle Verte	West Branch	Feb. 24, '86
Cronin, Patrick		0 35	82 Murray	do	Sept. 14, '85
Cassidy, Sarah		0 11	170 University	do	April 15, '86
Charest, Abel		0 06	97 Barré	do	Feb. 22, '86
Campbell, Alice (Mrs. Cooper)		0 04	137 Canning	do	May 15, '86
Constantineau, Mrs. Aurélie (widow Le Buis)		0 05	218½ St. Martin	do	Sept. 6, '87
Cedrat, Mrs. Léocadie (widow Corneau)		0 09	2619 Notre-Dame	do	Feb. 15, '87
Charbonneau, Octavie		0 27	29 Vinet	do	May 16, '87
Courville, Antoine		0 67	Ste. Cunegonde	do	Sept. 12, '87
Campeau, George		0 09	48 St. Antoine	do	Jan. 7, '87
Cusson, Angéline		0 50	271 do	do	Dec. 23, '86
Charbonneau, Aimé		0 10	68 Albert	do	April 18, '85
Charbonneau, Louis E.		2 76	252 Seigneurs	do	Nov. 26, '85
Cook, George		0 29	164 St. Martin	do	Feb. 19, '85
Castanguer, Arthur		0 39	St. Anicet	do	Dec. 1, '84
Caron, Joseph		0 11	211 Aqueduct	do	Jan. 22, '87
Cedrat, Angèle (Mrs. O. Descareau)		0 25	Hospice St. Chas.	do	Dec. 9, '87
Caron, Adolphe		0 33	74 Dominion	do	Aug. 21, '85
Crevier, Alexina (Mrs. F. Boulet)		0 25	18 Payette	do	Dec. 22, '84
Côté, Eliza (Mrs. J. Lespérance)		0 23	264 Richmond	do	Sept. 14, '86
Cadioux, Philomène (Mrs. Pilon)		0 37	978 St. James	do	June 4, '87
Colquhoun, Charles		0 10	168 Canning	do	May 4, '86
Christin, Agnès		0 05	196 Delisle	do	April 1, '86
Coddens, Léon		0 09	2360 Notre-Dame	do	July 2, '86
Cooper, Walter Thomas		0 05	137 Canning	do	do 19, '86
Côté, Alexis		0 18	2307 St. Joseph	do	May 6, '86
Charron, Dosithe		0 05	129 St. Antoine	do	Oct. 31, '87
Chapman, W. H.		0 09	159 Lander	do	April 12, '86
Cook, John S. A.		0 53	177 Chatham	do	Sept. 11, '86
Côté, Elodie		0 53	73 St. Augustin	do	Feb. 5, '87
Chapman, James Butler		0 05	108 Délima	do	May 4, '86
Clément, Clémentine		0 23	231 Workman	do	Aug. 4, '86
Chartrand, Louis		0 30	134 Richmond	do	May 31, '86
Cooley, John		0 05	2634 Notre-Dame	do	do 6, '86
Chicoine, Pierre		0 14	122 Ste. Augustin	do	April 28, '86
Clément, F. X.		0 05	193 Chatham	do	July 17, '86
Cayer, Samuel		0 52	72 St. Maurice	do	Oct. 11, '86
Chicoine, Ovide		0 04	St. Henry	do	April 25, '87
Cautin, Moïse		0 09	Ste. Cunegonde	do	Sept. 6, '86
Couvrette, Oubéline		0 05	117 Versailles	do	Dec. 18, '86
Conroy, Mary Ann (Mrs. Gaffrey)		1 18	138 McCord	do	Aug. 31, '86
Currie, James		0 07	395 St. Antoine	do	April 30, '87
Charbonneau, Marie Louise		0 79	52 Mountain	do	Feb. 14, '87
Crevier, Adelaide		0 05	St. Henry	do	Jan. 11, '87
Comeau, Edmond		0 06	53 St. Augustin	do	June 10, '87
Côté, Alexis		0 79	124 Delisle	do	Feb. 28, '87
Chasse, Napoléon		0 05	209 McCord	do	Mar. 17, '87
Cusson, Sophie (Mrs. Perrault)		2 41	Ste. Cunegonde	do	May 25, '87
Cardinal, Wilfrid		0 05	Côte St. Paul	do	June 2, '87
Carrigan, Ann		0 05	198 Ottawa	do	Sept. 27, '87
Charette, Magloire		0 17	Pointe Claire	do	April 23, '87
Chavanet, Georgiana (Mrs. Fortier)		0 08	97 Barré	do	July 9, '87
Considine, Mary		0 05	475 Lagauchetière	do	do 12, '87
Charbonneau, Delphine		0 03	249 Delisle	do	Sept. 16, '87
Chamberland, Alphonse		0 05	Côte St. Paul	do	do 29, '87
Charlebois, Aurèle		0 26	11 Champlain	do	Nov. 12, '87
Cardinal, Napoléon		0 05	Ste. Geneviève	do	Sept. 19, '87
Carried forward		109,809 34			

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'Actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		109,809 34			
Curran, Margaret Ann		2 85	86 Colborne.....	West Branch	Oct. 28, '87
Comptois, Louis.....		0 13	101 Versailles.....	do	Dec. 21, '87
Connolly, Mary (Mrs. Ford).....		0 14	75 McCord.....	do	April 16, '87
Durocher, Joseph A.....		3 98	459 St. Joseph.....	do	Aug. 13, '87
Devoyeaux, dit Laframboise, N.....		3 18	106 Versailles.....	do	Oct. 10, '75
Dorais, Pierre P.....		1 78	.....	do	May 3, '80
Daunais, Joséphine, in trust.....		29 86	291 Workman.....	do	Nov. 15, '79
Duckett, Patrick.....		1 29	664 St. Joseph.....	do	May 15, '77
Delisle, Olivier.....		3 70	49 Vinet.....	do	do 6, '79
Decarie, Rose Alba.....		5 06	204 St. Martin.....	do	do 26, '85
Decarie, Albert.....		5 12	204 do.....	do	do 26, '85
Decarie, Joseph.....		13 95	204 do.....	do	do 26, '85
Decarie, Corinne.....		4 70	204 do.....	do	do 26, '85
Desmarais Denis.....		10 71	9 St. Antoine.....	do	do 31, '81
Decarie, Rev. M. R. C.....		18 42	St. Henry.....	do	Oct. 30, '86
Dubé, William.....		1 74	224 Aqueduct.....	do	Sept. 19, '85
Dickinson, Maggie.....		1 38	119½ St. Martin.....	do	Oct. 30, '80
Dazé, Onésime (Mrs. J. B. Vincent).....		3 53	140 Centre.....	do	July 19, '81
Duquette, Rosa Anna (Mrs. Painchaud).....		1 44	173 St. Martin.....	do	Sept. 1, '80
Decarie, Pierre Léon.....		20 71	Notre Dame de Grâce.....	do	April 25, '85
Desjardins, Israël.....		1 86	St. Henry.....	do	Dec. 10, '85
Duhamel, Joseph L.....		2 08	165 Bonaventure.....	do	do 1, '84
Dame, Peter.....		4 20	Côte St. Antoine.....	do	April 1, '84
Dorais, Alphonse.....		7 01	Longue-Pointe.....	do	Feb. 25, '82
Decarie, Jules.....		1 37	Coteau St. Pierre.....	do	May 20, '82
Deschamp, J. H., in trust for son Albert Henry.....		1 71	.....	do	Feb. 22, '84
Dubé, Théophile.....		3 16	.....	do	June 26, '85
Demers, Charles.....		4 19	St. Constant.....	do	Sept. 8, '84
Dunn, Catherine (Mrs. Haddessly).....		2 13	.....	do	Jan. 31, '84
Davis, Louisa Perry.....		0 63	St. Henry.....	do	Aug. 13, '83
Demers, Zoé.....		0 31	Ste. Cunégonde.....	do	Sept. 17, '78
Dunn, Alice (Mrs. Joseph Keyon).....		0 81	351 Richmond.....	do	May 20, '78
Desormeau, Marie.....		0 11	Bonaventure St.....	do	April 3, '82
Denis, Bellina.....		0 64	30 St. Felix.....	do	Oct. 27, '74
Després, Isidore.....		0 57	14 Mountain.....	do	May 7, '74
Deslauriers, Albert.....		0 10	St. Henry.....	do	April 17, '74
Dagenais, Anselme.....		0 34	Montreal.....	do	Oct. 6, '81
Daignault, Eugénie.....		0 28	11 Metcalfe.....	do	April 26, '80
Daignault, Virginie (Mrs. G. Guibord).....		0 37	49 Forgue Ave.....	do	June 13, '83
Distin, William.....		0 64	428½ Richmond.....	do	May 3, '84
Dufresne, Delima.....		0 41	32 Mountain.....	do	Dec. 27, '81
Desmarais, Thimothée.....		0 04	634 St. Joseph.....	do	Oct. 11, '86
Doré, Emma.....		0 85	23½ Baker.....	do	July 2, '83
Duval, Elizabeth (Mrs. R. St. Denis).....		0 07	696 St. Joseph.....	do	April 9, '84
Demers, Eugénie.....		0 13	St. Joseph.....	do	July 18, '83
Dugas, Enélie (Mrs. J. Durocher).....		0 05	452 St. Joseph.....	do	Jan. 13, '83
Dubé, Louise.....		0 73	81 St. Pierre.....	do	Dec. 18, '82
Deschamp, Paul.....		0 75	817 St. Henry.....	do	Nov. 15, '85
Devlin, Edward.....		0 33	79 St. Charles.....	do	Mar. 20, '86
Daoust, Celina (Mrs. E. Dipatie).....		0 19	9 Mondelet.....	do	Jan. 30, '86
Dutrisac, Olivine (Mrs. N. Gougeau).....		0 04	Ste. Rose.....	do	do 22, '86
Dolbec, Joseph.....		0 06	St. Luc.....	do	May 21, '83
Dufresne, Martine.....		0 33	St. Laurent.....	do	do 18, '85
Desjardins, Napoléon.....		0 14	St. Henry.....	do	Jan. 23, '84
Dagenais, Cléophr (Mrs. V. Daignault).....		0 05	145 Richmond.....	do	Dec. 13, '83
Daignault, Alexis.....		0 04	St. Leon.....	do	Jan. 8, '84
Carried forward.....		109,979 73			

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	¢ cts.	¢ cts.			
Brought forward.....		109,979 73			
Duval, Eugène.....		0 45	217 St. Martin..	West Branch	April 10, '84
Ducharme, Candide.....		0 95	350 St. Joseph..	do	Mar. 22, '84
Dionne, Moïse.....		0 10	557 do	do	do 15, '84
Dumond, Virginie.....		0 36	18 St. Antoine..	do	May 19, '84
Duggan, James.....		0 43	282 do	do	July 22, '84
Desrivières, Arthur.....		0 25	67 do	do	Aug. 19, '84
Denaud, Philomène.....		0 66	Longue-Pointe..	do	July 26, '86
Duquette, Alexandre.....		0 26	100 Mountmain..	do	Sept. 12, '83
Dubuc, Rose Anna.....		0 29	182 Delisle..	do	April 24, '83
Dansereau, Camille.....		0 71	330 Centre.....	do	June 2, '83
Desrochers, Tragana.....		0 16	St. Martin.....	do	July 22, '83
Doherty, Alice (Mrs. R. Hickson).....		0 31		do	June 30, '83
a Désève, A., jr.....		0 12	St. Henry.....	do	Dec. 22, '87
Dubé, F. X.....		0 09	45 Versailles..	do	do 29, '86
Deslauriers, Délima.....		0 47	695 St. Joseph..	do	May 18, '87
Durand, Marie.....		0 05	186 Delisle..	do	Jan. 4, '87
Dubé, Joseph.....		0 32	77 Versailles..	do	do 4, '87
Delude, Celina.....		0 28	Napoleon Road..	do	Mar. 19, '87
Decary, Léon.....		2 44	675 St. Joseph..	do	July 5, '87
Deslauriers, Dosithe.....		5 58	Lachine.....	do	May 14, '87
Dalrymple, Maud.....		10 46	506 Seigneurs..	do	Jan. 13, '86
Dalrymple, Alice Katie.....		15 58	506 do	do	do 13, '86
Desormeau, Charles.....		8 56	543 St. Joseph..	do	Dec. 4, '84
Duggan, James.....		2 26	117 Colborne..	do	May 4, '86
Dame, Ida (Mrs. Neven).....		0 14	51 Luisignan..	do	Mar. 8, '86
Devany, Michael.....		0 30	444 St. James..	do	Dec. 12, '85
Deschamps, Marie Louise.....		0 40	99 Versailles..	do	Sept. 20, '86
Demers, F. X.....		0 30	137 Panet.....	do	Nov. 3, '85
Desjardins, Firmin.....		0 78	Côte St. Pierre..	do	Feb. 20, '86
Donnelly, Patrick.....		0 19	5 Bassin.....	do	Oct. 21, '85
Deanny, Michael.....		0 04	22 St. Martin..	do	Feb. 10, '83
Deslauriers, Dosithe.....		0 58	30 Rose de Lima.	do	do 27, '84
Duncan, James.....		0 02	286 Aqueeduct..	do	Feb. 25, '84
Dionne, Joseph.....		0 17	86 Inspector.....	do	Mar. 7, '85
Daumais, Joseph.....		0 55	1124 St. Joseph..	do	Sept. 15, '84
Dowling, Michael.....		0 03	155 Mountmain..	do	June 30, '87
Dugas, F. X.....		0 05	195 Inspector..	do	July 19, '86
Dugas, Emelie.....		0 05	Richmond.....	do	Sept. 24, '87
Dubois, Cléophas.....		0 57	62 Albert.....	do	June 4, '86
Dazé, Alphonse.....		0 34	130 Vinet.....	do	Jan. 10, '85
Denaud, Euphemie (Mrs. B. Maranda).....		1 17		do	do 8, '87
Duperrault, Amanda.....		1 15	215 Workman..	do	Aug. 11, '86
Delongchamp, Azélie (Mrs. E. Labelle).....		0 19	392 St. James..	do	June 18, '86
Dufour, Alexandre.....		1 38	St. Joseph.....	do	Nov. 16, '86
Dulude, Alarie.....		0 05	232 Richmond..	do	Feb. 2, '87
Doherty, Sidney W.....		0 30	746 Craig.....	do	May 26, '85
Davis, Thomas.....		0 70	21 Basin.....	do	June 28, '86
Doray, Adeline (Mrs. St. Jacques).....		0 55	239 Richmond..	do	Dec. 28, '87
Dupuis, Adeline.....		0 55	50 St. Augustin.	do	June 2, '85
Dufresne, Laurent A.....		0 60	Bonaventure..	do	Aug. 10, '85
D'Amour, Edouard.....		0 10	79 Zoé.....	do	April 12, '87
Drapeau, Zéphirim.....		0 26	189 Barré.....	do	Nov. 26, '85
Dravigne, Eustache.....		0 05	Ste. Cunégonde.	do	May 2, '87
Dussault, Aurélie (Vve. L. Richard).....		70 78	Varennes.....	do	Sept. 5, '87
Dussault, Félix.....		0 18	51 Lock.....	do	May 12, '87
Dupuis, Ulric.....		0 25	109 Barré.....	do	July 20, '85
Carried forward.....		110,113 64			

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Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		110,113 64			
Demers, Alphonsine (Mrs. Robert)		0 07		West Branch	Dec. 12, '85
Delancour, Onézime		0 08	73 Versailles	do	April 25, '85
Decoste, Wilfrid		0 25	16 St. Martin	do	Nov. 4, '85
Doherty, Mary (Mrs. Handigan)		0 36	21 Smith	do	June 10, '86
Dubrulle, Joseph		0 07	Richmond	do	Mar. 5, '86
Duford, Amédée		0 57	2315 Notre-Dame	do	do 4, '86
Dragon, Arthur		0 05	Notre-Dame	do	Nov. 8, '84
Doherty, William		1 61	125 Grand Trunk	do	Sept. 9, '85
Dufresne, Malvina		0 25	328 Workman	do	May 8, '85
Desparois, Hélène		0 05	St. Laurent	do	July 3, '85
Doray, Henri		0 41	68 Turgeon	do	Feb. 17, '85
Davison, Alfred		0 10	St. Henry	do	April 24, '86
Dyer, A. G.		0 13	130 Chatham	do	July 21, '86
Duperras, Aimée (Mrs. McGee)		0 12	92 Albert	do	June 10, '86
Derez, Joseph		0 28		do	Aug. 9, '87
Duplant, Edmond		0 44	292 William	do	do 13, '87
Demers, Césarine (Mrs. Sabliquière)		0 11		do	Dec. 6, '86
Duke, G. H.		0 05	107 Turgeon	do	May 10, '86
Duquette, Louis		0 09	100 St. Zoé	do	Feb. 28, '87
Duffy, James		0 05	Ste. Cunégonde	do	May 30, '87
Decary, Eugène		1 18	St. Martin St.	do	do 26, '86
Decary, Ernest		3 73	do	do	do 26, '86
Duggan, James		3 09	514 Albert	do	do 3, '87
Delfosse, Jos. A. G.		0 08	2262 Notre-Dame	do	June 25, '86
Dupont, J. B. Louis		0 25	3216 do	do	do 14, '87
Dolphe, Louis		0 25	53 Chaboillez	do	Dec. 24, '86
Dolbec, Sélime		0 56	149 Barré	do	Nov. 19, '87
Duplessis, C. J. B.		0 03	St. Henry	do	June 13, '87
Dickinson, William		0 30	116½ St. Martin	do	Oct. 29, '87
Dupuis, Telesphore		0 09	109 Barré	do	Nov. 6, '86
Dubuc, Augustine (Mrs. S. Allouette)		0 73	Point St. Charles	do	Aug. 22, '87
Delisle, Joseph		0 08	122 Barré	do	Nov. 15, '86
Desforges, Albina		1 16		do	June 15, '87
Durochers, Hermine		0 08	340 Seigneurs	do	Nov. 2, '86
Durocher, Aurélie (Mrs. Larcute)		0 08	St. Ann de Bellevue	do	Jan. 26, '87
Dufresne, Eleanore (Mrs. L. Lafond)		0 40	258 Delisle	do	do 25, '87
Desjardins, Victoria (Mrs. Perrault)		0 26	1046 St. James	do	Mar. 29, '87
Dufort, Henri		0 24	1003 St. Joseph	do	May 11, '87
Deegan, John		0 05	Lachine	do	Feb. 28, '87
Deguire, Oscar		0 05	356 Seigneurs	do	Sept. 9, '87
Dubé, Joseph		0 05	77 Versailles	do	April 4, '87
Dion, Joseph		0 39	32 St. Constant	do	May 23, '87
Donancourt, Arthur		0 09	800 Craig	do	June 15, '87
Desjardins, Jérôme		0 18	Coteau St. Pierre	do	May 2, '87
Diot, Joseph		0 05	35 Montcalm	do	Nov. 28, '87
Denis, Nestor		0 59	63 Versailles	do	Oct. 18, '87
Durney, John		0 05	99½ St. Paul	do	do 25, '87
Daoust, Rose (Mrs. Leblanc)		0 05	210 McCord	do	Dec. 3, '87
Dugas, Olive (Mrs. Labelle)		0 05	385 Seigneurs	do	Sept. 14, '87
Dion, Louis		0 06	90 Lusignan	do	Nov. 7, '87
Ethier, Olivier		2 82	173 Workman	do	April 11, '82
Ethier, J. B.		0 73	176 Centre	do	Sept. 26, '85
Evans, Robert M.		0 06	1020 St. Joseph	do	Aug. 13, '78
Ethier, Jos.		0 78	16 Bourget	do	Oct. 2, '86
Ecullier, Euphémie		0 59	96 Workman	do	do 17, '84
Edgars, Samuel		0 03	404 Seigneurs	do	Jan. 2, '86
Emond, Edouard		0 20	19 Bruchési	do	Nov. 19, '83
Carried forward		110,138 24			

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	¢	¢			
Brought forward		110,138 24			
Emond, Elzéar.....		0 34	55 St. Martin...	West Branch	Sept. 24, '84
Emond, Joseph.....		0 23	72 Manufacturer	do	April 27, '86
Elliott, George.....		0 78	23 Canning	do	Dec. 3, '85
Elliott, Robert.....		2 55	539 William.....	do	Feb. 19, '86
Éggert, Louis.....		0 05	2161 Notre-Dame	do	Nov. 2, '87
Emond, Joseph.....		0 05	88 Barré	do	Jan. 4, '87
Envin, Margaret (Mrs. J. Sherry).....		0 05	47 McCord.....	do	July 18, '85
Emond, Virginie (Mrs. Vaillancourt).....		0 31	92 Lusignan.....	do	April 4, '85
Emond, Ludger.....		0 35	822 St. James.....	do	June 1, '85
Emond, Adjufo.....		0 16	55 St. Martin.....	do	April 16, '85
Ethier, Vitaline.....		0 08	120 Barré.....	do	do 6, '86
Ewan, Thomas M.....		0 37	1072 St. James.....	do	Aug. 6, '86
Elliott, William.....		0 05	159 Kennedy.....	do	May 20, '87
Emond, Auguste.....		0 36	350 Richmond.....	do	Sept. 23, '87
Fortier, Louis.....		6 84	922 St. Joseph.....	do	June 15, '87
Forget, David.....		3 96	80 Chatham.....	do	Dec. 18, '74
Francis, Isabella (Mrs. A. Young).....		3 29	St. Jean-Chry-		
			sostôme.....	do	Nov. 29, '76
Fleurant, Odile.....		1 43	Barré.....	do	May 4, '76
Fortin, Philippe.....		7 43	Manitoba.....	do	Sept. 22, '79
Foisy, Joseph.....		2 40	Albert.....	do	Mar. 6, '84
Forsyth, Thomas M.....		1 49	.....	do	Dec. 7, '83
Fournier, Delphine.....		1 34	.....	do	Oct. 13, '86
Forté, J.....		0 29	243 Bonaventure	do	Aug. 23, '80
Forté, Norbert.....		0 62	16 Bourget.....	do	April 27, '30
Falardeau, Elizabeth (Mrs. Milier).....		0 36	23 Leroux Lane.	do	Mar. 17, '81
Forgrave, Thomas.....		0 36	105 Canning.....	do	Dec. 24, '85
Frigon, J. A.....		0 10	133 Centre.....	do	June 30, '83
Farr, Rose Alma (Mrs. Wm. Kell).....		0 64	547 St. Joseph.....	do	Sept. 5, '81
French, Maria E.....		0 72	748 Bonaventure	do	May 28, '84
Fox, Michael.....		0 06	38 Latour.....	do	Jan. 8, '86
Flelatte, Philomène.....		0 12	St. Joseph.....	do	do 2, '84
Fordham, Sarah (Mrs. Murphy).....		0 03	.....	do	do 2, '85
Forté, C. H.....		0 07	563 St. Joseph.....	do	do 2, '83
Flood, James Wm.....		0 32	100 Richardson..	do	Mar. 2, '83
Fountain, Barney.....		0 90	Hochelaga.....	do	May 19, '83
Farrell, Daniel.....		0 29	45 McCord.....	do	Oct. 31, '83
Fortin, Paul.....		0 50	315 Barré.....	do	do 30, '84
Fifer, Rufus.....		0 05	24 Coursol.....	do	April 20, '87
Forté, R. N.....		6 94	St. Constant.....	do	Sept. 24, '83
Forguette, Louis.....		0 25	213 College.....	do	Aug. 3, '85
Farrell, Mary.....		0 08	577 Centre.....	do	Sept. 24, '85
Fortin, Arthur.....		0 57	1227 Notre-Dame	do	Dec. 1, '85
Falardeau, Zélia (Mrs. Langevin).....		0 75	.....	do	Mar. 30, '87
Forest, Alphonsine (Mrs. V. Fournier).....		0 20	2 Mountain.....	do	June 9, '87
Farmer, Michael.....		0 05	1134 Colborne..	do	do 5, '83
Fortin, Olivier.....		0 05	98 Turgeon.....	do	do 7, '87
Fournier, Victor.....		0 05	10 L'Ecole.....	do	Mar. 4, '86
Fox, James.....		0 30	100 Grannon.....	do	June 25, '86
Finly, William.....		0 48	635 Albert.....	do	July 8, '87
Fiset, Jacques.....		0 17	60 Workman.....	do	Jan. 26, '86
Fortier, Fortunat (Mrs. N. Désève).....		0 05	1031 St. James.....	do	Dec. 23, '87
Forest, Adélar.....		0 05	9 Versailles.....	do	April 7, '86
Filiatrault, Adélar.....		1 27	940 St. Joseph.....	do	Mar. 14, '87
Fournier, Prudent.....		0 15	William.....	do	Feb. 18, '87
Fortier, Flavienne (Mrs. W. R. Godwin).....		0 26	54 Barré.....	do	Nov. 2, '85
Filion, Marie.....		0 06	184 Aqueduct.....	do	Oct. 26, '85
Filion, Clara.....		0 07	92½ Chatham.....	do	June 1, '85
Carried forward.....		110,189 38			

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward		110,189 38			
Fourmier, Alphonsine		0 22	McCord'	West Branch	Nov. 23, '86
Francoeur, Pierre		3 32	St. Henry	do	Aug. 4, '87
Forget, Louis		0 05	Point St. Charles	do	do 11, '86
Farrow, Charles E		0 05	671 Bonaventure	do	do 9, '86
Foster Bella (Mrs. Mallette)		1 41	2590 Notre-Dame	do	May 28, '87
Fauteux, Joseph		0 23	27 Ste. Augustine	do	Dec. 7, '86
Foster, Kate Ann (Mrs. Kane)		2 64	St. Henry	do	Nov. 14, '87
Forget, Joseph		0 05	42 Ste. Emélie	do	May 5, '87
Forand, Arthur		0 09	Belœil	do	Mar. 2, '87
Foote, Anna Jane (Mrs. Evans)		0 08	240 St. Martin	do	July 7, '87
Froidceur, Joseph		0 55	80 St. Félix	do	Oct. 4, '87
Forget, Joseph		0 05	42 Ste. Emélie	do	Aug. 5, '87
Gougeon, Leocadie		6 87	St. Henry	do	Mar. 28, '81
Gagné, Domithilde (Mrs. J. B. Lemieux)		27 68	St. Gabriel	do	Oct. 15, '83
Gray, Joseph		3 31	St. Augustin	do	Sept. 14, '83
Gauthier, Hilarien		1 40	110 Barré	do	Jan. 31, '83
Gauthier, Marie Louise (Mrs. Clément)		1 63		do	Sept. 4, '83
Granelle, Marie (Mrs. Mute)		1 29	40 St. Paul	do	May 29, '82
Grandchamp, Céline (Mrs. Plante)		1 22	633 St. Joseph	do	do 19, '85
Gillis, Bennett		2 01	410 Seigneurs	do	Oct. 1, '84
Girouard, Napoléon		2 01	66 Inspector	do	Aug. 5, '84
Guimond, Damasse		1 47	St. Henry	do	May 21, '85
Giroux, Jos.		0 83	356 St. Joseph	do	Jan. 31, '79
Giguère, Cléophas		0 86	13 Bourget	do	Feb. 27, '82
Gareau, Antoine		0 63	St. Henry	do	Jan. 9, '80
Giasson, Antoine		0 36	Workman	do	April 23, '77
Gray, Samuel		0 12	13 Dupré Lane	do	Feb. 28, '80
Granger, Adénias		0 32	Lusignan St.	do	do 27, '79
Goulet, Jos. Téléphone		0 31	St. Henry	do	June 22, '78
Groulx, Joséphine (Mrs. C. Clairmont)		0 55	8 Rolland	do	Aug. 29, '83
Guimond, François		0 10	8 Recollet	do	Jan. 2, '86
Giroux, Lactance		0 20	10 St. Félix	do	Feb. 16, '86
Guilbault, Joseph		0 23	814 Bonaventure	do	July 15, '84
Gravel, Marie Louise		0 56	Cor. Atwater and St. Joseph	do	Oct. 4, '80
Guimond, Azarie		0 23	Workman St.	do	July 23, '82
Gilbert, E. E.		0 02	245 St. Antoine	do	Mar. 10, '85
Guilbault, J. B.		0 59	10 St. Martin	do	Dec. 16, '82
Gillett, John		0 11	9 Bassin	do	Feb. 20, '83
Gervais, Sophie (Mrs. F. X. Lamarche)		0 28	Ste. Cunégonde	do	do 19, '84
Garaud, F. X., in trust for wife		0 29	St. Rémi	do	May 21, '82
Gibeau, Adéland		0 15		do	Feb. 2, '85
Grignon, Isais		0 19	493 Bonaventure	do	Dec. 1, '85
Gibault, Emma (Mrs. J. Viau)		0 05	80 St. Félix	do	do 26, '85
Gibault, Emma (Mrs. J. Viau)		0 05	80 do	do	do 26, '85
Galarneau, F. X.		0 30	211 Lusignan	do	May 25, '83
Goulet, Malvina (Mrs. Desmarais)		0 03	86 Bleury	do	do 1, '86
Grégoire, George		0 08	386 Seigneurs	do	Nov. 27, '85
Gauthier, Théophile		0 93	Ste. Cunégonde	do	do 20, '86
Gadoux, Anastasie (Mrs. P. Gauthier)		0 29	Guy St.	do	June 12, '82
Giguère, Alma		0 38	432 Seigneurs	do	July 30, '84
Gauthier, Mélina (Mrs. X. Lalumière)		0 25		do	Feb. 24, '84
Gornon, Henrietta		0 33	1 Mile End	do	Aug. 8, '84
Guenon, Hermine (Mrs. L. Beauvais)		0 45	218 Collège	do	May 4, '85
Gougeon, Azilda		0 25	150 Barré	do	Oct. 20, '85
Gagné, William		0 60	111 Versaille	do	Dec. 30, '84
Germain, Joseph		0 57	296 Seigneurs	do	Sept. 25, '84
Gauvreau, Léontine (Mrs. Belanger)		0 97	40 Turgeon	do	do 29, '85
Carried forward		110,259 47			

Montreal City and District Savings Bank—Continued.
(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		110,259 47			
Greyman, Charles.....		0 44	Lac Mégantic...	West Branch	Oct. 10, '84
Guimond, Cléophas.....		0 05	Rose de Lima St.	do	Mar. 20, '83
Guenon, Cordelia.....		0 62	323 Workman...	do	June 2, '83
Gauthier, Tancrede.....		0 41	do	do	Dec. 21, '83
Guay, Mathilda (Mrs. Emond).....		0 35	Montreal.....	do	Sept. 24, '85
Godin, Amanda (Mrs. J. Dupuis).....		0 36	do	do	Dec. 14, '83
Girardeau, Alexandre.....		0 22	60 Manufacturer	do	Oct. 17, '87
Guy, William.....		0 20	194 Canning.....	do	do 4, '87
Granger, Celina.....		0 44	166 St. Martin...	do	Nov. 24, '87
Gouache, Hormidas.....		0 09	70 Lusignan.....	do	May 2, '87
Gougeon, Maxime.....		0 08	128 St. Joseph...	do	Dec. 27, '87
Grier, G. A.....		50 73	279 St. Antoine.	do	Mar. 2, '87
Gagnon, Siméon.....		1 63	Lachine.....	do	do 11, '86
Guy, J. B.....		2 96	183 St. Philippe.	do	Aug. 8, '87
Gagné, Délima (Mrs. M. St. Ongé).....		3 35	do	do	Sept. 13, '87
Goyer, Salvenir.....		5 92	18 St. Ferdinand	do	Nov. 2, '86
Garvier, Honoré.....		3 80	do	do	May 21, '87
Gadona, Malvina.....		0 05	216 McCord.....	do	June 10, '86
Gervais, Caroline (Mrs. P. Bissonnette).....		1 97	do	do	Sept. 8, '84
Gervais, Stanislas.....		3 81	4 Rolland Lane..	do	Nov. 23, '83
Gravel, Joseph.....		0 26	1126 St. Joseph..	do	Feb. 25, '87
Gagnon, Thomas.....		0 83	Ottawa.....	do	Mar. 19, '85
Genest, Louis.....		0 67	14 Hermine.....	do	Oct. 13, '83
Gervais, Marie Mrs. (widow Beauchamp).....		0 74	do	do	Sept. 30, '85
Gascon, Samuel.....		0 15	38 St. Maurice...	do	Oct. 17, '86
Gilmore, Francis.....		0 13	do	do	Nov. 11, '85
Gorman, Thomas.....		0 98	4 Hunter.....	do	Oct. 27, '85
Granville, Maggie (Mrs. Cunningham).....		1 68	do	do	do 4, '83
Garand, Arthur.....		0 06	do	do	May 26, '87
Giroux, F. A.....		2 07	490 Albert.....	do	Mar. 29, '86
Guimond, Joseph.....		6 22	do	do	Dec. 15, '85
Girouard, Desange.....		0 16	185 Murray.....	do	Feb. 16, '86
Gareau, Philippe.....		0 56	2 Dominion.....	do	Aug. 17, '87
Gance, Alfred.....		0 58	55 Lusignan.....	do	Sept. 17, '84
Gigrière, J. R.....		0 53	do	do	Jan. 4, '84
Goundry, Omer.....		0 32	do	do	do 5, '85
Gareau, J. L. A.....		0 25	250 Seigneurs...	do	do 7, '86
Girard, Xavier.....		4 40	279 Grand Trunk	do	June 23, '86
Germain, J. A. (Mrs. Gillin).....		0 57	2877 Notre-Dame	do	May 1, '86
Gravel, Jérémie.....		0 09	29 Ste. Margaret	do	April 19, '86
Gareau, Marie (Mrs. Gougeon).....		0 21	1094 St. Antoine.	do	July 17, '86
Gougeon, Annie (Mrs. Boucher).....		0 84	128 St. Henry...	do	Sept. 15, '87
Gray, Thos. S.....		0 17	30 Prince.....	do	July 28, '85
Gauthier, André.....		0 10	1984 Notre-Dame	do	April 23, '87
Gramer, Jos.....		0 79	2634 do	do	Sept. 28, '85
Gagné, J. U.....		0 11	219 St. Martin...	do	April 24, '86
Gagné, Mélina.....		0 13	Bonaventure St.	do	Dec. 22, '86
Gratton, Emma (Mrs. Gougeon).....		0 66	17 Chatham.....	do	June 6, '87
Gilbert, Emelie.....		0 17	do	do	do 10, '87
Groulx, Délima.....		0 19	Côte des Neiges.	do	May 27, '87
Gringras, Eugène.....		0 16	Notre-Dame de Grâce.....	do	June 26, '85
Guilbault, Arthur.....		0 31	34 St. Martin...	do	May 28, '85
Guilord, Antoine.....		0 14	St. Joseph du Lac.....	do	April 23, '85
Gadona, Aurélie (Mrs. J. Ethier).....		0 08	10 Ecole.....	do	Oct. 24, '87
Gougeon, Adolphe.....		0 14	1125 Bonavent're	do	April 11, '85
Gagné, Alfred.....		0 04	Barré St.....	do	Jan. 29, '85

Carried forward.....

110,362 44

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pen- dant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		110,362 44			
Guimond, George.		0 17	7 Trudel	West Branch	Jan. 30, '85
Gillis, Sarah (Mrs. Bellingham)		0 29	Cor. Canal and Condé Sts	do	Feb. 10, '85
Giroux, J. U.		0 31	105 Delisle	do	May 2, '85
Gallagher, Ann (Mrs. Boyd)		0 13	115 Manufact' rer do	do	Sept. 21, '85
Gauthier, Victorine	13 39		186 Murray	do	Nov. 30, '87
Gannan, Albert.		0 05	Rolland St.	do	Feb. 7, '87
Gravel, Odile (Mrs. Lecavalier)		0 90	St. Henry	do	Oct. 5, '87
Gareau, Aurélie		0 57	120½ Barré	do	Dec. 17, '86
Guay, Joseph C		0 05	110 Cathedral	do	June 10, '86
Giroux, Stéphanie		0 15	407 Seigneurs	do	Nov. 13, '86
Garand, Emerance (Mrs. Legault)	2 63		154 St. Martin	do	May 21, '87
Gratton, Marie-Louise		0 10	819 Sanguinet	do	Nov. 17, '86
Gagnon, Narcisse		0 07	945 St. Jacques	do	June 6, '87
Geissler, Fred		0 92	307 Richardson	do	May 28, '87
Geoffrion, Julie (Mrs. Mongeau)		0 21	Ste. Cunegonde	do	Feb. 21, '87
Gauthier, A. A. J.		2 06	Lachine	do	July 29, '86
Guy, Alfred		0 10	54 Dominion	do	Oct. 21, '87
Greenberg, N. (Mrs. Drucker)		0 22	2556 Notre-Dame do	do	July 13, '87
Greenberg, H.		0 70	2556 do	do	Oct. 4, '87
Giroux, Eliza (Mrs. Francœur)		0 05	990 St. Joseph	do	April 18, '87
Giroux, Mathilda (Mrs. Laliberté)		0 12	541 Williams	do	June 18, '87
Gagné, Philippe		0 25	220 Aqueduct	do	May 9, '87
Gauthier, Henriette (Mrs. Lussier)		0 05	505 Williams	do	Sept. 1, '87
Gravel, Henriette (Mrs. Blais)		0 04	2677 Notre-Dame do	do	do 15, '87
Gagnon, Wm		0 23	219 Aqueduct	do	Nov. 8, '87
Guibord, Adeline (Mrs. Paquette)		0 12	125 Richardson	do	Aug. 30, '87
Giroux, Frédéric	2 30		2481 Notre-Dame do	do	do 17, '87
Hurteau, J. B.		4 26	674 St. Joseph	do	Dec. 2, '87
Hoey, Arthur M.		12 59	St. Martin St.	do	June 10, '75
Hannahan, Catherine		9 58	919 St. Joseph	do	July 2, '86
Hanlan Skating Rink		1 82	Chatham St	do	Feb. 3, '81
Harkin, Bernard		1 62	311 Richmond	do	Mar. 9, '86
Hayes, Peter R.		2 31	64 St. Philippe	do	Feb. 24, '86
Hughes, Michael		1 93	Côte St. Paul	do	Dec. 24, '86
Handfield, Napoléon		1 99	do	do	Oct. 9, '84
Huet, Simson		0 48	St. Henry	do	Feb. 27, '85
Haddessey, Annie		0 40	Napoléon Road	do	July 15, '84
Holiday, Chs. Arthur		0 45	100 Colborne	do	Dec. 7, '82
Harnois, Jos. P.		0 96	47 Quesnel	do	Aug. 25, '79
Hayes, M. P.		0 05	501 St. Joseph	do	Sept. 3, '78
Henderson, John W.		0 29	20 Anderson	do	do 20, '80
Hughman, B		0 23	58 Scotland	do	Oct. 2, '80
Huot, Azilda (Mrs. Wm. Parent)		0 49	46 St. André	do	April 23, '83
Harrington, Mary Ellen		0 17	113 Mountain	do	do 20, '85
Hamilton, John		0 26	409½ St. Joseph	do	Sept. 15, '81
Harnois, Hubert		0 88	St. Henry	do	Mar. 20, '86
Haas, William		0 15	19 Hanova	do	Jan. 13, '86
Hack, Alfred		0 17	404 Sidney	do	Mar. 8, '86
Hannick, Augustine		0 21	180 St. Maurice	do	Sept. 10, '86
Hennessey, Gustave		0 05	227 Delisle	do	Nov. 9, '86
Henault, Stanislas		0 36	L'Epiphanie	do	Aug. 6, '84
Hamel, Félix		0 96	75 Dalhousie	do	Sept. 29, '84
Hughman, Benjamin		0 63	405 St. Joseph	do	do 15, '84
Hersey, Fernando		0 46	242 St. Antoine	do	April 28, '84
Hughman, Chs		0 21	405 St. James	do	Nov. 30, '86
Hopper, Robert		0 27	177 Fulford	do	Dec. 20, '82
Hebert, Cordelia		0 59	Point St. Charles do	do	Aug. 23, '83
Carried forward		110,433 44			

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends paid for 5 years and over. Dividendes payés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		110,433 44			
Houle, Louise (Mrs. W. Coasse).....	0 07		73 Versailles....	West Branch	July 17, '84
Howley, Catherine.....	0 98		115 Canning....	do	Dec. 23, '87
Honeywell, W. H.....	0 23		St. Luc.....	do	Jan. 3, '87
Hébert, Antoine.....	1 61		411½ St. Joseph..	do	Mar. 8, '87
Harnois, François.....	2 02		St. Philippe.....	do	Dec. 5, '87
Hughes, Anne.....	1 67		Richmond Sqr..	do	Mar. 6, '87
Hébert, Moïse.....	2 25		Beauharnois....	do	Nov. 30, '35
Henault, Priscile (Mrs. Jos. Wolfe).....	0 25		do.....	do	Feb. 7, '83
Holland, Alberta.....	0 17		400 St. Joseph..	do	May 27, '84
Hébert, Moïse.....	0 16		29 Mountain....	do	do 21, '86
Hall, Caroline.....	0 59		225 Richmond....	do	April 5, '86
Halms, Fabien.....	0 09		15 Richmond....	do	Mar. 7, '87
Hutchison, Lizzie.....	0 16		48 Workman....	do	Aug. 18, '87
Hurtubise, Joséphine (Mrs. Patenande).....	0 30		do.....	do	Nov. 2, '86
Houlasworth, William.....	0 05		341 Seigneurs....	do	July 27, '85
Hinphy, Paul.....	0 10		170 Canning....	do	May 13, '85
a Hébert, L. J.....	0 04		C. and D.S. Bank clerk.....	do	April 30, '85
Harding, Mary (Mrs. Kelly).....	0 03		29 Bassin.....	do	do 18, '85
Hébert, Onézime (Mrs. N. Tremblay).....	1 94		Notre-Dame....	do	Nov. 11, '86
Heuson, David.....	0 10		do.....	do	May 6, '87
Houle, John S.....	0 52		36 Forgue Ave..	do	July 18, '87
Houle, Pierre.....	0 51		34 do.....	do	Sept. 6, '86
Hanna, Eddie B.....	0 09		80 Park Avenue..	do	Jan. 3, '87
Hollis, Henry.....	0 15		85 Bourget.....	do	April 9, '87
Hamelin, Hercule.....	1 57		Champlain.....	do	Dec. 4, '86
Hack, Edward.....	1 41		404 Seigneurs....	do	Nov. 12, '87
Healy, Mary.....	0 05		444 do.....	do	Oct. 3, '87
Hamel, Philias.....	0 09		15 Bruchési....	do	April 27, '87
Hudson, Mary.....	0 10		Côte des Neiges.	do	July 7, '87
Hodge, Wm.....	0 05		323 St. Antoine..	do	June 24, '87
Hamel, Déluma.....	0 05		98 St. Félix....	do	Aug. 30, '87
Harvey, Maxime.....	0 04		Charlevoix.....	do	Oct. 12, '87
Iron Moulders Union.....	2 07		Montreal.....	do	May 6, '85
Issiote, Noé.....	1 26		8 St. Margaret..	do	Jan. 14, '84
Imbleau, Arsène.....	1 53		172 St. Martin..	do	May 13, '86
Irwin, Frs.....	0 13		64 Manufacturer	do	Sept. 21, '81
Irwin, Lizzie.....	0 10		81 Chatham....	do	May 1, '86
Johnson, Eliza.....	9 57		Montreal.....	do	Mar. 6, '82
Jackson, Augusta May.....	3 24		454 Richmond....	do	June 19, '85
Johnson, Lizzie.....	1 25		154 Mountain....	do	Feb. 11, '84
Joly, Wilbrod.....	2 33		68 Barre.....	do	Nov. 19, '83
Jacob, Auguste.....	0 19		307 St. Joseph..	do	July 31, '77
Juneau, Lucie.....	0 44		143 College....	do	do 9, '79
Jackson, Henry.....	0 65		59½ Lock Lane..	do	Aug. 8, '83
Juteau, Jane.....	0 05		18 Mountain....	do	Oct. 22, '85
Johnson, Richard.....	0 32		Côte des Neiges.	do	Feb. 20, '86
Jennings, Frederic.....	0 10		6 Desrivieres....	do	Jan. 19, '84
Jourdain, Amable.....	0 25		do.....	do	Sept. 24, '83
Jabouin, Auguste.....	0 43		136 St. Maurice..	do	June 23, '84
Joly, Achille.....	0 01		C. and D.S. Bank clerk.....	do	April 8, '85
Julien, Dianna.....	0 02		93 Bourget.....	do	Jan. 5, '83
Jacob, Joseph.....	1 92		1092 Bonavent're	do	Feb. 23, '86
Jennings, Eliza (Mrs. Copson).....	0 05		104 Quesnel....	do	Oct. 7, '85
Jones, Sarah.....	0 35		18 Canning....	do	Dec. 22, '82
Jalbert, Elzéar.....	1 99		20 Mystérieuse..	do	June 11, '87
Jasmin, David.....	4 41		do.....	do	July 19, '86
Carried forward.....		110,483 84			

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Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		110,483 84			
Jasmin, Virginie		0 24	2263 Notre-Dame	West Branch	April 17, '86
Johnston, Annie (Mrs. J. Sheridan).....		3 78		do	Nov. 9, '86
Joly, Louis		2 16	177 Workman	do	Oct. 5, '87
Jodoin, Louis		0 85	2247 Notre-Dame	do	June 23, '87
Jourdain, Angelina (Mrs. Black).....		0 18	2210 St. Joseph..	do	Aug. 2, '86
Jansen, Johann		0 08	46 St. James	do	April 13, '86
Kavanagh, Patrick		2 87	159 McCord	do	Jan. 3, '81
Kelly, Edward C.		7 59	Napoléon Road..	do	Dec. 29, '83
Kearney, Mathew		0 22	12 Kleanor	do	May 15, '83
Kating, John		0 21	84 Workman	do	Dec. 21, '82
Kerrigan, Henry		0 05		do	May 5, '84
Kehoe, James		0 13	Montreal	do	July 25, '87
Kelly, Th. Clark		0 07	500 St. Antoine.	do	Oct. 10, '87
Keys, Michael		0 05	26 St. Patrick	do	Jan. 14, '87
Kannon, Julia (Mrs. W. Milloy).....		6 42	221 Delisle	do	Aug. 23, '86
Killroy, John		2 72	3634 Notre-Dame	do	April 30, '85
Kannon, Julia (Mrs. W. Milloy).....		21 24	221 Delisle	do	Feb. 3, '86
Kerrigan, Lillie A		0 60	53 McCord	do	Dec. 23, '86
Keegan, Michael		0 10		do	Feb. 13, '86
Kermode, Thomas Wm.		0 05	135 Alexander	do	April 21, '87
Kavanagh, James		0 41	339 Grand Trunk	do	Oct. 5, '87
Leduc, Gilbert		1 49	Coteau St. Pierre	do	May 10, '86
Lefebvre, Eliza		3 71	81 St. Lawrence.	do	do 4, '82
Labrecque, O		3 75	294 St. Joseph.	do	Oct. 13, '83
Laganière, Lumina		1 71	Aqueduct St.	do	May 1, '74
Larche, Joseph		3 87	Blue Bonnets.	do	April 23, '79
Larin, Charles		5 26		do	Jan. 20, '81
Leriche, Anathalie		3 57	280 St. Joseph.	do	Mar. 11, '80
Laurin, Leandre		2 01	188 Delisle	do	Feb. 8, '86
Leduc, Dominique		1 49		do	Dec. 20, '87
Lefebvre, Stanislas		1 54	Quesnel St.	do	April 16, '80
Lacasse, Bedini		2 03	134 St. Martin..	do	May 7, '83
Lecompte, Joséphine		1 17	108 Inspector	do	Dec. 2, '87
Larin, Jérémie		6 46	St. Martin	do	Nov. 28, '84
Ladouceur, Isidore		4 45	St. Athanase	do	Mar. 12, '87
Leonard, Corinne (Mrs. J. Leveillé).....		1 43	148 St. Philippe.	do	Oct. 18, '82
Lefebvre, Alexandre		1 93	St. Margaret St.	do	Nov. 2, '83
Lefebvre, H.		2 92	44 Fulford	do	do 2, '80
Legault, H.		6 48	Rawden	do	May 10, '82
Lacoste, Eustache, in trust for son Ovila		2 18	Rose de Lima St.	do	Jan. 8, '80
Laframboise, Olive (Mrs. O. Tassé)		1 26		do	July 29, '87
Legault, Antoine		3 50	Riv'edes Prairies	do	May 18, '85
Langtin, Méline		1 20	343 St. Antoine.	do	Aug. 4, '86
Lepage, Domithilde		1 79	343 do	do	May 25, '85
Lanouette, Jean		1 40	309 Ste. Marie..	do	Mar. 26, '84
Leroux, Hormidas		2 05	521 Albert	do	June 30, '82
Laroche, Claudemire		2 55	59 Cathedral	do	Sept. 1, '86
Lefebvre, Rose		1 83	72 St. Philippe	do	July 26, '82
Laberge, Delima		1 36	437 Workman	do	April 21, '85
Lebeuf, Cordelia (Mrs. Daoust).....		1 98	817 Bonaventure	do	Feb. 27, '84
Lebrun, Eliza		1 39	740 do	do	May 4, '84
Labelle, Moïse		2 80	Côteau St. Pierre	do	do 15, '86
Leduc, Gédéon		1 42	434 St. Joseph..	do	Aug. 14, '84
Laurier, Alphonse		1 80	612½ do	do	Oct. 6, '84
Leveillé, Ovila		1 27	Richmond St.	do	Jan. 29, '83
Le Club de Croase		1 22	Montreal	do	Sept. 2, '86
Lazeau, J.-B		1 38	221 Seigneurs...	do	do 24, '85

Carried forward..... 110,621 51

Montreal City and District Savings Bank—Continued.

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	¢	cts.			
Brought forward		110,621	51		
Leclerc, Sophie		1	18	162 St. Henry... West Branch	Feb. 11, '86
Leduc, Gilbert		0	81	Côteau St. Pierre do	Jan. 17, '86
Lacoste, Adéline		0	38	St. Henry do	Dec. 15, '84
Laurin, Paul		0	95	32 Mountain do	May 3, '76
Lagarde, fils, Paul		0	29	300 St. Joseph do	July 20, '76
Loiselle, Marie (Mrs. La. Giroux)		0	18	Cor. Napoléon & Centre Sts do	Sept. 4, '79
Lefebvre, Amédée		0	11	59 Lusignan do	Feb. 7, '79
Lamanque, Touissant		0	10	St. Joseph St. do	April 2, '80
Larin, Louisa		0	36	311½ do do	June 14, '79
Lefort, Frs.		0	74	396 Seigneurs... do	Feb. 24, '79
Laberge, Joseph		0	55	722 St. Joseph do	July 7, '79
Létoile, Délima		0	34	Bonaventure St. do	May 22, '74
Lefebvre, Louis		0	33	79 Mountain do	Sept. 14, '74
Lepage, Alphonse		0	32	12 Canning do	Jan. 14, '79
London, John		0	25	Côte St. Paul... do	April 17, '79
Lambertson, John C.		0	85	151 Chatham do	Oct. 5, '78
Lemieux, Alfred		0	12	7 Dominion do	April 19, '79
Laplante, Marie		0	45	Châteauguay do	Oct. 23, '86
Lebrun, Eustache		0	25	554 Albert do	Feb. 2, '84
Laurin, Alphonse		0	07	577½ St. Joseph do	Aug. 8, '83
Lacombe, Tancrede		0	27	789 do do	Dec. 15, '82
Lefebvre, Ferdinand		0	63	96 St. Maurice do	July 1, '83
Leonard, Hypolite		0	02	22 Bonsecours do	Dec. 23, '84
Leonard, Geneviève (Mrs. P. Verdon)		0	02	St. Laurent do	Jan. 26, '86
Lafrance, Elizabeth (Mrs. Alf. Précourt)		0	67	199 Guy do	April 24, '84
Labelle, Alexandre		0	31	1236 St. Joseph.. do	May 11, '85
Lalumière, Jos. E.		0	64	166 Workman do	Nov. 14, '82
Lagard, J. Paul		0	30	295 St. Joseph do	May 26, '83
Lefebvre, Cais		0	32	78 St. Peter do	Feb. 9, '82
Leduc, J.-B.		0	85	St. Henry do	Mar. 21, '83
Leclerc, Célia		0	18	do do	July 21, '83
Lanthier, Adélar		0	04	Point St. Charles do	Jan. 5, '86
Limoges, Delphine		0	10	92 Liverpool do	Dec. 20, '86
Lemay, Flore		0	04	216 Aqueduct do	Mar. 22, '85
Leblanc, Vilatine (Mrs. I. Boileau)		0	42	Ste. Geneviève do	Oct. 26, '83
Loiseau, Philomène (Mrs. C. Rocque)		0	12	208 Barré do	May 22, '83
Langevin, Georgiana		0	13	Aqueduct do	Sept. 12, '82
Lebuis, Sophie		0	94	do do	June 4, '83
Lefebvre, Joseph		0	63	102 Labonté do	Oct. 16, '83
Leveillé, Achille		0	17	187 St. Martin do	Sept. 23, '81
Lefebvre, Gabriel		0	33	St. Laurent do	April 7, '81
Laframboise, Anselme		0	04	Ste. Geneviève do	Jan. 27, '86
Lefebvre, Octave		0	87	Hemmingford do	April 24, '86
Lapointe, George		0	08	30 Centre do	Nov. 21, '85
Lavoie, Martin		0	55	295 St. Henry... do	Mar. 22, '86
Lortie, Abomens		0	08	St. Henry do	do 10, '83
Labrosse, Alderic		0	64	Ste. Geneviève do	do 23, '84
Lemieux, Alphonse (Mrs. E. Bourassa)		0	45	117 St. Augustin do	Jan. 4, '84
Leveillé, Marie		0	13	134 St. Joseph do	May 23, '85
Lépine, Marie (Mrs. Taillefer)		0	08	19 Chatham... do	Mar. 17, '84
Lennan, Jane		0	40	366 St. Patrick do	Jan. 14, '85
Lewis, Napoléon		0	25	205 College do	Nov. 18, '84
Lamoureux, Philomène (Mrs. Gauthier)		0	74	139 Richmond do	June 1, '85
Limoges, Arthur		0	06	541 William do	do 19, '84
Laramée, Edouard		0	25	St. Michel do	Dec. 5, '83
Leger, Adolphe		0	14	Richmond do	May 4, '84
Lapointe, Ovila		0	05	719 Albert... do	April 15, '84
Carried forward		110,642	08		

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends paid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		110,642 08			
Lemieux, Jos. A.....		0 56	2174 Notre-Dame	West Branch	Aug. 12, '84
Leclair, Emelie.....		0 67	155 Aqueduct.....	do	June 2, '85
Love, Martin.....		0 38	147 Napoleon rd.....	do	Nov. 16, '85
Lépine, Elmière.....		0 10	23 Holland.....	do	April 10, '85
Levert, Josephine.....		0 21	St. Benoit.....	do	Sept. 21, '85
Lebeuf, Albina.....		0 34	15 Lusignan.....	do	Jan. 19, '85
Leblanc, Chs.....		0 55	94 Workman.....	do	Dec. 4, '82
Lalonde, Mathias.....		0 43	St. Laurent.....	do	May 25, '83
Lapointe, Edmund.....		0 32	704 Albert.....	do	Feb. 19, '83
Lauzon, Francis D.....		0 47	314 St. Joseph.....	do	July 3, '83
Labris, Ludger.....		0 37	131 Bonaventure.....	do	June 2, '83
Leduc, Ignace Amédée.....		0 49	Rigaud.....	do	Oct. 9, '84
Lafleur, Exilda (Mrs. O. Lecompte).....		0 32	Montreal.....	do	April 12, '83
L'Heureux, Samuel.....		0 55	105 Labonté.....	do	Aug. 27, '83
Lapierre, J. B.....		0 47	.....	do	Dec. 18, '83
Lebeuf, Louise (Mrs. M. Harry).....		0 25	125 Vinet.....	do	Aug. 6, '83
Leblanc, Emma.....		0 53	2603 Notre-Dame.....	do	Nov. 19, '84
Lemarbre, Louis.....		0 05	St. Joseph.....	do	Oct. 25, '87
Lépine, Hermeline.....		0 87	95 Barré.....	do	Aug. 12, '87
Lalonde, William.....		0 96	Oka.....	do	May 25, '87
Lemieux, Arthenisse.....		0 05	Côteau St. Pierre.....	do	July 12, '87
Landry, Cyrille.....		0 80	Monette Lane.....	do	May 20, '87
Loiselle, Gustave.....		0 30	17 Payette.....	do	Sept. 19, '87
Lajoie, Godfroi.....		95 93	Barré.....	do	July 20, '87
Laberge, Charles.....		9 77	Châteauguay.....	do	Mar. 24, '85
Lush, Maggie.....		5 67	27 Donagona.....	do	Feb. 17, '87
Labrosse, Félix.....		2 05	St. Geneviève.....	do	April 1, '87
Labrosse, Alphonse.....		4 64	do.....	do	Mar. 28, '85
Larivière, Joseph F.....		0 32	21 Eleanor.....	do	July 11, '87
Leroux, Adrien.....		0 50	Co r. Mountain and St. Joseph.....	do	Aug. 29, '85
Labonté, Louis.....		0 36	Murray St.....	do	Oct. 24, '85
Lanciaux, Ligouri.....		0 17	Côte St. Paul.....	do	Jan. 22, '86
Lalonde, Délina (Mrs. Rattelle).....		1 43	Montreal.....	do	Mar. 15, '84
Labine, Exilda.....		0 25	121 St. Fortuna.....	do	Oct. 3, '82
Lamère, Amable.....		0 26	111 Versailles.....	do	Sept. 3, '83
Lippé, Raoul.....		0 31	221 Workman.....	do	July 18, '83
Levac, Marie (Mrs. Brisebois).....		0 43	.....	do	April 26, '83
Lapierre, J. B.....		0 34	252 Workman.....	do	Dec. 13, '85
Lachapelle, Exilda (Mrs. Robert).....		0 42	.....	do	do 3, '85
Lavallée, Joseph.....		0 20	211 Barré.....	do	May 6, '84
Lalonde, Hermine (Mrs. Terrault).....		0 76	9 Chaboillez Sq.....	do	Dec. 26, '84
Lecavalier, Marie Louise.....		0 53	4 St. David.....	do	Sept. 30, '87
Leger, Etienne David.....		0 28	52 St. Martin.....	do	Feb. 17, '87
Lallemand, Horace.....		0 07	29 Versailles.....	do	do 4, '84
Lavoie, Damase.....		0 54	101 St. Philippe.....	do	Jan. 2, '84
Laroche, Elmière (Mrs. Desparois).....		0 36	Montreal.....	do	Feb. 17, '87
Labrèche, Euphrosine.....		0 28	167 St. Martin.....	do	Jan. 7, '85
Leduc, Théophile.....		0 52	.....	do	June 30, '83
Lamarche, Napoléon.....		0 08	.....	do	Dec. 28, '86
Laurin, Noce.....		0 08	152 Workman.....	do	Feb. 7, '87
Lapointe, Cordelia (Mrs. J. A. Priard).....		0 51	69 Canning.....	do	Dec. 13, '87
Lachapelle, Alexandre.....		1 31	69 Turgeon.....	do	Mar. 8, '87
Laferrière, Edmond.....		1 38	386 St. Joseph.....	do	Sept. 10, '83
Ledoux, G. H.....		2 52	55 Lusignan.....	do	June 25, '87
Lafontaine, Hubert.....		44 34	Point St. Charles.....	do	Nov. 21, '87
Leonard, John James.....		30 68	472 Williams.....	do	May 18, '85
Levasseur, Marie (Mrs. Dubois).....		11 61	Chaboillez Sq.....	do	July 6, '85
Carried forward.....		110,871 02			

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	¢ cts.	¢ cts.			
Brought forward.....		110,871 02			
Leblanc, Fridoline.....		0 20	135 Vinet.....	West Branch	July 26, '86
Lafontaine, Malvina.....		0 90	147 Richmond.....	do	June 2, '87
Lafrance, Odile.....		0 36	.....	do	May 19, '85
Legault, Rosalie.....		0 26	.....	do	Feb. 3, '86
Labrèche, Isimère.....		0 15	916 Notre-Dame.....	do	May 18, '87
Lahaie, Louise.....		0 05	2465 do.....	do	Jan. 11, '86
Lortie, Sophranie.....		0 04	6 Délima.....	do	April 29, '87
Lamanque, Adolphe.....		0 05	523 Bonaventure.....	do	Mar. 14, '87
Lecavalier, Placide.....		1 93	Côte des Neiges.....	do	April 17, '87
Leclair, Gédéon.....		0 23	136 Workman.....	do	June 5, '86
Lemieux, J. B.....		0 25	328 St. Joseph.....	do	Mar. 11, '85
Latournele, Henri.....		0 14	105 Fulford.....	do	Nov. 4, '85
Labelle, Marie Louise.....		0 14	501 St. Joseph.....	do	do 30, '85
Legault, Stanislas.....		0 24	701 do.....	do	Sept. 4, '85
Lefebvre, Marie Louise.....		0 35	29 Payette.....	do	Aug. 10, '86
Leonard, John.....		0 24	217 William.....	do	Feb. 25, '87
Laniel, Anthime.....		0 05	545 Albert.....	do	Jan. 13, '86
Lalonde, Céline (Mrs. Pilon).....		0 27	4 Délima.....	do	Feb. 24, '87
Lefebvre, Esther (Mrs. Charron).....		0 08	.....	do	Jan. 15, '86
Lallemand, Edouard.....		1 25	29 Versailles.....	do	Nov. 6, '86
Lebeuf, Napoléon.....		0 22	2200 Notre-Dame.....	do	Jan. 11, '86
Lepailleur, Marguerite (Mrs. Simard).....		0 08	191 Guy St.....	do	May 11, '86
Leriche, Marie.....		1 77	77 Champ de Mars.....	do	July 4, '87
Lalande, Emélie.....		1 66	312 Workman.....	do	Aug. 3, '86
Lauzon, Alphonse J.....		0 27	330 do.....	do	Mar. 1, '86
Lauzon, Vitaline.....		0 31	207 Barré.....	do	June 11, '86
Latour, David.....		0 42	59 St. Philippe.....	do	Sept. 1, '87
Lapierre, Gilbert.....		0 11	6 Chatham.....	do	Dec. 15, '86
Legrand, Philippe.....		15 98	St. Joseph St.....	do	Feb. 18, '86
Leonard, Marguerite.....		0 64	225 William.....	do	April 15, '86
Lefebvre, Ida (Mrs. B. Lagacé).....		0 18	336 Workman.....	do	June 8, '86
Lajoie, Evelina (Mrs. O. Durocher).....		0 86	81 St. Augustin.....	do	Aug. 30, '87
Lanthier, Edouard.....		0 05	116 Barré.....	do	June 3, '85
Leduc, Alexis.....		0 69	174 St. Félix.....	do	Jan. 17, '87
Ladouceur, Marie (Mrs. S. Taillefer).....		0 12	260 Marie.....	do	June 21, '86
Lacroix, Napoléon.....		1 26	976 St. James.....	do	May 3, '86
Leclerc, Augustin.....		0 05	16 Rolland.....	do	July 14, '85
Limoges, Antoine.....		1 16	954 St. Joseph.....	do	May 5, '87
Lefebvre, F. X.....		0 05	131 Laborité.....	do	Jan. 22, '87
Leahy, Ellen.....		0 15	174 St. Charles.....	do	Aug. 4, '87
Leonard, Leopold.....		18 09	.....	do	Feb. 15, '87
Lafontaine, Séraphine (Mrs. Belanger).....		3 99	300 Richmond.....	do	Sept. 5, '87
Lynch, Annie.....		65 57	277 Seigneurs.....	do	May 17, '87
Longpré, Joseph Wilfrid.....		0 05	246 Aqueduct.....	do	April 12, '87
Lecuyer, Bernard.....		0 10	269 Workman.....	do	June 11, '87
Latour, Xavier.....		0 36	50 St. Martin.....	do	Sept. 13, '87
Lallemand, Alphonse.....		2 19	12 Ecole.....	do	May 21, '87
Lemire, Adeline.....		1 34	Ste. Cunégonde.....	do	Nov. 14, '87
Lennan, Robert.....		0 14	15 St. Francis.....	do	Jan. 8, '86
Labelle, Henri.....		0 05	505 1/2 Williams.....	do	Mar. 30, '86
Lahaie, Adelaïde (Mrs. Gadova).....		0 20	Versailles St.....	do	Sept. 29, '85
Lanthier, Joseph.....		0 23	.....	do	July 10, '85
Luton, Harriet (Mrs. J. Shebston).....		0 68	2061 Ste Cathrine.....	do	do 2, '87
Laliberté, Féloïse.....		1 31	177 St. Augustin.....	do	May 10, '86
Lacoste, Eustache.....		7 88	118 Rose de Lima.....	do	Jan. 12, '85
Leclair, Marie Julie.....		0 76	2664 Notre-Dame.....	do	Mar. 24, '85
Long, Samuel.....		0 05	19 Payette.....	do	do 31, '87
Langlois, Elizabeth (Mrs. Lesage).....		0 25	St. Maurice St.....	do	Dec. 29, '84
Carried forward.....		111,007 52			

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.
(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction a été faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		111,007 52			
Lemonde, Placide	0 68		St. Louis St	West Branch	Jan. 31, '85
Lacasse, Magloire	0 26		70 St. Philippe	do	Nov. 20, '86
Lafrance, Alexandre	0 39		28 Guy	do	April 7, '87
Lecavalier, Joseph	0 17		157 St. Martin	do	May 4, '86
Levesque, Joseph	0 48		Ste. Rose	do	Jan. 31, '87
Lortie, Jean	0 05		160 St. Martin	do	Mar. 29, '86
Leclaire, André	0 79		199 Aqueduct	do	Dec. 9, '87
Lightfoot, Georgiana	0 22		152 Notre-Dame	do	April 16, '87
Lynburner, J. J.	1 38		1348 do	do	Nov. 2, '87
Leclair, Gédéon	0 43		146 Workman	do	April 19, '87
Lee, John	0 08		44 Duke	do	Jan. 24, '87
Lagrandeur, Léonie (Mrs. Jos. Boucher)	0 14		62 St. Martin	do	Mar. 7, '87
Landry, Louis	0 63		369 Montcalm	do	Dec. 16, '86
Larivière, Joseph	0 05		226 Aqueduct	do	May 19, '86
Legault, Alexandre, in trust for mother	7 57		Vaudreuil	do	do 21, '86
Lassial, Antoine N.	0 15		2598 Notre-Dame	do	Aug. 3, '86
Lagassé, Horace	0 31		72 St. Maurice	do	July 21, '86
Lavoie, Joseph	0 08		155 Kennedy	do	May 25, '86
Leduc, Arthur	0 15		St. Henry	do	April 25, '87
Langevin, J. B.	7 72		St. Laurent	do	July 3, '86
Laplante, Edmond	0 16		26 Rivet Lane	do	June 7, '86
Leduc, Tharcille	0 08		483 Albert	do	Feb. 26, '87
Lefebvre, Mathilde (Wid. J. Deslauriers)	0 08		25 Eleanor	do	June 23, '86
Lachance, Cléophas	0 38		160 St. Martin	do	Dec. 4, '83
Lamontagne, Dolphis	1 18		1180 St. Joseph	do	do 23, '86
Leveillé, Archie	0 25		1151 St. James	do	Jan. 24, '87
Les Chevaliers du Travail	1 93		Ste. Cunégonde	do	Oct. 5, '86
Lafrance, Pacifique	0 56		154 St. Martin	do	Dec. 23, '86
Dionard, Didier	0 08		1688 Notre-Dame	do	Nov. 2, '86
Langevin, Dominique	0 41		73 Anne	do	Sept. 14, '87
Leclerc, Emerance (Mrs. Labelle)	0 36		10 St. Monique	do	April 17, '87
Latendresse, Edmond	0 10		2360 Notre Dame	do	Feb. 18, '87
Ledoux, Joseph	0 28		59 Leroux	do	July 8, '87
Laverdure, Adrien	0 05		191 Workman	do	May 5, '87
Labris, Philomène (Mrs. Tanguay)	0 43		91 St. Félix	do	July 12, '87
Lafontaine, Narcisse	0 16		69 Quesnel	do	Oct. 31, '87
Lépine, J. Dolphis	0 15		115 Delisle	do	do 11, '87
Lépine, Marie (Mrs. Donancour)	0 10		353 Richmond	do	May 18, '87
Lalonde, Victoria (Mrs. Cousineau)	0 39		Lachine	do	Aug. 12, '87
Lahaie, Charles	0 12		28 St. Félix	do	April 25, '87
Lauder, James C.	0 12		7 M. St. Marie Av	do	do 14, '87
Lamarre, Césarie	0 10		98 St. Henry	do	July 11, '87
Labelle, Gédéon	0 24		Notre Dame St.	do	Aug. 10, '87
Ledoux, Charles	3 41		7 Windsor	do	do 22, '87
Laporte, George	0 08		2141 Notre Dame	do	do 13, '87
Loiselle, Marguerite	0 12		98 Hibernia Rd.	do	do 20, '87
Lavoilette, Joël	0 05		Ste. Cunégonde	do	Sept. 17, '87
Lagarde, Albina	0 16		30 Seigneurs	do	Dec. 13, '87
Lacroix, Elzéar	1 55		do	do	do 23, '87
Laporte, Joseph	0 33		St. Jérôme	do	Sept. 26, '87
Larin, Marie (Mrs. Bertrand)	0 13		137 Versailles	do	Nov. 26, '87
Leroux, J. B.	0 05		399 Seigneurs	do	Sept. 1, '87
Labelle, Mathilda	0 89		32 Mountain	do	Dec. 16, '87
Martin, François	1 82		100 Albert St.	do	Feb. 21, '87
Meloche, Léandre	1 63		43 St. David L'ne	do	July 16, '86
Menard, Narcisse	1 45		338 Richmond	do	April 27, '85
Moquin, Hubert	2 32		St. Henry	do	Oct. 25, '80
Moore, Hugh	5 63		168 Seigneurs	do	June 15, '82
Carried forward		111,056 58			

Montreal City and District Savings Bank—*Continued.*
(Banque d'Economie de la Cité et du District de Montréal—*Suite.*)

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	\$ cts.	\$ cts.			
Brought forward.....		111,056 58			
Monette, Alphonse.....		3 48	St. Henry.....	West Branch	Jan. 14, '76
McArthur, Patrick.....		1 45	20 Young.....	do	Dec. 30, '79
Mocock, Thos. J.....		1 56	St. Gabriel Lock	do	Mar. 12, '81
Maisonneuve, Hilaire.....		2 25	35 Lusignan.....	do	Oct. 14, '87
McKinley, John.....		2 18	201 Seigneurs.....	do	Feb. 10, '87
McMahon, Bridget.....		10 60		do	April 23, '84
Madigan, James.....		1 50	73 McCord.....	do	do 25, '84
Montpetit, François.....		1 38	512 Albert.....	do	do 2, '83
McKeenan, J. E.....		6 85	127 Delisle.....	do	Jan. 7, '82
Mullin, Thomas.....		1 33	31 Chaboillez.....	do	June 10, '82
Maloche, J. B.....		1 27	St. Genevieve.....	do	Mar. 24, '87
Marquis of Lorne, O. O. F. No. 6420.		1 99	Côte St. Paul.....	do	July 19, '83
Major, Antoine.....		2 28	73 Dominion.....	do	Sept. 5, '82
Martin, Carrie M.....		1 26	159 College.....	do	June 7, '86
Major, Rodrigue.....		1 36	603 St. Joseph.....	do	Oct. 18, '82
Meloche, Wilfrid.....		1 09	581 Albert.....	do	Nov. 3, '87
McCuaig, Robert.....		1 85	52 Turgeon.....	do	May 3, '82
Michaud, Cléophas.....		1 19	107 do.....	do	Aug. 29, '85
McNiece, Margaret (Mrs. J. Watson).....		1 51	2340 Notre-Dame	do	Oct. 29, '85
Mullin, Thomas.....		1 42		do	July 15, '85
Mallett, Quincrand.....		1 81	504 Barré.....	do	Oct. 30, '86
Martin, Napoléon.....		0 28	107 Delisle.....	do	Jan. 26, '84
Millotte, Ernest.....		0 24	St. Joseph St.....	do	Mar. 4, '75
Moquin, Alphonsine.....		0 96	27 Turgeon.....	do	May 21, '81
McCann, Hugh.....		0 89	150 Seigneurs.....	do	Nov. 30, '78
Monat, François.....		0 99	723 Albert.....	do	Mar. 10, '80
Mathieu, Elizabeth.....		0 09	219 Chatham.....	do	do 29, '78
Monette, Hormisdas.....		0 26	St. Henry.....	do	April 22, '76
Morris, Mary Helena.....		0 32	Brewster.....	do	Jan. 3, '82
Mallette, Pierre.....		0 14	Corner Versailles		
McCarthy, Margaret.....		0 05	and St. Joseph.....	do	April 3, '79
Miller, Chas. H.....		0 56	390 St. Joseph.....	do	July 23, '73
McCready, Theresa M.....		0 36	257 Aqueduct.....	do	April 4, '78
Mauffette, Joseph.....		0 08	198 McCord.....	do	Oct. 30, '73
Martin, Cléophas.....		0 21	Isle Perrot.....	do	Feb. 15, '75
Monette, V. C.....		0 13	159 College.....	do	Oct. 21, '81
Manning, John.....		0 39		do	Sept. 30, '78
Marien, Auguste.....		0 59	333 Richmond.....	do	June 6, '81
Moquin, Wilfred.....		0 05	584 Albert.....	do	Dec. 7, '85
Madigan, Michael.....		0 19	732 Bonaventure.....	do	Mar. 29, '85
McCoy, James.....		0 51		do	Sept. 15, '85
Morris, Annie.....		0 30	293 Richmond.....	do	Feb. 25, '82
Martin, Alexandrine (Mrs. M. Martin).....		0 36	St. Patrick St.....	do	July 15, '82
Meilleur, Adèle.....		0 36	313 St. Henry.....	do	Oct. 3, '82
Macdonald, James.....		0 37	1 Napoléon.....	do	Dec. 6, '82
Martin, Antoine.....		0 12	Scotland St.....	do	Jan. 2, '83
Millotte, Virginie (Mrs. H. Larose).....		0 62	36 Richmond.....	do	do 9, '83
Myette, Elizabeth, (Mrs. Widow Moses).....		0 28	632 St. Joseph.....	do	Mar. 19, '84
McGreevy, James.....		0 90	222 Aqueduct.....	do	Jan. 3, '82
Mallette, Pierre.....		0 43	St. Henry.....	do	June 18, '82
McCurney, Annie (Mrs. D. Gleeson).....		0 22	St. Joseph St.....	do	Dec. 21, '81
Morathe, Rév. Wilfrid.....		0 48	59 McCord.....	do	Nov. 26, '83
Martineau, Edouard.....		0 89	Ste. Cunégonde.....	do	Aug. 30, '83
Mathieu, Henriette (Mrs. E. Bélanger).....		0 52	257 St. Joseph.....	do	June 24, '84
Mousseau, Joseph.....		0 26	575 Albert.....	do	May 2, '85
McNish, Sophie.....		0 51	390 Seigneurs.....	do	Aug. 12, '82
Mahey, Alfred.....		0 14	245 Richmond.....	do	April 12, '83
		0 14	198 Ann.....	do	Nov. 17, '86
Carried forward.....		111,120 24			

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
Brought forward.....		111,120 24			
Monette, Félicité (Mrs. P. Larose).....	0 44		14 Mountain.....	West Branch	Oct. 10, '82
McIntosh, Isabella.....	0 63		467 William.....	do	Jan. 13, '86
Ménard, Felanise (Mrs. Perrault).....	0 05		24 Gray Nun.....	do	do 7, '86
Marcotte, Henry.....	0 23		6 St. James.....	do	May 14, '86
McGill, Henry.....	0 38		Sault des Recol- lets.....	do	Mar. 29, '84
Murray, Agnes.....	0 26		New Glasgow.....	do	Feb. 9, '84
Mallette, Hormidasas.....	0 87		Ste. Cunégonde.....	do	April 1, '84
Milne, Samuel.....	0 53		.....	do	do 29, '84
Moffatt, A. J.....	0 31		82 Bourget.....	do	Feb. 20, '84
Marlin, Mary Ann.....	0 31		474 William.....	do	May 5, '84
McGarry, Wm.....	0 29		.....	do	Aug. 16, '84
Ménard, Jean.....	0 31		.....	do	April 21, '85
Marcil, Alphonsine (Mrs. Labris).....	0 30		.....	do	Mar. 17, '83
Morgan, Jos. D.....	0 45		.....	do	do 21, '83
Monier, Jos.....	0 31		81 Fulford.....	do	Feb. 20, '84
Myette, Henri.....	0 08		St. Paul St.....	do	Aug. 8, '83
Messeyer, Benjamin.....	0 98		Lachine.....	do	do 14, '83
Matheson, William.....	0 63		71½ Colborne.....	do	Oct. 26, '83
Martin, Misaël.....	0 29		407½ St. Joseph.....	do	April 28, '83
Morgan, Wm. D.....	0 64		150 St. Margaret.....	do	Dec. 6, '83
Mercier, Joseph L.....	0 35		169 St. Martin.....	do	April 26, '84
Marceau, Angelique.....	0 15		.....	do	Aug. 4, '86
Majeau, J. B.....	0 06		11 Mountain.....	do	Feb. 25, '87
Morris, John.....	0 52		St. Joseph St.....	do	May 18, '87
Majeau, André.....	0 01		11 Rolland Lane.....	do	Jan. 31, '87
Malbœuf, Virginie.....	0 05		St. Félix St.....	do	July 2, '87
Mathy, Victor.....	0 17		343 Laga chetière.....	do	Nov. 24, '87
McLean, Mary.....	0 05		177 Workman.....	do	Aug. 11, '87
Maisonnette, Adrien.....	0 08		35 Lusignan.....	do	April 12, '87
Monaghan, James.....	0 34		137 Manufact'rer.....	do	Aug. 5, '87
Millette, Alphonse.....	0 06		57 Cathedral.....	do	June 10, '87
Morton, Annie.....	0 09		175 Guy.....	do	Mar. 9, '87
McCarthy, Catherine.....	0 60		405 Seigneurs.....	do	Feb. 1, '87
Messier, Julie (Mrs. A. St. Mars).....	0 12		.....	do	Jan. 31, '87
Merrick, Theresa.....	216 71		521 St. Joseph.....	do	Sept. 19, '79
McGitton, John.....	56 34		Cor. Quesnel and Vinet.....	do	do 3, '87
Montpetit, Louis.....	1 78		55 Workman.....	do	June 7, '86
Montreuil, François.....	4 14		424 Barré.....	do	Aug. 24, '85
Marsan, Wilfrid.....	7 17		94 Founding.....	do	Nov. 30, '87
Mitchell, Eloise.....	2 93		177 Bonaventure.....	do	Oct. 1, '87
Maccule, Marcelline (Mrs. A. Filion).....	18 66		211 Aqueduct.....	do	July 17, '86
Moodie, Walter Jas.....	4 70		.....	do	Oct. 23, '86
Monarque, Léon.....	1,415 76		16 Mountain.....	do	Feb. 14, '87
Maisonnette, Délima.....	0 40		2086 Notre-Dame Quebec.....	do	April 8, '86
Moisan, Napoléon.....	0 38		.....	do	Dec. 1, '85
Mire, Alfred, in trust for son.....	0 29		.....	do	Nov. 25, '82
Marcil, Elic.....	0 51		129 Workman.....	do	Mar. 12, '83
Morrisset, Edmond.....	0 27		St. Joseph St.....	do	June 30, '82
Monty, Elmire.....	0 69		Longueuil.....	do	April 30, '86
McClay, Margaret.....	0 03		.....	do	Jan. 21, '86
McKerhill, James.....	0 40		45 Dominion.....	do	July 1, '84
Meloche, J. P.....	0 32		206 Barré.....	do	Sept. 25, '86
Maillette, André.....	0 10		Cathedral St.....	do	April 29, '86
Martineau, George.....	0 11		212 Aqueduct.....	do	May 12, '86
McAllister, Patrick.....	0 07		192 Margaret.....	do	April 21, '86
McDonnough, Martin.....	2 87		98 William.....	do	July 18, '87
Carried forward.....		112,865 81			

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends paid for 5 years and over. Dividendes payées pendant 5 ans et plus.	Balance standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	§ cts.	§ cts.			
Brought forward		112,865 81			
Moquin, Jules	0 73	395 St. Joseph	West Branch	May 8, '86	
Murphy, Hannah	0 25	102 St. Martin	do	do 4, '86	
Ménard, Charlotte	0 69	345 Williams	do	Mar. 19, '87	
McNally, Ellen	0 25	169 University	do	Jan. 26, '86	
Maillette, Esther	0 15		do	do 23, '85	
Murphy, James	0 06	213 Ottawa	do	Oct. 26, '87	
Miron, Wm.	0 12	81 Barré	do	June 16, '86	
Murtagh, Annie (Mrs. Carroll)	0 11	67 Minnie	do	do 15, '86	
Ménard, Mary (Mrs. N. Sicard)	0 30	557 Albert	do	do 28, '87	
McNider, Maud	0 18	2590 Notre-Dame	do	Sept. 19, '85	
Martin, Mélina	0 38	1083 St. Joseph	do	Nov. 16, '85	
McCall, Hugh	0 92	1534 St. Antoine	do	do 1, '85	
Martin, Cléophas	0 25	91 Shannon	do	July 11, '85	
Marois, Joseph A.	0 05	2202 Notre-Dame	do	Jan. 4, '86	
McRae, James	0 36	717 do	do	May 7, '86	
McGill, Henry Patrick	0 19	134 Canning	do	Dec. 27, '86	
McKay, Wilfrid	0 19	293 Richmond	do	May 10, '87	
Meillan, Emma	0 11	13 Leclerc	do	do 14, '87	
Morin Joseph	0 08	51 Locks	do	Dec. 27, '86	
Marleau, Delima (Mrs. J. B. Demanil)	0 97	1083 Notre-Dame	do	June 17, '87	
Marceau, Alphonse	0 25	800 Craig	do	May 6, '87	
Miller, Fred	0 05	577 Seigneurs	do	do 22, '85	
Miller, Alphonse	0 15	208 Lusignan	do	June 5, '85	
Massé, J. B.	0 27	69 Seigneurs	do	Dec. 3, '85	
Morrison, Sarah	0 05	157 McCord	do	Oct. 29, '85	
McGahan, John	0 15	50 St. Andrew	do	Sept. 30, '87	
Mahum, Margaret, (Wid. J. Caron)	0 16	212 Chatham	do	April 21, '85	
Marois, Adelaïde (Mrs. Monter)	0 05	253 Workman	do	June 14, '86	
Martin, Euphémie (Mrs. L. Leblanc)	0 23	353 Richmond	do	Nov. 7, '85	
Monette, Félicité (Mrs. Lacroix)	0 29	21 Mystérieuse	do	do 13, '84	
Marchand, William	0 35	108 Barré	do	Jan. 8, '85	
Morgan, William	1 78	32 Délinelle	do	May 20, '85	
Monhern, James	0 25	10 Young	do	Nov. 26, '84	
McKeown, Richard	1 10	375 Dorchester	do	Aug. 8, '85	
Marleau, Aurélie (Mrs. L. Valade)	101 22	20 Hunter	do	Jan. 10, '85	
Maleau, Louis	0 37	Richelieu	do	Mar. 23, '87	
Mathieu, Marie (Mrs. V. Lavigne)	1 21	Montreal	do	April 3, '86	
Montreuil, Alex	0 30	St. Henry	do	June 1, '86	
McIntyre, Henry	0 48	304 St. Patrick	do	Jan. 5, '87	
McGrath, Michael	0 19	156 Richardson	do	May 21, '86	
Meloche, Alfred U	0 21	581 Albert	do	Mar. 31, '87	
Marier, Léon	0 09	Côte St. Paul	do	June 25, '86	
Maille, Alfred	0 15	130 Canning	do	Aug. 31, '87	
Mailloux, Corinne (Mrs. Cousineau)	0 09	25 St. Félix	do	Oct. 9, '86	
McDuff, Corina (Mrs. Lacaille)	0 36	St. Henry	do	Nov. 5, '86	
Monette, Joséphine (Mrs. J. Parent)	0 08	Monette Lane	do	Jan. 3, '87	
McCulloch, Clara (Mrs. E. Hottin)	0 68	158 Wellington	do	Aug. 22, '87	
Morrow, Margaret (Mrs. Harkin)	0 16	110 Dalhousie	do	Nov. 2, '86	
Madigan, Margaret	0 79	164 McCord	do	Sept. 28, '87	
Madigan, Margaret	0 10	164 do	do	Oct. 27, '86	
McNeill, Barbara	0 04	504 Dorchester	do	Dec. 20, '87	
Mallette, Rosine (Mrs. Briébois)	0 12	97 St. Martin	do	July 20, '87	
Moquin, Ursule (Mrs. Melton)	0 54	67 Bourget	do	do 29, '87	
McClary, Margaret (Mrs. Brown)	0 29	St. Henry	do	Oct. 8, '87	
Morriette, J. A.	0 09	3069 Notre-Dame	do	Sept. 20, '87	
Moreau, Philomène (Mrs. Archambault)	0 05	Blue Bonnets	do	Aug. 26, '87	
Mullin, Thomas	1 37	34 Cathedral	do	Sept. 28, '87	
Mahoney, John	0 13	992 St. Paul	do	Oct. 27, '87	
Carried forward		112,986 39			

Unpaid Dividends.

Montreal City and District Savings Bank—*Continued.*

(Banque d'Economie de la Cité et du District de Montréal—*Suite.*)

Name of Shareholder or Creditor. — Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. — Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. — Balances restant depuis 5 ans et plus.	Last Known Address. — Dernière adresse connue.	Agency at which the last transaction took place. — Agence où la dernière transaction s'est faite.	Date of last transaction. — Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		112,986 39			
McCormick, John.		0 05	344 St. Antoine.	West Branch	Dec. 14, '87
Mantha, Ludger		0 05	2246 Notre-Dame	do	Sept. 28, '87
Milkey, Ferdinand		0 08	St. Henry	do	Oct. 12, '87
Nichols, Rev. John.		2 10	207 St. Antoine.	do	May 31, '82
Nutall, William.		1 90	1326 St. Joseph .	do	Oct. 22, '86
Neville, John		0 52	41 Wellington. . .	do	Jan. 26, '81
Nantel, Wilfrid.		0 76	Brodie St.	do	Oct. 4, '86
Nantel, Alice (Mrs. Louis Lussier).		0 22	53 St. Augustin.	do	Sept. 22, '85
Neveux, Clarus		0 71	Aqueduct.	do	Dec. 1, '84
Nadeau, Virginie (Mrs. G. Brisson)		0 20	18 Rolland	do	July 15, '83
Neveu, Adèle (Mrs. N. Vermette).		0 48	Ste. Cunégonde.	do	June 9, '86
Nulty, James		2 43	47 Murray	do	July 22, '84
Narbonne, Joseph.		3 46		do	Nov. 7, '85
Narker, Annie		0 28	87 St. Joseph. . . .	do	July 6, '83
Normand, J. O.		0 50		do	Mar. 7, '84
Norval, James		0 05	341 St. Antoine.	do	May 21, '87
North, Samuel		0 05	103 Canning	do	July 2, '86
Nadeau, Elzéar		0 38	225 Chatham. . . .	do	do 6, '86
Normandeau, Elzéar		4 13	Pointe Claire	do	do 17, '85
Nurgent, Ann (Mrs. Cooney)		0 11	39 Hunter	do	Jan. 15, '86
Normandin, Azilda (Mrs. Quilliam)		0 56	St. Henry	do	Dec. 22, '87
Niquet, Henriette		1 30	304 Seigneurs	do	Oct. 14, '87
Normandin, J. B.		0 05	Laprairie	do	June 11, '87
Neron, Joseph		0 38	Charlevoix	do	Oct. 10, '87
Ouellette, Thomas.		1 07	2 Hermine	do	do 15, '79
Ostell, J. B.		1 71	238 St. Martin. . . .	do	June 24, '80
O'Connor, John T.		0 38	223 do	do	Nov. 13, '75
O'Leary, Mary		0 58	124 Chatham,	do	May 15, '86
O'Neil, Mary Ann (Mrs. A. Courville)		0 24	Ste. Cunégonde.	do	Jan. 5, '85
O'Leary, Michael.		0 06	96 Colborne.	do	April 28, '85
Oigny, J. D., & Co.		3 26	98 Labonté	do	Nov. 25, '85
O'Neil, John.		0 65	173 Wellington. . . .	do	Dec. 12, '85
O'Connor, Mary		0 90	242 St. Antoine. . . .	do	June 16, '87
O'Connor, Patrick		0 55	Côte St. Paul.	do	May 10, '84
Olsen, Axan		0 40	121 Nazareth	do	July 3, '86
Oelschlager, William		0 41	2710 Notre-Dame	do	Dec. 22, '84
O'Neil, Johanna (Mrs. P. Meany).		0 11	Chatham.	do	June 16, '86
Ottawa Street Ladies Aid Society, payable on Emma Wood's signature.		0 20		do	do 9, '86
O'Connell, Bernard.		0 26	234 Richmond	do	July 3, '86
Quimet, Albina.		0 43	27 Dupré Lane. . . .	do	Dec. 1, '86
O'Brien, Louise (Mrs. W. Price).		0 22	474 William	do	do 15, '86
O'Connell, Kate.		0 15	Montreal.	do	Aug. 16, '86
O'Connor, Catherine (Mrs. Farmer)		0 08	39 Geneviève.	do	do 6, '86
Owens, John.		0 20	90 Colborne.	do	April 20, '87
Ouellette, Louis		0 05	261 Moreau	do	Dec. 22, '87
Ponbriand, Joseph.		11 95	175 Guy	do	Mar. 28, '84
Poirier, Aglaé		5 50	Workman	do	Sept. 28, '84
Picard, George		6 37	659 St. Joseph. . . .	do	June 22, '86
Papineau, Louis A		1 79	St. Henry	do	April 11, '85
Piché, Sophie (Mrs. Brien)		1 82	459 St. Joseph. . . .	do	Sept. 5, '87
Pinsonnault, Joseph.		6 54	1212 do	do	Feb. 28, '85
Faizé, Charles, fils		15 33	16 Rolland	do	Sept. 13, '81
Prud'homme, Eustache		4 39	Côteau St. Pierre . . .	do	April 3, '78
Piéturie, Fred A.		3 93	192 Seigneurs	do	Jan. 4, '76
Polworth, Jennie		3 95	592 Bonaventure . . .	do	Sept. 20, '76
Paré, Alfred		4 25	383 St. Joseph. . . .	do	July 28, '76
Pilot, Wilbrod		1 34	795 Bonaventure	do	Jan. 25, '81
Carried forward.		113,086 21			

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pen- dant 5 ans et plus.	Balance standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. — Agence où la dernière transaction s'est faite.	Date of last transaction. — Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		113,086 21.			
Poirier dit Lafleur, Mathilde		3 19	55 Common	West Branch	Feb. 20, '83
Pictcram, Arsène		2 04	Brodie	do	Mar. 7, '84
Penault, Maria		1 67	Montreal	do	July 15, '83
Patenande, Antoinette (Mrs. H. Bruneau)		2 12	217 St. George	do	June 17, '81
Pywell, John		1 76	145 Congregation	do	do 28, '86
Payment, Hermas		1 28	do	do	Oct. 23, '83
Prud'homme, Félix		2 22	Côte des Neiges	do	May 5, '85
Paradis, François		8 51	Lachine	do	July 20, '85
Portelance, Wilbrod		1 28	134 Richmond	do	June 1, '83
Patenaude, Elzéar		1 38	73 Quesnel	do	Jan. 8, '84
Paquette, J. C. T.		0 06	328 Beaudry	do	May 6, '79
Poulin, Pierre		0 79	472 St. Joseph	do	July 2, '80
Penard, Henriette (Mrs. Marleau)		0 21	803 do	do	Jan. 26, '85
Philipp, Sina		0 05	527 do	do	do 9, '86
Pilon, Fred. A.		0 95	Cor. Albert and Fulford	do	Mar. 22, '84
Piché, Celestine (Mrs. C. Thibodeau)		0 78	209 Barré	do	June 10, '81
Paquin, Clara		0 36	560 Albert	do	do 18, '78
Poulin, Charles		0 65	Pt. St. Charles	do	do 15, '81
Pagé, Norbert		0 44	Albert	do	Dec. 11, '78
Pommier, Eugène		0 71	St. Henry	do	Jan. 11, '78
Payne, W. H.		0 90	192 Mountain	do	Sept. 10, '79
Proulx, Philomène (Mrs. A. Dufoy)		0 32	Norwich, N. Y.	do	Mar. 19, '79
Papineau, Delina		0 07	328 St. Joseph	do	April 9, '75
Paquette, Cordelia		0 35	Côte St. Luc	do	Dec. 14, '78
Paquette, Joseph		0 15	St. Henry	do	Feb. 22, '79
Prud'homme, Théophile		0 49	Coteau St. Pierre	do	Jan. 14, '87
Paquin, Julienne (Mrs. O. Lavallée)		0 48	55 Barré	do	Mar. 9, '86
Pigeon, Louis		0 58	Lachine	do	Sept. 2, '84
Perrault, Alberta		0 29	do	do	April 30, '83
Pelletier, Philippe		0 39	79 St. Martin	do	July 11, '83
Patenaude, Ludger		0 64	Pt. St. Charles	do	Mar. 17, '84
Patenaude, Cordelia (Mrs. H. Lenoir)		0 51	4 Metcalfe	do	Sept. 23, '82
Painchaud, O		0 05	431 Seigneurs	do	Feb. 11, '86
Paquin, Adolphe		0 20	133 St. Maurice	do	Mar. 12, '83
Provençal, Damasse		0 26	16 St. Denis	do	Aug. 19, '81
Paquette, Onésime		0 28	574 Albert St.	do	Jan. 8, '84
Payette, Cordelia (Mrs. E. Langevin)		0 37	31 Versailles	do	do 13, '82
Plante, Wilfrid		0 33	565 St. Joseph	do	April 24, '85
Piesseau, Marie (Mrs. Aubry) in trust for son Ovila		0 14	Côteau St. Pierre	do	Oct. 30, '85
Poitras, Charles		0 13	127 McCord	do	April 13, '86
Paquin, Raphaël		0 36	79 St. John	do	Mar. 6, '86
Picard, J. B.		0 52	630 St. Joseph	do	June 9, '82
Faxton, Richard		0 35	Côte St. Antoine	do	July 17, '82
Primort, Zoé (Mrs. Paul Pétel)		0 07	260 Delisle	do	June 5, '83
Payeur, Angèle (Mrs. O. Pariseau)		0 72	do	do	Jan. 22, '86
Prevost, Alphonse		0 48	500 Bonaventure	do	Mar. 16, '84
Pitre, Virginie (Mrs. Lefebvre)		0 65	373 St. Joseph	do	Jan. 31, '84
Prevost, Louis		0 55	595 do	do	Dec. 24, '84
Pepper, Lydia (Mrs. James)		0 25	63 McCord	do	Sept. 3, '84
Proulx, Louis		0 10	Côte St. Paul	do	July 28, '84
Perrault, Hubert		0 10	31 King	do	Jan. 2, '86
Patri, Delphine		0 23	272 St. Joseph	do	Feb. 2, '83
Perrault, Adolphe		0 51	Pt. St. Charles	do	Dec. 3, '83
Pelletier, Valérie (Mrs. Emond)		0 31	do	do	July 25, '84
Powell, Horace		0 05	C. & D. S. B. clerk	do	do 31, '83
Prevost, Octave		0 05	199 Workman	do	Oct. 21, '87
Carried forward		113,128 89			

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward		113,128 89			
Pelasse, J. B.		0 87	St. Joseph St. ...	West Branch	June 7, '87
Pearson, Mary E.		0 04	100 Chatham.	do	July 15, '87
Paquette, Louis.		0 42	59 Bourget.	do	May 31, '87
Paillier, Olivier.		39 41	537 St. Joseph.	do	April 28, '87
Prevost, Joseph.		0 17	18 St. Félix.	do	Nov. 26, '85
Pelletier, Victoria.		0 20	252 Guy.	do	Dec. 30, '86
Pelletier, Théodore.		0 79	76 Moreau.	do	June 1, '86
Poitevin, Antonio.		0 03	464 Barré.	do	May 21, '85
Paré, Régis.		0 22	145 Napoléon.	do	Feb. 26, '86
Poirier, Timothé.		0 20		do	Mar. 9, '86
Pringle, R. A.		0 55	55 Pringle.	do	Jan. 31, '87
Poley, John.		0 96	250 Richmond.	do	April 18, '87
Payette, Joseph.		0 30	1320 St. Joseph.	do	Mar. 14, '84
Primeau, Olympe.		0 05	19 Chatham.	do	Sept. 15, '87
Perrault, Wilbrod.		2 73		do	May 23, '87
Porcheron, Edmond.		3 88	150 St. Philippe.	do	June 25, '87
Parent, Louis.		0 22	1215 Ste. Catherine.	do	do 30, '86
Poirier, Hector.		0 06	St. Polycarpe.	do	Jan. 25, '87
Paquette, Rosario.		1 73	351 Seigneurs.	do	May 17, '86
Pud'homme, Eva.		0 08		do	do 2, '87
Pepin, Stanislas.		0 37	9 Knox.	do	Dec. 24, '83
Perrault, Emelie (Mrs. S. Fortin).		1 97	49 Versailles.	do	April 20, '87
Prevost, Emma (Mrs. A. Robert).		0 11	49 St. Margaret.	do	May 4, '87
Plumbridge, Albert.		0 79	23 Eleanor.	do	do 3, '86
Pud'homme, Sophie (Mrs. Laprairie).		0 28	60 St. Gabriel.	do	Jan. 8, '86
Pud'homme, Arthur.		0 05	Côte St. Paul.	do	July 6, '85
Pud'homme, Joseph.		59 71	9 Versailles.	do	Feb. 1, '87
Paquette, Delphine (Mrs. Gauthier).		0 05	Busby Lane.	do	July 7, '85
Polan, Edward.		0 25	498 William.	do	May 31, '87
Picard, Gédéon.		0 24	Dominion St.	do	Aug. 24, '87
Payette, Cordelia (Mrs. E. Lavigne).		0 07	31 Versailles.	do	Jan. 13, '86
Parent, Hermine.		0 20	246 Aqueduct.	do	May 9, '85
Parent, Ovide.		0 14	246 do.	do	Dec. 27, '87
Perras, Philomène (Mrs. F. Goyette).		0 50		do	June 1, '85
Payette, Clarisse (Mrs. Lescargault).		1 04	Queens St.	do	May 4, '85
Paquin, Misael.		0 77	149 St. James.	do	Oct. 24, '85
Pigeau, Joseph F.		0 23	41 Lusignan.	do	do 29, '87
Piché, Gustave.		0 13	228 Seigneurs.	do	Feb. 12, '86
Phaneuf, Ursule (Mrs. Savariat).		0 24	Lachine.	do	June 7, '86
Periard, Philomène (Mrs. Smith).		0 05	85 Delima.	do	do 26, '86
Proulx, Charles.		0 09	309 Workman.	do	Sept. 27, '86
Proulx, Joseph.		0 09	Ste. Cunégonde.	do	June 26, '87
Paquette, Edouard.		0 47	106 Redpath.	do	Jan. 31, '87
Pitand, Joséphine (Mrs. W. Duclos).		0 74	Pointe Claire.	do	April 7, '87
Proulx, Louis.		0 09	Ste. Cunégonde.	do	June 20, '87
Prevost, Joseph.		0 25	42 St. Martin.	do	April 19, '87
Portelance, Adelina.		0 05	Ann St.	do	do 27, '87
Pominville, Arthemise.		0 05	Lachine.	do	Oct. 9, '87
Palos, Prince.		2 09	St. Henry.	do	May 31, '87
Picard, Georgiana.		0 35	23 Dupré.	do	April 29, '87
Paquette, Pierre.		0 05	Côteau St. Pierre.	do	July 22, '87
Pesant, Joseph.		0 31	1062 St. Joseph.	do	June 20, '87
Poitras, Wilfrid.		3 39	187 Aqueduct.	do	Aug. 2, '87
Poitevin, Hyacinthe.		0 17	404 St. Patrick.	do	Oct. 28, '87
Pambrun, Emelie (Mrs. Seguin).		0 06	66 Lusignan.	do	Sept. 15, '87
Pendergrast, Elizabeth.		0 08	Richmond Ave.	do	do 19, '87
Pilon, Godfroi.		0 22	Murray St.	do	Oct. 24, '87
Quevillon, Louis C.		4 91	Richmond St.	do	April 23, '87
Carried forward		113,262 45			

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends paid for 5 years and over. Dividendes impayés pen- dant 5 ans et plus.	Balances standing for 5 years and over. Balances restant 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		113,262 45			
Quintal, Délina (Mrs. C. Sicotte)		6 28	321 Centre	West Branch	Dec. 12 '83
Quintal, Octave.....		1 92	325 do	do	Mar. 2 '83
Quinlan, Annie.....		0 74	38 Eleanor	do	Jan. 9 '85
Quesnel, J. B.....		0 34	do	do	Mar. 26 '84
Quinn, W. J.....		1 32	582 Albert	do	July 24 '83
Quigley, John		0 05	176 Canning	do	do 8 '86
Quinn, Thomas.....		0 05	108 Delima	do	June 1 '85
Quinn, Annie.....		1 72	152 Duke	do	Mar. 23 '87
Quintal, Délina (Mrs. Gauthier).....		0 17	Pt. St. Charles.....	do	June 6 '87
Quesnel, fils, Paul.....		0 12	57 Common	do	do 1 '87
Reid, Thomas.....		7 45	556 St. Joseph.....	do	Nov. 16 '86
Ratelle, Achille.....		1 71	St. Joseph	do	Dec. 5 '84
Ramson, Richard.....		3 39	do	do	Feb. 10 '85
Riwell, Lawrence.....		1 87	281 Seigneurs.....	do	Aug. 13 '73
Ritcher, Wm. A.....		3 36	381 do	do	July 7 '74
Roch, Malvina (Mrs. B. Ladouceur).....		5 21	408 St. Joseph.....	do	May 19 '79
Raymond, Olive.....		1 30	258 Delisle.....	do	Aug. 20 '79
Richard, F. X.....		1 81	373 Seigneurs.....	do	May 17 '75
Roy, Michel.....		3 44	483 St. Joseph.....	do	Aug. 9 '79
Roy, Louis.....		1 08	189 Workman.....	do	Nov. 29 '79
Roy, Virginie.....		1 23	16 Payette.....	do	Sept. 3 '87
Rousseau, Eusébe.....		3 43	Henningsford.....	do	April 23 '84
Ritcher, Bénoni.....		3 18	St. Isidore	do	Nov. 25 '82
Robitaille, Philippe.....		1 38	216 Barré.....	do	May 9 '83
Rivet, Sophie, (Mrs. P. Dupuis).....		1 33	Christopher.....	do	Dec. 30 '83
Robertson, James S.....		2 86	56 Manufacturer.....	do	Mar. 28 '84
Robertson, Joseph.....		1 86	44 Lusignan.....	do	do 8 '85
Ranger, François.....		1 18	Notre-Dame de Grace	do	Oct. 4 '87
Rivet, William.....		1 27	179 Guy.....	do	April 16 '85
Rielly, Margaret (Mrs. G. Williams).....		1 68	100 Redpath.....	do	May 3 '84
Rochon, David.....		0 28	Summerstown	do	June 28 '79
Rookey, Peter Alex.....		0 43	Côte St. Paul.....	do	Dec. 9 '78
Roy, François.....		0 05	247 Delisle.....	do	Feb. 10 '82
Roger, Joseph.....		0 57	St. Henry.....	do	Mar. 20 '84
Russell, S. H.....		0 44	do	do	April 26 '86
Riordon, Mary (Mrs. Jos. Campbell).....		0 83	108 Ann.....	do	June 1 '83
Robichaud, Odilon.....		0 11	do	do	Nov. 6 '83
Rabeau, Caroline (Mrs. T. Pilon).....		0 86	220 Aqueduct.....	do	May 19 '81
Rousseau, Vilatine (Mrs. Wid. Ménard).....		0 35	do	do	Dec. 13 '80
Reid, Torrance W.....		0 30	223 Richmond.....	do	July 16 '80
Raymond, Rosalie (Mrs. Bilodeau).....		0 36	Napoléon Road.....	do	Oct. 11 '80
Roch, J. A.....		0 04	932 St. Joseph.....	do	June 25 '81
Rolland, Geneviève (Mrs. F. X. Lortie).....		0 56	606 do	do	Nov. 6 '83
Richard, Bridget.....		0 29	226 St. Henry.....	do	June 4 '81
Rousse, Arthemise.....		0 06	do	do	Jan. 12 '86
Rodgers, John.....		0 11	Kennedy	do	Nov. 28 '85
Robert, Théophile.....		0 14	Côte St. Louis.....	do	do 16 '86
Roy, A.....		0 07	171 Mignonne.....	do	Mar. 2 '86
Rodier, J. B. A.....		0 59	240 Guy.....	do	Sept. 20 '82
Renaud, Charles.....		0 86	717 Albert.....	do	Aug. 7 '85
Redfearn, Arthur.....		0 30	do	do	Jan. 25 '84
Robidoux, Hélène.....		0 31	567 William	do	April 10 '86
Racette, Salomon.....		0 16	337 Manufacture.....	do	Jan. 28 '84
Ross, Charles.....		0 21	do	do	do 25 '84
Raymond, Israel.....		0 31	Delisle	do	Dec. 24 '83
Racicot, Charles.....		0 12	346 St. Henry.....	do	Feb. 23 '84
Robitaille, Nap.....		0 25	92 Lusignan	do	Dec. 28 '83
Carried forward.....		113,334 14			

Unpaid Dividends.

Montreal City and District Savings Bank—*Continued.*

(Banque d'Economie de la Cité et du District de Montréal—*Suite.*)

Name of Shareholder or Creditor. Nom de l'Actionnaire ou du créancier.	Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		113,334 14			
Rousseau, Melina (Mrs. Dubois).....		0 41	31 Workman...	West Branch	April 5, '84
Richard, Richard.....		0 37	249 Aqueduct...	do	Aug. 25, '84
Rutherford, T. J.....		0 60	1142 Dorchester.	do	May 5, '83
Robillard, Mélanise.....		0 69	66 St. Augustin.	do	Sept. 28, '83
Robert, Alphonse.....		0 06	St. Philippe...	do	Jan. 2, '84
Roy, Louis.....		0 30	1224 St. Joseph..	do	Oct. 22, '83
Ross, Fred.....		0 05	658 do	do	Jan. 2, '86
Riendeau, Ovila.....		0 28		do	Aug. 6, '83
Rouleau, Theresa.....		0 56	Montreal.	do	Dec. 21, '87
Raymond, Jos.....		0 20	185 Workman...	do	Jan. 17, '87
Richardson, Isabella.....		0 14	54 Primeau Gr'Ve	do	Oct. 14, '87
Richer, Hilaire.....		0 80	St. Isidore	do	do 11, '87
Rivet, Marie Anne.....		0 05	649 St. Joseph	do	do 27, '87
Robertson, Robert.....		14 58	534 do	do	Sept. 5, '87
Roy, Dolphis.....		1 49	268 Centre.....	do	May 12, '86
Rasthone, Abraham.....		2 22	St. Joseph.....	do	Sept. 10, '86
Richard, Wilfrid.....		3 79	10 Rolland.....	do	Oct. 8, '85
Ross, Chs.....		0 08	55 Common.....	do	do 17, '85
Rocheleau, Angéline (Mrs. Gibault).....		0 17	Sault des Recol- lets	do	May 4, '86
Rousseau, Adèle.....		0 05	218 McCord.....	do	Sept. 11, '85
Richard, George.....		2 01	509 William.....	do	do 16, '86
Roger, Alexina (Mrs. Blanchard).....		0 35	23 St. David.....	do	May 18, '83
Ranger, Alphonse.....		0 88	Vaudreuil.....	do	Mar. 18, '86
Royslaw, John.....		0 05	12 Hunter.....	do	Dec. 26, '85
Robert, Ferdinand.....		0 23	Lachine.....	do	Nov. 16, '85
Ranger, Eva.....		0 38		do	Dec. 20, '86
Racine, Esther.....		0 30	Sault des Recol- lets	do	Nov. 8, '87
Raymond, Elisée.....		2 77	77 Leroux Lane.	do	Oct. 14, '85
Rochon, Rosanna.....		0 06	70 Barré.....	do	Nov. 2, '87
Roy, Justine.....		0 11	18 Hunter.....	do	May 10, '87
Robert, Malvina.....		0 05	190 Workman.....	do	do 6, '87
Rankin, D. U.....		1 18	2545 Notre-Dame	do	July 19, '87
Robillard, Elizabeth.....		1 05	161 McCord.....	do	June 16, '87
Ryan, Rosa (Mrs. John McCarthy).....		0 51	2 Eleonor.....	do	April 17, '86
Rappin, Adelard.....		0 05	Valleyfield.....	do	Dec. 22, '85
Reynolds, Sarah (Mrs. Barrett).....		0 87	177 Guy.....	do	April 12, '87
Rochon, Félix.....		0 45	St. Laurent.....	do	do 25, '87
Reeves, Marie.....		0 28	29 St. Margaret.	do	Aug. 7, '86
Richelieu, Henriette (Mrs. J. Barry).....		2 27	21 McCord.....	do	May 7, '86
Roy, Adolphe.....		1 15	125 Labonté.....	do	Aug. 16, '87
Rolland, Wm.....		1 84	513 Albert.....	do	May 22, '85
Rufange, Virginie.....		0 18	500 Sherbrooke.	do	July 5, '87
Rochon, Charles.....		0 05	14 St. David.....	do	do 29, '87
Rassicot, Justin.....		0 10	30 Inspector.....	do	April 29, '86
Ratté, Godfroi.....		0 36	1157 Bonaven- ture	do	do 12, '87
Robillard, Adéline.....		4 96	St. James.....	do	Oct. 21, '85
Roy, Rosanna (Mrs. G. Charron).....		1 18	56 Kennedy.....	do	April 9, '87
Riendeau, Philomène.....		0 11	178 St. Martin.....	do	May 15, '86
Ross, Obeline.....		0 03	194 Seigneurs.....	do	June 30, '87
Richard, Oliva.....		0 05	10 Rolland Lane.	do	Dec. 3, '87
Robert, Francis.....		0 08	Notre-Dame.....	do	Mar. 4, '87
Ross, Kate (Mrs. Pringle).....		0 29	2439 Notre-Dame	do	Dec. 23, '86
Rochon, Frédéric.....		0 10	1003 St. James..	do	Sept. 18, '86
Roy, Louis.....		0 22	St. Henry.....	do	Nov. 30, '86
Richer, Cléophas.....		0 22	Point St. Charles	do	Dec. 28, '86
Carried forward.....		113,885 80			

Montreal City and District Savings Bank—Continued.
(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward.....		113,385 80			
Ross, James.....		0 04	602 Albert.....	West Branch	Mar. 26, '87
Ryan, James.....		0 08	290 St. Patrick.....	do	May 9, '87
Rolland, Wilfrid.....		0 50	513 Albert.....	do	April 29, '87
Raymar, James.....		0 05	Lower Lachine Road.....	do	June 24, '87
Robert, Scholastique (Mrs. Major).....		1 15	129½ Workman.....	do	do 28, '87
Richer, Joseph.....		0 05	460 Seigneurs.....	do	Sept. 19, '87
Roberts, George A.....		0 35		do	do 10, '87
Senécal, Lumina.....		1 50	St. Henry.....	do	April 28, '84
Sauvé, Caroline (Mrs. A. Riel).....		2 39		do	Oct. 5, '80
Scanlan, Thomas.....		5 97	Workman St.....	do	July 5, '82
St. Hilaire, Antoine.....		1 99	50½ Barré.....	do	May 2, '82
Smith, Samuel.....		1 20	356 Seigneurs.....	do	do 15, '86
Simpson, Elizabeth (Mrs. B. Lamb).....		1 65	226 Chatham.....	do	July 19, '82
Senécal, Hermine.....		1 27		do	Jan. 30, '83
Simard, Zéphirin.....		3 37	1016 St. Joseph.....	do	Oct. 23, '87
Swift, George.....		0 12	169 Chatham.....	do	May 11, '79
Swain, Ellen Martha.....		0 78	245 Richmond.....	do	Aug. 21, '75
St. Denis, Domithilde.....		0 91	894 St. Joseph.....	do	Oct. 22, '78
St. Hilaire, Joseph.....		0 12	Richmond St.....	do	April 28, '74
Sauvé, Israël.....		0 40	Commissaires St.....	do	Nov. 25, '79
Scicotte, Louise.....		0 28		do	Jan. 27, '81
St. Germain, Alphon sine.....		0 52	Barré St.....	do	do 9, '82
Scharlenberg, Ellen.....		0 61	551 Lagauche- tière.....	do	do 25, '84
Slicer, James.....		0 86	402 St. Antoine.....	do	Feb. 4, '83
Sauriol, Philomène (Mrs. F. X. Charest).....		0 33	Versailles St.....	do	Mar. 29, '84
Seguin, Ovide.....		0 09	126 St. Martin.....	do	Jan. 4, '86
St. Pierre, Arthur.....		0 30	83 Ste. Emelie.....	do	Mar. 13, '83
Secret, Aunet (Mrs. Frs. Cartier).....		0 09	425 St. Joseph.....	do	May 8, '86
Stanhope, William.....		0 44	356 Seigneurs.....	do	Nov. 16, '85
St. Pierre, Melina (Mrs. V. Rayment).....		0 11	63 Versailles.....	do	do 4, '85
St. Onge, Adelard.....		0 75	Ste. Cunegonde.....	do	Oct. 20, '86
Scanlan, Daniel.....		0 12	83 Workman.....	do	Feb. 1, '86
St. Jean, Napoléon.....		0 25	436 St. Joseph.....	do	Jan. 28, '84
Simard, Léon.....		0 70	191 Guy.....	do	June 10, '86
St. Hilaire, J. E.....		0 91	208 Workman.....	do	Nov. 8, '84
Stang, Téléphore.....		0 39	Pointe Claire.....	do	Mar. 3, '83
St. Denis, J. B.....		0 48	St. Henry.....	do	Nov. 15, '83
Sureau, Hermine.....		0 13		do	Jan. 12, '84
Smith, Henrietta.....		0 05	283 William.....	do	Aug. 26, '87
Sauvé, Urlic.....		0 33	958 St. Joseph.....	do	Sept. 1, '87
Stewart, John.....		0 05	262 Seigneurs.....	do	July 8, '87
St. Aubin, Zotique.....		0 14	Cor. Workman & Fulford.....	do	June 4, '87
Sauvé, Julia.....		1 97	60 St. Gabriel.....	do	Sept. 19, '85
Sharp, Elizabeth (Mrs. H. Elliott).....		1 43	971 St. Joseph.....	do	May 26, '86
St. Denis, Sarah.....		2 63	Cor. Mountain & St. Joseph.....	do	Oct. 8, '87
St. Denis, Albert.....		0 05	2219 Notre-Dame.....	do	Jan. 20, '87
Seguin, Joseph.....		0 11	Barré St.....	do	Dec. 12, '85
Shaw, Mary.....		0 08	199 St. Antoine.....	do	Jan. 21, '86
Simpson, Jane (Mrs. G. Simple).....		0 42	41 Nazareth.....	do	April 12, '83
Stoddart, James P.....		0 40	533 Bonaventure.....	do	Jan. 16, '85
Spellicy, Patrick Mallachy.....		0 36	91½ Canning.....	do	Dec. 23, '87
St. Onge, Adolphe.....		0 12	89 St. Martin.....	do	May 20, '87
Salvas, Olivier.....		4 52	53 Chaboillez.....	do	Nov. 2, '85
St. Denis, Marie Louise.....		0 05	72 St. Augustin.....	do	Oct. 5, '87
Carried forward.....		113,429 76			

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward.....		113,429 76			
Sotheran, Ruth (Mrs. Couray).....		1 66	292 William	West Branch	Sept. 9, '84
St. Maurice, Théophile.....		1 22	270 Bonaventure	do	Dec. 29, '87
Stains, Sarah.....		0 88	171 Chatham	do	July 7, '86
St. Jules, Maria.....		0 19	18 St. Félix	do	Oct. 2, '86
Savoyer, Rebecca.....		1 55	229 Aqueduct	do	May 4, '87
St. Laurent, Amable.....		0 54	20 Payette	do	Nov. 7, '85
St. Pierre, Delima.....		0 21	165 St. Martin	do	June 26, '85
Sarrazin, Elie.....		0 15	24 Rolland	do	Feb. 5, '86
Scott, Walter.....		0 25	317 St. Antoine	do	July 2, '86
St. André, Marie (Mrs. Laviolette).....		0 05	Albert St.	do	Oct. 26, '87
Smith, Wm. J.....		0 27	148 Colborne	do	Dec. 9, '87
Sidden, Margaret (Mrs. Thompson).....		0 10	227 Delisle	do	May 19, '87
Smith, Roy Théodule.....		3 50	Côte St. Antoine	do	Nov. 19, '87
Stent, Herbert.....		0 05	787 St. Joseph	do	May 11, '87
Sauvé, Alphonse.....		0 14	214 Aqueduct	do	Sept. 16, '85
Senécal, Joseph.....		0 28	St. Henry	do	Oct. 16, '85
Sullivan, Mary (Mrs. Patton).....		0 40	546 Albert	do	June 2, '85
Savariat, Napoléon.....		0 45	145 Costigan	do	Dec. 22, '85
Schulz, Frank.....		0 05	271 Aqueduct	do	Nov. 2, '85
St. Denis, Mathilda (Mrs. P. Charron).....		0 22	121 Workman	do	March 4, '86
Sauvé, Fabien.....		0 05	251 William	do	May 20, '86
Senécal, Napoléon.....		0 60	Workman St.	do	Nov. 2, '86
Séné, Rosalie (Mrs. Marcotte).....		0 23	980 Bonaventure	do	Oct. 28, '86
Schaffert, Léonard.....		0 05	447 St. James	do	Nov. 27, '86
Steel, James.....		0 21	41 Chaboillez	do	Dec. 4, '86
Sanders, Louisa (Mrs. Allan).....		0 05	Bonaventure St.	do	Sept. 13, '86
Sarrazin, Napoléon.....		0 05	St. Henry	do	Oct. 22, '86
Slevan, Edouard.....		0 22	182 Workman	do	Dec. 27, '86
Stroud, Daniel.....		0 05	2188 Notre-Dame	do	Nov. 9, '87
St. André, Victor.....		0 05	256 Delisle	do	Sept. 5, '87
Skelly, François.....		0 54	19 Lusignan	do	Oct. 24, '87
Shaw, Annie.....		0 29	372 Seigneurs	do	June 28, '87
St. Hilaire, Arthur.....		0 08	97 St. John	do	do 13, '87
Simpson, J. G.....		0 02	204 St. Etienne	do	May 25, '87
Serros, Virginie (Mrs. Cloutier).....		0 05	218 1/2 St. Martin	do	April 27, '87
Smith, Philomène.....		0 05	173 Workman	do	Dec. 16, '87
Tavernier, Maria.....		0 12	231 Manufacturer	do	Nov. 15, '87
Tremblay, Napoléon.....		7 59	130 Canning	do	do 15, '86
Tierney, Michael.....		10 65	657 Bonaventure	do	May 11, '86
Tourville, Louis H.....		7 48	104 St. Philippe	do	Oct. 11, '85
Trépanier, Louis.....		2 78	533 Albert	do	Dec. 13, '86
Tourangeau, Hypolite.....		0 29	do	do	Oct. 13, '83
Thérien, Thomas.....		0 30	518 Bonaventure	do	June 30, '84
Terrault, Georgiana (Mrs. O. Lavallée).....		0 39	384 Seigneurs	do	Aug. 1, '85
Thompson, Lydia.....		0 05	13 Ste. Philomène	do	June 12, '85
Thompson, Robert.....		0 03	do	do	Feb. 27, '86
Théorêt, J. B.....		8 83	Pointe Claire	do	Nov. 29, '86
Terrault, Marie Louise.....		0 05	2322 Notre-Dame	do	Aug. 24, '87
Talbot, François.....		0 05	1857 do	do	Sept. 29, '85
Turner, John.....		0 67	2672 do	do	April 28, '86
Trudel, Georgiana.....		10 74	do	do	Mar. 21, '87
Trudel, Anna.....		10 74	do	do	do 21, '87
Tully, Francis.....		0 23	135 Canning	do	Sept. 17, '87
Townsley, Andrew.....		0 12	Côte St. Paul	do	Aug. 5, '85
Tremblay, Ferdinand.....		0 16	117 Delisle	do	Sept. 29, '85
Thérien, Adée, (widow D. Jarry).....		0 52	74 Workman	do	Aug. 11, '85
Tavernier, Jules.....		0 31	232 Manufacturer	do	Oct. 15, '84
Trihey, Thomas F.....		6 78	388 St. Antoine	do	Jan. 2, '85
Carried forward.....		113,513 39			

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	¢	¢			
Brought forward.....		113,513 39			
Thatcher, Margaret Ann.....		0 42	82½ Colborne....	West Branch	Feb. 19, '86
Tourangeau, E. Antoine.....		0 37	26 Bruchési.....	do	Mar. 18, '85
Thérien, Alexina.....		0 23	Ste. Cunégonde..	do	May 20, '87
Thérien, Phyllis.....		0 26	335 Richmond....	do	Dec. 29, '87
Toussaint, Joseph.....		0 26	101 Versailles....	do	do 22, '86
Thérien, Georgiana (Mrs. Patenaude).....		0 21	72 Albert.....	do	June 14, '87
Tremblay, J. A.....		0 05	1060 St. Joseph..	do	Mar. 25, '87
Théorêt, Aldéric.....		0 60	Valois.....	do	Oct. 10, '87
Trottier, Joseph, A.....		3 18		do	Aug. 8, '83
Tutereau, Samuel L.....		1 23	20 St. Félix.....	do	Jan. 20, '86
Terrault, Hermine (Mrs. A. Dubois).....		1 87	50½ Barré.....	do	Oct. 1, '79
Terrault, Marcelline (Mrs. V. Desrochers).....		2 18	St. Henry.....	do	April 24, '82
Thibodeau, Emma.....		51 91	213 Aqueduct....	do	Aug. 26, '81
Théorêt, Magloire.....		6 07	Ste. Geneviève..	do	May 18, '83
Thibodeau, J. S.....		1 45	294 St. Joseph..	do	Feb. 18, '84
Toupin, Arthur.....		1 32	484 do.....	do	Sept. 10, '86
Thibodeau, Jean.....		0 52		do	April 3, '86
Thibodeau, Euprosine (Mrs. F. X. Leduc).....		0 39	Notre-Dame de Grâce.....	do	Mar. 26, '85
Tessier, J. U.....		0 28	179 Aqueduct....	do	do 28, '77
Tyler, Richard, junr.....		0 14	152 Lusignan....	do	May 23, '82
Trepanier, Ovide.....		0 30	325 St. Joseph..	do	June 10, '82
Townley, James, junr.....		0 12	Côte St. Paul....	do	May 26, '85
Trudeau, Pierre.....		0 72	68 Dominion....	do	Sept. 22, '83
Thibodeau, Dolphis.....		0 44	56 Pichette.....	do	do 10, '86
Turcot, Abel.....		0 43	10 Bruchési.....	do	June 3, '81
Théorêt, Israël.....		0 28	438 Seigneurs....	do	Sept. 21, '80
Terrault, Napoléon.....		0 71	17 Paquette Lane	do	May 31, '86
Tessier, May (Mrs. B. Bastin).....		0 69	254 Brodie.....	do	June 22, '86
Thomas, Ann (Mrs. J. L. Joyce).....		0 09	88½ Chatham....	do	May 5, '85
Tyler, Rufus, in trust.....		0 23	24 Coursol.....	do	Feb. 22, '85
Théorêt, Agnes.....		0 53	23 Rye Lane.....	do	Aug. 17, '82
Thérien, Julie (Mrs. Chas. Macdonald).....		0 29	206 Aqueduct....	do	Oct. 29, '81
Théorêt, Régis.....		0 71	380 Richmond....	do	Aug. 5, '82
Tooze, Martha.....		0 64	447 Bonaventure	do	Dec. 24, '82
Taillefer, Oscar.....		0 26	603 St. Joseph..	do	Jan. 7, '83
Turcot, François.....		0 28	207 Aqueduct....	do	June 8, '84
Thérien, Oscar.....		0 05		do	Dec. 6, '83
Trudeau, Pierre.....		0 44	496 William.....	do	June 4, '87
Thibodeau, Joseph.....		0 32	46 Turgeon....	do	Oct. 21, '87
Valade, Joseph.....		1 83	Ottawa St.....	do	Mar. 13, '75
Vallée, Philomène.....		1 41	Ste. Philomène..	do	do 15, '78
Vallières, Adolphe.....		1 66	115 Chatham....	do	April 12, '81
Vaillancourt, Vitaline (Mrs. A. Lemay).....		6 18	113 Versailles....	do	Dec. 22, '82
Valiquet, Isidore.....		1 84	23 St. Félix.....	do	May 2, '81
Vinet, Clara (Mrs. P. Marqui).....		2 39	579 Delisle.....	do	Jan. 4, '83
Vary, Honoré.....		7 29	St. Isidore.....	do	Oct. 3, '84
Vallée, J. B.....		2 30	110 St. Augustin	do	July 13, '87
Vallée, Cyrille.....		25 19		do	Dec. 4, '83
Vincent, Maxime.....		1 54	Côte St. Paul....	do	Jan. 30, '84
Valiquet, Joseph.....		0 05	Cor. Campeau & Lagouchetière.	do	June 3, '79
Veau, Hormidas.....		0 28		do	Feb. 5, '81
Vézina, Elie.....		0 83	Point St. Charles	do	do 14, '79
Versailles, fils Joseph.....		6 52		do	Mar. 7, '81
Varin, Alphonse.....		0 25	Côte St. Pierre..	do	May 7, '82
Vipond, George J.....		0 41	490 Seigneurs....	do	Mar. 2, '85
Carried forward.....		113,647 83			

Unpaid Dividends.

Montreal City and District Savings Bank—Continued..

(Banque d'Economie de la Cité et du District de Montréal—Suite).

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balance standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		113,647 83			
Vachon, Sophie (Mrs. N. Thivièrge)		0 12	10 Chaboillez	West Branch	May 5, '85
Vaillant, Baptiste.....		0 42	St. Joseph St.	do	Mar. 22, '84
Vallée, Elvina		0 34	336 St. Antoine	do	May 17, '83
Verrault, Adjudor.....		0 05	11 Roy Lane	do	Feb. 25, '87
Verronneau, Hughes		0 25	168 St. Martin	do	Sept. 8, '85
Valade, Alfred.....		0 05	St. Eustache.....	do	do 24, '85
Verville, Agnès (Mrs. J. Leduc).....		0 62	232 Maisonneuve	do	May 9, '87
Valiquette, Joseph		0 05	67 Barré	do	April 20, '86
Versailles, Octave.....		0 05	1100 St. Antoine	do	Nov. 13, '85
Vernier, Julie (Mrs. Thérien).....		1 19	72 St. Albert.....	do	April 10, '85
Valiquet, N. S		0 35	649 St. Joseph	do	June 11, '87
Vincent, Annie.....		0 63	Lachine	do	May 8, '85
Vanier, Julie (Mrs. T. Thérien).....		0 65	Point St. Charles	do	April 16, '86
Vermette, Pierre		0 05	41 Jac. Cartier	do	Jan. 13, '86
Vernier, François.....		1 19	Chambly Basin	do	Aug. 11, '87
Vervais, Sylvio.....		0 35	1941 Notre-Dame	do	Sept. 2, '85
Vaillant, Joseph.....		0 15	Côte St. Paul.....	do	July 13, '85
Veau, Albina		0 17	685 St. Laurent	do	May 19, '85
Verel, Laure (Mrs. A. Cartier).....		0 25	159 St. Martin	do	Jan. 2, '85
Vaughran, George		0 36	1015 St. Antoine	do	Aug. 21, '85
Varin, Eugénie (Mrs. Desjardins), in trust for Raoul Varin.....		3 65		do	Feb. 18, '86
Vallée, Emélie (Mrs. J. Paquette).....		0 22	303 Workman.....	do	Nov. 14, '87
Vaillancourt, Ferdinand.....		0 08	86 Inspector	do	June 28, '86
Vincent, Antoine.....		0 07	19 Mondelet	do	do 4, '87
Versailles, Joseph.....		0 05	416 Guy	do	Nov. 11, '86
Vinet, Baptiste.....		0 90	Ste. Anne de Bellevue.....	do	Jan. 25, '87
Valiquet, Louis		0 44	159 Vinet	do	April 30, '87
Wiggins, Rebecca (Mrs. B. Robinson).....		5 73	76 Young	do	July 14, '80
Wynne, Kate		0 35	517 William	do	Dec. 2, '76
Washbrook, Julie.....		0 04	217 College.....	do	Jan. 8, '83
Walsh, Edward F.....		0 06	57 Prince.....	do	April 28, '79
Walsh, Charles		0 54	79 Bleury.....	do	Jan. 17, '83
Wright, Charles W.....		0 37	389 Seigneurs.....	do	Mar. 1, '86
Wilbreneur, Calixte		0 05	17 Guy	do	Oct. 1, '86
Winfield, Jos. H		0 15	476 St. Joseph	do	Mar. 21, '87
Wood, Robert		0 17		do	April 20, '87
Waddell, James.....		137 00	74 St. Andrew	do	Sept. 23, '87
Whalan, Bridget		0 36	168 Murray	do	Nov. 23, '85
Wilson, Fred		0 13	1012 St. James	do	Dec. 10, '86
White, Henry		0 52	179 Maçon	do	May 15, '85
Winfield, Wm. Jos		0 16	2126 Notre-Dame	do	do 6, '86
Winder, Maggie (Mrs. Kennedy).....		0 17	59 Roy Lane.....	do	April 6, '87
Winton, Sarah (Mrs. J. Nicholson).....		1 85	Chatham, Que.	do	Nov. 27, '84
Wynne, Thomas		0 89	74 Coursol	do	April 29, '85
Wilson, Robert L.....		0 58	241 Grand Trunk	do	Oct. 13, '86
Wilkinson, Henry.....		0 17	St. Henry	do	Nov. 5, '87
Watterson, Robert.....		2 86	39 Dominion	do	Oct. 8, '87
Waist, Theophile.....		0 23	St. Henry	do	May 25, '87
Woodburn, John		0 12		do	Oct. 5, '87
Young, Christina C		4 96		do	May 29, '76
Yelle, François.....		0 75	United States.....	do	Sept. 3, '83
Warren, C. S.....		0 68	Montreal.....	Head office.	Aug. 19, '81
Wilson, Alfred.....		0 27	Roy Lane	do	July 5, '84
Whitney, Alice Ruth.....		0 17	820 Sherbrooke St	do	Sept. 15, '85
Whyte, William.....		0 16	Balmoral St	do	July 2, '85
Wardill, Maggie.....		0 62	100 Bleury St.....	do	Nov. 5, '87
Carried forward.....		113,820 64			

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends owed for 5 years and over. Dividendes impayés pen- dant 5 ans et plus.	Balance standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	% cts.	¢ cts.			
Brought forward.....		113,820 64			
Alderson, William.....		1 34		Pt. St. Char- les Branch	Oct. 20, '82
Arnold, Rev. Bro.....		0 57	St. Ann's School	do	Sept. 18, '83
Bernard, Elizabeth (Mrs. R. James).....		123 43	Upton, E. Town- ships.	do	do 27, '86
Burns, Patrick.....		2 85		do	Dec. 11, '78
Barclay, John.....		3 38	Ropery.....	do	Oct. 6, '79
Berrymen, William.....		0 22	32 Favard.....	do	July 12, '86
Black, Isabella, and Knowles, Wm.....		0 87	Wellington.....	do	Sept. 11, '83
Bell, Frederick A.....		0 46	182 Congregation	do	April 21, '76
Buckley, Michael.....		9 49		do	do 2, '82
Bernard, H. R.....		1 61	Conway.....	do	May 15, '82
Berry, Alice (Mrs. Wm. Collinson).....		2 04	57 Albert.....	do	do 17, '87
Chisholm, Alex.....		4 32		do	Feb. 28, '82
Côté, H. B.....		2 14	Postmaster, St. Gabriel Village	do	Jan. 26, '86
Conroy, Henry.....		1 51	101 Forfar St.....	do	Sept. 30, '79
Côté, H. D., and Rev. J. Salmon, in trust.....		28 99	St. Gabriel's Vil- lage.	do	do 11, '85
Carden, Jane Ann (Mrs. T. McDonald), in trust.....		6 58	133 Wellington...	do	June 30, '83
Cunningham, James.....		2 44	116 Richardson...	do	Oct. 25, '88
Collins, Thomas.....		2 49	102 Mullin.....	do	Mar. 21, '85
Colter, John.....		3 44	67 St. Patrick.....	do	July 5, '87
Chapman, Robert.....		1 18	10 Shearer.....	do	Nov. 24, '86
Courville, Nares.....		1 38	53 Montmorenci.	do	May 2, '87
Cliff, W. H.....		0 63	180 Congregation St.....	do	June 3, '82
Casey, Michael.....		0 87	St. Gabriel's Vil- lage.	do	Sept. 18, '83
Campbell, Samuel.....		0 60	45 Centre St.....	do	Mar. 15, '88
Dixon, Samuel.....		3 86	19 Rushbrooke St	do	Aug. 31, '86
Dickson, George.....		3 51		do	Nov. 27, '80
Dineen, Daniel.....		0 87	12 Farm.....	do	Mar. 1, '82
Denis, Joseph.....		0 18	415½ Ropery.....	do	Oct. 30, '87
Dixon, Thomas.....		0 39	161 Congregation	do	Sept. 27, '80
Devané, Ellen (Mrs. Jno. Kenny).....		0 96	35 Richardson...	do	do 13, '80
Drewe, John B.....		0 61	14 Conde.....	do	Jan. 30, '84
Dunn, Joseph, in trust.....		16 34	Côte St. Paul...	do	May 31, '82
Devine, Alexander.....		4 05	34 Favard.....	do	do 17, '86
Egan, Joseph P.....		23 41		do	Aug. 24, '87
Franev, John.....		0 95	Wellington.....	do	June 14, '80
Finlow, A. J.....		2 49		do	May 20, '81
Foisy, Josephine.....		257 36	St. Bruneau.....	do	June 1, '81
Gillies, Mary.....		249 07	Glangarry, Ont..	do	Mar. 26, '87
Gleason, Owen.....		0 55	123 Manufacturer	do	May 12, '85
Gray, Catherine.....		9 74		do	Aug. 14, '77
Hoobin, John.....		0 64	73 McCord.....	do	April 4, '82
Hillas, Martha, in trust.....		0 37		do	do 15, '78
Hagan, P. O.....		0 61	298 Seigneurs...	do	June 26, '84
Hayes, Patrick.....		2 74	604 Mullin.....	do	Feb. 17, '82
Hayes, Daniel, & Co.....		20 44	192 St. Denis...	do	do 1, '86
Jones, Thomas.....		0 41	Wellington.....	do	do 7, '81
Jab, Mary Ann.....		0 66	Sebastopol.....	do	Nov. 29, '76
Jones, Margaret.....		35 60	697 Wellington..	do	Mar. 10, '87
Carried forward.....		114,659 28			

a Dead.

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.
(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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Brought forward.....		114,659 28			
King, Lizzie (Mrs. J. H. Small).....		1 61	485 Wellington..	Pt. St. Char- les Branch	Sept. 5, '87
Kiely, Catherine (Mrs. Thos. Callaghan).....		2 76	29 Favard.....	do	June 14, '80
Lamontagne, Horace.....		3 42	94 Grand Trunk.....	do	April 7, '87
Laprairie, Robert.....		1 30	248½ Centre.....	do	Jan. 18, '87
Leahey, Michael.....		5 93	199 do.....	do	do 28, '87
Lennon, John.....		1 75	17 Conde.....	do	June 10, '82
Lowe, John.....		0 25	17 Centre.....	do	do 17, '80
Lepine, Cordelia.....		0 62	Lower Lachine Road.....	do	Dec. 9, '76
Larkin, James.....		14 16	186 Ottawa.....	do	Jan. 4, '81
Lloyd, Thomas.....		136 69	357 Wellington..	do	June 1, '82
May, Edward.....		1 85	Verdun.....	do	May 27, '85
Montreal Workingmen's Yearly Sick Benefit Society.....		1 53		do	Oct. 23, '86
Murphy, Minnie.....		1 90	61 St. Patrick....	do	Dec. 16, '83
Milton, Thomas, in trust.....		5 52	St. Gabriel's Vill.	do	Oct. 19, '81
Melville, William.....		4 78	83 Burgess.....	do	July 21, '87
Maher, Mary (Mrs. T. McCarthy).....		1 59	Grand Trunk.....	do	Jan. 14, '86
Mathews, Clara M.....		1 65	176 Congregation	do	Nov. 5, '85
Magdalen, McDonald (Mrs. M. Barry).....		3 99	61 St. Patrick....	do	Aug. 13, '87
McNabb, James.....		93 79	90 Grand Trunk.	do	Sept. 15, '87
McMahon Guards.....		5 66	St. Ann's Church	do	Mar. 20, '79
McAfee, George.....		3 71	70 Manufacturer	do	May 2, '88
McCallum, Barbara.....		24 34	Grand Trunk....	do	Aug. 11, '85
McCovaye, Mary.....		3 22	80 Menaj.....	do	June 19, '88
McGowan, George.....		1 80	Ponsonby, Ont..	do	April 18, '83
McGinnis, Mary (widow O'Brien).....		462 38	Wellington.....	do	Feb. 16, '83
McCullough, Mary Elizabeth.....		1 21	98 Menaj.....	do	May 3, '81
McCarthy, Annie.....		1 54		do	Jan. 3, '77
McGovern, Jno. W.....		4 83	107 Conway.....	do	Aug. 3, '81
McAfee, Henry J.....		0 16	70 Manufacturer	do	Mar. 14, '87
Nevin, Margaret (Mrs. R. Starke).....		1,109 79	Bourgeois St....	do	July 23, '88
Haines, Frederick.....		6 13		do	Dec. 30, '76
Ouellette, Joseph.....		2 05	Lower Lachine Road.....	do	Aug. 3, '79
O'Neill, Mary.....		38 14	Grand Trunk St.	do	do 16, '84
O'Connor, John.....		2 93	173 Dalhousie..	do	Feb. 13, '82
oO'Connell, Morgan.....		0 91	Cor. William and McCord Sts....	do	June 10, '78
O'Keefe, Susie.....		0 53	157 Centre.....	do	April 18, '85
oO'Brien, Michael.....		1 68	435 Wellington..	do	May 20, '81
O'Brien, William.....		6 85	Carp, Ont.....	do	Dec. 27, '81
Outram, Annie Elizabeth.....		1 86	148 Richmond..	do	April 10, '88
O'Hagerty, Ellen (Mrs. Jas. Mc- Namara).....		1 18		do	Jan. 27, '87
Pew, John.....		1 59	Cor Colborne and Ottawa Sts....	do	Dec. 30, '76
Pringle, Thomas.....		0 58	44 Congregation.	do	Mar. 5, '82
Powell, Margaret.....		0 70	150 Ropery.....	do	May 30, '87
Patterson, James.....		0 61	122 Murray.....	do	Dec. 30, '79
Patterson, Hugh.....		0 63	122 do.....	do	Sept. 8, '76
Pickering, Amelia.....		1 97	131 Grand Trunk	do	Nov. 24, '82
Peaseant, Elmire.....		1 92	133 Napoléon Rd	do	Sept. 20, '84
Quinlan, Lawrence.....		4 12	Wellington St..	do	Jan. 24, '80
Ryan, Patrick.....		0 83	105 Richardson..	do	Mar. 3, '86
Rolland, F.-X.....		0 61	St. Martin.....	do	April 25, '78
Redford, Louisa (Mrs. John Temple- man).....		0 30	89 Grand Trunk.	do	do 8, '86
Carried forward.....		116,639 13			

a Dead.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward		116,639 13			
aRowell, John		145 27		Pt. St. Charles Branch	
Rogers, Leon		1 23	27 St. Charles St	do	May 2, '87
Rennie, Margaret (Mrs. R. Douse)		3 50	155 Etienne	do	Aug. 7, '80
St. Gabriel's Band		13 59		do	July 2, '80
Singleton, Sarah		5 93	White River	do	Jan. 20, '87
School Com. for Mun., Côte St. Pierre		648 10		do	Nov. 26, '87
Stewart, James A.		0 62		do	June 14, '80
St. Armand, Victor		0 82	605 Wellington..	do	Oct. 11, '86
Summerskill, E. W., in trust		1 31		do	July 4, '87
Starker, Isabella		8 73	73 Sebastopol St.	do	June 23, '83
Taylor, Mary		3 97	84 Grand Trunk.	do	Jan. 13, '83
Thibault, A., and wife (E. Belanger)		2 84		do	May 6, '87
Thibault, Joseph		0 74	40 Richmond	do	April 29, '84
Trudeau, Victor		1 25	St. Lamberts	do	Mar. 22, '87
Walsh, John		0 16	73 Etienne St.	do	Feb. 22, '87
Webb, Charlotte and J. Hempey		0 24		do	Mar. 6, '85
Wilson, Wm. A.		0 29	531 Wellington..	do	Dec. 11, '83
Wilkins, Camelia M.		3 03		do	Feb. 9, '84
Walmsley, James		4 06	86 Liverpool	do	July 4, '88
Winter, Frederick		0 12	17 Common St.	Head Office.	Mar. 10, '87
Allan, R. L		1 26		Notre-Dame East.	April 16, '85
Bouchette, Josephine (Mrs. J. Brien)		3 04	Maisonneuve	do	Sept. 17, '87
Beaudry, R., in trust for son Alfred		0 60	161 Notre-Dame.	do	June 22, '86
Bonenfant, Joseph		0 57	82 St. Louis	do	Dec. 16, '85
Brais, Amédée		0 37	Ruelle Joachim..	do	Sept. 26, '85
Bazinet, Julien		1 89	133 Poupart St.	do	Nov. 21, '87
Brien, Christophe		0 52	Montreal	do	Jan. 19, '87
Cronan, Mary (Mrs. M. O'Neil)		2 55	229 Iberville St.	do	Aug. 6, '86
Chartrand, J. B		0 06	Maisonneuve	do	Feb. 8, '86
Callean, Mary (Mrs. T. Fennell)		0 34	14 Gain St	do	April 13, '86
Chaput, Rodrigue		1 05	St. Leonard, P.M	do	do 26, '87
Collins, Agnes (Mrs. J. McGee)		0 89	29 Shaw St.	do	Jan. 8, '87
Chause, Nazaire		0 39	Montreal	do	Sept. 20, '86
Chapleau, Edouard		0 05	53 Frontenac	do	Dec. 20, '86
Clifford, George N		0 17	714 Notre-Dame.	do	Mar. 7, '87
Corriveau, Onezime		0 43	261 Iberville	do	Jan. 11, '87
Cadioux, Celina (Mrs. J. Tessier)		0 37	Montreal	do	Oct. 5, '87
Chartier and Morrissette		2 22	Hudon St.	do	May 21, '87
Christ, Sarah		0 35	Archambault St.	do	June 13, '87
Daigneault, Stanislas		0 95	5 Water	do	May 15, '85
Donnelly, Patrick		0 07	Longueuil	do	June 2, '86
Dulude, Siméon		2 22	10 Ste. Cath'rine.	do	Mar. 24, '87
Dewar, Catherine (Mrs. W. Borland)		1 34	195 do	do	July 21, '86
Denault, Caroline		5 65	139 Desery	do	Mar. 20, '87
Deslauriers, Cordelia (Mrs. G. Bergeron)		0 25	10 Fullum	do	Sept. 6, '86
Dugas, Arthur		0 15	Varennas	do	April 16, '87
Filion, Etienne		1 56	36 Moreau	do	Mar. 16, '86
Farrel, James F.		0 41	385 Notre-Dame.	do	May 29, '86
Faulkner, Francis		0 58	564 Fullum	do	July 26, '86
Forget, Henri		0 05	94 Frontenac	do	Oct. 29, '86
Gendron, Malvina (Mrs. F. X. Robillard)		1 16	123 Desery	do	Feb. 26, '87
Groleau, François		0 05	254 Fullum	do	Mar. 26, '85
Galarneau, Siméon		137 04	79 Papineau	do	May 17, '87
Girard, Marie Louise, in trust		0 25	751 Notre-Dame.	do	do 13, '86
Carried forward		117,653 78			

a Dead.

Unpaid Dividends.

Montreal City and District Savings Bank—Continued.

(Banque d'Economie de la Cité et du District de Montréal—Suite.)

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	\$ cts.	\$ cts.			
Brought forward		117,653 78			
Galarneau, Lea		0 31	84 Desery	Notre-Dame East	Aug. 4, '86
Gorman, Edouard		0 37	31 Iberville	do	July 22, '87
Guérin, Joseph	12 93		104 Parthenais	do	Dec. 24, '86
Girdwood, Theresa	115 98		537 Sherbrooke	do	do 23, '87
Hart, Mary (Mrs. A. Desjardins)	0 96		121 Notre-Dame	do	July 13, '87
Holmes, Charles	0 25		8 Panet St	do	June 27, '85
Hurteau, S.	0 13		1335 Notre-Dame	do	April 14, '86
Hamilton, Agnes (Mrs. W. Beardsell)	0 48		Montreal	do	Dec. 23, '87
Houde, Charles	0 23		50 Fullum St.	do	do 17, '87
Healy, Martin	0 24		105 St. Louis	do	July 15, '85
Hoaknay, Ada (Mrs. W. Harrison)	0 10		Montreal	do	April 12, '87
Lorrain, Félicité	1 28		47 Ste. Mary	do	Aug. 7, '83
Labonte, Désiré	0 52		10 Logan	do	Feb. 21, '87
Lapierre, Adolphe	0 25		64 Ste. Cath'rine	do	Dec. 2, '84
Lafleur, Malvina	40 17		131 Poupart St.	do	Jan. 14, '86
Lamarche, H.	0 82		681 Notre-Dame	do	Feb. 4, '86
Longtin, Dieudonné	8 77		Laprairie	do	Nov. 21, '87
Lemire, S.	0 25		751 Ste. Cath'rine	do	May 13, '86
Lomas, Albert H	0 55		267 do	do	July 30, '86
Leclair, Théophile	1 57		60 do	do	do 3, '87
Lepine, Adolphe	0 36		24 Frontenac	do	Oct. 31, '87
Lacroix, Joseph	0 45		Maisonneuve	do	July 26, '87
Lafamme, E.	0 40		do	do	Aug. 29, '87
Leduc, Virginie (Mrs. F. Jarry)	0 20		131 Désiré St.	do	Mar. 18, '87
Lemoine, Philomène (Mrs. J. B. Perrault)	1 37		526 Notre-Dame	do	Sept. 14, '87
Leveque, Gilbert	17 73		72 Desery	do	April 12, '87
Mailloux, Emma	0 17		1 Parthenais	do	Jan. 3, '84
Macfarlane, Thomas	0 73		64 Delormier Ave	do	April 14, '86
Morgan, Daniel	0 36		1918 Notre-Dame	do	Mar. 23, '86
Marion, Marie Louise	0 44		806 do	do	July 29, '86
McGee, Robert	0 65		Notre-Dame St.	do	Nov. 3, '87
Marion, Rosario	0 14		332 do	do	Mar. 30, '87
Marien, P. B. A	0 42		797 do	do	May 16, '87
Marsolais, A. F	0 16		989 do	do	July 6, '87
Mount, J. U. and Emard	2 53		646 do	do	do 4, '84
Nolin, Napoléon	0 07		38 Robb St	do	Nov. 3, '87
Oliphant, Jane (Mrs. J. Shire)	0 94		842 Notre-Dame	do	do 19, '87
Paquin, Elzéar	0 30		Desery St.	do	Sept. 8, '83
Poirier, Narcisse	0 50		78 Moreau	do	May 4, '85
Provost, Louis, in trust	0 21		Montreal	do	April 4, '87
Provost, Philomène (Mrs. Lepine)	0 20		24 Lafontaine	do	Sept. 6, '87
Perrault, Jos	0 93		34 Logan	do	Nov. 7, '87
Piquette, Eloise (Mrs. T. Renaud)	0 57		49 Dufresne	do	June 22, '87
Pilon, Virginie	0 21		96 Parthenais	do	Aug. 1, '87
Press, Jacob	0 56		30 Fullum	do	Nov. 28, '87
Roirean, Anastasie (Mrs. J. B. Garant)	6 79		412 Mignonne	do	June 16, '87
Ramsay, J. H.	1 70		Montreal	do	do 10, '86
Robert, Emile	1 60		Boucherville	do	Oct. 31, '87
Robertson, Elizabeth	0 53		26 Ruelle Eliz'th	do	May 31, '87
St. Martin, François	1 23		719 Notre-Dame	do	Dec. 10, '85
Stephenson, Joseph	0 42		2 Panet	do	Feb. 10, '85
Sévigny, Hector	0 13		137 Iberville	do	Aug. 15, '87
Summerville, Andrew	0 86		Hotel Bougie	do	May 7, '87
Thompson, W. H.	1 21		347 Notre-Dame	do	Aug. 27, '85
Turcotte, W.	0 24		6 Ste. Thérèse	do	May 6, '86
Trudel, Tancrede	1 33		593 Notre-Dame	do	Sept. 30, '86
Tremblay, Wilfrid	0 96		80 Moreau	do	Feb. 21, '87
Carried forward		117,847 54			

Montreal City and District Savings Bank—*Concluded.*(Banque d'Economie de la Cité et du District de Montréal—*Fin.*)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balance standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		117,847 54			
Valiquette, Louis.....		0 42	135 Notre-Dame.	Notre-Dame East.....	Jan. 17, '84
Vandanaigne, Charles.....		0 13	Terrebonne.....	do ..	July 3, '87
Wilson, John.....		3 48	Ile Bizard.....	do ..	Mar. 11, '87
Westgate, Marietta (Mrs. E. Cox).....		0 74	6 Durocher St...	do ..	April 26, '87
Total.....		117,852 31			

I declare that the above statement has been prepared under my directions, and is correct, according to the books of the bank.

CHAS. STUART,
Chief Accountant.

We declare that the above return is made up from the books of the bank, and that to the best of our knowledge and belief it is correct.

EDWARD MURPHY,
President.
HY. BARBEAU,
General Manager.

Unpaid Dividends.

CAISSE D'ECONOMIE DE NOTRE-DAME DE QUÉBEC.

ETAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

SAVINGS BANK OF NOTRE-DAME DE QUEBEC.

STATEMENT of dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no interest has been paid for five years and upwards.

NOTE—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balance standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Poulin, Féréol		6 89	St. Fra's. Beauce	Head office..	Sept. 3, '85
Trotter, James		14 25	Broughton Me'tic	do	Feb. 12, '73
aGariépy, Jos. A		3 19	Richmond St. . . .	do	Jan. 13, '87
Arsenault, Pierre.....		631 95	River Moisie.....	do	Sept. 19, '87
Hamel, Jacques.....		113 41	Ancienne Lor'te	do	June 15, '75
Bernard, L. P.....		8 51	Cap Sauté.....	do	do 9, '73
Fortier, Antoine.....		3 17	St. Valter	do	Sept. 26, '87
Quitton, Catherine (wife of R. Parson).....		9 63	Wolfst'n, Wolfe..	do	Mar. 23, '77
Busher, Thomas.....		7 14	St. Roch.....	do	do 24, '73
Têtu, Marie.....		6 76	Trois-Pistoles... .	do	July 4, '74
Warren, Henrietta.....		7 55	Lévis.....	do	Dec. 23, '73
aLahaye, Rev. P. L		82 39	St. Jean Desch'ns	do	July 1, '73
Villeneuve, Pierre C.....		6 20	Sillery.....	do	Nov. 6, '74
Fournier, Rev. C., for Parish of St. Epiphane-Bonaventure.....		20 60	Bonaventure....	do	Feb. 13, '73
Paré, William.....		32 85	St. Frs. R. du Sud	do	Oct. 9, '84
McNider, James.....		40 36	69½ rue St. Pierre	do	Nov. 26, '72
Danaïs, Onésime.....		35 08	Chicoutimi.....	do	do 23, '86
Martin, George.....		9 06	do	do	July 28, '89
O'Connell, John.....		6 46	Diamond Harb'r	do	May 4, '87
Samson, Chs.....		79 33	N.D. de Lévis..	do	Dec. 15, '74
Cailler, Désiré.....		11 87	Unknown.....	do	Jan. 10, '74
Paradis, F. X., Estate, by P. R. Poitras, Ex		147 61	Quebec.....	do	July 6, '74
Camden, John.....		36 23	St. Agathe.....	do	Dec. 31, '87
Lisée, Ad.....		100 95	Batiscan.....	do	Nov. 5, '73
Fournier, Rev. C.....		12 81	Ste. Flavie.....	do	Feb. 14, '80
Lachane, Louis H.....		5 85	St. Michel.....	do	April 21, '87
Dubois, Delina.....		65 59	Rue Latourelle..	do	Jan. 11, '77
Maranda, Sophie, wife of Louis Audet dit Lapointe.....		7 00	St. Sauveur.....	do	Nov. 3, '76
Corporation of St. Edward of Frampton West.....		7 16	Frampton Ouest	do	Oct. 28, '80
Grindin, George.....		10 30	Quebec.....	do	do 6, '81
Dionne, F., & Co.....		4 64	do	do	do 27, '75
Chapados, Théophile.....		7 23	Paspébiac.....	do	Nov. 5, '83
Blais, Hubert.....		14 93	St. Charles.....	do	July 10, '77
Girouard, Théo.....		9 76	Quebec.....	do	April 20, '87
Martin, J. A.....		15 59	Rimouski.....	do	Jan. 21, '82
Syndics de St. Henri.....		11 21	St. Henri-Lévis..	do	Aug. 17, '76
Vieu, Powell & Co.....		11 15	Quebec.....	do	Feb. 12, '78
Carried forward.....		1,604 66			

a Dead.

Caisse d'Economie de Notre-Dame de Québec—*Suite*.
(Savings Bank of Notre-Dame de Québec—*Continued*.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pen- dant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		1,604 66			
Larue, George.....		7 87	40 Garden St. . .	Head office.	Jan. 19, '87
Boivin, Dina, for widow of Aug. Boivin.....		11 43	Baie St. Paul. . .	do	Feb. 18, '78
Garneau, Rémi.....		16 65	Séminaire de Nic	do	Nov. 22, '83
Michaud, Chrysostome.....		33 05	Kamouraska. . .	do	May 22, '78
Rees, Thomas C.....		6 58	Quebec.	do	June 21, '78
Doucet, R. E. Bruneau.....		5 36	Rue Garneau.....	do	Nov. 17, '82
Lemieux, F. X., in trust.....		8 17	40 Desjardins....	do	April 6, '83
Lelièvre, Daniel.....		37 39	Little River.....	do	Nov. 3, '82
Dupuis, Zéphirine C.....		6 84	Mascouche, Ass'n	do	April 7, '81
Alleyn, R., in trust.....		6 15	Quebec.....	do	Jan. 19, '81
Stevenart, Rev. L.....		10 40	Ste. Rose, Tem'ta	do	Dec. 11, '82
Frenette, widow F. H.....		6 53	Faub'rg St. Jean	do	Mar. 8, '83
Joncas, Philéas.....		7 98	St. Romuald.....	do	do 11, '87
Lambert, Pierre, in trust.....		8 21	Unknown.....	do	Feb. 17, '80
Lemay, Adéline.....		4 89	Haute Ville.....	do	July 9, '87
Stadacona Building Society.....		230 23	Québec.....	do	June 19, '85
Richard, Virginie.....		9 09	St. Romuald.....	do	Mar. 2, '78
Smyth, Rebecca.....		17 71	68 rue Richelieu, Québec.....	do	Feb. 20, '85
Connolly, Rev. John.....		6 41	St. Patrick's Ch'rch, Québec	do	April 5, '76
Paquet, Alf., par Jos. Paquet.....		6 05	Québec.....	do	Aug. 27, '74
Leblanc, Rosalie.....		22 54	Mén'gère du Curé de Portneuf....	do	Feb. 26, '87
Hugues, Robert J.....		25 14	Kennebec Road.	do	Aug. 25, '84
Bélangar, Geneviève, veuve de André Théberge.....		64 42	27 Ste. Geneviève, Québec.....	do	Oct. 30, '82
Sequin, M. E. L. Josephine.....		5 26	Asile Beauport..	do	Dec. 12, '83
Paradis, P. F. X. G.....		42 77	St. Roch, Québec	do	Oct. 14, '65
Bossé, Mde. J. M.....		65 26	Unknown.....	do	Jan. 23, '71
Société de Colonisation des ouvriers de Québec, par S. Benoit.....		22 18	Québec.....	do	July 18, '64
Moros, Eliza, par Rev. Père Durocher.....		79 44	do.....	do	June 6, '62
Parent, Rosalis, par Odilon Roy.....		38 26	do.....	do	do 9, '74
Julien, F. X.....		12 98	Rue Richardson, Québec.....	do	Nov. 29, '76
Robertson, Daniel.....		7 51	Melbourne.....	do	Sept. 18, '73
Harvey, Philomène.....		6 33	Asile Beauport..	do	April 17, '72
Petitclerc, J., par Venant St. Germain.....		104 83	Unknown.....	do	do 20, '63
Martineau, Louis.....		7 39	Rue Champlain, Québec.....	do	Sept. 9, '76
Brewster, William.....		6 08	Rue Albert, Que.	do	Jan. 24, '73
Leclerc, Victoire, épouse de J. B. Paquet.....		10 66	Baie des Chaleurs	do	do 31, '79
Blais, M. A.....		121 85	St. Romuald.....	do	July 23, '87
Lachance, Jos., par William Miller.....		7 78	Unknown.....	do	May 28, '72
Tardif, Catherine, veuve de J. B. Giroux.....		289 72	Rue St. Louis, Québec.....	do	Nov. 3, '81
Badeau, Louise, épouse de Chs. Bélanger. Angers, Cyrille.....		11 24	Québec.....	do	April 16, '78
		5 37	Pointe aux Trembles.....	do	May 16, '85
Desrausselle, Esther, veuve de T. Charest.....		42 45	Beauport.....	do	Jan. 21, '81
Hébert, J. B. C., N. P., pour dame Jos. Petitclerc.....		24 57	Rue St. Augustin Québec.....	do	Mar. 9, '68
Carried forward.....		3,075 68			

a Wm. Miller, sec'y-treas., deceased. b Sam. Benoit, deceased.

Unpaid Dividends.

Caisse d'Economie de Notre-Dame de Québec—*Suite.*
(Savings Bank of Notre-Dame de Québec—*Continued.*)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		3,075 68			
Menard, Chs.		28 24	Sault Montmor- ency	Head office..	July 18, '78
Michaud, Pierre		63 78	Tailleur, soin de Glover, Qué ..	do ..	Oct. 7, '77
Couture, Albert		43 22	Rue St. Jean, Québec	do ..	July 12, '73
DeGaspé, Héritiers P. A., par F. Bedard		296 41	St. Pierre les Bequets	do ..	do 7, '80
Jolicœur, Théophile		104 42	Rue de la Reine, Québec	do ..	Mar. 26, '73
Béchar, Eliza		6 57	H a u t e Vièlè, Québec	do ..	do 3, '82
Buteau, Camille		136 51	Soin de Veuve Michaud, Rue Craig, Québec.	do ..	Dec. 15, '76
Moisan, Chs.		7 82	88 Rue Victoria, Québec	do ..	Jan. 23, '80
Perrault, Angélique, épouse de Chs. Lambert		15 82	Ottawa Cove, Sil- lery	do ..	Sept. 26, '83
Desrochers, Louis		12 74	Rue St. Pierre, Québec	do ..	Jan. 12, '76
Pagé, Louis de G.		17 59	Deschambault ..	do ..	Sept. 12, '65
Gleeson, Michael		33 76	Québec	do ..	April 9, '66
Farrell, David		5 37	Charlesbourg ..	do ..	Aug. 21, '84
Pepin, Joseph		7 16	Lac Beauport ..	do ..	Oct. 16, '69
Cloutier, Félicite		44 11	Bon Pasteur, Québec	do ..	Nov. 27, '82
Hill, Robert		18 84	Québec	do ..	Dec. 6, '81
aBellerive, F. X., par Sam. Benoit		341 92	do	do ..	Aug. 4, '71
Bealieu, Philippe		9 11	do	do ..	Dec. 17, '78
Gaudin, Emma, fille min. de Louis Gaudin		17 04	Rue St. Olivier, Québec	do ..	April 17, '82
Paquet, Jacques		8 03	Rue du Roi, Québec	do ..	do 25, '81
Martel, Anselme		174 34	Rue Artillery, Québec	do ..	June 6, '87
Pelletier, Marie		7 43	Rue St. Louis, Qué	do ..	May 8, '82
Riballier des Isles, C.		14 68	Newfoundland ..	do ..	Jan. 31, '81
Boisvert, Ferdinand		21 22	Ste. Croix		
Roy, Susanne, épouse de Alp. Pouliot		83 46	Rue du Palais, Qué	do ..	Nov. 13, '87
Germain, Augustin		11 21	Portneuf	do ..	Dec. 30, '86
Paquet dit Lavallée, Chs.		41 24	St. Michel	do ..	Jan. 29, '84
Beauty, Henri		18 18	51 de la Fabrique, Qué	do ..	Nov. 8, '87
O'Brien, Jeffrey		94 65	Unknown	do ..	Jan. 17, '86
Cimon, Caroline, épouse de C. Duberger		9 89	Malbaie	do ..	June 28, '86
Gauthier, Omer		10 30	Sillery	do ..	Oct. 16, '86
Carcand, Daniel		349 29	New Carlisle	do ..	April 16, '86
Berthelot, Jane, succession feu, par L. F. Berthelot		5 52	Québec	do ..	July 25, '85
Forgues, Pantaléon		8 99	St. Michel	do ..	do 21, '84
Hamel, Hermine		1 65	14 des Carrières, Qué	do ..	Aug. 2, '86
Carried forward		5,146 19			Oct. 4, '87

a Sam. Benoit, deceased.

Caisse d'Economie de Notre-Dame de Québec—*Suite.*
(Savings Bank of Notre-Dame de Québec—*Continued.*)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends paid for 5 years and over. Dividendes payés pen- dans 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		5,146 19			
Carpenter, J. S.		6 88	Care of Quebec and L. St. J. R. R.	Head Office.	Dec. 6, '86
Fortier, G. N. A., par. Taschereau Fortier.		2 36	Beauce.	do	Mar. 7, '87
Cloutier, Céline, épouse de Narcisse Malenfant.		7 78	65 Richelieu, Qué	do	July 30, '87
Cherrier, A. B.		7 52	Editeur, Québec.	do	Sept. 19, '85
Poiré, Louis.		31 98	Pointe Lévis.	do	April 7, '60
Gosselin, Ed.		27 12	Etats Unis.	do	Aug. 13, '73
Paquet, Jacques A.		7 35	Rue Arago, Qué.	do	April 24, '77
St. Alexis, Fabr.		7 69	St. Alexis.	do	Nov. 2, '75
Beaudry, Narcisse.		50 80	Québec.	do	Jan. 11, '60
Gauvin, Jos.		8 35	Ancie'ne Lorette	do	do 17, '82
Akins, Jeannet.		72 01	Valcartier.	do	Mar. 13, '86
Vézina, Chs., procureur de Messire C. Cloutier, curé de Métis.		113 88	St. Roch de Qué- bec.	do	do 20, '62
Fortin, J. Achille.		18 73	St. Joseph, Beauce.	do	Jan. 5, '75
Dénis, Jos.		8 93	Ancie'ne Lorette	do	do 26, '78
Vigean, Rév. Alf.		11 59	Rimouski.	do	May 18, '75
Bédard, F. X.		7 93	Rue d'Aiguillon, Qué.	do	do 11, '82
Roussel, Frederick.		6 32	Chantier de Knight.	do	Feb. 26, '81
Gendron, Napoléon.		5 45	Village Mont Plaisant, Qué.	do	do 8, '82
Picher, Delphis.		12 44	Rue St. Paul, Qué	do	Jan. 14, '78
Dion, Rosalie, veuve de Jos. Gauvin.		9 77	Ancie'ne Lorette	do	May 6, '80
Roy, Marie Delphine, par Mde. T. E. Roy.		6 45	Québec.	do	Jan. 20, '75
Langevin, Caroline.		6 03	Beauport.	do	May 2, '85
Roy, Chs. S.		7 21	Université Laval, Qué.	do	Nov. 3, '87
Boisseau, R. P.		1 30	Rue Garneau, Qué.	do	Sept. 26, '87
Tanguay, Marie Louise.		14 20	Unknown.	do	Jan. 12, '82
Les syndics de la paroisse St. Alban, Cap Rosier, par L. P. Sirois.		6 59	Rue Couillard, Qué.	do	Aug. 30, '83
Caron, Eliza.		132 08	Perce, Gaspé.	do	Feb. 26, '86
Moreau, Edouard.		5 50	Sault Montmor- ency.	do	Oct. 23, '83
Les syndics de la paroisse St. Basile, Cte. de Portneuf, par L. P. Chabot, ptre.		4 22	St. Basile.	do	do 10, '87
Burns, Julia, épouse de James McCann.		12 89	Cap Blanc.	do	Feb. 6, '87
Routhier, Jean.		153 09	Ste. Foye.	do	Oct. 15, '87
aFabr. St. Octave.		22 25	St. Octave.	do	Nov. 18, '79
Laperrière, Dlle E.		5 66	Charlesbourg.	do	Mar. 15, '87
Doncet, Rev. Is.		96 49	Unknown.	do	July 3, '78
bAllaire, Etienne.		88 70	Rue Prince Ed- ouard, Qué.	do	
Bergeron, Marie A.		11 67	St. Thomas de Montmagny.	do	May 10, '79
Carried forward.....		8,145 40			

aPar Rév. Ant. Chouinard, Ptre. bProcureur de Catherine Menier, sa femme.

Unpaid Dividends.

Caisse d'Economie de Notre-Dame de Québec—*Suite.*
(Savings Bank of Notre-Dame de Québec—*Continued.*)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		6,145 40			
^a Poulin, François.....		17 75	Baie de la Trinité	Head office..	Oct. 15, '78
McWood, Mary Jane.....		35 55	Haute Ville, Qué	do ..	Feb. 29, '76
Société St. Joseph, par Bro. Romeus.....		7 61	Québec.....	do ..	Mar. 5, '75
Paradis, Belzénaire, épouse de E. Lemieux, M.D.....		268 78	Rue Ste. Ursule, Qué.	do ..	April 24, '86
^b Ecole de la Fabr. Baie St. Paul.....		24 67	Baie St. Paul...	do ..	Mar. 4, '76
^b Fabr. Baie St. Paul.....		18 20	do ..	do ..	Aug. 2, '75
Gagnon, Alphonsine.....		16 21	Soin de Amédée Robitaille, Rue St. Jean.....	do ..	May 17, '86
Letellier, Félicite.....		113 12	433 Rue St. Jean, Qué.	do ..	June 11, '87
Labrecque, Marie.....		9 18	373 Rue St. Valier, Qué.	do ..	Aug. 24, '86
Couture, Flavie.....		17 52	Soin des Sœurs de Charité.....	do ..	Jan. 30, '86
Ennis, Jane, veuve de Samuel Kennedy.....		5 35	Unknown.....	do ..	July 6, '87
Hamel, Jos. A., M.D.....		2 82	Malbaie.....	do ..	Feb. 24, '87
Ouellet, Jos. P.....		2 59	Ste. Henedine ..	do ..	Dec. 1, '87
O'Reilly, Chas.....		3 54	350 St. Valier, Qué.	do ..	Nov. 19, '87
Côté, Chas. A., M.D.....		2 50	Escoumains ..	do ..	July 14, '87
Grenier, Rév. Père Fred., O.M.I.....		2 10	Presbytère St. Sauveur, Qué.	do ..	Sept. 28, '87
^c Langevin, Rév Edmond, Ptre. V.G.....		114 29	do ..	do ..	July 19, '87
Hamel, Georgina.....		18 92	Ancienne Lorette	do ..	Dec. 12, '87
Fabr. Ste. Claire.....		7 10	Ste. Claire, Dorchester ..	do ..	Feb. 23, '87
Samson, Frs.....		6 34	Rentier, Lévis ..	do ..	April 27, '87
Cotter, P. M.....		2 87	Ingénieur, C.P.R. Québec.....	do ..	Nov. 2, '87
Hospice de la miséricorde.....		7 75	do ..	do ..	Sept. 10, '87
Nolin, Joseph.....		2 04	28 Rue Ste. Anne, Qué.	do ..	Dec. 21, '87
Etchells, Marian, veuve de Rév. D. Marsh.....		3 55	2 Rue du Trésor, Qué.	do ..	Oct. 25, '87
Berranard, Georgiana.....		1 48	16 Rue de la Couronne, Qué....	do ..	do 12, '87
^d Québec Camera Club.....		20 77	Québec ..	do ..	Sept. 19, '87
Berthelot, Adile, épouse de L. J. Houle		1 52	Victoriaville ..	do ..	Oct. 10, '87
Leclerc, Frs.....		1 63	St. Laurent, I.O.	do ..	do 15, '87
Gauvin, Anasthasie.....		1 18	Soins de Mlle Neilson, St. Foye	do ..	Aug. 22, '87
Belanger, Georgiana, épouse de A. E. Demers.....		1 59	Rue Couillard, Qué.	do ..	Nov. 29, '87
Caron, Josephine, épouse de Chs. Le-seelleur.....		132 16	Chlor y dormes, Gaspé.....	do ..	Aug. 4, '87
^e Refundages des Syndics de St. Basile.....		1 80	St. Basile.....	do ..	Nov. 8, '87
Richard, Marie Louise.....		3 04	344 St. Valier, Qué	do ..	Dec. 28, '87
Cazeau, Athémise.....		119 12	Chateau Richer ..	do ..	Nov. 4, '87
Bouchard, Jos.....		10 86	Convent de St. Romuald.....	do ..	do 24, '87
Faucher, Belzémière, épouse de A. J. Caron.....		26 74	228 Rue St. Jean, Qué.	do ..	Jan. 19, '87
Rossignol, Damase, curateur veuve John Heath.....		10 94	Fraserville ..	do ..	do 11, '87
Jackson, Samuel.....		0 10	Batterie B, Que.	do ..	Feb. 14, '87
Carried forward.....		7,188 68			

^aPar Rév. Père Arnaud, O.M.I. ^bPar Jos. Sirois, Ptre. ^cDécédé. ^dJ. S. Brodie, Treas. ^ePar B. L. Chabot, Ptre.

Caisse d'Economie de Notre-Dame de Québec—*Suite.*
(Savings Bank of Notre-Dame de Québec—*Continued.*)

Name of Shareholder or Creditor Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward		7,188 68			
Robitaille, Napoléon		0 02	2 St. Eustache, Qué.	Head office	Feb. 14, '87
Dubuc, Caroline, épouse de F. X. Maheux		0 10	12 St. André	do	Aug. 3, '87
Breton, Thomas		0 59	7 Rue Ste. Marie, Québec	do	Mar. 26, '87
Laughay, Marguerite		0 22	130 Rue Ste. Anne, Québec.	do	Oct. 13, '87
Roméo Demers		0 76	Village Bienville, Lévis	do	July 20, '87
Lepire, Elizabeth		0 26	Rue Claire Fontaine, Québec.	do	April 20, '87
Nadeau, Lea, épouse de O. J. Bégin		0 23	116 Rue d'Aiguillon, Québec	do	May 14, '87
Fournier, Honorine		0 11	37 Rue St. Eustache, Québec.	do	June 25, '87
Bourbeau, Etienne		0 23	13 Rue Notre-Dame, Québec.	do	Dec. 1, '87
Demers, Ida		0 67	Lévis	do	July 20, '87
Garman, Marie Louise		0 26	Inconnue	do	Oct. 14, '87
Girouard, Adée, épouse de Ignace Collins		0 63	74 Rue St. Jean, Québec	do	Sept. 27, '87
Boiteau, Alphonse		0 16	192 Rue d'Aiguillon, Québec	do	May 17, '87
Chaperon, Bernadette		2 52	Malbaie	do	April 4, '87
Le Bel, Cha., M.D.		2 45	235 Rue St. Paul, Québec	do	Nov. 7, '87
Cloutier, Marie, veuve C. Chouinard		0 11	343 Rue St. Valier, Québec	do	Aug. 6, '87
Ferguson, Georgie		0 17	Rue Ste. Ursule, Québec	do	Sept. 5, '87
Menard, Théophile		0 23	9 Rue Burton, Q. Québec	do	July 27, '87
Bourget, Orma		0 23	53 Rue d'Aiguillon, Québec	do	Oct. 20, '87
Côté et Cie, Edouard		1 62	Rue Richelieu, Québec	do	Nov. 10, '87
Pelletier, Romuald		0 61	St. Laurent, I.O. Québec	do	do 7, '87
Roy, Agnès		0 51	Ste. Foye	do	Aug. 13, '87
Grenier, Achille		5 98	363 Rue St. Jean, Québec	do	May 30, '87
Lamontagne, Napoléon		0 60	Bergeville	do	Oct. 28, '87
Bussièras, Ada		0 18	St. Jeanne de Neuville	do	Sept. 7, '87
Bélanger, Victor		0 38	Lotbinière	do	Nov. 8, '87
Corriveau, Mathilda		0 15	St. Michel Bellechasse	do	Dec. 27, '87
Baillargeon, Hon. P.		0 95	Rue Ste. Ursule, Québec	do	July 19, '87
Redmond, Mary Joseph		0 20	188 Rue St. Jean, Québec	do	Nov. 22, '87
Belleau, Luce, épouse de F. Ménard		0 56	9 Rue Breton, Québec	do	do 22, '87
Anclair, Jean		0 47	Charlesbourg	do	Sept. 28, '87
Letarte, Philias		0 05	21 Rue Plessis, Québec	do	Oct. 13, '87
Garman, L. H. jr.		0 25	Rue Ste. Angèle, Québec	do	Aug. 12, '87
Donati, Odilon		0 14	182 Rue Richelieu, Québec	do	Nov. 2, '87
Carried forward		7,211 28			

Unpaid Dividends.

Caisse d'Economie de Notre-Dame de Québec—*Suite.*

(Savings Bank of Notre-Dame de Québec—*Continued.*)

Name of Shareholder or Creditor. — Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pen- dant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. — Dernière adresse connue.	Agency at which the last transaction took place. — Agence où la dernière transaction s'est faite.	Date of last transaction. — Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		7,211 28			
Lacroix, Antoine.....		0 13	St. Michel, Bel- lechasse.....	Head office..	Nov. 8, '87
Girouard, René.....		2 00	38 Rue St. Louis, Québec.....	do ..	do 15, '87
Guay, Marcel.....		18 30	St. Joseph de Lévis.....	Lévis Branch	Jan. 3, '78
Lamontagne, Guy.....		10 44	St. Antoine de Tilly.....	do ..	Nov. 21, '85
aTourneau, Joseph.....		1 26	Notre-Dame de Lévis.....	do ..	Jan. 7, '85
bBianculo, François.....		30 71	Québec.....	do ..	Oct. 22, '86
Foster, Euphémie.....		19 02	St. Anselme.....	do ..	May 12, '85
Bourassa, Olive.....		3 84	St. David de Lauberivière.....	do ..	April 4, '81
cDrouin, Jean-Baptiste, fils.....		16 84	St. Raymond.....	do ..	do 15, '85
Audet dit Lapointe, Ferdinand.....		529 74	St. David de Lauberivière.....	do ..	Aug. 27, '87
Larrivée, Georgiana.....		4 20	St. Joseph de Lévis.....	do ..	Mar. 1, '87
Couture, Flavie.....		66 40	Notre-Dame de Lévis.....	do ..	Nov. 5, '85
Lessard, Louis.....		8 01	Rue du Pont, Québec.....	St. Roch	
Lessard, Honoré.....		39 69	Rue St. Joseph, Québec.....	Branch....	July 28, '74
Dassylva, Louis.....		6 83	258 Rue St. Jo- seph, Québec.....	do ..	June 13, '84
Huot, Marguerite, ép. de L. F. Chaperon.....		8 47	Du Pont, Québec.....	do ..	Oct. 18, '87
Lamothe, Pierre.....		6 93	Des Fossés, Qué- bec.....	do ..	Sept. 4, '75
Emond, Marie.....		15 26	St. Anselme, Québec.....	do ..	April 14, '79
Hamel, Louise, veuve Et. Falardeau.....		8 05	St. Valier, Qué- bec.....	do ..	June 18, '85
Bouffard, Louis.....		7 22	Du Roi, Québec.....	do ..	April 16, '81
Bissonnette, Philéas.....		228 57	St. Michel, Comté de Bellechasse.....	do ..	Feb. 20, '82
Harvieu, George.....		1 49	Beauport, comté. de Québec.....	do ..	April 24, '82
Tremblay, John G.....		7 01	107 Rue Richard- son, Québec.....	do ..	Mar. 5, '78
Emond, Jean.....		8 71	Rue des Commis- saire, Québec.....	do ..	May 10, '80
Dufresne, Léda, ép. de F. A. Dion.....		6 31	Rue St. Valier, Québec.....	do ..	July 7, '83
Bilodeau, Ernest Frs. Art. Z., fils min. de L. P. Bilodeau.....		20 63	Rue de la Cou- ronne, Québec.....	do ..	Jan. 19, '87
Plante, Félix.....		2 91	158 Rue St. Jo- seph, Québec.....	do ..	April 14, '87
Bilodeau, Aline, fille min. de L. P. Bilo- deau.....		10 22	Rue de la Cou- ronne, Québec.....	do ..	May 21, '83
Verret, Charles.....		1 25	103 Rue de la Reine, Québec.....	do ..	April 14, '87
Jordan, Mary Ellen.....		6 78	15 d'Aiguillon, Québec.....	do ..	Mar. 22, '83
Tessier, Laurent.....		1 26	Rue du Pont, Québec.....	do ..	Jan. 15, '84
Carried forward.....		8,309 76			

a Actuellement aux Etats-Unis.

b Musicien ambulante.

c Actuellement à Chicago, E.-U.

Caisse d'Economie de Notre-Dame de Québec—*Fin.*
(Savings Bank of Notre-Dame de Québec—*Concluded.*)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
Brought forward.....		8,309 76			
Fortin, Deceline		11 21	Ste. Anne de Beaupré	St. Roch Br.	June 23, '86
Dénis, Joseph.....		2 52	74 Rue Bayard, Québec	do ..	do 11, '85
Fabrique de Charlesbourg		6 81	Charlesbourg, Comté Québec	do ..	Oct. 19, '86
Bilodeau, Alex., fils min. de L. P. Bilodeau.....		1 96	92½ de la Couronne, Québec	do ..	April 14, '87
Perry, Charles.....		1 13	2000 Rue Notre-Dame, Québec	do ..	Dec. 16, '86
Dompierre, Emmanuel.....		1 28	11 Rue Daulac, Québec	do ..	Feb. 19, '87
Béland, Rosalie, veuve Frs. Lafrance.....		10 87	23 Rue des Commissaires, Québec.....	do ..	do 10, '87
Laverdière, Séraphine, Ep. de Jos. Huot.....		59 78	St. Joseph, comté de Lévis.....	do ..	Oct. 12, '87
Total.....		8,405 32			

I declare that the above statement has been prepared under my directions and is correct according to the books of the bank.

A. GOURDEAU,
Chief Accountant.

We declare that the above return is made up from the books of the bank, and that to the best of our knowledge and belief it is correct.

E. W. MÉTHOT,
President.
R. C. MARCOUX,
Sec.-Treasurer.

QUEBEC, 16th January, 1893.

Unpaid Dividends.

HALIFAX BANKING COMPANY.

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

COMPAGNIE DE BANQUE D'HALIFAX.

ETAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Elizabeth D. Smith.....		56 17	Barrington.....	Barrington..	Sept. 11, '86
Josiah Berringer.....		200 00	1st Peninsula... ..	Lunenburg..	May 12, '87
Geo. A. Nass.....		100 00	Lunenburg.....	do ..	25, '87
Bella Beck.....		36 10	do ..	do ..	28, '87
H. W. McGillivray.....		200 00	McLellan's Br'k.	N. Glasgow..	Dec. 8, '87
John J. Perry.....		40 00	Redhead.....	Shelburne..	April 28, '87
Francis DeMings.....		400 00	Lighthouse Isl'd.	do ..	July 5, '87
E. J. Larkins.....		251 00	Pubnico.....	do ..	Nov. 29, '87
^a Sarah G. Smith, estate.....	4 80		Halifax.....	Halifax.....	Sept. 1, '87
^b Alexander McKay and E. F. Russell, executors.....		100 00	do ..	do ..	July 28, '81
Andrew Shears.....		290 00	do ..	do ..	Oct. 14, '82
John Chamberlain.....		65 00	125 High Street Brooklyn, N. Y.	do ..	Sept. 18, '84
Total.....	4 80	1,738 27			

^a James Farquhar, of Farquhar, Forrest & Co., Halifax; ^b Both dead, representatives unknown.

I declare that the above statement has been prepared under my directions, and is correct, according to the books of the bank.

F. W. MAGEE,
Chief Accountant.

We declare that the above return is made up from the books of the bank, and that to the best of our knowledge and belief it is correct.

L. J. MORTON,
Vice-President.

H. N. WALLACE,
Cashier.

HALIFAX, N.S., 11th January, 1893.

MERCHANTS' BANK OF HALIFAX.

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no Interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

BANQUE DES MARCHANDS D'HALIFAX.

ETAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt n'a été payés pendant cinq ans ou plus.

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends paid for 5 years and over. Dividendes impayés pen- dant 5 ans et plus.		Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.		Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$	cts.	\$	cts.			
King, T. M.			1	41	Truro, N.S.	Antigonish	Jan. 30, '84
Bown & Wood			2	86	St. Johns, Nfld	do	Feb. 15, '84
McKenzie, Whitten & Co.			0	53	Antigonish, N.S.	do	do 9, '84
McDonald, Donald	200	00			McAras Brook	do	May 23, '85
McDonald, Donald	60	00			do	do	June 24, '85
McDonald, Stephen	29	00			Cape George	do	July 26, '86
McDonald, Angus	43	00			Marydale	do	Oct. 29, '86
Stearns, T. G., President			0	54	New York, U.S.	Bridgewater	June 25, '84
Nictaux, Railway Awards	102	80			Bridgewater, N.S.	do	Aug. 29, '87
Harnett, Miss K. M.	79	00			Botsford, N.B.	Dorchester	Nov. 16, '85
Lawrence, Mary	600	00			Maitland, N.S.	Maitland	do 16, '87
Rowe, Annie	199	00			So. Maitland, N.S.	do	do 30, '87
McCulloch, David			0	20	Pictou, N.S.	Pictou, N.S.	Aug. 26, '84
Crerar, W. G.			3	56	do	do	May 11, '86
McDonald, Jno. D. and C. Dwyer			0	01	do	do	Dec. 11, '86
Gordon, J. W.			0	38	do	do	April 22, '87
McKenzie, A.			0	09	River John, N.S.	do	Dec. 19, '87
Ross, Rev. Jno.	120	00			Whycocomagh	Truro, N.S.	Oct. 8, '86
Weymouth Marine Insurance Co	174	00			Weymouth, N.S.	Weymouth	Jan. 4, '84
McKinnon, Dr. D. R.	681	33			Halifax, N.S.	Halifax, N.S.	Feb. 26, '70
Foster & Co			5	37	do	do	July 26, '72
Ferguson, Kenneth			3	01	do	do	Jan. 21, '74
Routledge, Wm			1	49	do	do	Sept. 24, '74
LeBlanc, J. M.			1	49	do	do	Dec. 8, '74
Corneau, Thos			100	00	Clare, N.S.	do	Aug. 10, '75
Parker, John			7	64	Halifax, N.S.	do	do 25, '77
Stuart, D. C.			6	13	do	do	May 17, '79
King, R. M., assignee			1	74	do	do	Mar. 6, '82
Ehler, Sen., W. A.	300	00			Guysboro', N.S.	do	July 14, '83
Severance, Hy	100	00			Fourchu, C.B.	do	Dec. 6, '83
Block House Coal Co.			5	46	Cow Bay, N.S.	do	May 14, '86
N. S. Concentrating and Reducing Co.			1	95	Halifax, N.S.	do	June 8, '86
Thompson, Abbott & Co., assignee	63	14			do	do	Aug. 31, '86
Hunter Church Fund			0	94	do	do	Sept. 24, '86
Fulton, Geo			0	35	do	do	Dec. 7, '86
Hynes, Lactin			600	00	Codroy, Nfld	do	Oct. 14, '86
Sedgewick, Robt			8	58	Ottawa, Ont.	do	May 18, '87
Esson & Co.			3	75	Halifax, N.S.	do	June 20, '87
Conrod, Theo. F.			7	50	do	do	Nov. 18, '87
Duggan, P. M., assignee			500	00	do	do	Dec. 30, '87
Total			4,016	25			

I declare that the above statement has been prepared under my direction, and is correct, according to the books of the bank.

W. B. TORRANCE,
Chief Accountant.

We declare that the above return is made up from the books of the bank, and that to the best of our knowledge and belief it is correct.

T. E. KENNY, President.
D. H. DUNCAN, Cashier.

Unpaid Dividends.

BANK OF NOVA SCOTIA.

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no Interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

(BANQUE DE LA NOUVELLE-ÉCOSSE.)

ÉTAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over.	Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over.	Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.	\$ cts.				
Ayer, J. G.			99 75		Halifax.	Halifax.	
Blanchard, W. H.			0 08		Windsor.	do	Dec. 31, '83
Lawrence, B.			0 42		Halifax.	do	— 30, '82
Black & Co., G. P. Travis and W. H. Blanchard.			21 13		Windsor.	do	
Bentley, W. D. & Co.			1 69		Halifax.	do	
Benning, Jos.			5 69		St. Pierre.	do	Feb. 8, '87
Boak, Wm. & Son			1 73		Halifax.	do	
Bremner, A. G.			0 04		do	do	
Chambers, S. G.			0 21		do	do	
Campbell, L. G.			0 01		Baddeck.	do	June 15, '87
Cogswell, H. G.			6 31		Halifax.	do	
Curry & Shand.			0 02		do	do	
aDeCamp, E. F.			2 45		do	do	Dec. 11, '86
Ferguson, Mrs. A. E.			10 00		do	do	
Freeman, J. H.			0 06		do	do	Nov. 1, '76
Freemantle, Julia.			0 38		do	do	Dec. 31, '83
Gorman, Jos.			3 93		St. Pierre.	do	July 10, '83
Hart & Murray.			0 16		Halifax.	do	
Landry, C.			0 10		St. Pierre.	do	Dec. 16, '87
Lawson, Harrington & Co.			4 37		Halifax.	do	
Leslie & Snow.			0 36		do	do	Mar. 31, '75
McInnis, A. & Co.			0 32		do	do	May 15, '76
Mawley, A. J.			1 67		do	do	Dec. 30, '82
Metzler, G.			0 04		Sydney Mines.	do	July 5, '75
McGillivray, A. A.			0 20		Baddeck.	do	
McDonald, R. J.			0 02		Port Hastings.	do	
Murray, J. S. & Co.			138 34		Riverside, Cal.	do	
Miller, D.			1 00		Charlottetown.	do	Dec. 26, '77
Mooney, M.			7 49		Halifax.	do	Mar. 22, '84
Maynard, G. F.			0 19		do	do	July 3, '75
Mooney, P. C. C.			0 28		do	do	Sept. 18, '86
McCurdy, D. & Son.			7 82		Baddeck.	do	do 6, '86
Moncton Sugar Refining Co.			0 01		Moncton.	do	Feb. 28, '82
aNaylor, John.			0 48		Halifax.	do	May 3, '77
Neville, D.			0 02		do	do	April 7, '78
Offey, Shore.			0 42		London, Eng.	do	Dec. 1, '81
Partington, G. T.			0 21		Halifax.	do	Oct. 1, '87
Ross, A. C.			0 01		North Sydney.	do	Jan. 6, '87
Rowley, J. W. H.			0 02		Halifax.	do	
Carried forward.			317 43				

a Dead.

Bank of Nova Scotia—Continued.
(Banque de la Nouvelle-Ecosse—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 2 years and over. Dividendes impayés pendant 2 ans et plus.	Balance standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		317 43			
Stringer, Mrs. C. L.....		15 71	St. Pierre.....	Halifax.....	Feb. 20, '86
Stringer, J. E. & Co.....		4 28	do.....	do.....	June 23, '86
Stirling, C.....		1 75	Halifax.....	do.....	
Sedgewick & Stewart.....		0 74	do.....	do.....	
Scanlan, F. D.....		2 42	do.....	do.....	Oct. 3, '76
Trider, J. G. & Co., estate of.....		38 25	do.....	do.....	Dec. 22, '83
Tremaine, R.....		0 93	do.....	do.....	
Tully, W. H.....		1 82	do.....	do.....	
Webb, J. B.....		10 28	Gorham, Me.....	do.....	June 30, '78
α Young & Thompson.....		0 10	Halifax.....	do.....	Dec. 4, '76
Battye, T.....		3 08	Wallace, N.S.....	do.....	
α Keith, Donald G.....		40 25	Halifax.....	do.....	Aug. 14, '86
β Licensed Victuallers Association.....		6 10	do.....	do.....	June 12, '85
McDonald, W. B., trustee.....		40 19	do.....	do.....	do 9, '87
Macleam, Jas.....		400 00	Great Village.....	do.....	Aug. 5, '84
Marland, E.....		233 60	Halifax.....	do.....	July 26, '82
Freeman, M.....		194 67	do.....	do.....	April 27, '69
Forrest, Peter.....		97 33	do.....	do.....	Mar. 25, '70
McKenzie, Wm.....		132 00	do.....	do.....	Sept. 21, '71
Ritchie, Mrs. Nelly.....		100 00	do.....	do.....	Mar. 26, '77
Ritchie, Mrs. Nelly.....		100 00	do.....	do.....	July 6, '77
Ritchie, Mrs. Nelly.....		50 00	do.....	do.....	Sept. 17, '77
Ritchie, Mrs. Nelly.....		100 00	do.....	do.....	April 15, '78
Ritchie, Mrs. Nelly.....		140 00	do.....	do.....	June 25, '78
D'Esposito Angels.....		55 00	do.....	do.....	Dec. 20, '79
Graham, Wm.....		125 00	East Rawdon.....	do.....	April 16, '84
Cameron, Finlay.....		1,000 00	Mabou.....	do.....	June 3, '85
Watson, Isabella.....		500 00	Moncton.....	do.....	April 15, '86
Bishop of Nova Scotia.....		1,000 00	Halifax.....	do.....	Mar. 26, '87
Bishop of Nova Scotia.....		1,000 00	do.....	do.....	do 26, '87
Bishop of Nova Scotia.....		1,000 00	do.....	do.....	do 26, '87
Foster, Ira E.....		400 00	Milbridge, Me.....	do.....	Aug. 11, '87
Foster, Ira E.....		400 00	do.....	do.....	do 11, '87
Myers, Henry Beresford.....		6,639 66	Halifax.....	do.....	Nov. 1, '87
c Stalker, James.....	28 00		Pictou.....	do.....	Feb. 1, '73
d Ritchie, Rev. J. J.....	56 00		Annapolis.....	do.....	do 1, '79
e Esson, Geo.....	42 00		Halifax.....	do.....	do 1, '85
f Robertson, Jas., executor estate John Stewart.....	3 50		Charlottetown.....	do.....	Aug. 1, '87
g Seeton, Jos.....	35 00		Halifax.....	do.....	do 1, '87
Atkinson, A., & Co.....		1 45	Southampton.....	Amherst, NS	Jan. 27, '83
Crane & Harper.....		0 94	Bayfield.....	do.....	July 31, '84
Hamilton, C. L.....		0 88	Brooklyn, N.Y.....	do.....	do 26, '87
Lawrence, A.....		0 46	Southampton.....	do.....	Nov. 6, '80
Morse, W. A. D. Agent for Revising Barristers Fund.....		7 92	Amherst.....	do.....	Mar. 17, '86
MoNab William.....		246 15	do.....	do.....	Dec. 19, '74
Pipes, A. B.....		0 20	Dorchester.....	do.....	April 26, '87
Read, J. & Sons.....		3 50	Port Elgin.....	do.....	Dec. 31, '86
Read, J. & Sons, collateral security acct.....		80 81	do.....	do.....	April 30, '87
Sherman, F. T.....		12 25	Pugwash.....	do.....	Mar. 6, '85
Townshend, A. S.....		0 47	Parrsboro'.....	do.....	Oct. 17, '77
Whitman, T. S.....		28 55	Annapolis.....	do.....	do 31, '87
Baird, James.....		500 00	Chignecto Mines.....	do.....	Feb. 13, '85
Legere, Mrs. Minnie.....		95 00	Maccan.....	do.....	Dec. 8, '85
Carried forward.....	164 50	15,129 17			

a Dead. b C. B. McDougall, treasurer; Thomas Harris, secretary; J. C. O'Mullin, president. c Dividend No. 4. d Dividend No. 16. e Dividend No. 102, Wm. Esson, sole executor. f Dividend No. 107. g Dividend No. 107; dead.

Unpaid Dividends.

Bank of Nova Scotia—Continued.
(Banque de la Nouvelle-Ecosse—Suite.)

Name of Shareholder or Creditor. <small>Nom de l'actionnaire ou du créancier.</small>	Amount of Dividends unpaid for 5 years and over. <small>Dividendes impayés pendant 5 ans et plus.</small>	Balances standing for 5 years and over. <small>Balances restant depuis 5 ans et plus.</small>	Last Known Address. <small>Dernière adresse connue.</small>	Agency at which the last transaction took place. <small>Agence où la dernière transaction s'est faite.</small>	Date of last transaction. <small>Date de la dernière transaction.</small>
	\$ cts.	\$ cts.			
Brought forward	164 50	15,129 17			
Dakin, Mrs. Clara W.		60 00	Annapolis	Annapolis ..	Dec. 14, '87
Kennedy, Geo. W.		5 83	Granville	Bridgetown.	Nov. 7, '84
Hale, Sarah L.		100 00	Bridgetown.	do	Mar. 31, '87
Hale, Sarah L.		100 00	do	do	June 1, '87
Peters, S.		100 00	Campbellton	Campbellton	Sept. 2, '87
Dunn, E. F.		1 15	St. John.	do	May 17, '84
Merchants Marine Insurance Co.		22 33	Charlottetown ..	Charlottetown	April 7, '85
Gregor, P., estate of.		1 00	do	do	June 17, '85
Webster, Barclay.		0 03	Kentville.	do	Oct. 8, '85
Beaton, Angus.		0 04	East Point.	do	Dec. 7, '85
Taylor, Thomas.		0 25	New York.	do	Feb. 26, '86
Rolfe, W. H.		0 50	Charlottetown ..	do	Sept. 30, '86
Archibald, Eleakim.	16 22		do	do	April 28, '77
Cumisky, J. H.		0 06	Websters Corner	do	July 25, '87
Griffin, Thomas.		50 00	North Wiltshire. .	do	Nov. 18, '74
Steele, Mary.		168 56	Savage Harbour. .	do	July 12, '82
McKinley, Flora.		100 00	Bradalbane.	do	Jan. 2, '85
Gordon, Sarah.		25 00	New Perth.	do	Mar. 4, '82
Phelan, Wm.		826 60	Montague.	do	Dec. 31, '83
McQueen, Neil.		100 00	Victoria Cross. .	do	do 13, '84
Sanderson, Wm.		1,300 00	Georgetown.	do	Mar. 2, '87
Irving, Alex. and Wm. H., trustees.		133 32	Orwell.	do	July 13, '87
Sanderson, Wm.		450 00	Georgetown.	do	Nov. 11, '87
Sanderson, Wm.		150 00	do	do	do 30, '87
Thurber, Geo. A.		1,300 00	Westport.	Digby	Sept. 26, '82
Taylor, Andrew.		97 00	Granville.	do	Oct. 5, '86
Leslie, J. A., assignee, S. Freeman & Sons		11 82	Liverpool.	Liverpool	do 6, '80
Record & Boyer.		20 75	Moncton.	Moncton	April 14, '81
Bell, J. H.		0 05	do	do	Sept. 19, '82
Humphreys & Trites.		0 02	Peticodiac.	do	Nov. 11, '82
Richard, B.		1 24	St. Louis.	do	Feb. 7, '84
Woods, Philip.		0 66	Richibucto.	do	Mar. 15, '84
Starrack, J. K.		0 07	Moncton.	do	July 31, '84
Buckerfield, E. B.		0 39	Harcourt.	do	Nov. 25, '85
Belyea, A. W.		0 35	Moncton.	do	Mar. 23, '86
Taylor, C. E.		0 07	do	do	June 19, '86
McKay, A. S.		6 00	do	do	Feb. 11, '86
McKay, A. S.		3 52	do	do	May 16, '87
Buctouche and Moncton Ry.		0 73	do	do	Jan. 20, '87
Chapman, R. A.		2 17	do	do	July 16, '87
Holt, John.		100 00	Derby.	Newcastle	April 6, '86
McKay, Christy.		130 00	New Lairg.	New Glasgow	Dec. 29, '87
McKay, Christy.		90 00	do	do	July 13, '80
McKay, Christy.		60 00	do	do	do 11, '84
Fraser, W. A.		620 00	Fish Pools.	do	Dec. 13, '86
Oliver, Jas. D.		200 00	Westville.	do	Jan. 11, '87
McIntosh, Alex.		116 00	Garden of Eden. .	do	do 20, '87
McIntosh, John D.		100 00	Hopewell.	do	July 26, '87
Rose, Rev. John.		180 00	Wycocomagh.	do	Oct. 7, '87
McIntosh, Alex.		140 00	Garden of Eden. .	do	Nov. 15, '87
Gordon, Simon.		400 00	North Sydney. .	N. Sydney	Jan. 16, '85
Gordon, Simon.		300 00	do	do	Oct. 14, '85
Dow, Mrs. Katie.		103 00	do	do	Aug. 29, '87
Cains, Emanuel.		200 00	do	do	Dec. 15, '87
Adanson, Jas. A.		250 00	Pictou.	Pictou	Jan. 24, '73
Ritchie, J.		100 00	do	do	Oct. 3, '74
Carried forward.	180 72	23,357 68			

a Unpaid dividend, Union Bank of P. E. I. b Dead.

Bank of Nova Scotia—Continued.
(Banque de la Nouvelle-Ecosse—Suite.)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends paid for 5 years and over. Dividendes impayés pen- dant 5 ans et plus.	Balance standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward	180 72	23,357 68			
McKay D., agent, Geo. Murray		703 00	West Branch	Pictou	Nov. 22, '76
Baxter, Jos.		100 00	Leadville, Col.	do	Aug. 21, '79
McNeil, Mrs. Nancy		100 00	Merrigomish	do	July 18, '87
McNeil, Mrs. Nancy		81 00	do	do	Sept. 16, '87
Sweeny, J.		92 64	Pictou	do	April 17, '78
Johnson, E.		1 94	do	do	Dec. 31, '87
Williams, C. L.		0 67	St. John	St. John	April 2, '80
Chandler, E. B., Estate of		5 07	Dorchester	do	Oct. 25, '80
Hatheway, H. A.		0 13	St. John	do	Dec. 31, '80
McGregor, D.		20 00	Halifax	do	Mar. 13, '81
Murray, C.		0 42	St. John	do	Oct. 24, '81
Robertson, B., & Son		0 06	do	do	Dec. 31, '81
Young, J. H.		0 51	do	do	Feb. 15, '82
Munro, D. R.		0 48	do	do	Mar. 10, '82
Dow, J. W.		0 73	Fredericton	do	April 9, '82
Young, G. L.		0 86	St. John	do	Sept. 28, '83
Wilson, A., & Co.		1 00	do	do	Oct. 1, '83
Harrison, Peters & Co.		0 85	do	do	Dec. 14, '83
McLeod, W. D.		0 86	do	do	July 14, '84
Kerr, John		0 28	do	do	Oct. 31, '84
Noble, J. R.		2 86	do	do	Dec. 12, '84
Calhoun, Jno.		1 35	do	do	Jan. 24, '85
Nixon, Jno		0 27	do	do	Feb. 14, '85
Sears, D.		0 70	do	do	Dec. 20, '86
Guy, Bevan & Co.		0 66	do	do	Mar. 10, '87
McEvoy, P. J.		0 76	do	do	June 22, '87
Arnold, R.		20 42	do	do	Aug. 6, '87
Boden, Jno		3 00	do	do	do 18, '87
Stephenson, M. C.		5 00	do	do	Oct. 22, '87
Harrington, D.		6 97	Grand Manan	St. Stephen	Dec. 26, '86
Gaffrey, J. H.		3 75	Sussex	Sussex	July 21, '84
White, J. C., Treasurer		3 34	do	do	Dec. 31, '86
Wheaton, J. A., & Co.		5 80	do	do	do 31, '86
Canning, Anne		10 00	do	do	Feb. 26, '84
Canning, Anne		10 00	do	do	Dec. 15, '85
Barras, George		0 25	Winnipeg	Winnipeg	
Bayne, Geo. A.		0 92	Regina	do	
Bliss, Geo. P.		0 64	Winnipeg	do	
Boulbee, R.		1 13	do	do	
Cartwright, R. J.		0 18	Kingston, Ont.	do	
Cohn, S. J.		0 06	Winnipeg	do	
Copeland, W. C.		0 28	do	do	
Deacon, C. B.		0 03	do	do	
Earle, A. O.		0 25	St. John	do	
Grant, G. W.		2 62	Winnipeg	do	
Hartshorne, L.		0 31	Rossmere	do	Feb. 23, '85
Hooper, Jas		0 11	Winnipeg	do	
Kobold & Co.		0 02	do	do	Mar. 28, '85
Ludington, Tracey		0 01	Toronto	do	
Lynskey, T. J.		0 20	Winnipeg	do	
Marshallaay, Chas		1 51	Whitewood	do	
Molony, John		0 56	Troy	do	Mar. 28, '85
Murray, Geo. P.		0 06	Indian Head	do	
McLean, A. L.		0 39	Winnipeg	do	
McLean, Donald		0 02	Moosejaw	do	
Neelands, H. E.		0 05	Winnipeg	do	
Pearson, G. F.		0 61	Selkirk	do	
Pugsley, G. R.		0 80	St. John	do	
Carried forward	180 72	24,554 17			

Unpaid Dividends.

Bank of Nova Scotia—*Concluded.*
(Banque de la Nouvelle-Ecosse—*Fin.*)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over.	Dividends unpaid for period less than 5 years and over.	Balances standing for 5 years and over.	Balances amount depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.			\$ cts.			
Brought forward.....	180 72			24,554 17			
Ross, A. J.....				0 43	Calgary.....	Winnipeg..	
Rutherford, W. T., & Co.....				0 75	London.....	do	Dec. 9, '84
Stanger, J. H.....				1 89	St. Anns.....	do	
Smith, W. F.....				0 02	Winnipeg.....	do	Nov. 7, '84
Thompson & Noble.....				1 26	do.....	do	April 27, '85
Thorne, D. S.....				1 14	do.....	do	
Willoughby, Walter.....				7 47	Regina.....	do	Mar. 10, '84
Ryan, Mary A.....				300 00	Woodstock.....	Woodstock.	Aug. 26, '87
Canada Ry. and News Co.....				2 00	do.....	do	Feb. 12, '86
Green, L. S.....				250 00	Summerside.....	Summerside	June 8, '86
McRae, John.....				0 45	North Tryon....	Charlottet'n	Feb. 12, '87
Total.....	180 72			25,119 58			

I declare that the above statement has been prepared under my directions and is correct according to the books of the bank.

C. A. KENNEDY,
For Chief Accountant.

We declare that the above return is made up from the books of the bank, and that to the best of our knowledge and belief it is correct.

JOHN DOULL,
President.
THOS. FYSHE,
Cashier.

HALIFAX, 17th January, 1893.

PEOPLE'S BANK OF HALIFAX.

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no Interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period the five years shall be reckoned from the termination of the said fixed period.

BANQUE DU PEUPLE D'HALIFAX.

ETAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dan le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Robert Leck	1 80		Halifax.....	Halifax.....	April 25 '65
Annie E. Murphy.....	3 50		do	do	May 3, '87
W. P. Hennessey.....		150 00	do	do	Jan. 26, '80
Wm. Graham.....		125 00	East Rawden...	do	April 16, '84
Mary Hardy, Executrix.....		235 78	Lockeport.....	Lockeport..	do 27, '86
Hon. L. G. Power, Administrator.....		302 73	Halifax.....	Halifax.....	do 13, '87
Alex. P. Burry.....		188 68	Port la Tour....	Lockeport..	Sept. 20, '87
Total	5 30	1,002 19			

a Dead.

I declare that the above statement has been prepared under my direction, and is correct according to the books of the bank.

D. R. CLARKE, *Acting Chief Accountant.*

We declare that the above return is made up from the books of the bank, and that to the best of our knowledge and belief it is correct.

AUGUSTUS D. WEST, *President.*
JOHN KNIGHT, *Cashier.*

HALIFAX, 3rd January, 1893.

Unpaid Dividends.

UNION BANK OF HALIFAX.

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no Interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period the five years shall be reckoned from the termination of the said fixed period.

BANQUE UNION D'HALIFAX.

ETAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

Name of Shareholder or Creditor. — Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. — Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. — Balances restant depuis 5 ans et plus.	Last Known Address. — Dernière adresse connue.	Agency at which the last transaction took place. — Agence où la dernière transaction s'est faite.	Date of last transaction. — Date de la dernière transaction.
	\$ cts.	\$ cts.			
Ackhurst, Wm., Administrator		5 86	Halifax	Halifax	Aug. 29, '84
Allen, W. M.		0 17	do	do	June 14, '69
Annapolis Royal Rink Co.		1 10	Annapolis	Annapolis	Dec. 1, '83
Archbold & Co.		4 33	Halifax	Halifax	Oct. 19, '87
Baxter, J. J.		0 01	do	do	May 10, '64
Barnstead, J. H.		0 10	do	do	June 14, '87
Bell, J.		0 27	do	do	Feb. 4, '82
Bennett, J.		0 03	do	do	Mar. 27, '63
Bishop, F. A.		0 34	do	do	April 9, '68
Burton, Estate John		0 75	do	do	July 31, '68
Campbell, A. J.		10 92	do	do	June 8, '78
Cassels, R.		3 72	do	do	Oct. 23, '76
Ceceoni, T.		0 59	do	do	June 6, '78
Church Wardens, St. Paul's		0 12	do	do	May 14, '80
Cleverdon & Co.		1 67	do	do	Jan. 23, '69
Cochran, B. W.		0 41	do	do	Feb. 18, '70
Collie & Tupper.		0 11	do	do	Dec. 26, '65
Cook, H.		1 79	do	do	Jan. 30, '86
Cummins, Estate J. D.		3 96	do	do	May 7, '79
DeClair, D.		2 33	do	do	Aug. 3, '70
DeWolf, R. O.		4 89	do	do	do 10, '78
Douglass & Co., B.		0 85	do	do	April 10, '67
Duffus, J., and Bell, J.		0 01	do	do	Dec. 5, '82
Duggan, J.		0 36	do	do	Feb. 26, '80
Dunn, J. M.		0 10	Annapolis	Annapolis	Dec. 7, '83
Evans, N.		100 00	Bedford	Halifax	July 23, '87
Esson, G., jr.		5 70	Halifax	do	Aug. 3, '70
Fader, G. H.		11 13	do	do	Dec. 17, '75
Fairbanks, E. C.		1 44	do	do	Nov. 23, '80
Francheville, E. H.		8 57	do	do	April 13, '75
Full, W.		1 02	do	do	Oct. 14, '69
Gates, Son & Co., C.		2 70	Annapolis	Annapolis	July 13, '85
Gilpin, J. B.		0 03	Halifax	Halifax	Jan. 6, '77
Goudge, M. A.		1 99	Windsor	do	Oct. 24, '75
Graham, J. E.		10 15	Halifax	do	Sept. 21, '83
Haliburton, R. G.		3 14	do	do	April 4, '78
Hart, L., estate of		6 85	do	do	Aug. 27, '79
Hawley, John		0 78	do	do	July 19, '69
Hedley, W.		0 01	do	do	Jan. 21, '76
Hitchins, W. H.		0 02	do	do	Dec. 30, '84
Hornsby, B. G.		17 46	do	do	Nov. 3, '73
Hopeworth, C. H.		0 10	do	do	Dec. 17, '75
Hughes, Q. N.		0 55	Annapolis	Annapolis	Aug. 24, '79
Hatt, J. W.		0 02	Halifax	Halifax	do 29, '79
Laidlaw, J.		0 66	do	do	Nov. 6, '68
Larder, T. H.		20 00	do	do	Sept. 16, '75
Carried forward		237 11			

Union Bank of Halifax—*Concluded.*(Banque Union d'Halifax—*Fin.*)

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pen- dant 5 ans et plus.	Balance standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Brought forward.....		237 11			
Lawlor, J. G., estate of.....		0 10	Dartmouth.....	Halifax.....	May 17, '70
LeVisconte, Wm.....		0 16	Halifax.....	do.....	Dec. 31, '78
Long, T. W.....		0 06	do.....	do.....	Jan. 25, '76
Marshall, J. N. S.....		0 03	Liverpool.....	do.....	do 4, '78
Miller, G. F.....		0 01	Annapolis.....	Annapolis.....	April 17, '85
Mulhall, R. and J.....		2 61	Halifax.....	Halifax.....	do 1, '68
Murison, W. L.....		1 17	do.....	do.....	Nov. 22, '58
Mackintosh, J. C., account Kelly.....		0 79	do.....	do.....	do 30, '81
McAriel, D.....		0 08	do.....	do.....	April 29, '78
McCrush, Maggie.....		272 00	do.....	do.....	Sept. 9, '82
McDonald, H.....		2 73	do.....	do.....	Mar. 10, '64
McKenzie, Frank.....		2 36	Annapolis.....	Annapolis.....	May 25, '83
McGinty, Owen.....		200 00	Halifax.....	Halifax.....	Jan. 16, '72
McKenzie, J.....		0 85	Halifax.....	do.....	July 7, '71
McLean & Son, R.....		3 52	do.....	do.....	May 30, '60
McLeod, H.....		41 22	do.....	do.....	June 27, '77
Noble & Sons, R.....		0 63	do.....	do.....	Jan. 6, '68
O'Sullivan, C.....		2 42	do.....	do.....	May 7, '57
Parker, G. T.....		0 97	do.....	do.....	Jan. 1, '61
Queen Gold Mining Co.....		1 82	do.....	do.....	do 15, '69
Quill, A. S.....		62 29	do.....	do.....	Nov. 13, '74
Reilly, H. O.....		0 43	do.....	do.....	Dec. 17, '75
Richardson, J. R.....		0 01	do.....	do.....	May 28, '72
Ritchie, Ann E.....		0 37	Annapolis.....	Annapolis.....	Dec. 31, '84
Ritchie, J. W., and L. Pryor.....		0 34	Halifax.....	Halifax.....	Nov. 14, '61
Robinson, T. E.....		4 48	do.....	do.....	April 15, '67
Ross, D. R.....		6 54	do.....	do.....	Aug. 7, '70
Scovill, S. C.....		0 37	do.....	do.....	April 11, '61
Snow, C. E. D.....		0 09	do.....	do.....	Aug. 7, '77
Stayner, C. A., assignee.....		0 16	do.....	do.....	Mar. 9, '77
Thompson, J. S. D.....		0 05	Ottawa.....	do.....	do 28, '83
Trahey, T.....		100 00	Halifax.....	do.....	do 2, '75
Tupper, A. and J.....		0 03	do.....	do.....	Feb. 17, '62
Verge & Morse.....		0 02	do.....	do.....	Dec. 31, '60
Verge, L. H.....		0 51	do.....	do.....	June 12, '63
Vosnack, E.....		0 01	do.....	do.....	Mar. 1, '80
Walsh, T. W.....		0 63	do.....	do.....	Nov. 19, '86
Weatherbec, R. L.....		146 30	do.....	do.....	Aug. 17, '82
Wier, B.....		0 91	do.....	do.....	Jan. 11, '66
Williams & Starr.....		0 97	do.....	do.....	June 9, '58
Williamson, T., estate of.....		4 00	do.....	do.....	July 28, '71
Total.....		1,099 15			

I declare that the above statement has been prepared under my directions and is correct according to the books of the bank.

C. N. S. STRICKLAND,
Chief Accountant.

We declare that the above return is made up from the books of the bank, and that to the best of our knowledge and belief it is correct.

W. J. STAIRS,
President.
E. L. THORNE,
Cashier.

HALIFAX, N.S., 11th January, 1893.

Unpaid Dividends.

BANK OF YARMOUTH, N.S.

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no Interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

(BANQUE DE YARMOUTH, N.-E.)

ETAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans ou plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Frank S. Warren		2 89	Yarmouth	Head office..	Mar. — '85
C. R. W. Wyman		100 00	do	do ..	Feb. — '78
A. G. LeBlanc		100 00	do	do ..	April — '84
Total		202 89			

I declare that the above statement has been prepared under my direction and is correct according to the books of the bank.

H. G. FARISH,
Chief Accountant.

We declare that the above return is made up from the books of the bank, and that to the best of our knowledge and belief it is correct.

L. E. BAKER,
President.
T. W. JOHNS,
General Manager.

YARMOUTH, N.S., 31st December, 1892.

EXCHANGE BANK OF YARMOUTH, N.S.

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no Interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

(BANQUE D'ÉCHANGE DE YARMOUTH, N.-E.)

ÉTAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
Sarah A. Spinney.....	\$ cts. 54 60	\$ cts.	Argyle.. ..	Yarmouth..	Dec. 10, '86

a Dead, but no legal representatives appointed.

I declare that the above statement has been prepared under my direction and is correct according to the books of the bank.

T. V. B. BINGAY,
Chief Accountant.

We declare that the above return is made from the books of the bank, and that to the best of our knowledge and belief it is correct.

WM. D. LOVITT,
President.
A. S. MURRAY,
Cashier.

YARMOUTH, N.S., 6th January, 1893.

Unpaid Dividends.

COMMERCIAL BANK OF WINDSOR.

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no Interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

(BANQUE COMMERCIALE DE WINDSOR.)

ETAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
αMrs. Sarah Irish, estate of.....	1 12		Falmouth.....	Windsor....	Aug. 26, '84
αMrs. Sarah Irish, estate of.....	1 12		do	do	Mar. 1, '87
αMrs. Sarah Irish, estate of	1 12		do	do	Aug. 24, '87
Thos. Aylward, assignee M. H. Goudge.....		24 91	Windsor.....	do	Oct. 31, '78
Thos. Aylward, assignee Chandler Bros.....		24 92	do	do	April 3, '80
Maynard Bowman, assignee.....		63 37	Halifax.....	do	Aug. 24, '80
W. M. Carruthers		12 82	Kentville.....	do	June 27, '82
J. W. Ruhland		0 62	Halifax.....	do	16, '85
Edward Smith		5 61	N.W. Territories	do	July 18, '82
Jas. A. Vaughan.....		1 56	Burlington, Hants.....	do	Dec. 26, '84
Geo. Hatchard		2 74	Boston, Mass.	do	Sept. 27, '84
Robert Hunter		1 55	St. Croix.....	do	Dec. 17, '81
βCapt. Wm. McCulloch.....		150 00	Walton.....	do	May 16, '83
Total.	3 36	288 10			

α Legal representative not yet appointed. β Deposit.

I declare that the above statement has been prepared under my direction, and is correct according to the books of the bank.

WALTER LAWSON,
Acting Chief Accountant.

We declare that the above return is made up from the books of the banks, and that to the best of our knowledge and belief it is correct.

G. P. PAYSANT,
President.
WALTER LAWSON,
General Manager.

WINDSOR, N.S., 7th January, 1893.

BANK OF NEW BRUNSWICK.

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

(BANQUE DU NOUVEAU-BRUNSWICK.)

ETAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over Dividendes impayés pendant 5 ans et plus.	Balance standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	% cts.	% cts.			
^a John Brayley		150 00	Main St., Portland, N.B.	St. John, N.B.	Nov. 27, '85
^a Hugh Morris, junr.		100 00	Not known	do	May 28, '72
Stephen S. Day		37 00	do	do	July 5, '78
E. McLeod, assignee C. Flood		4 08	St. John, N.B.	do	Mar. 31, '81
E. McLeod, assignee Driscoll Bros.		11 79	do	do	Oct. 3, '79
E. McLeod, assignee R. Flaherty & Co.		3 94	do	do	June 7, '83
E. McLeod, assignee D.J. McLaughlin, junr.		7 97	do	do	Aug. 20, '80
E. McLeod, assignee Norris Best.		6 67	do	do	Sept. 22, '81
E. McLeod, assignee Petitcodiac Lumber Co.		151 41	do	do	May 16, '84
Total		472 86			

^a Deposit receipt outstanding.

I declare that the above statement has been prepared under my direction, and is correct according to the books of the bank.

B. C. BARCLAY BOYD,
Chief Accountant.

We declare that the above return is made up from the books of the bank, and that to the best of our knowledge and belief it is correct.

J. D. LEWIN, *President.*
GEO. A. SCHOFIELD, *Gen. Man.*
J. CLAWSON, *Cashier.*

ST. JOHN, N.B., 31st December, 1892.

Unpaid Dividends.

PEOPLE'S BANK OF NEW BRUNSWICK.

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

(BANQUE DU PEUPLE DU NOUVEAU-BRUNSWICK.)

ETAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

Name of Shareholder or Creditor. — Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. — Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. — Balances restant depuis 5 ans et plus.	Last Known Address. — Dernière adresse connue.	Agency at which the last transaction took place. — Agence où la dernière transaction s'est faite.	Date of last transaction. — Date de la dernière transaction.
	\$ cts.	\$ cts.			
Lake George Antimony Co.		48 46	Lake George, NB	Fredericton.	April 27, '81
Summerville, Dr., estate of		8 93	Fredericton	do . . .	May 20, '67
Total		57 39			

I declare that the above statement has been prepared under my direction, and is correct according to the books of the bank.

D. LEE BABBIT,
Chief Accountant.

We declare that the above return is made up from the books of the bank, and that to the best of our knowledge and belief it is correct.

A. H. F. RANDOLPH,
Vice-President.
J. W. SPURDEN,
Cashier.

FREDERICTON, N.B., 9th January, 1893.

ST. STEPHEN'S BANK.

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

(BANQUE DE SAINT-ETIENNE.)

ETAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

No dividends remaining unpaid for five years and upwards.

No amounts or balances in respect to which no transactions have taken place or upon which no interest has been paid for five years or upwards.

I declare that the above statement has been prepared under my direction, and is correct according to the books of the bank.

F. F. WHITLOCK,
Chief Accountant.

We declare that the above return is made up from the books of the bank, and that to the best of our knowledge and belief it is correct.

M. A. TODD,
President.
J. F. GRANT,
Cashier.

St. STEPHEN, N.B., 16th January, 1893.

Unpaid Dividends.

BANK OF BRITISH COLUMBIA.

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no Interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

(BANQUE DE LA COLOMBIE-BRITANNIQUE.)

ETAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
aThomas Wilson		8 14	Victoria, B.C.	Victoria	May 13, '65
bWilkie & Levi		45 84	do	do	Dec. 31, '68
cSir Matt. B. Bigbie, ac. Herman		108 40	do	do	Nov. 28, '72
dVancouver Rowing Club		94 00	do	do	Mar. 20, '73
eThos. Price		100 00		do	Sept. 2, '76
Paul Holin		100 00		do	Nov. 7, '76
Peter Jenson		400 00		do	Oct. 22, '80
E. J. Tronson		2 50	Vernon, B.C.	do	Mar. 15, '81
English & Co.		101 31		New Westminster	Dec. 31, '84
B. C. Mining Co.		16 18		Victoria	June 24, '86
F. W. Tappan		8 91	Seattle, Wash.	do	do 24, '86
Howe Sound Mining Co.		9 62		do	do 24, '86
British American Packing Co.		8 53	Skeena River, B.C.	do	do 24, '86
B. C. Mining and Prospecting Co		13 40		New Westminster	Aug. 26, '86
A. G. Flenning		10 50		do	Dec. 31, '86
Turnbull & McKay		20 24		do	Mar. 1, '87
E. Sullivan		69 39		do	Sept. 8, '87
A. W. Bisland		50 00		do	do 8, '87
eWin. Dagan		600 00		Victoria	do 13, '87
eB. W. Smith and R. McLeese, executors of estate of Mrs. Annie Gibson, dec.		385 98	B. H. Smith, Nanaimo, B.C. R. McLeese, So-da Creek, B.C.	do	do 24, '87
Total		2,152 94			

a Has been reminded but prefers to leave the money in our hands. b Balance of a bankrupt estate. c A Supreme Court deposit. d Balance of a boat club now defunct. e Deposit receipt.

I declare that the above statement has been prepared under my direction, and is correct according to the books of the bank.

C. A. GOFFIN,
Chief Accountant.

We declare that the above return is made up from the books of the bank, and that to the best of our knowledge and belief it is correct.

R. L. KER,
Assistant Manager.
W. C. WARD,
Manager.

VICTORIA, B.C., 4th January, 1893.

COMMERCIAL BANK OF MANITOBA.

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no Interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

(BANQUE COMMERCIALE DU MANITOBA.)

ETAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over.	Dividendes impayés pen- dant 5 ans et plus.	Amount standing for 5 years and over.	Montants restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. — Agence où la dernière transaction s'est faite.	Date of last transaction.
	\$	cts.	\$	cts.			Date de la dernière transaction.
McKinley, W. J. & Co			77	71	Whitemouth, M.	Winnipeg ..	Dec. 1, '87
Winterbottom, E. J			22	50	Winnipeg.....	do ..	May 20, '86
Total			100	21			

I declare that the above statement has been prepared under my direction, and is correct, according to the books of the bank.

A. A. JACKSON,
Chief Accountant.

We declare that the above return is made up from the books of the bank, and that to the best of our knowledge and belief it is correct.

D. MACARTHUR,
President.
D. MACARTHUR,
General Manager.

WINNIPEG, 12th January, 1893.

Unpaid Dividends

SUMMERSIDE BANK.

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no Interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

(BANQUE DE SUMMERSIDE.)

ETAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Sweeney, James		94 50	Summerside, P. E.I.....	•	Aug. — '77

I declare that the above statement has been prepared under my directions, and is correct, according to the books of the bank.

H. W. B. STAVERT,
Chief Accountant.

We declare that the above return is made up from the books of the bank, and that to the best of our knowledge and belief it is correct.

E. V. STAVERT,
President.
ROBT. McC. STAVERT,
General Manager.

SUMMERSIDE, P.E.I., 7th January, 1893.

MERCHANTS BANK OF PRINCE EDWARD ISLAND.

STATEMENT of Dividends remaining unpaid and Amounts or Balances in respect to which no transactions have taken place or upon which no Interest has been paid for five years and upwards.

NOTE.—In case of moneys deposited for a fixed period, the five years shall be reckoned from the termination of said fixed period.

(BANQUE DES MARCHANDS DE L'ILE DU PRINCE-ÉDOUARD.)

ETAT des dividendes restant impayés et montants ou balances au sujet desquels il n'y a pas eu de transactions, ou sur lesquels aucun intérêt n'a été payé pendant cinq ans ou plus.

NOTE.—Dans le cas de deniers déposés pour une période fixe, les cinq ans seront calculés depuis l'expiration de la dite période fixe.

Name of Shareholder or Creditor. Nom de l'actionnaire ou du créancier.	Amount of Dividends unpaid for 5 years and over. Dividendes impayés pendant 5 ans et plus.	Balances standing for 5 years and over. Balances restant depuis 5 ans et plus.	Last Known Address. Dernière adresse connue.	Agency at which the last transaction took place. Agence où la dernière transaction s'est faite.	Date of last transaction. Date de la dernière transaction.
	\$ cts.	\$ cts.			
Receiver General L. C. acc	22 49	.....	Charlotte-town.....	Aug. 31, '79

I declare that the above statement has been prepared under my directions, and is correct, according to the books of the bank.

J. M. DAVISON,
Chief Accountant.

We declare that the above return is made up from the books of the bank, and that to the best of our knowledge and belief it is correct.

L. L. BEER,
Vice-President.
W. McLEAN,
Cashier.

CHARLOTTETOWN, 24th January, 1893.

REPORT

OF THE

SUPERINTENDENT OF INSURANCE

OF THE

DOMINION OF CANADA

FOR THE

YEAR ENDED 31st DECEMBER

1892

PRINTED BY ORDER OF PARLIAMENT



OTTAWA

PRINTED BY S. E. DAWSON, PRINTER TO THE QUEEN'S MOST
EXCELLENT MAJESTY

1893

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OFFICE OF THE SUPERINTENDENT OF INSURANCE.

OTTAWA, 26th July, 1893.

To the Honourable

GEORGE E. FOSTER,

Minister of Finance.

SIR,—I have the honour herewith to submit the statements in detail of Insurance Companies for the year 1892, together with such an abstract and analysis of them as appeared proper to exhibit the progress of the business and the condition of the companies.

FIRE AND INLAND MARINE INSURANCE, 1892.

During the year 1892, the business of fire insurance in Canada was carried on by 40 companies; of these 8 were Canadian, 24 British and 8 American. Inland Marine Insurance was also transacted by 4 of them (2 Canadian, 1 British and 1 American) and Ocean Marine by 2 of them (both Canadian). This list of companies differs from that of the previous year by the addition of 1 Canadian company, the Mercantile Fire Insurance Company, and of 2 British companies, the Alliance, and the Sun Fire, and the withdrawal of one British company, the Queen of Liverpool. One British company (the British and Foreign Marine) carried on the business of inland marine insurance exclusively.

The British companies above mentioned, to which licenses were issued, were respectively licensed on the 29th day of February, 1892, and the 3rd day of June, 1892, and the Mercantile Fire on the 20th day of June, 1892. The company last mentioned is a provincial company, incorporated by an Act of the Legislature of the Province of Ontario, and carried on business in that province before the issue of the Dominion license.

FIRE PREMIUMS AND LOSSES IN CANADA IN 1892.

The cash received for premiums during the year in Canada has amounted to \$6,512,327, being greater than that received in 1891 by \$343,611; and the amount paid for losses has been \$4,377,270, which is greater than that paid in 1891 by \$471,573. The ratio of losses paid to premiums received is shown in the following table:—

FIRE Insurance in Canada, 1892.

	Paid for Losses.	Received for Premiums.	Rate of Losses Paid per cent of Premiums Received.	The same for 1891.
	\$	\$		
Canadian companies.....	792,219	1,052,041	75·30	73·57
British do	2,878,149	4,455,474	64·60	60·95
American do	706,902	1,004,812	70·35	58·76
Totals.....	4,377,270	6,512,327	67·22	63·31

Finance Department—Insurance.

The corresponding results for the twenty-four years over which our records extend, are given below:—

FIRE Insurance in Canada.

	Premiums Received.	Losses Paid.	Rate of Losses Paid per cent of Premiums.
	\$	\$	\$
1860.....	1,785,539	1,027,720	57.56
1870.....	1,916,779	1,624,857	84.77
1871.....	2,321,716	1,549,199	66.73
1872.....	2,628,710	1,909,975	72.66
1873.....	2,968,415	1,682,184	56.67
1874.....	3,522,303	1,926,159	54.68
1875.....	3,594,764	2,563,531	71.31
1876.....	3,708,006	2,867,295	77.33
1877.....	3,764,005	8,490,919	225.58
1878.....	3,368,430	1,822,674	54.11
1879.....	3,227,488	2,145,198	66.47
1880.....	3,479,577	1,666,578	47.90
1881.....	3,827,116	3,169,824	82.83
1882.....	4,229,706	2,664,986	63.01
1883.....	4,624,741	2,920,228	63.14
1884.....	4,980,128	3,245,323	65.16
1885.....	4,852,460	2,679,287	55.22
1886.....	4,932,335	3,301,388	66.93
1887.....	5,244,502	3,403,514	64.90
1888.....	5,437,253	3,073,822	56.53
1889.....	5,588,016	2,876,211	51.47
1890.....	5,836,071	3,266,567	55.97
1891.....	6,168,716	3,905,697	63.31
1892.....	6,512,327	4,377,270	67.22
Totals	98,519,114	68,160,386	69.18

Taking the totals for the same twenty-four years, according to the nationalities of the companies, the following are the results:—

FIRE Insurance in Canada for the twenty-four years—1869-1892.

	Premiums Received.	Losses Paid.	Rate of Losses paid per cent of Premiums.
	\$	\$	
Canadian companies.....	27,140,657	19,481,824	71.78
British do	62,796,242	42,961,426	68.41
American do	8,582,215	5,717,136	66.62
Totals	98,519,114	68,160,386	69.18

If we had excluded from these tables the year of the disastrous fire in St. John (1877), the average loss-rate would have come out 62.97.

Obtaining an approximation to the losses incurred during the year, by excluding the payments for losses outstanding at the beginning of the year, and including the amounts estimated for those of the year still unsettled, the ratio of the losses

incurred to premiums received comes out 68·64 per cent, which is 4·69 per cent greater than the 63·95 of the previous year, and is 6·68 per cent greater than the average for the last fifteen years (61·96). The following are the rates of incurred losses from 1878:—

—	1892.	1891.	1890.	1889.	1888.	1887.	1886.	1885.	1884.	1883.	1882.	1881.	1880.	1879.	1878.
Canadian	73·33	71·79	63·07	56·64	65·14	69·97	65·24	56·10	65·30	71·17	72·84	112·04	54·50	67·81	52·21
British	66·36	62·00	56·29	48·35	53·08	64·62	68·01	56·62	64·29	65·94	65·27	72·14	37·28	67·83	47·24
American	73·86	61·26	62·08	48·39	52·84	72·41	58·44	57·45	50·17	52·05	54·33	60·94	46·73	79·39	59·13
Totals	68·64	63·95	58·25	50·09	55·57	66·40	66·62	56·56	63·48	66·11	66·37	83·94	43·82	68·63	49·67

Some indication of the relative condition of Fire Insurance in the different provinces is given by the following return furnished by twenty-four of the companies operating therein:—

—	Net Premiums.		Losses Paid.		Loss Rate.	The same for 1891.
	\$	cts.	\$	cts.		
Ontario	2,045,885	16	1,353,531	01	66·16	62·00
Quebec	1,292,590	38	887,760	32	68·68	64·23
Nova Scotia	262,188	75	120,379	15	45·91	65·80
New Brunswick	281,155	55	297,263	63	105·73	49·68
Prince Edward Island	41,384	92	24,274	55	58·66	55·78
Manitoba	294,030	46	156,982	24	53·39	29·59
British Columbia	200,549	74	73,282	87	36·54	51·89

FIRE INSURANCE IN CANADA, 1892.

The gross amount of policies, new and renewed, taken during the year by Fire Companies was \$687,175,688, showing the large increase of \$63,757,266 over the amount taken in 1891. The premiums charged thereon amounted in 1892 to \$8,080,503·18, being an increase of \$838,007·74 over the amount charged the previous year. The rate of premiums is somewhat greater than that of 1891, and the loss rate, (67·22) is greater (3·91) being 4·25 per cent greater than the average loss rate (62·97) for the past twenty-four years, the year 1877 being excluded.

The rate per cent of premiums charged upon risks taken is shown in the following table:—

—	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	The same for 1891.	The same for 1890.	The same for 1889.
	\$	\$ cts.				
Canadian companies	112,566,165	1,398,378 35	1·24	1·25	1·22	1·26
British do	466,900,791	5,435,943 16	1·16	1·14	1·11	1·13
American do	107,708,732	1,252,181 67	1·16	1·14	1·07	1·10
Total	687,175,688	8,086,503 18	1·18	1·16	1·13	1·16

Finance Department—Insurance.

The increase in the amounts taken in 1892, as compared with 1891, among British companies, is \$55,152,738; and among American companies, \$31,982,037; among Canadian companies there is a decrease of \$23,377,509.

The details of the increase and decrease for the individual companies are as follows:—

Canadian Companies.

Increase.—Eastern, \$8,471,155; London Mutual, \$58,824; Quebec, \$141,995—Total, \$8,671,974. To this must be added \$10,091,660, the risks taken by the Mercantile Fire, which reports this year for the first time.

Decrease.—British America, \$1,263,011; Citizens, \$19,324,168; Royal Canadian, \$19,833,691; Western, \$1,720,273—Total, \$42,141,143. Total decrease, \$23,377,509.

British Companies.

Increase.—Alliance, \$21,265,029; Atlas, \$1,959,257; Caledonian, \$1,730,372; Commercial Union, \$1,922,041; Employers' Liability, \$805,495; Fire Insurance Association, \$170,095; Guardian, \$11,288,291; Imperial, \$25,358; Lancashire, \$2,541,573; Liverpool and London and Globe, \$1,897,942; London Assurance, \$223,145; Manchester, \$1,956,637; National of Ireland, \$1,349,663; North British, \$3,215,824; Norwich Union, \$1,695,923; Phoenix of London, \$3,043,478; Royal, \$3,956,265; Scottish Union, \$413,806; Sun Fire, \$4,469,778; Union Society, \$2,221,084; United Fire, \$16,585,190—Total, \$82,736,246.

Decrease.—City of London, \$7,085,666; London and Lancashire Fire, \$66,498; Northern, \$28,724; Queen of Liverpool, \$20,402,620—Total, \$27,583,508. Total increase, \$55,152,738.

AMERICAN COMPANIES.

Increase.—Ætna Fire, \$1,155,135; Insurance Co. of North America, \$1,258,236; Phenix of Brooklyn, \$434,950; Phoenix of Hartford, \$9,452,845; Queen of America, \$21,215,151. Total, \$33,516,317.

Decrease.—Agricultural of Watertown, \$772,130; Connecticut Fire, \$100,000; Hartford, \$662,150. Total, \$1,534,280.

Total increase, \$31,982,037.

PREMIUMS AND LOSSES COMPARED WITH RISKS.

The average rate of premium charged on each \$1,000 of risks taken in 1892 is \$11.768, as against \$11.627, which was the corresponding rate in 1891. The individual rates for the different companies will be found in an annexed table, and will be seen to vary a good deal, as might naturally be expected, considering the varieties of the business done by the companies.

The losses incurred (approximate) during the year, compared with the amount of risk current (taking for this the mean of the amounts in force at the beginning and end of the year), have been at the average rate of \$5.61 per \$1,000 current risk. The corresponding rates for 1882-3-4-5-6-7-8-9-90-91 were \$5.68, \$5.56, \$5.37, \$4.54, \$5.48, \$5.70, \$4.70, \$4.19, \$4.84 and \$5.33 respectively.

The losses are, however, as usual, distributed very unevenly among the different companies, as appears from the following, computed on the above basis; where, for convenience of comparison, the corresponding rates for 1891 are appended within parentheses:—

London Mutual, \$2.19 (\$1.75); Agricultural of Watertown, \$2.22 (\$2.92); Connecticut Fire, \$2.97 (\$3.68); London Assurance, \$3.72 (\$2.98); Imperial, \$4.12 (\$3.87); Caledonian, \$4.43 (\$6.45); Liverpool and London and Globe, \$4.58 (\$4.25); Northern, \$4.59 (\$5.03); Royal, \$4.68 (\$4.73); Hartford, \$4.83 (\$7.08); London and Lancashire, \$4.79 (\$4.11); Sun Fire \$5.12 (....); Phœnix of London, \$5.13 (\$5.37); North British, \$5.18 (\$5.56); Norwich Union, \$5.33 (\$4.44); British America, \$5.39 (\$6.61); Western, \$5.52 (\$5.44); Alliance, \$5.63 (.....); Lancashire, \$5.77 (\$6.53); Phenix of Brooklyn, \$5.91 (\$5.07); Scottish Union and National, \$6.39 (\$5.42); Guardian, \$6.45 (\$7.24); Fire Insurance Association, \$6.56 (\$4.74); Atlas, \$7.02 (\$7.61); National of Ireland, \$7.28 (\$7.92); Mercantile, \$7.35 (....); Commercial Union, \$7.42 (\$5.52); Insurance Company of North America, \$7.73 (\$7.17); Manchester, \$7.77 (\$9.57); Queen, \$3.16 (\$4.68); Ætna Fire, \$8.36 (\$7.47); Union Society, \$8.89 (\$11.07); Quebec, \$9.43 (\$8.15); Eastern, \$9.85 (\$8.20); Employers' Liability, \$9.92 (\$8.42); United Fire, \$11.52 (\$7.59); Phœnix of Hartford, \$11.90 (\$10.47).

The annexed table gives the gross amounts of risks taken by the several companies during the year, and the premiums charged thereon, and also the distribution of losses, with the proportionate rate of premiums to risks, and the proportion of the amounts paid for losses to those received for premiums during the year. For convenience of comparison the rates of 1891 are appended. It must be noted that the premiums in the second column are those charged on the whole gross amount of risks taken by each company during the year.

Finance Department—Insurance.

FIRE Insurance done in Canada, in 1892.

	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	The same for 1891.	Net Cash paid during the Year for Losses.	Net Cash received during the Year for Premiums.	Rate of Losses paid per cent of Premiums received.	The same for 1891.
<i>Canadian Companies.</i>	\$	\$ cts.			\$ cts.	\$ cts.		
British America.....	19,274,110	232,041 56	1 20	1 23	148,510 70	172,413 81	86 14	75 18
Citizens'.....	1,838,130	22,558 66	1 28	1 28	28,521 48	22,334 70	127 70	67 29
Eastern.....	21,295,899	247,256 78	1 16	1 31	119,834 96	190,662 58	62 85	61 29
London Mutual.....	14,673,345	179,846 69	1 23	1 26	96,261 67	128,512 77	74 90	67 55
Mercantile.....	10,091,660	124,599 29	1 23	.....	82,370 47	98,585 07	83 55	.....
Quebec.....	10,550,214	138,572 67	1 31	1 32	81,973 88	111,577 95	73 47	67 26
Royal Canadian.....	None.	None.	.....	1 19	8,306 38	4,612 50	180 08	84 24
Western.....	34,842,807	453,502 70	1 30	1 22	226,439 82	323,340 53	70 03	64 90
Total.....	112,566,165	1,398,378 35	1 24	1 25	792,219 36	1,052,039 91	75 30	69 65
<i>British Companies.</i>								
Alliance.....	21,265,029	244,407 42	1 15	.....	115,398 53	288,240 68	40 04	.....
Atlas.....	7,770,331	96,560 80	1 24	1 14	53,611 39	92,890 41	57 71	77 28
Caledonian.....	11,539,588	127,912 83	1 11	1 11	59,887 56	112,083 82	52 76	83 49
City of London.....	4,399,936	69,056 93	1 57	1 56	42,936 92	56,823 55	53 43	45 92
Commercial Union.....	34,836,475	435,160 31	1 25	1 25	289,794 79	357,747 00	81 01	57 78
Employers' Liability.....	6,340,912	84,957 37	1 34	1 30	51,648 71	76,957 75	67 11	62 06
Fire Insurance Association.....	10,770,791	120,185 88	1 12	1 11	90,723 54	105,216 36	86 23	65 23
Guardian.....	29,592,330	331,866 09	.....	1 14	193,028 87	371,475 93	51 96	85 63
Imperial.....	19,287,999	228,434 76	1 18	1 18	93,038 98	201,177 31	46 25	44 44
Lancashire.....	25,654,913	322,921 63	1 26	1 25	173,591 93	285,920 12	60 71	71 03
Liverpool and London and Globe.....	32,149,991	338,853 45	1 05	1 03	202,829 02	312,472 43	64 91	57 88
London and Lancashire.....	17,052,644	201,820 11	1 18	1 13	106,276 74	190,308 03	55 84	41 49
London Assurance.....	13,274,373	125,174 46	.....	1 88	47,823 24	104,205 96	45 87	36 75
Manchester.....	12,070,027	151,254 96	1 25	1 20	79,519 47	121,229 07	63 59	49 35
National of Ireland.....	8,444,851	106,819 66	1 26	1 16	61,713 30	90,475 58	63 21	41 28
North British.....	40,621,900	441,438 66	1 09	1 07	240,402 07	380,392 61	63 20	72 91
Northern.....	17,618,744	204,343 88	1 16	1 18	101,738 35	170,127 59	59 80	57 91
Norwich Union.....	12,999,552	147,824 90	1 14	1 11	74,582 35	118,398 81	62 99	67 67
Phenix of London.....	26,296,187	292,503 99	1 11	1 13	135,335 29	250,285 12	54 07	61 12
Royal.....	56,792,860	625,735 28	1 10	1 09	361,616 09	567,387 00	63 73	68 34
Scottish Union and National.....	16,016,770	160,009 29	1 00	1 00	94,038 42	137,817 08	68 23	61 72
Sun Fire.....	4,469,778	55,240 30	1 24	.....	7,716 56	37,130 62	20 78	.....
Union Society.....	9,205,115	127,247 45	1 38	1 29	47,226 89	104,397 71	45 24	42 69
United Fire.....	28,429,696	396,212 75	1 39	1 02	153,670 02	173,044 36	88 80	43 49
Total.....	466,900,791	5,435,943 16	1 16	1 14	2,878,149 03	4,706,294 85	61 16	60 95
<i>American Companies.</i>								
Ætna Fire.....	15,907,628	173,891 08	1 09	1 15	105,378 66	139,084 19	75 77	55 59
Agricultural of Watertown.....	8,049,992	72,642 74	.....	1 00	47,990 15	61,922 83	77 50	86 19
Connecticut Fire.....	3,500,000	38,249 00	1 09	1 13	15,990 39	33,054 02	48 38	36 74
Hartford.....	14,895,760	163,868 33	1 10	1 10	72,715 84	144,482 69	50 33	72 30
Insurance Co. of N. A.....	6,994,328	77,337 37	1 11	1 07	31,075 17	54,885 30	56 62	45 73
Phenix, of Brooklyn.....	11,443,640	130,384 01	1 14	1 04	73,286 13	88,426 15	82 88	54 94
Phenix, of Hartford.....	21,890,771	290,369 24	1 33	1 34	169,316 22	211,875 71	79 91	56 56
Queen, of Hartford.....	25,026,613	305,419 90	1 22	1 25	191,150 23	271,080 78	70 51	18 68
Total.....	107,708,732	1,252,181 67	1 16	1 14	706,902 79	1,004,811 67	70 35	58 76
Grand Totals.....	687,175,688	8,086,503 18	1 18	1 16	4,377,271 18	6,763,056 43	64 72	62 59

BRITISH FIRE COMPANIES.

The total cash receipts from premiums were \$4,706,205, being an increase of \$517,034, as compared with the previous year; the payments for losses were \$2,878,149, being \$324,987 greater than for 1891; while the general expenses amounted to \$1,375,115, being \$209,120 greater than in 1891, thus leaving a balance of \$452,941 in favour of the companies. In the previous year this balance was \$470,014.

Paid for losses	\$ 2,878,149
do general expenses	1,375,115
Total.....	\$ 4,253,264
Received for premiums.....	4,706,205
Balance in favour.....	\$ 452,941

The following detail gives the balances for the different companies:—

Balances in favour:—Alliance, \$75,775; Atlas, \$14,100; Caledonian, \$18,679; Employers' Liability, \$2,792; Guardian, \$43,150; Imperial, \$46,140; Lancashire, \$41,732; Liverpool and London and Globe, \$19,234; London and Lancashire Fire, \$34,047; London Assurance, \$21,076; Manchester, \$3,463; National of Ireland, \$4,046; North British, \$28,963; Northern, \$24,774; Norwich Union, \$13,263; Phoenix of London, \$52,135; Royal, \$58,185; Scottish Union and National, \$12,718; Sun Fire, \$4,921; Union Society, \$27,253. Total, \$546,446.

Adverse balances:—City of London, \$7,989; Commercial Union, \$33,143; Fire Insurance Association, \$19,672; United Fire, \$32,701. Total, \$93,505.

Total balance in favour, \$452,941.

For every \$100 of premiums received there were spent, on the average, \$61.16 in payment of losses and \$29.22 for general expenses, leaving \$9.62 for the companies.

In 1891 the loss rate was \$60.95 and the general expenses \$27.83 for every \$100 of premiums received.

For the fire business the rate of premium was \$11.643 per \$1,000 of risks taken, as against \$11.399 in 1891.

Hence, these companies have done a greater volume of business than in 1891, at a greater rate of premium, at a higher rate of expense, and at a greater rate of loss.

Collecting the results for the eighteen years, from 1875 to 1892, as regards the receipts for premiums and the expenditure of the British companies, we find:

Paid for losses (1875-92).....	\$37,238,629
do general expenses.....	13,689,912
Total payments.....	\$50,928,541
Received for premiums.....	54,577,499
Excess of receipts over payments.....	\$ 3,648,958

It will be seen, from an examination of the table given below, that an adverse balance was in existence from the year 1877 until the end of the year 1886, due to the exceptional circumstances of the conflagration at St. John in the first-mentioned year—when the losses paid by British companies amounted to almost five millions

Finance Department—Insurance.

of dollars; that such adverse balance was reversed at the end of the year 1887, when a favourable balance of \$341,398 was shown, and that this favourable balance has since increased from year to year, amounting, at the close of 1892, to \$3,648,958.

(+ Favourable. - Adverse.)

Year.	Balance.	Year.	Balance.
	\$		\$
1875	+ 51,765		
1876	+ 89,015	1875 to '76	+ 140,780
1877	- 4,210,951	1875 to '77	- 4,070,171
1878	+ 676,458	1875 to '78	- 3,393,713
1879	+ 210,430	1875 to '79	- 3,183,283
1880	+ 727,389	1875 to '80	- 2,455,894
1881	+ 161,162	1875 to '81	- 2,294,732
1882	+ 481,511	1875 to '82	- 1,813,221
1883	+ 449,797	1875 to '83	- 1,373,424
1884	+ 433,919	1875 to '84	- 929,505
1885	+ 674,984	1875 to '85	- 254,521
1886	+ 237,216	1875 to '86	- 17,305
1887	+ 359,243	1875 to '87	+ 341,938
1888	+ 752,956	1875 to '88	+ 1,094,894
1889	+ 918,128	1875 to '89	+ 2,013,022
1890	+ 712,981	1875 to '90	+ 2,726,003
1891	+ 470,014	1875 to '91	+ 3,196,017
1892	+ 452,941	1875 to '92	+ 3,648,958

The reports of the general business of the British companies, which are appended to their several statements, are taken either from the published reports of the companies to their shareholders, or from the reports as furnished to the British Board of Trade. As the accounts are made up in a form not readily understood, except by an expert, I have this year, as in previous years, made an approximate analysis of them, which will be found on page lxxix. Only two or three of these companies profess to make any special provision for liability under the head of "Unearned Premiums," but they set aside a certain sum under the title of "Fire Fund," which is held to meet future contingencies, and is charged against the company as a liability. I have taken 60 per cent of the annual revenue from premiums as a fair approximation to the exact *pro rata* of the premiums on unexpired risks, which forms the basis of the item in our returns for Canadian business. Also, in cases where life insurance is combined with fire (the assets of these branches being required by the Imperial statute to be kept separately) I have omitted the life business entirely, considering that the life funds are more than sufficient to cover the liabilities in this branch, and thus making the results, as regards the paid-up capital, less favourable to the companies.

AMERICAN FIRE COMPANIES.

The receipts for premiums were \$1,009,978; the payments for losses \$706,903; and the general expenses \$319,562. Hence, for every \$100 of premiums received there were spent on the average \$.99 in payment of losses, and \$31.64 in general expenses.

The following detail gives the balances for the different companies:—

Balances in favour.—Ætna Fire, \$1,909; Hartford, \$39,282; Connecticut Fire, \$3,654; Insurance Company of North America, \$5,859. Total, \$50,704.

Adverse balances.—Agricultural of Watertown, \$14,086; Phoenix of Brooklyn, \$10,605; Phoenix of Hartford, \$10,949; Queen, \$1,551. Total, \$67,191.

Total adverse balance, \$16,487.

The results of the total business of these companies, from 1875 to 1892, inclusive, are as follows:—

Paid for losses (1875-92).....	\$5,024,623
do general expenses.....	1,792,883
<hr/>	
Total payments	\$6,817,506
Received for premiums.....	7,525,571
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Excess of receipts over payments	\$ 703,065
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The table given below shows the result of the business of each year from 1875 to 1892, inclusive, and the total results from year to year during the same period.

Year.	—	Years inclusive.	—
	\$		\$
1875.....	+ 58,841		
1876.....	+ 97,919	1875 and 1876	+ 156,760
1877.....	— 396,468	1875 to 1877	— 239,708
1878.....	— 47,399	1875 to 1878	— 192,309
1879.....	+ 32,894	1875 to 1879	— 159,415
1880.....	+ 56,316	1875 to 1880	— 103,099
1881.....	+ 53,747	1875 to 1881	— 49,352
1882.....	+ 62,244	1875 to 1882	+ 12,892
1883.....	+ 102,135	1875 to 1883	+ 115,027
1884.....	+ 91,136	1875 to 1884	+ 206,163
1885.....	+ 100,784	1875 to 1885	+ 306,947
1886.....	+ 91,096	1875 to 1886	+ 398,043
1887.....	— 49	1875 to 1887	+ 397,994
1888.....	+ 102,288	1875 to 1888	+ 500,282
1889.....	+ 97,488	1875 to 1889	+ 597,770
1890.....	+ 54,404	1875 to 1890	+ 652,174
1891.....	+ 72,378	1875 to 1891	+ 724,552
1892.....	— 16,487	1875 to 1892	+ 708,065

+ Favourable. — Adverse.

CANADIAN FIRE COMPANIES.

In considering the Canadian companies, their whole fire insurance business, in Canada and elsewhere, as well as their whole marine business must be taken into account, inasmuch as a separation of expenses between these branches has not been made.

The following table gives the distribution of their fire business between Canada and elsewhere, and shows that the foreign business has been, on the whole, more favourable to the companies than the home business:—

Finance Department—Insurance.

FIRE Insurance, 1892.

COMPANY.	IN CANADA.				IN OTHER COUNTRIES.			
	Amount of Risks taken during the year.	Premiums received.	Losses paid.	Rate of Losses paid per cent of Premiums received.	Amount of Risks taken during the year.	Premiums received.	Losses paid.	Rate of Losses paid per cent of Premiums received.
	\$	\$	\$	%	\$	\$	\$	%
British America.....	19,274,110	172,414	148,511	86 14	53,266,721	532,618	378,771	71 11
Citizens'.....	1,838,130	22,375	28,521	127 70	2,525,646	32,795	63,485	193 58
Quebec.....	10,500,214	111,578	81,974	73 47	4,349,985	44,793	38,740	86 49
Western.....	34,842,807	323,341	226,440	70 03	122,662,169	1,297,446	710,549	54 77
Totals.....	66,455,261	629,708	485,446	77 09	182,804,521	1,907,652	1,191,545	62 46

The subjoined table gives the rate per cent of losses paid, as compared with premiums received, upon business done in Canada and other countries by Canadian companies, during the years 1878 to 1892, inclusive, a perusal of which will show that, taken over the whole period, the Canadian business has been more favourable to the companies than the business transacted in other countries:—

YEAR.	IN CANADA.			IN OTHER COUNTRIES.		
	Premiums received.	Losses paid.	Rate per cent of Losses paid as compared with Premiums received.	Premiums received.	Losses paid.	Rate per cent of Losses paid as compared with Premiums received.
	\$	\$	%	\$	\$	%
1878.....	591,495	241,545	40 84	1,251,923	737,430	58 90
1879.....	552,090	237,729	52 12	1,309,902	923,242	70 48
1880.....	459,653	219,954	47 85	1,377,310	885,293	64 28
1881.....	423,795	304,488	71 01	1,439,085	1,085,846	75 45
1882.....	543,126	334,000	61 50	1,413,989	1,1 7,399	80 44
1883.....	606,557	436,800	72 01	1,483,941	1,136,380	76 58
1884.....	550,188	376,969	68 52	1,401,051	1,122,882	80 15
1885.....	983,555	518,633	52 73	1,485,078	1,051,090	70 78
1886.....	996,562	655,534	65 78	1,499,840	1,049,575	69 98
1887.....	1,002,817	661,682	65 98	1,496,712	1,037,123	69 29
1888.....	1,002,109	655,191	65 38	1,453,410	1,008,509	69 39
1889.....	1,014,314	586,164	57 79	1,527,909	1,012,624	66 28
1890.....	1,018,226	604,846	59 40	1,584,879	910,511	57 45
1891.....	1,102,237	780,862	70 84	1,662,538	1,165,583	70 11
1892.....	629,708	485,446	77 09	1,907,652	1,191,545	62 46
Totals.....	11,481,432	7,149,843	62 27	22,295,219	15,455,932	69 32

The assets of the eight Canadian companies doing fire business amounted, at the end of the year, to \$4,284,057, covering a total amount of insurance of all kinds of \$331,888,141, being at the rate of \$12.91 for every \$1,000 of insurance in force; they

have also a reserve of subscribed capital not called up, amounting to \$2,290,108, making a total security of \$19.66 for every \$1,000 insured. The liabilities of the same companies amounted to \$2,718,215, made up as follows:—

Unsettled losses.....	\$ 367,604
Unearned premiums.....	2,147,423
Sundry.....	203,188
Total.....	\$2,718,215

The unearned premiums are here taken to be the *pro rata* proportions of the gross premiums for the time unexpired in the cases of Fire and Inland Marine insurance, and the whole premium in the case of a current Ocean risk. The surplus of assets over liabilities available for the protection of policy-holders, independent of the reserve of subscribed capital not called up, amounts to \$1,565,842.

The capital stock of these companies, paid up or in course of payment, amounts to \$1,641,287, and the result shows an excess of liabilities, including this capital, over assets to the amount of \$75,445. At the end of 1891 there was an impairment of \$11,913.

The following table gives the condition at the end of 1892 of all the Canadian stock companies in reference to their surplus or impairment of paid-up capital.

FIRE and Marine Insurance Companies, 31st December, 1892.

	Subscribed Capital.	Capital paid up or in course of Collection.	Surplus over all Liabilities, including Called-up Capital.	Impairment of Called-up Capital.	Reserve of Subscribed Capital not Called-up,
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
British America.....	500,000 00	500,000 00	.....	168,656 30	None.
*Citizens.....	806,395 00	† 151,367 00	.....	135,687 46	655,028 00
Eastern.....	1,000,000 00	250,000 00	.....	52,467 68	750,000 00
Mercantile Fire.....	200,000 00	40,000 00	21,206 82	.....	160,000 00
Quebec.....	225,000 00	† 99,920 00	40,131 92	.....	125,080 00
Royal Canadian.....	500,000 00	None.	40,656 75	.....	.....
Western.....	1,200,000 00	600,000 00	41,478 34	.....	600,000 00
Totals.....	4,431,395 00	1,641,287 00	.....	153,337 61	2,290,108 00

* This is on the whole business, including life. † As reduced by Act of Parliament.

A comparison of this with the corresponding table for the previous year shows the following results:—

Gain or improvement during 1892:

Citizens', \$3,081.98.

Loss or deterioration during 1892:

British America, \$21,266.47; Eastern, \$5,260.19; Royal Canadian, \$6,559.21; London Mutual, \$10,189.60; Quebec, \$10,853.11; Western, \$33,682.61.

Including the whole business of the mixed companies, as well outside as within the Dominion, it appears that the Canadian companies have received during the year 1892 a total cash income of \$3,780,955.33 (exclusive of \$100,000 received on account of capital stock), which is made up as follows:—

Finance Department—Insurance.

	1892.	The same in 1891.	The same in 1890.	The same in 1889.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Premiums.....	3,579,893 51	3,586,851 72	3,603,151 65	3,539,640 73
Interest and dividends.....	117,770 41	134,421 14	135,874 52	119,929 14
Sundry.....	83,291 41	12,208 29	14,287 16	12,420 02
Total.....	3,780,955 33	3,733,481 15	3,753,313 33	3,671,989 89

In the same way the cash expenditure during 1892 has been \$4,024,188.54, distributed into:—

	1892.	The same in 1891.	The same in 1890.	The same in 1889.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Losses paid.....	2,454,821 80	2,588,894 16	2,254,866 61	2,417,046 62
General expenses.....	1,440,994 51	1,198,806 97	1,114,472 16	1,064,557 52
Dividends to stockholders.....	128,372 23	145,256 90	135,689 92	126,759 42
Total.....	4,024,188 54	3,932,958 03	3,505,028 69	3,608,363 56

Thus, it appears for every \$100 of income there has been spent \$106.43, namely, for losses, \$64.93; for general expenses, \$38.11; and for dividends to stockholders, \$3.39. Hence, also, for every \$100 of premiums received there has been paid out \$68.57 for losses, \$40.25 for expenses, and \$3.53 for dividends to stockholders.

The total cash income received by the Canadian companies during the 18 years from 1875 to 1892 inclusive, is \$62,269,187.01. The respective amounts for the several years and the distribution thereof under proper headings are shown in the subjoined table:—

CANADIAN COMPANIES—INCOME for the Years 1875 to 1892.

	Premiums.	Interest and Dividends.	Sundry.	Total.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1875.....	3,273,692 53	190,950 19	3,356 10	3,467,998 82
1876.....	4,125,722 37	244,001 25	7,186 08	4,376,909 70
1877.....	3,512,673 47	218,770 38	6,236 04	3,737,679 89
1878.....	2,826,356 58	217,133 43	15,750 26	3,059,240 27
1879.....	2,863,826 01	185,247 30	10,196 03	3,059,269 34
1880.....	3,208,038 89	179,533 29	19,916 66	3,407,488 84
1881.....	3,131,925 97	169,392 14	30,702 06	3,332,020 17
1882.....	3,007,132 65	153,578 46	27,386 28	3,188,397 39
1883.....	3,005,945 52	132,126 05	30,438 85	3,168,510 42
1884.....	2,990,995 28	117,679 52	16,286 55	3,124,961 35
1885.....	3,089,381 09	107,151 57	16,044 77	3,212,577 43
1886.....	3,090,851 40	113,394 35	25,828 55	3,230,074 30
1887.....	3,346,968 91	114,522 46	18,398 62	3,479,889 99
1888.....	3,348,045 64	119,815 97	16,567 79	3,484,429 40
1889.....	3,539,640 73	119,929 14	12,420 02	3,671,989 89
1890.....	3,603,151 65	135,874 52	14,287 16	3,753,313 33
1891.....	3,586,851 72	134,421 14	12,208 29	3,733,481 15
1892.....	3,579,893 51	117,770 41	83,291 41	3,780,955 33
Total.....	59,131,093 92	2,771,591 57	367,101 52	62,269,187 01

The expenditure of the same companies during the same period of 18 years amounted in the aggregate to the sum of \$63,496,037.20, thus showing an excess of expenditure over income to the amount of \$1,226,850.19. The amounts expended in the respective years and their distribution under proper headings, are given in the following table:—

EXPENDITURE for the Years 1875 to 1892.

YEAR.	Losses Paid.		General Expenses.		Dividends to Shareholders.		Total Expenditure.		e Excess of Income over Expenditure. — d The Reverse.
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	
1875.....	1,694,885	99	985,926	28	159,608	88	2,840,421	15	e 627,577 67
1876.....	2,746,563	00	1,342,268	96	213,655	04	4,302,487	00	e 74,422 70
1877.....	3,555,283	21	1,234,552	83	123,928	21	4,915,764	25	d 1,178,084 36
1878.....	1,891,130	71	1,026,354	51	146,163	83	3,063,649	05	d 4,408 78
1879.....	1,966,854	83	938,436	79	159,253	74	3,064,545	36	d 5,276 02
1880.....	2,236,943	54	889,409	73	164,650	50	3,291,003	77	e 116,485 07
1881.....	2,898,045	45	901,679	10	145,137	85	3,944,862	40	d 612,842 23
1882.....	2,294,212	90	917,526	03	110,813	47	3,322,552	40	d 134,155 01
1883.....	2,291,429	02	925,970	41	110,480	00	3,327,879	43	d 159,369 01
1884.....	2,165,708	63	871,037	06	102,675	50	3,139,421	19	d 14,459 84
1885.....	1,985,256	67	917,879	59	99,896	73	3,003,032	99	e 209,544 44
1886.....	2,128,942	82	926,299	50	114,809	02	3,170,051	34	e 60,022 96
1887.....	2,397,382	03	1,031,696	74	123,422	74	3,552,501	51	d 72,611 52
1888.....	2,355,960	53	1,009,167	74	122,198	27	3,487,326	54	d 2,897 14
1889.....	2,417,046	62	1,064,557	52	126,759	42	3,608,363	56	e 63,626 33
1890.....	2,254,866	61	1,114,472	16	135,689	92	3,505,028	69	e 248,284 64
1891.....	2,588,894	16	1,198,806	97	145,256	90	3,932,958	03	d 199,476 88
1892.....	2,454,821	80	1,440,994	51	128,372	23	4,024,188	54	d 243,233 21
Total.....	42,324,228	52	18,737,036	43	2,434,772	25	63,496,037	20	d 1,226,850 19

INLAND NAVIGATION AND OCEAN MARINE INSURANCE, 1892.

Including the Canadian inland marine business of the British and Foreign Marine, the London Assurance and the *Ætna*, and the whole inland marine and ocean business done by the two Canadian companies, the following are the results of the year:—

Inland Navigation.

Premiums received, \$393,586; losses incurred, \$278,974, of which were paid \$262,288, leaving a balance of \$16,686 of them still unsettled. There was also paid during the year the sum of \$23,322 on account of losses incurred in previous years, making the total payments during the year, on account of losses, \$285,610, while the total outstanding or unsettled losses at the end of the year were \$16,686.

Ocean Marine.

Premiums received, \$242,256; losses incurred, \$147,120, of which were paid \$127,515, leaving a balance of \$19,605 of them still unsettled. There was also paid during the year \$17,115 on account of losses incurred in previous years, making the total payments during the year, on account of losses, \$144,630, while the total outstanding or unsettled losses at the end of the year were \$24,704.

The inland marine business has been, on the whole, less favourable than the year previous. The losses incurred in the inland marine business amounted to 70.88 per cent of the premiums received, while last year the rate was 51.08.

Finance Department—Insurance.

In the ocean business the rate of losses incurred to premiums received was 60.73, while last year it was 136.17. The bulk of the ocean business is transacted by companies which are not required to be licensed, and do not report to this department.

An abstract of the inland marine business will be found on page lxxviii, and details of this and the ocean business for the individual companies on pages lxxvi and lxxvii.

LIFE INSURANCE, 1892.

This business of life insurance has been transacted by 31 active companies, of which 12 are Canadian, 9 British and 10 American.

The list of life companies differs from that of the previous year by the addition of one Canadian company, The Great West, whose head office is at Winnipeg, Manitoba, to which a license was issued on the 18th day of July, 1892.

The Queen, of Liverpool, having ceased doing business in Canada, made application in November, 1892, for the release of its life deposit, and its outstanding Canadian policies having been either surrendered or transferred to and reinsured by the Royal, and the requirements of the Insurance Act having been fully complied with, said deposit was released on the 13th day of April, 1893.

INSURANCES EFFECTED DURING THE YEAR.

The total amount of policies in Canada taken during the year 1892 was \$44,620,013, which is greater than the amount taken in 1891 by \$6,753,726. The Canadian companies show an increase in 1892 of \$3,681,232; the American companies have an increase of \$2,394,527, while in 1891 they had a decrease of \$576,341, and the British companies have an increase of \$677,967, whilst in 1891 they had a decrease of \$443,726, the total increase in 1892 being \$6,753,726, as above stated.

The respective amounts effected are:—

Canadian companies.....	\$25,585,534
British do	3,625,213
American do ..	15,409,266

So that the amount taken by native companies exceeds that taken by the British and American together by over \$6,500,000. The details of the increase or decrease among the respective companies are given on pages xciv and xcvi.

Life Insurance in Force in 1892.

The total amount of insurance in force at the close of the statements was \$279,110,265, which shows the large increase of \$17,635,036 over that of the previous year, being distributed as follows:—

	Total in force.	Increase.
Canadian companies.....	\$154,709,077	\$11,340,260
British do	33,692,706	1,284,769
American do ..	90,708,482	5,010,007
Total.....	\$279,110,265	\$17,635,036

The following tables will enable the progress of the total business to be traced during the past eighteen years, both as regards the amounts of insurances effected from year to year, and the total amounts in force:—

AMOUNTS of Insurances effected during the respective Years, 1875–1892.

Year.	Canadian Companies.	British Companies	American Companies.	Total.
	\$	\$	\$	\$
1875.....	5,077,601	1,689,833	8,306,824	15,074,258
1876.....	5,465,966	1,683,357	6,740,804	13,890,127
1877.....	5,724,648	2,142,702	5,667,317	13,534,667
1878.....	5,508,556	2,789,201	3,871,998	12,169,755
1879.....	6,112,706	1,877,918	3,368,600	11,354,224
1880.....	7,547,876	2,302,011	4,057,000	13,906,887
1881.....	11,158,479	2,536,120	3,923,412	17,618,011
1882.....	11,855,545	2,833,250	5,423,960	20,112,755
1883.....	11,883,317	3,278,008	6,411,635	21,572,960
1884.....	12,926,265	3,167,910	7,323,737	23,417,912
1885.....	14,881,695	3,950,647	8,332,646	27,164,988
1886.....	19,289,694	4,054,279	11,827,375	35,171,343
1887.....	23,505,549	3,067,040	11,435,721	38,008,310
1888.....	24,876,259	3,985,787	12,364,483	41,226,529
1889.....	*26,438,358	3,399,313	14,719,266	44,556,937
1890.....	23,541,404	3,390,972	13,591,080	40,523,456
1891.....	21,904,302	2,947,246	13,014,739	37,866,287
1892.....	25,585,534	3,625,213	15,409,266	44,620,013
Totals.....	263,283,754	52,734,433	155,784,863	471,789,424

* Including 20 months' business of Canada Life.

AMOUNTS of Insurance in Force, 1875–1892.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1875.....	21,957,296	19,455,607	43,596,361	85,009,264
1876.....	24,649,284	18,873,173	40,728,461	84,250,918
1877.....	26,870,224	19,349,204	39,468,475	85,687,903
1878.....	28,056,556	20,078,533	36,016,848	84,751,937
1879.....	33,246,543	19,410,829	33,616,330	86,273,702
1880.....	37,838,518	19,789,863	33,643,745	91,272,126
1881.....	46,041,591	20,983,092	36,266,249	103,290,932
1882.....	53,855,051	22,320,368	38,837,629	115,042,048
1883.....	59,213,609	23,511,712	41,471,554	124,196,875
1884.....	66,519,958	24,317,172	44,616,596	135,453,726
1885.....	74,591,139	25,930,272	49,440,735	149,962,146
1886.....	88,181,859	27,223,607	55,908,230	171,315,696
1887.....	101,796,754	28,163,329	61,734,187	191,694,270
1888.....	114,034,279	30,003,210	67,724,094	211,761,583
1889.....	125,125,692	30,488,618	76,348,392	231,963,702
1890.....	135,218,990	31,613,730	81,599,847	248,424,567
1891.....	143,368,817	32,407,937	85,698,475	261,475,229
1892.....	154,709,077	33,692,706	90,708,482	279,110,265

Amount of Insurance terminated in 1892.

The amount of insurance terminated in natural course, namely, by death, maturity or expiry, was \$5,331,983, which is greater by \$432,918 than the corres-

Finance Department—Insurance.

pending amount in the previous year; and the amount terminated by surrender and lapse was \$22,598,994, being greater than that in the previous year by \$2,968,826.

Relatively to the amounts at risk the amounts so terminated are somewhat greater than those of the previous year, giving for every \$1,000 of current risk \$18.79 terminated in natural course and \$79.63 by surrender and lapse, making a total of \$98.42. In the year 1891, these rates were \$18.33 and \$73.42, respectively, making a total of \$91.75, thus giving a difference of \$6.67 for each \$1,000 at risk.

The following table exhibits the rates for the last five years:—

TERMINATED out of each \$1,000 current risk.

	Naturally.					Surrender and Lapse.				
	1888.	1889.	1890.	1891.	1892.	1888.	1889.	1890.	1891.	1892.
Canadian companies.....	\$10 46	\$15 50	\$14 65	\$15 08	\$16 00	\$93 01	\$96 94	\$87 46	\$75 85	\$77 04
British do	15 04	16 91	21 90	22 17	20 85	64 76	69 68	60 68	55 46	50 81
American do ...	17 95	17 30	19 01	22 26	22 70	85 37	72 97	81 48	76 15	94 52

The total termination amounts to about 62.50 per cent of the amount of new policies. The actual amounts of termination were distributed as follows:—

	Naturally.	By Surrender and Lapse.
Canadian companies.....	\$2,498,041	\$12,031,370
British do	713,639	1,738,820
American do	2,120,303	8,828,804
Total.....	\$5,331,983	\$22,598,994

The details of the individual companies will be found on page xcvi.

Canadian Policies in Force.

Omitting the industrial policies of the North American, London Life and Metropolitan, the following table gives the number of Canadian policies in force at the date of the statements:—

	Number.	Amount.	Average Amount of a Policy.
		\$	\$
Canadian companies.....	91,503	153,194,673	1,674
British do	16,469	33,692,706	2,046
American do	47,999	89,502,368	1,865
Totals.....	155,971	276,389,747	1,772

The average amount of *new* policies is, for Canadian Companies, \$1,660; for British Companies, \$2,085; and for American, \$1,911. The corresponding amounts last year were \$1,624, \$1,857 and \$1,970.

DEATH RATE.

In the calculation of the death rate this year, as in previous years, the mean number of policies in force and the number of policies terminated by death during the year have been admitted as approximations to the mean number of lives exposed to risk and the number of deaths during the year respectively, in the case of those companies which have not reported these items. It is believed that the results arrived at represent the actual mortality among insured lives in Canada as accurately as can be gathered from the returns of the companies.

	1892.		1891.	1890.	1889.	1888.	1887.	1886.	1885.	
	Number of Lives Exposed to Risk.	Number of Deaths.	Death Rate.	Death Rate.	Death Rate.	Death Rate.	Death Rate.	Death Rate.	Death Rate.	
Active companies...	159,048	1,698	10·676	10·178	10·148	8·846	8·614	8·317	8·132	9·646
Assessment companies.....	22,021	197	8·946	9·345	8·475	8·250	9·727	9·120	7·997	6·207
Retired companies..	4,564	121	26·512	20·109	21·417	16·840	23·489	17·943	15·817	16·041
Total.....	185,633	2,016	10·860	10·335	10·340	9·083	9·495	8·955	8·656	10·011

PREMIUM-INCOME DURING THE RESPECTIVE YEARS, 1875-1892.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	§	§	§	§
1875.....	707,256	623,296	1,551,835	2,882,387
1876.....	768,543	597,155	1,437,612	2,803,310
1877.....	770,319	577,364	1,299,724	2,647,407
1878.....	827,098	586,044	1,197,535	2,610,677
1879.....	919,345	565,875	1,121,537	2,606,757
1880.....	1,039,341	579,729	1,102,058	2,721,128
1881.....	1,291,026	613,595	1,190,068	3,094,689
1882.....	1,562,085	674,362	1,308,158	3,544,605
1883.....	1,652,543	707,468	1,414,738	3,774,749
1884.....	1,869,100	744,227	1,518,991	4,132,318
1885.....	2,092,986	803,980	1,723,012	4,619,978
1886.....	2,379,238	827,848	1,988,634	5,195,720
1887.....	2,825,119	890,332	2,285,954	6,001,405
1888.....	3,166,883	928,667	2,466,298	6,561,848
1889.....	*4,459,595	979,847	2,785,408	*8,224,845
1890.....	3,921,137	1,022,362	3,060,652	8,004,151
1891.....	4,258,926	1,030,479	3,128,297	8,417,702
1892.....	4,729,940	1,088,816	3,251,598	9,070,354
Totals.....	39,240,480	13,841,416	33,832,104	86,914,030

* Including 20 months' business of Canada Life.

Finance Department—Insurance.

The total amount paid to policy-holders during 1892 was as follows:—

Death claims (including bonus additions).	\$3,233,144 38
Matured endowments do	838,814 88
Annuitants.....	52,668 83
Paid for surrendered policies.	509,020 78
Dividends to policy-holders.....	818,502 44
Total	\$5,452,151 31

The distribution of payments among the different companies will be found on page cvi.

Hence, for every \$100 premiums received, there has been paid to policy-holders \$58.33, leaving \$41.67 to be carried to reserve, expense and profits.

Including the business done outside of Canada by the Canadian Companies, the following table shows the total premium-income and payments to policy-holders of all companies doing life insurance business in Canada for the last fourteen years, and also the ratio of payments to policy-holders to premiums received.

YEAR.	Premium- Income.	Payments to Policy-holders.	Rate of Payments to Policy- holders per cent of Premiums.
	\$	\$	
1879.....	2,606,756	1,301,480	49·93
1880.....	2,691,128	1,389,986	51·65
1881.....	3,094,689	1,879,240	60·72
1882.....	3,544,603	1,946,444	54·91
1883.....	3,861,179	2,201,152	57·01
1884.....	4,195,726	2,073,395	49·42
1885.....	4,684,409	2,544,101	54·31
1886.....	5,298,596	2,851,981	53·83
1887.....	6,105,474	3,235,205	52·99
1888.....	6,655,762	3,440,729	51·70
1889.....	8,336,167	3,942,590	47·30
1890.....	8,131,852	4,445,668	54·67
1891.....	8,667,609	4,911,485	56·66
1892.....	9,347,131	5,452,151	58·33
Totals.....	77,221,081	41,615,607	53·89

Collecting the results for the fourteen years, 1879 to 1892, we find that the total payments to policy-holders amount to 53·89 per cent of the premium-income during the said period.

The subjoined table shows the total premium-income and payments to policy-holders, during the last fourteen years, of the life insurance companies which have ceased to do new business in Canada, and also the ratio of payments to policy-holders to premiums received.

Year.	Premium- Income.	Payments to Policy-holders.	Rate of Payments to Policy-holders per cent of Premiums.
	\$	\$	
1879.....	490,688	396,053	80·71
1880.....	447,910	317,531	70·89
1881.....	441,393	489,370	110·87
1882.....	412,436	376,811	91·36
1883.....	371,570	450,678	121·29
1884.....	343,179	454,906	132·56
1885.....	321,566	395,851	123·10
1886.....	278,108	342,049	122·99
1887.....	262,445	423,747	161·46
1888.....	237,559	395,466	166·47
1889.....	216,730	337,829	155·88
1890.....	191,101	363,519	190·22
1891.....	181,905	319,246	175·51
1892.....	175,340	329,963	188·18
Total.....	4,371,930	5,393,019.	123·36

Collecting the results for the fourteen years, 1879 to 1892, it will be seen that the total payments to policy-holders made by said retired companies exceeds by 23·36 per cent, the total premium-income during the same period.

Canadian Companies.

The assets and liabilities, income and expenditure, of the Canadian Life Companies will be found exhibited in the statements under their respective headings at pages xcix, c and civ, cv. In the calculation of the reinsurance reserve, the Institute of Actuaries' H. M. Table of Mortality with $4\frac{1}{2}$ per cent interest is employed.

From the tables on pages civ and cv, referred to, it will be seen that the Canadian Companies have received an income of \$6,180,726·75, drawn from the following sources:—

Premiums and annuity sales.....	\$5,006,717 35
Interest and dividends.....	1,138,158 84
Sundry.....	35,850 56
Total.....	<u>\$6,180,726 75</u>

Finance Department—Insurance.

And they expended \$3,705,551.21 under the following items:—

Paid to policy-holders and annuitants.....	\$2,433,040 22
General expenses.....	1,210,501 29
Dividends to stockholders.....	57,009 70

Total..... \$3,705,551 21

Hence out of every \$100 of income they have expended in payment to policy-holders \$39.45 ; in general expenses, \$19.59, and in dividends to stockholders, \$0.92, leaving \$40.04 to be carried to reserve.

By reference to the table at page xcix it will be seen that the total assets at the 31st December, 1892, of the Canadian Life Companies (including \$1,522,289.31 outstanding and deferred premiums, interest and rents due and accrued which have not as yet gone into income) amount to \$25,993,446.04, an increase over the corresponding amount at the end of the year 1878 of \$21,403,038.25.

The amount of risks in force has increased from \$30,541,867, in 1878, to \$161,577,539, a gain of \$131,035,672, and the reserves have increased from \$3,477,185, in 1878, to \$22,228,020, in 1892 an increase of \$18,750,835.

The following table gives the premium and other income of the Canadian Companies during the past fourteen years, and also the payments to policy-holders, for general expenses and for dividends to stockholders during the same period:—

Year.	Premiums	Interest and other Receipts.	Total Income.	Paid to Policy-holders.	General Expenses.	Dividends to Stockholders.	Total Expenditure.
	\$	\$	\$	\$	\$	\$	\$
1879	919,344	280,375	1,199,719	331,118	247,885	33,351	612,354
1880	1,039,342	325,581	1,364,923	412,230	272,689	32,311	717,230
1881	1,291,027	389,819	1,680,846	683,595	350,973	76,122	1,110,690
1882	1,562,085	387,218	1,949,303	719,656	396,398	66,459	1,182,513
1883	1,738,973	477,346	2,216,319	777,355	459,329	40,856	1,277,540
1884	1,932,506	499,074	2,431,580	671,448	508,573	48,821	1,228,842
1885	2,157,338	585,066	2,742,404	934,750	527,371	36,769	1,498,890
1886	2,482,113	672,547	3,154,660	1,316,175	659,938	109,450	2,085,563
1887	2,922,526	763,480	3,691,006	1,405,686	736,846	70,202	2,212,734
1888	3,260,800	777,266	4,038,066	1,416,516	874,657	52,651	2,343,824
1889*	4,570,918	1,234,146	5,805,064	2,001,150	1,091,027	65,411	3,157,588
1890	4,236,746	985,915	5,222,661	2,081,236	1,006,698	121,005	3,208,939
1891	4,508,834	1,097,710	5,606,544	2,036,711	1,093,215	55,465	3,185,391
1892	5,006,717	1,174,010	6,180,727	2,438,040	1,210,501	57,010	3,705,551
Totals	37,629,269	9,654,553	47,283,822	17,225,666	9,436,100	865,883	27,527,649

*Including 20 months' business of the Canada Life.

VALUATION OF LIFE POLICIES IN CANADA.

The following are the results of the valuation of the policies of a number of the licensed Life Insurance Companies completed since the issue of the last report.

The valuation is made on the basis of the H. M. Mortality Table of the Institute of Actuaries, at $4\frac{1}{2}$ per cent interest, the pure premiums only being valued:—

DOMINION LIFE.

Valuation as at 31st December, 1892.

Number of policies, 840; amount, \$1,120,896.00; value, \$46,436.98. Amount of policies reinsured, \$5,000; value, \$25.05. Total net amount in force, \$1,115,896.00; value, \$46,411.93.

GERMANIA LIFE.

Valuation as at 31st December, 1892.

Number of policies, 296; amount, \$791,833.00; value, \$66,380.09. Number of bonuses, 14; amount, \$1,495.41; value, \$329.82. Total amount in force, \$793,328.41; value, \$67,209.91.

LONDON AND LANCASHIRE LIFE.

Valuation as at 31st December, 1892.

Policies issued previous to 31st March, 1878.—Number, 364; amount, \$490,289.00; value, \$181,524.81. Number of bonus additions, 163; amount, \$34,378.72; value, \$17,656.48. Amount of policies reinsured, \$28,000.00; value, \$10,849.83. Total net amount in force, \$496,667.72; total value, \$188,331.46.

Policies issued subsequent to 31st March, 1878.—Number, 3,716; amount, \$6,613,094.66; value, \$976,117.50. Number of bonus additions, 436; amount, \$43,088.29; value, \$15,751.53. Amount of policies reinsured, \$178,407.38; value, \$36,702.97. Total net amount in force, \$6,477,775.57; total value, \$955,166.06. Total number of policies in force, 4,080; amount, \$6,974,443.29; total value, \$1,143,497.52.

LONDON ASSURANCE CORPORATION.

Valuation as at 31st December, 1892.

Number of policies, 6; amount, \$22,386.67; value, \$6,957.95. Number of bonuses, 5; amount, \$4,249.08; value, \$2,871.56. Total amount in force, \$26,635.75; total value, \$9,829.51.

LONDON LIFE.

Valuation as at 31st December, 1892.

Number of general policies, 1,579; amount, \$1,527,599.99; value, \$227,636.42. Number of industrial policies, 15,786; amount, \$1,498,071.00; value, \$47,064.22. Total number of policies, 17,365; total amount, \$3,025,670.99; total value, \$274,700.64.

Finance Department—Insurance.

METROPOLITAN LIFE.

Valuation as at 31st December, 1892.

Number of general policies, 98; amount, \$182,180.00; value, \$48,454.93. Number of industrial policies, 12,571; amount, \$1,206,114.00; value, \$34,502.00. Total number of policies, 12,669; total amount, \$1,388,294.00; total value, \$82,956.93.

NATIONAL LIFE.

Valuation as at 31st December, 1892.

Number of policies, 164; amount, \$165,578.00; return premiums, \$3,060.00; total amount of \$168,638.00; value \$75,605.05.

STANDARD LIFE.

Valuation as at 15th November, 1892.

Policies issued previous to the 31st March, 1878.—Number, 1,309; amount, \$2,372 176.46; value, \$942,938.66. Number of bonuses, 1,018, amount, \$545,736.06; value, \$318,175.07. Number of annuities, 1; value, \$1,091.22. Amount of policies reinsured, \$12,562.50; value, \$6,777.59. Total net amount in force, \$2,904,350.02; net value, \$1,257,427.36.

Policies issued subsequent to 31st March, 1878.—Number, 4751; amount, \$10,353,905.12; value, \$1,648,090.63. Number of bonuses, 2,391; amount, \$468,494.10; value, \$207,252.03. Number of annuities, 8; value, \$33,038.68. Amount of policies reinsured, \$138,662.50; value, \$14,829.81. Total net amount in force, \$10,683,736.72; net value, \$1,873,551.58.

Total number of policies in force, 6,060; amount, \$13,588,086.74; number of annuities, 9; total value, \$3,130,978.04.

STAR LIFE.

Valuation as at 31st December, 1892.

Number of policies, 257; amount, \$610,222.90; value, \$117,840.95. Number of bonuses, 146; amount, \$47,852.71; number of premium reductions, 37; total value of bonuses, \$27,829.40. Total amount in force, \$658,075.61; total value, \$145,670.39.

UNITED STATES LIFE.

Valuation as at 31st December, 1892.

Number of policies, 1,019; amount, \$2,297,435.00; value, \$115,357.53; value of term additions, \$122.00; amount of reversionary additions \$264; value, \$150.96. Total value, \$115,630.49.

ASSESSMENT LIFE INSURANCE, 1892.

The business of life insurance upon the assessment plan has been transacted by eight companies, of which five are Canadian and three American. Of the Canadian companies, one, the Home Life Association, was licensed during the year.

The total amount of policies taken during the year 1892 was \$10,740,475, which is less by \$49,650 than the amount taken in 1891, which latter was greater by \$2,842,625 than the amount taken in 1890. The net amount in force at the end of the year was \$43,905,575, which shows an increase of \$1,552,672 over that of the previous year.

The amount of insurance terminated by death was \$410,835, and by surrender and lapse, \$9,360,743, giving for every \$1,000 of current risk \$8.61 terminated by death and \$196.15 by surrender and lapse.

The total terminations amount to 90.98 per cent of the amount of new policies. The amounts of termination were distributed as follows:—

	By Death.	By Surrender and Lapse.
Canadian companies.....	\$ 140,260	\$ 4,931,268
American do	270,575	4,429,475
Total.....	\$ 410,835	\$ 9,360,743

The details of the individual companies will be found on page cviii.

The total amount paid by members for membership fees, annual dues, assessments, &c., was \$582,804, and the amount paid for death claims was \$413,502.

The following tables give the details of the assets and liabilities, income and expenditure of the Canadian companies, and of the income and expenditure of the American companies:—

ASSESSMENT LIFE COMPANIES.

CANADIAN COMPANIES—ASSETS—1892.

Companies.	Real Estate.	Mortgages on Real Estate.	Cash on Hand and in Banks.	Agents' Balances and Bills Receivable.	Due from Members.	Other Assets.	Total Assets.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Commercial Travellers' Mutual Benefit Society.	None.	None.	8,616 58	None.	None.	10,957 30	19,573 88
Home	None.	None.	1,826 83	None.	37 40	42 05	1,906 28
Mutual Relief Society.....	None.	3,403 00	3,164 08	None.	None.	150 00	6,717 08
Provincial Provident Institution.....	8,394 80	14,700 00	45,373 12	1,146 05	12,065 02	3,176 98	84,855 97
Totals.....	8,394 80	18,103 00	58,980 61	1,146 05	12,102 42	14,326 33	113,053 21

CANADIAN COMPANIES—LIABILITIES—1892.

Companies.	Claims Unsettled.	Due on account of General Expenses.	Other Liabilities.	Total Liability (not including reserve.)	Surplus of Assets over Liabilities.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Commercial Travellers' Mutual Benefit Society.....	4,000 00	None.	None.	4,000 00	15,573 88
Home	None.	13 00	260 43	273 43	1,632 85
Mutual Relief Society.....	6,060 00	507 08	None.	6,567 08	150 00
Provincial Provident Institution.....	14,500 00	None.	610 07	15,110 07	69,745 90
Totals.....	24,560 00	520 08	870 50	25,950 58	87,102 63

Finance Department—Insurance.
ASSESSMENT LIFE COMPANIES—Continued.

INCOME.

Companies.	Member- ship Fees.	Annual Dues, &c.	Medical Ex- aminers' Fees.	Assess- ments.	Interest and other Receipts.	Total Income.
<i>Canadian.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canadian Mutual Life	4,929 00	4,430 68	1,078 00	62,418 37	1,212 35	74,068 40
Commercial Travellers' Mutual Bene- fit Society ..	504 00	3,320 00	394 00	15,993 05	719 24	20,930 29
Home	219 00	None.	None.	1,830 31	17 00	2,066 31
Mutual Relief Society	2,032 00	5,430 25	306 00	45,788 96	756 60	54,313 81
Provincial Provident Institution	12,952 38	20,708 44	3,354 00	59,029 24	2,714 08	98,758 14
Totals	20,636 38	33,889 37	5,132 00	185,059 93	5,419 27	250,136 95
<i>American.</i>						
Covenant Mutual	14,352 00	None.	None.	39,934 40	1,745 65	56,032 05
Mutual Reserve Fund	28,272 75	38,212 25	4,317 00	146,009 43	3,261 34	220,072 77
Massachusetts Benefit Association ..	.....	5,589 40	None.	61,400 93	873 56	67,863 89
Totals	42,624 75	43,801 65	4,317 00	247,344 76	5,880 55	343,968 71

EXPENDITURE.

Companies.	Paid for Death Losses and Disability Claims.	General Expenses.	Total Expenditure	<i>c</i> Excess of Income over Expenditure. <i>d</i> The Reverse.
<i>Canadian.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canadian Mutual Life	86,725 00	16,998 01	103,723 01	<i>d</i> 29,654 61
Commercial Travellers' Mutual Benefit Society	13,700 00	3,913 57	17,613 57	<i>e</i> 3,316 72
Home	None.	5,800 98	5,800 98	<i>d</i> 3,734 67
Mutual Relief Society	58,726 50	10,561 78	69,288 28	<i>d</i> 14,974 47
Provincial Provident Institution	50,200 00	39,342 31	89,542 31	<i>e</i> 9,215 83
Totals	209,351 50	76,616 65	285,968 15	<i>d</i> 35,831 20
<i>American.</i>				
Covenant Mutual	24,500 00	23,998 25	48,498 25	<i>c</i> 7,533 80
Mutual Reserve Fund	133,650 00	65,083 29	198,733 29	<i>e</i> 21,339 48
Massachusetts Benefit Association	46,000 00	16,642 42	62,642 42	<i>e</i> 5,221 47
Totals	204,150 00	105,723 96	309,873 96	<i>e</i> 34,094 75

During the year 1892, two Canadian assessment companies ceased to do business, viz.:—The Canadian Mutual Life Association, whose head office was at the city of Toronto, Ontario, and the Mutual Relief Society of Nova Scotia, whose head office was at Yarmouth, Nova Scotia. These companies entered into an arrangement with the Massachusetts Benefit Association, whereby the latter company received and took over the assets of the former and agreed to assume responsibility for their liabilities, either by issuing new policies or guaranteeing the old ones. The agree-

ments were carried out between the companies. Neither of the retiring companies had any deposit with the Receiver-General, and this department having no rights or official duties regarding such agreements, took no part therein.

The Canadian Order of Woodmen of the World, an association incorporated by Act of the Parliament of Canada, assented to 1st April, 1893, and whose head office is at London, Ontario, was on the 29th day of June, 1893, registered as an assessment company under the Insurance Act.

In March, 1893, the Canada Provident Association of Montreal, applied to be registered as an assessment company, but such registration was refused for the reasons appearing in the following correspondence:—

OFFICE OF THE SUPERINTENDENT OF INSURANCE,
OTTAWA, 16th March, 1893.

The Deputy Minister of Justice.

DEAR SIR,—I inclose herewith certified copy of the Articles of Association of the "Canada Provident Association," a company which is now applying for registration as an assessment life insurance company under the provisions of the Insurance Act, and which purports to be formed for the purpose, among others, "of collecting by means of assessments or dues from its members a fund by means of which, and from which, a sum or sums may be paid to the widow or orphans, or beneficiaries, of any deceased member, or any member who may become totally or partially disabled."

It will be observed that the association is formed under the provisions of Article 3096 and following of the Revised Statutes of the province of Quebec, which make provision for the formation of associations "with a view, by means of voluntary contributions, subscriptions, gifts or donations from the members of the society, or from the public, of making provision for those afflicted by sickness, accidents, reverses of fortune and death, the widows and orphans or the lawful representatives of deceased members, for the rescue and reformation of fallen women and children, and for the purpose of attaining any analogous object."

The above quotation is taken from Article 3096, and I am of the opinion that it does not authorize the formation of a society for the purpose of transacting the business of assessment insurance such as the Canada Provident makes provision for. As I read Article 3096, the associations formed thereunder must be supported voluntarily, and such associations are not authorized to enter into a contract to grant certain benefits as a consideration for certain payments to be made by the insured or his beneficiary.

1. Do you agree with the opinion expressed above?

2. If not, are you of the opinion that the society is such, so far as its legal status is concerned, as may be properly registered as an assessment company under the provisions of the assessment clauses of the Insurance Act. An early reply would greatly oblige.

Your obedient servant,

(Signed) W. FITZGERALD,
Supt. of Insurance.

DEPARTMENT OF JUSTICE,
OTTAWA, 27th March, 1893.

SIR,—Referring to your letter of the 16th instant, inclosing copy of the Articles of Association under Article 3096 of the Revised Statutes of Quebec of the Canada Provident Association for opinion as to whether the company is entitled to be registered as an Assessment Life Insurance Company under the provisions of "The Insurance Act," I have the honour to say that I agree with you that inasmuch as the article in question only contemplates voluntary contributions and does not authorize the entering into a contract to grant certain benefits as a consideration for certain payments, the Company is not entitled to register as an assessment company under the assessment clauses of the Insurance Act. I return your inclosures.

I am, sir,

Your obedient servant,

(Signed,) A. POWER,
for D. M. J.

The Superintendent of Insurance,
Department of Finance,
Ottawa.

Finance Department—Insurance.

ACCIDENT AND GUARANTEE INSURANCE IN CANADA, 1892.

The business of accident insurance was transacted by nine companies, viz.: 5 Canadian (2 of which combined it with life insurance), 1 American (also combined with life), and 3 British, one of which combined it with guarantee business, and 1 with plate glass insurance.

This list of companies does not differ from that of the previous year.

The total accident premiums received in Canada were \$317,643, insuring an amount of \$59,086,779, and the sum of \$152,485 was paid for claims, with \$53,351 claims not settled.

An abstract will be found on page cxi.

The guarantee business was conducted by three companies, one Canadian, one British and one American.

This list does not differ from that of the year 1891.

The premiums received were \$66,384, guaranteeing an amount of \$11,212,941, and the net amount paid for claims was \$13,046, with \$28,100 claims not settled.

The Guarantee Company of North America transacts business outside of the Dominion, which is not included in the above.

PLATE GLASS INSURANCE IN CANADA, 1892.

The business of plate glass insurance was transacted by three incorporated companies, viz.: 1 Canadian, 1 British (combined with accident), and 1 American, and by one firm of individual underwriters, having their chief place of business in the city of Montreal.

The Dominion Plate Glass Insurance Company and Messrs. Mongenais, Boivin & Co., the individual underwriters above referred to, having adopted the system of insurance by replacement, instead of paying the value of the glass broken, and their contracts not stating any amounts as insured thereby, their returns do not show the amount of insurance effected during the year, nor the amount in force at the end thereof. The premiums received during the year in Canada for plate glass insurance were \$39,466, being greater than the amount received the previous year by \$780, and the total losses incurred were \$15,678, being \$1,628 in excess of the amount incurred in 1891. An abstract will be found at page cxii.

On the 26th day of July, 1893, a license was issued to the Steam Boiler and Plate Glass Insurance Company of Canada, whose head office is at London, Ont., for the transaction of Steam Boiler and Plate Glass Insurance.

CREDIT INDEMNITY.

The branch of insurance technically known by the above name, was commenced in Canada in January of the present year, when a license was issued to the Canadian and European Export Credit System Company of Newark, New Jersey, to carry on, in the Dominion, the business of insuring wholesale dealers, jobbers and manufacturers against excess losses by reason of bad debts. Four or five companies are engaged in this class of business in the United States, but that above mentioned was the first to apply for admission to Canada. Its progress will be watched with interest.

BURGLARY INSURANCE.

This branch of insurance, which is transacted to a considerable extent in Great Britain, has been recently introduced into Canada. On the 14th June, 1893, a license was issued to the Dominion Burglary Guarantee Company (Limited), whose head office is at the city of Montreal, to transact the business of guaranteeing against loss or damage by reason of burglary or housebreaking, and of guaranteeing against loss of jewellery, bullion and other movable property deposited with it for safe-keeping. The company was incorporated by an Act of the Parliament of Canada, assented to on the 1st April, 1893.

At the present time there are ninety-four (94) companies under the supervision of this office. The nature of the business transacted by them is as follows:—

Number of companies doing life insurance.....	40
do do do assessment plan.....	7
do do fire insurance.....	37
do do inland marine insurance.....	8
do do ocean marine do.....	2
do do accident do.....	6
do do guarantee do.....	3
do do steam boiler do.....	2
do do plate glass do.....	5
do do credit indemnity do.....	1
do do burglary guarantee do.....	1

The deposits for the protection of policy-holders, held by the Honourable the Receiver-General, in trust for these companies, at 18th July, 1893, amounted to \$22,101,445.70 in securities as follows:—

Canada stock.....	\$ 2,687,038 73
Canada debentures.....	642,556 66
Canada Provincial debentures.....	2,854,265 73
United States bonds.....	1,495,000 00
Swedish Government bonds.....	58,400 00
British Government securities.....	971,676 96
British Colonial securities.....	482,773 35
Bank deposit receipts.....	110,000 00
Montreal Harbour bonds.....	500,000 00
Municipal securities.....	10,492,289 00
Bank stocks.....	25,420 00
Loan companies' debentures.....	131,600 00
Canadian Pacific and Canada Central Railway bonds.....	1,650,425 24
Total.....	\$ 22,101,445 70

There was also deposited with Canadian trustees, in conformity with the Act, \$3,800,697, making a total of \$25,902,142.70 for the protection of policy-holders, being an increase since last report of \$1,909,269.25.

Finance Department—Insurance.

The distribution of the total sum of \$25,902,142.70 held, as above mentioned, for the protection of policy-holders among the different classes, is as follows:—

Fire and inland marine.....	\$ 5,770,443 02
Life.....	19,559,263 74
Accident, guarantee, plate glass, &c	572,435 94
	\$ 25,902,142 70

The total amount of premiums received for all forms of insurance was \$16,759,700, of which \$6,361,365 was received by Canadian companies, and \$10,398,335 by British and American. The following summary shows the distribution of these premiums to the various classes:—

PREMIUMS, 1892.

Fire.....	\$ 6,512,327
Inland Marine.....	33,294
Ocean	112,494
Life.....	9,070,354
Life (assessment).....	582,804
Accident.....	317,643
Guarantee	66,384
Plate Glass.....	39,466
Steam Boiler.....	24,934
	Total.....\$16,759,700

Or, dividing them according to the nationalities of the companies:—

PREMIUMS, 1892.

	Canadian Companies.	British Companies.	American Companies.
	\$	\$	\$
Fire.....	1,052,041	4,455,474	1,004,812
Inland Marine	11,518	16,610	5,166
Ocean	112,494		
Life	4,729,940	1,088,816	3,251,598
Life (assessment).....	244,717		338,087
Accident.....	129,447	80,613	107,583
Guarantee.....	32,462	30,810	3,112
Plate Glass.....	23,812	5,988	9,666
Steam Boiler	24,934		
Total	6,361,365	5,678,311	4,720,024

RULES AND REGULATIONS REGARDING THE ACCEPTANCE OF SECURITIES OFFERED FOR DEPOSIT BY INSURANCE COMPANIES, ISSUE OF LICENSES, ETC., ETC.

The following extracts from Orders in Council, Minutes of the Treasury Board, &c., (all of which have been previously published), are here collected for convenience of reference :

Municipal Securities.—“The Board recommend that municipal bonds, when accepted, may be taken at 90 per cent, and that Montreal Harbour bonds be placed on the same footing.” (O.C., 1st April, 1876.)

Particulars of Securities offered for Deposit.—“All applications for the acceptance of bonds or debentures, whether as original deposits or in exchange for securities which the applicants desire to have released, must be accompanied by a statement giving full particulars of the securities offered for acceptance under the following headings, viz. :—

“Date, date of maturity, place of payment of principal, rate of interest, how payable, *i.e.*, yearly or half-yearly, date and place of payment of interest, market value at times of application for acceptance, and, if not quoted in the market, the price at which purchased by the company and date of such purchase.

“Also, as regards municipalities whose bonds or debentures are offered :

“The population, assessed value, rate of taxation, assets, total debenture indebtedness, and all other liabilities, income and expenditure for the last fiscal year, and any other details in the possession of the company which would be of assistance in determining the value of the securities offered for acceptance.

“The Board desire to be in possession of all possible information in relation to such securities in order that they may be in a position to give the matter proper consideration.” (T. B., Nov. 9, 1888.)

Railway Debentures.—“The Board are of opinion that they cannot accept as a deposit, the bonds of any railway company, unless guaranteed directly or indirectly by the Canadian Government.” (T. B., Oct. 27, 1890.)

Loan Companies' Bonds.—“The Board had under consideration a memorandum from the Superintendent of Insurance with reference to the application of the Land Mortgage Companies' Association of the Province of Ontario to have the debentures of loan companies accepted by the Government as deposits on behalf of insurance companies, in which he reports that the said Association is composed of incorporated loan companies or societies authorized to lend money on real estate in the Province of Ontario, and all such companies or societies are eligible for membership upon payment of certain fees ; that the loan companies which compose the said Association may be divided into the following classes :—

I. Companies incorporated under the provisions of the Statute of the Province of Canada, 9 Victoria, cap. 90, consolidated in chapter 53 of the Consolidated Statutes of Upper Canada, now included in chapter 169 of the last Revised Statutes of Ontario (1887), and commonly known as the Building Societies' Act ;

II. Companies incorporated under the “Canada Joint Stock Companies' Act, 1877,” now known as the “Companies' Act,” being chapter 119 of the Revised Statutes of Canada (1886).

III. Companies incorporated under special Acts of the Legislature of the Province of Canada or of the Parliament of the Dominion of Canada.

IV. Companies incorporated under the “Ontario Joint Stock Companies' Letters Patent Act, 1874,” being chapter 150 of the former and chapter 157 of the last Revised Statutes of Ontario.

V. Companies incorporated under the English Companies' Act, and licensed to transact business in Canada under 37 Victoria, chap. 49, being chapter 125 of the Revised Statutes of Canada.

The Board, after careful consideration of the report of the Superintendent of Insurance as to the class of securities upon which the above companies can invest their funds, and as to the borrowing powers of the said companies, and having regard to the fact that the companies mentioned in Classes I and II, viz., those incorporated under the “Building Societies' Act” and the “Companies' Act,” possess only limited power of borrowing and are restricted to investments that are usually considered the safest that can be had, direct that the debentures and debenture stock of such companies, belonging to these two classes, as meet the requirements hereinafter set forth, may be accepted as deposits on behalf of insurance companies, at such rate as the Treasury Board may see fit to place upon them, not, however, to exceed the value usually placed upon municipal securities, viz., 90 per cent of the par value thereof when the market value is at least equal to such par value, or 90 per cent of the market value, when the market value is less than the par value.

The requirements above referred to are as follows :—

1. The company shall have kept strictly within the powers in relation to borrowing and investment conferred upon it by the Act under which it is incorporated.

2. It shall have a paid-up capital of at least \$500,000.

3. It shall have been in successful operation as a loan company for not less than ten years.

4. It shall have a reserve fund amounting to not less than 25 per cent of its paid-up capital.

5. Its stock shall have a market value of not less than 25 per cent premium.

The Board also direct that the debentures of such companies, coming under Class III. above mentioned, viz., those incorporated under private Acts, as fulfil the foregoing requirements, and whose borrowing powers and powers of investment are not greater than those of companies coming under Classes I. and II., may be also accepted upon the terms above indicated.

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The Board also direct that every application on behalf of an insurance company for the acceptance of any such debenture or debenture stock as herein above provided, shall form the subject of a special reference to the Treasury Board, and that the company shall supply all necessary particulars (properly verified if required) for the information of the Board. (T. B., 19th June, 1889.)

No Assurance of acceptance of Bonds by the Treasury Board.—“The Superintendent asks the decision of the Board upon the following question, viz. :
‘Will the Board inform a company desirous of purchasing certain bonds or securities whether they will be accepted or not as a deposit in the event of their being purchased?’

“The Board, after deliberation, are of opinion that they cannot give any assurance to any company that securities will or will not be accepted in the event of their being purchased.” (T. B., 1st April, 1889.)

Deposit Receipts.—“The Board direct that deposit receipts be not accepted in any case as a deposit on behalf of any company.” (T. B., 25th January, 1888.)

Bank Stock, &c.—“Bank stock or shares in any private company will not be accepted.” (O. C., 17th January, 1876.)

Combination of Life with other Classes of Insurance Business.—“The Board having had under consideration an application from some English companies for a license to transact accident insurance business in combination with life insurance, and having considered the report of the Superintendent of Insurance thereupon, are of opinion that it would not be in the interests of the public, or consistent with the policy indicated by the Parliament of the Dominion, by refusing charters of this nature, that the business of life insurance should be combined with any other class of insurance, and would recommend to Council: (1) That in future no license be issued to a company which desires to transact business of life insurance for the purpose of transacting any other business of insurance in combination therewith. (2) That this minute is not intended to interfere with the transaction of combined business by companies already in operation and licensed under the Act of 1868, and that in the cases of combined life and accident companies licensed under that statute no special deposit on account of their accident business need be made.” (O. C., 24th July, 1882.)

Charter Powers of Foreign Companies.—“The Board recommend that it should be laid down as a general rule that a license will not be granted to a foreign company whose corporate powers are in excess of the powers which would be granted to a company by the Dominion Parliament.” (O. C. 21st January, 1891.)

“Provided, however, that any company, regardless of its charter powers, which has a paid-up capital of at least \$500,000, wholly unimpaired, and in addition thereto holds over and above all liabilities estimated according to the government standard, a rest or surplus fund equal to at least 30 per cent of such paid-up capital and the market value of whose stock is at a premium of at least 30 per cent, and which has carried on successfully for a period of at least ten years the business for which a license is sought, being only one class of insurance, or, if more than one, then such classes as may be properly combined, shall be deemed eligible for and entitled to such license upon agreeing to keep and maintain assets in Canada, as defined by the Insurance Act, over and above and in excess of the amount required by sections 9 and 10 thereof (said sections to be deemed applicable to such company) to such an amount as the Governor in Council, on the report of the Treasury Board, shall fix and determine, not, however, exceeding the sum of \$200,000; such excess to be looked upon as the company's Canadian capital and such agreement to be deemed a condition precedent to the issue of such license.

And provided further, that the application for a license of any company not in all respects complying with the requirements of the foregoing proviso, yet not materially falling short in any of the essential particulars thereof, may form the subject of a special reference to be dealt with on its merits. (O. C., 30th January, 1892.)

Registered Bonds as Deposits.—When registered bonds are received as deposits they must be registered in the name of the Receiver-General. Bonds registered in the name of a company, accompanied by an assignment in favour of the Receiver-General, will not be accepted. When registered bonds are intended to be used as a deposit they should, before being forwarded to this department, be registered thus, in the name of “The Receiver-General of Canada in trust for (giving the name of the company), being part of the deposit made by the company with said Receiver-General in pursuance of the Statutes of Canada in that behalf.” (T. B., 13th July, 1891.)

SECTION 43 OF THE INSURANCE ACT.

The opinions, correspondence, &c., published under the above heading in last report having proved exceedingly useful, the superintendent believing it in the interest of those concerned, that all such be continuously kept in a form readily available, republishes the same below :

THE ODDFELLOWS' FRATERNAL ACCIDENT ASSOCIATION.

Towards the close of the year 1888, the attention of the superintendent was directed to the fact that the Oddfellows' Accident Association had appointed agents who were canvassing for business in Canada, claiming that as the Association insured Oddfellows only, it was, by virtue of the 43rd

section of the Insurance Act, entitled to do so without making any deposit with the Receiver-General and without a license. The question involved being an important one, the whole of the papers and correspondence relating thereto were submitted to the Department of Justice for an opinion. The facts in relation to the matter, and the questions submitted, will sufficiently appear from the opinion of the Deputy Minister of Justice, which is as follows:—

“OTTAWA, 8th January, 1889.

“SIR,—I have the honour to acknowledge the receipt of your letter of the 27th ult., inclosing certain papers and requesting to be informed whether the Oddfellows' Fraternal Accident Association of America comes within the exceptions contained in section 43 of the Insurance Act.

“The company was incorporated on the 12th April, 1887, by the State of Massachusetts, for the purpose of ‘rendering temporary aid and assistance to Oddfellows holding certificates of membership in this Association, in case of temporary or permanent disability resulting from accident, and rendering pecuniary aid and assistance to the widows, orphans, families and dependents of deceased Oddfellows, members of said Association, in case of death of said member from accident, or to their heirs and assigns.’

“The company is therefore * * * * an accident association, and on that ground is not within the exception. It seems to be contended on behalf of the company that as the company purports to insure the lives of members against accident it does the business of life insurance, and does not lose the benefit of the exception by doing other insurance business as well. I am to say, however, that this contention seems to involve too literal a construction of section 43. The companies which claim the benefit of those exceptions should be engaged in the business of life insurance only, and not in the business of accident and life, or fire and life or marine and life. Any other construction would seem to be open to the danger of an evasion of the Act by companies really engaged in other lines of insurance, and, therefore, engaging in assurance as a business while getting the benefit of the exception mentioned in section 43, by holding themselves out as engaged in life insurance as well.

“The question arises also: Is this an association for the purpose of life insurance formed in connection ‘with a society or organization * * * * for fraternal, benevolent, industrial or religious purposes’ and ‘exclusively from its members,’ and which ‘insures the lives of such members exclusively’? It does not appear to be so. So far as I can gather from the papers, seven gentlemen voluntarily formed themselves into an insurance company, and assumed the name above indicated, to do business only with Oddfellows. The charter was obtained without reference to, and without the authority of, and without connection with any Oddfellows' association, but with a view to obtaining the patronage of as many Oddfellows as possible. But this intention on their part, and anything they have done in connection with the institution, does not justify the allegations that the Association was formed ‘in connection with’ the order of Oddfellows.

“As I understand the statute, Parliament intended that any of the organizations mentioned in the section referred to might insure the lives of their members, or, if they thought fit, might organize an association of them for life insurance purposes; but it did not contemplate any schemes such as this, by which a company is formed to obtain patronage of members of a fraternal society. The papers show that it was not until after the incorporation of the company that the consent of the Grand Lodge of Massachusetts was obtained for the use of the Oddfellows' name. It further appears that certain lodges of Oddfellows have passed resolutions approving of this Association. This, however, does not show that the company was formed in connection with the Order of Oddfellows.

“I have the honour to be, sir,

“Your obedient servant,

“ROBT. SEDGEWICK,

“Deputy Minister of Justice.

“W. FITZGERALD, Esq.,

“Superintendent of Insurance.”

The effect of the foregoing opinion was at once communicated to the Association, who were also informed, in answer to inquiries made by them, that a license was considered necessary in the case of all companies coming under section 49 of the Insurance Act (the last-named section being the one properly applicable to such Association); that upon the Association making a deposit with the Receiver-General of from \$20,000 to \$40,000, in the discretion of the Treasury Board, and in other respects complying with the provisions of the Insurance Act, a license might be granted to the Association, but that a deposit was indispensable. No deposit has been made by, and no license has been issued to, said Association.

COVENANT MUTUAL BENEFIT ASSOCIATION OF ILLINOIS.

The following copy of an opinion, given by the Deputy Minister of Justice, in relation to the above Association, sufficiently explains itself:—

“OTTAWA, 15th January, 1889.

“SIR,—I have the honour to acknowledge the receipt of your letter of the 3rd inst., having reference to the claim of the Covenant Mutual Benefit Association of Illinois to be exempted from the provisions of the Insurance Act, and I have the honour, by direction, to state as follows:—

“I have first to call your attention to my letter to you of the 8th January, in respect to the Oddfellows' Accident Insurance Association of America, and to state that the views therein expressed

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apply with equal, if not greater, force to the present case. The papers in this case, and particularly the by-laws of the Association, show conclusively that this Association is not one for fraternal, benevolent, industrial or religious purposes, but is a life insurance company, pure and simple.

"Neither is it an Association for the purpose of life assurance in connection with any such Association or organization.

"In answer to your further question, I have to state that the Association, as at present organized is not entitled under any circumstances to transact business in Canada without being duly licensed under Canadian law.

"Your obedient servant,

"ROBT. SEDGEWICK,

"Deputy Minister of Justice.

"To the Superintendent of Insurance."

It is only necessary to add that the Covenant Mutual Benefit Association, having made the necessary deposit and in other respects complied with the provisions of the Insurance Act, a license was, on the 20th day of September, 1890, issued to said association.

"NORTH-WESTERN MASONIC AID ASSOCIATION,

"OFFICE OF THE SUPERINTENDENT OF INSURANCE,

"OTTAWA, 29th July, 1890.

"E. C. DAVIES, Esq.,

"Re North-western Masonic Aid Association.

"DEAR SIR,—I am favoured with your letter of 28th, inclosing a copy of the by-laws of the above Association. I presume you are doing business in Canada upon the assumption that section 43 of the Insurance Act is applicable to your Association. This, however, is not the case. That section is applicable to an association of persons 'for fraternal, benevolent, religious or industrial purposes, among which purposes is the insurance of the lives of the members thereof *exclusively*; or to any association for the purposes of life insurance, formed in connection with such society or organization and exclusively for its members, and which insures the lives of such members *exclusively*.'

"Section I., Article IV., of your by-laws is as follows:—'Applicants for membership in this Association must be master masons in good standing not more than fifty-five years of age; Provided that the Board of Trustees may in its discretion admit to membership such men (not master masons) between the ages of twenty-one and forty-five, inclusive, as shall be recommended in each case by at least two master masons, members of the association.'

"This latter proviso clearly deprives your Association of the benefit of the provisions of section 43 above quoted. You are not aided by the fact that, as you say, your membership in Canada is confined to masons. Your by-laws providing that non-masons may be accepted is conclusive upon the point. Moreover, I believe that the Association accepts men who are not masons, in the United States. There is nothing in the articles or certificate of incorporation which limits your membership to masons, and the by-laws, as already pointed out, show that persons other than masons may be accepted. The opinion of Mr. Sedgewick, Deputy-Minister of Justice, given in relation to the Odd-fellows' Fraternal Accident Association (copy inclosed) seems to be applicable to this Association. I refer to the last two clauses of the opinion.

"It follows, therefore, that the association cannot legally do business in Canada. I have, therefore, the honour to request that no further business be transacted in the Dominion, until you have complied with the provisions of the Insurance Act, by making the necessary deposit with the Receiver-General and in other respects fulfilling the requirements of the said Act.

"I have the honour to be, sir,

"Your obedient servant,

"W. FITZGERALD."

"DEPARTMENT OF JUSTICE,

"OTTAWA, 7th January, 1891.

Re North-western Masonic Aid Association of Chicago.

The Minister of Justice is of opinion that the view which you have taken, as expressed in your letter of 29th July last to Mr. Davies, namely that the Association cannot legally, for the reasons stated in that letter, having regard to the provisions of the Insurance Act, transact business in Canada without making the usual deposit and in other respects complying with the terms of the Act and procuring a license thereunder, is correct.

"Your obedient servant,

"ROBT. SEDGEWICK,

"D. M. J."

The Superintendent of Insurance.

PREFERRED MASONIC MUTUAL ACCIDENT ASSOCIATION OF AMERICA.

DEPARTMENT OF JUSTICE,
OTTAWA, 19th May, 1891.

SIR,—I have the honour to acknowledge the receipt of your letter of the 13th instant, relating to the above Association, and in reply thereto I am, by direction, to state that this Association, so far as the question of its exemption from the provisions of the Insurance Act is concerned, appears to be in precisely the same position as the Oddfellows' Fraternal Accident Association of America, and I need only refer you to my letter of the 8th of January, 1889, relating to the latter Association, in order to acquaint you with the opinion of the Minister of Justice upon the question submitted in your letter.

The Association, to which the circular enclosed by you refers, is excluded from the exemption provided for by section 43 of the Act, not only because it does an Accident Insurance business, but because, for the reasons explained in my letter above referred to, it cannot be held to have been "formed in connection with" a society or organization for fraternal, benevolent, industrial or religious purposes.

I return the circular.

I have the honour to be, &c.,
ROBT. SEDGEWICK,
D. M. J.

The Superintendent of Insurance, Ottawa.

UNITED STATES MASONIC BENEVOLENT ASSOCIATION OF COUNCIL BLUFFS, IOWA.

" DEPARTMENT OF JUSTICE,
" OTTAWA, 19th May, 1891.

" SIR,—I have the honour to return herewith the by-laws and articles of incorporation of this Association which were inclosed with your letter of the 16th instant, and I am, by direction, to state that any claim on the part of this Association to be exempted under section 43 of the Insurance Act, from the provisions of the Act which require any company or person to procure a license before transacting any business of insurance in Canada, would seem to be open to the objection pointed out in my letter of the 8th January, 1889, relating to the Oddfellows' Fraternal Accident Association of America.

" The remarks in that letter with reference to the question whether the latter Association had been formed in connection with a society or organization for fraternal, &c., purposes, seem to be equally applicable to the circumstances of this association.

" I have the honour to be, sir,

" Your obedient servant,

" ROBT. SEDGEWICK,

" *Deputy-Minister of Justice.*

" The Superintendent of Insurance, Ottawa."

From the foregoing it will be seen that the several associations above named, and all others of a like character, cannot legally transact business in Canada without first complying in all respects with the provisions of the Insurance Act, and procuring the necessary license or certificate of registration thereunder. As already mentioned, the Covenant Mutual has procured such license. The Oddfellows' Accident Insurance Association, the North-western Masonic Aid Association, the Preferred Masonic Mutual Accident Association, and the United States Masonic Benevolent Association of Council Bluffs, Iowa, have not applied for the issue of licenses to them.

LEGAL DECISIONS.

Under this heading in the report for 1891, was given the judgment of the Queen's Bench Divisional Court in the case of *McGeachie vs. the North American Life*, reversing the judgment of the trial judge, Mr. Justice Street, and giving judgment in favour of the plaintiff in the action for the amount claimed. From the

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judgment the company appealed to the Court of Appeal for Ontario. The following statement of the case in appeal and the judgments therein are taken from 20 Appeal Reports (Ontario) 187 :—

McGeachie v. North American Life Assurance Co.

The plaintiff was the widow of one Robert McGeachie, whose life the defendants had insured in her favour for \$1,000, by a policy dated the 6th of December, 1889, and she sued for the amount of the policy. The policy was issued in consideration of a premium of \$31.10 for which McGeachie gave his note, which was three times renewed, interest being charged and compounded at each renewal, and the third renewal matured on the 16th of October, 1890, and was unpaid at the time of the death of McGeachie on the 6th of November, 1890. The defence was that by reason of the non-payment of the premium note the policy had become void under a condition to that effect therein contained, and the plaintiff contended as against this that the company had elected to keep the policy in force notwithstanding the non-payment of the note. The policy in question and the correspondence relating to the matter are set out in full in the report of the case in the court below.

The action was tried at St. Catharines on the 5th of May, 1891, before Street, J., who dismissed it, but his judgment was reversed by the Queen's Bench Division.

The defendants appealed, and the appeal was argued before Hagarty, C.J.O., Burton, Osler and MacLennan, J.J.A., on the 1st and 2nd of December, 1892.

J. K. Kerr, Q.C., for the appellants; Aylesworth, Q.C., and Marquis for the respondent.

Judgment was delivered on January 17th, 1893, Hagarty, C.J.O. :—

I feel very great difficulty in accepting the view of the Divisional Court that when the life dropped there was an existing contract of assurance with the defendant company.

Conceding for the argument that so long as they continued accepting promissory notes instead of cash for premiums, and so long as any one of such notes was current when the life dropped, the insurance was in force, I cannot see how this judgment can be upheld.

Down to the 16th of October, the time of the last renewal, we may treat the contract as existing. The dishonour of that last note left nothing remaining. The company could at once have cancelled the risk, leaving still a liability on the assured to pay the notes on the terms of the policy.

I do not think the company were bound expressly to notify the assured that they elected to do this. It became incumbent on the plaintiff to establish with reasonable clearness some act of the company to revive the lost liability.

The case then wholly depends on their action in writing the letter of November 5.

“ We fully expected to have heard from you ere this with a remittance for your note, which matured on the 16th ult. Kindly give the matter your immediate attention.”

This letter never reached the hands of the person to whom it was addressed, he having died on the morning after it was written.

Now, apart from the argument that the letter may be read as merely pressing for payment of the note, even if the risk had been cancelled, the difficulty remains that nothing whatever was done upon it.

If the assured had acted on and paid the note and the defendants had accepted the payment, I do not doubt but that the plaintiff could recover on a finding that such payment was made and accepted as completion of payment of the year's premium and not merely to pay the note on a cancelled risk.

But nothing was done, the dropping of the life was the only answer.

I should be of the same opinion even if the letter had gone much further and had specially referred to the insurance and had urged on McGeachie to pay up and thus save the insurance, the saving could only be by paying up.

If the manager had met him on the 5th of November and asked him why he did not attend to the matter and pay up the overdue note, and the other promised to do so next day, and died, say from an accident two hours afterwards, what would be the position?

If he paid he saved his insurance, if he did not, but died without paying, I think, with submission, that the contract is at an end. Or if when this letter was written McGeachie was actually dead without the writer's knowledge, would it amount to the creation of a new contract?

The dishonour of a note given for the premium makes the insurance null and void.

Of course the company may waive the forfeiture, and so long as they continue renewing or accepting paper the contract may continue.

But the utmost evidence of waiver here amounts at most, even if the letter had reached its address, to a suggestion to do something which might, if done, preserve the contract.

Nothing was done, and I cannot believe that the law we are bound to administer can warrant a recovery.

I do not consider that the one month's grace allowed on payment of premiums can affect this question.

The whole seems based on the necessity of the first year's payment in advance being made to validate the policy. The parties agree to take paper for this and to renew such paper more than once. The month's grace can hardly apply to each note so given.

I am aware of the great latitude allowed by some of the numerous American authorities in the dealings between assurers and insured.

In a much contested case of *Moffat v. Reliance Mutual Assurance Society*, 45 U. C. R. 561, I had occasion to examine these authorities, and then expressed an opinion that they seemed to me to go far beyond the limits of English law. I still retain that opinion.

I think my learned brother Street's judgment should be restored and the appeal allowed.

BURTON, J. A. :—

I quite agree with the court below that upon the giving of the note and the issuing of the policy the risk attached, and that the policy was voidable only at the election of the company; but I am unable to adopt the reasoning that under the facts of this case there was any waiver of the forfeiture, or any act done by the company from which the assured had the right to infer that they considered the policy still in force, unless we come to the conclusion that such an agreement as that adopted by this company, conferring the right to enforce payment of the note notwithstanding the lapse of the policy, is invalid. I do not think the argument is advanced by showing that the company were demanding payment of the note or even suing upon it. They might do one or the other without any intention of reviving the policy consistently with the terms of such an agreement. I think it very probable that if the demand had been responded to by payment during the life of the assured, the company would have waived the forfeiture, but they were under no legal or equitable obligation to do so.

I am free to confess that such an agreement as that in question to my mind seems somewhat inequitable, inasmuch as the company might thereby be receiving a full year's premium, whilst the assured had only been covered for six months; but people are at liberty to make their own contracts, and it is no part of our duty to make contracts for them, but merely to interpret those which they have made.

The arrangement whereby the assured elects to pay the annual premiums in semi-annual or quarterly instalments, appears to me to be much more equitable. The policy is then liable to forfeiture for non-payment on the day appointed for payment, but the assured loses only the proportion of the premium during which he has been insured.

The case of *Olinstead vs. Farmers' Mutual Fire Insurance Co.*, 50 Mich. 200, referred to in the judgment below, is, I think, very distinguishable. In that case there was no provision that non-payment should work a forfeiture, but that the secretary might, in a certain event, suspend or cancel the policy subject to an appeal. It was a fire policy, and so far from the policy having been cancelled up to the occurrence of the fire, the secretary had just previously notified the insured that his insurance was liable to suspension, *unless prompt attention was given to the notice*.

No act was necessary in this case on the part of the company to show that they had elected to avail themselves of the forfeiture—that was provided for in the conditions—and the letter relied on is in no way inconsistent with their having so elected. It would have been very different had they advised the assured that unless the payment was at once made the policy would be avoided.

I am of opinion, therefore, that the judgment of Mr. Justice Street was correct and should be restored.

OSLER, J. A. :—

The judgment of Street, J., dismissing the action, ought, in my opinion, to be restored. I think the non-payment of the last renewal note for the balance of the first premium, raised a clear defence under the provision in the application and policy, that if any premium note, cheque, or other obligation given on account of a premium, be not paid at maturity, the policy shall be void, and all payments made upon it forfeited to the company. Conceding that this means void at the option of the insurers, they were not obliged to do anything showing an election to avoid it in the life time of the insured. If the premium remained unpaid at the time of his death, the policy is void, if they set up the condition. The policy has simply come to an end. *Rochner v. Kinckerbocker Life Insurance Co.*, 63 N. Y., 160; *Robert v. New England Mutual Life Insurance Co.*, 1 Disney (Ohio), 355; *Lantz v. Vermont Life Insurance Co.*, 139 Pa. St., 546 at p. 561. If before death they had accepted payment of the premium the case might have been within *Wing v. Harvey*, 5 D. M. & G., 265, and *Armstrong v. Turquand*, 9 Ir. C. L. 32 (1858), and the defendants might have been held liable, or at most it would have been a question upon the evidence whether they had accepted payment on the footing of the policy being in force, or under the stipulation that the premium note should be payable at all events, and notwithstanding its avoidance. Here there is nothing but the fact of default in payment of the obligation given for the premium, and a call for its payment, which never came to the knowledge of the insured. His representatives could be in no better position than they would have been in if it had come to his knowledge, and he had died without complying with it, and I do not see how, consistently with giving any force or effect whatever to the conditions of the contract, the demand can be regarded as more than an intimation to the insured, or a declaration by the defendants that if the premium was paid during his lifetime the defendants were willing to treat the policy as being still on foot. No inference can justly be drawn from it that they were treating it as unaffected by the default, and that the premium, *qua* premium, was paid by the note, in other words, that they were electing to keep the policy on foot, except on the terms of payment being made in the lifetime of the insured. In point of fact, however, the defendants' letter of the 5th November, 1890, never did come to the knowledge of the insured, as he died before it could be delivered, so that if there was an intention on the defendants' part to elect not to avoid the policy, that intention was not communicated to him; the election never was completed, and the case is simply one of the insured dying while in default, and thus coming within the terms of the destructive condition. I refer to *Neill v. Union Mutual Life Insurance Co.*, 45 U. C. R. 393, 7 A. R. 171; *Doe Nash v. Birch*, 1 M. & W. 402, at p. 408; *Croft v. Lumley*, 6 H. L. C. 672, at p. 705.

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I do not wish to be understood as saying that a demand, even if actually communicated to the insured, unless followed by actual payment and acceptance of the premium in his lifetime, would be evidence of a waiver of the forfeiture or sufficient to reinstate the policy.

In *Edge v. Duke*, 18 L. J. Ch. 183, where the company had not only demanded payment of the over-due premium, but had sued for it, they were held entitled to insist upon the forfeiture notwithstanding.

For these reasons I concur in allowing the appeal.

MACLENNAN, J. A. :—

I also am of opinion that the appeal should be allowed.

During the argument I thought the circumstance that when the first note given for the premium was renewed it was given up to the maker, might make a difference. The first note was undoubtedly "given on account of a premium" within the condition endorsed upon the policy, but before it became due it was given up and another note was taken in lieu of it, and this process of renewal was repeated once or twice. It cannot be said that the original note under these circumstances was a note "not paid when due" within the meaning of the condition, and having been given up, if it was a paid note, it could never become anything else, or be revived by the dishonour of the renewal. Then the second and subsequent notes were not given on account of a premium, as the first was, but in payment of the antecedent ones, or at least in lieu of them. Upon reflection, however, I think it would be putting too narrow a construction upon the language of the condition to hold that the subsequent notes were not also given on account of a premium. We cannot truthfully, making a fair and reasonable use of language, say that they were not given on account of premium. It is evident that all the notes were given for that and nothing else.

Then it was said that the provision in the policy allowing a grace of one month in payment of premiums applied. It is noticeable that the grace is confined to the payment of premiums. It is not extended to notes or other obligations given therefor. I think the month must be held to run from the regular day on which the premium was due, and if the company should take a note I think the proviso does not mean that the assured shall have a month's grace in addition to the time the note has to run. The rule of the policy is that premiums are due and payable in advance. Any departure from that rule, whether by taking a note or otherwise, is grace, and all the assured is entitled to by the terms of the policy is a month. If he gets two or more months by a note it must be taken to be in lieu of or substitution for the month allowed by the policy, and not in addition to it.

I now come to the ground of waiver, on which the judgment of the Divisional Court rests, and after most anxious consideration I am unable to agree with the judgment. I think with great respect there was no waiver. The cases cited by the learned Chief Justice of *Wing v. Harvey*, 5 D.M. & G., 265, and *Armstrong v. Turquand*, 9 Ir. C.L. 32, are, I think, distinguishable from the present. In those cases the companies had no right whatever to receive the premiums, which they received unless upon the theory that they waived the forfeiture. In *Wing v. Harvey* the company received premiums for years after they were aware of the cause of forfeiture, and in *Armstrong v. Turquand* they received one premium after knowledge. The other case, *Mackie v. European Assurance Society*, 21 L.T.N.S. 102, merely decides that the company was bound by the acts of their agent.

I assume, for the purpose of this case, that the company is bound by all that took place between the assured and the agent, and, looking at the correspondence, I am unable to find that the question of the forfeiture of the policy by reason of non-payment was present to the mind of the agent at any time. It is evident that what he was concerned about and was endeavouring to obtain was the payment of the note. He was not considering consequences.

He had a right to say if he chose: "Your policy is void, but I want payment of the note." But he was not obliged to say anything at all about the policy one way or another. By the terms of the contract he could demand payment of the note whether the policy was void or not. But for that his demand of payment would be an assertion that the policy was still in force, and would be evidence of waiver; but, under the circumstances, I am unable to see how it can be so regarded. It was argued that if the assured had paid the premium in answer to the demand it could not be contended, but that the policy was thereby set up again. I think, however, that is the same proposition, and that if the money had been paid, and it turned out that the assured was suffering from dangerous or fatal illness, the company could not be held to have waived the forfeiture. When a landlord, after a forfeiture, receives rent which had become due before it occurred, that is no evidence of waiver; but if he receives rent which fell due afterwards it is otherwise. In the first case he has a right to his rent whether he intends to insist on the forfeiture or not, but in the other case there can be but one inference drawn, namely, that he has waived the forfeiture. So in this case the company had a right to demand, and even to recover, payment of the note whether they waived the forfeiture or not. And so no inference whatever as bearing on their intention can be drawn from those acts. Putting those acts aside, I think we must find in the correspondence a distinct intention in express or unequivocal language to waive a forfeiture before we can decide that they have done so, and with great respect I am unable to see that any such intention is there to be found.

I am, therefore, of opinion that the appeal should be allowed.

Appeal allowed with costs.

The plaintiff in the action gave notice of a further appeal from the judgment of the Court of Appeal to the Supreme Court of Canada, but the superintendent is not aware whether such appeal has been perfected or abandoned.

The report in the following case which is, in many respects, similar to the last, but at the same time sufficiently dissimilar to warrant its insertion here, is taken from 20 Appeal Reports (Ontario) page 309.

The Manufacturers' Life Insurance Co. vs. Gordon.

This was an appeal by the plaintiff from the judgment of MacMahon, J.

The action was tried at Ottawa on the 26th and 27th of April, 1892, and on the 16th July, 1892, the following judgment, in which the facts are stated, was delivered :—

MACMAHON, J. :—

Action for the cancellation of a policy of insurance issued by the plaintiff company on the life of Daniel John Baillie Gordon, for the sum of \$5,000 (the amount being made payable to his wife Kate S. Gordon, the defendant), upon the ground that a note given by the insured the said D. J. B. Gordon, which matured on the 8th October, 1891, for the half year's premium falling due on the 5th of July, 1891, (being within two years of the issuing of the said policy), was not paid at maturity, and thereupon, as the plaintiffs allege, the said policy became null and void under the conditions contained in the application and policy. The policy is dated the 22nd of July, 1890, and by its terms the semi-annual premium of \$77.75 is to be paid in advance to the company on the 5th days of July and January in each year. By one of the provisions of the policy—(H)—“ a grace of one month will be allowed in payment of premiums, at the expiration of which time, if said premium remain unpaid, this policy shall thereupon become void. But a reinstatement will be permitted if application therefor be made in writing to the company at its head office within two months after the expiration of the one month's grace accompanied with a certificate of good health from a medical examiner of this company, subject to its approval, provided always that whenever advantage is taken of this grace or of the privilege of reinstatement, interest shall be paid to the company at the rate of six per cent per annum for the time deferred.” And on the back of the policy is endorsed : “ If within two years from the date named for the commencement of this insurance * * * any note, cheque or other obligation given on account of the first or second year's premium be not paid when due * * * this policy shall be void and all payments made upon it shall be forfeited to the company,” &c.

At the foot of the medical examination, which was signed by Gordon (and which was referred to in the application as forming part of it), there is an agreement that if any note or other obligation given for the first or any subsequent premium be not paid at maturity the policy shall thereupon become void *but the note, &c., must nevertheless be paid.*

This cannot be deemed a condition or stipulation in any way modifying the effect of the policy, as under section 27 of R. S. C., ch. 124, all conditions, stipulations and provisos to effect any policy after the first of January, 1886, to be valid, must be set out on the face or back of the policy. The half year's premium due on the 5th July, 1891, not being paid when due, the agent of the company at Ottawa delivered the receipt for the premium to Gordon and accepted his (Gordon's) note dated 5th August, payable in sixty days, for the amount, \$77.75, which was not paid at maturity. The company's agent at Ottawa on the 9th of November notified Gordon that if the note were not paid by the 16th it would be put in suit for collection.

The note was put in suit on the 3rd of December, and judgment was entered on the 30th of December, 1891, for the amount of the note, with interest and costs. On this execution was issued, which was returned *nulla bona* on the 7th of February, 1892. The Division Court bailiff said he had advertised Gordon's goods for sale, and that they were under seizure until Gordon's death, which occurred on the 4th of February. He said he might have realized fifty or sixty dollars from a sale of the goods, and the reason he did not sell was because there was a settlement with the company's solicitors, who agreed to accept ten dollars per month on the execution. A letter from the plaintiff's solicitors, dated 18th of January, 1892, was put in, in which they state the company is willing to accept payment of the claim in instalments of ten dollars per month : the first payment to be made immediately, and the bailiff's fees to be paid by Gordon.

This offer was not acted upon, as no instalment was paid in accordance with its terms. In fact, when the letter reached Gordon he was suffering from the illness from which he afterwards died.

On the 21st of January Mr. T. C. Bate saw the company's agent, A. E. Bradbury, to whom he said he had called to pay the judgment and the next premium, when Bradbury said he would ascertain the amount of the Division Court costs, and would let him (Bate) know the whole amount. On this occasion, which was the first Bradbury said he heard of Gordon's illness, Bradbury gave Bate a “ health certificate,” which he desired should be signed by Gordon. Bate said that Gordon did sign the certificate in blank, but it was never filled up, and was not returned to Bradbury. On the following day (22nd January), Bradbury went to Bate's office and said he had given him the wrong certificate, and then gave him a short form medical examiner's certificate to be filled up after a re-examination of Gordon by the company's medical examiner. This the company's agent considered necessary, because, as he stated, thirty days had elapsed since the premium was overdue—he referred to the premium represented by the promissory note, which had been overdue since the 8th of October previous. On the 22nd of January, 1892, the solicitor of the company informed Mr. Bradbury that their expenses (I suppose costs) in connection with the judgment in *Manufacturers' Life v. Gordon*, amounted to \$8.89, which included the solicitors' fees payable by the company. On the 5th of February, Mr. Christie, the solicitor for Mrs. Gordon, tendered the solicitors of the company \$82 in payment of the judgment, and on the same day Mr. Bate tendered to the agent of the company \$78 for the half-year's premium which fell due on the 5th January, 1892, which was refused.

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On the 8th of February, 1892, the managing director wrote the company's agent at Ottawa, a letter in which he was asked "did he (Gordon) know from you that the policy had lapsed?" The general manager then states: "I cannot approve of your haste in putting this matter in the hands of a solicitor for collection. It matured last October, and it would have been far better to have waited a few months before suing. Had you let the matter stand as overdue until after the 5th of February, they could not possibly have made any claim with any ghost of a show; as it is now they are going to make use of the judgment as a strong point in the contention that we considered the policy in force." On the 10th of February, the agent answered the managing director's letter, and in reply to the query as to notifying Gordon, he said: "As to whether I notified Gordon that his insurance had lapsed, I do not remember, but Gordon knew such was the case, for he met me on the street and told me the company was suing him for his note. I remarked, 'Well, you can't blame me'; he said, 'I suppose my insurance is gone now anyway.' I then said to him, 'pay the note and we will get you reinstated.'" These letters were put in by the defendant's counsel. The receipt given to Gordon when the company accepted his note is as follows: "Received from the owner of policy No. 6344, the semi-annual premium due July 5th, 1891, \$77.75. John F. Ellis, managing director." The note was accepted in payment of the premium, but by the condition endorsed on the policy, upon the non-payment of the note, the policy became forfeited unless there was a waiver by the company of its right to enforce the forfeiture. The right of forfeiture is for the benefit of the insurers, and they may choose not to enforce it. And when the insurers had, as in this case, the promissory note of the insured, the company may intend to still carry the risk and enforce payment of the premium. The payment of the annual premium upon a policy of life insurance is a condition subsequent, the performance of which, may or may not, according to circumstances, work a forfeiture of the policy: *Thompson v. Insurance Co.*, 104 U.S. 252. The company by demanding payment of the note; by suing for the amount of the note and the accrued interest thereon; by obtaining judgment and issuing execution thereon; making a seizure thereunder, and claiming to recover the amount of such judgment down to the day of the death of the insured, are, it is urged, estopped from setting up that the policy was forfeited by non-payment of the note at its maturity. Mr. McCarthy urged, on the authority of *Kuickerbocker Life Insurance Co. v. Pendleton*, 112 U.S. 696, that there was an absolute forfeiture of the policy by non-payment of the note and that the company was entitled to sue and recover the amount of the note (the insured having had the benefit of the insurance during the interval) without waiving the forfeiture. In that case there was nothing done by the company evidencing a waiver of the forfeiture after the maturity of the bill which had been accepted in payment of the premium.

To the same effect is *Thompson vs. Kuickerbocker Life Insurance Co.*, 5 Bigelow Life Ins. Cas. 8. Had the company in this case been paid the amount of the overdue note and interest when the notification was sent by the company's agent to Gordon on the 9th of November, or had the judgment been paid by Mr. Bate on the 21st of January, 1892, there can hardly be a question that the then receipt of the premium would have been a waiver of any forfeiture. Even in the case where money is paid and received as rent under a lease, a mere protest that it is accepted conditionally and without prejudice to the right to insist upon a prior forfeiture, cannot countervail the fact of such receipt: *Davenport vs. The Queen*, 3 App. Cas. 115. The company did not deal with the policy as having been forfeited. It was carried in the company's books as an existing risk; and in the statutory return made to the Government, sworn to by the president and managing director on the 24th of February, 1892, the policy issued to Gordon is included as being amongst those in force on the 31st December, 1891. The contract being unilateral, it is only by receiving and accepting Gordon's note that the company was in a position to sue for the purpose of enforcing payment of the premium. Had Gordon's goods, which were advertised for sale on the 16th of January, been sold under the execution it is possible they might have realized sufficient to meet the judgment, in which case the premium would have been paid for the half year ending the 5th of January, and the month's grace for payment of the succeeding half year's premium would not have expired until the 5th of February, 1892. However, within the month's grace, the amount of the judgment debt and costs was tendered to the company's solicitor, and within such month's grace the premium for the succeeding half year was also tendered to the company's agent and refused. A question arose as to whether under the policy the month's grace should be considered a lunar or a calendar month. In *Simpson vs. Margitson*, 11 Q.B. 23, where the words in a written contract were "If the estate were not sold within two months," it was held that this by itself meant "two lunar months," unless there were admissible evidence that the parties meant "calendar months." So in *Nudell vs. Williams*, 15 C.P. 348, where in a lease the plaintiffs were entitled to "the month" next after the expiry of the old lease within which to pay for improvements, it was held that the naked expression "month" meant a lunar month. In *Hart vs. Middleton*, 2 C. & K. 9, Pollock, C.B. said: "In legal matters 'a month' means a lunar month, but in commercial matters 'a month' always means a calendar month. In Bills of exchange, promissory notes, invoices, times of credit, and every thing else relating to commercial matters, it is so; and I know of no instance to the contrary." The issuing of a policy of insurance can hardly be regarded as a commercial matter, so that authority does not help. In *Simpson v. Margitson*, 11 Q.B. 23, Lord Denman, C. J., at p. 32, said: "Nor can we find any authority for saying that the conduct of the parties to a written contract is alone admissible evidence to vary the meaning of the word 'month.'" However, in the present case, the company in accepting the note of the 5th of August, treated month as a calendar month in the business of life insurance. The letter from the agent at Ottawa, of 5th of February to the managing director of the company in which he says: "The days of grace of the second half year expire to-day," and the letter of the managing director to the agent, of February 8th in which he states: "Had you let the matter stand as overdue until after the 5th of February, they could not possibly have made any claim with

any ghost of a show" is evidence of what the meaning of "month" is in the particular business of life insurance. See *Simpson v. Margitson*, 11 Q.B. 23, at p. 32. If there is any question as to this the defendant should be allowed to give further evidence on the point as to the sense in which the word is used in the particular business of insurance. The case of *Simpson v. Accidental Death Insurance Co.*, 2 C.B.N.S. 257, to which counsel for the plaintiffs referred, turned upon a condition in the policy permitting the directors, when a new premium should become payable, to terminate the risk by refusing to accept such premium. In *Want v. Blunt*, 12 East 183, also cited, where a tender of the premium by the member's executors within fifteen days' grace allowed by the policy of the society was held too late, the judgment turned on the rules of the society which required the payment, when made during the days of grace to be made by the member in his lifetime in as good health as when the policy expired. And in *Lantz v. Vermont Life Insurance Co.*, 139 Pa. St. 546, where the authorities are reviewed, the policy stipulated for the payment of quarterly premiums by the assured, provided that should they not be paid at the dates named in the lifetime of the assured the policy should cease and determine. Under the term in the policy giving a month's grace within which to pay the premium, the tender on the 5th of February was a good tender. The plaintiff's claim must be dismissed with costs, and the defendant's counter-claim must be allowed and judgment entered for the defendant for the sum of \$5,000, less \$77.75, with interest from the 5th of February, 1892, and full costs of suit.

The plaintiffs appealed and the appeal was argued before Hagarty, C. J. O., Burton, Osler, and MacLennan, J. J. A., on the 2nd and 3rd of February, 1893.

W. Nesbitt and R. Mc.Kay, for the appellants.

Shepley Q.C. for the respondent.

HAGARTY, C. J. O.

A semi-annual premium was payable on the 5th January; it was not paid. The insured died on the 4th of February, the premium still unpaid, but within the month, and on the 5th February, also within the month (if the month be calendar) the amount was tendered and refused.

The life, the subject matter of the insurance contract had dropped, a premium being in default. The beneficiary under the policy (the defendant) insists that a payment was tendered within the month, that there was in fact no default but an absolute continuance of the risk until the end of the month.

I feel great difficulty in accepting this view.

The whole scheme of insurance seems based upon the payment in advance at the commencement, or, as it were, to start the running or inception of the risk. When default was made by non-payment on the 5th of January, the risk was at an end or had ceased to continue, subject to a provision in the way of a grace or indulgence to the assured by payment within a month; but under another provision, with interest from the time of actual default. But if the assured die on the 2nd day of the month without payment, are his representatives entitled to offer payment twenty-nine days after the life had dropped? That is the proposition the defendant has to assert.

I do not profess to know anything as to the usage or custom of Life Assurance Companies or how they are pleased to understand such provisions. I have nothing to guide me on this question of construction beyond what the Appeal Book presents, and the arguments of counsel thereon, and the external evidence.

On the very fullest consideration which I can bestow on the case, it appears to me that after the life has dropped, no tender or offer to pay can avail.

The whole subject matter of the insurance was gone, and the risk had terminated. If not, then in the case just suggested, the risk continued for say 28 days until the month was nearly up; although the company had no existing premiums to support the risk, and never might have any, nor could they enforce any. The representatives might tender or not as they pleased.

I think we must construe the policy as only granting this grace so long as the life was in being, so long as there was a life which the risk covered or to which applied. A half yearly or yearly premium, paid in advance, is an unmistakable right to insurance for that period, absolute as a matter of contract. For an extra month payment will re-establish the contract; but there must be the existence of the life on which the risk is to continue or to attach. Reading this provision "H" as offering two extensions of time we have first the option or privilege of paying within a month; secondly, an agreement to reinstate the assured for a period of two months after end of the month on condition of his being in good health, &c., and then if advantage be taken "of this grace or of the privilege of reinstatement" interest at 6 per cent shall be paid for the time deferred. I think the whole of this provision points irresistibly to the assumed existence of the life when either the grace of one month or of the extra two months, is sought to be availed of.

There is a whole month given within which the risk on the life may be kept alive.

The words "at the expiration of which time, if said premium remain unpaid, this policy shall thereupon become void," must mean as addressed to a living man: "if you let this month pass without paying up your policy is void."

Here the life dropped with a premium in advance unpaid. The tender after death could not, in my judgment, avail.

The whole subject matter of insurance was gone, and the risk ceased. Death before payment within the month closed all as it seems to me. Payment within it started the risk again, if the subject to which the risk attached still existed.

We have not been referred to any direct authority on this point.

Byles, J., says in the much quoted case *Prichard v. Merchants Life Assurance Co.*, 3 C. B. N. S. at p. 644, "As to the effect of a payment of the premium on a life policy after the expiration of the period covered by the policy, and within the number of days usually allowed by the conditions for making

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the payment, or as they have sometimes been called the days of grace, I am not aware of any authority on the subject, except what fell from this court in the recent case of *Simpson v. Accidental Death Insurance Co.*, 2 C. B. N. S. 257."

The facts in Pritchard's case were too unlike the present to be a guide. But the remarks of the judges throughout the case incline my mind to the belief that payment within the named time of grace must be while the life (the subject matter) is in existence.

On the other branch of the case as to the previous half year's premium and the alleged waiver by the company, or the effect of their action on the note and other proceedings, I have had the advantage of reading the judgment of my brother Osler, and I adopt his reasoning and conclusions.

I think the appeal must be allowed.

BURTON, J. A. :—

There are two questions involved in this appeal. First, whether the policy was avoided on the non-payment of the note, and second if not so avoided whether the tender of the premium on the 5th February, after the death of the assured, was sufficient.

I deal with the last question first.

I am, I confess, a little surprised at any question arising at the present day as to the liability of a life assurance company, where the assured dies within the days of grace but before the payment of the premium, provided that it is paid within the extended period. In practice no company disputes such liability, and in most cases they have remodelled their contracts so as to place the matter beyond question.

This was done in consequence of the dicta which fell from some of the judges during the argument in *Pritchard v. the Merchants, etc. Life Assurance Society* and *Simpson v. Accidental Death, Ins. Co.* in 1854, which led to an almost universal change in the form of life assurance policies, so as to remove all ambiguity or doubt upon the subject, and no one doubts that a policy of assurance, like all other written contracts must be construed according to the meaning of the parties expressed in it.

As the point was strenuously urged in the present case and in another recently before us, I shall discuss it more fully than I should otherwise have done, as I considered it as perfectly well established that since that change the liability was unquestioned.

A good deal of confusion has arisen from treating a contract of life assurance as a contract of indemnity, whereas it is a mere contract to pay a certain sum of money at a certain time in consideration of certain stipulated payments.

The contract is not like a fire or marine assurance policy for a single year or a single voyage with a privilege of renewal from year to year by paying the annual premium, but is an entire contract for assurance for life subject to discontinuance and forfeiture for non-payment of any of the stipulated premiums. Such is the form of the contract and such is its character.

The question first arose in a fire insurance case—*Tarleton v. Staniforth* 5 T. R. 695. The insurance was from half year to half year as long as the insurers should agree to accept the same, with 15 days grace, but there was to be no insurance until the premium was actually paid.

The loss occurred within the 15 days but before the payment of the premium.

The previous half year's contract was at an end; two things had to concur before any new contract of insurance was effected that the insured should pay the premium and that the insurers should agree to accept it.

There was in fact no contract then in existence, and if the premium had been tendered before the fire the company was not bound to accept it.

The question in all these cases is whether upon the true construction of the whole instrument the loss occurred whilst the policy was still in force, and although it is quite clear that *Tarleton v. Staniforth*, was, under the facts in that case, rightly decided it effected a revolution in that kind of business. The Sun Fire Office issued an advertisement stating that all persons insured in their office by policies for one year or any longer term were and always had been considered by the managers as insured for 15 days beyond the time of the expiration of their policies.

In an action brought some time subsequently against the same office, *Salvin v. James*, 6 East 571, it was held this did not stop them before the expiration of the insurance from declaring that they would not renew the insurance except at an increased premium, and that they had still the right therefore to decline to renew the insurance, but the court there held that in default of reasonable notice, before the expiration of the contract to that effect, the policy would have remained in force for the 15 days, and the company would have been liable notwithstanding that the premium had not been paid before the loss.

To the same effect is *McDonald v. Carr; Hayes and Jones*, 256, where on the true construction of the policy, it was held to be in force for one year and fifteen days.

These are all different from the case we are considering, which is one of a contract for life, not determinable at the will of the assurer.

The case of *Want v. Blunt*, 12 East 183, has no application. That was the case of a member of a society effecting a policy of assurance in consideration of a payment by him during his life, and the payment of his proportion of the contributions which the members of the society should during his life be called on to make.

The court held that no person could be assured unless he was a member; that the members were insuring each other, and that the paying a premium for another quarter was making a new assurance, and that the whole frame of the policy showed that every premium must be paid during the life of the assured.

If that was the true construction of the policy it warranted the conclusion arrived at.

I come now to the two cases the dicta in which led to the change in the frame of the policies now generally in use.

The first of these, *Simpson v. The Accidental Death Insurance Company*, was not a case of life assurance in the ordinary sense of the term but was an insurance against accident.

There, as in *Tarleton v. Staniforth* the company were not bound to accept the premium if tendered, and it was in effect a grant of so many days during which the assured might effect a renewal if the company chose to renew, but not otherwise.

The case of *Pritchard v. Merchants, etc., Life Assurance Society* has little bearing on this case, except for some of the dicta which fell from some of the judges during the argument; the payment there was not made until after the death and *after the expiry of the days of grace*. The policy, as in the other cases quoted, provided for the quarterly payments *during the natural life of the assured*, and the policy had ceased to have any force, and could only have been renewed if the assured had been living on complying with certain formalities and conditions.

Now, as I have remarked, in consequence of the doubts created by the dicta in these cases the assurance companies decided to alter the forms of their policies so as to remove all doubts and prevent parties being entrapped into believing themselves covered by insurance when they were not so covered, and no one doubts that they can by express stipulation extend the policy in that way.

Have they done so in this case? The policy does not in terms provide that the premiums are to be paid by the insured or during his lifetime. On the contrary, the contract is with the wife, and is to pay her the sum assured upon proof of the death of the assured *during the continuance of this policy*, and then we find a clause that a grace of one month will be allowed in payment of premiums at the expiration of which time if the said premiums remain unpaid, the policy shall thereupon become void. If, therefore, this payment was made within the month, can it be said it was not in full force, notwithstanding the risk had become a claim? Reading the whole contract together, and the interpretation placed upon it by the company, I think we are bound to hold that the month's grace was a calendar month and that at the time of the tender the contract was a continuing contract and in full force, unless avoided by the default in non payment of the note.

In the view I take of the other point, it was not strictly necessary that I should express any opinion on this one, but if there is any doubt upon the question the matter is of too great and too general importance to justify any judge of an Appellate Court passing it over in silence. There are no doubt thousands of persons insured under policies covering several millions of money who are in the constant practice of deferring the payment of the premiums until shortly before the expiry of the days of grace without feeling the slightest doubt of their perfect safety in so doing, and the fact that the persons who have made a special study of this particular business have by almost a universal consensus of opinion for many years placed the construction that has been placed by them on the meaning of the extension of the days of grace is entitled in my opinion to very great weight.

I forget whether it was Lord Blackburn or Lord Bramwell who once said: "Show this contract to the first hundred business men you meet with on the street, and I do not doubt but that each of them will place the same construction upon it," adding that he was free to admit that that construction was much more likely to be correct than that of himself, who knew nothing of the business or that of a whole bench of judges. I quote from memory the substance of what was said, but Lord Westbury in the case of *Thompson vs. Hudson*, L. R. 4, H. L. 1, used language almost as treasonable; and Lord Bramwell comments in a similar way upon the incongruity of referring to him who was neither a fishmonger nor a carrier, nor with any knowledge of their business, to say whether a contract made by a fishmonger and a carrier of fish, who knew their business, was just and reasonable.

It is well, however, to point out that one occasionally finds policies which are open to the objections suggested by the judges in the course of the argument in *Pritchard's* case, and that parties may possibly, in such cases, be left to the mercy or the sense of justice of the assurance company.

In the present case there is not, in my opinion, any room for any possible doubt. The company agrees to pay if the death occurs during the continuance of the contract. That contract did continue in full force and validity until the expiry of the days of grace. After that time, if the payment had not been made or tendered, the contract was at an end, but not till then; and if the assured had been living, could only have been revived after that time on the terms mentioned in the condition. One is an absolute right extending the contract; the other is purely discretionary with the company on certain facts being established to their satisfaction.

The death of the assured did not terminate the contract any more than the loss of the building in the *Saltrin v. James*, and in *Macdonald vs. Carr* terminated the contract. The fact that the subject matter no longer exists has nothing whatever to do with the continuance of the contract.

But upon the other point the policy was avoided on non-payment of the note, unless the suing upon it can be treated as a waiver. I do not see how we can, consistently with our decision in *McGeachie vs. The North American*, hold this to amount to a waiver unless we are to hold that the provision contained in the application in these words:—

"If a note, cheque, draft or other obligation be given for the first or a subsequent premium or any part thereof, and if the same be not paid at maturity, it is agreed that any insurance or policy made on this application shall thereupon become null and void, but the note, cheque, draft or other obligation must nevertheless be paid," comes within section 4 of the Ontario Insurance Act 52 Vic. cap. 32, as a term, condition, stipulation, warranty or proviso, modifying or impairing the effect of any contract of life insurance, in which case it would require to be set out in full on the face or back of the instrument forming or evidencing the contract.

I do not see how this can be regarded as in any way modifying or impairing the effect of the contract. It is an agreement in no way affecting the contract, but defining what the rights of the parties shall be in respect of the note so given for the premium. The effect of the non-payment at

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maturity is disclosed in a condition which is set out in full upon the back of the policy, and the only object of this collateral agreement is to avoid all doubt about the suing on the note being considered a waiver of the previous forfeiture.

I regret, therefore, that I am unable to find anything which operated as a waiver of the forfeiture, and I think the appeal must be allowed.

OSLER, J. A. :—)

I am of opinion, with all respect for the learned trial judge, that no waiver or estoppel arises out of these proceedings. The effect of the note was to continue the policy in force for two months beyond the month's grace so that the deceased was insured for three months out of the half year for which the premium was payable and had death occurred during that time the policy would have become a valid claim. On non-payment of the note, however, it became void by the express terms of the condition. But the condition says nothing of the note becoming void. It is, and remains a contract with the company for which the maker has received, up to the time of its maturity full consideration. In the absence of an express stipulation that both contracts shall be avoided if default is made in payment of the note, effect, must it seems to me be given, both to the condition and to the note. By the former the policy is expressly declared to be void, but the makers liability upon the note continues without any stipulation that an attempt to enforce it shall re-instate the policy which had been avoided or simply ceased to be in force by the mere fact of non-payment. It is quite consistent with this that acceptance of payment of the note by the company after default should be treated as a revival of the policy, but why should anything short of this be held to have that effect? It is said that it is inconsistent for the company to sue the note, and at the same time say that the policy for the premium on which it was given is forfeited, but that cannot be so if the liability upon the note has not been extinguished by the omission of the maker to pay it or unless the assertion of a right to payment of the note whether by a mere demand or by suing it is to be regarded as an acceptance of it absolutely *qua* payment of the premium, though the company may never be able to recover anything upon it from the policy-holder. I think the defendant's case must be pushed as far as that. The maker, in short, has bound himself to pay the note, and the company have stipulated that if he does not pay when it is due the policy shall be void. That is the legal position of the parties. I cannot see how the company by asserting their legal right upon the note, waive or are estopped from asserting another legal right when they have done nothing which would make it fraudulent for them to insist upon it, or how anything short of payment by the insured in his life time accepted by the company, relieves him from the forfeiture or entitles him to say that they have treated the premium as paid or the forfeiture waived by suing or obtaining judgment on the note.

I refer to *Edge vs. Duke*, 18 L. J., Ch. 183, where it was held that the insurance company had not waived a forfeiture incurred by non-payment of the premium either by demanding payment of it or by bringing action therefor. See also *Ware vs. Milville Fire Insurance Company*, 45 N.J., 177; *May on Insurance*, 3rd ed., sect. 362; *Bunyan's Law of Life Insurance*, 3rd ed., 360.

I cannot agree that the other acts of the company upon which the defendant relies, such as carrying the policy in their books as an existing risk, including it (though not specifically) in the official return of policies in force on 31st December, 1891, are any evidence of waiver of the forfeiture. They are all equivocal in their nature, capable of explanation, not intended to influence the conduct of the insured, and not, in fact, communicated to him, or known by him. *Insurance Company vs. Wolff*, 95 U.S. 326; *Wilmot vs. Barber*, 15 Ch. D. 96, page 105.

As I hold that the default in payment of the note given for the July premium avoids the policy, and that the forfeiture thereby occasioned has not been waived, the non-payment of the January premium is of no consequence. But upon the two important questions raised in reference to that premium, viz. : whether the term "month" in the clause giving a month's grace for payment of the premium is a lunar or a calendar month, and, secondly, whether a tender of the premium is sufficient if made during the grace but after the death, I may briefly say (1) that I think it sufficiently appears from the other parts of the policy that the term is used in the sense of being a calendar month, because other periods of time are mentioned which are ascertainable only by reference to the latter and calendar months expressly named, *e. g.* the premiums are payable on the 5th days of July and January in every year, which shows that the calendar year, or "a twelve-month," is intended, and not "twelve months," and the policy speaks of the semi-annual premiums, again implying calendar months, six of which go to the half year. *Catesby's* case, 6 Rep. 377. No doubt it is well settled in our law that in a written contract, subject to certain exceptions, the word "month" describes at law a lunar month unless there is admissible evidence of an intention in the parties using the word to describe a calendar month. The leading case is *Simpson vs. Margitson*, II Q. B. 23; and see also *Turner vs. Barlow*, 3 F. & F. 946; *Hutton vs. Brown*, 45 L.T.N.S., 343 (1881), per Fry, L. J.; *Hart vs. Middleton*, 2 C. & K. 10; *Lang vs. Gale*, 1 M. & S. III. *Stroud's Judicial Dictionary*, Tit Month. But such evidence may be drawn from the context of the instrument, and we may here justly infer that the parties did not mean to employ the term in this particular clause in any other sense than that in which it must be understood in reference to other periods of time which are spoken of, and which are made up of calendar months, or which are described by the actual names of such months. It is to be regretted that this distinction between lunar and calendar months should still prevail in our law since the ancient and derivative meaning of the term is obsolete as applied to ordinary business affairs and transactions of life in this country, and the statutory rule as given by the Interpretation Act might well be made of general application.

In the United States the Common sense rule has generally been adopted: *Sheets v. Selden's Lessee*, 2 Wal. 117, at p. 189; *Gross v. Fowler*, 21 Cal. 393; *Strong v. Birchard*, 5 Conn. 387; *Brewar v. Harris*, 5 Gratt. 285.

The other question seems to me one of some difficulty. The language of the policy is obscure, and though framed in more general terms in some respects than the policies in question in the English cases, *Simpson vs. Accidental Death Insurance Co.*, 2 C. B. N. S., 257 and *Pritchard vs. Merchants*, 3 C. B. N. S., 622, the present inclination of my opinion is that it must be construed as meaning that payment of the premium must be made in the life-time of the insured. The clause as to reinstatement which is found in direct connection with the "grace" clause implies the continuance of the life at the end of the month, and to hold that the grace continues after the death to the end of the month involves the absurdity, that, although the policy has become a claim by death within a month so that the premium ought then to be a mere matter of account, it will be avoided, by the express terms of the provision and the claim defeated, by the omission of the insured's representatives who may know nothing about the matter, to pay the premium in cash before the expiration of the month. I doubt if the reference in the first clause of the policy to the deduction of "the balance of the current year's premium, if any," has anything to do with the case of death during the month's grace. It seems rather intended to provide for a case where the company insure upon a stipulation for a yearly premium, which may have been divided into quarterly or half yearly payments for the convenience of the insured who afterwards happens to die during the quarter or half year, and then the company deduct the balance of the yearly premium. The undertaking of the company to pay on proof of death during the continuance of the policy does not assist the argument. The question is whether the policy is continued during the month if death ensues before payment. If the company had intended to be liable in that event they could easily have said so. The question is seldom likely to arise since the circumstances must be rare in which a company will think it prudent as a matter of business to raise it. We must, however, be guided by what they have chosen to express by their contract and not by their practice, how general soever that may be, though of this indeed, we have no means of knowing. If their intentions are good, they will, now that this ambiguity in their contract has been pointed out, readily find a way to remove it. I must add that I do not wish to be understood as expressing a final opinion on this point, which though suggested in the hearing was not really argued. I merely desire to point out that the question is not so absolutely free from doubt as the respondent's counsel asserted it was. There are cases in the American courts such as *Warden vs. Guardian Mutual Life*, 39 N. Y. Sup. ct. 317, which favour the respondent's contention on this point, but the frame and wording of the policies in question are so different that they cannot be accepted as safe guides in a case like the present.

The appeal must be allowed and the counter-claim dismissed on the ground of the non-payment of the July premium.

MACLENNAN, J. A. :—

The learned judge held that, although by non-payment of the note at maturity the policy became void by virtue of the condition, the forfeiture had been waived; and as I understand his judgment, that the waiver was by the proceedings taken to enforce payment of the note. Unless that conclusion of the learned judge can be supported, the appeal on the counter claim must succeed, and it is not necessary to consider the question upon the premium of January or the sufficiency of the tender of the premium after the death of the assured or some other questions which were argued before us.

The premium was due on the 5th of July. The previous one had been due and had been paid on the 5th of January. They were payable in advance, and but for the stipulation for the month's grace payment on the 5th July would have been a failure on the part of the assured to comply with one of the conditions named in the policy on which the company's promise rested, and would have been a good answer to an action for the money. It follows that the 5th of July was one of the days of grace. It was the first day of the month of grace. If so, the 4th of August was the last day, and no payment having been made on or before that day, the company might have refused to receive it, and have withdrawn from their contract. They did not do so, however. They received the note of the assured at sixty days, and they gave him the usual official receipt for the premium. I think that was a clear waiver of the default on the part of the assured. It could mean nothing else. They were not obliged to receive it, nor was the assured obliged to give it. But the assured did give his note and the company received it and gave him a receipt for the overdue premium, and it is quite clear that during the currency of the note the risk continued. It seems equally clear that, but for the condition endorsed on the policy as to the effect of non-payment of the note at maturity the risk would have continued until the 5th of January.

That condition, however, declared that non-payment at maturity would avoid the policy, and the non-payment occurred. The policy therefore clearly became void on the eighth of October, unless it was again set up by some act of waiver. The proceedings to recover payment of the note were of the most unequivocal kind, and if the company had no right to take those proceedings except on the theory that they were still on the risk, it would be the strongest evidence of waiver. The question, therefore, arises, had the company a right to insist upon the forfeiture and also to recover the note, and could the assured have set up any defence against the note on the ground that the policy had lapsed?

I think there can be but one answer to that question. The note was given for valuable consideration. In consideration of getting it the company set up again the contract which had ceased to be any longer binding on them, and came under risk once more. This risk continued for sixty days, during which, if the assured had died, the company would have had to pay. There was no total failure of consideration nor even a partial failure, for having regard to the condition, the consideration for the note was an insurance, for six months if paid punctually at maturity, and an insurance till the 8th of October and no longer if not so paid. The assured had therefore received full consid-

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eration for his note and was liable to pay it whether the company chose to insist upon the forfeiture or not. That being so, the proceedings taken by the company can be no evidence of waiver, and I think, there was nothing else in the case which could be seriously relied on for that purpose.

I am therefore of opinion with great respect that the appeal on the counter claim should be allowed and that both the claim and counter claim should be dismissed with costs.

It is not necessary in this view to decide whether payment could be made after the death of the insured, and before the expiration of the time of grace, but I may say that in my view the payment could be so made.

Appeal allowed with costs.

It will be observed that the Court was equally divided on the question as to whether the claim under the policy failed by reason of the non-payment of the premium which fell due within a month prior to the death of the insured, a month's grace being allowed for the payment of premiums by the terms of the policy. The Court, however, appear to have been unanimous in holding that the term "month" meant a *calendar* month and not a lunar month. In this connection attention is called to section 12 of the Act passed by the Legislature of the Province of Ontario, assented to 27th May, 1893, amending the Insurance Corporations Act, 1892, and particularly to the first subsection (8) thereof. The section referred to will be found at page lvii of this report. This case appears also to have decided (1) that a condition making a policy void upon non-payment of a note given for a premium is not such a condition as is required by section 27 of the Insurance Act in order to be valid, to be set out in full on the face or back of the policy, and (2) that a company has the right to insist upon the forfeiture of the policy, upon the non-payment of such a note at maturity, and also to sue and recover upon the note.

The following case, recently decided by the Court of Appeal for Ontario, and which strongly resembles the two preceding cases, arose out of a policy of insurance upon which no premium had been paid, but for the first premium on which two notes at 90 and 180 days respectively, had been given by the insured and accepted by the company. The trial judge decided against the company, but his finding was reversed on appeal. The learned chief justice, however differed from the majority of the court holding that the claim under the policy sued on was a valid claim against the company. The facts are sufficiently set forth in the judgment.

Frank vs. Sun Life Assurance Co.

HAGARTY, C. J. O.

We must accept our learned brother Street's finding that the defence failed as to the alleged rescission of the contract by arrangement between the parties.

The application for insurance was made 28th March, 1889, and the policy dated first April, was declared to be in consideration of the sum of \$34.55 to be to them that day paid, as the premium for 12 calendar months, and of a like sum on the 1st of April yearly thereafter, and that the policy was not binding until the first premium was paid.

The assured never paid any money, but the defendants took from him his two promissory notes for \$17.28 each, both dated 27th March, the first note to be payable at 90 and the second at 180 days after date. This is the first note:—

Note \$17.28.	Due June 29th.	No.
Interest \$		Brantford, March 28th, 1889.
Total \$		

Ninety days after date I promise to pay to George E. Reid, agent of the Sun Life Assurance Company of Canada, or order, at Brantford, the sum of seventeen 28-100 dollars, with interest at per cent per annum till paid, being the first semi-annual premium for an assurance of \$1000 in the Sun Life Assurance Company of Canada, on the life of Frederick Dudley Cox, if the proposal therefor is accepted by the said company by the issue of their policy. And it is understood and agreed that if this note is not paid at maturity the policy shall be null and void, but this note is nevertheless to be paid. (Signed) Frederick D. Cox.

The second note is in the same form except that it is payable 180 days after date.

The policy was duly issued to the assured.

The first note matured 29th June, when the alleged attempt at settlement was made. Deceased paid nothing on it. The second note did not mature till 27th September.

During its currency the life dropped on July 19th.

The agent Adams, who sought to prove the abandonment of the contract, says he had applied to him several times during the currency of the notes but the assured always said he could not pay.

The defendants insisted that the dishonour of the first note avoided the policy on the allegation that its non-payment according to the terms should have that effect, but it also provided that "this note is nevertheless to be paid."

I agree with the learned judge that these notes must be taken to have been accepted as payment of the first premium, and that the policy had become binding. It is sought to avoid it by the conditions subsequent. The learned judge says that he thought the defendants ought to have availed themselves of their election to forfeit on the non-payment of the first note. He says:—

"There is no evidence here of any such election on the part of the company. They seek to set up an alleged arrangement made between their local agent Adams and the assured by which it was said to have been agreed that the assured should give up the policy in exchange for his notes, and that he should pay a small sum towards the expenses incurred by the company in connection with his application. I should, however, come to the conclusion upon the evidence that no such arrangement was definitely made; it is said to have been made before the notes matured; if so, why was it not carried out? There was nothing to prevent it; Adams had the notes, and the assured had the policy within a few feet of him in the safe of the Express Company, in whose office he was employed, and at whose counters one of the interviews took place a few days before the death of the assured."

The assured was accidentally killed on the 19th July.

On the 22nd July, Mr. Reid, the payee of the notes and the cashier for the defendants at Toronto, and who states himself as having charge of the collection of premiums in Ontario, on hearing, writes to Adams, a local agent at Brantford.

JULY 22nd, 1889.

"DEAR SIR,—Yours of the 20th, containing the return of the following receipts to hand, for which accept thanks. I am sorry you were compelled to return so many. Can you do anything with the notes if I send them to you? I am sorry I sent you telegram by the Dominion, but was ignorant at the time as to which company's messenger Cox was. Poor fellow! he had a quick and sudden call. This shows the advantage of having life insurance."

It was admitted that due notice of death and proofs was furnished and that the amount of the two notes was tendered to defendants before action was brought and refused by them.

This case is very distinguishable from the McGeachie case, and also from *Gordon vs. Manufacturers' Company*, lately in this court.

In those it was held that when life dropped there was no existing contract as to payment of premium which was in default.

Here we have the peculiarity that there was a current obligation not matured on a note which defendants had taken in lieu of the first year's premium. It is true that the first note had, as part of its contract, the clause that if not paid at maturity the policy would be avoided. This would of course be at the option of the company to act upon or not. They bargain that even if the policy were avoided they might still collect the note.

The insurance companies that allow their agents to deal in this very loose and unbusinesslike manner with the payment of premiums, will always have difficulties of this kind to contend with. They issue policies based on the acknowledged payment of the first premium and instead of requiring such payment as a condition to the inception of the risk, they allow a system of accepting notes payable at various times, instead of the cash. They urge that this is done in case of insurers giving them time to make up the amount. It may be so, but it is the usual foundation for an action when the life unexpectedly drops.

I think the notes here taken, must be considered as representing the premium, and, so long as one or more of them be current on the dropping of the life, I think they must be held to be liable, that a binding contract is in existence between them and the insured.

If the dishonour of the first note necessarily avoids the policy, why should the second note bind the maker to pay? There would be no consideration for payment except on the ground that the giving the second note was to support the risk up to the dishonour of the first note.

I cannot hold here that the fact of the first note for part of the premium being dishonoured, necessarily avoids the whole contract under the circumstances in evidence in this case. It is declared to remain a binding contract for payment—so far to the first note. In the McGeachie case there was no existing contract of any kind in force at the death. I do not desire to go beyond the principle there laid down, or to apply it to this claim, and I therefore hold them still, bound by the insurance.

Three days after the death, Mr. Reid, the payee of the notes, notices the death, and adds significantly that his sudden call was an instance of the benefit of life insurance.

If, as now insisted, the insurance was at an end, the significance of this moralizing is much weakened in point and application.

The defendants are protected from loss and reimbursed the cash amount of the first year's premium, which ought to have been paid when policy was issued, by having the amount credited in the judgment against them. My learned brothers differ from me, and I candidly admit that I arrive at this conclusion with very considerable doubt and hesitation.

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BURTON, J. A.

This case differs from the cases we have recently decided, inasmuch as we have before us the rather novel innovation of a policy without any conditions. I do not think, however, that that circumstance can affect the result, and that we must hold that the policy had ceased to be in force before the death of the assured.

The policy professes to be in consideration of the representations contained in the application and of the annual sum of \$34.45 to be paid on the first day of April, in each year commencing on the 1st of April, 1889, a day then passed. This, however, is explained by the fact that accompanying the application was an agreement, inaccurately referred to as a promissory note, agreeing to pay to one Reid, an agent of the company, or his order, the said first premium by two equal instalments, one on the 29th June, the other on the 27th September.

The company, when accepting the risk, agreed to accept the first premium on these terms. The policy thus took effect as a binding contract, and the question is, whether it was terminated before the death of the assured.

But the agreement in question contained a provision signed by the applicant to the effect that if the said instalments should not be paid on those days respectively, the policy should be null and void, but that the said sums should nevertheless each be paid.

Although it is usual to exact the first premium in advance, it is by no means unusual to extend the time for its payment and to receive it in half yearly or quarterly instalments. It is true that in most policies there is an express condition that the policy shall be void in the event of default in the payment of any instalment, but I apprehend such a condition is wholly unnecessary, the punctual payment of every part of the premium being a condition precedent to the liability of the company. Punctuality in payment is of the very essence of the business of life assurance; if, therefore, any of the quarterly instalments remain unpaid, the forfeiture is absolute, unless there is something in the contract itself to dispense with it. When no such stipulation exists it is the well established understanding that time is material, or, as it is sometimes expressed, of the essence, or, as it has been ably expressed in other words by an eminent judge, thus: "An essential feature of this scheme is the mathematical calculations on which the premiums and amounts assured are based, not the relation between the annual premiums and the risk of assurance for that year." It is an entire contract for assurance for life (or, as in this case, for a period of 25 years), and as he expresses it: "The annual premiums are an annuity the present value of which is calculated to correspond with the present value of the amount insured, a reasonable percentage being added to the premiums to cover expenses and contingencies. The whole premiums are balanced against the whole insurance."

I take it to be clear therefore, that without any express forfeiture clause if this premium, by the terms of the policy, had been payable by quarterly instalments, a default in the payment of any of them even for a day, would have released the company from payment, and no court could relieve against it.

In the present case the applicant delivered to the company this agreement which they accepted consenting to postpone the payment but on the express condition that if not punctually paid in terms of that agreement it should be no payment. Why should that part of the agreement which bound the company be held to be binding if not the rest?

It is to my mind a confusion of terms to speak of a forfeiture in this connection. The policy was to cease to be binding if the premium was not paid, it has not been paid—or which is the same thing an instalment has not been paid.

Nothing turns upon the alleged agreement referred to in the judgment of the learned trial judge as to the cancellation of the policy: if necessary to consider that point I should have agreed with him that it was never completed. I am, however, very clearly of opinion that default having been made in payment of an instalment of the premium as agreed to, the policy had ceased to be binding before the death of the assured.

The learned judge followed the decision in the Queen's Bench which has since the judgment been reversed in this court. I think for the reasons we have given we must grant the appeal and dismiss the action.

OSLER, J. A.

The policy in this case is a policy without conditions as that expression is generally understood in reference to an insurance contract. There is no condition, stipulation, or proviso, either in the body of the policy or referred to therein expressly avoiding it if the premiums are not paid at the day named or if a note taken for the premium is not paid when due, nor indeed is anything said therein as to the case of a note being taken for the premium. This distinguishes it in this respect from the McTeachie and Gordon cases recently before us. Upon the true construction of the terms of the policy, I am of opinion that it is made a condition of its coming into existence as a binding contract with the applicant and of its continuance as such that the first and successive premiums shall, as to the first, be paid before it comes into force, and as to the latter, shall be paid at the day stipulated for payment in each successive year. We are concerned only with the first premium. Its payment is not admitted or acknowledged on the face of the policy, which though delivered to the applicant was so delivered with a notice endorsed thereon that it was not binding until the first premium was paid. The company may so deal with the applicant as to show that the risk was intended to commence before the actual payment of the first premium. They may give credit for it, or accept a note for it, or other undertaking, payable at a future time, either in satisfaction of the premium or as an extension of the time for payment. In the case at the Bar I think the evidence supports the finding of the trial judge that the company accepted as payment of the first premium the two agreements

(notes as they have been called, though they are not really notes, being payable only on condition of the acceptance of the proposal by the issue of the policy) bearing date the 28th March, 1889, one for the payment of half the premium at the expiration of 90 days and the other for payment of the balance at 180 days after that date. Looking at the fact that the receipt for the premium was withheld I should myself have been disposed to hold that there was nothing more than an extension of time. But it seems to me that it makes no difference in point of law how the transaction is looked at. Either way the company had come upon the risk and unless there be some stipulation or condition avoiding the policy for non-payment of the sum according to the terms of the instrument representing the premium as there was in the policies in question in the recent cases above referred to, the remedy of the company is confined to the securities they have accepted, they having waived their right to payment in cash. These instruments each contain the following stipulation "And it is understood and agreed that if this note is not paid at maturity the policy shall be null and void but this note is nevertheless to be paid". The first "note" fell due on the 29th June, but was not paid, and it remained unpaid at the death viz. :—on the 19th July. The case turns entirely upon the effect to be given this agreement and whatever difficulty there is in its application arises from the fact of its not being found in the policy itself as it was in the McGeachie and Gordon cases and in Thompson vs. Knickerbocker Ins. Co. 5 Big. Ins. Cas. 8.104 (Otto) U. S. 252: Mutual Benefit Co. vs. French, 4 Big. Ins. Cas-369, and in appeal 30 Ohio St. 240. But can that make a real difference? The agreement is a collateral one it is true, but is founded on a valuable consideration and it is binding upon and enforceable against the plaintiff. He is compelled to resort to it in order to show that the premium was paid and that the policy was in force and the defendants are in my opinion entitled to say that if it was paid it was so only on the terms and subject to the provisions of the agreement. I think the effect of the agreement is that if the payment is not made as stipulated for, the policy ceases to be in force unless the plaintiff is able to show that the defendants have waived the default and elected to keep the policy on foot. There is here no evidence whatever to justify such a finding in favor of the plaintiff. In the Court below the case was rested on the ground, following the decision of the Queen's Bench Division in the McGeachie case, that the company was bound to prove that they had elected in the life time of the deceased to avoid the policy but that decision has now been reversed in this Court, and the judgment reversing it governs the present case.

If, as I hold, the agreement of the 28th March, 1889, controls or regulates the right of the plaintiff when default has been made in payment according to its terms, I cannot agree that any duty was laid upon the defendants to present the note for payment when due.

It was for the insured to seek out his creditors and pay them and the consequences of his default in doing so were by the terms of the agreement defined. They were no more bound to present the note to him for payment in order to avail themselves of the agreement than they would be to demand payment of subsequently accruing premiums before they could treat the policy as avoided by their non-payment, supposing that the policy had contained the usual condition to that effect. The case of French vs. Mutual Benefit Life Insurance Company 4 Big. Insurance Cas. 369 was relied upon by the respondent. That case was affirmed on appeal in 30 Ohio St., R. 240, but the appellate Court pointedly refrained from adopting the opinion of the Court below on this point, viz., that a demand of payment was necessary. I can see no analogy between such a case as this and that of a proviso for forfeiture of a term for non-payment of rent where at common law the landlord was obliged to make the demand of the tenant on the land in order to avail himself of the proviso. The case of rent was peculiar and the rule did not extend to forfeitures for breaches or other covenants in the lease.

I refer also to Roehner vs. Knickerbocker, 4 Daly 512, 63 N. Y., 160: Pendleton vs. Same, 112 United States, 696.

I am unable to see how the fact of the time for the payment of the other half of the premium under the second agreement had not arrived at the date of the death can make a difference. The question is what is the effect of default having been made in the first. If the agreement in the first is valid the existence of the other can hardly control it. The case appears to me to be precisely the same as if there had been but one note or agreement payable by two instalments with a clause of forfeiture of non-payment of either.

I agree in allowing the appeal.

McLENNAN, J. A.

The policy sued upon in this case is an instrument under seal dated the 9th of April, 1889, and contains no special conditions, either in the body of it or incorporated by endorsement. Appended to it are a number of paragraphs called privileges and endorsed thereon is a notice, but these things form no part of the contract. The policy insures the life of F. D. Cox in the sum of \$1,000, and binds the company to pay that sum to the assured or to his assigns on the 1st of April 1914, or, if he should die before that date to his legal representatives within sixty days after the receipt of notice and proof of the death. This obligation is expressed to be in consideration, among other things, of the sum of \$34.53 to be to the company duly paid on the 1st of April, 1889, as a premium for 12 calendar months, and of the payment of a like amount on the first day of April next, and yearly thereafter on the same date in every year during the continuance of the policy or until 25 full premiums shall have been paid.

The first question that arises is the construction of the policy. It is a covenant to pay money at the end of 25 years or within sixty days after the date of death of the covenantee in consideration of \$34.53 to be paid on the 1st of April, 1889, as a premium for 12 calendar months, etc., and it is a unilateral covenant contained in a deed without any obligation on the covenantee to pay the premiums. It is clear therefore that the payment of the premiums which are the consideration for

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the defendant's covenant, is a condition precedent and the plaintiff cannot recover without averring and proving that the payments were duly made or some sufficient legal excuse for the omission: *Portage vs. Cole*, 1 Wms. Saunders 551, 552: *Leake on contracts*, 564-5. One of the rules of construction in such cases is that "when a day is appointed for the payment of money, &c., and the day is to happen after the thing which is the consideration of the money, &c., is to be performed no action can be maintained for the money, &c., before performance." It is true that in this case the day named for the first payment is the first of April, while the covenant itself is dated the ninth day of April and therefore strict compliance with the exact language of the policy was impossible. To make the language sensible the word "first" must be rejected and then the payment would be to be made in the month of April. The words are "to be duly paid" indicating not a payment which had already been made, but one which was to be made in the future.

Therefore to entitle the plaintiff to succeed, he must prove payment of the sum of \$34.53 or something equivalent to it, at latest before the end of the month of April, 1889. It is admitted that the actual money was not paid, and what the plaintiff does is to show that before the policy issued the company received in lieu of payment the two papers called notes, dated the 28th of March, 1889. The question then arises what is the effect of that. These papers at first sight look like promissory notes and perhaps were intended to be such, but the promise to pay being conditional upon the acceptance by the company of the proposal for insurance, it is clear that they are not negotiable promissory notes, but were agreements between the assured and the agent of the company, Mr. Reid. The plaintiff's case is that the company accepted these agreements in lieu of payment of the first premium and the evidence shows that they did so. They are instruments expressed to be for valuable consideration and the company having accepted them and having delivered the policy they became binding as agreements, collateral to the policy. The effect was that the risk upon the policy attached: the company gave the assured an extension of time for payment and the latter became bound to pay the premium at the time mentioned in the agreements. Each agreement, however, contained a provision that if payment was not made at maturity the policy would be void. Unfortunately the assured did not pay the first sum at maturity and he was in default at the time of his death on the 19th of July. Without the agreement the plaintiff has no case and he cannot rely upon it without being bound by all its terms, one of which in the events which have happened is fatal to him. I think he cannot be heard to say that the policy did not cease to operate or that the company's liability did not cease by reason of the non-payment of the first note when it became due on the 26th of June.

I do not think it was necessary for the company to make any election whether they would treat the policy as subsisting or otherwise after default. By the very terms of the agreement the extension of time for payment of the premium was limited and when that time had expired without payment being made the assured was in the position of a person who had not paid the premium called for by the policy and who had not performed the condition precedent to the company's liability. Nor am I able with great respect to adopt the opinion of the learned Chief Justice that it makes any difference that at the time of the death the second agreement was still current. It is like the case of a note payable by instalments and default made in the first payment. I see no reason why the parties should not have agreed as they did here that the liability of the company should come to an end on default in paying the first note or any instalment, or why they should not be bound accordingly. The company was, in my opinion, under risk until the first payment became due, and if that had been paid the risk would have continued until the day appointed for the second payment and its continuance after that would have depended on whether it was paid or not.

For these reasons I think the company's liability came to an end on the twenty-six day of June, and that the action should have been dismissed.

I therefore think with great respect that the appeal should be allowed.

The fact that three cases arising out of unpaid promissory notes given for premiums have arisen within so short a space of time indicates, to some extent the amount of business done upon the system which the learned Chief Justice has styled loose and unbusinesslike. There can be little doubt that an inordinate desire for new business and the keen competition at present existing have been largely instrumental in increasing the amount of business done upon the note system. It seems manifest that in the interest of the existing policy-holders of a company, a note should not be accepted as the consideration for the issue of a new policy, unless there is almost an absolute certainty that such note will be paid at maturity.

In the following case, which was tried before the Judge of the County Court of the County of York the defendant company set up in their pleadings the defence of fraudulent and untrue statements in the plaintiff's application, which formed the basis of the contract sued on. The plaintiff denied all fraud and fraudulent representations and alleged that the untrue statements relied on by the company were fraudulently inserted in the application by the agent of the company, through

whom the same was taken. The company also set up as a defence, want of insurable interest in the plaintiff. The case came up for trial in December, 1892, but was adjourned until March, 1893. At the trial the company abandoned the defence of fraud and relied on the other defence pleaded. In April, 1893, Judge Morgan delivered the following judgment:—

MC CALLUM VS. METROPOLITAN LIFE.

The defendants are an American company doing business in Canada ; I found on the evidence, that the life insured under the policy sued was a young man under the age of 21 years, living with his mother, the plaintiff, who effected the insurance on his life for her own benefit ; that he had assisted his mother in the business carried on by her ; that the services performed by him were valuable to the plaintiff, and such as she could not perform herself ; and that in return for such services the plaintiff gave him his board and lodging, and clothes and 50 cents per week for pocket money. On these facts, I think, the plaintiff had an insurable interest in the life insured, and therefore, and also by force of the statute of Ontario, 1892, chap. 39, sec. 35, subsec. 6 and also 7, I give judgment for the plaintiff for \$200 with interest thereon from 18th January, 1892.

The Ontario statute, 55 Vic., cap. 39, section 35, referred to in Judge Morgan's judgment is as follows:

“ In respect of insurances heretofore or hereafter effected on the lives of persons under twenty-one years of age, where such insurance has been effected by a parent upon the life of his child, such insurance shall not be deemed to be invalid by reason only of the parent's want of pecuniary interest in the life of the child.”

The report of the following case which is an interesting and instructive one, is taken from 23 Ontario reports, page 73.

(QUEEN'S BENCH DIVISION.)

Potts et al. vs. Temperance and General Life Assurance Company of North America.

This was an action brought by the executors of the Reverend Thomas Wesley Jeffrey, deceased, to set aside the surrender of a policy of insurance on his life for \$5,000, on the ground that this surrender had been obtained through fraud and fraudulent representation ; and for payment of the amount of the policy.

The policy was issued on the 17th November, 1887. In March, 1890, the insured was obliged to retire almost entirely from the discharge of his pastoral duties through heart disease. In April of that year the defendants' manager was aware that the insured was in ill-health ; the medical evidence was to the effect that this was apparent ; but there was no evidence to show that the manager had any special knowledge of his condition or any knowledge of it which it was not reasonable to suppose the insured also had. The insured applied to the manager several times in order to effect a favourable surrender of the policy, and was told that it had no surrender value, which was true. The policy had been assigned as collateral security to a mortgage held by one W. S. Lee, and the manager ultimately offered to recommend payment of this mortgage, amounting to \$530, and a cash payment of \$250, alleging that the only ground upon which the defendants would purchase the policy was the badness of the risk. These terms were agreed to both by the defendants' committee and by the insured. Before the arrangement was carried out, Mr. Lee remonstrated with the insured on making such a bargain, and offered to advance him any money which he needed. The insured, however, persisted, and on the 29th December, 1890, the surrender was completed. Premiums to the extent in all of \$415.75 had been paid on the policy by the insured, who died on the 2nd March, 1891.

The action was tried at the Autumn Sittings of this Court at Toronto, before McMahon J., and a jury. The trial judge at the close of the plaintiff's case held that there was no evidence to go to the jury, and dismissed the action. At the Michaelmas Sittings of the Divisional Court, 1892, the plaintiffs moved to enter judgment for them, or for a new trial, on the grounds that the case should have been submitted to the jury, there being sufficient evidence to warrant the jury in finding that the surrender was fraudulent and void ; that the case ought not to have been withdrawn from the jury ; and that the judgment of the learned judge was contrary to law and evidence. The motion was argued before Armour, C. J., and Falconbridge and Street, JJ., on the 7th December, 1892. On December 24th, 1892, the judgment of the court was delivered by

ARMOUR, C. J. :—

It was contended that, because contracts for insurance are said to be *uberrimae fidei*, a contract for the purchase and sale of a policy was also *uberrimae fidei* ; but this contention is not maintainable. The rules which govern the purchase and sale of policies of insurance are the same which govern the purchase and sale of any other species of personal property. It was next contended that the insured was at the time of the transaction under the delusion that he would live a long time, and that the defendants permitted him to remain under that delusion, knowing that he could not recover, and that

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this was such fraud as avoided the transaction, and *Hill v. Gray*, 1 Stark 434 was cited in support of this contention. The case of *Hill v. Gray* has, however, been explained by *Keates v. Cadogan*, 10 C. B. 591, as having proceeded on the ground of conduct amounting to aggressive deceit on the part of the agent of the seller, and is referred to in *Peek v. Gurney* L. R. 6 H. L. 377.

In *Smith v. Hughes*, L. R. 6, Q. B. 597, Mr. Justice Blackburn said: "I agree that even if the vendor was aware that the purchaser thought that the article possessed that quality, and would not have entered into the contract unless he had so thought, still the purchaser is bound, unless the vendor was guilty of some fraud or deceit upon him, and that a mere abstinence from disabusing the purchaser of that impression is not fraud or deceit; for, whatever may be the case in a court of morals, there is no legal obligation on the vendor to inform the purchaser that he is under a mistake, not induced by the act of the vendor."

It will thus be seen that *Hill v. Gray*, as reported, is not sustained by later authorities. Assuming then that in this case the insured was under the delusion that he would live a long time—an assumption which it is very difficult to find warrant for in the evidence—it is quite clear that the defendants neither said nor did anything to induce such delusion or to encourage it. The only evidence that the insured was under any such delusion was the encouragement given to him by Dr. Graham, of which it is not shown that the defendants had any knowledge, and the conversation which was had by the insured with the defendants' manager and Mr. Bell, in which he stated that he was going to disappoint everybody and live a long time, and that he was good for twenty years; but this conversation took place after he had received the cheque, and the transaction, so far as he was concerned, had been completed.

See *Thompson v. Lambert*, 2 Ir. R. Eq. 433.

It was also contended that the statement made by the defendants' manager to the insured that "he would recommend what had been proposed, \$250 for him, and that that was the best he could recommend to the committee" was evidence of fraud to go to the jury. But there is no evidence to show that the statement that that was the best he could recommend to the committee was not made in good faith or that the defendants or their committee were prepared to give more, or that they were prepared to act in the matter at all, except upon the recommendation of their manager; and it does not even appear that the manager would have been willing to recommend anything more, had what he proposed not been accepted by the insured.

In *Vernon v. Keys*, 12 East 632, Lord Ellenborough, C. J., said: "Can it be contended that an action might be maintained against a man for representing that he would not give upon a treaty of purchase, beyond a certain sum; when it could be proved that he had said he would give much more than that sum?"

In support of this contention, however, the case of *Jones v. Keene*, 2 Moo. & R. 348, was cited; but in that case there was active concealment and aggressive deceit; the purchaser in that case applied to the seller; in this case the seller applied to the purchaser; in that case the purchaser knew that the insured was alarmingly ill, and was in imminent danger, and that the seller was not aware of it; in this case both purchaser and seller knew of the condition of the insured; in that case the seller asked the purchaser what was the value of the policy, and the purchaser, although having the knowledge that he had put a very low value upon it; in this case both seller and purchaser were upon an equal footing. No doubt, as the result was in this case, the defendants made a good bargain, but the making of a good bargain is not of itself any evidence of fraud.

We see no evidence whatever in this case that ought properly to have been submitted to the jury in support of the fraud and fraudulent concealment relied on, and we think that the learned judge was right, and that this motion must be dismissed with costs.

It is satisfactory to note that both the trial Judge and the Divisional Court were of the opinion that there was no evidence to submit to the jury in support of the charge of fraud and fraudulent concealment made against the company.

CHANGES OF NAME.

By Dominion Act assented to April 1st, 1893, the name of the Manufacturers' Accident Insurance Company was changed to the Manufacturers' Guarantee and Accident Insurance Company.

Notice has been received of the following additional changes in the names of licensed companies: (a) That on the third day of April, 1893, in pursuance of the provisions of the Statutes of the Commonwealth of Massachusetts in that behalf the name of the Association previously known as the Massachusetts Benefit Association was changed to the Massachusetts Benefit Life Association. (b) That on the eleventh day of April, 1893, by special resolution under the English

Companies' Act and with the authority of the Board of Trade the name of the company previously known as the Fire Insurance Association (Limited), was changed to the Albion Fire Insurance Association (Limited). (c) That on the 25th of May, 1893, by virtue of an Act of the Imperial Parliament known as the Guardian Assurance Company's Act, 1893, the style of the company previously known as the Guardian Fire and Life Assurance Company was changed to the Guardian Fire and Life Assurance Company (Limited.)

LEGISLATION.

The following provisions regarding affidavits and statutory declarations are extracted from the *Canada Evidence Act, 1893*, which went into force on the 1st of July, 1893.

STATUTORY DECLARATIONS.

26. Any judge, notary public, justice of the peace, police or stipendiary magistrate, recorder, mayor, commissioner authorized to take affidavits to be used either in the Provincial or Dominion courts, or any other functionary authorized by law to administer an oath in any matter, may receive the solemn declaration of any person voluntarily making the same before him, in the form in the Schedule A to this Act, in attestation of the execution of any writing, deed or instrument, or of the truth of any fact, or of any account rendered in writing.

27. Any affidavit, affirmation or declaration required by any insurance company authorized by law to do business in Canada, in regard to any loss of, or injury to, person, property or life insured or assured therein, may be taken before any commissioner or other person authorized to take affidavits, or before any justice of the peace, or before any notary public for any province of Canada; and such officer is hereby required to take such affidavit, affirmation or declaration.

SCHEDULE A.

I, A. B., do solemnly declare that (*state the fact or facts declared to*), and I make this solemn declaration conscientiously believing it to be true, and knowing that it is of the same force and effect as if made under oath, and by virtue of the *Canada Evidence Act, 1893*.

Declared before me
at this day of A. D. 18 . . }

The number of Acts relating to insurance companies passed by the Dominion Parliament in the session of 1893, 56 Victoria, was unusually large. The list is given below:

1. An Act to incorporate the Dominion Burglary Insurance Company. (This company has received a license.)

2. An Act to amend the Act to incorporate the Manufacturers' Accident Insurance Company and to change its name to the Manufacturers' Guarantee and Accident Insurance Company. This Act authorizes the company upon compliance with its provisions to carry on the business of Guarantee insurance in addition to its Accident business. A license to carry on the Guarantee business has not yet been applied for.

3. An Act respecting the Canada Life Assurance Company.

This Act enlarges the company's power as to investments and holding real estate.

4. An Act to revive and amend the Act to incorporate the Equity Insurance Company and to change the name of the company to the St. Lawrence Insurance

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Company. The Act revived by this Act was passed in 1887, with power to carry on the business of fire and inland marine insurance. No license has been yet applied for by the revived company.

5. An Act to incorporate the Canadian Order of Woodmen of the World. The order has been registered as an assessment life insurance company.

6. An Act to incorporate the Ocean Guarantee Company.

No license has yet been applied for.

7. An Act to incorporate the Ocean Accident Company.

No license has yet been applied for.

8. An Act respecting the British America Assurance Company.

The Act changes the names of the principal officers from Governor and Deputy-Governor to President and Vice-President and contains other provisions not necessary to refer to.

9. An Act to incorporate the Grand Council of the Catholic Mutual Benefit Association.

The Act constitutes the Association an Assessment Life Insurance Company.

A certificate of registration under the Insurance Act has not yet been applied for.

10. An Act to incorporate the Canadian Live Stock Insurance Association.

No license has yet been applied for.

In the report for 1891 there was printed commencing at page lv. so much of the Insurance Corporations Act, 1892 (Ontario) as affects companies licensed or registered under the authority of the Insurance Act (Canada). At the session of 1893 of the Ontario Legislature said Act was amended. The amendments so far as companies operating under Dominion licenses or conducting their business under the authority of said Insurance Act are concerned, are the following:—

HER MAJESTY, by and with the advice and consent of the Legislative Assembly of the Province of Ontario, enacts as follows:—

1.—(1) This Act shall be read and construed as one with *The Insurance Corporations' Act, 1892*, hereinafter called "The Principal Act."

(3) The expression "insurance fund" or "insurance funds" shall not be deemed to include any fund or funds of a trade or labour union or organization appropriated to or applicable for the voluntary assistance of wage-earners unemployed or upon strike.

(4) "Endowment insurance" includes any contract of insurance which contains an undertaking to pay an ascertained or ascertainable sum at a fixed future date, provided the assured is then alive.

7. Section 12 of *The Act to secure to Wives and Children the Benefit of Life Insurance* is amended by adding the following as subsection 2:—

(2) Where it appears upon the letters of guardianship or other like document issued or to be issued by a court beyond the jurisdiction of the province, or by a certificate of the judge under the seal of such court, that it has been shown to the satisfaction of such court that the deceased at his death was domiciled or resident within its jurisdiction, and where security to the satisfaction of the court has been given by the guardian or other like officer appointed by the said letters or document, then the High Court, upon application for the appointment of the said guardian or like officer as trustee under this section, may dispense with the giving of security, provided it has been also shown that the infants reside within the jurisdiction of the foreign court, and that the proposed trustee is a fit and proper person, and that the security has, in accordance with the practice of such foreign court, been given in respect of and for the due application and account of the money payable under the policy.

8.—(1) Subsection 1 of section 6 of the last-mentioned Act as the same is amended by section 6 of the Act passed in the 53rd year of Her Majesty's reign and chaptered 39, is amended by inserting after the words "one or more of them," in the sixth line thereof, the following words: "or to the mother of the assured as a beneficiary or sole beneficiary"; and the said section is further amended by adding at the end thereof the following words: "or for the benefit of any one or more of the above-mentioned persons for life, and, after his or their decease, for the benefit of any one or more of the survivors."

(2) Section 5 of the said Act is amended by striking out in the fifth and sixth lines thereof the following words: "and may as in the said section provided, vary the apportionment."

10. The Principal Act is amended as follows:—

(1) Subsection 8 of section 2 is amended by adding thereto the following proviso:—

"Provided that when the subject matter of the contract is property or an insurable interest within the jurisdiction of Ontario, or is a person domiciled or resident therein, any policy, certificate, interim receipt, or writing evidencing the contract shall, if signed, countersigned, issued or delivered over in Ontario, be deemed to evidence a contract made therein, and the contract shall be construed according to the law thereof; and this proviso shall have effect notwithstanding any agreement, condition or stipulation to the contrary."

(5) Section 6 is amended by adding thereto subsection 4 and 5 and 6 as follows:—

"(4) Corporations, companies or insurers within the intent of sections 3 (a), 49 (4), or 32 of *The Insurance Act of Canada*, may, upon due application, be admitted to registry.

"(5) Upon due application of any underwriter of the establishment or society known as Lloyd's, and more particularly described in an Act passed by the Parliament of the United Kingdom in the thirty-fourth and thirty-fifth years of Her Majesty's reign, and chaptered 21, or upon due application of any such underwriter's broker, or broker's agent, the said establishment or society may for the undertaking and transaction of marine insurance be registered under the general name of Lloyd's, which shall include the corporation, all underwriters of Lloyd's for the time being and their brokers, and the agents in Ontario, of the corporation or of the underwriters or brokers. In any action or proceeding against the corporation, or against any underwriter, or broker, or agent as aforesaid, for liabilities incurred in Ontario the Inspector of Insurance may receive and accept service of process; and acceptance of service in writing under his hand shall to all intents and purposes whatsoever be legal and binding upon the corporation, underwriter, broker or agent.

"(6) For the purposes of this and the next preceding subsection the term of annual registry shall commence and end at the respective dates hereinafter prescribed in the case of insurance licensees of the Dominion of Canada."

(8) Subsection 1 of section 25 of the Principal Act is amended by striking out the word "Registrar" wherever it occurs and substituting therefor the words "Registry Officer," the said subsection is further amended by inserting after "purpose" in the third line the words "is insolvent, or is on the verge of insolvency."

(10) Sub-section 2 of section 34 is amended by inserting, in the second line after the words "shown in," the words "or deduced from"; also, by striking out in the third line the word "table," and inserting in lieu thereof the word "tables."

(11) Section 35 (5) is amended by adding thereto the following proviso:—

"Provided that, instead of printing the matter required by this subsection, the company may with the consent in writing of the Inspector of Insurance print or stamp the following words in lieu thereof:—'Any insurance undertaken or offered to be undertaken in the Province of Ontario in respect of the lives of children under ten years of age is subject to the restrictions enacted by subsections 1 to 5 (inclusive) of section 35 of *The Insurance Corporations Acts, 1892*."

(12) Section 35 is further amended by adding thereto subsections 8 and 9 as follows:—

(8) Where the money payable by way of premiums, dues or assessments, not being the initial premiums, dues or assessments, under any contract of life insurance whatsoever is in default, and the event upon the happening of which the insurance money becomes payable has not yet happened any of the persons hereinafter mentioned may within thirty days after the default post by registered letter, or otherwise pay, deliver or tender to the company at its head office, or at its chief agency in Ontario, or to the company's collector or authorized agent the sum in default, and also a further sum by way of fine if the contract of insurance by express terms so requires, such fine however in no case to exceed the rate of five cents per week per \$1,000 of insurance for each complete week elapsed since the default, and not more in any case than at the rate of twenty cents per \$1,000 for the whole period of default. On payment, delivery or tender, as aforesaid by the assured, or by any of the beneficiaries under the contract, the contract shall be deemed to have been *ipso facto* revived or renewed, and any stipulation or agreement to the contrary shall as against the assured or his beneficiaries be utterly void. The thirty days hereinbefore mentioned shall run concurrently with the period of grace or credit (if any) allowed by the insurer for the payment of a premium or of an instalment of premium; and nothing herein contained shall be deemed to extend the period of grace or credit beyond the total of thirty days. This sub-section shall not be deemed to extend the time allowed for the payment of contributions or assessments by section 40 of this Act.

(9.) Notwithstanding any stipulation or agreement to the contrary, any action or proceeding against the insurer for the recovery of any claim under or by virtue of a contract of life insurance may be commenced at any time within the term of one year next after the happening of the event insured against; or within the further term of six months, by leave of a judge of a high court, upon its being shown to his satisfaction that there was a reasonable excuse for not commencing the action or proceeding, within the first mentioned term.

(13) Section 38 (8) is amended by adding thereto the following proviso:—

"Provided that in the case of railways (including therein other common carriers) desiring their ticket-agents to issue, in behalf of a registered insurance corporation, life or accident insurance contracts for terms not exceeding thirty-one days, the railway may upon due

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application be admitted to registry for purposes of such contracts only ; and shall in respect of such registry pay to the Provincial Treasurer such commuted fee as the Inspector of Insurance shall in writing under his hand certify to the Provincial Treasurer to be in his opinion just and reasonable ; the ticket-agents of the registered railway shall, but only for purposes of the said contracts, be deemed to be severally registered within the meaning of this Act for the term of the certificate of registry issued to the railway."

(16) Section 62 is amended by inserting after sub-division 2 of Division II. The following proviso :—

" Provided that in the case of corporations, companies, insurers or underwriters undertaking or transacting ocean marine insurance only, and also in case of corporations, companies, insurers and underwriters within the intent of sections 3 (a) or 49 (4) or 32 of *The Insurance Act of Canada* found admissible to registry under this Act, the fee for certificate of registry whether original or renewed, shall be \$10.

LOSSES OUTSTANDING.

Under this heading it seems desirable to make a few observations for the information of those officers of licensed companies whose duty it is to prepare the annual statements for this department. Observation has proved that the requirements of the Insurance Act are not fully understood, or if understood, are disregarded, and as a consequence, the statutory returns are frequently found to be inaccurate, and perhaps in no particular are there greater inaccuracies than are to be found regarding the losses outstanding at the close of the companies' year. The inaccuracies are principally of two kinds, firstly, claims for losses which have occurred before the close of the year, and which should have been reported, are frequently omitted from the statement altogether, and such reasons as the following are assigned for such omission, viz., that such losses were not reported to the company until after the close of the year, or that although they were reported and claims made therefor, such claims were not looked upon as valid claims, were not recognized or admitted as liabilities, and were therefore disregarded in the companies' statement. Such reasons are wholly insufficient. The mere fact that a loss had not been reported, or was not known to a company at the close of the year, but which loss at the time the statement was prepared and sent to the department was known to have existed at such close, affords but a poor excuse for asserting that it did not exist. Again, it is not permissible for a company to disregard a claim for a loss, upon the ground that the company looked upon the claim as invalid. The statute in schedule A defines the liabilities of a life company, which are to be reported, and amongst them are included "Claims for death losses and matured endowments and annuity claims due and unpaid or in process of adjustment, or adjusted but not due, or resisted." In like manner schedule B, includes among the liabilities of a fire company which are to be reported, "Amount of claims for losses resisted by the company, distinguishing those in suit," the plain meaning of which is, that every claim for a loss should be reported, even though the company may have a good legal defence to an action therefor. To adopt any other course would in effect constitute the officers of the companies judges and enable them by denying liability for all existing claims, to present a report showing no outstanding losses, and that at a time when every claim might prove valid, notwithstanding the companies denial of such validity.

Secondly, claims for losses which should be reported as resisted, in suit, or resisted, not in suit, are not infrequently reported as unadjusted but not resisted. A plausible explanation of such an inaccuracy is rarely found, but one sometimes offered is, that at the close of the year the company had not decided to resist the claim. Such an excuse is wholly inadequate. The statute allows two months within which

to obtain full and accurate information regarding all such matters, and the Superintendent trusts that in the future there will be found fewer inaccuracies of the kind mentioned than there have been in the past. It may be added that every such inaccuracy, if discovered, is corrected in the full report.

I have the honour to be, sir,

Your obedient servant,

W. FITZGERALD,

Superintendent of Insurance.

ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS
OF FIRE OR INLAND MARINE INSURANCE IN CANADA,
FOR THE YEAR 1892, IN ACCORDANCE
WITH THE INSURANCE ACT.

GENERAL TABLES.

ASSETS OF ALL COMPANIES, FIRE AND MARINE.
LIABILITIES OF ALL COMPANIES, FIRE AND MARINE.
INCOME AND EXPENDITURE OF ALL COMPANIES, FIRE AND MARINE.
PERCENTAGE OF LOSSES TO PREMIUMS, &c., &c.

Finance Department—Insurance.

ABSTRACT FOR THE YEAR 1892. FIRE INSURANCE IN CANADA—CANADIAN COMPANIES.

	Net Cash received for Premiums.	Re-insurance, Return-Premiums, &c.	Gross Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount paid for Losses.	Unsettled Claims.	
								Not Resisted.	Resisted.
British America.....	\$ 172,414	\$ 56,701	\$ 229,115	\$ 19,274,110	\$ 24,132,662	\$ 131,473	\$ 148,511	\$ 12,522	\$ 1,725
Citizens.....	22,335	21,089	43,424	1,888,180	None.	9,873	28,521	None.	5,820
Eastern.....	190,663	57,046	247,709	21,235,899	17,236,416	136,007	119,835	27,385	3,900
London Mutual.....	128,513	1,376	129,889	14,573,345	43,579,555	96,649	96,262	12,820	1,800
Mercantile.....	98,585	22,854	121,439	10,091,660	11,910,421	85,208	82,370	1,936	1,269
Quebec.....	111,578	32,279	143,857	10,550,214	9,157,272	85,669	81,974	7,162	871
Royal Canadian.....	4,613	31,794	36,407	None.	None.	None.	8,306	None.	None.
Western.....	323,340	118,148	441,488	34,842,807	42,380,705	226,586	226,440	16,777	None.
Totals for 1892.....	1,052,041	341,287	1,393,328	112,566,165	148,557,131	771,465	792,219	78,602	11,785
Totals for 1891.....	1,278,736	369,887	1,648,623	135,943,674	177,785,359	918,000	940,734	88,272	16,992

BRITISH COMPANIES.

Alliance.....	*172,368	48,613	220,981	21,265,029	23,493,055	125,139	115,399	7,073	2,667
Atlas.....	92,890	10,282	103,172	7,767,231	7,770,331	49,797	53,611	1,921	None.
Caledonian.....	112,084	12,195	124,279	11,539,588	14,489,575	62,106	59,886	1,505	2,300
City of London.....	56,824	11,573	68,397	4,399,936	None.	35,493	42,937	None.	None.
Commercial Union.....	357,747	68,559	426,306	34,836,475	40,941,881	292,878	289,795	3,661	8,226
Employers' Liability.....	76,958	5,718	82,676	6,340,912	6,134,891	56,711	51,649	12,270	None.
Fire Insurance Association.....	105,216	12,340	117,556	10,770,791	14,571,910	94,430	90,724	6,818	2,600
Guardian.....	+236,617	64,094	300,711	29,592,330	38,505,525	192,456	193,029	1,586	7,416
Imperial.....	201,177	22,954	224,131	19,287,989	24,835,337	101,438	93,030	10,770	2,437
Lancashire.....	285,920	37,310	323,230	25,654,913	32,399,558	177,616	173,582	11,166	8,530
Liverpool and London and Globe.....	312,472	28,007	340,479	32,149,991	46,717,356	298,038	202,629	16,226	2,666
London and Lancashire.....	190,308	20,614	210,922	17,052,644	22,577,187	102,371	106,277	3,140	2,667
London Assurance.....	104,206	19,411	123,617	13,274,373	12,969,300	47,112	47,823	2,238	1,500
Manchester Fire.....	121,229	30,395	151,624	12,070,027	10,120,321	63,564	79,519	5,786	None.

National of Ireland.....	90,476	10,318	8,444,851	8,432,826	50,750	61,713	4,421	None.
North British.....	380,303	438,084	40,621,904	50,159,329	247,854	240,402	10,352	15,102
Northern.....	170,128	204,338	17,618,744	21,109,163	95,030	101,738	88	2,667
Norwich Union.....	118,399	20,426	12,990,552	15,824,360	80,896	74,582	7,550	1,333
Phoenix of London.....	250,285	44,676	26,296,187	29,025,917	140,163	135,335	7,858	4,616
Royal.....	567,387	58,348	56,792,860	81,642,755	375,723	361,616	18,866	19,930
Scottish Union and National.....	137,817	22,192	16,016,770	16,045,654	101,830	94,038	19,895	846
Sun Fire Office.....	37,131	8,435	4,469,778	3,809,631	9,753	7,717	2,037	None.
Union Society.....	104,398	23,285	9,205,115	7,454,137	55,298	47,227	7,110	5,666
United Fire.....	173,044	29,137	28,429,695	20,105,224	176,157	153,670	28,921	6,667
Totals for 1892.....	4,455,474	710,603	466,900,791	549,223,123	2,956,603	2,878,149	190,758	97,835
Totals for 1891.....	4,180,171	579,649	411,748,053	497,550,395	2,597,376	2,553,162	173,532	54,748

AMERICAN COMPANIES.

Etna Fire.....	139,084	34,807	173,891	14,398,414	108,882	105,379	12,880	4,225
Agricultural of Watertown.....	61,923	10,720	72,643	21,937,859	50,589	47,990	3,574	1,225
Connecticut Fire.....	33,054	5,195	38,249	3,850,000	11,811	15,990	86	None.
Hartford.....	144,483	19,385	163,868	16,181,198	77,324	72,716	8,890	423
Insurance Company of North America	54,885	22,472	77,357	6,994,328	35,242	31,075	2,383	2,667
Phoenix, of Brooklyn.....	83,426	41,568	130,364	11,443,640	70,584	73,286	3,050	None.
Phoenix, of Hartford.....	211,876	41,299	253,175	20,913,821	186,716	169,316	23,071	None.
Queen, of America.....	271,081	34,339	305,420	28,563,063	201,022	191,150	13,264	4,576
Totals for 1892.....	1,004,812	210,175	1,214,987	123,629,818	742,170	706,992	67,098	13,116
Totals for 1891.....	700,809	145,728	846,537	84,206,437	429,343	411,801	43,590	None.

RECAPITULATION.

8 Canadian Companies.....	1,052,041	341,287	1,393,328	148,557,131	771,465	792,219	78,602	11,785
24 British Companies.....	4,455,474	710,603	5,166,077	549,223,123	2,956,603	2,878,149	190,758	97,835
8 American Companies.....	1,004,812	210,175	1,214,987	123,629,818	742,170	706,992	67,098	13,116
40 Totals for 1892.....	6,512,327	1,262,065	7,774,392	821,410,072	4,470,238	4,377,270	336,458	122,736
Totals for 1891.....	6,168,716	1,095,264	7,263,980	759,602,191	3,944,719	3,905,697	305,394	71,740

* Not including \$115,872 received for reinsuring the fire risks of the Royal Canadian Insurance Company.
 † Not including \$134,869 received for reinsuring the fire risks of the Citizens' Insurance Company.

Finance Department—Insurance.

SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1880.

	Premiums Received.										Total.		
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.		1879.	1880.
<i>Canadian Companies.</i>													
British America.....	113,883	114,877	135,852	174,047	191,035	194,077	184,799	146,532	174,892	174,006	166,401	186,805	1,956,746
Canada Agricultural.....						109,892	131,639	115,897	97,468	118,055	141,378	167,609	494,896
Canada Fire.....								94,798	133,625	91,971	89,718	87,041	655,465
Citizens'.....							129,893	244,363	136,553	27,175	58,308	70,388	779,639
Dominion.....													155,871
*London Mutual Fire.....	60,702	71,135	78,072	62,807	73,614	74,377	60,333	80,448	96,136	88,441	92,987	106,602	945,654
National Fire.....							7,947	86,088	93,812	60,070	44,046		284,026
Ottawa Agricultural.....							7,947	64,882	86,174	33,858			194,861
Provincial.....	99,913	171,514	161,158	161,158	190,857	244,331	217,213	179,286	72,495	66,012	60,600	62,559	1,434,360
Quebec.....	72,234	73,602	73,602	77,508	75,169	79,453	86,424	82,203	80,042	146,773	116,754	128,298	888,531
Royal Canadian.....						392,434	312,951	260,678	196,014	146,773	116,754	128,298	1,553,902
*Sovereign.....						83,250	80,091	92,656	95,117	82,819	63,695	+107,879	740,931
Stadacona.....						21,918	183,009	201,429	84,132				490,488
Western.....	154,080	180,730	227,698	262,206	256,598	254,049	252,355	232,431	276,395	270,716	268,935	272,758	2,909,551
	501,362	536,600	707,418	796,847	842,896	1,453,781	1,646,654	1,881,641	1,622,955	1,161,896	1,102,822	1,190,029	13,444,901
<i>British Companies.</i>													
Commercial Union.....	81,880	86,371	80,162	57,329	29,782	84,066	127,253	138,695	174,249	195,590	190,264	231,607	1,472,258
Guardian.....	3,156	8,780	17,392	32,947	54,387	51,225	50,905	42,717	54,433	51,813	50,253	62,745	480,753
Imperial.....	64,522	82,004	85,915	102,750	134,710	134,794	126,945	121,548	153,012	156,988	149,449	156,461	1,469,098
Lancashire.....	40,487	34,615	33,561	43,967	66,733	43,097	71,455	101,116	142,109	161,828	161,664	184,145	1,084,177
Liverpool and London and Globe.....	286,398	273,303	263,696	290,262	258,632	219,946	138,480	106,771	129,083	148,024	157,617	155,880	2,398,094
London and Lancashire.....													9,448
London Assurance.....	55,931	56,496	63,330	67,385	79,368	60,086	47,563	45,893	74,425	61,272	51,045	52,454	715,185
North British.....	141,822	168,500	203,724	235,290	309,234	322,516	292,560	265,910	288,943	282,457	262,508	253,871	3,027,356
Northern.....	18,115	25,252	50,682	69,905	72,359	75,397	60,830	59,797	68,799	76,040	68,628	75,175	721,919
Norwich Union.....													20,507
Phenix of London.....	86,061	82,643	80,133	108,215	158,403	188,503	162,030	151,223	157,844	171,410	150,898	162,339	1,659,722
Queen.....	94,048	106,616	122,609	150,530	179,562	163,329	160,594	153,273	198,087	193,664	182,042	196,069	1,869,423
Royal.....	241,683	238,451	262,509	315,848	371,045	405,501	361,514	323,540	360,915	359,006	343,317	417,150	4,000,389
Scottish Commercial.....							37,446	46,774	76,332	82,240	80,516	19,513	343,421
Scottish Imperial.....	4,878	22,367	36,133	55,192	59,050	60,011	46,250	45,303	48,389	54,590	51,503	52,044	535,710
	1,119,011	1,185,398	1,299,846	1,499,620	1,773,265	1,809,473	1,683,715	1,597,410	1,927,220	1,994,940	1,899,154	2,048,408	19,837,460

<i>American Companies.</i>													
Attna	107,635	114,121	153,751	177,943	183,929	168,147	152,835	130,658	118,640	118,901	110,533	103,175	1,640,218
Agricultural of Waertown	.....	5,431	68,361	73,613	64,641	.....	.....	.....	.....	.....	42,279	47,230	286,615
Andes	.....	.....	31,431	.....	.....	.....	.....	.....	.....	.....	.....	.....	31,431
Hartford	.....	75,229	60,909	80,687	103,685	90,902	96,054	78,207	83,332	86,618	80,184	83,191	976,529
Home	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Phoenix of Brooklyn	.....	.....	.....	.....	.....	.....	15,506	20,090	11,358	6,075	7,516	7,484	68,529
	165,166	194,781	314,452	332,243	352,255	259,049	264,305	228,955	213,830	211,594	225,512	241,140	3,003,372

RECAPITULATION.

Canadian Companies	501,362	536,600	707,418	796,847	842,896	1,453,781	1,646,654	1,881,641	1,622,035	1,161,896	1,102,822	1,190,029	13,444,901
British Companies	1,119,011	1,185,398	1,249,546	1,439,620	1,773,265	1,809,473	1,633,715	1,557,410	1,927,220	1,994,940	1,839,154	2,048,408	19,837,460
American Companies	165,166	194,781	314,452	332,343	352,255	259,049	264,395	228,955	213,830	211,594	225,512	241,140	3,003,372
Grand Totals	1,785,539	1,916,779	2,321,716	2,628,710	2,968,416	3,522,303	3,594,764	3,708,066	3,764,005	3,368,430	3,227,488	3,479,577	36,285,733

* Formerly the Agricultural Mutual

† Formerly the Isolated Risk. In its premiums for 1880 the \$17,352 received for insurance of the risks of the National has not been included.

‡ This is exclusive of \$63,310 received for re-insurance of the risks of Canada Agricultural and Ottawa Agricultural.

Finance Department—Insurance.

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1891, inclusive.

	Premiums received.										Totals for 1869 to 1891.		
	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.		1891.	
<i>Canadian Companies.</i>													
British America.....	\$ 1,956,746	146,386	127,951	121,071	152,920	197,317	207,620	211,585	197,723	203,489	204,476	196,812	\$ 3,924,105
Canada Agricultural.....	454,896												454,896
Canada Fire.....	655,455	32,984											688,333
Citizens.....	779,639	137,941	181,393	228,265	195,181	203,269	206,340	203,727	205,308	187,409	205,281	205,281	2,834,626
Dominion.....		34,371											190,242
Eastern.....										27,998	99,777	119,364	247,079
*London Mutual Fire.....	945,654	104,893	110,830	118,246	124,324	111,148	118,618	129,882	131,696	131,861	128,367	128,367	2,277,728
National Fire.....	284,026												284,026
Ottawa Agricultural.....	194,861												194,861
Provincial.....	1,434,350												1,434,350
Quebec.....	888,531	49,867	64,434	66,720	77,029	85,390	81,670	87,955	96,908	113,095	111,642	111,642	1,775,528
Royal Canadian.....	1,553,902	154,585	164,622	243,729	183,124	169,178	162,212	171,846	175,017	173,056	184,118	184,118	3,533,410
+Sovereign.....	740,931	128,476	102,554										1,065,404
Stadacona.....	490,488												490,488
Western.....	2,969,551	282,469	312,621	352,009	330,994	331,096	338,010	340,858	333,592	335,190	333,152	333,152	6,510,540
	13,444,901	1,206,470	1,033,433	1,091,801	1,140,428	1,107,879	1,107,710	1,121,435	1,131,991	1,173,948	1,249,844	1,278,736	26,088,616
<i>British Companies.</i>													
Atlas.....								32,969	45,895	55,945	63,701	58,162	256,672
Caledonian.....				90,947	88,281	92,531	105,539	106,886	107,905	103,689	100,936	100,936	867,761
City of London.....		127,100	149,665	171,502	170,338	170,317	160,215	153,780	143,490	140,758	144,256	144,256	1,531,430
Commercial Union.....		307,967	294,508	312,381	302,935	292,911	283,071	286,903	305,678	318,697	359,153	359,153	4,823,347
Employers' Liability.....								45,199	48,748	61,574	61,730	68,352	278,603
Fire Insurance Association.....		43,296	110,989	109,316	134,109	126,497	147,145	117,721	109,642	113,900	103,367	103,367	1,243,401
(Glasgow and London.....				+128,261	161,630	205,251	304,578	319,829	311,610	188,574	188,574	188,574	1,619,733
Guardian.....	480,753	64,915	97,785	143,518	150,313	150,430	162,569	179,807	194,448	195,007	180,565	180,565	2,071,205
Imperial.....	1,465,098	170,486	199,062	205,142	185,778	182,141	195,650	213,440	218,135	211,805	206,524	206,524	3,636,871
Lancashire.....	1,084,177	197,980	208,539	210,159	208,454	194,767	192,695	212,992	223,197	253,229	254,233	254,233	3,466,890
Liverpool & London & Globe.....	2,398,094	157,565	161,962	195,602	213,133	207,436	224,050	232,994	253,446	257,022	279,594	287,909	4,848,807

London and Lancashire.....	9,448	20,964	105,197	95,239	93,115	89,974	93,042	102,841	123,183	153,148	167,692	172,204	1,286,107
London Assurance.....	715,185	62,402	66,576	76,959	63,415	60,932	65,966	72,312	75,833	72,673	87,537	90,564	1,510,394
Manchester.....	.....	.....	.....	32,528	45,969	54,082	71,432	73,940	73,413	77,053	53,067	96,309	149,370
National of Ireland.....	.....	.....	.....	233,579	323,171	306,392	303,808	304,199	312,663	307,660	313,247	336,018	577,571
North British.....	3,027,356	271,375	273,516	293,579	323,171	306,392	303,808	304,199	312,663	307,660	313,247	336,018	6,377,604
Northern.....	721,919	95,525	132,259	169,577	193,755	181,260	146,406	154,105	170,111	170,604	179,523	174,564	2,489,608
Norwich Union.....	20,507	52,901	73,067	90,770	92,451	90,188	88,683	86,664	89,800	89,334	93,026	101,378	988,766
Phoenix of London.....	1,659,722	178,497	204,138	203,548	225,510	208,022	194,942	219,891	206,427	216,422	228,449	226,643	3,972,211
Queen.....	1,899,423	194,162	207,111	216,314	226,932	222,647	210,447	213,406	228,850	253,175	262,485	219,742	4,354,694
Royal.....	4,000,389	503,233	569,481	609,973	531,307	498,738	508,612	521,141	523,580	534,299	552,723	536,126	9,889,602
Scottish Commercial.....	343,421	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	343,421
Scottish Imperial.....	535,710	52,072	72,314	12,759	51,033	60,507	79,141	100,697	115,916	114,598	123,755	134,247	672,855
Scottish Union and National.....	.....	.....	37,627	50,400	51,033	60,507	79,141	100,697	115,916	114,598	123,755	134,247	867,919
Union Society.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	4,717	77,941	82,658
Union Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	183,862	183,862
<i>American Companies.</i>	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Etina.....	19,837,460	2,363,258	2,908,458	3,178,850	3,472,119	3,376,401	3,429,012	3,693,992	3,859,282	3,970,632	4,072,133	4,189,171	58,340,768
Agricultural of Watertown.....	1,640,288	107,571	145,571	114,615	114,895	107,688	103,382	124,413	129,986	120,290	125,767	133,832	2,998,268
Andes.....	286,615	57,361	51,885	70,457	74,840	70,393	78,389	79,370	75,134	79,249	77,641	77,753	1,079,187
Connecticut.....	31,431	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	31,431
Hartford.....	976,529	87,616	103,355	131,133	135,369	131,177	124,597	34,344	42,515	41,952	36,791	36,638	215,561
Home.....	.....	.....	.....	.....	.....	.....	.....	127,371	128,510	128,235	128,684	149,422	2,351,998
Insurance Co. of N. America.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Phoenix of Brooklyn.....	68,529	14,840	27,004	37,885	42,487	58,922	65,924	63,377	69,845	70,806	72,552	84,310	676,481
Phoenix of Hartford.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	45,946	123,904	175,850
Queen, of America.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	42,800	42,800
Grand Totals.....	3,003,372	267,888	287,815	364,090	367,581	368,180	395,613	429,075	445,990	443,486	514,054	700,809	7,577,403

RECAPITULATION.

Canadian Companies.....	13,444,901	1,206,470	1,033,433	1,091,801	1,140,428	1,107,879	1,107,710	1,121,435	1,131,991	1,173,948	1,249,884	1,278,736	26,088,616
British.....	19,837,460	2,363,258	2,908,458	3,178,850	3,472,119	3,376,401	3,429,012	3,693,992	3,859,282	3,970,632	4,072,133	4,189,171	58,340,768
American.....	3,003,372	267,888	287,815	354,090	367,581	368,180	395,613	429,075	445,990	443,486	514,054	700,809	7,577,403
Grand Totals.....	36,285,733	3,827,116	4,229,706	4,624,741	4,980,128	4,852,460	4,952,335	5,244,502	5,437,263	5,588,016	5,836,071	6,168,716	92,606,787

* Formerly the Agricultural Mutual. † Formerly the Isolated Risk. ‡ Not including \$124,272 for reinsurance of risks of the Sovereign Insurance Company.

Finance Department—Insurance.

SUMMARY of Losses paid for Fire Insurance in Canada, by all Companies, for the Year 1869 to 1880

	Losses Paid.											Total.	
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.		1880.
<i>Canadian Companies.</i>													
British America.....	49,538	61,636	83,669	89,828	117,970	92,346	125,435	106,989	115,015	73,553	101,804	81,160	1,098,943
Canada Agricultural.....						41,317	63,437	102,056	83,231	78,517	102,582	120,719	290,101
Canada Fire.....							62,632	168,608	134,715	69,599	71,197	55,674	472,221
Citizens.....									309,010	34,024	48,973	93,673	736,720
Downison.....							59,423	64,166	68,353	67,599	85,031	75,098	93,673
*London Mutual.....	42,317	64,078	55,048	50,165	47,273	45,047	42,839	42,839	167,447	48,944	28,502	287,732	287,732
National Fire.....							280	14,362	52,748	40,779			108,164
Ottawa Agricultural.....	81,431	68,004	100,344	119,791	106,512	117,386	139,134	163,020	61,522	55,304	19,511	28,807	957,146
Provincial.....	28,990	152,076	17,582	60,630	57,006	27,840	61,658	105,753	37,747	15,147	54,597	63,473	613,504
Quebec.....						157,672	322,405	332,977	560,179	65,351	58,777	88,941	1,546,450
Royal Canadian.....						37,210	44,546	66,201	59,998	189,735			453,479
+Sovereign.....							2,132	10,074	20,249	286,070			773,695
Stadacona.....	73,840	107,618	155,564	179,981	138,039	143,652	148,402	153,373	250,067	112,845	131,328	138,794	1,733,695
Western.....													1,733,695
	276,116	453,414	414,339	510,469	487,649	662,470	1,082,206	1,599,048	2,186,162	828,069	687,355	701,639	9,888,934
<i>British Companies.</i>													
Commercial Union.....	38,223	45,035	85,292	88,407	31,765	30,467	65,287	55,723	420,405	74,117	120,527	103,516	1,167,734
Guardian.....	None.	1,300	3,123	22,910	77,859	34,465	24,275	11,930	442,575	23,081	40,661	23,638	705,617
Imperial.....	27,587	71,589	67,986	80,965	71,236	68,886	105,942	55,946	660,979	67,230	82,762	49,963	1,411,070
Lancashire.....	29,368	28,212	25,055	53,670	46,802	45,088	46,393	40,307	70,674	90,180	96,180	87,434	1,017,755
Liverpool and London and Globe.....	183,579	251,405	215,563	244,474	136,608	164,156	193,477	118,873	526,275	37,093	78,429	54,703	2,201,635
London and Lancashire.....												465	465
London Assurance.....	66,274	33,221	35,034	84,433	43,875	56,724	16,544	17,268	25,118	23,697	44,827	14,406	488,101
North British.....	47,829	115,967	140,757	119,605	110,154	157,391	220,639	371,283	1,052,576	118,497	168,880	119,651	2,548,711
Northern.....	6,609	2,781	22,769	60,948	67,722	35,269	44,184	34,865	505,441	51,251	46,434	42,169	920,382
Norwich Union.....												1,415	1,415
Queen of London.....	23,819	128,845	37,226	86,919	53,009	81,752	121,577	92,871	72,313	47,778	147,524	53,408	947,041
Green.....	31,800	56,251	89,272	101,478	99,558	126,903	123,729	135,088	856,976	111,739	115,064	79,914	1,927,781
Royal.....	124,328	272,622	181,486	147,269	167,863	258,970	293,758	340,735	661,574	179,462	237,268	168,745	3,034,275
Scottish Commercial.....													177,329
Scottish Imperial.....	None.	17,134	18,127	45,029	60,811	60,035	33,830	33,769	24,756	33,491	47,545	26,239	400,765
	579,416	1,024,362	922,400	1,136,167	967,316	1,120,106	1,269,612	1,168,858	5,718,305	880,571	1,275,540	855,423	16,948,076

American Companies.

<i>Aetna</i>	82,269	111,255	116,943	142,929	182,368	103,864	113,761	62,622	342,208	63,166	87,139	44,229	1,452,782
<i>Agricultural of Watertown</i>.....	.....	100	13,168	33,616	28,204	.....	.....	.....	.....	1,166	34,325	33,327	144,136
<i>Andes</i>.....	.....	.....	5,068	.....	.....	.....	.....	.....	.....	.....	.....	.....	5,668
<i>Hartford</i>	29,198	35,726	76,681	86,795	16,647	39,719	65,394	21,048	167,200	47,221	55,215	31,088	671,932
<i>Home</i>	60,691	.....	.....	.....	.....	.....	.....	.....	77,044	2,451	5,626	672	60,691
<i>Phenix, of Brooklyn</i>.....	.....	.....	.....	.....	.....	.....	2,538	15,719	.....	.....	.....	.....	104,070
	172,188	147,061	212,460	263,339	227,219	143,563	181,713	99,389	586,452	114,084	182,305	100,516	2,430,259

RECAPITULATION.

<i>Canadian Companies</i>	276,116	453,414	414,339	510,469	487,649	662,470	1,062,206	1,599,048	2,184,162	823,019	687,353	701,639	9,888,934
<i>British Companies</i>	573,416	1,024,362	923,400	1,136,167	967,316	1,120,106	1,289,612	1,168,858	5,718,305	880,571	1,275,540	855,423	16,948,076
<i>American Companies</i>	172,188	147,061	212,460	263,339	227,219	143,563	181,713	99,389	586,452	114,084	182,305	109,516	2,430,259
Grand total.....	1,027,720	1,624,837	1,549,199	1,909,975	1,682,184	1,926,159	2,563,531	2,867,295	8,490,919	1,822,674	2,145,198	1,666,578	29,276,269

* Formerly the Agricultural Mutual.

+ Formerly the Isolated Risk.

Finance Department—Insurance.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1891 inclusive.

	Losses Paid.										Totals for 1869 to 1891.	
	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.		1891.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Canadian Companies.												
British America	1,098,943	80,711	82,480	92,961	105,210	135,950	131,933	139,784	125,029	138,318	147,957	2,408,145
Canada Agricultural	290,101											290,101
Canada Fire	472,221	73,858										698,133
Citizens'	89,058	119,581	135,613	148,531	120,488	134,782	170,235	146,937	121,802	148,688	186,292	2,258,637
Dominion												
Eastern	93,073								200	35,297	73,162	149,255
*London Mutual Fire	723,603	60,758	70,211	75,748	78,556	83,880	102,639	95,257	92,388	95,952	86,710	1,660,284
National Fire	287,732											287,732
Ottawa Agricultural	108,164											108,164
Provincial	957,146											957,146
Quebec	613,504	42,338	49,056	34,829	39,350	46,083	61,254	57,976	68,762	50,499	75,044	1,531,137
Royal Canadian	1,546,450	103,328	117,806	161,489	114,684	152,313	126,196	134,896	115,588	110,347	155,102	2,980,044
*Sovereign	107,042	78,811	96,884									736,216
Stadacona	453,479											773,095
Western	773,095	174,478	208,380	249,179	138,891	186,456	172,064	175,698	154,988	156,984	216,507	3,742,657
	1,733,503	175,619	208,380	249,179	138,891	186,456	172,064	175,698	154,988	156,984	216,507	3,742,657
	9,888,934	1,336,758	733,843	762,787	597,189	739,364	764,321	750,448	678,752	736,095	940,734	18,089,605
British Companies.												
Atlas												106,134
Caledonia			18,631	67,032	48,046	72,624	71,996	69,500	72,645	73,415	84,273	578,162
City of London		66,220	82,158	94,585	86,607	127,550	117,840	127,144	79,129	87,048	69,237	934,518
Commercial Union	1,167,734	238,110	254,744	237,611	186,827	227,179	206,844	145,737	176,702	151,640	207,527	3,404,249
Employers' Liability							11,838	30,892	28,567	37,012	42,420	150,729
Fire Insurance Association	7,453	75,568	96,797	88,231	88,437	93,807	117,097	89,472	57,307	61,080	67,426	843,615
Glasgow and London				109,609	104,043	144,380	216,999	219,775	269,489	163,100		1,167,346
Guardian	705,617	45,027	38,740	68,562	79,163	99,846	121,111	93,334	115,694	146,763	154,023	1,727,445
Imperial	1,411,070	100,755	92,334	128,330	80,292	120,743	95,584	86,557	91,828	101,411	91,773	2,538,997
Lancashire	1,017,755	141,313	124,943	151,256	115,642	149,066	93,648	104,728	116,750	136,195	180,579	2,453,651
Liverpool & London & Globe	2,204,635	107,974	109,726	122,211	110,677	195,532	159,400	127,360	95,579	106,640	166,044	3,647,633

London and Lancashire.....	465	9,379	30,537	76,632	57,974	64,993	43,218	65,226	42,890	40,284	103,102	71,450	606,200
London Assurance	488,101	24,283	35,707	51,289	40,626	46,119	47,855	52,333	28,605	24,178	39,100	33,279	911,475
Manchester .....	.....	.....	.....	6,472	21,700	38,694	76,134	53,554	43,823	37,437	6,700	47,525	54,725
National of Ireland .....	.....	.....	.....	168,409	190,535	155,895	186,642	190,752	165,952	199,930	50,772	60,242	391,228
North British	2,543,711	253,794	179,488	.....	.....	.....	.....	.....	.....	.....	174,988	246,459	4,666,535
Northern	920,382	65,338	89,217	87,985	166,240	105,279	130,787	100,586	99,298	86,775	126,609	101,091	2,078,967
Norwich Union.....	14,205	40,436	48,063	54,098	48,063	48,063	46,074	62,316	46,101	36,610	54,650	68,605	521,275
Phenix, of London.....	947,041	121,359	123,946	145,025	176,594	91,904	150,407	112,280	96,786	88,548	110,201	138,527	2,302,613
Queen	1,927,781	150,759	150,717	132,189	140,051	123,232	128,645	119,306	107,049	107,028	115,506	117,058	3,325,321
Royal	3,034,275	324,667	315,855	418,241	360,084	295,008	267,443	307,772	284,209	227,111	294,526	366,376	6,496,567
Scottish Commercial.....	177,329	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	177,329
Scottish Imperial.....	400,765	21,821	39,593	21,229	.....	.....	.....	.....	.....	.....	.....	.....	493,408
Scottish Union and National.....	.....	.....	8,318	13,599	18,294	20,222	21,282	38,828	62,380	45,013	41,466	82,863	352,265
Union Society .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	34,400
United Fire .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	79,945
<i>American Companies.</i>	16,948,076	1,659,405	1,768,444	1,992,671	2,290,588	1,895,175	2,338,164	2,365,034	2,094,465	1,968,537	2,229,556	2,553,162	40,083,277
<i>Etna.</i>	1,452,762	60,018	82,164	51,952	55,224	54,276	68,401	68,430	73,742	58,422	84,647	74,395	2,134,433
Agricultural of Watertown.....	144,136	29,316	20,271	28,965	33,740	38,663	49,976	54,946	47,337	70,273	44,920	67,015	629,558
Andes	5,668	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	5,668
Connecticut Fire	671,932	71,227	56,554	71,415	85,534	68,868	7,704	23,546	23,238	10,117	13,822	13,462	91,889
Hartford	60,691	.....	.....	.....	.....	.....	69,043	65,544	58,558	57,552	109,018	108,034	1,493,279
Home .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	60,691
Insurance Co. of N. America.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	32,970
Phenix, of Brooklyn	104,070	3,100	3,710	14,795	17,500	25,116	28,736	91,693	26,084	32,538	27,297	46,323	420,952
Phenix, of Hartford .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	82,820
Queen, of America .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	7,994
Grand Totals	2,439,259	163,661	162,699	167,127	191,998	186,923	223,800	304,159	228,909	228,922	300,916	411,801	5,010,234

RECAPITULATION.

Canadian Companies	9,888,934	1,336,758	733,843	760,430	762,737	597,189	739,364	764,321	770,448	678,752	736,005	940,731	18,689,645
British	16,948,076	1,659,405	1,768,444	1,992,671	2,290,588	1,895,175	2,338,164	2,365,034	2,094,465	1,968,537	2,229,556	2,553,162	40,083,277
American	2,439,259	163,661	162,699	167,127	191,998	186,923	223,800	304,159	228,909	228,922	300,916	411,801	5,010,234
Grand Totals	29,276,269	3,169,824	2,664,986	2,920,228	3,245,323	2,679,297	3,301,338	3,403,514	3,073,822	2,876,211	3,266,567	3,905,697	63,783,116

* Formerly the Agricultural Mutual.

+ Formerly the Isolated Risk.

Finance Department—Insurance.

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the years 1869 to 1892, inclusive.

	Totals for 1869 to 1891.	Premiums received, 1892.	Totals for 1869 to 1892.
<i>Canadian Companies.</i>			
	\$	\$	\$
British America	3,924,105	172,414	4,096,519
Canada Agricultural	454,896		454,896
Canada Fire	881,333		881,333
Citizens'	2,834,626	22,335	2,856,961
Dominion	190,242		190,242
Eastern	247,079	190,663	437,742
*London Mutual Fire	2,277,728	128,513	2,406,241
Mercantile		98,535	98,585
National Fire	284,026		284,026
Ottawa Agricultural	194,861		194,861
Provincial	1,434,350		1,434,350
Quebec	1,775,528	111,578	1,887,106
Royal Canadian	3,533,410	4,613	3,538,023
†Sovereign	1,055,404		1,055,404
Stadacona	490,488		490,488
Western	6,510,540	323,340	6,833,880
<i>British Companies.</i>			
	26,088,616	1,052,041	27,140,657
Alliance		172,368	172,368
Atlas	256,672	92,890	349,562
Caledonian	867,761	112,084	979,845
City of London	1,531,430	56,824	1,588,254
Commercial Union	4,823,347	357,747	5,181,094
Employers' Liability	278,603	76,958	355,561
Fire Insurance Association	1,243,401	105,216	1,348,617
†Glasgow and London	1,619,733		1,619,733
Guardian	2,071,205	236,617	2,307,822
Imperial	3,636,871	201,177	3,838,048
Lancashire	3,466,890	285,920	3,752,810
Liverpool, London and Globe	4,868,807	312,472	5,181,279
London and Lancashire	1,236,107	190,308	1,426,415
London Assurance	1,510,394	104,206	1,614,600
Manchester	149,376	121,229	270,605
National of Ireland	577,571	90,476	668,047
North British	6,377,004	380,393	6,757,397
Northern	2,489,608	170,128	2,659,736
Norwich Union	968,766	118,399	1,087,165
Phoenix, of London	3,972,211	250,285	4,222,496
Queen	4,354,694		4,354,694
Royal	9,889,602	567,387	10,456,989
Scottish Commercial	343,421		343,421
Scottish Imperial	672,855		672,855
Scottish Union and National	867,919	137,817	1,005,736
Sun Fire Office		37,131	37,131
Union Society	82,658	104,398	187,056
United Fire	183,862	173,044	356,906
<i>American Companies.</i>			
	58,340,768	4,455,474	62,796,242
Etna	2,928,268	139,084	3,067,352
Agricultural of Watertown	1,079,187	61,923	1,141,110
Andes	31,431		31,431
Connecticut	215,561	33,054	248,615
Hartford	2,351,998	144,483	2,496,481
Home			
Insurance Company of North America	75,827	54,885	130,712
Phoenix, of Brooklyn	676,481	88,426	764,907
Phoenix, of Hartford	175,850	211,876	387,726
Queen, of America	42,800	271,081	313,881
	7,577,403	1,004,812	8,582,215

RECAPITULATION

Canadian Companies	26,088,616	1,052,041	27,140,657
British do	58,340,768	4,455,474	62,796,242
American do	7,577,403	1,004,812	8,582,215
Grand totals	92,006,787	6,512,327	98,519,114

* Formerly the Agricultural Mutual. † Formerly the Isolated Risk. ‡ Not including \$124,272 for reinsurance of risks of the Sovereign Fire Insurance Co.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the years 1869 to 1892, inclusive.

	Totals for 1869 to 1891.	Losses paid, 1892.	Totals for 1869 to 1892.
<i>Canadian Companies.</i>			
	\$	\$	\$
British America	2,408,145	148,511	2,556,656
Canada Agricultural	290,101		290,101
Canada Fire	698,133		698,133
Citizens'	2,258,637	28,521	2,287,158
Dominion	148,255		148,255
Eastern	108,659	119,835	228,494
*London Mutual Fire	1,660,284	96,262	1,756,546
Mercantile		82,370	82,370
National Fire	287,732		287,732
Ottawa Agricultural	108,164		108,164
Provincial	957,146		957,146
Quebec	1,531,137	81,974	1,613,111
Royal Canadian	2,980,644	8,306	2,988,950
†Sovereign	736,216		736,216
Stadacona	773,696		773,696
Western	3,742,657	226,440	3,969,097
	18,689,605	792,219	19,481,824
<i>British Companies.</i>			
Alliance		115,399	115,399
Atlas	166,134	53,611	219,745
Caledonian	578,162	59,888	638,050
City of London	934,518	42,937	977,455
Commercial Union	3,404,249	289,795	3,694,044
Employers' Liability	150,729	51,649	202,378
Fire Insurance Association	843,615	90,724	934,339
Glasgow and London	1,167,345		1,167,345
Guardian	1,727,445	193,029	1,920,474
Imperial	2,538,997	93,039	2,632,036
Lancashire	2,453,651	173,592	2,627,243
Liverpool and London and Globe	3,647,633	202,829	3,850,462
London and Lancashire	606,200	106,277	712,477
London Assurance	911,475	47,823	959,298
Manchester	54,225	79,519	133,744
National of Ireland	391,228	61,713	452,941
North British	4,656,555	240,402	4,896,957
Northern	2,078,967	101,738	2,180,705
Norwich Union	521,276	74,582	595,858
Phoenix, of London	2,302,618	135,335	2,437,953
Queen	3,325,321		3,325,321
Royal	6,495,567	361,616	6,857,183
Scottish Commercial	177,329		177,329
Scottish Imperial	483,408		483,408
Scottish Union and National	352,265	94,038	446,303
Sun Fire Office		7,717	7,717
Union Society	34,400	47,227	81,627
United Fire	79,965	153,670	233,635
	40,083,277	2,878,149	42,961,426
<i>American Companies.</i>			
Ætna	2,184,433	105,379	2,289,812
Agricultural of Watertown	629,558	47,990	677,548
Andes	5,668		5,668
Connecticut Fire	91,889	15,990	107,879
Hartford	1,493,279	72,716	1,565,995
Home	60,691		60,691
Insurance Company of North America	32,970	31,075	64,045
Phenix, of Brooklyn	420,932	73,286	494,218
Phenix, of Hartford	82,820	169,316	252,136
Queen, of America	7,994	191,150	199,144
	5,010,234	706,902	5,717,136
RECAPITULATION.			
Canadian Companies	18,689,605	792,219	19,481,824
British do	40,083,277	2,878,149	42,961,426
American do	5,010,234	706,902	5,717,136
Grand Totals	63,783,116	4,377,270	68,160,386

* Formerly the Agricultural Mutual.

† Formerly the Isolated Risk.

Finance Department—Insurance.

SUMMARY of Fire Insurance in Canada for the Years 1869 to 1892, inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during each Year.	Amount at Risk at date of Statement.	Losses Paid.
CANADIAN COMPANIES.				
	\$	\$	\$	\$
1869.....	501,362	41,090,604	59,340,916	276,116
1870.....	536,600	54,637,315	59,523,641*	453,414
1871.....	707,418	68,921,494	68,465,914*	414,339
1872.....	796,847	76,499,542	72,203,784*	510,469
1873.....	842,896	71,775,952	91,032,187*	487,649
1874.....	1,453,781	126,588,965	126,705,337*	662,470
1875.....	1,646,654	168,896,111	190,284,543	1,082,206
1876.....	1,881,641	198,509,113	231,834,162	1,599,048
1877.....	1,622,955	168,935,723	217,745,048	2,186,162
1878.....	1,161,896	127,288,165	171,430,720	828,069
1879.....	1,102,822	124,652,727	158,824,631	687,353
1880.....	1,190,029	131,079,789	154,403,173	701,639
1881.....	1,206,470	140,331,153	153,436,408	1,336,758
1882.....	1,033,433	124,123,715	152,564,079	733,843
1883.....	1,091,801	122,302,460	149,930,173	760,430
1884.....	1,140,428	118,747,547	147,968,945	762,737
1885.....	1,107,879	111,162,914	143,759,390	597,189
1886.....	1,107,710	114,543,806	142,685,145	739,364
1887.....	1,121,435	109,206,925	154,165,902	764,321
1888.....	1,131,991	120,158,592	159,070,684	750,448
1889.....	1,173,948	122,965,987	158,883,612	678,752
1890.....	1,249,884	135,145,294	178,691,762	736,095
1891.....	1,278,736	135,943,674	177,785,359	940,734
1892.....	1,052,041	112,566,165	148,557,131	792,219
Totals.....	27,140,657	2,826,073,732	.....	19,481,824
BRITISH COMPANIES.				
1869.....	1,119,011	120,747,515	115,222,003	579,416
1870.....	1,185,398	131,570,928	120,903,017	1,024,362
1871.....	1,299,846	148,147,966	132,731,241	922,400
1872.....	1,499,620	174,361,395	145,700,486	1,136,167
1873.....	1,773,265	172,531,126	147,602,019	967,316
1874.....	1,809,473	177,346,240	155,088,455	1,120,106
1875.....	1,683,715	166,953,268	154,835,931	1,299,612
1876.....	1,597,410	178,735,453	153,885,268	1,168,858
1877.....	1,927,220	206,713,932	184,304,318	5,718,305
1878.....	1,994,940	213,127,414	202,702,743	880,571
1879.....	1,899,154	213,131,295	208,265,359	1,275,540
1880.....	2,048,408	227,537,306	229,745,985	855,423
1881.....	2,353,258	271,044,719	277,721,299	1,669,405
1882.....	2,908,458	321,466,183	339,520,054	1,768,444
1883.....	3,173,850	350,993,028	380,613,572	1,992,671
1884.....	3,472,119	354,458,616	413,441,198	2,290,588
1885.....	3,376,461	337,216,878	421,205,014	1,895,175
1886.....	3,429,012	349,109,117	393,166,340	2,338,164
1887.....	3,693,992	377,690,654	424,314,264	2,335,034
1888.....	3,859,282	376,540,072	434,941,956	2,094,465
1889.....	3,970,632	403,297,656	468,379,580	1,968,537
1890.....	4,072,133	427,931,692	474,844,419	2,229,556
1891.....	4,189,171	411,748,053	497,550,395	2,553,162
1892.....	4,455,474	466,900,791	549,223,123	2,878,149
Totals.....	62,796,242	6,579,291,297	.....	42,961,426
AMERICAN COMPANIES.				
1869.....	165,166*	9,702,356*	13,796,890*	172,188
1870.....	194,781	12,893,827*	11,167,928*	147,061
1871.....	314,452	27,367,712*	27,256,629*	212,460
1872.....	332,243	26,528,334*	33,818,670	263,339
Carried forward..	1,006,642	76,490,229	.....	795,048

SUMMARY of Fire Insurance in Canada, &c.—*Concluded.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during each Year.	Amount at Risk at date of Statement.	Losses Paid.
	\$	\$	\$	\$
Brought forward.	1,006,642	76,490,229	.....	795,048
<i>AMERICAN COMPANIES—Concluded.</i>				
1873.	352,255	26,788,850	40,120,629	227,219
1874.	259,049	25,243,769	25,050,427	143,583
1875.	264,395	17,357,605	19,300,555	181,713
1876.	228,955	23,914,181	18,888,750	99,389
1877.	213,890	21,013,457	18,293,315	586,452
1878.	211,594	19,432,178	35,766,238	114,034
1879.	225,512	22,920,397	40,267,995	182,305
1880.	241,140	25,434,766	27,414,113	109,516
1881.	267,388	30,040,366	31,053,261	163,661
1882.	287,815	52,454,518	34,772,345	162,699
1883.	354,060	40,284,814	41,720,296	167,127
1884.	367,581	40,777,215	44,097,646	191,998
1885.	368,180	37,623,116	46,830,075	186,923
1886.	395,613	42,099,984	50,921,537	223,860
1887.	429,075	45,859,509	56,287,171	304,159
1888.	445,960	44,881,343	56,722,420	228,909
1889.	443,436	46,518,461	57,275,186	228,922
1890.	514,054	57,646,959	67,103,440	300,916
1891.	700,809	75,726,695	84,266,437	411,801
1892.	1,004,812	107,708,732	123,629,818	706,902
Totals.	8,582,215	860,217,144	.....	5,717,136

TOTALS FOR ALL THE YEARS FROM 1869 TO 1892, INCLUSIVE.

Canadian Companies.	27,140,657	2,826,073,732	.....	19,481,824
British Companies.	62,796,242	6,579,291,297	.....	42,961,426
American Companies.	8,582,215	860,217,144	.....	5,717,136
Grand totals.	98,519,114	10,265,582,173	.....	68,160,386

* These returns are imperfect.

Finance Department—Insurance.

ABSTRACT of Fire and Marine Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, Inland Marine and Ocean business done by Companies combining these branches, for 1892.

BRITISH AMERICA ASSURANCE COMPANY, TORONTO.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at date.	Net Amount of Losses Paid.	Unsettled Claims.		Net Amount of Losses incurred during the Year.	Remarks.
					Not Registered.	Registered.		
Fire Insurance.....	\$ 705,032	\$ 72,540,881	\$ 86,069,780	\$ 527,282	\$ 59,628	\$ 6,607	\$ 471,659	} In all countries, 31st December, 1892.
Inland Marine.....	77,363	16,752,926	798,172	47,967	1,372	None.	45,228	
	782,395	89,293,757	86,867,952	575,279	61,000	6,607	516,887	

WESTERN ASSURANCE COMPANY.

Fire Insurance.....	1,620,787	157,504,976	151,906,988	986,989	176,924	5,000	1,026,270	} In all countries, 31st December, 1892.
Inland Marine.....	294,447	67,609,630	3,453,816	228,224	12,029	None.	222,844	
Marine, Ocean.....	224,591	28,520,006	2,752,178	130,759	19,605	None.	142,920	
	2,139,825	253,634,611	158,012,882	1,263,972	208,558	5,000	1,392,034	

QUEBEC FIRE ASSURANCE COMPANY.

Fire Insurance.....	156,371	14,900,199	12,638,847	120,714	11,947	871	120,139	{ In all countries, 31st December, 1892.
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ÆTNA INSURANCE COMPANY.

Fire Insurance.....	139,084	15,907,628	14,363,414	105,379	12,830	4,225	108,882	} In Canada, 31st December, 1892.
Inland Marine.....	5,166	1,417,632	None.	None.	None.	None.	None.	
	144,250	17,325,260	14,363,414	105,379	12,830	4,225	108,882	

LONDON ASSURANCE COMPANY.

Fire Insurance.....	104,206	13,274,373	12,969,300	47,823	902	1,500	47,823 None.	47,823	In Canada, 31st December, 1892.
	1,292	516,618	None.	None.	None.	None.			
Inland Marine.....	106,498	13,790,991	12,969,300	47,893	902	1,500	47,823		

CITIZENS' INSURANCE COMPANY.

Fire Insurance	55,129	4,363,776	1,561,968	92,007	9,294	5,820	63,661	In all countries, 31st December, 1892.
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ROYAL CANADIAN INSURANCE COMPANY.

Fire Insurance	5,384	None.	None.	49,263	None.	6,000	36,957 None.	In all countries, 31st December, 1892.
	58	None.	None.	None.	None.	None.		
Inland Marine.....	17,685	None.	None.	13,871	None.	5,099	4,201	
Ocean	23,107	None.	None.	63,134	None.	11,099	41,158	

Finance Department—Insurance.

INLAND Marine Insurance Business in Canada, 1892.

	Net Cash Received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses Paid.	Unsettled Claims.		Net Amount of Losses Incurred during the Year.
					Not Resisted.	Resisted.	
CANADIAN COMPANIES.							
British America	\$ 4,320	5,065,754	None.	9,186	None.	None.	\$ 7,840
Western	7,198	5,137,293	None.	10,647	None.	None.	7,986
Totals	11,518	10,202,937	None.	19,833	None.	None.	15,836
BRITISH COMEANIES.							
British and Foreign Marine	15,318	3,031,410	None.	11,388	None.	None.	10,902
London Assurance	1,292	516,618	None.	None.	None.	None.	None.
Totals	16,610	3,548,028	None.	11,388	None.	None.	10,902
AMERICAN COMPANIES.							
Ætna	5,166	1,417,632	None.	None.	None.	None.	None.
RECAPITULATION.							
Canadian Companies	11,518	10,202,937	None.	19,833	None.	None.	15,836
British Companies	16,610	3,548,028	None.	11,388	None.	None.	10,902
American Companies	5,166	1,417,632	None.	None.	None.	None.	None.
Totals for 1892	33,294	15,168,597	None.	31,221	None.	None.	26,738
Totals for 1891	86,660	18,007,344	None.	38,607	None.	None.	45,426

STATEMENT of the General Fire Assets and Liabilities of British Companies.

Assets.	LIABILITIES.				Surplus of Assets over Liabilities	Capital Paid up.	Surplus of Assets over Liabilities and Capital.	Im- pairment of Capital.	Reserve of Capital Uncalled.	Date of Return.
	* Un- earned Premiums	Out- standing Losses.	Sundry.	Total Liabilities						
£	£	£	£	£	£	£	£	£	£	
Alliance.....	1,435,220	61,821	6,270	387,400	1,047,820	550,000	497,820	.....	4,450,000	31st December, 1892.
Atlas.....	542,362	41,486	20,743	242,876	290,486	144,000	156,486	.....	1,056,000	31st December, 1892.
Caledonian.....	690,323	50,784	4,653	306,487	383,836	107,500	276,336	.....	430,000	31st December, 1892.
Commercial Union.....	1,519,174	132,085	70,393	812,870	706,304	250,000	456,304	.....	2,250,000	31st December, 1892.
Employers' Liability.....	417,062	150,027	15,005	240,759	176,303	150,000	26,303	.....	600,000	31st March, 1893.
Fire Insurance Association.....	121,515	75,727	7,159	86,340	35,175	50,000	14,825	.....	750,000	31st December, 1892.
Guardian.....	1,912,886	340,968	37,792	436,704	1,476,182	1,000,000	476,182	.....	1,000,000	31st December, 1891.
Imperial.....	1,913,028	473,879	151,731	756,735	1,156,293	700,000	456,293	.....	900,000	31st December, 1891.
Lancashire.....	751,581	553,709	17,011	703,135	48,446	272,386	224,540	.....	2,056,874	31st December, 1892.
Liverpool and London and Globe.....	3,326,012	1,020,191	58,568	1,217,339	2,108,673	245,040	1,863,633	.....	1,754,360	31st December, 1892.
London and Lancashire Fire.....	1,071,809	528,634	96,220	681,553	390,256	212,750	177,506	.....	1,914,750	31st December, 1892.
London Assurance.....	1,531,246	206,381	25,602	341,306	1,189,940	448,275	741,665	.....	448,275	31st December, 1892.
Manchester.....	552,438	309,481	54,000	398,220	154,218	150,000	4,218	.....	1,350,000	31st December, 1892.
National of Ireland.....	249,692	147,081	32,854	188,777	60,915	100,000	30,085	.....	900,000	31st December, 1892.
North British.....	3,366,438	886,391	173,086	144,259	2,168,662	687,000	1,481,162	.....	2,062,300	31st December, 1892.
Northern.....	1,051,915	413,579	43,548	544,442	1,107,473	300,000	807,473	.....	2,700,000	31st December, 1891.
Norwich Union.....	1,070,534	475,705	14,741	556,854	513,680	132,000	381,680	.....	968,000	31st December, 1891.
Phoenix, of London.....	3,768,692	991,400	156,178	1,287,689	2,481,003	365,702	2,114,301	.....	2,077,478	31st December, 1891.
Royal.....	804,118	224,686	13,348	289,196	514,922	300,000	214,922	.....	4,051,400	31st December, 1892.
Scottish Union and National.....	2,039,677	574,400	109,174	781,940	1,257,737	120,000	1,137,737	.....	2,280,000	31st December, 1891.
Sun.....	614,266	383,185	32,556	228,355	385,911	180,000	205,911	.....	270,000	31st December, 1892.
Union Assurance Society.....	383,586	245,527	34,612	373,382	15,204	100,000	84,796	.....	150,000	31st December, 1892.
United Fire Insurance.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total.....	29,738,574	9,167,887	1,069,169	12,060,135	17,678,439	6,567,353	11,474,332	363,246	34,420,137	

* The reserve of unearned premiums is calculated by taking 60 per cent of the net premiums received for the year.

TABLE I.—Showing Total Assets, and their Nature, of Canadian Companies doing business of Fire or Inland Marine Insurance.

CANADIAN COMPANIES—ASSETS—1892.

Companies.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest Due and Accrued.	Other Assets.	Total Assets.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
British America.....	150,000 00	468 92	675,869 45	None.	120,484 26	35,932 59	9,160 25	27,985 90	1,019,901 37	Fire and Inland Marine
Citizens'.....	598 25	800 00	104,734 00	do	8,517 75	1,905 97	984 92	2,214 68	119,755 57	Fire and Accident.
Eastern.....	None.	39,500 00	224,925 94	do	30,706 46	20,768 39	3,790 73	6,000 00	330,691 52	Fire.
London Mutual Fire.....	14,215 46	850 00	60,203 40	do	277,039 76	2,662 40	511 12	2,190 01	357,672 15	Fire.
Mercantile.....	None.	59,560 00	60,923 86	do	9,544 75	5,197 84	3,300 19	707 00	139,133 14	Fire.
Quebec.....	32,000 00	None.	155,184 26	do	24,140 59	22,760 25	2,708 67	2,943 89	239,737 66	Fire.
Royal Canadian.....	None.	None.	57,500 00	do	2,574 62	4,043 50	None.	None.	64,118 12	Fire, Inland and Ocean.
Western.....	65,000 00	15,434 88	1,135,018 30	do	375,911 30	321,639 05	8,730 50	91,323 27	2,013,047 30	Fire, Inland and Ocean.
Totals.....	251,813 71	116,613 80	2,479,359 21	None.	848,919 49	414,909 49	29,076 38	133,364 75	4,284,056 83	

TABLE II.—Showing the Total Liabilities of Canadian Companies doing business of Fire or Inland Marine Insurance.
CANADIAN COMPANIES—LIABILITIES—1892.

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liability, not including Capital Stock.	Excess of Assets, over Liabilities, excluding Capital Stock.	Capital Stock paid up or in course of Collection.	^e Surplus of Assets, over Liabilities and Capital Stock. — ^d Impairment of Capital.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
British America.....	67,606 25	535,048 88	25,902 54	628,557 67	391,343 70	500,000 00	108,656 30	Fire and Inland Marine.
Citizens'.....	17,012 73	10,385 52	*76,677 78	104,076 03	15,679 54	151,367 00	135,687 46	Fire, Accident and Life.
Eastern.....	27,684 96	105,474 24	None.	133,159 20	197,532 32	250,000 00	52,467 68	Fire.
London Mutual Fire.....	14,619 84	265,160 05	None.	279,779 89	77,892 26	None.	77,892 26	Fire.
Mercantile.....	3,204 75	70,869 28	3,912 29	77,926 32	61,206 82	40,000 00	21,206 82	Fire.
Quebec.....	12,818 00	85,965 74	902 00	99,685 74	140,061 92	99,920 00	40,131 92	Fire.
Royal Canadian.....	11,099 16	None.	12,362 21	23,461 37	40,656 75	None.	40,656 75	Fire, Inland and Ocean.
Western.....	213,558 57	1,074,578 86	83,431 53	1,371,568 96	641,478 34	600,000 00	41,478 34	Fire, Inland and Ocean.
Total.....	367,604 26	2,147,422 57	203,188 95	2,718,215 18	1,565,841 65	1,641,287 00	75,445 35	

* Including \$51,943.89 excess of liabilities over assets in the Life Department.

Finance Department—Insurance.

TABLE III.—Showing the Assets in Canada of British and American Com-

BRITISH COMPANIES

Companies.	Commenced Business in Canada.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.
		\$ cts.	\$ cts.	\$ cts.
Alliance	1st March, 1892	None.	None.	311,142 00
Atlas	7th March, 1887	None.	None.	109,402 71
British and Foreign Marine	16th May, 1888	None.	None.	112,000 00
Caledonian	February, 1883	None.	None.	117,801 96
Commercial Union	11th September, 1863	None.	None.	245,542 80
Employers' Liability	11th June, 1886	None.	None.	108,721 33
Fire Insurance Association	December, 1880	None.	None.	106,000 00
Guardian	1st May, 1869	100,000 00	None.	178,107 88
Imperial	1864	377,178 17	None.	197,440 67
Lancashire	July, 1864	None.	None.	200,953 32
Liverpool and London and Globe	4th June, 1851	88,000 00	885,600 00	386,092 00
London and Lancashire	1st April, 1880	None.	None.	131,400 00
London Assurance	1st March, 1862	None.	None.	170,340 00
Manchester	20th May, 1890	None.	None.	105,266 00
National of Ireland	2nd April, 1883	None.	None.	106,170 66
North British	1862	90,000 00	878,467 00	2,062,289 67
Northern	1867	None.	None.	211,700 00
Norwich Union	1st April, 1880	None.	None.	105,000 00
Phoenix, of London	1804	None.	None.	201,020 93
Royal	1851	245,000 00	None.	700,245 34
Scottish Union and National	February, 1882	None.	375,000 00	113,642 60
Sun Fire	3rd June, 1892	None.	None.	305,870 00
Union Society	November, 1890	None.	None.	100,000 00
United Fire	30th December, 1890	None.	None.	216,367 87
Totals		900,178 17	2,139,067 00	6,602,517 74

AMERICAN

Ætna Fire	1821	None.	None.	121,400 00
Agricultural, of Watertown	1st October, 1878	None.	None.	156,276 00
Connecticut Fire	1886	None.	None.	105,000 00
Hartford	1836	None.	None.	118,566 40
Insurance Co. of North America	1st November, 1889	None.	None.	112,200 00
Phenix, of Brooklyn	1st May, 1874	None.	None.	115,000 00
Phenix, of Hartford	20th May, 1890	None.	None.	151,989 25
Queen, of America	2nd November, 1891	None.	None.	281,450 00
Totals		None.	None.	1,161,881 65

panies doing business of Fire or Inland Marine Insurance in Canada.

ASSETS IN CANADA—1892.

Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest due and accrued.	Other Assets	Total Assets in Canada.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	23,426 77	22,368 74	None.	None.	356,937 51	Fire.
None.	1,087 33	12,648 85	None.	2,441 12	125,580 01	do
None.	4,968 24	None.	None.	None.	116,968 24	Inland Marine.
None.	10,540 80	2,321 73	None.	4,400 00	135,064 49	Fire.
None.	36,639 21	10,871 34	None.	5,000 00	298,053 35	do
None.	8,193 52	5,869 79	None.	400 00	123,184 64	do Re-assurance.
None.	10,302 60	841 21	None.	2,600 00	119,743 81	do
None.	37,183 52	13,131 37	None.	5,881 16	334,303 93	do
None.	16,553 05	17,230 23	None.	4,715 16	613,117 28	do
None.	17,056 24	22,454 91	1,282 22	5,000 00	246,746 69	do
5,946 05	20,256 55	98,422 20	12,106 13	2,500 00	1,498,922 93	do and Life.
None.	5,091 22	74,343 64	None.	None.	210,834 86	do
None.	6,831 17	1,612 13	None.	None.	178,783 30	do and Life.
None.	5,308 41	15,360 32	None.	3,500 00	129,434 73	do
None.	7,397 51	8,258 24	None.	2,687 73	124,514 14	do
241,000 00	40,870 84	45,080 08	40,828 50	2,500 00	3,401,036 09	do and Life.
None.	13,632 45	3,801 58	None.	5,000 00	234,134 03	do
None.	8,999 63	44,259 66	None.	None.	158,259 29	do
None.	None.	None.	1,543 95	None.	202,564 88	do
19,808 07	37,207 99	8,787 50	None.	8,435 65	1,019,484 55	do and Life.
None.	6,049 65	None.	None.	None.	494,692 25	do
None.	9,674 10	5,135 53	None.	4,980 26	325,659 89	do
None.	6,605 55	2,527 99	None.	3,295 85	112,429 39	do
None.	18,475 88	5,800 92	None.	2,355 15	242,999 82	do
266,754 12	352,352 23	421,127 96	53,760 80	65,692 08	10,803,450 10	

COMPANIES.

None.	14,535 28	None.	None.	None.	135,935 28	Fire and Inland Marine.
None.	10,494 59	None.	None.	None.	166,770 59	do
None.	3,555 06	None.	None.	None.	108,555 06	do
None.	9,255 06	None.	None.	None.	127,821 46	do
None.	None.	31,209 89	None.	None.	143,409 89	do
None.	17,507 58	None.	None.	None.	132,507 58	do
None.	56,416 20	15,858 09	3,450 00	7,148 20	234,861 74	do
None.	21,838 79	8,708 46	None.	6,444 45	318,441 70	do
None.	133,602 56	55,776 44	3,450 00	13,592 65	1,368,303 30	

Finance Department—Insurance.

TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, for the Year 1892.

BRITISH COMPANIES—LIABILITIES IN CANADA.

	Unsettled	Reserve	Liability	Sundry.	Total	Excess	Nature of Business.
	Losses (F., I. and O.)	of unearned Premiums (F., I. and O.)	under Life Branch.		Liabilities in Canada.	of Assets over Liabilities. — The Reverse.	
	\$	\$	\$	\$	\$	\$	
Aliance.....	9,740 00	134,282 26		1,635 00	145,657 26	c 211,280 25	Fire.
Atlas.....	1,920 76	50,868 67		None.	52,789 43	c 72,790 58	Fire.
British and Foreign Marine.....	3,284 96	None.		494 12	3,779 10	c 113,180 14	Inland Marine.
Caledonian.....	8,805 19	74,859 31		1,904 71	85,569 12	c 49,465 37	Fire.
Commercial Union.....	11,885 34	248,611 68		10,284 96	270,731 98	c 27,321 37	Fire.
Employers' Liability.....	12,269 98	41,754 20		200 00	54,224 18	c 98,960 46	Fire.
Fire Insurance Association.....	9,418 00	79,802 30		None.	89,220 30	c 30,523 51	Fire.
Guardian.....	9,002 29	206,614 70		None.	214,616 99	c 119,686 94	Fire.
Imperial.....	13,207 26	143,112 32		197 43	156,327 01	c 458,690 27	Fire.
Lancashire.....	19,685 51	198,052 66		None.	217,738 17	c 28,988 52	Fire.
Liverpool and London and Globe.....	18,891 63	244,794 38	105,000 00	500 00	369,186 01	c 1,129,736 92	Fire and Life.
London and Lancashire.....	5,806 17	129,453 46		None.	135,259 63	c 75,575 23	Fire.
London Assurance.....	3,738 00	75,084 03		None.	88,822 03	c 90,131 76	Fire and Life.
Manchester.....	5,786 47	72,701 10	9,829 51	2,977 27	81,464 84	c 47,969 89	Fire.
National of Ireland.....	4,420 76	56,030 05		None.	60,450 81	c 64,963 33	Fire.
North British.....	25,453 81	119,682 63	606,150 70	None.	924,284 92	c 2,476,781 17	Fire and Life.
Northern.....	2,754 84	89,448 11		None.	122,437 47	c 111,686 56	Fire.
Norwich Union.....	8,883 00	167,090 52		None.	179,564 42	c 59,923 18	Fire.
Phœnix, of London.....	12,473 90	442,033 29		None.	464,507 19	c 283,000 46	Fire.
Royal.....	38,796 00	75,545 04	426,671 49	None.	907,500 78	c 111,983 77	Fire and Life.
Scottish Union and National.....	20,240 96	33,942 04		None.	54,182 00	c 338,966 26	Fire.
Sun Fire.....	2,086 61	60,658 82		None.	62,745 43	c 289,505 20	Fire.
Union Society.....	12,776 00	137,904 12		176 04	138,856 16	c 38,994 57	Fire.
United Fire.....	35,587 39			2,324 13	175,815 64	c 67,184 18	Fire.
Totals.....	291,874 75	3,168,264 10	1,147,651 70	31,275 66	4,639,066 21	c 6,164,383 89	

TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, for the Year 1892—Concluded.

AMERICAN COMPANIES.

	Unsettled Losses (F., I. and O.)	Reserve of Unearned Premiums (F., I. and O.)	Liability under Life Branch.	Sundry.	Total Liabilities in Canada.	<i>c</i> Excess of Assets over Liabilities. <i>d</i> The Reverse.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Etna Fire.....	17,055 04	78,827 16	.....	None.	95,882 20	e 40,053 08	Fire and Inland Marine.
Agricultural of Watertown	4,799 00	95,024 64	.....	None.	99,823 64	e 66,946 95	Fire.
Connecticut Fire.....	85 58	20,732 00	.....	None.	20,817 58	e 87,737 48	Fire.
Hartford.....	9,313 36	89,453 74	.....	None.	98,767 10	e 29,054 36	Fire.
Insurance Company of North America.....	5,000 00	32,224 10	.....	None.	37,224 10	e 106,185 79	Fire.
Phenix, of Brooklyn.	3,050 00	66,217 48	.....	None.	69,267 48	e 63,240 10	Fire.
Phenix, of Hartford.....	23,071 07	146,376 51	.....	None.	169,447 58	e 65,414 16	Fire.
Queen, of America.....	17,839 50	172,683 39	.....	14,086 81	204,609 70	e 113,832 00	Fire.
Totals.....	80,213 55	701,539 02	.....	14,086 81	795,839 38	e 572,463 92	

Finance Department—Insurance.

TABLE V.—Showing the Cash INCOME and EXPENDITURE of Canadian Companies—INCOME
Expenditure in Canada of British and

CANADIAN COMPANIES—INCOME					
INCOME (CASH).					
Companies.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on Account of Capital Stock not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
British America.....	782,395 26	26,960 08	5,326 46	814,681 80	None.
Citizens'.....	60,435 57	6,995 87	49,060 39	116,491 83	None.
Eastern.....	190,662 58	11,993 29	None.	202,655 87	None.
London Mutual.....	128,512 77	3,663 63	1,296 13	133,472 53	None.
Mercantile.....	98,585 07	6,734 83	None.	105,319 90	None.
Quebec.....	156,370 53	10,218 22	1,610 00	168,198 75	None.
Royal Canadian.....	23,106 54	7,004 19	33 33	30,144 06	None.
Western.....	2,139,825 19	44,200 30	25,965 10	2,209,990 59	100,000 00
Total.....	3,579,893 51	117,770 41	83,291 41	3,780,955 33	100,000 00
BRITISH					
Alliance.....	288,240 68	10,717 83	None.	298,958 51	None.
Atlas.....	92,890 41	3,747 33	None.	96,637 74	None.
British and Foreign Marine.....	15,317 81	4,480 00	None.	19,797 81	None.
Caledonian.....	112,083 82	5,559 64	None.	117,643 46	None.
*City of London.....	56,823 55	2,591 50	202 27	59,617 32	None.
Commercial Union.....	357,747 00	9,506 90	None.	367,253 90	None.
Employers' Liability.....	76,957 75	None.	None.	76,957 75	None.
Fire Insurance Association.....	105,216 36	4,000 00	3,076 93	112,293 29	None.
Guardian.....	371,475 93	5,333 38	2,074 54	378,883 85	None.
Imperial.....	201,177 31	7,066 90	7,171 25	215,415 46	None.
Lancashire.....	285,920 12	7,841 98	None.	293,762 10	None.
Liverpool and London and Globe.....	312,472 43	57,042 07	2,802 73	372,317 23	None.
London and Lancashire.....	190,308 03	7,440 27	None.	197,748 30	None.
London Assurance.....	105,498 04	6,680 00	None.	112,178 04	None.
Manchester.....	121,229 02	3,732 39	None.	124,961 41	None.
National of Ireland.....	90,475 58	4,006 44	None.	94,482 02	None.
North British.....	380,392 61	117,322 46	4,606 77	502,321 84	None.
Northern.....	170,127 59	12,580 33	None.	182,707 92	None.
Norwich Union.....	118,398 81	5,000 38	None.	123,399 19	None.
Phoenix of London.....	250,285 12	8,104 23	None.	258,389 35	None.
Royal.....	567,387 00	23,995 56	3,561 30	594,943 86	None.
Scottish Union and National.....	137,817 08	30,080 75	None.	167,897 83	None.
Sur Fire.....	37,130 62	84 50	13 42	37,228 54	None.
Union Society.....	104,397 71	2,957 30	None.	107,355 01	None.
United Fire.....	173,044 36	6,659 14	60 60	179,764 10	None.
Total.....	4,722,814 74	346,531 28	23,569 81	5,092,915 83	None.
AMERICAN					
Aetna Fire.....	144,250 18	6,180 00	None.	150,430 18	None.
Agricultural of Watertown.....	61,922 83	6,545 25	483 06	68,951 14	None.
Connecticut Fire.....	33,054 02	4,000 00	None.	37,054 02	None.
Hartford.....	144,482 69	8,319 68	None.	152,802 37	None.
Insurance Co. of North America.....	54,885 30	4,440 00	None.	59,325 30	None.
Phoenix, of Brooklyn.....	88,426 15	None.	None.	88,426 15	None.
Phoenix, of Hartford.....	211,875 71	6,824 50	None.	218,700 21	None.
Queen, of America.....	271,080 78	1,664 55	1,253 50	273,998 83	None.
Total.....	1,009,977 66	37,973 98	1,736 56	1,049,688 20	None.

* Six months' business to the 30th June, 1892.

panies doing Fire or Inland Marine Insurance, and the Cash Income and American Companies in those Branches.

AND EXPENDITURE, 1892.

EXPENDITURE (CASH).

Paid for Losses.	General Expenses.	Dividends or Bonus to Stockholders.	Total Cash Expenditure.	<i>e</i> Excess of Premiums over Losses Paid. <i>d</i> The Reverse.	<i>e</i> Excess of Income over Expenditure. <i>d</i> The Reverse.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
575,279 39	284,097 41	34,828 50	894,205 30	<i>e</i> 207,115 87	<i>d</i> 79,523 50	Fire and Inland Marine.
103,254 64	†160,019 07	None.	263,273 71	<i>d</i> 42,819 07	<i>d</i> 146,781 88	Fire and accident.
119,834 96	62,995 59	None.	182,830 55	<i>e</i> 70,827 62	<i>d</i> 19,825 32	Fire.
96,261 67	39,344 25	None.	135,605 92	<i>e</i> 32,251 10	<i>d</i> 2,133 39	do
82,370 47	35,230 80	4,000 00	121,601 27	<i>e</i> 15,214 60	<i>d</i> 16,281 37	do
120,713 69	47,351 50	9,862 00	177,927 19	<i>e</i> 35,656 84	<i>d</i> 9,728 44	do
63,134 79	†104,716 04	28,001 40	195,852 23	<i>d</i> 26,156 80	<i>d</i> 165,708 17	do Inl. and Ocean
1,293,972 19	707,239 85	51,680 33	2,052,892 37	<i>e</i> 845,853 00	<i>e</i> 157,098 22	do Inl. and Ocean
2,454,821 80	1,440,994 51	128,372 23	4,024,188 54	<i>e</i> 1,138,943 16	<i>d</i> 243,233 21	

COMPANIES.

115,398 53	97,067 01	.....	212,465 54	<i>e</i> 172,842 15	<i>e</i> 86,492 97	Fire.
53,611 39	25,178 69	.....	78,790 08	<i>e</i> 39,279 02	<i>e</i> 17,847 66	do
11,388 17	3,186 71	.....	14,574 88	<i>e</i> 3,929 64	<i>e</i> 5,222 93	Inland Marine.
59,887 56	33,517 10	.....	93,404 66	<i>e</i> 52,196 26	<i>e</i> 24,238 80	Fire.
42,936 92	21,876 44	.....	64,813 36	<i>e</i> 13,886 63	<i>d</i> 5,196 01	do
289,794 79	101,095 05	.....	390,889 84	<i>e</i> 67,952 21	<i>d</i> 23,635 94	do
51,648 71	22,517 02	.....	74,165 73	<i>e</i> 25,309 04	<i>e</i> 2,792 02	do
90,723 54	34,164 55	.....	124,888 09	<i>e</i> 14,492 82	<i>d</i> 12,594 80	do
193,028 87	135,296 78	.....	328,325 65	<i>e</i> 178,447 06	<i>e</i> 50,558 20	do
93,038 98	61,998 34	.....	155,037 32	<i>e</i> 108,138 33	<i>e</i> 60,378 14	do
173,591 93	70,595 61	.....	244,187 54	<i>e</i> 112,328 19	<i>e</i> 49,574 56	do
202,829 02	90,409 00	.....	293,238 02	<i>e</i> 109,643 41	<i>e</i> 79,079 21	do
106,276 74	49,984 43	.....	156,261 17	<i>e</i> 84,031 29	<i>e</i> 41,487 13	do
47,823 24	35,307 01	.....	83,130 25	<i>e</i> 57,674 80	<i>e</i> 29,047 79	do and Inl Marine
79,519 47	38,246 78	.....	117,766 25	<i>e</i> 41,709 55	<i>e</i> 7,195 16	do
61,713 30	24,716 55	.....	86,429 85	<i>e</i> 28,762 28	<i>e</i> 8,052 17	do
240,402 07	111,027 71	.....	351,429 78	<i>e</i> 139,990 54	<i>e</i> 150,892 06	do
101,738 35	43,615 72	.....	145,354 07	<i>e</i> 68,389 24	<i>e</i> 37,353 85	do
74,582 35	30,553 94	.....	105,136 29	<i>e</i> 43,816 46	<i>e</i> 18,262 90	do
135,335 29	62,814 29	.....	198,149 58	<i>e</i> 114,949 83	<i>e</i> 60,239 77	do
361,616 09	147,586 29	.....	509,202 38	<i>e</i> 205,770 91	<i>e</i> 85,741 48	do
94,038 42	31,060 87	.....	125,099 29	<i>e</i> 43,778 66	<i>e</i> 42,798 54	do
7,716 56	24,493 12	.....	32,209 68	<i>e</i> 29,414 06	<i>e</i> 5,018 86	do
47,226 89	29,917 74	.....	77,144 63	<i>e</i> 57,170 82	<i>e</i> 30,210 38	do
153,670 02	52,075 16	.....	205,745 18	<i>e</i> 19,374 34	<i>d</i> 25,981 08	do
2,889,537 20	1,878,301 91	.....	4,267,839 11	<i>e</i> 1,833,277 54	<i>e</i> 825,076 72	

COMPANIES.

105,378 66	36,962 51	.....	142,341 17	<i>e</i> 38,871 52	<i>e</i> 8,089 01	Fire and Inland Marine.
47,990 15	28,018 21	.....	76,008 36	<i>e</i> 13,932 68	<i>d</i> 7,057 22	Fire
15,990 39	13,409 85	.....	29,400 24	<i>e</i> 17,063 63	<i>e</i> 7,653 78	do
72,715 84	32,485 55	.....	105,201 39	<i>e</i> 71,766 85	<i>e</i> 47,600 98	do
31,075 17	17,951 26	.....	49,026 43	<i>e</i> 23,810 13	<i>e</i> 10,298 87	do
73,286 13	25,745 16	.....	99,031 29	<i>e</i> 15,140 02	<i>d</i> 10,606 14	do
169,316 22	83,508 68	.....	252,824 90	<i>e</i> 42,559 49	<i>d</i> 34,124 69	do
191,150 23	81,481 33	.....	272,631 56	<i>e</i> 79,930 55	<i>e</i> 1,367 27	do
706,902 79	319,562 55	.....	1,026,465 34	<i>e</i> 303,074 87	<i>e</i> 23,222 86	

†Including \$142,332.39 for re-insuring outstanding Canadian fire risks.

‡Including \$98,508.68 for re-insuring outstanding fire risks.

Finance Department—Insurance.

TABLE VI.—Showing the Rate of Losses paid, General Expenses, and Stockholders' Dividends, per cent of Premiums received by Canadian Companies doing Fire and Marine Insurance during 1892; also, the Rates of the Premiums charged per cent of Amounts insured, and the Rate of their Assets per cent of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent of Total-Cash Income.

	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Dividend or Bonus to Stockholders per cent of Premiums received.	Rate of Total Cash Expenditure per cent of Total Cash Income.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	Net Amount of Insurance in force at Date.	Assets.	Rate of Assets per cent of Amount of Insurance in force.
						\$	\$	cts.	\$	\$	cts.
<i>Canadian Companies.</i>											
British America.....	Fire and Inland Marine.	73.53	36.31	4.45	109.76	89,293,757	992,863.09	1.11	86,887,952	1,019,901.37	1.17
Citizens' (Fire business)....	Fire	170.85	29.27	.....	174.66	4,363,776	56,047.36	1.28	1,561,908	119,755.57	7.67
do (Accident business).....	Accident	.....	.....	.....	.....	483,450	3,945.21	0.82	None.		
Eastern.....	Fire	62.85	33.04	.....	90.22	21,295,809	247,256.78	1.16	17,296,416	330,691.52	1.91
London Mutual Fire.....	do	74.90	30.62	.....	101.60	14,673,345	179,846.69	1.23	43,079,655	357,672.15	.82
Mercantile.....	do	83.55	35.74	4.06	115.46	10,091,660	124,569.29	1.23	11,910,421	139,133.14	1.17
Quebec.....	do	77.20	30.28	6.31	105.78	14,900,199	198,816.26	1.33	12,538,847	239,737.66	1.91
Royal Canadian.....	Fire, Inland and Ocean.	273.23	26.87	121.19	322.93	None.	None.	.....	None.	64,118.12	.....
Western.....	Fire, Inland and Ocean.	60.47	33.05	2.42	92.89	253,634,611	2,824,442.16	1.11	158,012,882	2,013,047.30	1.27

TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada per cent of premiums received by British and American Companies doing Fire or Inland Marine Insurance in Canada during 1892; also the Rates of Premiums charged per cent of amounts Insured.

Nature of Business.		Rates of Losses Paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
					\$	\$	cts.
<i>British Companies.</i>							
Alliance	Fire	40.04	33.68	73.72	21,265,029	244,407.42	1.15
Atlas	do	57.71	27.11	84.82	7,770,331	96,560.80	1.24
British and Foreign Marine.	Inland Marine	74.35	21.41	95.76	3,031,410	13,398.08	0.51
Caledonian	Fire	53.43	29.90	83.33	11,539,588	127,912.83	1.11
City of London.	do	75.56	38.50	114.06	4,399,936	69,056.93	1.57
Commercial Union	do	81.01	28.26	109.26	34,836,475	435,160.31	1.24
Employers' Liability	do	67.11	29.26	96.37	6,340,912	84,957.37	1.34
Fire Insurance Association.	do	86.23	32.47	118.70	10,770,791	120,185.88	1.12
Guardian.	do	51.96	36.42	88.38	61,910,261	498,587.00	0.81
Imperial	do	46.25	30.82	77.07	19,287,999	228,434.76	1.18
Lancashire	do	60.71	24.69	85.40	25,654,913	322,921.63	1.26
Liverpool and London and Globe.	do	64.91	28.93	93.84	32,149,991	338,853.45	1.05
London and Lancashire.	do	55.84	26.27	82.11	17,062,644	201,820.11	1.18
London Assurance.	do	45.33	33.47	78.80	13,790,991	126,463.04	0.92
Manchester.	do	65.59	31.55	97.14	12,070,027	151,254.96	1.25
National of Ireland.	do	68.21	27.32	95.53	8,444,851	106,819.66	1.26
North British.	do	63.20	29.19	92.39	40,621,900	441,438.66	1.09
Northern.	do	59.80	25.64	85.43	17,618,744	204,343.88	1.16
Norwich Union.	do	62.99	25.81	88.80	12,993,552	147,824.30	1.14
Phoenix, of London.	do	54.07	25.10	79.17	26,296,187	272,503.90	1.11
Royal.	do	63.73	26.01	89.74	56,792,860	625,735.28	1.10
Scottish Union and National	do	68.23	22.54	90.77	16,016,770	160,009.29	1.00
Sun Fire.	do	50.78	65.96	86.74	4,469,778	55,240.30	1.24
Union Society.	do	45.24	28.66	73.89	9,293,115	127,247.45	1.38
United Fire.	do	88.80	30.09	118.89	28,429,665	396,212.75	1.39
Total	Total	61.18	29.18	90.37	562,766,750	5,619,350.73	1.16
<i>American Companies.</i>							
Ætina Fire.	Fire and Inland Marine.	73.05	25.62	98.68	17,325,260	179,057.07	1.03
Agricultural, of Watertown.	do	77.50	45.25	122.75	8,049,992	72,642.74	0.90
Connecticut Fire.	do	48.38	40.57	88.95	3,500,000	38,249.00	1.09
Hartford Fire.	do	50.33	22.48	72.81	14,895,760	163,868.33	1.10
Insurance Co. of North America.	do	56.62	32.71	77.33	6,994,328	77,357.37	1.11
Phoenix, of Brooklyn.	do	82.88	29.11	111.99	11,443,640	130,384.01	1.14
Phoenix, of Hartford.	do	79.91	39.41	119.32	21,890,771	280,369.24	1.33
Queen, of America.	do	70.51	30.06	100.57	25,026,613	305,419.90	1.22
Total	Total	69.99	31.64	101.63	109,126,364	1,257,347.66	1.15

ABSTRACT OF STATEMENTS

OF

LIFE, ACCIDENT, GUARANTEE, PLATE GLASS

AND

STEAM BOILER INSURANCE COMPANIES

IN

CANADA

FOR THE YEAR 1892.

Finance Department—Insurance.

ABSTRACT OF LIFE INSURANCE IN CANADA FOR YEAR 1892.

	+Premiums for Year.	Number of Policies New and Taken up.	Amount of New Policies and Taken up.	Number of Policies in Force at Date.	+Net Amount in Force.	Number of Policies become Claims.	+Net Amount of Policies become Claims.	+Claims Paid (including Matured Endowments.)	Unsettled Claims		Date of Return.
									Not Registered	Registered	
<i>Canadian Companies.</i>											
Canada Life (Canadian business).....	1,636,062	1,896	4,624,550	26,998	57,018,206	342	824,960	770,290	95,753	None.	Dec. 31, 1892.
Confederation.....	716,979	2,182	3,569,173	14,674	22,428,911	122	191,488	186,717	23,517	None.	do 31, 1892.
Dominion Life.....	30,191	417	517,000	840	1,115,896	4	4,000	5,000	None.	None.	do 31, 1892.
Dominion Safety Fund.....	24,788	32	188,000	1,455	1,737,000	13	24,468	24,468	7,000	None.	do 31, 1892.
Federal.....	241,796	1,147	1,882,000	4,945	9,855,393	39	107,270	108,835	6,000	None.	do 31, 1892.
Great West.....	15,383	354	881,200	345	862,200	None.	None.	None.	None.	None.	do 31, 1892.
London Life.....	105,469	175	190,500	1,588	1,522,684	21	18,086	19,488	1,611	None.	do 31, 1892.
Manufacturers' Life.....	212,242	1,330	2,007,250	4,992	7,596,676	28	61,000	51,632	10,000	5,000	do 31, 1892.
North American (Canadian business) (General) (Industrial) (None.)	362,366	1,510	2,341,800	7,303	11,356,556	59	100,130	98,630	4,500	1,000	do 31, 1892.
Ontario Mutual.....	503,389	1,991	2,651,000	12,445	16,058,117	93	112,250	116,540	4,325	None.	do 31, 1892.
Sun (Canadian business).....	763,074	2,477	4,441,503	12,844	19,260,858	111	159,770	151,448	16,426	1,000	do 31, 1892.
Temperance and General.....	108,221	1,345	1,563,200	3,474	4,472,176	18	83,000	33,965	1,000	None.	do 31, 1892.
Totals for 1892.....	4,729,940	24,514	25,585,534	107,409	154,709,077	1,046	1,650,021	1,580,727	14,000	14,000	
Totals for 1891.....	4,258,926	20,179	21,904,302	96,852	143,368,817	1,885	1,332,342	1,366,866	111,530	14,110	
Increase, <i>i</i> ; decrease, <i>d</i>	£ 471,014	£ 4,335	£ 3,681,232	£ 10,557	£ 11,340,260	£ 161	£ 317,679	£ 213,861	£ 51,582	<i>d</i> 110	
<i>British Companies.</i>											
British Empire.....	223,350	563	850,000	3,007	5,864,111	25	47,368	41,368	6,000	None.	do 31, 1892.
Commercial Union.....	20,345	8	8,000	309	675,193	9	47,121	49,555	None.	None.	do 31, 1892.
*Edinburgh.....	9,879	None.	None.	136	410,135	7	20,119	7,243	10,463	None.	March 31, 1892.
*Life Association of Scotland.....	45,357	None.	None.	1,069	1,886,742	42	82,936	62,609	43,776	None.	April 5, 1892.
Liverpool and London and Globe.....	8,047	None.	None.	159	273,694	8	3,276	3,276	None.	None.	Dec. 31, 1892.
London and Lancashire.....	211,026	626	1,169,700	4,080	6,974,443	72	118,870	110,411	18,156	None.	do 31, 1892.
*London Assurance.....	792	None.	None.	6	26,636	None.	None.	None.	None.	None.	do 31, 1892.
North British.....	37,955	5	58,000	606	1,489,992	23	73,038	74,583	7,621	None.	Nov. 30, 1892.
Queen.....	6,353	None.	None.	143	258,426	4	7,583	7,583	None.	None.	Dec. 31, 1892.
*Reliance.....	6,227	None.	None.	216	273,580	9	11,420	11,236	None.	None.	do 31, 1892.
Royal.....	18,788	None.	None.	240	720,701	6	18,804	18,406	10,037	None.	do 31, 1892.
*Scottish Amicable.....	6,941	None.	None.	124	307,254	3	11,193	13,140	487	None.	do 31, 1892.
*Scottish Provident.....	2,495	None.	None.	67	180,806	2	4,615	3,550	4,615	None.	do 31, 1892.

Standard Star.....	474,983 16,278	590 7	1,506,517 32,996	6,053 254	13,679,680 670,983	74 4	207,844 12,884	188,854 12,884	30,212 None.	None. None.	Nov. 15, 1892. Dec. 31, 1892.
Totals for 1892.....	1,088,816	1,739	3,625,213	16,469	33,692,706	288	667,071	597,700	131,367	None.	
Totals for 1891.....	1,030,479	1,587	2,947,246	15,794	32,407,937	263	640,711	674,764	59,753	None.	
Increase, <i>i</i> ; decrease, <i>d</i>	<i>i</i> 58,337	<i>i</i> 152	<i>i</i> 677,967	<i>i</i> 675	<i>i</i> 1,284,769	<i>i</i> 25	<i>i</i> 26,360	<i>d</i> 77,064	<i>i</i> 71,614	None.	
<i>American Companies.</i>											
Ætna Life.....	633,585	500	702,858	13,171	17,055,349	475	594,900	600,399	17,003	None.	Dec. 31, 1892.
*Connecticut Mutual.....	47,439	None.	None.	1,115	2,106,820	45	82,240	82,240	None.	None.	do
Equitable.....	703,537	1,161	2,475,391	8,738	19,329,072	108	237,256	263,546	24,000	None.	do
Germania.....	31,608	136	322,540	296	793,328	2	3,200	1,200	2,000	None.	do
Metropolitan.....	59,791	(None.)	None.	98	182,180	2	1,904	1,904	None.	None.	do
(General.....)										396	
(Industrial.....)											
Mutual Life.....	630,371	1,042	560,554	12,571	1,206,114	260	19,126	19,126	596	None.	do
*National Life.....	2,388	None.	2,247,015	5,928	14,863,692	52	188,643	157,560	1,983	None.	do
New York.....	709,210	3,318	None.	164	168,639	9	4,739	6,649	284	None.	do
*North-western.....	18,421	None.	4,925,550	9,225	19,136,716	106	363,885	415,296	21,040	None.	do
*Phoenix Mutual Life.....	29,049	None.	None.	430	582,860	13	17,690	17,690	1,075	None.	do
Provident Savings.....	67,303	393	883,000	957	2,345,000	62	64,139	65,120	4,110	None.	do
Travelers.....	132,223	320	794,108	3,011	4,823,178	81	114,534	119,928	66	None.	do
Union Mutual.....	125,142	279	573,640	2,772	4,670,161	47	56,542	79,047	11,042	2,000	do
United States.....	61,011	571	1,864,650	1,021	2,297,935	4	5,000	5,000	11,000	None.	do
Totals for 1892.....	3,251,308	12,801	15,409,266	69,570	90,708,482	1,270	1,767,858	1,847,155	105,279	2,396	
Totals for 1891.....	3,128,297	13,069	13,014,739	57,356	85,698,475	1,156	1,679,231	1,671,373	141,130	2,000	
Increase, <i>i</i> ; decrease, <i>d</i>	<i>i</i> 123,011	<i>d</i> 208	<i>i</i> 2,394,527	<i>i</i> 2,614	<i>i</i> 5,010,007	<i>i</i> 114	<i>i</i> 88,627	<i>i</i> 175,782	<i>i</i> 35,851	<i>i</i> 396	

RECAPITULATION.

Canadian Companies.....	4,729,940	24,514	25,585,534	107,409	154,709,077	1,046	1,650,021	1,580,727	163,132	14,000	
British.....	1,088,816	1,739	3,625,213	16,469	33,692,706	288	667,071	597,700	131,367	None.	
American.....	3,251,598	12,801	15,409,266	60,570	90,708,482	1,270	1,767,858	1,847,155	105,279	2,396	
Grand totals for 1892.....	9,070,354	39,054	44,620,013	184,448	279,110,265	2,604	4,084,950	4,025,582	398,778	16,396	
Grand totals for 1891.....	8,417,702	34,775	37,866,287	170,602	261,475,229	2,364	3,652,284	3,713,003	312,433	16,110	
Increase, <i>i</i> ; decrease, <i>d</i>	<i>i</i> 652,652	<i>i</i> 4,279	<i>i</i> 6,753,726	<i>i</i> 13,846	<i>i</i> 17,635,036	<i>i</i> 300	<i>i</i> 432,666	<i>i</i> 312,579	<i>i</i> 87,345	<i>i</i> 286	

* These companies have ceased doing business in Canada.

† These amounts are net, reinsurance-s having been deducted.

Finance Department—Insurance.

INCREASE OR DECREASE OF ITEMS OF LIFE INSURANCE IN CANADA, AMONG THE ACTIVE COMPANIES, FOR 1892, COMPARED WITH 1891.

CANADIAN COMPANIES.

Increase (i)—Decrease (d).	Premiums of the Year.	Number of Policies, new and taken up.	Amount of Policies, new and taken up.	Number of Policies in force at Date.	Amount in force.	Number of Policies become Claims.	Amount of Policies become Claims.	Claims paid.
	\$		\$		\$		\$	\$
Canada Life	i 50,538	d 13	i 210,850	i 1,141	i 2,387,796	i 72	i 279,790	i 186,924
Confederation	i 16,524	i 386	i 667,673	i 1,295	i 1,975,991	d 8	d 8,941	d 9,645
Dominion Life	i 7,411	i 159	i 115,000	i 291	i 291,896	i 2	i 2,000	i 4,000
Dominion Safety Fund	d 4,470	d 53	d 78,000	d 144	d 200,000	d 18	d 9,532	d 3,532
Federal	i 29,465	i 240	i 150,500	i 140	d 259,944	d 8	d 13,685	d 9,055
Great West.	i 16,883	i 354	i 881,200	i 345	i 862,200			
London Life	i 6,537	i 28	d 47,000	d 14	d 56,386		i 942	i 2,248
Manufacturers' Life.	i 28,136	i 2,556	i 246,686	i 3,408	i 322,869	i 47	i 3,110	i 3,208
North American	i 38,279	i 61	d 3,350	i 524	i 635,227	i 4	i 20,791	i 16,423
Ontario Mutual	i 46,682	i 193	i 222,050	i 624	i 949,477	i 22	i 10,501	d 919
Sun	i 214,099	i 545	i 1,169,556	i 824	i 1,195,888	d 1	d 12,154	d 3,787
Temperance and General.	i 19,907	i 106	i 99,200	i 474	i 2,708,469	d 28	d 31,050	i 11,723
Total Increase or Decrease	i 476,891	i 4,335	i 3,681,232	i 10,557	i 11,340,260	i 161	i 317,679	i 213,861

BRITISH COMPANIES.

British Empire	i 9,083	d 18	i 60,913	i 165	i 180,733	d 19	d 86,259	d 92,259
Commercial Union	d 184	d 14	d 33,500	d 8	d 45,797		d 9,557	d 7,731
Liverpool and London and Globe	d 75			i 4	d 8,076		d 5,180	d 5,180
London and Lancashire	i 2,608	i 81	i 213,800	i 326	i 497,071	i 15	i 2,968	i 13,753
North British	d 876	i 1	d 13,636	d 22	d 26,781	i 6	d 38,324	d 43,946
Queen	i 321			i 7	d 14,130	i 3	i 6,325	i 6,129
Royal	d 684	d 2	d 4,600	d 9	d 23,544	d 2	d 12,978	d 19,597
Standard	i 59,650	i 104	i 455,817	i 319	i 827,344	d 2	d 24,842	i 9,177
Star	i 1,106		d 827	d 12	d 1,873	i 3	i 10,791	i 10,791
Total Increase or Decrease	i 65,075	i 152	i 677,967	i 748	i 1,410,159	i 6	d 11,610	d 53,091

AMERICAN COMPANIES.

Etna Life.....	d	44,488	d	13	d	18,328	d	478,360	i	101	i	57,708	i	47,848
Equitable.....	i	25,732	d	404	d	664,370	i	566,919	d	21	d	78,426	d	47,518
Germania.....	i	6,321	i	67	i	179,000	i	221,674	d	1	d	1,800	d	3,800
Metropolitan.....	i	2,975	d	1,750	d	202,361	d	12,904	d	44	i	2,983	i	2,983
{ General.....														
{ Industrial.....														
Mutual Life.....	i	63,717	i	41	i	10,565	d	225,518	i	5	d	16,271	d	22,354
New York.....	i	25,279	i	1,601	i	2,115,760	d	1,764,386	d	21	i	69,215	d	146,323
Provident Savings.....	d	27,969	i	17	i	62,000	d	2,470,259	d	1	i	21,000	d	7,000
Travelers.....	d	1,845	i	11	i	47,276	d	440,000	i	19	i	15,987	i	23,272
Union Mutual.....	i	2,723	d	51	d	1,945	d	182,196	i	18	d	20,100	i	9,668
United States.....	i	21,097	i	282	i	867,450	i	24,379	d	2	d	1,000	d	1,000
Total Increase or Decrease.....	i	129,480	d	208	i	2,394,527	i	5,301,941	i	97	i	49,296	i	149,326

RECAPITULATION.

Canadian Companies.....	i	476,801	i	4,335	i	3,681,232	i	11,340,260	i	161	i	317,679	i	213,861
British.....	i	65,075	i	152	i	677,967	i	1,410,159	i	6	d	11,610	d	53,015
American.....	i	129,480	d	208	i	2,394,527	i	5,301,941	i	97	i	49,296	i	149,326
Total Increase or Decrease.....	i	671,446	i	4,279	i	6,753,726	i	18,052,360	i	264	i	355,365	i	310,172

ABSTRACT of Life Insurance done by Canadian Companies which do business outside of the Dominion, for 1892.
CANADA LIFE ASSURANCE COMPANY.

	Premiums for Year.	Number of Policies New and taken up.	Amount of Policies New and taken up.	Number of Policies in force at date.	Net Amount in force at date.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims paid.	Unsettled Claims.		Date of Return.
									Not Registered.	Resist-d.	
	\$		\$		\$		\$	\$	\$		
In Canada.....	1,636,062	1,896	4,624,550	26,998	57,018,206	342	824,960	770,290	95,753	None.	} 31st Dec., 1892.
In other Countries.....	72,936	223	850,450	774	2,036,073	6	12,500	12,590	None.	None.	
Total.....	1,708,998	2,119	5,475,000	27,772	59,054,279	348	837,460	782,790	95,753	None.	

xcvi

SUN LIFE ASSURANCE COMPANY.

In Canada.....	763,074	2,477	4,441,503	12,844	19,260,858	111	159,770	151,448	16,426	1,000	} 31st Dec., 1892.
In other Countries.....	197,346	550	1,932,147	1,874	4,613,639	19	32,772	31,878	13,858	None.	
Total.....	960,420	3,027	6,373,650	14,718	23,874,497	130	192,542	183,326	30,284	1,000	

NORTH AMERICAN LIFE ASSURANCE COMPANY.

In Canada.....	362,366	1,510	2,341,800	7,423	11,372,889	62	100,780	99,280	4,500	1,000	} 31st Dec., 1892.
In other Countries.....	6,496	7	18,500	96	218,750	1	2,000	2,000	None.	None.	
Total.....	368,862	1,517	2,360,300	7,519	11,591,639	63	102,780	101,280	4,500	1,000	

INCREASE or Decrease of Items of Life Insurance done by Canadian Companies which do business outside of the Dominion for 1892, compared with 1891.

CANADA LIFE ASSURANCE COMPANY.

Increase (i)—Decrease (d).	Premiums of the Year.	Number of Policies new and taken up.	Amount of Policies new and taken up	Number of Policies in force at date.	Amount in force.	Number of Policies become Claims.	Amount of Policies become Claims.	Claims paid.
	\$		\$		\$		\$	\$
In Canada.....	i 59,538	13	i 210,850	i 1,141	i 2,387,795	i 72	i 279,790	i 186,924
In other countries.....	i 30,747	29	i 304,950	i 147	i 562,250	.....	i 3,000	i 3,000
Total.....	i 90,285	16	i 515,800	i 1,288	i 2,950,046	i 72	i 282,790	i 189,924

SUN LIFE ASSURANCE COMPANY.

In Canada.....	i 214,099	545	i 1,169,556	i 1,661	i 2,708,469	i 28	i 31,050	i 11,723
In other countries.....	i 74,182	237	i 1,191,577	i 446	i 1,740,616	d 4	d 20,120	d 18,087
Total.....	i 288,281	782	i 2,361,133	i 2,107	i 4,449,085	i 24	i 10,930	d 6,364

NORTH AMERICAN LIFE ASSURANCE COMPANY.

In Canada.....	i 38,279	d 49	i 46,867	i 612	i 998,349	i 21	i 10,308	d 1,112
In other countries.....	i 556	d 8	d 14,500	d 5	i 8,550	i 1	i 2,000	i 2,000
Total.....	i 38,835	d 57	i 32,367	i 607	i 1,006,899	i 22	i 12,308	i 888

Finance Department—Insurance.

AMOUNTS of Life Insurance terminated in Canada in Natural Course or by Surrender and Lapse, during the Year 1892.

	Amount Terminated by				Total Surrender and Lapse.
	Death.	Maturity and Expiry.	Surrender.	Lapse.	
<i>Canadian Companies.</i>					
	\$	\$	\$	\$	\$
Canada Life (Canadian business)	748,154	67,794	768,282	1,254,402	2,022,684
Confederation	173,751	80,737	330,584	911,422	1,242,006
Dominion Life	4,000	None.	30,604	204,500	235,104
Dominion Safety Fund	20,000	None.	None.	238,000	238,000
Federal	110,270	742,500	7,750	1,317,425	1,325,175
Great West	None.	None.	None.	19,000	19,000
London Life { General	14,353	3,733	32,894	196,905	229,799
Industrial	12,949	None.	None.	582,371	582,371
Manufacturers' Life	71,000	5,000	121,540	861,700	983,240
North American (Canadian business) { General	82,859	17,271	182,011	910,700	1,092,711
Industrial	650	None.	375	103	478
Ontario Mutual	96,000	49,750	230,189	1,036,200	1,266,389
Sun (Canadian business)	118,754	45,516	439,604	1,295,191	1,734,795
Temperance and General	33,000	None.	83,118	976,500	1,059,618
Totals for 1892	1,485,740	1,012,301	2,226,951	9,804,419	12,031,370
Totals for 1891	1,190,805	1,014,113	1,941,047	9,145,602	11,086,649
Increase, i—Decrease, d	i 294,935	d 1,812	i 285,904	i 658,817	i 944,721
<i>British Companies.</i>					
British Empire	37,868	21,100	221,982	230,529	452,511
Commercial Union	42,712	4,410	None.	7,717	7,717
Edinburgh	20,119	None.	3,648	None.	3,648
Life Association of Scotland	80,214	2,722	14,552	3,436	17,988
Liverpool and London and Globe	3,276	None.	562	None.	562
London and Lancashire	78,990	46,130	133,157	442,357	575,514
London Assurance	None.	None.	None.	None.	None.
North British	73,038	None.	13,165	9,825	22,990
Queen	7,583	None.	6,837	1,000	7,837
Reliance	9,315	2,105	3,660	None.	3,660
Royal	18,804	None.	1,006	4,007	5,013
Scottish Amicable	11,193	None.	4,015	None.	4,015
Scottish Provident	4,615	None.	None.	None.	None.
Standard	204,328	32,233	190,043	421,417	611,460
Star	12,884	None.	9,299	16,606	25,905
Totals for 1892	604,939	108,700	601,926	1,136,894	1,738,820
Totals for 1891	591,168	142,330	533,388	1,301,706	1,835,094
Increase, i—Decrease, d	i 13,771	d 33,630	i 68,538	d 164,812	d 96,274
<i>American Companies.</i>					
Ætna	204,540	522,292	186,486	323,543	510,029
Connecticut	58,884	23,356	None.	63,125	63,125
Equitable	227,181	39,875	472,368	1,205,048	1,677,416
Germania	3,200	None.	7,000	90,667	97,667
Metropolitan { General	1,904	None.	10,000	1,000	11,000
Industrial	19,126	None.	None.	766,946	766,946
Mutual Life	157,585	6,058	275,862	943,578	1,219,440
National Life	4,599	200	4,000	None.	4,000
New York	321,915	59,111	531,930	1,283,445	1,815,375
North Western	5,850	13,240	834	250	1,084
Phoenix Mutual Life	35,918	66,562	6,467	13,500	19,967
Provident Savings	24,000	None.	None.	410,000	410,000
Travelers'	72,306	49,683	106,546	279,993	386,539
Union Mutual	43,859	154,059	18,976	211,000	229,976
United States	5,000	None.	5,650	1,610,590	1,616,240
Totals for 1892	1,185,867	934,436	1,626,119	7,202,685	8,828,804
Totals for 1891	1,072,126	878,523	1,350,391	5,358,034	6,708,425
Increase, i—Decrease, d	i 113,741	i 55,913	i 275,728	i 1,844,651	i 2,120,379

CANADIAN Life Companies—Assets, 1892.

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in Force.	Stocks and Debentures.	Cash on hand and in Banks.	Agents' Balances and Bills Receivable.	Interest and Rents Due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Citizens' (Life Department)	None.	None.	None.	607 44	65,490 60	None.	None.	1,175 29	None.	None.	67,273 33
Canada Life	864,951 67	4,140,919 57	1,972,103 17	1,361,298 31	4,091,106 53	67,253 76	None.	248,506 75	323,267 80	7,723 26	13,077,129 82
Confederation	914,473 70	2,098,483 61	57,592 79	327,652 69	461,984 57	21,628 38	None.	96,426 31	123,048 18	13,870 27	4,115,170 60
Dominion Life	None.	17,250 00	None.	90 00	72,631 31	9,744 34	941 24	1,887 67	7,127 08	550 94	110,175 53
Dominion Safety Fund	None.	None.	5,000 00	None.	58,832 50	5,221 73	3,308 03	880 24	None.	400 00	73,642 50
Federal	None.	41,800 00	1,000 00	30,192 77	78,449 51	43,086 44	2,330 67	2,092 06	54,638 00	9,526 73	263,116 78
Great West	None.	40,303 27	None.	None.	58,520 00	9,831 50	1,129 00	627 29	10,359 92	645 69	121,416 67
London Life	None.	141,786 68	13,830 38	16,286 50	147,195 00	4,345 73	None.	8,327 80	8,877 18	None.	340,658 27
Manufacturers' Life	None.	322,618 22	None.	3,171 20	115,461 26	11,988 94	4,149 25	7,639 96	60,551 13	8,885 25	534,465 21
North American	11,192 00	970,223 03	126,080 00	36,373 67	96,191 94	44,084 55	159 79	25,147 27	72,034 17	31,891 58	1,413,978 00
Ontario Mutual	7,420 78	1,388,549 65	None.	312,559 17	342,610 86	23,419 02	4,550 60	74,212 44	83,061 48	None.	2,235,384 00
Sun	260,329 96	2,023,919 52	64,000 00	175,658 65	583,233 32	15,194 89	None.	60,255 79	219,504 60	1,604 16	3,403,790 88
Temperance and General	None.	41,450 00	None.	4,788 36	142,026 31	11,314 02	4,074 51	3,015 59	29,675 66	990 00	237,334 45
Total	2,056,368 10	11,227,303 55	2,239,615 34	2,269,288 76	6,313,736 71	266,113 30	20,643 09	530,143 56	992,145 75	76,087 88	25,993,446 04

Finance Department—Insurance.

CANADIAN Life Companies—Liabilities, &c., 1892.

Companies.	Unsettled Claims.	Net Reinsurance Reserve.	Sundry.	Total Liabilities in- cluding Reserve but not Capital Stock.	Surplus of Assets over Liabilities excluding Capital.	Capital Stock paid up.	Surplus of Assets over Liabilities and Capital Stock.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canada Life	95,753 44	11,343,965 00	22,450 49	11,462,108 93	1,614,960 89	125,000 00	1,489,960 89
Citizens' (Life Department).....	None.	None.	119,217 22	119,217 22	.....	+	+
Confederation.	23,516 63	3,597,800 00	100,430 79	3,721,747 42	393,423 18	100,000 00	293,423 18
Dominion Life.....	None	46,411 93	600 00	47,011 93	68,163 60	64,400 00	.....
Dominion Safety Fund	7,000 00	*12,032 45	734 94	19,767 39	53,875 11	29,172 00	24,763 11
© Federal.	6,000 00	186,581 90	125 00	192,706 90	70,409 88	80,197 00	.....
Great West.....	None	20,158 00	12,719 17	32,877 17	88,539 50	91,825 00	.....
London Life.....	1,610 50	287,077 44	9,738 88	298,426 82	42,231 45	33,756 00	8,481 45
Manufacturers' Life.....	15,000 00	385,941 00	1,449 39	402,390 39	132,074 82	127,320 00	4,754 82
North American.....	5,500 00	1,115,846 00	6,996 20	1,128,342 20	285,635 80	60,000 00	225,635 80
Ontario Mutual.....	4,325 00	2,068,070 00	6,058 85	2,068,453 85	166,930 15	None	166,930 15
Sun	31,284 00	2,988,320 28	76,667 83	3,096,272 11	307,428 77	62,500 00	244,928 77
Temperance and General	1,000 00	185,815 51	2,385 56	189,201 07	48,133 38	60,000 00	.....
Total.....	190,989 57	22,228,019 51	359,574 32	22,778,583 40	3,214,862 64	834,164 00	2,380,698 64

* Including \$7,361.91 of Safety Fund.
 † The capital in this company is also liable for its other departments, so that these columns cannot be filled up; see its
 Fire Department.

TABLE showing the Assets in Canada of British Companies doing business of Life Insurance in Canada, for the Year 1892.

Companies.	Commenced business in in Canada.	Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Stocks, Bonds and Debentures.	Cash on hand and in Banks or deposited with Government.	Agents' Balances and Bills Receivable.	Interest and Rents Due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>British Companies.</i>											
British Empire.....	Feb. 7, '83	125,000 00	1,254,505 45	None.	42,795 70	86,677 62	7,531 59	27,959 33	28,605 79	None.	1,694,742 15
Commercial Union.....	Sept. 11, '63	None.	60,833 33	None.	17,848 01	5,680 47	None.	488 41	6,054 56	None.	235,347 78
Edinburgh Life.....	1857.....	None.	None.	None.	10,750 48	3,360 80	None.	344 56	939 89	None.	177,082 40
Life Association of Scotland.....	Sept. —, '57	None.	236,084 96	None.	107,123 93	3,122 22	None.	7,669 51	20,423 61	None.	529,184 23
*Liverpool, London and Globe.....	June 4, '51	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
London and Lancashire.....	1863.....	None.	345,647 88	None.	60,195 55	20,621 29	533 09	17,503 21	75,873 10	1,100 10	1,457,637 78
*London Assurance.....	Mar. 1, '62	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
*North British.....	1862.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Queen.....	July 5, '59	None.	None.	None.	5,109 07	962 76	1,382 95	498 99	None.	11,486 66	112,913 43
Reliance.....	Aug. 1, '68	None.	None.	None.	None.	5,860 53	None.	None.	None.	None.	116,137 53
*Royal.....	1851.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Scottish Amicable.....	1846.....	None.	None.	None.	16,815 97	None.	None.	206 83	45 85	None.	201,080 65
Scottish Provident.....	.....	None.	None.	None.	10,687 20	None.	None.	29,133 29	233 24	None.	1,933,681 07
Standard.....	1847.....	355,000 00	2,084,195 88	None.	226,636 98	61,155 42	None.	None.	107,245 04	None.	7,476,393 48
Star.....	Nov. 6, '68	None.	1,362,108 10	None.	None.	76,895 40	None.	43,205 01	None.	None.	1,628,208 51
Totals.....	.....	480,000 00	5,343,375 60	None.	497,962 89	264,336 51	9,447 63	127,000 14	239,441 08	12386 76	15,562,409 02

* These companies also do Fire business. For their Assets and total Liabilities in Canada, see pages lxxxii and lxxxiv.

Finance Department—Insurance.

TABLE showing the Assets in Canada of American Companies doing business of Life Insurance in Canada for 1892.

Companies.	Commenced business in Canada.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Stocks, Bonds and Debentures.	Cash on hand and in Banks or deposited with Government.	Agents' Balances and Bills Receivable.	Interest and Rents Due and Accrued.	Outstanding and Deferred Premiums.	Other Assets.	Total Assets.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>American Companies.</i>												
Etna Life.....	1850.....	None.	None.	None.	153,246 59	3,607,802 08	None.	None.	None.	33,702 79	None.	3,794,791 46
Connecticut Mutual..	June 15, '46	None.	None.	None.	None.	None.	100,000 00	None.	None.	None.	None.	100,000 00
Equitable	Oct. —, '68	None.	None.	None.	None.	3,104,760 00	None.	None.	None.	51,300 00	None.	3,156,060 00
Germania.....	Nov. —, '87	None.	None.	None.	None.	51,250 00	None.	None.	None.	9,840 17	None.	61,090 17
Metropolitan	do —, '72	None.	None.	None.	3,465 67	121,200 00	None.	None.	None.	None.	None.	124,665 67
Mutual Life.....	Sept. 1, '85	None.	None.	None.	None.	1,760,434 80	None.	None.	None.	66,599 50	None.	1,827,034 30
National Life.....	June 11, '76	None.	None.	None.	None.	None.	110,000 00	None.	None.	206 09	None.	110,206 09
New York.....	About 1868..	500,000 00	275,000 00	None.	14,780 64	1,879,147 45	94,443 39	7,075 71	20,965 84	132,428 03	None.	2,923,871 06
North-western.....	Nov. —, '71	None.	None.	None.	None.	114,700 00	None.	None.	None.	965 01	None.	115,665 01
Phoenix Mutual.....	Oct. —, '66	None.	None.	None.	None.	135,470 00	None.	None.	None.	1,252 78	None.	136,722 78
Provident Savings	Mar. —, '89	None.	None.	None.	None.	58,342 50	None.	None.	None.	6,558 84	None.	64,901 34
Travelers'.....	July 1, '65	2,400 00	None.	None.	64,425 00	851,130 57	None.	None.	None.	27,447 91	None.	945,408 48
Union Mutual.....	do 17, '48	None.	None.	None.	13,303 04	552,539 89	5,124 19	798 31	2,272 48	23,227 56	258 72	597,524 19
United States.....	.....	None.	None.	None.	None.	113,200 00	None.	None.	None.	14,700 21	None.	127,900 21
Totals.....	.....	502,400 00	275,000 00	None.	249,260 94	12,349,977 29	309,567 58	7,874 02	23,268 32	368,228 89	258 72	14,085,835 76

TABLE showing the Liabilities in Canada of British and American Companies doing business of Life Insurance in Canada for the Year 1892.

	Unsettled Claims.	Net Re-insurance Reserve.	Sundry.	Total Liabilities, including Re- serve.	(e) Excess of Assets over Liabilities. (d) The Reverse.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>British Companies.</i>					
British Empire.....	6,000 00	750,000 00	None.	756,000 00	e 938,742 15
Commercial Union.....	None.	209,534 33	None.	209,534 33	e 25,813 45
Edinburgh.....	10,463 34	203,188 34	1,942 04	215,593 72	d 38,511 32
Life Association of Scotland.....	43,776 31	1,047,951 33	None.	1,091,727 64	d 562,543 41
*Liverpool & London & Globe.....	None.	105,000 00	None.	105,000 00	e
London and Lancashire.....	18,156 25	1,143,497 52	3,091 65	1,164,745 42	e 292,892 36
*London Assurance.....	None.	9,829 51	None.	9,829 51	e
*North British.....	7,620 77	597,000 00	1,529 93	606,150 70	e
Queen.....	None.	96,634 00	None.	96,634 00	e 16,279 43
Reliance.....	None.	100,000 00	None.	100,000 00	e 16,137 53
*Royal.....	10,037 49	320,000 00	None.	330,037 49	e
Scottish Amicable.....	486 67	117,286 67	None.	117,773 34	e 83,307 32
Scottish Provident.....	4,614 82	91,527 03	None.	96,141 85	e 1,837,539 22
Standard.....	30,212 46	3,164,735 00	None.	3,194,947 46	e 4,281,446 02
Star.....	None.	145,670 39	None.	145,670 39	e 1,482,538 12
Totals.....	131,368 11	8,101,854 12	6,563 62	8,239,785 85	e
<i>American Companies.</i>					
Aetna Life.....	17,003 00	4,921,665 30	6,466 84	4,945,135 14	d 1,150,343 68
Connecticut Mutual.....	None.	900,000 00	None.	900,000 00	d 800,000 00
Equitable.....	24,000 00	2,800,000 00	9,000 00	2,833,000 00	d 323,060 00
Germania.....	2,000 00	70,535 00	None.	72,535 00	e 11,444 83
Metropolitan.....	992 00	83,260 00	None.	84,252 00	e 40,413 67
Mutual Life.....	1,083 00	1,956,826 00	None.	1,957,909 00	d 136,874 70
National Life.....	284 00	75,605 05	None.	75,889 05	e 34,317 04
New York.....	21,039 57	2,636,337 00	None.	2,657,376 57	e 266,494 49
North-western.....	1,055 00	131,338 00	None.	132,393 00	d 16,727 99
Phoenix Mutual Life.....	4,110 00	400,000 00	None.	404,110 00	d 267,387 22
Provident Savings.....	12,000 00	17,000 00	None.	29,000 00	e 35,901 34
Travelers'.....	66 00	1,122,857 00	None.	1,122,923 00	d 177,519 52
Union Mutual.....	13,042 21	773,488 00	466 08	786,996 29	d 189,472 10
United States.....	11,000 00	115,630 49	None.	126,630 49	e 1,269 72
Total.....	107,674 78	16,004,541 84	15,932 92	16,128,149 54	d 2,042,313 78

* These Companies also do fire business ; for their total Assets and Liabilities in Canada, see pages lxxxii and lxxxiv.

Finance Department—Insurance.

TABLE showing the Cash Income of Canadian Companies doing Life Insurance and the Cash Income in Canada of British and American Companies in that Branch.

INCOME (CASH) 1892.

	Net Premium Income.	Consideration for Annuities.	Interest and Dividends on Stocks, &c.	Sundry.	Total.
<i>Canadian Companies.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canada Life.....	1,708,997 96	None.	604,730 81	18,909 73	2,332,638 50
Confederation.....	711,566 92	5,411 75	148,496 26	12,036 11	877,511 04
Dominion Life.....	30,191 18	None.	4,434 32	None.	34,625 50
Dominion Safety Fund.....	34,768 12	None.	2,174 16	192 52	37,134 80
Federal.....	241,795 74	None.	13,446 37	None.	255,242 11
Great West.....	15,383 30	None.	1,499 27	None.	16,882 57
London Life.....	105,469 03	None.	16,103 17	None.	121,572 20
Manufacturers' Life.....	212,241 94	None.	18,038 89	None.	230,280 83
North American.....	368,021 73	840 05	65,764 64	None.	434,626 42
Ontario Mutual.....	503,389 13	None.	111,562 13	None.	614,951 26
Sun.....	957,919 76	2,500 00	143,548 47	4,712 20	1,108,680 43
Temperance and General.....	108,220 74	None.	8,360 35	None.	116,581 09
Totals.....	4,997,965 55	8,751 80	1,138,158 84	35,850 56	6,180,726 75
<i>British Companies.</i>					
British Empire.....	223,349 75	None.	71,190 92	4,670 50	299,211 17
Commercial Union.....	20,345 08	None.	2,720 35	698 26	23,763 69
Edinburgh Life.....	9,878 79	None.	764 11	None.	10,642 90
Life Association of Scotland.....	45,357 20	None.	8,425 58	None.	53,782 78
Liverpool and London and Globe.....	8,047 40	None.	None.	None.	8,047 40
London and Lancashire.....	211,025 55	None.	63,391 63	98 32	274,515 50
London Assurance.....	791 51	None.	None.	None.	791 51
North British.....	37,955 08	None.	None.	None.	37,955 08
Queen.....	6,352 59	None.	2,548 63	None.	8,901 22
Reliance.....	6,227 45	None.	None.	272 41	6,499 86
Royal.....	18,787 96	None.	None.	None.	18,787 96
Scottish Amicable.....	6,940 58	None.	853 25	None.	7,793 83
Scottish Provident.....	2,494 63	None.	75,698 06	None.	78,192 69
Standard.....	474,982 91	None.	317,024 24	11,486 40	803,493 55
Star.....	16,277 84	None.	None.	None.	16,277 84
Totals.....	1,088,814 32	None.	542,616 77	17,225 89	1,648,656 98
<i>American Companies.</i>					
Ætna Life.....	633,535 36	None.	None.	10,666 85	644,202 21
Connecticut Mutual.....	47,439 37	None.	None.	None.	47,439 37
Equitable.....	703,536 96	None.	97,780 00	None.	801,316 96
Germania.....	31,608 48	None.	2,000 00	None.	33,608 48
Metropolitan.....	59,761 49	None.	None.	None.	59,761 49
Mutual Life.....	623,481 03	6,889 70	70,200 00	None.	700,570 73
National Life.....	2,387 97	None.	None.	None.	2,387 97
New York.....	700,618 61	8,591 00	94,912 50	23,200 15	827,322 26
North-western.....	18,420 77	None.	None.	None.	18,420 77
Phoenix Mutual Life.....	29,049 24	None.	5,307 90	None.	34,357 14
Provident Savings.....	67,903 13	None.	2,315 00	None.	70,218 13
Travelers.....	132,223 46	None.	38,204 28	62 50	170,490 24
Union Mutual.....	125,141 83	None.	14,646 52	968 66	140,757 01
United States.....	61,010 86	None.	None.	None.	61,010 86
Totals.....	3,236,118 56	15,480 70	325,366 20	34,898 16	3,611,863 62

TABLE showing the Cash Expenditure of Canadian Companies doing Life Insurance, and the Cash Expenditure in Canada of British and American Companies in that Branch.

EXPENDITURE (CASH) 1892.

	Payments to Policy- holders.	General Expenses.	Dividends to Stock- holders.	Total Expenditure.	<i>e</i> Excess of Income over Expenditure. <i>d</i> The Reverse.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>					
Canada Life.....	1,063,647 44	304,448 17	25,000 00	1,393,095 61	<i>e</i> 939,542 89
Confederation.....	309,525 43	174,947 54	15,216 42	499,689 39	<i>e</i> 377,821 65
Dominion Life.....	5,297 81	14,581 53	None.	19,879 34	<i>e</i> 14,746 16
Dominion Safety Fund.....	24,468 00	4,327 02	None.	28,795 02	<i>e</i> 8,339 78
Federal.....	142,462 66	71,795 95	None.	214,258 61	<i>e</i> 40,983 50
Great West.....	None.	13,318 95	None.	13,318 95	<i>e</i> 3,563 62
London Life.....	35,404 68	40,587 91	2,355 78	78,298 37	<i>e</i> 43,273 83
Manufacturers' Life.....	55,012 17	79,497 23	None.	134,509 40	<i>e</i> 95,771 43
North American.....	118,436 73	110,041 55	6,000 00	234,478 28	<i>c</i> 200,148 14
Ontario Mutual.....	216,337 35	106,967 97	None.	323,305 32	<i>c</i> 291,645 94
Sun.....	429,555 63	247,421 80	8,437 50	685,414 93	<i>e</i> 423,265 50
Temperance and General.....	37,892 32	42,615 67	None.	80,507 99	<i>e</i> 36,073 10
Totals.....	2,438,040 22	1,210,501 29	57,009 70	3,705,551 21	<i>e</i> 2,475,175 54
<i>British Companies.</i>					
British Empire.....	52,263 48	46,298 08	.....	98,561 56	<i>e</i> 200,649 61
Commercial Union.....	49,892 42	2,339 14	.....	51,931 56	<i>d</i> 28,167 87
Edinburgh Life.....	8,563 36	867 39	.....	9,430 75	<i>c</i> 1,212 15
Life Association of Scotland Liverpool and London and Globe.....	77,905 30	3,119 10	.....	81,024 40	<i>d</i> 27,241 62
London and Lancashire.....	4,771 28	330 64	.....	5,101 92	<i>e</i> 2,945 48
London Assurance.....	114,359 99	52,933 61	.....	167,293 60	<i>e</i> 107,221 90
North British.....	None.	3 22	.....	3 22	<i>e</i> 788 29
Queen.....	78,202 91	5,368 40	.....	83,571 31	<i>d</i> 45,616 23
Reliance.....	9,410 83	332 19	.....	9,743 02	<i>d</i> 841 80
Royal.....	11,891 78	385 60	.....	12,277 38	<i>d</i> 5,777 52
Scottish Amicable.....	11,768 63	908 65	.....	12,677 28	<i>c</i> 6,110 68
Scottish Provident.....	13,140 00	68 13	.....	13,208 13	<i>d</i> 5,414 30
Standard.....	3,549 99	None.	.....	3,549 99	<i>c</i> 74,642 70
Star.....	212,527 74	97,230 13	.....	309,757 87	<i>e</i> 493,735 68
Totals.....	14,216 86	2,239 05	.....	16,455 91	<i>d</i> 178 07
Totals.....	662,164 57	212,423 33	.....	874,587 90	<i>e</i> 774,069 08
<i>American Companies.</i>					
Etna Life.....	762,396 31	62,392 30	.....	824,788 61	<i>d</i> 180,586 40
Connecticut Mutual.....	101,150 51	None.	.....	101,150 51	<i>d</i> 53,711 14
Equitable.....	361,633 91	101,115 98	.....	462,749 89	<i>c</i> 338,567 07
Germania.....	2,169 95	12,036 73	.....	14,206 68	<i>e</i> 19,401 80
Metropolitan.....	25,585 41	22,904 95	.....	48,490 36	<i>e</i> 11,271 13
Mutual Life.....	183,911 71	126,846 21	.....	310,757 92	<i>e</i> 389,812 81
National Life.....	8,136 00	16 62	.....	8,152 62	<i>d</i> 5,764 65
New York.....	538,468 20	215,856 04	.....	754,324 24	<i>c</i> 72,998 02
North-western.....	23,953 79	168 78	.....	24,122 57	<i>d</i> 5,701 80
Phoenix Mutual Life.....	72,260 27	None.	.....	72,260 27	<i>d</i> 37,903 13
Provident Savings.....	17,233 31	22,231 75	.....	39,465 06	<i>e</i> 30,753 07
Travelers'.....	162,071 40	19,188 81	.....	181,260 21	<i>d</i> 10,769 97
Union Mutual.....	86,955 53	23,208 22	.....	110,163 75	<i>e</i> 30,593 26
United States.....	6,020 22	33,829 78	.....	39,850 00	<i>e</i> 21,160 86
Totals.....	2,351,946 52	639,796 17	.....	2,991,742 69	<i>e</i> 620,120 93

Finance Department—Insurance.

PAYMENTS TO POLICY-HOLDERS, 1892.

Companies.	Death Claims.	Matured Endowments.	Paid to Annuity-tants.	Paid for Sur-rendered Policies.	Dividends paid Policy-holders.	Total paid to Policy-holders.	Net Premium Income (including consideration for Annuities.)
<i>Canadian Companies.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canada Life.....	717,055 91	65,733 78	400 00	69,751 90	210,705 85	1,063,647 44	1,708,997 96
Confederation.....	168,980 14	17,737 00	29,994 49	27,024 65	65,789 15	309,525 43	716,978 67
Dominion Life.....	5,000 00	None.	None.	297 81	None.	5,297 81	30,191 18
Dominion Safety Fund.	24,468 00	None.	None.	None.	None.	24,468 00	34,768 12
Federal.....	101,834 91	7,000 00	None.	1,313 99	32,313 76	142,462 66	241,795 74
Great West.....	None.	None.	None.	None.	None.	None.	15,383 30
London Life.....	28,907 15	3,733 33	None.	866 70	1,897 50	35,404 68	105,469 03
Manufacturers' Life....	51,631 97	None.	None.	3,380 20	None.	55,012 17	212,241 94
North American.....	84,009 03	17,271 31	1,811 22	6,751 60	8,593 57	118,436 73	368,861 78
Ontario Mutual.....	100,200 00	16,250 00	None.	34,885 90	65,001 45	216,337 35	503,389 13
Sun.....	144,834 38	38,491 42	1,753 55	64,123 44	180,352 84	429,555 63	960,419 76
Temperance and General	33,965 70	None.	None.	3,926 62	None.	37,892 32	108,220 74
Totals.....	1,460,887 19	166,216 84	33,959 26	212,322 81	564,654 12	2,438,040 22	5,006,717 35
<i>British Companies.</i>							
British Empire.....	31,867 53	9,500 00	305 40	9,055 58	1,534 97	52,263 48	223,349 75
Commercial Union.....	45,145 10	4,409 67	37 65	None.	None.	49,592 42	20,345 08
Edinburgh.....	7,243 31	None.	None.	1,320 05	None.	8,563 36	9,878 79
Life Association of Scot-land	60,610 67	1,998 04	None.	3,992 24	11,304 35	77,905 30	45,357 20
Liverpool and London and Globe.	3,276 28	None.	1,495 00	None.	None.	4,771 28	8,047 40
London and Lancashire.	90,031 25	20,379 66	None.	3,949 68	None.	114,359 99	211,025 55
London Assurance.....	None.	None.	None.	None.	None.	None.	791 51
North British.....	74,585 00	None.	None.	3,617 91	None.	78,202 91	37,955 08
Queen.....	7,583 39	None.	None.	1,427 39	400 05	9,410 83	6,352 59
Reliance.....	9,121 00	2,115 00	None.	655 78	None.	11,891 78	6,227 45
Royal.....	11,405 95	None.	221 95	140 73	None.	11,768 63	18,787 96
Scottish Amicable.....	13,140 00	None.	None.	None.	None.	13,140 00	6,940 58
Scottish Provident.....	3,549 99	None.	None.	None.	None.	3,549 99	2,494 63
Standard Life.....	185,337 36	3,516 67	3,553 57	11,941 28	8,178 86	212,527 74	474,982 91
Star.....	12,884 24	None.	123 40	1,209 22	None.	14,216 86	16,277 84
Totals.....	555,781 07	41,919 04	5,736 97	37,309 26	21,418 23	662,164 57	1,088,814 32
<i>American Companies.</i>							
Ætna Life.....	206,524 66	393,874 46	None.	39,097 26	122,899 93	762,396 31	633,535 36
Connecticut Mutual Life	58,884 00	23,356 00	None.	None.	18,910 51	101,150 51	47,439 37
Equitable.....	225,105 00	38,891 00	2,424 02	76,140 96	19,072 93	361,633 91	703,536 96
Germania.....	1,200 00	None.	None.	821 15	148 80	2,169 95	31,608 48
Metropolitan.....	21,029 75	None.	None.	3,672 77	882 89	25,585 41	59,761 49
Mutual Life.....	156,502 40	1,057 57	2,454 30	13,820 00	10,077 44	183,911 71	630,370 73
National Life.....	6,449 00	200 00	None.	1,487 00	None.	8,136 00	2,387 97
New York.....	354,087 60	61,208 68	8,094 28	74,362 98	40,714 66	538,468 20	709,209 61
North-western.....	5,850 00	11,840 00	None.	36 55	6,227 24	23,953 79	18,420 77
Phoenix Mutual Life....	37,144 00	27,976 00	None.	185 00	6,955 27	72,260 27	29,049 24
Provident Savings.....	12,000 00	None.	None.	None.	5,233 31	17,233 31	67,903 13
Travelers'.....	77,745 40	42,183 00	None.	42,143 00	None.	162,071 40	132,223 46
Union Mutual.....	48,954 31	30,092 24	None.	6,601 82	1,307 11	86,955 53	125,141 83
United States.....	5,000 00	None.	None.	1,020 22	None.	6,020 22	61,010 86
Totals.....	1,216,476 12	630,679 00	12,972 60	259,388 71	232,430 09	2,351,946 52	3,251,599 26

ASSESSMENT SYSTEM.
ABSTRACT of Life Insurance in Canada (Assessment Plan) for the Year 1892.

Companies.	Total Amount Paid by Members.	Number of Certificates reported as Taken.	Amount of Certificates, New and Taken up.	Number of Certificates in force at Date.	Net Amount in Force.	Number of Certificates become Claims.	Net Amount become Claims.	Claims Paid.	Unsettled Claims.		Date of Return.
									Not Resisted.	Resisted.	
	\$		\$		\$		\$	\$	\$		
CANADIAN COMPANIES.											
Canadian Mutual Life.....	72,856	548	681,500	None.	None.	36	51,225	86,725	None.	None.	1st Aug., 1892.
Commercial Travellers' Mutual Benefit Society.....	20,211	233	233,000	1,884	1,884,000	14	14,000	13,700	4,000	None.	31st Dec., 1892.
Home Life Association.....	2,049	238	245,000	190	197,000	None.	None.	None.	None.	None.	do
Mutual Relief Society.....	53,557	312	528,500	*None.	*None.	25	42,560	58,727	6,060	None.	do
Provincial Provident Institution.....	96,044	1,836	2,857,000	6,439	10,869,000	24	44,000	50,200	10,000	4,500	do
Totals for 1892.....	244,717	3,187	4,505,000	8,533	12,080,000	99	151,785	209,352	20,060	4,500	
Totals for 1891.....	289,171	3,432	5,050,250	14,070	23,925,603	144	226,501	186,301	66,950	16,923	
AMERICAN COMPANIES.											
Covenant Mutual.....	54,286	1,443	2,043,875	2,483	4,576,875	10	19,750	24,500	2,500	None.	31st Dec., 1892.
Mutual Reserve Fund.....	216,811	1,430	3,720,100	6,467	15,720,200	61	168,200	133,650	54,050	3,000	do
Massachusetts Benefit Association.....	66,900	283	411,500	5,262	10,558,500	40	82,625	46,000	42,345	8,273	do
Totals for 1892.....	338,087	3,145	6,175,475	14,212	30,925,575	111	270,575	204,150	99,495	11,273	
Totals for 1891.....	238,136	2,533	5,739,875	7,547	18,427,300	56	158,000	145,300	35,350	5,000	

RECAPITULATION.

Canadian Companies.....	244,717	3,187	4,565,000	8,533	12,980,000	99	151,785	209,352	20,060	4,500	
American do.....	338,087	3,145	6,175,475	14,212	30,925,575	111	270,575	204,150	99,495	11,273	
Totals for 1892.....	582,804	6,332	10,740,475	22,745	43,905,575	210	422,360	413,502	119,555	15,773	
Totals for 1891.....	527,307	5,965	10,750,125	21,617	42,352,903	200	384,501	331,601	102,300	21,923	

* All certificates either transferred to Massachusetts Benefit Association or lapsed.

Finance Department—Insurance.

ASSESSMENT SYSTEM.

AMOUNTS of Life Insurance terminated in Natural Course or by Surrender and Lapse among Assessment Life Companies in Canada, during the Year 1892.

Companies.	Amount terminated by		Total Terminated.
	Death.	Surrender, Expiry or Lapse.	
<i>Canadian Companies.</i>			
	\$	\$	\$
Canadian Mutual Life (No Return).....	39,700	24,828	64,528
Commercial Travellers' Mutual Benefit Society.....	14,000	65,000	79,000
Home Life Assurance.....	None.	68,000	68,000
Mutual Relief Society.....	42,560	4,161,440	4,204,000
Provincial Provident Institution.....	44,000	612,000	656,000
Totals for 1892.....	140,260	4,931,268	5,071,528
Totals for 1891.....	220,675	2,564,301	2,784,976
<i>American Companies.</i>			
Covenant Mutual.....	19,750	901,625	921,375
Mutual Reserve Fund.....	168,200	2,377,500	2,545,700
Massachusetts Benefit Association.....	82,625	1,090,350	1,172,975
Totals for 1892.....	270,575	4,369,475	4,640,050
Totals for 1891.....	158,000	2,778,875	2,936,875

RECAPITULATION.

Canadian Companies.....	140,260	4,931,268	5,071,528
American Companies.....	270,575	4,429,475	4,700,050
Total for 1892.....	410,835	9,360,743	9,771,578
Total for 1891.....	378,675	5,343,176	5,721,851

TABLE showing Total Assets, and their Nature of Canadian Companies doing business of Accident, Guarantee, Plate Glass or Steam Boiler Insurance.

CANADIAN COMPANIES—ASSETS—1892.

Companies.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest due and Accrued.	Other Assets.	Total Assets.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Accident.	None.	1,971 84	126,288 16	None.	3,288 08	1,056 15	2,137 01	386 91	135,128 15	Accident.
Boiler Inspection	None.	None.	80,922 86	3,000 00	1,660 63	5,820 60	1,355 98	621 20	93,331 36	Steam Boiler, &c.
Canada Accident.	None.	None.	60,889 13	None.	18,840 50	11,516 06	126 25	None.	91,371 94	*Accident.
Dominion Plate Glass...	None.	None.	16,347 00	None.	2,275 79	6,657 21	None.	400 00	25,680 00	Plate Glass.
Guarantee.....	31,588 85.	14,616 80	584,703 16	13,500 00	30,976 94	82,755 90	8,361 28	5,803 79	772,306 72	Guarantee.
Manufacturers' Accident.	None.	15,067 70	20,900 00	None.	7,719 09	794 38	704 39	638 33	45,824 09	Accident.
Totals.....	31,588 85	31,656 34	890,050 31	45,500 00	64,761 03	108,600 59	12,684 91	7,850 23	1,163,692 26	

* Including Plate Glass business of the Mutual Accident Insurance Company insured.

Finance Department—Insurance.

TABLE showing the Total Liabilities of Canadian Companies doing business of Accident, Guarantec, Plate Glass or Steam Boiler Insurance.

CANADIAN COMPANIES—LIABILITIES, 1892.

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liability, not including Capital Stock.	Excess of Assets over Liabilities, excluding Capital Stock.	Capital Stock paid up or in course of Collection.	^e Excess of Assets over Liabilities and ^d Impairment of Capital.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Accident.....	16,239 63	8,823 23	20,383 18	45,446 04	89,682 11	181,940 00	92,257 89	Accident.
Boiler Inspection.....	None.	20,169 23	300 00	20,469 23	72,912 13	45,045 00	27,867 13	Steam Boiler, &c.
Canada Accident.....	11,675 59	41,998 52	349 93	54,024 04	37,347 90	32,490 00	4,857 90	Accident.
Dominion Plate Glass.....	None.	15,740 46	None.	15,740 46	9,939 54	10,000 00	60 46	Plate Glass.
Guarantee.....	52,461 37	108,627 34	9,803 60	170,892 31	601,414 41	304,600 00	296,814 41	Guarantee.
Manufacturers' Accident.....	5,496 40	30,245 39	None.	35,741 79	10,082 30	23,740 00	13,657 70	Accident.
Totals.....	85,872 99	225,604 17	30,836 71	342,313 87	821,378 39	597,815 00	223,563 39	

A BSTRACT of Guarantee Business in Canada for the Year 1892.

	Premiums of the Year.	Number of Policies, New and Renewed.	Amount of Policies, New and Renewed.	Number of Policies in force in Canada at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Registered	Registered
	\$		\$		\$	\$	\$	\$	\$
American Surety	3,112	432	507,600	432	507,600	None.	None.	None.	None.
Guarantee	32,462		5,939,476		5,258,799	10,498	5,598	None.	12,200
London Guarantee and Accident.. ..	30,810	4,039	4,765,865	3,879	4,415,105	10,373	7,448	3,900	12,000
Totals.....	66,384		11,212,941		10,181,504	20,871	13,046	3,900	24,200

A BSTRACT of Accident Business in Canada for the Year 1892.

	Premiums of the Year.	Number of Policies, New and Renewed.	Amount of Policies, New and Renewed.	Number of Policies in force in Canada at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Registered	Registered
	\$		\$		\$	\$	\$	\$	\$
Accident.	25,017	1,881	3,806,400	1,298	3,061,400	7,070	10,999	240	10,000
Canada Accident.....	5,670	931	1,444,500	4,620	10,064,704	13,723	4,947	6,676	5,000
Citizens'	5,306		483,450	None.	None.	6,144	11,248	1,899	None.
London Guarantee and Accident.....	53,441	4,985	17,488,555	8,243	16,875,811	27,708	19,041	6,917	2,750
Manufacturers' Accident.	67,267	3,205	7,905,833	3,961	8,261,834	37,697	40,371	5,496	None.
Mutual Accident..	23,018	2,815	4,964,160	None.	None.	10,836	12,895	None.	None.
Norwich and London....	4,154	336	826,000	264	701,000	361	352	59	None.
Sun.....	26,187	2,664	7,379,782	None.	None.	16,272	11,963	6,500	None.
Travelers'	107,583	7,546	14,788,099	5,207	12,422,003	46,783	40,669	7,814	None.
Totals.....	317,643	24,363	59,086,779	23,593	51,386,752	166,594	152,485	35,601	17,750

Finance Department—Insurance.

ABSTRACT of Accident and Guarantee Business done by Canadian Companies
which do business outside of the Dominion of Canada.

THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.

	Premiums of the Year.	Number of Policies, New and Renewed.	Amount of Policies, New and Renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Resisted.	Resisted.
	\$		\$		\$	\$	\$	\$	\$
In Canada.....	25,017	1,881	3,806,400	1,298	3,061,400	7,070	10,999	240	10,000
In other countries...	None.	None.	None.	None.	None.	None.	None.	None.	6,000
Totals	25,017	1,881	3,806,400	1,298	3,061,400	7,070	10,999	240	16,000

THE GUARANTEE COMPANY OF NORTH AMERICA.

In Canada.....	32,462	.....	5,939,476	.....	5,258,799	10,498	5,598	None.	12,200
In other countries.....	175,587	.....	45,461,520	.....	36,414,297	75,031	71,969	24,726	15,535
Totals.....	208,049	.....	51,400,996	.....	41,673,096	85,529	77,567	24,726	27,735

ABSTRACT of Plate Glass Insurance in Canada, for the Year 1892.

Dominion Plate Glass.	9,717	734	.....	1,924	.....	3,246	3,246	None.	None.
Lloyds' Plate Glass....	9,666	.....	.....	.....	.....	4,243	3,942	356	None.
Mongenais, Boivin & Co.	14,095	1,338	.....	2,200	.....	5,232	5,232	None.	None.
Mutual Accident.....	5,988	546	115,835	None.	None.	2,957	3,259	140	None.
Totals.....	39,466	.....	.....	.....	.....	15,678	15,679	496	None.

ABSTRACT of Steam Boiler Insurance in Canada, for the Year 1892.

Boiler Inspection and Insurance Co.	24,934	623	1,893,712	730	2,290,243	403	403	None.	None.
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LIST OF
INSURANCE COMPANIES

LICENSED TO DO BUSINESS IN CANADA

List of Insurance Companies Licensed to do Business in Canada, under the Insurance Act, as at 26th July, 1898.

Name of Company.	Chief Agent to Receive Process.	Amount of Deposit with Receiver-General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Accident Insurance Co. of North America.	Edward Rawlings, Manager, Montreal.	\$ 24,550	\$ 22,150	Accident.
The Aena Insurance Co. of Hartford, Connecticut.	F. W. Evans, General Agent, Montreal.	112,000	100,800	Fire and Inland Marine.
The Aena Life Insurance Co. of Hartford, Connecticut.	Wm. H. Orr, Manager, Toronto.	3,541,617	3,262,169	Life.
The Agricultural Insurance Co. of Watertown, N. Y.	Joseph Flynn, Chief Agent, Toronto.	141,600	126,000	Fire.
The Albion Fire Insur. Association (Limited), London, Eng.	John Kennedy, Chief Agent, Montreal.	100,000	100,000	Fire.
The Alliance Assurance Company.	G. H. McHenry, Chief Agent, Montreal.	311,142	292,000	Fire.
The American Surety Company of New York.	Alex. Dixon, Chief Agent, Toronto.	50,000	50,000	Guarantee.
The Atlas Assurance Company.	Matthew C. Hinchaw, Montreal.	107,067	104,779	Fire.
The Boiler Inspection and Insurance Company of Canada.	W. B. McMurrich, Agent, Toronto.	54,724	49,252	Steam Boilers, &c.
The British Empire Mutual Life Assn. Co., London, Eng.	Fred. Stanchiffe, Chief Agent, Montreal.	121,667	113,977	Life.
The British America Assurance Company, Toronto.	John Morrison, Governor, Toronto.	61,540	54,900	Fire and Inland Marine.
The British and Foreign Marine Insurance Co. (Limited).	E. L. Bond, Chief Agent, Montreal.	112,000	100,800	Inland Marine.
The Caledonian Insurance Company.	Lansing Lewis, Manager, Montreal.	115,199	104,555	Fire.
The Canada Accident Assurance Company.	Lynn T. Leet, Chief Agent, Montreal.	27,302	25,072	Accident and Plate Glass.
The Canada Life Assurance Company, Hamilton.	A. G. Ramsay, Manager, Hamilton.	61,000	54,300	Life.
The Canadian and European Export Credit System Co.	Thomas Christie, Chief Agent, Toronto.	100,000	100,000	Insuring wholesale dealers, jobbers and manufacturers against excess losses by reason of bad debts.
The Commercial Union Assurance Co. (Limited), London, Eng.	Evans & McGregor, General Agents, Montreal.	374,247	368,407	Fire, Inland Marine and Life.
The Confederation Life Association of Canada.	J. K. Macdonald, Managing Director, Toronto.	84,500	76,050	Life.
The Connecticut Fire Insurance Company, Hartford, Conn.	Geo. H. McHenry, Chief Agent, Montreal.	100,000	50,400	Fire.
The Covenant Mutual Benefit Association.	A. H. Hoover, Chief Agent, Toronto.	53,533	53,533	Life, on the Assessment Plan
The Dominion Burglary Guarantee Co. (Limited).	John A. Grose, Chief Agent, Montreal.	28,000	25,200	Burglary Guarantee.
The Dominion Life Assurance Company.	Thos. Hilliard, Managing Director, Waterloo, Ont.	56,303	50,195	Life.
The Dominion Plate Glass Insurance Company.	Alexander Ramsay, Chief Agent, Montreal.	16,000	14,900	Plate Glass.
The Dominion Safety Fund Life Association.	J. DeWolfe Spurr, St. John, N. B.	50,000	50,000	Life.
The Eastern Assurance Company.	Chas. D. Cory, Chief Agent, Halifax, N.S.	56,000	50,400	Life.
The Employers' Liability Assurance Corporation (Limited).	Fred. Stanchiffe, General Manager, Montreal.	105,071	105,071	Fire Re-assurance.
The Equitable Life Assurance Socy. of the United States.	Seargent P. Stearns, Manager, Montreal.	1,207,000	1,111,800	Life.
The Federal Life Assurance Company of Ontario.	David Dexter, Managing Director, Hamilton.	36,807	50,226	Life.
The Germania Life Insurance Company.	Jeffers & Könnig, Chief Agents, Toronto.	75,000	72,500	Life.
The Great West Life Assurance Company.	J. H. Brock, Managing Director, Winnipeg, M.	56,000	50,400	Life.
The Guarantee Company of North America.	Edward Rawlings, Manager, Montreal.	58,400	53,800	Guarantee.
The Guardian Fire and Life Assur. Co. (Limited), London, E.	E. P. Heaton, Chief Agent, Montreal.	167,900	167,900	Fire.
The Hartford Fire Insurance Company, Hartford, Conn.	Peter A. McCallum, Chief Agent, Toronto.	87,920	100,000	Fire.
The Imperial Insurance Company of London, Eng.	E. D. Lacy, Agent, Montreal.	192,720	184,021	Fire.
The Insurance Company of North America.	Robert Hampson, Chief Agent, Montreal.	111,000	100,000	Fire and Inland Marine.
The Lancashire Insurance Company.	J. G. Thompson, Chief Agent, Toronto.	192,333	192,333	Fire.
The Liverpool and London and Globe Insurance Company.	G. F. C. Smith, Chief Agent, Montreal.	323,133	320,533	Fire and Life.

The Lloyds' Plate Glass Insurance Company of New York.	Levi Beemer, Chief Agent, Toronto	10,000	Plate Glass.
The London Assurance Corporation, Eng.	E. A. Lilly, Chief Agent, Montreal	167,000	Fire, Life and Inland Marine.
The London Guarantee and Accident Co. (limited).	A. T. McCord, Chief Agent, Toronto	53,533	Guarantee and Accident.
The London and Lancashire Fire Ins. Co., Liverpool.	W. A. Sitas, Chief Agent, Toronto	136,267	Fire.
†The London and Lancashire Life Assurance Co.	B. Hal. Brown, Manager, Montreal	112,412	Life.
‡The London Mutual Fire Ins. Co. of Canada, London, Ont.	D. C. McDonald, Secretary, London, Ont	55,620	Fire.
The London Life Insurance Co.	J. G. Richter, Manager, London, Ont.	54,000	Life.
The Manchester Fire Assurance Co.	James Beemer, Manager, Toronto	102,200	Fire.
The Manufacturers' Guarantee and Accident Insurance Co.	John F. Ellis, Managing Director, Toronto	20,000	Accident.
The Manufacturers' Life Insurance Co.	John F. Ellis, Managing Director, Toronto	50,000	Life, on the Assessment Plan.
The Massachusetts Benefit Life Association	T. E. P. Sutton, Chief Agent, Toronto	50,000	Life.
The Metropolitan Life Insurance Co. of New York	Albert Goldthorpe, General Agent, Toronto	116,800	Life.
The Mercantile Fire Insurance Company.	James Lockie, Secretary, Waterloo, Ont	55,916	Fire.
The Mutual Life Insurance Co. of New York	Samuel H. Ewing, Attorney, Montreal	1,965,300	Life.
The Mutual Reserve Fund Life Association of New York	John S. Hall, Chief Agent, Montreal	100,857	Life, on the Assessment Plan.
Mongenis, Boivin & Co	L. I. Boivin, Agent, Montreal	163,533	Life, on the Assessment Plan.
*†The National Assurance Co. of Ireland	Matthew C. Hinshaw, Montreal	13,767	Plate Glass
The North American Life Assurance Co.	F. W. Campbell, M.D., Attorney, Montreal	100,161	Life.
The North British and Mercantile Insurance Co	Wm. McCabe, Managing Director, Toronto	1,163,700	Life.
The Northern Assurance Co. of Aberdeen and London	Thos. Davidson, Managing Director, Montreal	53,775	Life.
The Norwich and London Accident Insurance Association.	Robt. W. Tyre, Manager, Montreal	713,963	Fire and Life.
The Norwich Union Fire Insurance Society, Norwich, Eng.	Scott & Walmley, General Agents, Toronto	200,365	Fire.
The Ontario Mutual Life Assurance Co	Alex. Dixon, Manager, Toronto	58,400	Accident.
The Phoenix Insurance Co. of Brooklyn.	Wm. Hendry, Manager, Waterloo	100,000	Fire.
The Phoenix Insurance Co. of Hartford, Conn.	L. C. Camp, Chief Agent, Toronto	104,852	Life.
The Phoenix Fire Assurance Co., London, Eng	Gerald E. Hart, Manager, Montreal	100,000	Fire and Inland Marine.
The Provident Savings Life Assurance Society	R. H. Matson, Chief Agent, Toronto	193,000	Fire.
The Quebec Fire Assurance Co.	Edwin Jones, President, Quebec	192,793	Life.
The Queen Insurance Co. of America	H. J. Mudge, Chief Agent, Montreal	54,500	Life.
The Reliance Mutual Life Assurance Society, London, Eng	J. Cassie Hatton, Attorney, Montreal	59,500	Fire.
The Royal Insurance Co.	Wm. Tatley, Chief Agent, Montreal	262,200	Fire.
The Scottish Union and National Insurance Co.	Walter Kavanagh, Agent, Montreal	110,277	Life.
The Standard Life Assurance Co., Scotland	W. M. Ramsay, Manager, Montreal	689,533	Fire and Life.
The Star Life Assurance Society of England	A. D. Perry, General Agent, Toronto	100,833	Fire.
The Steam Boiler and Plate Glass Insurance Co	James Laut, Chief Agent, London, Ont.	2,375,652	Life.
The Sun Insurance Office London, Eng.	H. M. Blackburn, Chief Agent, Toronto	146,000	Life.
The Sun Life Insurance Co. of Canada	R. Macaulay, Managing Director, Montreal	18,000	Steam Boiler and Plate Glass.
The Temperance and General Life Assurance Co. of N. A.	Henry Sutherland, Chief Agent, Toronto	292,000	Fire.
The Travelers' Insurance Co. of Hartford, Conn.	Frank L. Parkins, Chief Agent, Montreal	57,501	Life.
The Union Mutual Life Insurance Co., Maine.	Wm. Mulock, Accorney, Toronto	84,208	Life.
The Union Society, London, Eng	T. L. Morrisey, Chief Agent, Montreal	744,562	Life and Accident.
The United Fire Insurance Co. (limited).	T. H. Hudson, Chief Agent, Montreal	523,531	Life.
The United States Life Insurance Co	Thos. A. Temple, Attorney, St. John, N.B.	107,067	Life.
The Western Assurance Co., Toronto.	J. J. Kenny, Managing Director, Toronto.	204,100	Fire.
		120,000	Life.
		51,930	Fire and Inland Marine.

* This Company has also \$632,500 vested in Canadian Trustees under the Insurance Act. † This Company has also \$1,180,000 in the hands of Canadian Trustees under the Insurance Act ‡ This Company has also \$198,197 vested in Canadian Trustees under the Insurance Act. ** This Company has also \$1,050,000 vested in Canadian Trustees under the Insurance Act. ‡ Formerly the Fire Insurance Association, Limit-d. Note.—The Citizens' Insurance Company has ceased to transact new business and has given notice of an application to withdraw its Life and Accident deposits. A portion of the Fire deposit has been withdrawn.

Finance Department—Insurance.

The following Life Insurance Companies, having ceased to transact new business in Canada, are entitled under Section 32 of the Insurance Act, to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies, subject to the provisions of the Statutes in that behalf.

Name of Company.	Chief Agent to Receive Process.	Amount of Deposit with Receiver-General.		Business.
		Par Value.	Accepted Value.	
The Connecticut Mutual Life Insurance Company of Hartford, Conn.	F. W. Evans, General Agent, Montreal	\$ 100,000	\$ 100,000	Life.
The Edinburgh Life Assurance Company	David Higgins, Chief Agent, Toronto	161,667	150,367	Life.
The Life Association of Scotland	Archibald Inglis, Chief Agent, Montreal	154,760	149,893	Life.
The National Life Insurance Company of the U. S. of America	Charles Powis, Chief Agent, Hamilton	110,000	110,000	Life.
The North-Western Mutual Life Insurance Company of Milwaukee	William Angus, Attorney, Montreal	100,000	100,000	Life.
The Phoenix Mutual Life Insurance Company, Hartford, Conn.	H. D. Simpson, General Agent, Montreal	129,280	126,280	Life.
The Scottish Amicable Life Assurance Society	William W. Robertson, Attorney, Montreal	182,285	172,285	Life.
The Scottish Provident Institution	John Dunlop, Attorney, Montreal	100,000	90,000	Life.

The following Insurance Companies are registered under the Insurance Act, and are permitted to transact the business of Life Insurance in Canada upon the assessment plan :—

Name of Company.	Chief Agent to Receive Process.
The Canadian Order of the Woodmen of the World	William Fuller, Chief Agent, London, Ont.
The Commercial Travellers' Mutual Benefit Society	W. G. H. Lowe, Secretary, Toronto.
The Home Life Association of Canada	Jas. G. Howorth, Chief Agent, Toronto.
The Provincial Provident Institution	E. S. Miller, Secretary, St. Thomas, Ont.

NOTE—The certificates of registration of the Canadian Mutual Life Association and of the Mutual Relief Society of Nova Scotia have expired and have not been renewed.

STATEMENTS

MADE BY

FIRE AND INLAND MARINE INSURANCE COMPANIES

IN COMPLIANCE WITH

“THE INSURANCE ACT”

LIST OF COMPANIES

DULY LICENSED FOR THE TRANSACTION OF FIRE INSURANCE BUSINESS IN THE DOMINION FOR THE YEAR ENDED 31st DECEMBER, 1892.

The Aetna Insurance Company of Hartford, Conn.
 The Agricultural Insurance Company of Watertown, N.Y.
 The Alliance Assurance Company.
 The Atlas Assurance Company.
 The British America Assurance Company, Toronto.
 The Caledonian Insurance Company.
 The Citizens' Insurance Company of Canada.
 The City of London Fire Insurance Company.
 The Commercial Union Assurance Company (Ltd.) of London, England.
 The Connecticut Fire Insurance Company of Hartford.
 The Eastern Assurance Company, Halifax, N.S.
 The Employers' Liability Assurance Corporation (Limited).
 The Fire Insurance Association (Limited), London, England.
 The Guardian Fire and Life Assurance Company, London, England.
 The Hartford Fire Insurance Company, Hartford, Conn.
 The Imperial Insurance Company of London, England.
 The Insurance Company of North America.
 The Lancashire Insurance Company.
 The Liverpool and London and Globe Insurance Company.
 The London and Lancashire Fire Insurance Company.
 The London Assurance Corporation.
 The London Mutual Fire Insurance Company of Canada, London, Ont.
 The Manchester Fire Assurance Company.
 The Mercantile Fire Insurance Company.
 The National Assurance Company of Ireland.
 The North British and Mercantile Insurance Company.
 The Northern Assurance Company of Aberdeen and London.
 The Norwich Union Fire Insurance Society.
 The Phenix Insurance Company of Brooklyn.
 The Phoenix Fire Assurance Company, London, England.
 The Phoenix Insurance Company, Hartford, Conn., U.S.
 The Quebec Fire Assurance Company.
 The Queen Insurance Company of America.
 The Royal Canadian Insurance Company.
 The Royal Insurance Company of England.
 The Scottish Union and National Insurance Company.
 The Sun Insurance Office, London, England.
 The Union Society, London, England.
 The United Fire Insurance Company (Limited).
 The Western Assurance Company, Toronto.

LIST OF COMPANIES

DULY LICENSED FOR THE TRANSACTION OF INLAND MARINE INSURANCE BUSINESS IN THE DOMINION FOR THE YEAR ENDED 31st DECEMBER, 1892.

The Aetna Insurance Company of Hartford, Conn.
 The British America Assurance Company, Toronto.
 The British and Foreign Marine Insurance Company (Limited).
 The Commercial Union Assurance Company of London, England.
 The Insurance Company of North America.
 The Phenix Insurance Company of Brooklyn.
 The Royal Canadian Insurance Company, Montreal.
 The Western Assurance Company, Toronto.

THE ÆTNA INSURANCE COMPANY, HARTFORD, CONN., U.S.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—WM. B. CLARK.*Secretary*—JAS. F. DUDLEY.*Principal Office*—Hartford, Conn.*Head Office in Canada*—Montreal.*Chief Agent*—F. W. EVANS.

(Incorporated, June 5th, 1819. Commenced business in Canada, 1821.)

CAPITAL.

Amount of capital authorized	\$5,000,000 00
do subscribed for and paid up in cash	<u>4,000,000 00</u>

ASSETS IN CANADA.

Stocks, bonds, &c., in deposit with the Receiver-General, viz.:—

	Par value.	Market value.
Montreal Corporation stock	\$ 19,000 00	\$ 21,280 00
Montreal Harbour bonds	4,000 00	4,000 00
Canadian Pacific Land Grant bonds	89,000 00	96,120 00
Total par and market value	<u>\$112,000 00</u>	<u>\$121,400 00</u>

Carried out at market value	\$ 121,400 00
Cash in hands of agents in Canada	14,535 28
Total assets in Canada	<u>\$ 135,935 28</u>

LIABILITIES IN CANADA.

Net amount of fire losses unsettled, but not resisted	\$12,830 04
do do resisted, in suit	3,225 00
do do do not in suit	1,000 00
Total net amount of unsettled claims for fire losses in Canada	\$ 17,055 04
Reserve of unearned premiums for all outstanding fire risks in Canada	78,827 16
Total liabilities in Canada	<u>\$ 95,882 20</u>

INCOME IN CANADA.

For Fire Risks in Canada.

Gross cash received for premiums	\$ 173,891 08
Deduct reinsurance, rebate, abatement and return-premiums	34,806 89
Net cash received for said premiums	\$ 139,084 19

For Inland Marine Risks in Canada.

Gross and net cash received for premiums	5,165 99
Total net cash received for premiums in Canada	\$ 144,250 18
Received for interest and dividends	6,180 00
Total cash income in Canada	<u>\$ 150,430 18</u>

Finance Department—Insurance.

ÆTNA—Continued.

EXPENDITURE IN CANADA.

For Fire Risks in Canada.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$13,552.08).....	\$	13,552 08
Paid for fire losses occurring during the year.....		91,826 58
Total net amount paid during the year for fire losses.....	\$	105,378 66

Inland Marine Risks in Canada.

Amount paid for inland marine losses occurring during the year.....		Nil.
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Total net amount paid during the year for fire and inland marine losses..	\$	105,378 66
Paid for commission or brokerage in Canada.....		26,381 82
do salaries, fees, &c.....		4,993 65
do taxes in Canada.....		2,288 71
do general expenses.....		3,298 33

Total cash expenditure in Canada \$ 142,341 17

RISKS AND PREMIUMS.

Fire Risks in Canada

	Amount.	Premiums.
Net policies in force at date of last statement.....	\$ 12,133,590	\$ 132,544 75
Taken during the year, new and renewed.....	15,907,628	173,891 08
Total.....	\$ 28,041,218	\$ 306,435 83
Deduct terminated.....	13,228,743	148,241 93
Gross in force at end of year.....	\$ 14,812,475	\$ 158,193 90
Deduct reinsured.....	449,061	4,774 89
Net in force at 31st December, 1892.....	\$ 14,363,414	\$ 153,419 01

Inland Marine Risks in Canada.

Taken during the year.....	\$ 1,417,632	\$ 5,165 99
Terminated.....	1,417,632	5,165 99

Total number of policies in force in Canada at date (No return)		
Total net amount in force.....		\$14,363,414 00
Total premiums thereon.....		153,419 01

Subscribed and sworn to, 17th January, 1893.

FRED. W. EVANS,
Chief Agent.

(Received, 18th January, 1893.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(As returned to the Insurance Department, State of Connecticut.)

ASSETS.

Real estate, unencumbered.....		\$ 250,000 00
Loans on bond and mortgage.....		36,000 00
Cash on hand and in bank.....		728,574 51
Gross amount in hands of agents and in transit.....		650,919 54
Loans on collaterals, par value, \$7,525; market value, \$8,746.75; amount loaned.....		5,600 00
Stocks and bonds, par value, \$7,036,890; market value.....		9,243,748 50
Accrued interest.....		987 08
Total assets.....	\$	10,915,829 63

ÆTNA—*Concluded.*

LIABILITIES.

Net amount of unpaid losses.....	\$ 397,084 62
Amount of unearned premiums.....	2,748,992 27
Amount reclaimable on perpetual fire insurance policies	44,215 96
All other claims against the company for return-premiums, commissions, &c.	117,988 60
Total liabilities except capital stock.....	\$3,308,281 45
Capital stock paid up in cash	\$1,000,000 00
Surplus beyond liabilities and capital stock.....	3,607,548 18

INCOME.

Net cash received for premiums.....	\$3,715,006 69
Received for interest and dividends	463,816 73
Received for rents.....	6,998 59
Total cash income.....	\$4,185,822 01

EXPENDITURE.

Net amount paid for losses.....	\$2,117,272 04
Cash dividends paid stockholders.....	720,000 00
Commission or brokerage.....	611,000 83
Salaries, fees, &c.....	217,363 85
Taxes.....	60,757 01
Miscellaneous.....	238 792 38
Total cash expenditure.....	\$3,965,186 11

RISKS AND PREMIUMS.

Amount of policies taken during the year—Fire.....	\$328,872,360 00
Premiums thereon.....	4,054,174 33
Net amount in force at end of year—Fire..	424,030,419 00
Premiums thereon	5,143,811 85
Amount of policies taken during the year—Inland Marine.....	\$ 79,088,477 00
Premiums thereon.....	280,086 93
Net amount in force at end of year—Inland Marine.....	2,435,377 00
Premiums thereon.....	70,187 76

Subscribed and sworn to, by

WM. B. CLARK,
*President.*JAS. F. DUDLEY,
Secretary.

(HARTFORD, 4th January, 1893.)

Finance Department—Insurance.

THE AGRICULTURAL INSURANCE COMPANY OF WATERTOWN, N.Y.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—J. R. STEBBINS. | *Secretary*—H. M. STEVENS.
Principal Office—Watertown, N.Y.
Agent in Canada—JOSEPH FLYNN. | *Head Office in Canada*—Toronto, Ont.
 (Organized or incorporated, as mutual, 1853; as stock, 1863; commenced business in
 Canada, 1st, October, 1878.)

CAPITAL.

Amount of capital authorized, subscribed for, and paid up in cash..... \$ 500,000 00

ASSETS IN CANADA

City of Kingston bonds in deposit with Receiver-General—par value \$144,700; market value.....	\$ 156,276 00
Uncollected premiums.....	6,327 93
Bills receivable.....	4,166 66
Total assets in Canada	\$ <u>166,770 59</u>

LIABILITIES IN CANADA.

Net amount of losses in Canada adjusted but not due.....	\$ 3,099 00
Net amount of losses in Canada claimed but not adjusted.....	475 00
Net amount of losses resisted, not in suit	1,225 00
Total net amount of unsettled claims for fire losses in Canada.....	\$ 4,799 00
Reserve of unearned premiums for all outstanding risks in Canada.....	95,024 64
Total liabilities in Canada.....	\$ <u>99,823 64</u>

INCOME IN CANADA.

Gross cash received for premiums	\$ 72,642 74
Deduct reinsurance) rebate, abatement and return-premiums.....	10,719 91
Total net cash received for premiums.....	\$ 61,922 83
Received for interest or dividends on bonds, &c.....	6,545 25
Sundry.....	483 06
Total income in Canada.....	\$ <u>68,951 14</u>

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years, which losses were estimated in last statement at \$2,987.16.....	\$ 2,200 50
Deduct savings and salvage.....	Nil.
Net amount paid during the year for said losses	\$ 2,200 50
Amount paid for losses occurring during the year.....	\$ 46,705 48
Deduct amount received for reinsurance.....	915 83
Net amount paid during the year for the said losses	\$ 45,789 65
Net amount paid during the year for losses.....	\$ 47,990 15
Commission or brokerage.....	14,496 96
Salaries, fees, and all other charges of officials in Canada.....	5,143 58

AGRICULTURAL—Continued.

Taxes	\$	1,195 89
All other expenditure, viz.:—Postage, \$1,072.60; general expenses, \$1,410.31; printing and stationery, \$32.85; adjusting, \$428.64; duty and express, \$422.88; rent, \$1,151.28; board tax, \$227.96; miscellaneous, \$2,435.26.....		7,181 78
Total expenditure.....	\$	<u>76,008 36</u>

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 23,716,519	\$227,894 24
Taken during the year (new).....	8,049,992	72,642 74
Total.....	\$ 31,766,511	\$300,536 98
Deduct terminated.....	9,756,295	93,785 43
Gross in force at end of year.....	\$ 22,010,216	\$206,751 55
Deduct reinsured.....	72,357	651 22
Net in force at 31st December, 1892.....	\$ <u>21,937,859</u>	<u>\$206,100 33</u>

Total number of policies in force in Canada at date. (No return.)	
Total net amount in force.....	\$21,937,859 00
Total premiums thereon.....	<u>206,100 33</u>

Subscribed and sworn to, 14th March, 1893, by

J. FLYNN,
Chief Agent.

(Received 15th March, 1893.)

GENERAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(As returned to the Superintendent of Insurance, State of New York.)

ASSETS.

Real estate.....	\$	244,442 37
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....		1,138,631 02
Loans on bond and mortgage (first liens) upon which more than one year's interest is due.....		132,098 57
Interest due and accrued on said bond and mortgage loans.....		49,230 52
Stocks and bonds held by the Company—par value, \$323,000; market value.....		351,408 50
Interest due and accrued thereon.....		585 00
Loans on collateral security of stock, &c., of par value, \$118,975.00; market value, \$135,435.00; amount loaned.....		64,757 95
Interest due and accrued thereon.....		2,069 56
Cash on hand and in banks.....		266,167 54
Gross premiums in due course of collection.....		121,870 70
Bills receivable.....		18,367 77
Total assets.....	\$	<u>\$2,389,629 50</u>

Finance Department—Insurance.

AGRICULTURAL—*Concluded.*

LIABILITIES.

Net amount of unpaid losses.....	\$ 79,271 39
Unearned premiums	1,416,425 14
Interest due and remaining unpaid	5 00
Other liabilities.....	28,131 70
Total liabilities, except capital stock	<u>\$1,523,833 23</u>
Capital stock paid up in cash.....	\$ 500,000 00
Surplus beyond liabilities and capital stock	<u>365,796 27</u>

INCOME.

Net cash received for premiums	\$1,012,909 84
Received for interest and dividends	106,929 07
do rents.....	3,346 65
Total cash income.....	<u>\$1,123,185 56</u>

EXPENDITURE.

Net amount paid for losses.....	\$ 571,718 35
Dividends paid stockholders.....	50,015 00
Commission or brokerage.....	208,332 40
Salaries, fees, &c	128,174 89
Taxes	20,810 24
Miscellaneous.....	64,502 70
Total cash expenditure.	<u>\$1,043,553 58</u>

RISKS AND PREMIUMS.

Amount of policies taken during the year.....	\$127,973,341 00
Premiums thereon	1,193,574 59
Net amount in force at end of year.....	276,326,516 00
Premiums thereon	<u>2,721,952 51</u>

Subscribed and sworn to, by

SIDNEY COOPER,
Treasurer.
H. M. STEVENS,
Secretary.

WATERTOWN, N.Y., 26th March, 1893.

THE ALLIANCE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—Rt. Hon. Lord ROTHSCHILD. | *Secretary*—ROBERT LEWIS.*Principal Office*—Bartholomew Lane, London, England.*Agent in Canada*— | *Head Office in Canada*—
GEORGE H. MCHENRY. | 157 St. James St., Montreal.

(Established, 4th August, 1824. Commenced business in Canada, 1st March, 1892.)

CAPITAL.

Amount of capital authorized and subscribed for.....	\$ 24,333,333 33
Amount paid up in cash.....	<u>2,676,666 67</u>

ASSETS IN CANADA.

Stocks, bonds, &c., in deposit with the Receiver-General, viz. :—

Canada 3 per cent stock	Par value. \$ 311,142 00	
Carried out at par value.....	\$	311,142 00
Cash at head office in Canada.....		1,394 83
Cash in banks in Canada.....		20,973 91
Cash in hands of agents in Canada.....		<u>23,426 77</u>
Total assets in Canada.....	\$	<u>356,937 51</u>

LIABILITIES IN CANADA.

Net amount of fire losses, reported or supposed but not claimed.....	\$ 7,073 00
do do resisted in suit	<u>2,667 00</u>
Total net amount of unsettled claims for fire losses in Canada.....	\$ 9,740 00
Reserve of unearned premiums for all outstanding fire risks in Canada	134,262 26
Due and accrued for miscellaneous expenses in Canada.....	<u>1,655 00</u>
Total liabilities in Canada.....	\$ <u>145,657 26</u>

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 340,980 65
*Deduct reinsurances, rebate, abatement and return-premiums.	<u>52,739 97</u>
†Net cash received for premiums	\$ 288,240 68
‡Received for interest on stock.....	9,334 26
Received for interest and dividends, &c., in Canada.....	<u>1,383 57</u>
Total income in Canada	\$ <u>298,958 51</u>

* Including \$4,127.51 return premiums on risks reinsured from Royal Canadian Insurance Co.

† Including \$115,872.49 for reinsuring fire risks of Royal Canadian Insurance Co.

‡ Paid direct to head office, London, England.

Finance Department—Insurance.

ALLIANCE ASSURANCE COMPANY—Continued.

EXPENDITURE IN CANADA.

Amount paid for losses occurring during the year.....	\$ 136,058 30
Deduct amount received for reinsurance	20,659 77
<hr/>	
Net amount paid during the year for the said losses.....	\$ 115,398 53
Commission or brokerage in Canada.....	68,151 62
Salaries, fees and other charges of officials in Canada.....	12,082 49
Taxes in Canada.....	3,042 40
 Miscellaneous payments, viz. :—	
Rents, \$2,203.33; postage, \$1,334.69; stationery, &c., \$4,409.34; advertising, \$947.61; travelling expenses, \$218.70; general expenses, \$3,771.73; agency disbursements, \$905.10.....	13,790 50
<hr/>	
Total expenditure in Canada	\$ 212,465 54

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Policies taken during the year	\$ 21,265,029	\$ 244,407 42
Policies reinsured from Royal Canadian Insurance Co.	24,332,497	275,334 21
<hr/>		
Total	\$ 45,597,526	\$ 519,741 63
Deduct terminated.....	18,838,102	218,785 52
<hr/>		
Gross in force at end of year.	\$ 26,739,424	\$ 300,956 11
Deduct reinsured.....	3,246,369	40,349 77
<hr/>		
Net in force at 31st December, 1892.	\$ 23,493,055	\$ 260,606 34
<hr/>		
Number of policies in force at date.....	.. (No return.)	
Total net amount in force.....	\$ 23,493,055 00	
Total premiums thereon.....	260,606 34	

Subscribed and sworn to, 1st March, 1893, by

G. H. McHENRY,
Chief Agent.

(Received, 2nd March, 1893.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(Abstracted from the *Directors' Report, London, Eng., 15th March, 1893.*)

FIRE AND PROFIT AND LOSS ACCOUNTS.

The Fire Premium Income for the year amounted to.....		£532,182 4 10
Losses by fire	£282,587 13 1	
Commission.....	84,299 14 3	
Expenses of management (including £52 6s. 3d. of bad debts) ..	97,451 0 10	
Income tax on profit	2,079 11 3	
<hr/>		
		£466,417 19 5
<hr/>		
<i>Add</i> —Interest (less income tax) on fire insurance fund	£ 31,443 19 0	
Interest (less income tax) on paid-up capital.....	22,217 11 9	
<hr/>		
		53,661 10 9
<hr/>		
Surplus.....		£119,425 16 2

ALLIANCE ASSURANCE COMPANY—Continued.

Owing to numerous and heavy fires at certain sections of the company's home business, the loss ratio in 1892 was 4 per cent in excess of the average losses of the office in previous years. There is also an increase in the rate of expenditure arising from the organization of new branches in the Colonies and in San Francisco.

Of the above sum of £119,425 16s. 1d., £106,243 4s. 10d. has been carried to profit and loss account, and £13,182 11s. 4d. added to the fire insurance fund. Of the amount carried to profit and loss account, £6,243 4s. 10d. has been applied in writing down the cost of office premises and in payment for the good-will of fire business acquired by the company.

The paid-up capital amounts to	£ 550,000 0 0
Life assurance fund amounts to	2,271,237 8 9
Fire insurance fund amounts to	717,128 19 11
Leasehold and investment policies fund.....	6,228 13 6
Profit and loss account.....	100,000 0 0
	<hr/>
	£3,644,595 2 2
Provision for outstanding claims and accrued expenses and com- mission.....	88,779 10 10
	<hr/>
	£3,733,374 13 0

DIVIDEND ON THE SHARE CAPITAL.

The directors have declared a dividend of £100,000, being 8s. per share on the paid-up capital of the company. One moiety of the dividend will be payable on and after the 10th day of April next, and the remaining moiety on and after the 10th day of October next.

FIRE ACCOUNT.

£	s.	d.	£	s.	d.
Amount of fire insurance fund at the beginning of the year.....	703,946	8	7	Losses by fire after deduction of amounts recovered under re-insurances	282,587 13 1
Premiums received after deduction of reinsurance premiums.....	532,182	4	10	Commission	84,299 14 3
Interest on fire insurance fund..... £ 32,149 6 9				Expenses of management.....	97,398 14 7
Less income tax..... 705 7 9				Bad debts	52 6 3
	31,443	19	0	Income tax on profit	2,079 11 3
				Transferred to profit and loss account	84,025 13 1
				Amount of fire insurance fund at the end of the year as per balance sheet	717,128 19 11
	<hr/>				<hr/>
	£1,267,572	12	5		£1,267,572 12 5

PROFIT AND LOSS ACCOUNT.

£	s.	d.	£	s.	d.
Balance of last year's account.....	100,000	0	0	Dividend to members	100,000 0 0
Interest on share capital and on profit and loss account..... £22,680 4 3				Applied in writing down cost of office premises.....	1,500 0 0
Less income tax..... 462 12 6				Payment for good-will of business acquired.....	4,743 4 10
	22,217	11	9	Balance as per balance sheet.....	100,000 0 0
Transferred from fire account.....	84,025	13	1		<hr/>
	<hr/>				£ 206,243 4 10
	£ 206,243	4	10		<hr/>

Finance Department—Insurance.

ALLIANCE ASSURANCE COMPANY—Concluded. BALANCE SHEET AS AT 31ST DECEMBER, 1892.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Capital, £5,000,000, of which is paid up.....	550,000	0	0	Mortgages on property within the United Kingdom.....	527,947	7	4
Life insurance fund.....	2,271,237	8	9	Mortgages on property out of the United Kingdom.....	112,533	19	11
Fire insurance fund.....	717,128	19	11	Loans on the company's life policies.....	81,503	14	6
Leasehold and investment policies fund.....	6,228	13	6	Investments in—			
Profit and loss account.....	100,000	0	0	British Government securities.....	49,890	1	1
	£3,644,595	2	2	Colonial Government securities.....	117,048	15	6
Claims under life policies admitted but not yet paid...£15,261	8	10		Foreign Government securities.....	117,759	0	2
do announced but not yet admitted.....				Railway and other debentures and debenture stocks.....	627,866	18	2
furnished.....	5,427	8	0	Railway stocks and shares (preference and ordinary).....	45,292	10	0
	£20,688	16	10	Bank of England stock.....	60,000	0	0
Outstanding fire losses.....	61,821	1	9	7,474 Alliance Assurance Company's shares purchased and held under powers conferred by the laws and regulations of the company.....	73,010	16	1
Outstanding dividends.....	255	16	0	New River Company's shares (Adventurer's and New).....	131,267	9	0
Accrued commission and expenses.....	5,475	4	3	Suez Canal shares.....	9,000	0	0
Bills payable.....	538	12	0	Gas company's stock.....	30,000	0	0
	88,779	10	10	House property.....	276,738	3	0
				Landed property and ground rents.....	8,150	0	0
				Reversion.....	4,443	7	0
				Loans to counties, towns and unions in Great Britain on the security of rates and property.....	560,494	15	3
				Loans on the security of rent charges.....	357,253	5	10
				Loans on life and reversionary interests in personal property, on stocks, shares and debentures, and for parliamentary deposits.....	198,403	14	6
				Fixed deposits with sundry banks.....	106,486	16	6
				Loans on personal security.....	28,729	3	4
				Agents' balances and balances due from other offices.....	131,132	15	9
				Outstanding premiums.....	7,833	13	2
				Outstanding interest and rents.....	2,732	2	9
				Cash in hand (£2,185 18s. 10d.), and on current accounts (£30,624 3s. 7d.).....	32,810	2	5
				Bills receivable.....	4,592	16	9
				Interest accrued to the 31st December, 1892, but not payable until 1893.....	30,551	5	0
					£3,733,374	13	0

THE ATLAS ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

Secretary—SAMUEL J. PIPKIN. | Principal Office—LONDON, ENGLAND.
 Agent in Canada—M. C. HINSHAW. | Head Office in Canada—MONTREAL.

(Established, 1808. Commenced business in Canada, 7th March, 1887.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for.£	1,200,000
Amount paid up in cash.	<u>144,000</u>

ASSETS IN CANADA.

Stocks and bonds:—

	Par Value.	Market Value.
Canada 3¼ per cent inscribed stock.	\$ 82,733 33	\$ 86,042 66
New South Wales 3½ per cent inscribed stock.	24,333 33	23,360 05
Total par and market value.	<u>\$ 107,066 66</u>	<u>\$ 109,402 71</u>

Carried out at market value.\$ 109,402 71

(The above being in deposit with the Receiver-General.)

Cash in Bank of British North America.	12,648 85
Amount of cash in hands of agents in Canada.	1,087 33
Office furniture and plans.	2,441 12

Total assets in Canada.\$ 125,580 01

LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted.	\$ 1,920 76
do resisted (in suit).	nil.

Total net amount of unsettled claims for losses in Canada.\$ 1,920 76

Reserve of unearned premiums for all outstanding risks in Canada. 50,868 67

Total liabilities in Canada.\$ 52,789 43

INCOME IN CANADA.

Gross cash received for premiums.	\$ 103,172 78
Deduct reinsurance, rebate, abatement and return-premiums.	10,282 37

Net cash received for said premiums.\$ 92,890 41

Received for interest and dividends. 3,747 33

Total income in Canada.\$ 96,637 74

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$6,654.80). \$ 5,735 02

Amount paid for losses occurring during the year. \$48,414 92

Deduct amount received for reinsurance. 538 55

Net amount paid during the year for said losses. \$47,876 37

Finance Department—Insurance.

ATLAS—Continued.

Total net amount paid during the year for losses in Canada.....	\$ 53,611 39
Commission or brokerage	14,667 40
Salaries, fees and all other charges of officials.....	3,556 60
Taxes in Canada.....	2,539 35
Miscellaneous payments, viz.:—	
Office charges, \$625.75; stationery and printing, \$650.56; advertising, \$378.52; maps and block plans, \$305.60; postage, express and telegrams, \$251.27; travelling, \$666.79; office rent and taxes, \$528.69; agents' charges, \$732.38; other charges, \$275.78	4,415 34
Total expenditure in Canada	\$ 78,790 08

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 6,599,503	\$ 77,513 53
Taken during the year—new and renewed.....	7,770,331	96,560 80
Total	\$ 14,369,834	\$ 174,074 33
Deduct terminated.....	6,412,983	72,910 00
Gross in force at end of year	\$ 7,956,851	\$ 101,164 33
Deduct reinsured.....	189,620	2,537 91
Net in force at 31st December, 1892.....	\$ 7,767,231	\$ 98,626 42
Number of policies in force at date	(No return.)	
Total net amount in force.....	\$7,767,231 00	
Total premiums thereon.....	98,626 42	

Subscribed and sworn to, 7th March, 1893, by

MATTHEW C. HINSHAW,
Branch Manager.

(Received, 8th March, 1893.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1892.

(Abstracted from the Directors' Report, London, Eng., 10th March, 1893.)

In the fire department the net premiums amounted to £301,078 19s. 1d., and the losses to £199,200. 6s. 9d., being 66·1 per cent upon the premium income. The losses of the year under review have been more severe than those of any year since 1883.

The surplus of the fire account is £6,985. 15s. 9d., which with interest, dividends, &c., as shown in profit and loss account, yields a total surplus, for the year of.....£ 26,913 15 7

Out of which the directors have this day declared a dividend for the year 1892, of 22s. per share, free of income tax (being 22 per cent on the original paid-up capital of the company) amounting to.....£ 26,400 0 0

An interim dividend of 5s. per share was paid on 23rd September last £ 6,000 0 0
The balance of 17s. per share will be payable on and after the 30th inst. ... 20,400 0 0

The remainder of the surplus will be carried to the reserve fund, viz.:—.....513 15 7

The Fire and Reserve Funds will then stand at £315,733 1s. 5d.

ATLAS ASSURANCE COMPANY—Continued.
REVENUE ACCOUNTS FOR THE YEAR ENDING 31ST DECEMBER, 1892.

FIRE DEPARTMENT.

	£	s.	d.	£	s.	d.
Balance of last year's account (1891)	249,000	0	0	199,200	6	9
Carried from profit and loss account, 1891	20,000	0	0	55,883	18	7
Amount of fire insurance fund at the beginning of the year	269,000	0	0	38,980	14	2
Premiums received, after deduction of reinsurance premium				28	3	10
				6,985	15	9
				269,000	0	0
				301,078	19	1
				£ 570,078	19	1

PROFIT AND LOSS ACCOUNT.

	£	s.	d.	£	s.	d.
Balance of last year's account (1891)	41,097	8	5	20,000	0	0
Interest, dividends, &c., not carried to other accounts	14,406	8	6	697	8	5
Amount transferred from life account	3,162	11	0	20,400	0	0
Amount transferred from fire account	6,983	15	9			
Transfer fees	33	5	0			
Profit on sale of investments	2,325	15	4			
				£ 26,913	15	7
				6,000	0	0
Balance				20,913	15	7
Appropriation of surplus:						
(Balance of dividend payable 30th March 1893)				20,400	0	0
(Addition to reserve fund)				513	15	7
				£ 68,011	4	0

Finance Department—Insurance.

ATLAS ASSURANCE COMPANY—*Concluded.* BALANCE SHEET, 31ST DECEMBER, 1892.

Dr.	£	s.	d.	Cr.
LIABILITIES.				
<i>Proprietors.</i>				
Paid up capital.....	£ 120,000	0	0	
Bonuses added out of profits since 1847.....	24,000	0	0	
Reserve fund.....	144,000	0	0	35,708 16 9
Fire fund.....	46,219	5	10	52,805 15 2
Profit and loss.....	269,000	0	0	3,848 17 9
Outstanding fire losses.....	20,913	15	7	
Outstanding fire commission.....	£ 41,485	13	10	
Due to other offices for reassurances.....	406	15	1	81,856 14 7
Unpaid dividends.....	9,044	6	1	71,224 12 2
Suspense account.....	520	5	0	5,000 0 0
	10,772	2	6	
	62,229	2	6	16,539 17 4
	£ 542,362	3	11	39,743 3 1
<i>Life.</i>				
Life assurance fund.....	£ 1,376,209	4	0	214,364 7 2
Life investments reserve fund.....	6,668	19	5	61,240 19 3
Claims under life policies, announced but not yet paid.....	37,478	16	2	
	1,420,356	19	7	
ASSETS.				
<i>Proprietors.</i>				
Mortgages on county, board and corporation rates.....				402,036 1 4
Mortgages on property within the United Kingdom.....				427,999 4 1
Advances on rent charges.....				170,193 1 9
Loans on life interests and reversions.....				115,921 5 4
(None of the above are in Ireland.)				
Investments—				
Indian and Colonial Government securities.....				59,221 10 11
Foreign Government securities.....				24,719 17 3
Indian railway guarantee stock.....				10,676 6 0
Railway and other debentures and debenture stocks.....				
Municipal corporations bonds.....				
Freeholders and other property.....				
Branch and agency balances.....	£ 97,761	14	11	
Due by other offices for reassurances.....	10,785	3	8	
Outstanding premiums.....	4,948	1	3	
do interest due.....	£ 2,296	7	9	
do do accrued.....	1,539	14	7	
do accounts.....	3,836	2	4	
	310	13	4	
Cash (on deposit).....	£ 35,905	8	5	117,641 15 6
Cash (in hand and on current account).....	20,846	3	11	
	56,751	12	4	56,751 12 4
	£ 542,362	3	11	£ 542,362 3 11
<i>Life.</i>				
Mortgages on county, board and corporation rates.....				402,036 1 4
Mortgages on property within the United Kingdom.....				427,999 4 1
Advances on rent charges.....				170,193 1 9
Loans on life interests and reversions.....				115,921 5 4
(None of the above are in Ireland.)				
Investments—				
Indian and Colonial Government securities.....				59,221 10 11
Railway and other debentures and debenture stocks.....				24,719 17 3
Ground rents.....				10,676 6 0

Life interests and reversions purchased.....	78,699	7	8
Loans on the company's policies.....	70,819	9	7
Loans on personal security.....	200	0	0
Branch and agency balances.....	7,291	9	11
Outstanding premiums.....	4,447	6	9
do interest due.....£	1,675	11	2
do do accrued.....	12,654	14	6
Cash (on deposit).....	14,330	5	8
Cash (in hand and on current account).....	15,000	0	0
	18,801	13	4
	<hr/>		
	1,420,356	19	7
	<hr/>		
	£1,962,719	3	6
	<hr/>		
	£1,962,719	3	6
	<hr/>		

Finance Department—Insurance.

THE BRITISH AMERICA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

Governor—GEO. A. COX.

Secretary—P. H. SIMS.

Principal Office—20 and 22 Front St. East, Toronto.

(Incorporated 13th February, 1833. Commenced business in Canada, 1833.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up
in cash.....\$ 500,000 00

For List of Shareholders, see Appendix.

ASSETS.

Value of real estate held by the company, viz.:—

Company's premises, corner Front and Scott Streets, Toronto, occupied as warehouses and offices.....	\$ 150,000 00
Loans secured by bonds and mortgages, on which more than one year's interest is due, constituting a first lien on real estate...	468 92
Interest due and unpaid on said loans.....	32 12
Stocks and bonds held by company:	

<i>*Held in the United States.</i>	Par Value.	Market Value.
United States bonds, 6s, 1896.	\$ 30,000 00	\$ 32,400 00
do do 4s, 1907.	275,000 00	313,500 00
Ohio State bonds, 3 per cent, 1900.	100,000 00	105,000 00
Georgia State bonds, 4½ per cent, 1915.	25,000 00	28,250 00
New York and West Shore R.R. 1st mortgage bonds, 4 per cent.	50,000 00	52,000 00
City of Toronto debentures, 4 per cent, 1925.	50,125 00	50,125 00
City of Richmond, Va., bonds, 4 per cent, 1924.	25,000 00	25,000 00
	<u>\$ 555,125 00</u>	<u>\$ 606,275 00</u>

Deposited with Dominion Government.

City of Kingston debentures.....	\$ 17,000 00	\$ 17,340 00
Town of Owen Sound debentures.....	10,000 00	10,700 00
City of Hamilton debentures.....	6,540 00	6,654 45
Canadian Pacific Railway bonds.....	1,000 00	1,080 00
Town of Harriston debentures.....	7,000 00	7,070 00
City of St. Catharines debentures.....	15,000 00	13,500 00
City of Montreal debentures.....	5,000 00	5,000 00
	<u>\$ 61,540 00</u>	<u>\$ 61,344 45</u>

* Certificates of deposit held by the different Commissioners in the United States:

1. California, United States bonds.....	\$ 100,000 00
2. New York, do do.....	205,000 00
3. Georgia, Georgia State bonds.....	25,000 00
4. Virginia, City of Richmond bonds.....	25,000 00
5. Ohio, Ohio State bonds.....	100,000 00
	<u>\$ 455,000 00</u>

BRITISH AMERICA—Continued.

<i>Held by Company.</i>	Par Value.	Market Value.
Federal Bank stock.....	\$ 25 00	\$ 25 00
Freehold Loan and Savings Company's stock	2,000 00	2,780 00
Dominion Savings and Investment Society stock.....	5,500 00	5,445 00
	<u>\$ 7,525 00</u>	<u>\$ 8,250 00</u>
<i>Recapitulation.</i>		
Held in the United States.....	\$ 555,125 00	\$ 606,275 00
Deposited with the Dominion Government.....	61,540 00	61,344 45
Held by Company.....	7,525 00	8,250 00
	<u>\$ 624,190 00</u>	<u>\$ 675,869 45</u>
Carried out at market value		\$ 675,869 45
Cash on hand at head office.....		5 14
Cash in banks, namely:—		
Canadian Bank of Commerce, New York	\$ 70,061 82	
do do Toronto (overdrawn).....	34,134 37	
Total.....		35,927 45
Interest accrued and unpaid on stocks, &c.....		9,128 13
Agents' balances.....		120,484 26
Sundry, viz.:—		
Office furniture.....	\$ 26,822 55	
Rents due and accrued.....	1,163 35	
		<u>27,985 90</u>
Total assets.....		<u>\$1,019,901 37</u>

LIABILITIES.

1. *Liabilities in Canada.**For Fire Risks.*

Net amount of fire losses adjusted, but not due.....	\$ 7,554 28
do do claimed but not adjusted.....	4,968 14
	<u>\$ 12,522 42</u>
Net amount of fire losses resisted—in suit.....	\$ 1,000 00
do do not in suit	725 00
	<u>\$ 1,725 00</u>
Total amount of unsettled claims for fire losses in Canada (\$28.83 of which accrued prior to 1892).....	<u>\$ 14,247 42</u>

For Inland Marine Risks.

Net amount for inland marine losses, adjusted but not due.....	\$ 236 05
do do claimed but not adjusted	Nil.
Total amount of unsettled claims for inland marine losses in Canada...	<u>236 05</u>
do do losses in Canada.....	<u>\$ 14,483 47</u>
Reserve of unearned premiums for all outstanding risks in Canada:—	
Fire.....	\$ 137,007 52
Total reserve of unearned premiums for risks in Canada.....	137,007 52
Dividends declared and due but unpaid.....	3,979 62
do but not yet due	17,500 00
All other claims against the Company in Canada.....	4,422 92
Total liabilities, excluding capital stock in Canada...	<u>\$ 177,393 53</u>

Finance Department—Insurance.

BRITISH AMERICA—Continued.

2. Liabilities in other Countries.

Net amount of fire losses adjusted but not due.....	\$ 7,524 87
do claimed but not adjusted.....	39,580 21
do resisted—in suit.....	4,881 89
do do not in suit.....	Nil.
Total unsettled fire losses (of which \$1,655.36 accrued in previous years)....	\$ 51,986 97
Net amount of inland marine losses adjusted but not due.....	\$ 883 31
do do claimed but not adjusted.....	252 50
Total unsettled inland marine losses.....	\$ 1,135 81
Total net amount of unsettled claims for losses in other countries.....	\$ 53,122 78
Reserve of unearned premiums, viz. :—	
Fire.....	\$ 387,177 10
Inland marine.....	10,864 26
Total.....	398,041 36
Total liabilities in other countries.....	\$ 451,164 14
Total liabilities (excluding capital stock) in all countries.....	\$ 628,557 67
Capital stock paid up.....	\$ 500,000 00

INCOME.

<i>For Fire Risks.</i>	In Canada.	In other Countries.
Gross cash received for premiums.....	\$ 229,114 74	\$ 629,453 05
Deduct reinsurance, rebate, abatement and return-premiums..	56,700 93	96,834 94
Net cash received for fire premiums.....	\$ 172,413 81	\$ 532,618 11
<i>For Inland Marine Risks.</i>		
Gross cash received for premiums.....	\$ 20,583 90	\$ 82,127 69
Deduct reinsurance, &c.....	16,263 74	9,084 51
Net cash received for inland marine premiums.....	\$ 4,320 16	\$ 73,043 18
Total net cash received for premiums.....	\$ 176,733 97	\$ 605,661 29
Total net cash received for premiums in all countries.....		\$ 782,395 26
Received for interest on bonds and mortgages.....		26,960 08
Rents.....		5,326 46
Total cash income.....		\$ 814,681 80

EXPENDITURE.

<i>For Fire Risks.</i>	In Canada.	In other Countries.
Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$124,269.95).....	\$ 40,835 05	\$ 89,457 44
Deduct savings and salvage.....	\$ 1,186 65	
Deduct amount received for reinsurance.....	8,922 41	
Total deductions.....	9,578 36	530 70
Net amount paid during the year for said losses.....	\$ 31,256 69	\$ 88,926 74
Paid for losses occurring during the year.....	\$ 149,816 20	\$ 310,398 08

BRITISH AMERICA—Continued.

EXPENDITURE—Continued.

<i>For Fire Risks.</i>	In Canada.	In other Countries.
Deduct savings and salvage.....	\$18,981 78	
Deduct reinsurance.....	34,134 10	
Total deductions.....	\$ 32,562 19	\$ 20,553 69
Net amount paid for said losses.....	\$ 117,254 01	\$ 289,844 39
Total net amount paid during the year for fire losses.....	\$ 148,510 70	\$ 378,771 13

For Inland Marine Risks.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$4,453.02).....	\$ 2,276 25	\$ 3,185 63
Deduct savings and salvage.....	\$ 360 86	
Deduct reinsurance.....	959 98	
Total deductions.....	694 48	626 36
Net amount paid during the year for said losses.....	\$ 1,581 77	\$ 2,559 27
Paid for losses occurring during the year.....	\$ 22,568 11	\$ 39,987 46
Deduct savings and salvage.....	\$ 3,398 45	
Deduct amount received for reinsurance.....	15,300 60	
Total deductions.....	14,963 84	3,735 21
Net amount paid for said losses.....	\$ 7,604 27	\$ 36,252 25
Total amount paid during the year for inland marine losses.....	\$ 9,186 04	\$ 38,811 52

Total net amount paid during the year for fire and inland marine losses, viz.:—

In Canada.....	\$157,696 74
In other countries.....	417,582 65

Total.....	\$ 575,279 39
Net amount paid during the year for ocean losses.....	Nil.
Paid for dividends on capital stock at 7 per cent.....	34,828 50
Commission or brokerage.....	154,713 28
Salaries, fees and all other charges of officials.....	38,095 07
Taxes.....	20,819 96
Miscellaneous payments, viz.:—Office expenses, \$959.38; auditors and scrutineers, \$415; trustees, \$300; telegraph and express, \$1,041.97; postage, \$5,767.63; advertising, \$3,746.66; duty, \$396.36; directors' compensation, \$1,036.00; travelling, \$3,645.00; exchange, \$1,609.48; printing and stationery, \$5,597.71; board and patrol, \$8,901.65; special agents, surveying, &c., \$26,248.45; rent account, repairs to buildings, &c., \$3,332.93; office furniture account, \$736.00; various, \$6,734.88.....	70,469 10
Total cash expenditure.....	\$ 894,205 30

CASH ACCOUNT.

1891.	<i>Dr.</i>	
Dec. 31. To balance on hand and in banks at this date.....		\$ 33,849 43
1892.		
Dec. 31. To income as above.....		814,681 80
Received from realization of investments.....		92,907 80
Total.....		\$ 941,439 03

Finance Department—Insurance.

BRITISH AMERICA—*Concluded.*

1892.

Cr.

Dec. 31. By expenditure during the year as above	\$ 894,205 30
By investments	11,301 14
Balance in hand and in banks at this date	35,932 59
Total	\$ 941,439 03

RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
<i>Fire Risks.</i>	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement	27,179,894	322,280 01	59,277,474	732,192*74	86,457,368	1,054,472 75
Taken during the year—new and renewed	19,274,110	232,041 56	53,266,721	654,064 04	72,540,831	886,105 60
Total	46,454,004	554,321 57	112,544,195	1,386,256 78	158,998,199	1,940,578 35
Deduct terminated	19,584,129	247,429 36	49,478,286	610,062 75	69,062,415	857,492 11
Gross in force at end of year	26,869,875	306,892 21	63,065,909	776,194 03	89,935,784	1,083,086 24
Deduct reinsured	2,737,213	35,879 98	1,108,791	17,306 59	3,846,004	53,186 57
Net in force at 31st December, 1892	24,132,662	271,012 23	61,957,118	758,887 44	86,089,780	1,029,899 67
<i>Inland Marine Risks.</i>						
Gross policies in force at date of last statement			580,088	14,812 40	580,088	14,812 40
Taken during the year	5,065,734	26,721 01	11,687,192	80,036 48	16,752,926	106,757 49
Total	5,065,734	26,721 01	12,267,280	94,848 88	17,333,014	121,569 89
Deduct terminated	5,065,734	26,721 01	11,469,108	73,120 36	16,534,842	99,841 37
Gross and net in force at 31st December, 1892			798,172	21,728 52	798,172	21,728 52

Total number of policies in force at date	(No return.)
Total net amount in force	\$ 86,887,952 00
Total premiums thereon	1,051,628 19

Subscribed and sworn to, 28th February, 1893, by

J. J. KENNY,
Deputy-Governor.

P. H. SIMS,
Secretary.

(Received, 2nd March, 1893.)

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY,
(LIMITED.)

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

Chairman—THOMAS CHILTON,
Principal Office—Liverpool, Eng.
Agent in Canada—EDWARD L. BOND.

Underwriter—J. DAVIES.
Secretary—ARTHUR McNEILL.
Head Office in Canada—Montreal.

(Organized, 1863; Incorporated, 5th August, 1867. Commenced business in Canada
16th May, 1888.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for. £1,340,000 = \$6,521,333 33
Amount paid up in cash..... 268,000 = 1,304,266 67

ASSETS IN CANADA.

Stocks and bonds in deposit with the Receiver-General, viz. :--

	Par Value.	Market Value.
City of Montreal, 4 per cent debentures.....	\$ 112,000 00	\$ 112,000 00
Carried out at market value.....		\$ 112,000 00
Cash in hands of agents in Canada		4,968 24
Total assets in Canada.....		\$ 116,968 24

LIABILITIES IN CANADA.

Net amount of inland marine losses due but not claimed (estimated).....	\$ 3,284 98
Net amount of unsettled claims for inland marine losses in Canada....	\$ 3,284 98
Balance due the chief agents.....	494 12
Total liabilities in Canada.....	\$ 3,779 10

INCOME IN CANADA.

For Inland Marine Risks.

Gross premiums received in cash.....	\$ 15,398 08
Deduct reinsurance, rebate, abatement and return-premiums.....	80 27
Net cash received for inland marine premiums.....	\$ 15,317 81
Received for interest on bonds.....	4,480 00
Total income (inland marine) in Canada.....	\$ 19,797 81

EXPENDITURE IN CANADA.

Net amount paid during the year for Inland Marine losses occurring in previous years, which losses were estimated in the last statement at \$2,817.40.....	\$ 3,771 09
Net amount paid for inland marine losses occurring during the year...	7,617 08
Commission or brokerage.....	1,548 48
Salaries, fees and all other charges of officials in Canada.....	632 01
Taxes in Canada.....	610 70
Miscellaneous payments, viz.: postage, \$158.65; telegrams, \$80.08; printing, \$82.86; sundries, \$73.93.....	395 52
Total expenditure (inland marine) in Canada.....	\$ 14,574 88

Finance Department—Insurance.

THE BRITISH AND FOREIGN MARINE—*Continued.*

RISKS AND PREMIUMS.

<i>Inland Marine Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Policies taken during the year.	194	\$ 3,031,410	\$ 15,398 08
Deduct terminated..	194	<u>3,031,410</u>	<u>15,398 08</u>

Subscribed and sworn to, 27th February, 1893, by

EDWARD L. BOND,
Chief Agent.

(Received, 28th February, 1893.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(Abstracted from the Directors' Report, Liverpool, England, 27th January, 1893.)

The underwriting account for 1891 has resulted in a profit of £11,678 16s. 11d. To this sum must be added the interest account for the year 1892, amounting to £46,168 5s. 3d. These sums, with £143,752 16s. 9d. brought forward from 1891, leave to the credit of profit and loss account, £201,599 18s. 11d.

An ad-interim dividend of 8s. per share was paid on the 1st July last, and the directors now propose to pay a further dividend of 8s. per share, and a bonus of 4s. per share, both free of income tax, making a distribution of 20s. per share or 25 per cent for the year. The directors recommend that, after providing for income tax, the balance of £133,630 8s. 5d. be carried to next account.

The premiums taken for the year 1892 amount to £572,186 14s. 3d. and the claims settled to £231,623 3s. 6d., leaving a net balance, after deducting expenses, of £291,138 6s. 1d. at the credit of underwriting account.

The net amount insured was £105,539,673 of which £7,607,670 remained at risk on the 31st December, 1892.

The directors have passed a resolution adopting the provisions of the Forged Transfers Acts, thereby protecting holders of their certificates of shares against the consequences of any forged transfers to an amount not exceeding the value of the shares, and of any dividends which may be lost by such forgeries.

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LIMITED—Concluded.

Dr.	PROFIT AND LOSS ACCOUNT, 31ST DECEMBER, 1892.		Cr.			
	£	s.	d.	£	s.	d.
To Balance, 31st December, 1891.....	£190,652	16	9			
Less dividend and bonus for 2nd half of year 1891	46,900	0	0	£239,921	1	0
Balance underwriting account, 1891.....	143,752	16	9	20,000	0	0
Interest account, 1892.....	271,599	17	11			
	46,168	5	3	239,921	1	0
	£461,520	19	11	201,599	18	11
	£461,520	19	11	£461,520	19	11

UNDERWRITING ACCOUNT, 1892.

	£	s.	d.	£	s.	d.
To Premiums, 1892, less returns, reinsurance, foreign taxes and agents' charges.....	572,186	14	3	£251,623	3	6
Registration fees.....	40	15	0	20,000	0	0
	£572,227	9	3	231,623	3	6
	£572,227	9	3	7,300	0	0
	£572,227	9	3	328	15	0
	£572,227	9	3	17,373	8	0
	£572,227	9	3	12,346	6	5
	£572,227	9	3	12,117	15	3
	£572,227	9	3	291,138	6	1
	£572,227	9	3	£572,227	9	3

BALANCE SHEET, 31ST DECEMBER, 1892.

Dr.	BALANCE SHEET, 31ST DECEMBER, 1892.		Cr.			
	£	s.	d.	£	s.	d.
To Capital—67,000 shares at £20 per share—£1,340,000	268,000	0	0	£1,019,809	6	11
Reserve fund.....	600,000	0	0	69,851	16	7
Balance profit and loss account, brought down.....	£201,599	18	11	18,148	0	4
Less interim dividend paid 1st July, 1892, and income tax for previous year.....	27,769	10	6	87,622	5	8
Balance underwriting account.....	173,830	8	5			
Reinsurance account.....	291,138	6	1	1,166,431	9	6
Dividends unpaid.....	14,122	14	11	981	14	10
Accounts due by the company.....	472	7	0	57,369	1	4
	40,159	6	1	15,537	17	10
	£1,387,723	2	6	118,402	19	0
	£1,387,723	2	6	£1,387,723	2	6

Finance Department—Insurance.

THE CALEDONIAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

<i>Chairman—</i> ROBERT STEWART, ESQ.		<i>Manager and Actuary—</i> D. DEUCHAR, F.I.A. & F.F.A.
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Principal Office—Edinburgh.

<i>Agent in Canada—LANSING LEWIS.</i>		<i>Head Office in Canada—Montreal.</i>
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(Organized 1805; Incorporated, 18th June, 1846; Commenced business in Canada, September, 1883.)

CAPITAL.

Amount of joint stock capital authorized, £1,000,000.....	\$4,866,666 67
Amount subscribed for, £537,500	2,615,833 33
Amount paid up in cash, £107,500.	523,166 67

ASSETS IN CANADA.

Stocks and bonds:—

	Par value.	Market value.
City of Toronto 6 per cent bonds (1904).....	£ 6,000	£ 6,672 7 6
Province of Quebec, new loan (1912).....	800	838 0 0
Canada Government 4 per cent (1910).....	1,000	1,000 0 0
City of Toronto 4 per cent (1924)	2,871	2,706 9 5
do 4 do (1925)	8,000	7,541 10 9
City of Quebec 5 per cent (1913).....	5,000	5,447 10 0
Total par and market values.	£23,671	£24,205 17 8

Carried out at market value.....	\$ 117,801 96
(The above being in deposit with the Receiver-General.)	
Cash in banks at Montreal and St. John, N.B.....	2,321 73
Cash in hands of agents in Canada.....	10,540 80
Insurance maps and plans.....	4,400 00
Total assets in Canada.....	\$ 135,064 49

LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted.	\$ 1,505 10
do do resisted—in suit.....	1,800 00
do do not in suit	500 00
Total net amount of unsettled claims for losses in Canada.....	\$ 3,805 10
Reserve of unearned premiums for all outstanding risks in Canada....	79,859 31
Commission on uncollected premiums in agents' hands.....	1,581 12
Overdraft at Molsons Bank	323 59
Total liabilities in Canada.....	\$ 85,569 12

INCOME IN CANADA.

Gross cash received for premiums.	\$ 124,278 38
Deduct reinsurance, rebate, abatement and return-premiums.....	12,194 56

CALEDONIAN—Continued.

Net cash received for premiums	\$ 112,083 82
*Received for interest on deposit	5,474 22
Interest on bank account	85 42
Total income in Canada	\$ 117,643 46

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$3,710.59)	\$ 1,586 29
Amount paid for losses occurring during the year	\$ 62,949 22
Deduct amount received for reinsurance	4,647 95
Net amount paid for said losses	\$ 58,301 27
Total net amount paid during the year for losses in Canada	\$ 59,887 56
Commission or brokerage	16,420 98
Salaries, fees and all other charges of officials in Canada	8,835 99
Paid for Government taxes in Canada	2,011 66
Miscellaneous payments, viz.:—Printing and stationery, \$952.76; travelling expenses, \$665.10; advertising, \$834.19; postage and telegrams, \$439.65; rent, \$750; furniture, \$488; plans, \$1,000; incidentals, \$1,118.77	6,248 47
Total expenditure in Canada	\$ 93,404 66

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	10,641	\$ 14,188,262	\$ 142,002 95
Policies taken during the year (new)	3,517	6,056,557	63,244 75
do do (renewed)	3,610	5,483,031	64,668 08
Total	17,768	\$ 25,727,850	\$ 269,915 78
Deduct terminated	6,255	10,686,549	107,730 39
Gross in force at end of year	11,513	\$ 15,041,501	\$ 162,185 39
Deduct reinsurance		560,726	6,268 59
Net in force on 31st December, 1892.	11,513	\$ 14,480,575	\$ 155,916 80
Total number of policies in force in Canada at date.	11,513		
Total net amount in force			\$14,480,575 00
Total premiums thereon			155,916 80

*Interest paid direct to Company at Edinburgh.

Subscribed and sworn to, 6th March, 1893, by

LANSING LEWIS,
Chief Agent.

(Received, 7th March, 1893.)

Finance Department—Insurance.

CALEDONIAN—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(Abstracted from the Directors' Report, Edinburgh, Scotland, 12th May, 1893.)

FIRE DEPARTMENT.

The following are the results in this department:—

Balance from previous years.. .. .	£ 38,428 6 0
Premiums.....	403,416 2 10
Special single payment received from Niagara Insurance Co....	96,534 6 5
Interest.....	19,311 11 8
	£ 557,690 6 11

Deduct—Losses	£ 263,027 6 4
Expenses, commission, &c.....	145,066 18 4
Increase in the reserve for unexpired risk (from £100,000 to £182,739 4s. 2d.) to bring it up to one-third of the ordinary premiums, plus one-half of the single payment above mentioned.....	82,739 4 2

490,833 8 10

Balance transferred to Shareholders' Profit and Loss Account ...£ 66,856 18 1

DIVIDEND.

A shareholders' profit and loss account has been opened with the view of bringing together the results to the shareholders of the working of the two departments. After crediting this account with the fire surplus of the year, and with the shareholders' proportion of the septennial profit from the life business, and debiting it with the dividend paid in 1892 and sundry other payments, there remains a balance of £65,647 6s., out of which it is recommended that a dividend be declared of £1 4s. per share (being an increase of 1s. per share) payable free of income tax in two equal instalments of 12s. on 15th May and 11th November. The dividend proposed will require a total sum of £25,800, leaving £39,847 6s. to be carried forward. In view of the present state of fire insurance business, the directors consider it unadvisable to increase the dividend to a greater extent at this time.

REVENUE ACCOUNTS FOR THE YEAR 1892.

FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
Funds at 31st December, 1891—				Losses by fire after deducting sums reinsured.....	263,027	6	4
Capital paid up.....	107,500	0	0	Commission.....	75,297	16	0
Fire guarantee fund	270,000	0	0	Expenses of management.....	61,933	5	0
Reserve for unexpired risk.....	100,000	0	0	Foreign and colonial taxes, and expenses of rating committees and salvage associations.....	7,835	17	4
Balance	38,428	6	0	Transferred to shareholders' profit and loss account	66,856	18	1
	£ 515,928	6	0	Funds at end of year—			
Premiums.....	£453,790	15	9	Capital paid up.....	£107,500	0	0
Less—Reinsurance premiums..	50,374	12	11	Fire guarantee fund.....	270,000	0	0
	403,416	2	10	Reserve for unexpired risk, estimated at one-third of the ordinary premiums of £403,416 2s. 10d., plus one-half of the sum of	182,739	4	2
Sum received from Niagara insurance Company for assuming half of their liability under existing policies, excepting at Pacific Coast.....	96,534	6	5	£96,534 6s. 5d.....	560,239	4	2
Interest and dividends.....	£ 19,629	5	7				
Less—Income tax	317	13	11				
	19,311	11	8				
	£1,035,190	6	11		£1,035,190	6	11

CALEDONIAN—*Concluded.*

SHAREHOLDERS' PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	d.	s.	
Transferred from fire account	66,856	18	1	Dividend paid in 1892.	24,725	0	0	
Transferred from life account (shareholders' proportion of life profits for septennium ending 31st Dec., 1892)	26,511	0	0	Income tax on profits	557	9	0	
Transfer fees	12	15	0	Expenses of new Act of Parliament—proportion charged against shareholders' funds		221	9	10
				Written off investments		1,198	17	2
				Written off maps and furniture		948	16	1
				Bad and doubtful debts		81	15	0
				Balance		65,647	6	0
	<hr/>				<hr/>			
	£93,380	13	1		£93,380	13	1	

GENERAL BALANCE SHEET AS AT 31ST DECEMBER, 1892.

LIABILITIES.				ASSETS.			
	£	s.	d.		£	s.	d.
Shareholders' capital, £537,500 in 21,500 shares of £25, with £5 paid on each, total amount paid	107,500	0	0	Mortgages on property within the United Kingdom	339,473	18	6
Life assurance and annuity fund . .	1,115,662	5	2	Mortgages on property out of the United Kingdom	31,298	13	3
Fire insurance funds (exclusive of capital)	452,739	4	2	Loans secured over public rates	97,164	7	8
Shareholders' profit and loss account	65,647	6	0	Loans on the company's life policies	62,769	15	8
Claims under life policies admitted but not paid	10,954	16	0	Investments—			
Outstanding fire losses	59,783	12	8	Indian and Colonial Government securities	116,474	0	0
Shareholders' dividends outstanding	1,655	15	0	Indian Government guaranteed railway stock	16,279	0	0
Sundry balances due by the company	2,997	6	1	Colonial municipal and harbour bonds	55,769	0	0
				United States Government securities	73,641	0	0
				United States municipal securities	53,684	0	0
				Debentures of joint stock companies	78,977	0	0
				United States railroad bonds	152,763	0	0
				Railway preference stock	17,949	0	0
				Fee-duties and ground-annuals	168,448	1	5
				House property	87,244	7	5
				Life interests and reversions purchased	56,300	12	7
				Loans on life interests and reversions	131,435	10	4
				Loans on personal security with life policies and the company's shares	29,726	10	0
				Agents' balances (receipts in course of collection)	85,070	0	2
				Outstanding premiums	1,427	2	6
				Outstanding interest	1,031	14	10
				Interest accrued but not due	14,197	12	1
				Cash on deposit	83,002	17	8
				Cash in hand and on current account	57,148	9	3
				Office furniture and maps	5,648	18	9
				Stamps	15	13	0
	<hr/>				<hr/>		
	£1,816,940	5	1		£1,816,940	5	1

Finance Department—Insurance.

THE CITY OF LONDON FIRE INSURANCE COMPANY (LIMITED) OF LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—SIR HENRY E. KNIGHT.

Secretary and General Manager—

L. C. PHILLIPS.

Principal Office—101 Cheapside, London, England.

Chief Agent in Canada—H. M. BLACKBURN. |

Head Office in Canada—Toronto.

(Incorporated, 9th February, 1881. Commenced business in Canada,
1st September, 1881.)

CAPITAL.

Amount of capital authorized and subscribed for.....	\$9,733,333 33
Amount paid up in cash.....	973,333 33

ASSETS IN CANADA.

Total assets in Canada.....	Nil.
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LIABILITIES IN CANADA.

Total liabilities in Canada.....	Nil.
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INCOME IN CANADA.

Gross cash received for premiums.....	\$ 68,397 09	
Deduct reinsurance, rebate, abatement and return-premiums.....	11,573 54	
<hr/>		
Net cash received for premiums.....	\$ 56,823 55	
*Received for interest and dividends.....	2,591 50	
Endorsement fees.....	61 32	
Bank interest.....	15 95	
Rent of Toronto office.....	125 00	
<hr/>		
Total income in Canada.....	\$ 59,617 32	

EXPENDITURE IN CANADA.

Amount paid during the six months for losses occurring in previous years (which losses were estimated in the last statement at \$9,674.08).....	\$ 7,443 48	
Deduct amount received for reinsurance.....	Nil.	
<hr/>		
Net amount paid for said losses.....	\$ 7,443 48	
<hr/>		
Paid for losses occurring during the six months.....	\$ 37,311 05	
Deduct savings, salvage and reinsurance.....	1,817 61	
<hr/>		
Net amount paid during the six months for said losses.....	\$ 35,493 44	
<hr/>		
Total net amount paid during the year for losses in Canada.....	\$ 42,936 92	
Commission or brokerage.....	11,750 99	
Salaries, fees and all other charges of officials in Canada.....	4,467 49	
Taxes in Canada.....	558 03	

*Paid direct to head office in London.

CITY OF LONDON—*Concluded.*

Miscellaneous payments, viz. :—

Postage, telegrams and exchange, \$695.65 ; printing and advertising, \$1,104.50 ; Goad's plans, \$126.90 ; rent, \$850.00 ; miscellaneous, \$495.89 ; insurance superintendence, \$74.85 ; fire underwriters' association, \$258.74 ; travelling expenses, \$243.42 ; office expenses, Winnipeg, \$1,249.98.	5,099 93
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Total expenditure in Canada:	\$ 64,813 36
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RISKS AND PREMIUMS.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.	\$ 14,404,356	\$ 210,586 12
Policies taken during the year—new	2,250,922	34,325 76
do do renewed	2,149,014	34,731 17
Total	\$ 18,804,292	\$ 279,643 05
Deduct terminated	5,462,389	81,520 34
Gross in force at end of half year	\$ 13,341,903	\$ 198,122 71
Deduct reinsured	13,341,903	198,122 71
Net in force 30th June, 1892	<u>Nil.</u>	<u>Nil.</u>

Total number of policies in force in Canada at date.....(No return)	Nil.
Total net amount in force.	Nil.
Total premiums thereon	<u>Nil.</u>

Subscribed and sworn to, 7th March, 1893, by

T. H. HUDSON,
Chief Agent.

(Received, 8th March, 1893.)

Finance Department—Insurance.

THE COMMERCIAL UNION ASSURANCE COMPANY (LIMITED) OF LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

Chairman—JEREMIAH COLMAN.

Secretary—HENRY MANN.

Principal Office—London, England.

Agents in Canada—EVANS & MCGREGOR.

Head Office in Canada—Montreal.

(Established, 28th September, 1861. Commenced business in Canada,
11th September, 1863.)

CAPITAL.

Amount of capital authorized and subscribed for.....	£2,500,000 stg=	\$12,166,666 67
do paid up in cash	250,000 "	<u>1,216,666 67</u>

ASSETS IN CANADA (FIRE AND MARINE DEPARTMENT).

Stocks, bonds, &c., in deposit with the Receiver-General, viz. :—

	Par value.	Market value.
Canada 4 per cent stock	\$ 106,580 00	\$ 112,974 80
Queensland 4 per cent loan, 1878.	73,000 00	73,000 00
Swedish stock.....	58,400 00	59,568 00
Total par and market values.....	<u>\$ 237,980 00</u>	<u>\$ 245,542 80</u>
Carried out at market value.....		\$ 245,542 80
Cash on hand at head office in Canada.....		10,871 34
Agents' balances.....		36,496 71
Bills receivable.....		142 50
Approximate value of block plans.		4,000 00
Office furniture at Montreal.....		1,000 00
Total assets in Canada (exclusive of assets of life branch). \$		<u>298,053 35</u>

LIABILITIES IN CANADA (FIRE AND MARINE DEPARTMENT).

Net amount of fire losses in Canada, claimed but not adjusted.....	\$	3,660 77
do do resisted—in suit		7,666 67
do do resisted—not in suit.....		557 90
	\$	<u>11,885 34</u>
Total net amount of unsettled claims for fire losses in Canada.....	\$	11,885 34
Reserve of unearned premiums for fire losses in Canada.....		248,611 68
Due for reinsurance and other accounts.....		1,192 25
Bank overdraft.....		9,042 71
Total liabilities in Canada (exclusive of liabilities, Life Branch) \$		<u>270,731 98</u>

COMMERCIAL UNION—Continued.

INCOME IN CANADA.

For Fire Risks in Canada.

Gross premiums received in cash	\$ 422,712 87	
Gross cash received on bills and notes taken for premiums	3,593 56	
Gross cash received for premiums	\$ 426,306 43	
Deduct reinsurance, rebate, abatement and return-premiums	68,559 43	
Net cash received for said premiums	\$ 357,747 00	
Net cash received for fire premiums	\$ 357,747 00	
(Bills and notes received during the year for premiums and remaining unpaid, \$142 50.)		
Received for dividends paid direct to head office, England	\$ 9,619 20	
Deduct interest paid	12 30	
Net interest received		9,506 90
Total cash income in Canada	\$ 367,253 90	

EXPENDITURE IN CANADA.

For Fire Risks in Canada.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$11,652.06)	\$ 8,804 64	
Deduct amount received for reinsurance	2 36	
Net amount paid during the year for said losses	\$ 8,802 28	
Paid for losses occurring during the year	\$ 310,188 55	
Less received for reinsurance	29,196 04	
Net amount paid for said losses	\$ 280,992 51	
Total net amount paid during the year for fire losses	\$ 289,794 79	
Commission or brokerage	57,441 08	
Salaries, fees and other charges of officials in Canada	18,637 23	
Taxes in Canada	3,992 34	
Miscellaneous payments, viz.:—Rent, \$1,370; travelling and surveys, \$194.90; stationery and printing, \$1,745.82; advertising and subscriptions, \$889.00; postage, telegrams, &c., \$1,898.50; loss expenses, \$5,906.73; office expenses, \$2,478.84; legal expenses, \$201.01; underwriters' associations, \$1,134.85; block plans, \$1,213.64; sundries, \$3,691.11		21,024 40
Total cash expenditure in Canada	\$ 390,889 84	

RISKS AND PREMIUMS.

<i>For Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	26,312	\$ 39,897,185	\$ 483,526 47
Taken during the year—new	10,211	17,856,947	208,807 41
do renewed	9,254	16,979,528	226,352 90
Total	45,777	\$ 74,733,660	\$ 918,686 78
Deduct terminated	17,594	31,286,509	403,434 02
Gross in force at end of year	28,183	\$ 43,447,151	\$ 515,252 76
Deduct reinsured		2,505,270	34,940 20
Net in force at 31st December, 1892	28,183	\$ 40,941,881	\$ 480,312 56
Total number of policies in force in Canada at date	28,183		
Total net amount in force		\$ 40,941,881 00	
Total premiums thereon		480,312 56	

Subscribed and sworn to, 28th February, 1893, by

(Received, 1st March, 1893.)

W. B. EVANS,

Joint Attorney and Chief Agent.

Finance Department—Insurance.

COMMERCIAL UNION—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(Abstracted from the Directors' Report, London, Eng., 3rd May, 1893.)

FIRE DEPARTMENT.

The net premiums of 1892 amounted to £1,010,514, being a decrease of £13,545 as compared with the year 1891, and the losses paid and outstanding to £751,145, being 74·33 per cent of the premium income.

The apparent falling off in the premium income is due to the fact that owing to the accounts being now closed at a later date than formerly, it has become possible to include therein the whole of the reinsurances of the year. This having now been done for the first time, the year's figures contain reinsurances for five quarters against premiums for four quarters only.

MARINE DEPARTMENT.

The net premiums received were £246,037, and the net losses paid and outstanding amounted to £169,875.

From the profits of this department the sum of £55,000 has been carried to profit and loss, and after providing for outstanding losses, the marine fund stands at £261,011.

PROFIT AND LOSS.

This account has been closed with a balance of £45,604 carried forward to 1893, and out of that amount the directors recommend the payment of a dividend at seventeen shillings and sixpence per share (free of income tax), making, with the interim dividend paid in November last, 25 per cent for the year.

REVENUE ACCOUNTS, FROM 1ST JANUARY TO 31ST DECEMBER, 1892.

DR.	FIRE DEPARTMENT.			CR.		
	£	s.	d.	£	s.	d.
To Amount of fire fund at the beginning of the year	858,366	11	1	By Losses paid and outstanding after deduction of reinsurances	751,145	15 2
Premiums, after deduction of reinsurances	1,010,514	14	3	Commission and brokerage	162,283	1 3
Interest	26,678	0	2	Contributions to fire brigades	5,611	10 10
				State charges—foreign	16,714	11 0
				Expenses of management	146,370	10 9
				Bad debts	215	4 7
				Amount of fire fund at the end of the year	813,218	11 11
	<u>£ 1,895,559</u>	<u>5</u>	<u>6</u>		<u>£ 1,895,559</u>	<u>5 6</u>

DR.	MARINE DEPARTMENT.			CR.		
	£	s.	d.	£	s.	d.
To Amount of marine fund at the beginning of the year	262,038	7	2	By Losses paid and outstanding, after deduction of reinsurances	169,875	1 6
Premiums, after deduction of reinsurances, discounts and returns	246,037	6	0	Subscriptions to Lloyds' and register books	678	18 6
Interest	8,099	11	10	Expenses of management	25,200	14 1
				Bad debts	433	12 0
				Underwriters' and managers' commissions	3,975	18 4
				Amount to profit and loss	55,000	0 0
				Amount of marine fund at the end of the year	261,011	0 7
	<u>£ 516,175</u>	<u>5</u>	<u>0</u>		<u>£ 516,175</u>	<u>5 0</u>

COMMERCIAL UNION—*Concluded.*

DR.	PROFIT AND LOSS.		By	CR.	
	£	s. d.		£	s. d.
To Balance of last year's account..	65,232	12 5	By Dividends paid 4th May.....	13,750	0 0
Interest and dividends not carried to departmental accounts.....	19,226	6 10	Interim dividend paid 4th November.....	18,750	0 0
Amount transferred from marine department.....	55,000	0 0	Remuneration to directors and auditors.....	8,315	0 0
Transfer fees.....	37	10 0	Expenses not carried to departmental accounts.....	18,339	11 6
			Income tax on profits.....	2,201	6 6
			Furniture and fittings at head office and branches—expenditure during the year.....	1,497	1 4
			Alterations and repairs at head office and branches—expenditure during the year.....	988	10 11
			Balance carried to next year's account.....	45,604	19 0
	<u>£ 139,496</u>	<u>9 3</u>		<u>£ 139,496</u>	<u>9 3</u>

Balance Sheet, 31st December, 1892.

LIABILITIES.		£	s. d.	ASSETS.		£	s. d.
To Shareholders' capital—Subscribed—				By Mortgages on property within the United Kingdom.....	53,411	2 1	
50,000 shares of £50 each.....	£2,500,000	0 0		Mortgages on property out of the United Kingdom.....	25,266	3 0	
Paid up.....	250,000	0 0		Mortgage rates raised under Acts of Parliament.....	21,942	8 9	
General reserve fund.....	200,000	0 0		Loans upon life interests and reversions.....	3,600	0 0	
Investment reserve fund.....	3,790	10 8		Loans upon personal security.....	21,650	15 0	
Fire fund.....	813,218	11 11		Life investments* and outstanding accounts, as per separate balance sheet.....	1,515,767	16 8	
Life account, as per separate balance sheet.....	1,515,767	16 8		Investments—			
Marine fund.....	261,011	0 7		British Government securities..	96,127	6 3	
Profit and loss account.....	45,604	19 0		Indian and colonial Government securities.....	43,864	15 6	
Temporary deposit by life department.....	37,070	19 6		Foreign Government securities..	43,089	15 1	
Bills payable.....	11,867	6 9		United States Government securities.....	85,921	9 6	
Unclaimed dividends.....	218	10 0		United States railway securities.	248,485	10 0	
Fire deposits and perpetual premiums.....	4,072	11 7		Railway and other debentures and debenture stocks.....	109,023	2 7	
Survey fees.....	15	15 0		Railway and other stocks and shares.....	66,086	18 0	
Interest received in advance of due dates.....	151	17 7		Freehold premises at home and abroad, partly occupied as offices of the company, and partly producing revenue.....	321,517	3 10	
Suspense account.....	311	0 2		Leasehold premises at home and abroad, partly occupied as offices of the company, and partly producing revenue.....	21,985	16 4	
Outstanding fire losses.....	£132,095	0 0		Branch and agency balances.....	194,544	6 8	
Outstanding marine losses.....	6,441	18 7		Amounts due by other companies for reinsurances and losses.....	81,291	17 3	
Amounts due to other companies for reinsurances..	57,827	17 0		Outstanding marine premiums ...	23,050	8 6	
				do fire do.....	5,531	0 8	
	<u>£3,330,465</u>	<u>15 0</u>		do interest.....	1,444	4 3	
				Cash—On deposit...£220,787	4 8		
				With bankers,			
				and in hand	110,720	17 8	
					<u>331,508</u>	<u>2 4</u>	
				Bills receivable.....	23,913	10 9	
				Stamps in hand.....	442	2 0	
					<u>£3,330,465</u>	<u>15 0</u>	

NOTE.—Part of the assets are under local laws or by contract, specifically deposited in various colonies and foreign countries, as security to holders of policies there issued.

Finance Department—Insurance.

THE CONNECTICUT FIRE INSURANCE COMPANY OF HARTFORD.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

<i>President</i> —J. D. BROWNE.	|	<i>Secretary</i> —CHARLES R. BURT.
<i>Principal Office</i> —Hartford, Conn.		
<i>Agent in Canada</i> —GEO. H. McHENRY.	|	<i>Head Office in Canada</i> —Montreal.
(Incorporated, June, 1850. Commenced business in Canada, 1886.)		

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash.....\$1,000,000 00

ASSETS IN CANADA.

Canada 4 per cent stock in deposit with Receiver-General—Par value, \$100,000; market value.....	\$ 105,000 00
Agents' balances in Canada	3,555 06
Total assets in Canada	<u>\$ 108,555 06</u>

LIABILITIES IN CANADA.

Net amount of losses in Canada reported or supposed but not claimed.	\$ 85 58
Reserve of unearned premiums for all outstanding risks in Canada (approximate).....	20,732 00
Total liabilities in Canada.....	<u>\$ 20,817 58</u>

INCOME IN CANADA.

Gross cash received for premiums	\$ 38,248 58
Deduct reinsurance, rebate, abatement and return-premiums	5,194 56
Net cash received for premiums.....	\$ 33,054 02
Received for interest or dividends on stock.	4,000 00
Total income in Canada.....	<u>\$ 37,054 02</u>

EXPENDITURE IN CANADA.

Net amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$5,877.62)	\$ 4,265 39
Amount paid for losses occurring during the year.....	11,725 00
Net amount paid during the year for losses	\$ 15,990 39
General expenses	13,409 85
Total expenditure in Canada	<u>\$ 29,400 24</u>

THE CONNECTICUT FIRE—Continued.

RISKS AND PREMIUMS.

<i>For Fire Risks in Canada (approximate).</i>	Amounts.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 4,100,000	\$ 44,100 00
Policies taken during the year—new and renewed.....	3,500,000	38,249 00
Total.....	\$ 7,600,000	\$ 82,349 00
Deduct terminated.....	3,750,000	42,549 00
Gross and net in force at 31st December, 1892.....	\$ 3,850,000	\$ 39,800 00
Number of policies in force at date.....	(No return.)	
Total amount in force.....	\$3,850,000 00	
Total premiums thereon.....	39,800 00	

Subscribed and sworn to, 15th February, 1893, by

GEO. H. McHENRY,
Chief Agent.

(Received 18th February, 1893.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDED 31st DECEMBER, 1892.

ASSETS.

Real estate.....	\$ 107,300 00
Loans on bond and mortgage.....	787,400 00
Stocks and bonds—par value, \$1,298,800; market value.....	1,589,908 50
Loans on stocks, bonds, &c., of par value, \$5,000; market value, \$5,000.....	4,300 00
Cash on hand and in banks.....	145,511 93
Net premiums in course of collection.....	164,853 69
Bills receivable.....	10,423 69
Total assets.....	\$2,809,697 81

LIABILITIES.

Net amount of unpaid losses.....	\$ 200,021 07
Unearned premiums.....	1,090,932 50
Total liabilities, excluding capital stock.....	\$1,290,953 57
Joint stock capital paid up in cash.....	\$1,000,000 00
Surplus beyond capital and all other liabilities.....	518,744 24

INCOME.

Net cash received for premiums.....	\$1,518,236 39
Interest and dividends.....	118,223 10
Total cash income.....	\$1,636,459 49

EXPENDITURE.

Net amount paid for losses.....	\$ 880,466 09
Dividends to stockholders.....	80,000 00
Commission or brokerage.....	283,817 61
Salaries, fees and all other charges of officials.....	116,888 98
Taxes.....	31,356 81
Miscellaneous.....	112,518 88
Total cash expenditure.....	\$1,505,048 37

Finance Department—Insurance.

THE CONNECTICUT FIRE—*Concluded.*

RISKS AND PREMIUMS—FIRE RISKS.

Written or renewed during the year.....	\$145,859,912 00
Premiums thereon	1,825,400 11
Net in force, 31st December, 1892	162,049,910 00
Premiums thereon.....	<u>2,055,400 30</u>

Subscribed and sworn to, by

J. D. BROWNE,
President.

CHARLES R. BURT,
Secretary.

(HARTFORD, Conn., 3rd January, 1893.)

THE EASTERN ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—JOHN DOULL.

Secretary—D. C. EDWARDS.

Managing Director—CHARLES D. CORY. | Head Office—Halifax, N.S.

(Incorporated, 1888; Organized, 10th July, 1889. Commenced business in Canada,
10th July, 1889.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	\$1,000,000 00
Amount paid up in cash.....	250,000 00

(For list of Stockholders, see Appendix.)

ASSETS.

Loans secured by bonds and mortgages on which not more than one year's interest is due, constituting a first lien on real estate.....	\$ 39,500 00
Interest accrued and unpaid on said loans.....	689 09
Stocks, bonds and debentures:—	

	Par value.	Market value.
Province of Nova Scotia bonds.....	\$ 50,000 00	\$ 50,500 00
Town of Galt debentures.....	8,000 00	8,516 00
City of St. John, N.B., debentures.....	8,000 00	9,040 00
City of Ottawa waterworks debentures.....	50,000 00	50,000 00
County of Victoria, N.S. do.....	6,000 00	6,180 00
City of Guelph, Ont. do.....	5,000 00	5,545 00
Halifax Gas Light Co., 1st mortgage bonds.....	20,000 00	20,000 00
Dominion Cotton Co. do.....	10,000 00	10,200 00
City of Halifax, N.S., debentures.....	10,000 00	10,300 00
45 shares Bank of Nova Scotia stock.....	4,500 00	7,425 00
Town of Wolfville, N.S., debentures.....	15,000 00	15,180 00
Town of Sault Ste. Marie do.....	10,000 00	10,500 00
Town of Dartmouth, N.S. do.....	5,000 00	5,075 00
Nova Scotia Building Society, paid up shares.....	19,200 00	21,464 94

Total par and market values.....	\$ 220,700 00	\$ 229,925 94
----------------------------------	---------------	---------------

Carried out at market value.....	229,925 94
Cash on hand at head office.....	678 74

Cash in banks, viz.:—

Bank of Nova Scotia, Halifax.....	\$ 10,717 74
do Montreal.....	1,892 94
Imperial Bank of Canada, Winnipeg.....	3,131 00
Bank of Montreal, Vancouver.....	929 24
Canadian Bank of Commerce, Toronto.....	3,418 73

Total.....	20,089 65
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Interest accrued and unpaid on stocks and bonds.....	3,101 64
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Agents' balances.....	30,706 46
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Office furniture and fittings at head office and branches, including insurance maps.....	6,000 00
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Preliminary expense account—balance of cost of organizing and equipping the company and establishing its agencies throughout Canada—carried forward.....	5,000 00
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Gross assets.....	\$ 335,691 52
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Deduct preliminary expenses, not admitted by the Department.....	5,000 00
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Net assets.....	\$ 330,691 52
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Finance Department—Insurance.

EASTERN ASSURANCE—Continued.

LIABILITIES.

Net amount of losses adjusted but not due	\$	1,326 69
do claimed but not adjusted		26,058 27
do resisted—not in suit		300 00
		<u>\$ 27,684 96</u>
Net amount of unsettled claims	\$	27,684 96
Reserve of unearned premiums on all outstanding risks in Canada		105,474 24
		<u>\$ 133,159 20</u>
Total liabilities	\$	<u>250,000 00</u>

INCOME.

Gross cash received for premiums	\$	247,708 73
Deduct reinsurance, rebate, abatement and return-premiums		57,046 15
		<u>\$ 190,662 58</u>
Net cash received for premiums	\$	190,662 58
Received for interest and dividends		11,993 29
		<u>\$ 202,655 87</u>
Total income	\$	<u>202,655 87</u>

EXPENDITURE.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$11,573.53)	\$	15,372 85
Deduct amount received for reinsurance from other companies		3,860 25
		<u>\$ 11,512 60</u>
Net amount paid during the year for said losses	\$	11,512 60
Amount paid for losses occurring during the year	\$	118,992 49
Deduct amount received for reinsurance from other companies		10,670 13
		<u>\$ 108,322 36</u>
Net amount paid during the year for said losses	\$	<u>108,322 36</u>
Total net amount paid during the year for fire losses	\$	119,834 96
Commission or brokerage		37,001 08
Salaries, fees and all other charges of officials		12,032 93
Taxes		1,992 06
Miscellaneous payments, viz.:—Adjustment and inspection, \$5,024.72; expense account and rent, head office and agencies, \$2,959.18; printing, stationery and advertising, \$2,782.08; underwriters' association, \$473.84; office furniture, including insurance maps and plans, \$580.96; legal expenses, \$148.74		11,969 52
		<u>\$ 182,830 55</u>
Total expenditure	\$	<u>182,830 55</u>

CASH ACCOUNT.

<i>Dr.</i>		
Dec. 31, 1891—To balance in hand and in banks as at this date	\$	26,014 81
Dec. 31, 1892—To income as above		202,655 87
		<u>\$ 228,670 68</u>
<i>Cr.</i>		
Dec. 31, 1892—By expenditure as above	\$	182,830 55
By investments during the year		25,071 74
Balance on hand and in banks		20,768 39
		<u>\$ 228,670 68</u>

EASTERN ASSURANCE—*Concluded.*

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement	\$ 11,418,655	\$ 159,455 63
Taken during the year, new and renewed.	21,295,899	247,256 78
Total	\$ 32,714,554	\$ 406,712 41
Deduct terminated	13,754,176	168,932 18
Gross in force at end of year	\$ 18,960,378	\$ 237,780 23
Deduct reinsured	1,663,962	26,803 23
Net in force, 31st December, 1892	<u>\$ 17,296,416</u>	<u>\$ 210,977 00</u>

Total number of policies in force at date.....	(No return.)
Total net amount in force.....	\$17,296,416 00
Total premiums thereon.....	<u>210,977 00</u>

Subscribed and sworn to, 23rd February, 1893, by

CHARLES D. CORY.
Managing Director.

D. C. EDWARDS,
Secretary.

(Received, 27th February, 1893.)

Finance Department—Insurance.

THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED).

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

Chairman—LORD CLAUD HAMILTON. | *General Manager*—S. STANLEY BROWN.

Principal Office—London, Eng.

Agent in Canada—F. STANCLIFFE. | *Head Office in Canada*—Montreal.

(Incorporated 25th October, 1880; Commenced business in Canada, 11th June, 1886.)

CAPITAL.

Amount of joint stock capital authorized.....	£	1,000,000
Amount subscribed for.....		750,000
Amount paid up in cash.....		<u>150,000</u>

ASSETS IN CANADA.

Stocks and bonds deposited with the Receiver-General, viz.:—

	Par Value.	
2½ per cent annuities.....	£	6,500
South Australian Government 4 per cent bonds.....		5,000
Province of Quebec bonds.....		<u>10,840</u>
	£	<u>22,340</u>

Carried out at par value.....	\$	108,721 33
Cash on hand at head office.....		200 00
Cash in Bank of Montreal.....		5,669 79
Balances due the company.....		8,193 52
Office furniture and plans (say).....		<u>400 00</u>
Total assets in Canada	\$	<u>123,184 64</u>

LIABILITIES IN CANADA.

Net amount of fire losses claimed, but not adjusted.....	\$	<u>12,269 98</u>
Total net amount of unsettled claims for fire losses in Canada.....	\$	12,269 98
Reserve of unearned premiums upon all unexpired fire risks in Canada		41,754 20
Sundry.....		<u>200 00</u>
Total liabilities in Canada.....	\$	<u>54,224 18</u>

INCOME IN CANADA.

Gross cash received for premiums.....	\$	82,675 49
Deduct rebate, abatement and return-premiums.....		<u>5,717 74</u>
Net premium income.....	\$	76,957 75
Total income in Canada	\$	<u>76,957 75</u>

THE EMPLOYERS' LIABILITY—Continued.

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$7,387.99).....	\$ 7,207 22
Amount paid for losses occurring during the year.....	\$ 44,480 52
Deduct savings and salvage.....	39 03
Net amount paid during the year for the said losses.....	<u>\$ 44,441 49</u>
Net amount paid during the year for losses.....	\$ 51,648 71
Commission or brokerage in Canada.....	18,116 10
Salaries, fees and all other charges of officials.....	2,717 50
Taxes in Canada.....	1,188 89
Miscellaneous payments, viz.:—	
Printing and stationery, \$33.00; rent, \$200.00; charges, insurance plans, &c., \$179.50; postage, telegrams, &c., \$76.76; interest, \$5.27.....	494 53
Total expenditure in Canada.....	<u>\$ 74,165 73</u>

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 5,301,206	\$ 69,982 81
Taken during the year, new and renewed	6,340,912	84,957 37
Total	<u>\$ 11,642,118</u>	<u>\$ 154,940 18</u>
Deduct terminated.....	5,507,227	70,900 96
Gross and net in force on 31st Dec., 1892.....	<u>\$ 6,134,891</u>	<u>\$ 84,039 22</u>
Total number of policies in force in Canada at date.....(No return)		
Total net amount in force.....		\$6,134,891 00
Total premiums thereon		<u>84,039 22</u>

Subscribed and sworn to, 7th March, 1893, by

(Received, 8th March, 1893.)

F. STANCLIFFE,
Chief Agent.

Finance Department—Insurance.

THE EMPLOYERS' LIABILITY—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST MARCH, 1893.

(*Abstracted from the Directors' Report, London, Eng., 11th May, 1893.*)

The premiums of the year were £250,045, against £248,643 in the previous account. The new accident premiums, although trade conditions have required rebates to the assured in the employers' liability department, more than make up for the fire premiums (amounting to £8,544 in last account), which no longer contribute to the revenue.

The keen competition and the necessity for preparation for the new Employers' Liability Act render it difficult to reduce the rate of expense, but this remains a subject of first consideration with the directors, and to assist them in attaining that object they have deemed it advisable not to state the accounts with so much detail as in the past.

The investments (at cost), loans, cash in hand, on deposit, and in bank, with the balances due, represented a total of £334,648. The present depreciation in the market value does not exceed $3\frac{1}{2}$ per cent, and this is fully provided for in the reserves.

The balance of this year's account is £151,330. Of this amount the directors, after making ample provision for current policies and general reserves (including one for depreciation of securities) recommend a dividend of 4s. per share (free of income tax), equal to 10 per cent on the paid-up capital for the past year.

A Bill for the amendment of the Employers' Liability Act, 1880, has been introduced as a Government measure, and if, as may be anticipated, it becomes law, the directors will proceed to give immediate effect to the policy that has been so long in preparation in view of that event.

REVENUE ACCOUNT, 1ST APRIL, 1892, TO 31ST MARCH, 1893.

	£	s.	d.		£	s.	d.
Balance of last year's account	139,028	9	5				
Less—Dividend declared 12th May, 1892	10,833	6	8				
	£128,195	2	9				
Revenue of the year—							
Premiums, less bonus and returns to the assured and reinsurance	£250,045	0	1				
Interest	10,233	3	5				
Transfer fees	40	7	6				
Profits on exchange	234	14	11				
	260,553	5	11				
Realized profits on investments	1,363	14	5				
	£390,112	3	1				
				Charges against revenue of the year—			
				Directors' and auditors' fees	£ 2,605	0	0
				Salaries and house expenses	7,674	4	0
				Rent and rates	2,054	15	1
				Taxes (home and foreign)	4,331	5	7
				Advertising	3,726	12	5
				Books and stationery	3,560	4	0
				Legal costs and professional fees	1,077	19	1
				Branch and agency office charges	2,736	17	9
				Postage and parcels	311	12	9
				Travelling (inspection, &c.)	5,020	2	5
				Total expenses	£ 33,098	13	1
				Commission and losses paid and outstanding	204,543	10	2
				Depreciation of furniture	811	9	11
				Bad debts	328	0	0
					238,781	13	2
				Balance of this year's account	151,330	9	11
					£390,112	3	1

THE EMPLOYERS' LIABILITY—*Concluded.*

DR.	BALANCE SHEET, 31st March, 1893.			CR.			
	£	s.	d.		£	s.	d.
Shareholders' Capital—75,000 shares at £10 each	£750,000			By Investments—at Cost—			
To Capital called up—				British Government and bank stocks	10,399	16	7
75,000 shares at £2 per share.....	150,000	0	0	Indian and Colonial Government securities	36,340	19	6
Special Reserve (being premium on new issues of shares).....	25,000	0	0	Foreign Government securities...	50,143	14	4
Outstanding liabilities, including losses and commission	75,726	10	4	Foreign and Colonial municipal securities	83,931	16	0
Branch and agency balances	544	16	3	Railway and other debentures and debenture stocks	109,426	6	0
Amounts due to other companies.	14,460	12	7	Railway and other preference stocks.....	3,969	14	0
Balance of revenue account.....	151,330	9	11	Loans on mortgages and other securities.....	9,586	18	6
				Fixed deposits.....	1,659	19	6
					£305,459	4	5
				By Branch and agency balances	76,211	9	2
				Amounts due from other companies	5,597	16	1
				Outstanding premiums	4,969	6	7
				Interest accrued	3,140	8	7
				Furniture, fittings, &c.....	3,062	18	1
				Cash at bankers'.....£18,572	7	10	
				In hand.....	48	18	4
					18,621	6	2
					£417,062	9	1
					£417,062	9	1

Finance Department—Insurance.

*THE FIRE INSURANCE ASSOCIATION (LIMITED).

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—HENRY HICKS. | *General Manager*—DAVID LAWRIE.
Principal Office—90 Cannon Street, London, E.C., England.
Manager in Canada—J. KENNEDY. | *Head Office in Canada*—Montreal.
(Incorporated, 18th March, 1880; commenced business in Canada, December, 1880.)

CAPITAL.

Amount of capital authorized and subscribed for £800,000	\$3,893,333 33
Amount paid up in cash.....	243,333 33

ASSETS IN CANADA.

Stock in deposit with Receiver-General, viz.:—

	Par value.	Market value.
Canada 4 per cent stock.....	\$ 100,000 00	\$ 106,000 00
Carried out at market value.....		\$ 106,000 00
Cash in Bank of Montreal.....		841 21
Cash in hands of agents in Canada.....		10,302 60
Office furniture and plans.....		2,600 00
Total assets in Canada.....		\$ 119,743 81

LIABILITIES IN CANADA.

Net amount of losses in Canada, adjusted but not due, claimed but not adjusted and reported or supposed but not claimed... ..	\$ 6,818 00	
Net amount of losses resisted—not in suit.....	2,600 00	
Total amount of unsettled claims for losses in Canada.....	\$ 9,418 00	
Reserve of unearned premiums for all outstanding risks in Canada	79,802 30	
Total liabilities in Canada.....	\$ 89,220 30	

INCOME IN CANADA.

Gross cash received for premiums	\$ 117,556 66	
Deduct reinsurance, rebate, abatement and return-premiums	12,340 30	
Net cash received for said premiums.....	\$ 105,216 36	
†Received for interest on deposit.....	4,000 00	
Sundry	3,076 93	
Total income in Canada	\$ 112,293 29	

* The name of this association has been changed by a resolution of the shareholders and directors at an extraordinary general meeting held on 31st March, 1893, and it is now known as the Albion Fire Insurance Association (Limited).

†Paid direct to the head office in London.

THE FIRE INSURANCE ASSOCIATION—*Continued.*

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$5,769).....	\$	7,153	77
Deduct amount received for reinsurance.....		1,442	15
Net amount paid during the year for the said losses.....	\$	5,711	62
Amount paid for losses occurring during the year.....	\$	85,690	60
Deduct amount received for reinsurance.....		678	68
Net amount paid during the year for said losses.....	\$	85,011	92
Total net amount paid during the year for losses in Canada.....	\$	90,723	54
Commission or brokerage in Canada.....		17,225	85
Salaries, fees and all other charges of officials in Canada.....		8,398	91
Taxes in Canada.....		2,218	18
Miscellaneous payments, viz.:—Agency charges, \$1,162.55; advertising, \$376.47; rents, \$812.48; printing and stationery, \$978.76; travelling expenses, \$2,055.62; insurance boards, \$337.48; plans, \$228.45, sundry expenses, \$369.80.....		6,321	61
Total expenditure in Canada.....	\$	124,888	09

RISKS AND PREMIUMS.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 14,480,509	\$ 156,788 74
Policies taken during the year—new.....	10,770,791	120,185 88
Total.....	\$ 25,251,300	\$ 276,974 62
Deduct terminated.....	10,293,820	114,796 98
Gross in force at end of year.....	\$ 14,957,480	\$ 162,177 64
Deduct reinsured.....	285,570	3,339 29
Net in force at 31st December, 1892.....	\$ 14,671,910	\$ 158,838 35
Total number of policies in force in Canada at date.....	No return.	
Total amount in force.....		\$14,671,910 00
Total premiums thereon.....		158,838 35

Subscribed and sworn to, 2nd March, 1893, by

J. KENNEDY,
Manager for Canada.

(Received, 3rd March, 1893.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(Abstracted from the Directors' Report, London, England, 21st March, 1893.)

The net premiums for the year amounted to £103,225, as against £89,502 for the previous year, while the losses paid, and outstanding, amounted to £68,299 against £53,009.

The general expenses of management and commissions together bear almost exactly the same ratio to the premium income as did the corresponding items in the previous account.

The year 1892 has been a most unfavourable one for fire insurance business generally, and it is well known that many companies have found it necessary to

Finance Department—Insurance.

THE FIRE INSURANCE ASSOCIATION—*Concluded.*

draw upon their reserves to meet their losses. In those circumstances the directors are pleased that they have been enabled to close the year with a slight addition to the net balance brought forward from 1891.

Although the fire and general reserve fund is more than sufficient to cover the unexpired risks, the directors think it would not be prudent to reduce the amount, and therefore regret that they are unable to recommend the payment of a dividend on this occasion.

It has frequently been suggested that the name of the company might with advantage be changed, and the directors have found that the indefinite character of the present title has a tendency to create misunderstandings and raise difficulties in connection with the extension of the business. They are therefore of opinion that a change, which they believe will be beneficial, should no longer be delayed, and have to propose that the word "Albion" be added to the title, making it the Albion Fire Insurance Association, Limited. To carry out this change it will be necessary to hold an extraordinary general meeting of the company, of which formal notice is enclosed; and if the resolution then to be proposed is adopted, another meeting to confirm it will be called in due course.

INCOME AND EXPENDITURE ACCOUNT, 1892.

	£	s.	d.		£	s.	d.		
To Balance brought forward from 1891.....	£	48,001	18	9	By Losses paid and outstanding at 31st December, 1892.....	68,299	7	8	
Less dividends..	2,500	0	0		Commissions at head office and branches, including contingent commissions.....	20,958	18	1	
			45,501	18	9	General expenses at head office and branches, including salaries, rents, printing and stationery, &c.*.....	15,493	7	10
Premiums—					Fire brigades, salvage corps, tariff subscriptions, state and local taxes, &c.....	1,034	1	11	
Gross.....	£120,074	4	6		Balances irrecoverable written off ..	27	1	8	
Less reinsurances..	16,848	5	10		Loss on exchange.....	67	12	2	
			103,225	18	8	Fire and general reserve fund, carried forward to 1893.....	46,050	0	4
Interest on investments and transfer fees			3,202	12	3				
			<u>£151,930</u>	<u>9</u>	<u>8</u>				
						<u>£151,930</u>	<u>9</u>	<u>8</u>	

* No directors' fees were drawn during the year.

BALANCE SHEET, 31ST DECEMBER, 1892.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.		
Capital, £800,000, in 100,000 shares of £8 each, of which 10 shillings per share paid up.....	50,000	0	0	Investments taken at market value—					
Fire and general reserve fund.....	46,050	0	4	Brooklyn city 3 per cent bonds.....	£41,506	17	0		
Investment reserve fund.....	1,060	13	4	Canada inscribed stock.....	21,857	17	7		
Unclaimed dividends.....		15	19	8	Newark water bonds.....	10,582	3	10	
Losses outstanding at 31st December.....	£17,245	7	7	Lake Erie and Western Railway bonds.....	2,224	6	3		
Other liabilities.....	7,142	14	7	Austrian silver rentes.....	9,922	0	0		
			24,388	2	2	Consols.....	2,940	0	0
				India 3 per cent stock.....	2,940	0	0		
				Indian railway guaranteed debentures.....	3,016	18	0		
				Salvage corps premises.....	350	0	0		
					95,340	2	8		
				Cash in hand and at bank.....	3,261	5	8		
				Premiums in course of collection at head office.....	2,018	2	4		
				Balance of branch, agents and guarantee accounts outstanding.....	18,051	17	11		
				Accrued interest outstanding.....	1,001	1	7		
				Furniture and fittings at head office and branches.....	2,046	19	4		
				Less 10 per cent written off.....	204	14	0		
					<u>1,842</u>	<u>5</u>	<u>4</u>		
			<u>£121,514</u>	<u>15</u>	<u>6</u>				
					<u>£121,514</u>	<u>15</u>	<u>6</u>		

THE GUARDIAN FIRE AND LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

Chairman—GEO. LAKE, Esq. | Manager Fire Dep't.—A. J. RELTON.

Principal Office—London, England.

Head Office in Canada—Montreal. | Agent in Canada—E. P. HEATON.

(Established 17th December, 1821. Commenced business in Canada, 1st May, 1869.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	£2,000,000	etg...	\$9,733,333 33
Amount paid up in cash.....	1,000,000	"	4,866,666 67

ASSETS IN CANADA.

Value of real estate (less encumbrances) in Canada (building 181 St. James St., Montreal).....		\$	100,000 00
Bonds in deposit with Receiver-General, for fire business, viz.—			
	Par value.	Market value.	
Canada 4 per cent guaranteed loan.....	\$ 41,366 67	\$ 43,641 84	
Intercolonial Railway 5 per cent guaranteed loan.....	53,533 33	57,815 99	
Dominion of Canada 4 per cent inscribed stock.....	24,333 33	25,550 02	
do do do.....	48,666 67	51,100 03	
Total par and market values.....	\$ 167,900 00	\$ 178,107 88	
Carried out at market value.....		\$	178,107 88
Cash on hand at head office in Canada.....			2,735 85
Cash in bank, viz:—			
Merchants Bank of Canada (general account).....	\$	10,210 83	
do do manager's account.....		184 69	
Total.....			10,395 52
Cash in the hands of agents in Canada.....			37,183 52
Due for reinsurance of losses paid.....			315 52
Furniture.....			1,885 95
Maps and plans.....			3,679 69
Total assets in Canada.....		\$	334,303 93

LIABILITIES IN CANADA.

Net amount of losses adjusted but not due.....	\$	934 29
do claimed but not adjusted.....		652 00
do resisted, in suit.....		7,416 00
Total amount of unsettled claims for losses in Canada.....	\$	9,002 29
Reserve of unearned premiums for all outstanding fire risks in Canada ..		205,614 70
Total liabilities in Canada.....	\$	214,616 99

INCOME IN CANADA.

Gross cash received for fire premiums.....	\$	435,570 11
Deduct reinsurance, rebate, abatement and return-premiums.....		64,094 18

Finance Department—Insurance.
GUARDIAN FIRE AND LIFE—Continued.

*Net cash received for fire premiums	\$ 371,475 93
†Received for dividends on stock	5,304 67
Rent	2,074 54
Interest	28 71
Total cash income in Canada	\$ 378,883 85

EXPENDITURE IN CANADA.

Paid for losses occurring in previous years (which losses were estimated in the last statement at \$7,517.36)	\$ 9,575 22
Paid for losses occurring during the year	\$ 233,851 00
Deduct amount received for reinsurance	50,397 35
Net amount paid during the year for said losses	\$ 183,453 65
Net amount paid during the year for fire losses	\$ 193,028 87
Commission or brokerage	85,788 35
Salaries, fees, and all other charges of officials in Canada	24,852 47
Taxes	3,219 95
Miscellaneous payments, viz.:—	
Dominion Government assessment, \$93.69; travelling expenses, \$2,433.44; tariff association charges, \$657.10; advertising, \$3,618.05; postage, telegrams, telephones, express charges and exchange, \$3,019.69; printing and stationery, \$4,523.31; maps and plans, \$1,432.05; office furniture, \$594.10; rents, \$3,586.70; gas, water, light, &c., \$586.09; sundries, \$891.79	21,436 01
Total cash expenditure in Canada	\$ 328,325 65

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	13,344	\$22,669,111	\$256,339 54
†Taken during the year—new and renewed	17,540	61,910,261	498,587 00
Total	30,884	\$84,579,372	\$754,926 54
Deduct terminated	10,349	38,652,256	305,295 14
Gross in force at end of year	20,535	\$45,927,116	\$449,631 40
Deduct reinsured	7,421,591	73,565 65	
Net in force at 31st December, 1892	20,535	\$38,505,525	\$376,065 75
Total number of policies in force in Canada at date	20,535		
Total net amount in force			\$38,505,525 00
Total premiums thereon			376,065 75

Subscribed and sworn to, 27th February, 1893, by

E. P. HEATON,
Chief Agent.

(Received, 2nd March, 1893.)

* Including amount received for reinsuring the business of the Citizen's Insurance Co., \$134,859.37
† Paid direct to the head office in London.

‡ Including, \$32,317,931, and \$166,720.91 gross amount reinsured from Citizens' Insurance Co

GUARDIAN FIRE AND LIFE—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1891.

(Abstracted from the Directors' Report, London, Eng., 1st June, 1892.)

FIRE DEPARTMENT.

The fire premiums, after deducting reinsurances, amounted to £568,279 5s. 7d., being £11,004 13s. 9d. less than the year 1890, and the losses to £369,714 6s. 10d. The premium account after providing for losses, and expenses, and for the premium reserve fund to cover the unexpired liability on policies current at the end of the year, shows, without reference to interest, a profit of only £2,851 19s. 11d. This sum is increased by interest to £28,353 7s. 7d., against which has been debited the sum of £8,227 12s. 2d., being the cost of acquiring the good-will and business of certain local fire assurance companies, and also a loss on investments realized of £999 10s. 10d., leaving a balance of £19,126 4s. 7d. which the directors recommend should be transferred to the proprietors' account.

The premium reserve fund to cover unexpired policies amounts to £288,100 and, owing to the diminished liability, is less by £1,600 than the sum brought forward from the previous year. The fire general reserve fund remains at £390,000, making the total fire fund £678,100.

PROPRIETORS' CAPITAL ACCOUNT AND DIVIDEND.

From the profit and loss account it will appear that after paying the dividends of 1891, the balance (which included £36,000 proprietors' life profit reserved) amounted to.....	£	58,558	5	3	
Interest on paid up capital and transfer fees.....		42,240	1	5	
Transfer from fire revenue account.....		19,126	4	7	
Total.....					£119,924 11 3
Proposed dividend at 8½ per cent, free of income tax.....					85,000 0 0
(of which £25,000 has already been paid as interim dividend)					
Balance carried forward to 1892:—					
Life profits, reserved.....	£	24,000	0	0	
Net balance.....		10,924	11	3	
					<u>£34,924 11 3</u>

The proposed dividend, which is the same as that paid in 1891 and 1890, will reduce the net balance carried forward, exclusive of reserved life profits, by £11,633 14s., as compared with last year.

The directors therefore recommend to the proprietors that a dividend be declared on each share of the subscription capital for the year ending the 31st December, 1891, of £4 5s., being at the rate of 8½ per cent. on the paid-up capital; and that, £1 5s. on each share having been paid as an interim dividend in January last, the balance of £3 on each share, be paid on Friday, the 1st July next, free of income tax.

Finance Department—Insurance.

GUARDIAN FIRE AND LIFE—Continued.

FIRE ASSURANCE REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
DR.				CR.			
1891.—Amount of fire assurance fund at the beginning of the year, viz. :—				1891.—Losses by fire, after deduction of reinsurances	369,714	6	10
Premium reserve due to policies unexpired on 31st December, 1890	292,700	0	0	Expenses of management	94,715	13	0
General fire reserve fund	390,000	0	0	Commission	104,240	16	2
				Income tax on profits	1,296	17	6
Premiums received, after deduction of reinsurances premiums	682,700	0	0	Agents' bad debts	59	12	2
Interest and dividends	568,279	5	7	Purchase of good-will and business of local fire insurance companies	8,227	12	2
	25,561	7	8	Balance of loss on investments realized	969	10	10
				Transfer to profit and loss account	19,126	4	7
				Amount of fire assurance fund at the end of the year, viz. :—			
				Premium reserve due to policies unexpired on 31st December, 1891	288,100	0	0
				General fire reserve fund	390,000	0	0
					678,100	0	0
	<u>£1,276,480</u>	<u>13</u>	<u>3</u>		<u>£1,276,480</u>	<u>13</u>	<u>3</u>

PROFIT AND LOSS ACCOUNT.

(*Proprietors' Capital Revenue Account.*)

	£	s.	d.		£	s.	d.
DR.				CR.			
1891.—Balance brought forward from last year	143,558	5	3	1891.—Interim dividend to proprietors paid in January, 1891	25,000	0	0
Interest and dividends on proprietors' capital account	42,175	1	5	Dividend to proprietors paid in July, 1891	60,000	0	0
Transfer fees	65	0	0				
Transfer from fire revenue account, as above	19,126	4	7	Balance to be appropriated as follows, viz. :—			
				Interim dividend to proprietors, January, 1892	25,000	0	0
				Dividend to proprietors, July, 1892	60,000	0	0
					85,000	0	0
				Carried forward :—			
				Life profit reserved	24,000	0	0
				Net balance	10,924	11	3
					34,924	11	3
					<u>£119,924</u>	<u>11</u>	<u>3</u>
					<u>£204,924</u>	<u>11</u>	<u>3</u>

GUARDIAN FIRE AND LIFE—*Concluded.*

FIRE DEPARTMENT.

	£	s.	d.		£	s.	d.
Fire assurance fund, at the end of the year, as per fire insurance revenue account.....	678,100	0	0	Mortgages on property in New York city.....	45,200	0	0
Fire losses outstanding*.....	57,944	0	0	Investments:—			
Reinsurance premiums due to other companies*.....	25,875	4	7	British Government securities...	48,342	7	0
Expenses of management due*....	6,163	15	6	Metropolitan consolidated stocks.	49,847	10	11
Bills payable*.....	2,110	13	10	Indian and Colonial Government securities.....	68,704	13	4
Profit and loss: Balance due to proprietors.....	19,126	4	7	United States Government registered bonds.....	34,865	0	0
				Colonial corporation securities...	15,090	0	0
				Foreign corporation securities...	55,000	0	0
				Foreign Government securities, deposits for license to transact fire insurance.....	3,768	17	6
				Railway and other debentures and debenture stocks.....	170,783	7	2
				Railway preference stocks.....	9,820	12	4
				Indian railway stocks (guaranteed by Indian Government).....	62,824	16	8
				Indian railway bonds (guaranteed)	35,787	10	0
				Salvage corps (share of houses)...	3,608	12	0
				House property (freehold offices)...	10,464	0	0
				House property (leasehold offices)	2,450	10	10
				Agents' balances.....	94,701	8	7
				Reinsurance premiums due from other companies.....	3,947	15	0
				Outstanding interest, due and accrued.....	7,816	3	10
				Cash—On deposit... £25,500 0 0			
				In hand and on current acc't. 34,673 19 9			
					60,173	19	9
				Bills receivable—Agents' remittances, &c.....	6,122	13	7
	<u>£</u>	<u>789,319</u>	<u>18 6</u>		<u>£</u>	<u>789,319</u>	<u>18 6</u>

* These items are included in the corresponding items of the fire revenue account.

PROPRIETORS' CAPITAL ACCOUNT.

	£	s.	d.		£	s.	d.
Proprietors' capital £2,000,000. 20,000 shares of £100 each, £50 paid.....	1,000,000	0	0	Mortgages on property within the United Kingdom.....	467,712	6	8
Profit and loss account.....	119,924	11	3	Mortgages of life interests, with policies.....	5,850	0	0
Unpaid dividends and bonuses to proprietors*.....	3,642	5	3	Investments:—			
				Canada Dominion bonds (guaranteed by British Government)...	91,719	18	4
				Indian and Colonial Government securities.....	99,750	18	9
				United States Government registered bonds.....	56,205	19	1
				Indian railway debenture stock (guaranteed by Indian Government).....	25,000	0	0
				Railway and other debentures and debenture stocks.....	225,969	14	10
				Railway preference shares.....	11,913	2	10
				House property (freehold offices)...	32,965	0	0
				House property (leasehold offices)	4,621	9	2
				Terminable rent charges on land.	23,876	3	7
				Charges on local and public rates	7,902	17	2
				Leasehold ground rents.....	10,799	13	0
				Balance of profit due from fire fund	19,126	4	7
				Outstanding interest, due and accrued.....	12,309	4	2
				Cash—On deposit... £25,000 0 0			
				On current acc't. 2,844 4 4			
					27,844	4	4
	<u>£</u>	<u>1,123,566</u>	<u>16 6</u>		<u>£</u>	<u>1,123,566</u>	<u>16 6</u>
Liabilities, life department.....	2,595,733	13	11	Assets, life department.....	2,595,733	13	11
Grand total.....	<u>£</u>	<u>4,508,620</u>	<u>8 11</u>	Grand total.....	<u>£</u>	<u>4,508,620</u>	<u>8 11</u>

NOTE.—In accordance with the Company's deed of settlement, the accounts of the life assurance fund, the fire insurance fund and the proprietor's capital fund are kept as distinct accounts, and the respective assets are invested in the names of separate sets of trustees.

Finance Department—Insurance.
HARTFORD FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—GEO. L. CHASE. | *Secretary*—P. C. ROYCE.

Principal Office—Hartford, Conn., U.S.

Chief Agent in Canada—Peter A. McCallum, Toronto. *Head Office in Canada*—Toronto.

(Incorporated, May, 1810. Commenced business in Canada, 1836.)

CAPITAL.

Amount of capital authorized.....	\$3,000,000 00
Subscribed for and paid up in cash.....	<u>1,250,000 00</u>

ASSETS IN CANADA.

Stocks and bonds in deposit with Receiver-General:—

Montreal corporation, 4 per cent bonds	\$ 62,500 00	\$ 65,625 00
Ontario bank stock, 54 $\frac{1}{2}$ shares.....	5,420 00	6,341 40
Bank of Montreal stock, 100 shares.....	20,000 00	46,600 00
Total par and market values.....	\$ 87,920 00	\$ 118,566 40

Carried out at market value.....	\$ 118,566 40
Cash in the hands of agents in Canada.....	9,255 06

Total assets in Canada.....	<u>\$ 127,821 46</u>
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LIABILITIES IN CANADA.

Net amount of fire losses in Canada, unsettled but not resisted.....	\$ 8,890 36
do do resisted, not in suit.....	423 00

Total net amount of unsettled claims for fire losses in Canada.....	\$ 9,313 36
Reserve of unearned premiums for all outstanding fire risks in Canada.....	89,453 74

Total liabilities in Canada.....	<u>\$ 98,767 10</u>
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INCOME IN CANADA.

Gross cash received for premiums.....	\$ 163,868 33
Deduct reinsurance and return-premiums.....	19,385 64

Net cash received for fire premiums.....	\$ 144,482 69
do interest and dividends.....	8,319 68

Total cash income in Canada.....	<u>\$ 152,802 37</u>
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EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$6,249.48).....	\$ 4,705 25
Paid for fire losses occurring during the year.....	\$ 76,755 03
Deduct amount received for reinsurance.....	8,744 44
Net amount paid for said losses.....	68,010 59

HARTFORD FIRE INSURANCE COMPANY—*Continued.*

Total net amount paid during the year for fire losses	\$ 72,715 84
Commission or brokerage.....	23,112 40
Salaries, fees, &c.....	3,523 55
Taxes in Canada	2,589 10
General expenses	3,260 50
Total expenditure in Canada.....	\$ 105,201 39

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement	13,830	\$ 16,656,193	\$ 176,346 25
Taken during the year, new and renewed	14,350	14,895,760	163,868 33
Total.....	28,180	\$ 31,551,953	\$ 340,214 58
Deduct terminated.....	13,520	14,637,570	162,582 08
Gross in force at end of year.....	14,660	\$ 16,914,383	\$ 177,632 50
Deduct reinsured.....		733,185	7,825 02
Net in force at 31st December, 1892	14,660	\$ 16,181,198	\$ 169,807 48
Total number of policies in force in Canada at date	14,660		
Total net amount in force.....		\$16,181,198 00	
Total premiums thereon.....			169,807 48

Subscribed and sworn to, 26th January, 1893, by

(Received, 28th January, 1893.)

PETER A. McCALLUM,
Chief Agent.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(As returned to the Insurance Commissioner for the State of Connecticut.)

ASSETS.

Real estate.....	\$ 366,575 60
Loans on bonds and mortgages.....	1,231,500 00
Interest accrued thereon.....	17,954 05
Stocks and bonds, par value, \$3,593,266.00; market value	4,483,570 00
Loans on stocks, bonds, &c., of par value, \$121,200; market value, \$125,050; amount loaned.....	80,201 57
Interest due and accrued on collateral loan and bank deposits.....	1,616 82
Cash in hand and in banks.....	257,078 16
Gross premiums in course of collection.....	653,215 16
Rents due and accrued	1,336 18
State tax due from non-resident stockholders.....	16,777 95
Total assets.....	\$7,109,825 49

LIABILITIES.

Net amount of unpaid losses.....	\$ 380,686 42
Unearned premiums	2,843,804 53
Other liabilities	52,500 00
Total liabilities, excluding capital stock.....	\$3,276,990 95

Finance Department—Insurance.

HARTFORD FIRE INSURANCE COMPANY—*Concluded.*

Capital stock paid up in cash.....	\$1,250,000 00
Surplus beyond liabilities and capital stock	2,582,834 54

INCOME.

Net cash received for premiums	\$3,557,421 26
Interest and dividends	286,258 85
Other income—rents.....	8,590 32
Total cash income	<u>\$3,852,270 43</u>

EXPENDITURE.

Net amount paid for losses.....	\$2,101,666 03
Dividends to stockholders.....	300,000 00
Commission or brokerage.....	574,228 69
Salaries, fees and other charges of officials	235,353 06
Taxes.....	64,122 86
Miscellaneous	262,564 48
Total cash expenditure.....	<u>\$3,537,935 12</u>

RISKS AND PREMIUMS—FIRE RISKS.

Written or renewed during the year, amount	\$335,153,084 00
Premiums thereon	4,213,566 36
Net in force, 31st December, 1892	456,321,163 00
Premiums thereon	<u>5,491,876 22</u>

Subscribed and sworn to, by

GEO. L. CHASE,
President.
P. C. ROYCE,
Secretary.

HARTFORD, Conn., 12th January, 1893.

THE IMPERIAL INSURANCE COMPANY (LIMITED) OF LONDON, ENG.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

Chairman—ALEXANDER LAWRIE, Esq. | General Manager—E. COZENS SMITH.
Principal Office—London, Eng.

Resident Manager in Canada—E. D. LACY. | Head Office in Canada—Montreal.
(Established, 12th February, 1803. Commenced business in Canada, A.D. 1864.)

CAPITAL.

Amount of joint stock capital authorized (including £400,000 capitalized profits).....	£1,600,000 stg.	\$7,786,666 67
Amount subscribed for.....	1,200,000 "	5,840,000 00
Amount paid up in cash.....	300,000 "	1,460,000 00

ASSETS IN CANADA.

Real estate in Canada owned by the company, viz. :—

Building and ground situate corner St. James Street and Place d'Armes Hill, Montreal, occupied by the company and tenants as offices.....	\$	359,838 78
Building situate corner of Prince William Street and Market Square, St. John, N.B., occupied by the company and tenants as offices.....		17,339 39

Total real estate.....	\$	377,178 17
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Stocks and bonds owned by the company :—

	Par value.	Market value.
Canada 4 per cent inscribed stock.....	\$ 100,253 33	\$ 105,266 00
do $3\frac{1}{2}$ do do.....	29,200 00	28,908 00
British Columbia 3 per cent inscribed stock.....	63,266 67	63,266 67
Total par and market values.....	\$ 192,720 00	\$ 197,440 67

Carried out at market value (deposited with Receiver-General).....	197,440 67
--	------------

Cash on hand at head office in Canada.....	2,417 38
--	----------

Cash in Banks, viz. :—

Bank of British North America, Montreal.....	\$ 13,012 85
Bank of Montreal.....	1,800 00

Total cash in banks.....	14,812 85
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Agents' balances and outstanding premiums.....	16,553 05
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Rents due.....	715 16
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Office furniture and plans.....	4,000 00
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Total assets in Canada.....	\$ 613,117 28
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LIABILITIES IN CANADA.

Net amount of losses in Canada, claimed but not adjusted.....	\$ 10,769 76
do do resisted—not in suit.....	2,437 50

Total net amount of unsettled claims for fire losses in Canada..	\$ 13,207 26
--	--------------

Reserve of unearned premiums for all outstanding fire risks in Canada.	143,112 32
--	------------

Due and accrued for general expenses, &c.....	107 43
---	--------

Total liabilities in Canada..	\$ 156,427 01
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Finance Department—Insurance.

IMPERIAL—Continued.

INCOME IN CANADA.

Gross cash received for fire premiums	\$ 224,130 86
Deduct reinsurance, rebate, abatement and return-premiums.	22,953 55
<hr/>	
Net cash received for fire premiums.....	\$ 201,177 31
*Add dividends on stock deposited with Receiver-General	6,930 13
Interest on bank account.	136 77
Rents	6,907 89
Sundry	263 36
<hr/>	
Total cash income in Canada	<u>\$ 215,415 46</u>

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$4,869 79).	\$ 4,808 49
Paid for fire losses occurring during the year.	\$ 89,581 13
Deduct amount received for savings and salvage and reassurances.	1,350 64
<hr/>	
Net amount paid for losses	<u>\$ 88,230 49</u>
Total net amount paid during the year for fire losses in Canada	\$ 93,038 98
Paid for commission or brokerage	28,407 33
do salaries, fees, &c.....	17,376 09
do taxes in Canada.....	3,643 07
Miscellaneous payments.....	12,571 85
<hr/>	
Total cash expenditure in Canada.....	<u>\$ 155,037 32</u>

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement	14,977	\$ 25,081,712	\$ 285,748 71
Taken during the year—new	4,570	7,878,467	89,051 46
do renewed	6,386	11,409,531	139,383 30
<hr/>			
Total.....	25,933	\$ 44,369,710	\$ 514,183 47
Deduct terminated.....	10,593	18,749,980	221,408 83
<hr/>			
Gross in force at end of year.	15,340	\$ 25,619,730	\$ 292,774 64
Deduct reinsured		784,393	9,036 74
<hr/>			
Net in force at 31st December, 1892	15,340	\$ 24,835,337	\$ 283,737 90
<hr/>			
Total number of policies in force in Canada at date	15,340		
Total net amount in force	\$24,835,337 00		
Total premiums thereon.....	<u>283,737 90</u>		

Subscribed and sworn to, 1st March, 1893, by

EDGAR D. LACY,
Resident Manager and Chief Agent.

(Received, 2nd March, 1893.)

* These are paid direct to the head office in London.

IMPERIAL—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1891.

(Abstracted from the Directors' Report, London, 2nd June, 1892.)

In sequence to the Act of Parliament obtained in 1891, this Company was, on 21st December last, Registered under "The Companies Acts, 1862 to 1890," with limited liability and new Articles of Association, in conformity with which the Directors submit the following Report for the year ending 31st December, 1891, together with the accounts and balance sheet and the auditors' report thereon.

The net premiums of 1891 amounted to £789,797, an increase of £25,433 over those of 1890, and the losses paid and outstanding to £548,305, being 69·42 per cent of the premium income.

Notwithstanding the generally adverse results of fire insurance business during the past year, in which this company has largely participated, the directors feel warranted in recommending the payment of dividend at the usual rate, being £1 12s. per new share of £20, the equivalent of £8 per former share of £100, both free of income tax.

Twelve shillings per share was accordingly paid on 29th January last as "Interim Dividend," and it is proposed that the balance £1 per share be forwarded to the members by post, on Tuesday, the 5th July, ensuing.

After providing for the payment of that dividend, which absorbs £96,000, the funds of the company stand as follows:—

Paid-up capital.....	£	300,000	0	0
Special reserve.....		400,000	0	0
General reserve.....		570,906	16	7
Reserve for unexpired risks.....		263,265	0	0
Total		£ 1,534,171	16	7

IMPERIAL—Concluded.

BALANCE SHEET AT 31ST DECEMBER, 1891.

<i>Capital and Liabilities.</i>		<i>Property and Assets.</i>	
£	s. d.	£	s. d.
Capital subscribed on 60,000 shares of £20 each.....	£1,200,000 0 0	Mortgages on property within the United Kingdom.....	26,000 0 0
Paid-up on 60,000 shares at £5 each.....	300,000 0 0	Investments—	
Special reserve fund.....	400,000 0 0	In British government securities.....	376,813 13 2
General reserve fund.....	£570,906 16 7	Indian and colonial government securities.....	283,791 12 9
Reserve for unexpired risks.....	263,265 0 0	Foreign government and state securities.....	108,515 9 5
Profit and loss account.....	834,171 16 7	Railway and other debentures and debenture stocks.....	173,423 2 4
Outstanding fire losses.....	£151,731 0 0	House property—freehold offices.....	211,974 11 10
Term premiums paid in advance, less commission and expenses.....	66,136 16 0	Salvage corps premises.....	389,517 19 5
Outstanding commission and agents' expenses.....	31,120 0 0	Municipal bonds and stocks.....	6,533 4 9
Bills payable.....	28,512 8 4	Bank of England stock.....	88,886 3 8
Unclaimed dividends.....	2,916 11 6	Branch and agents' balances.....	24,907 16 3
Sundry accounts.....	2,439 6 11	Other companies' balances for reinsurances and losses.....	1,685,363 13 7
	1,630,171 16 7	Cash—On deposit with discount house.....	198,488 4 5
	1,630,171 16 7	Current accounts with bankers.....	21,053 6 8
	1,630,171 16 7	Bills receivable.....	7,939 7 10
	1,630,171 16 7	Stamps and cash in hand.....	183 6 10
	1,630,171 16 7		1,913,027 19 4

Finance Department—Insurance.

THE INSURANCE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—CHARLES PLATT.

Secretary—GREVILLE E. FRYER.

Agent in Canada—ROBERT HAMPSON.

Principal Office—Philadelphia.

Head Office in Canada—Montreal.

(Incorporated, 14th April, 1794. Commenced business in Canada, 7th Nov., 1889.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up
in cash \$3,000,000 00

ASSETS IN CANADA.

City of Montreal bonds, in deposit with the Receiver-General, par value,
\$111,000; market value.....\$ 112,200 00
Cash at head office in Canada 3,041 36
Cash in Bank of Montreal..... 28,168 53

Total assets in Canada \$ 143,409 89

LIABILITIES IN CANADA.

Net amount of fire losses in Canada claimed but not adjusted..... \$ 2,333 00
do do resisted—in suit 2,667 00

Total net amount of unsettled claims for fire losses in Canada.....\$ 5,000 00
Reserve of unearned premiums for all unexpired fire risks in Canada... 32,224 10

Total liabilities in Canada..... \$ 37,224 10

INCOME IN CANADA.

Gross cash received for premiums..... \$77,357 37
Deduct reinsurance, rebate, abatement and return-premiums..... 22,472 07

Net cash received for premiums.....\$ 54,885 30
Interest on bonds, paid direct to head office..... 4,440 00

Total income in Canada..... \$ 59,325 30

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses
were estimated in the last statement at \$833)..... \$ 833 00

Amount paid for losses occurring during the year..... \$39,139 94
Deduct amount received for reinsurances..... 8,897 77

Net amount paid during the year for said losses..... \$30,242 17

Net amount paid during the year for losses in Canada.....\$ 31,075 17
Paid for commission or brokerage..... 11,503 97
Taxes in Canada 1,404 32
Miscellaneous payments, viz.:—Adjusting, \$576.04; advertising, \$723.46;
express and customs duties, \$263.86; maps and surveys, \$159.95;
postage, telegrams and exchange, \$461.32; printing and stationery,
\$206.63; registration fees and city licenses, \$264.70; salaries,
\$1,375; travelling expenses, \$167.07; Underwriters' Associations,
\$571.97; miscellaneous petty expenses, \$272.97..... 5,042 97

Total expenditure in Canada..... \$ 49,026 43

THE INSURANCE COMPANY OF NORTH AMERICA—*Continued.*

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 4,552,386	\$ 54,859 10
Taken during the year—new and renewed.....	6,994,328	77,357 37
Total.....	\$ 11,546,714	\$ 132,216 47
Deduct terminated.....	5,216,151	57,051 18
Gross in force at end of year.....	\$ 6,330,563	\$ 75,165 25
Deduct reinsured.....	1,107,723	12,458 38
Net in force at 31st December, 1892.....	\$ 5,222,840	\$ 62,706 91

Total number of policies in force in Canada at date.....	No return.
Total net amount in force.....	\$5,222,840 00
Total premiums thereon.....	62,706 91

Subscribed and sworn to, 18th February, 1893, by

ROBERT HAMPSON,

Chief Agent.

(Received, 21st February, 1893.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(As returned to the Insurance Commissioner of the State of Pennsylvania.)

ASSETS.

Value of real estate unencumbered.....	\$ 307,000 00
Loans on bonds and mortgages, first liens, upon which not more than one year's interest is due.....	2,698,286 06
Loans on bonds and mortgages, first liens, upon which more than one year's interest is due.....	36,300 00
Interest due on said bonds and mortgage loans.....	25,428 45
Bonds, stocks and debentures owned by the Company of par value, \$4,180,580; market value.....	4,535,647 50
Amount of loans secured by way of bonds, stocks or other marketable collaterals of par value, \$319,850; market value, \$357,479.....	297,660 00
Cash on hand and in banks.....	778,728 40
Premiums in course of collection.....	824,983 49
Bills receivable.....	148,397 09
Book debts due the Company.....	78,258 24
Total assets.....	\$9,730,689 23

LIABILITIES.

Net amount of unpaid losses.....	\$ 481,330 84
Reserve of unearned premiums.....	3,043,191 35
Amount reclaimable by the insured on perpetual fire policies being 90 and 95 per cent of the premium or deposit received.....	765,734 64
All other liabilities.....	75,707 23
Total liabilities.....	\$4,365,964 06

Joint stock capital paid up in cash.....	\$3,000,000 00
Surplus beyond capital and all other liabilities.....	2,364,725 17

Finance Department—Insurance.

INSURANCE COMPANY OF NORTH AMERICA—*Concluded.*

INCOME DURING THE YEAR.

Net cash received for premiums.....	\$5,544,515 66
Received for interest and dividends.....	388,886 12
Net perpetual premiums for the year.....	6,528 91
Total income.....	\$5,939,930 69

EXPENDITURE DURING THE YEAR.

Net amount paid for losses.....	\$3,682,463 98
Dividends paid in cash.....	360,000 00
Paid for commission or brokerage.....	955,534 26
Salaries.....	279,923 31
Taxes.....	107,792 04
All other expenditure.....	301,505 62
Total expenditure.....	\$5,687,219 21

MISCELLANEOUS.

Amount of fire risks (excluding perpetuals) written or renewed during the year.....	\$541,204,179 00
Premiums thereon.....	4,414,222 07
Amount of marine and inland risks written or renewed during the year.....	436,244,207 00
Premiums thereon.....	2,731,938 01
Net amount of fire risks in force on 31st December, 1892.....	586,434,509 00
Premiums thereon.....	5,363,038 36
Net amount of marine and inland risks in force on 31st December, 1892.....	15,342,646 00
Premiums thereon.....	323,881 20

PERPETUAL RISKS.

Amount of risks written during the year.....	\$ 1,319,778 60
Deposits thereon.....	34,045 69
Amount of risks terminated.....	937,139 77
Deposits.....	27,516 78
Amount in force at 31st December, 1892.....	33,016,184 82
Deposits.....	840,100 87

Subscribed and sworn to, by

CHARLES PLATT,
President.
GREVILLE E. FRYER,
Secretary.

PHILADELPHIA, 11th February, 1893.

THE LANCASHIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

Chairman—NATHANIEL SHELMEKDINE. | Principal Office—Manchester, England.

General Manager—GEO. STEWART.

Manager in Canada—J. G. THOMPSON.

Head Office in Canada—Canada Permanent Building, Toronto.

(Established, 15th June, 1852. Commenced business in Canada, July, 1864.)

CAPITAL.

Amount of joint stock capital authorized.....	\$15,000,000 00
Amount subscribed for.....	13,649,300 00
Paid up in cash.....	<u>1,364,930 00</u>

ASSETS IN CANADA.

Stock and bonds in deposit with Receiver-General, viz. :—

	Par value.	Market value.
Canada 4 per cent stock.....	\$ 97,333 33	\$ 100,253 32
do 4 do bonds, loan, 1884.....	95,000 00	100,700 00
Total par and market values.....	<u>\$ 192,333 33</u>	<u>\$ 200,953 32</u>

Carried out at market value.....	\$ 200,953 32
Cash on hand at head office.....	389 17
Cash in Dominion Bank.....	22,065 74
Interest accrued.....	1,282 22
Cash in hands of agents in Canada.....	17,056 24
Office furniture and insurance plans.....	5,000 00
Total assets in Canada.....	<u>\$ 246,746 69</u>

LIABILITIES IN CANADA.

Net amount of fire losses in Canada unsettled but not resisted.....	\$ 11,165 83
do losses resisted, in suit.....	5,366 66
do do not in suit.....	3,163 02
(Of this amount \$2,500 belongs to previous years.)	
Total net amount of unsettled claims for fire losses in Canada.....	\$ 19,695 51
Reserve of unearned premiums for all outstanding fire risks in Canada.....	198,062 66
Total liabilities in Canada.....	<u>\$ 217,758 17</u>

INCOME IN CANADA.

Gross cash received for fire premiums.....	\$ 323,230 02
Less reinsurance, rebate, abatement and return-premiums.....	37,309 90
Net cash received for premiums.....	\$ 285,920 12
Received for interest and dividends on stock, &c.....	7,762 27
Bank interest.....	79 71
Total cash income in Canada.....	<u>\$ 293,762 10</u>

Finance Department—Insurance.

LANCASHIRE INSURANCE COMPANY—Continued.

EXPENDITURE IN CANADA.

Paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$12,848.55).....	\$	13,171 87
Amount paid for losses occurring during the year.....	\$	169,289 80
Deduct amount received for reinsurance from other companies.....		8,869 74
Net amount paid for said losses.....	\$	160,420 06
<hr/>		
Total net amount paid during the year for fire losses in Canada.....	\$	173,591 93
Paid for commission or brokerage.....		47,099 88
Paid for salaries, fees and all other charges of officials in Canada.....		10,129 35
Paid for taxes in Canada.....		2,765 12
Miscellaneous payments, viz. :—		
Advertising, printing and stationery, \$2,006.62; express, postage and telegrams, \$1,900.11; rent and office furnishings, \$2,038.69; insurance plans, \$1,242.88; legal expenses and mercantile and fire reports, \$209.20; underwriters' associations, \$1,117.60; Ontario license fees, \$110.00; Dominion Insurance Department assessment, \$131.91; remittance charges, \$326.00; travelling expenses, \$954.70; sundries, \$563.55.....		10,601 26
Total cash expenditure in Canada.....	\$	<u>244,187 54</u>

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	21,018	\$ 30,281,195	\$ 360,898 76
Taken during the year—new.....	7,293	14,350,169	170,568 82
do do renewed.....	7,144	11,304,744	152,352 81
Total.....	35,455	\$ 55,936,108	\$ 683,820 39
Deduct terminated.....	13,919	22,900,589	289,532 28
Gross in force at end of year.....	21,536	\$ 33,035,519	\$ 394,288 11
Deduct reinsured.....		635,961	8,473 95
Net in force, 31st December, 1892.....	<u>21,536</u>	<u>\$ 32,399,558</u>	<u>\$ 385,814 16</u>
<hr/>			
Total number of policies in force in Canada at date.....			21,536
Total net amount in force.....			\$32,399,558 00
Total premiums thereon.....			<u>385,814 16</u>

Subscribed and sworn to, 28th February, 1893, by

J. G. THOMPSON,
Manager.

(Received, 2nd March, 1893.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

Fire Department.

The fire premium income, after deducting reinsurances, amounted to £922,-847 12s., being an increase of £17,608 15s. 7d. upon that of the previous year. The claims for loss and damage by fire, including outstanding losses, amounted to £607,-204 13s. 4d., and after providing for these, and the commission and expenses, there was a surplus of £41,047 11s. 3d., which has been carried to the profit and loss account. In last year's report the directors intimated that they had secured a large and hitherto profitable business in America, on terms which they believed would be

LANCASHIRE INSURANCE COMPANY—*Continued.*

remunerative to the company. The individual limits, however, were found to be, in numerous cases, too large to be retained by the Lancashire, while others were undesirable on their merits, and in consequence the directors considered it prudent to cancel or reinsure such exceptional limits and risks, and the cost thereof, and of claims under other policies which it was decided not to renew at expiry, amounted to £86,268 13s. 3d. By the payment of this sum, and that set aside last year, the whole liabilities of the company incurred by this purchase have been discharged. The directors have resolved to treat this in the same way as was done with the good-will account last year, and spread it over the accounts of three years. The sum of £28,756 4s. 5d. has therefore been charged to the profit and loss account of the year 1892. The carefully selected business placed on our books by this purchase amounts to £201,868 per annum, and the directors have confidence in a satisfactory profit being secured therefrom. A separate department was established in New York with separate office and staff to carry out this transfer, but now that such transfer has been completed, such separate management is no longer necessary, and it has accordingly been determined to consolidate our whole American business in one office and under one management, in New York, which, while maintaining efficiency, will tend materially to reduce expenses.

Investments and Profit and Loss.

The investments of the company produced in interest the sum of £60,511 2s. 11d., whereof £35,013 7s. 4d. belongs to the life branch, and will be found in the revenue account of that department. The amount of the profit and loss account is £86,860 1s. 11d., from which have been paid the foreign state taxes (£9,838), the second instalment of the good-will named in last report (£11,429), and two half-yearly dividends at the rate of 10 per cent, amounting to £27,298 12s. After providing for these payments a balance remained of £38,294 3s. 5d., which has been disposed of by the payment, on the American account already named, of the sum of £28,756 4s. 5d., and carrying forward to next account the sum of £9,537 19s.

Management.

Some months ago Mr. Stewart intimated, on account of the state of his health, his desire to resign his position as general manager and actuary of the company, which he has held for thirty-five years, and, at the request of the directors, agreed to act until the close of March of the present year, and then to accept a seat at the board. The directors have not only anxiously considered, but are giving constant attention to the question of the future management of the company, and hope in the course of the year to complete arrangements which they trust will not only insure its increased success, but be satisfactory to the shareholders.

FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
Premiums after deduction of reasurances.....	922,847	12	0	Losses by fire	607,204	13	4
				Expenses.....	130,866	3	6
				Commission.....	143,729	3	11
				Surplus.....	41,047	11	3
	£	922,847	12 0		£	922,847	12 0

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance from last year.....	20,314	15	1	Dividends.....	27,298	12	0
Fire insurance and general reserves.....	400,000	0	0	Foreign states taxes.....	9,838	6	6
Interest.....	25,497	15	7	American good-will.....	11,429	0	0
Surplus from fire business.....	41,047	11	3	American purchase.....	28,756	4	5
				General reserves.....	400,000	0	0
				Balance forward.....	9,537	19	0
	£	486,860	1 11		£	486,860	1 11

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—ALFRED FLETCHER, Esq. | General Manager and Secretary—
JOHN M. DOVE.

Agent in Canada—G. F. C. SMITH.

Principal Office—Liverpool, England. | Head Office in Canada—Montreal.
(Organized, 21st May, 1836. Commenced business in Canada, 4th June, 1851.)

CAPITAL.

Amount of joint stock capital authorized and subscribed		
for.....	£2,000,000 stg.	\$9,733,333 33
Amount paid up in cash	245,640 "	1,195,448 00

ASSETS IN CANADA.

Real estate (less encumbrances) in Canada held by the Company, viz. :—		
The Company's buildings, St. James St., corner of Place d'Armes Square, Montreal.		\$ 88,000 00
Loans secured by bonds and mortgages on real estate in Canada (first liens).....		885,600 00

Stocks and bonds, viz :

	Par Value.	Market Value.	
Toronto City debentures, 6 per cent.	\$ 6,000 00	\$ 6,180 00	
Canada 4 per cent inscribed stock	97,333 33	106,093 00	
do 4 do do of 1883.....	100,000 00	104,000 00	
do 4 do (reduced) stock.....	116,800 00	126,144 00	
Montreal Board of Trade, 5 per cent mortgage bonds, 1922	1,000 00	1,000 00	
Montreal city debentures, 6 per cent, viz :—			
Protestant School Board Bonds, Montreal—Jan., 1893...	20,000 00	20,000 00	
do do do do 1906...	10,000 00	11,325 00	
Montreal Harbour—July, 1906	10,000 00	11,350 00	
Total par and market value	<u>\$ 361,133 33</u>	<u>\$ 386,092 00</u>	
Carried out at market value (\$323,133.33 par value being deposited with Receiver-General on account of fire and life)....			386,092 00
Loans on life policies, being within the amount of their surrender value when the loans were made.....			5,946 05
Cash on hand at head office in Canada.....			175 85
Cash in banks, viz. :—			
Bank of Montreal, Montreal.....	\$ 95,899 32		
do St. John, N.B	545 80		
Cash in British Columbia.....		1,801 23	
Total.....			98,246 35
Interest due and accrued.....			12,106 13
Cash in hands of agents in Canada.....			20,256 55
Office furniture, public clock, maps, plans, &c., at Montreal office, and St. John, N.B., branch offices (estimated).....			2,500 00
Total assets in Canada.....			<u>\$1,498,922 93</u>

Finance Department—Insurance.

LIVERPOOL AND LONDON AND GLOBE—Continued.

LIABILITIES IN CANADA.

Net amount of losses adjusted but not due	\$11,975 63
Net amount of losses in Canada claimed but not adjusted.....	4,250 00
Net amount of losses resisted—in suit	2,666 00
Total net amount of unsettled claims for fire losses in Canada.....	\$ 18,891 63
Reserve of unearned premiums for all outstanding fire risks in Canada.	244,794 38
Reinsurance fund under the life insurance department in Canada.....	105,000 00
Due and accrued for salaries, rent and general expenses.....	500 00
Total liabilities in Canada	\$ 369,186 01

INCOME IN CANADA.

Gross cash received for fire premiums.....	\$ 340,478 88
Deduct reinsurance, rebate, abatement and return-premiums.....	28,006 45
Net cash received for fire premiums..	\$ 312,472 43
Received for interest on bonds and mortgages..	44,276 56
Received for interest and dividends on stocks and all other sources	12,765 51
Income from other sources (rents).....	2,802 73
Total cash income in Canada.	\$ 372,317 23

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$16,818.93)	\$ 13,683 11
Paid for losses occurring during the year	\$ 190,732 07
Deduct amount received for reinsurance.....	1,586 16
Net amount paid for said losses.....	\$ 189,145 91
Total net amount paid during the year for fire losses in Canada	\$ 202,829 02
Commission or brokerage.....	49,556 06
Salaries, fees and all other charges of officials.....	23,129 13
Taxes in Canada.....	2,684 24
Miscellaneous payments, viz.:—Advertising, \$2,043.70; rent, \$2,009.98; repairs, \$201.58; coal and gas, \$479.50; travelling expenses, \$1,500.15; printing and stationery, \$1,967.46; fire commissioner, \$199; postage, \$2,021.82; exchange, \$417.82; office expenses, \$783.81; surveys, \$1,695.70; underwriters, \$1,210.40; Insurance Superintendence, \$149.38; fire brigade, \$15; auditor, \$300; law expenses, \$44.27.....	15,039 57
Total expenditure in Canada.	\$ 293,238 02

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	22,219	\$ 45,322,702	\$ 459,036 42
Taken during the year—new.....	8,271	14,495,016	151,784 10
do do renewed.....	8,873	17,654,975	187,069 35
Total.....	39,363	\$ 77,472,693	\$ 797,889 87
Deduct terminated.....	16,296	29,610,768	304,699 49
Gross in force at end of year.	23,067	\$ 47,861,925	\$ 493,190 38
Deduct reinsured.....		1,144,569	11,577 74
Net in force at 31st December, 1892.	23,067	\$ 46,717,356	\$ 481,612 64

LIVERPOOL AND LONDON AND GLOBE—*Continued.*

Total number of policies in force in Canada at date	23,067
Total net amount in force.....	\$46,717,356 00
Total premiums thereon	<u>481,612 64</u>

Subscribed and sworn to, 28th February, 1893, by

G. F. C. SMITH,
Chief Agent.

(Received, 1st March, 1893.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(*Abstracted from the Directors' Report, Liverpool, 16th May, 1893.*)

FIRE DEPARTMENT.

The fire premium income for the year, after deducting the sums paid for reinsuring surplus risks, amounts to £1,585,195. The losses, inclusive of full provision for all claims that had arisen up to the close of the year, amount to £1,029,567. The account, after providing for expenses, shows, without the addition of interest, a surplus of £70,543; of which £44,000 has been left in the fire account to increase the fire reinsurance fund, which now amounts to £714,000, in addition to the general reserve of £1,300,000. The balance has been carried to profit and loss account.

PROFIT AND LOSS ACCOUNT AND DIVIDEND.

The profit and loss account, with the addition of the portion of fire surplus carried from the fire account, and of the interest earned on the funds other than those of the life department, after deducting the amounts paid to the Globe 6 per cent perpetual annuitants for 1892, leaves a balance of £690,133. It is proposed, out of this amount, to pay on account of the fire department a dividend of 18s. per share, together with a bonus of 9s. per share, and out of the life profits carried for this purpose to this account at the end of last quinquennium, a bonus of 3s. per share, making in all 30s. per share. On the 22nd November last an interim payment of 10s. was made on account, and it is proposed to issue warrants for the balance, viz., 20s. per share, payable on the 23rd instant.

The directors propose to adopt the Forged Transfers Acts of 1891 and 1892, without making any charge or requiring the certificates to be sent in for endorsement.

FUNDS OF THE COMPANY.

The funds of the company will now stand as follows:—

Capital paid up	£	245,640
General reserve	£	1,300,000
Fire reinsurance		<u>714,000</u>
		2,014,000
Profit and loss after payment of dividend and bonus for 1892.....		505,903
Globe perpetual annuity fund.....		1,102,800
Life and annuity funds.....		<u>4,395,600</u>

Finance Department—Insurance.

LIVERPOOL AND LONDON AND GLOBE—Continued.

FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of fire reinsurance fund at the beginning of the year	670,000	0	0	Losses by fire after deduction of re- assurances	1,029,567	18	9
Premiums received after deduction of reassurances	1,585,195	19	1	Expenses of management	198,955	15	1
				Commission	253,213	13	7
				Other payments, viz. :—			
				Contributions to fire			
				brigades at home			
				and abroad	£12,353	4	10
				State taxes (foreign)	20,561	14	10
					32,914	19	8
				Carried to profit and loss	26,543	12	0
				Amount of fire reinsurance fund at the end of the year, as in balance sheet	714,000	0	0
	<u>£2,255,195</u>	<u>19</u>	<u>1</u>		<u>£2,255,195</u>	<u>19</u>	<u>1</u>

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.		£	s.	d.
Balance of last year's account	675,684	6	5	Amount paid to Globe, six per cent perpetual annuitants in 1892	49,626	0	0				
Interest and dividends not carried to other accounts	164,059	3	2	Less income tax	1,240	13	0				
Carried from fire account	26,543	12	0					48,385	7	0	
Transfer fees	30	19	6	Balance of dividend for 1891, paid 23rd May, 1892	122,820	0	0				
				Exchange	4,979	1	9				
				Balance—							
				Interim dividend for the year 1892, paid 22nd Nov	£ 61,410	0	0				
				*Carried to next year's account	628,723	12	4		690,133	12	4
	<u>£ 866,318</u>	<u>1</u>	<u>1</u>					<u>£866,318</u>	<u>1</u>	<u>1</u>	

* The above balance will be reduced to £505,903 12s. 4d. by payment of balance of 1892, dividend on 23rd May.

THE LIVERPOOL AND LONDON AND GLOBE—Continued.

BALANCE SHEET ON 31ST DECEMBER, 1892.

	£	s.	d.		£	s.	d.
Shareholders' capital.....	245,640	0	0	<i>Liverpool and London and Globe.</i>			
Life assurance fund— Liverpool and London and Globe.....	£3,154,489	12	6	Mortgages on property within the United Kingdom.....	477,242	4	11
	£246,635	2	7	do out of do.....	898,474	12	7
				Loans on the company's policies.....	165,996	12	11
Annuity fund— Liverpool and London and Globe.....	3,401,124	15	1	Investments—			
				British Government securities.....	169,794	11	9
				United States Government and State securities.....	417,074	6	11
				do municipal securities.....	52,207	6	9
				Colonial Government and State securities.....	396,569	18	7
				do municipal securities.....	60,869	17	8
General reserve fund.....	£1,300,000	0	0	Foreign Government securities.....	7,420	18	3
Fire reinsurance fund.....	714,000	0	0	Railway and other debentures and debenture stocks.....	1,954,538	8	2
				Railway stocks (of which £4,947 10s. 7d. is ordinary).....	1,361,479	3	4
Profit and loss.....	2,014,000	0	0	House property, including offices partly occupied by the company.....	877,428	12	11
	628,723	12	4	Ground rents.....	34,673	2	10
				Life interests and annuities.....	£250,804	19	2
Other funds, viz. :—	171,427	11	7	Reversions.....	38,188	13	10
Investment fluctuation fund..							
Permanent fire policy deposit fund.....	69,073	7	11	* Agents' balances.....	£120,952	3	7
				* Outstanding premiums.....	197,617	16	9
Liability to the Globe annuitants, viz., £49,626 per annum, pay- able in perpetuity to Globe 6 per cent annuitants and not entailing upon the company any liability to redeem, the payment of the annuity being collaterally secured by the guarantee fund of one mil- lion sterling, included in the enumeration of assets in this schedule, valued at.....	£1,102,800	0	0	Outstanding interest, accrued but not due.....	318,570	0	4
Claims under life policies admitted but not paid— Liverpool and London and Globe.....	2,747	9	3	Cash— On deposit.....	74,752	2	2
				In hand and on current account with bankers.....	637,733	12	6
On standing fire losses.....	138,580	0	0	Other assets— Loans on life interests, annuities and rever- sions.....	£372,667	6	7
				Loans on railway and other debenture bonds, shares and other stocks.....	263,066	5	11
				Loans to local boards and counties in United Kingdom.....	£302,886	14	0
				Loans on personal security.....	43,372	4	6
				Amounts owing to the company.....	112,954	15	0
					Nil.		
					2,119	19	1
					461,333	12	7

LIVERPOOL AND LONDON AND GLOBE—Concluded.

Other sums owing by the com- pany—					
Bills payable	168	11	1		
Dividends due and unpaid	2,417	12	0		
Amount owing to fire insur- ance companies	46,076	11	5		
Current accounts owing by company	9,904	14	7		
	<hr/>			1,355,002	1 4
	<hr/>			£254,314	10 11
	<hr/>			£8,879,467	9 1
	<hr/>				
	<hr/>			£254,314	10 11
	<hr/>			£8,879,467	9 1
	<hr/>				
	<hr/>			254,314	10 11
	<hr/>			8,879,467	9 1

Globe.

Mortgages on property within the United King- dom	£	75,047	17	2
House property, including offices partly occupied by the company		121,765	3	7
Annuities, the property of the company		42,369	17	2
Land		15,130	13	0
		<hr/>		
		254,314	10	11
		<hr/>		
		£254,314	10	11
		<hr/>		
		£8,879,467	9	1
		<hr/>		

* Being the uncollected portion of the revenue of the last quarter, ending on the date to which these accounts are made up; since collected.

THE LONDON AND LANCASHIRE FIRE INSURANCE COMPANY OF
LIVERPOOL, ENGLAND.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

Chairman—DUNCAN GRAHAM. | Manager—CHARLES G. FOTHERGILL.

Principal Office—Liverpool, England.

Agent in Canada—WM. A. SIMS. | Head Office in Canada—TORONTO.

(Established 10th December, 1861. Commenced business in Canada, April, 1880.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for....	\$9,260,000 00
Amount paid up in cash.....	926,000 00

ASSETS IN CANADA.

Stocks and bonds held by the Company:—

	Par value.	
Canada 4 per cent stock.....	\$ 107,066 67	
do 3 do	24,333 33	
In deposit with Receiver-General.....		\$ 131,400 00
Cash on hand at head office.....		1,309 28
Cash in Dominion Bank, Toronto.....		3,034 36
Amount of cash in hands of agents in Canada		5,091 22
Special deposit.....		70,000 00
Total assets in Canada.....		\$ 210,834 86

LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted.....	\$ 3,139 50
do do resisted, in suit.....	2,667 67
Total net amount of unsettled claims for fire losses in Canada... ..	\$ 5,806 17
Reserve of unearned premiums for outstanding risks in Canada.....	129,453 46
Total liabilities in Canada.....	\$ 135,259 63

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 210,922 28
Deduct reinsurance, rebate, abatement and return-premiums.....	20,614 25
Net cash received for premiums.....	\$ 190,308 03
Bank and special deposit interest	2,427 60
Interest on deposit paid direct to head office.....	5,012 67
Total income in Canada.....	\$ 197,748 30

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$10,780.33) \$	9,711 84
Deduct amount received for reinsurance from other companies.....	Nil.
Net amount paid during the year for said losses.....	\$ 9,711 84
Amount paid for losses occurring during the year.....	\$96,821 07
Deduct amount received for reinsurance.....	256 17
Net amount paid during the year for said losses.....	\$96,564 90

Finance Department—Insurance.

LONDON AND LANCASHIRE FIRE—*Continued.*

Net amount paid during the year for losses in Canada.....	\$ 106,276 74
Commission or brokerage, including commission on profits....	39,228 61
Salaries, fees and all other charges in Canada.....	1,420 84
Taxes.....	2,954 29
All other payments in Canada, viz.:—Advertising, \$495.41; supplies, \$1,117.24; board expenses, \$574.35; telegraph, express, postage and exchange, \$1,324.30; rent, \$987.50; telephone, \$66.66; duty, \$332.38; maps, \$658.94; inspection, \$140.88; Insurance Department, \$89.35; miscellaneous, \$593.68.....	6,380 69
Total expenditure in Canada.....	\$ 156,261 17

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement....	13,284	\$ 20,541,317	\$ 234,428 11
Policies taken during the year—new.....	6,055	9,980,266	105,177 20
do do renewed.....	4,369	7,072,378	96,642 91
Total.....	23,708	\$ 37,593,961	\$ 436,248 22
Deduct terminated.....	8,595	14,584,586	175,316 93
Gross in force at end of year.....	15,113	\$ 23,009,375	\$ 260,931 29
Deduct reinsured.....	.....	432,188	5,576 01
Net in force at 31st December, 1892....	15,113	\$ 22,577,187	\$5,255,355 28

Total number of policies in force in Canada at date.....	15,113
Total net amount in force.....	\$22,577,187 00
Total premiums thereon.....	255,355 28

Subscribed and sworn to, 27th February, 1893, by

ALFRED WRIGHT,
R. L. BALL,

(Received 1st March, 18 3.)

Acting Managers.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(Abstracted from the Directors' Report, Liverpool, Eng., 27th April, 1893.)

The accounts of the fire insurance companies, so far as yet published, confirm the anticipation previously formed, that the past year has been, perhaps, the most unsatisfactory for fire offices generally for the last twenty years. Apart from the great fire at St. John's, Newfoundland, one of those conflagrations which are fortunately of rare occurrence, almost all sections of the United Kingdom, and all quarters of the world have exhibited a material increase in the number and severity of the fires which have occurred. Nowhere has this been more conspicuous than in Liverpool, where the losses from warehouse fires have been at least four times as serious as the normal experience.

The net premiums for the year, after deduction of sums paid to other offices in reduction of the company's liabilities, amounted to £881,056 5s. 9d., against £801,615 18s. 11d. in the previous year.

The net fire losses, including full estimates for those not adjusted at the closing of the books, amounted to £628,646 10s. 9d.

After providing for all expenses and commissions, bad debts, depreciations, and other charges, and on the other hand, crediting interest on investments, etc., a balance of £1,764 16s. 9d. results to the credit of the company on the year's working.

LONDON AND LANCASHIRE FIRE—*Continued.*

The directors propose to pay on the 4th proximo, a dividend of 7s. per share, free of income tax, making, with the interim dividend of 3s. per share already paid, a total distribution of 10s. per share, the same as for the last two years. The directors may remark that their policy of restricting dividends, which has occasionally been commented on as partaking somewhat of the nature of parsimony, is amply justified by the experience of the past year, as it is owing to the fact of the company's reserves having been increased during the previous three years by no less than £312,741 that they feel themselves justified in recommending payment of the usual dividend.

During the past year, the directors concluded an agreement with the General Life and Fire Assurance Company, of London, for the acquisition of the fire business of that company, by which they became possessed of all the agencies and goodwill, so far as fire insurance is concerned, of an organization dating back to 1837; and they decided in this instance to pay for such business in cash, and not by an issue of new shares. The total cost of the transaction figures as a charge in the year's accounts, and the directors feel confident that the many valuable connections in London and other parts of the United Kingdom thus obtained will, in the future, yield very advantageous and profitable results to the company.

After giving effect to the foregoing, and after payment of the dividend, the reserve fund and balance carried forward will amount to £676,355 16s. 6d. At intervals of three years these figures have been:—

At 31st December, 1880.....	£	253,729
do 1883.....		274,155
do 1886.....		376,413
do 1889.....		540,930
do 1892.....		676,355

Finance Department—Insurance.

LONDON AND LANCASHIRE FIRE—*Concluded.*

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

<i>Dr.</i>	£	s.	d.	<i>Cr.</i>	£	s.	d.
To Fire premiums (less reinsurance)...	881,056	5	9	By Fire losses paid and outstanding..	628,646	10	9
Dividends and interest.	32,245	4	3	Commission, including contingent commission on 1892 business....	157,730	7	2
Profit on sale of investments.....	14,282	18	6	Income tax, and foreign and col- onial state taxes.....	13,043	7	8
				Management and general expenses at head office, branches and abroad, and all other outgoings.	126,399	6	2
				Balance carried to general fund...	1,764	16	9
	<u>£927,584</u>	<u>8</u>	<u>5</u>		<u>£927,584</u>	<u>8</u>	<u>6</u>

BALANCE SHEET, 31ST DECEMBER, 1892.

<i>Dr.</i>	£	s.	d.
LIABILITIES.			
To Capital, 85,100 shares of £25 each, £2 10s. per share paid.....	212,750	0	0
Fire claims in course of adjustment.....	96,219	19	5
Dividends unclaimed.....	136	16	0
Bills payable.....	9,752	17	3
Foreign agents' balances and sundry creditors.....	46,808	18	0
Reserve and reinsurance fund.....	600,000	0	0
General fund—			
Balance brought forward.....	£392,530	10	7
Less—Dividend declared 4th May, 1892.....	£ 28,431	0	6
Amount carried to reserve and reinsur- ance fund.....	150,000	0	0
	<u>178,431</u>	<u>0</u>	<u>6</u>
As per last report.....	£214,099	10	1
Add balance at credit of income and expenditure account for 1892..	1,764	16	9
Less—Purchase of the fire business of the General Assurance Co. of London, including fire claims paid and out- standing on the running-out policies of that com- pany.....	96,958	10	4
	<u>£118,905</u>	<u>16</u>	<u>6</u>
Less—Interim dividend paid 2nd November, 1892	12,765	0	0
	<u>106,140</u>	<u>16</u>	<u>6</u>
	<u>£1,071,809</u>	<u>7</u>	<u>2</u>

<i>Cr.</i>	£	s.	d.
ASSETS.			
By Buildings owned by the Company in Liverpool, London, Bristol, Dub- lin and New York, unencumbered	£179,096	18	6
Part ownership in various salvage corps premises.....	6,245	1	4
	<u>185,341</u>	<u>18</u>	<u>10</u>
Cash in banks, on deposit and on current account.....	70,841	10	6
British railway preference stocks.....	£150,503	19	10
Mersey docks and harbour bonds.....	15,604	1	5
United States funded loan and other first-class American securities...	384,029	12	10
Argentine railway debenture stocks and national bonds.....	38,633	5	11
Canadian inscribed stocks.....	27,688	5	10
Australian inscribed stocks.....	2,067	9	9
South African Government securities.....	13,300	16	8
Italian and French rentes.....	5,567	5	0
	<u>640,294</u>	<u>17</u>	<u>3</u>
Loans on first-class securities, with ample margins (first liens).....	4,000	0	0
Mortgages on first-class residential property (first liens).....	8,693	0	2
	<u>12,693</u>	<u>0</u>	<u>2</u>
Home branches and agents' balances.....	42,338	3	10
Foreign branches and agents' balances.....	87,051	5	4
Outstanding direct premiums.....	6,803	16	1
	<u>136,193</u>	<u>5</u>	<u>3</u>
Balance of reinsurance accounts with other fire offices.....	15,312	3	0
Accrued interest and sundry debtors.....	11,132	11	2
	<u>£1,071,809</u>	<u>7</u>	<u>2</u>

THE LONDON ASSURANCE CORPORATION OF LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

Governor—GEO. WM. CAMPBELL.

| Manager Fire Dept.—JAMES CLUNES.

Principal Office—No. 7 Royal Exchange, London, E.C.

Manager in Canada—E. A. LILLY.

| Head Office in Canada—Montreal.

(Incorporated, 22nd June, 1720. Commenced business in Canada, 1st March, 1862.)

CAPITAL.

Amount of capital authorized and subscribed for.....	\$4,363,243 33
Amount paid up in cash.....	<u>2,181,621 67</u>

ASSETS IN CANADA.

	Par value.	Market value.
*Montreal corporation stock	\$ 167,000 00	\$ 170,340 00
Carried out at market value.....		\$ 170,340 00
Cash on hand at head office in Canada.....		620 88
Cash in banks, viz.:—		
Molsons Bank	\$ 627 01	
Union Bank	364 24	
		<u>991 25</u>
Agents' balances in Canada.....		6,831 17
Total assets in Canada..		<u>\$ 178,783 30</u>

LIABILITIES IN CANADA.

Net amount of losses due and yet unpaid	\$ 2,238 00
do resisted—in suit (accrued in 1890).....	<u>1,500 00</u>
Total amount of unsettled claims for losses in Canada.....	\$ 3,738 00
Reserve of unearned premiums for all outstanding risks in Canada	75,084 03
Reinsurance reserve under life department	<u>9,829 51</u>
Total liabilities in Canada	<u>\$ 88,651 54</u>

INCOME IN CANADA.

Gross cash received for premiums	\$ 123,617 42
Deduct reinsurance, rebate, abatement and return-premiums.....	<u>19,411 46</u>
Net cash received for fire premiums	\$ 104,205 96
Net cash received for inland marine premiums.....	1,292 08
Interest on deposit with Receiver-General, \$107,000, paid direct to head office, England.....	<u>6,680 00</u>
Total cash income in Canada.....	<u>\$ 112,178 04</u>

* Deposited with Receiver-General, \$50,000, being on account of life branch.

Finance Department—Insurance.

LONDON ASSURANCE CORPORATION—Continued.

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$3,137).....	\$	2,949 48
Paid for fire losses occurring during the year.....	\$	50,676 84
Less reinsurance.....		5,803 08
Net amount paid during the year for said losses.....	\$	44,873 76
<hr/>		
Total net amount paid during the year for fire losses in Canada.....	\$	47,823 24
Paid for commission or brokerage.....		17,127 04
Paid for salaries, fees and all other charges of officials in Canada.....		7,821 75
Paid for taxes in Canada (including \$50.62 marine department).....		2,575 25
All other payments in Canada, viz. :—		
Rent, \$1,590; office expenses, \$682.61; postage, express and telegrams, \$648.34; printing and stationery, \$785.33; tariff expenses, \$670.68; maps, \$824.73; travelling expenses, \$1,888.97; advertising, \$353.50; sundry, New Brunswick, \$209.96; sundry expenses, marine department, \$128.85.....		7,782 97
<hr/>		
Total cash expenditure in Canada.....	\$	83,130 25

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 13,774,882	\$ 150,253 09
Taken during the year—new.....	8,732,749	78,828 62
do renewed.....	4,541,624	46,345 84
Total.....	\$ 27,049,255	\$ 275,427 55
Deduct terminated.....	13,159,059	115,188 45
Gross in force at end of year.....	\$ 13,890,196	\$ 160,239 10
Deduct reinsurance.....	920,896	10,071 03
Net in force at 31st December, 1892.....	\$ 12,969,300	\$ 150,168 07
<hr/>		
<i>Inland Marine Risks in Canada.</i>	Amount.	Premiums.
Gross policies taken during the year.....	\$ 516,618	\$ 1,288 58
Deduct terminated.....	516,618	1,288 58
<hr/>		
Total number of policies in force in Canada at date.....	No return.	
Total net amount in force.....	\$12,969,300 00	
Total premiums thereon.....	150,168 07	

Subscribed and sworn to, 6th March, 1893, by

E. A. LILLY,
Manager and Attorney.

(Received, 7th March, 1893.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(Abstracted from the Directors' Report, London, England, 22nd March, 1893.)

MARINE DEPARTMENT.

The net premiums received during the year amounted to £328,647 16s. 2d. The losses paid and outstanding for 1892 and previous years amounted to £316,129-8s. 3d. The balance at the credit of the marine fund on 31st December, 1892, amounted to £207,509 5s. 3d.

LONDON ASSURANCE CORPORATION—Continued.

FIRE DEPARTMENT.

The fire premium income for the year, after deduction of reassurances, amounted to £443,967 10s. 5d., and the losses, inclusive of full provision for all claims to 31st December last, to £295,182 13s. 0d. The balance at the credit of the fire fund on 31st December, 1892, amounted to £556,420 10s. 0d.

PROFIT AND LOSS.

The amount standing to the credit of this account on the 31st December last was £101,626 10s. 9d., out of which the court of directors now recommend a dividend of 20 per cent, being £2 10s. 0d. per share, payable as follows:—£1 15s. 0d. on the 1st April, and the balance of 15s. on the 2nd October.

FIRE ACCOUNT.

1891.	£	s.	d.	1892.	£	s.	d.
Dec. 31 Amount of fire insurance fund at this date.....	568,585	3	0	Dec. 31 Losses after deduction of re-assurances and salvages	295,182	13	0
1892.				Expenses of management (apportioned).....	71,007	15	10
Dec. 31 Premiums after deduction of reassurances and returns.....	443,967	10	5	Commission.....	77,453	13	1
Interest and dividends .. £ 17,927	3	7		Bad debts.....	106	12	5
Less income tax	308	12	8	Carried to profit and loss account.....	30,000	0	0
			17,618	Amount of fire insurance fund at this date, as per balance sheet.....	556,420	10	0
			<u>£1,030,171</u>		<u>£1,030,171</u>	<u>4</u>	<u>4</u>

MARINE ACCOUNT.

1891.	£	s.	d.	1892.	£	s.	d.
Dec. 31 Amount of marine insurance fund at this date.....	227,892	11	5	Dec. 31 Losses after deduction of re-assurances and salvages on account of 1892 and former years	316,129	8	3
1892.				Expenses of management (apportioned).....	31,580	19	1
Dec. 31 Premiums after deduction of brokerage, discount, re-assurances, and returns.....	328,647	16	2	Agents' commission.....	8,214	12	7
Interest and dividends .. £ 7,185	6	4		Bad debts	167	14	8
Less income tax.....	123	14	1	Amount of marine insurance fund at this date, as per balance sheet.....	207,509	5	3
			7,061		<u>£ 563,601</u>	<u>19</u>	<u>10</u>
			<u>£ 563,601</u>		<u>£ 563,601</u>	<u>19</u>	<u>10</u>

PROFIT AND LOSS ACCOUNT.

1891.	£	s.	d.	1892.	£	s.	d.
Dec. 31 Balance of account at this date.....	106,562	8	11	Dec. 31 Dividends to shareholders... ..	89,655	0	0
1892.				Income tax.....	1,189	5	10
Dec. 31 Interest and dividends not carried to other accounts.	£ 27,267	16	11	Balance, as per balance sheet.	101,626	10	9
Less income tax.....	469	8	8				
			26,798				
Transferred from life assurance accounts—							
Non-participating... ..	£ 9,361	19	11				
Participating... ..	7,377	13	4				
Transferred from fire account.....	30,000	0	0				
			46,739				
Profit on realization of securities.....	12,338	13	8				
Transfer fees.....	31	12	6				
			<u>£ 192,470</u>		<u>£ 192,470</u>	<u>16</u>	<u>7</u>

Finance Department—Insurance.

LONDON ASSURANCE CORPORATION—*Concluded.*

BALANCE SHEET, 31ST DECEMBER, 1892.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Shareholders' capital, £896,550, of which is paid up	448,275	0	0	Mortgages on property within the United Kingdom	1,079,279	12	1
General reserve fund	310,000	0	0	Loans upon parliamentary rates	719,113	18	11
Life assurance funds—				Loans upon rent-charges	33,956	10	4
Non-participating. £681,059 14 9							
Participating	1,325,513	16	10				
	2,006,573	11	7		1,832,350	1	4
Fire fund	556,420	10	0	Mortgages on property out of the United Kingdom			Nil.
Marine fund	207,509	5	3	Loans on the Corporation's life policies	54,642	16	1
Profit and loss	101,626	10	9	Loans on railway and other securities	30,000	0	0
	£3,630,404	17	7	Investments:—			
Claims under life policies admitted but not yet paid. £22,037 9 0				In British Government securities, viz. :—			
Outstanding fire losses 49,323 0 0				£251,256 7s. 8d.			
do marine losses 1,631 12 10				stock	£224,383	17	5
do annuities	88	6	8	Turkish 4 p. cent guaranteed bonds	22,900	0	0
do dividends to shareholders	13,715	0	0		247,283	17	5
Outstanding income tax	407	9	2	Indian and Colonial Government securities	88,753	10	0
Fire premiums due to other companies	11,479	6	11	Foreign Government securities	173,793	15	3
Clerks' savings fund	4,066	15	6	Municipal securities	142,964	4	10
	102,749	0	1	Railway and other debentures and debenture stocks	497,081	3	8
				Railway and other preferred and ordinary stocks	268,132	1	3
				Reversions	33,983	16	7
				Life interests	1,108	14	10
				Premises account	5,505	6	0
				Agents' balances, viz. :—			
				Account life	£ 8,369	14	10
				do fire	73,862	10	9
				do marine	71,312	12	7
					153,544	18	2
				Loans upon personal security			Nil.
				Outstanding premiums	27,168	2	7
				do interest	1,835	0	6
				Fire premiums due by other companies	1,280	13	11
				Cash :—			
				On deposit	£114,296	2	3
				In hand and on current accounts	45,625	4	6
					159,921	6	9
				Bills receivable	13,434	16	8
				Policy stamps	369	11	10
	£3,733,153	17	8		£3,733,153	17	8

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—THOMAS E. ROBSON.| *Secretary and Agent*—D. C. MACDONALD.*Principal Office*—London, Ontario.

(Organized and commenced business in Canada, A. D., 1859.)

CAPITAL.

A mutual company, having no stockholders, but merely members who are insured, and who are only bound to the extent of their premium notes given for insurance.

ASSETS.

Value of real estate (less encumbrances) held by company	\$	14,215	46
Loans secured by bonds and mortgages on which not more than one year's interest is due, constituting a first lien on real estate		850	00
Interest accrued and unpaid on said loans		6	37
Municipal debentures owned by the company, viz.:—			
	Par value.	Market value.	
*City of Hamilton debentures	\$10,920 00	\$11,138 40	
*City of St. Thomas debentures	22,600 00	25,990 00	
*Town of Tilsonburg debentures	6,500 00	7,475 00	
*Ontario Loan and Debenture Company debentures	7,800 00	7,800 00	
*Huron and Erie Loan and Savings Company debentures ...	7,800 00	7,800 00	
Total par and market values	<u>\$55,620 00</u>	<u>\$60,203 40</u>	
Carried out at market value		60,203	40
Cash on hand at head office		593	55
Cash in Molsons Bank		2,068	85
Accrued interest on debentures		504	75
Agents' balances		8,785	28
Bills receivable		1,583	89
(Amount of same overdue, \$1,533.89.)			
Premium notes on hand	\$427,192 23		
Deduct amount paid thereon	158,890 52		
		268,301	71
(Total assessments on premium notes, \$176,793.49.)			
Office furniture		1,190	01
Reinsurance on loss.		1,000	00
Total gross assets	\$	359,303	27
Amount which should be deducted on account of bad or doubtful agents' balances.	\$607 17		
Bills receivable	1,023 95		
Total deductions		1,631	12
Total net assets	\$	357,672	15

LIABILITIES.

Net amount of fire losses adjusted but not due	\$ 2,392 17
Net amount of fire losses claimed but not adjusted	10,427 67
	\$12,819 84
Net amount of losses resisted, in suit.	1,800 00

*Deposited to credit of Receiver-General.

Finance Department—Insurance.

LONDON MUTUAL FIRE—Continued.

Total net amount of unsettled claims for losses in Canada	\$ 14,619 84
Reserve of unearned premiums for all outstanding risks in Canada.....	265,160 05
Total liabilities.....	\$ 279,779 89
Surplus of assets over liabilities	\$ 77,892 26

INCOME.

Gross premiums received in cash	\$ 33,867 27
Gross cash received on bills and notes taken for premiums.....	96,022 04
Gross cash received for premiums.....	\$ 129,889 31
Deduct reinsurance, rebate, abatement and return-premiums.....	1,376 54
Net cash received for premiums.....	\$ 128,512 77
(Bills and notes received during the year for premiums and remaining unpaid, \$137,389.65.)	
Received for interest and dividends on stocks, and all other sources....	3,663 63
Sundries, viz.:—Transfer fees, \$311.42; steam thrasher licenses, \$8.00; assessments deducted from losses, \$265.71; rent, \$336.00; bills receivable, \$250.00; conscience money, \$125.00.....	1,296 13
Total cash income.....	\$ 133,472 53

EXPENDITURE.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$14,742.35).....	\$ 14,232 35
Paid for losses occurring during the year.....	\$ 82,332 53
Deduct savings and salvage	\$ 239 65
Deduct reinsurance.....	63 56
Total deductions.....	303 21
Net amount paid for said losses.....	\$ 82,029 32
Total net amount paid during the year for fire losses.....	\$ 96,261 67
Commission or brokerage	19,011 70
Taxes.....	458 60
Salaries, fees and all other charges of officials.....	13,128 19
Miscellaneous payments, viz.:—Bank commission, \$19.36; law expenses, \$543.58; postage, \$1,742.38; printing and advertising, \$1,586.38; Dominion Government inspection, \$66.60; interest, \$1,749.17; discount on stamps, &c., \$78.81; sundry expenses, \$360.16; fuel and light, \$165.97; Ontario Government license, \$105.00; agents' convention, \$328.35.....	6,745 76
Total cash expenditure	\$ 135,605 92

CASH ACCOUNT.

DR. 1891.	1892.	1892.	Cr.
Dec. 31. To balance in hand and in banks at this date.....	\$ 5,645 79	Dec. 31. By expenditure during year, as above.....	\$ 135,605 92
1892.		Investments	850 00
Dec. 31. Income as above.....	133,472 53	Borrowed money returned.....	55,000 00
Borrowed during year....	55,000 00	Balance in hand and in banks this date.....	2,662 40
	\$ 194,118 32		\$ 194,118 32

LONDON MUTUAL FIRE—*Concluded.*

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	38,479	\$ 44,913,032	\$ 552,187 29
Taken during the year—new	12,937	14,673,345	179,846 69
Total	51,416	\$ 59,586,377	\$ 732,033 98
Deduct terminated	13,327	15,707,123	195,696 76
Gross in force at end of year	38,089	\$ 43,879,254	\$ 536,337 22
Deduct reinsured		199,599	1,418 80
Net in force at 31st December, 1892	<u>38,089</u>	<u>\$ 43,679,655</u>	<u>\$ 534,918 42</u>
Total number of policies in force at date	38,089		
Total net amount in force	\$43,679,655 00		
Total premiums thereon	534,918 42		

Subscribed and sworn to, 11th February, 1893, by

T. E. ROBSON,
President.
D. C. MACDONALD,
Secretary.

(Received, 13th February, 1893.)

Finance Department—Insurance.

THE MANCHESTER FIRE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—JAMES CHADWICK. | *Secretary*—J. B. MOFFAT.

Principal Office—Manchester, England.

Agent in Canada—JAMES BOOMER. | *Head Office in Canada*—Toronto.

(Established, 21st June, 1824; commenced business in Canada,
20th May, 1890.)

CAPITAL.

Amount of joint stock capital authorized.....		\$9,733,333 33
do do subscribed for.....		7,300,000 00
do do paid up in cash.....		<u>730,000 00</u>

ASSETS IN CANADA.

Stocks, bonds and debentures:—

	Par value.	Market value.
Canada 3½ per cent stock.....	\$ 102,200 00	\$ 105,266 00
Carried out at market value.....		\$ 105,266 00
Cash at head office in Canada.....		13,220 84
Cash in Ontario Bank, Toronto.....		2,139 48
Cash in hands of agents in Canada.....		5,308 41
Block plans.....		3,000 00
Office furniture and fixtures.....		<u>500 00</u>
Total assets in Canada.....		<u>\$ 129,434 73</u>

LIABILITIES IN CANADA.

Net amount of losses adjusted but not due.....	\$ 600 00	
do do claimed but not adjusted.....		3,325 00
do do reported or supposed but not claimed.....		<u>1,861 47</u>
Total net amount of unsettled claims.....		\$ 5,786 47
Reserve of unearned premiums upon all unexpired fire risks in Canada		72,701 10
Due for reinsurance and other accounts.....		<u>2,977 27</u>
Total liabilities in Canada.....		<u>\$ 81,464 84</u>

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 151,623 99	
Deduct reinsurance, rebate, abatement and return-premiums.....		<u>30,394 97</u>
Net cash received for premiums.....		\$ 121,229 02
Interest on deposit with Receiver-General, paid direct to head office in England.....		3,577 00
Interest on bank deposits.....		<u>155 39</u>
Total income in Canada.....		<u>\$ 124,961 41</u>

MANCHESTER FIRE—Continued.

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$15,154.46).....	\$	17,245	27
Deduct savings and salvage.....	\$	502	71
Deduct amount received for reinsurance.....		0	70
		<u>503</u>	<u>41</u>
Net amount paid for said losses.....	\$	16,741	86
Amount paid for losses occurring during the year.....	\$	75,750	79
Deduct savings and salvage.....	\$	5	56
Deduct amount received for reinsurance.....		12,967	62
		<u>12,973</u>	<u>18</u>
Net amount paid during the year for said losses.....	\$	62,777	61
Total net amount paid during the year for fire losses in Canada.....	\$	79,519	47
Commission or brokerage in Canada.....		18,648	80
Salaries, fees and all other charges of officials in Canada.....		9,933	61
Taxes in Canada.....		2,259	49
Miscellaneous, viz.:—Loss expenses, \$1,926.25; stationery, \$873.67; travelling, \$673.11; advertising, \$696.17; postage, \$1,273.82; office expenses, \$517.22; legal expenses, \$79.14; block plans, \$418.98; underwriters' associations, \$608.27; special allowances, \$338.25.....		7,404	88
Total expenditure in Canada.....	\$	<u>117,766</u>	<u>25</u>

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 8,378,462	\$ 110,534 63
Policies taken during the year—new.....	9,323,293	107,889 28
do do renewed.....	2,746,734	43,365 68
Total.....	\$ 20,448,489	\$ 261,789 59
Deduct terminated.....	9,165,482	110,008 55
Gross in force at end of year.....	\$ 11,283,007	\$ 150,781 04
Deduct reinsured.....	1,162,686	15,986 03
Net in force on 31st December, 1892.....	\$ 10,120,321	\$ 134,795 01
Total number of policies in force at date.....(No return.)		
Total net amount in force.....		\$10,120,321 00
Total premiums thereon.....		<u>134,795 01</u>

Subscribed and sworn to, 21st February, 1893, by

JAMES BOOMER,
Chief Agent.

(Received, 23rd February, 1893.)

Finance Department—Insurance.

MANCHESTER FIRE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(Abstracted from the Directors' Report, Manchester, 28th March, 1893.)

The premiums (after deducting reinsurances) amounted to £515,802 4s. 7d. The losses, including full provision for all unsettled claims, amounted to £302,495 11s. 5d., say 58·7 per cent.

FIRE AND REVENUE ACCOUNT.

After paying all expenses, commissions and taxes the fire account for the year closed with a surplus of.....	£ 43,655 11 8
The income from interest on investments yielded.....	13,781 18 0
	57,437 9 8
Surplus as per revenue account.....	£ 57,437 9 8

DIVIDEND.

An interim dividend of 2s. per share was paid in September last, and the directors now recommend a further dividend at the same rate for the past half year, and also a bonus of 1s. per share, making for the year 12½ per cent.....	18,750 0 0
Leaving to be added to the funds for the year (after providing for dividend as above).....	£ 38,687 9 8

MANCHESTER FIRE—Concluded.

REVENUE ACCOUNT (FOR THE YEAR ENDING 31ST DECEMBER, 1892)

INCOME.

	£	s.	d.
Premiums (less reinsurances).....	515,802	4	7
Interest on investments.....	13,781	18	0
Total	529,584	2	7

EXPENDITURE.

	£	s.	d.
Fire losses paid and outstanding.....	302,495	11	5
Agents' commissions and expenses.....	90,008	1	4
Home, foreign and colonial state taxes.....	7,826	13	2
Expenses of management—Head office and branches at home and abroad.....	71,766	17	4
Agents' balances written off.....	59	9	8
Total	472,146	12	11
Balance, being surplus, carried down.....	57,437	9	8
Total	529,584	2	7

BALANCE SHEET.

LIABILITIES.

	£	s.	d.
Capital account—75,000 shares of £20 each, £2 per share paid.....	150,000	0	0
Funds from last year's account.....	275,012	1	9
Balance of revenue account brought down.....	57,437	9	8
Less interim dividend paid September.....	7,500		
Dividend and bonus payable March 29th, 1893.....	11,250		
Total	386,877	9	8
Reserve funds.....	313,699	11	5
Total	646,369	11	5
Outstanding losses.....	54,000	0	0
Bills payable, being drafts by distant agencies, not arrived at maturity.....	23,350	0	0
Dividends unclaimed.....	138	10	0
Dividend and bonus for past half year, payable to shareholders 29th March, 1893, as shown above.....	11,250	0	0
Total	98,738	1	5

ASSETS.

	£	s.	d.
Railway and other debentures and bonds.....	160,767	2	7
United States Government 4 per cent registered bonds.....	94,315	18	7
Municipal bonds.....	43,605	10	8
English railway and other stock.....	27,934	1	5
Canada Government 3/4 per cent inscribed stock.....	21,927	10	6
Cape of Good Hope Government 3/4 per cent inscribed stock.....	9,863	6	0
Austrian Government 4 per cent gold rentes.....	8,710	0	0
Mortgages on first class property (with ample margins).....	11,081	17	8
Interest accrued, not yet payable.....	3,928	13	11
House property and land, Manchester and London, &c.....	37,224	8	7
Balances in hands of branches and agents (home and foreign).....	73,594	15	5
Balances due from other offices.....	16,761	17	0
Outstanding premiums (since collected).....	22,320	12	1
Cash at bankers.....	21,422	7	0
Total	552,438	1	5

Finance Department—Insurance.

THE MERCANTILE FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—I. E. BOWMAN, M.P.

Secretary—JAS. LOCKIE.

Principal Office—Waterloo, Ont.

(Incorporated, 1st Nov., 1875. Commenced business in Canada, 1st Nov., 1875.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 500,000 00
Amount subscribed for.....	200,000 00
Amount paid up in cash.....	40,000 00

(For List of Stockholders, see Appendix.)

ASSETS.

Loans secured by bonds and mortgages, on which not more than one year's interest is due, constituting a first lien on real estate.....	\$ 54,360 00
Loans as above on which more than one year's interest is due, and for which judgment has not been obtained—First liens.....	5,200 00
Interest due and unpaid on said loans.....	\$ 108 71
do accrued do.....	2,347 93
Total interest carried out.....	2,456 64
Stocks, bonds and debentures, viz. :—	

	Par value.	Market value.
Thorold Debentures.....	\$ 5,276 33	\$ 5,487 38
Leamington do.....	9,798 10	10,190 02
Arthur do.....	5,000 00	5,300 00
Thamesville do.....	3,722 00	3,722 00
Markdale do.....	4,145 72	4,311 54
Markham do.....	12,743 03	13,485 56
Berlin do.....	5,559 00	5,781 36
Guelph and Ontario Investment and Savings Society Debentures.....	2,600 00	2,600 00
Windsor Debentures.....	5,000 00	5,250 00
Guelph do.....	4,400 00	4,796 00
Total par and market values.....	\$ 58,244 18	\$ 60,923 86

Carried out at market value.....	60,923 86
Cash on hand at head office.....	5,197 34
Interest accrued and unpaid on bonds, &c.....	743 55
Agents' balances.....	9,788 25
Bills receivable.....	1,469 36
Office furniture and Goad's plans.....	707 00
Total gross assets.....	\$ 140,846 00
Amount which should be deducted on account of bad or doubtful agents' balances.....	1,712 86
Total net assets.....	\$ 139,133 14

LIABILITIES.

Net amount of losses claimed but not adjusted.....	\$ 1,225 00
do reported or supposed but not claimed.....	710 87
do resisted and in suit.....	1,268 88

MERCANTILE FIRE—Continued.

Total net amount of unsettled claims for fire losses.....	\$	3,204	75
Reserve of unearned premiums for all outstanding risks in Canada		70,809	28
Bank overdraft.		1,912	29
Dividends declared but not yet due		2,000	00

Total liabilities (excluding capital stock).....\$ 77,926 32

Capital stock paid up.....\$ 40,000 00

Surplus beyond all liabilities and capital stock.....\$ 21,206 82

INCOME.

For Fire Risks.

Gross premiums received in cash.....	\$	118,491	03
Gross cash received on bills or notes taken for premiums		2,947	83
Gross cash received for premiums	\$	121,438	86
Deduct reinsurance, rebate, abatement and return-premiums.....		22,853	79
Net cash received for premiums	\$	98,585	07
(Bills and notes received during the year for premiums and remaining unpaid.)	\$	1,469	36)
Total net cash received for premiums.....	\$	98,585	07
Received for interest and dividends.....		6,734	83
Total cash income	\$	105,319	90

EXPENDITURE.

For Fire Losses.

Amount paid for losses occurring in previous years.....	\$	367	00
Amount paid for losses occurring during the year	\$	96,333	44
Deduct amount received for reinsurance.....		14,329	97
Net amount paid during the year for said losses.....	\$	82,003	47
Total net amount paid during the year for fire losses.....	\$	82,370	47
Amount of dividends paid during the year at 10 per cent, half yearly..		4,000	00
Commission or brokerage		24,126	73
Salaries, fees and all other charges of officials		5,163	33
Taxes.....		140	00
Miscellaneous payments, viz. :—			
Fuel, light, &c., \$27.75; postage, \$874.01; books and stationery, \$684.09; telegraph and telephone, \$116.55; adjusting losses, \$1,605.97; bank exchange, \$70.47; printing, \$293.15; advertising, \$633.24; auditors' fees, \$60; Canadian Fire Underwriters' Association, \$344.78; express charges, \$60.72; sundry expense, \$290.01; rent, \$615; solicitor's charges, \$50; furniture, \$75.....		5,800	74
Total cash expenditure.....	\$	121,601	27

CASH ACCOUNT.

1891.	<i>Dr.</i>	1892.	<i>Cr.</i>
Dec. 31. To Balance in hand and in banks		Dec. 31. By Expenditure as above....	\$ 121,601 27
1892.		Investments.....	17,615 50
Dec. 31. at this date.....	\$ 16,868 05	Balance in hand and in banks this date....	3,285 05
Dec. 31. Income as above.....	105,319 90		
Received from realization of investments.....	20,313 87		
	\$ 142,501 82		\$ 142,501 82

Finance Department—Insurance.

MERCANTILE FIRE—*Concluded.*

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at 31st December, 1891.....	11,025	\$ 11,267,137	\$ 134,849 37
Taken during the year—new and renewed	8,848	10,091,660	124,500 29
Total	19,873	\$ 21,358,797	\$ 259,448 66
Deduct terminated.....	8,018	8,639,919	107,874 79
Gross in force at end of year.	11,855	\$ 12,718,878	\$ 151,573 87
Deduct reinsured.....		808,457	9,955 31
Net in force at 31st December, 1892.	<u>11,855</u>	<u>\$ 11,910,421</u>	<u>\$ 141,618 56</u>

Total number of policies in force at date....	11,855
Total amount in force.....	\$11,910,421 00
Total premiums thereon.....	<u>141,618 56</u>

Subscribed and sworn to, 18th February, 1893, by

JOHN SHUH,
Vice-President.

JAMES LOCKIE,
Secretary.

(Received, 20th February, 1893.)

THE NATIONAL ASSURANCE COMPANY OF IRELAND.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

Secretary—HAROLD ENGELBACH. |

Principal Office—Dublin.

Agent in Canada—MATTHEW C. HINSHAW. |

Head Office in Canada—Montreal.

(Incorporated, 10th Nov., 1828. Commenced business in Canada, 2nd April, 1883.)

CAPITAL.

Amount of joint stock capital authorized	£ 2,000,000	\$9,733,333 33
Amount subscribed for	1,000,000	4,866,666 67
Amount paid up in cash	100,000	486,666 67

ASSETS IN CANADA.

Stock in deposit with Receiver-General, viz. :—

	Par value.	Market value.	
	\$ 100,161 00	\$ 106,170 66	
Canada 4 per cent stock.....			
Carried out at market value.....			\$ 106,170 66
Cash on hand at head office in Canada			Nil.
Cash in Bank of British North America			8,258 24
Amount of cash in the hands of agents in Canada.....			7,397 51
Office furniture, including maps, plans, books, &c			2,687 73
Total assets in Canada			\$ 124,514 14

LIABILITIES IN CANADA.

Net amount of losses in Canada, claimed but not adjusted	\$ 1,920 76	
do do reported or supposed, but not claimed	2,500 00	
Total net amount of unsettled claims for losses in Canada	\$ 4,420 76	
Reserve of unearned premiums for all outstanding risks in Canada.....	56,030 05	
Total liabilities in Canada.....	\$ 60,450 81	

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 100,794 06	
Deduct reinsurance, rebate, abatement and return-premiums	10,318 48	
Net cash received for premiums.....	\$ 90,475 58	
*Interest on stock.....	4,006 44	
Total cash income in Canada.....	\$ 94,482 02	

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$7,254.80)	\$ 6,384 65	
Amount paid for losses occurring during the year	\$ 55,867 20	
Deduct amount received for reinsurance.	538 55	
Net amount paid during the year for said losses.....	\$ 55,328 65	

* Paid direct to head office, Dublin.

Finance Department—Insurance.

NATIONAL OF IRELAND—Continued.

Net amount paid during the year for fire losses	\$ 61,713 30
Commission or brokerage in Canada	14,441 92
Salaries, fees and all other charges of officials in Canada.	3,556 63
Taxes in Canada	2,539 35
Miscellaneous expenditure, viz.:—Office charges, \$625.74; stationery and printing, \$650.57; advertising, \$378.52; maps and block plans, \$305.60; postage, express and telegrams, \$251.31; travelling, \$666.73; office rent and taxes, \$528.68; agents' charges, \$732.39; sundries, \$39.11	4,178 65
Total cash expenditure in Canada.....	\$ 86,429 85

RISKS AND PREMIUMS.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.	\$ 8,230,907	\$ 96,350 00
Policies taken during the year—new and renewed	8,444,851	106,819 66
Total	\$ 16,675,758	\$ 203,169 66
Deduct terminated.	8,053,312	91,782 58
Gross in force at end of year	\$ 8,622,446	\$ 111,387 08
Deduct reinsured.	189,620	2,537 81
Net in force at 31st December, 1892	\$ 8,432,826	\$ 108,849 27

Total number of policies in force in Canada at date	No return.
Total net amount in force.....	\$8,432,826 00
Total premiums thereon	108,849 27

Subscribed and sworn to, 7th March, 1893, by

MATTHEW C. HINSHAW,
Chief Agent.

(Received, 8th March, 1893.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(Abstracted from the Directors' Report, Dublin, Ireland, 12th April, 1893.)

FIRE DEPARTMENT.

In the fire branch the company has had to meet, in common with most other companies, an unusual amount of fire claims.

The premiums amounted to £245,135 5s. 7d.; the fire claims were £185,770 9s. 5d., and the commissions and expenses combined were £77,750 1s. 4d.

The fire reserve fund at the end of the year, including £20,281 12s. 9d. credited from profit and loss, stands at £100,000.

PROFIT AND LOSS AND DIVIDENDS.

The balance to the credit of profit and loss account, after deducting the £20,281 12s. 9d., passed to the fire fund, is £5,534 1s. 3d., out of which the directors propose to recommend the payment of £2,500, which, with the interim dividend of £4,000 paid in September last, will be 6½ per cent on the paid-up capital. After payment of the dividend, there will be carried forward £3,034 1s. 3d. to the current year's account.

NATIONAL OF IRELAND—Continued.

FIRE ACCOUNT.

1892.	£	s.	d.	1892.	£	s.	d.
Jan. 1. Amount of fire insurance fund at the beginning of the year	98,103	12	5	Dec. 31. Claims by fire (after deduction of reassurances)	185,770	9	5
Dec. 31. Premiums received (after deduction of reassurances) ..	245,135	5	7	Commission	50,701	9	5
Amount transferred from profit and loss	20,281	12	9	Expenses of management	27,048	11	11
				Amount of fire insurance fund at the end of the year	100,000	0	0
	<u>£363,520</u>	<u>10</u>	<u>9</u>		<u>£363,520</u>	<u>10</u>	<u>9</u>

PROFIT AND LOSS ACCOUNT.

1892.	£	s.	d.	1892.	£	s.	d.
Jan. 1. Balance of last year's account	22,237	16	1	Dec. 31. Dividend to shareholders, being final dividend for year 1891 ..	5,000	0	0
Dec. 31. Interest and dividends not carried to other accounts ..	6,546	13	5	Interim dividend for year 1892 ..	4,000	0	0
Amount transferred from—							
Life fund, No. 1	955	10	7	Wear and tear, and repairs ..	306	2	7
Liberal Annuity Co.	9,528	10	4	Great Britain expenses account	28	15	3
Dublin widows' trust fund ..	2,789	9	8	Expenses of management not charged to other accounts ..	1,500	0	0
Great Britain trust fund ..	969	0	0	Loss on realization of investments	127	2	3
Investment fluctuation fund	127	2	3	Amount transferred to annuity fund	5,497	11	0
				Amount transferred to life fund, No. 2	878	17	3
				Amount transferred to fire reserve fund	20,281	12	9
				Balance at end of the year	£14,534	1	3
				LESS—Dividends as above	9,000	0	0
					<u>5,534</u>	<u>1</u>	<u>3</u>
	<u>£ 43,154</u>	<u>2</u>	<u>4</u>		<u>£ 43,154</u>	<u>2</u>	<u>4</u>

ASSETS.

	Amount of Stock.													
	£	s. d.												
Mortgages on property within the United Kingdom	127,258	9 0										127,843	9 0	
Loans on the company's life policies	5,629	0 0										21,965	3 2	
Investments:												585	0 0	
British Government securities											10,336	3 2		
Indian and Colonial Government securities	15,000	0 0											13,617	19 5
Municipal corporation stocks	40,274	12 11											40,956	4 1
United States state and municipal bonds	3,000	0 0			6,070	7 6							3,965	12 6
Foreign government securities	23,000	0 0											31,790	14 10
Railway debentures and debenture stocks	6,000	0 0											6,323	9 3
Railway stocks and shares (preference and ordinary guaranteed)	64,886	0 0			18,202	10 0							72,918	10 2
Dublin port and docks bonds	33,649	3 4											47,838	7 8
Landed and house property (freehold and leasehold) and furniture	6,000	0 0			21,665	5 0							6,012	19 3
Bank of England stock	1,000	0 0			5,000	0 0							7,900	0 0
Bank of Ireland stock	12,550	0 0											3,250	0 0
A. Guinness, Son & Co., Ltd., preference shares	3,000	0 0			2,400	0 0							37,627	8 0
Glasgow Salvage Corps building shares	350	0 0											4,735	16 0
Advances on government stock, pensions, annuities and personal security	350	0 0											350	0 0
Agents' balances on life account														
Agents' and reinsurance balances on fire account, including outstanding premiums														
Outstanding life premiums														
Outstanding interest														
Other amounts due to the company														
Reversions														
National Assurance shares	100	0 0												
Due to National Assurance Company's general account, by Liberal Annuity account, and included in that account														
Due to National Assurance Company's general account by Dublin Widows' account, and included in National account														
Due to National Assurance Company's general account by Great Britain on Valuation account, and included in National account														
Cash on deposit														
Cash in hand, and on current account														
Total	370,960	12 7			53,506	16 0							543,814	1 8

Finance Department—Insurance.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDED 30TH NOVEMBER, 1892.

President—RIGHT HON. SIR MATTHEW WHITE RIDLEY, BART., M.P.

Manager—A. GILLIES SMITH, F.R.S.E.

Managing Director in Canada—THOMAS DAVIDSON.

Principal Offices—Edinburgh and London. | *Head Office in Canada*—Montreal.

(Established, 1809. Commenced business in Canada, 1862.)

CAPITAL.

Amount of joint stock capital authorized, £3,000,000 sterling.....	\$14,600,000 00
Amount subscribed for, £2,500,000 sterling.....	12,166,666 67
Amount paid up in cash, £625,000	3,041,666 67

ASSETS IN CANADA.

Real estate (less encumbrances) in Canada, held by the Company, viz. :—

Four story building, situate N.-W. corner of St. François-Xavier and Hospital Streets, Montreal, occupied by the company and tenants as offices	\$ 65,000 00
Three story building, 26 Wellington Street, Toronto, occupied by the company and tenants as offices	25,000 00
	\$ 90,000 00

Loans secured by bonds or mortgages constituting a first lien upon real estate 878,467 00

Amount of loans secured by bonds, stock or other marketable collaterals, viz. :—

London and Canadian Loan and Agency Company bonds	\$ 146,000 00
150 shares of Toronto Street Railway bonds	95,000 00
	241,000 00

Stocks and bonds, viz. :—

	Par value.
Montreal Harbour bonds	\$ 175,000 00
Town of Stratford bonds	15,000 00
County of Carleton bonds	10,000 00
Montreal Corporation stock	14,000 00
County of Middlesex bonds	13,000 00
Province of Manitoba bonds	31,146 67
Province of New Brunswick bonds	75,000 00
Township of York bonds	19,000 00
Town of Owen Sound bonds	95,000 00
Town of St. Henry bonds	100,000 00
Victoria Government bonds	50,613 33
Queensland bonds	97,333 33

Deposited with Receiver-General in trust for security of policy-holders. \$ 710,093 33

Other investments entirely in control of the Company :—

City of Montreal stock	34,700 00
City of Halifax stock (permanent)	15,000 00
Province of Quebec bonds	51,000 00
City of Belleville bonds	15,000 00
City of Ottawa bonds	50,000 00
City of Brantford bonds	20,000 00
County of Middlesex bonds	60,000 00
Town of Parkdale bonds	27,860 00
Town of Goderich bonds	65,000 00
Town of Welland bonds	32,000 00
Town of Nicolet bonds	41,000 00
Central Canada Loan and Savings Co.'s bonds	50,000 00

NORTH BRITISH AND MERCANTILE—Continued.

Town of Woodstock bonds.....	\$	60,000	00
Present value of province of Ontario railway subsidy fund certificates...		36,284	49
Present value town of Chatham bonds		21,412	93
Town of Windsor bonds		32,472	00
Town of Trenton bonds.....		30,000	00
Town of Lachine bonds.....		35,000	00
Township of Rochester bonds.....		455	09
do do (payable by yearly instalments).....		2,387	32
Town of Petrolia bonds do do		30,270	79
Village of Wallaceburg bonds do do		8,750	60
Township of Romney do do		18,199	80
Township of Colchester do do		1,421	00
Township of Raleigh do do		7,957	51
Town of Picton do do		16,876	16
St. James' Cathedral bonds.....		67,831	66
City of Hamilton		95,000	00
West Toronto Junction bonds (payable by yearly instalments).....		23,813	78
Town of Cornwall do do		31,028	65
Cote St. Antoine bonds.....		100,000	00
City of Hamilton Roman Catholic separate school bonds		30,474	56
Township of Richmond, B.C., bonds.....		50,000	00
City of London, Ont., bonds.....		60,000	00
City of Victoria, B.C., bonds.....		126,000	00
Montreal Board of Trade 5 per cent bonds.....		5,000	00
Total par value	\$	2,062,289	67
Cash on hand at head office in Canada.....		433	22
Cash in bank of Montreal, Montreal.....		44,646	86
Interest accrued and unpaid on stocks and bonds.....		40,828	50
Balance due by agents in Canada.		40,870	84
Office furniture and supplies in Montreal, Toronto and St. John, N.B..		2,500	00
Total assets in Canada	\$	3,401,036	09

LIABILITIES IN CANADA.

Net amount of fire losses in Canada reported or supposed, but not claimed (of which \$600 accrued in previous years).....	\$	10,352	15
Net amount of fire losses in Canada resisted—in suit.....	\$12,951	66	
do do not in suit.....	2,150	00	
Total amount of losses resisted (\$6,500 of which accrued in previous years) ..	15,101	66	
Total net amount of unsettled claims for fire losses in Canada.....	\$	25,453	81
Reserve of unearned premiums for all outstanding fire risks in Canada.....		281,948	41
Reinsurance fund, under the life insurance branch.....		606,150	70
Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses.....		10,702	00
Total liabilities in Canada.....	\$	924,254	92

INCOME IN CANADA.

Gross cash received for fire premiums	\$	438,933	91
Deduct reinsurance, &c.....		58,541	30
Net cash received for fire premiums.....	\$	380,392	61
Received for interest and dividends.....		117,322	46
Rents (net).....		4,606	77
Total cash income in Canada.....	\$	502,321	84

Finance Department—Insurance.

NORTH BRITISH AND MERCANTILE—Continued.

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at \$11,154.18).....	\$ 10,901 85		
Less amount received for reinsurance.....	Nil.		
Net amount paid during the year for said losses.....	\$ 10,901 85		
Paid for fire losses occurring during the year.....	\$ 240,617 18		
Less reinsurance.....	11,116 96		
Net amount paid for said losses.....	\$ 229,500 22		
Total net amount paid during the year for fire losses in Canada.....	\$ 240,402 07		
Commission or brokerage.....	59,865 41		
Salaries, fees and all other charges of officials in Canada.....	24,231 27		
Taxes in Canada.....	3,511 76		
All other expenditure in Canada, viz.:—Advertising, newspapers and directories, \$1,534.46; calendars and memorandum books, \$1,213.44; retiring allowances, \$2,100; book-binding, printing and stationery, \$3,309.93; heating, lighting and water, \$457.39; underwriters' association, \$1,069.73; travelling expenses, \$3,291.37; office fur- niture, \$115.71; auditors' fees and legal expenses, \$893.70; rents, \$4,303.46; insurance superintendence, \$175.38; other miscellaneous expenses, \$853.02; postage, express, bank charges and telegrams, \$3,291.05; plans, \$1,262.80; freight and duty, \$195.33; telephones, \$151.50; fire commission, \$421.00; fire marshal's salary, \$50.00; registry of insurance corporations, \$110.00; electric service, \$120. Total, \$27,919.27. Less proportion of expenses chargeable to fire branch, \$1,500.....	23,419 27		
Total cash expenditure.....	\$ 351,429 78		
<i>Fire Risks in Canada.</i>			
	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	27,026	\$ 49,172,022	\$ 521,844 00
Taken during the year—new and renewed.....	19,782	40,621,900	441,438 66
Total.....	46,808	\$ 89,793,922	\$ 963,282 66
Deduct terminated.....	17,864	36,785,331	394,089 75
Gross in force at 30th November, 1892.....	28,944	\$ 53,008,591	\$ 569,192 91
Deduct reinsured.....	2,849,262	28,540 44
Net in force, 30th November, 1892....	28,944	\$ 50,159,329	\$ 540,652 47
Total number of policies in force at date.....	28,944		
Total net amount in force.....	\$50,159,329 00		
Total premiums thereon.....	540,652 47		

Subscribed and sworn to, 2nd March, 1893, by

THOMAS DAVIDSON,
Managing Director.

(Received, 3rd March, 1893.)

NORTH BRITISH AND MERCANTILE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(Abstracted from Directors' Report, Edinburgh, Scotland, 12th May, 1893.)

FIRE BUSINESS.

In 1892 the premiums received amounted to	£1,784,120	6	10
Deduct reinsurances.....	316,801	14	6
			<hr/>
Net premiums.....	£1,467,318	12	4
In 1891 the premiums received amounted to	£1,734,761	8	8
Deduct reinsurances.....	292,830	2	1
			<hr/>
Net premiums.....	1,441,931	6	7

The net losses by fire have amounted to the exceptionally large sum of £998,384 1s. 5d., which includes a full estimate of all claims that had arisen prior to 31st December, 1892.

After setting aside, as usual, one-third of the net premiums of the year, to provide for liabilities on current policies, the balance at the credit of profit and loss account for 1892 amounts to £172,447 18s. 8d. This includes £28,669 19s. 0d. of profit realized on the sale of investments and the unappropriated balance of £58,374 16s. 4d. brought forward from 1891.

The charges against revenue last year show a diminished percentage on the premiums, caused in part by the absence in 1892 of the exceptional charges attending the close of the quinquennial period in 1890. A special committee of the general court has the matter of expenses still under consideration, and it is hoped that its labours will result in yet further reductions.

Finance Department—Insurance.

NORTH BRITISH AND MERCANTILE—Continued.

REVENUE ACCOUNTS FOR THE YEAR ENDING 31ST DECEMBER, 1892.

FIRE AND GENERAL ACCOUNT.

	£	s.	d.	£	s.	d.
Fire insurance fund at 31st December, 1891	2,404,018	11	10			
Reserves	£1,550,000	0	0			
Premium reserve	480,643	15	6			165,000 0 0
Dividend reserve	150,000	0	0			1,483,410 15 10
Profit and loss	223,374	16	4			
	<u>£2,404,018</u>	<u>11</u>	<u>10</u>			
Revenue of 1892				1,605,946	6	9
Premiums, less reinsurances	£1,467,318	12	4			
Interest and dividends	£111,460	10	3			
Less—Income tax	1,682	7	4			
	109,778	2	11			
Profit on sale of investments	28,669	19	0			
Transfer fees	179	12	6			
	<u>£1,605,946</u>	<u>6</u>	<u>9</u>			
Dividend and bonus paid—						
Dividend and bonus on shares due May and November, 1892						
Charges against revenue of 1892						
Fire losses, less recovered under reinsurances	£			998,384	1	5
Commission	£244,501	1	0			
Expenses of management	235,613	12	8			
Superannuation fund	1,000	0	0			
Income tax paid to Government, 1892-93	1,858	0	0			
Expenses of company's Act of 1892	1,204	12	0			
Irrecoverable balances	849	8	9			
	485,026	14	5			
	<u>£1,483,410</u>	<u>15</u>	<u>10</u>			
Balance of fire fund at 31st December, 1892						2,361,554 2 9
Reserves	£1,550,000	0	0			
Premium reserve	489,106	4	1			
Dividend reserve	150,000	0	0			
Profit and loss	172,447	18	8			
	<u>£2,361,554</u>	<u>2</u>	<u>9</u>			
	<u>£4,009,964</u>	<u>18</u>	<u>7</u>			
	<u>£4,009,964</u>	<u>18</u>	<u>7</u>			

Finance Department—Insurance.

NORTH BRITISH AND MERCANTILE—Concluded.
BALANCE SHEET—Concluded.

Indian and Colonial Government securities.	396,068	4	9
Guaranteed Indian railway stock.	60,362	11	6
Indian Government railway annuities.	9,711	12	11
British municipal bonds.	15,032	4	4
Indian and colonial municipal securities.	483,296	19	4
Railway and other debentures and debenture stocks.	676,249	1	11
British railway preference stock.	99,073	19	4
Short loan in London on security.	20,000	0	0
British Government securities.	50,077	16	10
Foreign Government securities.	1,000	0	0
House property.	2,217	4	7
Deposits with colonial banks.	165,140	9	9
Loans upon personal security.	224,386	2	11
Half-credit premiums secured upon policies.	18,004	15	0
Agents' balances.	62,139	1	4
Outstanding premiums.	89,365	12	11
do interest.	64,096	0	11
Cash in bank and in hand.	207,462	15	4
Bills receivable.	2,134	16	7
Due by annuity branch.	1,061	6	5
	<u>£6,300,105</u>	<u>6</u>	<u>9</u>
2. <i>Annuity Branch</i> —			
Mortgages on property within the United Kingdom.	£802,462	7	0
Mortgages on property out of the United Kingdom.	10,000	0	0
Loans secured upon public rates.	143,534	7	4
Reversions.	120,455	17	1
Life interests.	2,480	2	11
Loans on life interests.	173,400	0	0
Colonial Government securities.	35,345	19	2
Colonial municipal securities.	4,356	3	4
do land companies' debentures and stock.	33,950	0	0
Debenture stocks of investment and other companies.	65,720	0	0
Ground rents.	69,946	7	0
Outstanding premiums.	6	6	8
do interest.	12,973	0	6
Cash in bank.	119	11	2
	<u>£1,474,750</u>	<u>2</u>	<u>2</u>
			<u>7,774,855</u>
			<u>8</u>
			<u>11</u>
			<u>£11,141,294</u>
			<u>1</u>
			<u>1</u>

THE NORTHERN ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

Chairman—ALEXANDER DAVIDSON. | General Manager—JAS. VALENTINE.

Principal Offices—London and Aberdeen.

Head Office in Canada—Montreal. | Agent in Canada—ROBERT W. TYRE.

(Established, 2nd June, 1836. Commenced business in Canada, 1867.)

CAPITAL.

Amount of joint stock capital authorized and subscribed		
for.....	£3,000,000	\$14,600,000 00
Amount paid up in cash	300,000	1,460,000 00

ASSETS IN CANADA.

Stocks and bonds in deposit with Receiver-General:—

British Columbia Bonds.....	\$ 100,253 33
City of Toronto bonds.....	111,446 67
Total par value.....	<u>\$ 211,700 00</u>

Carried out at par value	\$ 211,700 00
Cash in hand at head office.....	638 94
Cash in Bank of Montreal.....	3,162 64
Cash in the hands of agents in Canada.....	13,632 45
Insurance maps and plans.....	4,000 00
Office fixtures and furniture	1,000 00
Total assets in Canada.....	<u>\$ 234,134 03</u>

LIABILITIES IN CANADA.

Net amount of losses in Canada claimed but not adjusted.....	\$ 88 17
do do resisted—in suit.....	2,666 67

Net amount of unsettled claims for losses in Canada	\$ 2,754 84
Reserve of unearned premiums for all outstanding fire risks in Canada.....	119,682 63
Total liabilities in Canada.....	<u>\$ 122,437 47</u>

INCOME IN CANADA.

Gross cash received for fire premiums	\$ 204,357 70
Deduct reinsurance, rebate, abatement and return-premiums	34,230 11
Net cash for fire premiums	\$ 170,127 59
*Interest and dividends on stock and all other sources.....	12,580 33
Total cash income in Canada	<u>\$ 182,707 92</u>

*Interest paid direct to head office, London.

Finance Department—Insurance.

THE NORTHERN—Continued.

EXPENDITURE IN CANADA.

Amount paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at \$9,463.41).....	\$ 9,463 41
Paid for fire losses occurring during the year.....	\$ 113,882 09
Deduct reinsurances.....	21,607 15
Net amount paid for said losses	92,274 94
Total net amount paid during the year for fire losses in Canada.....	\$ 101,738 35
Commission or brokerage in Canada.....	23,424 79
Salaries, fees, and all other charges of officials in Canada.....	9,460 78
Taxes in Canada.....	2,427 94
Miscellaneous payments, viz.:—Maps, \$595.40; exchange, \$171.78; postage, \$1,195.71; underwriters' association, \$499.86; rents, \$1,729.03; stationery and printing, \$951.22; travelling expenses, \$1,075.85; advertising, \$1,016.46; auditors, \$187.50; office expenses, \$879.40.....	8,302 21
Total expenditure in Canada.....	\$ 145,354 07

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	13,639	\$ 22,305,091	\$ 256,181 22
Taken during the year—new.....	4,464	8,677,062	91,080 04
do do renewed.....	4,873	8,941,682	113,263 84
Total.....	22,976	\$ 39,923,835	\$ 460,525 10
Deduct terminated.....	8,913	16,687,466	198,151 14
Gross in force at end of year.....	14,063	\$ 23,236,369	\$ 262,373 96
Deduct reinsured.....		2,127,206	26,181 68
Net in force at 31st December 1892.....	14,063	\$ 21,109,163	\$ 236,192 28

Total number of policies in force in Canada at date	14,063
Total net amount in force.....	\$21,109,163 00
Total premiums thereon.....	236,192 28

Subscribed and sworn to, 28th February, 1893, by

(Received, 1st March, 1893.) ROBT. W. TYRE,
Manager.

GENERAL BUSINESS STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1891.

(Abstracted from Directors' Report, Aberdeen, Scotland, 10th June, 1892.)

FIRE DEPARTMENT.

The premiums received last year amounted to £683,298 11s. 3d. showing an increase of £17,834 3s. 3d. over those of the previous year.

The losses amounted to £424,547 16s. 1d. or 61·6 per cent of the premiums, which is a higher ratio than has been experienced since the year 1884. The general average of the experience of the company from the beginning is now 59·04 per cent.

The expenses of management (including commission to agents and charges of every kind) came to £232,504 15s. 3d. or 33·7 per cent of the premiums. This is ·9 per cent higher than the ratio of the year before, but almost indetical with that of the year 1889.

THE NORTHERN—*Continued.*

The result is that, after reserving the usual 33½ per cent of premiums to cover liabilities under current policies, a profit was earned of £26,301 5s. 6d. which sum has been transferred to the credit of the profit and loss account.

FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of fire fund at the beginning of the year	850,000	0	0	Losses by fire paid and outstanding (after deduction of reinsurances)	£424,547	16	1
Amount transferred from profit and loss account, in terms of resolution of general meeting held 12th June, 1891	50,000	0	0	Commission	104,790	0	1
Proportion of premiums set aside to meet liability under current policies at 31st December, 1890	£223,821	9	4	Expenses of management	127,714	15	2
Premiums received (after deduction of reinsurances)	689,298	11	3	Proportion of premiums set aside to meet liability under current policies, being one-third of the revenue for 1891	229,766	3	9
				Balance of revenue transferred to profit and loss account	26,301	5	6
				Amount of fire fund at the end of the year, as per balance sheet			
					£ 900,000	0	0
	<u>£ 913,120</u>	<u>0</u>	<u>7</u>		<u>£ 913,120</u>	<u>0</u>	<u>7</u>
					<u>£900,000</u>	<u>0</u>	<u>0</u>

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance brought forward from last year	109,125	0	8	Amounts transferred, in terms of resolutions of general meeting held 12th June, 1891 :—			
Amount transferred from non-participation life account, in terms of resolution of general meeting held 12th June, 1891	37,500	0	0	To fire fund	50,000	0	0
Profit on fire account of 1891	26,301	5	6	To annuity fund	1,481	0	0
Balance of interest account, after deducting the amounts due to the life, annuity, and staff funds, respectively	67,264	18	5	To staff pension fund	5,000	0	0
Profit on investments realized	6,029	7	10	Dividend and bonus declared June 12, 1891	60,000	0	0
Transfer fees	46	0	0	Dividend declared 19th November, '91	30,000	0	0
				Income tax	4,798	8	11
				Allowances to retired officers of the company	1,457	0	0
				Company's moiety of assurance premiums of staff	854	12	4
				Agents' balances irrecoverable	64	5	0
				Loss on exchange	1,325	12	3
				Balance at credit of this account, as per balance sheet	91,285	13	11
	<u>£246,266</u>	<u>12</u>	<u>5</u>		<u>£246,266</u>	<u>12</u>	<u>5</u>

Finance Department—Insurance.

THE NORTHERN—Concluded.

BALANCE SHEET ON THE 31ST DECEMBER, 1891.

DR.	LIABILITIES.			ASSETS.			CR.		
	£	s.	d.	£	s.	d.	£	s.	d.
Shareholders' capital paid up.....	300,000	0	0	Mortgages on property within the United Kingdom.....	185,763	9	1		
Fire reserve fund.....	900,000	0	0	Mortgages on property out of the United Kingdom.....	231,865	11	0		
Proportion of fire premiums set aside to meet liability under current policies.....	229,766	3	9	(Viz. in Australia, under the direction of the local board at Melbourne.)	265,022	19	7		
Life assurance fund—Non-Participation Branch.....	271,977	2	0	Loans on parochial and other public rates.....	48,703	13	4		
do Participation Branch.....	2,137,059	1	9	do life interests.....	23,280	0	0		
Annuity fund.....	109,384	8	9	do reversions.....	2,506	17	3		
Staff pension fund.....	11,832	10	6	do debentures, preference stocks and shares of railway and other companies.....	124,968	14	1		
Fletcher trust fund.....	6,103	19	6	do the company's policies.....	1,600	0	0		
Balance at the credit of profit and loss account.....	91,285	13	11	do personal security.....	299,727	5	10		
	£ 4,056,919	0	2	Investments—	30,556	0	0		
Outstanding life claims.....	£ 58,074	0	2	In British Government securities.....	261,806	7	3		
Unclaimed surrender values.....	4,801	5	11	do Indian and Colonial Government securities.....	162,161	7	0		
Outstanding fire losses.....	87,315	5	7	do Indian and Colonial Provincial securities.....	494,111	0	9		
Outstanding charges.....	8,192	3	6	do Indian and Colonial Municipal securities.....	212,310	3	11		
Bills payable, being drafts by distant agencies not arrived at maturity.....	4,276	3	8	do Foreign Provincial securities.....	57,329	4	1		
Due to other companies and agents.....	28,740	12	8	do Railway Municipal securities.....	198,516	9	1		
Shareholders' dividends unclaimed.....	2,339	2	2	do Railway and other debentures and debenture stocks—home and foreign.....	328,485	15	11		
	193,738	13	8	do Railway and other preference and guaranteed stocks.....	338,101	19	1		
				do Railway ordinary stock.....	19,651	12	3		
				do Gas and water ordinary stocks.....	105,814	15	4		
				do Rent charges.....	69,190	7	8		
				do House property (company's offices).....	230,578	11	6		
				do Company's interest in Salvage Corps' buildings.....	6,350	2	6		
				do Freehold ground rents.....	53,927	19	11		
				do Life interests.....	1,562	18	2		
				do Reversions.....	134,681	18	2		
				Bills receivable, being remittances not arrived at maturity.....	19,842	6	10		
				Due from other companies and agents.....	154,556	4	0		
				Outstanding premiums.....	22,645	17	7		
				Outstanding interest and dividends.....	6,272	19	11		
				Interest accrued but not payable.....	41,192	17	3		
				Cash in the hands of bankers (on deposit).....	47,825	0	0		
				Cash in the hands of bankers (on current account).....	68,366	17	6		
				Stamps on hand.....	213	7	10		
				Cash in hand.....	1,156	14	2		
					£ 4,250,657	13	10		

THE NORWICH UNION FIRE INSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—HENRY S. PATTESON.

Secretary—CHAS. EDWARD BIGNOLD.

Principal Office—Norwich, England.

Chief Agent in Canada—ALEXANDER DIXON.

Head Office in Canada—22 Toronto Street, Toronto.

(Organized and commenced business, 1797. Commenced business in Canada, 1st April, 1880.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for...	£1,100,000	\$5,353,333 33
Amount of capital paid up in cash.....	132,000	642,400 00

ASSETS IN CANADA.

Stocks in deposit with Receiver-General, viz. :—

	Par value.	Market value.
Canada 4 per cent.....	\$ 100,000 00	\$ 105,000 00
Carried out at market value.....		\$ 105,000 00
Cash on hand at head office in Canada.....		5,714 12
Cash in banks, viz. :		
Bank of Montreal, Toronto.....	\$ 38,300 06	
do Montreal.....		245 48
Total		38,545 54
Agents' balances.....		8,999 63
Total assets in Canada		\$ 158,259 29

LIABILITIES IN CANADA.

Net amount of losses in Canada adjusted but not due.....	\$ 7,550 00	
do do resisted—in suit.....		1,333 00
Total net amount of unsettled claims for losses in Canada		\$ 88,83 00
Reserve of unearned premiums for all outstanding risks in Canada.....		89,448 11
Total liabilities in Canada		\$ 98,331 11

INCOME IN CANADA.

Gross cash received for fire premiums.....	\$ 147,824 90	
Deduct reinsurance, rebate, abatement and return-premiums.....		29,426 09
Net cash received for premiums		\$ 118,398 81
*Received for interest on stocks, &c.....		4,000 00
Interest on bank deposits.....		1,000 38
Total income in Canada		\$123,399 19

* Paid direct to home office.

Finance Department—Insurance.

NORWICH UNION—Continued.

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in last statement at \$2,695.25).....	\$ 2,569 63	
Less amount received for reinsurance.....	Nil.	
Net amount paid during the year for said losses.....	\$ 2,569 63	
Amount paid for losses occurring during the year.....	\$ 84,771 83	
Less amount received for reinsurance.....	12,759 11	
Net amount paid during the year for said losses.....	72,012 72	
Total net amount paid during the year for fire losses.....	\$ 74,582 35	
Commission or brokerage and bonus on profits in Canada.....	26,695 56	
Taxes in Canada.....	2,211 71	
Miscellaneous payments, viz. :—		
Duty, \$92.90; inspection, \$1,150; Canadian fire underwriters's association, \$351.17; insurance superintendence, \$52.60.....	1,646 87	
Total cash expenditure in Canada.....	<u>\$ 105,136 29</u>	

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	11,948	\$ 16,232,632	\$ 174,763 35
Policies taken during the year—new.....	5,439	7,957,891	87,543 41
do do renewed.....	3,462	5,041,661	60,281 49
Total.....	<u>20,849</u>	<u>\$ 29,232,184</u>	<u>\$ 322,588 25</u>
Deduct terminated.....	7,433	11,157,951	122,512 84
Gross in force at end of year.....	13,416	\$ 18,074,233	\$ 290,075 41
Deduct reinsured.....		2,249,873	24,617 81
Net in force at 31st December, 1892.....	<u>13,413</u>	<u>\$ 15,824,360</u>	<u>\$ 175,457 60</u>
Total number of policies in force in Canada at date.....	13,416		
Total net amount in force.....		\$15,824,360 00	
Total premiums thereon.....			<u>175,457 60</u>

Subscribed and sworn to, 2nd March, 1893, by

ALEXANDER DIXON,
Chief Agent.

(Received, 4th March, 1893.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1891.

(Abstracted from the Directors' Report, Norwich, England, 7th June, 1892.)

The net premium income for the Year ending 31st December, 1891, amounted to.....	£ 792,841
The net premium income for 1890 amounted to.....	748,347
Showing an increase on the previous year of.....	44,494

After setting aside one-third of the premiums (£264,280) as a reserve against liabilities on policies not run off, the balance at the credit of profit and loss account, including the unappropriated balance, £137,143, brought forward from the previous year, is £213,104, out of which an interim dividend of £2 per share was paid in January last, and a further dividend of £2 per share with a bonus of 10s. has been declared by the board, and will be payable on the 9th of June.

NORWICH UNION—*Concluded.*

The undivided balance is £163,604; of this £20,000 has been added to the reserve fund and £1,000 to the clerks' superannuation and benefit fund, leaving £142,604 to be carried to next year's credit.

The percentage of losses on premiums is 59·62, as against 62·59 in 1890, and 63·03 in 1889.

The shares are now quoted on the London and Liverpool stock exchanges.

REVENUE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1891.

	£	s.	d.		£	s.	d.
Fire insurance fund at 31st Dec., 1890	817,092	15	0	Dividends and bonus to proprietors.	49,500	0	0
Premiums	792,841	14	6	Clerks' superannuation and benefit Fund	1,000	0	0
Interest	31,989	8	10	Losses by fire	472,671	16	3
Transfer fees	37	15	0	Commission	162,669	0	9
				Expenses of management	93,813	16	0
				Decreased value of investments	4,921	15	8
				Fire insurance fund at 31st Dec., 1891	857,385	4	8
	<u>£1,641,961</u>	<u>13</u>	<u>4</u>		<u>£1,641,961</u>	<u>13</u>	<u>4</u>

BALANCE SHEET AT 31ST DECEMBER, 1891.

LIABILITIES.				ASSETS.			
	£	s.	d.		£	s.	d.
Paid-up capital	132,000	0	0	British Government securities	95,250	0	0
Fire insurance fund—				Colonial Government securities	71,230	17	7
Reserve fund	£380,000	0	0	United States Government securities	118,745	0	0
Reserve on current policies	264,280	11	6	United States railway and municipal securities	185,752	4	4
Balance disposable ..	213,104	13	2	Austrian Government securities	3,477	10	0
				Belgian Government securities	21,340	0	0
Retained for losses outstanding	857,385	4	8	Argentine Government securities ..	1,328	2	6
Expenses unpaid, estimated at	66,408	8	3	Bank of England stock	78,545	0	0
Bills payable	3,067	0	0	Railway debenture stock	45,950	0	0
Clerks' superannuation fund	729	15	8	Investment funds, municipal stock, &c.	67,135	0	0
Unclaimed dividends	10,449	11	10	Mortgages	31,000	0	0
	494	2	0	Real estate	36,400	0	0
				Leasehold property	409	12	8
				Salvage Corps building funds	5,716	5	7
				Interest accrued	8,055	13	2
				Bills receivable	5,174	12	10
				Bankers' balances, English	53,036	16	0
				do foreign and colonial	93,953	6	4
				Premiums in course of collection (since collected)	59,476	10	7
				Agents' balances	88,457	10	10
				Cash in office	100	0	0
	<u>£1,070,534</u>	<u>2</u>	<u>5</u>		<u>£1,070,534</u>	<u>2</u>	<u>5</u>

Finance Department—Insurance.

THE PHENIX INSURANCE COMPANY OF BROOKLYN, N.Y., U.S.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—GEORGE P. SHELDON. | *Secretary*—CHARLES C. LITTLE.

Principal Office—16 Court Street, Brooklyn, N.Y.

(Incorporated 10th September, 1853. Charter renewed 9th September, 1883, for thirty years.)

Agent in Canada—L. C. CAMP. | *Head Office in Canada*—Toronto.
(Commenced business in Canada, 1st May, 1874.)

CAPITAL.

Amount authorized, subscribed for, and paid up in cash.....\$1,000,000 00

ASSETS IN CANADA.

United States bonds in deposit with Receiver-General, viz. :—

	Par value.	Market value.
United States bonds, 4 per cent, registered.....	\$ 100,000 00	\$ 115,000 00

Carried out at market value.....\$ 115,000 00

Cash in the hands of agents in Canada 17,507 58

Total assets in Canada.....\$ 132,507 58

LIABILITIES IN CANADA.

Net amount of fire losses in Canada claimed but not adjusted.\$ 3,050 00

Total amount of unsettled claims for losses in Canada\$ 3,050 00.

Reserve of unearned premiums for all outstanding fire risks in Canada 66,217 48

Total liabilities in Canada.....\$ 69,267 48

INCOME IN CANADA.

Gross cash received for fire premiums in Canada.....\$ 130,384 01

Deduct reinsurance, rebate, abatement and return-premiums.... 41,957 86

Total net cash received for premiums.....\$ 88,426 15

Total cash income in Canada.....\$ 88,426 15

EXPENDITURE IN CANADA.

Amount paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at \$8,245.00).....\$ 5,751 75

Amount paid for losses occurring during the year.....\$ 69,393 09

Deduct amount received for reinsurance..... 1,848 71

Net amount paid during the year for the said losses.....\$ 67,534 38

Total net amount paid during the year for fire losses in Canada.....\$ 73,286 13

Commission or brokerage..... 17,820 31

Salaries, fees and other charges of officials in Canada..... 1,000 00

Taxes in Canada..... 1,619 30

General expenses—postage, rent, telegrams, advertising, travelling expenses, &c..... 5,305 55

Total cash expenditure in Canada.....\$ 99,031 29

PHENIX OF BROOKLYN—Continued.

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>		Amount.	Premiums.
Gross policies in force at date of last statement.....	\$	12,198,460	\$ 123,543 70
Taken during the year—new and renewed.....		11,443,640	130,384 01
Total.....	\$	23,642,100	\$ 253,927 71
Deduct terminated.....		10,132,621	117,331 74
Gross in force at end of year.....	\$	13,509,479	\$ 136,595 97
Deduct reinsured.....		911,856	10,960 44
Net in force, 31st December, 1892.....	\$	12,597,623	\$ 125,635 53
Total number of policies in force in Canada at date.....No return.			
Total net amount in force.....			\$12,597,623 00
Total premiums thereon.....			125,635 53

Subscribed and sworn to, 2nd March, 1893, by

(Received, 4th March, 1893.)

L. C. CAMP,
Chief Agent.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(As returned to the Department of Insurance, State of New York.)

ASSETS.

Real estate.....	\$	401,000 00
Loans on bond and mortgage upon which not more than one year's interest is due.....		157,200 00
Interest accrued on said bond and mortgage loans.....		2,581 88
Stocks and bonds—par value \$3,111,425; market value.....		3,882,109 75
Interest due and accrued thereon.....		10,001 31
Cash on hand and in banks.....		468,570 00
Gross premiums in course of collection.....		869,490 07
Other assets—rents due and accrued.....		3,643 77
Total assets.....	\$	5,794,596 78

LIABILITIES.

Net amount of unpaid losses.....	\$	328,840 06
Unearned premiums.....		3,710,914 21
Due and accrued for rent, &c.....		350 60
All other claims.....		210,747 37
Total liabilities, except capital stock.....	\$	4,250,852 24
Capital stock paid up in cash.....	\$	1,000,000 00
Surplus beyond liabilities and capital stock.....		543,744 54

INCOME.

Net cash received for premiums.....	\$	4,242,702 61
Interest and dividends.....		105,134 91
Income from all other sources.....		287,695 90
Total cash income.....	\$	4,635,533 42

Finance Department—Insurance.

PHENIX OF BROOKLYN—*Concluded.*

EXPENDITURE.

Net amount paid for losses.....	\$2,499,840 48
Dividends to stockholders.....	100,000 00
Commission or brokerage.....	894,720 90
Salaries, fees, &c.....	308,173 54
Taxes	68,053 63
Miscellaneous	380,144 24

Total cash expenditure.....	\$4,250,932 79

RISKS AND PREMIUMS.

Fire risks—written during the year—amount.....	\$420,689,514 00
Premiums thereon.....	4,925,152 71
Fire risks—terminated during the year—amount.....	377,422,016 00
Premiums thereon	4,418,288 16
Net amount in force, 31st December, 1892.....	577,798,018 00
Premiums thereon.....	7,308,157 58

Subscribed and sworn to, by

NEW YORK, 14th January, 1893.

GEORGE P. SHELDON, *President.*
C. C. LITTLE, *Secretary.*

PHŒNIX FIRE ASSURANCE COMPANY OF LONDON.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

Hon. Director—JOHN J. BROOMFIELD. | *Joint Secretaries*— { WILLIAM C. MACDONALD.
FRANCIS B. MACDONALD.

Principal Office—19 Lombard Street, London, E.C.*Agents in Canada*—PATERSON & SON. | *Head Office in Canada*—Montreal.

(Organized A.D. 1782. Commenced business in Canada, A.D. 1804.)

CAPITAL.

This company has no nominal capital, the liability of the shareholders being unlimited, but keeps on hand, for the payment of fire losses only, a customary balance exceeding £600,000 sterling.

ASSETS IN CANADA.

Stocks and bonds in deposit with Receiver-General, viz.:—

	Par value.	Market value.
Canadian Pacific Railway bonds.....	\$ 57,500 00	\$ 59,800 00
Canada 4 per cent reduced stock.....	50,126 67	53,134 27
Canada 3½ per cent stock.....	36,500 00	36,500 00
Canada 4 per cent inscribed stock.....	48,666 66	51,586 66
Total par and market values.....	\$ 192,793 33	\$ 201,020 93

Carried out at market value.....	\$ 201,020 93
Interest accrued and unpaid on stocks, &c.....	1,543 95
Total assets in Canada.....	\$ 202,564 88

LIABILITIES IN CANADA.

Net amount of fire losses claimed but not adjusted (of which \$700 accrued in previous years).....	\$ 7,857 90
do do resisted—in suit.....	2,666 00
do do not in suit.....	1,950 00
Total net amount of unsettled claims for fire losses in Canada.....	\$ 12,473 90
Reserve of unearned premiums for all outstanding fire risks in Canada.....	167,090 52
Total liabilities in Canada.....	\$ 179,564 42

INCOME IN CANADA.

Gross cash received for fire premiums.....	\$ 294,961 01
Less reinsurance, rebate, abatement and return-premiums.....	44,675 89
Net cash received for fire premiums.....	\$ 250,285 12
Add interest on the deposit with Receiver-General, paid direct to the head office in London.....	8,104 23
Total cash income in Canada.....	\$ 258,389 35

Finance Department—Insurance.

PHENIX OF LONDON—*Concluded.*

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$2,606.30).....	\$ 6,947 49
Deduct amount received for reinsurance from other companies.....	1 59
Net amount paid during the year for said losses	\$ 6,945 90
Paid for fire losses occurring during the year.....	\$ 132,357 82
Less amount received for reinsurance.....	3,968 43
Net amount paid during the year for said losses.....	128,389 39
Total net amount paid during the year for fire losses.....	\$ 135,335 29
Commission or brokerage.....	59,351 33
Taxes in Canada.....	2,911 81
Miscellaneous payments:—	
Insurance Department, Ottawa.....	\$ 117 59
British Columbia, sundries.....	320 56
Vancouver, B.C., sundries	113 00
	<u>551 15</u>
Total cash expenditure in Canada.....	\$ 198,149 58

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	16,060	\$ 26,649,475	\$ 307,130 56
Taken during the year—new.....	5,731	14,067,113	143,181 89
do do renewed.....	5,850	12,229,074	149,322 10
Total	27,641	\$ 52,945,662	\$ 599,634 55
Deduct terminated.....	10,894	21,683,673	240,519 82
Gross in force at end of year.....	16,747	\$ 31,261,989	\$ 359,114 73
Deduct reinsured.....		2,236,072	24,933 69
Net in force, 31st December, 1892.....	16,747	\$ 29,025,917	\$ 334,181 04
Total number of policies in force at date.....	16,747		
Total net amount in force.....			\$29,025,917 00
Total premiums thereon.....			334,181 04

Subscribed and sworn to, 24th March, 1893, by

R. MACD. PATERSON,
Chief Agent.

(Received, 27th March, 1893.)

PHENIX INSURANCE COMPANY OF HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—D. W. C. SKILTON. | Secretary—GEO. H. BURDICK.
 Agent in Canada—GERALD E. HART.
 Principal office—Hartford, Conn. | Head office in Canada—Montreal.
 (Incorporated, 31st May, 1854. Commenced business in Canada,
 20th May, 1890.)

CAPITAL.

Amount of joint stock capital authorized. \$5,100,000 00
 Amount subscribed for and paid up in cash..... 2,000,000 00

ASSETS IN CANADA.

Stocks and bonds owned by the company, viz. :—

	Par value.	Market value.
City of Guelph bonds.	\$ 24,000 00	\$ 27,600 00
City of Brantford bonds.	25,000 00	28,250 00
City of Victoria bonds.	20,000 00	22,400 00
Canadian Pacific Railway bonds.	44,000 00	49,500 00
	<u>\$ 113,000 00</u>	<u>\$ 127,750 00</u>

(The above are deposited with the Receiver-General.)

Imperial Bank stock	13,300 00	24,239 25
	<u>\$ 126,300 00</u>	<u>\$ 151,989 25</u>

Total carried out at market value	\$ 151,989 25
Cash at head office in Canada.....	15,858 09
Cash in hands of agents in Canada	56,416 20
Interest due	\$ 1,225 00
do accrued	2,225 00
Total interest.	3,450 00
All other property in Canada.....	7,148 20
Total assets in Canada.....	<u>\$ 234,861 74</u>

LIABILITIES IN CANADA.

Net amount of losses in Canada due and yet unpaid	\$ 7,742 60
Net amount of losses in Canada adjusted but not due.....	7,425 00
do do claimed but not adjusted	7,903 47
Total amount of unsettled claims for fire losses in Canada..	\$ 23,071 07
Reserve of unearned premiums for all outstanding fire risks in Canada...	146,376 51
Total liabilities in Canada,	<u>\$ 169,447 58</u>

INCOME IN CANADA.

Gross cash received for premiums	\$ 253,175 13
Deduct reinsurance, rebate, abatement and return-premiums.....	41,299 42
Net cash received for premiums	\$ 211,875 71
* Received for interest on bonds and mortgages in Canada	5,650 00
* do and dividends on stocks, &c.....	1,174 50
Total income in Canada	<u>\$ 218,700 21</u>

* Paid direct to home office.

Finance Department—Insurance.

PHENIX OF HARTFORD—Continued.

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$5,768.22)	\$	5,671 47
Net amount paid during the year for the said losses	\$	5,671 47
Amount paid for losses occurring during the year	\$	179,771 98
Deduct amount received for reinsurance		16,127 23
Net amount paid during the year for the said losses		<u>163,644 75</u>
Net amount paid during the year for fire losses in Canada	\$	169,316 22
Commission or brokerage		41,908 44
Salaries, fees and all other charges of officials in Canada		10,171 64
Taxes in Canada		3,171 00
Miscellaneous payments, viz.:—Inspection and travelling expenses, \$5,654.36; Canada fire underwriters' association, \$945.06; post- ages and telegrams, \$1,670.57; stationery, advertising and print- ing of agents' supplies, \$8,842.79; insurance plans, \$1,322.30; office furniture, \$229.40; freight and duty, \$948.71; rents and mis- cellaneous expenses, \$3,321.02; loss expenses, \$2,785.82; legal expenses, \$2,537.57.		28,257 60
Total expenditure in Canada	\$	<u>252,824 90</u>

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement	\$ 11,074,321	\$ 144,317 72
Taken during the year, new and renewed	21,890,771	290,369 24
Total	<u>\$ 32,965,092</u>	<u>\$ 434,686 96</u>
Deduct terminated	10,013,330	153,049 67
Gross in force at end of year	\$ 22,951,762	\$ 281,637 29
Deduct reinsured	2,037,941	13,538 43
Net in force at 31st December, 1892	<u>\$ 20,913,821</u>	<u>\$ 268,098 86</u>

Total number of policies in force in Canada at date	No return.
Total net amount in force	\$20,913,821 00
Total premiums thereon	<u>268,098 86</u>

Subscribed and sworn to, 8th March, 1893, by

GERALD E. HART,
Chief Agent.

(Received, 9th March, 1893.)

PHENIX OF HARTFORD—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(As returned to the Superintendent of Insurance, State of Connecticut.)

ASSETS.

Market value of real estate, less encumbrances, owned by the company.	\$ 336,373 80
Loans on bond and mortgage.....	462,046 01
Interest due and accrued thereon.....	56,433 84
Stocks and bonds owned by the company, of par value, \$2,903,350.00; market value.....	4,082,309 25
Loans on stocks, bonds and other marketable collaterals, of par value, \$66,100.00; market value, \$99,842.00.....	61,882 50
Cash on hand and in banks.....	348,956 61
Interest due and accrued on collateral loans and on bank deposits.....	2,384 64
Net premiums due and in course of collection, less commissions.....	468,684 54
Rents due and accrued.....	1,250 87
Total assets.....	\$5,820,322 06

LIABILITIES.

Net amount of unpaid losses.....	\$ 467,226 21
Total unearned premiums.....	2,112,831 71
Total liabilities not including capital stock.....	\$2,580,057 92
Capital stock paid up in cash.....	\$2,000,000 00
Surplus beyond capital stock and all other liabilities.....	\$1,240,264 14

INCOME DURING THE YEAR.

Net cash received for premiums.....	\$3,366,127 41
Received for interest and dividends.....	233,852 33
Income from other sources.....	7,040 96
Total income.....	\$3,607,020 70

EXPENDITURE DURING THE YEAR.

Net amount paid during the year for losses.....	\$2,118,956 50
Dividends paid to stockholders.....	280,000 00
Commission or brokerage.....	640,119 27
Salaries, fees and all other charges of officials.....	150,377 60
Taxes.....	59,976 19
All other payments and expenditures.....	331,785 19
Total expenditure.....	\$3,581,214 75

RISKS AND PREMIUMS.

Amount of fire and tornado risks written during the year.....	\$357,149,748 00
Premiums thereon.....	3,804,172 82
Amounts of fire and tornado risks terminated during the year.....	359,090,909 00
Premiums thereon.....	3,561,536 79
Net amount in force on 31st December, 1892.....	346,399,217 00
Premiums thereon.....	4,047,981 56

Subscribed and sworn to, by

D. W. C. SKILTON, *President.*
GEO. H. BURDICK, *Secretary.*

HARTFORD, 7th March, 1893.

Finance Department—Insurance.

QUEBEC FIRE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—EDWIN JONES.

Secretary—WILLIAM W. WELSH.

Principal Office—Quebec.

(Organized 2nd April, 1818, and incorporated by Act of L. C., 9 Geo. IV., cap. 58, amended by 18 Vic., cap. 212, and by 29-30 Vic., cap. 29, and by 42 Vic., cap. 69, and by 46 Vic., cap. 83.)

(Commenced business, 1818.)

Amount of stock authorized and subscribed for.....	\$ 225,000 00
Amount paid up in cash	99,920 00

(For List of Shareholders, see Appendix.)

ASSETS.

Real estate—A lot of ground in the City of Quebec, situated on the westerly side of St. Peter Street, bounded in front by St. Peter Street, in the rear by Sault-au-Matelot Street, on one side to the south by La Banque Nationale, and on the other side to the north by the Montreal Telegraph Company, with a cut stone building thereon erected, and known as "The Quebec Fire Office".....\$ 32 000 00

*Stocks and bonds held by the Company:—

	Par value.	Market value.
Quebec Steam-ship mortgage bonds.....	\$ 2,500 00	\$ 2,500 00
Sarnia bonds.....	3,924 26	3,924 26
City of Quebec Corporation debentures.....	33,000 00	34,380 00
Dorchester bridge debentures.....	6,000 00	6,090 00
New Brunswick debentures.....	10,000 00	10,800 00
Province of Quebec debentures.....	12,500 00	13,760 00
do registered stock.....	4,000 00	4,460 00
Quebec Bank stock.....	50,000 00	63,250 00
La Banque Nationale stock.....	18,000 00	16,020 00
Total par and market values.....	\$ 139,924 26	\$ 155,184 26

Carried out at market value.....	155,184 26
Cash on hand at head office.....	484 82

Cash in banks, viz.:—

La Banque Nationale, Quebec.....	\$ 235 43
do dividend account.....	902 00
Quebec Bank, Montreal.....	124 70
do Toronto.....	410 66
do special deposit.....	20,500 00
Bank of Nova Scotia, St. John, N.B.....	30 11
Union Bank of Canada, Winnipeg.....	18 78
do Toronto.....	53 75

Total.....	22,275 43
Interest accrued and unpaid on stocks.....	2,197 91
Agents' balances.....	23,610 92
Bills receivable.....	529 67
Interest accrued on special deposit.....	510 76
Balances due for losses reinsured.....	2,943 89

Total assets.....	\$ 239,737 66
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*Of these there are deposited with the Receiver-General:—

City of Quebec debentures.....	\$ 33,000 00
New Brunswick do.....	10,000 00
Province of Quebec do.....	12,500 00
do registered 5 per cent stock.....	4,000 00

Total.....	\$ 59,500 00
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QUEBEC—Continued.

LIABILITIES.

(1) *Liabilities in Canada.*

Claims for fire losses adjusted but not due.....	\$	7,162 00	
do resisted—in suit.....		871 00	
Net amount of unsettled claims for fire losses.	\$		8,033 00
Total reserve of unearned premiums for fire losses.....			61,170 32
Dividends declared and due but unpaid.....			902 00
Total liabilities in Canada, except capital stock	\$		<u>70,105 32</u>

(2) *Liabilities in other Countries.*

Net amount of fire losses, adjusted but not due.....	\$	2,085 00	
do claimed but not adjusted.....		2,700 00	
Total net amount of fire losses unsettled.....	\$		4,785 00
Total reserve of unearned premiums for fire risks in other countries			24,795 42
Total liabilities in other countries.....	\$		<u>29,580 42</u>
Total amount of liabilities in all countries, except capital stock.	\$		<u>99,685 74</u>
Capital stock paid up in cash.	\$		<u>99,920 00</u>
Surplus beyond all liabilities and capital stock paid up	\$		<u>40,131 92</u>

INCOME.

	In Canada.	In other Countries.	
Gross premiums received in cash.....	\$ 143,747 62	\$ 51,393 99	
Gross cash received on bills or notes taken for premiums.....	109 54		
Gross cash received for premiums.....	\$ 143,857 16	\$ 51,393 99	
Deduct reinsurance, rebate, abatement and return-premiums.....	32,279 21	6,601 41	
Net cash received for premiums.	\$ <u>111,577 95</u>	\$ <u>44,792 58</u>	
Net cash received for premiums in all countries.....		\$	156,370 53
Received for interest on bonds and mortgages			3,717 06
Received for interest and dividends on stocks, &c.....			6,501 16
Received for rent.....			1,610 00
Total cash income.....		\$	<u>168,198 75</u>

EXPENDITURE.

	In Canada.	In other Countries.	
Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$12,094.69).....	\$ 4,337 90	\$ 9,054 65	
Amount paid for losses occurring during the year.....	\$ 82,426 72	\$ 29,685 16	
Deduct amount received for reinsurance.....	4,790 74		
Net amount paid for said losses.....	\$ <u>77,635 98</u>	\$ <u>29,685 16</u>	
Total.....	\$ <u>81,973 88</u>	\$ <u>38,739 81</u>	
Total net amount paid during the year for fire losses.....		\$	120,713 69
Amount of dividends paid during the year at 10 per cent.....			9,862 00
Commission or brokerage.....			33,379 21

Finance Department—Insurance.

QUEBEC—Concluded.

Salaries, fees, &c.....	\$ 7,680 00
Taxes.....	2,496 07
Miscellaneous payments, viz. :—	
Petty expenses at agencies, rent, stationery, postage, telegraphing, &c., \$2,059.89; plans, \$220.00; printing policies, \$277.05; fuel and light, \$236.90; repairs, \$282.54; miscellaneous petty expenses at head office, \$2,376.27. Total, \$5,452.65. Less profit on reinsurance commission earned at head office, \$1,656.43..	3,796 22
Total cash expenditure.....	\$ 177,927 19

CASH ACCOUNT.

1891.	DR.	1892.	CR.
Dec. 31. Balance in hand and in banks at this date.....	\$ 31,325 42	Dec. 31. Expenditure during the year (as above).....	\$ 177,927 19
1892.		Bills receivable.....	529 67
Dec. 31. Income as above.....	168,198 75	Balance in hand and in banks this date.....	22,760 25
From realization of investments.....	1,692 94		
	\$ 201,217 11		\$ 201,217 11

RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
<i>Fire Risks.</i>	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement.....	10,372,937	139,201 37	1,971,981	28,832 02	12,344,918	168,033 39
Taken during the year—new.....	5,427,890	70,014 37	4,349,985	60,243 59	9,777,875	130,257 96
do do renewed.....	5,122,324	68,558 30			5,122,324	68,558 30
Total	20,923,151	277,774 04	6,321,966	89,075 61	27,245,117	366,849 65
Deduct terminated.....	10,046,901	133,043 94	2,798,893	38,210 86	12,845,794	171,254 80
Gross in force at end of year.....	10,876,250	144,730 10	3,523,073	50,864 75	14,399,323	195,594 85
Deduct reinsured.....	1,718,978	24,922 72	141,498	2,136 02	1,860,476	27,058 74
Net in force, 31st December, 1892..	9,157,272	119,807 38	3,381,575	48,728 73	12,538,847	168,536 11

Total number of policies in force at date.....No return.
 Total net amount in force.....\$ 12,538,847, 00
 Total premiums thereon.....168,536 11

Subscribed and sworn to, 18th March, 1893, by

EDWIN JONES,
President.
 WM. W. WELCH,
Secretary.

(Received, 1st April, 1893.)

*THE QUEEN INSURANCE COMPANY OF AMERICA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—J. A. MACDONALD. | Secretary—G. W. BURCHELL.

Principal Office—49 Cedar Street, New York.

Resident Manager in Canada— | Head Office in Canada—
H. J. MUDGE. | 1759 Notre Dame St., Montreal.(Incorporated—11th September, 1891. Commenced business in Canada,
2nd November, 1891.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up
in cash.....\$ 500,000 00

ASSETS IN CANADA.

Stocks and bonds owned by the company, viz. :—

	Par value.	Market value.
United States 4 per cent bonds.....	\$ 100,000 00	\$ 113,250 00
City of Halifax 5 per cent stock.....	60,000 00	66,000 00
New Zealand 4 per cent bonds.....	48,667 00	48,667 00
Province of Quebec 5 per cent bonds.....	24,333 00	24,333 00
Province of Manitoba 5 per cent bonds.....	29,200 00	29,200 00
Total par and market values.....	\$ 262,200 00	\$ 281,450 00

Carried out at market value.....\$ 281,450 00

Cash at head office in Canada..... 1,418 39

Cash in banks, viz. :—

Molsons Bank, Montreal.....	\$ 4,694 94
Bank of British North America, Halifax.....	2,595 13

Total..... 7,290 07

Agents' balances in Canada..... 21,838 79

Sundry (approximate)..... 6,444 45

Total assets in Canada.....\$ 318,441 70

LIABILITIES IN CANADA.

Fire losses in Canada :—

Net amount of losses due and yet unpaid (accrued in 1891).....	\$ 157 50
do adjusted but not due.....	300 00
do claimed but not adjusted.....	8,055 00
do reported or supposed but not claimed.....	4,751 00
do resisted—in suit (\$1,400 accrued in 1891).....	4,576 00

Total net amount of unsettled claims for fire losses in Canada.....\$ 17,839 50

Reserve of unearned premiums for all outstanding fire risks in Canada. 172,683 39

Due Queen Life Branch of Royal..... 11,486 66

Due resident manager..... 2,200 15

Sundry..... 400 00

Total liabilities in Canada.....\$ 204,609 70

* The Queen Insurance Company of America reinsured the business of the Queen of Liverpool from 1st January, 1892, and all liabilities and outstanding amounts which appeared in the statement of the latter company for 1891 are carried into the present statement and accounted for.

Finance Department—Insurance.

QUEEN INSURANCE COMPANY OF AMERICA—Continued.

INCOME IN CANADA.

Gross cash received for premiums,	\$ 305,419 90
Deduct reinsurance, &c.	34,339 12
Net cash received for fire premiums	\$ 271,080 78
Interest and dividends on stocks, &c.	1,664 55
Rents.	1,253 50
Total cash income in Canada	\$ 273,998 83

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$7,546.97)	\$ 6,410 14
Amount paid for losses occurring during the year.	\$ 196,292 54
Less amount received for reinsurance.	11,552 45
Net amount paid during the year for said losses.	184,740 09
Total net amount paid during the year for fire losses in Canada	\$ 191,150 23
Commission or brokerage in Canada.	40,951 37
Salaries, fees and all other charges of officials in Canada.	18,534 15
Taxes in Canada.	3,407 25
Miscellaneous payments, viz.:—Postage and telegrams, \$1,470.32; exchange charges, \$358.17; general expenses, \$4,613.71; printing and stationery, \$2,270.47; advertising, \$1,551.72; inspection, \$986.05; underwriters' association, \$569.27; agency expenses, Nova Scotia, \$3,574.95; agency expenses, New Brunswick, \$957.93; agency expenses, British Columbia, \$294.84; rent, \$1,650.00; sundries, \$291.13.	18,588 56
Total cash expenditure in Canada.	\$ 272,631 56

RISKS AND PREMIUMS.

Fire Risks and Premiums.

	Amount.	Reinsurance.
Gross policies in force at date of last statement	\$ 3,599,197	\$ 46,204 04
Policies reinsured from Queen Insurance Co. of Liverpool.	25,498,602	307,722 30
Total policies in force at beginning of year.	\$ 29,097,799	\$ 353,976 43
Policies taken during the year—new.	23,313,946	283,354 05
do do —renewed.	1,712,667	22,065 85
Total.	\$ 54,124,412	\$ 659,396 33
Deduct terminated.	24,019,495	301,201 81
Gross in force at end of year.	\$ 30,104,917	\$ 358,194 52
Deduct reinsured.	1,541,854	16,427 97
Net in force at 31st December, 1892.	\$ 28,563,063	\$ 341,766 55

Total number of policies in force in Canada at date.	No return.
Total net amount in force.	\$28,563,063 00
Total premiums thereon.	341,766 55

Subscribed and sworn to, 28th February, 1893, by

(Received, 1st March, 1893.)

H. J. MUDGE,
Resident Manager.

QUEEN INSURANCE COMPANY OF AMERICA—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(As returned to the Superintendent of Insurance, State of New York.)

ASSETS.

Stocks and bonds owned by the company of par value \$2,487,600.00; Market value.....	\$2,914,573 50
Cash in hand and in banks.....	209,911 78
Interest due and accrued.....	40,439 13
Agents' balances and premiums payable direct to home office.....	309,570 80
Bills receivable.....	3,690 37
All other property belonging to the company.....	730 07
Total assets.....	<u>\$3,538,915 65</u>

LIABILITIES.

Net amount of unpaid losses.....	\$ 241,023 84
Total unearned premiums.....	1,647,943 78
Sundry.....	128,315 07
Total liabilities not including capital stock.....	<u>\$2,017,282 69</u>
Capital stock paid up in cash.....	\$ 500,000 00
Surplus beyond liabilities, including capital stock.....	<u>\$1,021,632 96</u>

INCOME.

Net cash received for premiums.....	\$2,046,154 96
Premiums for reinsurance of Canadian business of the Queen Insurance Company, Liverpool.....	144,298 01
Interest and dividends.....	111,927 42
Total income.....	<u>\$2,302,380 39</u>

EXPENDITURE.

Net amount paid during the year for losses.....	\$1,337,277 55
Commission or brokerage.....	341,409 57
Salaries, fees and all other charges of officials.....	148,500 46
Taxes.....	22,852 36
All other payments and expenditures.....	172,493 14
Total expenditure.....	<u>\$2,022,533 08</u>

RISKS AND PREMIUMS.

Fire risks written or renewed during the year.....	\$ 228,982,468 00
Premiums thereon.....	2,651,559 91
Net amount in force at 31st December, 1892.....	276,271,273 00
Premiums thereon.....	<u>3,189,781 52</u>

Subscribed and sworn to, by

NEW YORK, 25th April, 1893.

JAS. A. MACDONALD, *President.*
G. W. BURCHELL, *Secretary.*

Finance Department—Insurance.

THE ROYAL CANADIAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—DUNCAN McINTYRE.

Secretary—HARRY CUTT.

Principal Office—157 St. James St., Montreal.

(Incorporated, 23rd May, 1873. Commenced business in Canada, 13th August, 1873.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	\$ 500,000 00
Amount paid up in cash.....	.....

(For list of Shareholders, see Appendix.)

ASSETS.

Stocks and bonds held by the company, viz. :—

	Par value.	Market value.
*City of Montreal consolidated fund.....	\$ 57,500 00	\$ 57,500 00
Total par and market values	\$ 57,500 00	\$ 57,500 00
Carried out at market value.....		\$ 57,500 00
Cash on hand at head office		4,043 50
Agents' balances.....		2,574 62
Total assets.....		\$ 64,118 12

LIABILITIES.

(1.) Liabilities in Canada.

Net amount of losses resisted :—

In suit, Ocean.....	\$ 5,000 00	
Not in suit, Ocean.....		99 16
Net amount of unsettled claims for losses in Canada (accrued in previous years)		\$ 5 099 16
Overdraft on Bank of Montreal.....		12,362 21
Total liabilities in Canada.....		\$ 17,461 37

(2.) Liabilities in other countries.

Net amount of fire losses resisted—in suit.....	\$ 6,000 00	
Total liabilities in other countries.....		\$ 6,000 00
Total liabilities in all countries.....		\$ 23,461 37
Capital stock paid up .....		.....
Surplus beyond all liabilities and paid-up capital stock.....		\$ 40,656 75

*Deposited with the Receiver-General.

ROYAL CANADIAN—Continued.

INCOME.

<i>For Fire Risks.</i>	In Canada.	In other Countries.	
Gross cash received for premiums.....	\$ 36,406 67	\$ 771 58	
Deduct reinsurance, rebate, abatement and return-premiums..	31,794 17	.....
Net cash received for fire premiums.....	<u>\$ 4,612 50</u>	<u>\$ 771 58</u>	
 <i>For Inland Marine Risks.</i>			
		In Canada.	
Gross cash received for premiums.....		\$ 95 21	
Deduct reinsurance, &c.....		37 47	
Net cash received for inland marine premiums.....		<u>\$ 57 74</u>	
 <i>For Ocean Risks.</i>			
Gross premiums received in cash.....		\$ 10,891 52	
Gross cash received on bills and notes taken for premiums.....		7,642 18	
Gross cash received for premiums.....		<u>\$ 18,533 70</u>	
Deduct reinsurance, &c.....		868 98	
Net cash received for ocean premiums.....		<u>\$ 17,664 72</u>	
Total net cash actually received for premiums in all countries.....			\$ 23,106 54
Received for interest and dividends on stocks.....			7,004 19
Inland marine losses recovered.....			33 33
Total cash income.....			<u>\$ 30,144 06</u>

EXPENDITURE.

<i>For Fire Risks.</i>	In Canada.	In other Countries.	
Paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$16,549).....	\$ 8,306 38	\$10,000 00	
Paid for losses occurring during the year.....		30,956 96	
Total net amount paid during the year for fire losses.....	<u>\$ 8,306 38</u>	<u>\$40,956 96</u>	
Total net amount paid during the year for fire losses.....			\$ 49,263 34
Net amount paid during the year for ocean losses.....			13,871 45
(\$9,670.85 of this amount is for losses incurred in previous years.)			
Amount of dividends paid during the year at 7 per cent.....			28,001 40
Commission or brokerage.....			1,959 87
Taxes.....			539 32
Reinsuring Canadian fire business.....			80,000 00
Reinsuring American fire business.....			18,508 68
All other payments and expenditures.....			3,708 17
Total cash expenditure.....			<u>\$ 195,852 23</u>

CASH ACCOUNT.

1891.	<i>Dr.</i>	1892.	<i>Cr.</i>
Dec. 31.	To Balance in hand and in banks at this date ..	\$138,568 32	Dec. 31. By Expenditure during the year, as above.....
1892.	Income as above.....	30,144 06	Capital returned to stockholders.....
Dec. 31.	Received from realization of investments.....	418,821 14	Balance in hand and in bank at this date
	Borrowed during the year ..	12,362 21	
		<u>\$599,895 73</u>	
			<u>\$ 195,852 23</u>
			400,000 00
			4,043 50
			<u>\$ 599,895 73</u>

Finance Department—Insurance.

ROYAL CANADIAN—*Concluded.*

RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
<i>Fire Risks.</i>	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Policies in force (net) at date of last statement ..	20,932,414	231,279 43	8,546,366	87,734 82	29,478,780	319,014 25
Deduct terminated and re-insured	20,932,414	231,279 43	8,546,366	87,734 82	29,478,780	319,014 25
Net in force at 31st Dec., 1892						

Total number of policies in force at date... ..No return.
 Total net amount in force .. Nil.
 Total premiums thereon .. Nil.

Subscribed and sworn to, 7th April, 1893, by

J. R. THIBAudeau,
Vice-President.
 HARRY CUTT,
Secretary.

(Received, 8th April, 1893.)

THE ROYAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

Chairman—M. H. MAXWELL.

Manager—JOHN H. McLAREN.

Principal Office—Liverpool, England.

Head Office in Canada—Montreal.

Chief Agent in Canada—WM. TATLEY.

(Established, 31st May, 1845. Commenced business in Canada, 1851.)

Joint stock capital authorized, £3,000,000 sterling.	\$ 14,600,000 00
Capital stock subscribed for, £2,444,680 sterling.....	11,897,442 67
Amount paid up in cash, £366,702 sterling	<u>1,784,616 40</u>

ASSETS IN CANADA.

Real estate:—

Building, situate on corner of Notre Dame Street and Place d'Armes,
Montreal, occupied by the company and tenants as offices.....

Four-story building, situate on corner of Yonge and Wellington Streets,
Toronto, occupied by the company and tenants as offices.....

Total real estate\$ 245,000 00

Stocks held by the company:—

	Par value.	Market value.
* Canada 4's.....	\$ 125,000 00	\$ 189,245 54
* Canada 4's.....	53,533 34	
* Consols.....	511,000 00	511,000 00
	<u>\$ 689,533 34</u>	<u>\$ 700,245 54</u>

Carried out at market value. 700,245 54

Loans on security of the company's policies (life department) in
Canada 19,808 07

Cash on hand at head office in Canada..... 6,164 14

Cash in banks, viz.:—

Merchants Bank	\$ 685 57
Molsons Bank	<u>1,937 79</u>

Total..... 2,623 36

Cash in hands of agents in Canada... 37,207 99

Rents accrued..... 1,435 65

Office furniture and fixtures throughout Montreal and Toronto build-
ings; also, furniture at Quebec, Hamilton and other agencies,
including supplies, block plans, &c..... 7,000 00

Total assets in Canada.....\$1,019,484 75

* Deposited with Receiver-General on account of fire and life.

Finance Department—Insurance.

ROYAL—Continued.

LIABILITIES IN CANADA.

Net amount of fire losses claimed but not adjusted.....	\$	9,366 00
do reported or supposed, but not claimed.....		9,500 00
do resisted—in suit.....		19,930 00
Total net amount of unsettled claims for fire losses in Canada.....	\$	38,796 00
Reserve of unearned premiums on all outstanding fire risks.....		442,033 29
Total liabilities under fire branch in Canada.....	\$	480,829 29
Liability under life branch in Canada.....		330,037 49
Liabilities under Queen Life policies in Canada.....		96,634 00
Total liabilities in Canada.....	\$	907,500 78

INCOME IN CANADA (FIRE BRANCH).

Gross cash received for fire premiums.....	\$	625,735 28
Deduct reinsurance, &c.....		58,348 28
Net cash received for fire premiums.....	\$	567,387 00
Interest on life loans, &c.....		1,201 73
Other income, viz.:—		
Interest on deposit with Receiver-General (of which \$16,195.83 was paid direct to head office, Liverpool)—		
Canada 4's.....	\$	8,741 33
Consols.....		14,052 50
	\$	22,793 83
Net rents received..		3,561 30
Total.....		26,355 13
Total cash income in Canada.....	\$	594,943 86

EXPENDITURE IN CANADA (FIRE BRANCH).

Amount paid during the year for fire losses occurring in previous years (estimated in last statement at \$24,662).....	\$	24,688 80
Deduct savings and salvage.....		
Net amount paid during the year for the said losses.....	\$	24,688 80
Paid for losses occurring during the year.....	\$	347,518 32
Less savings and salvage.....		10,591 03
Net amount paid for said losses.....		336,927 29
Total net amount paid during the year for fire losses in Canada.....	\$	361,616 09
Paid for commission or brokerage.....		86,424 34
Paid for salaries, fees and all other charges of officials in Canada.....		27,874 36
Taxes in Canada.....		4,094 26
Miscellaneous payments, viz.:—Printing, stationery and book-binding, \$5,035.63; office furniture, \$660.82; travelling expenses, \$1,376.25; plans, \$1,321.64; advertising, \$1,163.53; postage, express and tele- grams, \$4,080.50; lighting, \$543.43; calendars, \$733.50; rent, \$6,733.50; board expenses, \$1,391.08; agents' license fees, \$340.00; other miscellaneous expenses, \$3,242.48; miscellaneous expenses, Nova Scotia, \$612.44; miscellaneous expenses, New Brunswick, \$792.43; miscellaneous expenses, British Columbia, \$1,166.10.		
Total.....		29,193 33
Total cash expenditure in Canada.....	\$	509,202 38

ROYAL—Continued.

RISKS AND PREMIUMS.

<i>For Fire Risks in Canada.</i>	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 79,552,959	\$ 836,111 41
Taken during the year—new.....	28,777,632	314,638 14
do do renewed.....	28,015,228	311,097 14
Total.....	\$ 136,345,819	\$1,461,846 69
Deduct terminated.....	53,725,880	579,886 75
Gross in force at end of year.....	\$ 82,619,939	\$ 881,959 94
Deduct reinsured.....	977,184	13,599 83
Net in force, 31st December, 1892.....	<u>\$ 81,642,755</u>	<u>\$ 868,360 11</u>
Total number of policies in force in Canada at date.....	No return.	
Total net amount in force ..	\$81,642,755 00	
Total premiums thereon.....	<u>868,360 11</u>	

Subscribed and sworn to, 9th March, 1893, by

WM. TATLEY,
Chief Agent.

(Received, 10th March, 1893).

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1891.

(Abstracted from the Directors' Report, Liverpool, Eng., 24th June, 1892.)

FIRE DEPARTMENT.

The fire premiums for the period, after deduction of reinsurances, amounted to £1,607,030 5s. 8d., and the net losses to £990,215 12s. 5d. Deducting agents' commission and all management expenses, the net profit on the fire business amounts to £80,402 1s. 1d., and the interest on fire fund and current balances to £30,913 0s. 3d.

FIRE ACCOUNT.

1891.	£ s. d.	1891.	£ s. d.
Amount of fire insurance fund at the beginning of the year. £600,000 0 0		Losses by fire after deduction of reinsurances.....	990,215 12 5
Amount of conflagration fund..... 200,000 0 0		Commission.....	247,622 10 7
		Expenses of management.....	288,790 1 7
Amount carried from "Queen" funds..... 100,000 0 0	800,000 0 0	Profit realized, transferred to profit and loss account.....	111,315 1 4
Premiums received after deduction of reinsurances..... 1,607,030 5 8		Amount of fire insurance fund..... £700,000 0 0	
Interest..... 30,913 0 3		Amount of conflagration fund..... 200,000 0 0	
		At the end of the year, as per balance sheet.....	900,000 0 0
	<u>£2,537,943 5 11</u>		<u>£2,537,943 5 11</u>

PROFIT AND LOSS ACCOUNT.

1891.	£ s. d.	1891.	£ s. d.
Balance of last year's account.....	460,825 5 4	Dividends and bonuses to shareholders.....	168,901 5 0
Amount carried from "Queen" funds.....	106,029 15 3	Income tax.....	3,055 1 6
Interest and dividends not carried to other accounts.. £ 90,555 14 1		Balance, as per balance sheet.....	596,126 3 10
Less interest to super-annuation fund.... 794 17 2			
	89,760 16 11		
Transfer fees.....	151 11 6		
Profit realized on the fire account..	111,315 1 4		
	<u>£ 768,082 10 4</u>		<u>£ 768,082 10 4</u>

Finance Department—Insurance.

ROYAL—Continued.

BALANCE SHEET ON THE 31ST DECEMBER, 1891.

LIABILITIES.			ASSETS.		
	£	s. d.		£	s. d.
Shareholders' capital	366,702	0 0	Mortgages on freehold and leasehold property within the United Kingdom, viz. :—		
Reserve fund	1,582,393	11 7	City property, Eng. £674,949	4 1	
Life assurance fund	4,319,363	8 7	do do Scot. 200,694	17 7	
Annuity fund	227,213	6 9	Landed do Eng. 560,100	0 0	
Fire fund	£ 700,000	0 0	do do Scot. 20,000	0 0	
Conflagration fund	200,000	0 0			
	900,000	0 0			
Reserve for expiring treaties of the "Queen"	76,426	15 3	Mortgages on freehold property out of the United Kingdom	1,455,744	1 8
Perpetual insurance account	27,181	15 1	Loans on reversions, and life interests	146,266	7 6
Superannuation fund	40,041	6 5	Loans on the company's life policies within their surrender value	19,746	15 4
Profit and loss (subject to shareholders' dividend)	596,126	3 10		269,280	5 5
	£8,135,448	7 6	Investments :—		
Claims under life policies, admitted but not paid	£ 54,481	18 7	In British Government securities ..	236,193	18 0
Annuities not claimed	216	5 5	Colonial Government and other colonial securities	241,349	1 0
Outstanding fire losses	140,110	12 4	Foreign Government securities ..	19,972	10 8
Unclaimed dividends	3,281	11 5	United States Government securities	330,423	8 4
Outstanding accounts, since paid	69,754	2 1	United States railways, 1st mortgage bonds, and other United States securities	941,650	7 7
Bills payable, since paid	83,141	19 2	Railway debenture stocks, viz. :—		
	350,986	9 0	England	£ 230,573	18 9
			Scotland	27,432	5 1
			Wales	7,686	18 0
			Foreign	53,807	5 4
				319,500	7 2
			Railway guaranteed and preference stocks, viz. :—		
			England	£ 1,728,429	4 10
			Scotland	120,931	0 3
			Wales	7,922	5 1
				1,857,282	10 2
			Railway ordinary stocks, England	71,732	11 8
			Gas and dock companies' bonds, England and Scotland	446,099	18 8
			Freehold ground rents, England	25,745	1 2
			Freehold buildings, viz. :—		
			England	£ 354,276	0 2
			Scotland	29,756	3 6
			Ireland	7,000	0 0
			United States	328,170	2 10
			Canada	29,917	11 7
			Melbourne	8,116	13 4
				757,236	11 5
			Leasehold buildings, viz. :—		
			England	£ 135,027	6 2
			Ireland	1,309	0 4
				136,336	6 6
			Loans :—		
			On the company's life policies, combined with personal security	1,000	0 0
			To various towns and townships on security of the rates, viz. :—		
			England	£ 347,697	3 11
			Wales	877	13 4
				348,574	17 3
			On English and Scottish railway and other securities, with margins	216,196	11 6
			Agents' balances, since received	165,316	12 7
			Outstanding premiums, since received	30,784	9 9
			Outstanding interest, since received	84,922	4 7
			Cash in hand and on current account with bankers	365,079	18 7
				£8,486,434	16 6

ROYAL—Concluded.

STATEMENT showing disposal of Funds handed over by the "Queen" Insurance Company to the "Royal" Insurance Company after taking into account all charges and expenses of amalgamation.

<i>Funds received.</i>		<i>Disposed of in "Royal" Books.</i>	
£	s. d.	£	s. d.
Mortgages on real estate and ground rents.....	177,360 11 9	Passed to "Royal" capital account.....	77,157 0 0
Foreign government securities.....	£121,082 14 0	Passed to life assurance fund, viz.:—	
Colonial securities.....	92,831 6 6	Amount as in "Queen" fund.....	£728,266 14 1
Railway and other debentures.....	451,612 12 4	Amount transferred from	
Railway preference stocks and shares.....	201,598 8 3	"Queen" general reserve fund.....	23,000 0 0
do ordinary.....	11,362 2 8	£751,266 14 1	
Buildings belonging to the company	878,497 3 9	Passed to annuity fund:—amount as in "Queen"	46,319 16 10
Bonds and securities of incorporated companies and of local boards	270,304 5 10	fund.....	797,586 10 11
and corporations.....	141,595 17 9	Passed to reserve fund.....	£232,393 11 7
Loans on reversions and life interests.....	£ 18,066 0 10	do fire fund.....	100,000 0 0
do personal security and on life policies.....	41,402 3 7	do reserve for expiring treaties of the	
do stocks and shares.....	4,200 0 0	"Queen".....	100,000 0 0
Office furniture.....	63,668 4 5	do profit and loss account.....	106,029 15 3
Branch and agents' balances including outstanding premiums.....	4,920 16 6	do pension fund.....	10,000 0 0
Outstanding interest.....	106,022 14 0	Amounts written off:—	
Cash in bank and in hand.....	23,975 18 5	Buildings of the company.....	17,391 11 5
	13,453 1 2	Office furniture.....	4,920 16 6
		General investments as additional security.....	47,659 14 4
			69,972 2 3
			£1,493,139 0 0
		Actual liabilities:—	
		Outstanding fire and life claims.....	£ 71,890 9 0
		Bills payable.....	16,777 4 11
		Unclaimed dividends.....	851 14 0
		All other outstanding accounts including amounts	
		due to reinsuring offices.....	100,440 5 8
			189,959 13 7
			£1,683,098 13 7

Finance Department—Insurance.

THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—ALEXANDER DUNCAN. | *Secretary*—J. K. MACDONALD.
Principal Office—Edinburgh, Scotland.
Agent in Canada—WALTER KAVANAGH. | *Head Office in Canada*—Montreal.
 (Organized, A.D. 1824. Incorporated, 26th June, 1833. Commenced business
 in Canada, February, 1882.)

CAPITAL.

Amount of capital authorized.....	\$30,000,000 00
Amount subscribed for.....	21,757,000 00
Amount paid up in cash	1,500,000 00

ASSETS IN CANADA.

Loans secured by bonds and mortgages, on which not more than one year's interest is due, constituting a first lien on real estate.\$ 375,000 00

Bonds and debentures in deposit with Receiver-General:—

	Par value.	Market value.
Canadian inscribed 4 per cent stock.....	\$ 100,000 00	\$ 110,000 00
County of Middlesex debentures.....	2,000 00	2,142 60
City of Toronto bonds	1,500 00	1,500 00
Total par and market values	\$ 103,500 00	\$ 113,642 60

Carried out at market value..... 113,642 60

Cash in hands of agents in Canada..... 6,049 65

* Total assets in Canada\$ 494,692 25

LIABILITIES IN CANADA.

Net amount of losses in Canada adjusted but not due.	\$ 2,208 03
do do claimed but not adjusted	17,187 00
do do resisted—not in suit.....	845 92

Total net amount of unsettled claims for fire losses in Canada.....\$ 20,240 95

Reserve of unearned premiums for all outstanding risks in Canada 75,545 04

Total liabilities in Canada.....\$ 95,785 99

* Besides these, there are other Canadian investments, held at Hartford, the U.S., branch of the company, as follows:—

Province of Quebec Government bonds.....	\$ 47,500 00	\$ 49,635 00
Town of Cobourg bonds.....	11,500 00	11,810 00
City of Quebec do	50,000 00	51,369 88
do Montreal debenture stock	125,000 00	100,000 00
County of Middlesex bonds	142,500 00	151,782 40
do Hastings do	20,000 00	22,475 00
Town of Dundas do	35,000 00	35,623 75
Village of Parkdale do	14,500 00	16,102 50
City of St. Thomas do	5,000 00	5,287 50
Ontario railway subsidy bonds	157,589 85	157,589 85
Canada Permanent Loan Company's debentures	25,000 00	25,000 00
Farmers' Loan and Savings Company's do	50,000 00	50,000 00
Huron and Erie Loan Company's do	75,000 00	75,000 00
London and Canadian Loan Company's do	75,000 00	75,000 00
Freehold Loan and Savings Company's do	50,000 00	50,000 00
Union Loan and Savings Company's do	25,000 00	25,000 00
Ontario Loan and Debenture Company's do	25,000 00	25,000 00
Land Security Company's do	50,000 00	50,000 00
Western and Canada Loan and Savings Co.'s debentures	50,000 00	50,000 00
Canadian and American Mortgage and Trust Co.'s do	25,000 00	25,000 00
Trust and Loan Company of Canada do	50,000 00	50,000 00
Central Canada Loan and Savings Company's do	25,000 00	25,000 00
Total	\$1,133,599 85	\$1,126,675 88

SCOTTISH UNION AND NATIONAL—*Continued.*

INCOME IN CANADA.

Gross cash received for premiums	\$ 160,009 29	
Deduct reinsurance, rebate, abatement and return-premiums.....	22,192 21	
Net cash received for premiums.....		\$ 137,817 08
Received for interest and dividends.....		30,080 75
Total income in Canada.....		<u>\$ 167,897 83</u>

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$14,634.07).....	\$ 14,634 07	
Deduct savings and salvage.....	2,184 37	
Net amount paid for said losses.....		\$ 12,449 70
Amount paid for losses occurring during the year.....	\$ 86,540 52	
Deduct amount received for reinsurance.....	4,951 80	
Net amount paid for said losses.....		81,588 72
Net amount paid during the year for losses.....		\$ 94,038 42
Commission or brokerage and salaries, fees and all other charges of officials in Canada.....		27,597 19
Taxes in Canada.....		1,912 09
General and agency expenses.....		1,551 59
Total expenditure in Canada.....		<u>\$ 125,099 29</u>

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	15,781	\$ 15,831,219	\$ 142,086 04
Taken during the year—new and renewed.....	16,239	16,016,770	160,009 29
Total.....	32,020	\$ 31,847,989	\$ 302,095 33
Deduct terminated.....	15,434	15,383,961	151,724 79
Gross in force at end of year.....	16,586	\$ 16,464,028	\$ 150,370 54
Deduct reinsured.....		418,374	4,401 10
Net in force at 31st December, 1892.....	16,586	\$ 16,045,654	\$ 145,969 44
Total number of policies in force in Canada at date.....	16,586		
Total net amount in force.....			\$16,045,654 00
Total premiums thereon.....			<u>145,969 44</u>

Subscribed and sworn to, 7th March, 1893, by

WALTER KAVANAGH,
Chief Agent.

(Received, 8th March, 1893.)

Finance Department—Insurance.

SCOTTISH UNION AND NATIONAL—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(As returned to the Insurance Commissioner, State of Connecticut.)

ASSETS.

Real estate unencumbered owned by the company.....	\$ 945,233 04
Loans on bond and mortgage.....	8,613,683 96
Interest due and accrued thereon.....	68,060 42
Stocks, bonds and debentures owned by the company of par value, \$6,061,662; market value.....	6,503,679 40
Loans on collateral security.....	3,198,878 94
Cash in banks.....	483,621 04
Interest due and accrued.....	53,053 75
Gross premiums in course of collection.....	731,210 91
All other property belonging to the company.....	35,490 04
Total assets	\$ 20,637,911 50

LIABILITIES.

Net amount of unpaid losses.....	\$ 245,757 33
Reserve of unearned premiums.....	1,123,482 47
Net premium reserve and all other liabilities under life department.....	16,617,322 13
Cash dividends to stockholders remaining unpaid.....	12,188 52
Due and accrued for salaries, rent and miscellaneous expenses.....	31,505 08
Commission and brokerage.....	33,045 00
Total liabilities.....	\$ 18,063,300 53

Joint stock capital paid up.....	\$ 1,500,000 00
Surplus beyond capital and other liabilities.....	1,074,610 97

INCOME DURING THE YEAR.

Net cash received for premiums.....	\$ 1,859,505 79
Received for interest.....	742,970 31
Income from all other sources.....	1,516,631 00
Total income.....	\$ 4,119,107 10

EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$139,454.52 occurring in previous years).....	\$ 1,067,463 79
Dividends to stockholders.....	262,500 00
Commission or brokerage.....	283,963 29
Salaries, fees and other charges of officials.....	251,684 63
Taxes.....	31,104 52
All other payments and expenditures.....	1,754,162 50
Total expenditure.....	\$ 3,650,878 73

SCOTTISH UNION AND NATIONAL—*Concluded.*

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year.....	\$740,966,997 00
Premiums thereon.....	3,080,290 19
Net amount in force at end of year.....	537,734,072 00
Premiums thereon.....	<u>2,182,999 12</u>

Subscribed and sworn to, 8th April, 1893, by

A. DUNCAN,

President.

J. K. MACDONALD,

Secretary.

Finance Department—Insurance.

THE SUN INSURANCE OFFICE, LONDON, ENGLAND.

STATEMENT FOR THE SEVEN MONTHS ENDING 31ST DECEMBER, 1892.

Chairman—FRED'K HENRY NORMAN. | *Secretary*—E. H. MANNERING.

Principal Office—London, Eng.

Manager in Canada— | *Head Office in Canada*—
H. M. BLACKBURN. | 15 Wellington St., East, Toronto.

Organized, 7th April, 1710. Commenced business in Canada, 3rd June, 1892.

CAPITAL.

Amount of capital authorized and subscribed for.....	\$11,680,080 00
Amount paid up in cash.....	<u>584,004 00</u>

ASSETS IN CANADA.

Stocks in deposit with the Receiver-General, viz. :—

	Par value.	Market value.
Canada 4 per cent reduced stock.....	\$ 24,333 33	\$ 26,280 00
Canada 3½ per cent stock	24,333 33	25,306 66
British local loans, 3 per cent stock.....	243,333 34	254,283 34
Total par and market values.....	<u>\$ 292,000 00</u>	<u>\$ 305,870 00</u>
Carried out at market value.....		\$ 305,870 00
Cash at head office in Canada.....		76 75
Cash in Dominion Bank.....		5,058 78
Cash in hands of agents in Canada.....		9,674 10
Sundry, viz. :—		
Plans	\$ 4,141 75	
Office furniture and fixtures.....	838 51	
		<u>4,980 26</u>
Total assets in Canada.....		<u>\$ 325,659 89</u>

LIABILITIES IN CANADA.

Net amount of losses adjusted but not due.....	\$ 2,036 61
Total net amount of unsettled claims for fire losses in Canada.....	\$ 2,036 61
Reserve of unearned premiums for all outstanding risks in Canada.....	33,942 04
Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses in Canada.....	176 04
Total amount of all liabilities in Canada.....	<u>\$ 36,154 69</u>

INCOME IN CANADA.

Gross cash received for premiums	\$ 45,566 20
Deduct reinsurance, rebate, abatement and return-premiums.....	8,435 58
Net cash received for said premiums.....	<u>\$ 37,130 62</u>
Endorsement fees.....	13 42
Interest from bank.....	84 50
Total income in Canada.....	<u>\$ 37,228 54</u>

SUN INSURANCE OFFICE—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for losses occurring during the year.....	\$	7,728 57
Deduct saving and salvage.....	\$	11 56
Deduct amount received for reinsurance.....		0 45
		<u>12 01</u>
Net amount paid during the year for said losses.....	\$	7,716 56
Commission or brokerage.....		7,490 47
Salaries, fees and all other charges of officials in Canada.....		6,464 30
Taxes in Canada.....		600 00
Miscellaneous payments, viz.:—Postage, \$837.31; advertising, \$532.31; stationery and printing, \$1,729.28; plans, \$4,141.75; Ontario license, \$112; office signs, \$424.53; furniture and fittings, \$838.51; telephone, \$73.75; travelling expenses, \$287.26; board of underwriters, \$50; solicitors costs, \$135; underwriters' protective association, \$50; Dun, Wiman & Co., \$55; rent, \$350; miscellaneous, \$321.65.....		9,938 35
Total expenditure in Canada.....	\$	<u>32,209 68</u>

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Policies taken during the year—new.....	2,855	\$ 4,469,778	\$ 55,240 30
Deduct terminated.....	224	334,557	4,332 06
Gross in force at end of year.....	2,631	\$ 4,135,221	\$ 50,908 24
Deduct reinsured.....		325,590	5,680 25
Net in force at 31st December, 1892.....	<u>2,631</u>	<u>\$ 3,809,631</u>	<u>\$ 45,227 95</u>
Total number of policies in force in Canada at date.....	2,631		
Total net amount in force.....			\$3,809,631 00
Total premiums thereon.....			<u>45,227 95</u>

Subscribed and sworn to, 16th February, 1893, by

H. M. BLACKBURN,
Chief Agent.

(Received, 17th February, 1893.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1891.

(Abstracted from the Directors' Report, London, Eng., 13th June, 1892.)

The premiums received, less reinsurances, amount to £957,332 4s. 2d., being an increase of £85,653 2s. 0d. over those of the preceding year.

The total of the sums insured during the year, after deduction of the amounts reinsured, amount to £373,716.110, being an increase of £12,238,490 over the corresponding figures for the year 1890.

The losses paid and outstanding amount to £564,076 18s. 1d., being at the rate of 58.9 per cent on the premiums received.

The expenses of management (including commission to agents and working charges of all kinds) amount to £297,923 8s. 9d., being at the rate of 31.1 per cent.

The income from investments during the year has amounted to £69,250 14s. 5d., and after providing for the usual reserve of 40 per cent of the premiums to cover liabilities under current policies, a profit of £130,321 6s. 11d. has been realized, which has been transferred to the credit of the profit and loss account.

Finance Department—Insurance.

SUN INSURANCE OFFICE—Continued.

PROFIT AND LOSS ACCOUNT AND DIVIDEND.

	£	s.	d.
The balance brought forward from last year amounted to	205,165	0	7
Carried to general reserve	25,000	0	0
Paid for dividends and bonus in respect of the business of the year 1890	105,600	0	0
	130,600	0	0

Leaving a credit balance of.....£ 74,565 0 7
 which by the operations of the year has been, as detailed in the account, increased to £194,194 18s. 4d.

Out of this amount an interim dividend at the rate of £5 on each old share in the Sun Fire Office, absorbing £24,000, was paid in January last, and the directors have declared a further dividend of the equivalent amount, viz., two shillings on each new share, together with a bonus of four shillings and sixpence on each new share, payable on the 11th July, which will absorb a further sum of £78,000, and leave £92,194 18s. 4d. to be carried forward.

CAPITAL.

In accordance with the provisions of the company's Act of Parliament, which came into effect on the 1st January, 1892, the sum of £120,000 is transferred to capital account as on that date, being 10s. per share paid up on each of the 240,000 new shares of £10 each. This amount has been taken from the dividend reserve, leaving a balance on that account of £10,000.

FUNDS.

The funds of the office will then stand as follows :—

	£	s.	d.
Capital paid up.....	120,000	0	0
General reserve.....	1,125,000	0	0
Reserve for risks not yet expired.....	382,932	17	8
Dividend reserve.....	10,000	0	0
Investment surplus and sinking fund.....	71,281	4	4
Balance at credit of profit and loss account, after payment of dividends and bonus.....	92,194	18	4
	£1,801,409	0	4

THE SUN INSURANCE OFFICE—Continued.

REVENUE ACCOUNT.

Reserve for unexpired risks brought forward from 1890	£	s.	d.	£	s.	d.
Premiums, less reinsurances	348,671	12	10	564,076	18	1
Income from investments (less income tax)	957,332	4	2			
	69,250	14	5			
Losses						
Commission	159,774	14	3			
General expenses	138,148	14	6			
Reserve for unexpired risks at 31st December, 1891, being 40 per cent of premium income				297,923	8	9
Balance, being profit carried to profit and loss account				382,932	17	8
				130,321	6	11
	£1,375,254	11	5	£1,375,254	11	5

PROFIT AND LOSS ACCOUNT.

Balance brought forward from 1890	£	s.	d.	£	s.	d.
Deduct—	205,165	0	7	6,455	14	4
Amount carried to general reserve	£25,000	0	0	2,632	13	0
Dividend declared January, 1891	24,000	0	0	1,976	13	6
Dividend and bonus declared, July, 1891	81,600	0	0	130,321	6	11
				194,194	18	4
Balance from revenue account	£ 74,565	0	7			
Profit on exchange	130,321	6	11			
Transfer fees	367	4	8			
	16	7	0			
	£205,259	19	2	£205,259	19	2

Finance Department—Insurance.

THE SUN INSURANCE OFFICE—Concluded.

BALANCE SHEET AT 31ST DECEMBER, 1891.

LIABILITIES.		£		s.		d.		ASSETS.		£		s.		d.	
Capital, 4,800 shares, on which the amount paid has been returned (50 of these shares are held by the office)								Mortgages on property within the United Kingdom	303,260	1	10				
General reserve		1,125,000	0	0				Mortgages on property outside the United Kingdom	124,800	0	0				
Dividend reserve		130,000	0	0				British government securities	75,000	0	0				
Investment surplus and sinking fund		71,281	4	4				Indian and colonial government securities	21,750	0	0				
Reserve for risks not yet expired, being 40 per cent of the premium income for the year		382,932	17	8				Foreign government securities	132,815	0	10				
Balance at credit of profit and loss account		194,194	18	4				Railway debentures and debenture stocks	286,145	13	10				
Outstanding losses		98,365	18	4				Other debentures and debenture stocks and municipal bonds	279,484	14	2				
Agents' balances		10,311	11	8				Preference shares and stocks	83,794	10	0				
Amounts due to other offices for reinsurances		15,856	14	8				House property, including premises occupied by the office	322,971	13	0				
Bills payable		350	0	0				Other investments	104,013	0	0				
Reserve for outstanding commissions and charges		6,500	0	0				Salvage corps premises	15,016	5	7				
Clerks' deposit fund		4,884	7	3					1,749,050	19	3				
								Branch and agency balances	174,137	18	3				
								Due by other offices	2,672	17	7				
								Outstanding premiums (since received)	26,690	17	10				
								Bills receivable	2,641	5	11				
								Cash on deposit and at bankers'	84,483	13	5				
									<u>£2,039,677</u>	<u>12</u>	<u>3</u>				

THE UNION SOCIETY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

Chairman —STEPHEN SOAMES.

Secretary—CHARLES DARRELL.

Principal Office—London, England.

Agent in Canada—T. L. MORRISSEY. | Head Office in Canada—Montreal

(Established, 16th February, 1714; commenced business in Canada, November, 1890.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for..	£450,000	\$	2,190,000
Amount paid up in cash	180,000		<u>876,000</u>

ASSETS IN CANADA.

Stocks and bonds, viz.:—

Consolidated 2½ per cent stock	Par value. £ 22,000		
Carried out at market value.....		\$	100,000 00
Cash at head office in Canada.....			238 06
Cash in banks on current account (Bank of Toronto, Montreal).....			2,289 93
Cash in hands of agents in Canada.....			6,605 55
Office furniture and plans.....			<u>3,295 85</u>
Total assets in Canada		\$	<u>112,429 39</u>

LIABILITIES IN CANADA.

Net amount of fire losses claimed but not adjusted	\$	3,760 00
Net amount of fire losses reported or supposed but not claimed		3,350 00
Net amount of losses resisted, in suit.....		<u>5,666 00</u>
Total amount of unsettled claims, for fire losses in Canada.....	\$	12,776 00
Reserve of unearned premiums upon all unexpired fire risks.....		<u>60,658 82</u>
Total liabilities in Canada.....	\$	<u>73,434 82</u>

INCOME IN CANADA.

Gross cash received for premiums	\$	127,632 54
Deduct reinsurance, rebate, abatement and return-premiums		<u>23,234 83</u>
Net cash received for premiums.....	\$	104,397 71
* Interest and dividends on stocks.....		2,944 33
Sundry.....		<u>12 97</u>
Total income in Canada	\$	<u>107,355 01</u>

* Paid direct to head office in England.

Finance Department—Insurance.

THE UNION SOCIETY—Continued.

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$5,545.50).....	\$	4,705 37
Amount paid for losses occurring during the year.....	\$	42,862 73
Deduct savings and salvage	\$	307 30
do reinsurance.....		33 91
		341 21
Net amount paid during the year for the said losses.....	\$	42,521 52
Total net amount paid during the year for fire losses in Canada.....	\$	47,226 89
Commission or brokerage in Canada.....		17,438 57
Salaries, fees and all other charges of officials in Canada.....		5,283 32
Taxes in Canada.....		2,284 05
Miscellaneous payments, viz. :—		
Postage and telegrams, \$678.17; exchange, \$119.13; rent, \$748.34; travelling, \$547.63; advertising, \$702.50; stationery, \$289.53; express, \$50.66; subscriptions to mercantile agencies, \$112.50; tariff association, \$513.62; plans, \$811.54; legal expenses, \$10.00; sundries, \$328.18.....		4,911 80
Total expenditure in Canada.....	\$	77,144 63

RISKS. AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Policies in force at date of last statement.....	3,051	\$ 5,337,382	\$ 79,169 12
Taken during the year—new	3,630	6,990,514	93,636 74
do renewed	1,169	2,214,601	33,610 71
Total.....	7,850	\$ 14,542,497	\$ 206,416 57
Deduct terminated.....	3,140	6,368,069	82,497 28
Gross in force at end of year	4,710	\$ 8,174,428	\$ 123,919 29
Deduct reinsured.....		720,291	10,748 50
Net in force at 31st December, 1892.....	4,710	\$ 7,454,137	\$ 113,170 79
Total number of policies in force at date.....			4,710
Total net amount.....			\$7,454,137 00
Total premiums thereon.....			113,170 79

Subscribed and sworn to, 14th March, 1893, by

T. L. MORRISEY,
Chief Agent.

(Received, 15th March, 1893.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(Abstracted from the Directors' Report, London, Eng., 28th April, 1893.)

The annual income of the society was increased during the year by the sum of £48,552 16s. 11d., bringing it to a total of £592,452 16s. 3d.

The accumulated funds, which amounted at the end of the preceding year to £2,373,418, were increased by £63,812, making the total on the 31st December, 1892,

THE UNION SOCIETY—Continued.

£2,437,230. In the above increase is included the sum of £31,162 10s. 2d., being the amount of the profit made on the sale of stock or on the quinquennial revaluation of the life assurance fund.

The details of the increases in the annual income and in the funds are given in the statutory accounts which accompany this report.

FIRE DEPARTMENT.

The shareholders will be aware that the past year has been almost universally an unfavourable one for fire insurance offices, and the directors regret that the Union Assurance Society has experienced on its home business an exceptionally large number of claims, which, however, have happened for the most part under risks which would be taken without hesitation by all the leading societies.

The fire premiums received during the year amounted to the sum of £262,522 12s. 7d., being nearly four times as large as the corresponding item five years ago. It will readily be understood that such a considerable development has necessitated a reorganization, as well of the head office as of the various branches, which, of course, has been attended with considerable expense. These expenses will not, however, recur.

The fire losses during the year amounted to the sum of £176,809 16s., in which is included a full estimate of all outstanding claims. The proportion of the fire claims to the premiums received was 67 per cent. The directors see no reason for doubting that the heavy losses which have characterized the business of fire insurance during the past year were due to exceptional causes, and they confidently anticipate a profitable result in the future from the development of the business of the society above reported.

The expenses of management, including the reorganization charges, amounted to £43,512 18s. 2d., and the commission and other expenses were £49,164 3s. 11d., which, added to the sum paid for claims, makes a total of £269,486 18s. 1d., being £6,964 5s. 6d., in excess of the amount of premiums received.

FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of funds at the beginning of the year, viz. :—				Losses by fire, after deduction of re-assurances	176,809	16	0
Fire reserve fund	£275,539			Expenses of management	43,512	18	2
Foreign fire reserve fund	48,000			Commission	47,071	12	5
Mortgage reserve fund	10,000			Contributions to fire brigades	1,245	18	4
	333,539	0	0	Bad debts written off	846	13	2
Premiums after deduction of re-assurances	262,522	12	7	Amount of funds at the end of the year, viz. :—			
Balance carried to profit and loss account	6,964	5	6	Fire reserve fund	£275,539		
				Foreign fire reserve fund	48,000		
				Mortgage reserve fund	10,000		
					333,539	0	0
					<u>£603,025</u>	<u>18</u>	<u>1</u>

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance from last year	33,378	3	7	Dividends to shareholders	40,500	0	0
Interest and dividends	35,791	18	0	Income tax on interest and dividends	716	6	8
Profit realized on investments	9,720	9	2	Expenses incurred in obtaining Act of Parliament and new rules and regulations	878	19	1
Amount transferred from outstanding dividends	1,171	6	0	Expenses of management not carried to other accounts	1,115	12	6
				Balance from fire account	6,964	5	6
				Balance	29,886	13	0
					<u>£ 80,061</u>	<u>16</u>	<u>9</u>

Finance Department—Insurance.

THE UNION SOCIETY—*Concluded.*

BALANCE SHEET at 31st December, 1892.

GENERAL RESERVES—FIRE AND LIFE.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Subscribed capital...£450,000	0		0	Mortgages on property within the United Kingdom.....	428,295	0	0
Of which is paid up... 180,000	0		0	Mortgages on property out of the United Kingdom.....	19,850	0	0
Life reserve fund.... 350,000	0		0	<i>Investments—</i>			
Fire do 275,539	0		0	British Government securities ...	20,900	0	0
Foreign fire reserve fund..... 48,000	0		0	Indian do	24,808	8	7
Mortgage reserve fund..... 10,000	0		0	United States Government and state securities.....	78,029	0	0
Profit and loss 29,886	13		0	United States municipal bonds ..	62,834	0	0
	893,425	13	0	Bank stock	25,600	0	0
Outst'nding fire losses	38,185	4	8	Railway and other debentures and bonds and debenture stock....	34,708	5	2
do charges	4,298	0	8	Railway and other stocks and shares, preference and ordinary	26,795	0	0
do dividends	21,136	17	6	Loans on railway and other securities.....	35,100	0	0
Reinsurance premiums due to other companies	7,220	17	9	Loans on rates.....	6,946	13	4
				do shares of the society....	2,020	0	0
Total liabilities, life department...	1,566,436	15	7	Shares of the society	11,100	0	0
				House property	96,893	6	7
				Branch offices and agents' balances.	43,674	18	11
				Outstanding premiums.....	7,269	9	1
				Reinsurance premiums due from other companies	13,903	18	5
				Outstanding interest, due and accrued	10,166	7	2
				Cash on deposit.....£ 600 0 0			
				do in hand and on current account.... 14,772 6 4			
					15,372	6	4
				Total assets, life department.....	1,566,436	15	7
	£2,580,703	9	2		£2,530,703	9	2

THE UNITED FIRE INSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

Chairman of Directors—COL. T. W. BROOKE. |

Manager—J. N. LANE.

Principal Office—Manchester, England.

Agent in Canada—T. H. HUDSON. |

Head Office in Canada—
185 St. James St., Montreal.

(Incorporated, 8th August, 1877; License issued in Canada, 30th Dec., 1890.)

CAPITAL.

Amount of joint stock capital subscribed for.....	£	250,000
Amount paid up in cash.....		<u>100,000</u>

ASSETS IN CANADA.

Stocks and bonds in deposit with the Receiver-General, viz.:—

	Par value.	Market value.
Province of Quebec debentures	\$ 85,653 33	\$ 90,792 52
Province of Manitoba debentures.....	9,246 67	10,078 85
City of Belleville debentures.....	7,000 00	7,164 50
Canada 4 per cent stock.....	102,200 00	108,332 00
Total par and market value.....	<u>\$ 204,100 00</u>	<u>\$ 216,367 87</u>

Carried out at market value	\$	216,367 87
Cash at head office in Canada.....		36 21
Cash in Molsons Bank		5,764 71
Cash in the hands of agents in Canada.....		19,427 38
Insurance plans.....		1,500 00
Office furniture.....		500 00
Sundry.....		<u>355 15</u>
Total assets in Canada.....	\$	<u>243,951 32</u>
Amount deducted on account of City of London bad or doubtful agents' balances.....		<u>951 50</u>
Total net assets.....	\$	<u><u>242,999 82</u></u>

LIABILITIES IN CANADA.

Net amount of losses in Canada, claimed but not adjusted	\$	28,920 73
Net amount of losses in Canada, resisted in suit (\$4,000 of which, City of London, accrued in previous years).....		<u>6,666 66</u>
Total net amount of unsettled claims for fire losses in Canada.....	\$	35,587 39
Reserve of unearned premiums for all unexpired fire risks in Canada.....		137,904 12
Sundry.....		<u>2,324 13</u>
Total liabilities in Canada.....	\$	<u><u>175,815 64</u></u>

Finance Department—Insurance.

UNITED FIRE—Continued.

INCOME IN CANADA.

Gross cash received for premiums	\$ 202,181 01
Deduct amount received for reinsurance, &c.	29,136 65
*Net cash received for premiums	\$ 173,044 36
Received for interest in Canada	320 33
‡Received for interest and dividends on stocks, &c.	6,338 81
Sundry	60 60
Total income in Canada	\$ 179,764 10

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at, United Fire, \$8,797.10; City of London, \$2,100)	\$ 9,100 05
Paid for losses occurring during the year	\$ 146,959 98
Deduct amount paid for reinsurance.	2,390 01
Net amount paid during the year for said losses	\$ 144,569 97
Net amount paid during the year for fire losses (including City of London losses paid after 30th June, 1892.)	\$ 153,670 02
Commission or brokerage in Canada	33,024 60
Salaries, fees and all other charges of officials in Canada	8,044 47
Taxes in Canada	2,020 96
Miscellaneous payments, viz.:—	
Postage, telegraph and exchange, \$1,231.99; printing, stationery and advertising, \$2,127.70; Underwriters' Association, \$173.16; rent, \$666.63; insurance department, \$95.40; plans, \$336.86; office expenses, Winnipeg, \$1,249.98; travelling expenses, \$1,281.17; sundries, \$1,822.24	8,985 13
Total expenditure in Canada	\$ 205,745 18

RISKS AND PREMIUMS.

Fire Risks in Canada:—

	Amount.	Premiums thereon.
Policies in force at date of last statement	\$ 10,487,246	\$ 117,661 80
Taken during the year, new	15,087,792	198,090 04
Taken over from the City of London Insurance Co.	13,341,903	198,122 71
Total	\$38,916,941	\$513,874 55
Deduct terminated	18,046,755	224,458 37
Gross in force at end of year	\$ 20,870,186	\$ 289,416 18
Deduct reinsured	764,962	13,700 19
Net in force at 31st December, 1892	\$ 20,105,224	\$ 275,715 99
Total number of policies in force in Canada at date	No return.	
Total net amount in force at date	\$20,105,224 00	
Total premiums thereon	275,715 99	

Subscribed and sworn to, 7th March, 1893 by

T. H. HUDSON,
Chief Agent.

(Received, 8th March, 1893.)

* Not including the amount received for reinsuring the business of the City of London Insurance Company, with the exception of \$17,729.71 collected on outstanding agents' balances.
‡ Interest paid direct to head office, Manchester, England.

UNITED FIRE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(Abstracted from the Directors' Report, Manchester, England, 12th April, 1893.)

The net premiums received during the year amounted to £409,211, being £51,784 more than in 1891.

The losses by fire were £266,690, being an increase of £18,934 on the preceding year, the ratio being $65\frac{2}{10}$.

The ratio of commission and working expenses was $32\frac{4}{10}$.

The balance at the credit of profit and loss is £25,162 9s. 11d., including £18,651 14s. 6d., the surplus on the year, and the directors recommend a dividend at the rate of 10 per cent per annum for the six months ending 31st December last.

An interim dividend at the rate of 5 per cent per annum was paid in October last, for the first half of the year.

The board hope that, consequent upon the unfavourable results of fire insurance business generally during the past two years, and in view of increased liability, the shareholders will concur in the proposed small reduction in the usual rate of dividend.

Subject to the approval of the meeting, warrants in payment of the dividend, free of income tax, will be issued, payable on the 15th proximo.

The total funds of the company, exclusive of capital, will then amount to £167,662 9s. 11d., from which the directors propose to write off one-third, say £2,310 of the cost of businesses purchased, leaving £165,352 9s. 11d. to be carried forward.

During the year the company has adopted the Forged Transfers Acts of 1891 and 1892, and will not make any charge to transferees.

During the past year the business of the company in the United States of America and in certain other countries, has been merged into that of the Palatine Insurance Company, Limited, with the necessary alterations in the accounts between the two offices; and the board are strongly of opinion that the complete fusion of the companies would be most advantageous for both, and they hope in the course of this year to submit a scheme whereby such an arrangement may be consummated.

REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
To home and foreign premiums, after deducting reinsurances	409,211	14	0	By fire losses, home and foreign, paid and outstanding, less amounts recovered from reinsurance companies and salvages	266,690	13	3
Interest on investments	8,374	8	9	Commission to companies and agents, including commission contingent on profits	104,231	7	8
Profit on realization of investments	486	12	6	Working expenses—head office and United States branches, directors' remuneration, and all other expenses	26,778	11	1
				Foreign State taxes .. £1,141	7	1	
				Income tax	404	3	6
					1,545	10	7
				Loss on exchange	174	18	2
				Balance to profit and loss account.	18,651	14	6
	<u>£418,072</u>	<u>15</u>	<u>3</u>		<u>£418,072</u>	<u>15</u>	<u>3</u>

Finance Department—Insurance.

UNITED FIRE—*Concluded.*

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
1892. Dec. 31.				1892. Dec. 31.			
To balance from last year's account.	6,510	15	5	By dividend paid in October, 1892.....	2,500	0	0
Balance from revenue account..	18,651	14	6	Amount provided for dividend, at the rate of 10 per cent per annum for the half year ending 31st December, 1892..	5,000	0	0
					7,500	0	0
				Balance	17,662	9	11
	£ 25,162	9	11		£ 25,162	9	11

RESERVE FUND ACCOUNT.

	£	s.	d.
1892. Dec. 31. To balance.....	150,000	0	0
	£150,000	0	0

BALANCE SHEET, 31ST DECEMBER, 1892.

	£	s.	d.		£	s.	d.
To shareholders' capital—12,500 shares of £20 each, of which £8 per share has been paid up.....	100,000	0	0	By investments—			
Outstanding liabilities—				Railway and other debentures, debenture stocks and interest accrued....	61,677	19	9
Dividend account...£ 5,000 0 0				Colonial and foreign government and municipal securities	93,755	5	3
Reserve for losses in course of adjustment, but included in revenue account.	93,243	1	3		155,433	5	0
Commission due to companies and agents, but included in revenue account.	29,612	0	0	Cash—			
				On deposit with trust and other companies, and current account with banks.....	73,046	10	2
Reserve fund account.....	127,855	1	3	Branch and agency balances.....	13	17	0
Balance of profit and loss account.	150,000	0	0	Lease of American premises, office furniture, and fittings at head office and branches, including stock of maps in New York ...	4,000	0	0
	£395,517	11	2	Balance of accounts with sundry insurance companies.....	116,373	0	5
				Cost of businesses purchased.....	6,931	0	0
				Amount due from the Palatine Insurance Company, Limited (invested in the United States, and bearing interest.....	39,719	17	9
					£395,517	11	2

THE WESTERN ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—A. M. SMITH. *Managing Director*—J. J. KENNY. *Secretary*—C. C. FOSTER.

Principal Office—Toronto.

(Incorporated 31st Aug., 1851. Commenced business in Canada, August, 1851.)

CAPITAL.

Amount of joint stock capital authorized.....	\$2,000,000 00
Amount subscribed for	1,200,000 00
Amount paid up in cash	600,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Real estate—Company's building, 4 story, stone, and lot 30 by 100, corner of Scott and Wellington Streets, Toronto.....	\$ 65,000 00
Loans secured by bonds and mortgages on which not more than one year's interest is due, constituting a first lien on real estate	15,434 88
Amounts due the company for which judgments have been obtained...	3,649 59
Interest due and unpaid on said loans.....	\$ 861 27
Interest accrued and unpaid on said loans.....	148 00
Total interest carried out.....	1,009 27

Stocks and bonds held by the company:—

	Par value.	Market value.
Dominion of Canada stock.....	\$ 251,350 00	\$ 262,660 75
Canadian Bank of Commerce stock.....	40,000 00	58,000 00
Aldboro' debentures.....	897 91	940 49
Oshawa do	7,000 00	7,000 00
Oxford do	8,500 00	8,749 27
Shelburne do	2,800 00	3,092 64
Arthur do	3,000 00	3,699 00
Tilsonburg do	3,000 00	3,540 90
York do	5,900 00	6,420 69
do Owen Sound	5,200 00	6,043 96
Village of Uxbridge	500 00	533 00
United States registered bonds	241,000 00	273,535 00
Georgia State bonds	25,000 00	26,625 00
Ohio State bonds	100,000 00	101,000 00
City of Richmond.....	40,000 00	41,200 00
Board of Trade debentures.....	2,500 00	2,500 00
Collingwood do	1,600 00	1,600 00
Freehold Loan and Savings Company stock.....	10,200 00	14,006 00
do do debentures.....	37,500 00	37,500 00
Canada Landed and National Investment Co. stock.....	12,100 00	12,100 00
Central Canada Loan and Savings Co. stock	20,000 00	24,000 00
Toronto Savings and Loan Co. stock	22,500 00	25,000 00
Canada Permanent Loan and Savings Co. stock.....	10,710 00	20,699 20
Dominion Savings and Loan Co. stock.....	15,000 00	15,000 00
Imperial Loan and Investment Society Stock.....	25,830 00	33,062 40
British America Assurance Co	12,010 00	14,510 00
City of London.....	40,000 00	40,000 00
City of Montreal.....	10,000 00	10,000 00
City of Toronto.....	60,000 00	60,000 00
City of Portland, Oregon	20,000 00	22,000 00
Total par and market values	\$1,034,097 91	\$1,135,018 30

Carried out at market value.....	1,135,018 30
Cash on hand at head office.....	5,550 95

Finance Department—Insurance.

WESTERN—Continued.

Cash in banks, viz.:—

Canadian Bank of Commerce, Toronto.....	\$ 9,498 66
Ontario Bank, Toronto.....	1,934 00
Alex. Laird and Wm. Gray, agents Canadian Bank of Commerce, New York.....	8,034 87
Alex. Laird and Wm. Gray, trustee account.....	222,500 00
Corn Exchange National Bank, Chicago.....	254 17
Bank of Montreal, St. John, N. B.....	5,342 98
do Halifax, N. S.....	5,105 77
Merchants Bank of Halifax, Halifax.....	2,894 22
Bank of Commerce, Buffalo.....	523 43
Special cash deposit, Oregon.....	50,000 00

Total..... \$ 306,088 10

Interest accrued and unpaid on stocks, &c..... 7,711 23

Agents' balances..... 306,023 40

Bills receivable..... 77,110 41

Sundry, viz.:—

Office furniture, maps, &c.....	\$ 51,234 66
Due from other companies for reinsurances on losses already paid.....	38,061 22
Ontario Industrial Loan and Investment Company—Special deposit.....	10,000 00

99,295 88

Gross assets..... \$2,021,892 01

Amount which should be deducted from the above assets on account of bad or doubtful debts and securities, viz.:—

Amounts due the company for which judgments have been obtained.....	\$ 1,622 20
Agents' balances.....	7,222 51

Total deductions..... 8,844 71

*Total net assets..... \$2,013,047 30

LIABILITIES.

(1.) *Liabilities in Canada.*

Net amount of losses, unsettled, but not resisted:—

Fire.....	\$ 16,777 00
Inland marine.....	50 00
Ocean.....	13,235 00

Total net amount of unsettled claims in Canada..... \$ 30,062 00

* Amounts deposited with the Governments of various states and countries, viz.:—

	Amount of deposit.
Dominion of Canada, municipal debentures.....	\$ 32,100 00
do loan companies' debentures.....	25,600 00
Virginia, City of Richmond, 4 per cent bonds.....	40,000 00
Ohio, 3 per cent state bonds.....	100,000 00
Oregon, cash.....	50,000 00
California 4 per cent registered U.S. bonds.....	100,000 00
New York—Dominion of Canada stock.....	60,000 00
do U.S. 4 per cent registered bonds.....	141,000 00
Georgia 4½ per cent state bonds.....	25,000 00
Trustees of company, New York city—Canadian stocks and bonds.....	269,500 00
do do Dominion of Canada stock.....	191,350 00
do do American municipal bonds.....	20,000 00
do do cash.....	222,500 00

\$1,277,050 00

WESTERN—Continued.

Reserve of unearned premiums for outstanding risks in Canada:—

Fire	\$ 226,725 45
Inland marine.....	Nil.
Ocean.....	19,099 59

Total reserve of unearned premiums for risks in Canada.....	245,825 04
Dividends declared and due and remaining unpaid.....	931 53
Bills payable	82,500 00

Total liabilities (excluding capital stock) in Canada.....\$ 359,318 57

(2.) Liabilities in other Countries.

Net amount of losses unsettled but not resisted:

Fire.....	\$ 160,147 15
Inland marine.....	11,979 42
Ocean.....	6,370 00

Total.....	\$ 178,496 57
Net amount of fire losses resisted, in suit.....	5,000 00

Total net amount of unsettled claims in other countries.....\$ 183,496 57

Reserve of unearned premiums:

Fire.....	\$ 768,809 81
Inland marine.....	31,803 01
Ocean marine.....	28,141 00

Total reserve..... 828,753 82

Total liabilities in other countries.....\$ 1,012,250 39

Total liabilities (excluding capital stock) in all countries..... \$ 1,371,568 96

Capital stock paid up.....\$ 600,000 00

Surplus beyond all liabilities and capital stock.....\$ 41,478 34

INCOME.

For Fire Risks.

	In Canada.	In other countries.
Gross cash received for premiums.....	\$ 441,488 30	\$ 1,608,005 81
Deduct reinsurance, rebate, abatement and return-premiums..	118,147 77	310,559 39
Net cash received for fire premiums.....	\$ <u>323,340 53</u>	\$ <u>1,297,446 42</u>

For Inland Marine Risks.

Gross cash received for premiums.....	\$ 24,116 14	\$ 334,450 28
Deduct reinsurance, &c.....	16,918 00	47,200 99
Net cash received for inland marine premiums.....	\$ <u>7,198 14</u>	\$ <u>287,249 29</u>

For Ocean Risks.

Gross premiums received in cash.....	\$ 121,812 76	\$ 126,831 10
Gross cash received on bills or notes taken for premiums....	16,293 39	30,307 69
Gross cash received for premiums.....	\$ 138,106 15	\$ 157,138 79
Deduct reinsurance, &c.....	43,276 87	27,377 26
Net cash received for ocean premiums.....	\$ <u>94,829 28</u>	\$ <u>129,761 53</u>

Total net cash received for premiums..... \$ 425,367 95 \$ 1,714,457 24

(Bills or notes received during the year for premiums and remaining unpaid, \$77,110.41.)

Finance Department—Insurance.

WESTERN—Continued.

Total net cash received for premiums in all countries.....	\$2,139,825 19
Received for interest and dividends.....	44,200 30
Premiums on new stock.....	25,965 10
Total.....	\$2,209,990 59
Received for increased capital.....	100,000 00
Total cash income.....	\$2,309,990 59

EXPENDITURE.

<i>For Fire Losses.</i>	In Canada.	In other countries.
Paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$99,792.62)\$	16,630 65	\$ 76,012 36
Paid for losses occurring during the year.....	\$ 268,145 37	\$ 648,444 28
Less received for savings and salvage and reinsurance.....	58,336 20	13,907 15
Net amount paid for said losses.....	\$ 209,809 17	\$ 634,537 13
Total net amount paid during the year for fire losses.....	\$ 226,439 82	\$ 710,549 49

For Inland Marine Losses.

Paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$12,527.93)\$	2,701 55	\$ 12,708 62
Paid for losses occurring during the year.....	\$ 18,935 87	\$ 278,603 39
Less savings and salvage and reinsurance.....	10,990 08	75,735 05
Net amount paid for said losses.....	\$ 7,945 79	\$ 202,868 34
Total net amount paid during the year for inland marine losses.....	\$ 10,647 34	\$ 215,576 96

Total net amount paid during the year for fire and inland marine losses, viz. :—

In Canada.....	\$ 237,087 16
In other countries.....	926,126 45
Total.....	\$1,163,213 61
Net amount paid during the year for ocean losses.....	130,758 58
(Of this amount, \$7,443.55 was incurred in previous years).	
Paid for dividends on capital stock.....	51,680 33
Commission or brokerage.....	414,834 43
Salaries, fees and all other charges of officials.....	111,640 10
Taxes.....	38,892 24
Miscellaneous payments, viz. :—	
Printing and advertising, \$16,184.84; postage and telegrams and express, \$17,909.86; law expenses, \$5,840.63; president's and directors' fees, \$4,300; books, stationery, supplies, &c., \$6,088.95; local boards in U.S., \$13,051.31; supervision of business and adjustment of losses in U.S., \$65,082.44; sundry head office and other expenses, including gas, fuel, water, repairs, &c., \$10,206.14; sundries, \$3,208.91.	141,873 08
Total cash expenditure.....	\$2,052,892 37

WESTERN—Continued.

CASH ACCOUNT.

1891.

Dr.

Dec. 31. To balance in hand and in banks as at this date.....	\$ 279,064 05
1892.	
Dec. 31. To income as above.....	2,309,990 59
Borrowed during the year.....	82,500 00
	\$2,671,554 64

1892.

Cr.

Dec. 31. By expenditure during year as above.....	\$2,052,892 37
Investments.....	212,023 22
Borrowed money returned.....	85,000 00
Balance in hand and in banks at this date.....	321,639 05
	\$2,671,554 64

RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
<i>Fire Risks.</i>	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement.....	45,986,749	547,916 17	88,522,334	1,142,200 83	134,509,083	1,690,117 00
Taken during the year (new and renewed).....	34,842,807	453,502 70	122,662,169	1,658,810 72	157,504,976	2,112,313 42
Total.....	80,829,556	1,001,418 87	211,184,503	2,801,011 55	292,014,059	3,802,430 42
Deduct terminated.....	32,231,011	474,394 05	98,010,254	1,295,550 63	130,241,265	1,769,944 68
Gross in force at end of year.	48,598,545	527,024 82	113,174,249	1,505,460 92	161,772,794	2,032,485 74
Deduct reinsured.....	6,217,840	82,874 76	3,748,066	40,867 78	9,965,906	123,742 54
Net in force 31st Dec., 1892..	42,380,705	444,150 06	109,426,183	1,464,593 14	151,806,888	1,908,743 20
<i>Inland Marine Risks.</i>						
Gross policies in force at date of last statement.....			3,959,179	62,472 03	3,959,179	62,472 03
Taken during the year....	5,137,203	24,116 14	62,472,427	349,110 80	67,609,630	373,226 94
Total.....	5,137,203	24,116 14	66,431,606	411,582 83	71,568,809	435,698 97
Deduct terminated.....	5,137,203	24,116 14	61,974,199	333,162 36	67,111,402	357,278 50
Gross in force at date..			4,457,407	78,420 47	4,457,407	78,420 47
Deduct reinsured.....			1,003,591	14,814 45	1,003,591	14,814 45
Net in force 31st Dec., 1892..			3,453,816	63,606 02	3,453,816	63,606 02
<i>Ocean Risks.</i>						
Gross policies in force at date of last statement.....	603,681	12,376 71	1,152,284	13,386 15	1,755,965	25,762 86
Taken during the year....	15,419,000	187,108 97	13,101,005	151,792 83	28,520,005	338,901 80
Total.....	16,022,681	199,485 68	14,253,289	165,178 98	30,275,970	364,664 66
Deduct terminated.....	15,398,031	180,386 09	12,106,761	136,637 98	27,503,792	317,024 07
Gross in force at end of year.	624,650	19,099 59	2,147,528	28,541 00	2,772,178	47,640 59
Deduct reinsured..			20,000	400 00	20,000	400 00
Net in force 31st Dec., 1892..	624,650	19,099,59	2,127,528	28,141 00	2,752,178	47,240 59

Finance Department—Insurance.

WESTERN—*Concluded.*

Total number of policies in force at date.....	No return.
Total net amount in force.....	\$158,012,882 00
Total premiums thereon.....	2,019,589 81

Subscribed and sworn to, 1st March, 1893, by

J. J. KENNY,
Managing Director.
C. C. FOSTER,
Secretary.

(Received, 3rd March, 1893.)

STATEMENTS

MADE BY

LIFE INSURANCE COMPANIES

IN COMPLIANCE WITH "THE INSURANCE ACT."

LIST OF COMPANIES

DULY LICENSED FOR THE TRANSACTION OF LIFE INSURANCE BUSINESS IN
THE DOMINION, FOR THE YEAR ENDED 31ST DECEMBER, 1892.

-
- The *Ætna* Life Insurance Company of Hartford, Conn.
 The British Empire Mutual Life Assurance Company, London, England.
 The Canada Life Assurance Company, Hamilton.
 The Citizens' Insurance Company of Canada.
 The Commercial Union Assurance Company (Limited) of London, England.
 The Confederation Life Association of Canada.
 *The Connecticut Mutual Life Insurance Company of Hartford, Conn.
 The Dominion Life Assurance Company.
 *The Edinburgh Life Assurance Company.
 The Equitable Life Assurance Society of the United States, New York.
 The Federal Life Assurance Company of Ontario.
 The Germania Life Insurance Company.
 The Great West Life Assurance Company.
 *The Life Association of Scotland.
 The Liverpool and London and Globe Insurance Company.
 The London and Lancashire Life Assurance Company.
 The London Assurance Corporation, England.
 The London Life Insurance Company.
 The Manufacturers' Life Insurance Company.
 The Metropolitan Life Insurance Company of New York.
 The Mutual Life Insurance Company of New York.
 *The National Life Insurance Company of the United States of America.
 The New York Life Insurance Company.
 The North American Life Assurance Company.
 The North British and Mercantile Insurance Company.
 *The North-western Mutual Life Insurance Company of Milwaukee.
 The Ontario Mutual Life Assurance Company.
 *The Phoenix Mutual Life Insurance Company, Hartford, Conn.
 The Provident Savings Life Assurance Society of New York.
 The Queen Fire and Life Insurance Company, England.
 The Reliance Mutual Life Assurance Society, London, England.
 The Royal Insurance Company.
 *The Scottish Amicable Life Assurance Society.
 *The Scottish Provident Institution.
 The Standard Life Assurance Company of Scotland.
 The Star Life Assurance Society of England.
 The Sun Life Assurance Company of Canada.
 The Temperance and General Life Assurance Company.
 The Travelers' Insurance Company of Hartford, Conn.
 The Union Mutual Life Insurance Company of Maine.
 The United States Life Insurance Company.

* The licenses of these companies expired on the 31st March, 1878, so far as relates to new business.

THE ÆTNA LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—MORGAN G. BULKELEY. | *Secretary*—J. L. ENGLISH.
Principal Office—Hartford, Conn., U.S.
Agent in Canada—WILLIAM H. ORR. | *Head Office in Canada*—Toronto.
(Incorporated 6th June, 1850. Commenced business in Canada, 1850.)

CAPITAL.

Amount of capital authorized..... \$2,000,000 00
Amount subscribed for and paid up in cash 1,500,000 00

ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the company's policies, assigned as collaterals (\$73,320.00 of this amount belongs to policies issued subsequent to 31st March, 1878).....\$ 97,570 00
Premium obligations on Canadian policies in force (\$15,791.71. of this amount belongs to policies issued subsequent to 31st March, 1878) 55,716 59
Stocks, bonds and debentures owned by the company and held in Canada, viz. :—

	Par value.	Market value.
Province of Manitoba bonds	\$ 154,000 00	\$ 163,240 00
City of London do	75,000 00	75,750 00
City of Ottawa do	133,000 00	143,640 00
City of Hull do	40,000 00	41,200 00
Montreal Harbour do	60,000 00	64,800 00
City of Quebec do	40,000 00	41,500 00
City of Stratford do	21,000 00	22,470 00
City of Toronto do	502,200 00	512,244 00
Government of Quebec do	207,500 00	232,400 00
Town of Coaticook do	21,000 00	21,000 00
Province of Quebec do	153,000 00	168,306 00
Town of Mount Forest do	20,000 00	20,600 00
Town of Lévis do	30,000 00	30,000 00
City of Brantford do	100,000 00	100,000 00
City of Vancouver do	225,000 00	245,812 50
City of St. Hyacinthe do	30,000 00	30,000 00
City of Three Rivers do	32,500 00	35,262 50
City of Victoria do	80,000 00	86,000 00
Town of Sault Ste. Marie do	20,000 00	21,200 00
City of St. Thomas do	123,832 11	123,832 11
Village of West Toronto Junction do	101,293 49	101,293 49
Village of Parkdale do	74,847 74	74,847 74
Town of Windsor do	106,551 03	112,411 34
City of Kingston do	53,963 99	55,170 90
City of Belleville do	50,000 00	52,500 00
Côte St. Antoine do	100,000 00	100,000 00
Town of Galt do	50,000 00	50,000 00
Province of New Brunswick do	50,000 00	50,000 00
City of St. John, N.B. do	50,000 00	50,000 00
City of Hamilton, Ont. do	48,327 50	48,327 50
City of Halifax do	100,000 00	100,000 00
City of Sherbrooke, Que. do	75,000 00	75,000 00
Roman Catholic School do Montreal	85,000 00	85,000 00
Protestant do do	203,000 00	203,000 00
Prince Edward Island do	100,000 00	100,000 00
United States Government do	150,000 00	171,000 00
Total par and market values	<u>\$3,466,015 86</u>	<u>\$3,667,802 08</u>

Finance Department—Insurance.

ÆTNA LIFE—Continued.

Carried out at market value	\$3,607,802 08
Gross premiums due and uncollected on Canadian policies in force	\$14,581 91
Gross deferred premiums on same	22,865 63
Total outstanding and deferred premiums	\$37,447 54
Deduct cost of collection at 10 per cent.	3,744 75
*Net outstanding and deferred premiums	33,702 79
Total assets in Canada	\$3,794,791 46

LIABILITIES IN CANADA.

Under Policies issued previous to 31st March, 1878.

†Amount computed or estimated to cover the net present value of all Canadian policies in force	\$1,676,761 60
Claims for death losses adjusted but not due, and unadjusted but not resisted ..	\$ 9,432 00
Claims for matured endowments due and unpaid	4,489 00
Net amount of unpaid claims	13,921 00
(Of this amount \$3,566 matured endowments accrued in previous years.)	
Amount of dividends or bonuses to Canadian policy-holders due and unpaid	1,263 94
Total liabilities in respect of said policies in Canada.....	\$1,691,946 54

Under Policies issued subsequent to 31st March, 1878.

†Amount computed or estimated to cover the net present value of all Canadian policies in force	\$3,244,903 70
Claims for death losses adjusted but not due, and unadjusted but not resisted ..	\$ 2,940 00
Claims for matured endowments due and unpaid	142 00
Net amount of unpaid claims	3,082 00
(Of this amount \$142 matured endowments accrued in previous years.)	
Amount of dividends or bonuses to Canadian policy-holders due and unpaid	5,202 90
Total liabilities in respect of said policies in Canada.....	\$3,253,188 60
Total liabilities in Canada	\$4,945,135 14

INCOME IN CANADA.

Cash received for premiums	\$ 507,285 57
Premium obligations taken in part payment of premiums	6,030 43
Premiums paid by dividends, including reconverted additions.....	120,219 36
Total premium income	\$ 633,535 36
Received for interest on premium notes and policy loans	10,666 85
Total income in Canada during the year.....	\$ 644,202 21

* Belongs to policies issued subsequent to 31st March, 1878.

† Based on Institute of Actuaries' H. M. Table of Mortality, with 4½ per cent interest.

ÆTNA LIFE—Continued.

EXPENDITURE IN CANADA.

Cash paid for death losses in Canada	\$ 203,143 20
Premium and other obligations used in payment of the same.....	3,381 46
Total amount paid for death claims.....	\$ 206,524 66
(Of this amount \$3,570.04 accrued in previous years.)	
Cash paid for matured endowments.....	\$ 340,104 06
Premium and other obligations used in payment of the same	53,770 40
Total	\$ 393,874 46
Deduct amount received from other companies for reinsured endowment claims.....	Nil.
Total amount paid for matured endowments.....	\$ 393,874 46
(Of this amount \$5,206 accrued in previous years.)	
Total amount paid for death claims and matured endowments.....	\$ 600,399 12
Cash paid for surrendered policies	38,138 26
Premium obligations used in purchase of surrendered policies.....	959 00
Cash dividends paid policy-holders and applied in payment of premiums in Canada.....	120,219 36
Premium obligations used in payment of dividends to policy-holders in Canada	2,680 57
Total net amount paid to policy-holders in Canada	\$ 762,396 31
Cash paid for commissions, salaries and other expenses of officials in Canada	54,623 13
Taxes, licenses, fees or fines	1,728 51
Miscellaneous payments, viz. :—	
Postage, \$2,730.82; supplies, \$12.85; travel, \$22.50; telegraph, \$52.22; express, \$374.26; stationery, \$194.83; advertising, \$2; printing, \$349.59; exchange, \$610.29; medical examiners, \$1,686; legal expenses, \$5.30	6,040 66
Total expenditure in Canada	\$ 824,788 61

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$ 40,372 15
do received during the year	2,534 43
	\$ 42,906 58
Amount of obligations used in payment of claims.....	\$ 4,459 70
do used in payment of dividends to policy-holders.....	2,680 57
do redeemed in cash.....	2,225 83
Total deductions.....	\$ 9,366 10
Balance—note assets at end of year	\$ 33,540 48

MISCELLANEOUS.

	No.	Amount.
Number of new policies reported during the year as taken in Canada	500	
Amount of said policies		\$ 762,858 00
Number of policies become claims in Canada during the year.....	475	
Amount of said claims.....		594,900 00
Number of policies in force in Canada at date.....	13,171	
Amount of said policies.....		17,055,349 00

Finance Department—Insurance.

ÆTNA LIFE—Continued.

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	172	\$ 204,540 00
2. By maturity.....	303	388,742 00
3. By expiry.....	73	133,550 00
4. By surrender (for which cash value has been paid, \$38,138.26)	203	114,960 00
5. By surrender, \$139,566 (for which paid-up policies have been granted to amount of \$68,040).....		71,526 00
Difference of amounts carried out.....		323,543 00
6. By lapse	157	323,543 00
Total.....	908	\$ 1,236,861 00

	No.	Amount.
Policies in force at beginning of year.....	13,594	\$17,533,709 00
Policies issued during the year	758	981,541 00
Policies terminated as above and by change to paid-up policies	1,071	1,304,901 00
Policies not taken	110	155,000 00
Policies in force at date of statement.....	13,171	17,055,349 00

Number of insured lives at beginning of year.....	12,093
Number of new insurers during the year	350
Number of deaths during the year among insured	154
Number of insured whose policies have been terminated during the year otherwise than by death	533
Number of insured lives at date of statement	11,756

DETAIL OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

Policies in force at beginning of year in Canada.....	10,048	\$13,459,780 00
Policies issued during the year.....	758	981,541 00
Policies terminated as above and by change to paid-up policies	775	1,176,084 00
Policies not taken.....	110	155,000 00
Policies in force at date of statement.....	9,921	13,110,237 00

Subscribed and sworn to, 20th February, 1893, by

J. L. ENGLISH,
Secretary.

(Received, 27th February, 1893.)

ÆTNA LIFE—Continued.

GENERAL BUSINESS STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1892.

(As returned to the Insurance Commissioner, State of Connecticut.)

INCOME DURING THE YEAR 1892.

Total premium income (including accident premiums, \$79,773.01) ...	\$	4,660,539	89
Cash received for interest upon mortgage loans (including accident, \$1,987.47)		1,085,523	70
Cash received for interest on bonds owned and dividends on stock....		629,905	71
do do premium notes, loans and liens.....		72,004	45
do do collateral loans due the company....		47,771	56
do do deposits		41,106	04
do for rents.....		13,239	70
do as discount on endowment claims paid in advance.....		2,867	79
Total income (including accident, \$81,760.48)	\$	6,552,958	84

DISBURSEMENTS DURING THE YEAR 1892.

Total amount actually paid for losses and matured endowments	\$	3,155,765	93
Amount paid for accident losses.....		32,784	04
Cash paid for surrendered policies.....		137,249	31
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....		19,984	40
Cash surrender values, including reconverted additions, applied in payment of premiums.....		202,926	70
Cash dividends paid to policy holders.....		617,895	00
Premium notes, loans or liens used in payment of dividends to policy-holders.....		60,459	03
Cash paid stockholders for interest or dividends.....		125,000	00
Cash paid for commissions to agents (including accident, \$18,722.96)		604,461	82
Cash paid for taxes		119,740	17
General expenses (including accident, \$15,907.82)		285,651	49
Total disbursements (including accident, \$67,414.82) ...	\$	5,361,917	89

ASSETS.

Cost of real estate, less encumbrances.....	\$	535,056	65
Loans on bonds and mortgages (first liens) on real estate (including accident loans, \$58,100)		17,882,727	43
Loans secured by pledge of bonds, stock and other marketable collaterals		395,039	62
Loans made in cash to policy-holders on the company's policies assigned as collaterals.....		354,168	62
Premium notes, loans or liens on policies in force.....		913,626	70
Cost value of bonds and stocks owned absolutely.		12,966,403	22
Cash on hand and in banks (including accident, \$23,139 21).....		4,053,147	89
Agents' ledger balances.....		16,641	86
Bills receivable.		700	00
Deposited with accident department.....		50,000	00

Total net or ledger assets (including accident, \$81,239.21). \$37,167,511 99

Finance Department—Insurance.

ÆTNA LIFE—Concluded.

OTHER ASSETS.

Interest due and accrued (including \$827.13 accident)	499,197 93
Market value of stocks and bonds over cost.....	726,055 69
Net amount of uncollected and deferred premiums.....	332,752 46
	<u>1,557,945 11</u>
Total assets as per books of company.....	\$38,725,518 07
Deduct items not admitted.....	17,341 86
	<u>17,341 86</u>
Total assets (less items not admitted)	<u>\$38,708,176 21</u>

LIABILITIES.

Net reinsurance reserve, American Experience Table, 4½ per cent....	\$30,041,343 00
Reserve on accident policies, 50 per cent of premiums.....	34,538 37
Total unsettled claims (including accident, \$1,570.91).....	258,106 91
Amount of all unpaid dividends or surplus, or other description of profits due policy-holders.....	339,812 23
Premiums paid in advance	3,582 57
Bills payable.....	5,082 02
Contingent surrender values.....	9,005 00
	<u>348,003 09</u>
Total liabilities (including accident, \$36,109.28).....	<u>\$30,691,470 10</u>
Gross surplus on policy-holders' account.....	<u>\$ 8,016,706 11</u>

RISKS AND PREMIUMS.

LIFE.

Number of new policies issued during the year.....	12,761
Amount of said policies.....	\$25,139,837 00
Number of policies terminated during the year.....	9,355
Amount terminated.....	17,599,856 30
Number of policies in force at date of statement.....	81,289
Net amount of said policies.....	<u>\$132,778,465 94</u>

ACCIDENT.

Number of policies issued during the year.....	5,778
Amount of said policies.....	\$19,290,750 00
Number of policies terminated during the year.....	3,755
Amount terminated.....	10,919,300 00
Number of policies in force at date of statement.....	4,578
Net amount of said policies.....	<u>\$15,589,250 00</u>

Subscribed and sworn to, by

M. G. BULKELEY,
President.
J. L. ENGLISH,
Secretary.

HARTFORD, 22nd February, 1893.

THE BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—J. H. TROUNCER. | Actuary and Secretary—H. J. ROTHERY.

Principal Office—London, England.

Agent in Canada—F. STANCLIFFE. | Head Office in Canada—Montreal.

(Incorporated, 26th January, 1847. Commenced business in Canada, 7th February, 1883.)

No capital.

ASSETS IN CANADA.

Value of real estate in Canada held by the company.....	\$ 125,000 00
Mortgages on real estate in Canada.	1,254,505 45
Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals.....	42,795 70

Stocks and bonds in deposit with the Receiver-General:—

	Par Value.	
Province of British Columbia bonds.....	\$ 4,866 67	
Canada 4 per cent bonds, 1885.....	6,813 33	
City of Ottawa bonds.....	24,333 34	
Tasmanian 6 per cent bonds.....	33,093 33	
City of Toronto 6 per cent debentures.....	52,560 00	
Carried out at par value.....		121,666 67
Cash at head office in Canada.....		20,543 25
Cash in bank of Montreal.....		66,134 37
Bills receivable.....		200 00
Agents' ledger balances.....		7,331 59
Interest due.....	\$ 4,657 08	
Interest accrued.....	22,186 92	
Total.....		26,844 00
Rents due.....	\$ 92 50	
Rents accrued.....	1,022 83	
Total.....		1,115 33
Gross premiums due and uncollected on Canadian policies in force.....	\$ 31,784 21	
Deduct cost of collection, at 10 per cent.....	3,178 42	
Net outstanding premiums.....		28,605 79
Total assets in Canada.....		\$1,694,742 15

LIABILITIES IN CANADA.

*Amount of reserve on all outstanding policies in Canada.....	\$ 750,000 00
Claims for death losses—unadjusted but not resisted.....	6,000 00
Total liabilities in Canada.....	\$ 756,000 00

* Estimated by the Department, on basis of Institute of Actuaries' H.M. Table 4½ per cent interest.

Finance Department—Insurance.

BRITISH EMPIRE—Continued.

INCOME IN CANADA.

Gross amount of premiums received in cash during the year on life policies in Canada.....	\$ 239,557 72
Deduct premiums paid to other companies for reinsurance.....	16,207 97
Net premium income.....	\$ 223,349 75
Received for rents.....	4,670 50
All other income (interest on mortgages, &c.).....	71,190 92
Total income in Canada.....	\$ 299,211 17

EXPENDITURE IN CANADA.

Cash paid for death losses in Canada (including bonuses, \$1,051.20)....	\$ 31,867 53
Deduct amount received for reinsured death claims.....	Nil.
Net amount paid on account of death claims in Canada.....	\$ 31,867 53
Cash paid for matured endowments	\$ 14,500 00
Deduct amount received for reinsurance	5,000 00
Net amount paid on account of matured endowments.....	9,500 00
Cash paid to annuitants.....	305 40
Amount paid for surrendered policies,	9,055 58
Cash dividends paid to Canadian policy-holders.....	1,534 97
Total net amount paid to policy-holders in Canada.....	\$ 52,263 48
Cash paid for commissions, salaries and other expenses of officials in Canada.....	32,746 27
Cash paid for taxes.....	1,629 02
Miscellaneous payments, viz. :—	
Charges, \$1,565.56; travelling expenses, \$2,496.68; advertising, \$883.54; stationery, \$526.10; rent, \$1,548.42; legal expenses, \$579.86; agents' balances written off, \$4,322.63.....	11,922 79
Total expenditure in Canada.....	\$ 98,561 56

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	503
Amount of said policies.....	\$ 850,000 00
Amount of said policies reinsured in other licensed companies in Canada	100,000 00
Number of policies become claims in Canada during the year	25
Amount of said claims.....	52,367 53
Amount of above claims reinsured in other licensed companies in Canada	5,000 00
Number of policies in force in Canada at date.....	3,007
Amount of said policies	\$6,132,742 05
Bonus additions thereon	44,868 77
Total	\$6,177,610 82
Less amount of said policies reinsured in other licensed companies in Canada.	313,500 00
Net amount in force, 31st December, 1892	\$5,864,110 82

BRITISH EMPIRE—Continued.

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death (including bonus additions, \$1,051.20).....	21	\$ 37,867 53
2. By maturity.....	4	14,500 00
3. By expiry.....	3	6,600 00
4. By surrender (including bonus additions, \$1,550.50).... (For which cash value has been paid, \$9,055.58.)	66	151,458 50
5. By surrender (including bonus additions, \$83,989.) (For which paid up policies have been granted to amount of \$13,954.49.)		
Difference of amounts carried out.....		70,523 51
6. By lapse (including bonus additions, \$528.51.).....	176	230,528 51
Total (including \$3,619.21 bonus additions).....	270	\$ 511,478 05

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$51,277.48).....	2,842	\$5,925,878 37
Policies issued during the year	531	883,500 00
Bonuses added during the year.....		1,888 00
Reinstated (including bonus additions, \$74.00).....	3	7,074 00
Policies terminated as above (including bonus additions, \$3,619.21).....	270	511,478 05
Policies not taken.....	99	124,500 00
Policies in force at date of statement (including bonus addi- tions, \$44,868.77.).....	<u>3,007</u>	<u>6,177,610 82</u>

Number of insured lives at beginning of year in Canada.....	2,808
Number of new insurers during the year.....	498
Number of deaths during the year among the insured.....	19
Number of insured whose policies have been terminated during the year otherwise than by death.....	343
Number of insured lives at date of statement.....	<u>2,944</u>

Subscribed and sworn to, 28th February, 1893, by

F. STANCLIFFE,

Chief Agent.

(Received, 1st March, 1893).

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(Abstracted from the Directors' Report, London, England, 21st March, 1893.)

NEW BUSINESS.

The proposals received during the year were 1,488 in number, for the assurance of £695,267. The policies issued were 1,243, assuring £535,235, of which amount £33,595 was reassured with other companies, making the net new sums assured £501,640.

Finance Department—Insurance.

BRITISH EMPIRE—Continued.

CLAIMS.

Of the lives assured, 367 died during the year. The claims thus arising under 408 policies amounted to £127,071, including reversionary bonus. The claims, both as regards number and sums assured, were within the expectation upon the basis of the Institute of Actuaries' Mortality Table.

ANNUITIES.

Four Immediate Annuities were granted for £1,547 13s., the purchase-money received being £16,271.

Nine Annuitants, in receipt of £314 5s. 10d. per annum, died during the year.

INTEREST.

The rate of interest earned upon the invested funds was over £4 7s. 6d. per cent. The rate calculated upon the total funds, invested and uninvested, was nearly £4 5s. per cent after deducting income tax.

EXPENDITURE.

The reduction in the amount expended in management and commission referred to in recent annual reports, has been maintained during the year, and a further reduction in the ratio has been effected.

PREMIUM INCOME.

The total premium income for the year was £196,152, after deducting payments for reassurances.

FUNDS.

The total funds on 31st December, 1892, amounted to £1,621,504, showing an increase of £88,327 during the year.

BUSINESS IN FORCE.

The policies in force on 31st December, 1892, were 20,563, assuring (after deduction of reassurances) nearly £6,300,000, including bonus additions.

VALUATION AND BONUS.

The next valuation will be made as at the 31st of December next, and there is every reason to expect that the bonus to be declared at the annual meeting in April, 1894, will be satisfactory to the members.

REVENUE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

	£	s.	d.		£	s.	d.
Amount of funds at the beginning of the year	1,533,177	16	11	Claims	127,071	10	7
Premiums (less reassurances)	196,152	11	8	Endowments matured	7,224	5	9
Consideration for annuities granted	16,271	0	0	Surrenders	12,834	4	1
Interest (less tax)	66,503	0	8	Annuities	4,563	4	8
				Commission	12,421	12	9
				Expenses of management	22,325	10	10
				Cash bonus	1,769	2	3
				Bonus reduction of premiums	2,400	5	6
				Amount of funds at the end of the year (as per balance sheet)	1,621,504	12	10
	<u>£1,812,104</u>	<u>9</u>	<u>3</u>		<u>£1,812,104</u>	<u>9</u>	<u>3</u>

BRITISH EMPIRE—*Concluded.*

BALANCE SHEET ON THE 31ST DECEMBER, 1892.

LIABILITIES.			ASSETS.		
	£	s. d.		£	s. d.
Assurance fund...	1,594,962	6 11	Mortgages on property within the United Kingdom.....	257,486	3 4
Reserve fund.....	26,542	5 11	Mortgages on property out of the United Kingdom.....	260,022	8 6
Claims admitted and announced, but not paid			Loans on reversions.....	67,814	18 4
Outstanding accounts—			Loans on life interests.....	282,824	9 11
Reassurance premiums	1,801	4 5	Loans on the Company's policies...	108,222	13 4
Sundry accounts.....	1,369	18 5	Loans on personal security (with life policies and other collateral securities).....	/	
			*Investments—		
			British Government securities	9,747	10 0
			Colonial Government securities.	41,769	2 6
			Municipal securities	34,200	0 0
			Foreign Government securities.	15,444	5 9
			Railway and other debentures and debenture stock	59,385	8 0
			Railway stock (preference and ordinary.....)	21,584	8 8
			Railway bonds (first mortgage).	40,515	0 0
			House property and land	193,270	2 11
			Ground Rents.....	84,973	12 10
			Reversions.....	4,638	5 5
			Life interests.....	1,777	1 5
			Furniture and fixtures at head office and branches	1,023	1 6
			Agents' balances	12,052	2 6
			Outstanding premiums (payable in January)	32,201	1 3
			Accrued and outstanding interest..	16,625	11 8
			Cash in hand on current account...	22,655	0 8
	<u>£</u>	<u>1,647,061</u>	<u>3</u>	<u>£</u>	<u>1,647,061</u>
		<u>3</u>			<u>3</u>
		<u>8</u>			<u>8</u>

* The amounts here stated do not exceed the original cost price. Fluctuations in value of the investments are not taken into account until realization.

Finance Department—Insurance.

CANADA LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President and Managing Director—A. G. RAMSAY.

Secretary—R. HILLS.

Agent—A. G. RAMSAY.

Head Office—Hamilton, Ont.

(Organized, 21st August, 1847; incorporated, 25th April, 1849; commenced business in Canada, 21st August, 1847.)

CAPITAL.

Amount of capital authorized and subscribed for.....	\$1,000,000 00
Amount of capital paid up in cash.....	<u>125,000 00</u>

(For List of Shareholders, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (without encumbrances) held by the company:	
Buildings in Hamilton, Toronto, Montreal and elsewhere.....	\$ 864,951 67
Amount secured by way of loans on real estate by bond or mortgage, first liens (including ground rents, \$850.56 and \$85,624.50 on bonds on reversionary interest and shares of estates).....	4,140,919 57
Amount of loans secured by bonds, stocks or other marketable collaterals.....	1,972,103 17
Viz.:—Upon stock and bonds of—	

	Par Value.	Market Value.	Amount loaned thereon.
25 Shares Hamilton Provident and Loan Society.....	\$ 2,500 00	\$ 3,375 00	\$ 1,900 00
30 do Hamilton Gaslight Co.....	1,200 00	1,920 00	1,200 00
94 do The E. & C. Gurney Co. (Ltd.)....	18,800 00	23,500 00	22,500 00
7 do Hamilton Gaslight Co.....	280 00	448 00	280 00
6 do Hamilton Street Railway Co.....	300 00	540 00	2,000 00
30 do Hamilton Steam-boat Co.....	3,000 00	3,000 00	
12 do Hamilton Provident and Loan Society.....	1,200 00	1,620 00	700 00
36 do Hamilton Gaslight Co.....	1,170 00	1,872 00	1,000 00
The Globe Cattle Co.'s debentures, 7 per cent.	80,000 00	40,000 00	28,761 17
The Land security Co.'s do 5 do ..	50,000 00	50,000 00	50,000 00
Kingston, Napanee and Western Ry. bonds, 6 per cent ..	500,000 00	500,000 00	} 450,000 00
Bay of Quinte Ry. and Nav. Co.'s bonds, 6 per cent ..	60,000 00	60,000 00	
Lake Erie, Essex and Detroit River Ry. Co.'s bonds, 6 per cent ..	500,000 00	500,000 00	400,000 00
St. Lawrence and Adirondack Ry. Co.'s bonds, 5 per cent.....	400,000 00	400,000 00	} 500,000 00
Michigan Central Ry. Co.'s bonds, 5 per cent..	125,000 00	125,000 00	
600 Shares Michigan Central Ry. Co.....	60,000 00	63,600 00	
600 do New York Central and Hudson River Railway.....	60,000 00	66,600 00	} 9,762 00
Parish of St. Andrew's, P.Q., bonds, 5 per cent.	9,762 00	9,762 00	
Lake Erie and Detroit River Ry. Co.'s bonds, 6 per cent ..	460,000 00	460,000 00	} 375,000 00
4000 Shares H. Walker & Sons (Ltd.).....	336,000 00	336,000 00	
Grant, Lottridge Brewing Co. (Ltd.) bonds, 6 per cent.....	100,000 00	100,000 00	} 100,000 00
Policies Nos. 43,780 and 655,865 in Canada Life and 780 shares Grant, Lottridge Brewing Co. (Ltd).....	78,000 00	78,000 00	
	174		

CANADA LIFE—Continued.

	Par Value.	Market Value.	Amount loaned thereon.
Hamilton and Dundas Street Railway bonds, 6 per cent	\$ 14,800 00	\$ 14,800 00	\$ 12,500 00
Hamilton and Dundas Street Railway bonds, 6 per cent	10,000 00	10,000 00	16,500 00
Hamilton and Dundas Street Railway—First preference stock	5,000 00	5,000 00	
Life and endowment policies in Canada Life, Aetna of Hartford and Connecticut Mutual Companies			
Total	\$2,877,012 00	\$2,855,037 00	\$1,972,603 17

Amount of loans, as above, on which interest has not been paid within one year previous to statement, \$198,487.07.

Amount of loans made in cash to policy-holders on the company's policies assigned as collaterals (including \$18,700, being loans on policies of other companies).....\$1,259,936 63
 Premium obligations on policies in force 101,361 68

Debentures owned by the company:—

Municipality.	Par value.
<i>City—</i>	
Hamilton	\$ 32,302 38
Belleville	43,000 00
Brantford	14,500 00
Three Rivers, Que	20,000 00
Vancouver, B.C.	15,500 00
Victoria, B.C.	170,000 00
St. Thomas	11,009 76
	\$ 306,312 14
<i>County—</i>	
Compton, Que.	28,973 34
Digby, N.S.	37,400 00
Bruce	10,000 00
Minnedosa, Man.	8,000 00
	\$ 84,373 34
<i>Town—</i>	
Windsor	\$ 121,994 14
Galt	5,000 00
Lindsay	39,500 00
Stratford	34,800 35
Tilsonburg	6,600 00
Ingersoll	57,000 00
Woodstock	6,000 00
Sarnia	20,000 00
Niagara Falls	13,250 00
Mitchell	24,000 00
Goderich	6,000 00
Dresden	2,116 44
Kincardine	11,000 00
Peterboro'	14,500 00
St. John's	60,000 00
Beauharnois, Q	10,000 00
Sherbrooke, Q.	13,100 00
Seaforth	4,000 00
Orangeville	15,000 00
Orillia	8,000 00
St. Henri, Q	22,000 00
Petrolea	29,445 27
Cornwall	4,331 00
Amherstburg	8,607 51
Meaford	635 00
Walkerton	7,000 00
Listowel	6,280 00
Wingham	11,000 00
Uxbridge	5,000 00
Calgary	27,833 34

Finance Department—Insurance.

CANADA LIFE—Continued.

Debentures owned by the Company—Continued.

Municipality.	Par value.
<i>Town—Continued.</i>	
Blenheim	\$ 1,148 03
West Toronto Junction	56,371 46
Brampton	53,303 04
	\$ 704,815 58
<i>Village—Listowel</i>	\$ 5,000 00
Clinton	6,000 00
Exeter	14,500 00
Caledonia	9,500 00
Hochelega, Q.	80,000 00
Georgetown	12,800 00
St. Cunegonde, Q.	87,000 00
St. Jean Baptiste, Q.	35,000 00
Wingham	2,500 00
Côte St. Louis, Q.	5,700 00
Alliston	3,400 00
Madoc	7,500 00
Glencoe	152 00
Brussels	9,000 00
St. Gabriel, Q.	65,000 00
Parkdale	80,000 00
Blyth	5,300 00
Aylmer	15,885 29
Thamesville	4,665 08
Port Elgin	2,083 47
Uxbridge	10,000 00
Dunnville	4,805 00
Lucknow	4,500 00
Essex Centre	3,473 00
Tottenham	1,318 00
Kingsville	1,403 00
Wallaceburg	13,329 24
London West	15,000 00
Leamington	9,723 48
Port Stanley	1,121 32
Tilbury Centre	3,747 78
Tara	3,000 00
	\$ 522,406 66
<i>Township—Dudswell, Q.</i>	\$ 20,000 00
Weedon, Q.	24,000 00
Dover	9,078 98
Enniskillen	414 00
Mara	8,600 00
Bolton, Q.	10,600 00
Grantham, Q.	2,081 62
Yarmouth, N.S.	59,200 00
Chatham	954 65
Gosfield	1,851 09
South Colchester	3,026 00
North Colchester	370 00
Raleigh	6,766 01
Mersea	13,168 62
Westminster	845 87
St. Jean Baptiste, Man.	1,000 00
Tarbolton, Man.	700 00
McLeod, Man.	1,000 00
Albert, Man.	320 00
Melbourne, Man.	1,500 00
McKellar	195 00
Aldboro'	776 50
Alfred	1,416 00
Lethbridge	1,000 00
Dunwich	4,454 89
Caradoc	2,740 38
Ferris	800 00
	\$ 176,859 61

CANADA LIFE—Continued.

Debentures owned by the Company—Concluded.

Municipality.	Par value.
<i>Synopsis</i> —City	\$ 306,312 14
County	84,373 34
Town	704,815 58
Township	176,859 61
Village	522,406 66
Total municipal debentures, par value	<u>\$1,794,767 33</u>

Stocks and bonds owned by the Company:—

	Par value.	Value in account.	Market value.
<i>Bank Stocks</i> —Merchants' Bank	\$ 66,500 00	\$ 97,018 25	\$ 107,065 00
Dominion Bank	40,000 00	89,200 00	105,600 00
Standard Bank	26,850 00	37,321 00	43,765 00
Federal Bank	20,000 00	4,000 00	500 00
Imperial Bank	2,000 00	3,010 25	3,660 00
Molsons Bank	2,000 00	3,060 00	3,400 00
Bank of Hamilton	100,100 00	148,360 00	162,162 00
Bank of Toronto	39,900 00	86,184 00	98,154 00
Bank of Montreal	50,000 00	113,000 00	117,500 00
Bank of Commerce	41,350 00	58,385 80	59,544 00
	<u>\$ 388,700 00</u>	<u>\$ 639,539 30</u>	<u>\$ 701,350 00</u>
<i>Loan Companies' Stock</i> —Canada Landed and National Investment Company	\$ 5,000 00	\$ 5,900 00	\$ 6,550 00
Huron and Erie	22,300 00	33,343 00	34,206 00
Trusts Corporation of Ontario	1,000 00	1,000 00	1,000 00
	<u>\$ 28,300 00</u>	<u>\$ 40,243 00</u>	<u>\$ 41,756 00</u>
<i>Gas-light Companies' Stock</i> —Hamilton	\$ 5,012 00	\$ 6,772 65	\$ 8,019 00
Toronto	63,000 00	114,623 74	120,330 00
	<u>\$ 68,012 00</u>	<u>\$ 121,396 39</u>	<u>\$ 128,349 00</u>
<i>Loan Companies' Debentures</i> —Central Can- ada Loan and Savings Company	\$ 100,000 00	\$ 100,000 00	\$ 100,000 00
Canada Landed and National Invest- ment Company	50,000 00	50,000 00	50,000 00
	<u>\$ 150,000 00</u>	<u>\$ 150,000 00</u>	<u>\$ 150,000 00</u>
	Par Value.	Value in Account.	Market Value.
<i>Bridge Companies' Debentures</i> —Dorchester	\$ 6,000 00	\$ 6,000 00	\$ 6,000 00
<i>Telegraph Companies' Stock</i> —Dominion	\$ 6,700 00	\$ 5,723 50	\$ 6,901 00
<i>Railway Bonds</i> —Wellington, Grey and Bruce	\$ 7,786 67	\$ 7,455 75	\$ 7,455 75
Central Counties	15,000 00	13,500 00	13,500 00
	<u>\$ 22,786 67</u>	<u>\$ 20,955 75</u>	<u>\$ 20,955 75</u>
<i>Street Railway Bonds</i> —St. Catharines, Merriton and Thorold	\$ 473 97	\$ 473 97	\$ 473 97
<i>Water Works Companies' Debentures</i> —			
Belleville	\$ 140,000 00	\$ 140,000 00	\$ 140,000 00
Berlin	80,000 00	80,000 00	80,000 00
Cobourg	60,000 00	60,000 00	60,000 00
Waterloo	15,000 00	15,000 00	15,000 00
Kincardine	30,000 00	30,000 00	30,000 00
Ingersoll	50,000 00	50,000 00	50,000 00
Lindsay	50,000 00	50,000 00	50,000 00
	<u>\$ 425,000 00</u>	<u>\$ 425,000 00</u>	<u>\$ 425,000 00</u>

Finance Department—Insurance.

CANADA LIFE—Continued.

Stocks and bonds owned by the Company—Continued.

<i>Cotton Companies' Bonds—</i>			
Magog Textile and Print Co.....	\$ 150,000 00	\$ 150,000 00	\$ 150,000 00
Canada Cotton Co.....	151,000 00	151,000 00	151,000 00
	\$ 301,000 00	\$ 301,000 00	\$ 301,000 00
<i>Rolling Stock Companies' Debentures—Victoria</i>			
Rolling Stock Co.....	\$ 101,000 00	\$ 101,000 00	\$ 101,000 00
<i>Newfoundland Government Inscribed Stock.....</i>	\$ 48,666 66	\$ 50,535 13	\$ 50,535 13
<i>United States Government Bonds.....</i>	\$ 100,000 00	\$ 127,250 00	\$ 127,250 00
<i>Railway Companies' Stock—</i>			
Canadian Pacific.....	\$ 200,000 00	\$ 185,568 41	\$ 178,000 00
Canada Southern.....	200,000 00	121,653 75	116,000 00
	\$ 400,000 00	\$ 307,222 16	\$ 294,000 00
<i>Summary—Bank stocks.....</i>	\$ 388,700 00	\$ 639,539 30	\$ 701,350 00
Loan companies' stock	28,300 00	40,243 00	41,756 00
Gas-light companies' stock.....	68,012 00	121,396 39	128,349 00
Loan companies' debentures.....	150,000 00	150,000 00	150,000 00
Bridge companies' debentures.....	6,000 00	6,000 00	6,000 00
Telegraph companies' stock.....	6,700 00	5,723 50	6,901 00
Railway bonds.....	22,786 67	20,955 75	20,955 75
Street railway bonds.....	473 97	473 97	473 97
Water works companies' debentures.....	425,000 00	425,000 00	425,000 00
Cotton companies' bonds.....	301,000 00	301,000 00	301,000 00
Newfoundland Government inscribed stock	48,666 66	50,535 13	50,535 13
United States Government bonds.....	100,000 00	127,250 00	127,250 00
Rolling stock companies' debentures.....	101,000 00	101,000 00	101,000 00
Railway companies' stock.....	400,000 00	307,222 16	294,000 00
Totals.....	\$2,046,639 30	\$2,296,339 20	\$2,354,570 85

Total debentures, stocks, &c., carried out at value in account.....\$4,091,106 53

Cash at head office..... 43 93

Cash in banks, viz:—

Bank of Montreal.....	\$ 17,025 53
National Bank of Scotland	22 29
Bank of Hamilton	16,660 25
Canadian Bank of Commerce.....	33,501 76

67,209 83

Office furniture..... 7,139 10

Items in suspense..... 584 16

Total.....\$12,505,356 27

OTHER ASSETS.

Interest due.....	\$ 33,690 24
do accrued.....	209,908 18

Total carried out..... 243,598 42

Rents due.....	\$ 952 71
do accrued.....	3,954 62

Total carried out.. 4,907 33

Gross premiums due and uncollected on policies in force.....	\$ 227,814 71
Gross deferred premiums on same.....	131,371 73

Total outstanding and deferred premiums.....	\$ 359,186 44
Deduct cost of collection, at 10 per cent.....	35,918 64

Net outstanding and deferred premiums..... 323,267 80

Total assets.....\$13,077,129 82

CANADA LIFE—Continued.

LIABILITIES.

*Amount computed to cover the net present value of all policies in force.	\$10,959,756 00	
Deduct value of policies reinsured in other companies	37,939 00	
Net reinsurance reserve.		\$10,921,817 00
†Claims for death losses due and unpaid.	\$ 45,553 44	
Claims for death losses unadjusted, but not resisted	50,200 00	
Total.		95,753 44
Amount of dividends or bonuses to policy-holders due and unpaid.	19,480 06	
Premiums paid in advance.	2,970 43	
Total.		\$11,040,020 93
Amount added by the Department to bring reserve up to the Institute of Actuaries' H.M. 4½ per cent standard.	522,148 00	
Total liabilities.		\$11,462,168 93
Surplus of assets over liabilities available for protection of policy-holders	\$1,614,960 89	
Of which has been carried to proprietors' account	52,075 97	
Leaving surplus on policy-holders' account		\$1,562,884 92
Capital stock paid up.	\$ 125,000 00	
Surplus above all liabilities (including capital stock paid up and the amount as above carried to proprietors' account).	1,437,884 92	

INCOME.

Cash received for premiums	\$1,545,861 06	
Premiums paid by dividends, including reconverted additions.	174,575 80	
Total	\$1,720,436 86	
Deduct premiums paid to other companies for reinsurance.	11,438 90	
Total premium income.		\$1,708,997 96
Received for interest and dividends.	604,730 81	
Received for rents.	18,856 73	
Profits on sales of debentures, &c.	53 00	
Total income.		\$2,332,638 50

EXPENDITURE.

Cash paid for death losses	\$ 715,188 12	
†Premium obligations used in payment of same	1,867 79	
Total amount* paid for death claims (of this amount \$45,018, and \$5,073.96 profits, making \$50,091.96, accrued in previous years).		\$ 717,055 91
Deduct amount received from other companies for reinsured death claims	Nil.	
Net amount paid for death claims		\$ 717,055 91
Cash paid for matured endowments	\$ 63,440 89	
†Premium obligations used in payment of same.	2,292 89	
Total paid for matured endowments.		65,733 78
Total net amount paid for death claims and matured endowments.		\$ 782,789 69
(Including \$90,904.69, being profits paid on account of claims.)		
Cash paid to annuitants	400 00	
Cash paid for surrendered policies	68,411 35	
†Premium obligations used in purchase of surrendered policies	1,340 55	

*Upon basis of American Experience table of mortality, with 4½ per cent interest. Computed by the Insurance Department of the State of Michigan, as at 31st December, 1892.

†Of this amount \$2,000 accrued in previous year.

‡ Being half credit debts.

Finance Department—Insurance.

CANADA LIFE—Continued.

Cash dividends paid to policy-holders	\$ 33,384 85
Cash dividends applied in payment of premiums	174,575 80
*Premium obligations used in payment of dividends to policy-holders.....	2,745 20
Cash paid stockholders for interest or dividends (twenty per cent).....	25,000 00
Commissions, salaries and other expenses of officials	231,355 98
Taxes, licenses, fees or fines.....	5,648 71

Miscellaneous payments, viz. :—

Medical fees, \$9,126.75; solicitor's charges, \$1,281.62; travelling expenses of agents and others, \$6,635.77; rents, \$22,881.19; fuel, \$661.48; gas, \$550.83; stationery, \$3,058.30; printing, \$2,165.58; advertising, \$4,216.31; books and periodicals, \$856.47; postage, exchange, &c., \$7,070.25; sundries, including water rates, express charges, guarantee premiums, cleaning offices, &c., &c., \$8,145.73; written off office furniture, \$793.20	67,443 48
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Total expenditure..... \$ 1,393,095 61

*PREMIUM NOTE ACCOUNT.

Premium obligations on hand at 31st December, 1891 \$ 112,335 31

Deductions during the year, viz. :—

Amount of obligations used in payment of claims	\$ 4,160 68
do do purchase of surrendered policies....	1,340 55
do do voided by lapse	2,727 20
do do used in payment of dividends to policy-holders	2,745 20

Total deductions..... \$ 10,973 63

Balance, premium obligations at 31st December, 1892..... \$ 101,361 68

MISCELLANEOUS.

Number of new policies reported during the year as taken....	2,119
Amount of said policies	\$ 5,475,000 00
Amount of said policies reinsured in other licensed companies in Canada.....	214,573 28
Number of policies become claims during the year.....	348
Amount of said claims (including profits)	837,460 47
Number of policies in force at date.....	27,772
Amount of said policies	\$ 56,467,636 20
Add bonus profits	2,915,301 10
Total.....	<u>\$ 59,382,937 30</u>
Deduct amount of said policies reinsured in other licensed companies in Canada, including bonus profits, \$9,417.30.....	<u>328,658 58</u>
Net amount of policies in force at 31st December, 1892.....	<u><u>59,054,278 72</u></u>

*Being half credit debts.

CANADA LIFE—Continued.

Number and amount of policies terminated during the year,
not including bonus additions:—

	No.	Amount.
1. By death	307	\$ 682,320 44
2. By maturity.....	41	58,300 00
3. By expiry.....	2	3,000 00
4. By surrender.....	257	499,614 50
(For which cash value has been paid, \$69,751.90.)		
5. By surrender, \$257,600. (For which paid-up policies have been granted to amount of \$65,620.)		
Difference of amounts carried out		191,980 00
6. By lapse.....	628	1,386,700 00
Total.....	<u>1,235</u>	<u>\$ 2,821,914 94</u>

	No.	Amount.
Policies in force at beginning of year (not including bonus profits, \$3,090,116.89).....	26,484	\$53,128,201 14
Policies issued during the year	2,582	6,201,011 00
Policies revived during the year.....	79	208,000 00
Policies terminated as above and by change for paid-up pol- icies	1,325	2,887,534 94
Policies terminated otherwise, being not taken policies of this year as well as those of previous years, returned by agents	238	843,320 00
Gross policies in force at date of statement (not including bonus profits, \$2,915,301.10).....	<u>27,772</u>	<u>56,467,636 20</u>

Bonuses in force at 31st December, 1891	\$ 3,090,116 89
Bonuses revived and changed	6,909 39
	<u>\$ 3,097,026 28</u>

Bonuses terminated:—

By death	\$ 78,333 19
By matured endowments	6,494 47
By free policies.....	6,517 90
By lapse.....	16,401 64
By change.....	61,319 21
Surrendered	12,658 77
	<u>181,725 18</u>

Bonuses in force on 31st December, 1892].....	<u>\$ 2,915,301 10</u>
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Number of insured lives at beginning of year.....	19,563
Number of new insurers during the year.....	2,062
Number of deaths during the year among insured.....	232
Number of insured whose policies have been terminated during the year, otherwise than by death.....	898
Number of insured lives at date of statement.....	<u>20,495</u>

Finance Department—Insurance.

CANADA LIFE—Concluded.

BUSINESS DONE OUTSIDE OF CANADA.

(Included in above Statement.)

ASSETS.

Gross premiums due and uncollected on policies in force.....	\$ 14,586 24
Gross deferred premiums on same.....	4,409 77
Total outstanding and deferred premiums..	\$ 18,996 01
Deduct cost of collection, at 10 per cent.....	1,899 60
Net outstanding and deferred premiums.....	\$ 17,096 41

LIABILITIES.

Claims for death losses and matured endowments outstanding at 31st December, 1892.....	<i>Nil.</i>
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INCOME.

Premiums received during the year ending 31st December, 1892.....	\$ 72,935 86
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EXPENDITURE.

Payment for death claims and matured endowments during the year ending 31st December, 1892.....	\$ 12,500 00
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MISCELLANEOUS.

	No.	Amount.
Number of new policies reported during the year as taken in other countries.....	223	
Amount of said policies.....		\$ 850,450 00
Number of policies become claims.....	6	
Amount of said claims.....		12,500 00
Number of policies in force in other countries at date.....	774	
Amount of said policies.....		\$ 2,154,073 00
Amount of said policies reinsured in other licensed companies in Canada.....		117,999 96
Net amount of policies in force at 31st December, 1892.....		2,036,073 04

Number and amount of policies terminated during the year in other countries :—

	No.	Amount.
1. By death.....	6	\$ 12,500 00
2. By surrender \$4,000.00; for which paid up policies have been granted to the amount of \$191; difference of amounts carried out.....		3,809 00
3. By lapse.....	68	148,700 00
4. By transfer... ..	2	5,000 00
Total.....	76	\$ 170,009 00

Policies in force at 31st December, 1891.....	627	\$1,473,823 00
Policies issued during the year.....	223	850,450 00
Policies terminated as above and by change to paid-up policies.	76	170,200 00
Policies in force at date of statement.....	774	2,154,073 00

Subscribed and sworn to, 27th February, 1893, by

A. G. RAMSAY,
President.

R. HILLS,
Secretary.

(Received, 28th February, 1893.)

THE CITIZENS' INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—SIR J. J. C. ABBOTT.*Secretary-Treasurer*—WILLIAM SMITH. | *General Manager*—E. P. HEATON.*Principal Office*—Montreal.

(Incorporated by 27 and 28 Vic., cap. 98; assented to 30th June, 1864. Commenced business in Canada, 1st January, 1865.)

CAPITAL.

Amount of joint stock capital authorized.....	\$2,000,000 00
Amount of joint stock capital subscribed for.....	806,395 00
Amount paid up in cash.....	<u>151,367 00</u>

(For List of shareholders, see Appendix.)

FIRE AND ACCIDENT DEPARTMENTS.

ASSETS.

Value of real estate held by the company.....	\$ 598 25
Loans secured by bond or mortgage on real estate.....	800 00

Stocks and bonds held by the company, viz:—

	Par value.	Market value.
Brantford gold bonds	\$ 20,000 00	\$ 20,000 00
City of Vancouver	3,000 00	3,150 00

Bonds deposited with Receiver-General, viz:—

City of Belleville 4½ p.c. bonds.....	53,000 00	54,590 00
Sarnia 5 p.c. bonds	3,000 00	3,330 00
Special account—Brantford gold bonds.....	5,000 00	5,000 00
do City of Vancouver.....	7,000 00	7,350 00
do Walkerton W. W. bonds.....	10,510 99	11,314 00

Total par and market value..... \$ 101,510 99 \$ 104,734 00

Carried out at market value.....	104,734 00
Cash on hand at head office.....	481 63
Interest accrued and unpaid on stocks.....	984 92
Cash in Merchants Bank.....	1,424 34
Agents' balances and premiums in course of collection, viz:—	
Outstanding fire premiums.....	\$ 4,636 35
do accident premiums.....	4,879 49
Due from Glasgow and London.....	28,780 41
	<u>\$ 38,296 25</u>

38,296 25

Bills receivable.....	221 50
Sundry debtors.....	2,214 68

Total gross assets.....	\$ 149,755 57
Amount which should be deducted on account of bad or doubtful debts and securities.....	30,000 00

Total net assets..... \$ 119,755 57

Finance Department—Insurance.

CITIZENS'—Continued.

LIABILITIES.

1. LIABILITIES IN CANADA.

Fire Department.

Net amount of losses resisted in suit (of previous year).....	\$ 4,897 00	
Net amount of losses resisted, not in suit.....	923 00	
Total net amount of unsettled claims for losses in Canada.....	\$	5,820 00

Accident Department.

Net amount of losses in Canada claimed but not adjusted (of which \$1,240.00 was incurred in previous years)		1,898 79
Total liability (for unsettled claims (in Fire and Accident Depart- ments in Canada)	\$	7,718 79
Loan from Merchants Bank.....		5,000 00
Amount due to other companies.....		19,733 89
Total liabilities in Canada	\$	32,452 68

2. LIABILITIES IN OTHER COUNTRIES.

Fire Department.

Net amount of losses claimed, but not adjusted		\$ 9,293 94
Total amount of unsettled claims for fire losses in other countries	\$	9,293 94
Reserve of unearned premiums for all outstanding risks in other countries		10,385 52
Total liabilities in other countries	\$	19,679 46

Total liability in all countries, exclusive of capital stock—fire and accident departments		\$ 52,132 14
*Capital stock paid up in cash and notes		151,367 00

INCOME.

(Fire Department.)

	In Canada.	In other Countries.
Gross cash received for premiums.....	\$ 43,424 33	\$ 41,691 66
Deduct reinsurance, rebate, abatement and return-premiums..	21,089 63	8,897 01
Net cash received for said premiums.....	\$ 22,334 70	\$ 32,794 65
Total net cash received for premiums in all countries.....	\$	55,129 35
Received for interest and dividends.....		6,995 87
Rents.....		1,814 09
Commission recovered.....		47,246 30
Total cash income.....	\$	111,185 61

* This capital is also liable to the life department.

CITIZENS'—Continued.

EXPENDITURE.

(Fire Department.)

	In Canada.	In other Countries.	
Paid for losses occurring in previous years (which losses were estimated in the last statement at \$37,938.46)	\$ 25,066 22	\$ 19,041 13	
Less amount received for reinsurance.....	5,494 90	50 00	
Net amount paid for said losses.....	<u>\$ 19,571 32</u>	<u>\$ 18,991 13</u>	
Paid for losses occurring during the year.....	\$ 14,860 33	\$ 44,494 12	
Less amount received for reinsurance.....	5,910 17	.....
Net amount paid for said losses	<u>\$ 8,950 16</u>	<u>\$ 44,494 12</u>	
Total net amount paid during the year for fire losses.....	<u>\$ 28,521 48</u>	<u>\$ 63,485 25</u>	
Total net amount paid during the year for fire losses.....			\$ 92,006 73
Salaries, fees, and other charges of officials.....			7,770 97
Paid for reinsuring outstanding Canadian fire risks.....			142,332 39
Miscellaneous payments, viz.:—Inspection expenses, \$472.41; law costs, \$421.84; commercial agencies, \$100; advertising, \$2,006.54; stationery and printing, \$721.24; express, telegrams and exchange, \$315.88; postage, \$32.65; rents, \$323.34; Canadian Fire Underwriters' assessment, \$109; travelling expenses, \$769.20; Montreal fire commission, \$119; insurance superintendence, \$110.17; sundry office expenses, \$190.30; furniture, \$12; maps and plans, \$225.50; gas, water, &c., \$142.71; municipal taxes, \$112.94; special expenses <i>re</i> Guardian schedules, \$1,093.06.....			7,277 78
Total cash expenditure.....			<u>\$ 249,387 87</u>

CASH ACCOUNT.

	\$	cts.		\$	cts.
Balance on hand and in bank at 31st December, 1891.....	49,864	27	Expenditure (fire and accident).....	263,273	71
Income (fire and accident).....	116,491	83	Investment.....	500	00
Received from realization of investments	142,506	14	Borrowed money returned.....	46,125	00
Borrowed during the year.....	5,000	00	Balance on hand and in bank, 31st Dec., 1892.....	4,288	53
Received from other sources.....	325	00			
	<u>\$ 314,187</u>	<u>24</u>		<u>\$ 314,187</u>	<u>24</u>

Finance Department—Insurance.

CITIZENS'—Continued. RISKS AND PREMIUMS.

	In Canada.		In other Countries.		Totals in all Countries.	
	Amount.	Premiums thereon.	Amount.	Premiums thereon.	Amount.	Premiums thereon.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
FIRE RISKS.						
Gross policies in force at date of last statement	37,522,959	406,424 02		96,808 24	43,905,018	503,232 26
Taken during the year—renewed	1,838,130	22,558 66	6,382,059	33,488 70	4,363,776	56,047 36
Total	39,361,089	428,982 68	8,907,705	130,296 94	48,268,794	559,279 62
Deduct terminated	3,212,272	239,303 11	7,302,237	108,308 97	10,514,509	347,612 08
Gross in force at end of year	36,148,817	189,679 57	1,605,468	21,987 97	37,754,285	211,667 54
Deduct reinsured	36,148,817	189,679 57	43,500	447 86	36,192,317	190,127 43
Net in force at 31st December, 1892			1,561,968	21,540 11	1,561,968	21,540 11
ACCIDENT RISKS.						
Gross policies in force at date of last statement	3,370,450	41,999 14			3,370,450	41,999 14
Taken during the year—new and renewed	483,450	3,945 21			483,450	3,945 21
Total	3,853,900	45,944 35			3,853,900	45,944 35
Deduct terminated	1,105,000	31,235 18			1,105,000	31,235 18
Gross in force at end of year	2,748,900	14,709 17			2,748,900	14,709 17
Deduct reinsured	2,748,900	14,709 17			2,748,900	14,709 17
Net in force at 31st December, 1892						

CITIZENS'—Continued.

Total number of policies in force at date. (No return.)	
Total net amount in force—fire and accident departments.....	\$1,561,968 00
Total premiums thereon.....	<u>21,540 11</u>

ACCIDENT DEPARTMENT.

INCOME.

Gross cash received for premiums.....	\$ 9,299 23
Less reinsurance and return-premiums	<u>3,993 01</u>
Net premium income.....	<u>\$ 5,306 22</u>

EXPENDITURE.

Losses of previous years paid in 1891 (estimated in last statement at \$2,744.84)	\$ 5,762 94
Cash paid for losses occurring during the year (net).....	5,484 97
Commission.....	1,462 72
Salaries, fees and other charges of officials.....	585 55
Other expenses, viz.:—Law costs, \$18; insurance superintendence, \$19.24; travelling expenses, \$25; rents, \$93.50; express, telegrams and exchange, \$17.22; stationery and printing, \$177.50; advertising, \$40.50; sundry office expenses, \$8.70; bonus to policy-holders, \$190	589 66
Total cash expenditure	<u>\$ 13,885 84</u>

Subscribed and sworn to, 10th May, 1893, by

ANDREW ALLAN, *Vice-President.*
WILLIAM SMITH, *Secretary-Treasurer.*

(Received, 12th May 1893.)

LIFE DEPARTMENT.

ASSETS AS PER LEDGER ACCOUNTS.

Amount of loans made in cash to policy-holders on the company's policies assigned as collaterals.....	\$	371 40
Premium obligations on policies in force.....		<u>236 04</u>
Stock and bonds in deposit with Receiver-General, viz.:—		
	Par value.	Market value.
New Westminster 5 per cent bonds.....	\$ 34,000 00	\$ 36,465 00
Montreal Harbour 5 per cent bonds.....	2,000 00	2,300 00
Canada Central Railway bonds, 6 per cent.....	5,840 00	6,745 20
Montreal R. C. School Commissioners' bonds, 6 per cent..	2,000 00	2,400 00
do Protestant School Commissioners' bonds, 4 per cent	2,000 00	2,000 00
Sarnia bonds, 5 per cent.....	1,000 00	1,118 40
Brantford gold bonds, 4 per cent	8,233 00	8,233 00
Three Rivers bonds, 5 per cent.....	6,000 00	6,231 00
Total par and market values.....	<u>\$ 61,073 00</u>	<u>\$ 65,490 60</u>
Carried out at market value.....		65,490 60
Agents' ledger balances and advances to agents.....		27 18
Bills receivable.....		<u>400 50</u>
Total.....	\$	<u>66,525 72</u>

Finance Department—Insurance.

CITIZENS'—Continued.

OTHER ASSETS.

Interest accrued.....	\$	1,175 29
Gross premiums due and uncollected on policies in force.....	\$	2,429 74
Deduct cost of collection, at 10 per cent.....		242 97
Net outstanding and deferred premiums.....		2,186 77
<hr/>		
Total assets	\$	69,887 78
Amount which should be deducted on account of bad or doubtful debts and securities:—		
From bills receivable.....	\$	400 50
do agents' balances.....		27 18
do outstanding premiums		2,186 77
		2,614 45
<hr/>		
Net assets, life branch.....	\$	67,273 33

LIABILITIES.

Due on account of loans.....	\$	118,953 07
Sundry.....		264 15
Total liabilities life branch.....	\$	119,217 22

INCOME DURING THE YEAR.

Net cash received for premiums.....	\$	50 00
Total income, life branch.....	\$	50 00

EXPENDITURE DURING THE YEAR.

Cash paid for surrendered policies.....	\$	84 24
Cash paid for interest.....		2,296 87
Cash paid for reinsurance.....		2,235 40
Miscellaneous payments, viz:—		
Law expenses, \$10; advertising, \$51.40; medical fees, \$10;		
Dominion Government assessment, \$3.05.....		74 45
Total expenditure, life branch.....	\$	4,690 96

MISCELLANEOUS.

Number of policies in force in Canada at date.....	71
Amount of said policies.....	\$ 48,885 00
Deduct amount of said policies reinsured in other licensed companies in Canada.....	48,885 00
Net amount in force, 31st December, 1892.....	Nil.

Number and amount of policies terminated during the year in Canada:

	No.	Amount.
1. By surrender.....	1	\$ 1,000 00
(For which cash value has been paid, \$84.24)		
Total.....	1	\$ 1,000 00

CITIZENS'—*Concluded.*

	No.	Amount.
Policies in force at beginning of year (including bonus additions)	118	\$ 97,000 00
Policies revived during the year.....	1	1,000 00
Policies terminated as above (including bonus additions).....	1	1,000 00
Policies rewritten by the Sun Life Assurance Company..	47	48,115 00
Policies in force at date of statement (all reinsured)..	71	48,885 00

Number of insured lives.....No return.

Subscribed and sworn to, 10th May, 1893, by

ANDREW ALLAN,
Vice-President.
WILLIAM SMITH,
Secretary-Treasurer.

(Received, 12th May, 1893.)

The following is a statement for the whole business of the company, embracing the fire, accident and life branches:—

ASSETS.

Fire and accident.....	\$ 119,755 57
Life.....	67,273 33
Total assets.....	\$ 187,028 90

LIABILITIES.

Fire and accident.....	\$ 52,132 14
Life.....	119,217 22
Total liabilities (except paid-up capital).....	\$ 171,349 36

Capital stock paid up in cash and notes.....\$ 151,367 00

INCOME.

Fire.....	\$ 111,185 61
Accident	5,306 22
Life.....	50 00
Total cash income.....	\$ 116,541 83

EXPENDITURE.

Fire.....	\$ 249,387 87
Accident.....	13,885 84
Life.....	4,690 96
Total cash expenditure.....	\$ 267,964 67

Finance Department—Insurance.

THE COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1892.

Chairman—JEREMIAH COLEMAN.

Secretary—HENRY MANN.

Principal Office—19 and 20 Cornhill, London, England.

Agents in Canada—EVANS & MCGREGOR,

Head Office in Canada—Montreal.

(Incorporated, 28th September, 1861. Commenced business in Canada, 11th September, 1863.)

CAPITAL.

Amount of capital authorized and subscribed for.....	£2,500,000 stg.
Amount paid up in cash.....	250,000 "
	250,000

ASSETS IN CANADA.

(Specially Life Department.)

Amount secured by way of loans on real estate in Canada—first liens. \$	60,833 33
Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals (of this amount \$1,953.34 is on policies issued subsequent to 31st March, 1878).....	9,806 63
Premium obligations on Canadian policies in force (of this amount, \$1,676.71 is on policies issued subsequent to 31st March, 1878)....	8,041 38
Deposited with Receiver-General:—	

	Par value.	Market value.
Cape of Good Hope stock, 4 per cent stock.	\$ 107,066 67	\$ 113,491 00
Canada 4 per cent stock.....	29,200 00	30,952 00
	\$ 136,266 67	\$ 144,443 00

Carried out at Market value.....	144,443 00
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Cash at head office in Canada.....	349 73
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Cash in banks, viz.:—

Bank of Montreal, Montreal, current account.....	\$ 3,330 74	
do do special deposit.....	1,000 00	
Bank of Toronto, special deposit.....	1,000 00	

Total cash in banks.....	5,330 74
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Interest accrued....	488 41
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Gross premiums due and uncollected on Canadian policies in force.....	\$ 4,621 06	
Gross deferred premiums on same.	2,106 22	

Total outstanding and deferred premiums.....	\$ 6,727 28	
Deduct cost of collection, at 10 per cent.....	672 72	

Net outstanding and deferred premiums (of this amount \$2,766.09 is on policies issued subsequent to 31st March, 1878).....	6,054 56
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Total assets in Canada.	\$ 235,347 78
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COMMERCIAL UNION—Continued.

LIABILITIES IN CANADA—LIFE DEPARTMENT.

Under Policies issued previous to 31st March, 1878.

*Amount computed to cover the net reserve or reinsurance value of all outstanding policies in Canada.....	\$ 175,063 73
Claims for death losses adjusted but not due.....	Nil.
Total liabilities to said policy-holders in Canada.....	\$ 175,063 73

Under Policies issued subsequent to 31st March, 1878.

*Amount computed to cover the net reserve on all outstanding policies in Canada	\$ 34,470 60
Claims for death losses adjusted but not due.....	Nil.
Total net liabilities to said policy-holders in Canada.....	\$ 34,470 60
Total net liabilities to all policy-holders in Canada.....	\$ 209,534 33

INCOME IN CANADA.

Gross amount of premiums received in cash during the year on life policies in Canada.....	\$ 20,274 93
Premium obligations taken in part payment of premiums in Canada...	70 15
Total premium income.....	\$ 20,345 08
Interest on first mortgage loan.....	2,720 35
Interest on policy loans and fines for extension.....	698 26
Total income in Canada.....	\$ 23,763 69

EXPENDITURE IN CANADA.

Amount paid on account of death claims (including bonus additions, \$9,131.79, and amount accrued in previous year, \$2,433.33)	\$ 45,145 10
Cash paid for matured endowments (including bonus additions, \$1,003.01).....	4,409 67
Amount paid for surrendered policies.....	37 65
Total net amount paid to policy-holders in Canada	\$ 49,592 42
Cash paid for commissions, &c.....	2,022 68
Cash paid for taxes, licenses, fees or fines.....	50 00
Miscellaneous payments, viz.:—Medical fees, \$107.50; legal charges, \$114; stationery, \$34.31; insurance superintendence, \$10.65.....	266 46
Total expenditure in Canada.....	\$ 51,931 56

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$ 7,971 23
do received during the year.....	70 15
Balance—note assets at end of year.....	\$ 8,041 38

*Institute of Actuaries' H. M. Table, 4½ per cent interest.

Finance Department—Insurance.

COMMERCIAL UNION—Continued.

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	8	
Amount of said policies.....		\$ 8,000 00
Number of policies become claims in Canada during the year ...	9	
Amount of said claims (including bonus additions, \$10,134.80).		47,121 44
Number of policies in force in Canada at date.....	309	
Amount of said policies.....		\$ 601,927 37
Add bonus additions.....		73,265 30
Net amount in force at 31st December, 1892.....		675,192 67

Number of policies terminated during the year in Canada, viz. :—

	No.	Amount.
1. By death (inclusive of bonuses, \$9,131.79).....	6	\$ 42,711 77
2. By maturity (inclusive of bonuses, \$1,003.01).....	3	4,409 67
3. By lapse.....	7	7,716 66
Total (inclusive of bonuses, \$10,134.80).....	16	\$ 54,838 10

	No.	Amount.
Policies in force at beginning of year (inclusive of bonuses \$82,299.51).....	317	\$ 720,930 18
Policies issued during the year.....	8	8,000 00
Interim bonuses on policies terminated by death.....		1,100 59
Policies terminated as above (inclusive of bonuses, \$10,134.80).	16	54,838 10
Policies in force at date of statement (inclusive of bonuses, \$73,265.30).....	309	675,192 67

Number of insured lives at beginning of year.....	293
Number of new insurers during the year....	8
Number of deaths during the year among insured.....	4
Number of insured whose policies have been terminated during the year otherwise than by death.....	9
Number of insured lives at date of statement.....	288

DETAILS OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada (inclusive of bonuses, \$4,470.28).....	127	\$ 259,889 88
Policies issued during the year.....	8	8,000 00
Policies terminated as above.....	7	7,716 66
Policies in force at date of statement (including bonuses, \$4,470.28).....	128	260,173 22

Subscribed and sworn to, 28th February, 1893, by

J. MCGREGOR,
Joint Manager.

(Received, 1st March, 1893.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(Abstracted from the Directors' Report, London, Eng., 3rd May, 1893.)

LIFE DEPARTMENT.

The new business of the year consisted of 694 policies assuring £579,791, and the new premiums included in the account amounted to £21,096.

The claims by death, £90,960, were within the amount expected.

COMMERCIAL UNION—*Concluded.*

The excess of income over expenditure was £96,430, and thus increased the life fund to £1,468,657.

The sixth quinquennial valuation has resulted in the satisfactory divisible surplus of £202,515, of which the sum of £41,666 belongs to the shareholders (including their proportion in respect of interim bonuses), and the balance of £160,849 to the policy-holders, as compared with the respective amounts of £30,057 and £120,228 at the preceding distribution.

REVENUE ACCOUNT FROM 1ST JANUARY TO 31ST DECEMBER, 1892.

<i>Dr.</i>	£	s.	d.	<i>Cr.</i>	£	s.	d.
To amount of life assurance fund at the beginning of the year	1,372,227		3 1	By claims under policies (including bonus additions), after deduction of sums reassured	90,960		6 11
New premiums . . . £ 21,096	10			Endowment assurances matured	3,551		2 4
Renewal do 161,094	17			Surrenders	4,398		5 10
	182,191		7 10	Annuities	2,462		15 8
Deduct re-assurances 22,735	19			Reduction of premiums by bonus	285		3 0
				Commission	7,895		2 9
Premium for endowment certain			159,455 8 4	Expenses of management £11,046			3 9
Consideration for annuities £ 1,833			37 17 8	Valuation expenses	150		12 0
Deduct re-assurances 582							11,196 15 9
				Bad debts			34 18 3
Interest and dividends			1,251 19 1	Amount transferred to life investment reserve fund			4,862 0 0
Fines			60,723 3 4	Amount of life assurance fund at the end of the year	1,468,657		11 5
Profit on exchange			256 7 8				
Cash bonus on re-assurance			187 10 0				
			165 12 9				
	£1,594,305		1 11		£1,594,305		1 11

BALANCE SHEET FOR THE YEAR ENDING 31ST DECEMBER, 1892.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Assurance fund	1,468,657		11 5	Mortgages on property within the United Kingdom	701,937		9 3
Life investment reserve fund	8,984		7 11	Mortgages on property out of the United Kingdom	155,422		10 11
Claims outstanding	25,341		12 3	Mortgages on rates raised under Acts of Parliament	95,900		3 9
Re-assurance premiums due, but not paid	5,843		11 5	Loans upon life interests and reversions	233,000		0 0
Commission due but not paid	2,568		19 9	Loans upon personal security	3,060		0 0
Annuities due do	121		12 7	Loans on the company's policies	43,558		9 1
Suspense account	152		13 3	Investments—			
Interest received in advance of due dates	4,097		8 1	Indian and colonial government securities	61,864		7 6
				Foreign government securities	2,000		0 0
				Railway and other debentures and debenture stocks	63,094		3 2
				Railway and other preference stocks and shares	40,991		7 10
				Freehold ground rents	14,689		1 7
				Life policy purchased	1,439		15 2
				Branch and agency balances	28,612		2 11
				Outstanding premiums	11,629		4 5
				do interest	5,751		0 9
				Cash—On deposit £37,476			9 1
				With bankers			
				and in hand 15,341			11 3
					52,818		0 4
	£1,515,767		16 8		£1,515,767		16 8

(For General Balance Sheet see Fire Statement.)

Finance Department—Insurance.

THE CONFEDERATION LIFE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—
 HON. SIR WM. P. HOWLAND, C.B., K.C.M.G. | *Managing Director and Agent—*
J. K. MACDONALD.

Head Office—Toronto.

(Incorporated, 14th April, 1871. Commenced business in Canada, 31st October, 1871.)

CAPITAL.

Amount of capital authorized and subscribed for.....\$1,000,000 00
 Amount paid up in cash..... 100,000 00

(For List of Stockholders see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Value in account of real estate held by the company.....\$ 914,473 70
 Amount secured by way of loans on real estate by bond or mortgage,
 first liens..... 2,098,483 61
 Amount of loans secured by bonds, stocks or other marketable col-
 laterals, viz.:..... 57,592 79

Stock.	No. of Shares.	Par value.	Market value.	Amount of Loan.
Ontario Industrial Loan Co.	57	\$ 3,420 00	\$ 3,693 60	\$ 3,000 00
Western Canada Loan Co.	75	3,750 00	6,562 50	
do do	220	2,750 00	4,537 50	
Freehold Loan Co.	57	5,700 00	7,866 00	18,766 83
do	59	1,180 00	1,510 40	
Western Assurance Co.	100	2,000 00	3,250 00	
Standard Bank	100	5,000 00	8,175 00	17,914 47
Imperial Bank.	66	6,600 00	12,111 00	
Bank of Commerce.	30	1,500 00	2,167 50	1,559 65
Ontario Bank.	26	2,600 00	3,016 00	115 40
County of York Debentures.			10,777 44	10,777 44
Ontario Industrial Loan Co.	99	5,940 00	6,415 20	4,841 00
do do	12	720 00	777 60	618 00
			<u>\$70,859 74</u>	<u>\$57,592 79</u>

Amount of loans as above on which interest has not been paid within
 one year previous to statement.....\$153,276 15
 Amount of loans made in cash to policy-holders on the company's
 policies assigned as collaterals..... 327,662 69

CONFEDERATION LIFE—Continued.

Stocks, bonds and debentures owned by the company, viz.:—

	Par value.
City of New Westminster, B.C.	\$ 200,000 00
do Hamilton	2,400 00
Town of North Toronto	1,200 00
do Toronto Junction	40,851 15
do Neepawa	19,500 00
do Belleville	5,000 00
do Port Arthur	17,000 00
Village of Yorkville	2,190 00
Township of York	10,749 58
do Muskoka	1,200 00
do Assinacook	800 00
do Howard	500 00
Town of Ridgetown	3,654 00
do Cobourg	5,000 00
do Orillia	5,400 00
Rosedale, Turtle Mountain	1,000 00
City of Brandon	23,500 00
Village of Aurora	22,852 73
do Markham	3,971 41
Township of Scugog	299 00
City of Vancouver	20,000 00
Village of London West	5,000 00
do Kincardine	3,500 00
do Wawanessa	1,200 00
City of St. John, N.B.	34,500 00
Township of New Glasgow, N.S.	25,000 00
Total par value	\$ 456,267 87
Premiums paid on the above	5,716 70

Carried out at cost value	\$ 461,984 57
Government 5 per cent stock, par value, and savings bank deposit	4,824 70
Cash at head office	213 08
Cash in hand, viz.:—	

Bank of British Columbia, New Westminster	\$ 2,225 48	
do do Vancouver	4,263 74	
Imperial Bank, Winnipeg	3,355 64	
do do special account	279 28	
Merchants' Bank, Halifax	938 89	
Ontario Bank, Toronto	2,571 32	
Bank of New Brunswick	956 25	
Maritime Province, special bank account	2,000 00	
		16,590 60
Total		\$3,881,825 74

OTHER ASSETS.

Interest due	\$ 44,841 21	
do accrued	50,330 16	
Total		95,171 37
Rents due	\$ 570 70	
do accrued	684 34	
Total		1,255 04
Gross premiums due and uncollected on policies in force	\$ 101,972 75	
Gross deferred premiums on same	34,747 43	
Total outstanding and deferred premiums	\$ 136,720 18	
Deduct cost of collection, at 10 per cent.	13,672 00	
Net outstanding and deferred premiums		123,048 18
Furniture		4,912 29
Fire premiums		4,490 51

Finance Department—Insurance.

CONFEDERATION LIFE—Continued.

Advances to travelling agents to cover expenses.....	1,907 50
Advances to employees, secured by salary or commission.....	2,433 27
Sundry current accounts.....	126 70
Total assets.....	\$4,115,170 60

LIABILITIES.

*Amount computed to cover the net present value of all policies and annuities in force.....		\$3,629,658 00
Deduct net value of policies reinsured in other companies.....		31,858 00
Total net reinsurance reserve.....		\$3,597,800 00
Lapsed policies liable for restoration or surrender.....		2,960 00
Claims for death losses due and unpaid (accrued in previous years).....	\$ 2,848 63	
Claims for death losses unadjusted but not resisted.....	20,668 00	
Total death claims.....		23,516 63
Due on account of general expenses.....		7,474 00
Dividend to policy-holders, due and unpaid.....		2,228 83
Amount of dividends to stockholders due and unpaid.....		7,500 00
Liability on account of dividends applied to reduce future premiums...		46,010 99
Bank of Commerce overdraft.....		34,225 97
Sundry.....		31 00
Total liabilities.....		\$3,721,747 42
Surplus on policy-holders' account.....	\$ 393,423 18	
Capital stock paid up.....	100,000 00	
Surplus above all liabilities and capital.....		\$ 293,423 18

INCOME DURING THE YEAR.

Cash received for premiums.....	\$ 682,435 63
Premiums paid by dividends.....	33,612 61
Cash received for annuities.....	5,411 75
Total.....	\$ 721,459 99
Deduct premiums paid to other companies for reinsurance.....	4,481 32
Total premium income.....	\$ 716,978 67
Received for interest.....	148,496 26
Rents.....	12,036 11
Total income.....	\$ 877,511 04

EXPENDITURE DURING THE YEAR.

Cash paid for death losses (including bonus additions, \$1,395).....	\$ 168,980 14
do matured endowments (including bonus additions, \$877).....	17,737 00
Net amount paid for death claims and matured endowments.....	\$ 186,717 14
(Of this amount \$15,897.14 death claims accrued in previous years.)	
Cash paid to annuitants (including \$26,621.59 for temporary annuities)	29,994 49
Cash paid for surrendered policies	27,024 65
Cash dividends paid to policy-holders.....	32,176 54
Cash dividends applied in payment of premiums.....	33,612 61
Cash paid to stockholders for interest or dividends.....	15,216 42

*Reserve at 4½ per cent based on Table of Institute of Actuaries', G.B., for policies.

CONFEDERATION LIFE—Continued.

Commissions, salaries and other expenses of officials.....	135,621 95
Taxes, licenses, fees or fines.....	1,640 16
Rent.....	6,104 60
Other expenditure, viz.:—Insurance superintendence, \$363.43; solicitors' fees, \$2,535.49; postage, \$3,019.17; agency expenses, \$352.79; medical expenses, \$7,364.50; general expenses, \$3,797.60; printing, stationery and advertising, \$11,506.31; insurance literature, \$486.74; commission on loans, \$1,109; written off office furniture, \$545.80	31,580 83
Total expenditure.....	<u>\$ 499,689 39</u>

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	2,182
Amount of said policies.	\$3,509,173 00
Amount of said policies reinsured in other licensed companies in Canada.....	18,000 00
Number of policies become claims during the year.....	122
Amount of said claims (including matured endowments, \$17,737)	191,488 00
Number of policies in force in Canada.....	14,674
Amount of said policies.....	\$22,417,963 00
Bonus additions	147,789 00
Total.....	\$22,565,752 00
Amount of said policies reinsured in other licensed companies in Canada (including \$1,437.50 bonus additions).....	136,841 00
Net amount of policies in force on 31st December, 1892.....	<u>22,428,911 00</u>

Number and amount of policies terminated during the year in Canada (exclusive of bonus additions) :

	No.	Amount.
1. By death (not including bonus additions, (\$1,423)....	106 \$	172,328 00
2. By maturity (not including bonus additions, (\$877).	16	16,860 00
3. By expiry.....	27	63,000 00
4. By surrender.....	143	257,677 00
(For which cash value has been paid, \$27,024.65).		
5. By surrender, \$91,500.		
(For which paid-up policies have been granted to amount of \$22,141.)		
Difference of amounts carried out.....		69,359 00
6. By lapse.....	556	911,396 00
Total.....	848 \$	<u>1,490,620 00</u>

	No.	Amount.
Policies in force at beginning of year (excluding bonuses)...	13,379	\$ 20,456,090 00
Policies issued during the year.....	2,263	3,596,550 00
Policies revived during the year.....	33	53,500 00
Policies terminated as above.....	848	1,490,620 00
Policies not taken, and cancelled.....	153	197,557 00
Gross policies in force at date of statement (excluding bonuses)	14,674	<u>22,417,963 00</u>

Finance Department—Insurance.

CONFEDERATION LIFE—*Concluded.*

EXHIBIT OF BONUSES.

Bonuses in force 1st January, 1892.....	\$	131,040 00
Added during the year.....		22,623 00
		153,663 00
Bonuses terminated :—		
By death.....	\$	1,423 00
By surrender.....		3,548 00
By maturity.....		877 00
By lapse.....		26 00
		5,874 00
Total terminated.....		5,874 00
Bonuses in force 31st December, 1892.....	\$	147,789 00
Number of insured lives at beginning of year.....		11,724
Number of new insurers during the year (including 28 restored).....		2,081
Number of deaths during the year among insured.....		86
Number of insured whose policies have been terminated during the year otherwise than by death.....		805
Number of insured lives at date of statement.....		12,914

Subscribed and sworn to, 27th February, 1893, by

W. P. HOWLAND,
President.
W. C. MACDONALD,
Actuary.

(Received, 1st March, 1893.)

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—JACOB L. GREENE.

Secretary—EDWARD M. BUNCE.

Principal Office—Hartford, Conn., U.S.

Agent in Canada—FREDERICK W. EVANS. |

Head Office in Canada—Montreal.

(Incorporated, 15th June, 1846. Commenced business, 15th December, 1846.

Licensed in Canada, 1st August, 1868.)

(No capital.)

ASSETS IN CANADA.

U. S. registered 6 per cent bonds of 1898, held in deposit by Receiver-General.....	\$ 100,000 00
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LIABILITIES IN CANADA.

*Amount estimated to cover the net reserve on all outstanding policies in Canada.....	\$ 900,000 00
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INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada.....	\$ 28,528 86
Premiums paid by dividends, including reconverted additions.....	18,910 51
Total premium income.....	\$ 47,439 37

EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada—	
On account of death claims.....	\$ 58,884 00
do matured endowments	23,356 00
Net amount paid on account of claims.....	\$ 82,240 00
Cash dividends applied in payment of premiums.....	18,910 51
Total net amount paid to policy-holders in Canada.....	\$ 101,150 51
Cash paid for commission, &c.....	
Total expenditure in Canada.....	.....

MISCELLANEOUS.

Number of policies become claims in Canada during the year.....	45
Amount of said claims.....	\$ 82,240 00
Number of policies in force in Canada at date.....	1,115
Amount of said policies.....	2,106,820 00

* Combined Experience Table with 4 per cent interest.

Finance Department—Insurance.

CONNECTICUT MUTUAL LIFE—Continued.

Number and amount of policies terminated during the year in Canada—

	No.	Amount.
1. By death.....	26	\$ 58,884 00
2. By maturity	19	23,356 00
3. By surrender, lapse and change of residence.....	27	63,125 00
Total.....	72	\$ 145,365 00
Policies in force at beginning of year in Canada.....		
	1,187	\$2,252,185 00
Policies terminated as above.....		
	72	145,365 00
Policies in force at date of statement.....		
	1,115	2,106,820 00

No return of number of insured lives.

Subscribed and sworn to, 14th March, 1893, by

FRED. W. EVANS,
Chief Agent.

(Received, 15th March, 1893.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1892.

(As returned to the Insurance Department, State of Connecticut.)

INCOME DURING THE YEAR 1892.

Total premium income	\$4,622,203 33
Cash received for interest.....	2,866,817 03
Cash received as discount on endowment claims paid in advance.....	4,364 75
Cash received for rents	296,888 91
Balance of profit and loss account	94,642 71
Total income.....	\$7,884,916 73

DISBURSEMENTS DURING THE YEAR 1892.

Total amount paid for losses and matured endowments.	\$4,168,182 75
Cash paid for surrendered policies.....	325,838 94
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse.....	15,990 01
Cash surrender values applied in payment of premiums.....	223,489 94
Dividends to policy holders	1,223,598 14
Commissions to agents.....	354,262 34
Cash paid for travelling expenses	22,735 17
Cash paid for medical examiners' fees.....	25,421 53
Salaries	138,003 17
Taxes.....	300,160 49
Rent.....	7,374 99
Advertising.....	44,814 52
All other payments and expenditures	205,443 88
Total disbursements.....	\$7,055,315 87

CONNECTICUT MUTUAL LIFE—*Concluded.*

ASSETS.

Cost value of real estate exclusive of all encumbrances.....	\$ 6,791,381 01
Loans on bond and mortgage..	36,444,759 02
Loans secured by bonds stocks or other marketable collaterals	38,282 50
Premium notes loans or liens on policies in force.... ..	1,454,376 04
Cost value of bonds and stocks owned	12,967,637 43
Cash deposited in banks.....	1,340,007 99
Bills receivable.....	951 75
Total net or ledger assets.....	\$ 59,037,395 74

OTHER ASSETS.

Interest due and accrued.....	947,536 91
Rents due and accrued.....	7,041 91
Market value of bonds or stocks over cost.....	603,136 07
Net amount of uncollected and deterred premiums.....	166,439 26
Total assets	\$ 60,761,549 89

LIABILITIES.

Net reinsurance reserve	\$ 53,307,047 00
Total policy claims.....	205,414 50
Dividends or profits due policy-holders remaining unpaid.....	402,532 67
Reserve on lapsed policies	278,514 00
Premiums paid in advance.....	32,387 84
Death claims presented in 1893 on account of deaths occurring in 1892	108,724 00
Total liabilities.....	\$ 54,334,620 01

Gross surplus on policy-holders' account..... **\$ 6,426,929 88**

RISKS AND PREMIUMS.

Number of policies in force at the beginning of the year	64,794	
Amount of said policies..		\$155,043,055 00
Number of new policies issued during the year.....	4,363	
Amount of said policies		12,132,574 00
Number of policies terminated during the year.....	3,655	
Amount of said policies.....		9,597,577 00
Number of policies in force at end of year.....	65,557	
Amount of said policies.....		157,737,302 00

Finance Department—Insurance.

THE DOMINION LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—JAMES INNES, M.P.
Vice-President—CHR. KUMPF.

Managing Director and Agent—
THOMAS HILLIARD.

Principal Office—Waterloo, Ont.

(Incorporated, 20th March, 1889; organized, 4th July, 1889. Commenced business in Canada, 12th July, 1889.)

CAPITAL.

Amount of joint stock capital authorized.....	\$1,000,000 00
Amount subscribed for.....	261,600 00
Amount paid up in cash	64,400 00

(For List of Stockholders, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	\$ 17,250 00
Amount of loans as above on which interest has not been paid within one year previous to statement.....	\$ 12 00

Amount of loans made to policy-holders on the Company's policies, assigned as collaterals.....	90 00
--	-------

Stocks and bonds owned by the Company, viz.:—

	Par value.	Market value.
Village of Lucan bonds.....	\$ 7,000 00	\$ 7,270 00
Town of Port Arthur bonds.....	10,000 00	11,009 00
Village of Acton bonds.....	3,000 00	3,136 80
Town of Sault Ste. Marie bonds.....	8,500 00	8,772 00
City of St. Catharines bonds.....	10,220 00	9,736 69
Township of Rat Portage bonds.....	10,212 00	10,833 72
do Brantford bonds.....	4,415 00	4,853 00
Village of New Hamburg bonds.....	4,719 85	5,189 85
Township of Flos bonds.....	4,473 11	5,018 86
do Medonte bonds.....	2,370 58	2,426 39
Town of Aylmer bonds.....	700 00	706 00
do Seaforth bonds.....	3,500 00	3,682 00

*Total par and market values..... \$ 69,110 54 \$ 72,634 31

Carried out at market value.....	72,634 31
Cash at head office.....	104 33
Cash in Molsons Bank	140 01
Molsons Bank deposit receipts	9,500 00
Agents' ledger balances and advances to agents.....	941 24

Total..... \$ 100,659 89

*All deposited with the Receiver-General, with the exception of township of Rat Portage bonds, \$10,212; township of Brantford bonds, \$687; village of New Hamburg bonds, \$486.40; township of Flos bonds, \$641.30; township of Medonte bonds, \$331.33; town of Aylmer bonds, \$300.

THE DOMINION LIFE—Continued.

OTHER ASSETS.

Interest due.....	\$	72 00	
Interest accrued.....		1,765 67	
Total carried out.....		\$	1,837 67
Short date notes for premiums on policies in force.....	\$	4,085 04	
Gross premiums due and uncollected on policies in force.....		3,045 22	
Gross deferred premiums on same.....		788 66	
Total outstanding and deferred premiums.....		\$	7,918 92
Deduct cost of collection, at 10 per cent.....		791 89	
Net outstanding and deferred premiums.....			7,127 03
Office furniture.....			550 94
Total assets.....		\$	110,175 53

LIABILITIES.

*Amount computed to cover the net present value of all policies in force....	\$	46,436 98	
Deduct value of policies reinsured in other companies.....		25 05	
Net reinsurance reserve.....		\$	46,411 93
Due on account of general expenses.....			600 00
Total liabilities.....		\$	47,011 93
Surplus on policy-holders' account.....	\$	63,163 60	
Capital stock paid up.....			64,400 00

INCOME DURING THE YEAR.

Cash received for premiums.....	\$	30,272 38	
Deduct premiums paid to other companies for reinsurance.....		81 20	
Net premium income.....		\$	30,191 18
Received for interest or dividends.....			4,434 32
Total income.....			34,625 50

EXPENDITURE DURING THE YEAR.

Cash paid for death claims (\$1,000 of which accrued in 1891).....	\$	5,000 00	
Cash paid for surrendered policies.....		297 81	
Cash paid for commissions, salaries and other expenses of officials.....		10,704 09	
Taxes, licenses, fees or fines.....			116 82
Sundry expenditure, viz.:—Postage, \$157.82; express and petty charges, \$14.28; travelling expenses, \$566.69; bank charges, \$14.96; medical fees, \$1,413.80; printing and advertising, \$856.19; books and stationery, \$121.67; legal expenses, \$125.52; telegraph and telephone, \$32.58; rent of head office and agents' offices, \$380; expenses on loans, \$15.90; written off office furniture, \$61.21.....			
Total expenditure.....		\$	19,879 34

* Based on Institute of Actuaries' H.M. Table, with 4½ per cent interest; computed by the Department.

Finance Department—Insurance.

THE DOMINION LIFE—*Concluded.*

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada, 417	
Amount of said policies	\$ 517,000 00
Number of policies become claims	4
Amount of said claims	4,000 00
Number of policies in force at date.....	840
Amount of said policies	\$ 1,120,896 00
Amount of said policies reinsured in other licensed companies in Canada	5,000 00
Net amount in force 31st December, 1892.....	<u>1,115,896 00</u>

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	4	\$ 4,000 00
2. By surrender	5	10,000 00
(For which cash value has been paid, \$297.81.)		
3. By surrender		\$ 22,000 00
For which paid-up policies have been granted to amount of.....		
	<u>1,396 00</u>	
Difference of amounts carried out.		
		20,604 00
4. By lapse.....	116	204,500 00
Total.....	<u>125</u>	<u>\$ 239,104 00</u>

	No.	Amount.
Policies in force at beginning of year	548	\$ 843,000 00
Policies issued during the year	417	517,000 00
Policies terminated as above	125	239,104 00
Policies in force at date of statement.....	<u>840</u>	<u>1,120,896 00</u>

Number of insured lives at beginning of year	538
Number of new insurers during the year	408
Number of deaths during the year among the insured.....	4
Number of insured whose policies have been terminated during the year other-wise than by death	120
Number of insured lives at date of statement.	<u>822</u>

Subscribed and sworn to, 11th February, 1893, by

C. KUMPF,
Vice-President.

THOMAS HILLIARD,
Managing Director.

(Received, 13th February, 1893.)

THE DOMINION SAFETY FUND LIFE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President and Agent—J. DEWOLFE SPURR. | Secretary—CHARLES CAMPBELL.

Head Office—St. John, N.B.

(Incorporated, 25th March, 1881. Commenced business in Canada, 8th June, 1881.)

Amount of capital authorized and subscribed for	\$ 120,000 00
Amount paid up in cash	29,172 00

(For List of Shareholders, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Amount of loans secured by bonds, stocks or other marketable collaterals	\$ 5,000 00
Bonds and debentures held by the Association:—	
	Par value. Market value.
*Province of Nova Scotia bonds	\$ 19,000 00 \$ 19,000 00
*Province of New Brunswick bonds	31,000 00 31,000 00
St. John City 6 per cent bonds	3,000 00 3,170 00
do 4 per cent bonds	5,500 00 5,362 50
Musquash school bonds	300 00 300 00
Total par and market value	\$ 58,800 00 \$ 58,832 50
Carried out at market value	58,832 50
Agents' ledger balances	708 03
Cash on hand at head office	115 98
Cash in Bank of Montreal	5,105 75
Bills receivable	2,600 00
Total	\$ 72,362 26

OTHER ASSETS.

Interest accrued	880 24
Office furniture	400 00
Total assets	\$ 73,642 50

LIABILITIES.

Amount estimated to cover the present value of all policies in force, being one-sixth of the net annual premiums	\$ 4,670 54
To policy-holders on Safety Fund account	7,361 91
Claims for death losses, resisted in suit (accrued in 1891)	7,000 00
Premiums paid in advance	734 94
Total liabilities	\$ 19,767 39
Surplus on policy-holders' account	\$ 26,546 84
Guarantee fund and capital stock paid up	\$ 29,172 00

* Deposited with Receiver-General.

Finance Department—Insurance.

DOMINION SAFETY FUND—*Concluded.*

INCOME.

Net premium income (including \$1,207.12 from outside Canada).....	\$ 34,768 12
Interest on bonds and debentures.....	2,174 16
Received for rent.....	192 52
Total income	\$ 37,134 80

EXPENDITURE.

Paid for death claims.....	\$ 23,973 00
Cash paid for reversionary bonuses.....	495 00
Cash paid for commissions, salaries and other expenses of officials.....	2,593 40
Cash paid for taxes, licenses, fees or fines.....	228 66
Other expenditure, viz :—	
Office expenses.....	\$ 915 52
Stationery.....	29 01
Postage.....	334 98
General expenses.....	45 00
Printing.....	78 25
Advertising.....	102 20
	1,504 96
Total expenditure.....	\$ 28,795 02

MISCELLANEOUS.

Number of policies reported as taken in Canada during the year.....	32
Amount of said policies.....	\$ 58,000 00
Number of policies become claims in Canada during the year....	13
Amount of said claims.....	24,468 00
Number of policies in force in Canada at 31st December, 1892... 1,455	
Amount of said policies	1,737,000 00

Number and amount of policies terminated during the year:—

	No.	Amount.
1. By death.....	13	\$ 20,000 00
2. By lapse.....	167	238,000 00
Total.....	180	\$ 258,000 00

Policies in force at beginning of year (including outside of Canada, \$60,000.00).....	1,599	\$1,937,000 00
Policies issued during the year.....	32	58,000 00
Policies terminated as above.....	180	258,000 00
Policies in force at date of statement.....	1,451	1,737,000 00

Number of insured lives at beginning of year.....	1,213
Number of new insurers during the year.....	32
Number of deaths during year among insured.....	10
Number of insured whose policies have been terminated other- wise than by death.....	132
Number of insured lives at date of statement.....	1,103

Subscribed and sworn to, 26th January, 1893, by

J. DE WOLFE SPURR,
President.
CHARLES CAMPBELL,
Secretary.

(Received, 28th January, 1893.)

THE EDINBURGH LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST MARCH, 1892.

President—Sir G. G. MONTGOMERY, Bart, | Manager—GEORGE M. LOW, F.F.A.

Principal Office—Edinburgh, Scotland.

Agent in Canada—DAVID HIGGINS. | Head Office in Canada—Toronto.

(Established, 29th August, 1823. Commenced business in Canada, 1857.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£500,000 stg.	\$2,433,333 33
*Amount paid up in cash.....	75,000 "	365,000 00

ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the company's policies, assigned as collaterals.....	\$	10,750 48
Stocks and bonds in deposit with the Receiver-General:—		
	Par value.	
Cape of Good Hope 4 per cent inscribed stock.....	\$	48,666 67
Town of Belleville bonds		27,000 00
Town of Whitby do		10,000 00
Town of Owen Sound bonds.....		17,000 00
Town of Listowel do		13,000 00
Town of London East do		40,000 00
Town of Stratford do		6,000 00
Carried out at par value.....		161,666 67
Cash in Bank of British North America.....		3,360 80
Gross premiums due and uncollected on policies in force.....	\$	1,066 54
Deduct cost of collection at 10 per cent.....		106 65
Net outstanding premiums.....		959 89
Interest due.....	\$	195 36
do accrued.....		149 20
Total carried out.....		344 56
Total assets in Canada.....	\$	177,082 40

LIABILITIES IN CANADA.

Amount of claims on policies in Canada, due and unpaid.....	\$	10,463 34
†Amount computed to cover the net reserve on all outstanding policies in Canada.....		203,188 34
Amount of dividends or bonuses to policy-holders, due and unpaid		1,942 04
Total net liabilities to policy-holders in Canada.....	\$	215,593 72

INCOME IN CANADA DURING THE YEAR.

Net cash received for premiums.....	\$	9,878 79
Interest on loans on policies.....		764 11
Total income in Canada.....	\$	10,642 90

* Of this £75,000 now appearing as "paid up," £25,000 was added out of profits to the sum of £50,000 originally paid up.

† Based on the Institute of Actuaries', H. M. Table with 4 per cent interest.

Finance Department—Insurance.

EDINBURGH LIFE—Continued.

EXPENDITURE IN CANADA.

Net amount paid on account of death claims in Canada (including bonuses, \$429.97).....	\$ 7,243 31
Amount paid for surrendered policies.....	1,138 56
Amount paid for surrendered bonuses.....	181 49
Total net amount paid to policy-holders in Canada.....	\$ 8,563 36
Cash paid for commission in Canada	812 27
Cash paid for licenses or taxes in Canada.....	6 45
Solicitors' fees.....	48 67
Total expenditure in Canada.....	\$ 9,430 75

MISCELLANEOUS.

Number of policies become claims in Canada during the year.....	7	
Amount of said claims (including bonus additions, \$2,842.13).....	\$ 20,118 80	
Number of policies in force in Canada at date... ..	136	
Amount of said policies.....	\$ 320,984 06	
Bonus additions thereon.....	89,151 11	
Net amount in force at 31st March, 1892.....	410,135 17	

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonus additions, \$2,842.13).....	7	\$ 20,118 80
2. By surrender (including bonus additions, \$723.55).....	1	3,648 55
(For which cash value has been paid, \$1,138.56).		
Total (including bonus additions, \$3,570.68).....	8	\$ 23,767 35

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$61,290.37).....	145	\$ 405,391 10
Septennial bonus additions 31st March, 1892.....		32,142 21
Policies terminated as above (including bonus additions, \$3,570.68).....	8	23,767 35
Policy transferred to head office (including bonus additions, \$810.78).....	1	3,630 78
Policies in force at date of statement (including bonus additions, \$89,151.12).....	136	410,135 18
Number of insured lives at beginning of year.....	136	
Number of deaths during the year among insured.....	7	
Number of insured whose policies have been terminated during the year otherwise than by death.....	2	
Number of insured lives at date of statement.....	127	

Subscribed and sworn to, 30th January, 1893, by

DAVID HIGGINS,
Chief Agent.

(Received, 1st February, 1893.)

EDINBURGH LIFE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST MARCH, 1892.

(Abstracted from the Directors' Report, Edinburgh, Scotland, 5th July, 1892.)

One thousand two hundred and fifty-nine policies were issued, assuring a total sum of £622,911, whereof £78,470 was reassured with other offices. The premiums on those new policies amounted to £24,725, including £4,389 by single payments. The premiums on the above amount reassured were £2,698, including £590 by single payments.

The net amount of new assurances retained at the company's own risk was £544,441, yielding in new premiums, £22,027, of which £3,799 was by single payments.

Thirty-six annuities were granted, amounting to £2,515 0s. 2d. per annum. The purchase money received was £27,782 17s. 1d.

Twenty-eight annuitants died, relieving the company of £993 19s. 11d. per annum.

CLAIMS AND SURRENDERS.

The claims by death and survivance amounted to £175,370 16s. 7d., after deducting the sums due upon reassurances.

The sum of £8,906 8s. 3d. was paid for the surrender of policies, and in commutation of bonus additions. The amount of assurance surrendered was remarkably low, doubtless owing to the approach of the bonus division.

INCOME AND FUNDS.

The premium income, after deducting reassurance premiums, was £234,819 11s. 1d., being £5,907 12s. 9d. more than in the preceding year.

The interest and dividends on the invested funds amounted to £106,351 0s. 5d., being an increase of £3,471 8s.

The total income was £341,283 6s. 6d., exclusive of annuity purchase-money and profit on investments.

The ordinary operations of the year left a balance of £121,844 16s. 9d. to be carried to the assurance and annuity fund.

The directors, in connection with the septennial investigation of the company's affairs, thought it right to set aside £25,000 to form an Investments Reserve Fund. After deducting that sum and crediting £11,455 5s. 5d. as profit on investments, the assurance and annuity fund now amounts to £2,545,043 8s. 10d.

REVENUE ACCOUNT FOR THE YEAR ENDING 31ST MARCH, 1892.

1891, March 31.—	£	s.	d.		£	s.	d.
Amount of funds at the beginning of the year.....	2,537,933	8	8	Claims under policies (after deduction of sums reassured).....	175,370	16	7
Premiums (less reassurance premiums).....	234,819	11	1	Surrenders.....	8,906	8	3
Consideration for annuities granted	27,782	17	1	Annuities.....	25,056	3	1
Interest and dividends.....	106,351	0	5	Commission.....	10,782	8	10
Assignment and other fees.....	112	15	0	Expenses of management.....	20,921	10	8
Profit on investments.....	11,455	5	5	Dividends to shareholders.....	9,000	0	0
				Income tax.....	2,150	15	11
				1892, March 31.—Amount of funds at the end of the year.....	2,666,267	14	4
	<u>£2,918,454</u>	<u>17</u>	<u>8</u>		<u>£2,918,454</u>	<u>17</u>	<u>8</u>

Finance Department—Insurance.

EDINBURGH LIFE—*Concluded.*

BALANCE SHEET AT 31ST MARCH, 1892.

LIABILITIES.			ASSETS.		
	£	s. d.		£	s. d.
Assurance and annuity fund	2,545,043	8 10	Mortgages on property within the United Kingdom, viz.—		
Shareholders' capital paid up	75,000	0 0	Mortgages of real property ..	484,505	10 11
Other funds—			Rent charges and annual rents...	336,865	10 10
Shareholders' reserve fund.....	21,224	5 6	Mortgages of life interests and reversions	366,380	8 9
Investments reserve fund.....	25,000	0 0	Mortgages of the company's own shares.....	1,342	11 0
Total funds as per revenue account.....	£2,666,267	14 4		£1,189,093	16 6
Claims admitted but not yet paid*.	30,335	19 1	Loans on the company's policies ...	129,840	5 6
Other sums owing by the company—			Loans on policies with personal security	1,462	11 2
Expenses of management not yet paid*.....	1,975	0 0	Loans on security of statutory assessments	21,843	11 8
Sums deposited with the company to meet interests, etc.....	2,886	8 10	Investments—		
			Colonial and provincial government securities.....	135,334	0 2
			Municipal securities (United Kingdom).....	5,008	6 8
			Municipal securities (Canada).....	52,188	0 6
			Railway and other debentures and debenture stocks.....	544,199	15 2
			Deposits with colonial and other banks.....	260,000	0 0
			Railway stocks (preference and guaranteed).....	91,650	9 3
			House property in Edinburgh, London, Dublin, Manchester, and Glasgow.....	116,075	7 3
			Company's own shares (purchased)	3,231	9 6
			Ground annuals and feu duties...	33,937	15 11
			Life interests (purchased).....	1,237	14 1
			Reversions (purchased).....	20,168	0 0
			Agents' balances (since accounted for).....	39,338	11 7
			Outstanding premiums	6,189	9 2
			do interest due and unpaid at date	931	19 7
			Outstanding interest accrued but not yet receivable.....	30,507	6 9
			Cash in bank—		
			On deposit.....£ 6,500 0 0		
			On current account. 12,561 16 7	19,061	16 7
			Policy stamps on hand.....	24	15 3
	<u>£2,701,485</u>	<u>2 3</u>		<u>£2,701,485</u>	<u>2 3</u>

*These items are included in the corresponding items in the revenue account.

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1892.

President—HENRY B. HYDE.

Secretary—WILLIAM ALEXANDER.

Principal Office—120 Broadway, New York.

Agent in Canada—SEARGENT P. STEARNS.

Head Office in Canada—Montreal.

(Incorporated, 26th July, 1859. Commenced business in Canada, about October, 1868.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash\$ 100,000 00

ASSETS IN CANADA.

In deposit with Receiver-General:—

	Par value.	Market value.
U. S. bonds, 4 per cent.....	\$ 475,000 00	\$ 543,875 00
City of Toronto bonds, 4 per cent.....	292,000 00	289,810 00
City of Montreal bonds, 4 per cent.....	190,000 00	188,575 00
Total.....	\$ <u>957,000 00</u>	\$ <u>1,022,260 00</u>

Carried out at market value.....\$ 1,022,260 00

Held by trustees in accordance with the Insurance Act:—

	Par value.	Market value.
Mercantile Trust stock.....	\$ 595,000 00	\$2,082,500 00

Carried out at market value..... 2,082,500 00

Gross premiums due and uncollected on Canadian policies in force (estimated)..\$ 5,000 00

Gross deferred premiums on same (estimated)..... 52,000 00

Total outstanding and deferred premiums.....\$57,000 00

Deduct cost of collection, at 10 per cent..... 5,700 00

Net outstanding and deferred premiums, estimated..... 51,300 00Total assets in Canada.....\$ 3,156,060 00

LIABILITIES IN CANADA.

Under Policies issued previous to 31st March, 1878.

*Amount estimated to cover the net reserve or reinsurance value on all outstanding policies in Canada.....\$ 700,000 00

Claims for death losses unadjusted but not resisted..... Nil.

Claims for matured endowments due and unpaid..... Nil.

Total amount of unsettled claims..... Nil.

Dividends or bonuses to Canadian policy-holders due and unpaid (estimated)..... 400 00

Liability under paid-up insurance clause (estimated)..... 500 00

Total liability to said policy-holders in Canada.....\$ 700,900 00* Reserve based on American Experience Table, $4\frac{1}{2}$ per cent.

Finance Department—Insurance.

EQUITABLE LIFE—Continued.

Under Policies issued subsequent to 31st March, 1878.

*Amount estimated to cover the net reserve on all outstanding policies in Canada.....	\$2,100,000 00
Claims for death losses—	
Unadjusted but not resisted.....	\$ 24,000 00
Total claims for death losses.....	24,000 00
Dividends or bonuses to Canadian policy-holders due and unpaid (estimated).	1,600 00
Liability under paid-up insurance clause (estimated).....	6,500 00
Total net liabilities to said policy-holders in Canada.....	\$2,132,100 00.
Total net liabilities to all policy-holders in Canada.....	\$2,833,000 00

INCOME IN CANADA.

Total premiums received during the year on life policies in Canada....	\$ 703,536 96
Interest or dividends on stock.....	97,780 00
Total income in Canada.....	\$ 801,316 96

EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada, viz. :—	
On account of death claims (including bonus additions estimated, \$5,000).\$	225,105 00
do matured endowments.....	38,891 00
Net amount paid on account of claims	\$ 263,996 00
Cash paid to annuitants.....	2,424 02
Amount paid for surrendered policies.....	76,140 96
Amount paid for dividends or bonuses to Canadian policy-holders.....	19,072 93
Total net amount paid to policy-holders in Canada.....	\$ 361,633 91
Cash paid for commissions, salaries and other expenses of officials in Canada.....	58,875 41
Cash paid for licenses, taxes, fees or fines.....	2,016 98
Sundry payments, viz. :—Medical examiners, \$4,675; rent, \$1,904.14; postage and exchange, \$570.07; percentage allowances, \$32,272.99; law expenses, \$615; advertising, \$73.80; printing and stationery, \$84; sundry items, \$28.59.....	40,223 59
Total expenditure in Canada.....	\$ 462,749 89

MISCELLANEOUS.

Number of new policies reported during the year and taken in Canada.....	1,161
Amount of said policies.....	\$2,475,391 00
Number of policies become claims in Canada during the year.....	108
Amount of said claims (not including bonus additions).....	257,256 00
Number of policies in force in Canada at date.....	8,738
Amount of said policies	\$ 19,199,072 00
Bonus additions (estimated)	130,000 00
Net amount in force at 31st December, 1892.....	19,329,072 00

* Reserve based on American Experience Table, 4½ p.c. interest.

EQUITABLE LIFE—Continued.

Number and amount of policies terminated during the year in Canada:—

1. By death (including bonus additions, \$5,000).....	93	\$	227,181	00
2. By maturity (including bonus additions, \$2,800).....	15		37,875	00
3. By expiry.....	2		2,000	00
4. By surrender (including bonus additions, \$23,500)....	138		288,329	00
(For which cash value has been paid, 76,140.96.)				
5. By surrender, \$239,500.				
(For which paid up policies have been granted to amount of \$58,161.)				
Difference of amounts carried out (including bonus additions, \$2,700).....				
			184,039	00
6. By lapse.....	602		1,205,048	00
<hr/>				
Total (including bonus additions, estimated \$34,000).....	850	\$	1,944,472	00
<hr/>				
Policies in force at beginning of year (including bonus additions, estimated \$128,000).....	8,427	\$	18,762,153	00
Policies issued during the year.....	1,560		3,202,934	00
Bonuses added during the year (estimated).....			36,000	00
Policies terminated as above and by change to paid up policies (including bonus additions, estimated \$34,000).....	955		2,002,633	00
Policies not taken.....	294		669,382	00
Policies in force at date of statement (including bonus additions, estimated, \$130,000).....	8,738		19,329,072	00
<hr/>				

Number of insured lives at beginning of the year in Canada, (estimated).....	7,700
Number of new insurers during the year.....	1,400
Number of deaths during the year among insured.....	85
Number of insured whose policies have been terminated during the year otherwise than by death.....	1,090
Number of insured lives at date of statement (estimated)....	7,925

DETAILS OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

Policies in force at beginning of year in Canada (including bonus additions, estimated \$50,695).....	7,569	\$	16,684,628	00
Policies issued during the year.....	1,560		3,202,934	00
Bonuses added during the year (estimated).....			20,000	00
Policies terminated as above and by change to paid-up policies (including bonus additions, estimated \$15,000).....	865		1,796,858	00
Policies not taken.....	294		669,382	00
Policies in force at date of statement (including bonus additions estimated \$55,695).....	7,970		17,441,322	00

Subscribed and sworn to, 6th March, 1893 by

SEARGENT P. STEARNS,
Chief Agent.

(Received, 7th March, 1893.)

Finance Department—Insurance:

EQUITABLE LIFE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(As returned to the Superintendent of Insurance, State of New York.)

INCOME DURING THE YEAR 1892.

Total premium income	\$ 34,046,568 39
Received for interest or dividends.....	4,745,572 91
Received for rent.....	1,494,096 19
	<u> </u>
Total income.....	\$ 40,286,237 49

DISBURSEMENTS DURING THE YEAR 1892.

Total amount paid for losses and matured endowments.....	\$ 11,180,812 04
Cash paid to annuitants.....	333,398 34
Cash paid for surrendered policies.....	3,333,102 77
Cash dividends paid to policy-holders.....	1,687,134 83
Cash paid to stockholders for dividends.....	7,000 00
Commissions to agents.....	3,146,075 35
Medical examiners' fees.....	415,571 52
Commuted commissions.....	565,586 24
Taxes.....	322,439 44
Rents.....	374,483 17
General expenses.....	2,796,343 64
	<u> </u>
Total disbursements.....	\$ 24,161,947 34

ASSETS.

Book value of real estate, unencumbered.....	\$ 38,035,149 19
Loans on bonds and mortgages, first liens on real estate.....	21,983,944 02
Loans secured by pledge of bonds, stock or other marketable col- laterals.....	5,913,500 00
Book value of bonds and stocks owned.....	66,469,339 61
Cash on hand and in banks.....	12,262,019 29
Agents' balances.....	1,312,080 04
Commuted commissions and other items.....	595,317 20
	<u> </u>
Total net or ledger assets.....	\$ 146,571,349 35

OTHER ASSETS.

Interest and rents due and accrued.....	234,909 88
Market value of bonds and stocks over book value.....	3,448,896 28
Net amount of uncollected and deferred premiums.....	2,804,896 50
	<u> </u>
Total assets.....	\$ 153,060,052 01

LIABILITIES.

*Net reinsurance reserve.....	\$ 120,216,977 00
Total unsettled claims.....	1,216,796 52
Unpaid dividends or surplus or other description of profits due policy-holders.....	89,594 00
Add other liabilities, namely, possible claims under lapsed policies..	346,869 00
	<u> </u>
Total liabilities.....	\$ 121,870,236 52
	<u> </u>
Gross surplus on policy-holders' account.....	\$ 31,189,815 49

*Computed according to the Actuaries' Table of Mortality, with 4 per cent interest.

EQUITABLE LIFE—*Concluded.*

RISKS AND PREMIUMS.

Number of new policies issued during the year	60,056	
Amount of said policies.....		\$187,753,179 00
Number of policies terminated during the year.....	41,365	
Total amount terminated.....		154,422,628 00
Number of policies in force at date.....	251,999	
Net amount of said policies.....		<u>850,962,245 00</u>

Subscribed and sworn to, by

THOMAS D. JORDAN,
Comptroller.
 WILLIAM ALEXANDER,
Secretary.

New York, February, 1893.

Finance Department—Insurance.

THE FEDERAL LIFE ASSURANCE COMPANY OF ONTARIO.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—JAS. H. BEATTY.

Managing Director—DAVID DEXTER.

Head Office—Hamilton, Ont.

(Incorporated, 21st December, 1874. Organized, February, 1882. Commenced business in Canada, June, 1882.)

CAPITAL.

Amount of joint stock capital authorized.....	\$1,000,000 00
Amount subscribed for.....	700,000 00
Amount paid up in cash.....	80,197 00

(For List of Shareholders, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens	\$ 39,775 00
Amount secured by way of loans on real estate, by bond or mortgage, second liens.....	2,025 00
Amount of loans secured by bonds, stocks or other marketable collaterals.	1,000 00
Amount of loans made to policy-holders on the company's policies assigned as collaterals.....	28,887 18
Premium obligations on policies in force.....	1,305 59
Stocks and bonds owned by the company, viz. :—	

	Par value.	Market value.
*St. Thomas debentures.....	\$ 11,806 00	\$ 13,874 12
*Lindsay do	4,000 00	4,219 30
*Gananoque do	5,000 00	5,160 92
*Orangeville do	7,500 00	7,920 64
*Canadian Pacific Railway bonds.....	11,000 00	12,516 67
*Eldon debentures.....	10,000 00	10,684 00
*Merritton.....	1,500 65	1,609 89
*Seaforth debentures.....	2,500 00	2,758 57
*Clinton do	2,500 00	2,696 64
Pembroke do	5,981 55	6,358 39
Seaforth do	10,000 00	10,650 37

Total par and market values..... \$ 71,788 20 \$ 78,449 51

Carried out at market value	78,449 51
Cash at head office.....	2,058 26
Cash in banks, viz. :—	
Bank of Hamilton, Hamilton.....	\$ 6,526 91
Traders' Bank, Hamilton.....	30,288 78
Hamilton Provident and Loan Society.....	4,212 49
Total.....	41,028 18
Agents' ledger balances.....	1,256 64
Advances to agents, to be repaid from commissions.	8,003 08
Bills receivable.....	1,074 03
Office furniture.....	1,437 65
†Total.....	\$ 206,300 12

*Deposited with the Receiver-General.

†The above assets include a sum of \$24,000 in mortgages and other securities, contributed under an instrument dated 4th March, 1890, executed by the contributors, who are described therein as certain of the directors, and by others described as shareholders, wherein the persons who are mentioned as the shareholders covenant and agree to repay to said contributors the amount of their contributions, and assign to the contributors such dividends, bonuses and profits as shall accrue to their shares in the capital stock of the company.

FEDERAL LIFE—Continued.

OTHER ASSETS.

Interest due.....	\$	15	00
do accrued.....		2,077	06
Total carried out.....	\$	2,092	06
Short date notes for premiums on policies in force.....	\$	17,939	94
Gross premiums due and uncollected on policies in force.....		20,450	02
do deferred premiums on same.....		22,319	59
Total outstanding and deferred premiums.....	\$	60,709	55
Deduct cost of collection, at 10 per cent.....		6,070	95
Net outstanding and deferred premiums.....		54,638	60
Fire premium on account of mortgages.....		30	50
Chattel mortgage.....		55	50
Total assets.....	\$	263,116	78

LIABILITIES.

*Amount computed to cover the net present value of all policies in force....	\$	191,375	40
Deduct value of policies reinsured in other companies.....		4,792	50
Net reinsurance reserve.....	\$	186,581	90
Claims for death losses, unadjusted but not resisted.....		6,000	00
Due on account of general expenses.....		125	00
Total liabilities.....	\$	192,706	90
Surplus on policy-holders' account.....	\$	70,409	88
Capital stock paid up.....		80,197	00

INCOME DURING THE YEAR.

Cash received for premiums.....	\$	223,777	80
Premium obligations taken in part payment of premiums.....		168	71
†Premiums paid by dividends.....		30,251	81
Total.....	\$	254,198	32
Deduct premiums paid to other companies for reinsurance.....		12,402	58
Net premium income.....	\$	241,795	74
Received for interest.....		13,446	37
Total income.....	\$	255,242	11

EXPENDITURE DURING THE YEAR.

Cash paid for death losses.....	\$	111,834	91
Deduct amount received from other companies for reinsured death claims.....		10,000	00
Total net amount paid for death claims (\$7,565.40 of which accrued in previous years).....	\$	101,834	91
Cash paid for matured endowments.....		7,000	00
Total amount paid for death claims and matured endowments.....	\$	108,834	91
Cash paid for surrendered policies.....		1,125	92

*Institute of Actuaries' H. M. Table, 4½ per cent. †Being the portion of the mortuary premiums not required for death claims, applied as dividends in reduction of renewal premiums.

Finance Department—Insurance.

FEDERAL LIFE—Continued.

Cash dividends paid to policy-holders.....	1,211 97
Premium obligations used in payment of dividends to policy-holders...	849 98
Premium obligations used in purchase of surrendered policies.....	188 07
†Dividends applied in payment of premiums	30,251 81
Taxes, licenses, fees or fines.....	1,310 67
Cash paid for commissions, salaries and other expenses of officials.....	55,550 91
Miscellaneous payments, viz.:—Medical fees, \$4,267.42; printing, advertising, stationery, &c., \$3,298.85; postage, telephone, telegrams, and express, \$964.23; directors' and auditors' fees, \$2,585.23; exchange, \$71.39; legal expenses, \$757.28; insurance superintendence, \$110.17; rent, \$1,864.63; sundries, including fuel, gas, water rates, guarantee premiums and janitor's services, \$915.17; provincial treasurer, initial registration fee, \$100.....	14,934 37
Total expenditure	\$ 214,258 61

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year	\$ 2,174 93
do received during the year	168 71
	\$ 2,343 64
Premium obligations used in payment of dividends to policy-holders	\$ 849 98
do do surrendered policies.....	188 07
Total deductions	1,038 05
Balance, note assets at end of year	\$ 1,305 59

MISCELLANEOUS.

Number of new policies reported during the year as taken (including 6 revived for \$18,000)	1,147
Amount of said policies	\$1,882,000 00
Amount of said policies reinsured in other licensed companies.....	67,000 00
Number of policies become claims during the year.....	39
Amount of said claims (including \$7,000 matured endowments)	117,269 51
Amount of said claims reinsured in other licensed companies in Canada	10,000 00
Number of policies in force at date	4,545
Amount of said policies (including bonus additions, \$305.76)	\$ 10,564,893 22
do do reinsured in other licensed companies	709,500 00
Net amount in force, 31st December, 1892	9,855,393 22

Number and amount of policies terminated during the year:—

	No.	Amount.
1. By death	37	\$ 110,269 51
2. By maturity	2	7,000 00
3. By expiry.....	323	735,500 00
4. By surrender	6	6,000 00
(For which cash value has been paid, \$1,313.99.)		
5. By surrender, \$3,000 (for which paid-up policy has been granted to the amount of \$1,250.)		
Difference of amounts carried out		1,750 00
6. By lapse	639	1,317,424 73
Total	1,007	\$2,177,944 24

† Being the portion of the mortuary premiums not required for death claims, applied as dividends in reduction of renewal premiums.

FEDERAL LIFE—*Concluded.*

	No.	Amonnt.
Policies in force at beginning of year.....	4,405	\$10,860,837 46
Policies issued during the year in Canada (including 6 re- vived for \$18,000).....	1,164	1,916,000 00
Policies terminated as above.....	1,007	2,177,944 24
Policies not taken	17	34,000 00
Policies in force at date of statement.....	<u>4,545</u>	<u>10,564,893 22</u>

Number of insured lives at beginning of year	4,329
Number of lives insured during the year	1,143
Number of deaths during the year among the insured	35
Number of insured whose policies have been terminated other- wise than by death.....	966
Number of insured lives at date of statement.....	<u>4,471</u>

Subscribed and sworn to, 27th February, 1893, by

WILLIAM KERNS,
Vice-President.
DAVID DEXTER,
Managing Director.

(Received, 2nd March, 1893.)

Finance Department—Insurance.

GERMANIA LIFE INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

<i>President</i> —HUGO WESENDONCK.	|	<i>Secretary</i> —HUBERT CILLIS.
<i>Principal Office</i> —20 Nassau Street, New York.		
<i>Agents in Canada</i> — JEFFERS & RÖNNE.	|	<i>Head Office in Canada</i> — 46 King St. West, Toronto.

(Incorporated, 10th April, 1860. Commenced business in Canada, November, 1887.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash.....\$ 200,000 00

ASSETS IN CANADA.

Market value of debentures owned by the company and held by the Receiver-General, viz. :—

Canada 4 per cent loan of 1883.....	\$ 51,250 00
Gross premiums due and uncollected on Canadian policies in force	\$ 8,254 54
Gross deferred premiums on same.....	2,678 98
Total outstanding and deferred premiums..	\$ 10,933 52
Deduct cost of collection at 10 per cent.....	1,093 35
Net outstanding and deferred premiums.....	9,840 17
Total assets in Canada.....	\$ 61,090 17

LIABILITIES IN CANADA.

*Amount computed to cover the net present value of all Canadian policies in force	\$ 70,535 00
Claims for death losses unadjusted but not resisted.....	2,000 00
Total liabilities in Canada.....	\$ 72,535 00

INCOME IN CANADA.

Cash received for premiums.....	\$ 31,608 48
Total premium income.....	\$ 31,608 48
Received for interest or dividends.....	2,000 00
Total income in Canada.....	\$ 33,608 48

EXPENDITURE IN CANADA.

Cash paid for death losses in Canada.....	\$ 1,200 00
Cash paid for surrendered policies	821 15
Cash dividends paid to Canadian policy-holders.....	148 80
Total net amount paid policy-holders in Canada.....	2,169 95
Paid for commissions, salaries and other expenses of officials in Canada	10,113 56
Cash paid for taxes, &c.....	137 18
All other expenditure, viz. :—Office rent, fixtures, clerk hire, postage, exchange, advertising, &c.....	1,785 99
Total expenditure in Canada.....	\$ 14,206 68

*Actuaries' 4 per cent Table.

GERMANIA LIFE—Continued.

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	136	
Amount of said policies.....		\$ 322,500 00
Number of policies become claims during the year.....	2	
Amount of said claims.....		3,200 00
Number of policies in force in Canada at date.....	296	
Amount of said policies.....		\$ 791,833 00
Bonus additions thereon.....	1,495 00	
Net amount in force at 31st December, 1892.....		<u>793,328 00</u>

Number and amount of policies terminated during the year in
Canada:—

	No.	Amount.
1. By death.....	2	\$ 3,200 00
2. By surrender.....	2	7,000 00
3. By lapse, not taken and change.....	33	90,667 00
Total.....	<u>37</u>	<u>\$ 100,867 00</u>

Policies in force in Canada at beginning of year.....	197	\$ 570,200 00
Policies issued during the year.....	136	322,500 00
Policies terminated as above.....	37	100,867 00
Policies in force at date of statement (exclusive of bonuses, \$1,495.00).....	<u>296</u>	<u>791,833 00</u>

Number of insured lives at beginning of year.....	197
Number of new insurers during the year.....	136
Number of deaths during the year.....	2
Number of insured whose policies have been terminated during the year otherwise than by death.....	35
Number of insured lives at date of statement.....	<u>296</u>

Subscribed and sworn to, 7th March, 1893, by

GEORGE W. RONNE,
One of the Chief Agents.

(Received, 8th March, 1893.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

INCOME DURING THE YEAR 1892.

Total premium income.....	\$2,801,833 48
Interest.....	712,423 22
Discount on claims paid in advance.....	3,869 04
Received for rents.....	98,182 08
Policy fees.....	1,786 99
Total income.....	<u>\$3,618,094 81</u>

Finance Department—Insurance.

GERMANIA LIFE—Continued.

DISBURSEMENTS DURING THE YEAR 1892.

Total amount paid for losses and matured endowments	\$ 1,268,763 34
Cash paid to annuitants.....	21,336 35
Cash paid for surrendered policies	308,764 54
Dividends paid to policy-holders.....	201,021 63
Paid to stockholders for interest and dividends.....	24,000 00
Commissions to agents	416,140 71
Salaries and travelling expenses of managers and agents.....	116,305 59
Medical examiners' fees	30,886 68
Salaries of officers and office employees	70,276 75
Taxes.....	19,490 06
Rents.....	13,535 00
Commuting commissions.....	1,086 76
General expenses.....	85,688 96
	<hr/>
Total disbursements.....	\$ 2,577,296 37

ASSETS.

Cost value of real estate unencumbered.....	\$ 1,949,271 66
Loans on bonds and mortgages, first liens on real estate	9,255,250 00
Loans made to policy-holders on the company's policies assigned as collaterals	491,630 44
Cost value of bonds and stocks owned.....	4,787,132 20
Cash on hand and in banks	448,252 05
Other items.....	1,040 00
	<hr/>
Total net or invested assets.....	\$16,932,576 35

OTHER ASSETS.

Interest due and accrued.....	94,216 58
Rents due and accrued	7,195 83
Market value of real estate over cost.....	77,055 78
Market value of bonds and stocks over cost.....	216,005 41
Net amount of uncollected and deferred premiums.....	150,098 48
Net value of reinsured policies.....	16,308 00
	<hr/>
Total assets.....	\$17,493,456 43

LIABILITIES.

* Net reinsurance reserve	\$16,032,582 83
Total unsettled claims	131,296 45
Unpaid dividends or surplus or other description of profits due policy-holders	41,580 95
All other liabilities	57,708 31
	<hr/>
Total liabilities.....	\$16,263,168 54
	<hr/>
Gross surplus on policy holders' account.....	\$ 1,230,287 89

* Based on Actuaries' Table with 4 per cent interest.

GERMANIA LIFE—*Concluded.*

RISKS AND PREMIUMS.

Number of new policies issued during the year.....	6,236	
Amount of said policies.....		\$12,357,182 00
Number of policies terminated during the year.....	3,859	
Total amount terminated.....		8,371,497 00
Number of policies in force at date.....	36,998	
Net amount of said policies.....		65,218,895 00
Number of industrial policies in force	6,925	
Amount of said policies		<u>816,707 00</u>

Subscribed and sworn to, by

C. DOREMUS,
Vice-President.
HUBERT CILLIS,
Secretary.

NEW YORK, 28th February, 1893.

Finance Department—Insurance.

THE GREAT WEST LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—ALEX. MACDONALD.
Managing Director—J. H. BROCK.

Secretary—A. JARDINE.
Principal Office—Winnipeg, Man.

(Incorporated 28th Aug., 1891. Commenced business in Canada 18th Aug., 1892.)

CAPITAL.

Amount of joint stock capital authorized.....	\$	400,000 00
do do subscribed for.....		367,300 00
do do amount paid up in cash,.....		91,825 00
		400,000 00

(For List of Shareholders see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Amount secured by way of loans on real estate, by bond or mortgage first liens.	\$	40,303 27
Stocks and bonds in deposit with Receiver-General, viz.:		
City of Winnipeg bonds.....	\$ 56,000 00	\$ 58,520 00
Carried out at market value.....		58,520 00
Cash at head office		9,831 50
Agents' ledger balances		1,129 00
		109,783 77
Total.....	\$	109,783 77

OTHER ASSETS.

Interest accrued.....		627 29
Gross premiums due and uncollected on policies in force.....	\$	8,639 73
Gross deferred premiums on same		2,871 29
	\$	11,511 02
Deduct cost of collection at 10 per cent		1,151 10
Net outstanding and deferred premiums.....		10,359 92
Office furniture.....		645 69
		121,416 67
Total a-seets.....	\$	121,416 67

LIABILITIES.

*Amount computed to cover the net present value of all policies in force.....	\$	20,158 00
Due on account of loans.....		12,520 84
Sundry.....		198 33
		32,877 17
Total liabilities.....	\$	32,877 17

* Based on Actuaries' 4 per cent table.

THE GREAT WEST—*Concluded.*

Surplus on policy-holders' account.....	\$ 88,539 50
Capital stock paid up.....	<u>91,825 00</u>

INCOME DURING THE YEAR.

Cash received for premiums.....	\$ 15,383 30
Amount received for interest or dividends on stock.....	<u>1,499 27</u>
Total.....	\$ 16,882 57
Received for calls on capital.....	<u>91,825 00</u>
Total income.....	<u>\$ 108,707 57</u>

EXPENDITURE DURING THE YEAR.

Cash paid for commissions, salaries and other expenses of officials.....	\$ 4,956 55
Taxes, licenses, fees or fines.....	198 70
Sundry expenditures, viz:—	
Medical fees, \$2,032; travelling expenses of agents and others, \$85.00; rents, \$180.00; stationery and printing, \$1,282.45; advertising, \$465.98; postage and telegrams, \$147.01; preliminary expenses, \$3,787.86; express charges, exchange, lighting, heating and cleaning offices, books and periodicals, \$183.40.....	<u>8,163 70</u>
Total expenditure.....	<u>\$ 13,318 95</u>

MISCELLANEOUS.

Number of new policies reported during the year as taken.....	354
Amount of said policies.....	\$ 881,200 00
Number of policies in force at date ...	345
Net amount in force at 31st December, 1892.....	<u>862,200 00</u>

Number and amount of policies terminated during the year:

	No.	Amount.
1. By lapse.....	<u>9</u>	<u>\$ 19,000 00</u>
	No.	Amount.
Policies issued during the year.....	354	\$ 881,200 00
Policies terminated as above.....	9	19,000 00
Policies in force at date of statement.....	<u>345</u>	<u>862,200 00</u>
Number of insured lives at beginning of year.....		None.
Number of new insurers during the year.....		348
Number of insured whose policies have been terminated during the year otherwise than by death.....		9
Number of insured lives at date of statement.....		<u>339</u>

Subscribed and sworn to, 21st February, 1893, by

W. B. SCARTH, *Vice-President.*
A. JARDINE, *Secretary.*

(Received, 25th February, 1893.)

Finance Department—Insurance.
THE LIFE ASSOCIATION OF SCOTLAND.

STATEMENT FOR THE YEAR ENDING 5TH APRIL, 1892.

Manager—JOHN TURNBULL SMITH. | *Secretary*—JOHN SHARP.
Principal Office—Edinburgh.
Agent in Canada—ARCHIBALD INGLIS. | *Head Office in Canada*—Montreal.
(Established, 23rd March, 1839. Commenced business in Canada, Sept., 1857.)

CAPITAL.

Amount of capital authorized and subscribed for.	\$1,946,666 67
Amount paid up in cash.	<u>425,833 33</u>

ASSETS IN CANADA.

Amount secured by way of loans on real estate by bond or mortgage, first liens.	\$ 236,084 96
Amount of loans made to Canadian policy-holders on the Association's policies assigned as collaterals.	32,669 19
Credit premium debts on policies in force.	<u>74,454 74</u>
Stocks and bonds in deposit with Receiver-General, viz.:—	
Canada 4 per cent bonds.	\$24,333 33
do do do.	20,926 67
New Brunswick 6 per cent bonds.	9,733 33
Province of Quebec 5 per cent bonds.	48,666 67
City of Toronto 6 per cent bonds.	48,666 67
Canada 4 per cent stock.	<u>2,433 33</u>
Total par value.	154,760 00
Cash in Merchants Bank—current account.	3,122 22
Interest due.	\$ 987 26
do accrued.	<u>6,682 25</u>
Total interest.	7,669 51
Gross premiums due and uncollected on Canadian policies in force.	<u>20,423 61</u>
Total assets in Canada.	<u>\$ 529,184 23</u>

LIABILITIES IN CANADA.

*Amount estimated to cover the net reserve on all outstanding policies in Canada.	\$1,047,951 33
Claim for death losses—due and unpaid.	\$42,437 33
Claims for matured endowments—due and unpaid.	<u>1,338 98</u>
Total unsettled claims.	43,776 31
Total liabilities in Canada.	<u>\$1,091,727 64</u>

*Institute of Actuaries' H. M. Table, at 4½ per cent interest. Exact computation at 5th April, 1891.

LIFE ASSOCIATION OF SCOTLAND—*Continued.*

INCOME IN CANADA.

Cash received for premiums.....	\$	45,266	50
New credit loans.....		90	70
Total premium income.....	\$	45,357	20
Amount received for interest or dividends on stock, &c.....		8,425	58
Total income in Canada.....	\$	53,782	78

EXPENDITURE IN CANADA.

Net amount paid for death claims in Canada (\$21,082.41 of which accrued in previous years).....	\$	60,610	67
Net amount paid for endowment claims in Canada.....		1,998	04
Total amount paid for death claims and matured endowments. \$	62,608	71	
Cash paid for surrendered policies and surrendered bonuses.....		2,120	24
Premium obligations used in purchase of surrendered policies or voided by lapse.....		1,872	00
Cash dividends paid to Canadian policy-holders.....		192	09
Cash dividends applied in payment of premiums in Canada.....		11,112	26
Total payments to policy-holders in Canada.....	\$	77,905	30
Commissions, salaries, and other expenses of officials in Canada.....		2,577	19
Taxes, licenses, fees or fines.....		72	86
All other expenditure in Canada.....		469	05
Total expenditure in Canada.....	\$	81,024	40

MISCELLANEOUS.

Number of policies become claims during the year in Canada.....	42		
Amount of said claims.....		\$	82,935 67
Number of policies in force in Canada at 5th April, 1892.....	1,069		
Amount of said policies.....			1,886,741 50

Number and amount of policies terminated in Canada during the year:—

1. By death.....	38	\$	80,213 59
2. By maturity.....	4		2,722 08
3. By surrender.....	3		8,526 40
(For which cash value has been paid, \$3,353.92.)			
4. By surrender, \$7,786.66.			
(For which paid-up policies have been granted to amount of \$1,761.24.)			
Difference of amounts carried out.....			6,025 42
5. By lapse.....	4		3,435 86
Total.....	49	\$	100,923 35

Finance Department—Insurance.

LIFE ASSOCIATION OF SCOTLAND—*Continued.*

	No.	Amount.
Policies in force at beginning of year in Canada.....	1,118	\$1,987,664 85
Policies terminated as above..	49	100,923 35
Policies in force at date of statement.....	1,069	1,886,741 50

Number of insured lives.....No return.

Subscribed and sworn to, 23rd February, 1893, by

ARCHIBALD INGLIS.

Chief Agent.

(Received, 24th February, 1893.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 5TH APRIL, 1892.

(Abstracted from the Directors' Report, Edinburgh, Scotland, 12th July, 1892.)

The total new business completed and paid for, amounted to £996,064, under 1,582 policies, and yielding in new premiums £29,886 5s. 9d. This is again one of the largest amounts of new business transacted by the Association in a single year, and is £91,000 more than the average annual new business during the preceding quinquennium.

New life annuities, to the number of 83, were purchased at the price of £48,223 for the annual amount of £5,128.

The total revenue from premiums and interest (exclusive of the purchase money for annuities) amounted to £516,964, as compared with £507,828 in the previous year, showing an increase of £9,136.

The claims by death during the year have amounted to £327,776, being considerably more than in any previous year. The number of policies expected to emerge by death, according to the Institute of Actuaries' Healthy Males Table, was 657, while the actual number of policies becoming claims was 729. The figures for the respective classes of policies were as follows:—

Class A—expected deaths.....	376	Class B—expected deaths.....	154
do actual do	459	do actual do	151
Class A3—expected deaths.....	117	Class B2—expected deaths.....	10
do actual do	110	do actual do	9

In common with most other assurance offices, the association has experienced, in a marked degree, the effect of the influenza epidemic which again swept over the country in the course of the last financial year, no less than 130 of the claims, for £62,435 in all, being known to be directly or indirectly attributable to that disease. From the following analysis of the influenza claims, it will be seen that class A, which comprises the greatest portion of the old lives on the Association's books, has suffered most severely from this cause:

Class A —80 policies for	£ 41,568	Class B —21 policies for.....	£ 7,400
do A3—27 do	13,167	do B2— 2 do	300

It need not be anticipated that an experience of this nature in regard to mortality, arising from such an exceptional and unavoidable cause, is at all likely to recur.

The deaths amongst the annuitants (which of course have the opposite bearing on the Association to the deaths of lives assured) were 44 in number, cancelling annuities of the annual amount of £2,346, as against only 26 deaths last year under annuities of £1,087.

The ratio of expenses to premium income is somewhat larger than last year, but is very little in excess of the average rate for the whole quinquennium, 1887 to

LIFE ASSOCIATION OF SCOTLAND—Continued.

1891. It has to be borne in mind that the accounts now submitted include a considerable portion of the expenses in connection with the quinquennial valuation and distribution of profits as at 5th April, 1891.

The funds of the association have during the year increased by £73,876, notwithstanding the fact that the claims have been so much heavier than usual and that a sum of over £32,000 has been paid to the policy-holders in the form of bonuses in cash.

The funds, as invested at the close of the accounts, yield an average return of £4 0s. 8d. per £100, as compared with £4 0s. 4d. and £4 0s. 3d. respectively at the close of the years 1891 and 1890; while the rate upon which all the assurance calculations of the association proceed is only 3½ per cent.

At 5th April, 1892—

	£ sterling.
29,775 policies were in force, assuring (exclusive of bonuses).....	13,209,327
Total claims paid under life policies amounted to.....	5,653,517
Cash bonuses paid and bonus additions amounted to.....	1,900,865
The funds in hand were.....	3,805,286

The allocation of bonus to the policy-holders in class A is made annually, and, notwithstanding that the mortality in this class has again been so excessive, as referred to above, the directors are pleased to be able to state that owing to the more satisfactory basis on which the valuation of this class of policies was last year placed it will be unnecessary at this time to suggest any diminution in the rates of cash bonus now current, and they accordingly now declare the following cash bonuses on the premiums for ordinary whole-life policies, by premiums payable throughout life, for the year commencing 6th April, 1893, to be applied as formerly in part payment of the premiums falling due during that year:—35 per cent to entrants on or before 5th April, 1855; 25 per cent to entrants between 6th April, 1855, and 5th April, 1860; 20 per cent to entrants between 6th April, 1860, and 5th April, 1865; 17½ per cent to entrants between 6th April, 1865, and 5th April, 1871; 15 per cent to entrants between 6th April, 1871, and the close of the class. In the case of assurances by a limited number of premiums and endowment assurances, the cash bonuses are of precisely the same amount as if they were ordinary assurances by premiums during life.

REVENUE ACCOUNT FOR THE YEAR ENDING 5TH APRIL, 1892.

	£	s.	d.		£	s.	d.
Amount of funds at the beginning of year.....	3,731,409	0	4	Claims under policies payable on death.....	327,776	13	0
Premiums (less re-assurances).....	£366,201	18	7	Claims under policies payable on survivorship.....	11,534	8	1
Consideration for annuities granted....	48,223	0	1	Surrenders.....	13,255	16	8
Interest and dividends.....	150,762	18	1	Annuities.....	32,863	1	5
Fines for revival of policies.....	196	13	4	Commission.....	14,441	4	0
Fees for recording assignments.....	207	15	0	Expense of management.....	42,868	16	8
				Dividends to shareholders and interest on paid-up capital.....	14,290	12	5
				Cash bonuses to existing policy-holders.....	32,026	8	3
	565,592	5	1	Income tax.....	2,658	5	8
					£ 491,715	6	2
				Amount of funds at the end of the year.....	3,805,285	19	3
	£4,297,001	5	5		£4,297,001	5	5

Finance Department—Insurance.

LIFE ASSOCIATION OF SCOTLAND—*Concluded.*

BALANCE SHEET ON THE 5TH APRIL, 1892.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Shareholders' capital, paid up.....	87,500	0	0	Mortgages on property within the United Kingdom.....	1,364,680	14	2
Assurance and annuity fund.....	3,717,785	19	3	Mortgages on property out of the United Kingdom.....	48,510	12	2
	£3,805,285	19	3	Loans on the Association's policies.	297,686	17	4
Total funds as per revenue account.....				Investments—			
Claims admitted but not paid (including all deaths to date, whether formally proved or not).....	84,086	1	6	In Indian and colonial government securities.....	322,472	8	5
Annuities due but not applied for..	159	1	8	In foreign government securities.....	37,554	13	7
				In railway and other debentures and debenture stock.....	637,388	5	11
				In railway rent charge, guaranteed, and preference stocks....	304,484	9	7
				In house property.....	123,069	5	2
				In annuities.....	25,249	15	4
				In reversions.....	24,789	16	4
				In bank stock.....	46,403	7	3
				In stock of the Association, purchased under their Act, 16 and 17 Vic., c. 224.....	13,386	17	4
				Loans on personal security.....	10,093	1	5
				Loans on statutory public rates....	237,476	9	4
				Loans on stock of the Association..	1,513	1	11
				Office furniture.....	420	0	0
				Stamps.....	93	16	3
				Agent's balance.....	14	18	8
				Outstanding premiums.....	94,372	7	2
				Outstanding interest.....	4,304	2	9
				Interest accrued but not yet payable.....	43,660	12	5
				Deposits with colonial banks.....	183,743	15	0
				Cash in bank—			
				On deposit..... £ 35,049	13	4	
				On current accounts.....	33,112	1	7
					68,161	14	11
	£3,889,531	2	5		\$3,889,531	2	5

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—ALFRED FLETCHER. | Gen. Manager and Secretary—J. M. DOVE.

Principal Office—Liverpool, England.

Agent in Canada—G. F. C. SMITH. | Head Office in Canada—Montreal.

(Organized 21st May, 1836. Incorporated 14th July, 1836. Commenced business in Canada, 1th June, 1851.)

(For Capital and Assets in Canada, see Fire Statement.)

LIABILITIES IN CANADA.

*Amount estimated to cover the net reserve on all outstanding policies in Canada.....	\$ 105,000 00
Claims for death losses unpaid	Nil.
Total net liabilities to policy-holders in Canada.....	<u>\$ 105,000 00</u>

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada.....	\$ 8,047 40
Total income.....	<u>\$ 8,047 40</u>

EXPENDITURE IN CANADA.

Net amount paid on account of death claims.....	\$ 3,276 28
Amount paid to annuitants	1,495 00
Total payments to policy-holders in Canada.....	<u>\$ 4,771 28</u>
Paid for commissions, &c.....	216 52
Taxes, licenses, fees or fines..	8 00
Sundry expenditure:—Postage, \$67.17; law expenses, \$26.00; insurance superintendence, \$4.21; exchange, \$3.74; medical fees, \$5....	106 12
Total expenditure in Canada.....	<u>\$ 5,101 92</u>

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada..	4
Amount of said policies.....	\$ 6,813 38
Number of policies become claims in Canada during the year..	8
Amount of said claims..	3,276 28
Number of policies in Canada	159
Amount of said policies.....	\$ 239,595 67
Add bonus additions..	34,398 57
Total net amount in force 31st December, 1892.....	<u>273,994 24</u>

*Computed by Department at 31st December, 1889, on the basis of Institute of Actuaries' H.M. Table with $4\frac{1}{2}$ per cent interest. Estimated for 31st Dec., 1892.

Finance Department—Insurance.

LIVERPOOL AND LONDON AND GLOBE—*Continued.*

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death (including \$171 bonus additions).....	8	\$ 3,276 28
2. By surrender \$1,000 (for which paid up policies have been granted to amount of \$438); difference of amounts carried out.....		562 00
Total (including bonus additions, \$171).....	8	\$ 3,838 28

Policies in force at beginning of year (including bonus additions, \$29,468.21).....	163	\$ 265,917 78
Bonuses added.....		5,101 36
Transferred from head office.....	4	6,813 38
Policies terminated as above (including bonus additions, \$171).	8	3,838 28
Policies in force at date of statement (including bonus additions, \$34,398.57).....	159	273,994 24

Number of insured lives at the beginning of the year.....	151
Number of new insurers during the year.....	4
Number of deaths during the year among insured.....	6
Number of insured lives at date of statement.....	149

Subscribed and sworn to, 28th February, 1893, by

G. F. C. SMITH,
Resident Secretary.

(Received, 1st March, 1893.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1892.

(Abstracted from Directors' Report, Liverpool, Eng., 16th May, 1893.)

LIFE DEPARTMENT.

During the year the company has received \

1,067 proposals to assure the sum of.....	£ 640,675
845 policies were issued for.....	471,525
158 proposals were not completed for.....	104,750
64 proposals were declined for.....	64,400

The premiums on new assurances during the year amount to £16,289, the total premium income, after deducting the amount paid for reassurances, being £227,420. Two hundred and thirty-five Annuity Bonds have been issued for a consideration of £137,449, granting annuities amounting to £12,893. The holders of one hundred and forty-six annuity bonds have died during the year, relieving the company of the annual payment of £7,554. The life and annuity funds have been increased during the year by £117,075, and now amount to £4,395,600.

LIVERPOOL AND LONDON AND GLOBE—Continued.

ACCOUNTS FOR THE YEAR ENDING 31ST DECEMBER, 1892.

LIFE ASSURANCE REVENUE ACCOUNT.

LIVERPOOL AND LONDON AND GLOBE FUND.

Amount of life assurance fund at the beginning of the year.....	£3,089,052	6	2
Premiums, after deduction of reinsurance premiums.....	218,109	2	3
Interest and dividends.....	128,081	12	11
Assignment fees.....	130	10	0
Fines.....	33	13	6

£3,435,407 4 10

LIVERPOOL AND LONDON AND GLOBE FUND.

Claims under life policies, including those admitted but not paid (after deducting sums reassured).....	£	243,349	3	5
Surrenders.....		14,962	16	4
Commission.....	£	9,539	18	2
Expenses of management.....		10,572	8	6
Medical fees.....		974	14	8
Stamps.....		906	0	2

21,993 1 6

Transfer to annuity account, consideration for immediate annuity hitherto deferred..... 612 11 1
 Amount of the funds at the end of the year, as in balance sheet..... 3,154,489 12 6

£3,435,407 4 10

GLOBE FUND.

Amount of life assurance fund at the beginning of the year.....	£	250,438	15	6
Premiums, after deduction of reinsurance premiums.....		9,311	2	10
Interest and dividends.....		10,236	2	3
Assignment fees.....		5	0	0
Fines.....		2	5	0

278,993 5 7

£3,714,400 10 5

GLOBE FUND.

Claims under life policies, including those admitted but not paid (after deducting sums reassured).....	£	30,601	11	0
Surrenders.....		1,007	13	0
Commission.....	£	269	9	2
Expenses of management.....		479	9	10

748 19 0

Amount of funds at the end of the year, as in balance sheet..... 246,635 2 7

278,993 5 7

£3,714,400 10 5

LIVERPOOL AND LONDON AND GLOBE—*Concluded.*

ANNUITY REVENUE ACCOUNT.

LIVERPOOL AND LONDON AND GLOBE FUND.

Amount of fund at the beginning of the year	£ 924,162 15 7
Consideration for annuities granted	136,836 13 11
Transfer from life fund, consideration for immediate annuity hitherto deferred	612 11 1
Interest and dividends	38,650 14 9
	<u>£1,100,262 15 4</u>

GLOBE FUND.

Amount of fund at the beginning of the year	£ 5,871 18 6
Interest and dividends	219 2 11
	<u>6,091 1 5</u>

£1,106,353 16 9

LIVERPOOL AND LONDON AND GLOBE FUND.

Annuities paid	£ 106,460 5 5
Commission	1,368 7 4
Expenses of management	2,890 0 10
Amount of funds at the end of the year, as in balance sheet	989,544 1 9
	<u>£1,100,262 15 4</u>

GLOBE FUND.

Annuities paid	£ 1,114 10 9
Expenses of management	44 11 7
Amount of funds at the end of the year, as in balance sheet	4,931 19 1
	<u>6,091 1 5</u>

£1,106,353 16 9

NOTE.—For Balance Sheet, see *Five Statement.*

LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—COL. KINGSCOTE, K.C.B., M.P. | Secretary—WILLIAM PALIN CLIREHUGH.

Principal Office—London, England.

Agent in Canada—B. HAL. BROWN. | Head Office in Canada—Montreal.

(Established, 4th August, 1862. Commenced business in Canada, 1863.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£100,000	0	0
Amount paid up in cash	£10,000	0	0
Proprietors' share of profits added	10,000	0	0
Proprietors' fund, balance	548	9	11
			<u>20,548 9 11</u>

ASSETS IN CANADA.

In deposit with the Receiver-General, viz.:-

	Par value.	Market value.
Province of Quebec bonds (registered)	\$ 8,000 00	\$ 8,720 00
City of Victoria, B.C., water works debentures	10,000 00	11,350 00
City of Toronto debentures	4,999 00	5,288 91
Corporation of Montreal debentures	7,000 00	8,211 00
do do stocks	24,700 00	27,532 10
County of Middlesex debentures	20,000 00	21,000 00
City of Hamilton debentures	15,000 00	17,700 00
Town of St. Thomas debentures	13,581 71	13,853 34
Province of Quebec bonds	15,500 00	16,740 00
Dominion of Canada bonds	2,000 00	2,000 00
	<u>\$ 120,780 71</u>	<u>\$ 132,395 35</u>

Total in deposit with Receiver-General\$ 132,395 35

Municipal debentures:—

	Par value.	Market value.
Town of Pembroke	\$ 10,000 00	\$ 10,400 00
Corporation of Montreal permanent stock	12,800 00	19,840 00
*Town of Brampton	15,508 68	16,040 63
Township of Fenelon	2,330 64	2,194 69
Township of Tilbury West	1,212 56	1,236 81
City of Toronto	235 00	235 00
Township of East Sandwich	2,182 79	2,226 45
Town of Trenton	2,500 00	2,575 00
*City of Montreal Harbour bonds	44,000 00	48,711 00
do school debentures	8,000 00	9,384 00
do stock	17,600 00	19,385 50
Township of Finch	771 45	771 45
*City of Ottawa	10,000 00	10,544 00
Province of Quebec bonds	500 00	540 00
Township of Eniskillen	738 90	707 56
do Sombra	3,600 00	3,852 00
*Town of Valleyfield	10,000 00	11,150 00
do Cowansville	5,400 00	5,911 38
Village of Midland	3,500 00	3,780 00
Montreal Harbour bonds	5,000 00	5,610 00
Town of Trenton	3,665 00	3,701 65
Town of Tilsonburg	5,000 00	5,634 00
City of St. Catharines	15,000 00	15,000 00
Province of Quebec Registered Bond	5,000 00	5,450 00
Village of Granby	15,000 00	15,000 00
*Town of Ingersoll	30,500 00	34,770 00
do Niagara	5,000 00	5,000 00
* do Port Hope	10,000 00	9,100 00
do Meaford	2,425 00	2,570 50
do Wingham	8,500 00	8,925 00
do Paris	4,348 00	4,500 18

* Held by trustees in accordance with the Insurance Act; total par value, \$544,574.01; market value, \$571,525.82.

Finance Department—Insurance.

LONDON AND LANCASHIRE LIFE—Continued.

Municipal debentures—Continued.

	Par value.	Market value.
Town of Welland.....	\$ 16,000 00	\$ 17,120 00
do Collingwood.....	4,076 39	4,038 02
do Penetanguishene.....	5,000 00	5,200 00
do do (guaranteed by County of Simcoe)	10,000 00	11,774 00
*Village of Wiarton.....	10,500 00	10,710 00
do Arnprior.....	10,306 37	10,564 03
*City of New Westminster.....	55,000 00	58,955 00
* do Victoria.....	25,000 00	25,000 00
* do Brandon.....	31,000 00	32,107 90
* do Belleville.....	15,000 00	15,862 50
*Town of Meaford.....	11,256 04	11,759 18
* do Beauharnois.....	16,000 00	16,640 00
*Canadian Pacific Railway Land Grant Bonds.....	100,000 00	109,000 00
Township of Luther.....	1,966 84	1,613 40
do Holland.....	4,188 96	3,364 20
do Brooke.....	3,340 00	3,406 80
do Amaranth.....	1,720 12	1,733 32
do Bexley.....	7,000 00	7,210 00
do Dundee.....	25,683 20	18,032 83
* do York.....	16,991 43	17,297 28
*Town of Collingwood.....	10,000 00	10,900 00
* do Napanee.....	5,628 00	5,879 57
* do Toronto Junction.....	25,189 86	21,411 38
do Goderich.....	5,000 00	5,250 00
do Sault Ste. Marie.....	3,800 00	3,800 00
* do do.....	10,000 00	10,000 00
* do Calgary.....	9,600 00	10,392 00
* do Farnham.....	30,000 00	30,000 00
*Victoria Rolling Stock Co.....	40,000 00	40,000 00
	\$ 769,565 23	\$ 803,768 21

Total municipal debentures held by the company or by trustees in accordance with the Act, carried out at market value.....	\$ 803,768 21
Mortgages on real estate in Canada, held by trustees in accordance with the Act.....	345,647 88
(Amount of said loans upon which interest has not been paid within one year previous to statement).....	None.
Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals.....	56,546 00
(Of this amount \$40,518 belongs to policies issued subsequent to 31st March, 1878.)	
Half credit debts on policies (issued previous to 31st March, 1878)....	3,649 55
Cash at head office in Canada.....	150 00
Cash in Bank of Montreal, current account.....	\$ 20,471 29
Total.....	20,471 29
Agents' ledger balances.....	533 09
Interest due, since paid.....	\$ 485 00
do accrued.....	17,018 21
	17,503 21
Gross premiums due and uncollected on Canadian policies in force (since paid, with few exceptions).....	\$ 2,741 63
Gross deferred premiums on same.....	23,852 07
December premiums on which days of grace are current.....	57,709 75
	84,303 45
Total outstanding and deferred premiums.....	\$ 84,303 45
Deduct cost of collection, at 10 per cent.....	8,430 35
	75,873 10
Net outstanding and deferred premiums.....	75,873 10
Office furniture.....	1,100 10
	1,100 10
Total assets in Canada.....	\$1,457,637 78

*Held by trustees in accordance with the Insurance Act; total par value, \$544,574.01; market value, \$571,525.82.

LONDON AND LANCASHIRE LIFE—Continued.

LIABILITIES IN CANADA.

Under Policies issued previous to 31st March, 1878.

Amount estimated to cover the net present value of all Canadian policies in force.....	\$ 199,181 29	
Deduct value of said policies reinsured in other licensed companies in Canada.....	10,849 83	
		<u>188,331 46</u>
* Net reinsurance reserve.....	\$	188,331 46
Claims for death losses—due and unpaid—awaiting discharge.....	\$ 2,750 00	
Bonus additions thereon.....	156 25	
		<u>2,906 25</u>
Claims for matured endowments—due and unpaid—awaiting discharge.....	\$ 1,000 00	
Bonus additions thereon.....	50 00	
		<u>1,050 00</u>
Total liability in respect of said policies.....	\$	<u><u>192,287 71</u></u>

Under Policies issued subsequent to 31st March, 1878.

Amount estimated to cover the net present value of all Canadian policies in force.....	\$ 991,869 03	
Deduct value of said policies reinsured in other licensed companies in Canada.....	36,702 97	
		<u>955,166 06</u>
* Net reinsurance reserve.....	\$	955,166 06
Claims for matured endowments due and unpaid.....	14,200 00	
Due on account of general expenses in Canada.....	2,926 40	
Premiums paid in advance, &c.....	165 25	
		<u>972,457 71</u>
Total liability in respect of said policies.....	\$	<u>972,457 71</u>
Total liabilities in Canada.....	\$	<u><u>\$1,164,745 42</u></u>

INCOME IN CANADA.

Cash received for premiums.....	\$ 219,727 63	
Deduct premiums paid to other companies for reinsurance.....	37,505 08	
		<u>182,222 55</u>
Net premium income.....	\$	182,222 55
Interest or dividends on stock, &c.....	63,391 63	
Other income.....	98 32	
		<u>245,712 50</u>
Total income in Canada.....	\$	<u><u>245,712 50</u></u>

* Based on the Institute of Actuaries' H. M. Table of Mortality, with 4½ per cent interest. Computed by the Department.

Finance Department—Insurance.

LONDON AND LANCASHIRE LIFE—Continued.

EXPENDITURE IN CANADA.

Cash paid for death losses in Canada (including bonus additions, \$2,306.25) .. \$	95,781 25
Deduct amount received from other companies for reinsurance (including bonus additions) ..	5,750 00
Net amount paid for death claims in Canada ..	90,031 25
Cash paid for matured endowments in Canada (including bonus additions, \$265.00) .. \$	20,879 66
Deduct received from other companies for reinsurance.....	500 00
Net amount paid for endowment claims in Canada.....	20,379 66
Total paid for death claims and matured endowments....	\$ 110,410 91
Cash paid for surrendered policies	3,793 48
Cash paid Canadian policy-holders for surrender of bonus additions....	155 60
Total net amount paid to policy-holders in Canada.....	\$ 114,359 99
Commissions, salaries and other expenses of officials.....	41,426 31
Taxes, licenses, fees or fines (including \$1,130 Provincial taxes).....	1,645 64
All other expenditure, viz.:—Agency charges, \$237.23; medical fees, \$3,472.50; postage, &c., \$845.23; legal expenses, \$255.84; printing and stationery, \$1,648.84; advertising, \$702.04; rent, \$2,235.93; insurance superintendence. \$108.14; office furniture, \$174.61; telegrams, \$42.57; sundries, \$138.73.....	9,861 66
Total expenditure in Canada.....	\$ 167,293 60

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada, 626	
Amount of said policies	\$ 1,169,700 00
Amount of said policies reinsured in other licensed companies in Canada.....	22,000 00
Number of policies become claims in Canada during the year.....	72
Amount of said claims	\$ 122,539 66
Bonus additions thereon	2,580 00
	125,119 66

(Amount of above claims reinsured in other licensed companies in Canada, \$6,250.)

Number of policies in force in Canada at date.....	4,080
Amount of said policies.....	\$7,103,383 66
Bonus additions thereon.....	77,467 01
	\$7,180,850 67
Deduct amount of said policies reinsured in other licensed companies in Canada (including bonus additions \$810.88).....	206,407 38
Net amount in force 31st December, 1892.	6,974,443 29

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonus additions, \$2,265).....	44	\$ 78,990 00
2. By maturity (including bonus additions \$315).....	28	46,129 66
3. By surrender (including \$647.85 bonus additions).....	35	64,032 85
(For which cash value has been paid, \$3,949.08.)		
4. By surrender, \$90,155.15 (including bonus additions, \$155.15.) (For which paid up policies have been granted to amount of \$21,030.66.)		
Difference of amounts carried out.....		69,124 49
5. By lapse (including bonus additions, \$5,406.21).....	227	442,357 21
Total (including \$8,789.21 bonus additions).....	334	\$ 700,634 21

LONDON AND LANCASHIRE LIFE—*Continued.*

	No.	Amount.
Policies in force at beginning of year in Canada (including \$86,256.22 bonus additions).....	3,788	\$6,711,784 88
Policies issued during the year.....	671	1,247,200 00
Policies terminated as above (including \$8,789.21 bonus additions).....	334	700,634 21
Policies not taken.....	45	77,500 00
Policies in force at end of year (including \$77,467.01 bonus additions).....	<u>4,080</u>	<u>7,180,850 67</u>

Number of insured lives at beginnig of year.....	3,563
Number of new insurers during year	619
Number of deaths during the year among the insured.....	34
Number of insured whose policies have been terminated during the year otherwise than by death.....	280
Number of insured lives at date of statement.....	<u>3,868</u>

Details of policies issued since 31st March, 1878, and bonus additions thereon..

	No.	Amount.
Policies in force at beginning of year (including \$47,000.93 bonus additions).....	3,441	\$6,231,523 43
Policies issued during the year	671	1,247,200 00
Policies terminated as above and by change to paid up policies (including \$3,912.64 bonus additions).....	351	745,040 48
Policies not taken.....	45	77,500 00
Policies in force at end of year (including \$43,088.29 bonus additions).....	<u>3,716</u>	<u>6,656,182 95</u>

Subscribed and sworn to, 25th February, 1893, by

B. HAL. BROWN,
Manager for Canada.

(Received, 27th February, 1893.)

GENERAL BUSINESS STATEMENT FOR YEAR ENDING 31st DECEMBER, 1892.

(Abstracted from the Directors' Report, London, England, 26th April, 1893.)

Although the average rate of interest on the total funds, invested and uninvested, has for the past five years been £4 6s. 9d. per cent, still, having regard to the increasing difficulty of obtaining a good rate of interest, combined with undoubted security, the directors decided that the time had arrived for the valuation being based on the 3½ per cent H. M. Table for a large portion of the business, leaving at 4 per cent the Canadian and other sections, with the exception of the Indian portion, which has been valued at 3 per cent. This more stringent valuation of necessity involves a temporary sacrifice, but the change is so important in the interests of the company that the directors feel sure it will commend itself to all.

Dealing with the business of the past year, the new assurances effected have exceeded those of any previous year.

The number of proposals received during the year was.....	2,422	for	£ 891,064 0 0
Deducting declined or not completed.....	312	"	102,732 0 0

The policies issued were.....	<u>2,110</u>	"	<u>£788,332 0 0</u>
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Finance Department—Insurance.

LONDON AND LANCASHIRE LIFE—Continued.

yielding a new premium income of £28,126 11s. 5d., showing an increase of £3,992 14s. 3d. over the previous year.

The average age still keeps down, being 32·6 under the new policies, and 41·2 under all the policies in force.

The total premium income for the past year amounted to £183,967 0s. 4d., and deducting reinsurance premiums, the net amount was £175,494 10s. 7d., showing an increase over the previous year of £10,329 1s. 6d.

The claims by death, with bonus additions, amounted to £81,953 0s. 8d., under 222 policies, apart from those under matured endowments, which were £11,333 8s. 8d.

The audited accounts show that the total income of the year was £210,747 15s. 10d., including £35,188 7s. 3d. from interest and dividends, the average rate on the funds invested and uninvested being £4 8s. 9d. per cent. After payment of the dividend and bonus to the shareholders and all other outgoings there was a balance on the year's working of £58,285 10s. 8d., raising the total funds as at 31st December, 1892, to £840,096 14s. 11d.

The following table gives the annual addition to the funds and general progress of the company during the last quinquennium :—

NEW BUSINESS.					
Year.	Sums Assured.	Premiums.	Increase to Funds.	Total Funds.	
1888.....		£590,230	£ 21,700	£ 56,416	£591,249
1889.....		626,325	24,544	68,367	659,616
1890.....		683,580	25,712	62,034	721,650
1891.....		633,157	24,133	60,161	781,811
1892.....		788,332	28,126	58,285	840,096

Showing a total increase in the funds of..... £305,263 in five years.

THE QUINQUENNIAL VALUATION.

Referring to what has been said in the opening paragraph of this report as to the basis of the valuation, the result is, as shown by the following statement, a surplus of £23,244 10s., after reserving, as a provision during the duration of the policies, for future profits and expenses, the whole of what is termed the loading, that is, the difference between the premiums paid by the policy-holders and the "pure" or net premium. The value of such loading is £406,613.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Value of £5,430,568, assured by 15,248 policies and one annuity of £80.....	2,588,533	6	7	Value of £181,087 premiums.....	2,156,044	18	7
Surplus.....	23,244	10	0	Less value of loading.....	406,613	14	2
					<u>£1,749,431</u>	<u>4</u>	<u>5</u>
				Value of reassurances.....	42,798	7	2
				Assurance fund.....	819,548	5	0
					<u>£2,611,777</u>	<u>16</u>	<u>7</u>

One-fifth of the surplus, viz., £4,648 18s., added to £548 9s. 11d., the amount of the undivided surplus of 1887, will make £5,197 7s. 11d., which belongs to the proprietors' fund. This, in addition to the usual interest of 5 per cent, will enable a distribution to be made of 5 per cent by way of bonus during the current five years, together 10 per cent.

The balance of the surplus will provide a reversionary bonus of £2 10s. per cent for the five years on the whole life participating policies in force.

The amount divisible on this occasion is smaller, not only on account of the more stringent valuation, but likewise in consequence of the heavy mortality experienced during the last three years of the quinquennium, largely due to the epidemic of influenza and to the claims being under some of the larger policies; the number of deaths, however, having been well within the expectancy.

LONDON AND LANCASHIRE LIFE—Continued.

REVENUE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

		1892.		1891.	
	£	s.	d.	£	s.
Jan. 1. Amount of funds at the beginning of the year.....	781,811	4	3	781,811	0
Dec. 31.. Premiums—					
New, under 2,110 policies assuring	28,126	11	5	28,126	8
Renewals	£786,392			£155,840	8
Total premiums.....	£183,967	0	4	£155,840	8
Less premiums paid to other offices for reassurances.....	8,472	9	9	8,472	9
Interest and dividends.....	£175,494	10	7	£35,188	7
Other receipts—					
Registration of assignments and other fees.....	64	18	0	64	18
Total net income.....	210,747	15	10	210,747	15
Income tax.....	23,487	13	7	23,487	13
Dividends and bonus to shareholders, viz:—	880	7	11	880	7
Dividends.....					
Bonus.....	£1,000	0	0	£1,000	0
Cash bonuses to policy-holders.....	2,000	0	0	2,000	0
Investment reserve—	955	1	4	955	1
Amount transferred to that account.....					
Amount of funds at the beginning of the year.....	£781,811	4	3	£781,811	4
Addition for 1892.....	58,285	10	8	58,285	10
Amount of funds at the end of the year (as per balance-sheet).....	840,096	14	11	£ 992,559	0
Endowments matured with bonus additions.....	81,953	0	8	81,953	0
Annuity.....	11,333	8	8	11,333	8
Pension.....	80	0	0	80	0
Surrenders.....	100	0	0	100	0
Commission.....	11,989	12	3	11,989	12
Expenses of management.....	17,274	6	1	17,274	6
Medical officers and fees.....	£1,926	0	11	£1,926	0
Policy stamps.....	229	4	4	229	4
Income tax.....					
Dividends and bonus to shareholders, viz:—	2,155	5	3	2,155	5
Dividends.....					
Bonus.....	£1,000	0	0	£1,000	0
Cash bonuses to policy-holders.....	2,000	0	0	2,000	0
Investment reserve—	955	1	4	955	1
Amount transferred to that account.....					
Amount of funds at the beginning of the year.....	£781,811	4	3	£781,811	4
Addition for 1892.....	58,285	10	8	58,285	10

Finance Department—Insurance.

LONDON AND LANCASHIRE LIFE—Concluded.

BALANCE SHEET ON THE 31ST DECEMBER, 1892.

	£	s.	d.	£	s.	d.
LIABILITIES.						
Capital fully subscribed.....	£100,000	0	0			
Original amount, paid up.....	£10,000	0	0			
Proprietors' share of profits added.....	10,000	0	0			
Proprietors' fund—Balance thereof at 31st December, 1891.....	£ 1,548	9	11			
Less amount of bonus distributable amongst proprietors in 1892.....	1,000	0	0			
Assurance fund.....	548	9	11			
Total funds as per revenue account.....	£ 20,548	9	11			
Investment reserve—	819,548	5	0			
Amount transferred from profit and loss account.....	£ 2,041	6	1			
do do revenue account.....	2,458	13	11			
Claims admitted but not paid.....						
Other sums owing by the company—						
Interest and bonus to shareholders to 31st December, 1892.....	£ 1,024	10	6			
Agents' draft current.....	190	0	0			
	1,214	10	6			
Outstanding interest, viz.—						
Accrued, but not yet paid.....	£ 7,309	17	4			
Overdue.....	94	0	0			
Outstanding rents.....						
Amounts placed on deposit for fixed period.....						
Cash—						
On current account at head office and branches.....	£ 19,637	4	8			
Bills receivable.....	188	0	3			
Other assets—						
Furniture and fittings at head office and branches.....	£2,150	11	4			
Less amount written off for depreciation.....	215	1	2			
Policy stamps in hand.....						
	£ 1,985	10	2			
	48	8	6			
	1,975	4	11			
	169,571	18	2			
	78,587	15	10			
ASSETS.						
Mortgages on property within the United Kingdom—						
On real property.....	£16,437	10	0			
On life interests and reversions.....	60,595	18	1			
Mortgages on freehold property in Canada, Australia and India.....	£ 77,033	8	1			
	92,538	5	1			
Loans on the company's policies.....						
Investments at cost price—						
In Indian and Colonial government securities and special deposit with the Canadian government.....	£ 96,036	1	5			
Railway and other debentures, and debenture stocks.....	322,308	1	11			
Railway shares (preference and ordinary).....	49,208	17	9			
Foreign government securities.....	241	4	0			
Waterworks.....	6,727	5	6			
Other shares (preference).....	2,826	4	3			
Cornhill premises and other house property.....	24,836	19	11			
Improved ground rents.....	13,650	3	4			
Reversions.....	6,357	5	5			
Loans upon personal security in connection with life policies.....	522,192	3	6			
Branch offices' and agents' balances.....	6,312	2	5			
December premiums on which the days of grace are current.....	£ 13,901	19	3			
Outstanding interest, viz.—						
Accrued, but not yet paid.....	33,579	15	9			
Overdue.....	46,881	15	0			
Outstanding rents.....						
Amounts placed on deposit for fixed period.....						
Cash—						
On current account at head office and branches.....	£ 7,403	17	4			
Bills receivable.....	500	14	7			
Other assets—						
Furniture and fittings at head office and branches.....	£ 5,000	0	0			
Less amount written off for depreciation.....	188	0	3			
Policy stamps in hand.....						
	£ 1,985	10	2			
	48	8	6			
	1,937	18	8			
	858,209	5	5			

THE LONDON ASSURANCE CORPORATION OF LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

Governor—GEO. WM. CAMPBELL.

Actuary—A. H. BAILEY.

Principal Office—No. 7, Royal Exchange, London, E.C.

Attorney in Canada—E. A. LILLY.

Head Office in Canada—Montreal.

(Incorporated, A.D. 1720. Commenced business in Canada, 1st March, 1862.)

(For Capital and Assets in Canada, see Fire Statement.)

LIABILITIES IN CANADA.

*Amount computed to cover the net reserve on all outstanding policies in Canada.....	\$	9,829 51
Total net liability to policy-holders in Canada.....	\$	<u>9,829 51</u>

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada.....	\$	<u>791 51</u>
---	----	---------------

EXPENDITURE IN CANADA.

Paid for commission in Canada.....	\$	2 81
Sundry.....		0 41
Total expenditure in Canada.....	\$	<u>3 22</u>

MISCELLANEOUS.

Number of policies become claims in Canada during the year....	None.
Number of policies in force in Canada at date.....	6
Amount of said policies.....	\$ 22,386 66
Add bonus additions.....	4,249 02
Total amount in force at 31st December, 1892.....	\$ <u>26,635 68</u>

Number and amount of policies terminated during the year in Canada. Nil.

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$4,249.02).....	6	\$ 26,635 68
Bonuses added during the year.....		Nil.
Policies terminated as above.....		Nil.
Policies in force at end of year in Canada (including bonus additions, \$4,249.02).....	6	<u>26,635 68</u>

*Based on the Institute of Actuaries' H. M. Table, 4½ per cent interest. Computed by the Department.

Finance Department—Insurance.

LONDON ASSURANCE CORPORATION OF LONDON, ENGLAND—*Con.*

Number of insured lives at beginning of year in Canada.....	6
Number of insured whose policies have been terminated during the year.....	0
Number of insured lives at date of statement.....	6

Subscribed and sworn to, 9th March, 1893, by

(Received, 10th March, 1893.)

E. A. LILLY,
Manager and Attorney.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(Abstracted from the Directors' Report, London, Eng., 22nd March, 1893.)

LIFE DEPARTMENT.

During the past year new assurances were granted under 424 policies for £280,770, the premiums upon which amount to £10,625 17s. 1d. per annum, and two reversionary annuities of £860, subject to annual premiums of £107 10s. 7d. Reassurances have been effected for £38,000 and also for £400 per annum of the reversionary annuities at annual premiums of £1,093 10s. 2d.

The premium income of the year, after deduction of reassurances and returns, amounted to £145,998 2s. 1d., and the total income from all sources amounted to £227,590 1s. 1d.

Claims have arisen under 205 policies for £184,780, including £24,230 bonus additions. The total funds of the department on the 31st December, 1892, amounted to £2,006,573 11s. 7d.

REVENUE ACCOUNTS FOR THE YEAR ENDING 31ST DECEMBER, 1892.

LIFE ASSURANCE ACCOUNT—NON-PARTICIPATING SERIES.

1891.	£	s.	d.	1892.	£	s.	d.
Dec. 31—Amount of life assurance fund at this date...	703,609	16	6	Dec. 31—Claims under life policies after deduction of sums re-assured.....	68,775	13	0
1892.				Surrenders.....	2,753	6	8
Dec. 31—Premiums after deduction of reinsurance premiums and returns.....	44,992	7	5	Annuities.....	3,697	2	5
Interest and dividends... £30,008 8 7				Commission.....	1,322	12	11
Less income tax 745 14 6				Expenses of management (apportioned).....	3,638	0	1
	29,262	14	1	Abatement of premiums....	7,313	13	3
Fees.....	57	5	0	Portion of profits appropriated to shareholders carried to profit and loss account... £13,000 0 0			
				Less expenses of management as above.....	3,638	0	1
				9,361	19	11	
				Amount of life assurance fund at this date, as per balance sheet.....	681,059	14	9
	£777,922	3	0		£777,922	3	0

LONDON ASSURANCE CORPORATION OF LONDON, ENGLAND—*Con.*

LIFE ASSURANCE ACCOUNT—PARTICIPATING SERIES.

1891.	£	s. d.	1892.	£	s. d.
Dec. 31—Amount of life assurance fund at this date.....	1,316,128	3 6	Dec. 31—Claims under life policies after deduction of sums re-assured.....	116,004	14 0
1892.			Surrenders.....	7,610	11 10
Dec. 31—Premiums after deduction of reinsurance premiums and returns.....	100,995	14 8	Commission.....	3,880	15 2
Interest and dividends.....	£53,093	4 9	Expenses of management (apportioned).....	8,166	6 8
Less income tax.....	1,282	7 4	Bonus taken in abatement of premiums.....	724	15 3
Profit on securities.....	51,810	17 5	Bonus paid in cash.....	127	5 0
	471	2 6	Portion of profits appropriated to shareholders carried to profit and loss account.....	£15,544	0 0
			Less expenses of management as above.....	8,166	6 8
			Amount of life assurance fund at this date, as per balance sheet.....	7,377	13 4
				1,325,513	16 10
				<u>£1,469,405</u>	<u>18 1</u>
				<u>£1,469,405</u>	<u>18 1</u>

(For Balance Sheet, see Fire Statement.)

Finance Department—Insurance.

THE LONDON LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—JOSEPH JEFFERY.

Secretary and Agent—JOHN G. RICHTER. |

Head Office—London, Ont.

(Incorporated, March, 1874. Commenced business in Canada, July, 1874. Dominion license issued, 7th December, 1885.)

CAPITAL.

Amount of joint stock capital authorized	\$1,000,000 00
do do subscribed for	225,000 00
do do paid up in cash	33,750 00

(For List of Stockholders, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Amount secured by way of loans on real estate by bond or mortgage, first liens	\$ 141,786 68
Amount of loans secured by bonds, stocks or other marketable collaterals	13,839 38
Viz.:—Upon stock of,	

	Par value.	Market value.	Amount loaned.
50 shares Ontario Loan and Debenture Company	\$ 2,500 00	\$ 3,250 00	\$ 2,200 00
32 shares Ontario Loan and Debenture Company, 20 per cent	320 00	400 00	320 00
1,260 shares London and Life Insurance Company	18,900 00	22,680 00	9,769 38
40 shares Agricultural Savings and Loan Company	2,000 00	2,300 00	1,550 00
	\$ 23,720 00	\$ 28,630 00	\$ 13,839 38

Amount of loans as above on which interest has not been paid within one year previous to statement	Nil.
Amount of loans made to policy-holders on the Company's policies assigned as collaterals	16,286 50
Stocks and bonds held by the company, viz.:—	

	Par value.	Market value.	Ledger value.
Ontario Loan and Debenture Company stock	\$ 50,000 00	\$ 65,000 00	\$ 62,500 00
do do 20 p.c. stock	10,000 00	12,500 00	11,900 00
Dominion Savings and Investment Company stock	1,250 00	1,225 00	1,125 00
Canadian Savings and Loan Company stock	5,000 00	6,250 00	6,000 00
Agricultural Savings and Loan Company stock	2,600 00	2,990 00	2,990 00
Huron and Erie Loan and Savings Company stock	1,600 00	2,592 00	2,448 00
Huron and Erie Loan and Savings Company 20 per cent stock	160 00	248 00	232 00
*Ontario Loan and Debenture Company debentures	60,000 00	60,000 00	60,000 00
Total	\$ 130,610 00	\$ 150,805 00	\$ 147,195 00

* In deposit with the Receiver-General.

THE LONDON LIFE INSURANCE COMPANY—*Continued.*

Carried out at ledger value	\$ 147,195 00
Cash at head office	931 88
Cash in bank.....	3,413 85
Total.....	\$ 323,453 29

OTHER ASSETS.

Interest due.....	\$ 452 99
Interest accrued.....	7,874 81
Total interest	8,327 80
Gross premiums due and uncollected on policies in force	\$ 47 32
Gross deferred premiums on same.....	8,577 34
Total outstanding and deferred premiums	\$ 8,624 66
Deduct cost of collection at 10 per cent.....	862 46
Net outstanding and deferred premiums.....	7,762 20
Short date notes for premiums on policies in force, less 10 per cent for collection	1,114 98
Total net assets.....	\$ 340,658 27

LIABILITIES.

* Amount computed to cover the net present value of all policies in force....	\$ 288,186 44
Deduct value of policies reinsured in other licensed companies.....	1,109 00
Net reinsurance reserve.....	\$ 287,077 44
Claims for death losses unadjusted but not resisted.....	1,610 50
Amount of dividends or bonuses to policy-holders accrued.....	1,581 18
Advanced premiums.....	131 34
Contingent fund, to cover all outstanding accounts.....	2,000 00
Proprietors' account.....	6,026 36
Total liabilities.....	\$ 298,426 82
Surplus on policy-holders' account	\$ 42,231 45
Capital stock paid-up	\$ 33,750 00
Surplus above all liabilities and capital.....	\$ 8,481 45

INCOME DURING THE YEAR.

Cash received for premiums (including industrial, \$65,212.34).....	\$ 103,773 13
Premiums paid by dividends	1,897 50
Total.....	\$ 105,670 63
Deduct premiums paid to other companies for reinsurance.....	201 60
Net premium income.....	\$ 105,469 03
Amount received for interest or dividends on stock, &c.....	16,103 17
Total income.	\$ 121,572 20

* Reserve based on Institute of Actuaries' H. M. Table of Mortality, with 4½ per cent interest for General policies and Combined Experience Table with 4 per cent interest for Industrial policies.

Finance Department—Insurance.

THE LONDON LIFE INSURANCE COMPANY—Continued.

EXPENDITURE DURING THE YEAR.

Cash paid for death losses, including \$13,152.59 industrial.....\$	28,907 15
(\$3,216 of this amount accrued in previous years.)	
Cash paid for matured endowments.....	3,733 33
Cash paid for surrendered policies ...	866 70
Cash dividends applied in payment of premiums.....	1,897 50
Cash paid to stockholders for interest or dividends.....	2,355 78
Cash paid for commissions, salaries and other expenses of officials.....	34,374 66
Taxes, &c.....	206 33
Miscellaneous payments, viz. :—Medical examination fees, \$1,249.00; travelling expenses, \$1,264.54; postage and exchange, \$343.98; printing and stationery, \$914.35; advertising, \$80.00; rent, \$932.00; sundries, including water, light, periodicals, cleaning offices, &c., \$477.02; commission on investments, \$419.81; legal expenses, \$105.22; office furniture, \$171.00.....	5,956 92
Total expenditure	\$ 78,298 37

MISCELLANEOUS.

Number of policies reported during the year as taken in Canada	
—general, 175; industrial, 9,658.....	9,833
Amount of said policies—general.....	\$ 190,500 00
do do industrial.....	918,358 00
Total	\$1,108,858 00
Number of policies become claims during the year—general, 21;	
industrial, 193.....	214
Amount of said claims (including matured endowments)—general	\$ 18,085 89
do do industrial.....	12,949 09
	31,034 98
Number of policies in force in Canada at date—general, 1,588;	
industrial, 15,786	17,374
Amount of said policies—general	\$ 1,527,684 44
do do industrial	1,498,071 00
Total	\$ 3,025,755 44
Amount of said policies reinsured in other licensed companies in Canada—	
general.....	5,000 00
Net amount in force, 31st December, 1892.	3,020,755 44

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death—general	14	\$ 14,352 56
do industrial	193	12,949 09
2. By maturity—general	7	3,733 33
3. By surrender do	9	15,000 00
(For which cash value has been paid, \$866.70)		
4. By surrender, \$21,000.		
(For which paid-up policies have been granted to amount of \$3,106.04.)		
Difference of amounts carried out.....		17,893 96
5. By lapse—general... ..	160	196,905 44
do industrial	6,057	582,370 91
Total	6,440	\$ 843,205 29

THE LONDON LIFE INSURANCE COMPANY—*Concluded.*

	No.	Amount.
Policies in force at beginning of year—general.....	1,602	\$1,584,069 73
do do industrial	12,378	1,175,033 00
Policies revived during the year—general.....	1	1,000 00
Policies issued during the year do	175	190,500 00
do do industrial	9,658	918,358 00
Policies terminated as above.....	6,440	843,205 29
Policies in force at date of statement—general.....	1,588	1,527,684 44
do do industrial.....	15,786	1,498,071 00

Number of insured lives at beginning of year—general.....	1,540
Number of new insurers during the year do	173
Number of deaths during the year among insured do	12
Number of insured whose policies have been terminated during the year otherwise than by death—general.....	169
Number of insured lives at date of statement do	1,532

Number of insured lives, industrial policies, not known.

Subscribed and sworn to, 27th February, 1893, by

JOSEPH JEFFERY,
President.

JOHN G. RICHTER,
Secretary.

(Received, 1st March, 1893.)

Finance Department—Insurance.

THE MANUFACTURERS' LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—| Managing Director and Chief Agent—
 GEO. GOODERHAM.| JOHN F. ELLIS.

Principal Office—Toronto, Ont.

(Incorporated, 23rd June, 1887. Commenced business in Canada, 19th August, 1887.)

CAPITAL.

Amount of joint stock capital authorized.....	\$2,000,000 00
Amount subscribed for.....	621,000 00
Amount paid up in cash.....	<u>127,320 00</u>

(For List of Stockholders, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	\$ 322,618 22
Amount of loans made to policy-holders on the company's policies assigned as collaterals.....	3,171 20
Stocks, bonds and debentures owned by the company, viz:—	

	Par value.	Market value.
Dominion Government bonds.....	\$ 50,000 00	\$ 53,000 00
Huntsville debentures..	4,795 00	4,800 00
West Toronto Junction debentures.....	45,486 31	51,957 26
Sault Ste. Marie bonds..		5,704 00

Total par and market values..... \$ 100,281 31 \$ 115,461 26

Carried out at market value.....	115,461 26
Cash at head office.....	5,891 73
Cash in Traders' Bank of Canada.....	6,097 21
Bills receivable.....	772 87
Agents' balances.....	3,376 38
Mortgages on life interests.....	440 00
Reversions.....	<u>3,853 00</u>
Total.....	\$ 463,283 74

OTHER ASSETS.

Interest due.....	\$ 2,402 91
do accrued.....	<u>5,237 05</u>
Total carried out.....	7,639 96
Gross premiums due and uncollected on policies in force.....	\$ 47,622 34
Gross deferred premiums on same.....	<u>19,656 69</u>
Total outstanding and deferred premiums.....	\$ 67,279 03
Deduct cost of collection at 10 per cent.....	<u>6,727 90</u>
Net outstanding and deferred premiums... ..	60,551 13
Office furniture.....	4,200 00
Fire premiums.....	<u>392 25</u>
Total assets.....	\$ 536,067 08

THE MANUFACTURERS' LIFE INSURANCE COMPANY—Continued.

LIABILITIES.

* Amount computed to cover the net present value of all policies in force.....	\$ 401,351 00
Deduct value of policies reinsured in other companies.....	15,410 00
Net reinsurance reserve.....	\$ 385,941 00
Claims for death losses, unadjusted but not resisted.....	\$ 10,000 00
do resisted, in suit.....	5,000 00
Total claims for death losses.....	15,000 00
Due on account of general expenses (medical fees).....	1,348 65
Premiums paid in advance.....	100 74
Total liabilities.....	\$ 402,390 39
† Surplus of assets over liabilities for protection of policy-holders.....	\$ 133,676 69
Capital stock paid up.....	127,320 00
Surplus above all liabilities and capital stock.....	\$ 6,356 69
INCOME.	
Cash received for premiums.....	\$ 223,778 99
Deduct premiums paid to other companies for reinsurance.....	11,537 05
Total premium income.....	\$ 212,241 94
Received for interest or dividends.....	18,038 89
Total income.....	\$ 230,280 83

EXPENDITURE.

Cash paid for death losses.....	\$ 56,631 97
Deduct received from other companies for reinsurance.....	5,000 00
Net amount paid for death losses (\$6,000 of which accrued in previous years).....	\$ 51,631 97
Cash paid for surrendered policies.....	3,380 20
Cash paid for commissions, salaries and other expenses of officials.....	57,565 00
Cash paid for taxes, licenses, fees and fines.....	1,064 15
Rent.....	3,039 77
Office furniture.....	261 98
Miscellaneous payments, viz.:—Commissions on loans, \$435.09; printing and advertising, \$4,316 35; postages, telegrams and express, \$1,619.67; directors' fees, \$1,036.67; medical fees, \$5,615.50; law costs, \$1,269.55; light account, \$107.41; offices supplies, \$1,422.34; valuation fees, \$71.00; auditors' fees, \$200; legal commercial exchange, \$185; insurance superintendence, \$95.52; telephones, \$109.84; exchange, \$379.96; sundry expenses, \$702.43.....	17,566 33
Total expenditure.....	\$ 134,509 40

* Based on Institute of Actuaries' H. M. 4½ per cent Table.

† The above assets include a sum of \$100,000 in mortgages and other securities advanced by certain of the Directors of the Company under an instrument dated 19th December, 1889, executed by said Directors and by a large proportion of the shareholders, wherein, after reciting that the Company has incurred large outlays and expended a large amount of its assets whereby a portion of the capital thereof has been invested in a manner which, though advantageous to the company and its policy-holders and stockholders, unavoidably appears in the Company's books as an impairment of capital, it is declared and agreed that the amount so advanced should not be directly or indirectly a liability of the Company but a payment by such Directors on their personal account to cover the above mentioned outlays, so that the same shall not be deemed to have been made out of the assets of the Company. Under this agreement the amount so advanced is to stand as security to the policy-holders of the Company as distinguished from said shareholders in the event of the Company discontinuing its business, and to that extent is to be treated as capital.

Out of the above sum of \$100,000 there has, since the beginning of the year 1893, been voluntarily paid to the directors, who advanced it, by the shareholders, the sum of \$60,000, thus leaving on the 1st July, 1893, only the sum of \$40,000 of the company's assets which are subject to the agreement of 16th December, 1889, and it is expected that by the end of the present year the last mentioned sum will have been voluntarily contributed by the shareholders and said agreement wholly cancelled.

Finance Department—Insurance.

THE MANUFACTURERS' LIFE INSURANCE COMPANY—*Concluded.*

MISCELLANEOUS.

Number of policies reported during the year as taken in Canada..	1,330
Amount of said policies.....	\$2,007,250 00
Amount of said policies reinsured in other licensed companies in Canada.	114,000 00
Number of policies become claims during the year.....	28
Amount of said claims.....	71,000 00
Amount of said claims reinsured in other licensed companies in Canada	10,000 00
Number of policies in force in Canada at date.....	4,992
Amount of said policies (including bonus additions, \$218).....	\$3,136,989 00
Amount of said policies reinsured in other licensed companies in Canada (including \$1,312.50 bonus additions).....	630,313 50
Net amount in force 31st December, 1892.....	<u>7,506,675 50</u>

Number and amount of policies terminated during the year—

	No.	Amount.
1. By death.....	28	\$ 71,000 00
2. By expiry.....	1	5,000 00
3. By surrender.....	55	78,722 00
(For which cash value has been paid \$ 3,357.00)		
4. By surrender.....		\$50,000.00
(For which paid-up policies have been granted to the amount of \$7,182.)		
Difference of amounts carried out.....		42,818 00
5. By lapse.....	587	861,700 00
Total.....	<u>671</u>	<u>\$1,059,240 00</u>

Policies in force at beginning of year.....	4,468	\$7,413,761 00
Bonuses added.....		218 00
Policies issued during the year.....	1,352	2,070,250 00
Policies revived.....	54	77,000 00
Policies terminated as above.....	671	1,059,240 00
Policies terminated by reduction of sum insured.....		61,000 00
Policies terminated otherwise, not taken.....	211	304,000 00
Policies in force at date of statement.....	<u>4,992</u>	<u>8,136,989 00</u>

Number of insured lives at beginning of year.....	4,340
Number of new insurers during the year.....	1,318
Number deaths during the year among the insured.....	26
Number of insured whose policies have been terminated otherwise than by death.....	827
Number of insured lives at date of statement.....	<u>4,805</u>

Subscribed and sworn to, 1st March, 1893, by

GEO. GOODERHAM,
President.

JNO. F. ELLIS,
Managing Director.

(Received, 3rd March, 1893.)

THE METROPOLITAN LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—JOHN R. HEGEMAN.

Secretary—GEORGE H. GASTON.

Principal Office—32 to 36 Park Place, New York City.

Agent in Canada—ALBERT GOLDTHORPE.

Head Office in Canada—Toronto.

(Incorporated, June, 1866. Commenced business in Canada, November, 1872.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash.....\$2,000,000 00

ASSETS IN CANADA.

Premium obligations on Canadian policies in force.....	\$	3,465 67
Canadian Pacific $\frac{3}{4}$ per cent land grant bonds in deposit with Receiver-General, par value, \$116,800; market value.....		121,200 00
Total assets in Canada.....	\$	<u>124,665 67</u>

LIABILITIES IN CANADA.

* Amount computed to cover the net reserve on all outstanding policies..	\$	83,260 00
Claims for death losses unsettled, unadjusted but not resisted.....		596 00
do resisted, in suit.....		396 00
Total net liabilities to policy-holders in Canada.....	\$	<u>84,252 00</u>

INCOME IN CANADA.

Premiums received in cash on life policies in Canada.....	\$	<u>59,761 49</u>
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EXPENDITURE IN CANADA.

Amount paid on account of death claims (including industrial).....	\$	21,029 75
Cash paid for surrendered policies.....		2,967 39
Premium obligations used in purchase of surrendered policies.....		552 08
The same voided by lapse.....		153 30
Cash dividends paid to Canadian policy-holders.....		834 00
Premium obligations used in payment of dividends to policy-holders in Canada.....		48 89
Total net amount paid to policy-holders in Canada.....	\$	<u>25,585 41</u>
Cash paid for commission, salaries and other expenses of officials.....		22,692 24
do licenses or taxes.....		212 71
Total expenditure in Canada.....	\$	<u>48,490 36</u>

* Reserve at 4 per cent, based on Combined Experience Table.

Finance Department—Insurance.

METROPOLITAN LIFE—Continued.

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$	4,177 96
do received during the year.....		107 92
Total.....	\$	4,285 88
Amount of obligations used in purchase of surrendered policies.....	\$	552 08
do used in payment of dividends to policy-holders.....		48 89
do voided by lapse.....		153 30
do redeemed in cash.....		65 94
Total deductions.....		820 21
Balance, note assets at the end of the year.....	\$	3,465 67

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada—General, 0; industrial, 5,031.....	5,031
Amount of said policies—General..... Nil.	
do Industrial.....	\$ 560,554 00
	\$ 560,554 00
Number of policies become claims in Canada during the year General, 2; industrial, 260.....	262
Amount of said claims—General.....	\$ 1,904 00
do Industrial.....	19,125 75
	21,029 75
Number of policies in force in Canada at date—General, 98, industrial, 12,571.....	12,669
Amount of said policies—General.....	\$ 182,180 00
do Industrial.....	1,206,114 00
Nét in force at 31st December, 1892.....	1,388,294 00

Number and amount of policies terminated in Canada during the year:—

	No.	Amount.
1. By death—General.....	2	\$ 1,904 00
do Industrial.....	260	19,125 75
2. By surrender—General.....	5	10,000 00
(For which \$2,967.39 cash value has been paid.)		
3. By lapse—Industrial.....	4,996	767,946 25
Total—General.....	7	\$ 11,904 00
do Industrial.....	5,256	787,072 00

Policies in force at beginning of year—General.....	106	\$ 195,084 00
do do Industrial.....	12,795	1,431,632 00
Policies issued during the year—Industrial.....	5,031	560,554 00
Policies terminated as above.....	5,263	798,976 00
Policies in force at date of statement—General.....	98	182,180 00
do do Industrial.....	12,571	1,206,114 00

Number of insured lives—No return.

Subscribed and sworn to, by

GEORGE H. GASTON,
Secretary.
ALBERT GOLDTHORPE,
Chief Agent.

(Received, 27th February, 1893.)

METROPOLITAN LIFE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(As returned to the Superintendent of Insurance, State of New York.)

INCOME DURING THE YEAR.

Total premium income.....	\$ 12,514,078 07
Received for interest and dividends.....	688,890 47
Discount on claims paid in advance.....	2,159 04
Received for rent.....	33,774 99
Profits on bonds and stocks sold, agents' deposits, &c.	68,908 88
Total income.....	\$ 13,307,811 45

DISBURSEMENTS DURING THE YEAR.

Total amount paid for losses and matured endowments.....	\$ 4,900,981 86
Cash paid for surrendered policies.....	19,433 00
Cash dividends paid to policy-holders.....	12,529 71
Cash paid to stock-holders for interest for dividends ...	140,000 00
Commissions to agents.....	2,006,791 37
Cash paid for salaries of officers.....	343,094 82
Commuting commissions.....	1,453,799 91
Rents.....	26,408 30
Taxes	105,274 35
Salaries and travelling expenses of managers of agencies and agents.	1,038,228 72
Medical examiners' fees.....	96,369 54
Sundry expenses.....	352,271 49
Total disbursements.....	\$ 10,495,183 07

ASSETS.

Cost value of real estate, unencumbered.....	\$ 2,673,720 47
Loans on bonds and mortgages, first liens, on real estate.....	9,112,850 00
Loans to policy-holders on the company's policies assigned as collaterals.....	16,216 25
Premium notes, loans or liens on policies in force.....	108,871 60
Cost value of stocks and bonds owned.....	4,149,284 25
Cash on hand and in banks.....	211,898 11
Total net or ledger assets.....	\$ 16,272,840 68

OTHER ASSETS.

Interest due and accrued.....	172,775 28
Rents due and accrued.....	258 34
Market value of bonds and stocks over cost.....	3,060 75
Net amount of uncollected and deferred premiums.....	57,347 17
Total assets.....	\$ 16,506,282 22

Finance Department—Insurance.

METROPOLITAN LIFE—*Concluded.*

LIABILITIES.

*Net reinsurance reserve	\$ 11,341,093 00
Total unsettled claims.....	74,553 16
Unpaid dividends or surplus or other description of profits due policy-holders.....	47,016 73
Premiums paid in advance.....	85,317 84
Special reserve	1,283,631 00
Total liabilities.....	\$ 12,831,611 73
Gross surplus on policy-holders' account.....	\$ 3,674,670 49

RISKS AND PREMIUMS.

<i>General.</i>	No.	Amount.
Number of new policies issued during the year.....	1,704	
Amount of said policies.....		\$ 2,002,641 00
Number of policies terminated during the year.....	411	
Total amount terminated.....		454,223 00
Number of policies in force at date.....	4,446	
Net amount of said policies.....		5,316,300 00
<i>Industrial.</i>		
Number of new policies issued and old policies revived.....	1,141,828	
Amount of said policies.....		127,222,476 00
Number of policies terminated during the year.....	704,901	
Total amount terminated.....		76,710,781 00
Number of industrial policies in force at date.....	2,715,414	
Amount of said policies.....		305,451,576 00

Subscribed and sworn to, by

JOHN R. HEGEMAN,
President.
GEORGE H. GASTON,
Secretary.

NEW YORK, 18th January, 1893.

*Computed according to the Actuaries or Combined Experience Table of Mortality, with 4 per cent interest.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—RICHARD A. McCURDY. | Secretary—WM. J. EASTON.

Principal Office—32 Nassau Street, New York City.

Attorney in Canada—S. H. EWING. | Head Office in Canada—Montreal.

(Incorporated, 12th April, 1842. Commenced business in Canada, 1st September, 1885.)

No capital.

ASSETS IN CANADA.

Bonds, &c., in deposit with Receiver-General:—

	Par value.	Market value.
Dominion of Canada 4 per cent bonds.....	\$ 125,000 00	\$ 131,250 00
Province of Nova Scotia 4 per cent bonds	400,000 00	412,352 00
Province of New Brunswick 4 per cent bonds.....	199,000 00	209,825 50
City of Montreal 4 per cent bonds.....	365,000 00	367,445 50
City of Ottawa 5 per cent bonds	40,000 00	42,360 00
City of Guelph 5 per cent bonds	124,000 00	136,201 80
City of Toronto 4 per cent bonds.....	461,000 00	461,000 00
Total par and market values.....	<u>\$ 1,714,000 00</u>	<u>\$ 1,760,434 80</u>
Carried out at market value.....		\$1,760,434 80
Agents' ledger balances in Canada.....		Nil.
Gross premiums due and uncollected on Canadian policies in force		\$34,428 27
Gross deferred premiums on same.....		39,571 18
Total outstanding and deferred premiums.....		<u>\$73,999 45</u>
Deduct cost of collection at 10 per cent		7,399 95
Net outstanding and deferred premiums.....		<u>66,599 50</u>
Total assets in Canada.....		<u><u>\$1,827,034 30</u></u>

LIABILITIES IN CANADA.

*Amount computed to cover the net reserve or reinsurance value of all outstanding policies in Canada.....	\$1,956,826 00
Claims for death losses, due and unpaid.....	1,083 00
Total liabilities in Canada	<u><u>\$1,957,909 00</u></u>

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada	\$ 623,481 03
Amount received for annuities	6,889 70
Total premium income	<u>\$ 630,370 73</u>
Amount received for interest or dividends.....	70,200 00
Total income in Canada.....	<u><u>\$ 700,570 73</u></u>

* Based on the Combined Experience Table, with 4 per cent interest.

Finance Department—Insurance.

MUTUAL LIFE—Continued.

EXPENDITURE IN CANADA.

Amount paid during the year on account of claims in Canada:—

On account of death claims.....	\$ 156,502 40
On account of matured endowments.....	1,057 57
Net amount paid on account of claims.....	\$ 157,559 97
Amount paid to annuitants.....	2,454 30
Cash paid for surrendered policies.....	13,820 00
Cash dividends paid to Canadian policy-holders.....	10,077 44
Total amount paid to policy-holders in Canada.....	\$ 183,911 71
Cash paid for commissions in Canada.....	108,273 26
Licenses or taxes.....	1,828 43
Office and miscellaneous expenses.....	16,744 52
Total expenditure in Canada.....	\$ 310,757 92

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	1,042
Amount of said policies.....	\$2,247,015 00
Number of policies become claims in Canada during the year.....	52
Amount of said claims.....	158,642 97
Number of policies in force in Canada at date.....	5,928
Amount of said policies.....	\$ 14,572,810 00
Bonus additions.....	290,882 00
Net amount in force, 31st December, 1892.....	14,863,692 00

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonus additions, \$15,885.40).....	51	\$ 157,585 40
2. By maturity (including bonus additions, \$57.57).....	1	1,057 57
3. By expiry.....	1	5,000 00
4. By surrender (including bonus additions, \$1,367).....	49	80,740 00
(For which cash value has been paid \$13,820.)		
5. By surrender, \$255,500.		
(For which paid-up policies have been granted to the amount of \$60,378.)		
Difference of amounts carried out.....		195,122 00
6. By lapse (including bonus additions, \$328).....	453	943,578 00
Total (including bonus additions, \$17,637.97).....	555	\$1,383,082 97

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$264,545).....	5,236	\$13,099,306 00
Policies issued and restored during the year.....	1,264	3,154,994 00
Bonuses added during the year.....		43,975 00
Policies terminated as above (including bonus additions, \$17,638).....	555	1,383,083 00

MUTUAL LIFE—Continued.

	No.	Amount.
Policies cancelled.....	17	\$ 51,500 00
Policies in force at date of statement (including bonus additions, \$290,882.).....	5,928	<u>14,863,692 00</u>

Number of insured lives—No return.

Subscribed and sworn to, 1st March, 1893, by

FAYETTE BROWN,
Manager.

(Received, 2nd March, 1893.)

GENERAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1892.

(As returned to the Superintendent of Insurance, State of New York.)

INCOME DURING THE YEAR.

Total premium income.....	\$ 32,047,765 34
Received for interest and dividends.....	7,128,928 74
do rents.....	732,003 33
Contingent and guarantee account.....	330,167 83
Total income.....	<u>\$ 40,238,865 24</u>

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and matured endowments.....	\$ 12,078,615 59
Cash paid to annuitants.....	272,110 90
Cash paid for surrendered policies and additions.....	4,351,376 60
Cash dividends paid policy-holders.....	2,684,429 37
Commission to agents.....	4,083,533 71
Legal expenses.....	157,398 94
Medical examiners' fees and salaries.....	321,217 67
Salaries of officers and office employees.....	449,677 40
Taxes.....	410,322 37
Rent.....	140,000 00
Paid for general expenses, &c.....	1,857,460 99
Total disbursements.....	<u>\$ 26,806,143 54</u>

ASSETS.

Real estate, unencumbered.....	\$ 15,638,884 26
Loans on bond and mortgage, first liens on real estate.....	69,348,092 54
Loans on collaterals.....	10,394,597 50
Book value of stocks and bonds.....	60,905,349 64
Cash on hand and in banks.....	7,806,672 55
Suspense account.....	3,772 28
Commuted commissions.....	957,389 44
Agents' ledger balances.....	148,195 79
Total net or ledger assets.....	<u>\$ 165,202,954 00</u>

Finance Department—Insurance.

MUTUAL LIFE—*Concluded.*

OTHER ASSETS.

Interest due and accrued.....	\$	980,204 12
Rents due and accrued.....		78,232 96
Market value of stocks and bonds over book value.....		4,915,085 25
Net amount of uncollected and deferred premiums.....		3,307,680 28
Total assets.....		\$175,084,156 61
Deduct items not admitted.....		1,890,893 57
Total net assets.....		<u>\$173,193,263 04</u>

LIABILITIES.

*Net reinsurance reserve.....	\$	158,192,518 00
Total policy claims.....		547,830 93
Premiums paid in advance.....		37,680 74
Non-forfeiture clause in policies.....		149,344 00
Total liabilities on policy-holders' account.....		\$158,927,373 67
Gross surplus on policy-holders' account.....		<u>\$ 14,265,889 37</u>

MISCELLANEOUS.

Number of new policies issued during the year.....	51,860	
Amount of said policies.....		\$140,802,222 00
Number of policies terminated.....	35,351	
Amount of said policies.....		112,633,823 00
Number of policies in force at date.....	246,650	
Amount of policies in force (including bonus additions).....		<u>745,780,083 00</u>

Subscribed and sworn to, by

ISAAC F. LLOYD,
2nd Vice-President.
W. J. EASTON,
Secretary.

NEW YORK, 25th February, 1893.

*Computed by New York State Insurance Department according to Actuaries' or Combined Experience Table of Mortality, with 4 per cent interest.

THE NATIONAL LIFE INSURANCE COMPANY OF U.S. OF AMERICA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—VAN H. HIGGINS.

Secretary—J. H. NITCHIE.

Principal Office—Washington, D.C.

Agent in Canada—CHARLES POWIS.

Head Office in Canada—

64 King St., East, Hamilton, Ont.

(Incorporated, 25th July, 1868. Commenced business in Canada, 11th June, 1876.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash.....\$1,000,000 00

ASSETS IN CANADA.

Cash in Bank of Montreal, in deposit with Receiver-General	\$ 110,000 00
Gross deferred premiums on Canadian policies in force	\$ 228 99
Deduct cost of collection, at 10 per cent.	22 90
Net deferred premiums	206 09
Total assets in Canada	\$ 110,206 09

LIABILITIES IN CANADA.

*Amount computed to cover the net reserve on all outstanding policies in Canada	\$ 75,605 05
Claims for death losses, adjusted but not due	150 00
Claims for matured endowments due and unpaid	134 00
Total net liabilities to policy-holders in Canada	\$ 75,889 05

INCOME IN CANADA.

Premiums received in cash during the year on life policies in Canada	\$ 2,387 97
--	-------------

EXPENDITURE IN CANADA.

Net amount paid on account of death claims	\$ 6,449 00
Paid for matured endowments	200 00
Amount paid for surrendered policies	1,487 00
Total net amount paid to policy-holders in Canada	\$ 8,136 00
Cash paid for salaries of officials in Canada	10 00
Cash paid for licenses, taxes, &c.	6 62
Total expenditure in Canada	\$ 8,152 62

* Reserve based upon Institute of Actuaries' H. M. Table of Mortality, with 4½ per cent interest. Computed by the Department.

Finance Department—Insurance.

NATIONAL LIFE—Continued.

MISCELLANEOUS.

	No.	Amount.
Number of policies become claims in Canada during the year....	9	
Amount of said claims.		\$ 4,799 00
Number of policies in force in Canada at 31st December, 1892... 164		
Amount of said policies.....\$ 165,579 00		
Return premium policies not yet full paid..... 3,060 00		
Total net amount in force at 31st December, 1892.....		<u>168,639 00</u>

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	8	\$ 4,599 00
2. By maturity.....	1	200 00
3. By surrender.....	3	4,000 00
(For which cash value has been paid, \$1,487.00.)		
Total.....	<u>12</u>	<u>\$ 8,799 00</u>

	No.	Amount.
Policies in force at beginning of year.....	175	\$ 173,409 00
do transferred from head office	1	969 00
do terminated as above during the year.....	12	8,799 00
do in force at date of statement (exclusive of \$3,060.00 re- turn-premiums on policies not yet full paid).....	<u>164</u>	<u>165,579 00</u>

Number of insured lives at beginning of year.....	159
do deaths during the year	4
do insured whose policies have been terminated other- wise than by death.....	4
do insured lives at date of statement.....	<u>151</u>

Subscribed and sworn to, 25th February, 1893, by

J. H. NITCHIE,
Secretary.

(Received, 27th February, 1893.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1892.

(As furnished to the Commissioners of the District of Columbia.)

INCOME.

Total premium income.....	\$ 23,742 77
Cash received for interest, and other receipts	130,972 48
Total income.....	<u>\$ 154,715 25</u>

DISBURSEMENTS.

Total amount paid for losses, matured endowments and surrender values	\$ 102,134 97
General expenses, and other disbursements.....	97,704 85
Total disbursements.....	<u>\$ 199,839 82</u>

NATIONAL LIFE—*Concluded.*

ASSETS.

Real estate.	\$ 647,758 85
Loans on bonds and mortgages on real estate.....	392,444 73
Loans secured by collaterals.	600,000 00
Loans secured by policies.....	6,761 23
Market value of bonds or stock owned	522,031 01
Cash on hand and in banks.....	30,208 67
Bills receivable.	300 00
Contracts for the sale of real estate.....	14,750 00
Ledger balances	12,709 15
Interest and rents, due and accrued.....	14,180 19
Deferred and uncollected premiums (net)	2,190 34
Total.....	\$2,243,334 17

LIABILITIES.

*Net reinsurance reserve.....	\$ 954,849 00
Total unsettled claims.....	11,744 00
Other liability.....	22,901 02
Total liabilities on policy-holders' account.	\$ 989,494 02
Gross surplus on policy-holders' account.....	\$ 1,253,840 15
Capital stock paid-up	1,000,000 00

Subscribed and sworn to, 25th February, 1893, by

VAN. H. HIGGINS,
President.
J. H. NITCHIE,
Secretary.

*Computed according to the American Table of Mortality, with 4½ per cent interest.

Finance Department—Insurance.

THE NEW YORK LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1892.

President—JOHN A. McCALL. | *Secretary*—CHAS. C. WHITNEY.
Principal Office—346 and 348 Broadway, New York.
Attorney in Canada—F.W. CAMPBELL, M.D. | *Head Office in Canada*—Montreal.
Superintendent—DAVID BURKE.
(Incorporated, 21st May, 1841. Commenced business in Canada about 1868.)

No Capital.

ASSETS IN CANADA.

Real estate—Stone building, corner of Place D'Armes Square and St. James St., Montreal (free of encumbrance)	\$ 500,000 00
Amount secured by way of loans on real estate by bond or mortgage first liens (Toronto Board of Trade, Toronto)	275,000 00
Amount of loans to Canadian policy-holders on the company's policies assigned as collaterals (on policies issued subsequent to 31st March, 1878).....	5,429 00
Premium obligations on Canadian policies in force (\$8,809.64 on policies issued subsequent to 31st March, 1878)	9,351 64
Stocks, bonds or debentures, viz.:—	
	Par value. Market value.
United States 4 per cent consols	\$ 100,000 00 \$ 113,500 00
Canadian Pacific 5 per cent R. R. bonds.....	993,000 00 1,079,887 50
City of Ottawa debentures.....	100,000 00 108,287 70
Province of Quebec 5 per cent bonds.....	80,000 00 87,872 25
West Shore R. R. 4 per cent bonds.....	480,000 00 489,600 00
	<u>\$1,753,000 00</u> <u>\$1,879,147 45</u>
Carried out at market value.....	1,879,147 45
Cash in Bank of Montreal.....	94,443 39
Agents' ledger balances in Canada	7,075 71
Interest accrued	13,495 84
Rents accrued	7,500 00
Gross premiums due and uncollected on Canadian policies in force.....	\$ 81,561 25
Gross deferred premiums on same.....	65,581 00
Total outstanding and deferred premiums	\$ 147,142 25
Deduct cost of collection at 10 per cent.....	14,714 22
Net outstanding and deferred premiums.....	132,428 03
Total assets in Canada.....	<u>\$2,923,871 06</u>

LIABILITIES IN CANADA.

Under Policies issued previous to 31st March, 1878.

*Amount computed or estimated to cover the net reserve on all outstanding policies and bonus additions in Canada.....	\$ 549,043 00
Amount of policies become claims, viz.:—	
Death losses, unadjusted but not resisted.....	\$ 7,573 40
Matured endowments, due and unpaid.....	466 17
Total death claims and matured endowments.....	8,039 57
Total net liabilities to said policy-holders in Canada.....	<u>\$ 557,082 57</u>

* Based on Institute of Actuaries' H.M. Table, 4½ per cent interest.

NEW YORK LIFE—Continued.

LIABILITIES IN CANADA.

Under Policies issued subsequent to 31st March, 1878.

*Amount computed or estimated to cover the net reserve on all out- standing policies and bonus additions in Canada.....	\$2,087,294 00
Claims for death losses unadjusted but not resisted.....	13,000 00
Total net liabilities to said policy-holders in Canada	\$2,100,294 00
Total net liabilities to all policy-holders in Canada.....	\$2,657,376 57

INCOME IN CANADA.

Cash received for premiums during the year in Canada.....	\$ 691,559 86
Premium obligations taken in part payment for premiums.....	9,058 75
Cash received for annuities.....	8,591 00
Total net premium income.....	\$ 709,209 61
Amount received for interest and dividends	94,912 50
Amount received for rents.....	23,200 15
Total income in Canada.....	\$ 827,322 26

EXPENDITURE IN CANADA.

Amount paid during the year on account of claims in Canada, viz. :—

On account of death claims (of which \$47,745.99 accrued in 1891)..	\$ 354,087 60
On account of matured endowments (of which \$2,563.52 accrued in 1891).	61,208 68
Net amount paid on account of claims.....	\$ 415,296 28
Cash paid to annuitants.....	8,094 28
Cash paid for surrendered policies.....	74,362 98
Cash dividends or bonuses paid to Canadian policy-holders.....	40,714 66
Total net amount paid to policy-holders in Canada.....	\$ 538,468 20
Cash paid for commissions and salaries.....	146,318 59
Cash paid for licenses, taxes, fees or fines.....	8,411 55
Miscellaneous payments, viz.:—Travelling expenses, rent, printing, exchange, stationery, expressage, fixtures, &c.....	35,210 41
Repairs and care of real estate.....	25,915 49
Total expenditure in Canada.....	\$ 754,324 24

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$ 1,758 40
do received during the year.....	9,058 75
Total.....	\$ 10,817 15
Amount of obligations voided by lapse.....	\$ 28 01
do redeemed in cash.....	1,437 50
Total deductions.....	1,465 51
Balance—note assets at end of year.....	\$ 9,351 64

* H. M. Table, 4½ per cent interest.

Finance Department—Insurance.

NEW YORK LIFE—Continued.

MISCELLANEOUS.

	No.	Amount.
Number of new policies reported during the year as taken in Canada.....	3,368	
Amount of said policies.....		\$4,925,550 00
Number of policies become claims in Canada during the year...	106	
Amount of said claims.....		363,885 00
Number of policies in force in Canada at date.....	9,225	
Amount of said policies.....		\$ 19,028,896 00
Bonus additions.....	107,820 00	
Total amount in force 31st December, 1892.....		<u>19,136,716 00</u>

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (not including bonus additions, \$13,365).....	76	\$ 308,550 00
2. By maturity (not including bonus additions, \$3,775)....	30	55,335 00
3. By surrender.....	100	291,250 00
(For which cash value has been paid, \$74,363.)		
4. By surrender, \$316,500. (For which paid-up policies have been granted to amount of \$75,820.)		
Difference of amounts carried out.....		240,680 00
5. By lapse.....	920	1,283,445 00
Total (not including bonus additions).....	<u>1,126</u>	<u>\$2,179,260 00</u>

	No.	Amount.
Policies in force at beginning of year (not including \$109,551 bonus additions) corrected.....	7,170	\$16,556,906 00
Policies issued during the year.....	4,019	5,850,750 00
Policies terminated as above (not including bonuses).....	1,126	2,179,260 00
Policies not taken.....	838	1,199,500 00
Policies in force at date of statement (not including bonus additions, \$107,820).....	<u>9,225</u>	<u>19,028,896 00</u>

Number of insured lives—No return.

DETAIL OF POLICIES ISSUED SINCE 31ST MARCH, 1873.

	No.	Amount.
Policies in force at beginning of year (not including bonus additions, \$38,555).....	6,507	\$15,190,989 00
Policies issued during the year.....	4,019	5,850,750 00
Policies terminated as above.....	1,060	2,025,460 00
Policies not taken.....	838	1,199,500 00
Policies in force at date of statement (not including bonus additions, \$38,682).....	<u>8,628</u>	<u>17,816,779 00</u>

Subscribed and sworn to, 21st February, 1893, by

DAVID BURKE.
Superintendent.

(Received, 22nd February, 1893.)

NEW YORK LIFE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(As returned to the Superintendent of Insurance, State of New York.)

INCOME DURING THE YEAR 1892.

Total net premium income.....	\$ 25,040,113 93
Received for interest.....	5,277,113 87
Received for rent ..	589,196 00
Received as discount on claims paid in advance and sundry small items.....	30,167 03
Total income.....	\$ 30,936,590 83

DISBURSEMENTS DURING THE YEAR 1892.

Total amount paid for losses and matured endowments.....	\$ 9,010,891 28
Cash paid to annuitants.....	1,370,130 30
Cash paid for surrendered policies ..	1,400,539 34
Dividends paid to policy-holders ..	1,408,219 58
Reserve values paid on maturing tontinos.....	802,231 83
Instalment paid on trust deposit.....	3,000 00
Cash paid for commissions to agents.....	4,058,316 60
Salaries and travelling expenses of managers of agencies and agents (estimated) ..	120,000 00
Medical examiners' fees and salaries.....	323,315 34
Salaries of officers and office employees.....	579,127 26
Taxes ..	304,515 52
Rent ..	131,800 00
Agency expenses..	1,076,186 34
Law expenses ..	148,571 36
Stationery and printing.....	133,012 83
Postage and other office expenses.....	143,134 14
Repairs and care of real estate.....	289,065 18
Paid Superintendent of Insurance Department expenses of company's investigation.....	33,502 19
Advertising and publications connected with company's examination by Insurance Department.....	318,731 67
Total disbursements	\$ 21,654,290 76

ASSETS.

Cost value of real estate unencumbered.....	\$ 12,531,016 75
Loans on bond and mortgage, first liens, on real estate	24,236,785 51
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	3,916,000 00
Book value of bonds and stocks owned	81,865,282 51
Cash on hand and in banks.....	4,201,283 68
Premium notes and policy loans on policies in force	1,096,850 03
Agents' balances.....	285,071 37
Total net assets.....	\$128,132,289 85

Finance Department—Insurance.

NEW YORK LIFE—*Concluded.*

OTHER ASSETS.

Interest due and accrued.....	951,383 18
Rents due and accrued.....	20,426 96
Market value of bonds and stocks over book value.....	4,814,895 00
Net amount of uncollected and deferred premiums.....	3,865,275 37
Total assets (including items not admitted, \$285,071.37).	\$137,784,270 36

LIABILITIES.

*Net reinsurance reserve	\$117,858,093 00
Special reserve on annuities in excess of above standard.	1,217,795 00
Total unsettled policy claims.....	1,396,266 09
Premiums paid in advance.....	75,693 42
Trust deposit held for account of beneficiaries under terms of policies	45,040 20
Unpaid dividends due policy-holders.....	101,363 18
Total liabilities.....	\$120,694,250 89
Surplus on policy-holders' account.....	\$ 16,804,948 10

RISKS AND PREMIUMS.

Number of new policies issued during the year.....	65,958
Amount of said policies	\$170,500,320 00
Number of policies terminated during the year.....	35,703
Total amount terminated.....	113,439,619 00
Number of policies in force at date of statement.....	224,008
Net amount of said policies	689,248,629 00

Subscribed and sworn to, by

JOHN A. McCALL,
President.
CHAS. C. WHITNEY,
Secretary.

New York, 18th January, 1893.

*Computed according to the Combined Experience Table of Mortality, with 4 per cent interest.

THE NORTH AMERICAN LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—JOHN L. BLAIKIE. | *Managing Director and Agent.*—
 WILLIAM McCABE, L.L.B., F.I.A.
 Secretary—LEOPOLD GOLDMAN, A.I.A.
 Head Office—Toronto, Ontario.

(Incorporated 15th May, 1879. Organized and commenced business in Canada, 10th January, 1881.)

CAPITAL.

Amount of guarantee fund authorized and subscribed for.....\$ 300,000 00
 Amount paid up in cash..... 60,000 00

(For list of Guarantors, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate held by the company.....\$ 11,192 00
 Amount secured by way of loans on real estate by bond or mortgage,
 first liens..... 970,223 03
 Amount of loans secured by bonds, stocks or other marketable collat-
 erals, viz.:—

	Par value.	Market value.	Amount loaned.
British Canadian Loan and Investment Co....\$	500 00	\$ 563 00	\$ 36,780 00
Land Security Co.....	20,720 00	44,548 00	
Bank of Toronto.....	1,000 00	2,460 00	2,300 00
Imperial Bank.....	7,500 00	13,744 00	14,400 00
Dominion Bank.....	500 00	1,320 00	
Imperial Bank.....	10,000 00	18,325 00	17,600 00
Dominion Bank.....	15,000 00	39,600 00	55,000 00
Imperial Bank.....	10,000 00	18,325 00	
	\$ 65,220 00	\$ 138,885 00	\$ 126,080 00

Total amount loaned 126,080 00
 Amount of loans as above on which interest has not been paid within
 one year previous to statement..\$13,525
 Amount of loans made to policy-holders on the company's policies,
 assigned as collaterals..... 36,973 67
 Stocks and bonds owned by the company:—

	Par value.	Cost value.
*Longueuil Water Works bonds.....	\$ 18,400 00	\$ 18,400 00
*County of Oxford bonds.....	4,000 00	4,050 00
*Township of Pickering.....	4,523 31	4,523 31
*Village of Tiverton.....	1,500 00	1,500 00
*Village of Ayr.....	8,000 00	7,880 00
*Town of Palmerston.....	2,372 82	2,462 82
*Township of Uxbridge.....	19,000 00	21,945 00
City of Hamilton.....	3,342 11	3,342 11
Town of Ingersoll.....	1,357 14	1,357 14
*Town of Thornbury.....	2,000 00	2,000 00
Township of Chaffey.....	791 84	816 84
Township of York Trusts Co., bonds.....	8,677 00	9,018 39
City of Toronto bonds.....	2,800 00	2,873 28
Village of Tiverton bonds.....	1,500 00	1,590 18
*West Toronto Junction.....	2,312 54	2,312 54
Port Perry debentures.....	12,120 33	12,120 33
Total par and cost values.....	\$ 92,697 09	\$ 96,191 94

*Bonds in deposit with Receiver-General.

Finance Department—Insurance.

NORTH AMERICAN LIFE—Continued.

Carried out at cost value.....	\$ 96,191 94
Cash at head office.....	5,237 60
Cash in banks, viz. :—	
Imperial Bank of Canada, Toronto.....	\$ 580 60
Union Bank of Canada, Toronto, special deposit.....	30,060 00
do do.....	3,478 42
People's Bank, Halifax.....	342 36
Jacques Cartier Bank, Montreal.....	508 94
Traders' Bank of Canada, Toronto.....	2,151 53
Union Bank of Canada, Winnipeg.....	1,785 10
Total.....	38,846 95
Bills receivable.....	159 79
Furniture.....	2,000 00
Reversions.....	28,466 82
Fire premiums paid on account of mortgagors, &c.....	1,424 76
Total.....	<u>\$1,316,796 56</u>

OTHER ASSETS.

Interest due.....	\$ 9,983 55
do accrued.....	15,163 72
Total carried out.....	25,147 27
Short date notes for premiums on policies in force.....	\$ 32,411 45
Gross premiums due and uncollected on policies in force.....	21,466 12
Gross deferred premiums on same.....	28,160 40
Total outstanding and deferred premiums.....	\$ 80,037 97
Deduct cost of collection, at 10 per cent.....	8,003 80
Net outstanding and deferred premiums.....	72,034 17
Total assets.....	<u>\$1,413,978 00</u>

LIABILITIES.

* Amount computed to cover the net present value of all policies and annuities in force.....	\$ 1,145,476 00
Deduct value of policies reinsured in other companies.....	29,630 00
Net reinsurance reserve.....	\$1,115,846 00
Claims for death losses, due and unpaid.....	4,500 00
Claims for death losses resisted, in suit.....	1,000 00
Interest due on guarantee fund.....	3,000 00
Due on account of general expenses.....	3,499 00
Premiums paid in advance.....	497 20
Total liabilities.....	<u>\$1,128,342 20</u>
Surplus on policy-holders' account.....	\$ 285,635 80
Guarantee fund.....	60,000 00
Surplus above all liabilities and guarantee fund.....	<u>\$ 225,635 80</u>

* Based on mortality experience H. M. Table of the Institute of Actuaries of Great Britain and Ireland with interest at 4½ per cent.

NORTH AMERICAN LIFE—Continued.

INCOME DURING THE YEAR.

Cash received for premiums.....	\$ 379,869 71
Cash received for annuities	840 05
Total.....	\$ 380,709 76
Deduct premiums paid to other companies for reinsurance.....	11,847 98
Net premium income.....	\$ 3 8,861 78
Amount received for interest or dividends	65,764 64
Total income... ..	\$ 434,626 42

EXPENDITURE DURING THE YEAR.

Cash paid for death losses (of this, \$650 is for industrial) .. ((\$3,000 of which occurred in previous years.) ..	\$ 84,009 03
Net amount paid for death claims.....	\$ 84,009 03
Net amount paid for matured endowments	17,271 31
Total paid for death claims and matured endowments... \$	101,280 34
Cash paid to annuitants.....	1,811 22
Cash paid for surrendered policies.....	6,751 60
Cash dividends paid to policy-holders	8,593 57
Cash paid to guarantors for interest on guarantee fund paid-up	6,000 00
Commissions, salaries and other expenses of officials.....	86,375 74
Rent, taxes, licenses, fees or fines.....	4,301 98
Other expenditure, viz.: Medical fees, \$6,139.10; advertising, \$3,281.67; exchange, \$570.87; general expenses, \$981.71; postage, \$2,193.42; printing and stationery, \$2,804.33; legal expenses, \$1,004.81; furniture, \$1,707.13; commission on loans, \$486.50; insurance books, papers, &c., \$194.29.....	19,363 83
Total expenditure.....	\$ 234,478 28

MISCELLANEOUS.

Number of new policies reported during the year as taken.....	1,517
Amount of said policies	\$2,360,300 00
Number of policies become claims during the year.....	63
Amount of said claims (including 7 matured endowments for \$17,271.31). (Of these 3, for \$650, were industrial policies.)	102,780 34 Nil.
Amount of above claims reinsured in other licensed companies in Canada	
Number of policies in force at date—General.....	7,399
do do Industrial.....	120
Amount of said policies—General.....	\$ 12,043,747 00
do do Industrial.....	16,383 00
	\$ 12,060,080 00
Amount of said policies reinsured in other licensed companies in Canada..	468,441 00
Net amount in force on 31st December, 1892.....	11,591,639 00

Finance Department—Insurance.

NORTH AMERICAN LIFE—Continued.

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including 3 industrial policies for \$650.00).	56	\$ 85,509 03
2. By maturity.	7	17,271 31
3. By surrender—		
General.....	84	\$ 128,583 00
Industrial.....	4	375 00
	88	128,958 00
(For which cash value has been paid, \$6,751.60.)		
4. By surrender, \$72,000. (For which paid-up policies have been granted to amount of \$18,572.)		
Difference of amounts carried out.....	...	53,428 00
5. By lapse—		
General.....	607	\$ 910,700 00
Industrial.....	5	103 00
	612	910,803 00
	763	\$1,195,969 34

Policies in force at beginning of year:—

	No.	Amount.
General.....	6,780	\$ 11,130,720 00
Industrial.....	132	17,461 00
	6,912	\$11,148,181 00
Policies issued during the year—General.....	1,545	2,400,300 00
Policies terminated as above.....	763	1,195,969 34
Policies terminated by change.....		29,500 00
Policies not taken of this and last year's issue. .	175	262,931 66
Policies in force at date of statement (including 120 industrial for \$16,333).....	7,519	12,060,080 00
Number of insured lives at beginning of year.....	6,638	
Number of new insurers during the year.....	1,500	
Number of deaths during the year among the insured.....	52	
Number of insured whose policies have been terminated during the year otherwise than by death.....	927	
Number of insured lives at date of statement.....	7,159	

BUSINESS DONE OUTSIDE OF CANADA.

(Included in foregoing Statement.)

LIABILITIES OUTSIDE OF CANADA.

Reserve on policies..... \$ 27,213 00

INCOME OUTSIDE OF CANADA.

Premiums \$ 6,495 86

EXPENDITURE OUTSIDE OF CANADA.

Death claims paid during the year..... \$ 2,000 00

NORTH AMERICAN LIFE—*Concluded.*

MISCELLANEOUS.

Number of policies reported during the year as taken outside of Canada	7	
Amount of said policies		\$ 18,500 00
Number of policies become claims during the year.....	1	
Amount of said policy.....		<u>2,000 00</u>

	No.	Amount.
Policies in force at beginning of year.....	101	\$ 210,200 00
Policies issued during the year.. ..	7	18,500 00
Policies transferred to head office	11	7,950 00
Policies terminated by death.....	1	2,000 00
Policies in force at end of year.. ..	<u>96</u>	<u>218,750 00</u>

Subscribed and sworn to, 31st December, 1892, by

JOHN L. BLAIKIE,
President.
L. GOLDMAN,
Secretary.

(Received, 3rd January, 1893.)

Finance Department—Insurance.
THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1892.

President—

Rt. Hon. Sir MATTHEW RIDLEY, Bart, M.P. |

*Manager—*A. GILLIES SMITH.

*Principal Offices—*Edinburgh and London.

Managing Director in Canada—

THOS. DAVIDSON. |

*Head Office in Canada—*Montreal.

(Established, 1809. Incorporated, 1824. Commenced business in Canada, 1862.)

CAPITAL.

See Fire Statement.

(For Assets in Canada, see Fire Statement.)

LIABILITIES IN CANADA.

Under Policies issued previous to 31st March, 1878.

Amount estimated to cover the net reserve on all outstanding policies in Canada	\$ 250,000 00
Claims for death losses unadjusted, but not resisted	1,250 00
Total net liabilities to said policy-holders in Canada	\$ 251,250 00

Under Policies issued subsequent to 31st March, 1878.

Amount estimated to cover the net reserve on all outstanding policies in Canada (\$300,000 of which is on account of the Scottish Provincial Insurance Co.).....	\$ 347,000 00
Claims for death losses unadjusted but not resisted (including \$676.77 bonus additions).....	6,370 77
Due on account of general expenses in Canada	1,529 93
Total net liabilities to said policy-holders in Canada	\$ 354,900 70
Total liabilities to all policy-holders in Canada	\$ 606,150 70

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada	\$ 37,955 08
Total income in Canada	\$ 37,955 08

NORTH BRITISH AND MERCANTILE—*Continued.*

EXPENDITURE IN CANADA.

Total amount paid for death claims (including \$18,417.03 bonus additions)	\$ 74,585 00
(Of this amount \$9,167.52 accrued in previous year.)	
Amount paid for surrendered policies.....	2,829 10
Amount paid to policy-holders for surrendered bonuses	788 81
Total net amount paid to policy-holders in Canada.....	\$ 78,202 91
Cash paid for commissions, salaries and other expenses of officials.....	3,401 64
Cash paid for taxes, licenses, fees or fines.....	100 00
Miscellaneous payments, viz.:— Postage, telegrams, &c., \$99.61; medical fees, \$60; proportion of general expenses payable by life branch, \$1,500; law expenses, \$187; Insurance Superintendence, \$20 15.....	1,866 76
Total expenditure in Canada.....	\$ 83,571 31

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	5
Amount of said policies.....	\$ 58,000 00
Number of policies become claims in Canada during the year... 23	
Amount of said claims (including \$17,166.06 bonus additions)..	73,038 23
Number of policies in force in Canada at date	606
Amount of said policies.....	\$ 1,243,489 95
Bonus additions.....	246,502 43
Total amount of policies in force, 30th November, 1892.....	1,489,992 38

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonus additions, \$17,166.06).....	23	\$ 73,038 23
2. { By surrender (including bonus additions, \$1,778.15)..	3	7,361 69
{ Bonuses surrendered.....		2,484 99
(For which cash value has been paid, \$4,450.66.)		
3. By surrender (including bonus additions, \$1,388.82) \$5,388.82; for which paid up policies have been granted to the amount of \$2,070.		
Difference of amounts carried out.....		3,318 82
4. By lapse (including bonus additions, \$610.22).....	5	9,824 55
Total (including bonus additions, \$23,428.24)	31	\$ 96,028 28
	No.	Amount.
Policies in force at beginning of year (inclusive of bonuses, \$263,060.50).....	628	\$1,516,772 88
Policies issued during the year.....	5	58,000 00
Bonuses added during the year.....		5,509 85
Policies revived during the year (including \$1,270.32 bonus additions)	2	5,647 89
Policies terminated as above (inclusive of bonuses, \$23,427.24).	31	96,028 28
Policies in force at date of statement (inclusive of bonuses, \$246,502.43).....	606	1,489,992 38

Finance Department—Insurance.

NORTH BRITISH AND MERCANTILE—Continued.

Details of Scottish Provincial policies included in above statement.

	No.	Amount.
Policies in force at beginning of year in Canada (inclusive of \$135,872.07 bonus additions).....	356	\$ 673,973 66
Policies revived (including \$1,270.32 bonus additions).....	2	5,647 89
Bonuses added during the year.....		296 81
Policies terminated (including bonus additions, \$11,316.37).....	17	47,830 00
Policies in force at the end of year (including bonus additions, \$126,122.83).....	341	632,088 36

DETAIL OF NORTH BRITISH AND MERCANTILE POLICIES ISSUED SINCE 31ST MARCH, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada (inclusive of bonus additions, \$8,282.23).....	80	\$ 284,882 90
Policies issued during the year.....	5	58,000 00
Bonuses added during the year.....		4,698 58
Policies terminated as above (inclusive of bonus additions, \$126.78).....	3	7,126 78
Policies in force at date of statement (inclusive of bonus additions, \$12,854.03).....	83	340,454 70

Subscribed and sworn to, 2nd March, 1893, by

THOS. DAVIDSON,
Managing Director.

(Received, 3rd March, 1893.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(Abstracted from the Directors' Report, Edinburgh, 12th May, 1893.)

LIFE BUSINESS.

During the year 1892 there were issued 7,275 policies, assuring £2,464,627, the new premiums on which amount to £88,427 4s. 11d. In 1891 the number of policies was 3,688, the sums assured were £1,936,495, and the new premiums were £76,680 1s. 2d.

The net amount assured in 1892, after deducting sums reassured, was £2,302,827; and the new premiums, after deducting those paid to the reassuring offices, were £82,774 19s. 7d. This is by far the largest new net life business ever reported by the company. The net amount assured in 1891 was £1,670,790, and the new net premiums were £63,287 14s. 3d.

Of the new life business done in 1892 there were effected under the arrangement with the Civil Service Insurance Society, 5,548 policies assuring £1,214,478, the premiums amounting to £45,540 3s. 8d.

The net amount of ordinary business in 1892, exclusive of the Civil Service business, is also greater than in any previous year.

The amount of ordinary business in 1891 was.....	£	1,030,101
In 1892.....		1,088,349

Increase.....	£	58,248
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NORTH BRITISH AND MERCANTILE—Continued.

The income of the life branch from premiums and interest for the year 1892 amounted to £879,535 9s. 9d.

During the year 1892, 547 deaths, by which 677 policies emerged, were proved, and 53 endowments matured. The sums which thus became payable amounted, with bonus additions, after deducting reassurances, to the sum of £521,292 13s. 7d.

It will be seen from the balance sheet annexed that the life assurance fund now amounts to £6,101,739 7s. 8d., the increase during the year being £240,905 9s. 5d.

ANNUITY BUSINESS.

In the Annuity Branch 438 bonds were issued, securing the sum of £26,060 15s. 1d. yearly of immediate annuities, £215 yearly of survivorship annuities, and £337 1s. 0d. of deferred annuities, for which the company received the sum of £280,954 3s. 0d. by single payment, and £123 19s. 4d. by annual premium. In 1891 the number of bonds issued was 367, securing the sum of £20,626 1s. 0d. of immediate annuities, £1,085 yearly of survivorship annuities, and £443 4s. 6d. of deferred annuities, for which the company received the sum of £218,012 10s. 4d. by single payment, and £695 13s. 7d. by annual premium.

During the year 116 annuities have fallen in, relieving the company of the sum of £7,841 13s. 10d. yearly of immediate annuities and £120 of deferred and survivorship annuities.

The accumulated funds of the Life and Annuity Branches are separately invested, and, by Act of Parliament, are set aside to meet the claims under this department of the company's business.

LIFE ASSURANCE ACCOUNT.

DR.	£	s.	d.		CR.	£	s.	d.
Amount of life assurance fund at the beginning of the year	5,860,833	18	3	Claims under life policies after deduction of sums reassured	521,292	13	7	
Premiums, after deduction of reinsurance premiums	634,299	6	7	Surrenders	32,582	8	11	
Interest £250,164 4 7				Surrenders of policies and bonuses thereon	£24,916	4	10	
Less—Income tax 4,928 1 5				Bonuses only	7,666	4	1	
	245,236	3	2		<u>£32,582</u>	<u>8</u>	<u>11</u>	
Recording fees	250	19	0	Commission	34,575	16	8	
Debts recovered	1,117	2	0	Expenses of management	51,547	2	2	
				Amount of life assurance fund at the end of the year	6,101,739	7	8	
	<u>£6,741,737</u>	<u>9</u>	<u>0</u>		<u>£6,741,737</u>	<u>9</u>	<u>0</u>	

Finance Department—Insurance.

NORTH BRITISH AND MERCANTILE—*Concluded.*

ANNUITY ACCOUNT.

DR.	£	s.	d.	CR.	£	s.	d.
Amount of annuity fund at the beginning of the year	1,275,447	15	2	Annuities paid	137,751	15	10
Consideration for annuities granted	280,954	3	0	Less received under reassurances	4,881	5	0
Premiums, after deduction of reinsurance premiums	2,110	12	1	132,870	10	10	
Interest £ 55,032 4 3				Commission	2,206	11	7
Less—Income tax 1,147 6 3				Expenses of management	3,451	9	10
	53,884	18	0	Surrenders, less received under re-assurances	1,829	8	10
Profit on investments realized	472	10	3	Income tax for year 1892-93	1,930	6	0
	£1,612,869	18	6	Amount of annuity fund at the end of the year	1,470,581	11	5
	£1,612,869	18	6	£1,612,869	18	6	6

(*For Balance Sheet see Fire Statement.*)

THE NORTH-WESTERN MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—H. L. PALMER.

Secretary—J. W. SKINNER.

Principal Office—Milwaukee, Wis., U.S.

Agent in Canada—M. W. MILLS.

Head Office in Canada—Toronto.

(Incorporated, 2nd March, 1857. Commenced business in Canada,
November, 1871.)

NO CAPITAL STOCK.

ASSETS IN CANADA.

United States registered bonds held by the Receiver-General, viz. :—	
6 per cent bonds, \$60,000; 4 per cent bonds, \$40,000; carried out at market value.....	\$ 114,700 00
Gross deferred premiums on policies in force.....	\$ 1,072 23
Deduct cost of collection, at 10 per cent.....	107 22
Net outstanding premiums.....	965 01
Total assets in Canada.....	\$ 115,665 01

LIABILITIES IN CANADA.

*Amount computed or estimated to cover the net reserve on all out- standing policies in Canada.....	\$ 131,338 00
Claims for matured endowments—unadjusted but not resisted	1,055 00
Total net liability to policy-holders in Canada.....	\$ 132,393 00

INCOME IN CANADA.

Amount of premiums received in cash during the year in Canada.....	\$ 18,406 07
Amount of premium obligations taken during the year in payment of premiums in Canada	14 70
Total net premium income	\$ 18,420 77

EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada, viz. :—	
On account of death claims.....	\$ 5,850 00
Matured endowments	11,840 00
Total amount paid for death claims and matured endowments.....	\$ 17,690 00
Amount paid for surrendered policies	36 55
Amount paid for dividends or bonuses to policy-holders.....	6,227 24
Total net amount paid to policy-holders in Canada.....	\$ 23,953 79
Cash paid for commission, salaries and other expenses of officials in Canada.....	144 58
Cash paid for licenses or taxes.....	24 20
Total expenditure in Canada.....	\$ 24,122 57

*Based on Actuaries' Table—4 per cent.

Finance Department—Insurance.

NORTH-WESTERN MUTUAL—Continued.

PREMIUM NOTE ACCOUNT—CANADIAN POLICIES.

Premium obligations on hand at commencement of year.....	\$ 37 23
Premium obligations received during the year.....	14 70
Total.....	\$ 51 93
Deductions during the year, viz. :—	
Amount of obligations used in payment of dividends to policy-holders.....	\$ 28 69
Total deductions.....	28 69
Balance—note assets at end of year.....	\$ 23 24

MISCELLANEOUS.

Number of policies become claims in Canada during the year.....	13
Amount of said claims.....	\$ 17,690 00
Number of policies in force in Canada at date.....	430
Amount of said policies.....	582,860 00

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death.....	5 \$	5,850 00
2. By maturity.....	8	11,840 00
3. By expiry (temporary insurance).....		1,400 00
4. By surrender.....	1	176 00
(For which cash value has been paid, \$36.55.)		
5. By surrender, \$1,000.		
(For which paid-up policies have been granted to amount of \$342.)		
Difference of amounts carried out.....		658 00
6. By lapse.....		250 00
Total	14 \$	20,174 00

	No.	Amount.
Policies in force at beginning of year in Canada.....	441	\$ 601,279 00
Policies issued during the year (paid-up policies issued in exchange for policies surrendered).....	\$ 342 00	
Added by dividends.....	1,755 00	
Total.....	1	2,097 00
Policies terminated as above, and by change to paid-up policies.	15	20,516 00
Policies in force at date of statement.....	430	582,860 00

No account of number of lives insured.

Subscribed and sworn to, 25th February, 1893, by

J. W. SKINNER,
Secretary.

(Received, 27th February, 1893.)

NORTH-WESTERN MUTUAL—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(As returned to the Commissioner of Insurance, State of Wisconsin.)

INCOME.

Total premium income.....	\$ 11,804,015 76
Cash received for interest and dividends.....	2,694,270 18
Cash received for rents.....	57,933 25
Cash for discounts on maturing endowments paid in advance.....	1,335 03
Total income.....	<u>\$ 14,557,554 22</u>

DISBURSEMENTS.

Total amount paid for losses and matured endowments.....	\$ 3,321,157 62
Cash paid to annuitants.....	216 40
Surrendered policies.....	388,782 99
Premium notes, loans or liens, voided by lapse.....	4 622 97
Paid policy-holders for dividends.....	1,139,886 48
Commissions to agents.....	1,654,540 39
Salaries and travelling expenses of managers of agencies, and special agents.....	32,010 55
Medical examiners' fees.....	126,701 99
Salaries of officers and office employees.....	186,464 58
Taxes.....	152,385 90
Rent.....	4,188 45
Commuting commissions.....	17,930 21
General expenses.....	386,435 58
Total disbursements.....	<u>\$ 7,415,324 11</u>

ASSETS.

Value of real estate, exclusive of all encumbrances.....	\$ 995,486 29
Loans on bond and mortgages, first liens, on real estate.....	45,076,571 33
Premium notes, loans or liens on policies in force.....	487,812 62
Par value of bonds owned.....	4,331,465 00
Cash on hand and in banks.....	3,155,372 49
Agents' ledger balances.....	11,064 42
Total net or ledger assets.....	<u>\$ 54,057,772 15</u>

OTHER ASSETS.

Interest due and accrued.....	784,433 60
Rents due and accrued.....	8,144 32
Market value of stocks and bonds over par.....	298,335 05
Net amount of uncollected and deferred premiums.....	1,087,404 00
Total assets (including items not admitted, \$11,064.42).....	<u>\$ 56,236,089 12</u>

Finance Department—Insurance.

NORTH-WESTERN MUTUAL—*Concluded.*

LIABILITIES.

* Net reinsurance reserve.....	\$ 46,374,724 00
Reserve for paid up insurance claimable, and for annuities.....	64,708 58
Total unsettled policy claims	228,467 00
Unpaid dividends or other description of profits due policy-holders, estimated... ..	76,805 00
Sundry	24,000 00
	<u>46,479,537 00</u>
Total liabilities.....	\$ 46,768,704 58
Gross surplus on policy-holders' account.....	\$ 9,467,384 54

RISKS AND PREMIUMS.

Number of new policies issued during the year.....	26,473
Amount of said policies.....	\$ 66,582,103 00
Number of policies terminated during the year.....	12,247
Total amount terminated.....	33,906,039 00
Number of policies in force at date of statement.....	128,349
Net amount of said policies.....	<u>312,512,603 00</u>

Subscribed and sworn to, by

H. L. PALMER,
President.
J. W. SKINNER,
Secretary.

* Actuaries' Table of Mortality with 4 p.c. interest.

THE ONTARIO MUTUAL LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—ISAAC E. BOWMAN.

Secretary—W. H. RIDDELL.

Manager and Agent—WM. HENDRY.

Head Office—Waterloo, Ontario.

(Incorporated, A.D. 1869. Commenced business in Canada, A.D. 1870.)

No capital stock.

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (less encumbrances) held by the company.....	\$	7,420 78
Amounts secured by way of loans on real estate by bond or mortgage, first liens.....		1,383,049 65
Amounts secured by way of loans on real estate by bond or mortgage, second liens		5,500 00
(Amount of loans, as above, on which interest has not been paid within one year previous to statement, \$37,950.)		
Amount of loans made to policy-holders on the company's policies assigned as collaterals.....		262,903 04
Premium obligations on policies in force.....		49,656 13
Stocks and bonds owned by the Company, viz. :—		

Deposited with the Receiver-General.

	Par value.	Market value.
City of Guelph bonds.....	\$ 10,000 00	\$ 10,371 80
City of St. Catharines bonds.....	7,982 46	8,309 18
Village of Brussels bonds.....	10,000 00	10,000 00
Village of Merritton bonds.....	2,845 95	2,979 17
Town of Waterloo bonds.....	5,434 00	5,520 00
Town of Owen Sound bonds.....	15,000 00	15,475 47
Town of Collingwood bonds.....	2,200 00	2,200 00
Town of Windsor bonds.....	12,000 00	12,750 77
Township of Woolwich bonds.....	3,890 00	3,930 00
Village of Georgetown bonds	35,500 00	38,012 26
	\$ 104,852 41	\$ 109,548 65

In possession of the Company.

Town of Thorold bonds.....	\$ 3,720 99	\$ 3,935 91
Town of Berlin bonds.....	25,829 00	27,287 18
Town of Waterloo bonds.....	11,878 00	12,111 52
Town of Galt bonds.....	710 00	716 38
Town of Milton bonds.....	13,977 94	14,935 16
Township of Sarawak bonds.....	600 00	683 38
Village of Ridgetown bonds.....	18,166 00	18,947 39
Village of Blyth bonds.....	3,000 00	3,068 84
Village of Merritton bonds.....	9,368 85	9,607 45
Village of Wiarton bonds.....	4,500 00	4,690 32
Village of Southampton bonds.....	6,559 00	6,879 72
Village of Parkhill bonds.....	1,200 00	1,254 72
Village of Lucan bonds.....	2,000 00	2,068 00
Township of Woolwich bonds.....	1,610 00	1,626 97
Preston Separate School bonds.....	1,080 48	1,080 48
City of Guelph bonds.....	2,400 00	2,000 00
Town of Palmerston bonds.....	2,500 00	2,500 00
Town of Listowel bonds.....	12,000 00	12,371 76
Town of Paris bonds.....	6,000 00	6,014 35
Village of Dunnville bonds.....	5,837 14	6,321 95
Village of Elmira bonds.....	9,600 00	10,007 15
Town of Alliston bonds.....	3,750 00	3,750 00

Finance Department—Insurance.

ONTARIO MUTUAL LIFE—Continued.

In possession of the Company—Concluded.

Village of Acton bonds	\$ 5,500 00	\$ 5,950 00	
Town of Windsor bonds	34,000 00	36,186 41	
Town of Goderich bonds	18,714 03	19,802 47	
Village of Georgetown bonds	1,600 00	1,691 24	
Village of Hespeler bonds	10,500 00	10,865 59	
Village of Leamington bonds	2,395 77	2,461 32	
Village of Thamesville bonds	951 00	988 65	
Village of Markham bonds	2,232 88	2,232 84	
Village of Markdale bonds	1,013 30	1,025 11	
	\$ 223,194 38	\$ 233,062 21	
Total par and market values	\$ 328,046 79	\$ 342,610 86	
Carried out at market value.....			342,610 86
Cash at head office.....			32 95
Cash in banks, viz. :—			
Canadian Bank of Commerce, Waterloo		\$ 1,394 97	
Molsons Bank, Waterloo		991 10	
Deposit receipt.....		20,000 00	
Total.....			22,386 07
Agents' and other ledger balances			4,550 60
Total.....			\$2,078,110 08

OTHER ASSETS.

Interest due.....	\$ 16,983 39	
Interest accrued	57,229 05	
Total interest.....		74,212 44
Short date notes secured by policies in force	\$ 30,277 46	
Gross premiums due and uncollected on policies in force	4,673 93	
Gross deferred premiums on same.....	57,339 14	
Total outstanding and deferred premiums.....	\$ 92,290 53	
Deduct cost of collection, at 10 per cent.....	9,229 05	
Net outstanding and deferred premiums.....		83,061 48
Total assets.....		\$2,235,384 00

LIABILITIES.

* Amount computed to cover the net present value of all policies in force..	\$ 2,061,602 00	
Deduct net value of policies reinsured in other companies.	8,532 00	
Net reinsurance reserve....		\$2,058,070 00
Claims for death losses unadjusted but not resisted.....	\$ 4,325 00	
Net amount of unsettled claims (\$325 of which accrued in previous years).....		4,325 00
Premiums paid in advance.....		6,058 85
Total liabilities.....		\$2,068,453 85
Surplus on policy-holders' account.....		\$ 166,930 15

* Reserve based on Institute of Actuaries' H. M. Table of Mortality, 4½ per cent interest.

ONTARIO MUTUAL LIFE—Continued.

INCOME DURING THE YEAR.

Cash received for premiums.....	\$ 443,396 02
Premium obligations taken in part payment of premiums.....	5,367 82
Premiums paid by dividends	55,630 31
Total.....	\$ 504,394 15
Deduct premiums paid to other companies for reinsurance.....	1,005 02
Net premium income	\$ 503,389 13
Amount received for interest.....	111,562 13
Total income.....	\$ 614,951 26

EXPENDITURE DURING THE YEAR.

Total net amount paid during the year for death claims.....	\$ 100,029 43
Premium obligations used in payment of same.....	170 57
Total amount paid for death claims.....	\$ 100,200 00
(Of this amount \$8,200 accrued in previous years.)	
Cash paid for matured endowments.....	16,250 00
Cash paid for surrendered policies.....	32,059 33
Premium obligations used in purchase of surrendered policies.....	809 96
Cash dividends paid to policy-holders.....	2,766 88
Cash dividends applied in payment of premiums.....	55,630 31
Cash dividends applied in payment of interest on premium obligations.....	4,015 53
Premium obligations used in payment of dividends to policy-holders.....	2,588 73
Premium obligations voided by lapse.....	2,016 61
Cash paid for commission, salaries, and other expenses of officials.....	87,321 55
Cash paid for taxes, licenses, fees or fines.....	846 11
All other expenses, viz.:—Medical examinations, \$7,742; books and stationery, \$1,251.55; rent of agents' offices, \$927; telegraph and telephone, \$108.28; postage, \$966.69; printing, \$755.33; advertising, \$2,787.21; travelling expenses, \$909.80; commission on loans and valuation fees \$1,047.44; solicitors' fees, \$625.32; office furnishings, \$107.00; incidentals, \$1,555.95; fire insurance, \$16.74	18,800 31
Total cash expenditure.....	\$ 323,305 32

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$ 52,393 26
Premium obligations revived during the year.....	30 66
Premium obligations taken during the year.....	5,367 82
Total.....	\$ 57,791 74
Premium obligations used in payment of claims.....	\$ 170 57
Premium obligations used in purchase of surrendered policies.....	809 96
Premium obligations used in payment of dividends to policy-holders.....	2,588 73
Premium obligations voided by lapse.....	2,016 61
Premium obligations redeemed in cash.....	2,549 74
Total deductions.....	8,135 61
Balance—note assets at end of year.....	\$ 49,656 13

Finance Department—Insurance.

ONTARIO MUTUAL LIFE—*Concluded.*

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	1,991	
Amount of said policies		\$2,651,000 00
Amount of said policies reinsured in other licensed companies in Canada.....		5,000 00
Number of policies become claims in Canada during the year (including matured endowments).....	93	
Amount of said claims		112,250 00
Number of policies in force in Canada at date.....	12,445	
Amount of said policies		\$ 16,122,195 38
Amount of said policies reinsured in other licensed companies, including \$1,078.75 bonus additions.		64,078 75
Net amount in force at 31st December, 1892.....		16,058,116 63

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	75	\$ 96,000 00
2. By maturity.....	18	16,250 00
3. By expiry	3	33,500 00
4. By surrender	181	204,509 00
(For which cash value has been paid, \$31,367.75).		
5. By surrender, \$28,500. (For which paid up policies have been granted to amount of \$2,820.)		
Difference of amounts carried out		25,680 00
6. By lapse	828	1,036,200 00
Total.....	1,105	\$ 1,412,139 00
Policies in force at beginning of year.....	11,621	\$14,934,807 38
Policies issued during the year.....	1,968	2,676,250 00
Policies revived.....	50	50,277 00
Policies terminated as above.....	1,105	1,412,139 00
Policies terminated otherwise (not taken).....	89	127,000 00
Policies in force at date of statement.....	12,445	16,122,195 38

Number of insured lives at beginning of year.....	10,504
Number of new insurers during the year.	1,804
Number of deaths during the year among the insured.....	69
Number of insured whose policies have been terminated during the year otherwise than by death.....	1,019
Number of insured lives at date of statement.....	11,220

Subscribed and sworn to, 6th February, 1895, by

C. M. TAYLOR,
Vice-President.

W. H. RIDDELL,
Secretary.

(Received, 8th February, 1893.)

PHENIX MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—JONATHAN B. BUNCE. | Secretary—CHAS. H. LAWRENCE.

Principal Office—Hartford, Conn.

Agent in Canada—MRS. H. D. SIMPSON. | Head Office in Canada—Montreal.

(Incorporated, May, 1851. Commenced business in Canada, October, 1866.)

CAPITAL.

Amount of capital paid up in cash and not yet purchased by the policy-holders under Act of the Legislature	\$	1,050 00
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ASSETS IN CANADA.

Stocks and bonds in deposit with the Receiver-General:—

	Par value.	
County of Middlesex bonds	\$ 30,000 00	
Niagara Falls Park bonds	99,280 00	
	<u>\$ 129,280 00</u>	
Carried out at market value	\$	135,470 00
Gross premiums due and uncollected on Canadian policies in force	\$ 336 12	
Gross deferred premiums on same	1,055 85	
Total outstanding and deferred premiums	\$ 1,391 97	
Deduct cost of collection at 10 per cent.	139 19	
Net outstanding and deferred premiums		<u>1,252 78</u>
Total assets in Canada	\$	<u>136,722 78</u>

LIABILITIES IN CANADA.

*Amount estimated to cover the net reserve on all outstanding claims in Canada	\$	400,000 00
Claims for death losses adjusted but not due		4,110 00
Total liabilities in Canada	\$	<u>404,110 00</u>

INCOME IN CANADA.

Gross amount of premiums received in cash during the year on life policies in Canada	\$	22 326 17
Premiums paid by dividends		6,955 27
Total	\$	<u>29,281 44</u>
Deduct premiums paid to other companies for reinsurance		232 20
Total net premium income	\$	<u>29,049 24</u>
Amount received for interest or dividends on stock, &c.		5,307 90
Total income in Canada	\$	<u>34,357 14</u>

*Estimate based on the average of the Company's entire amount at risk. American Experience 4 1/2 per cent.

Finance Department—Insurance.

PHENIX MUTUAL LIFE—Concluded.

EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada, viz.:—

On account of death claims.....	\$ 37,144 00
On account of matured endowments.....	27,976 00
Net amount paid on account of claims.....	\$ 65,120 00
Cash paid for surrendered policies.....	185 00
Cash dividends applied in payment of premiums in Canada.....	6,955 27
Total net amount paid to policy-holders in Canada.....	\$ 72,260 27
Cash paid for commission, salaries and other expenses of officials in Canada.....	
Total expenditure in Canada.....	.....

MISCELLANEOUS.

	No.	Amount.
Number of policies become claims in Canada during the year.....	62	
Amount of said claims.....		\$ 64,139 00
Number of policies in force in Canada at 31st December, 1892.....	1,073	
Amount of said policies.....		1,147,438 00

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	29	\$ 35,918 00
2. By maturity.....	43	31,562 00
3. By expiry.....	21	35,000 00
4. By surrender.....	1	1,000 00
(For which cash value has been paid, \$185.)		
5. By surrender, \$11,800.		
(For which paid-up policies have been granted to amount of \$6,333.)		
Difference of amounts carried out.....		5,467 00
6. By lapse.....	4	12,500 00
7. Reduced.....		1,000 00
Total.....	98	\$ 122,447 00
Policies in force at beginning of year in Canada.....	1,170	\$1,267,885 00
Policies reinstated.....	1	2,000 00
Policies terminated as above.....	98	122,447 00
Policies in force at date of statement.....	1,073	1,147,438 00

Number of insured lives—No return.

Subscribed and sworn to, 6th March, 1893, by.

HARRIET D. SIMPSON,
Chief Agent in Canada.

(Received, 8th March, 1893.)

THE PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—SHEPPARD HOMANS. | Secretary—WILLIAM E. STEVENS.

Principal Office—New York City.

Agent in Canada—R. H. MATSON. | Head Office in Canada—Toronto.

(Incorporated, 25th February, 1875. Commenced business in Canada,
March, 1889.)

CAPITAL.

Amount of capital paid up in cash..... \$ 100,000 00

ASSETS IN CANADA.

Stocks and bonds in deposit with Receiver-General, viz. :—

	Par value.	Market value.
Province of Quebec 5 p.c. bonds.....	\$ 13,500 00	\$ 14,985 00
Montreal City 4 p.c. bonds.....	41,000 00	43,357 50
Total par and market values.....	<u>\$ 54,500 00</u>	<u>\$ 58,342 50</u>

Carried out at market value.....\$ 58,342 50

Gross premiums due and uncollected on Canadian policies in force.....\$ 4,875 12

Gross deferred premiums on same.....2,412 48

Total outstanding and deferred premiums.....\$ 7,287 60

Deduct cost of collection at 10 p.c.728 76

Net outstanding and deferred premiums..... 6,558 84

Total assets in Canada.....\$ 64,901 34

LIABILITIES IN CANADA.

Amount estimated to cover the net present value of all Canadian poli-
cies in force.....\$ 17,000 00

Claims for death losses unadjusted but not resisted (since paid)..... 12,000 00

Total liabilities in Canada.....\$ 29,000 00

INCOME IN CANADA.

Cash received for premiums.....\$ 53,639 28

Premiums received for reinsurances..... 9,030 54

Premiums paid by dividends..... 5,233 31

Total premium income.....\$ 67,903 13

Received for interest on bonds in Canada..... 2,315 00

Total income in Canada.....\$ 70,218 13

Finance Department—Insurance.

THE PROVIDENT SAVINGS—*Continued.*

EXPENDITURE IN CANADA.

Net amount paid for death claims.....	\$ 12,000 00
Cash dividends applied in payment of premiums in Canada.....	5,233 31
Total net amount paid to policy-holders in Canada.....	\$ 17,233 31
Cash paid for commissions, salaries and all other expenses of officials in Canada.....	16,936 03
Cash paid for taxes, &c.....	1,029 14
Miscellaneous payments, viz.:—	
Rent, \$469.85; advertising, \$712.16; medical fees, \$1,670; postage, stationery and general expenses, \$1,414.57.....	4,266 58
Total expenditure in Canada.....	\$ 39,465 06

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	393
Amount of said policies.	\$ 883,000 00
Number of policies become claims in Canada during the year.	4
Amount of said claims.	24,000 00
Number of policies in force in Canada at date	957
Net amount in force, 31st December, 1892.....	2,345,000 00

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	4	\$ 24,000 00
2. By lapse.....	176	410,000 00
Total	180	\$ 434,000 00

Policies in force in Canada at the beginning of the year.....	744	\$ 1,896,000 00
Policies issued during the year.....	492	1,065,000 00
Policies terminated as above.....	180	434,000 00
Policies terminated otherwise (not taken).....	65	180,000 00
Policies in force at date of statement.....	957	2,345,000 00

Number of insured lives at beginning of year.....	701
Number of new insurers during the year.....	354
Number of deaths during the year among the insured.	4
Number of insured whose policies have been terminated during the year otherwise than by death.....	173
Number of insured lives at date of statement.....	878

Subscribed and sworn to, 24th January, 1893, by

(Received, 25th January, 1893.)

R. H. MATSON,
Chief Agent.

THE PROVIDENT SAVINGS—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(As returned to the Insurance Department, State of New York.)

INCOME DURING THE YEAR.

Total premium income	\$1,851,299 47
Interest	33,772 49
Received from other companies for losses or claims of this company reinsured.....	8,000 00
Discount on claims paid in advance.....	9,150 43
Total income.....	\$1,902,222 39

DISBURSEMENTS DURING THE YEAR.

Amount paid for losses.....	\$ 834,902 97
Annuity payments.....	840 70
Surrendered policies.....	849 84
Dividends to policy-holders.....	344,904 85
Commissions to agents.....	248,711 58
Dividend to stockholders	6,977 60
Salaries and travelling expenses of managers of agencies and special agents	26,095 70
Salaries of officers and office employees	52,646 84
Medical examiners' fees.....	27,465 50
Premiums paid to other companies for reinsurance	11,381 21
Taxes, licenses, fees or fines.....	23,297 67
Rent.....	19,208 49
All other expenditure.....	48,356 75
Total disbursements.....	\$1,645,639 70

ASSETS.

Cost value of real estate, less encumbrances.....	\$ 234,056 93
Loans on bonds and mortgages, first liens on real estate	80,400 00
Loans secured by pledge of bonds, stocks and other marketable col- laterals.....	117,500 00
Loans to policy-holders on the company's policies, assigned as col- laterals.....	1,904 55
Cost value of bonds and stocks owned	583,297 63
Cash on hand and in banks	74,434 34
Agents' ledger balances and bills receivable.....	61,732 24

Total net or invested assets.....\$1,153,325 69

Deduct depreciation from cost of assets to bring same to market value. 22,101 25

Total net or invested assets, less depreciation.....\$1,131,224 44

OTHER ASSETS.

Interest accrued.....	8,172 67
Rents accrued.....	6,153 50
Market value of real estate and bonds and stocks over cost.	25,131 25
Net amount of uncollected and deferred premiums.....	116,328 37
Total.....	\$1,287,010 23
Deduct items not admitted.....	61,732 24
Total assets.....	\$1,225,277 99

Finance Department—Insurance.
THE PROVIDENT SAVINGS—*Concluded.*

LIABILITIES.

*Net premium reserve on 31st December, 1892.....	\$ 388,146 00
Total policy claims.....	110,500 00
	<u>498,646 00</u>
Total liabilities.....	\$ 498,646 00

RISKS AND PREMIUMS.

	No.	Amount.
Number of new policies issued	6,710	
Amount.....		\$19,432,516 00
Number of policies terminated.	3,665	
Amount.....		12,350,721 00
Number of policies in force at 31st December, 1892.	22,061	
Net amount in force		76,843,241 00

Subscribed and sworn to, by

SHEPPARD HOMANS,
President.
WM. E. STEVENS,
Secretary.

NEW YORK, 25th January, 1893.

*American Experience Table of Mortality, with 4½ per cent interest. Computed by the New York Insurance Department.

THE QUEEN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

Chairman—THOMAS H. JACKSON.

Manager—J. K. RUMFORD.

Principal Office—Liverpool, England.

Chief Agent in Canada—

H. J. MUDGE.

Head Office in Canada,

1759 Notre Dame Street, Montreal.

(Established 22nd July, 1858. Commenced business in Canada, 5th July, 1859.)

(For Capital, see Fire Statement.)

ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the Company's policies, assigned as collaterals.			\$	5,109	07
Stocks and bonds in deposit with Receiver-General, viz. :—					
	Par value.	Market value.			
Canada 4 per cent inscribed stock	\$ 51,100 00	\$ 51,100 00			
City of Toronto debentures	24,333 00	24,333 00			
City of Hamilton do	18,040 00	18,040 00			
	<u>\$ 93,473 00</u>	<u>\$ 93,473 00</u>			
Carried out at market value.				93,473	00
Cash at head office in Canada				6	27
Cash in Molsons Bank.				956	49
Agents' ledger balances.				1,382	95
Interest due.				498	99
Due by Queen Insurance Company of America.				11,486	66
Total assets in Canada.			\$	112,913	43

LIABILITIES IN CANADA.

* Amount computed to cover the net reserve on all outstanding policies in Canada.			\$	96,634	00
Total net liability to policy-holders in Canada.			\$	96,634	00

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada			\$	6,352	59
Amount received for interest or dividends on stock, &c.				2,548	63
			\$	8,901	22

* Based on Institute of Actuaries' H.M. Table, 3½ per cent interest.

Finance Department—Insurance.

THE QUEEN—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada, viz.:—

On account of death claims.....	\$ 7,583 39
Net amount paid on account of claims.....	\$ 7,583 39
Cash paid for surrendered policies.....	1,427 39
Cash dividends paid to Canadian policy-holders.....	400 05
Total net amount paid to policy-holders in Canada.....	\$ 9,410 83
Cash paid for commission, salaries and other expenses of officials.....	282 19
Cash paid for taxes, &c.....	50 00
Total expenditure in Canada.....	\$ 9,743 02

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	None.
Number of policies become claims in Canada during the year....	4
Amount of said claims (including bonus additions, \$1,174.22)....	\$ 7,583 39
Number of policies in force in Canada at date	143
Amount of said policies.....	\$ 234,205.27
Bonus additions.....	24,220.24
Total amount in force, 31st December, 1892.....	258,425 51

Number and amount of policies terminated during the year in Canada :—

1. By death (including \$1,174.22 bonus additions).....	4	\$ 7,583 39
2. By surrender (including \$1,507.29 bonus additions).....	5	6,836 79
(For which cash value has been paid, \$1,427.39)		
3. By lapse.....	1	1,000 00
Total (including bonus additions, \$2,681.51).....	10	\$ 15,420 18

Policies in force at beginning of year (including bonus additions, \$26,901.75).....	153	\$ 273,845 69
Policies terminated as above (including bonus additions, \$2,681.51).....	10	15,420 18
Policies in force at date of statement (including bonus additions, \$24,220.24)	143	258,425 51

Number of insured lives at beginning of year in Canada	142
Number of deaths during the year among insured	4
Number of insured whose policies have been terminated during the year otherwise than by death	6
Number of insured lives at date of statement.....	132

Subscribed and sworn to, 28th February, 1893, by

H. J. MUDGE,
Chief Agent.

(Received, 1st March, 1893.)

THE RELIANCE MUTUAL LIFE ASSURANCE SOCIETY OF LONDON.

STATEMENT FOR THE ELEVEN MONTHS ENDING 31ST DECEMBER, 1892.

Chairman—W. W. DUFFIELD. | Secretary—E. CLIFTON GRIFFITH.

Principal Office—71 King William Street, London, England.

Attorney in Canada— | *Head Office in Canada*—
J. CASSIE HATTON. | 1724 Notre Dame St., Montreal.

(Established, 1840. Commenced business in Canada, 1st August, 1868.)

NO CAPITAL.

ASSETS IN CANADA.

New 3 per cent British annuities in deposit with Receiver-General.....	\$ 110,277 00
Cash in hand.....	129 85
Cash in Molsons Bank.....	5,730 68
Total assets in Canada.....	\$ 116,137 53

LIABILITIES IN CANADA.

Under Policies issued previous to 31st March, 1878.

*Amount of reserve on all outstanding policies in Canada.....	\$ 67,000 00
Total liabilities to said policy-holders in Canada.....	\$ 67,000 00

Under Policies issued subsequent to 31st March, 1878.

*Net reserve on all outstanding policies in Canada.....	\$ 33,000 00
Total net liabilities to said policy-holders in Canada.	\$ 33,000 00
Total liabilities to all policy-holders in Canada.....	\$ 100,000 00

INCOME IN CANADA.

Gross amount of premiums received in cash during the eleven months on life policies in Canada.....	\$ 6,227 45
Interest on bank deposit.....	272 41
Total income.....	\$ 6,499 86

EXPENDITURE IN CANADA.

Cash paid for death losses in Canada.....	\$ 9,121 30
Cash paid for matured endowments.....	2,115 00
Total paid for death claims and matured endowments.....	\$ 11,236 00
Amount paid for surrendered policies.....	655 78
Total net amount paid to policy-holders in Canada	\$ 11,891 78
Cash paid for commissions, salaries and other expenses of officials.....	336 82
Cash paid for postage, stationery, &c.....	44 16
Taxes, &c.....	4 62
Total expenditure in Canada.....	\$ 12,277 38

* Reserve based on Institute of Actuaries' H.M. Table of Mortality, with 4½ per cent interest.
Estimated by the Department.

Finance Department—Insurance.

RELIANCE MUTUAL LIFE—Continued.

MISCELLANEOUS.

	No.	Amount.
Number of policies become claims in Canada during the eleven months.....	9	
Amount of said policies.....	\$	11,419 50
Number of policies in force in Canada at date.....	216	
Amount of said policies.....	\$ 260,648 40	
Bonus additions.....	12,931 52	
Net amount of policies in force in Canada, 31st December, 1892.....		273,579 92

Number and amount of policies terminated during the eleven months in Canada:—

	No.	Amount.
1. By death (including \$314.50 bonus additions)	7 \$	9,314 50
2. By maturity (including bonus additions, \$105.00).....	2	2,105 00
3. By surrender (including bonus additions, \$179.50).....	3	3,659 50
(For which cash value has been paid, \$655.78.)		
Total (including bonus additions, \$599.00).....	12 \$	15,079 00

	No.	Amount.
Policies in force at 31st January, 1892 (including bonus additions, \$13,530.52).....	228 \$	288,658 92
Policies terminated as above (including bonus additions, \$599.00.)	12	15,079 00
Policies in force at date of statement (including \$12,931.52 bonus additions)	216	273,579 92

Number of insured lives at 31st January, 1892	228	
Number of deaths during the year among the insured	7	
Number of insured whose policies have been terminated otherwise than by death.....	5	
Number of insured lives at date of statement.....	216	

DETAIL OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

Policies in force at beginning of year (including \$2,614.25 bonus additions)	90 \$	85,297 53
Policies terminated as above (including bonus additions, \$179.50).	2	3,179 50
Policies in force at date of statement (including \$2,434.65 bonus additions).....	88	82,117 93

Subscribed and sworn to, 27th February, 1893, by

(Received, 28th February, 1893.)

J. CASSIE HATTON,

Attorney.

RELIANCE MUTUAL LIFE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(Abstracted from the Directors' Report, London, Eng., 25th April, 1893.)

The amount of assurance business proposed to the society for 1892 was £327,816, and policies were issued for £180,295 at single and annual premiums of £8,150 15s. 7d.

The total premium income amounted to £87,942 0s. 1d., but of this sum £9,361 12s. 5d. was paid to other offices for reassurances. The net revenue for the past year, inclusive of interest on investments, was £107,085 8s. 8d.

The claims arising from death were in respect of 180 members assured for £83,335 8s. 10d., and those from the maturing of endowment policies were 20 in number, and £3,676 14s. 10d. in amount, the total claims under the two heads being £87,012 3s. 8d.

The death of two annuitants has caused the lapsing of two annuities amounting to £60.

The directors regret that the exceptionally heavy death rate for the year, arising very much from serious epidemics, has made itself felt upon the funds of the society.

The whole of the assets have been subjected to a stringent valuation, and it has been found necessary to write down considerable sums owing to depreciation in landed and other properties. The accumulated fund now stands at £718,578 6s. 4d.

The policy-holders will have been fully informed of the terms of an agreement between this society and the Norwich Union Life Insurance Society by the secretary's circular, of the 7th inst., and a meeting will be called at an early date, when a resolution in reference to such agreement will be submitted for adoption.

REVENUE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

	£	s.	d.		£	s.	d.
Amount of funds at the beginning of the year	754,833	8	3	Claims with bonus additions, less reassurances	83,335	8	10
Premiums—Less amount paid in respect of reassurances (£9,361 12s. 5d.)	£78,580	7	8	Endowment policies matured	3,676	14	10
Interest and dividends	28,080	8	9	Annuities	1,447	6	9
Consideration for annuities granted	247	8	0	Surrendered policies	7,237	1	0
Assignment fees	55	10	0	Bonus in reduction of premium and in cash	1,625	15	3
	106,963	14	5	Commission	3,001	5	8
Loan guarantee fund	102	7	6	Revaluation of securities.—Amount written off	32,714	5	6
Other receipts	19	6	9	EXPENSES OF MANAGEMENT—			
				General expenses	£7,829	10	4
				Branch offices and agency extension	2,405	18	5
				Policy stamps	67	4	0
					10,802	12	9
				Amount of funds at the end of the year	718,578	6	4
	<u>£861,918</u>	<u>16</u>	<u>11</u>		<u>£861,918</u>	<u>16</u>	<u>11</u>

Finance Department—Insurance.

RELIANCE MUTUAL LIFE—*Concluded.*

BALANCE SHEET ON THE 31st DECEMBER, 1892.

LIABILITIES.			ASSETS.		
	£	s. d.		£	s. d.
Amount of funds as per revenue account	718,578	6 4	Mortgages on property within the United Kingdom	254,569	5 4
Claims admitted but not paid	12,812	5 10	Loans on society's policies	£32,500	16 4
			Loans on personal security with policies	39,935	12 5
			Half credit premium loans	72,436	8
			Absolute reversions	£10,049	2 0
			Contingent do	11,717	4 2
			Life estates and annuities in possession	165,587	1 8
			Reversionary life interests	82,205	0 0
			Accounts receivable	269,558	7 10
			Proportionate interest accrued on advances	1,116	1 9
			Agents balances	7,684	11 4
			Current premiums outstanding (days of grace running)	£17,008	18 10
			Less reassurances	3,760	16 3
			INVESTMENTS :—	13,248	2 7
			British Government securities	42,080	5 7
			Freehold rent charges	9,412	15 7
			House property, including furniture and fixtures, less leasehold redemption fund	30,293	7 7
			Balance at bankers at call and on current account	18,373	6 9
			£731,390	£731,390	12 2

THE ROYAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1892.

Chairman—W. H. MAXWELL.

Manager—J. H. McLAREN.

Principal Office—Liverpool, England.

Agent in Canada—WM. TATLEY.

Head Office in Canada—Montreal.

(Established 31st May, 1845. Commenced business in Canada, 1851.)

(For Capital and Assets, see Fire Statement.)

LIABILITIES IN CANADA.

Under Policies issued previous to 31st March, 1878.

*Amount estimated to cover the reserve on all outstanding policies in Canada.....	\$ 290,000 00
Claims for death losses—unadjusted but not resisted.....	10,037 49
Total net liabilities to said policy-holders in Canada.....	<u>\$ 300,037 49</u>

Under Policies issued subsequent to 31st March, 1878.

*Amount estimated to cover the reserve on all outstanding policies in Canada.....	\$ 30,000 00
Total net liabilities to said policy-holders in Canada.....	<u>\$ 30,000 00</u>
Total liabilities to all policy-holders in Canada.....	<u>\$ 330,037 49</u>

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada.....	<u>\$ 18,787 96</u>
---	---------------------

EXPENDITURE IN CANADA.

Cash paid on account of death claims, including bonus additions \$1,801.40 (of which \$1,355 accrued in previous year).....	\$ 11,405 95
Cash paid for matured endowments.....	Nil.
Amount paid to annuitants.....	221 95
Cash paid for surrendered policies.....	140 73
Total net amount paid to policy-holders in Canada.....	<u>\$ 11,768 63</u>
Cash paid for commissions, &c.....	771 45
Taxes, licenses, fees or fines.....	137 20
Total expenditure in Canada.....	<u>\$ 12,677 28</u>

*Based on Institute of Actuaries' H. M. Table with interest at 4½ per cent, estimated by the Department.

Finance Department—Insurance.

ROYAL—Continued.

MISCELLANEOUS.

	No.	Amount.
Number of new policies reported during the year as taken in Canada.....	None	
Number of policies become claims in Canada during the year....	6	
Amount of said policies.....	\$ 14,620 00	
Bonus additions thereon.....	4,183 89	
		\$ 13,803 89
Number of policies in force at date.....	240	
Amount of said policies.....	\$ 601,735 33	
Bonus additions thereon.....	118,965 76	
Net amount in force, 31st December, 1892		720,701 09

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonus additions, \$4,183.89)	6	\$ 18,803 89
2. By surrender.....	1	123 00
(For which cash value has been paid, \$34.50.)		
3. By surrender, \$1,932.50.		
(For which paid-up policies have been granted to the amount of \$1,050.)		
Difference of amounts carried out (including bonus additions, \$232.50).....		882 50
4. By lapse.....	2	4,006 66
Total (including bonus additions, \$4,416.39)	9	\$ 23,816 05

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$123,089.76).....	249	\$ 744,224 75
Bonuses added.....		292 39
Policies terminated as above (including bonus additions, \$4,416.39).....	9	23,816 05
Policies in force at date of statement (including bonus additions, \$118,965.76).....	240	720,701 09

Number of insured lives at beginning of year in Canada... ..	231
Number of deaths during the year among the insured	6
Number of insured whose policies have been terminated during the year otherwise than by death	3
Number of insured lives at date of statement	222

DETAIL OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$8,070).....	53	\$ 144,593 92
Bonuses added.....		40 00
Policies terminated as above (including bonus additions, \$40)... ..	3	2,763 00
Policies in force at date of statement (including bonus additions, \$8,070).....	50	141,870 92

Subscribed and sworn to, 9th March, 1893, by

WM. TATLEY,
Chief Agent.

(Received, 10th March, 1893.)

ROYAL—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1891.

(Abstracted from the Directors' Report, Liverpool, England, 24th June, 1892.)

LIFE DEPARTMENT.

During the year new proposals were accepted for £848,120, of which amount £760,759 has been completed, and the corresponding annual premiums obtained to the closing of the accounts were £28,783 10s. 7d. The proposals declined during the period amounted to £98,488. The total income from premiums, after deducting reassurances, amounted to £329,855 2s. 9d., and the interest received from investments, exclusive of that on the annuity fund, was £150,387 7s. 6d. The claims during the year were:—

By Death—Original sums assured.....	£199,247	11	11
Bonus additions thereon.....	31,676	5	7
By Matured policies (including children's endowments):—			
Original sums assured.....	20,569	11	5
Bonus additions thereon.....	2,238	12	1
	<u>£253,742</u>	<u>1</u>	<u>0</u>

In the annuity branch the purchase money received for new annuities, together with the premiums on contingent annuities, amounted to £13,414 5s. 5d., and the interest to £8,223 17s. 11d. Fifty-four annuities have expired during the year, the annual payments on which amounted £1,938 18s. 3d.

After payment of all claims, annuities, bonuses in cash and expenses of every description, a balance of £162,672 14s. 9d. has been added to the life funds, making the total accumulations of the life and annuity branches of the company, including the life and annuity funds of the "Queen," £4,546,576 15s. 4d.

The Act of Parliament which confirmed the agreement for the transfer of the Queen Insurance Company received the Royal assent on the 3rd of July last, and the accounts now presented include the business of that Company during the second half of the year only. A statement of account is annexed showing how the securities of that company have been dealt with and apportioned among the various funds of the "Royal."

PROFIT AND LOSS.

The amount at the credit of the profit and loss account, after deducting the proportion of undivided life profits divisible for the year, and giving effect to the addition from "Queen" funds, was.....£376,121 16 4

To which have been added—

Profit on the fire business.....	£ 80,402	1	1
Interest on fire fund.....	30,913	0	3
Interest, not carried to other accounts.....	89,760	16	11
Proportion of undivided life profits.....	18,776	17	9
Transfer fees.....	151	11	6
	<u>220,004</u>	<u>7</u>	<u>6</u>

Leaving at the credit of the account at the end of 1891£596,126 3 10

DIVIDEND.

The directors now recommend, in addition to the interim dividend of 12s. per share paid in January last, a payment of 23s. further dividend on 1st July, both free of income tax, which will absorb. 213,909 10 0

Leaving a balance at the credit of the account to be carried forward of.....£382,216 13 10'

Finance Department—Insurance.

ROYAL—Concluded.

FUNDS.

After providing for payment of the dividend, the funds of the company will stand as follows, viz. :—

Capital paid-up	£ 366,702 0 0
Fire fund	£ 700,000 0 0
Conflagration fund	200,000 0 0
	900,000 0 0
Reserve fund.....	1,582,393 11 7
Life funds.....	4,546,576 15 4
Superannuation fund.....	40,041 6 5
Reserve for expiring treaties of the "Queen".....	76,426 15 3
Balance of profit and loss.....	382,216 13 10

REVENUE ACCOUNTS FOR THE YEAR ENDING 31ST DECEMBER, 1891.

LIFE ASSURANCE ACCOUNT.

1891.	£	s.	d.	1891.	£	s.	d.
Amount of life assurance fund at the beginning of the year.....	3,403,892	14	10	Claims under life policies including reversionary bonuses after deduction of sums reassured.	253,732	1	0
Amount carried from "Queen" funds	751,266	14	1	Surrenders	20,196	8	7
Premiums after deduction of re- insurance premiums.....	329,855	2	9	Bonuses in cash and in reduction of premiums	247	6	11
Interest.....	150,387	7	6	Commission	16,925	14	3
Assignment fees.....	104	6	0	Expenses of management.....	25,041	5	10
				Amount of life assurance fund at the end of the year, as per balance sheet.....	4,319,363	8	7
	£ 4,635,506	5	2		£ 4,635,506	5	2

ANNUITY ACCOUNT.

1891.	£	s.	d.	1891.	£	s.	d.
Amount of annuity fund at the beginning of the year.....	182,424	14	10	Annuities	22,624	15	4
Amount carried from "Queen" funds	46,319	16	10	Commission	280	17	6
Consideration for annuities granted	13,414	5	5	Expenses of management.....	263	15	5
Interest.....	8,223	17	11	Amount of annuity fund at the end of the year, as per balance sheet.	227,213	6	9
	£ 250,382	15	0		£ 250,382	15	0

(For Balance Sheet see Fire Statement.)

THE SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—LORD KELVIN, LL.D., D.C.L. | *Secretary*—WILLIAM G. SPENS.
Manager—ROBERT BLYTH. | *Principal Office*—Glasgow.
Agent in Canada—W. W. ROBERTSON. | *Head Office in Canada*—Montreal.
 (Founded at Glasgow, 1st January, 1826. Incorporated by Act of Parliament, 1849.
 Commenced business in Canada, 1846.)

A purely mutual society.

ASSETS IN CANADA.

* Canada Atlantic Railway (Province of Ontario railway subsidy fund) certificates; present value.....	\$ 87,652 01
* Canadian Pacific Railway land grant bonds; par value, \$100,000; market value.....	96,360 00
Amount of loans made to Canadian policy-holders on the Society's policies assigned as collaterals.....	16,815 97
Interest due.....	206 83
Gross premiums due and uncollected on Canadian policies in force.....	45 85
Total assets in Canada.....	\$ 201,080 66

LIABILITIES IN CANADA.

Amount of claims on policies in Canada due and unpaid.....	\$ 486 67
† Amount estimated to cover the net reserve on all outstanding policies in Canada	117,286 67
Total liabilities in Canada.....	\$ 117,773 34

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada	\$ 6,940 58
Interest on policy loans.....	853 25
Total income	\$ 7,793 83

EXPENDITURE IN CANADA.

Amount paid on account of death claims	\$ 13,140 00
Total net amount paid to policy-holders in Canada.....	\$ 13,140 00
Cash paid for taxes, licenses, fees or fines.....	12 47
Legal expenses.....	55 66
Total expenditure in Canada.....	\$ 13,208 13

* In deposit with the Receiver-General.

† Reserve based on Institute of Actuaries' Table of Mortality, with 4½ per cent interest.

Finance Department—Insurance.

SCOTTISH AMICABLE LIFE—*Continued.*

MISCELLANEOUS.

Number of policies become claims in Canada during the year.....	3	
Amount of said claims	\$ 11,193	33
Number of policies in force in Canada.....	124	
Amount of said policies.....	\$ 295,805	49
Bonus additions thereon	11,478	93
Net amount in force at 31st December, 1892.....	307,284	42

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	3	\$ 11,193 33
2. By surrender, \$4,988.33.		
(For which paid up policies have been granted to amount of \$973.33.)		
Difference of amounts carried out.....		4,015 00
Total.....	3	\$ 15,208 33

	No.	Amount.
Policies in force at beginning of year (including bonus additions, \$11,478.92).....	127	\$ 322,492 75
Policies terminated as above.....	3	15,208 33
Policies in force at date of statement (including \$11,478.92 bonus additions).....	124	307,284 42

Number of insured lives at beginning of year.....	119
Number of deaths among the insured	3
Number of insured lives at date of statement.....	116

Subscribed and sworn to, 26th January, 1893, by

ROBERT BLYTH,
Manager.

(Received, 9th February, 1893.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1891.

(*Abstracted from the Directors' Report, Glasgow, 5th May, 1892.*)

The directors have to report that during the year ending 31st of December last, they received and considered 694 proposals for assurance, amounting in all to £419,823. These applications resulted in 602 policies being issued and taken up, assuring the capital sum of £357,023; the new premiums on which—including £2,662 13s. 11d. of single payments—amounted to £13,447 6s. 11d. In addition to this, the sum of £10,675 15s. 6d. was received for annuities granted during the year.

The number of deaths in 1891 was 272, and the consequent claims, including bonus additions, and after deducting re-assurances, amounted to £199,773 6s. 3d.

The society has also paid the sum of £10,800, under policies which became claims by survivance.

By the deaths of 16 annuitants the society has been relieved of payments amounting to £1,809 12s. per annum.

The accounts hereto appended show that the total income was £352,003 14s. 11d., and the total outgo £264,648 19s., resulting in the sum of £87,354 15s. 11d. being added to the net funds, which at 31st December last amounted to £3,190,384 4s.

THE SCOTTISH AMICABLE LIFE—*Concluded.*

The total assurances on the society's books at 31st December last amounted to £8,200,862 8s. under 14,772 policies.

The general committee of management, in terms of the powers entrusted to them, have ordered payment of a bonus at the rate of one and a half per cent per annum, on all participating policies of not less than five years' standing, that may become claims by death before the 1st July, 1893. Such bonus to be computed for each complete year since the declaration at last septennial investigation.

REVENUE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1891.

£ s. d.			£ s. d.		
Amount of funds at beginning of the year, as per last published report.....	3,103,029	8 1	Claims under policies (after deduction of sums reassured)—		
Premiums (after deduction of re-assurances).....	£203,839	1 6	By death.....	£199,773	6 3
Consideration for annuities granted.....	10,675	15 6	By survivorance....	10,800	0 0
Interest and rents....	137,395	17 11	Surrenders.....	210,573	6 3
Office fees.....	93	0 0	Bonuses paid in cash.....	13,691	17 8
			Annuities.....	800	9 7
			Annuities.....	9,810	3 10
			Commission.....	7,013	16 9
	352,003	14 11	Expenses of management, including rents of offices belonging to and occupied by the society....	19,568	0 4
			Income tax.....	3,191	4 7
				£ 264,648	19 0
			NET amount of funds at the end of the year as per Balance Sheet	3,190,384	4 0
	£3,455,033	3 0		£3,455,033	3 0

BALANCE SHEET ON THE 31ST DECEMBER, 1891.

<i>Liabilities.</i>			<i>Assets.</i>		
£ s. d.			£ s. d.		
Assurance and annuity fund.....	3,090,384	4 0	Mortgages—		
Guarantee fund.....	100,000	0 0	On property in the United Kingdom.....	781,670	17 6
NET funds as per revenue account	£3,190,384	4 0	On property out of United Kingdom.....	408,626	5 0
Claims under policies admitted or intimated, but not paid.....	58,057	12 10	Loans—		
Investment fluctuation account.....	13,668	13 5	On the society's policies.....	225,365	18 2
Depreciation of House property account.....	5,000	0 0	On life-rents.....	21,697	5 9
Premiums due and prepaid.....	169	2 3	On reversions.....	16,060	0 0
Annuities due.....	411	0 6	Under drainage and public health Acts.....	2,239	4 5
			On personal security..... (Nil)		
			On railway and other shares....	53,000	0 0
			Investments—		
			Reversions purchased.....	20,330	0 0
			Life interests purchased.....	211	12 10
			Indian Government securities..	59,077	18 2
			Debentures of corporate bodies..	174,592	4 2
			Ontario Government certificates	19,715	16 6
			Railway and other shares, guaranteed and preference.....	723,093	10 2
			Heritable property.....	212,155	18 2
			Glasgow corporation water annuities.....	27,471	12 0
			Ground rents and feu-duties....	348,513	2 4
			Deposit for fixed term.....	50,000	0 0
			Outstanding premiums.....	30,860	11 5
			Outstanding interest, and interest accrued, but not yet payable....	19,173	17 7
			Cash in bank.....	£9,740	17 6
			do deposit.....	64,195	11 7
				73,936	9 1
			Bills on hand.....	1,096	0 7
			Agents' balances.....	392	9 8
	£3,267,690	13 0		£3,267,690	13 0

Finance Department—Insurance.

SCOTTISH PROVIDENT INSTITUTION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

Manager—JAMES GRAHAM WATSON.

Secretaries { JOHN LAMB,
H. R. COOKBURN.

Principal Office—6 St. Andrew's Square, Edinburgh.

Attorney in Canada—JNO. DUNLOP.

Head Office in Canada—Montreal.

(Instituted in 1837. Incorporated by special Acts of Parliament in 1848 and 1884.)

ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals.....	\$	10,687 20
Stocks and bonds owned by the Company, viz. :—		
Canadian Pacific Railway first mortgage bonds (deposited with Receiver-General).....	\$	98,577 25
Municipal debentures		1,673,562 76
Grand Trunk, Georgian Bay and Lake Erie Railway first mortgage bonds.....		73,973 33
Canadian Pacific Railway land grant bonds.....		47,514 00
Total carried out at purchase price		1,893,627 34
Interest due.....	\$	8,457 64
do accrued.....		20,675 65
Total interest.....		29,133 29
Gross premiums due and uncollected on Canadian policies in force.....	\$	259 19
Deduct cost of collection at 10 per cent.....		25 92
Net assets in Canada		233 27
Total assets in Canada		<u>\$1,933,681 10</u>

LIABILITIES IN CANADA.

* Net reinsurance reserve.....	\$	91,527 03
Claims for death losses unadjusted but not resisted.....		4,614 82
Total liabilities in Canada.....	\$	<u>96,141 85</u>

INCOME IN CANADA.

Cash premium income.....	\$	2,494 63
Received for interest or dividends on stocks, etc.....		75,698 06
Total income in Canada.....	\$	<u>78,192 69</u>

EXPENDITURE IN CANADA.

Cash paid for death losses in Canada.....	\$	3,549 99
Total expenditure in Canada.....	\$	<u>3,549 99</u>

MISCELLANEOUS.

	No.	Amount.
Number of policies become claims in Canada during the year.....	2	
Amount of said claims (including bonus additions, \$1,694.82).....	\$	4,614 82
Number of policies in force in Canada at date.....	67	
Amount of said policies.....	\$	143,216 27
Bonus additions thereon	37,590 13	
Net amount in force, 31st December, 1892.....		<u>180,806 40</u>

* Institute of Actuaries' H. M. Table of Mortality and 4 per cent interest.

SCOTTISH PROVIDENT—Continued.

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including \$1,694.82 bonus additions).....	2	\$ 4,614 82
Total	2	\$ 4,614 82
<hr/>		
	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$38,592.67).....	69	\$ 184,728 94
Bonus additions vested during the year.....		692 28
Terminated as above.....	2	4,614 82
Policies in force at date of statement (including bonus additions, \$37,590.13).....	67	180,806 40
<hr/>		
Number of insured lives at beginning of year.....	69	
Number of deaths during the year among the insured.....	2	
Number of insured lives at date of statement.....	67	

EDINBURGH, 16th February, 1893.

JAMES GRAHAM WATSON,
Manager.

(Received, 1st March, 1893.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(Abstracted from the Directors' Report, Edinburgh, Scotland, 29th March, 1893.)

The proposals received during the year ending 31st December, 1892, were 2162, for £1,455,665 12s. 3d.; and of these there were completed 1,936 assurances for £1,260,758 12s. 3d., yielding new premiums of £69,054 13s. 10d.—whereof £28,197 10s. 1d. was by single payment. £71,500 was reassured with other offices. The sum of £52,015 4s. 7d. was received as the purchase price of annuities.

The premiums of all kinds, including the price of annuities, amounted to £616,725 9s. 5d.; or, after deducting reassurances, £607,750 1s. 8d. The total receipts for the year, including interest, were £950,480 4s. 3d.

The claims arising under 696 policies, by the death of 503 members, amounted to £480,499 12s. 4d., inclusive of bonus additions. Endowment assurances for £9,100, also became payable at maturity. The total claims in the year were thus £489,599 12s. 4d. On the other hand, the institution has been relieved from payment of annuities to the amount of £1,917 1s. 8d. by the death of the annuitants.

The claims were considerably higher, both as regards number and amount than in any previous year. It may be noted, however, that fully two-thirds of the amount was in respect of policies which had participated in the surplus, and that the bonus additions on these averaged nearly 50 per cent of the original assurances.

The ratio of expense, notwithstanding the larger new business, was slightly less than last year, and was under 10½ per cent of the premiums, or about 6 per cent of the total income.

The realized funds at the 31st December, 1892, after deduction of claims admitted but not then paid and other outstanding items, amounted to £8,126,375 8s. 9d.,—the increase during the year being £324,944 0s. 7d.

The safe and profitable employment of the funds continues to engage the careful attention of the directors, and they have considered it to be in the interests of the

Finance Department—Insurance.

SCOTTISH PROVIDENT—*Concluded.*

members to introduce a bill into Parliament, for farther facilities in regard to investments. In accordance with the standing orders of Parliament, a special general meeting of members was held on 25th January last, to consider the terms of the proposed bill; and these met with the unanimous approval of the meeting. The bill is now passing through the usual stages, and will no doubt soon become law. Before, however, any action can be taken under its provisions a special resolution defining the powers of investment must be passed at two special general meetings of members to be called for the purpose.

REVENUE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

	£	s.	d.		£	s.	d.
Amount of funds at beginning of the year.....	7,801,431	8	2	Claims under policies (after deduction of sums reassured).....	480,499	12	4
Premiums (less reassurances).....	555,734	17	1	Endowments.....	9,100	0	0
Consideration for annuities granted.....	52,015	4	7	Surrenders.....	22,836	11	9
Interest, dividends, and rents.....	342,032	13	7	Annuities.....	50,865	0	9
Fines for renewal of lapsed policies.....	485	9	0	Income tax.....	4,207	10	1
Fees for registration of assignments.....	212	0	0	Commission (on assurances and annuities).....	13,624	19	0
				Expenses of management.....	44,402	9	9
				Amount of funds at the end of the year, as per balance sheet.....	8,126,375	8	9
	<u>£8,751,911</u>	<u>12</u>	<u>5</u>		<u>£8,751,911</u>	<u>12</u>	<u>5</u>

BALANCE-SHEET AS ON THE 31ST DAY OF DECEMBER, 1892.

	£	s.	d.		£	s.	d.
Life assurance fund.....	8,091,375	8	9	Mortgages on property within the United Kingdom.....	2,848,662	18	0
Investment reserve fund.....	35,000	0	0	Mortgages out of the United Kingdom.....	2,028,304	6	8
Amount of funds as per revenue account.....	£8,126,375	8	9	Loans on the institution's policies, within their surrender value.....	483,545	15	6
Claims admitted, but not paid.....	108,298	14	4	Investments:—			
Surrender values unclaimed.....	4,545	7	0	Colonial government securities.....	144,006	10	8
Annuities due, but not paid.....	1,044	17	11	Railway and other debentures.....	540,958	19	3
Commission on outstanding premiums.....	1,264	10	7	Debenture (£131,616 3s. 10d.), and preference and other (£349,949 19s. 10d.) stocks.....	481,566	3	8
Expenses outstanding.....	3,164	4	1	The market value is considerably higher.			
Reassurance premiums unpaid.....	1,227	5	5	Value of business premises in Edinburgh and branches, and property (yielding rental) held in connection therewith.....	232,920	6	7
				Value of reversions.....	43,495	2	3
				Loans on municipal rates, home and colonial.....	680,383	8	8
				Loans on security of trust funds.....	73,761	8	4
				Loans on deposit with colonial and other banks.....	396,505	6	10
				Loans on personal security, combined with policies of assurance.....	36,203	7	4
				Premiums in course of collection at head office and agencies.....	103,781	7	1
				Outstanding interest (mostly since received).....	17,227	3	9
				Interest accrued to 31st December, 1892.....	77,388	8	0
				Office furniture at head office and branches.....	3,550	12	9
				Cash on hand and on current account.....	53,639	12	
				Stamps on hand.....	19	10	
	<u>£8,245,920</u>	<u>8</u>	<u>1</u>		<u>£8,245,920</u>	<u>8</u>	<u>1</u>

THE STANDARD LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 15TH NOVEMBER, 1892.

Manager—SPENCER C. THOMPSON.

Secretary—N. B. GUNN.

Principal Office—Edinburgh.

Agent in Canada—W. M. RAMSAY.

Head Office in Canada—Montreal.

(Established, 1825. Incorporated, 6th June, 1832. Commenced business in Canada, 1847.)

CAPITAL.

Amount of capital authorized and subscribed for, £500,000 sterling....\$2,433,333 33
 Amount paid up in cash, £120,000 sterling 584,000 00

ASSETS IN CANADA.

Value of real estate in Canada held by the company..... \$ 355,000 00
 Amount secured by way of loans on real estate in Canada, by bond or mortgage, first liens..... 2,084,195 88
 Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals..... 226,636 98
 Bonds in deposit with the Receiver-General:—

Montreal City bonds.....	\$ 56,000 00
do Harbour bonds.....	106,500 00
County of Compton bonds.....	34,866 67
Town of Owen Sound bonds.....	15,000 00
do Listowel do.....	20,000 00
City of Hamilton do.....	98,244 49
do Toronto do.....	154,572 00
do Stratford do.....	60,000 00
Town of Collingwood do.....	70,000 00
do Walkerton do.....	14,800 00
Township of Elderslie do.....	10,000 00
Town of Trenton do.....	79,767 34
do Orangeville do.....	11,300 00
County of Prince Edward bonds.....	13,000 00
Town of Windsor do.....	22,679 80
Township of Amabel do.....	12,000 00
Town of Peterboro' do.....	3,000 00
Township of Artemesia do.....	3,500 00
do Kenyon do.....	4,000 00
Town of Brampton do.....	2,468 71
County of Oxford do.....	1,000 00
Village of New Edinburgh do.....	9,000 00
City of Guelph do.....	10,000 00
do Belleville do.....	6,000 00
Township of Ellice do.....	3,590 60
City of Halifax do.....	16,000 00
Town of Lachute do.....	6,700 00
do Moncton do.....	10,000 00
City of St. John do.....	14,300 00
Town of New Glasgow do.....	25,000 00
do Oakville do.....	10,000 00
do Dundas do.....	3,500 00
do Parkdale do.....	120,370 78
do Seaforth do.....	8,000 00
do Cobourg do.....	1,000 00
City of Charlottetown do.....	10,000 00
Town of Galt do.....	12,000 00
do Smith's Falls do.....	20,100 00
do Tilbury East do.....	37,149 00
do Woodstock do.....	32,000 00

Finance Department—Insurance.

STANDARD LIFE—Continued.

Bonds in deposit with the Receiver-General:—

		Par value.
City of London	bonds.	\$ 1,000 00
Town of Mount Forest	do	7,750 00
City of Ottawa	do	72,253 33
County of Wentworth	do	8,000 00
do Wellington	do	1,000 00
Town of Whitby	do	6,400 00
Village of Yorkville	do	3,500 00
Town of Ingersoll	do	3,000 00
do Harri-ton	do	2,400 00
County of Bruce	do	3,000 00
Village of Norwich	do	3,000 00
Township of North Crosby	do	1,500 00
County of Middlesex	do	2,000 00
do Lincoln	do	11,000 00
Township of Thorah	do	16,000 00
Town of Cornwall	do	19,386 00
Village of Oil Springs	do	10,020 00
Town of Barrie	do	14,000 00
do Almonte	do	19,000 00
do Milton	do	15,160 00
do Sarnia	do	12,320 00
Township of Sombra	do	10,780 00
Town of Bowmanville	do	42,510 00
Co. of Leeds and Grenville	do	25,000 00
Village of East Toronto	do	7,000 00
do Lakefield	do	10,030 00
City of Victoria, B.C.	do	10,000 00
Town of Wingham	do	20,000 00
do Brockville	do	8,500 00
Village of Côte St. Louis	do	120,000 00
do Penetanguishene	do	5,000 00
Town of Amherstburgh	do	17,141 94
do Napanee	do	10,856 00
Township of ColchesterSouth	do	16,933 80
Village of West Toronto Junction	bonds.	70,134 72
do Kingsville	do	8,466 90
Town of Dresden	do	24,245 72
do Newmarket	do	8,877 32
Village of Midland	do	4,523 24
Town of Picton	do	28,053 69
Village of Glencoe	do	7,827 58
do Forest	do	4,967 23
do Morrisburg	do	17,735 64
Province of Quebec	do	9,000 00
Town of St. Henri	do	100,000 00
Village of St. Louis de Mile End	do	75,000 00
		\$2,046,652 50

Carried out at par value\$2,046,652 50

*Municipal debentures in the hands of the company, viz. 2,595,507 66

City of—

Montreal	\$ 50,000 00	
Stratford	58,000 00	
Belleville	27,000 00	
Guelph	14,800 00	
Halifax	59,000 00	
London	300 00	
Toronto	6,548 25	
St. Thomas	14,935 86	
Victoria	10,000 00	
Ottawa	26,270 43	
St. Hyacinthe	7,000 00	
Moncton	24,500 00	
Brandon	42,000 00	
Hamilton	200 00	
		\$ 340,554 54

*In addition to these there are \$36,613.81 Canadian municipal debentures held at the head office, Edinburgh, for safe keeping, and \$23,030 Province of Quebec bonds held by the Government in Newfoundland.

STANDARD LIFE—Continued.

Bonds in deposit with the Receiver-General:—

<i>County of—</i>	Par value.
Hastings	\$ 18,000 00
Oxford	1,000 00
Lincoln	1,000 00
Kent	4,709 89
York	9,184 35
Middlesex	5,500 00
Lennox and Addington	18,400 00
Compton	973 33
	\$ 58,767 57
 <i>Town of—</i>	
Owen Sound	\$ 105,343 64
Sarnia	71,017 52
Trenton	10,000 00
Mount-Forest	34,000 00
Picton	12,520 03
Windsor	77,279 27
Cornwall	6,574 61
Peterborough	3,446 67
Brampton	51,571 88
Perth	19,800 00
Strathroy	2,296 08
Collingwood	42,589 45
Bowmanville	7,440 00
Orillia	41,340 00
Aylmer	27,021 47
Oshawa	6,650 00
Durham	9,356 80
Seaforth	7,000 00
Almonte	500 00
Listowel	20,000 00
Dresden	1,070 60
St. Mary's	23,564 27
Berlin	8,348 00
Whitby	36,209 36
New Market	24,765 57
Thorold	5,123 45
Beauharnois	30,000 00
Chatham	70,994 30
Niagara Falls	77,238 12
Mitchell	3,320 00
Lindsay	5,300 00
Brockville	6,000 00
Smith's Falls	29,866 81
Richmond	8,118 06
Barrie	18,631 33
Aldborough	7,200 00
Pembroke	18,473 00
Uxbridge	6,000 00
Lethbridge (school bonds)	9,500 00
Brantford	7,786 66
Wingham	8,000 00
Sorel	6,000 00
Oakville	5,000 00
Niagara	29,025 37
Leamington	14,537 00
Port Elgin	7,407 00
Amherstburg	29,593 61
Gravenhurst	5,588 25
Napanee	13,184 99
Walkerton	14,112 72
Goderich	9,460 00
Meaford	920 45
Lachute	4,000 00
St. Henry	50,000 00
Terrebonne	12,000 00
Waterloo	5,500 00
St. Jérôme	800 00
Clinton	4,000 00
Warton	12,000 00
Mattawa	4,000 00

Finance Department—Insurance.

STANDARD LIFE—Continued.

Bonds in deposit with the Receiver-General:—

<i>Town of—</i>	Par value.
Sandwich	\$ 14,774 05
Simcoe	2,271 00
Walkerville	32,691 17
Blenheim	12,576 81
Lachine	20,000 00
Côté St. Antoine	200,000 00
Parry Sound	28,300 00
Tilsonburg	8,878 29
Essex	33,147 13
	\$1,538,024 79

<i>Village of—</i>	Par value.
Wellington	\$ 875 00
Chesley	5,404 00
Alliston	7,540 00
Oil Springs	630 00
Yorkville	2,000 00
Beaverton	2,000 00
Kemptville	7,575 00
Beamsville	2,076 00
Midland	8,005 35
Carleton Place	3,700 00
Weston	2,400 67
Wallaceburgh	8,038 69
Paisley	4,402 00
Dunville	4,405 00
Madoc	7,082 74
Morrisburg	6,783 22
Port Dover	11,393 42
Forest	342 65
Glencoe	2,597 42
Lennoxville	9,000 00
Ailsa Craig	1,186 30
Kingsville	16,301 94
Tilbury Centre	2,947 90
Waterford	9,026 00
Preston	9,543 40
Lucknow	10,000 00
Campbellford	16,199 62
Megantic	2,868 84
West London	5,000 00
Winchester	10,422 86
Bobcaygeon	3,000 00
Parkhill	3,200 00
Arthur	869 03
Valleyfield	1,000 00
St. Gregoire de Thaumaturge	10,258 77
Dorion	3,117 62
Bradford	1,800 00
St. Thérèse de Blainville	7,000 00
	\$ 209,993 44

<i>Township of—</i>	Par value.
Colchester, North	\$ 18,743 20
Farnham, West	10,000 00
Colchester, South	22,582 68
Roxton	16,500 00
Dover	19,993 81
Eastnor Lindsay, &c	6,000 00
Mersea	5,694 52
Raleigh	8,036 13
Kenyon	10,000 00
Nepean	1,040 00
Proton	2,420 42
South Plantaganet	1,968 00
North East Hope	1,120 45
Killice	4,117 82
Logan	995 49
Harwich	3,367 96

STANDARD LIFE—Continued.

Bonds in deposit with the Receiver-General:—

<i>Township of—</i>	Par value.	
Gosfield.....	\$ 1,122 00	
McDougall.....	1,240 00	
Maidstone.....	3,648 00	
Garafraza.....	2,623 19	
York.....	450 00	
Strong.....	1,002 17	
Finch.....	1,121 51	
Tilbury West.....	9,749 61	
Winchester.....	5,299 56	
Camden.....	291 00	
Grimsby.....	2,272 47	
Chatham and North Gore.....	16,633 65	
Tilbury East.....	7,583 50	
Saugeen.....	880 00	
Mariposa.....	600 00	
Enniskillen.....	2,350 00	
Westminster.....	1,184 26	
East Luther.....	3,882 35	
Oxford.....	4,524 00	
Dundee.....	26,805 80	
Pelee.....	2,248 00	
Ameliasburgh.....	15,000 00	
Ascot.....	20,000 00	
Oakland.....	7,800 00	
Marmora Lake.....	3,348 09	
Brock.....	2,331 98	
Hawkesbury.....	4,831 32	
Belmont and Metheim.....	2,428 23	
Annabel.....	2,220 69	
East Farnham.....	13,568 21	
Innisfil.....	1,687 42	
Somerville.....	2,000 00	
Laxton, Digby and Longford.....	5,000 00	
West Luther.....	1,722 30	
Chatham.....	1,005 36	
Madoc.....	25,000 00	
Artemesia.....	1,000 00	
Delaware.....	936 87	
Gosfield, North.....	1,702 00	
Heimsworth.....	1,693 30	
Potton.....	15,000 00	
Plantaganet.....	300 00	
Neebing.....	10 000 00	
	\$ 366,667 32	
<i>Miscellaneous—</i>		
Montreal Harbour.....	\$ 53,000 00	
Province of Quebec.....	3,500 00	
The Central Loan and Savings Co., of Ontario.....	25,000 00	
	\$ 81,500 00	
<i>Synopsis—</i>		
City.....	\$ 340,554 54	
County.....	58,767 57	
Town.....	1,538,024 79	
Village.....	209,993 44	
Township.....	366,667 32	
Miscellaneous.....	81,500 00	
	\$2,595,507 66	
Cash at head office.....	\$	3,851 15
Cash in banks, viz:—		
Bank of Montreal.....	\$ 55,619 24	
Molsons Bank.....	1,685 03	
		57,304 27
Gross premiums due and uncollected on Canadian policies in force.....	\$ 119,161 15	
Deduct cost of collection, at 10 per cent.....	11,916 11	
Net amount of outstanding premiums.....		107,245 04
Total assets in Canada.....		\$7,476,393 48

Finance Department—Insurance.

STANDARD LIFE—Continued.

LIABILITIES IN CANADA.

Under policies issued previous to 31st March, 1878.

†Amount estimated to cover the net reserve on all outstanding policies in Canada.....	\$1,165,988 00
Amount of claims on policies in Canada adjusted but not due.....	27,538 46
Total net liabilities to said policy-holders in Canada.....	\$1,193,526 46

Under policies issued subsequent to 31st March, 1878.

†Amount estimated to cover the net reserve on all outstanding policies in Canada	\$2,023,086 00
Deduct same on policies reinsured in other licensed companies in Canada....	24,339 00
Difference carried out	1,998,747 00
Claims for death losses, adjusted but not due	2,674 00
Total net liabilities to said policy-holders in Canada.....	\$2,001,421 00
Total net liabilities to all policy-holders in Canada.....	\$3,194,947 46

INCOME IN CANADA.

Cash received for premiums	\$ 480,856 43
Deduct premiums paid for reinsurance.....	5,873 52
Net premium income	\$ 474,982 91
Interest or dividends on mortgage bonds and loans.....	317,024 24
Net cash for rents.....	11,255 22
All other income.....	231 18
Total income in Canada	\$ 803,493 55

EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada, viz. :—	
On account of death claims (\$9,824.40 of which accrued in 1891)	\$ 185,337 36
On account of matured endowments	3,516 67
Net amount paid on account of claims	\$ 188,854 03
Amount paid to annuitants	3,553 57
Amount paid for surrendered policies.....	11,941 28
Cash dividends paid to Canadian policy-holders.....	8,008 46
Cash dividends applied in payment of premiums in Canada	170 40
Total net amount paid to policy-holders in Canada.....	\$ 212,527 74
Cash paid for commissions, salaries and other expenses of officials in Canada.....	63,133 42
Taxes, licenses, fees or fines.....	9,042 64
All other expenditure in Canada, viz. :—	
Medical fees, \$3,291.70; law expenses, \$904.53; travelling expenses, \$8,279.24; advertising, \$2,367.33; printing, \$1,492.22; postage, telegrams, &c., \$1,936.88; exchange, \$1,484.26; lighting, \$1,634; furniture and repairs, \$1,764.42; sundries, \$1,899.49.....	25,054 07
Total expenditure in Canada.....	\$ 309,757 87

†Registrar General's English Table No. 1 (males) 3½ per cent, and bonuses at 4 per cent. Exact valuation as at 15th November, 1890. Estimate for 1892.

STANDARD LIFE—Continued.

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	590	
Amount of said policies.....		\$1,506,516 67
Number of policies become claims in Canada during the year... 74		
Amount of said claims.....		207,844 42
Number of policies in force in Canada at date.....	6,053	
Amount of said policies	\$ 12,784,915 54	
Bonus additions thereon	1,040,764 89	
	\$ 13,825,680 43	
Amount of said policies reinsured in other licensed companies in Canada, including \$3,483 bonus additions.....	146,000 00	
Net amount of policies in force in Canada at 14th November, 1892....		<u>13,679,680 43</u>

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including \$40,049.83 bonus additions)	71	\$ 204,327 75
2. By maturity.....	3	3,516 67
3. By expiry.....	3	28,716 67
4. By surrender (including \$27,405.59 bonus additions).....	57	147,095 26
(For which cash value has been paid, \$19,657.74.)		
5. By surrender, \$72,380.		
(For which paid-up policies have been granted to amount of \$36,843.)		
Difference of amounts carried out (including bonus additions, \$7,410.66)		42,947 66
6. By lapse (including \$5,630.72 bonus additions).	230	421,417 38
Total (including bonus additions, \$80,496.80)	<u>364</u>	<u>\$ 848,021 39</u>

	No.	Amount.
Policies in force at the beginning of the year (including \$1,119,576.80 bonus additions).....	5,734	\$12,945,917 27
Bonuses added during the year.....		3,560 15
Policies issued during the year.....	817	1,935,599 66
Policies terminated as above and by change to paid-up policies (including bonus additions, \$80,496.80).....	388	848,021 39
Bonuses applied to premiums.....		1,875 26
Policies not taken.....	110	209,500 00
Policies in force at date of statement (including \$1,040,764.89 bonus additions).....	<u>6,053</u>	<u>13,825,680 43</u>

Detail of policies issued since 31st March, 1878, and bonus additions thereon.

	No.	Amount.
Policies in force at beginning of year in Canada (including \$499,684.82 bonus additions).....	4,333	\$10,182,546 54
Bonuses added during the year.....		1,504 00
Policies issued during the year.....	810	1,916,575 67
Policies terminated as above and by change to paid-up policies (including bonus additions, \$31,974.72).....	323	627,141 33

Finance Department—Insurance.

STANDARD LIFE—Continued.

	No.	Amount.
Bonuses applied to premiums.....		720 00
Policies not taken.....	110	219,500 00
Policies in force at date of statement(including \$468,494.10 bonus additions).....	4,710	11,253,984 88

Subscribed and sworn to, 8th March, 1893, by

W. M. RAMSAY,
Manager for Canada.

(Received, 9th March, 1893.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 15TH NOVEMBER, 1892.

(Abstracted from Report of annual general meeting held at Edinburgh, 11th April, 1893.)

Amount proposed for assurance during the year (3,918 proposals) £2,295,525. Amount of assurances accepted during the year (for which 3,455 policies were issued), £1,766,842. Annual premiums on new policies during the year, £68,156. Claims by death under policies during the year, inclusive of bonus additions, £694,056. Claims under endowments matured during the year £11,885. Subsisting assurances at 15th November, 1892, £22,438,181. Amount of assurances accepted during the last five years, £7,907,018. Accumulated funds, £7,741,654. Annual revenue, £1,022,610.

These figures testify to the fact that the company continues to make satisfactory progress. Last year, the board had the pleasure to announce that the new sums assured were larger than for any previous year of the company's history, and now the sums assured and the number of policies issued for the year are again both considerably greater than ever before.

The ratio of expenses and commission to premium income has decreased for the year by $\frac{1}{10}$ per cent.

The total funds have increased during the year by £52,000, and the average rate of interest earned upon them is £4 2s. 3d. per cent.

The death roll for the year is a long one, owing mainly to the continued prevalence of influenza in the early part of 1892, and the aggregate sum of the claims paid is the heaviest on the company's records, exceeding, with bonus additions, £700,000. The mortality experience of the company, both at home and abroad, continues, however, to keep well within the tables of expectation on which the calculations are based.

The list of claims includes, as was mentioned, endowment assurances paid to the amount of £11,000, an item which will go on getting larger year by year, as the policies under this system of assurances, now so popular, arrive at maturity through the life assured attaining the age at which, by agreement, the policy becomes payable.

REVENUE ACCOUNT FOR THE YEAR FROM 15TH NOV., 1891, TO 15TH NOV., 1892.

DR.	£	s.	d.		CR.	£	s.	d.
Amount of funds at the beginning of the year, 15th November, 1891.....	7,508,696	18	7	Claims under life policies, including bonus additions (after deduction of sums reassured)	705,941	16	6	
Premiums (after deduction of re-assurance premiums).....	712,458	9	7	Surrenders.....	49,680	1	7	
Consideration for annuities granted	41,439	18	5	Annuities.....	63,806	2	8	
Interest and dividends.....	310,151	19	2	Commission.....	34,934	16	3	
Fines and fees.....	978	19	11	Expenses of management.....	90,135	4	5	
				Dividend and bonus to shareholders	25,000	0	0	
				Income tax.....	5,844	5	4	
				Exchange account.....	18,004	15	3	
				Amount of funds at the end of the year, 15th November, 1892, as per balance sheet	7,580,379	3	8	
	£8,573,726	5	8		£8,573,726	5	8	

STANDARD LIFE—*Concluded.*

BALANCE SHEET ON THE 15TH NOVEMBER, 1892.

	£	s.	d.		£	s.	d.
Shareholders' capital paid up	120,000	0	0	Mortgages on property within the United Kingdom	3,219,909	14	3
Assurance and annuity fund	7,370,600	0	11	Mortgages on property out of the United Kingdom	1,699,864	7	3
Reserve fund	80,000	0	0	Loans on the company's policies, within their surrender value	378,618	12	2
Balance carried forward	9,779	2	9	Investments—			
Total funds, as per revenue account	£7,580,379	3	8	British government securities	26,082	17	1
Claims under policies admitted but not paid*	146,325	6	3	Indian and Colonial government securities	299,084	17	0
Dividends to proprietors (due at and prior to 15th November) outstanding*	11,797	1	0	Foreign government securities	37,513	14	6
Annuities outstanding*	1,945	17	7	Indian and Colonial municipal and other bonds	536,955	17	7
Staff deposit fund	1,206	15	0	Railway and other debentures and debenture stock	151,784	4	3
				Bank deposits for fixed periods	157,199	2	11
				House property—			
				Freehold	£366,790	5	6
				Leasehold	26,523	6	7
					393,313	12	1
				Stocks of Scottish chartered banks	12,641	2	7
				Company's shares	300	0	0
				Ground rents and feu-duties	96,085	18	3
				Life rents and reversions purchased	118,319	7	9
				Loans upon personal security with policies of assurance, repayable by instalments	97,526	0	0
				Agents' balances in course of collection	178,091	11	4
				Premiums outstanding in course of collection	104,188	14	3
				Interest accrued, but not due	71,125	17	2
				do due, but not paid	22,458	5	2
				Cash—			
				On deposit	£92,495	4	9
				On current accounts and in hand	48,045	3	8
					140,540	8	5
				Deed and receipt stamps in hand	99	19	6
					£7,741,654	3	6
					£7,741,654	3	6

* NOTE.—These items are included in the corresponding items in the revenue account.

Finance Department—Insurance.

STAR LIFE ASSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

Chairman—WM. MEWBURN, J.P., D.L. | *Secretary*—H. G. HOBSON.

Principal Office—32 Moorgate Street, London, England.

Agent in Canada—A. D. PERRY. | *Head Office in Canada*—Toronto.

(Established, 1843. Commenced business in Canada, 6th November, 1868.)

CAPITAL.

Amount of capital authorized and subscribed for, £100,000 stg.....	\$ 486,666 67
Amount paid up in cash, £5,000 stg.	24,333 33
	24,333 33

ASSETS IN CANADA.

Canada 4 per cent stock in deposit with Receiver-General.....	\$ 146,000 00
Mortgages on real estate in Canada.....	1,362,108 10
Amount of loans as above on which interest has not been paid within one year previous to statement, \$69,170.00.	
Cash in Bank of Toronto	76,895 40
Interest due	\$ 21,002 61
Interest accrued.....	22,202 40
	43,205 01
Total carried out..	43,205 01
Total assets in Canada.	\$1,628,208 51

LIABILITIES IN CANADA.

Total amount of claims on policies in Canada unsettled.....	Nil.
*Net reserve on all outstanding risks in Canada.....	\$ 145,670 39
	145,670 39
Total liabilities in Canada.....	\$ 145,670 39

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada.....	\$ 16,277 84
	16,277 84

EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada, viz. :—	
On account of death claims (including bonus additions, \$2,177.58).....	\$ 12,884 24
Net amount paid on account of death claims.....	\$ 12,884 24
Amount paid during the year for surrendered policies.....	1,209 22
Amount paid to annuitants	123 40
	14,216 86
Total net amount paid to policy-holders in Canada.....	\$ 14,216 86

*Based on the Institute of Actuaries' H. M. Table 4½ p. c. interest, computed by the Department.

STAR LIFE—Continued.

Cash paid for commissions, salaries and other expenses of officials.....	\$	1,500	00
Cash paid for licenses, taxes, fees or fines		118	78
Miscellaneous payments, viz. :—			
Medical fees, \$102.20; advertising, \$85.30; stationery, \$60.30;			
postage, \$112.94; fire premiums, \$222.53; legal expenses, \$30;			
duty and express, \$7		620	27
Total expenditure in Canada.....	\$	16,455	91

MISCELLANEOUS.

Number of new policies reported during the year as taken in			
Canada		7	
Amount of said policies.....	\$	32,996	00
Number of policies become claims in Canada during the year.....		4	
Amount of said claims (including bonus additions \$2,177.58).....		12,884	24
Number of policies in force in Canada at date		254	
Amount of said policies.....	\$	620,222	39
Bonus additions thereon		50,760	71
Total amount in force at 31st December, 1892.....		670,983	10

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death (including bonus additions, \$2,177.58).....	4	\$ 12,884 24
2. By surrender, for which cash value has been paid, \$1,209.22 (including bonus additions, \$636.31).....	4	9,298 98
3. By lapse (including bonus additions \$1,032.47)	7	16,605 81
Total (including bonus additions, \$3,846.36)	15	\$ 38,789 03

Policies in force at beginning of year (including bonus additions, \$54,607.07)	262	\$ 676,776 13
Policies issued during the year.....	7	32,996 00
Policies terminated as above.....	15	38,789 03
Policies in force at date of statement (including bonus additions, \$50,760.71)	254	670,983 10

Number of insured lives at the beginning of the year in Canada	262
Number of new insurers during the year	7
Number of deaths during the year among the insured.....	4
Number of insured whose policies have been terminated during the year otherwise than by death.....	11
Number of insured lives at date of statement	254

Subscribed and sworn to, 1st March, 1893, by

A. D. PERRY,
Chief Agent.

(Received, 10th March, 1893.)

Finance Department—Insurance.

STAR LIFE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(Abstracted from the Directors' Report, London, Eng., March 8th, 1893.)

NEW BUSINESS IN 1892.

During the year 4,824 proposals for assurance, amounting to £1,673,990, were submitted to the board; of these 471 were either declined or not carried out at the close of the year; and 4,353 policies were issued for the assurance of £1,382,982 16s. 0d., the annual premiums on which amount to £46,154 15s. 11d.

The sum of £9,523 4s. 0d. has been received for the purchase of 15 immediate annuities, amounting to £385 19s. 6d.

The total amount of assurances now in force is £12,599,824.

MORTALITY.

The claims which have arisen during the year in respect of 603 policies have amounted to £215,570 3s. 5d., including bonus additions of £29,955 1s. 0d. The number of lives assured who have died is considerably within the average expected and provided for in the society's tables.

The total sum paid in claims (including bonus additions) since the establishment of the Society now amounts to £3,888,293 7s. 9d.

ANNUAL INCOME AND INVESTMENTS.

The income of the Society during the past year has amounted to £515,596 4s. 5d., derived from the following sources:—

	£	s.	d.
Premiums on policies.....	379,679	6	2
Purchase of annuities	9,523	4	0
Interest on invested funds.....	126,141	5	0
Fees and fines	252	9	3
	£515,596	4	5

After the payment of all expenses and claims the balance of income over expenditure amounts to £195,432 0s. 9d., and this sum has been added to the assurance and annuity fund, which now stands at £3,316,686 16s. 1d.

The average rate of interest realized on the investments of the society during the year has been £4 0s. 10d. per cent., after allowing for income tax.

REVENUE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

Amount of funds at the beginning of the year.....	£3,126,254	15	4	Claims under policies.....	£209,187	1	9
Premiums	£390,058	9	10	Less reassurances	818	6	4
Less reinsurance premiums.....	10,379	3	8		£208,368	15	5
Consideration for annuities granted.....	379,679	6	2	Endowments matured.....	7,201	8	0
Interest and dividends.....	9,523	4	0		215,570	3	5
Fees	126,141	5	0	Surrenders.....	15,969	6	11
Fines.....	205	11	2	do bonus.....	1,177	4	0
	46	18	1	Annuities.....	11,625	11	10
				Commission.....	42,126	12	0
				Expenses of management.....	£ 19,658	6	7
				Medical fees	4,519	2	9
					24,177	9	4
				Income tax.....	4,021	17	5
				Dividends to shareholders.....	250	0	0
				Bonus abatement of premiums.....	5,245	18	9
				Amount of funds at end of the year as per balance sheet.....	3,321,686	16	1
	£3,641,850	19	9		£3,641,850	19	9

STAR LIFE—Concluded.

BALANCE SHEET FOR THE YEAR ENDING 31ST DECEMBER, 1892.

Shareholders' capital paid up.....£	5,000 0 0	Mortgages on property within the United Kingdom.....£	373,364 17 8
Assurance and annuity fund.....	3,316,686 16 1	Mortgages on property out of the United Kingdom.....	379,084 15 6
Total funds as per revenue account.}	£3,321,686 16 1	Loans on the society's policies (within their surrender value).....	204,233 4 4
Claims admitted and announced, but not paid.....	37,808 10 6	INVESTMENTS—	
		British Government securities.....	18,744 14 4
		Indian and Colonial Government securities.....	615,862 8 11
		Railway guaranteed stock.....	31,522 10 1
		Railway debenture stock.....	24,301 1 11
		Railway preference and preferred stock.....	1,056,615 7 1
		Freehold and leasehold premises.....	39,356 6 7
		Loans to trustees of Wesleyan Methodist chapels.....	96,561 11 2
		Mortgage of other Methodist chapels.....	13,660 0 0
		Mortgage of Congregational chapels.....	32,957 19 7
		Mortgage of Baptist chapels.....	48,947 10 0
		Local boards, secured on parliamentary rates.....	127,680 15 2
		Ground rents.....	76,143 15 6
		Agents' balances (premiums in course of collection).....	99,749 10 8
		Outstanding premiums (head office).....	8,653 11 6
		Half credit premiums.....	31,541 14 5
		Outstanding interest.....	5,636 11 5
		Accrued interest (to 31st December, 1892).....	43,567 18 8
		Bankers' balances.....	
		On special deposit account.....	18,500 0 0
		On deposit account.....	10,000 0 0
		On current account.....	2,809 2 1
		£3,359,495 6 7	£3,359,495 6 7

Finance Department—Insurance.

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President and Agent—
ROBERTSON MACAULAY.

*Secretary—*T. B. MACAULAY.

*Head Office—*Montreal.

(Incorporated, 1865. Amended in 1870, 1871 and 1882. Commenced
business in Canada, May, 1871.)

CAPITAL.

Amount of joint stock capital authorized	\$1,000,000 00
Amount subscribed for.....	500,000 00
Amount paid up in cash	62,500 00
	662,500 00

(*For List of Stockholders, see Appendix.*)

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (no encumbrances) held by the company.....	\$ 260,329 95
Amount secured by way of loans on real estate by bond or mortgage, first liens.....	2,023,919 52
Amount of loans, secured by bonds, stocks or other marketable col- laterals.....	64,000 00

Viz. :—

	Par value.	Market value.	Amount loaned.
Montreal Harbour.....	\$ 2,000	\$ 2,280	
do Roman Catholic School Commissioners.....	2,000	2,400	
do Protestant School Commissioners.....	2,000	2,000	
Canada Central R. R., £1,200.....	5,840	6,716	\$ 63,000
City of New Westminster.....	34,000	36,414	
Town of Sarnia.....	1,000	1,090	
City of Brantford.....	8,233	7,949	
City of Three Rivers.....	6,000	6,000	
Hamilton Provident and Loan Society.....	1,200	1,560	1,000
	\$ 62,273	\$ 66,409	\$ 64,000

Amount of loans, as above, on which interest has not been paid within one year previous to statement.....	\$ 32,390 89
Amount of loans made in cash to policy-holders on the company's policies assigned as collaterals.....	174,504 39
Premium obligations on policies in force.....	1,154 26

SUN LIFE—Continued.

* Stocks, bonds and debentures owned by the Company, viz.:—

	Par value.	Market value.
Montreal Loan and Mortgage Company's stock	\$ 15,675 00	\$ 21,553 12
Montreal Turnpike Trust debentures.....	2,500 00	2,800 00
City of Vancouver do	30,000 00	37,125 00
Town of Richmond school do	7,045 01	7,749 51
City of New Westminster do	200,500 00	214,800 00
Village of Wyoming do	2,000 00	2,150 00
Township of Aldborough do	850 00	867 00
Township of North Stukely do	6,000 00	6,396 00
Town of St. Jérôme do	15,200 00	16,552 80
Town of Valleyfield waterworks bonds.....	17,244 78	19,227 91
Town of Smith's Falls debentures.....	1,000 00	1,020 00
Town of Iberville do	6,000 00	6,000 00
Parish of St. Jean Chrysostôme debentures.....	4,936 88	5,084 93
Parish of St. Jean Baptiste school do	10,000 00	10,300 00
Town of Lachute do	9,859 38	10,352 34
Village of Rigaud do	2,000 00	2,140 00
City of Brandon do	38,000 00	39,395 00
Village of Merritton do	9,890 08	10,048 32
Village of Portage du Fort do	4,050 00	4,090 50
Village of Berthier do	16,368 74	16,859 80
Village of Granby school do	7,795 65	8,107 47
Village of Danville school do	3,760 00	3,797 60
Town of Sault Ste. Marie do	70,208 47	70,208 47
City of St. Catharines do	5,400 00	5,400 00
Town of Toronto Junction do	50,486 31	44,049 30
Town of Moose Jaw do	7,000 00	7,000 00
Town of Maisonneuve do	9,400 00	9,400 00
Township of Sandwich do	276 00	276 00
Township of West Tilbury do	482 20	482 20
Total par and market values	\$ 554,228 50	\$ 583,233 32
Carried out at market value.....		\$ 583,233 32
Cash on hand (chiefly amounts received and deposited 3rd January)...		5,272 06
Cash in banks, viz.:—		
Molsons Bank, Montreal.....	\$ 1,558 13	
Bank of Scotland, London, Eng.....	3,680 28	
International Bank, Valparaiso.....	4,684 42	
Total carried out.....		9,922 83
Total.....		\$3,122,336 33
OTHER ASSETS.		
Interest due.....	\$ 10,345 34	
do accrued	48,034 06	
Total.....		58,379 40
Rents due	\$ 1,064 50	
do accrued	811 89	
Total.....		1,876 39
Gross premiums due and uncollected on policies in force.....	\$ 169,379 74	
Gross deferred premiums.....	74,514 25	
Total outstanding and deferred premiums.....	\$ 243,893 99	
Deduct cost of collection, at 10 per cent.....	24,389 39	
Net outstanding and deferred premiums.....		219,504 60
Office furniture.....		1,540 00
Petty cash and sundries.....		64 16
Total assets.....		\$3,403,700 88

* \$63,890.08 of which is deposited with the Receiver-General.

Finance Department—Insurance.

SUN LIFE—Continued.

LIABILITIES.

Amount computed to cover the net reserve on all outstanding policies in force (including annuity reserves, \$14,860.50).....		\$ 2,991,563 43
Deduct net value of policies reinsured in other companies.....		3,243 15
Net reinsurance reserve.....		\$2,988,320 28
Claims for death losses reported but not proved.....		\$ 13,775 00
do do	adjusted but not due (awaiting discharge).....	12,985 00
do do	resisted in suit.....	1,000 00
do	matured endowments, unadjusted but not resisted.....	3,524 00
Total outstanding claims.....		31,284 00
Annuity claims due and unpaid.....		37 34
Amount of surrender value of bonuses unpaid.....		29,412 27
Amount of dividends to stockholders, due 3rd January, 1893.....		4,687 50
Due Quebec Bank on account of investments made.....		13,500 00
Deposit to meet maturing debentures.....		10,377 34
Sundry debts.....		10,898 18
Total liabilities—Life Department.....		\$3,088,516 91
Liabilities—Accident Department.....		7,755 20
Total liabilities (exclusive of capital stock).....		\$3,096,272 11
Surplus, as regards policy-holders.....		\$ 307,428 77
Capital stock paid up.....		62,500 00
Surplus over all liabilities and capital.....		\$ 244,928 77

INCOME DURING THE YEAR.

(Life Department.)

Gross cash received for premiums.....	\$ 778,874 69
Premium obligations taken in part payment of premiums.....	97 60
Premiums paid by dividends, not including reconverted additions.....	180,352 84
Cash received for annuities.....	2,500 00
Total.....	\$ 961,825 13
Deduct premiums paid to other companies for reinsurance.....	1,405 37
Total premium income.....	\$ 960,419 76
Amount received for interest.....	143,548 47
Amount received for rents.....	4,712 20
Total income—Life Department.....	\$1,108,680 43

* On the basis of the Institute of Actuaries' H. M. Table, with 4½ per cent interest.

SUN LIFE—Continued.

EXPENDITURE DURING THE YEAR.

(Life Department.)

Cash paid for death claims	\$ 144,834 38	
Deduct amount received from other companies for reinsured death claims...	Nil.	
Net cash paid for death claims (including bonuses).....	144,834 38	
Cash paid for matured endowments (including bonuses).....	38,491 42	
Net amount paid for death claims and matured endowments.....	\$ 183,325 80	
(Of this amount \$24,443.20 accrued in previous years.)		
Cash paid to annuitants	1,753 55	
Cash paid for surrendered policies and bonuses.....	64,123 44	
Cash dividends applied in payment of premiums	180,352 84	
Cash paid for interest or dividends to stockholders	8,437 50	
Commissions, salaries and other expenses of officials.....	203,623 68	
Taxes, licenses, &c.....	3,388 37	
All other expenditure, viz. :—		
Postage and sundries, \$1,694.88; advertising, printing and stationery, \$13,470.15; rents, \$6,420.85; heating, water and light, \$236.49; medical fees, \$18,128.92; law costs, \$458.46	40,409 75	
Total expenditure—Life Department.....	\$ 685,414 93	

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$ 1,198 86
Premium obligations received during the year.....	142 00
	\$ 1,340 86
Deduct amount of obligations used in payment of dividends	\$ 186 60
Total deductions	186 60
Balance, note assets at end of year.....	\$ 1,154 26

MISCELLANEOUS.

Number of new policies reported during the year as taken.....	3,027
Amount of said policies.....	\$6,373,649 94
Amount of said policies reinsured in other licensed companies in Canada.....	15,000 00
Number of policies become claims during the year.....	130
Amount of said claims (including matured endowments)	192,541 78
Amount of said claims reinsured in other licensed companies.....	Nil.
Number of policies in force at date.....	14,718
Amount of said policies	\$ 23,536,007 91
Bonus additions thereon	365,038 73
Total	\$ 23,901,046 64
Amount of said policies reinsured in other licensed companies	26,550 00
Net amount of policies in force at 31st December, 1892.....	23,874,496 64

Finance Department—Insurance.

SUN LIFE—Continued.

Number and amount of policies terminated during the year:—

	No.	Amount.
1. By death (including bonus additions, \$3,545.12).....	107	\$ 151,526 36
2. By maturity (including bonus additions, \$5,018.20)..	23	41,015 42
3. By expiry.....	2	18,400 00
4. By surrender (including bonus additions, \$154,475.80)	167	395,396 66
(For which cash has been paid, \$17,036.35)		
5. By surrender, 90 policies for \$145,131.43 (including		
bonus additions, \$3,384.76).		
(For which paid-up policies have been granted to		
amount of \$44,219.58).		
Difference of amounts carried out.....		100,911 85
6. By lapse (including bonus additions, \$6,877.93).....	1,003	1,610,038 17
Total (including bonus additions, \$173,301.81).	1,302	\$ 2,317,288 46

	No.	Amount.
Policies in force at beginning of year (including bonus addi-		
tions, \$150,124.76).....	12,611	\$19,436,961 84
Policies issued during the year (including \$1,000 increased)..	4,304	7,992,196 54
Bonuses added during the year.....		387,000 78
Policies revived (including bonus additions, \$1,215.00).....	40	61,981 65
Policies terminated as above and by change to paid-up poli-		
cies (including bonus additions, \$173,301.81).....	1,392	2,361,508 04
Policies terminated by reduction.....		106,996 62
Policies not taken.....	845	1,508,589 51
Gross policies in force at date of statement (including bonus		
additions, \$365,038.73)..	14,718	23,901,046 64

Number of insured lives at beginning of year.....	11,735
Number of new insurers during the year (including revived)..	4,040
Number of deaths during the year among insured.....	101
Number of insured whose policies have been terminated	
during the year otherwise than by death.....	1,954
Number of insured lives at date of statement.....	13,720

BUSINESS DONE OUTSIDE CANADA.

(Included in above Statement.)

LIABILITIES OUTSIDE OF CANADA.

Reserves on policies.....	\$ 409,914 26
Death claims outstanding.....	13,857 60
Total liabilities outside of Canada.....	\$ 423,771 86

INCOME OUTSIDE OF CANADA.

Premiums.....	\$ 197,345 66
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SUN LIFE—*Concluded.*

EXPENDITURE OUTSIDE OF CANADA.

Death claims paid during the year.....	\$ 31,877 61
Profits.....	33,994 38
Total.....	\$ 65,871 99

MISCELLANEOUS.

Number of policies reported during the year as taken, outside of Canada	550	
Amount of said policies		\$1,932,147 16
Number of policies become claims during the year.....	19	
Amount of said claims (including \$771.90 bonus additions).....		32,772 21
Number of policies in force at date.....	1,874	
Amount of said policies.....	\$ 4,559,475 86	
Bonus additions thereon.....	69,162 66	
Total.....	\$ 4,628,638 52	
Amount of said policies reinsured.....	15,000 00	
Net amount of policies in force at 31st December, 1892.....		4,613,638 52

	No.	Amount.
Policies in force at beginning of year (including bonus additions, \$28,310.46).....	1,428	\$2,873,022 51
Policies issued during the year.....	797	2,480,575 62
Revived (including bonus additions, \$54.00).....	11	23,987 32
Bonuses added during the year.....		61,706 08
Total.....	2,236	\$5,439,291 53

	No.	Amount.
Policies terminated by death (including bonus additions, \$771.90).....	19	\$ 32,772 21
Policies cancelled by surrender (including bonus additions, \$15,291.29).....	10	35,137 95
Policies cancelled by paid-up policies (including bonus additions, \$1,119.76).....	13	21,566 43
Policies terminated by maturity (including bonus additions, \$1,466.00).....	3	13,899 33
Policies terminated by lapse (including bonus additions, \$2,258.93).....	159	314,847 17
Policies not taken.....	158	386,274 91
Policies terminated by reduction.....		6,155 01
Total.....	362	\$ 810,653 01

Policies in force at end of year (including bonus additions, \$69,162.66).....	1,874	\$4,628,638 52
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Subscribed and sworn to, 28th February, 1893, by

R. MACAULAY,
President.
T. B. MACAULAY,
Secretary.

(Received, 1st March, 1893.)

Finance Department—Insurance.

THE TEMPERANCE AND GENERAL LIFE ASSURANCE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—HON. GEO. W. ROSS. | *Manager*—HENRY SUTHERLAND.

Secretary—JAMES G. BEGG.

Head Office—Toronto.

(Incorporated, 19th April, 1884. Commenced business in Canada, 1st April, 1856.)

CAPITAL.

Amount of guarantee capital authorized.....	\$1,000,000 00
Amount subscribed for.....	100,000 00
Amount paid up in cash.....	60,000 00

(For List of Guarantors, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	\$ 41,450 00
Amount of loans made to policy-holders on the Company's policies assigned as collaterals.....	4,788 36
Debentures owned by the Company, viz:—	

	Par value.	Market value.
Town of Whitby debentures	\$ 14,765 54	\$ 15,325 00
do Brampton do	8,965 94	9,654 90
City of St. Catharines debentures.....	3,000 00	3,154 50
Welland County do	11,243 00	11,513 91
St. Mary's do	2,158 05	2,346 16
Port Arthur do	3,250 00	3,553 26
Napanee do	8,000 00	8,917 10
Toronto do	390 00	430 95
Township of York do	33,984 39	36,342 85
Burk's Falls do	2,000 00	2,332 79
Town of Lethbridge do	10,000 00	10,684 00
do Milton do	4,956 90	5,231 89
Fort Erie do	10,000 00	10,325 80
Pembroke do	21,391 40	22,213 20
	\$ 134,105 22	\$ 142,026 31

Carried out at market value.....	142,026 31
Cash at head office	17 95
Cash in Imperial Bank, Toronto.....	11,296 07
Agents' ledger balances.....	3,878 81
Bills receivable.....	195 70
Total	\$ 203,653 20

THE TEMPERANCE AND GENERAL LIFE—*Continued.*

OTHER ASSETS.

Interest due	\$	26 25	
Interest accrued		2,914 34	
Total carried out.....	\$		2,940 59
Rents due.....			75 00
Gross premiums due and uncollected on policies in force.....	\$	23,541 42	
Gross deferred premiums on same		9,431 53	
Total outstanding and deferred premiums.....	\$	32,972 95	
Deduct cost of collection at 10 p.c		3,297 29	
Net outstanding and deferred premiums.....			29,675 66
Office furniture and fixtures.....			990 00
Gross assets.....	\$		237,334 45

LIABILITIES.

*Amount computed to cover the net present value of all policies in force.....	\$	185,976 45	
Deduct value of policies		160 94	
Net reinsurance reserve.....	\$		185,815 51
Claims for death losses :—			
Unadjusted but not resisted	\$	1,000 00	
Total death claims.....			1,000 00
Premiums paid in advance.....			897 06
Medical fees.....			1,488 50
Total liabilities.....	\$		189,201 07
Surplus on policy-holders' account.....	\$		48,133 38
Capital stock paid-up.....	\$		60,000 00

INCOME DURING THE YEAR.

Cash received for premiums.....	\$	109,429 18	
Deduct premiums paid to other companies for reinsurance		1,208 44	
Total premium income	\$	108,220 74	
Amount received for interest.....			8,360 35
Total income.....	\$		116,581 09

EXPENDITURE DURING THE YEAR.

Cash paid for death losses.....	\$	33,965 70	
Net amount paid for death claims.....	\$	33,965 70	
(Of this amount \$2,000 accrued in previous years.)			
Cash paid for surrendered policies			3,926 62
Commissions, salaries and other expenses of officials and agents			30,981 48
Taxes, licenses, fees or fines.....			319 79
Miscellaneous payments, viz. :—			
Medical fees, \$4,670.07; advertising, \$1,160.45; printing and stationery, \$1,044.92; postage, expressage, telegrams, &c., \$1,056.33; travelling expenses of agents, \$1,510.81; rents, \$1,045; general expenses, \$616.05; solicitors' charges, \$210.77			11,314 40
Total expenses.....	\$		80,507 99

*Reserve based on H. M. Mortality Table, Institute of Actuaries G. B., with 4½ p. c. interest.

Finance Department—Insurance.

THE TEMPERANCE AND GENERAL LIFE—*Concluded.*

MISCELLANEOUS.

	No.	Amount.
Number of new policies reported during the year as taken in Canada	1,345	
Amount of said policies.....		\$1,563,200 00
Amount of said policies reinsured in other licensed companies in Canada.....		2,000 00
Number of said policies become claims during the year.....	18	
Amount of said claims.....		33,000 00
Number of policies in force in Canada at date.....	3,474	
Amount of said policies.....		\$4,543,176 01
Amount of said policies reinsured in other licensed companies in Canada	71,000 00	
Net amount in force at 31st December, 1892.....		<u>4,472,176 01</u>

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	18	\$ 33,000 00
2. By surrender	54	58,215 00
(For which cash value has been paid, \$3,926.62.)		
3. By surrender, \$17,000. (For which paid-up policies have been issued to amount of \$1,597.)		
Difference of amounts carried out.....		15,403 00
4. By lapse.....	806	976,500 00
5. Reduction on eight policies.		9,500 00
Total.....	<u>878</u>	<u>\$1,092,618 00</u>

	No.	Amount.
Policies in force at beginning of year.....	3,000	\$4,068,271 01
Revived during the year.....	7	4,323 00
Policies issued during the year.....	1,356	1,574,700 00
Terminated as above.....	878	1,092,618 00
Policies not taken.....	11	11,500 00
Policies in force at date of statement.....	<u>3,474</u>	<u>4,543,176 01</u>

Number of insured lives at beginning of year.....	2,810
Number of new insurers during the year.....	1,288
Number of deaths during the year among the insured.....	18
Number of insurers whose policies have been terminated during the year otherwise than by death.....	830
Number of insured lives at date of statement.....	<u>3,250</u>

Subscribed and sworn to, 31st December, 1892, by

ROBERT McLEAN,
Vice-President.
H. SUTHERLAND,
Manager.

(Received, 3rd January, 1893.)

TRAVELERS' INSURANCE COMPANY.

LIFE DEPARTMENT.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—JAMES G. BATTERSON.

Secretary—RODNEY DENNIS.

Principal Office—Hartford, Conn., U. S.

Agent in Canada—WILSON IRWIN.

Head Office in Canada—Toronto, Ont.

(Incorporated, 17th June, 1863. Commenced business in Canada, 1st July, 1865.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash.....\$1,000,000 00

ASSETS IN CANADA.

Bonds, stocks and debentures in deposit with Receiver-General, viz. :—

	Par value.	Market value.
Montreal Corporation school bonds.....	\$ 13,000 00	\$ 15,340 00
do Harbour bonds.....	35,000 00	39,700 00
do 4 per cent loan of 1885.....	4,500 00	4,500 00
St. Thomas debentures.....	30,000 00	34,200 00
Paris, Ont. do.....	8,000 00	8,960 00
Almonte do.....	13,500 00	13,500 00
Windsor do.....	10,615 31	10,933 77
Coaticook do.....	25,000 00	26,500 00
Sherbrooke do.....	30,000 00	32,250 00
Parkdale do.....	10,000 00	12,300 00
Canadian Pacific Railway bonds.....	50,000 00	54,500 00
City of Quebec debentures.....	50,000 00	50,000 00
Province of Manitoba debentures.....	74,946 67	83,190 80
City of Winnipeg do.....	75,000 00	80,500 00
Port Hope, Ont. do.....	60,000 00	60,600 00
Guelph, Ont. do.....	73,000 00	81,030 00
Brantford, Ont. do.....	55,000 00	53,900 00
Vancouver, B.C. do.....	10,000 00	10,900 00
St. Hyacinthe, Que. do.....	10,000 00	10,100 00
Stratford, Ont. do.....	10,500 00	11,235 00
Hull, Que. do.....	10,000 00	10,200 00
Sault Ste. Marie, Ont. do.....	50,000 00	50,000 00
Toronto do.....	50,000 00	50,000 00
Collingwood do.....	7,350 00	7,791 00
Brandon do.....	25,000 00	25,500 00
Victoria, B.C. do.....	12,500 00	13,500 00
Total par and market values.....	\$ 802,911 98	\$ 851,130 57

Carried out at market value.....	\$ 851,130 57
Real estate in Canada owned (improved property, Stanstead, Que.)....	2,400 00
* Amount of loans made to Canadian policy-holders on the Company's policies assigned as collaterals.....	64,425 00
Gross premiums due and uncollected on Canadian policies in force.....	\$ 14,388 25
Gross deferred premiums on same.....	16,109 43
Total outstanding and deferred premiums.....	\$ 30,497 63
Deduct cost of collection at 10 per cent.....	3,049 77
† Net outstanding and deferred premiums.....	27,447 91

Total assets in Canada.....\$ 945,403 48

* Of which \$42,855 is on policies issued since 31st March, 1878.

† Of this amount \$25,316.17 belongs to policies issued since 31st March, 1878.

Finance Department—Insurance.

TRAVELERS'—Continued.

LIABILITIES IN CANADA.

Under policies issued previous to 31st March, 1878.

*Amount computed to cover the net reserve on all outstanding policies in Canada.....	\$508,261 00
Claims for death losses unadjusted but not resisted.....	66 00
Total liabilities to said policy-holders in Canada.....	\$ 508,327 00

Under policies issued subsequent to the 31st March, 1878.

*Amount computed to cover the net present value of all Canadian policies in force.....	\$614,783 00
Deduct value of said policies reinsured	187 00
Net reinsurance reserve.....	\$ 614,596 00
Total net liabilities to said policy-holders in Canada.....	614,59 00
Total net liabilities to all policy-holders in Canada.....	\$1,122,923 00

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada	\$ 132,588 04
Deduct amount paid for reinsurance.....	364 58
Net premium income.....	\$ 132,223 46
Interest or dividends on stock, &c.....	38,204 28
Rents	62 50
Total income in Canada	\$ 170,490 24

EXPENDITURE IN CANADA.

Amount paid on account of claims in Canada, viz. :—	
On account of death claims	\$ 77,700 00
On account of matured endowments.....	42,183 00
Net amount paid on account of claims.	\$ 119,883 00
(Of this amount \$5,460, death claims, accrued in previous years.)	
Cash paid on account of disabling injuries to life policy-holders.....	45 40
Amount paid for surrendered policies	42,143 00
Total net amount paid to policy-holders in Canada.....	\$ 162,071 40
Cash paid for commissions, &c.....	18,494 25
Amount paid for licenses, taxes, &c.	694 56
Total expenditure in Canada.....	\$ 181,260 21

MISCELLANEOUS.

Number of new policies reported during the year as taken in	
Canada	320
Amount of said policies	\$ 794,108 00
Number of policies become claims in Canada during the year	81
Amount of said claims	114,534 40
Number of policies in force in Canada at date.....	3,011
Amount of said policies	\$4,830,173 00
Amount of said policies reinsured.....	7,000 00
Total net amount in force at 31st December, 1892.....	4,823,178 00

*Reserve at 4½ per cent, Institute of Actuaries' H. M. Table.

TRAVELERS'—Continued.

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	48	\$ 72,306 00
2. By maturity..	33	42,183 00
3. By expiry.....	5	7,500 00
4. By surrender...	56	86,255 00
(For which cash has been paid, \$42,143.)		
5. By surrender, \$32,500.		
(For which paid-up policies have been granted to amount of \$12,209.)		
Difference of amounts carried out.....		20,291 00
6. By lapse.....	131	279,993 00
Total..	273	\$ 508,528 00

	No.	Amount.
Policies in force at beginning of year in Canada.....	3,022	\$4,640,982 00
Policies issued during the year.....	320	794,108 00
Policies terminated as above and by change to paid-up policies.	294	520,737 00
Policies not taken.....	33	77,500 00
Policies terminated otherwise	4	6,675 00
Policies in force at date of statement.....	3,011	4,830,178 00

DETAIL OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada.....	1,868	\$3,342,154 00
Policies issued during the year.....	314	785,946 00
Policies terminated as above and by change to paid-up policies.	227	443,105 00
Policies not taken.....	33	77,500 00
Policies terminated otherwise.....	2	4,875 00
Policies in force at date of statement.....	1,920	3,602,620 00

Number of insured lives..... No return.

Subscribed and sworn to, 28th February, 1893, by

WILSON IRWIN,
Chief Agent in Canada.

(Received, 1st March, 1893.)

Finance Department—Insurance.

TRAVELERS'—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(As returned to the Insurance Commissioner of the State of Connecticut.)

Life Department.

INCOME DURING THE YEAR 1892.

Cash received for premiums, less reinsurance.....	\$1,905,622 64
Cash received from interest, rents and miscellaneous sources.....	664,242 84
Total income.....	\$2,569,865 48

DISBURSEMENTS DURING THE YEAR 1892.

Amount paid for losses and matured endowments.....	\$ 703,560 50
Amount paid to annuitants.....	3,783 78
Cash paid for surrendered policies.....	138,357 06
Interest or dividends paid stockholders.....	113,000 00
Commissions to agents.....	267,753 03
Medical examiners' fees.....	22,049 96
Salaries of officers and office employes.....	68,787 25
Taxes.....	20,210 78
Rent.....	1,292 51
All other expenditure.....	116,870 42
Total disbursements.....	\$1,455,665 29

ASSETS.

Cost value of real estate.....	\$ 1,886,259 14
Cash on hand and in bank.....	592,241 49
Loans on bond and mortgage, real estate.....	3,321,181 81
Loans to policy-holders on the company's policies assigned as collateral.....	411,803 00
Loans on collateral security.....	729,470 00
Cost value of bonds and stocks owned.....	5,845,515 73
Suspense account.....	73,496 63
Bills receivable.....	11,492 90
Total net or ledger assets.....	\$12,871,460 70
Deduct depreciation from cost of assets to bring same to market value.....	632,492 32
Total net or ledger assets, less depreciation..	\$12,238,968 38

OTHER ASSETS.

Interest accrued but not yet due.....	\$ 55,704 89
Net amount of uncollected and deferred premiums.....	413,315 04
Total assets as per books of the company.....	\$12,707,988 31
Deduct items not admitted.....	84,989 53
Total assets, less items not admitted.....	\$12,622,998 78

LIABILITIES.

Reinsurance reserve, life department (Actuaries' or Combined Experience, 4 per cent).....	\$11,186,557 00
Total policy claims.....	74,587 73
Total liabilities.....	\$11,261,144 73
Gross surplus, policy-holders' account.....	\$ 1,361,854 05

TRAVELERS'—*Concluded.*

RISKS AND PREMIUMS.

Number of new policies issued during the year	5,311	
Amount of said policies.....		\$21,691,654 00
Number of policies terminated during the year.....	3,322	
Amount of said policies.....		10,753,785 00
Number of policies in force at date.....	28,781	
Amount of said policies		<u>73,804,133 00</u>

Subscribed and sworn to, by

JAMES G. BATTERSON,
President.
RODNEY DENNIS,
Secretary.

HARTFORD, 16th January, 1893.

(*For general statement, Accident Department, see Accident Statement.*)

Finance Department—Insurance.

THE UNION MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—JOHN E. DEWITT.

Secretary—ARTHUR L. BATES.

Principal Office—Portland, Maine.

Attorney in Canada—WILLIAM MULOCK.

Head Office in Canada—Toronto.

(Incorporated, 17th July, 1848; license issued in Canada, 12th October, 1868.)

NO CANTAL.

ASSETS IN CANADA.

Short date notes given in payment of premiums (of which \$739.15 belongs to policies issued since 31st March, 1878)	799 04
Premium obligations on Canadian policies in force	12,504 00
Bonds deposited with the Receiver-General, viz.:—	

	Market value.
Province of Ontario annuity bonds	\$ 422,539 89
Montreal Harbour 4 per cent bonds	30,000 00
Province of New Brunswick 4 per cent bonds	100,000 00

Carried out at market value..... 552,539 89

Cash in bank in Canada, viz.:—

Dominion Bank, Toronto	\$ 750 62
Bank of Montreal, Montreal	1,020 30
do do Winnipeg	181 03
Bank of British North America, St. John, N.B.	733 47
do do Halifax, N.S.	774 42
do do Victoria, B.C.	539 86
Merchants' Bank of Halifax, Charlottetown, P.E.I.	269 94
Quebec Bank, Quebec	794 55

Total cash in banks in Canada..... 5,124 19

Agents' ledger balances in Canada .. 798 31

Interest due	\$ 302 44
do accrued	2,070 04

Total carried out

Gross premiums due and uncollected on Canadian policies in force	\$ 15,149 81
Gross deferred premiums on same	10,658 59

Total outstanding and deferred premiums	\$ 25,808 40
Deduct cost of collection at 10 per cent	2,580 84

* Net outstanding and deferred premiums..... 23,227 56

Forborne premiums..... 258 72

Total assets in Canada ... \$ 597,524 19

* Of this amount \$21,717.24 belongs to policies issued since 31st March, 1878.

UNION MUTUAL LIFE—Continued.

LIABILITIES IN CANADA.

(Under policies issued previous to 31st March, 1878.)

*Amount estimated to cover the net reserve on all outstanding policies in Canada.....	\$	398,500 00
Claims for death losses—adjusted but not due.....	\$	200 00
do unadjusted but not resisted.....		4,000 00
do resisted, in suit.....		2,000 00
do for matured endowments—due and unpaid (all of which accrued previous to 1892).....		1,577 21
Total.....		7,777 21
Dividends or bonuses to Canadian policy-holders due and unpaid.....		225 09
Total net liabilities to said policy-holders in Canada.....	\$	406,502 30

(Under policies issued subsequent to 31st March, 1878.)

*Amount estimated to cover the net reserve on all outstanding policies in Canada.....	\$	375,300 00
Deduct reserve on policies reinsured in other licensed companies in Canada.....		312 00
Net reinsurance reserve.....	\$	374,988 00
Claims for death losses:—		
Unadjusted but not resisted.....	\$	5,265 00
Total claims for death losses.....		5,265 00
Dividends or bonuses to Canadian policy-holders—due and unpaid.....		188 58
Premiums paid in advance, less loading.....		52 41
Total net liabilities to said policy-holders in Canada.....	\$	380,493 99
Total liabilities to all policy-holders in Canada.....	\$	786,996 29

INCOME IN CANADA.

Gross amount cash received for premiums during the year on life policies in Canada.....	\$	121,366 97
Premium obligations taken during the year in part payment of premiums in Canada.....		2,969 86
Premiums paid by dividends, including reconverted additions.....		904 45
Total.....	\$	125,241 28
Deduct amount paid for premiums on policies reinsured in other licensed companies in Canada.....		99 45
Total net premium income in Canada.....	\$	125,141 83
Interest or dividends on stock.....		14,646 52
All other income (interest on premium notes and discount on endowments).....		968 66
Total income in Canada.....	\$	140,757 01

*Based on American Experience Table, 4½ per cent.

Finance Department—Insurance.

UNION MUTUAL LIFE—Continued.

EXPENDITURE IN CANADA.

Cash paid for matured and discounted endowments (of which \$18,500 and \$805.31 reversionary additions accrued previous to 1892)	\$ 48,857 31
Premium obligations used in payment of same	97 00
Total	\$ 48,954 31
Cash paid for matured and discounted endowments (of which \$256.86 and \$392.21 reversionary additions accrued previous to 1892)	\$ 29,984 29
Premium obligations used in payment of same	108 00
Total	30,092 29'
Total death claims and matured and discounted endowments	\$ 79,046 60
Cash paid for surrendered policies	4,045 96
Premium obligations voided by lapse	2,555 86
Cash dividends paid to Canadian policy-holders	242 66
Cash dividends applied in payment of premiums in Canada	904 45
Premium obligations used in payment of dividends to policy-holders	160 00
Total paid to policy-holders in Canada	\$ 86,955 53
Commissions, salaries and other expenses of officials in Canada	16,279 57
Taxes, licenses, fees or fines in Canada	586 64
Miscellaneous payments, viz. :—	
Rent, \$971; advertising, \$188.30; printing, &c., \$15.35; exchange, &c., \$211.40; medical fees, \$1,114; legal and sundry expenses, \$3,826.31; sundries, \$15.65	6,342 01
Total expenditure in Canada	\$ 110,163 75

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year	\$ 13,459 00
do received during the year	2,969 86
Total	\$ 16,428 86
Deductions during the year, viz. :—	
Amount of obligations used in payment of claims	\$ 205 00
do do dividends to policy-holders	160 00
do voided by lapse	2,555 86
do redeemed in cash	1,004 00
Total deductions	3,924 86
Balance—note assets at end of year	\$ 12,504 00

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	279
Amount of said policies	\$ 573,640 00
Number of policies become claims in Canada during the year	47
Amount of said claims	56,541 88
Number of policies in force in Canada at date	2,772
Amount of said policies	\$4,571,257 00
Bonus additions	103,903 99
Total	\$4,675,160 99
Deduct policies reinsured in other licensed companies in Canada	5,000 00
Net amount in force 31st December, 1892	4,670,160 99

UNION MUTUAL LIFE—Continued.

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonus additions, \$645.79).....	29	\$ 43,212 79
2. By maturity (including bonus additions, \$388.24).....	18	13,170 64
3. By expiry.....	96	140,500 00
4. By surrender (including bonus additions, \$2,605.15).....	9	14,011 15
(For which cash value has been paid, \$972.62.)		
5. By surrender, \$4,000.		
(For which paid-up policies have been granted to amount of \$1,640.00.)		
Difference of amounts carried out.....		2,360 00
6. By lapse	127	211,000 00
Total (including bonus additions, \$3,639.18).....	279	\$ 424,254 58

	No.	Amount.
Policies in force at beginning of year (including bonus additions, \$106,427.16).....	2,837	\$4,650,782 16
Policies issued during the year	280	575,640 00
Bonuses added during the year.....		23,512 23
Policies terminated as above and by change to paid-up policies (including bonus additions, \$3,639.18).....	281	425,894 58
Policies decreased.....		8,482 60
Policies not taken.....	64	118,000 00
Policy contract.....		22,396 22
Policies in force at date of statement (including bonus additions, \$103,903.99)	2,772	4,675,160 99

Detail of Policies issued since 31st March, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$70,868.41)	2,128	\$3,533,164 29
Policies issued and revived during the year.....	278	593,881 22
Bonuses added during the year.....		2,809 92
Policies terminated as above and by change to paid-up policies (including bonus additions, \$2,990.10).....	240	374,240 10
Policies not taken	64	118,000 00
Policies decreased.....		5,000 00
Policy contract.....		22,396 22
Policies in force at date of statement (including bonus additions, \$70,688.23)	2,102	3,610,219 11

No return of number of insured lives.

Subscribed and sworn to, 25th February, 1893, by

J. FRANK LANG,
Assistant Secretary.

(Received, 28th February, 1893.)

Finance Department—Insurance.

UNION MUTUAL LIFE—Continued.

GENERAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(As returned to the Insurance Commissioner, State of Maine.)

INCOME.

Total premium income	\$ 894,904 03
Cash received for interest and dividends.....	268,444 44
Cash received for rents.....	17,309 04
Cash received as discount on endowments paid in advance.....	617 27
Total income.....	\$1,181,274 78

DISBURSEMENTS.

Total amount paid for losses and matured and discounted endowments. \$	598,659 74
Cash paid to annuitants.....	492 15
Cash paid for surrendered policies.. .. .	45,958 28
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse.....	20,725 88
Cash surrender value, including reconverted additions applied in payment of premiums	6,075 00
Cash dividends paid to policy-holders, \$3,028.73; same applied in payment of premiums, \$16,596.92.....	19,625 65
Premium notes, loans or liens used in payment of dividends to policy-holders	3,529 00
Commission to agents.....	171,499 63
Salaries and travelling expenses of managers of agencies and special agents	56,760 69
Medical examiners' fees.	20,065 08
Salaries of officers and office employees.....	54,159 44
Taxes	16,795 94
Rent	9,794 02
General expenses	75,553 65
Total disbursements	\$1,099,694 15

ASSETS.

Value of real estate, exclusive of all encumbrances	\$ 734,494 95
Loans on bonds and mortgages (first liens) on real estate.....	1,430,298 71
Loans secured by pledge of bonds, stock or other marketable collaterals	410,936 46
Premium notes, loans or liens on policies in force.....	290,054 25
Cost value of bonds and stocks owned	3,172,442 74
Cash on hand and in banks.....	119,967 73
Bills receivable.....	329 72
Agents' and other ledger balances.....	703 00
Cash in transit (since received).....	1,751 24
Total net or ledger assets.....	\$6,160,978 80

UNION MUTUAL LIFE—*Concluded.*

OTHER ASSETS.

Interest due and accrued.....	\$ 62,102 29
Rents accrued.....	1,317 18
Market value of stocks and bonds over cost.....	35,158 11
Forborne premiums to be deducted in settlement of policy claims.....	3,226 69
Net amount of uncollected and deferred premiums	167,144 15
Total assets.....	\$6,429,927 22
Less items not admitted.....	1,032 72
Total assets, less items not admitted.....	\$6,428,894 50

LIABILITIES.

Reinsurance fund, Actuaries' or Combined Experience Table of Mortality, 4 per cent interest	\$5,952,776 00
Premium obligations in excess of the net value of their policies	18 00
Total policy claims.....	136,863 72
Premiums paid in advance.....	1,536 14
Unpaid dividends to policy-holders.....	4,054 48
Contingent reserve.....	130 00
Contingent liability.....	3,000 00
Total liabilities..	\$6,098,378 34
Gross surplus on policy-holder's account.	\$ 331,548 88
Surplus estimated as belonging to tontine or other special policies.....	\$ 73,138 57

MISCELLANEOUS.

Number of new policies issued during the year.....	3,861
Amount of policies issued.	\$7,599,683 00
Number of policies terminated.....	2,495
Amount of said policies.....	5,182,630 80
Number of policies in force.....	17,816
Amount of policies in force	33,293,484 92

JOHN E. DEWITT,
President.
 ARTHUR L. BATES,
Secretary.

PORTLAND, Me., 2nd February, 1893.

Finance Department—Insurance.
THE UNITED STATES LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—GEO. H. BURFORD.

Secretary—C. P. FRALEIGH.

Principal Office—

261-263 Broadway, New York City.

Attorney in Canada—THOS. A. TEMPLE.

Head Office in Canada—St. John, N.B.

(Incorporated, February, 1850. License issued in Canada, 8th August, 1873.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up cash.... ..\$ 440,000 00

ASSETS IN CANADA.

Stocks and bonds in deposit with the Receiver-General, viz:—

	Par value.	Market value.
United States 4½ per cent registered bonds.....	\$ 40,000 00	\$ 45,400 09
District of Columbia 3.65 registered bonds.....	60,000 00	67,800 00
Total	<u>\$ 100,000 00</u>	<u>\$ 113,200 00</u>
Total value of stocks and bonds carried out at market value.....		\$ 113,200 00
Gross premiums due and uncollected on Canadian policies in force.....	\$ 9,605 41	
Gross deferred premiums on same.....	6,728 16	
Total outstanding and deferred premiums.....	<u>\$ 16,333 57</u>	
Deduct cost of collection at 10 per cent.....	1,633 36	
Net outstanding and deferred premiums.....		<u>14,700 21</u>
Total assets in Canada		<u>\$ 127,900 21</u>

LIABILITIES IN CANADA.

*Amount computed to cover the net reserve on all outstanding policies in Canada.....	\$ 115,630 49
Claims for death losses, unadjusted but not resisted.....	11,000 00
Total liabilities in Canada.....	<u>\$ 126,630 49</u>

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada.....\$ 61,010 86

EXPENDITURE IN CANADA.

Amount paid during the year on account of death claims in Canada...\$	5,000 00
Cash paid for surrendered policies	1,020 22
Cash paid for salaries, commissions and other expenses of officials in Canada	31,235 21
Cash paid for licenses or taxes.....	638 66
Cash paid for rents, postage, printing, office expenses, &c.....	1,955 91
Total expenditure.....	<u>\$ 39,850 00</u>

* Base on Institute of Actuaries' H.M. Table, with interest at 4½ per cent. Computed by the Department.

UNITED STATES LIFE—Continued.

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	571
Amount of said policies.....	\$1,864,650 00
Number of policies become claims in Canada during the year.....	4
Amount of said claims.....	5,000 00
Number of policies in force in Canada at date.....	1,021
Amount of said policies.....	<u>2,297,935 00</u>

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	4	\$ 5,000 00
2. By surrender (for which cash value has been paid, \$1,020.22).....	1	5,000 00
3. By surrender, \$1,000 (for which paid-up policy has been granted to the amount of \$350.) Difference of amounts carried out.....		650 00
4. By lapse.....	435	1,610,590 00
Total.....	440	<u>\$1,621,240 00</u>

	No.	Amount.
Policies in force at beginning of year in Canada.....	852	\$1,958,025 00
Policies issued during the year in Canada.....	609	1,961,150 00
Policies terminated as above.....	440	1,621,240 00
Policies in force at date of statement.....	1,021	<u>2,297,935 00</u>

Number of insured lives—No return.

Subscribed and sworn to, 24th February, 1893, by

WM. T. STANDEN,
Actuary.

(Received, 28th February, 1893.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(As returned to the Superintendent of Insurance, State of New York.)

INCOME DURING THE YEAR.

Total premium income	\$1,186,031 92
Received for interest and dividends.....	313,017 92
Received for rent.....	1,204 87
Received from other companies for reinsurance.....	3,190 00
Balance, profit and loss account, less debits.....	2,545 49
Total income.....	<u>\$1,505,990 20</u>

DISBURSEMENTS DURING THE YEAR.

Total amount paid for losses and matured endowments.....	\$ 720,336 39
Cash paid to annuitants.....	2,536 03
Dividends paid to policy-holders.....	9,002 88
Cash paid for surrendered policies and additions.....	110,794 78
Cash paid to stockholders for interest on capital stock	30,800 00
Commissions to agents.....	213,114 89
Salaries and travelling expenses of managers of agencies and special agents.....	74,314 30

Finance Department—Insurance.

UNITED STATES LIFE—Concluded.

Salaries of officers and employees.....	53,588 55
Medical examiners' fees.....	25,471 60
Premiums paid for reinsurance.....	7,170 95
Taxes.....	20,845 37
Rent.....	23,909 44
General expenses.....	59,786 76
Total disbursements.....	<u>\$1,351,671 94</u>

ASSETS.

Cost value of real estate less encumbrances.....	\$ 67,822 49
Loans on bonds and mortgages (first liens) on real estate.....	4,475,162 81
Loans secured by pledge of bonds, stock or other marketable collaterals.....	65,423 38
Loans made in cash to policy-holders on the Co.'s policies assigned as collaterals.....	209,703 88
Cost value of bonds and stocks owned.....	1,532,223 06
Cash on hand and in banks.....	111,471 69
Bills receivable.....	12,118 75
Agents' balances.....	15,546 87
Total net or ledger assets.....	<u>\$6,489,472 93</u>

OTHER ASSETS.

Interest due and accrued.....	76,635 93
Market value of real estate over cost.....	1,777 51
Market value of stocks and bonds over cost.....	74,642 83
Net amount of uncollected and deferred premiums.....	144,052 30
Net value of risks reinsured.....	47,070 00
Total assets.....	<u>\$6,833,651 50</u>

LIABILITIES.

*Net reinsurance reserve.....	\$6,100,489 38
Total unsettled claims.....	109,130 00
Other liabilities.....	12,626 19
Total liabilities.....	<u>\$6,222,245 57</u>

Gross surplus on policy-holders' account.....	<u>\$ 611,405 93</u>
--	-----------------------------

RISKS AND PREMIUMS.

Number of new policies issued during the year.....	4,321	
Amount of said policies.....		\$14,001,695 00
Number of policies terminated during the year.....	3,663	
Total amount terminated.....		11,951,561 00
Number of policies in force at date.....	17,939	
Amount of said policies.....		<u>43,728,300 00</u>

Subscribed and sworn to, by

GEO. H. BURFORD,
President.
A. WHEELWRIGHT,
Asst. Secretary.

NEW YORK, 30th January, 1893.

*Computed according to the Actuaries' or Combined Experience Table of Mortality, with 4 per cent interest.

STATEMENTS

MADE BY

ACCIDENT, GUARANTEE, PLATE GLASS

AND

STEAM BOILER

INSURANCE COMPANIES.

IN ACCORDANCE WITH THE INSURANCE ACT.

LIST OF COMPANIES

DULY LICENSED FOR THE TRANSACTION OF ACCIDENT, GUARANTEE, PLATE GLASS AND STEAM BOILER INSURANCE BUSINESS IN THE DOMINION, FOR THE YEAR ENDING 31st DECEMBER, 1892.

ACCIDENT.

The Accident Insurance Company of North America.
The Canada Accident Assurance Company.
The Citizens' Insurance Company of Canada.
The London Guarantee and Accident Company (Limited).
The Manufacturers' Accident Insurance Company.
The Mutual Accident Association (Limited).
The Norwich and London Accident Insurance Association.
The Sun Life Assurance Company of Canada.
The Travelers' Insurance Company of Hartford, Conn.

GUARANTEE.

The American Surety Company (Limited).
The Guarantee Company of North America.
The London Guarantee and Accident Company (Limited).

PLATE GLASS INSURANCE.

The Dominion Plate Glass Insurance Company.
The Lloyds' Plate Glass Insurance Company of New York.
The Mutual Accident Association.
Mongenais, Boivin & Co.

STEAM BOILER INSURANCE.

The Boiler Inspection and Insurance Company of Canada (formerly the Canadian Steam Users' Insurance Association).

THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—

SIR ALEX. T. GALT, G.C.M.G

Vice-President and Managing Director—

EDWARD RAWLINGS.

Head Office—Montreal.

(Incorporated, 14th June, 1872. Commenced business in Canada, June, 1874.)

CAPITAL.

Authorized	\$ 500,000 00
Subscribed for.....	261,000 00
Paid up in cash.....	<u>181,940 00</u>

(For List of Shareholders, see Appendix.)

ASSETS.

Mortgages on real estate.....	\$ 1,971 84
Stocks and bonds held by the company:—	
	Par value. Market value.
*Montreal Harbour bonds.....	\$ 23,500 00 \$ 24,230 00
*Dominion stock.....	549 67 560 66
*Montreal corporation bonds.....	500 00 497 50
†City of Brooklyn 3 per cent bonds.....	100,000 00 101,000 00
Total par and market values.....	<u>\$ 124,549 67</u> <u>\$ 126,288 16</u>
Carried out at market value.....	126,288 16
Cash on hand at head office.....	232 25
Cash in Canadian Bank of Commerce, Montreal.....	823 90
Interest accrued and unpaid on stocks and bonds.....	2,137 01
Agents' balances ..	3,288 08
Furniture and fixtures.....	386 91
Total assets.....	<u>\$ 135,128 15</u>

LIABILITIES.

(1.) *Liabilities in Canada.*

Net amount of losses due and yet unpaid	\$ 239 63
Net amount of losses resisted and in suit (accrued in previous years).....	10,000 00
Total net amount of unsettled claims.....	\$ 10,239 63
Reserve of unearned premiums for all outstanding risks in Canada and for other liabilities.....	8,823 23
Due and accrued for salaries.....	246 67
Commission on premiums in course of collection.....	822 02
Money borrowed.....	13,500 00
Bills payable.....	5,000 00
Due other companies for reinsurance.....	61 46
Interest due and unpaid.....	753 03
Total liabilities in Canada.....	<u>\$ 39,446 04</u>

*Deposited with Receiver-General, Canada.

†Deposited with Insurance Department, State of New York.

Finance Department—Insurance.

ACCIDENT COMPANY—Continued.

(2.) Liabilities in other Countries.

Net amount of claims for accident losses, resisted, in suit (accrued in previous years).....	\$ 6,000 00
Total liabilities in other countries.....	\$ 6,000 00
Total liabilities (excluding capital stock).....	\$ 45,446 04
Capital stock paid up in cash.....	\$ 181,940 00

INCOME.

<i>For Accident Risks.</i>	In Canada.
Cross cash received for premiums	\$ 28,713 50
Deduct reinsurance, rebate, abatement and return-premiums	3,696 80
Net cash received for premiums	<u>\$ 25,016 70</u>
Total net cash received for premiums.....	\$ 25,016 70
Interest and dividends	3,705 58
Rent	176 01
Total income.....	\$ 28,898 29

EXPENDITURE.

<i>For Accident Risks.</i>	In Canada.
Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$4,328.71)	\$ 6,543 71
Deduct amount received for reinsurance.....	2,375 00
Net amount paid during the year for said losses.....	<u>\$ 4,168 71</u>
Amount paid for losses occurring during the year	\$ 7,247 12
Deduct amount received for reinsurance.....	416 80
Net amount paid during the year for said losses.....	<u>\$ 6,830 32</u>
Total net amount paid during the year for accident losses.....	\$ 10,999 03
Commission or brokerage.....	6,210 45
Salaries, fees and all other charges of officials	5,299 98
Taxes.....	1,081 40
Miscellaneous payments, viz.:—Rents, \$1,291.65; office charges, \$235.75; advertising, \$725.31; postage, express and telegrams, &c., \$317.97; printing and stationery, \$32.90; law charges, \$743.30; agents' balances written off. \$445.....	3,791 88
Total expenditure.....	\$ 27,382 74

CASH ACCOUNT.

1891.	Dr.	1892.	Cr.
Dec. 31—To balance in hand and in banks at this date.....	\$ 1,240 60	Dec. 31—By expenditure during year as above.....	\$ 27,382 74
1892.		Loan account—borrowed money returned.....	5,500 00
Dec. 31—To income as above.....	28,898 29	Balance in hand and in bank this date.....	1,066 15
Loan account—borrowed during year.....	3,500 00		
Received from other sources.....	300 00		
	<u>\$ 33,938 89</u>		<u>\$ 33,938 89</u>

ACCIDENT COMPANY—*Concluded.*

RISKS AND PREMIUMS.

In Canada.

<i>Accident Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	1,738	\$ 4,064,850	\$ 25,618 09
Taken during the year, new	994	1,490,400	11,311 01
do do renewed.....	887	2,316,000	12,412 20
Total	3,619	\$ 7,871,250	\$ 49,341 30
Deduct terminated.....	2,321	4,608,850	30,781 67
Gross in force at end of year.....	1,298	\$ 3,262,400	\$ 18,559 63
Deduct reinsured.....		201,000	913 17
Net in force at 31st December, 1892.....	1,298	\$ 3,061,400	\$ 17,646 46
Total number of policies in force at date	1,298		
Total net amount in force.....			\$3,061,400 00
Total premiums thereon... ..			17,646 46

Subscribed and sworn to, 23rd March, 1893, by

EDWARD RAWLINGS,
Managing Director.
EDMUND W. STANTON.
Accountant.

(Received, 24th March, 1893.)

Finance Department—Insurance.
THE CANADA ACCIDENT ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—R. WILSON SMITH.

| Manager and Agent—LYNN T. LEET.

Head Office—Montreal.

(Incorporated 23rd June, 1887. Commenced business in Canada, 10th Sept., 1888.)

CAPITAL.

Amount of capital authorized.....	\$ 500,000 00
do subscribed for.....	108,300 00
do paid up in cash.....	32,490 00
	32,490 00

(For List of Shareholders, see Appendix.)

ASSETS.

Bonds and debentures in deposit with Receiver-General, viz. :—

	Par Value.	Market Value.
Town of Whitty.....	\$ 10,302 02	\$ 10,469 58
City of St. Catharines.....	12,000 00	12,459 60
	\$ 22,302 02	\$ 22,929 13

Carried out at market value..	\$ 22,929 13
Canada 3½ per cent inscribed stock.....	37,960 00
Cash on hand at head office.....	632 99
Cash in Bank of Commerce.....	10,883 07
Interest on debentures, accrued and unpaid.....	126 25
Agents' balances.....	2,263 88
Balances due for reinsurance.....	8,294 51
Net premiums in course of collection (commissions deducted).....	8,282 11
	32,490 00
Total assets.....	\$ 91,371 94

LIABILITIES.

Net amount of losses claimed but not adjusted.....	\$ 6,184 88
Net amount of losses reported or supposed but not claimed.....	490 71
Net amount of losses resisted—in suit.....	5,000 00
	11,675 59
Total net amount of unsettled claims for accident losses.....	\$ 11,675 59
Reserve of unearned premiums for all outstanding accident risks...	32,811 52
Reserve of unearned premiums for all outstanding plate glass risks....	9,187 00
Due and accrued for miscellaneous expenses.....	349 93
	54,024 04
Total liabilities.....	\$ 54,024 04
Capital stock paid up in cash.....	\$ 32,490 00
Surplus beyond all liabilities and capital stock.....	\$ 4,857 90

THE CANADA ACCIDENT—Continued.

INCOME.

Accident Risks—

Gross cash received for premiums.....	\$ 17,235 95
Deduct reinsurance, rebate, abatement and return-premiums.....	232 93
<hr/>	
*Net cash received for premiums.....	\$ 17,003 02
Received for interest on debentures.....	1,360 32
Received from Mutual Accident Association on account of transfer of business.....	8,624 18
<hr/>	
Total.....	\$ 26,987 52
Received for calls on capital.....	425 00
<hr/>	
Total income.....	\$ 27,412 52

EXPENDITURE.

Accident Risks—

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$3,055).....	\$ 2,900 00
Amount paid for losses occurring during the year.....	2,047 07
<hr/>	
Total net amount paid during the year for losses.....	\$ 4,947 07
Paid or allowed for commission or brokerage (including commission on Sun transfer).....	8,498 69
Salaries, fees and all other charges of officials.....	3,051 55
Miscellaneous payments, viz.:—	
Printing and stationery, \$53; advertising, \$45.90; furniture, \$23.	121 90
<hr/>	
Total expenditure.....	\$ 16,619 21

CASH ACCOUNT.

1891.	<i>Dr.</i>	
Dec. 31. To Balance on hand and in banks.....	\$	709 07
1892.		
Dec. 31. To Income as above.....		27,412 52
Agents' advances.....		29 00
		<hr/>
		\$ 28,150 59
		<hr/>
1892.	<i>Cr.</i>	
Dec. 31. By Expenditure as above.....	\$	16,619 21
Advance to agents.....		15 32
Balance in hand.....		11,516 06
		<hr/>
		\$ 28,150 59

* Including \$11,333.33 on account of reinsurance of Sun accident policies.

Finance Department—Insurance.

THE CANADA ACCIDENT—*Concluded.*

RISKS AND PREMIUMS.

Accident Risks—

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	1,124	\$ 1,651,500	\$ 9,032 35
Taken during the year—new and renewed	931	1,444,500	7,459 73
Citizens policies reinsured through Mutual	1,106	1,877,000	21,122 50
Other policies reinsured from Mutual	451	933,305	7,315 17
Policies reinsured from Sun	2,259	6,098,565	30,850 69
Total	5,871	\$12,004,870	\$ 75,780 44
Deduct terminated	1,251	1,694,500	9,183 68
Gross in force at end of year	4,620	\$10,310,370	\$ 66,596 76
Deduct reinsured		245,666	973 71
Net in force at 31st December, 1892	4,620	\$10,064,704	\$ 65,623 05

Plate Glass Risks.

Reinsured from Mutual Accident	1,027	\$ 205,321	\$ 16,390 44
Gross in force at end of year	1,027	205,321	16,390 44

Total number of policies in force at date	5,647		
Total net amount in force			\$10,270,025 00
Total premiums thereon			82,013 49

Subscribed and sworn to, 7th March, 1893, by

R. WILSON SMITH,
President.
LYNN T. LEET,
Manager.

(Received, 8th March, 1893.)

THE LONDON GUARANTEE AND ACCIDENT COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

<i>Principal Office</i> — 10 Moorgate St., London, England.	<i>Secretary</i> —E. G. LAUGHTON ANDERSON.
<i>Head Office in Canada</i> — Cor. King and Yonge Sts., Toronto.	<i>Agent in Canada</i> —A. T. McCORD.

(Established, A.D., 1869. Commenced business in Canada, July, 1880.)

CAPITAL.

Amount of joint stock capital authorized.....	£ 250,000 sterling.
Amount subscribed for	150,000 do
Amount paid up in cash.....	75,000 do

ASSETS IN CANADA.

Value of real estate in Canada held by the company.....	\$ 100 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	600 00
Canada inscribed stock in deposit with Receiver-General.....	56,745 32
(Par value, \$53,533.33; market value, \$56,745.32.)	
Cash in banks, viz. :—	
Bank d'Hochelaga, Montreal	\$ 12,000 00
Bank of Hamilton, Toronto	8,113 39
Total cash in banks.....	20,113 39
Cash in hands of agents in Canada.....	9,964 86
Total assets in Canada.....	\$ 87,523 57

LIABILITIES IN CANADA.

* Net amount of guarantee losses, claimed but not adjusted.....	\$ 3,900 46
Net amount of guarantee losses resisted and in suit (all of which accrued in previous years).....	12,000 00
Net amount of accident losses claimed but not adjusted (estimated)	6,916 82
Net amount of accident losses resisted—in suit.....	2,750 00
Total net amount of unsettled claims for losses in Canada.....	\$ 25,567 28
Reserve of unearned premiums for all outstanding risks in Canada :—	
Guarantee	\$ 16,051 28
Accident.....	29,790 59
Total reserve	45,841 87
Total liabilities in Canada.....	\$ 71,409 15

* Of this amount \$3,741.08 has been paid since 31st December, 1892.

Finance Department—Insurance.

LONDON GUARANTEE AND ACCIDENT—Continued.

INCOME IN CANADA.

Gross cash received for guarantee premiums.....	\$ 33,641 28
Deduct reinsurance, rebate, abatement and return-premiums.....	2,830 84
Net cash received for said premiums.....	\$ 30,810 44
Gross cash received for accident premiums.....	\$ 53,827 95
Deduct reinsurance, rebate, abatement and return-premiums.....	387 17
Net cash received for said premiums.....	\$ 53,440 78
Total net cash received for premiums in Canada.....	\$ 84,251 22
Interest on deposit received direct in England.....	2,141 33
Interest on bank deposits.....	582 82
Claims recovered.....	2,038 77
Total income in Canada.....	\$ 89,014 14

EXPENDITURE IN CANADA.

For Guarantee Risks in Canada.

Amount paid during the year for guarantee losses occurring in previous years (which losses were estimated in the last statement at \$975).....	\$ 975 00
Amount paid for guarantee losses occurring during the year.....	6,473 00
Total net amount paid during the year for guarantee losses.....	\$ 7,448 00

For Accident Risks in Canada.

Amount paid during the year for accident losses occurring in previous years (which losses were estimated in the last statement at \$1,000).....	\$ 1,000 00
Total net amount paid during the year for accident losses.....	18,040 84
Total net amount paid during the year for accident losses.....	\$ 19,040 84

Total net amount paid during the year for guarantee and accident losses.....	\$ 26,488 84
Paid for commission or brokerage in Canada.....	33,414 40
Paid for taxes in Canada.....	1,906 16
Miscellaneous payments, viz.:—Law costs, \$1,259.68; medical fees, \$81.50; other charges, \$462.46.....	1,803 64
Total expenditure in Canada.....	\$ 63,613 04

RISKS AND PREMIUMS.

<i>Guarantee Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	4,162	\$ 4,952,554	\$ 33,098 46
Taken during the year—new.....	922	1,129,215	7,979 12
do do renewed.....	3,117	3,636,650	26,954 28
Total.....	8,201	\$ 9,718,419	\$ 68,031 86
Deduct terminated.....	4,322	5,112,564	34,556 27
Gross in force at end of year.....	3,879	\$ 4,605,855	\$ 33,475 59
Deduct reinsured.....	190,750	190,750	1,373 03
Net in force at 31st December, 1892.....	3,879	\$ 4,415,105	\$ 32,102 56
<i>Accident Risks in Canada.</i>			
Gross policies in force at date of last payment.....	6,281	\$ 11,364,111	\$ 52,769 61
Taken during the year—new.....	3,133	8,065,900	35,807 91
do do renewed.....	1,852	9,422,655	24,160 44
Total.....	11,266	\$ 28,852,666	\$ 112,737 96
Deduct terminated.....	3,023	11,976,855	53,156 78
Gross and net in force at 31st Dec., 1892.....	8,243	\$ 16,875,811	\$ 59,581 18

LONDON GUARANTEE AND ACCIDENT—Continued.

Total number of policies in force in Canada at date	12,122
Total net amount in force.....	\$21,290,916 00
Total premiums thereon.....	<u>91,683 74</u>

Subscribed and sworn to, 28th February, 1893, by

C. D. RICHARDSON,

(Received, 1st March, 1893.)

Assistant Chief Agent.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(Abstracted from the Directors' Report, London, Eng., 21st March, 1893.)

The net income from premiums, after deducting reassurances, was £56,137 11s. 0d.

The claims, including reserve for those then under investigation, were £23,012 7s. 7d.

The deposit required by the insurance law of the State of New York has been made, and arrangements are in active progress for the development of the Company's business throughout the United States under the management of Mr. A. C. Edwards, who has for some years been associated with the Company's Canadian branch. The head office for the United States has been fixed at Chicago, Ill.

In connection with this extension the directors, under the authority given at the meeting held on the 24th March, 1891, allotted among the members and their nominees 1,776 ordinary shares of £5 each, with £2 paid at a premium of £4 per share, and 5,000 5 per cent preference shares of £5 each fully paid at par. The subscribed capital of the company is thereby raised to £150,000, of which £75,000 is paid up.

The directors recommend that in addition to the premium received on the further issue of capital, less the expense of the emission (estimated at £104), £5,000 be carried as heretofore from revenue to the reserve fund, which will then amount to £85,000.

The directors recommend the payment of a dividend (1) on the preference shares, after the rate of 5 per cent per annum to 31st December, 1892; (2) on the ordinary shares, of 4 shillings per share, making with the interim dividend paid in September, 6 shillings per share, free of income tax, and the payment of a bonus of 2 shillings per share, also free of income tax.

REVENUE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

EXPENDITURE.			INCOME.		
	£	s. d.		£	s. d.
To Claims—Balance of account and costs and expenses re settlements.....	20,029	16 8	By Premiums, less bonus and rebates to assured and reassurances.....	56,137	11 0
Charges—Commission, branch and agency expenses, policy stamps and income and colonial taxes.....	12,630	13 3	Interest.....	6,680	18 0
Advertising, agency extension, printing and stationery.....	3,853	16	Profit and loss.....	89	13 3
Rent, salaries and general law charges, directors', auditors', medical and survey fees.....	5,894	2 6			
Postage, receipt stamps and miscellaneous charges.....	733	19 8			
United States branch establishment account.....	2,026	18 0			
Reserve against amounts to debit of agents.....	148	8 3			
Reserve.....	5,000	0 0			
Interim dividend paid					
September, 1892.....	£ 2,322	8 0			
Balance as per balance sheet below.....	10,267	19 9			
	<u>12,590</u>	<u>7 9</u>			
	£62,908	2 3		£62,908	2 3

Finance Department—Insurance.

LONDON GUARANTEE AND ACCIDENT COMPANY (Limited)—*Concluded.*

BALANCE SHEET, AS ON 31ST DECEMBER, 1892.

	£	s.	d.
To Capital:—50,000 shares of £5 each	250,000		
of which are subscribed:—			
25,000 ordinary shares £2 paid	50,000		
50,000 5 per cent preferential shares fully paid	25,000		
Unclaimed dividends	75,000	0	0
Sundry accounts	1,06	15	6
Reserve for claims under consideration	1,235	18	5
Reserve	13,236	18	11
Revenue account, including provision for current policies—	85,000	0	0
Balance from last year, after payment of dividend and bonus, 1891	£ 25,843	13	10
<i>Add</i> balance of account for the year ending this date	10,267	19	9
	36,111	13	7
By Investments:—At cost			
*£5,812 2 ³ / ₄ per cent consols			5,420
*£2,000 India 3 ¹ / ₄ per cent stock			2,041
Rs. 11,000 India 4 per cent enfaced paper			910
Rs. 15,000 India 4 per cent loan certificates, 1884-5			1,336
*£4,500 Bombay & Baroda Ry. Guaranteed 5 per cent stock			5,622
*£1,320 Gt. Indian Peninsula Ry. Guaranteed 5 per cent stock			2,204
£2,200 Gt. Western Ry. Guaranteed 5 per cent stock			2,972
*£4,500 L. and NorthWestern Ry. Guaranteed 4 per cent stock			4,761
*£4,500 North Eastern Ry. Guaranteed 4 per cent stock			4,711
200 £20 shares 3 ¹ / ₄ per cent Shortlands & Nunhead Railway, guaranteed, by L. C. & D. Railway			3,976
£11,000 Canada 4 per cent stock			10,327
(Inscribed in the name of the Receiver-Gen. of Canada.)			
£5,000 Cape of Good Hope 4 per cent inscribed stock			4,779
£3,000 Jamaica 4 per cent inscribed stock			3,132
£2,000 Natal 3 ¹ / ₄ per cent inscribed stock			1,880
£2,300 New South Wales 5 per cent bonds			2,375
£2,700 New South Wales 3 ¹ / ₄ per cent inscribed stock			2,717
£2,000 Queensland 4 per cent bonds			1,786
£3,000 Queensland 3 ¹ / ₄ per cent inscribed stock			2,960
£3,000 Victoria 4 ¹ / ₂ per cent bonds			3,063
£2,000 Victoria 3 ¹ / ₄ per cent inscribed stock			1,988
£10,800 Colonial municipal bonds			10,950
£2,760 Norway 3 ¹ / ₄ per cent bonds			2,620
(Deposited with Norwegian Government.)			
\$200,000 United States 4 per cent registered bonds, 1907			47,366
(Deposited with State of New York.)			
£2,000 Bass & Co., limited, 4 ¹ / ₂ per cent debenture stock			2,391
£2,000 Combe & Co., limited, 4 per cent debenture stock			2,082
£3,000 Courage & Co., limited, 4 per cent debenture stock			3,198
£2,000 Reid & Co., limited, 4 per cent debenture stock			2,059
£3,000 Truman, Hanbury & Co., limited, 4 per cent deb. stock			3,140
£4,000 Eastern Telegraph, 4 per cent debenture stock			4,415
Loans on mortgage			14,400
Birmingham Canal Navigations 3 ¹ / ₄ per cent debenture			5,000
Special deposit, Hochelaga Bank, Montreal			2,400
			10,327
			10,327

Fixed deposits with banks:—		
Australian Deposit and Mortgage Bank.....	1,500	0 0
Bank of Australasia.....	3,500	0 0
Bank of Hamilton.....	240	0 0
English, Scottish and Australian chartered.....	5,000	0 0
National Bank of Australasia.....	4,000	0 0
Norske Credit Bank.....	221	0 0
Standard Bank of South Africa.....	5,000	0 0
Union Bank of Australia.....	4,500	0 0
Interest accrued due.....	1,283	13 11
	<u>£194,237</u>	<u>13 5</u>
Branch and agents' balances.....	£7,537	18 4
Less reserve for commission and lapses.....	1,600	0 0
Cash at London bankers.....	£6,761	18 10
Cash at local banks.....	3,742	9 11
Cash on hand.....	11	5 11
	<u>10,515</u>	<u>14 8</u>
	<u>£210,691</u>	<u>6 5</u>

Finance Department—Insurance.

THE MANUFACTURERS' ACCIDENT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—GEO. GOODERHAM.

Managing Director—JOHN F. ELLIS.

Principal Office—Toronto, Ont.

(Incorporated, 23rd June, 1887. Commenced business in Canada, 5th November, 1887.)

Amount of joint stock capital authorized	\$1,000,000 00
Amount subscribed for.....	118,700 00
Amount paid up in cash.....	<u>23,740 00</u>

(For List of Stockholders, see Appendix.)

ASSETS.

Loans secured by mortgages on which not more than one year's interest is due, constituting a first lien on real estate.....	\$ 15,067 70				
Stocks and bonds deposited with Receiver-General, viz. :—					
Canadian Government bonds.....	<table style="display: inline-table; border: none;"> <tr> <td style="padding-right: 10px;">Par value.</td> <td style="padding-right: 10px;">Market value.</td> </tr> <tr> <td style="text-align: right;">\$ 20,000 00</td> <td style="text-align: right;">\$ 20,900 00</td> </tr> </table>	Par value.	Market value.	\$ 20,000 00	\$ 20,900 00
Par value.	Market value.				
\$ 20,000 00	\$ 20,900 00				
Carried out at market value.....	20,900 00				
Cash on hand at head office.....	369 00				
Cash in Traders' Bank.....	425 58				
Interest due and unpaid on mortgages.....	\$ 266 01				
Interest accrued and unpaid on mortgages.....	304 69				
Interest accrued and unpaid on bonds.....	<u>133 69</u>				
Total interest due and accrued..	704 39				
Premiums uncollected.....	7,719 09				
Due from agents.....	106 84				
Fire premium paid for mortgagor.....	120 00				
Office furniture.....	411 49				
Total assets.....	<u>\$ 45,824 09</u>				

LIABILITIES.

Claims for accident losses, viz. :—

Claimed but not adjusted.....	\$ 496 40
Reported or supposed but not claimed.....	5,000 00
Total net amount of unsettled claims for accident losses..	\$ 5,496 40
Reserve of unearned premiums for all outstanding risks.....	30,245 39
Total liabilities.....	<u>35,741 79</u>
Capital stock paid up in cash and notes.....	<u>\$ 23,740 00</u>

MANUFACTURERS' ACCIDENT--Continued.

INCOME.

Gross cash received for premiums.....	\$ 69,837 51	
Deduct reinsurance, rebate, abatement and return-premiums.....	2,570 94	
Total net cash received for premiums.....	\$ 67,266 57	
Cash received for interest on bonds and mortgages.....	1,882 51	
Total income.....	\$ 69,149 08	

EXPENDITURE.

Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$8,171).....	\$ 8,171 00	
Amount paid for losses occurring during the year.....	\$ 32,271 74	
Less amount received for savings and salvage and reinsurance.....	71 43	
Net amount paid for said losses.....	\$ 32,200 31	
Net amount paid for accident losses.....	\$ 40,371 31	
Commission or brokerage.....	16,631 09	
Salaries, fees and all other charges of officials.....	8,338 39	
Taxes and rent.....	2,407 89	
Miscellaneous payments, viz. :—		
Advances to agents, \$157.87; sundry expenses, \$664.95; printing and advertising, \$1,597.23; law costs, \$1,009.24; office furniture, \$30.50; travelling expenses, \$923.64; postage and telegraph and express, \$546.46; office supplies, \$111.21; light, \$24.26; fire premium paid for mortgagor, \$120.....	5,185 36	
Total expenditure.....	\$ 72,934 04	

CASH ACCOUNT.

1891.	<i>Dr.</i>	
Dec. 31.—To balance in hand and in banks.	\$ 2,129 54	
1892.		
Dec. 31.—To income as above	69,149 08	
Received from realization of investments.....	4,450 00	
	\$ 75,728 62	
1892.	<i>Cr.</i>	
Dec. 31.—By expenditure as above.....	\$ 72,934 04	
Investments.....	2,000 00	
Balance in hand and in banks this date.....	794 58	
	\$ 75,728 62	

Finance Department—Insurance.
MANUFACTURERS' ACCIDENT—Concluded.

MISCELLANEOUS.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	2,916	\$ 5,456,000	\$ 46,748 02
Taken during the year—new	2,069	4,590,833	41,008 53
do do renewed	1,136	3,315,000	34,756 53
Total	6,121	\$ 13,361,833	\$ 122,513 08
Deduct terminated	2,160	4,844,499	60,620 49
Gross in force at end of year	3,961	\$ 8,517,334	\$ 61,892 59
Deduct reinsured .....	.....	255,500	1,401 81
Net in force at 31st December, 1892	3,961	\$ 8,261,834	\$ 60,490 78

Total number of policies in force at date.....	3,961
Total amount in force.....	\$8,261,834 00
Total premiums thereon.....	60,490 78

Subscribed and sworn to, 1st March, 1893, by

GEO. GOODERHAM,
President.
 JNO. F. ELLIS,
Managing Director.

(Received, 3rd March, 1893.)

THE MUTUAL ACCIDENT ASSOCIATION (LIMITED).

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

Chairman—SAMUEL OGDEN.

Secretary—O. B. JEENS.

Principal Office—Manchester, England.

Agents in Canada—EASTMURE & LIGHTBOURN. |

Head Office in Canada—Toronto.

(Incorporated, 24th August, 1881. Commenced business in Canada, 20th April, 1886.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	\$	486,666	67
Amount paid up in cash.....			<u>48,666</u>
			<u>67</u>

ASSETS IN CANADA.

*Canada 3½ per cent stock in deposit with Receiver-General.....	\$	37,960	00
Total assets in Canada.....	\$	<u>37,960</u>	<u>00</u>

LIABILITIES IN CANADA—Nil.

INCOME IN CANADA.

For Accident Risks in Canada.

Gross cash received for premiums	\$	5,540	82
Deduct reinsurance, rebate, abatement and return-premiums.....		<u>1,914</u>	<u>55</u>
Net cash received for accident premiums.....	\$		3,626 27

For Plate Glass Risks in Canada.

Gross cash received for premiums.....	\$	8,021	66
Deduct reinsurance, rebate, abatement and return-premiums.....		<u>2,033</u>	<u>18</u>
Net cash received for plate glass premiums.....			5,988 48
Interest on bank deposit.....			<u>212 78</u>
Total income in Canada.....	\$		<u>9,827 53</u>

EXPENDITURE IN CANADA.

Amount paid during the year for plate glass losses occurring in previous years (which losses were estimated in the last statement at \$507.96).....	\$	507	96
Deduct reinsurance.....		<u>66</u>	<u>05</u>
Net amount paid during the year for said losses	\$		441 91
Amount paid for plate glass losses occurring during the year.....	\$	2,851	71
Deduct savings and salvage.....		<u>35</u>	<u>00</u>
Net amount paid during the year for the said losses	\$		<u>2,816 71</u>
Total net amount paid during the year for plate glass losses.....	\$		<u>3,258 62</u>

* This has been assigned to the Canada Accident Assurance Co., and is included among the assets of that company.

Finance Department—Insurance.

MUTUAL ACCIDENT—Continued.

Amount paid during the year for accident losses occurring in previous years (which losses were estimated in the last statement at \$2,133.56).....	\$ 2,133 56	
Deduct reinsurance.....	75 00	
Net amount paid during the year for the said losses	\$ 2,058 56	
Amount paid for accident losses occurring during the year.....	2,057 13	
Total net amount paid during the year for accident losses.		4,115 69
<hr/>		
Total net amount paid during the year for accident and plate glass losses.....	\$ 7,374 31	
Paid for commission or brokerage in Canada.....		3,787 62
Taxes.....		91 05
Canada Accident Assurance Company.....		5,000 00
Sundry payments, viz.:—Printing policies, \$71; telegrams and cable- grams, \$92.10; premium on bond, \$25; travelling expenses, \$63.36; license and fees, Provincial Government, \$120; directors, \$50.....		421 46
Total expenditure in Canada.....	\$ 16,674 44	

RISKS AND PREMIUMS.

<i>Accident Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	459	\$ 971,311	\$ 7,397 48
Taken during the year—new.....	188	391,660	1,917 89
do renewed.....	343	723,000	3,622 93
Total	990	\$ 2,085,971	\$ 12,938 30
Deducted terminated.....	655	1,365,477	9,279 68
Gross in force.....	335	\$ 720,494	\$ 3,658 62
Deduct reinsured.....		41,166	127 45
Net in force at 15th November, 1892, transferred to Canada Accident.....	<u>335</u>	<u>\$ 679,328</u>	<u>\$ 3,531 17</u>
<hr/>			
<i>Plate Glass Risks in Canada.</i>			
Gross policies in force at date of last statement.....	803	\$ 168,480	\$ 13,302 35
Taken during the year—new.....	324	69,485	4,631 74
do renewed.....	222	46,350	3,389 92
Total	1349	\$ 284,315	\$ 21,324 01
Deduct terminated.....	364	78,994	5,453 29
Gross and net in force at 15th November, 1892, trans- ferred to Canada Accident.....	<u>985</u>	<u>\$ 205,321</u>	<u>\$ 15,870 72</u>

Total number of policies in force in Canada at date.....None.

Subscribed and sworn to, 17th March, 1893, by

A. L. EASTMURE,
Chief Agent.

(Received, 20th March, 1893.)

MUTUAL ACCIDENT—*Concluded.*

Business of Citizens' Accident Branch carried on by the Mutual Accident Association from 1st February, 1892, to 30th November, 1892.

INCOME.

Gross premiums received in cash.....	\$	19,844 65
Less reassurances		453 26
Net cash for premiums.....	\$	<u>19,391 39</u>

EXPENDITURE.

Net amount paid for losses.....	\$	8,779 05
Paid for commission.....		7,756 55
Paid for expenses		901 05
Total expenditure.....	\$	<u>17,436 65</u>

	No.	Amount.	Premiums thereon.
Policies reinsured from Citizens		\$ 2,748,900	\$ 14,709 17
Taken during the year—new and renewed.....	2,284	3,849,500	27,867 28
Total.....		\$ 6,598,400	\$ 42,576 45
Deduct terminated.....		4,721,400	21,453 95
Gross in force at 31st December, 1892.	1,106	\$ 1,877,000	\$ 21,122 50
Deduct reinsured		128,500	453 26
Net in force (transferred to Canada Accident)	<u>1,106</u>	<u>\$ 1,748,500</u>	<u>\$ 20,669 24</u>

Finance Department—Insurance.

THE NORWICH AND LONDON ACCIDENT INSURANCE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—HENRY S. PATESON. | *Secretary*—C. R. GILMAN.

Principal Office—Norwich, England.

Agents in Canada—

SCOTT & WALMSLEY.

Head Office in Canada—

32 Church St., Toronto.

(Established, 1st September, 1856. Commenced business in Canada, 1st July, 1883.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for. £200,000	\$973,333	33
Amount of capital paid up in cash.....	100,000	486,666 67

ASSETS IN CANADA.

Stocks in deposit with Receiver-General, viz.:—

	Par value.	Market value.
Canada 4 per cent stock	\$ 58,400 00	\$ 63,656 00

Carried out at market value.....\$ 63,656 00

Cash in banks, viz.:—

Molsons Bank, current account.....	\$ 3,267 83	
do special account.....		1,375 09

Total..... 4,842 92

Agents' balances..... 792 76

Total assets in Canada.....\$ 69,291 68

LIABILITIES IN CANADA.

Net amount of losses in Canada, claimed but not adjusted.....\$ 58 55

Reserve of unearned premiums for all outstanding risks in Canada ... 1,882 61

Total liabilities in Canada.....\$ 1,941 16

INCOME IN CANADA.

Gross cash received for accident premiums.....	\$ 4,668 65	
Deduct reinsurance, return-premiums, etc.		514 30

Net cash received for premiums.....\$ 4,154 35

Interest on bank deposit..... 137 14

Total income in Canada.....\$ 4,291 49

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$95)	\$ 50 00	
Amount paid for losses occurring during the year.		302 15

Total net amount paid during the year for accident losses in Canada...\$ 352 15

Commission or brokerage, salaries, fees and other charges of officials.. 1,652 45

Taxes..... 289 41

All other payments, viz.:—Postage and telegrams, \$20.94; office supplies, \$26.50; advertising, \$20; exchange, \$8.42..... 75 86

Total expenditure in Canada.....\$ 2,369 87

Finance Department—Insurance.

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

ACCIDENT DEPARTMENT.

(For Assets, see Life Statement.)

LIABILITIES.

Unearned premiums.....	\$	1,255 20
Claims outstanding, awaiting proper discharges.....		6,500 00

Total accident liabilities.....	\$	7,755 20

INCOME.

Gross cash received for premiums.....	\$	31,187 18
Less paid on account of reinsurances.....		5,000 00

Net cash premium income.....	\$	26,187 18

DISBURSEMENTS.

Claims paid during the year.....	\$	11,962 59
Expenses.....		15,593 59

Total accident disbursements.....	\$	27,556 18

MISCELLANEOUS.

Number of policies issued during the year, new and renewed.....		2,664
Amount of said policies.....	\$	7,379,781 72
Premiums thereon.....		33,001 42
Number of policies in force at the end of the year.....		2,259
Deduct number of policies reinsured in other licensed companies in Canada.....		2,259

Net number of policies in force at 31st December, 1892 Nil.

Amount in force at the end of the year.....		6,098,565 05
Deduct amount of said policies reinsured in other licensed companies in Canada.....		6,098,565 05

Net amount in force at 31st December, 1892.....		Nil.

Subscribed and sworn to, 28th February, 1893, by

R. MACAULAY,
President.
T. B. MACAULAY,
Secretary.

(Received, 1st March, 1893.)

THE TRAVELERS' INSURANCE COMPANY OF HARTFORD, CONN., U.S.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

ACCIDENT DEPARTMENT—CANADIAN BUSINESS.

(For Assets, See Life Statement.)

LIABILITIES IN CANADA.

Amount of claims on accident policies in Canada unadjusted but not resisted	\$	7,813	60
Amount of reserve on all outstanding risks in Canada.....		36,702	99
Total liabilities in Canada.....	\$	44,516	59

INCOME IN CANADA.

Total premiums received during the year on accident policies in Canada	\$	107,582	67
--	----	---------	----

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$1,700)	\$	1,700	00
Amount paid for losses occurring during the year.....		38,969	63
Total amount paid for accident losses in Canada.....	\$	40,669	03
Paid for commissions, salaries and other expenses of officials in Canada		37,596	74
Paid taxes in Canada		974	54
Total expenditure in Canada.....	\$	79,240	31

RISKS AND PREMIUMS.

<i>Accident Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	5,310	\$ 12,629,017	\$ 74,629 30
Taken during the year.....	7,546	14,788,099	107,582 67
Total	12,856	\$ 27,417,116	\$ 182,211 97
Deduct terminated.....	7,649	14,995,113	108,805 99
Gross and net in force, Dec. 31, 1892.	5,207	\$ 12,422,003	\$ 73,405 98
Number of policies in force in Canada at date.....	5,207		
Amount in force.....		\$12,422,003	00
Premiums thereon.....			73,405 98

Subscribed and sworn to, 28th February, 1893, by

WILSON IRWIN,
Chief Agent.

(Received, 1st March, 1893.)

GENERAL BUSINESS STATEMENT (ACCIDENT DEPARTMENT) FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(As returned to the Insurance Commissioner of the State of Connecticut.)

INCOME DURING THE YEAR.

Total premium income	\$2,259,761	42
Interest and dividends	110,798	33
Rents	354	67
Total income.....	\$2,370,914	42

Finance Department—Insurance.

TRAVELERS'—*Concluded.*

DISBURSEMENTS DURING THE YEAR.

Amount paid for losses	\$ 953,115 81
Commissions to agents	583,237 20
Medical examiners' fees.....	6,353 10
Salaries of officers and office employees.....	97,546 21
Taxes	38,240 48
Rent	32,910 76
Advertising	24,557 11
All other expenditure	264,069 97
	<hr/>
Total disbursements.....	<u>\$2,000,030 64</u>

ASSETS.

Cost value of real estate, exclusive of all encumbrances.....	\$ 11,612 32
Cost value of bonds and stocks owned	2,103,894 31
Cash on hand and in banks	316,337 08
Agents' ledger balances.....	2,435 65
Suspense account.....	611,180 45
	<hr/>
Total net or ledger assets.....	\$3,045,489 81
Deduct depreciation from cost of stocks and bonds to bring the same to market value.....	25,726 65
	<hr/>
Total net or ledger assets, less depreciation.....	\$3,019,763 16

OTHER ASSETS.

Market value of real estate over cost.....	775 25
	<hr/>
Total assets as per books of the company.....	\$3,020,538 41
Deduct items not admitted.....	613,616 10
	<hr/>
Total assets, less items not admitted	<u>\$2,406,922 31</u>

LIABILITIES.

Net reinsurance reserve.....	\$ 954,748 32
Total policy claims	266,368 80
Amount due and accrued on account of salaries, rents and office expenses	10,000 00
	<hr/>
Total liabilities	\$1,231,117 12
	<hr/>
Gross surplus on policy-holders' account.....	<u>\$1,175,805 19</u>

MISCELLANEOUS.

Number of policies issued during the year.....	96,665
Amount of said policies.....	\$300,129,340 00
Number of policies terminated during the year.....	97,270
Amount of said policies	278,487,266 00
Number of policies in force at 31st December, 1892	68,707
Amount of said policies	260,691,112 00
	<hr/>

Subscribed and sworn to, by

JAMES G. BATTERSON,
President.
RODNEY DENNIS,
Secretary.

HARTFORD, 16th January, 1893.

THE AMERICAN SURETY COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—WM. L. TRENHOLME. | Treasurer—S. S. COLVILLE.
 Principal Office—160 Broadway, New York.
 Agent in Canada—ALEXANDER DIXON. | Head Office in Canada—Toronto.
 (Incorporated, 14th April, 1884. Commenced business in Canada, July, 1887.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up
 in ca-h.....\$2,000,000 00

ASSETS IN CANADA.

United States registered 4 per cent bonds in deposit with Receiver-
 General: Par value, \$50,000; market value.....\$ 57,000 00
 Total assets in Canada.....\$ 57,000 00

LIABILITIES IN CANADA.

Reserve of unearned premiums for all outstanding risks in Canada.....\$ 1,555 97
 Total liabilities in Canada.....\$ 1,555 97

INCOME IN CANADA.

Net cash received for premiums.....\$ 3,111 94
 Total income in Canada.....\$ 3,111 94

EXPENDITURE IN CANADA.

Net amount paid during the year on guarantee losses in Canada..... \$ Nil.
 Commission and brokerage..... 202 31
 Taxes in Canada 1 09
 Registration expenses, 1892..... 110 00
 Miscellaneous payments, viz.:—
 Office expenses, \$13.31; postage and telegrams, \$8.26..... 21 57
 Total expenditure in Canada.....\$ 334 97

RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	310	\$ 501,700	\$ 3,108 75
Taken during the year—new and renewed.....	432	507,600	3,111 94
Total.....	742	\$ 1,009,300	\$ 6,220 69
Deduct terminated.....	310	501,700	3,108 75
Gross and net in force at 31st Dec., 1892....	432	\$ 507,600	\$ 3,111 94

Total number of policies in force in Canada at date..... 432
 Total net amount in force.....\$ 507,600 00
 Total premiums thereon..... 3,111 94

Subscribed and sworn to, February, 1893, by

ALEX. DIXON,
 Chief Agent.

(Received, 24th February, 1893.)

Finance Department—Insurance.

AMERICAN SURETY COMPANY—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(As returned to the Superintendent of Insurance, State of New York.)

ASSETS.

Cost value of real estate unencumbered	\$ 1,281,508 63
Loans on bonds and mortgages, first liens	5,000 00
Stocks and bonds owned (par value, \$1,352,237.33) market value.....	1,651,317 33
Loans on stocks and bonds, etc. (par value, \$35,000; market value, \$5,000)	18,557 80
Cash on hand and in bank.....	130,346 31
Interest due and accrued on stock.....	13,076 78
Gross premiums in course of collection ..	35,123 97
Bills receivable.....	7,240 52
Sundry assets.....	62,516 97
Total assets	\$ 3,204,688 31

LIABILITIES.

Net amount of unpaid losses.....	\$ 179,390 76
Total unearned premiums	279,167 74
Sundry liabilities	1,355 12
Total liabilities, except paid-up capital.....	\$ 459,913 62
Joint stock capital paid up in cash.....	\$ 2,000,000 00
Surplus beyond all liabilities and capital... ..	\$ 744,774 69

INCOME.

Net cash received for premiums.....	\$ 516,167 42
Received for interest and dividends	42,718 54
Received for rents	12,736 29
Profit on securities sold.....	41,977 78
Total income.....	\$ 613,600 03

EXPENDITURE.

Net amount paid for losses.....	\$ 195,026 35
Dividends to stockholders	100,000 00
Commission or brokerage.....	30,469 82
Taxes	14,926 98
All other expenditure	202,846 95
Total expenditure.....	\$ 543,270 10
Amount of surety risks written or renewed during the year.....	\$103,718,010 00
Premiums thereon.....	585,632 69
Amount of risks expired and terminated	88,388,863 00
Premiums thereon.....	500,858 34
Amount in force at end of year.. ..	97,683,308 00
Premiums thereon	558,335 47

Subscribed and sworn to, by

W. L. TRENHOLM,
President.
S. S. COLVILLE,
Asst.-Secretary.

NEW YORK, 24th January, 1893.

THE GUARANTEE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—

Sir A. T. GALT, G.C.M.G.

Vice-President and Managing Director—

EDWARD RAWLINGS,

Accountant—ROBERT KERR,

Head Office—Dominion Square, Montreal.

(Incorporated, 2nd August, 1851; commenced business in Canada, April, 1872;
commenced business in United States, January, 1881.)

CAPITAL.

Amount of capital authorized.....	\$1,000,000 00
Amount subscribed for.....	668,600 00
Amount paid up in cash.....	<u>304,600 00</u>

(For List of Stockholders, see Appendix.)

ASSETS.

Value of real estate (less encumbrances) held by the Company.....	\$ 31,588 85
Loans secured by bonds and mortgages, on which not more than one year's interest is due, constituting a first lien on real estate.....	14,616 80
*Stocks and bonds held by the Company, viz. :—	

	Par value.	Market value.
Montreal corporation bonds.....	\$ 10,500 00	\$ 10,472 50
do do stock.....	46,900 00	56,253 00
do Harbour bonds.....	83,500 00	92,700 00
City of Toronto bonds.....	10,000 00	10,900 00
Lake Erie and St. Lawrence preferred stock.....	6,100 00	3,050 00
Victoria, B.C., waterworks bonds.....	10,000 00	11,600 00
Lake Champlain and St. Lawrence Junction Ry. bonds.....	5,000 00	5,050 00
Province of Quebec bonds.....	1,000 00	1,080 00
Canada stock.....	2,399 67	2,447 66
Montreal Board of Trade bonds.....	2,500 00	2,500 00
Canada Southern Railway bonds.....	10,000 00	10,150 00
†United States Government registered bonds.....	100,000 00	112,900 00
†City of Richmond, Virginia, bonds.....	15,000 00	15,300 00
†City of Brooklyn, N. Y.....	100,000 00	101,000 00
‡United States Guarantee Co., stock.....	149,100 00	149,100 00
Philadelphia Bourse stock.....	200 00	200 00
Total par and market values.....	\$ 552,199 67	\$ 584,703 16

Carried out at market value.....	584,703 16
Amount of loans on stocks held as collateral security, of par value, \$24,549.67; market value, \$25,288.16.....	13,500 00
Cash on hand at head office.....	654 05
Cash in banks, viz. :—	
Bank of Montreal, Montreal.....	\$ 3,199 32
Union Bank of Canada, Montreal.....	5,000 00
Traders' Bank of Canada, Toronto.....	10,000 00
Bank of Montreal, Chicago.....	10,617 64
Cuyler, Morgan & Co., New York.....	36,516 78
Merchants' National Bank, Richmond, Va.....	1,148 63
Bank of Kentucky, Louisville, Ky.....	5,043 57
Commercial National Bank, Nashville, Tenn.....	5,470 91
First National Bank, Nashville, Tenn.....	2,105 70
St. Louis National Bank, St. Louis, Mo.....	136 06
Continental Bank, St. Louis, Mo.....	1,074 89
Fourth National Bank, Nashville, Tenn.....	400 00
Capital City Bank, Nashville, Tenn.....	1,388 35
Total.....	<u>82,101 85</u>

* Of these there are deposited with Receiver-General, Canada, \$29,000 Montreal Harbour bonds; \$2,399.67 Canada stock; \$10,000 City of Victoria bonds; \$17,000 Montreal Corporation bonds and stock.

† \$100,000 City of Brooklyn bonds and \$100,000 United States Government bonds deposited with State of New York and \$15,000 City of Richmond bonds in Virginia.

‡ \$125,000 U. S. Guarantee Co. stock is held by the Manhattan Trust Co. of New York in trust for the benefit of the Guarantee Company's policy-holders and creditors in the United States

Finance Department—Insurance.

GUARANTEE COMPANY—*Continued*

Interest accrued and unpaid on stocks.....	\$ 8,361 28
Agents' balances.....	30,976 94
Office furniture and fixtures, including safes at head office and branches.....	5,803 79
Total assets.....	\$ 772,306 72

LIABILITIES.

(1.) *Liabilities in Canada.*

Net amount of losses resisted—in suit (accrued in previous years)	\$ 5,000 00
do do not in suit (\$2,000 of which accrued in previous years).....	7,200 00
Total amount of unsettled claims for losses in Canada.....	\$ 12,200 00
Reserve of unearned premiums for all outstanding risks in Canada.....	17,762 62
Due and accrued for salaries, reinsurance, rent, agency and other miscellaneous expenses, including commission for collecting outstanding premiums.....	6,185 91
Total liabilities in Canada.....	\$ 36,148 53

(2.) *Liabilities in other Countries.*

Net amount of losses claimed but not adjusted.....	\$ 24,725 87
Net amount of losses resisted and in suit (accrued in previous years).....	13,500 00
Net amount of losses resisted not in suit (accrued in previous years).....	2,035 50
Total amount of unsettled claims for guarantee losses.....	\$ 40,261 37
Total reserve of unearned premiums for all outstanding risks.....	90,864 72
Due and accrued for salaries, reinsurance, rent, agency and other miscellaneous expenses, including commission for collecting outstanding premiums.....	3,617 69
Total liabilities in other countries.....	\$ 134,743 78
Total liabilities (except capital stock) in all countries.....	\$ 170,892 31
Capital stock paid up in cash.....	\$ 304,600 00
Surplus beyond all liabilities and paid-up capital stock.....	\$ 296,814 41

INCOME.

<i>For Guarantee Risks.</i>	In Canada.	In other Countries.
Gross cash received for premiums	\$ 36,588 39	\$ 211,767 04
Deduct reinsurance, rebate, abatement and return premiums..	4,126 60	36,179 75
Net cash received for said premiums.....	\$ 32,461 79	\$ 175,587 29
Total net cash received for premiums in all countries.....	\$ 208,049 08	
Received for interest and dividends.....	28,553 28	
Claims recovered.....	22,120 40	
Total income	\$ 258,722 76	

GUARANTEE COMPANY—Continued.

EXPENDITURE.

<i>For Guarantee Risks.</i>	In Canada.	In other Countries.	
Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$30,153.99). \$	300 00	\$ 29,331 62	
Deduct savings and salvage and amounts received from other companies for reinsurance.		7,668 45	
Net amount paid for said losses.....	\$ 300 00	\$ 21,663 17	
Amount paid for losses occurring during the year.....	\$ 5,297 92	\$ 56,935 88	
Deduct reinsurance		6,630 44	
Net amount paid during the year for said losses. \$	5,297 92	\$ 50,305 44	
Total net amount paid during the year for guarantee losses... \$	5,597 92	\$ 71,968 61	
Total net amount paid during the year for losses in all countries.....			\$ 77,566 53
Amount of dividends paid during the year at 6 per cent.....			18,276 00
Commission or brokerage.....			12,672 25
Salaries, fees and all other charges of officials.....			58,299 18
Taxes.....			5,371 31
Miscellaneous payments, viz.:—Advertising, \$3,398.31; rent and taxes, \$11,389.95; sundry office charges, postage, parcels and telegrams, \$12,915.54; printing and stationery, 5,667.64; inspection and revision department (outside), \$23,856.96; law charges, \$1,872.75; furniture, \$1,218.46			60,319 61
Total expenditure			<u>\$ 232,504 88</u>

CASH ACCOUNT.

Dr.

Dec. 31, 1891—			
To balance in hand and in banks, as at this date.....		\$ 94,439 87	
Dec. 31, 1892--			
To income as above.....		258,722 76	
Received from realization of investments.....		1,000 00	
			<u>\$ 354,162 63</u>

Cr.

Dec. 31, 1892—			
By expenditure during the year as above.....		\$ 232,504 88	
Investments during the year.....		29,401 85	
Loan made.....		9,500 00	
Balance in hand and in banks this date.....		82,755 90	
			<u>\$ 354,162 63</u>

GUARANTEE COMPANY—Concluded.

RISKS AND PREMIUMS.

	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums thereon.	Amount.	Premiums thereon.	Amount.	Premiums thereon.
<i>For Guarantee Risks.</i>						
Gross policies in force at date of last statement.....	\$ 6,011,886	\$ 40,375 86	\$ 40,046,969	\$ 207,236 37	\$ 46,058,855	\$ 248,212 23
Taken during the year—new.....	806,576	4,220 11	14,632,770	59,283 90	15,439,346	63,504 01
do renewed.....	5,132,900	33,056 00	30,828,750	153,354 03	35,961,650	186,410 03
Total.....	\$ 11,951,312	\$ 78,251 97	\$ 85,508,489	\$ 419,874 30	\$ 97,459,801	\$ 498,126 27
Deduct terminated, including renewed.....	6,537,013	41,715 47	43,038,042	206,835 86	49,575,555	248,551 33
Gross in force at date.....	\$ 5,414,299	\$ 36,536 50	\$ 42,469,947	\$ 213,038 44	\$ 47,884,246	\$ 249,574 94
Deduct reinsured.....	155,500	1,011 25	6,055,650	31,309 00	6,211,150	32,320 25
Net in force, 31st December, 1892.....	\$ 5,258,799	\$ 35,525 25	\$ 36,414,297	\$ 181,729 44	\$ 41,673,096	\$ 217,254 69
Total net amount in force.....	\$ 41,673,096 00					
Total net premiums thereon.....	217,254 69					

Subscribed and sworn to, 7th February 1893, by

EDWARD RAWLINGS,
Vice-President and Managing Director.
 ROBERT KERR,
Accountant.

(Received, 9th February, 1893.)

THE DOMINION PLATE GLASS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President and Agent—A. RAMSAY.

Secretary—E. A. FAUTEUX.

Principal Office—Montreal.

(Incorporated, 22nd May, 1888. Commenced business in Canada, 14th December, 1888, by taking over the plate glass business of A. Ramsay.)

CAPITAL.

Amount of joint stock capital authorized	\$ 50,000 00
Amount subscribed for.....	25,000 00
Amount paid up in cash.....	<u>10,000 00</u>

(For List of Stockholders, see Appendix.)

ASSETS.

Stocks and bonds deposited with the Receiver-General, viz. :—

	Par value.	Market value.	
Province of Quebec 5 per cent bonds.....	\$ 5,000 00	\$ 5,500 00	
Montreal Protestant School Board bonds.....	11,000 00	10,847 00	
Total.....	<u>\$ 16,000 00</u>	<u>\$ 16,347 00</u>	
Carried out at market value..			\$ 16,347 00
Cash on hand at head office.....			6,580 51
Cash in Quebec Bank.....			76 70
Agents' balances.....			2,275 79
Office furniture and fixtures.....			400 00
Total assets.....			<u>\$ 25,680 00</u>

LIABILITIES.

Reserve of unearned premiums for all outstanding plate glass risks....	\$ 15,740 76
Total liabilities..	<u>\$ 15,740 76</u>
Capital stock paid up in cash.....	<u>\$ 10,000 00</u>

INCOME.

Gross cash received for premiums	\$ 10,102 27
Deduct reinsurance, rebate, abatement and return-premiums.....	385 10
Net cash received for premiums.....	\$ 9,717 17
Received for interest on bonds..	250 00
Total income.....	<u>\$ 9,967 17</u>

EXPENDITURE.

Amount paid for plate glass losses occurring during the year.....	\$ 3,273 30
Deduct savings and salvage.....	27 57
Net amount paid for plate glass losses.....	\$ 3,245 73
Amount of dividends paid during the year (\$8 per share).....	2,000 00
Paid for commission or brokerage.....	1,938 92
Salaries, fees and all other charges of officials in Canada.....	1,481 61
Taxes.....	260 00
Total expenditure.....	<u>\$ 8,926 26</u>

Finance Department—Insurance.

DOMINION PLATE GLASS—*Concluded.*

CASH ACCOUNT.

1891.		1892.	
Dec. 31—To Balance in hand and in banks at this date....	\$ 6,587 80	Dec. 31—By Expenditure as above ...	\$ 8,926 26
1892.		Investments — City of Montreal Protestant School Board bonds...	10,847 00
Dec. 31— Income as above.....	9,967 17	Balance in hand and in banks at this date....	6,657 21
Realization of investments—sale of plate glass.....	9,875 50		
	<u>\$ 26,430 47</u>		<u>\$ 26,430 47</u>

RISKS AND PREMIUMS.

	No.	Premiums thereon.
Policies in force at date of last statement.....	1,746	\$ 27,377 44
Taken during the year—new.....	472	6,535 50
Taken during the year—renewed.....	262	4,933 51
Total.....	2,480	\$ 38,846 45
Deduct terminated.....	556	8,496 55
Gross and net in force 31st December, 1892	1,924	\$ 30,349 90
Total number of policies in force.....	1,924	
Total premiums on policies in force.....	\$ 30,349 90	

Subscribed and sworn to, 25th February, 1893, by

ALEX. RAMSAY,
President.
E. A. FAUTEUX,
Secretary.

(Received, 3rd March, 1893.)

LLOYDS' PLATE GLASS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—WILLIAM T. WOODS. | *Secretary*—CHAS. E. W. CHAMBERS.

Principal Office—63 William Street, New York.

Head Office in Canada—Toronto. | *Agent in Canada*—L. BEEMER.

(Incorporated, August, 1882. Commenced business in Canada, 12th July, 1886.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash.....\$ 250,000 00

ASSETS IN CANADA.

Canada 4 per cent bonds in deposit with the Receiver-General, par value, \$10,000; market value.....	\$	10,800 00
Agents' balances in Canada		3,777 47
Total assets in Canada.....	\$	<u>14,577 47</u>

LIABILITIES IN CANADA.

Amount of plate glass losses in Canada claimed but not adjusted.....	\$	355 69
Reserve of unearned premiums for all outstanding risks in Canada.....		12,747 64
Total liabilities in Canada.....	\$	<u>13,103 33</u>

INCOME IN CANADA.

Gross cash received for premiums.....	\$	10,183 24
Deduct reinsurance, rebate, abatement and return-premiums.....		516 91
Net cash received for premiums.....	\$	9,666 33
Received for interest and dividends.....		400 00
Total income in Canada... ..	\$	<u>10,066 33</u>

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$55.25).....	\$	55 25
Amount paid for losses occurring during the year.....	\$	5,111 46
Deduct savings and salvage.....		1,224 34
Net amount paid during the year for said losses	\$	3,887 12
Net amount paid during the year for plate glass losses.....	\$	3,942 37
Commission or brokerage.....		3,222 11
Salaries, fees and all other charges of officials in Canada.....		71 25
Total expenditure in Canada	\$	<u>7,235 73</u>

Finance Department—Insurance.

LLOYDS' PLATE GLASS—Continued.

RISKS AND PREMIUMS.

<i>Plate Glass Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement	\$	\$ 18,676 09
Policies taken during the year—new.....	3,788 46
do do renewed	6,497 51
Total.....	\$	\$ 28,962 06
Deduct terminated.....	5,816 43
Gross and net in force at 31st December, 1892	<u>\$</u>	<u>\$ 23,145 63</u>
Total number of policies in force in Canada at date.....No return.		
Total net amount in force.....		
Total premiums thereon		<u>\$ 23,145 63</u>

Subscribed and sworn to, 1st March, 1893, by

L. BEEMER,
Chief Agent.

(Received, 3rd March, 1893.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(As returned to the Superintendent of Insurance, State of New York.)

ASSETS.

Market value of real estate less encumbrances	\$ 135,000 00
Stocks and bonds held by the company, par value \$326,000; market value.....	352,065 00
Cash on hand and in banks.....	24,571 13
Gross premiums in course of collection	60,440 41
Rents due and accrued	1,550 00
Interest due and accrued on bonds.....	4,270 00
Total assets	<u>\$ 577,896 54</u>

LIABILITIES.

Net amount of unpaid losses	\$ 3,657 24
Unearned premiums.....	187,240 24
Due and accrued for agency expenses, plate glass, glazing, &c.....	31,100 42
Commission on agents' balances	16,906 34
Total liabilities, except capital stock.....	<u>\$ 238,904 24</u>
Capital stock paid up in cash	\$ 250,000 00
Surplus beyond all liabilities.....	<u>88,992 30</u>

INCOME.

Net cash received for premiums	\$ 367,327 84
Interest and dividends.....	16,380 02
Rents.....	5,578 87
Total cash income	<u>\$ 389,286 73</u>

LLOYDS' PLATE GLASS—*Concluded.*

EXPENDITURE.

Net amount paid for losses	\$ 157,438 35
Dividends to stockholders.....	35,000 00
Paid for commissions or brokerage.....	97,483 01
Salaries, &c.....	55,110 17
Taxes and license fees... ..	11,951 83
All other expenditure	35,267 84
Total cash expenditure.....	\$ 392,251 20

RISKS AND PREMIUMS.

	Amount.
Risks, written or renewed during 1892.....	\$ 13,291,982 00
Premiums thereon	390,968 98
Amount of risks terminated during the year	12,778,999 00
Premiums thereon	405,472 15
Net amount in force at end of the year 1892.....	13,334,257 00
Premiums thereon	371,987 34

Subscribed and sworn to, by

WILLIAM T. WOODS,
President.
CHAS. E. W. CHAMBERS,
Secretary.

NEW YORK, 28th March, 1893.

Finance Department—Insurance.

PLATE GLASS INSURANCE BUSINESS OF MONGENAI, BOIVIN & CO.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1892.

(Principal Office—338 St. Paul Street, Montreal.)

(License issued 14th October, 1886.)

ASSETS, PLATE GLASS INSURANCE.

Stocks and bonds in deposit with Receiver-General, viz. :—

	Par value.	Market value.
Canada 4 per cent stock	\$ 5,000 00	\$ 5,200 00
Town of Sault Marie bonds.....	8,567 25	8,567 25
Total.....	\$ 13,567 25	\$ 13,767 25

Carried out at market value..... \$ 13,767 25

LIABILITIES, PLATE GLASS INSURANCE.

Reserve of unearned premiums for all plate glass risks in Canada. \$ 14,767 23

INCOME, PLATE GLASS INSURANCE.

Total net cash received for premiums..... \$ 14,094 78

Total income..... \$ 14,094 78

EXPENDITURE, PLATE GLASS INSURANCE.

Amount paid for losses occurring during the year..... \$ 6,251 24
Deduct savings and salvage..... 1,019 13

Net amount paid during the year for said losses..... \$ 5,232 11

Commission or brokerage..... 1,507 75

Salaries, fees and other charges of officials... 250 00

Total expenditure..... \$ 6,989 86

RISKS AND PREMIUMS.

<i>Plate Glass Risks.</i>	No.	Premiums thereon.
Gross policies in force at date of last statement.....	1,803	\$ 24,675 99
Taken during the year—new	716	8,817 44
do do renewed.....	622	5,277 34
Total	3,141	\$ 38,770 77
Deduct terminated.....	941	9,176 30
Gross and net in force 31st December, 1892.....	2,200	\$ 29,594 47

Total number of policies in force..... 2,200

Total premiums on policies in force..... \$ 29,594 47

Subscribed and sworn to, 6th March, 1893, by

L. I. BOIVIN.

(Received, 7th March, 1893.)

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—JOHN L. BLAIKIE. | Secretary—ALEXANDER FRASER.
 Agent—W. B. McMURRICH. | Principal Office—Toronto.

(Incorporated, 8th April, 1875. Commenced business in Canada, 9th October, 1875.)

CAPITAL.

Amount of joint stock capital authorized	\$ 500,000 00
Amount subscribed for	100,100 00
Amount paid up in cash.....	45,046 00

(For List of Shareholders, see Appendix.)

ASSETS.

Stocks and bonds held by the company, viz.:—

	Par value.	Market value.
Town of Gananoque bonds.....	\$ 10,000 00	\$ 10,126 00
Deseronto debentures.....	3,000 00	3,000 00
Canada Landed and National Investment Co.'s debentures	8,000 00	8,000 00
Town of Tilsonburg debentures.....	2,000 00	2,307 35
City of Guelph debentures.....	1,500 00	1,521 91
Town of Deseronto debentures.....	6,224 00	6,506 66
Township of Leeds and Lansdowne debentures.....	5,000 00	5,335 93
do Yonge and Escott debentures.....	5,000 00	5,349 80
do Elizabethtown debentures	7,000 00	7,425 16
Town of Simcoe debentures	7,000 00	7,461 85

(The above are on deposit with the Receiver-General.)

Town of Deseronto debentures	4,632 00	4,688 20
Land Security Co.'s debentures.....	6,500 00	6,500 00
British Canadian L. and I. Co.'s debentures	2,000 00	2,000 00
Imperial Loan and Investment Co.'s debentures.....	8,000 00	8,000 00
Freehold Loan and Savings Co.'s debentures.....	2,500 00	2,500 00
Toronto Board of Trade debentures	200 00	200 00

Total par and market values \$ 78,556 00 \$ 80,922 86

Carried out at market value.....\$ 80,922 86

Loans secured by debentures on which not more than one year's in-

terest is due..... 3,000 00

Cash at head office..... 192 54

Cash in banks, viz.:—

Canadian Bank of Commerce.....	\$ 2,131 68
Home Savings and Loan Co	3,496 47

Total cash in banks..... 5,628 15

Interest accrued and unpaid on debentures, etc

Agents' balances..... 1,355 98

Bills receivable..... 62 75

Office furniture..... 600 00

Special service accounts, outstanding

Total assets

383

Finance Department—Insurance.

BOILER INSPECTION AND INSURANCE CO.—Continued.

LIABILITIES.

Reserve of unearned premiums on all outstanding risks in Canada.....	\$ 20,169 23
Due for sundry small accounts for printing, advertising, etc.....	300 00
Total liabilities.....	\$ 20,469 23
Capital stock paid up in cash.....	\$ 45,045 00
Surplus beyond liabilities and capital stock.....	\$ 27,867 13

INCOME.

Gross premiums received in cash.....	\$ 25,787 96
Gross cash received on bills or notes taken for premiums.....	265 00
Gross cash received for premiums.....	\$ 26,052 96
Deduct reinsurance, rebate, abatement and return-premiums.....	1,119 11
Net cash received for premiums.....	\$ 24,933 85
Received for interest on bonds, &c.....	4,007 53
Income for special service department.....	894 56
Received for calls on capital.....	180 00
Total income.....	\$ 30,015 94

EXPENDITURE.

Amount paid during the year for losses.....	\$ 403 26
Amount of dividends paid during the year at 6 per cent.....	2,691 90
Commission or brokerage.....	2,381 67
Salaries, fees and all other charges of officials.....	10,166 47
Taxes.....	418 98
Miscellaneous payments:—	
General expenses, including rent, stationery, printing, postage, agency expenses, &c., \$1,624.68; travelling expenses, \$2,516.30; advertising account, \$1,151.65; furniture, \$99.95; special inspections, \$245.10; charter amendment, \$283.38.....	5,921 06
Vote of shareholders to president and directors.....	1,900 00
Voted to heirs of late president for services rendered by him.....	500 00
Total expenditure..	\$ 24,3-3 34

CASH ACCOUNT.

1891.	<i>Dr.</i>	
Dec. 31.—To balance on hand and in banks at this date.....		\$ 3,788 09
1892.		
Dec. 31.—To income as above..		30,015 94
Received from realization of investments.....		9,400 00
		\$ 43,204 03
1892.	<i>Cr.</i>	
Dec. 31.—By Expenditure during the year as above.....		\$ 24,383 34
Investments during the year.....		13,000 00
Balance in hand and in banks this date.....		5,820 69
		\$ 43,204 03

BOILER INSPECTION AND INSURANCE COMPANY—Concluded.

RISKS AND PREMIUMS.

	IN CANADA.			IN OTHER COUNTRIES.			TOTAL IN ALL COUNTRIES.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Policies in force at date of last statement	605	2,306,014	31,349 29	147	790,627	2,400 71	752	3,096,641	33,750 00
Taken during the year—new	146	479,050	7,690 54	62	438,513	1,163 28	208	917,563	8,853 82
Taken during the year—renewed	477	1,414,662	16,378 09				477	1,414,662	16,378 09
Total	1,228	4,199,726	55,417 92	209	1,229,140	3,563 99	1,437	5,428,866	58,981 91
Deduct terminated	498	1,511,564	17,992 28	129	694,487	1,417 58	627	2,206,051	19,409 86
Gross in force at end of year	730	2,688,162	37,425 64	80	534,653	2,146 41	810	3,222,815	39,572 05
Deduct reinsured		397,919	1,788 06					397,919	1,788 06
Net in force, 31st December, 1892	730	2,290,243	35,637 58	80	534,653	2,146 41	810	2,824,896	37,783 99
Total number of policies in force at date	810								
Total net amount in force	\$2,824,896 00								
Total premiums thereon	37,783 99								

Subscribed and sworn to, 20th February, 1893, by

JOHN L. BLAIKIE,
Vice-President.

A. FRASER,
Secretary.

(Received, 22nd February, 1893.)

STATEMENTS
MADE BY
INSURANCE COMPANIES
WHICH DO LIFE INSURANCE BUSINESS UPON THE
ASSESSMENT PLAN.

List of Assessment Companies registered, at 31st December, 1892, in the Office of the Superintendent of Insurance, under the Insurance Act:—

- *The Canadian Mutual Life Association.
 - The Commercial Travellers' Mutual Benefit Society.
 - The Home Life Association of Canada.
 - The Mutual Relief Society of Nova Scotia.
 - The Provincial Provident Institution.
-

List of Assessment Companies licensed under the Insurance Act:—

- The Covenant Mutual Benefit Association of Illinois.
- The Massachusetts Benefit Association.
- The Mutual Reserve Fund Life Association, New York.

* Registration suspended, 17th January, 1893.

THE CANADIAN MUTUAL LIFE ASSOCIATION.

STATEMENT FOR THE SEVEN MONTHS ENDING 1ST AUGUST, 1892.

President—WM. RENNIE.*Secretary and Agent*—W. P. PAGE.*Principal Office*—Toronto.

(Incorporated 20th August, 1880. Commenced business, 17th November, 1880.)

ASSETS AS AT 1ST AUGUST, 1892.

Amount secured by way of loans on real estate by bond or mortgage, first liens.....	\$	60,119 87
Amount of loans on which interest has not been paid within one year previous to statement.....	\$	800 00
Market value of stocks bonds and debentures owned by the Association.....		15,263 68
Cash at head office.....		211 31
Cash in banks, viz.:—		
R. and D. Fund, Freehold Loan and Savings Co.....	\$	1,987 72
Mortuary Fund, Dominion Bank.....		189 73
Expense Fund, Dominion Bank.....		5 83
Total cash in banks.....		2,183 28
Agents' ledger balances.....		706 81
Total.....	\$	78,484 95

OTHER ASSETS.

Interest due.....	\$	497 75
do accrued.....		1,121 39
Total carried out.....		1,619 14
Mortuary assessments called and not yet due.....	\$	20,164 18
Annual dues in process of collection.....		2,272 45
Net amount due from members.....		22,436 63
Office furniture.....		541 89
Total assets.....	\$	103,082 61

LIABILITIES AS AT 1ST AUGUST, 1892.

Claims for death losses:—

1. Due and unpaid.....	\$	4,600 00
2. Adjusted, but not due.....		18,250 00
3. Unadjusted, but not resisted.....		9,650 00
Total amount of unsettled claims.....	\$	32,500 00
Total liability.....	\$	32,500 00
Surplus on policy-holders' account.....	\$	70,582 61

Finance Department—Insurance.
CANADIAN MUTUAL LIFE—Continued.

INCOME.

Net amount received for membership fees	\$	4,929 00
Annual dues.....		4,430 68
Changing certificates.....		7 00
Reinstatement fees		1,160 39
Medical examiners' fees (estimated).....		1,078 00
Assessments.....		61,257 98
Total paid by members.....		\$ 72,863 05
Interest.....		1,205 35
Total income.....		\$ 74,068 40

EXPENDITURE.

Cash paid for death losses ..	\$	81,200 00
Total disability claims		5,525 00
Cash paid for surrendered policies		1,600 00
Medical examiners' fees, whether paid direct by members or otherwise.....		1,078 00
Commission and fees retained by or paid to agents.....		5,091 98
Commissions, salaries and other expenses of officials		5,136 08
Taxes and rent.....		264 70
Miscellaneous payments:—		
Postage, \$934.30; printing, \$622.85; advertising, \$506.16; directors' and auditors' fees, \$325.01; investigating claims, \$95.32; office expenses, \$456.95; travelling expenses, \$700.22; interest and discount, \$121.44; Ontario Insurance Department, \$5.00; law costs, \$60.00.....		3,827 25
Total expenditure		\$ 103,723 01

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	548	
Amount of said policies		\$ 681,500 00
Policies renewed during the year	93	
Amount of said policies.....		156,600 00
Number of policies become claims during the year.....	36	
*Amount of said claims.....		51,225 00
Number of policies in force in Canada at date.....	5,612	
Amount in force at 1st August, 1892		10,724,975 00

Number and amount of policies terminated in Canada during the year:—

	No.	Amount.
1. By death	24	\$ 39,700 00
2. By surrender	2	6,000 00
3. By total disability.....	10	5,525 00
4. By lapse	211	13,303 03
Total.....		\$ 64,528 03

*Including 10 claims for total disability amounting to \$5,525.

CANADIAN MUTUAL LIFE—*Concluded.*

Policies in force at beginning of year	5,218	\$9,951,403 03
Policies issued during the year, new and renewed.....	641	838,100 00
Policies terminated as above	247	64,528 03
Policies in force at date of statement.....	5,612	10,724,975 00
Transferred to Massachusetts Benefit Association.....	5,612	<u>10,724,975 00</u>

Subscribed by

T. E. P. SUTTON,

(Received, 21st June, 1893.)

Finance Department—Insurance.

THE COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—JOSEPH BONNICK.

| *Secretary and Agent*—WM. G. H. LOWE.

Principal Office—Toronto.

(Organized, 1881; incorporated, 27th January, 1882; commenced business in
Canada, July, 1881.)

ASSETS.

Stocks and bonds owned by the company:—

	Par value.	Market value.
Building and Loan Company's Debentures.....	\$ 5,000 00	\$ 5,000 00
People's Loan and Deposit Company's debentures.....	5,000 00	5,000 00
Total par and market values.....	\$ 10,000 00	\$ 10,000 00
Carried out at market value.....		\$ 10,000 00
Cash at head office.....		136 96
Cash in Dominion Bank.....		8,479 62
Total.....		\$ 18,616 58

OTHER ASSETS.

Interest accrued.....	187 50
Office furniture.....	769 80
Total assets.....	\$ 19,573 88

LIABILITIES.

Claims for death losses adjusted but not due.....	\$ 4,000 00
Total liabilities.....	\$ 4,000 00
Surplus on policy-holders' account.....	\$ 15,573 88

INCOME.

Gross amount paid by members of the Society or its agents, without deductions for commissions or other expenses, as follows:—

Membership fees.....	\$ 504 00
Annual dues.....	3,320 00
For medical examiners' fees.....	394 00
Assessments.....	15,993 05
Total paid by members.....	\$ 20,211 05
Interest.....	719 24
Total income.....	\$ 20,930 29

THE COMMERCIAL TRAVELLERS'—*Concluded.*

EXPENDITURE.

Cash paid for death losses (\$4,000 of which occurred in previous years)	\$ 13,700 00
Commissions and fees retained by or paid to agents.....	55 00
Commissions, salaries and other expenses of officials	2,071 00
Medical examiners' fees.....	394 00
Taxes.....	89 90
Office furniture.....	256 50
Miscellaneous payments:—Printing, \$96.45; stationery, \$131.63; postage, \$350.10; advertising, \$1.50; petty expenses, \$117.49; law expenses, \$25.00; rent, \$325.00.....	1,047 17
Total expenditure	<u>\$ 17,613 57</u>

MISCELLANEOUS.

Number of new policies reported during the year as taken in	
Canada	233
Amount of said policies.....	\$ 233,000 00
Number of policies become claims during the year.....	14
Amount of said claims.....	14,000 00
Number of policies in force in Canada at date.....	1,884
Amount of said policies.....	<u>1,884,000 00</u>

Number and amount of policies terminated during the year:—

	No.	Amount.
1. By death.....	14	\$ 14,000 00
2. By lapse.....	65	65,000 00
Total	<u>79</u>	<u>\$ 79,000 00</u>

	No.	Amount.
Policies in force at beginning of year.....	1,730	\$1,730,000 00
Policies issued during the year.....	233	233,000 00
Policies terminated as above.....	79	79,000 00
Policies in force at date of statement.....	<u>1,884</u>	<u>1,884,000 00</u>

Number of insured lives at beginning of year.....	1,730
Number of new insurers during the year.....	64
Number of deaths during the year among the insured.....	14
Number of insured whose policies have been terminated otherwise than by death.....	61
Number of insured lives at date of statement.....	<u>1,719</u>

Subscribed and sworn to, 30th January, 1893.

JOSEPH BONNICK,
President.
WM. G. H. LOWE,
Secretary.

(Received, 31st January, 1893.)

Finance Department—Insurance.

THE HOME LIFE ASSOCIATION OF CANADA.

STATEMENT OF BUSINESS TO THE 31ST DECEMBER, 1892.

President—FRANCIS C. IRELAND,

Secretary—APPLETON J. PATTISON.

Chief Agent—JAMES G. HOWORTH,

Principal Office—TORONTO.

(Incorporated 16th May, 1890. Commenced business in Canada, 12th May, 1892.)

CAPITAL.

Amount of guarantee capital authorized.....	\$	100,000 00
Amount subscribed for.....		42,400 00
Amount paid up in cash.....		5,561 50
		5,561 50

(For list of Guarantors, see Appendix.)

ASSETS.

Cash at head office :—		
General account.....	\$	352 55
Assessment account.....		71 05
		423 60
Cash in Dominion Bank :—		
General account.....	\$	7 70
Assessment account.....		1,395 53
		1,403 23
Total ledger assets	\$	1,826 83

OTHER ASSETS.

Mortuary assessments due and unpaid on membership in force.....		37 40
Other assets—office furniture.....		42 05
		79 45
Total assets	\$	1,906 28

LIABILITIES.

Assessments paid in advance.....	\$	260 43
Sundry items due to medical examiners.....		13 00
		273 43
Total liability.....	\$	273 43
Surplus on policy-holders account	\$	1,632 85
Guarantee fund paid up.....		5,561 50
		5,561 50

INCOME.

(Since incorporation, May 16th, 1890.)

Membership fees.....	\$	219 00
Assessments		1,830 31
		2,049 31
Interest.....		17 00
		2,066 31
Total.....	\$	2,066 31
Guarantee fund		5,561 50
		5,561 50
Total income.	\$	7,627 81

HOME LIFE ASSOCIATION—*Concluded.*

EXPENDITURE.

(Since incorporation, May 16th, 1890.)

Medical examiners' fees.....	\$	250	06
Commission and fees retained by or paid to agents.....		140	79
Commissions, salaries, and other expenses of officials.....		1,083	32
Miscellaneous payments, viz.:—Expense account, \$179.22; postage and telegrams, \$74.38; books, \$50.89; salaries of clerks, \$187.50; office furniture, \$99.65; advertising, \$49.68; office rent, \$345.83; printing and stationery, \$565.29; travelling expenses, \$115.65; fuel and light, \$3.94; expressage, \$5.45; preliminary expenses, \$2,649.33...		4,326	81
Total expenditure.....	\$	5,800	98
Number of new policies reported during the year as taken in			
Canada.....		258	
Amount of said policies.....	\$	265,000	00
Number of policies in force in Canada at date.....		190	
Amount in force 31st December, 1892.....		197,000	00

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By lapse.....	68	\$ 68,000 00
Policies issued during the year.....	265	272,000 00
Policies terminated as above....	68	68,000 00
Policies not taken.....	7	7,000 00
Policies in force at date of statement..	190	197,000 00

Number of new insurers during the year.....	240
Number of deaths during the year among the insured.....	None.
Number of the insured whose policies have been terminated during the year otherwise than by death.....	65
Number of insured lives at date of statement.....	175

Subscribed and sworn to, 23rd January, 1893, by

F. C. IRELAND,
President.
A. J. PATTISON,
Secretary.

(Received, 22nd February, 1893.)

Finance Department—Insurance.

THE MUTUAL RELIEF SOCIETY OF NOVA SCOTIA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—A. C. ROBBINS.

| *Secretary and Agent*—THOS. B. CROSBY.

Head Office—Yarmouth, N. S.

(Incorporated, August, 1881. Commenced business, August, 1881.)

ASSETS.

Amounts secured by way of loans on real estate by bond or mortgage, first liens.....	\$ 3,403 00
Cash in banks, viz. :—	
Exchange Bank of Yarmouth.....	\$ 2,623 91
Agency Bank of Nova Scotia.....	540 17
Total cash in banks.....	3,164 08
Total.....	\$ 6,567 08

OTHER ASSETS.

Furniture.....	150 00
Total assets.....	\$ 6,717 08

LIABILITIES.

Claims for death losses, viz. :—	
Adjusted but not due.....	\$ 4,060 00
Unadjusted but not resisted.....	2,000 00
Due on account of general expenses, estimated	507 08
Total liabilities.....	\$ 6,567 08

INCOME.

Gross amount paid by members of the association or its agents with- out deduction for commission or other expenses, as follows :—	
Membership fees.....	\$ 2,032 00
Annual dues.....	5,430 25
For medical examiners' fees.....	306 00
Assessments	45,788 96
Total paid by members.....	\$ 53,557 21
Amount received for interest.....	586 28
All other income.....	170 32
Total income.....	\$ 54,313 81

EXPENDITURE.

Cash paid for death losses (of which \$22,226.50 accrued in 1891).....	\$ 58,726 50
Cash paid for surrendered policies.....	862 50
Medical examiners' fees.....	320 50
Commissions and fees retained by or paid to agents.....	3,424 56
do salaries and other expenses of officials	4,267 78
Taxes, licenses, &c.....	24 94
Miscellaneous payments, viz. :—Postage, advertising and printing, rents and sundries	1,661 50
Total expenditure.....	\$ 69,288 28

MUTUAL RELIEF SOCIETY—*Concluded.*

MISCELLANEOUS.

	No.	Amount.
Number of new certificates reported during the year as taken in Canada.....	312	
Amount of said certificates.....		528,500 00
Number of certificates become claims in Canada during the year.....	25	
Amount of said claims.....		42,560 00
*Number and amount of certificates in force in Canada at 31st December, 1892.....	<u>Nil.</u>	<u> </u>

Number and amount of certificates terminated in Canada during the year:—

	No.	Amount.
1. By death.....	25	\$ 42,560 00
2. Certificates reduced in amount....		7,000 00
3. By lapse, surrender and transfer.....	2,243	4,154,440 00
Total.....	<u>2,268</u>	<u>\$4,204,000 00</u>

	No.	Amount.
Certificates in force at beginning of year..	2,106	\$3,563,500 00
Certificates issued during the year.....	312	528,500 00
Certificates increased in amount.....		11,000 00
Certificates reinstated.....	50	101,000 00
Certificates terminated as above..	2,268	4,204,000 00
*Certificates in force at date of statement.....	<u>Nil.</u>	<u>Nil.</u>

Number of insured lives at beginning of year.....	2,106
Number of new insurers during the year (including 50 reinstated).....	362
Number of deaths during the year among insured....	25
Number of insured whose certificates have been terminated during the year otherwise than by death.....	2,243
Number of insured lives at date of statement.....	<u>None.</u>

Subscribed and sworn to, 1st April, 1893, by

A. C. ROBBINS,
President.
THOS. B. CROSBY,
Secretary.

(Received, 5th April, 1893.)

* All certificates either transferred to the Massachusetts Benefit Association, or lapsed.

Finance Department—Insurance.

THE PROVINCIAL PROVIDENT INSTITUTION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—GEO. K. MORTON.

| *Secretary and Agent*—E. S. MILLER.

Principal Office—St. Thomas, Ont.

(Incorporated, 1st February, 1884. Commenced business in Canada, 19th April, 1884.)

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (less encumbrances held by the company).....	\$ 8,394 80
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	14,700 00
Amount of loans secured by bonds, stock, or other marketable col- laterals.....	1,250 00
Cash at head office.....	313 77
Cash in banks, viz. :—	
Molsons Bank	\$ 4,945 19
Southern Loan and Savings Company.....	2,625 25
Elgin Loan and Savings Company.....	5,968 78
Atlas Loan Company (Account A).....	20,240 52
* do (Account B).....	11,279 61
Total cash in banks.....	45,059 35
Bills receivable.....	271 48
Agents' ledger balances.....	874 57
Total.....	<u>\$ 70,863 97</u>

OTHER ASSETS.

Interest due.....	\$ 357 31
do accrued.....	381 95
Total carried out.....	\$ 739 26
Mortuary assessments due and unpaid on membership in force.....	\$ 449 38
Reserve fund contributions due and unpaid.....	24 04
Due from members for claims not yet assessed.....	11,023 10
Semi-annual dues in process of collection.....	568 50
Net amount due from members.. ..	12,065 02
Fixtures	1,187 72
Total assets.....	<u>\$ 84,855 97</u>

LIABILITIES.

Claims for death losses unadjusted by not resisted.....	\$ 10,000 00
do do resisted, in suit.....	4,500 00
Net amount due on account of claims.....	\$ 14,500 00
Assessments paid in advance.....	295 13
Due to agents on open accounts.....	314 94
Total liabilities.....	<u>\$ 15,110 07</u>

PROVINCIAL PROVIDENT—*Continued.*

Surplus on policy-holders' account.....	\$ 69,745 90
Amount belonging to reserve fund.....	\$ 47,949 83
Amount belonging to emergency fund.....	14,090 14
Total.....	\$ 62,039 97
Surplus over all liabilities and said funds	\$ 7,705 93

INCOME DURING THE YEAR.

Gross amount paid by members to the association or its agents without deduction for commissions or other expenses, as follows:—

Membership fees.....	\$ 12,952 38
Semi-annual dues	20,708 44
Reinstatement fees.....	147 38
Medical examiners' fees (estimated)	3,354 00
Assessments	52,469 27
For changing certificates.....	64 00
Contributions to reserve fund.....	3,164 23
Contributions to emergency fund.....	3,248 36
Total paid by members.....	\$ 96,108 06
Interest	2,650 08
Total income.....	\$ 98,758 14

EXPENDITURE DURING THE YEAR.

Cash paid for death losses.....	\$ 50,200 00
Medical examiners' fees (estimated)	3,354 00
Commissions and fees retained by or paid to agents.....	13,091 11
Cash paid for salaries and other expenses of officials	15,763 97
Taxes	137 51
Sundry expenditure, viz.:—Fuel and light, \$63.09; postage, \$978.85; rent, \$450.00; medical director's fees, \$692.30; stationery, expressage, &c., \$856.03; printing and advertising, \$1,178.05; officers' bonds, \$85; legal expenses, investigating claims, &c., \$973.38; travelling expenses, \$531.30; fixtures, \$1,187.72.....	6,995 72
Total expenditure	\$ 89,542 31

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	1,836
Amount of said policies.....	\$2,857,000 00
Number of policies become claims during the year.....	24
Amount of said claims	44,000 00
Number of policies in force at date	6,459
Net amount in force, 31st December, 1892.....	10,899,000 00

Number and amount of policies terminated during the year:—

	No.	Amount.
1. By death	24	\$ 44,000 00
2. By lapse	379	612,000 00
Total	403	\$ 656,000 00

Finance Department—Insurance.

PROVINCIAL PROVIDENT—*Concluded.*

	No.	Amount.
Policies in force at beginning of year.....	5,016	\$8,681,000 00
Policies revived during the year.....	10	17,000 00
Policies issued during the year.....	1,836	2,857,000 00
Policies terminated as above	403	656,000 00
Policies in force at date of statement.....	<u>6,459</u>	<u>10,899,000 00</u>

Number of insured lives at beginning of year.....	4,876
Number of new insurers during the year.....	1,807
Number of deaths during the year among the insured.....	24
Number of insured whose policies have been terminated during the year otherwise than by death.....	378
Number of insured lives at date of statement.....	<u>6,281</u>

Subscribed and sworn to, 24th February, 1893, by

GEO. K. MORTON,
President.
E. S. MILLER,
Secretary.

(Received, 27th February, 1893.)

THE COVENANT MUTUAL BENEFIT ASSOCIATION OF ILLINOIS.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1892.

President—A. W. BERGGREN.*Secretary*—W. H. SMOLLINGER.*Principal Office*—Galesburg, Ill.*Head Office in Canada*—Toronto.*Agent in Canada*—A. H. HOOVER.

(Incorporated, 9th January, 1877. License issued in Canada, 20th September, 1890.)

ASSETS IN CANADA.

Securities in deposit with the Receiver-General, viz. :—

	Par value.	Market value.
Canada 3 per cent stock.....	\$ 53,533 33	\$ 51,735 56
Carried out at market value.....		\$ 51,735 56
Cash in Bank of Commerce, Toronto ..		15,836 22
Total assets in Canada.....	\$	67,571 78

LIABILITIES IN CANADA.

Claims for death losses unadjusted but not resisted.....	\$	2,500 00
Total liabilities in Canada	\$	2,500 00

INCOME IN CANADA.

Gross amount paid by members in Canada to the association or its agents, without deduction for commission or other expenses, as follows :—

Membership fees	\$	14,352 00
Assessments		39,934 40
Total paid by members in Canada	\$	54,286 40
Interest		1,745 65
Total income in Canada.....	\$	56,032 05

EXPENDITURE IN CANADA.

Cash paid for death losses ..	\$	24,500 00
Medical examiners' fees.....		3,267 50
Commissions and fees retained by or paid to agents.....		14,352 00
Taxes, licenses, fees or fines in Canada		165 46
Commissions, salaries and other expenditure of officials in Canada.....		6,213 29
Total expenditure in Canada	\$	48,498 25

MISCELLANEOUS.

Number of new certificates reported during the year as taken in Canada	1,443	
Amount of said certificates		\$2,043,875 00
Number of certificates become claims in Canada during the year.	10	
Amount of said claims.....		19,750 00
Number of certificates in force in Canada at date	2,483	
Amount of said certificates		4,576,875 00

Finance Department—Insurance.

COVENANT MUTUAL BENEFIT ASSOCIATION—*Continued.*

Number and amount of certificates terminated during the year in Canada:—

	No.	Amount.
1. By death.....	10	\$ 19,750 00
2. By reduction in amount.....		20,250 00
3. By surrender.....	2	5,500 00
4. By lapse.....	547	875,875 00
Total.....	559	\$ 921,375 00

	No.	Amount.
Certificates in force in Canada at beginning of year.....	1,504	\$3,173,500 00
Certificates issued during the year.....	1,443	2,043,875 00
Removals.....	95	280,875 00
Certificates terminated as above.....	559	921,375 00
Certificates in force in Canada at date of statement.....	2,483	4,576,875 00

Number of insured lives at beginning of year in Canada.....	1,504
Number of new insurers during the year.....	1,538
Number of deaths during the year among the insured.....	10
Number of insured whose policies have been terminated during the year otherwise than by death.....	549
Number of insured lives at date of statement.....	2,483

Subscribed and sworn to, 27th February, 1893, by

ADDISON H. HOOVER,

Chief Agent.

(Received, 28th February, 1893.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(As returned to the Superintendent of Insurance, State of Illinois.)

INCOME DURING THE YEAR.

Total paid by members for assessments and membership fees.....	\$1,398,505 71
Interest.....	17,173 76
Total income.....	\$1,415,679 47

DISBURSEMENTS DURING THE YEAR.

Losses and claims.....	\$ 992,283 36
Advance payments returned to rejected applicants.....	16,192 00
Advance deposits.....	36,787 12
Surrendered certificates.....	1,882 14
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	218,742 23
Salaries of managers and agents not paid by commissions.....	16,930 70
Salaries of officers and office employees.....	43,882 00
Medical examiners' fees.....	29,521 00
Rent.....	5,302 71
Taxes.....	3,124 65
Advertising and printing.....	9,292 07
All other expenditures.....	30,896 80
Accrued interest on Fraternity Hall Association bonds.....	25 00
Total disbursements.....	\$1,404,861 78

COVENANT MUTUAL BENEFIT ASSOCIATION—*Concluded.*

INVESTED ASSETS.

Cost value of bonds and stock owned.....	\$ 551,019 43
Cash in bank.....	101,355 45
Total net or invested assets.....	\$ 652,374 88
Deduct depreciation of assets so as to bring same to market value, and agents' balances unsecured.	37,544 62
Total net or invested assets, less depreciations.....	\$ 614,830 26

NON-INVESTED ASSETS.

Interest due and accrued.....	4,796 15
Books, postage stamps, furniture and fixtures, &c.....	13,332 33
Market value of bonds and stocks over cost.....	2,940 75
Gross assets	\$ 635,899 49

LIABILITIES.

Advance assessments.....	\$ 14,068 88
Total liabilities.....	\$ 14,068 88

CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due, for losses paid prior to 31st December, 1892.....	\$ 152,329 20
Mortuary assessments not yet called.....	329,270 80
Total due from members	\$ 481,600 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (3 claims).....	\$ 6,770 80
Losses in process of adjustment (77 claims)	201,000 00
Losses reported (41 claims).....	105,500 00
Losses resisted (9 claims).....	16,000 00
Total contingent mortuary liabilities.....	\$ 329,270 80

EXHIBIT OF CERTIFICATES OR POLICIES.

	No.	Amount.
Policies or certificates in force on 31st December, 1891.....	35,042	\$ 87,206,625
Policies or certificates written during the year.....	13,876	25,688,625
Policies or certificates which have ceased to be in force during 1892	6,601	14,262,875
Total policies or certificates in force on 31st December, 1892...	42,317	98,632,375

Subscribed and sworn to, by

A. W. BERGGREN,
President.
W. H. SMOLLINGER,
Secretary.

(Galesburg. 17th January, 1893.)

Finance Department—Insurance.

THE MASSACHUSETTS BENEFIT ASSOCIATION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—G. A. LITCHFIELD.

Secretary—E. S. LITCHFIELD.

Principal Office—Boston, Mass.

Agent in Canada—THOS. E. P. SUTTON.

Head Office in Canada—Toronto.

(Incorporated, February 8th, 1878. Commenced business in Canada, November 26th, 1891.)

ASSETS IN CANADA.

Amount secured by way of loans on real estate in Canada, first liens...\$	58,892 08
(On \$9,300 of this no interest was paid during 1892.)	
Bonds in deposit with the Receiver-General, par value, viz:—	
United States 4 per cent bonds.....\$	50,000 00
Carried out at par value.....	50,000 00
Cash at head office in Canada	257 64
Cash in Dominion Bank	657 31
Interest due and accrued	2,479 96
Total amount due from members in Canada	40,150 24
Office furniture	600 00
Total assets in Canada	\$ 153,037 23

LIABILITIES IN CANADA.

Claims for death losses adjusted but not due	\$ 13,850 00
Claims for death losses unadjusted but not resisted.....	15,850 00
Claims for death losses resisted in suit	850 00
Total unsettled claims for death losses in Canada... ..	\$ 30,550 00
Claims for total disability unadjusted but not resisted	
(\$5,275 paid)	\$ 12,625 00
Claims for total disability resisted, not in suit.....	7,422 50
Total unsettled disability claims	20,047 50
Total liabilities in Canada.....	\$ 50,597 50

INCOME IN CANADA.

Gross amounts paid by members to the association or its agents with- out deduction for commission or other expenses, as follows:—	
Membership fees	Nil.
Annual dues	5,589 40
Assessments	61,400 93
Total paid by members in Canada.....	\$ 66,990 33
Interest on mortgages.....	840 06
Sale of office furniture	33 50
Total income in Canada	\$ 67,863 89

MASSACHUSETTS BENEFIT—Continued.

EXPENDITURE IN CANADA.

Net amount paid for death and disability claims in Canada	\$	46,000	00
Medical examiners' fees.....		932	75
<hr/>			
Total net amount paid to members in Canada.....	\$	46,932	75
Commissions and fees retained by or paid to agents.....		2,000	00
Cash paid for commissions, salaries and other expenses of officials in Canada		2,063	07
Cash paid for licenses, taxes, fees or fines.....		705	00
Miscellaneous payments, viz. :—Postage, \$603.68 ; office expenses, \$820.70 ; advertising and printing, \$2,353.72 ; law costs, \$39.30 ; agency account, \$6,287.49 ; travelling expenses, \$697.17 ; interest and discount, \$139.54		10,941	60
<hr/>			
* Total expenditure in Canada	\$	62,642	42

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	263		
Amount of said policies		\$	411,500
Number of policies become claims in Canada during the year....	40		
Amount of said claims.			82,625
Number of policies in force in Canada at 31st Dec., 1892.....	5,262		
Amount of said policies.....			10,558,500

Number and amount of policies terminated during the year in Canada :—

	No.	Amonnt.
1. By death.....	40	\$ 82,625 00
2. By lapse.....	683	1,080,350 00
<hr/>		
Total.....	723	\$ 1,162,975 00

Policies in force at beginning of year.....	110	\$ 585,000 00
Policies issued during the year.....	272	421,500 00
Policies transferred from Canadian Mutual Life	5,612	10,724,975 00
Policies terminated as above.....	723	1,162,975 00
Policies not taken	9	10,000 00
Policies in force at date of statement	5,262	10,558,500 00

Number of insured lives.—No return.

Subscribed and sworn to, 22nd March, 1893, by

THOS. E. P. SUTTON,
Chief Agent.

(Received, 24th March, 1893.)

Finance Department—Insurance.

MASSACHUSETTS BENEFIT—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DEC., 1892.

(As returned to the Insurance Commissioner of the Commonwealth of Massachusetts.)

INCOME DURING THE YEAR 1892.

Gross membership fees	\$ 176,948 18
Annual dues, gross	239,848 60
Assessments	<u>1,540,860 21</u>
Total paid members	\$1,957,656 99
Interest	29,662 03
Advances for claims not due	99,345 90
Cash received from all other sources	81,023 59
Total income	<u><u>\$2,167,688 51</u></u>

DISBURSEMENTS DURING THE YEAR 1892.

Losses and claims	\$1,525,258 35
Commissions to agents on account of fees and dues	308,262 44
Commissions and costs for collecting assessments	3,566 57
Salaries of officers	31,500 00
Salaries of office employees	16,794 18
Medical examiners' fees	17,958 95
Rent	3,370 00
Taxes	5,801 40
Sundries	90,832 60
Total disbursements	<u><u>\$2,003,344 49</u></u>

NET OR INVESTED ASSETS.

Loans on mortgages, first liens	\$ 331,882 71
Cost value of bonds and stocks owned	258,401 45
Agents' ledger balances	21,738 01
Cash in office	14,613 01
Cash in banks, on emergency or reserve fund account	276,337 15
Other cash deposits	5,689 32
Loaned to death fund for advance payments	99,345 90
Total net or invested assets	<u><u>\$1,008,007 55</u></u>

NON-INVESTED ASSETS.

Interest accrued	\$ 7,166 49
Market value of bonds and stocks over cost	933 55
Gross assets	<u><u>\$1,016,107 59</u></u>

LIABILITIES.

Nil.

CONTINGENT MORTUARY ASSETS (OR RESOURCES.)

Mortuary assessments	\$ 540,000 00
Net amount due from members	<u><u>\$ 540,000 00</u></u>

MASSACHUSETTS BENEFIT—*Concluded.*

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (60 policies) .....	..\$	185,550 00
do in process of adjustment (27 policies)..		73,950 00
do reported (36 policies).		115,650 00
do resisted (5 policies).....		20,000 00
		<hr/>
Total contingent mortuary liabilities.....	\$	<u>395,150 00</u>

EXHIBIT OF CERTIFICATES.

	No.	Amount.
Policies or certificates in force December 31st, 1891.....	28,081	\$94,067,750 00
Policies or certificates written during the year 1892.....	10,399	24,888,000 00
Number and amount which have ceased to be in force during 1892.	4,137	13,777,800 00
Policies or certificates in force December 31st, 1892.....	<u>34,343</u>	<u>105,178,030 00</u>

Subscribed and sworn to, by

GEORGE A. LITCHFIELD,
President.
E. S. LITCHFIELD,
Secretary.

(BOSTON, 30th March, 1893.)

Finance Department—Insurance.

THE MUTUAL RESERVE FUND LIFE ASSOCIATION OF NEW YORK.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

President—EDWARD B. HARPER. | *Secretary*—FREDERIC T. BRAMAN.

Principal Office—Potter Building, New York.

(Incorporated pursuant to Chap. 267, Laws of New York, 1875. Re-incorporated under Chap. 175, Laws of New York, passed 2nd April, 1883.)

Agent in Canada—JOHN S. HALL, JR., M.P.P. | *Head Office in Canada*—Montreal.

(Commenced business in Canada, April, 1884.)

ASSETS IN CANADA.

Bonds in deposit with Receiver-General, viz.:—

	Par value.	Market value.
Province of Quebec bonds	\$ 50,000 00	\$ 57,850 00
Canada 3 per cent sterling bonds	52,325 57	53,500 00
Total par and market value	\$ 102,325 57	\$ 111,350 00

Carried out at market value.....\$ 111,350 00.

Mortuary assessments due and unpaid on membership in force in Canada . . .	Nil.
do not yet due	\$ 69,597 80
Annual payments or premiums in process of collection	7,193 05
Total due from members in Canada	\$ 76,790 85
Deduct estimated cost of collection	6,143 35

Net amount due from members in Canada..... 70,647 50

Total assets in Canada.....\$ 181,997 50

LIABILITIES IN CANADA.

*Amount computed to cover the net present value of all Canadian policies in force.....	\$ 42,249 00
Claims for death losses—adjusted but not due	\$ 19,700 00
do unadjusted but not resisted	34,950 00
do resisted, in suit	3,000 00
	57,650 00

Total liabilities in Canada.....\$ 99,899 00

INCOME IN CANADA.

Gross amount paid by members in Canada to the association or its agents, without deduction for commission or other expenses, as follows:—

Membership fees.....	\$ 28,272 75
Annual dues.....	38,212 25
Medical examiners' fees	4,317 00
Assessments.....	146,009 43

Total paid by members in Canada\$ 216,811 43

Interest..... 3,261 34

Total income in Canada.....\$ 220,072 77

*Actuaries' Table of Mortality, interest 4 per cent, upon renewable term insurance for 60 days.

MUTUAL RESERVE FUND—Continued.

DISBURSEMENTS IN CANADA.

Amount paid during the year on death claims in Canada (51 claims). \$	133,650 00
Medical examiners' fees.	4,317 00
Commissions and fees retained by or paid to agents.	28,414 30
Cash paid for commissions, salaries and all other expenses of officials in Canada.	15,125 64
Cash paid for licenses or taxes.	1,693 37
Commission to banks and collectors, printing, postage and investigating and settling death claims.	15,532 98
Total disbursements in Canada.	<u>\$ 198,733 29</u>

MISCELLANEOUS.

Number of new certificates reported during the year as taken in Canada.	1,439
Amount of said certificates.	\$3,720,100 00
Number of certificates become claims in Canada during the year	61
Amount of said certificates.	168,200 00
Number of certificates in force in Canada at 31st Dec., 1892.	6,467
Amount of said certificates.	<u>15,790,200 00</u>

Number and amount of certificates terminated during the year in Canada:—

	No.	Amount.
1. By death.	61	\$ 168,200 00
2. By expiry.	824	2,377,500 00
Total.	<u>885</u>	<u>\$2,545,700 00</u>

	No.	Amount.
Certificates in force at beginning of year in Canada.	5,913	\$14,615,800 00
Certificates issued during the year.	1,439	3,720,100 00
Certificates terminated as above.	885	2,545,700 00
Certificates in force at date of statement.	<u>6,467</u>	<u>15,790,200 00</u>

Number of insured lives at beginning of year in Canada.	5,913
Number of new insurers during the year.	1,439
Number of deaths during the year among the insured.	61
Number of insured whose certificates have been terminated during the year otherwise than by death.	824
Number of insured lives at date of statement.	<u>6,467</u>

Subscribed and sworn to, 6th March, 1893, by,

JOHN S. HALL,
Chief Agent.

(Received, 7th March, 1893.)

Finance Department—Insurance.

MUTUAL RESERVE FUND—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1892.

(Copy of sworn Report to the New York Insurance Department.)

INCOME.

Gross membership fees	\$ 288,787 00
Annual dues, gross.	572,319 85
Assessments, mortuary.	3,041,740 93
Medical examiners' fees paid by applicants	46,284 00
Total paid by members	\$3,949,131 78
Interest	115,118 57
Rent	425 00
Fees for alterations in policies	1,799 49
Special deposits	30,768 25
Total income	\$4,097,243 09

DISBURSEMENTS.

Death losses paid	\$2,702,337 04
Advanced payments returned to rejected applicants	529 40
Commissions to agents.....	345,139 26
Salaries of managers and agents not paid by commissions.....	66,192 42
Medical examinations paid by home office and by members.....	57,972 27
Salaries of officers.....	72,767 15
Rents.....	42,822 81
Taxes	14,889 68
Salaries, &c., of office employees	68,506 67
Commissions paid to banks and collectors, and cost of levying and collecting \$3,041,740.93 mortuary calls.....	186,957 55
Cost of investigating and adjusting \$2,702,337.04 of death claims.....	56,077 71
Miscellaneous payments.....	176,895 42
Total disbursements	\$3,791,087 38

INVESTED ASSETS.

Cost value of real estate exclusive of incumbrances.....	\$ 41,531 67
Loans on bond and mortgage (first liens) on real estate	2,310,000 00
Stocks and bonds, par value.....	250,893 32
Cash in banks on reserve or emergency fund account.	768,878 60
Cash in office	2,892 49
Other cash deposits.....	111,206 61
Agents' balances	185,783 01
Furniture and fixtures.....	19,407 06
Total invested assets.....	\$3,690,592 76

NON-INVESTED ASSETS.

Interest due and accrued.....	28,104 66
Market value of bonds and stocks over par.....	8,870 25
Market value of real estate over cost.....	2,000 00
Total assets.....	\$3,729,567 67

MUTUAL RESERVE FUND—*Concluded.*

LIABILITIES.

Advance assessments.....	\$ 71,840 29
Bond obligations outstanding	341,574 08
Total actual liabilities.	\$ 413,414 37

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$1,041,971 54
Annual dues in process of collection	107,699 40
Total due from members	\$1,149,670 94
Deduct estimated cost of collection.....	93,952 55
Total amount due from members.....	\$1,055,718 39

CONTINGENT MORTUARY LIABILITIES.

Losses approved but not yet due (48 claims)	\$ 205,400 00
Losses reported and in process of adjustment (116 claims).....	420,788 00
Losses resisted by the Association (13 claims).....	64,900 00
*Net present value of all policies in force on 31st December, 1892.....	632,581 00
Total mortuary liabilities.....	\$1,323,669 00

EXHIBIT OF CERTIFICATES.

Total business of 1892.

	No.	Amount.
Certificates written during 1892.....	15,314	\$ 48,646,650 00
Number and amount which have ceased to be in force during 1892	7,651	27,432,770 00
Total in force 31st December, 1892.....	72,342	236,421,790 00

*Actuaries' Table of Mortality, with 4 per cent interest ; computed as renewable term insurance for 60 days.

Subscribed and sworn to, by

HENRY J. REINMUND,
2nd Vice-President.
 FREDERIC T. BRAMAN,
Secretary.

(NEW YORK, 24th February, 1893.)

APPENDIX A.

LIST OF SHAREHOLDERS.

THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.

LIST OF SHAREHOLDERS—(Shares, \$100 each)—As at 31st December, 1892.

Name.	Residence.	Number of Shares.	Amount Paid up in Cash.
			\$
Anderson, Robert.....	Montreal.....	45	4,500
Alexander, William.....	Toronto.....	30	3,000
Blaikie, John L.....	do.....	20	2,000
Burns, Adam.....	Halifax, N.S.....	2	40
Cochran, John C. T.....	Brockville.....	17	1,700
Dunn, T. H.....	Quebec.....	5	500
Dow, Robert.....	Toronto.....	10	1,000
Downey, John, Trustee, estate of late Prof. G. Paxton Young.....	do.....	20	2,000
Dalglish, John M.....	Vancouver, B.C.....	5	500
Evans, David Jas.....	Montreal.....	5	100
Evans, Emma Eliza.....	do.....	5	100
Ferrier, Executors estate of.....	do.....	81	8,100
Galt, Sir Alex. T.....	do.....	145	5,800
Garneau, Pierre.....	Quebec.....	5	200
Gzowski, Col. C. S.....	Toronto.....	60	6,000
Greata, Mrs. E. M.....	Montreal.....	10	400
Girdwood, G. P., M.D., in trust.....	do.....	10	400
Hoskin, John, Q.C.....	Toronto.....	25	2,500
Henry, Thos. B.....	Beamsville.....	20	400
Hamilton, Rev. Rob.....	Motherwell, Ont.....	10	1,000
Ireland, J. O'Neil.....	Toronto.....	10	1,000
Lewis, F. J.....	Peterboro', Ont.....	5	500
Lewin, Hon. J. D.....	St. John, N.B.....	10	1,000
Lailey, Thos.....	Toronto.....	20	2,000
Mackay, Edward, Executors.....	Montreal.....	50	5,000
Metcalfe, Mrs. Catherine.....	do.....	5	380
Murray, Rev. Wm.....	Edinburgh, Scotland.....	7	700
Macpherson, Sir D. L.....	Toronto.....	75	7,500
Macpherson, Wm. Molson.....	Quebec.....	25	2,500
Mickle, Miss Louisa A.....	Toronto.....	11	1,100
Mickle, Dr. Herbert.....	Buffalo, N.Y.....	8	800
Mackay, Donald, Agnes Topp and James Mackenzie Alexander, Trustees.....	Toronto.....	25	2,500
Mickle, Henry Walter.....	do.....	4	400
Mickle, Miss Jessie.....	do.....	2	200
Mackenzie, Mrs. G., widow.....	Sorel.....	10	1,000
MacDougall, H. S.....	Montreal.....	10	1,000
McNabb, May, estate of John McNabb, executor.	Southampton, Ont.....	5	500
Nelles, Robert Campbell and Robert Craig, M.D., executors.....	Montreal.....	50	2,000
Nicholson, Robt., estate.....	do.....	53	3,900
Osborne, James Kerr.....	Brantford.....	30	3,000
Paton, John.....	New York.....	10	1,000
Rawlings, Edward.....	Montreal.....	783	41,940
Reekje, Mrs. Isabella.....	Côte St. Antoine.....	90	3,600
Ross, Jas. G., estate of.....	Quebec.....	50	2,000
Richardson, Jas. H., M.D.....	Toronto.....	10	400
Reid, John Y.....	do.....	25	2,500
Ramsay, Wm.....	do.....	30	3,000
Shaughnessy, Thos. G.....	do.....	10	1,000
Simpson, Dr. Thos.....	Montreal.....	10	200
Smith, Sir Donald A.....	do.....	10	300
Stairs, Hon. W. J.....	Halifax, N.S.....	2	80
Stewart, Mrs. Kate.....	Southampton, Ont.....	5	500
Smith, Prof. Goldwin.....	Toronto.....	30	3,000
Smith, Laratt W., D.C.L.....	do.....	20	2,000
Stayner, Mrs. H. R.....	do.....	150	11,400
Stevenson, Mrs. Margaret, widow.....	do.....	5	100
Stark, John.....	do.....	10	1,000
Stewart, Mrs. Eliza.....	St. Fort Dundee, Scotland.....	20	2,000
Scott, Henry C.....	Montreal.....	2	200
Scott, Miss Kate S.....	Toronto.....	20	2,000
Scott, Erskine G.....	Quebec.....	3	300

Finance Department—Insurance.

ACCIDENT—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Number of Shares.	Amount Paid up in Cash.
			\$
Smith, Hon. J. Gregory	St. Albans, Vt.	10	1,000
Stark, John, in trust	Toronto	25	2,500
Stuart, Mrs. Jane Jacques, executrix	Hamilton	25	2,500
Thomson, D. C.	Quebec	5	200
Thomas, Wm.	Toronto	5	500
Thomson, Thos. M.	do	25	2,500
Thorburn, Jas., M.D.	do	10	1,000
Torrance, Mrs. M. W.	Montreal	165	6,600
Torrance, John	do	10	400
Vernon, Edward E. Harcourt	Toronto	20	2,000
Withall, W. J.	Montreal	20	2,000
Woodward, Mrs. H. R.	Toronto	25	2,500
Wainwright, Wm.	Montreal	25	2,500
	Total	2,610	\$181,940

THE BOILER INSPECTION AND INSURANCE COMPANY.

LIST OF STOCKHOLDERS—(As at 31st December, 1892.)

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Aylsworth, W. R.	Deseronto	1,000	450
Bate, T. B.	St. Catharines	5,000	2,250
Bell, John	Belleville	2,000	900
Benny, Robert.	Montreal.	2,000	900
Blaikie, John L.	Toronto	2,400	1,080
Campbell, C. S.	Montreal.	16,700	7,515
Carter, R. C.	Kingston	2,600	1,170
Crawford, Robt.	do	1,000	450
Carruthers, J. (estate)	do	1,000	450
Davies, Thomas	Toronto	1,000	450
Gildersleeve, Lucretia	Kingston	1,000	450
McMurrich, George	Toronto	3,200	1,440
McMurrich, J. P.	Cincinnati.	900	405
McMurrich, W. B.	Toronto	2,000	900
McMurrich, W. B., and Geo., trustees	do	900	405
McMurrich and Rathbun, trustees	do	900	405
McNeill, A.	Napanee	1,000	450
McMurrich, J. Bryce	Oswego, N. Y.	1,200	540
Rathbun, Mrs. Bunella	Deseronto	21,900	9,855
Rathbun, F. S.	do	1,000	450
Rathbun, E. W.	do	11,400	5,130
Rathbun, E. W., in trust	do	1,600	720
Rathbun, E. W., in trust	do	2,000	900
Rathbun, E. Walter	do	11,900	5,355
Wilkes, G. H.	Brantford	1,000	450
Wilkinson, W. H.	Napanee	3,500	1,575
	Totals	\$100,100	\$45,045

Finance Department—Insurance.

BRITISH AMERICA ASSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at 31st December, 1892.)

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Alger, Lt.-Col. W. N.	Toronto	25	1,250	1,250
Alger, Mrs. Fanny	do	16	800	800
Anderson, John M.	do	100	5,000	5,000
Armour, Robert	Hamilton	39	1,950	1,950
Atkinson, Mrs. Mary, estate of	Toronto	76	3,800	3,800
Austin, James, in trust	do	155	7,750	7,750
Baines, W. J., and A. R. Boswell	do	2	100	100
Banks, W. H., in trust	do	33	1,650	1,650
Bartals, F.	St. Hyacinthe, Que.	10	500	500
Bell, Mrs. Jessie F.	Ottawa	43	2,150	2,150
Barnard, Hewitt	do	28	1,400	1,400
Bezley, Mrs. E. A., and Mrs. S. M. Wood, executors	Toronto	11	550	550
Biggar, Miss S. M.	Mohawk, Ont.	2	100	100
Birnie, Mrs. G. I.	Toronto	14	700	700
Boyd, Mrs. M. H.	do	45	2,250	2,250
Brodie, J. L., and C. A. Denison	do	374	18,700	18,700
Brooks, J. M.	Oshawa	10	500	500
Brown, Mrs. M. E.	Toronto	12	600	600
Browne, Mrs. Eliza	Maple, Ont.	20	1,000	1,000
Buchan, Ewing, and F. J. Gosling, in trust.	Toronto	152	7,600	7,600
Buntin, Alex.	Montreal, Que	285	14,250	14,250
Burton, Miss S. E. M.	Toronto	10	500	500
Burton, George F.	do	4	200	200
Burton, Hon. G. W.	do	10	500	500
Campbell, D., estate of	Simcoe	25	1,250	1,250
Carey, J. P.	Toronto	1	50	50
Carlisle, L. T.	do	7	350	350
Carlisle, Wm. C.	do	5	250	250
Cartwright, James S., trustee	do	12	600	600
Cartwright, John R.	do	6	300	300
Cathcart, Robert	do	1	50	50
Cayley, John	do	42	2,100	2,100
Chafee, Mary F.	Providence, R.I.	50	2,500	2,500
Clark, Andrew	Bullocks Corners	20	1,000	1,000
Clark, Daniel, M. D.	Toronto	59	2,950	2,950
Clark, Samuel B.	do	20	1,000	1,000
Colby, Alfred F.	do	10	500	500
Colville, Neil	Leskard, Ont.	4	200	200
Cox, Mrs. Annie S.	Paris, Ont.	26	1,300	1,300
Cox, F. G., in trust	Toronto	685	34,250	34,250
Cox, George A.	do	1,000	50,000	50,000
Crawford, R.	Kingston, Ont.	5	250	250
DeGex, Leonard M.	Ailsa Craig	20	1,000	1,000
Dickson, Mrs. Marion E. W.	Belleville	40	2,000	2,000
Duckett, Charles	Toronto	50	2,500	2,500
Duggan, E. H.	do	10	500	500
Duncan, John, executor, in trust	do	10	500	500
Dunlop, H. C.	Goderich, Ont.	12	600	600
Dupuis, Mrs. T. R.	Kingston, Ont.	10	500	500
Elliott, Christopher	do	16	800	800
Fitzgerald, E. G.	Toronto	95	4,750	4,750
Gamble, C. and H. D., in trust.	do	15	750	750
Gamble, George	do	4	200	200
Gamble, Mrs. Matilda	do	12	600	600
Gardiner, Samuel	do	1	50	50
Garrett, H. A.	Niagara, Ont.	100	5,000	5,000
Gibbs, Mrs. Matilda L.	New York, U.S.	20	1,000	1,000
Gibson, Rev. John	Norwood, Ont.	30	1,500	1,500
Gilkinson, Robert M.	Windsor, Ont.	25	1,250	1,250
Gill, Robert	Ottawa, Ont.	4	200	200
Glascott, Mrs. Mary	Toronto	54	2,700	2,700
Gosling, F. J., in trust.	do	66	3,300	3,300
Gowan, James R.	do	36	1,800	1,800
Griffin, Mrs. Hannah B.	Galt, Ont.	6	300	300

BRITISH AMERICA ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Greig, Geo., and W. I. Mackenzie, in trust..	Toronto	200	10,000	10,000
Griffin, Rev. W. S., and H. S. Griffin, executors.	Galt, Ont.	6	300	300
Gunn, Wm. Alex.	London, Ont.	7	350	350
Gunn, George C.	do	3	150	150
Hamilton, Clark, and Robt. V. Rogers, trustees	Kingston, Ont.	5	250	250
Hamilton, Wm., in trust.	Belleville, Ont.	75	3,750	3,750
Hammond, L. D.	Chicago, U.S.	10	500	500
Hanson, Mrs. Louisa, executrix	Bowmanville, Ont.	10	500	500
Hanson, Mrs. Louisa	do	10	500	500
Harris, Lucy L.	Clarkson P. O.	14	700	700
Henderson, Joseph (in trust).	Toronto	8	400	400
Hime, H. L., & Co.	do	10	500	500
Hindes, Rev. Ralph W.	Springfield-on-the-Credit Ont.	8	400	400
Hobson, E. J.	Toronto	20	1,000	1,000
Home Savings and Loan Co., in trust.	do	20	1,000	1,000
Jackes, Price	do	25	1,250	1,250
Jackes, Joseph	do	93	4,650	4,650
Kenny, James Joseph	do	50	2,500	2,500
Kent Testimonial Fund, The	do	3	150	150
Kemp, J. C., and John Aird in trust.	do	85	4,250	4,250
Kinghorn, G. M.	Montreal, Que.	121	6,050	6,050
Kinghorn, G. M., in trust.	do	20	1,000	1,000
Kirkpatrick, A. S. and G. A., executors.	Kingston, Ont.	13	650	650
Lamb, Dan., and A. V. DeLaporte, trustees	Toronto	55	2,750	2,750
Lauder, John C.	do	75	3,750	3,750
Lavis, Charles	Belleville, Ont.	40	2,000	2,000
Lee, Walter S.	Toronto	4	200	200
Lee, Walter S., trustee.	do	6	300	300
Lennox, E. J.	do	40	2,000	2,000
Leslie, Wm.	do	2	100	100
Lester, Thomas W.	Hamilton, Ont.	15	750	750
Long, Thomas.	Toronto	100	5,000	5,000
Macaulay, Miss Charlotte I.	Kingston, Ont.	10	500	500
Macdonnell, W. J.	Toronto	10	500	500
Mackerchar, Donald	Minneapolis, U.S.	1	50	50
Marling, Thomas W. B.	Montreal, Que.	1	50	50
Meadows, Joseph	Ireland	16	800	800
Meadows, Mrs. E. M.	do	12	600	600
Miller, D., in trust	Toronto	310	15,500	15,500
Milne, Mrs. Eliz.	Markham, Ont.	40	2,000	2,000
Molesworth, Mrs. Bathurst G.	Toronto	13	650	650
Molesworth, Miss Ellen H.	do	10	500	500
Molesworth, Miss Lucy M.	do	2	100	100
Molyneaux, W. L.	New York, U.S.	10	500	500
Moore, Hugh, execr's estate.	Hamilton, Ont.	52	2,600	2,600
Morison, John	Toronto	53	2,650	2,650
Morison, John, jun.	do	50	2,500	2,500
Morison, John	do	44	2,200	2,200
Mountain, J. J. S.	Cornwall, Ont.	96	4,800	4,800
Myers, Augustus	Toronto	166	8,300	8,300
McCallum, J. Finlay	Milton, Ont.	5	250	250
McDonald, Mrs. Janet	London, Eng.	10	500	500
McKay, Geo.	do	2	100	100
McKinnon, S. F.	Toronto	90	4,500	4,500
Niven, J. K. & Co., in trust.	do	71	3,550	3,550
Naismith, Mrs. Jane P.	Janetville, Ont.	43	2,150	2,150
Northcote, Henry.	Toronto	1	50	50
Oster & Hammond, in trust.	do	25	1,250	1,250
Paterson, Rev. Thos. W.	Deer Park, Ont.	42	2,100	2,100
Pienc, Louis	New Hamburg, Ont.	8	400	400
Pellatt & Pellatt	Toronto	32	1,600	1,600
Pellatt, Henry	do	20	1,000	1,000

Finance Department—Insurance.

BRITISH AMERICA ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Peters, Miss Kate W	London, Ont.	14	700	700
Potts, Jas. McC., M.D.	Chicago, U.S.	20	1,000	1,000
Potts, Mrs. Jane V.	do	20	1,000	1,000
Purdom, T. H.	London, Ont.	50	2,500	2,500
Raikes, Walter	Barrie, Ont.	50	2,500	2,500
Ramsay, Wm.	Toronto	7	350	350
Ramsay, A. G., and W. F. Burton	Hamilton, Ont.	10	500	500
Reid, Mrs. M. A.	Toronto	3	150	150
Ridout, J. D., estate of	do	40	2,000	2,000
Robertson, W. J., execr.	St. Catharines, Ont.	25	1,250	1,250
Robson, Ed.	do	2	100	100
Rogers, Jos. H.	Toronto	15	750	750
Ross, Wm.	do	10	500	500
Rothwell, Jno. E.	Marmora, Ont.	10	500	500
Roswell, Mrs. Eliz.	Toronto	10	500	500
Scott, Ann.	do	8	400	400
Sellars, Mrs. Cath. L.	Toronto	10	500	500
Sharp, Geo.	Hamilton, Ont.	120	6,000	6,000
Shaw, Mrs. Jane R.	Brantford, Ont.	10	500	500
Simpson, Benj. M.	Philadelphia, U.S.	10	500	500
Sinclair, Mrs. Cath., execrs	Toronto	60	3,000	3,000
Sloane, W. P., in trust.	do	564	28,200	28,200
Smith, A. M., in trust	do	910	45,500	45,500
Smith, Alex.	do	24	1,200	1,200
Smith, A. M.	do	50	2,500	2,500
Smith, Jane.	do	16	800	800
Smith, Geo. H.	New York, U.S.	20	1,000	1,000
Smith, Geo. B.	Toronto	40	2,000	2,000
Smith, J. Murray, in trust	Montreal.	10	500	500
Smith, Wm. Hy., in trust	Toronto	532	26,600	26,600
Smith, Wm. Hy.	do	20	1,000	1,000
Sproule, Miss Eliz. J.	Springfield-on-the Credit, Ont.	3	150	150
Strathy, H. S., in trust	Toronto	17	850	850
Thompson, Robt.	do	239	11,950	11,950
Tilley, Mrs. Bessie.	London, Ont.	2	100	100
Wallbridge, Mary A.	Belleville, Ont.	2	100	100
Wardrop, John	Toronto	100	5,000	5,000
Warren, Chas. D.	do	1	50	50
Watson, Mrs. Sarah, in trust	do	40	2,000	2,000
Western Assurance Co.	do	239	11,950	11,950
Weir, Jas.	do	8	400	400
Whiton, Jno. M.	New York, U.S.	5	450	450
Wigham, Cuthbert, adm'r.	Toronto	20	1,000	1,000
Willgress, Geo.	Cobourg, Ont.	11	550	550
Wilson, John.	do	8	400	400
Wilson, Chas. S.	Picton, Ont.	55	2,750	2,750
Wills, Alex.	Toronto	28	1,400	1,400
Wills, Miss W. M.	do	4	200	200
Wood, Peter.	Brantford, Ont.	40	2,000	2,000
Total				
		10,000	\$500,000	\$500,000

CANADA ACCIDENT INSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at 31st December, 1892.)

Name.	Residence.	Amount Subscribed for	Amount Paid up in Cash.
		\$	\$
The Palatine Insurance Company.....	Manchester, England.....	98,300	29,490
R. Wilson Smith.....	Montreal, P.Q.....	5,000	1,500
J. Cassie Hatton, Q.C.....	do.....	1,000	300
Thomas H. Hudson.....	do.....	1,000	300
Alex. Bruce.....	Hamilton, Ont.....	1,000	300
W. Nattress.....	Toronto, Ont.....	1,000	300
H. Sutherland.....	do.....	1,000	300
	Total.....	\$108,300	\$32,490

Finance Department—Insurance.

CANADA LIFE ASSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at 31st December, 1892.)

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Allan, Andrew	Montreal	5	2,000	250
Becher, Mrs. Caroline	Care of Messrs. Denison and Macklem, Toronto	17	6,800	850
Bedells, Mrs. Clara Louisa	6 St. James Avenue, Toronto	7	2,800	350
Bethune, R. H.	Dominion Bank, Toronto	43	17,200	2,150
Billings, W. L., M.D., estate of the late	Care of John Billings, Esq., Hamilton.	28	11,200	1,400
Black, Mrs. O. A.	Care of Charles Black, Esq., do	3	1,200	150
Brodie, J. L.	Cashier Standard Bank, Toronto	34	13,600	1,700
Brown, Adam	Hamilton	6	2,400	300
Bruce, Alexander, Q.C.	do	10	4,000	500
Burton, Joseph S.	Reigate, Surrey, Eng. Address W. F. Burton, Esq., Hamilton	8	3,200	400
Burton, Hon. Mr. Justice	Toronto	19	7,600	950
Burton, Warren F.	Hamilton	1	400	50
Burton, Mrs. M. R.	Care of Warren F. Burton, Hamilton.	3	1,200	150
Cameron, Mrs. E. M. DeB.	17 Wilcox Street, Toronto	42	16,800	2,100
Campbell, K.C.M.G., Hon. Sir Alexander, estate of the late	Toronto	5	2,000	250
Cathcart, Rev. Nassau	Trinity Vicarage, Guernsey, Eng.	30	12,000	1,500
Cawthra, Mrs. Anna C.	Care of Henry Cawthra, Esq., 211 Col- lege Street, Toronto	40	16,000	2,000
Cawthra, Hy. (Toronto), and Jas. H. Mills (Hamilton), executors of the estate of the late Hon. Sam'l Mills	Hamilton	40	16,000	2,000
Central Canada Loan and Sav- ings Co.	Toronto	12	4,800	600
Crowcher, Mrs. Mary	Care of Hon. Mr. Justice Burton, Toronto	5	2,000	250
Cox, Geo. A.	Toronto	178	71,200	8,900
Cox, Mrs. Margaret	Care of Geo. A. Cox, Esq., Toronto	60	24,000	3,000
Crombie, A. M. (as manager and on behalf of the Canadian Bank of Commerce)	Montreal	83	33,200	4,150
Dickinson, Mrs. W. G.	Care of Edward Martin, Q.C., Hamilton	5	2,000	250
Durnford, Lt.-Col. Chas. Day	West Lodge, Colchester, Eng.	87	34,800	4,350
Ewart, J. B., estate of the late	Care of R. H. Bethune, Esq., Do- minion Bank, Toronto	25	10,000	1,250
Ewing, Mrs. Jane R.	60 Bay Street South, Hamilton	30	12,000	1,500
Ferrie, Campbell	Hamilton	3	1,200	150
Ferrie, Mrs. Emily	do	10	4,000	500
Findlay, W. F. and W. R. Macdonald, Hamilton	Address W. F. Findlay, Esq., Hamilton	8	3,200	400
Finlay, Wm.	16 Belgrave Crescent, Edinburgh, Scot- land	20	8,000	1,000
Finlay, Mrs. Catharine, trus- tees of	Care of W. Finlay, Esq., 16 Belgrave Crescent, Edinburgh, Scotland	20	8,000	1,000
Forbes, Alexander McKenzie, estate of the late	Address Messrs. Macintosh & Hyde, 157 St. James Street, Montreal	2	800	100
Gates, F. W.	Hamilton	10	4,000	500
Gates, F. W., and Adam Brown	Hamilton. Address F. W. Gates, Esq., Hamilton	18	7,200	900
Gibson, Wm., M.P.	Beamsville	1	400	50
Glassco, Mrs. M. F.	Care of G. H. Glassco, Esq., Hamilton.	3	1,200	150
Grassett, F. LeM., M.D.	Simcoe Street, Toronto	12	4,800	600
Grassett, Lieut.-Col. H. J.	Police Headquarters, Toronto	4	1,600	200
Gzowski, Col. Sir Casimir S.; K. C. M. G., A. D. C. to the Queen	Toronto	52	20,800	2,600
Hamilton, Mrs. Helena	Care of J. W. Hamilton, Esq., Bank of British North America, Ottawa	11	4,400	550

CANADA LIFE ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
Hatch, Mrs. Bessie, estate of the late.....	Care of Messrs. Kingsmill, Symons, Saunders and Torrance, Toronto....	10	\$ 4,000	\$ 500
Henderson & Small (James Henderson and John T. Small)....	Toronto.....	30	12,000	1,500
Hendrie, John S.....	Hamilton.....	2	800	100
Hendrie, Wm.....	do.....	38	15,200	1,900
Hendrie, Wm., jr.....	do.....	3	1,200	150
Hills, R.....	do.....	4	1,600	200
Hodgins, Mrs. Anna.....	Care Frank E. E. Hodgins, Esq., Dale Avenue, Rosedale, Toronto.....	3	1,200	150
Hooper, Angus C., estate of the late.....	Montreal.....	5	2,000	250
Howland, Hon. Sir W. P.....	Toronto.....	1	400	50
Innes, The Very Rev. G. M.....	Dean of Huron, London.....	2	800	100
Jaffray, Robert.....	Toronto.....	20	8,000	1,000
Kerr, Mrs. Margaret A., estate of the late.....	Care of Dr. Kerr, Galt.....	20	8,000	1,000
Kidd, D.....	Hamilton.....	1	400	50
Kirkpatrick, The Hon. Geo. A.....	Toronto.....	1	400	50
Leggat, Matthew.....	Hamilton.....	20	8,000	1,000
Macadam, Mrs. H. E., estate of the late.....	Care of P. H. Macadam, Esq., Messrs. Grindlay & Co., 55 Parliament Street, Westminster, London, Eng.....	6	2,400	300
Macklem, T. S. C., Toronto.....	Care of O. R. Macklem, Esq., Toronto.....	3	1,200	150
Macklem, Mrs. Charlotte.....	do do do.....	3	1,200	150
Macklem, O. R., G. T. Denison and C. E. Fleming.....	Address O. R. Macklem, Esq., Toronto.....	3	1,200	150
McCarthy, D'Alton, Q.C.....	Toronto.....	6	2,400	300
McConkey, B. R. (Guelph) and J. H. Plummer, Esq. (Toronto).....	Care of J. H. Plummer, Esq., Bank of Commerce, Toronto.....	50	20,000	2,500
Macdonald, Walter Ross, and W. F. Findlay (Hamilton)....	Address W. R. Macdonald, Hamilton.....	7	2,800	350
Mackay, Miss Mary.....	183 Bleury Street, Montreal.....	2	800	100
Macpherson, Mrs. S. E. M.....	Care of M. Macpherson, Canterbury Club, Christ Church, New Zealand..	13	5,200	650
McLaren, Henry.....	Hamilton.....	80	32,000	4,000
McLaren, W. P., trustees of the will of the late.....	Care of Henry McLaren, Hamilton... 42 Cecil Street, Toronto.....	80	32,000	4,000
Merritt, Nehemiah.....	do.....	2	800	100
Merritt, Charles, executors of the estate of the late.....	Care of John Holden, Esq., St. John, N. B.....	68	27,200	3,400
Miller, Daniel.....	Manager, Merchants' Bank, Toronto..	101	40,400	5,050
Moore, E. Jackson.....	Hamilton.....	3	1,200	150
Moore, Mrs. Mary.....	Care of G. H. Glassco, Esq., Hamilton	3	1,200	500
Moore, Miss Mary E.....	do do.....	3	1,200	500
Osborne, Mrs. E., and W. R. Macdonald, executrix and executor of the late James Osborne, Hamilton.....	Address W. R. Macdonald, Esq., Hamilton.....	10	4,000	500
Plumb, T. S., estate of the late.....	Care of Wallace Nesbitt, Q.C., Toronto	2	800	100
Plummer, Jas. H.....	Toronto.....	33	13,200	1,650
Porteous, Rev. John.....	Galt.....	1	400	50
Ramsay, A. G.....	Hamilton.....	15	6,000	750
Ramsay, A. G., F. W. Gates, (Hamilton), and Byron E. Walker, trustees.....	Toronto.....	400	160,000	20,000
Richardson, Mrs. Elizabeth G.....	P.O. Box 179, Brooklyn, N. Y.....	8	3,200	400
Ritchie, Thos. W., estate of the late.....	Care of W. F. Ritchie, Esq., Montreal	2	800	100
Robinson, Mrs. L. A. E.....	Care of W. A. Robinson, Esq., Hamilton.....	3	1,200	150

Finance Department—Insurance.

THE CANADA LIFE ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded..*

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Rutherford, Mrs. Mary	37 Adolphus Road, Finsbury Park, London, N., England	28	11,200	1,400
Scoone, Jas.	Bengal Staff Corps.	20	8,000	1,000
Richard Juson Kerr.	Bowden, Cheshire, Eng.			
John Thomson.	Manchester, Eng.			
Sharp, Saml., estate of the late	Address Mrs. M. Sharp, Crosbie House, Avenue Road West, Leamington, Warwickshire, England.	20	8,000	1,000
Sloane, W. P., Manager.	Toronto	6	2,400	300
Spence, Hon. R., estate of the late	Care of Wm. Cooke, Esq., 72 Grenville Street, Toronto.	2	800	100
Stephens, Miss Jessie Isabella.	Address J. H. Durham, Esq., 43-46 Threadneedle Street, London, E. C., England.	3	1,200	150
Steven, H. S.	Assistant Cashier, Bank of Hamilton, Hamilton.	2	800	100
Stott, Mrs. Helen.	43 Buckland Crescent, Belsize Park, London, N. W., England.	11	4,400	550
Strathy, H. H. (Barrie), and E. St. George Baldwin (Toronto)	Address E. St. George Baldwin, Esq., 51 Baldwin Street, Toronto.	7	2,800	350
Street, James C., estate of the late	Address, Messrs. Cobb & Smith, Solicitors, Salisbury, England	40	16,000	2,000
Stuart, John.	Hamilton.	58	23,200	2,900
Thomas, F. Wolferstan.	Montreal.	10	4,000	500
Thomson, Mrs. Eliza, trustees of	Address, Mrs. Eliza Thomson, Beech Bank, Bowdon, Cheshire, England.	20	8,000	1,000
Todd, A. Thornton.	Toronto.	39	15,600	1,950
Todd, A. T., and the Hon. Mr. Justice McLennan, trustees.	Address The Hon. Mr. Justice McLennan, Toronto.	75	30,000	3,750
Torrance, Rev. Edward F.	Peterboro'.	6	2,400	300
Usher, Thos. S.	Brantford.	8	3,200	400
Usher, Arthur L.	Box 706, Brantford.	8	3,200	400
Walker, Byron E.	Toronto.	50	20,000	2,500
Young, Miss E. M.	Care of G. A. Young, Esq., Hamilton.	9	3,600	450
Young, George A.	Hamilton.	1	400	50
Young, John C.	95 Pitcher St., Detroit, Mich., U.S.A.	10	4,000	500
Totals.			\$ 1,000,000	\$ 125,000

THE CITIZENS' INSURANCE COMPANY OF CANADA.

LIST OF SHAREHOLDERS—(As at 31st December 1892.)

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Allan, Bryce J.	Montreal.	10,625	2,000
Allan, Arthur E.	do	10,625	2,000
Allan, Andrew	do	42,500	8,000
Allan, H. Montagu.	do	21,335	4,016
Abbott, Harry.	Vancouver.	7,055	1,328
Abbott, Hon. J. J. C.	Montreal.	29,750	5,600
Anderson, Robert	do	8,500	1,600
Allard, Louis	do	2,125	400
Archambault, Hon. L.	L'Assomption.	4,250	800
Archambault, Mrs. Achille.	do	1,700	320
Archambault, Tancrede.	do	4,250	800
Archambault, Alexandre.	do	4,250	800
Aikins, Hon. J. C.	Toronto	850	160
R. C. Archiepiscopal Corporation, Montreal.	Montreal	8,500	1,600
Bellemare, Raphael.	do	4,250	800
Brush, George, estate of	do	8,500	1,600
Bryson, T. M., estate of	do	4,250	800
Beaudry, F. X., estate of.	do	21,250	4,000
Baird, James.	St. John's, Nfld.	1,275	240
Beaulieu, C. H.	Sorel	2,550	480
Belisle, T. G., estate of.	Montreal.	2,125	400
Blondin, J. Achille.	Bécancour	1,700	320
Beaudry, Polyxene.	Montreal.	1,360	256
Beaudry, Josephine Ida.	do	1,360	256
Beaudry, Emma Zaide.	do	1,360	256
Blair, Andrew.	St. John, N.B.	850	160
Cantin, Augustin.	Montreal	8,500	1,600
Cassidy, John L., estate of.	do	8,500	1,600
Chinic, Eugene.	Quebec	850	160
Craik, Robert, M.D.	Montreal	4,250	800
Curren, Benjamin, estate of.	Halifax, N.S.	2,125	400
David, Moses E.	Montreal.	4,250	800
Desmarteau, N. B., estate of.	do	8,500	1,600
Day, John L.	do	8,500	1,600
Duffus, Wm.	Halifax, N.S.	2,125	400
DeBassano, The Marchioness.	France	5,950	1,120
Dupras, Calixte.	Montreal	4,250	800
Desjardins, L. E., M.D.	do	4,250	800
Desjardins, Alph.	do	8,500	1,600
Dupuis, Pierre, estate of.	do	4,250	800
Eastmure, A. L.	Toronto	5,525	1,040
Eastmure, S. E.	Montreal.	2,125	400
Evans, F. W.	do	4,250	800
Ewing, S. H. & A. S.	do	850	160
Ennis, F. H., estate of.	Ottawa	850	160
Fletcher, John.	Rigaud	2,125	400
Foley, M. S.	Montreal	8,500	1,600
Fauteux, Pierre A., estate of.	do	3,825	720
Fraser Institute.	do	8,500	1,600
Fraser, J. F.	St. John, N.B.	2,125	400
Francis, William	Montreal	4,250	800
Fissiault, H. A.	Ottawa	850	160
Filteau, Louis H.	do	850	160
Greene, E. K.	Montreal	8,500	1,600
Gravel, Frères	do	4,250	800
Gravel, J. O.	do	17,000	3,200
Gravel, J. O., in trust.	do	8,500	1,600
Girard, Hon. M.	Winnipeg.	850	160
Gibbs, Malcolm	Toronto	2,125	400
Guilbault, Louis	L'Assomption.	850	160
Harris, R. E.	Yarmouth, N.S.	2,125	400
Heaton, E. P.	Montreal	10,625	2,000
Hopkins, E. M.	London, Eng.	24,055	4,528
Hendershot, E. W.	St. John, N.B.	4,250	800
Irwin, J. E.	do	2,125	400

Finance Department—Insurance.

THE CITIZENS' INSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Jones, R. Keltie.....	St. John, N.B.....	2,125	400
Joseph, Jesse.....	Montreal.....	8,500	1,600
Jacques Cartier Bank.....	do.....	8,500	1,600
Jamieson, R. C.....	do.....	8,500	1,600
Knowlton, F. J. G.....	St. John, N.B.....	2,125	400
Laberge, A., et fils, estate of.....	Montreal.....	2,125	400
Laurier, Hon. Wilfrid.....	Arthabaska.....	850	160
Latravers, Régis.....	Sorel.....	850	160
Lamy, Thomas.....	Yamachiche.....	850	160
Labine, Jules.....	Montreal.....	4,250	800
Lambert, F. X.....	Ottawa.....	850	160
Lacaille, Charles.....	Montreal.....	4,250	800
Leveillé, Joseph.....	do.....	4,250	800
Linton, T. A.....	St. John, N.B.....	2,125	400
Lyman, Henry.....	Montreal.....	8,500	1,600
Lyman, Henry H.....	do.....	8,500	1,600
Lyman, R. C.....	do.....	4,250	800
Molson, J. H. R.....	do.....	4,250	800
Martin, Moise.....	do.....	4,250	800
Mallette, L. Z.....	do.....	2,125	400
Mathieu, Euclide.....	do.....	2,125	400
Matthews, G. H.....	do.....	4,250	800
Mackelcan, H. A.....	Hamilton.....	2,125	400
Mercier, Félix.....	Montreal.....	2,125	400
Merrett, G. W.....	St. John, N.B.....	2,125	400
Morton, Charles.....	Montreal.....	4,250	800
McGoun, Archibald.....	do.....	5,100	960
McGarvey, Owen.....	do.....	4,250	800
McNally, W. H., estate of.....	Port Dover.....	850	160
McKenzie, Thomas, estate of.....	New York.....	1,700	320
McKenzie, C. H.....	Sorel.....	1,700	320
O'Mullin, Patrick.....	Halifax, N.S.....	4,250	800
Proctor, Charles D.....	Montreal.....	17,000	3,200
Prevost, G. C. A.....	do.....	5,780	1,088
Pallascio, G., estate of late.....	do.....	4,250	800
Préfontaine, Toussaint.....	do.....	2,125	400
Parizeau, Damase.....	do.....	2,125	400
Porter, W. A.....	St. John, N.B.....	1,275	240
Prevost, Madame R. V.....	Montreal.....	3,400	640
Prevost, A. Oscar.....	Quebec.....	595	112
Prevost, H. Armand.....	Montreal.....	595	112
Prevost, L. Romeo.....	do.....	595	112
Prevost, P. B. Hector.....	do.....	595	112
Prevost, M. E. B. (Mrs. Dr. Berthelot).....	do.....	595	112
Prevost, Miss E. A. (Madame Brodeur).....	do.....	595	112
Pratt, John, estate of.....	do.....	17,085	3,216
Pitta, Hon. James S.....	St. John's, Nfld.....	850	160
Rae, William.....	Quebec.....	3,400	640
Roy, Adolphe.....	Montreal.....	71,060	13,376
Roy, A. V.....	do.....	2,125	400
Rolland, J. B., estate of.....	do.....	4,250	800
Rolland, J. D.....	do.....	850	160
Rolland, S. J. B.....	do.....	850	160
Ramsay, Alex.....	do.....	4,250	800
Rodier, P. A.....	do.....	1,445	272
Rasthoul, A.....	do.....	1,360	256
Rosa, Joseph.....	Quebec.....	850	160
Ross, P. S.....	Montreal.....	850	160
Ruel, J. R.....	St. John, N.B.....	2,125	400
Renaud, J. W., estate of.....	Joliette.....	2,125	400
Renaud, J. B., estate of.....	Quebec.....	850	160
Strang, Robert.....	Winnipeg.....	2,125	400
Shepherd, R. W.....	Montreal.....	8,500	1,600
Smith, William.....	do.....	8,500	1,600
Smith, R. Wilson.....	do.....	43,350	8,160

THE CITIZENS' INSURANCE COMPANY OF CANADA—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
St. Charles, F. X.	Montreal	4,250	800
Scholes, François	do	8,500	1,600
Starnes, Hon. Henry	do	7,055	1,328
Smith, Sir D. A.	do	4,250	800
Sutton, Thomas	do	850	160
Shea, Sir Ambrose	St. John's, Nfld.	850	160
Stead, Thomas	Montreal	2,125	400
Spinney, E. K.	Yarmouth, N.S.	2,125	400
Tougas, Mrs. C.	Montreal	2,890	544
Trudel, E. H., M.D., estate of	do	4,250	375
Tuck, Fred	do	1,700	320
Vinet, C. F., estate of	Sault-au-Recollet	4,250	800
Vézina, Frs., estate of	Quebec	850	160
Wilson, Andrew, estate of	Montreal	4,250	800
Wilson, Thomas, estate of	do	8,500	1,600
Wilson, Hon. C., estate of	do	4,250	800
Watier, Geo. N., M.D.	do	425	80
	Total	\$806,395	\$151,367

Finance Department—Insurance.

CONFEDERATION LIFE ASSOCIATION.

LIST OF SHAREHOLDERS—(As at 31st December, 1892.)

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Allan, Andrew	Montreal	4,000	400
Aird, J., asst. mgr., and Fitton, H. W., acct., in trust	Toronto	10,000	1,000
Burpee, Hon. J., executors of	St. John	10,000	1,000
Bain, Robert	Toronto	30,000	3,000
Boyd, John	St. John	5,000	500
Beaty, R. & Co	Toronto	2,500	250
Boulby, Mrs. S. B.	Halifax	14,000	1,400
Beaty, James, Q.C.	Toronto	5,000	500
Burgess, R. K.	do	2,000	200
Ball, Clarence W.	Port Burwell	5,000	500
Ball, Louisa A.	Toronto	5,000	500
Ball, Florence S.	do	5,000	500
Ball, Reginald L.	do	5,000	500
Buchan, E., agt., and Gosling, F. J., asst. agt., in trust	do	28,500	2,850
Carpmael, Charles	do	10,000	1,000
Cameron, A. M.	Montreal	10,000	1,000
Cherriman, Mrs. Julia	London, Eng.	62,000	6,200
Cathcart, Rev. Nassau	Guernsey, C. I.	6,000	600
Dixon, B. Homer	Toronto	20,000	2,000
Dunn, J. L.	St. John	4,000	400
Downey, J., in trust	Toronto	20,000	2,000
Dick, D. B.	do	10,000	1,000
Elliot, Wm	do	20,000	2,000
Edwards, D. C.	Halifax	1,000	100
Franklin, Sarah J.	Toronto	40,000	4,000
Gravel, J. O., in trust	Montreal	5,000	500
Gibba, Mrs. Frances	Toronto	27,400	2,740
Gripton, C. M.	St. Catharines	25,000	2,500
Hooper, Edward	Toronto	87,800	8,780
Hooper, C. E.	do	10,000	1,000
Hingston, W. H.	Montreal	10,000	1,000
Howard, A. McLean	Toronto	10,000	1,000
Howland, Hon. Sir W. P.	do	10,000	1,000
Hooper, C. E., and Kirk, J. F., in trust	do	42,000	4,200
Hague, Mrs. Jemima	Halifax	5,000	500
Johnston, Henry J.	Montreal	36,000	3,600
Jones, Mrs. Mary J.	St. John	4,000	400
Jennings, B., in trust	Toronto	10,000	1,000
Mason, W. T., executors of	do	10,000	1,000
Mason, J. Herbert	do	40,000	4,000
McLean, J. S., executors of	Halifax	4,000	400
Macdonald, Mrs. Caroline E.	Toronto	24,000	2,400
Mitchell, George	Halifax	4,000	400
Macdonald, J. K., in trust	Toronto	20,700	2,070
Macdonald, J. K.	do	10,000	1,000
Macdonald, Mrs. Charlotte E.	do	2,000	200
Macdonald, Wm., in trust	do	11,000	1,100
Macdonald, Hugh J.	Winnipeg	44,000	4,400
Meredith, J. S., mgr., in trust	Toronto	22,000	2,200
Miller, D., mgr., in trust	do	10,000	1,000
Nordheimer, Samuel	do	10,000	1,000
Oldright, Wm., M.D.	do	5,000	500
Penny, E. Goff	Montreal	4,000	400
Plummer, A. E., mgr., in trust	Toronto	10,000	1,000
Russell, Florence E.	do	2,000	200
Ryan, M. P.	Montreal	10,000	1,000
Randolph, Hon. A. F.	Fredericton	5,000	500
Starr, Mrs. Rebecca E.	Halifax	10,000	1,000
Sibbald, Mrs. Fanny	Toronto	8,000	800
Schofield, S. and Daniel, F. W.	St. John	5,000	500
Swan, Brothers	Toronto	16,200	1,620
Swan, Henry	do	3,800	380
Sloane, W. P., mgr., in trust	do	4,000	400

CONFEDERATION LIFE ASSOCIATION—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Sharpe, Marion	Southsea, Eng	2,000	200
Sims, W. A.	Toronto	12,500	1,250
Smith, W. H., mgr., in trust	do	11,000	1,100
Turnbull, W. W.	St. John	4,000	400
Wadsworth, E.	Weston	8,000	800
Wilmot, E. H.	Fredericton	8,000	800
Wellington, Mrs. Helena G.	Toronto	23,600	2,360
Young, Hon. J.	Galt	20,000	2,000
	Totals	\$1,000,000	\$100,000

Finance Department—Insurance.

THE DOMINION LIFE ASSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at 31st December, 1892.)

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Alexander, Robt.	Galt	500	125
Boles, William	Stratford	800	200
Bean, David	Waterloo	1,000	250
Bechtel, Byron E.	do	200	50
Bowman, Israel D.	Berlin	500	125
Bowman, N. S.	Conestogo	5,000	1,250
Baumann, A. F., M.D.	Waterloo	2,000	500
Boyd, J. C.	Simcoe	700	175
Braun, Rev. C. F.	North Amherst, Ohio	2,000	500
Brandon, Rev. W. J.	Moncton	600	150
Brodtrecht, H.	New Hamburg	1,000	250
Bricker, Jacob	Waterloo	5,000	1,250
Bricker, Simon B.	do	5,000	1,250
Bruce, Wm. M., L.D.S.	Listowel	2,000	500
Buckberrough, Daniel	Waterloo	1,000	250
Beckborough, Miss Helen P.	do	500	125
Bowman, Daniel L.	Toronto	1,000	
Cargill, Henry, M.P.	Cargill	10,000	2,500
Carscadden, Thos. M. A.	Galt	500	125
Casson, Rev. Wesley	Seaforth	1,000	250
Clemens, Miss Cornelia	Preston	200	50
Clemens, Louis Edwin	Berlin	200	50
Colquhoun, Frederick	Waterloo	5,000	1,250
Conrad, Jacob	do	5,000	1,250
Elliott, Mrs. Jennie H.	Albion	1,000	250
Eby, Rev. Elias	Morrison	1,000	250
Elsley, William	Winterbourne	1,000	250
Fink, Paul	Waterloo	1,000	250
Froehlich, Conrad	do	1,000	250
Goodale, John	Milverton	2,500	625
Gowdy, Thos.	Guelph	6,000	1,500
Gray, Wm. M.	Seaforth	2,000	500
Harrison, W. S., M.D.	Brantford	1,000	250
Hawke, John	Toronto	3,000	100
Hamilton, Rev. A. M., M.A.	Winterbourne	1,000	250
Hespeler, Jacob	Waterloo	1,000	250
Hill, Alexander	Guelph	2,000	500
Hilliard, Arthur J.	Waterloo	200	50
Hilliard, John	Albion	1,000	250
Hilliard, Thos.	Waterloo	10,000	2,500
Hughes, F. G., L.D.S.	Galt	5,000	1,250
Hughes, J. B.	Waterloo	2,000	500
Hutchison, Miss Eliz. (Mrs. Connell)	Midland	600	150
Hilliard, Mrs. Catharine	Waterloo	400	100
Hibner, D.	Berlin	400	
Hope, James	Ottawa	2,000	500
Innes, James, M.P.	Guelph	4,000	1,000
Kumpf, Christian	Waterloo	5,000	1,250
Lackner, H. G., M.D.	Berlin	1,000	250
Larkworthy, Geo.	Stratford	2,000	500
Lockie, James S.	Waterloo	600	150
Lockhart, R. J., M.D.	Hespeler	1,000	250
McArthur, J. A., M.D.	Berlin	1,000	250
McGiverin, Thos.	Galt	200	50
McGowan, John	Alma	1,000	250
McMullin, James, M.P.	Mount Forest	3,000	750
Mackay, Hugh M., M.D., estate of	Woodstock	2,000	500
Melvin, Robert	Guelph	1,000	250
Merner, Hon. Samuel	New Hamburg	5,000	1,250
Moore, Mrs. J. D.	St. Mary's	5,000	1,250
Moore, H. P.	Acton	1,000	250
Moyer, Rev. S. N.	Stratford	1,000	250
Moyer, P. E. H., B.A.	Berlin	1,000	250
Mulloy, Nelson, M.D.	Preston	1,000	250
Noecker, Chas. T., M.D.	Waterloo	2,000	500

THE DOMINION LIFE ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Oberholtzer, Owen	Bloomington	2,000	500
Ochs, Anthony, M.B.	Hespeler	1,000	250
Ortwein, Rev. John W.	Listowel	1,000	250
Parke, Wm. T., M.D.	do	5,000	1,250
Pasmore, W. J., M.D.	Conestogo	2,000	500
Pasmore, W. J.	Milverton	2,000	500
Peck, Rufus T.	Cortland, N. Y.	2,000	500
Peine, Louis	New Hamburg	500	125
Petrie, William	Winterbourne	1,000	250
Ratz, Jacob	New Hamburg	5,000	1,250
Ratz, John, Estate of	Elmira	5,000	1,250
Roos, Miss Emma R.	Waterloo	1,000	250
Roos, Peter H.	do	500	125
Sauder, Jeremiah	Preston	400	100
Sauder, Miss Tillie	do	400	100
Saunders, E.	Paisley	500	125
Schmidt, George, M.B.	New Hamburg	500	125
Sims, Peter H.	Waterloo	5,000	1,250
Shantz, Peter E.	Preston	5,000	1,250
Shuh, John	Waterloo	10,000	2,500
Snider, William	do	10,000	2,500
Snyder, Simon	do	10,000	2,500
Srith, William	Winterbourne	1,000	250
Sauder, Wm. Louis	Preston	200	50
Tisdale, Mrs. Sarah A.	Simcoe	2,000	500
Trow, James, M.P.	Stratford	10,000	2,500
Umbach, Rev. H. L.	Napierville, Ill	1,000	250
Vandusen, Whiteford	Tara	5,000	1,250
Wells, Walter, L.D.S.	Waterloo	15,000	3,750
Whaley, Thomas	Huntsville	1,000	250
Wilson, James	Winterbourne	1,000	250
Wing, Rev. M. L.	Berlin	1,000	250
Winter, Chas. A.	Preston	2,000	500
Youngs, John	Woodstock	6,000	1,500
Pepper, Rev. John, B.A.	Holland Centre	200	50
Sauders, Miss Angeline (Mrs. Brown)	Preston	200	50
McCall, Alexander	Simcoe	3,000	750
Watson, Miss Phoebe	Doon	300	75
Zimmermann, Henry	Waterloo	1,000	250
Young, Wm.	do	8,300	2,075
		\$261,600	\$64,400

Finance Department—Insurance.

DOMINION SAFETY FUND LIFE ASSOCIATION.

LIST OF STOCKHOLDERS—(As at 31st December, 1892.)

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Bulyea, G. H. V.....	Qu'Appelle, N.W.T.....	1	100	2
Chipman, Mrs. H. C.....	St. John.....	5	500	10
Clinch, F. S.....	Musquash, N.B.....	3	300	6
King, Thos. M.....	London, Ont.....	3	300	6
Lemont, Wm.....	Fredericton, N.B.....	41	4,100	1,025
McCully, Samuel.....	Halifax, N.S.....	18	1,800	36
McMillan, John.....	St. John.....	100	10,000	2,500
Spurr, James de W.....	do.....	432	43,200	10,800
Steeves, J. A. E.....	Lancaster, N.B.....	187	18,700	4,875
Steeves, James T., M.D.....	do.....	20	2,000	500
Sterling, A. A.....	Fredericton, N.B.....	41	4,100	1,025
Temple, Thomas.....	do.....	104	10,400	2,600
Thorne, W. H.....	St. John.....	125	12,500	3,125
Vanwart, Wesley.....	Fredericton, N.B.....	104	10,400	2,600
Wallace, T. C.....	New York.....	3	300	6
Weldon, C. W.....	St. John.....	10	1,000	250
Welton, Rev. Sidney.....	Sussex, N.B.....	3	300	6
	Total.....	1,200	\$120,000	\$29,172

DOMINION PLATE GLASS INSURANCE COMPANY.

LIST OF STOCKHOLDERS—(As at 31st December, 1892.)

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Ramsay, A.....	Montreal.....	21,000	8,400
Ramsay, A. F.....	do.....	1,000	400
Denoon, Wm.....	do.....	1,000	400
Gilman, E. W.....	do.....	1,000	400
Gilman, Hon. F. E.....	do.....	1,000	400
	Total.....	\$25,000	\$10,000

EASTERN ASSURANCE COMPANY OF CANADA.

LIST OF SHAREHOLDERS—(As at 31st December, 1892.)

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Adams, Edward D.	Halifax, N.S.	1,000	250
Allen, Thomas C.	do	3,000	750
Allison, J. Walter	do	5,000	1,250
Archbold, Edward P.	do	5,000	1,250
Anderson, C. Willoughby.	do	3,000	750
Allison, Mrs. Mary P.	do	2,000	500
Archibald, L. C.	Antigonish	2,000	500
Archibald, Charles.	Cow Bay, C.B.	1,000	250
Archibald & Co.	North Sydney	5,000	1,250
Archibald, Blowers, jun.	do	1,000	250
Akins, Charles.	Falmouth, N.S.	1,000	250
Anderson, Benjamin	Lunenburg	1,000	250
Archibald, P. S.	Moncton, N.B.	2,000	500
Alley, George.	Charlottetown	1,000	250
Armstrong, J. R.	St. John, N.B.	1,000	250
Archibald, Sir A. G., estate of	Truro, N.S.	2,500	625
Allison, Miss M. A.	Windsor, N.S.	1,000	250
Aylward, Thomas.	do	2,000	500
Bauld, Mrs. E.	Halifax	2,500	625
Beamish, Mrs. S.	do	500	125
Belcher, Joseph S., estate of	do	5,000	1,250
Billmen, James	do	1,000	250
Black, M. P., estate of.	do	10,000	2,500
Borden, Robert L.	do	5,000	1,250
Brown, Charles E.	do	5,000	1,250
Burns, Adam	do	12,500	3,125
Bell, Alfred J.	do	900	225
Brookfield, Samuel M.	do	5,000	1,250
Bayer, Rufus O.	do	1,000	250
Barnes, Henry W.	do	1,000	250
Bauld, Henry G.	do	500	125
Bauld, John G.	do	2,000	500
Brookfield, W. H.	do	2,000	500
Bayne, Charles H.	do	3,400	850
Bayne, Andrew M.	do	3,300	825
Bayne, George H.	do	3,300	825
Baker, Judson.	Dartmouth.	500	125
Black, Hon. Hiram.	Amherst	1,000	250
Black, H. C.	Pugwash	1,000	250
Brown, Richard H.	Sydney Mines	1,000	250
Burchell, John E.	Sydney	1,000	250
Bonnell, Mrs. A. J.	North Sydney	500	125
Bill, S. T. R., estate of	Liverpool	1,000	250
Binney, J. W.	Moncton, N.B.	1,000	250
Baxter, Dr. R. G., estate of.	do	500	125
Beer, Lemuel L.	Charlottetown	2,000	500
Beer, William W.	do	1,000	250
Black, Joseph L., M.P.P.	Sackville, N.B.	2,000	500
Botsford, Hon. A. E.	do	3,800	950
Borden, Byron C.	do	1,000	250
Byers, John.	St. John, N.B.	5,000	1,250
Barker, Fred E.	do	2,000	500
Black, Rufus F.	Truro, N.S.	2,000	500
Borden, George W.	Wolfville.	1,000	250
Borden, Charles Edwin	Canning	500	125
Baker, Hon. L. E.	Yarmouth	5,000	1,250
Bingay, Jacob.	do	3,000	750
Burns, John	Glasgow, G.B.	5,000	1,250
Cory, Charles D., in trust.	Halifax	4,000	1,000
Cabot, Richard.	do	2,000	500
Cameron, Dr. W. M.	do	2,000	500
Campbell, George S.	do	1,000	250
Campbell, William.	do	1,000	250
Chisholm, John S.	do	500	125
Clayton & Sons	do	2,500	625

Finance Department—Insurance.

EASTERN ASSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Cogswell, Alfred C.	Halifax.	1,000	250
Corbett, Fred. D.	do	5,000	1,250
Cory, Charles D.	do	12,000	3,000
Cosman, Theodore A.	do	500	125
Cronan, Daniel, estate of.	do	5,000	1,250
Coffin, Peter.	do	500	125
Crosskill, Herbert.	do	1,600	400
Cameron, J. McG.	do	500	125
Chipman, Harry L.	do	1,000	250
Christie, George W.	Amherst, N.S.	1,000	250
Christie, J. A.	do	1,000	250
Curry, Nathaniel	do	1,000	250
Curren, Edward	do	1,000	250
Chapman, D. T.	do	500	125
Casey, Chas. R., & Son.	do	500	125
Chapman, Charles S.	do	1,000	250
Christie, R. A. & E. B.	West River Herbert	500	125
Christie, Mrs. E. I.	Little Bras d'Or.	5,000	1,250
Chipman, Mrs. S. M.	Kentville, N.S.	500	125
Calkin, B. H.	do	2,500	625
Chipman, L. De V.	do	1,000	250
Calkin, Arthur E.	do	500	125
Carmichael, James M.	New Glasgow.	5,500	1,375
Chipman, Miss Christine	do	1,000	250
Chisholm, Angus	do	1,000	250
Cundall, H. J.	Charlottetown	1,000	250
Campbell, Thomas	do	1,000	250
Coffin, W. M.	do	1,000	250
Cole, E. C.	Moncton, N.B.	500	125
Cove, J. W.	Springhill, N.S.	500	125
Cameron, John F.	Stellarton	3,000	750
Calkin, J. B.	Truro, N.S.	800	200
Cummings, O. C., estate of.	do	5,000	1,250
Campbell, Miss S. L.	Weymouth.	1,000	250
Curry, Mark.	Windsor, N.S.	2,000	500
Curry, Mrs. M. J.	do	1,000	250
Curry, Rufus.	do	5,000	1,250
Caldwell, Albert E.	Wolfville.	800	200
Chipman, X. Z.	do	500	125
Chase, W. H.	Port Williams	1,000	250
Caie, Robert.	Yarmouth.	6,000	1,500
Cann, Hugh.	do	3,000	750
Cann, H. E.	do	1,000	250
Duffus, John.	Halifax.	5,000	1,250
Donahoe, Edward	do	2,000	500
Doull, John	do	10,000	2,500
DeWitt, Dr. G. E.	do	1,000	250
Doull, Mrs. Ella M.	do	500	125
Doull, A. M. K.	do	5,000	1,250
Dwyer, Michael.	do	6,000	1,500
Doyle, Patrick.	do	2,000	500
Dickey, Hon. R. B.	Amherst.	1,000	250
Douglass, D. W.	do	500	125
Dickey, A. R., M.P.	do	1,000	250
DeBlois, Rev. H. D.	Bridgetown.	1,000	250
Dawson, Mrs. M. E.	Bridgewater.	1,000	250
Dawson, Robert.	do	3,000	750
Douglass, Geo. A.	New Glasgow.	500	125
Dodd, Simon W.	Charlottetown.	500	125
Davies, L. H., M.P.	do	1,000	250
Davies, Mrs. Clara.	Pictou, N.S.	500	125
Drummond, Robert.	Stellarton.	500	125
Dickie, Mrs. Harriet.	Truro, N.S.	3,000	750
Dawson, Mrs. Ellen.	do	1,000	250
Dickie, Miss Joan.	do	1,000	250

EASTERN ASSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
DeWolf, Thos. N.	Windsor, N.S.	1,000	250
Dimock, E. W.	do	3,000	750
Dibblee, Mrs. M. J.	do	1,200	300
Dibblee, J. T. Allen.	Woodstock, N.B.	1,250	250
Edwards, D. C.	Halifax.	600	150
Elderkin, Jno. K.	Amherst.	1,000	250
Etter, Geo. K.	Westmoreland Pt.	1,000	250
Elliott, Edward.	Dartmouth, N.S.	2,000	500
Eaton, Mrs. Annie L.	Kentville.	500	125
Eisenhauer, J., M.P.	Lunenburg	5,000	1,250
Eden, James.	Charlottetown	9,000	2,250
Eakins, Robert S.	Yarmouth	1,000	250
Ewart, Mrs. Mary E.	Toronto	2,000	500
Foster, Miner T.	Halifax.	5,000	1,250
Fraser, James.	do	6,000	1,500
Fuller, Hon. H. H.	do	5,000	1,250
Fuller, Mrs. S. A.	do	1,000	250
Fyshe, Thomas.	do	1,000	250
Fitch, Simon, M.D.	do	5,000	1,250
Farrell, Edward, M.D.	do	2,000	500
Fairbanks, E. C.	do	400	100
Farquhar, Forrest & Co.	do	300	75
Fillmore, W. A.	Amherst.	1,000	250
Fuller, R. C.	do	500	125
Freeman, Chas. E.	do	1,000	250
Finck, Mrs. Jane	Lunenburg	4,000	1,000
Fraser, Graham	New Glasgow.	4,000	1,000
Fraser, Thos. E.	do	3,000	750
Fisher, Alex.	Pictou, N.S.	2,000	500
Fitzpatrick, M. H.	River John.	2,000	500
Forsyth, Geo. O.	Port Hawkesbury.	1,000	250
Fawcett, Charles.	Sackville, N.B.	9,000	2,250
Fowler, Walter	do	500	125
Forster, W. D.	St. Andrew's, N.B.	500	125
Fleming, A. W.	Truro, N.S.	2,000	500
Fitch, John E.	do	1,000	250
Forsyth, Alex.	Windsor, N.S.	3,000	750
Forsythe, Fred. E.	Port Williams	2,000	500
Forsythe, Mrs. L. M.	do	1,000	250
Fullerton, W. Y., M.D.	do	500	125
Gray, Benj. G.	Halifax.	1,000	250
Gossip, Miss Helen.	do	800	200
Gordon, James.	do	4,000	1,000
Grant, Mrs. Laura McN.	do	4,000	1,000
Greer, George M.	do	500	125
Gow, Robert.	Dartmouth	2,500	625
Gentles, Thos., sen.	do	500	125
Gentles, Thos., jun.	do	500	125
Greenfield, William	Amherst.	1,000	250
Griffin, T. H.	do	1,000	250
Gregory, Chas. C.	Antigonish	2,000	500
Geldert, Mrs. Jennie.	Lunenburg	500	125
Griffiths, R. H.	do	500	125
Graham, Jos. C.	New Glasgow.	1,000	250
Grant, Donald.	do	2,000	500
Glover, Thomas.	Pictou.	500	125
Gillis, Peter P.	Charlottetown	500	125
Grant, Alex., M.P.P.	Stellarton.	1,000	250
Grimmer, Geo. D.	St. Andrew's, N.B.	500	125
Grimmer, Frank H.	do	500	125
Gunn, George.	Truro, N.S.	1,000	250
Goad, Chas. E.	Montreal.	2,000	500
Hart, Reuben I.	Halifax.	5,000	1,250
Henry, Hugh McD., Q.C.	do	5,000	1,250
Hopkins, John C.	do	2,500	625

Finance Department—Insurance.

EASTERN ASSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Howarth, Miss M.	Halifax	1,000	250
Howe, Mrs. Fanny W.	do	1,200	300
Harrington, W. D.	do	2,500	625
Holmes, Simon H.	do	1,000	250
Hogan, John.	do	2,000	500
Hobrecker, Alex.	do	3,000	750
Holmes, Wm.	Amherst.	1,000	250
Hillson, Chas. T.	do	500	125
Hicks, Rufus.	do	500	125
Hewson, Chas. W.	do	1,000	250
Harrison, J. H.	Maccan, N.S.	1,000	250
Hewson, Geo. D.	Oxford, N.S.	1,000	250
Hickman, Jas. S.	do	1,000	250
Haliburton, Wm.	Liverpool.	1,000	250
Hall, Jas. B.	Truro	500	125
Harris, Joseph S.	Pictou, N.S.	500	125
Harris, estate W. S.	do	1,000	250
Harris, John L.	Moncton.	5,000	1,250
Harris, C. P.	do	5,000	1,250
Hamilton, A. G.	North Sydney	1,000	250
Harrington, C. H.	Sydney	500	125
How, Rev. Henry.	Annapolis	400	100
Herrett, Stephen A.	Springhill	500	125
Hyndman, Fred. W.	Charlottetown	500	125
Heartz, F. R.	do	500	125
Heartz, Benjamin.	do	1,000	250
Heartz, Richard.	do	1,000	250
Haley, Allen	Windsor, N.S.	5,000	1,250
Hind, Prof. H. Y.	do	3,000	750
Hays, Jonathan.	Wolfville, N.S.	1,000	250
Higgins, Rev. T. A.	do	500	125
Higgins, Mrs. E. C.	do	500	125
Harris, Otis DeW.	do	300	75
Heartz, Rev. W. H.	Yarmouth.	1,000	250
Ings, John.	Charlottetown	1,000	250
Inch, Prof. J. R.	Sackville.	1,000	250
James, Miss I.	Halifax.	500	125
Jones, Hon. A. G.	do	2,000	500
Johnstone, Frederick, estate of	do	800	200
James, Thos. C.	do	1,400	350
James, F. G.	do	600	150
Johnston, A. C.	Dartmouth.	1,200	300
Jones, Wm. F.	Parrsboro', N.S.	2,000	500
Jones, Simeon	St. John, N.B.	5,000	1,250
Jones, Geo. W.	do	2,000	500
Jones, R. K.	do	2,000	500
Keith, Donald.	Halifax.	2,000	500
Kemp, Mrs. Mary.	Weymouth, N.S.	1,000	250
Knight, William.	Amherst.	500	125
Kaulbach, C. Edwin.	Lunenburg	1,000	250
Kaulbach, Ven. Archdeacon	Truro, N.S.	2,000	500
King, S. T., Estate of.	St. John, N.B.	1,000	250
Keith, John.	Windsor	3,000	750
Kempton, Rev. S. B.	Upper Canard.	1,600	400
Keirstead, Rev. E. M.	Wolfville.	200	50
Kelly, Thos. E.	Yarmouth.	2,000	500
Lawson, Prof. George	Halifax.	2,500	625
Lawson, Mrs. C. M., estate of	do	5,000	1,250
Lathern, Rev. John.	Halifax.	2,000	500
Lewis, W. J., M.D.	do	5,000	1,250
Lithgow, J. R.	do	2,500	625
Lowell, W. L., & Co.	do	3,500	875
LePine, Geo. N.	do	500	125
Laing, Rev. R.	do	2,000	500
Lamy, J. R.	Amherst.	1,000	250

EASTERN ASSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Levesconte, Wm	D'Escousse, C.B.	1,000	250
Locke, G. & I. B., in trust	Lockeport, N.S.	3,000	750
Logan, Dougal	Pictou, N.S.	500	125
Longworth, Israel	Truro, N.S.	5,000	1,250
Layton, Norman J.	do	500	125
Lovitt, Wm. D.	Yarmouth	5,000	1,250
Lowell, Wm. L.	Newton, Mass	2,500	625
Mott, Charles F.	Halifax	5,000	1,250
Morris, Mrs. Lucy	do	500	125
Morton, Lemuel J.	do	1,000	250
Mitchell, Thomas	do	1,000	250
Menger, John	do	2,000	500
Mitchell, George	do	800	200
Moore, Fred W.	do	1,000	250
Moore, G. S.	Oxford	500	125
Moffatt, James	Amherst	2,000	500
Moffatt, J. R.	River Herbert	1,000	250
Mann, Mrs. Ellen	Burlington	500	125
Morse, Leander S.	Digby	500	125
Mitchell, Fred J.	Old Bridgeport, C.B.	500	125
Mitchell, Henry	do	1,000	250
Mitchell, Mrs. Mary A.	do	500	125
Munro, John C.	Margaree, C.B.	1,000	250
Merrinan, Mrs. Mary E.	Pictou	1,000	250
Manchester, James	St. John, N.B.	5,000	1,250
Melrose, Robert	do	1,000	250
Merritt, G. W.	do	1,000	250
Merritt, J. F.	do	1,000	250
Markham, Alfred	do	1,000	250
Mitchell, James	Stellarton	500	125
Maynard, Rev. Thomas	Windsor, N.S.	500	125
Morris, Capt. J. W.	do	1,000	250
Morris, Mrs. Jessie	do	500	125
Morris, Capt. D. H.	do	1,500	375
Morse, Mrs. M.	Wolfville	500	125
Moody, J. W.	Yarmouth	1,000	250
Murdoch, M.	Montreal	1,000	250
Mott, Mrs. J. L.	Dartmouth	5,000	1,250
Mackinlay, A. K., estate of	Halifax	5,000	1,250
McKay, Dr. N. E.	do	1,000	250
Mackintosh, J. C.	do	15,100	3,775
McLelan, Hon. A. W., estate of	do	5,000	1,250
MacNab, John	do	5,000	1,250
Macdonald, Roderick	do	1,000	250
MacGarvey, Mrs. Mary	do	1,000	250
MacArthur, Mrs. J. A.	Dartmouth	400	100
McGregor, Rev. Daniel	Amherst	1,000	250
McLeod, C. S.	do	500	125
McKeen, John	do	2,000	500
McIntosh, J. R.	Oxford	1,000	250
McCurdy, H. H.	Antigonish	1,000	250
McDougall, H. F., M.P.	Grand Narrows, C.B.	500	125
McKinnon, Archibald	Cow Bay, C.B.	1,000	250
McAulay, Peter	Little Glace Bay	1,000	250
McLennan, Sam J.	Sydney, C.B.	400	100
McKeen, David, M.P.	Caledonia Mines	1,000	250
MacDougall, Miss H.	Maitland, N.S.	500	125
MacDougall, Miss J.	do	500	125
MacGregor, J. H.	New Glasgow	1,000	250
MacGregor, J. D.	do	10,060	2,500
MacGregor, Mrs. E. A., estate of	do	1,000	250
McKay, George F.	do	5,000	1,250
McLean, Jas. F.	do	1,000	250
McColl, Miss Susan A.	do	500	125
McGregor, Miss Janet	do	500	125

Finance Department—Insurance.

EASTERN ASSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for	Amount Paid up in Cash.
		\$	\$
McKenna, Frank.	Charlottetown	4,000	1,000
McKenzie, Angus B.	do	1,000	250
McPhillips, Bernard	do	500	125
McDonald, Hon. A. A.	do	1,000	250
MacDougall, Ewen	do	1,000	250
McKenna, Archibald	Pictou, N.S.	3,000	750
McKenzie, Geo. I.	do	2,000	500
McPhail, Edmund Q.	do	2,000	500
McDonald, Miss H.	do	1,200	300
McKenzie, John	River John	1,000	250
McKenzie, Daniel	do	200	50
McNeally, Murray	Summersville, P.E.I.	600	150
McNeil, R., estate of	Little Harbour	3,500	875
McDougall, F.	Sackville, N.B.	2,100	525
McKay, W. M.	St. John, N.B.	1,000	250
McIntosh, John	Stellarton	1,000	250
McIntosh, W. H.	do	600	150
McKay, Hon. Thos.	Truro, N.S.	2,000	500
McNutt, Edward E.	do	1,000	250
Macfarlane, Hon. Alex.	Wallace, N.S.	4,000	1,000
McHeffy, W. K.	Windsor, N.S.	600	150
Neville, Michael	Halifax	1,000	250
Newman, W. H.	do	3,000	750
Nichols, Rev. E. E. B.	Liverpool	1,000	250
Outhit, C. W.	Halifax	5,000	1,250
Owen, Hon. W. H.	Bridgewater	1,000	250
Oxner, S. Watson	Lunenburg	1,000	250
Oxley, Wm.	Oxford, N.S.	1,000	250
O'Brien, Capt. A. R.	Pictou, N.S.	1,000	250
Oxley, Thompson	River Philip	1,000	250
O'Brien, Edward	Windsor	1,000	250
O'Brien, William	do	1,000	250
Oakes, Ingram B.	Wolfville	1,000	250
Parker, Hon. D. McN	Halifax	2,500	625
Payzant, John Y.	do	5,000	1,250
Page, Miss E.	do	400	100
Page, Miss M. L.	do	400	100
Page, Wm. W.	do	400	100
Power, Michael	do	2,000	500
Palm, Carl and Eliza	do	1,000	250
Pugaley, J. Hiram	Amherst	1,000	250
Pride, M. D.	do	1,000	250
Payzant, Mrs. Catherine	Burlington, N.S.	500	125
Peters, Thos. S.	Gagetown, N.B.	1,000	250
Pickup, S. W. W.	Granville Ferry	1,000	250
Putnam, Alfred, M.P.	Maitland, N.S.	5,000	1,250
Palmer, Charles	Charlottetown	2,000	500
Peters, Arthur	do	2,000	500
Peters, Frederick	do	2,000	500
Prowse, Samuel	Murray Harbour	5,000	1,250
Prowse, Albert P.	do	1,000	250
Prowse, William H.	do	1,000	250
Purves, David H.	Pictou, N.S.	6,000	1,500
Primrose, Howard	do	1,000	250
Poole, Henry S.	Stellarton	1,000	250
Payzant, Godfrey P.	Windsor, N.S.	5,000	1,250
Raymond, Lt. Col. E. A.	Halifax	5,000	1,250
Rent, George	do	2,000	500
Richey, Hon. M. H.	do	1,000	250
Ritchie, Thomas	do	1,000	250
Ritchie, John W., estate of	do	2,000	500
Ritchie, James D.	do	4,000	1,000
Romans, Miss Sarah	do	1,500	375
Romans, Miss Jane	do	1,500	375
Robertson, Alex.	do	500	125

EASTERN ASSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Robertson, William	Halifax	1,000	250
Rigby, Mrs. K. L.	do	1,000	250
Romans, George	Acadia Mines	1,000	250
Robb & Sons, A.	Amherst	1,000	250
Read, W. M.	do	1,000	250
Ruggles, T. D.	Bridgetown	1,000	250
Routledge, Mrs. Laura	Sydney, C.B.	1,000	250
Rigby, Charles H.	Little Glace Bay	1,000	250
Rudolf, Mrs. Caroline, estate of	Lunenburg	500	125
Rudolph, J. Joseph	do	1,000	250
Rudolf, James R.	do	2,500	625
Récord, Charles B.	Moncton	1,000	250
Reid, J. C.	New Glasgow	1,000	250
Robertson, C. E. S.	Charlottetown	500	125
Reddin, Dennis O'M.	do	500	125
Ross, Daniel	Stanley Bridge	2,000	500
Ross, John U.	Pictou, N.S.	500	125
Rood, Charles L.	do	3,000	750
Ross, John U., trustee	do	500	125
Robinson, J. M.	St. John, N.B.	4,000	1,000
Robinson, Mrs. Fanny L.	do	400	100
Russell, J. A.	Windsor, N.S.	500	125
Seeton, Robert B.	Halifax	3,000	750
Silver, W. C.	do	4,000	1,000
Smith, Edmund G.	do	5,000	1,250
Smith, J. Wesley	do	6,000	1,500
Smith, Geo. M.	do	5,000	1,250
Smith, John M.	do	1,000	250
Smith, Rev. T. W.	do	2,000	500
Stairs, John F.	do	5,000	1,250
Stairs, Hon. W. J.	do	10,000	2,500
Symons, Rupert M.	do	2,000	500
Stewart, Lt.-Col. C. J.	do	1,000	250
Sarre, W. C.	do	500	125
Smith, Edward F.	do	4,000	1,000
Smith, Edward, estate of	do	5,000	1,250
Smith, R. Wilson	Montreal	2,500	625
Shiels, George	Dartmouth	500	125
Shiels, John	do	400	100
Smith, Rev. J. S.	do	600	150
Smith, Dr. M. A. B.	do	400	100
Smith, Chas. R.	Amherst	2,000	500
Smith, Geo. B.	do	1,500	375
Smith, Mrs. Mary	do	500	125
Savary, Hon. A. W.	Annapolis	5,000	1,250
Sweet, W. S.	Billtown, N.S.	500	125
Snyder, W. F.	North Sydney, C.B.	2,000	500
Snyder, H. B.	do	2,000	500
Sutherland, Henry	Sydney Mines	1,000	250
Spencer, O. J.	Cow Bay, C.B.	1,000	250
Shreve, Thos. C.	Digby, N.S.	4,000	1,000
Smith, Lady Sarah	Dorchester, N.B.	1,000	250
Smith, Charles	Kentville	1,000	250
Strong, Samuel S.	do	1,000	250
Shatford, Jas. E.	Indian Harbour	2,000	500
Shatford, John E.	Hubbard's Cove	3,000	750
Sangster, G. R.	Moncton	2,000	500
Stevens, Henry T.	do	1,000	250
Smith, David	Lunenburg	1,000	250
Sinclair, John H.	New Glasgow	2,000	500
Stewart, Wm	do	2,000	500
Smallwood, C. R.	Charlottetown	1,000	250
Sterns, John G.	Souris, P.E.I.	500	125
Stalker, James H.	Pictou, N.S.	1,000	250
Stalker, Alex. P. R.	do	1,000	250

Finance Department—Insurance.

EASTERN ASSURANCE COMPANY OF CANADA—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Stone, J. R.	St. John, N.B.	1,000	250
Spurr, J. DeWolf	do	5,000	1,250
Smith, Geo. F.	do	1,000	250
Starr, R. P., estate of	do	2,000	500
Sedgewick, Rev. T.	Tatamagouche	1,000	250
Scott, H. Percy	Windsor, N.S.	500	125
Shand, Andrew P.	do	2,000	500
Shand, Edgar D.	do	2,000	500
Shaw, J. A.	do	3,000	750
Sterling, John	do	1,000	300
Smith, Joshua H.	do	2,000	500
Scott, Alfred John	do	500	125
Smith, John M.	do	2,500	625
Sawyer, Artemus W.	Wolfville	400	100
Starr, John E.	Port William	500	125
Smith, Dr. S.	Woodstock, N.B.	1,000	250
Sangster, J. W.	Sackville, N.B.	1,200	300
Thomas, T. M.	Halifax	5,000	1,250
Townshend, Hon. C. J.	do	2,000	500
Taylor, Mrs. Martha J.	do	1,500	375
Trenama, Thos., M.D.	do	2,000	500
Taylor, Mrs. Minnie	Brigus, Nfld.	1,000	250
Thomson, Geo. C., in trust	Hamilton, Ont.	400	100
Townshend, J. Medley	Amherst	500	125
Tyler, Mrs. Mary A.	Avondale	2,500	625
Trueman, R. A.	Sackville	1,000	250
Trueman, C. B.	do	500	125
Turnbull, W. W.	St. John, N.B.	4,000	1,000
Thorne, W. H.	do	1,000	250
Troop, H. D.	do	2,000	500
Truro Foundry and Machine Co.	Truro, N.S.	2,000	500
Tufts, Prof. John F.	Wolfville	5,000	1,250
Uniacke, Robie, Trustee	Halifax	2,000	500
Vooght, Jo n	North Sydney	2,500	625
Vooght, James H.	do	2,000	500
Vooght, Thomas	do	5,000	1,250
Vroom, Rev. F. W.	Windsor, N.S.	2,000	500
Wright, Capt. P. H., R.N.	Halifax	5,000	1,250
Weston, Byron A.	do	2,500	625
Walker, E. M.	Dartmouth	4,000	1,000
Whidden, C. B.	Antigonish	1,000	250
Webster, Barclay	Kentville	1,000	250
Wolff, A. J.	Lunenburg	1,000	250
Walker, Andrew	New Glasgow	2,000	500
Warburton, A. B.	Charlottetown	5,000	1,250
Wise, Joseph	Milton, P. E. I.	1,000	250
White, N. W., Q.C.	Shelburne	1,000	250
Wood, Josiah, M.P.	Sackville	2,000	500
Wishart, Allison	St. John, N.B.	2,000	500
Waterbury, Geo. H.	do	1,000	250
Wentworth, James	Truro, N.S.	2,000	500
Wiggins, Mrs. Mary	Windsor, N.S.	1,000	250
Winslow, J. N. W.	Woodstock, N.B.	1,000	250
Wisnall, Wm. H.	Halifax	1,000	250
Willett, George	Yarmouth	4,000	1,000
Wood, Rufus	Oxford, N.S.	500	125
Withers, John W.	St. John's, Nfld.	1,600	400
Young, B. F.	Parrsboro'	1,000	250
Young, Alex.	Summersville	800	200
Zwicker, W. N.	Lunenburg	1,000	250
	Totals	\$1,000,000	\$250,000

FEDERAL LIFE ASSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at 31st December, 1892.)

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Aikins, John	Brampton	10,000	1,300
Aikins, M. H.	Burnhamthorp	10,000	1,300
Austin, W. H.	Trenton	10,000	1,300
Agar, Amos	Brampton	6,000	780
Atherton, A. B.	Toronto	1,000	130
Blanshard, Mrs. Mary	Appleby	10,000	1,300
Bowes, J. W.	Boyne	10,000	1,300
Beatty, J. H.	Thorold	12,000	1,560
Burkholder, J. G. Y.	Hamilton	10,000	
Brock, T., estate of.	Paris	1,000	130
Birks, Wm.	Ailsa Craig	2,000	260
Benedict, H. T.	Montreal	1,000	130
Breden, Wm.	Kingston	5,000	650
Brenton, John	Belleville	2,000	260
Broddy, Robert	Brampton	2,000	260
Baird, H. P.	Woodstock, N.B.	1,000	130
Bain, A. R.	Toronto	2,000	260
Boyd, John	St. John, N.B.	1,000	100
Burns, A.	Hamilton	10,000	1,300
Burns, A., in trust.	do	10,000	1,300
Burns, R.	Ingersoll	3,000	390
Bicknell, James	Hamilton	2,000	260
Benford, Mrs. L. A. F.	Hyderville, Vt.	1,600	208
Crawford, H. T.	Toronto	15,500	
Coleman, F.	Hamilton	3,500	455
Cummins, Mrs. R. A.	Brampton	5,000	650
Crossley, H. T.	St. Thomas	3,000	390
Cornish, G. H.	Hespeler	1,000	65
Cobb, Thomas	Amherstburg	1,000	130
Clement, E., estate of.	Parkdale	3,000	390
Colling, Thomas	Plattsville	2,500	325
Chown, Edwin	Kingston	5,000	650
Clark, R. B.	Napanea	2,500	325
Calloway, Mrs. E. H.	Hyderville, Vt.	1,600	208
Campbell, Mrs. E. H.	Castleton	1,000	130
Dexter, David	Hamilton	15,000	1,950
Dexter, David, in trust	do	5,000	650
Delong, A. M.	Cobden	3,000	390
Douglas, George	Montreal	5,000	175
Dexter, Mrs. I.	Hamilton	5,000	650
Downer, W. H. N.	Glenavey, Ireland	2,000	107
Drysdale, Wm.	Montreal	2,000	260
Dawson, H. W.	Brampton	2,000	260
Dever, James and Patrick	Fredericton, N.B.	1,000	130
De la Hooke, Edward	London	5,000	650
Evans, W. A.	Milton	1,000	
Edgecombe, F. B.	Fredericton, N.B.	1,000	130
Fillman, Peter	Barton	10,000	
Forster, Wm.	Brampton	5,000	650
Fleming, D. G.	Chatham	2,000	260
Fairfield, B. C.	St. Catharines	5,000	500
Fleck, James	Montreal	2,500	325
Forlong, Wm.	Lachute	5,000	650
Foster, Geo. E.	Ottawa	2,000	260
Freeman, J. A.	Brantford	3,000	390
Farr, Dina	Holyoke	2,500	325
Galbraith, Mrs. C.	Toronto	5,000	650
Gundy, James	Petrolia	2,000	260
Griffith, Thomas	Toronto	2,500	325
Goodwin, James	Frimasby	5,000	650
Gibson, J. M.	Hamilton	2,000	260
Hough, James	Guelph	10,000	1,300
Hamilton Investment Company	Hamilton	10,000	1,000
Howell, I. R.	Jerseyville	10,000	1,300
Haslett, T. C.	Hamilton	23,500	1,955

Finance Department—Insurance.

FEDERAL LIFE ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Hanger (R.) Slate Works.....	Hyderville, Vt.....	200	26
Howell, Nelson.....	Brantford.....	5,000	650
Harris, James.....	Glen Allen.....	5,000	650
Holtby, Thomas.....	Brampton.....	5,000	650
Hanson, C. A.....	Montreal.....	3,000	390
Hall, F. A.....	Perth.....	5,000	650
Hansford, Wm., estate of.....	Toronto.....	10,000	1,300
Hall, W. F.....	Napanee.....	2,500	325
Hayden, John.....	Cobourg.....	2,500	325
Hanson, W.....	Montreal.....	2,500	325
Hanger, Mrs. H.....	Hyderville, Vt.....	1,600	208
Hewitt, W. J.....	Leeds, Eng.....	4,000	520
Hunter, Wm.....	Hamilton.....	3,000	390
Irwin, James.....	Prescott.....	5,000	650
Isaac, Richard.....	Salmon Point.....	500	65
Jarvis, R. H.....	Toronto.....	9,000	120
Johnson, Mrs. P. F.....	Deloraine, Man.....	500	65
Kerns, Wm.....	Burlington.....	23,500	3,055
Kettlewell, Wm.....	Norwich.....	5,000	650
Kinghorn, Wm., in trust.....	Douglas, N.B.....	1,000	130
Lund, Wm.....	Woodstock.....	5,000	650
Land, J. H.....	Hamilton.....	10,000	.....
Laing, James.....	Burlington.....	5,000	650
Leitch, R. H.....	Castleton.....	1,000	130
Might, Samuel.....	Prescott.....	10,000	1,300
Manley, J. G.....	Deer Park.....	1,000	130
Morris, Thomas.....	Hamilton.....	5,000	650
Metcalfe, C. W.....	Holyoke.....	2,500	325
McCallum, J. W.....	Toronto.....	1,000	130
McDonald, H. S.....	Brockville.....	2,500	325
McCraney, Wm.....	Vancouver, B.C.....	5,000	650
McIntyre, C. E.....	Bowmanville.....	2,000	260
McLeod, E.....	St. John, N.B.....	2,000	260
Niehaus, Chas.....	Toronto.....	5,000	650
Potts, John.....	do.....	15,000	1,950
Patrick, Wm., estate of.....	Brockville.....	10,000	1,300
Pitceathly & Kelso.....	Belleville.....	2,000	260
Raw, Robt., jun.....	Hamilton.....	10,000	.....
Russ, A. E.....	Brantford.....	17,000	2,210
Russ, Mrs. E. C.....	do.....	3,000	390
Ross, J. S.....	Woodstock.....	2,000	260
Reynar, A. H.....	Toronto.....	2,500	325
Richardson, J. E.....	Granby.....	10,000	1,300
Scott, J. G.....	St. Thomas.....	10,000	1,300
Sutherland, Henry.....	Parkdale.....	8,000	1,040
Scott, George.....	St. Thomas.....	10,000	1,300
Sutherland, D. G.....	Hamilton.....	10,000	1,300
Shepherd, W. W.....	Muncey.....	1,000	130
Scott, John.....	St. Mary's.....	1,000	130
Smoke, S. C.....	Toronto.....	2,000	260
Senkler, W. S.....	Perth.....	5,000	650
Sharp, L. N.....	Minneapolis.....	1,000	130
Stephens, Henry.....	Hamilton.....	2,000	260
Sutherland, A.....	Toronto.....	2,000	260
Strachan, Mrs. E. S.....	Hamilton.....	5,000	650
Teskey, Luke.....	Toronto.....	2,000	260
Temple, Thomas.....	Fredericton, N.B.....	2,000	260
Turnbull, W. W.....	St. John, N.B.....	1,000	130
VanWart, G. W.....	Woodstock, N.B.....	1,000	100
VanWart, J. A.....	Fredericton, N.B.....	2,000	260
Wakefield, John.....	Thorold.....	9,500	1,235
Wilson, T. H., estate of.....	Hamilton.....	10,000	1,300
Williams, Wm.....	Mt. Forest.....	6,000	780
Wilmot, Austin.....	Milton.....	10,000	1,300
Willoughby, N. R.....	Toronto.....	10,000	1,300

FEDERAL LIFE ASSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Woolverton, A.....	Hamilton	5,000	650
Whipple, E. S., estate of.....	do	1,500	195
Wallace, D. C.....	Brantford	10,000	1,300
Watson, W. C.....	Oakland	3,000	390
Wakefield, Daniel.....	Washington	1,000	130
Wright, Mrs. Mary.....	St. Thomas.....	6,000	780
Warden, R. H.....	Montreal	2,500	325
Whiting, Richard.....	Kingston	10,000	1,300
Wood, Josiah.....	Sackville	2,000	260
Young, Fred.....	Hamilton	1,000	25
Young, E. R.....	Toronto	1,000	130
Zimmerman, Adam.....	Hamilton	3,000	390
	Total.....	\$700,000	\$80,197

Finance Department—Insurance.

THE GREAT WEST LIFE ASSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at 31st December, 1892.)

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Adams, D. E.	Winnipeg.	4	400	100
Agnew, J. H.	Virdeu.	4	400	100
Aikins, J. A. M., Q.C.	Winnipeg.	70	7,000	1,750
Aikins, J. S.	do	20	2,000	500
Alexander, H. B.	Calgary	10	1,000	250
Allan, W. R.	Winnipeg.	10	1,000	250
Allen, Rev. James.	Hamilton	10	1,000	250
Alloway, W. F.	Winnipeg.	25	2,500	625
Anderson, J. P.	Carberry	4	400	100
Anderson, J. W.	Victoria	2	200	50
Anderson, J. E.	Winnipeg.	10	1,000	250
Ashdown, J. H.	do	100	10,000	2,500
Baker, E. Crow	Victoria.	20	2,000	500
Barber, S.	Calgary	5	500	125
Barclay, E. J., in trust	Brandon.	20	2,000	500
Baskerville, C. A.	Winnipeg.	20	2,000	500
Bawlf, N.	do	10	1,000	250
Beck, H. H., in trust	do	3	300	75
Belyea, A.	Victoria	10	1,000	250
Bertrand, S. A. D.	Winnipeg.	70	7,000	1,750
Boisseau, A. F.	Brandon	20	2,000	500
Blanchard, R. J., M.D.	Winnipeg.	50	5,000	1,250
Bond, J. M.	Guelph, Ont.	5	500	125
Borden, G. W., M.D.	Wolfeville, N.S.	20	2,000	500
Bower, Mrs. M.	Brandon	10	1,000	250
Braithwaite, A. D.	Calgary	5	500	125
Bright, A.	Winnipeg.	10	1,000	250
Brock, J. H.	do	100	10,000	2,500
Brock, W. R.	Toronto	50	5,000	1,250
Bull, M.	Winnipeg.	40	4,000	1,000
Burnett, F.	Belmont	10	1,000	250
Burrows, Acton	Winnipeg.	10	1,000	250
Butt, R.	Brandon	5	500	125
Cain, J.	Virdeu	20	2,000	500
Cameron, A.	Oak Lake.	10	1,000	250
Carscaden, J. D.	Vancouver.	20	2,000	500
Carscaden, Mrs. C. E.	do	20	2,000	500
Campbell, H. M.	Portage la Prairie.	10	1,000	250
Campbell, Mrs. M.	do	10	1,000	250
Campbell, P.	Carman	20	2,000	500
Campbell, Isaac, Q.C.	Winnipeg.	10	1,000	250
Campbell, R. J.	do	10	1,000	250
Ceperley, H. T.	Vancouver.	10	1,000	250
Champion, H. T.	Winnipeg.	20	2,000	500
Chown, H. H., M.D.	do	50	5,000	1,250
Clements, George	do	10	1,000	250
Cowan, James.	Portage la Prairie.	20	2,000	500
Cresswell, F.	Cornwall, Eng.	12	1,200	300
Cross, A. E.	Calgary	4	400	100
Cross, W.	Winnipeg.	10	1,000	250
Crowe, H., & Co.	do	40	4,000	1,000
Dalby & Claxton	Victoria	20	2,000	500
Dancer, Chas. H.	Portage la Prairie.	5	500	125
Dick, Miss S.	Winnipeg.	40	4,000	1,000
Donald, W. A.	Pilot Mound	20	2,000	500
Douglas, D.	New Westminster.	5	500	125
Drewry, E. L.	Winnipeg.	20	2,000	500
Duffin, S.	do	10	1,000	250
Dunsford, Mrs. J.	Morden	2	200	50
Durst, P. E.	Brandon	10	1,000	250
Elliott, H.	New Westminster.	25	2,500	625
Ellis, W. H.	Victoria	10	1,000	250
Erb, L. E.	do	10	1,000	250
Ewen, A.	New Westminster.	25	2,500	625
Fairley, W. A.	Carberry	5	500	125

THE GREAT WEST LIFE ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Ferguson, A. D.	Regina.	4	400	100
Fletcher, Mrs. Annie.	Woodstock, Ont.	10	1,000	250
Forsyth, George.	Winnipeg.	10	1,000	250
Fowler, W. C.	Regina.	5	500	125
Frame, J. F.	Virden.	20	2,000	500
Fraser, A. C.	Brandon.	10	1,000	250
Fraser, J. M.	Pilot Mound.	5	500	125
Fraser, Donald.	Winnipeg.	10	1,000	250
Fullerton, Wm.	Manitou.	20	2,000	500
Galbraith, R. L. T.	Fort Steele, B.C.	4	400	100
Gallagher, R. R.	Winnipeg.	4	400	100
Galletly, A. J. C.	Victoria.	2	200	50
Galt, G. F.	Winnipeg.	20	2,000	500
Gardner, Sarah R.	Belfast, Me., U.S.	20	2,000	500
Garland, Wm., in trust	Portage la Prairie.	20	2,000	500
Georgeson, Wm.	Winnipeg.	10	1,000	250
Girvin, J. A.	do	10	1,000	250
Gordon, J. C.	do	5	500	125
Goulter, H. H.	Virden.	5	500	125
Graham, H. C.	Hayfield, Man.	10	1,000	250
Hall, Miss E. E.	Victoria.	5	500	125
Hall, J. D.	Vancouver.	5	500	125
Hall, G. C.	Portage la Prairie.	10	1,000	250
Hay, C.	do	10	1,000	250
Hamilton, L. A.	Winnipeg.	5	500	125
Henderson, F. G. A.	Brandon.	15	1,500	375
Henderson, J. B.	Carberry.	10	1,000	250
Henry, Miss Jane.	Don, Ont.	10	1,000	250
Henry, James.	do	10	1,000	250
Henry, John.	do	20	2,000	500
Henry, Wm.	Wexford, Ont.	10	1,000	250
Hespeler, Wm.	Winnipeg.	50	5,000	1,250
Hillier, G.	Virden.	20	2,000	500
Hogg, Rev. J.	Winnipeg.	20	2,000	500
Hogg, Rev. J., in trust	do	20	2,000	500
Holland, C. A.	Victoria.	10	1,000	250
Housser, J. H.	Winnipeg.	40	4,000	1,000
Housser, J. W.	do	10	1,000	250
Howitt, H.	Guelph, Ont.	10	1,000	250
Hurtley, T.	Winnipeg.	20	2,000	500
Hutchings, E. F.	do	20	2,000	500
Inkster, Colin.	do	40	4,000	1,000
Irving, John.	Victoria.	20	2,000	500
Jardine, A.	Winnipeg.	5	500	125
Jardine, Mrs. M.	do	5	500	125
Johnston, W.	Brandon.	2	200	50
Keddy, John.	do	10	1,000	250
Keith, J. C.	Vancouver.	20	2,000	500
Kelly, A.	Brandon.	20	2,000	500
Kelty, Miss Minnie.	Moose Jaw.	1	100	25
Kerr, Robert.	Winnipeg.	5	500	125
Kirchoffer, J. N.	Brandon.	10	1,000	250
Lee, T. S. C.	Calgary.	10	1,000	250
Lejeune, Mrs. H. I.	Regina.	10	1,000	250
Logan, John A.	McGregor.	5	500	125
Logan, R.	Seaforth, Ont.	20	2,000	500
Logan, William.	Carberry.	20	2,000	500
Long, A. J.	Winnipeg.	5	500	125
Manning, R. F.	do	10	1,000	250
Marlatt & Housser.	Portage la Prairie.	10	1,000	250
Marsh, D. W.	Calgary.	20	2,000	500
Marsh, G. W.	Beulah.	5	500	125
Marsh, G. T.	Regina.	10	1,000	250
Marvin, E. B.	Victoria.	20	2,000	500
Mason, J. H.	Toronto.	50	5,000	1,250

Finance Department—Insurance.

THE GREAT WEST LIFE ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Mathewson, F. H., in trust	Winnipeg	1	100	25
Maxwell, John S.	Brandon	5	500	125
Meredith, H.	do	40	4,000	1,000
Metcalf, T. H.	Portage la Prairie	10	1,000	250
Millar, T. B.	do	20	2,000	500
Milne, G. L., M.D.	Victoria	20	2,000	500
Milroy, T. M., M.D.	Portage la Prairie	40	4,000	1,000
Morse, F. M., in trust	Winnipeg	4	400	100
Morton, Ed.	Carberry	5	500	125
Mudge, H. J.	Montreal	20	2,000	500
Mundie, J.	Winnipeg	4	400	100
Muttlebury, G. A.	do	20	2,000	500
MacArthur, D.	do	10	1,000	250
Macdonald, Alex.	do	150	15,000	3,750
Macdonald, Alex., in trust	do	40	4,000	1,000
Macdonald, Mrs. Anne	do	10	1,000	250
Macdonald, H. J., Q.C., M.P.	do	100	10,000	2,500
Macdonald, N. A.	Brandon	5	500	125
McBride, T. J.	Winnipeg	100	10,000	2,500
McCarthy, P., Q.C.	Calgary	10	1,000	250
McClenaghan, A. V.	Winnipeg	10	1,000	250
McDiarmid, J., M.D.	Brandon	10	1,000	250
McDonald, W. A.	Winnipeg	4	400	100
McIntyre, P. C.	do	40	4,000	1,000
Mackenzie, Kenneth	do	10	1,000	250
McLaren, J. B.	Morden	2	200	50
McLenaghan, Jas.	Portage la Prairie	30	3,000	750
McLeod, John	do	4	400	100
McMillan, Hon. D. H.	Winnipeg	20	2,000	500
McNaughton, R. D., in trust	Moosomin	5	500	125
McNee, Mrs. I.	Windsor Ont.	40	4,000	1,000
McPhillips, L. G.	Vancouver	10	1,000	250
McQuaker, Wm.	Winnipeg	6	600	150
Nairn, Stephen	do	20	2,000	500
Nanton, A. M.	do	20	2,000	500
Nation, F.	Brandon	30	3,000	750
Osenbrugge, C. C.	Winnipeg	5	500	125
Osenbrugge, F., in trust	do	5	500	125
Paddon, J. A.	Regina	5	500	125
Paget, C. B.	do	3	300	75
Parsons, S. R.	Winnipeg	20	2,000	500
Patton, F. L.	do	5	500	125
Pearson, T. B.	Victoria	10	1,000	250
Peterson, C. W.	Brandon	10	1,000	250
Phillips, F.	Portage la Prairie	10	1,000	250
Purdon, W. F.	Winnipeg	5	500	125
Quinn, John	Brandon	1	100	25
Reed, Hayter	Regina	10	1,000	250
Rice, G. S.	do	4	400	100
Richard, J. A.	Winnipeg	10	1,000	250
Richardson, A. K.	Portage la Prairie	10	1,000	250
Richardson, R. D.	Winnipeg	5	500	125
Riley, R. T.	do	20	2,000	500
Robinson, J.	do	5	500	125
Robinson, T. W.	Moosé Jaw	10	1,000	250
Robson, D.	New Westminster	5	500	125
Robson, Hon. John	Victoria	20	2,000	500
Rogers, R. A.	Winnipeg	5	500	125
Rogers, W. G.	Carberry	2	200	50
Rokeby, R. T.	Winnipeg	5	500	125
Rowand, Rev. W. L. H.	Rapid City	6	600	150
Russell, J.	Winnipeg	5	500	125
Sayward, W. P.	Victoria	20	2,000	500
Scarth, W. B.	Winnipeg	25	2,500	625
Sherk, Miss J.	do	2	200	50

THE GREAT WEST LIFE ASSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Number of Shares.	Amount subscribed for.	Amount paid up in Cash.
			\$	\$
Shirriff, Mrs. Christina	Brandon	5	500	125
Shirriff, James	do	10	1,000	250
Smith, J. E.	do	10	1,000	250
Smith, T. D.	Winnipeg	10	1,000	250
Smyth, J. C.	do	10	1,000	250
Smyth, S. M.	Brandon	20	2,000	500
Spera, A. E.	Winnipeg	10	1,000	250
Sprague, D. E.	do	10	1,000	250
Stewart, R.	do	10	1,000	250
Stewart, F. J.	Toronto	10	1,000	250
Stickle, T. D.	Carbery	10	1,000	250
Stidston, R.	Portage la Prairie	20	2,000	500
Tatlow, R. G.	Vancouver	10	1,000	250
Taylor, J. and J.	Toronto	10	1,000	250
Tomkins, Mrs. M. M.	Winnipeg	10	1,000	250
Thornton, R. S., M.D.	Deloraine	5	500	125
Tufts, Prof. J. F.	Wolfeville, N.S.	40	4,000	1,000
Unsworth, W. B.	Portage la Prairie	10	1,000	250
Vernon, Hon. F. G.	Victoria	50	5,000	1,250
Waddell, Mrs. E. M.	Winnipeg	20	2,000	500
Walker, J. J.	Regina	4	400	100
Wheeler, C. H.	Winnipeg	10	1,000	250
Whitelaw, A.	Brandon	5	500	125
Whyte, Wm.	Winnipeg	5	500	125
Wickson, Arthur	do	20	2,000	500
Williams, A.	Vancouver	10	1,000	250
Williams, D. E.	Winnipeg	4	400	100
Wilson, D. H., M.D.	Vancouver	20	2,000	500
Wilson, R. R.	Winnipeg	10	1,000	250
Wilson, W. F.	Brandon	20	2,000	500
Worlock, F. H.	Victoria	10	1,000	250
		3,673	\$367,300	\$91,825

Finance Department—Insurance.

GUARANTEE COMPANY OF NORTH AMERICA.

LIST OF SHAREHOLDERS—(As at 31st December, 1892.)

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Buchanan, W. J.	Montreal	40	2,000	2,000
Clouston, E. S.	do	25	1,250	1,250
Crombie, A. M., manager, in trust	do	442	22,100	22,100
Dixon, B. Homer	Toronto	100	5,000	5,000
Griffith, Mrs. C. R.	Quebec	50	2,500	2,500
Gilroy, Thomas	Winnipeg	75	3,750	750
Girdwood, G. P., M.D., in trust	Montreal	34	1,700	340
Gibb, Jas. D., estate	do	30	1,500	1,500
Galt, Sir Alex. T.	do	100	5,000	1,000
Gunn, Geo. C.	London, Ont.	10	500	100
Gunn, Wm. A.	do	10	500	100
Gundry, Mrs. M. A.	Toronto	75	3,750	750
Hague, George	Montreal	20	1,000	1,000
Hamilton, John	Quebec	50	2,500	2,500
Morrice, D.	Montreal	60	3,000	600
Macfie, R. C.	London, Ont.	20	1,000	200
MacDougall, H. S.	Montreal	250	12,500	2,500
McCulloch, Ferdinand, estate of	do	30	1,500	300
Mackintosh, J. C.	Halifax, N.S.	6	300	60
MacDougall Bros., special	Montreal	992	49,600	13,520
Nelles, R. Campbell, and Robert Craick, M.D., executors	do	210	10,500	10,500
O'Brien, James	do	50	2,500	500
Ross, Jas. G., estate of	Quebec	120	6,000	1,200
Riddell, Alex. F.	Montreal	30	1,500	300
Ramsay, William	Toronto	60	3,000	3,000
Rawlings, Edward	Montreal	4,967	248,350	65,670
Rawlings, Edward, in trust for—				
Rawlings, Miss A. L.	do	6	300	300
Rawlings, Miss E. M.	do	5	250	250
Rawlings, Miss K. N. B.	do	5	250	250
Rawlings, George W.	do	5	250	250
Rawlings, H. E. A.	do	5	250	250
Rawlings, W. T.	do	5	250	250
Shaughnessy, Thos.	do	25	1,250	1,250
Smith, Larratt W.	Toronto	100	5,000	5,000
Stark, John	do	30	1,500	1,500
Stayner, Mrs. H. R.	do	280	14,000	10,800
Strickland, Mrs. C. C.	Lakefield, Ont.	30	1,500	300
Torrance, Mrs. M. W.	Montreal	961	48,050	10,610
Torrance, John	do	20	1,000	200
Thomson, Geo. H.	Quebec	60	3,000	3,000
Vennor, Mrs. H., in trust	Montreal	80	4,000	4,000
Waddell, Mrs. M. C.	do	14	700	700
Walker, James R.	do	6	300	60
Walker, Kenneth McL.	do	44	2,200	440
Wethall, Wm. J.	do	120	6,000	6,000
Wethall, Mrs. E.	do	20	1,000	1,000
Wainwright, Wm.	do	50	2,500	1,500
Armes, G. R. W.	Philadelphia, Pa.	600	30,000	10,000
Armond, W. C. de	do	100	5,000	1,000
Atkins, Edw. F.	Boston, Mass.	100	5,000	5,000
Burrough, H. N.	Philadelphia, Pa.	50	2,500	2,500
Bullions, Mrs. L. C.	Troy, N.Y.	5	250	250
Barret, Thos. L.	Louisville, Ky.	25	1,250	1,250
Collins, James H.	Nashville, Tenn.	20	1,000	1,000
Caldwell, Miss Mary	Pittsburgh, Pa.	5	250	250
Clark, C. P.	Syracuse, N.Y.	20	1,500	1,500
Commegys, B. B.	Philadelphia, Pa.	20	1,000	1,000
Citizens' Insurance Co.	Pittsburgh, Pa.	5	250	250
Cuyler, Thomas de Witt	Philadelphia, Pa.	20	1,000	1,000
Cannon, H. W.	New York, N.Y.	50	2,500	2,500
Chafee, Mrs. M. F.	Boston, Mass.	5	250	250
Chafee, Miss Alice	do	5	250	250
Chafee, Z.	Providence, R.I.	5	250	250

GUARANTEE COMPANY OF NORTH AMERICA—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Collins, Alfred M.	Philadelphia, Pa.	50	2,500	2,500
Cooley, Theo.	Nashville, Tenn.	30	1,500	1,500
Drumm, Ross W.	Pittsburgh, Pa.	10	500	500
Dougherty, John	New York, N.Y.	100	5,000	1,000
Dohrman, Mrs. E.	Pittsburgh, Pa.	20	1,000	1,000
Dickson, Mrs. S. H.	Allegheny, City, Pa.	6	300	300
Day, Thos. P.	Pittsburgh, Pa.	10	500	500
Erringer, J. L.	Philadelphia, Pa.	50	2,500	500
Gregerson, Mrs. M. E.	Boston, Mass.	5	250	250
Gibbs, Edwd N.	Norwich, Con.	40	2,000	2,000
Garrison, A.	Pittsburgh, Pa.	30	1,500	1,500
Gorman, Geo. J.	do	10	500	500
Gregerson, G. W.	Boston, Mass.	10	500	100
Hartshorne, Chas.	Philadelphia, Pa.	50	2,500	2,500
Humphrey, A. P.	Louisville, Ky.	10	500	500
Howell, J. T.	Nashville, Tenn.	10	500	500
Jesup, M. K.	New York, N.Y.	200	10,000	2,000
Jones, Hon. J. Russel.	Chicago, Ill.	20	1,000	1,000
Keech, W. H.	Pittsburgh, Pa.	15	750	750
Luce, Mrs. E. T.	Boston, Mass.	20	1,000	1,000
Lloyd, D. McK.	Pittsburgh, Pa.	10	500	500
Loutrel, Cyrus F.	New York, N.Y.	50	2,500	2,500
Moss, J. O.	Sandusky, O.	50	2,500	2,500
Merrill, C. L.	Pittsburgh, Pa.	10	500	500
Metzger, W. E.	Nashville, Tenn.	10	500	500
Morris, Geo. W.	Louisville, Ky.	10	500	500
Messler, Mrs. A. C.	Pittsburgh, Pa.	4	200	200
Marks, Albert D.	Nashville, Tenn.	10	500	500
Messler, Thos. D.	Pittsburgh, Pa.	40	2,000	2,000
Messler, Remseva V.	do	10	500	500
Minturn, Mrs. S. S.	New York, N.Y.	200	10,000	10,000
McElevay, A.	Pittsburgh, Pa.	10	500	500
McCoy, Mrs. Mary E.	Allegheny City, Pa.	20	1,000	1,000
Newcomb, H. V.	New York, N.Y.	400	20,000	4,000
Noel, Miss Maimie F.	Nashville, Tenn.	10	500	500
Pennsylvania Co., for insurance on lives and granting annuities, &c.—Trustees under will of Jos. W. Drexel, deceased.	Philadelphia, Pa.	200	10,000	10,000
Paton, John.	New York, N.Y.	50	2,500	2,500
Pell, Alfred.	do	40	2,000	2,000
Pulsford, J. E.	do	120	6,000	6,000
Quarier, Cushman.	Louisville, Ky.	10	500	500
Rolph, W. T.	do	10	500	500
Smith, Hon. J. Gregory, estate of.	St. Albans, Vt.	100	5,000	5,000
Sabine, Mrs. J. Lee.	Philadelphia, Pa.	120	6,000	6,000
Sabine, A. F.	do	60	3,000	600
Stahman, E. B.	Nashville, Tenn.	20	1,000	1,000
Spurr, M. A.	do	10	500	500
Schoonmaker, Jas. M.	Pittsburgh, Pa.	20	1,000	1,000
Stites, John	Louisville, Ky.	10	500	500
Thaw, Wm., jun.	Pittsburgh, Pa.	10	500	500
Thompean, W. R.	do	20	1,000	1,000
Torrance, Daniel, estate of.	New York, N.Y.	100	5,000	1,000
Tomson, Jos. H.	Nashville, Tenn.	10	500	500
Walton, Jos.	Pittsburgh, Pa.	20	1,000	1,000
Wenslow, Gen. E. T.	New York, N.Y.	100	5,000	1,000
Willcock, Jas. H.	Pittsburgh, Pa.	10	500	500
Yarborough, Jas. H.	Nashville, Tenn.	20	1,000	1,000
Total.		13,372	\$668,600	\$304,600

Finance Department—Insurance.

HOME LIFE ASSOCIATION OF CANADA.

GUARANTEE FUND—(As at 31st December, 1892.)

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$ cts.
Dr. J. S. King	Toronto	2,000	240 00
F. C. Ireland	do	2,000	320 00
Mr. John S. King	do	2,000	200 00
George Dickson	do	500	100 00
Charles Cluthe	do	2,000	200 00
John Firstbrook	do	5,000	700 00
J. B. Howorth	do	7,500	1,461 00
A. J. Pattison	do	5,000	583 50
Albert Ogden	do	1,000	100 00
J. Tomlinson	do	2,000	200 00
John Hillock	do	1,000	160 00
W. H. Harvey	do	1,000	
W. A. Firstbrook	do	5,000	700 00
H. M. Stevenson	do	2,000	200 00
A. E. Rowland	do	1,000	100 00
J. R. Roaf	do	1,000	57 00
H. W. Barber	do	300	30 00
G. MacLean	do	1,000	100 00
L. C. Shepard	do	100	10 00
G. T. Somers	Beeton	1,000	100 00
	Totals	\$42,400	\$5,561 50

THE LONDON LIFE INSURANCE COMPANY.

LIST OF STOCKHOLDERS—(As at 31st December, 1892.)

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Bullen, W. F.	London	14,000	2,100
Bowman, W.	do	14,500	2,175
Blinn, H. W.	do	1,000	150
Carey Estate	Hamilton	1,000	150
Elliott Estate	London	6,000	900
Emery, A. S.	do	16,000	2,400
Green, Thos., estate	do	1,000	150
Glass, Wm.	do	5,000	750
Gunn, A. M.	do	5,000	750
Gibbons, Geo. C.	do	8,700	1,305
Greenlees, A., in trust	do	8,000	1,200
Jeffery, J.	do	30,000	4,500
Jeffery, A. O.	do	80,300	12,120
Johnson, John	do	2,000	300
Kent, M. J.	do	2,300	345
Milne, Jas.	do	1,000	150
Milne, Mrs. E.	do	200	30
Mills, John	do	2,000	300
Moffat, Col. Jas.	do	1,000	150
Magee, J., in trust	do	3,500	525
McClary, John	do	6,000	900
Richter, J. G.	do	5,000	750
Smallman, T. H.	do	4,000	600
Scandrett Estate	do	2,000	300
Taylor, E. A., in trust	Toronto	1,000	150
Wright & Durand	London	2,000	300
Webb, Wm.	do	2,000	300
	Totals	\$225,000	\$33,750

Finance Department—Insurance.

MANUFACTURERS' ACCIDENT INSURANCE COMPANY.

LIST OF STOCKHOLDERS—(As at 31st December, 1892.)

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Armstrong, J. B.	Guelph	2,000	400
Archer, Robt	Montreal	2,000	400
Allan, A. A.	Toronto	1,000	200
Bell, Wm	Guelph	5,000	1,000
Barber, James	Georgetown	2,000	400
Boomer, H. C.	Toronto	1,000	200
Blackstock, T. G.	do	5,000	1,000
Crean, Robt	do	2,000	400
Ellis, J. F.	do	10,000	2,000
Flett, John	do	5,000	1,000
Gooderham, Geo.	do	10,000	2,000
Gooderham, Geo., in trust	do	5,000	1,000
Lowndes, Hy.	do	2,000	400
Murray, John A.	do	1,000	200
Manning, Alex.	do	5,000	1,000
Mann, Donald D.	Winnipeg	10,000	2,000
Macdonald, Sir John A., estate of	Ottawa	2,000	400
McKinnon, S. F.	Toronto	10,000	2,000
Maclaren, David	Wakefield	1,000	200
Nicholls, Mary A.	Peterboro'	1,000	200
Nicholls, W. C.	do	1,000	200
Patterson, R. L.	Toronto	5,000	1,000
Ross, Jas. F. W.	do	4,000	800
Riordon, Chas.	do	5,000	1,000
Thornton, Isabella	New Richmond	1,000	200
Trees, Samuel	Toronto	5,000	1,000
Warren, Robt. C.	do	200	40
Warren, Chas. D.	do	5,000	1,000
Warren, Wm. A.	do	2,000	400
Walker, Harton	do	2,000	400
Wood, John A.	do	2,000	400
Warren, Robt.	Niagara	500	100
Warren, Geo. M., M.D.	do	1,000	200
Youngs, John	Woodstock	3,000	600
	Totals	\$118,700	\$23,740

MANUFACTURERS' LIFE INSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at 31st December, 1892.)

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Allan, A. A.	Toronto	20	2,000	400
Akers, John	do	50	5,000	1,000
Archer, Robt	Montreal	50	5,000	1,000
Armstrong, J. B.	Guelph	50	5,000	1,000
Ball, Wm	Chatham	10	1,000	200
Barber, James	Georgetown	200	20,000	4,000
Bourgeau, Alex	Montreal	50	5,000	1,000
Burnett, G. F.	do	10	1,000	200
Blackstock, T. G.	Toronto	232	23,200	4,640
Blackstock, T. G., in trust	do	100	10,000	2,000
Boomer, H. C.	do	20	2,000	400
Bell, Wm., in trust	Guelph	329	32,900	6,580
Bell, Wm.	do	200	20,000	4,000
Bond, John M.	do	10	1,000	200
Bell, John	Belleville	15	1,500	300
Brodie, A. W.	Peterboro'	20	2,000	400
Booth, Geo. W.	Toronto	60	6,000	1,200
Boswell, A. R.	do	2	200	40
Clark, J. P.	do	215	21,500	4,300
Crean, Robt	do	100	10,000	2,000
Christie, Wm.	do	1	100	20
Currier, T. W.	Ottawa	5	500	100
Clarke, John, M.D.	Peterboro'	10	1,000	200
Cahill, Thos.	do	10	1,000	200
Cleghorn, A.	London	10	1,000	1,000
Cowan, Thos	Galt	10	1,000	200
Coldwell, Wm.	Peterboro'	10	1,000	200
Day, T. J.	Guelph	30	3,000	600
Dailey, Mary E.	Council Bluffs	1	100	20
Davie, Theodore.	Victoria, B.C.	100	10,000	2,000
DeGrassie, A. W.	Lindsay	1	100	20
Dobson, John	do	1	100	20
Doherty, Thos.	Sarnia	1	100	20
Ellis, J. F.	Toronto	100	10,000	2,000
Flett, John	do	50	5,000	1,000
Gault, A. F.	Montreal	50	5,000	1,000
Gravel, Jos. O.	do	50	5,000	1,000
Grenier, J.	do	10	1,000	200
Gurd, Chas	do	50	5,000	1,000
Gonthier, T. D. C.	Ottawa	5	500	100
Godfrey, Hy	Toronto	1	100	20
Gooderham, Geo.	do	292	29,200	5,840
Gooderham, Geo., in trust	do	83	8,300	1,660
Hay, Robert	do	100	10,000	2,000
Hassall, Richard.	do	2	200	40
Harris, John, estate of	Brantford	50	5,000	1,000
Halliday, J. T. J., M.D.	Peterboro'	50	5,000	1,000
Hamilton, W.	do	10	1,000	200
Haslitt, T. G.	do	50	5,000	1,000
do	do	10	1,000	200
Hackett, Marie L.	do	50	5,000	1,000
Hingston, W. F.	Montreal	2	200	40
Ireland, Geo. E.	Chatham	10	1,000	1,000
Jarvis, S. M.	do	3	300	60
Johnston, Thos. F.	Sarnia	50	5,000	1,000
Karn, D. W.	Woodstock	10	1,000	200
Kent, Sarah	Peterboro'	10	1,000	200
Kelley, Thos.	do	100	10,000	2,000
Lennox, E. J.	Toronto	50	5,000	1,000
Lowndes, Henry	do	1	100	20
Larkin, P.	St. Catharines	100	10,000	2,000
May, Sam	Toronto	10	1,000	200
Murray, J. A.	do	100	10,000	2,000
Manning, Alex.	do	100	10,000	2,000
Mann, Donald D.	Winnipeg	100	10,000	2,000
Macdonald, Sir John A., estate of	Ottawa	100	10,000	2,000

Finance Department—Insurance.

MANUFACTURERS' LIFE INSURANCE COMPANY—Concluded.

LIST OF SHAREHOLDERS—Concluded.

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Manning, W. H.	Peterboro'	25	2,500	500
Mercer, And.	do	5	500	100
Moore, W. H.	do	20	2,000	400
Matthews, W. E.	do	10	1,000	200
Moore, F. D.	Lindsay	3	300	60
Mills, James	Guelph	100	10,000	2,000
Macpherson, Sir D. L.	Toronto	50	5,000	1,000
McCutcheon, J. K.	do	50	5,000	1,000
McMillan, Donald Senator	Alexandria	100	10,000	2,000
McLennan, R. R.	do	250	25,000	5,000
McDonald, Alex.	Lindsay	5	500	100
McBean, A. G.	Montreal.	50	5,000	1,000
McBean, D. G.	Winnipeg	50	5,000	1,000
McKee & Davidson	Peterboro'	10	1,000	200
McGaw, Thomas	Toronto	50	5,000	1,000
McKinnon, S. F.	do	332	33,200	6,640
Nicholls, Frederic	do	100	10,000	2,000
Nichol, Wm., M.D.	Brantford	20	2,000	400
Nichols, Wm.	Ottawa.	5	500	100
Nicholls, Mary A.	Peterboro'	10	1,000	200
O'Hara, Robt.	Chatham	19	1,900	1,900
Quimet, J. A.	Montreal	50	5,000	1,000
Patterson, R. L.	Toronto	100	10,000	2,000
Phillips, Frank J.	do	1	100	20
Patterson, Hy. A.	Chatham	3	300	60
Perrott, P. F.	Toronto	50	5,000	1,000
Pigeon, J. B. A.	Ottawa.	1	100	20
Polson, F. B.	Toronto	50	5,000	1,000
Rolph, Frank.	do	1	100	20
Ross, Jas. F. W.	do	50	5,000	1,000
Rubidge, G. W.	Peterboro'	5	500	100
Roger, G. M.	do	20	2,000	400
Rowse, O. C.	do	20	2,000	400
Robinson, J. O.	London, Eng.	50	5,000	1,000
Strachan, W.	Montreal	50	5,000	1,000
Storey, W. H.	Acton	50	5,000	1,000
Stevens, Ada J.	Chatham	10	1,000	200
Schell, R. L.	Brantford	20	2,000	400
Stevenson, Geo	Peterboro'	5	500	100
Stratton, W. A. & J. R.	do	10	1,000	200
Stratton, W. A., & R. R. Hall	do	13	1,300	260
Strathy, John A.	Barrie	30	3,000	600
Strathy, P. J., M.D.	Toronto	100	10,000	2,000
Taylor, Thos. H.	Chatham	5	500	100
Tilley, Sir S. L.	Fredericton, N.B.	10	1,000	200
Treble, John M.	Toronto	25	2,500	500
Trees, Sam.	do	100	10,000	2,000
Tupper, Sir Charles H.	Ottawa	20	2,000	400
Warren, Chas. D.	Toronto	100	10,000	2,000
Warren, Wm. A.	do	100	3,000	600
Warren, Robt. C.	do	30	500	100
Warren, Robt	Niagara	5	500	100
Warren, Geo. M., M.D.	do	20	2,000	400
Wilkes, Geo. H.	Brantford	50	5,000	1,000
Walsh, Wm.	Peterboro'	10	1,000	200
Walkey, Wm. H.	do	10	1,000	200
Winnette, Hy.	Toronto	50	5,000	1,000
Wood, John A.	do	100	10,000	2,000
Wright, John.	do	25	2,500	500
Young, Margt.	Galt	50	5,000	1,000
Youngs, John	Woodstock	50	5,000	1,000
	Total		\$621,000	\$127,320

MERCANTILE FIRE INSURANCE COMPANY.

LIST OF STOCKHOLDERS—(As at 31st December, 1892.)

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Bowman, I. E.	Waterloo.	12,000	2,400
Snider, J. B.	Conestogo	10,000	2,000
Snider, E. W. B.	St. Jacobs	6,000	1,200
Shuh, John	Waterloo.	2,000	400
Snider, John B.	do	2,000	400
Bowman, I. D.	Berlin.	1,000	200
Hilliard, Thos.	Waterloo.	1,000	200
Moore, Geo.	do	5,000	1,000
Snyder, Simon.	do	5,000	1,000
Martin, Emily M.	do	3,000	600
Young, Wm.	do	17,600	3,520
Bricker, Jacob.	do	2,000	400
Snider, Wm.	do	2,500	500
Millar, A.	Berlin.	1,000	200
Oelschlager, Wm.	do	5,000	1,000
Hendry, Charles.	Waterloo.	5,500	1,100
Melvin, Robert.	Guelph.	7,000	1,400
Innes, James.	do	4,000	800
Petrie, A. B.	do	3,000	600
Day, T. J.	do	1,000	200
Wilkes, A. J.	Brantford.	3,000	600
Trow, Jas.	Stratford.	5,000	1,000
Wright, G. W.	Berlin.	2,000	400
Lautenschlager, P.	do	2,000	400
Ballantyne, T.	Stratford.	1,000	200
Scott, Jno. A.	do	1,000	200
Schneider, Frederick.	Berlin.	1,000	200
Bowlby, D. S.	do	10,000	2,000
Livingstone, Jas.	Baden	2,000	400
Hunter, Wm.	Guelph.	2,000	400
Kunpf, C.	Waterloo.	1,000	200
Stuebing, Wm.	do	500	100
Colquhoun, F.	do	3,500	700
Morton, Wm.	Wellesley.	500	100
Erb, E.	Halifax.	1,000	200
Sawfell, R. W.	Woodstock.	1,000	200
Wright & Durand.	London.	500	100
Fink, Paul.	Waterloo.	1,000	200
Bowman, J. S.	Listowel.	500	100
Webb, J. H.	Waterloo.	7,000	1,400
Scott, J. W.	Listowel.	1,000	200
Towner, Geo.	do	1,000	200
Kranz, Hugo.	Berlin.	1,000	200
Hay, W. G.	Listowel.	1,000	200
Cameron, Wm.	Port Elgin.	500	100
Lockie, Jas.	Waterloo.	2,500	500
Breithaupt, L.	Berlin.	1,200	240
Allenby, F. G.	Galt.	5,000	1,000
Scoon, Jno	Guelph.	500	100
Zinkann, Jno. N.	Lisbon.	500	100
Caw, Wm.	Parkhill.	1,000	200
Hough, Jas.	Guelph.	1,000	200
Gibbs, Jno.	Parkhill.	2,000	400
Fletcher, Mrs. Ann.	Rockwood.	3,200	640
Reiner, J. G.	Wellesley.	2,000	400
Springer, Moses	Berlin.	1,500	300
Colquhoun, J. Ladellia.	Waterloo.	2,000	400
Stirton, D.	Guelph.	3,000	600
Cook, J. B.	Boston, U.S.	1,500	300
Fowke, Mrs. Sarah.	Guelph.	1,000	200
Fowke, G. A.	do	500	100
Buchanan, J.	Galt.	3,000	600
Butler, J. W.	London.	2,500	500
Shantz, P. E.	Preston.	5,000	1,000
Grasett, H. J.	Waterloo.	2,500	500

Finance Department—Insurance.

MERCANTILE FIRE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Halstead, Mrs. Jane.....	Mount Forest.....	5,000	1,000
Buckberrough, D.....	Waterloo.....	1,000	200
Burt, Katie C.....	Listowel.....	500	100
Winger, Hy.....	Elmira.....	1,000	200
Hill, W. H.....	Peterborough.....	1,000	200
Peine, L.....	New Hamburg.....	3,000	600
Goldie & McCullough Co. (Limited).....	Galt.....	1,000	200
Bricker, Simon B.....	Waterloo.....	500	100
	Total.....	\$200,000	\$40,000

NORTH AMERICAN LIFE ASSURANCE COMPANY.

LIST OF GUARANTORS—(As at 31st December, 1892.)

Name.	Residence.	Amount	Amount
		Subscribed for.	Paid up in Cash.
		\$	\$
Allan, Hon. G. W.	Toronto	2,000	400
Belcher, Jos. S., trustee.	Halifax, N.S.	2,000	400
Blaikie, J. L.	Toronto	10,000	2,000
Blaikie, J. L., in trust.	do	17,000	3,400
Braine, Ann.	Halifax, N.S.	2,500	500
Burns, John	Toronto	2,000	400
Blake, Hon. Edward	do	10,000	2,000
Burpee, Hon. Isaac, executors estate of	St. John, N.B.	5,000	1,000
Campbell, A. H.	Toronto	2,000	400
Carruthers, J.	Kingston	2,000	400
Carruthers, J. B.	do	2,000	400
Cartwright, Sir R. J., M.P.	do	2,000	400
Carlyle, James, M.D.	Toronto	6,000	1,200
Clarke, E. F., M.P.P.	do	2,000	400
Davies, Hon. L. H., Q.C.	Charlottetown, P.E.I.	7,000	1,400
Fudger, Harris Henry	Toronto	11,800	2,360
Gordon, William	do	2,000	400
Gurney, Edward, jun.	do	2,000	400
Hewett, Rev. Wm. J.	Lancaster, Ont.	1,700	340
Jones, Hon. A. G.	Halifax, N.S.	2,000	400
Kerr, J. K., Q.C.	Toronto	18,000	3,600
Lake, J. N.	do	2,000	400
Lovitt, William D.	Yarmouth, N.S.	10,000	2,000
Morris, Hon. Alex., M.P.P.	Toronto	5,000	1,000
Meredith, E. A., LL.D.	Rosedale	2,000	400
Morison, J.	Toronto	7,000	1,400
Mowat, Hon. O., M.P.P.	do	2,000	400
Macdonald, Hon. D. A.	Montreal	10,000	2,000
Mackenzie, Hon. A., M.P.	Toronto	15,000	3,000
McCabe, William, F.I.A.	do	21,500	4,300
McKay, Hugh	Montreal	2,000	400
McLennan, Hugh	do	2,000	400
McCrae, D.	Guelph	2,000	400
McRitchie, Rev. Geo.	Almonte, Ont.	5,000	1,000
Proudford, Hon. Vice-Chancellor.	Toronto	10,000	2,000
Robertson, Andrew	Montreal	10,000	2,000
Scott, James	Toronto	10,000	2,000
Smith, Dr. L. W.	do	10,000	2,000
Smith, J. W. Y.	Dorchester, N.B.	7,000	1,400
Smith, Hon. Frank, Senator	Toronto	2,000	400
Strathy, H. S., General Manager, in trust.	do	10,000	2,000
Taylor, Mrs. Margaret, in trust.	do	12,500	2,500
Thorburn, Dr.	do	10,000	2,000
Wellington, W. E., in trust.	do	5,000	1,000
Wilson, D. D.	Seaforth	2,000	400
Willett, Annie	Yarmouth, N.S.	5,000	1,000
Young, Geo. P., M.A.	Toronto	10,000	2,000
Total		\$300,000	\$60,000

Finance Department—Insurance.

QUEBEC FIRE ASSURANCE COMPANY.

LIST OF STOCKHOLDERS—(As at 31st December, 1892.)

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount paid up in Cash.
			\$	\$
Anderson, Mrs. E. G.	Quebec.	12	540	240
Alleyn, Hon. C., estate of, J. A. Charlebois and C. W. A. Lindsay, executors of	do	18	810	360
Angers, Mde. L. P.	do	6	270	120
Angers, Hon. A. R.	do	10	450	200
Ahern, Mrs. Amelia V.	do	10	450	200
Andrews, Mrs. F. H., jr.	do	1	45	20
Brodie, E. K.	do	8	360	160
Beaubien, Hon. Louis.	Montreal.	18	810	360
Burke, E. C., estate of.	Quebec.	2	90	40
Brown, W. P., executrix of the late.	England.	60	2,700	1,200
Brousseau, Mrs. M. M. D.	Quebec	10	450	200
Bilodeau, Louis.	do	32	1,440	640
Brodie, W. & R.	do	204	9,180	4,080
Bittner, Dlle Emilie.	do	6	270	120
Brodie, Jas., in trust.	do	7	315	140
Brodie, Arthur D	do	7	315	140
Brodie, Mrs. Lily.	do	6	270	120
Champion, C. P.	do	4	180	80
Crawford, Mrs. Margaret	Brampton	25	1,125	500
Clapham, Mrs. Leonora	Quebec.	34	1,530	680
Campbell, W. N., executor and attorney	do	1	45	20
Casgrain, P. B.	do	52	2,340	1,040
Clapham, J. Greaves, estate of the late	do	200	9,000	4,000
Carrier, Mme. Henriette	do	6	270	120
Collège Ste. Anne.	Ste. AnnedelaPocatière	10	450	200
Cannon, L. A., estate of	Quebec.	15	675	300
Cary, Miss Elizabeth Rebecca, estate of, Mary Ann H. Leggatt and Gordon Jos. Leggatt, executors	Windsor, Ont.	46	2,070	920
Cazeau, Dlle M. A	Quebec	2	90	40
Campbell, Mrs. Isabella Jane.	do	20	900	400
Corporation du Précieux Sang, St. Hyacinthe	St. Hyacinthe, Que	2	90	40
Campbell, W. D., usufructuary	Quebec.	2	90	40
Corporation Archi-Episcopale, F. M	do	15	675	300
Caisse d'Economie, N. D.	do	116	5,220	2,320
Caron, Mme Margaret Miles.	do	16	720	320
Campbell, Mrs. Edith A. Simons.	do	3	135	60
Connolly, Miss Margaret S.	do	20	900	400
Davis, Louis, tutor.	Montreal.	17	765	340
Dugal, Dilles Emélie, Caroline and Cécile.	Quebec.	4	180	80
Donohue, Miss Ellen, heirs of	do	36	1,620	720
De Bonne, E. M., heirs of the late	Beauport, Que	10	450	200
Dean, A. L.	Quebec.	10	450	200
De Foy, François, executors of the late.	do	14	630	280
Dickson, James, estate of the late	Montreal.	20	900	400
De Blois, E. J., estate of	Quebec	6	270	120
De Blois, Hon. P. A.	do	8	360	160
Davies, W. H. A., executrix of the late.	Montreal.	2	90	40
Douglas, Mrs. Charlotte, heirs of.	Quebec.	4	180	80
Dugal, F. D.	do	30	1,350	600
Derousselle, Alexis, executor of the late	Beauport, Que	2	90	40
D'Eschambault, Dlle Lætitia F	Quebec.	10	450	200
Dupont, William	do	11	495	220
Dean, A. L., G. & E. M	do	50	2,250	1,000
Dynes, Joseph.	do	3	135	60
Drum, Isaac, estate of.	do	1	45	20
Drum, Wm., executors of the estate of	do	5	225	100
Dean, W. R.	do	50	2,250	1,000
Doucet, Marie Louise.	do	20	900	400
Dolbel, Af. W.	Gaspé	7	315	140
Dunn, Stuart H.	Quebec.	50	2,250	1,000
Dunn, Logie H.	do	40	1,800	800
Dawson, John Thomas	do	20	900	400
Drummond, Mme widow Chs. R. T.	Montreal.	3	135	60

QUEBEC FIRE ASSURANCE COMPANY—Continued.

LIST OF STOCKHOLDERS—Continued.

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid in Cash.
			\$	\$
Dumoulin, P. B.	Quebec	3	135	60
Fraser, Hon. John, heirs	do	20	900	400
Fabrique, St. Roch	do	16	720	320
Fremont, Mme C. P.	do	8	360	160
Fremont, Mme C. P., executrix	do	2	90	40
Fremont, Jules Taschereau	do	2	90	40
Fraser, Kenneth G.	do	2	90	40
Fraser, Miss Jane, in trust	do	20	900	400
Fraser, James H.	do	30	1,350	600
Glackemeyer, Mme S. J.	do	1	45	20
Grant, Mrs. T. H.	England	2	90	40
Goodwin, Mrs. Emma	do	18	810	360
Gale, Mrs. B.	Quebec	4	180	80
Gibb, James	do	42	1,890	840
George, Miss Elizabeth, estate, W. N. Campbell, executor	do	10	450	200
Gibb & Ross	do	30	1,350	600
Gingras, J. E., executrix of the late	do	2	90	40
Gravel, J. A.	Montreal	14	630	280
Gourdeau, Francois, estate	Quebec	20	900	400
Garneau, Hon. Pierre	do	32	1,440	640
Gourdeau, Mme Félix	do	8	360	160
Gourdeau, Mme Napoléon	do	6	270	120
Grenier, J. O.	do	2	90	40
Healey, Miss Annie	do	3	135	60
Heath, Miss Emilie	Ile Verte	6	270	120
Hout, Philippe	Quebec	38	1,710	760
Hall, H. E.	do	2	90	40
Hossack, G. C.	do	10	450	200
Hunt, James, executors of the late	do	76	3,420	1,520
Hamel, Théophile, executors of the late	do	10	450	200
Hamel, Abraham, estate	do	4	180	80
Hardy, A. P.	Ste. Anne de la Pérade	6	270	120
Hardy, M. G.	Champlain	12	540	240
Hardy, Phidime	do	6	270	120
Hardy, Joseph L.	Grondines	20	900	400
Hardy, N. Siméon	Quebec	136	6,120	2,720
Hudon, Théophile, heirs	do	22	990	440
Herring, Wm.	do	100	4,500	2,000
Hamilton, Robert	do	16	720	320
Hunt, Arthur F.	do	22	990	440
Hunt, Mrs. Herbert F.	do	14	630	280
Hunt, Frederick F.	do	16	720	320
Holt, John H.	do	104	4,680	2,080
Hunt, Miss Caroline E.	do	10	450	200
Hunt, Miss Henriette M.	do	10	450	200
Healey, Miss Louisa	do	1	45	20
Irish Protestant Benevolent Society	do	12	540	240
Joseph, Montefiore	do	1	45	20
Joseph, Andrew C.	do	10	450	200
Jones, Edwin	do	86	3,870	1,720
Jourdain, A.	do	30	1,350	600
Jones, Mrs. M. A.	do	42	1,890	840
Kerr & Molson, trustees	Montreal	8	360	160
La Banque du Peuple	Quebec	152	6,840	3,040
Louis, Joseph	do	50	2,250	1,000
Langevin, Ed. J.	Ottawa	6	270	120
Le Boutillier, Mrs. George <i>et al</i>	Percé	3	135	60
Le Boutillier, Philippe	Gaspé	3	135	60
Le Boutillier, Horatio	do	6	270	120
Lambly, W. H.	Inverness	8	360	160
Lelièvre, S., executors of the late	Quebec	6	270	120
Logie, Mrs. Sarah, heirs	do	4	180	80
Langevin, Sir H. L., C.B., K.C.M.G.	do	78	3,510	1,560
LeMoine, Alexandre, heirs	do	10	450	200

Finance Department—Insurance.

QUEBEC FIRE ASSURANCE COMPANY—Continued.

LIST OF STOCKHOLDERS—Continued.

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Lacroix, Edouard.....	Quebec	73	3,285	1,460
Lindsay, Mrs. E. L.....	Kingston	42	1,890	840
Lépine, Louis.....	Quebec	5	225	100
Léonard, B.....	do	5	225	100
Légaré, J. A.....	do	2	90	40
Laurie, Archibald.....	do	8	360	160
Letarte, Victor, tuteur.....	do	8	360	160
Lachance, Numa.....	do	2	90	40
Messire le Curé de Notre-Dame de Québec.....	do	40	1,800	800
Mailloux, J. A.....	do	4	180	80
Mathieu, Delle Zoé.....	Grondines	10	450	200
Mathieu, Delle Adélaïde.....	do	10	450	200
Machin, Miss H. J.....	Quebec	4	180	80
Molson, John, tutor.....	Montreal	8	360	160
Montizambert, Mrs. S., heirs.....	Quebec	8	360	160
Moore, Mrs. Widow Samuel.....	Jersey City, N. J.	8	360	160
McLimont, Wm.....	Quebec	40	1,800	800
McLimont, J. C.....	do	10	450	200
Morgan, Terence, legatees.....	Ireland	30	1,350	600
Monier, Mme Malvina.....	Quebec	6	270	120
Marcotte, Mme Cécile.....	do	6	270	120
Molson, Wm., executors of the late.....	Montreal	26	1,170	520
Mitchell, Mrs. Robert.....	England	1	45	20
McLimont, Miss Anna F., <i>en usufruit</i>	Ottawa	20	900	400
Marois, Mgr. C. A.....	Quebec	11	495	220
Molson, Joseph D., tutor.....	Montreal	6	270	120
Molson & Crawford, trustees.....	do	8	360	160
Molson, Alex., tutor.....	do	8	360	80
Maclaren, W. M., <i>en usufruit</i>	Quebec	10	450	200
Miller, Miss Elizabeth Auld.....	do	6	270	120
Norris, Mrs. Widow Thomas.....	do	23	1,035	460
Norris, Thomas Henry.....	do	1	45	20
Norris, Miss Charlotte.....	do	1	45	20
Norris, Miss M. L.....	do	1	45	20
Norris, Miss Helena.....	do	1	45	20
Norris, Charles Veit.....	Denver, Col.	1	45	20
Nightingale, Mrs. Martha D.....	Mobila, Ala.	5	225	100
O'Connor, C. R.....	Quebec	4	180	80
Ostell, Mrs. M. E.....	Montreal	6	270	120
Oliver, Frederick, heirs.....	Quebec	4	180	80
Phillips, Miss M. C.....	do	14	630	280
Perreault, Mme M. S.....	Montreal	8	360	160
Pelletier, Honble, C. A. P.....	Quebec	18	810	360
Pozer, Miss M. M.....	do	10	450	200
Pope, Edwin, in trust.....	do	78	3,510	1,560
Poston, William, executors of the late.....	do	28	1,260	560
Paquet, Mde Reime.....	Montreal	6	270	120
Paradis, L. L., estate of.....	Quebec	4	180	80
Pampalon, Thomas.....	do	2	90	40
Prévost, Mme Vve Louis.....	do	4	180	80
Quebec Bank.....	do	58	2,610	1,160
Rossignol, D. D., curateur.....	Fraserville	12	540	240
Rousseau, David.....	Quebec	8	360	160
Ranfrew, George R.....	do	144	6,480	2,880
Robitaille, Dr. Olivier.....	do	22	990	440
Russell, Mrs. Horatio A.....	do	8	360	160
Robertson, Mrs. Charles.....	Hamilton, Ont	5	225	100
Rinfret, Mrs. Ferd. Rémi.....	Quebec	1	45	20
Simons, Wm. Thomas.....	do	5	225	100
Société Ecclésiastique de St. Joseph.....	do	4	180	80
Stuart, Mrs. M. B.....	do	130	5,850	2,600
Simons, William.....	do	60	2,700	1,200
Stevenson, Mrs. A. C., executrix and tutrix.....	do	4	180	80
Shaw, Samuel J.....	do	50	2,250	1,000
St. Michel, Charles.....	do	6	270	120

QUEBEC FIRE ASSURANCE COMPANY—*Concluded.*LIST OF STOCKHOLDERS—*Concluded.*

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount paid up in Cash.
			\$	\$
Scott, W. W., executors of the late.....	Quebec	12	540	240
Simons, John.....	do	163	7,335	3,260
Simons, Archibald.....	do	4	180	80
Samson, C. I., M.D.....	do	10	450	200
Shaw, John.....	do	1	45	20
Simons, Miss Mary.....	do	6	270	120
Sharples, H. H.....	do	8	360	160
Savard, Mme Vve Edmond.....	do	21	945	420
Têtu, Mgr. H.....	do	8	360	160
Têtu, Vital, heirs of.....	do	84	3,780	1,680
Tessier, Hon. U. J., estate of.....	do	4	180	80
Tessier, Cyrille.....	do	6	270	120
Tessier, Félix.....	do	12	540	240
Turcotte, Mme. Nazaire.....	do	12	540	240
Thomson, Andrew.....	do	34	1,530	680
Tourangeau, Mme. V. A. J.....	do	2	90	40
Turner, R.....	do	86	3,870	1,720
Turner, R. Ernest.....	do	21	945	420
Turner, Miss Effie.....	do	5	225	100
Turner, R., in trust.....	do	4	180	80
Verrett, Barth.....	do	11	495	220
Valin, Mme. P. V.....	do	10	450	200
Vallée, Prudent, estate of.....	do	42	1,890	840
Vocelle, Mme Vve Olivier.....	do	6	270	120
Veit, Mrs. Samuel Alcorn.....	do	1	45	20
Whitehead, Morley W.....	do	2	90	40
Withall, W. J.....	Montreal..	172	7,740	3,440
Wallace, Mrs. S. A. P.....	Quebec.....	9	405	180
Whitehead, Joseph.....	do	107	4,815	2,140
Wade, Mrs. Margaret.....	do	3	135	60
White, Mrs. Florence A.....	do	10	450	200
Whitehead, Alfred B.....	do	2	90	40
Young, D. D., executors of the late.....	do	46	2,070	920
Yule, William, executors of the late.....	Montreal..	20	900	400
Young, Herman.....	Quebec.....	3	135	60
		5,000	\$225,000	\$99,920

Finance Department—Insurance.

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

LIST OF SHAREHOLDERS—(As at 31st December, 1892.)

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$ cts.
Abbott, Albert.....	Brockville.....	5,000	625 00
Abbott, Edwin.....	do.....	2,500	312 50
Alexander, Charles.....	Montreal.....	10,000	1,250 00
Anderson, Robert.....	do.....	39,000	4,875 00
Allan, Mrs. A. S.....	do.....	300	37 50
Brodie, A. W.....	Hespeler, Ont.....	1,000	125 00
Bell, John, Q. C.....	Belleville.....	1,100	137 50
Bryson, T. M., estate of late.....	Montreal.....	7,500	937 50
Buntin, Alexander.....	do.....	20,000	2,500 00
Burland, G. B.....	do.....	2,000	250 00
Black, Rev. J. R.....	Kingston.....	3,500	437 50
Blackader, Mrs. R. L.....	Montreal.....	400	50 00
Comstock, Miss K. L., admin.....	Brockville.....	5,000	625 00
Cameron, J. H.....	Montreal.....	1,000	125 00
Campbell, F. W., M.D.....	do.....	2,000	250 00
Cassils, Charles.....	do.....	2,500	312 50
Coulson, D.....	Toronto.....	1,000	125 00
Cox, Geo. A.....	do.....	4,000	500 00
Cushing, Mrs. L. M.....	Montreal.....	1,300	162 50
Cushing, Mrs. L. M., in trust.....	do.....	300	37 50
Cross, Selkirk.....	do.....	3,500	437 50
Cathcart, Rev. N.....	Guernsey, C.I.....	2,400	300 00
City and District Savings Bank.....	Montreal.....	20,000	2,500 00
Cleghorn, J. P.....	do.....	2,500	312 50
Delisle, A. M., estate of late.....	do.....	4,000	500 00
Dougherty, C. B.....	Ottawa.....	2,000	250 00
Ewing, S. H.....	Montreal.....	5,000	625 00
Finzel, A. C. F.....	do.....	5,000	625 00
Finzel, A. C. F., in trust for Mrs. L. G. Finzel.....	do.....	1,000	125 00
Finzel, A. C. F., in trust for Mrs. Voss.....	do.....	3,000	375 00
Filgate, Samuel.....	do.....	1,000	125 00
Forster, Rev. J. Lawson.....	Chelsea, Eng.....	1,300	162 50
Fairbank, Miss Jane R.....	Peterboro.....	1,500	187 50
Franklin, Miss S. J.....	Toronto.....	2,500	312 50
Gilroy, Thomas.....	Winnipeg.....	13,500	1,687 50
Gould, Charles H.....	Montreal.....	2,000	250 00
Greene, E. R.....	do.....	5,000	625 00
Gunter, J. B.....	Fredericton.....	100	12 50
Gault, Mrs. E. J., in trust.....	Montreal.....	1,600	200 00
Gault, Miss E. M.....	do.....	400	50 00
Gault, Miss M. F.....	do.....	400	50 00
Gault, C. Ernest.....	do.....	400	50 00
Gault, Leslie H.....	do.....	400	50 00
Gilmour, J. H.....	Brockville.....	2,000	250 00
Hamilton, Alexander.....	Montreal.....	5,000	625 00
Hall, Miss J. A.....	Ottawa.....	500	62 50
Hill, W. H.....	Peterboro.....	2,000	250 00
Hingston, W. H., M.D.....	Montreal.....	1,000	125 00
Hendershot, E. W.....	St. John, N.B.....	1,500	187 50
Hendershot, Mrs. A. M.....	do.....	4,000	500 00
Hewton, Mrs. R.....	Maple Grove, Que.....	1,800	225 00
Ibbotson, Mrs. F. L.....	Montreal.....	400	50 00
Little, James.....	Belleville.....	2,000	250 00
Macaulay, R.....	Montreal.....	45,900	5,737 50
Macaulay, T. B.....	do.....	9,100	1,137 50
Macaulay, Mrs. H. M. L.....	do.....	3,300	412 50
Macpherson, Alex.....	do.....	2,500	312 50
Magee, C.....	Ottawa.....	2,000	250 00
Manning, W. H.....	Peterboro.....	3,000	375 00
Marling, J. W.....	Montreal.....	1,500	187 50
Mallory, G. I.....	Brockville.....	7,500	937 50
Meyer, H. W. C., Q. C.....	Wingham, Ont.....	1,400	175 00
Miller, Miss E. T.....	Montreal.....	1,800	225 00
Miller, Miss M. L.....	do.....	1,800	225 00
Miller, Miss J. G.....	do.....	1,800	225 00

THE SUN LIFE ASSURANCE COMPANY OF CANADA—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount	Amount
		Subscribed for.	Paid up in Cash.
		\$	\$ cts.
Miller, Alfred.....	Montreal.....	1,800	225 00
McCarthy, D. & J.....	Sorel.....	5,000	625 00
McFarlane, David.....	Montreal.....	5,000	625 00
McKenzie, Murdoch.....	do.....	32,500	4,062 50
Ogilvie, Hon. A. W.....	do.....	15,000	1,875 00
Proctor, C. D., estate of late.....	do.....	500	62 50
Reekie, R. J., estate of late.....	do.....	10,000	1,250 00
Robertson, Henry.....	do.....	2,000	250 00
Robertson, Mrs. Margaret, estate of.....	do.....	1,000	125 00
Roger, Miss Isabella.....	Peterboro.....	1,500	187 50
Roger, Miss R. H.....	do.....	2,000	250 00
Ryan, John.....	Brockville.....	2,500	312 50
Ryan, Mrs. M. I.....	do.....	10,000	1,250 00
Ross, Rev. D., D.D.....	Kingston.....	2,000	250 00
Ross, Mrs. C. C.....	Montreal.....	900	112 50
Ross, W. G.....	do.....	800	100 00
Ross, Hon. J. G., estate of late.....	Quebec.....	20,000	2,500 00
Ross, J. G.....	Montreal.....	800	100 00
Ridout, G. L.....	Sherbrooke.....	2,600	325 00
Stevenson, J., estate of.....	Montreal.....	1,000	125 00
Stone, W., in trust.....	Toronto.....	2,500	312 50
Strachan, William.....	Montreal.....	16,000	2,000 00
Stevenson, James.....	Quebec.....	3,500	437 50
Smith, R. Wilson.....	Montreal.....	2,000	250 00
Tasker, James.....	do.....	15,000	1,875 00
Warden, Rev. R. H., D.D.....	do.....	9,100	1,137 50
Wilson, John.....	do.....	2,500	312 50
Waldie, John.....	Burlington, Ont.....	10,000	1,250 00
Weatherhead, G. H.....	Brockville.....	5,000	625 00
Wilkes, Alfred J.....	Brantford.....	7,000	875 00
Williams, Miss J. A. C.....	Montreal.....	500	62 50
Withall, W. J.....	do.....	20,000	2,500 00
Wilkins, George, M.D.....	do.....	1,000	125 00
Workman, Thomas, in trust.....	Ottawa.....	2,800	350 00
Wright, Archibald.....	Montreal.....	500	62 50
	Totals.....	\$500,000	\$62,500 00

Finance Department—Insurance.

THE TEMPERANCE AND GENERAL LIFE ASSURANCE COMPANY.

LIST OF GUARANTORS—(As at 31st December, 1892.)

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Annis, Rev. J. W.	St. Thomas	1,000	600
Armour, John	Perth	2,000	1,200
Ault, Wellington	Barrie	200	120
Ashton, Rev. Robert	Brantford	500	300
Blake, Hon. S. H.	Toronto	4,000	2,400
Bruce, Rev. Geo.	St. John, N.B.	100	60
Bell, John	Belleville	1,000	600
Bowlby, W. H.	Berlin	2,000	1,200
Bowlby, Dr. D. S.	do	1,500	900
Burton, P. H.	Toronto	2,000	1,200
Burton, Wm.	Humber	1,000	600
Biggar, J. Lyons	Belleville	2,000	1,200
Belding, W. W.	Toronto	1,000	600
Caswell, Thomas	do	2,000	1,200
Cockburn, Rev. E.	Uxbridge	500	300
Campbell, Rev. Isaac	Listowel	500	300
Cox, Fred. Y., in trust.	Toronto	3,000	1,800
Cook, Louisa	do	500	300
Dow, James	Stratford	500	300
Eakins, Dr. J. E.	Belleville	500	300
Ewing, Peter	Carleton Place	1,500	900
Ewing, C. E.	Cobourg	500	300
Farmer, R. D.	Ancaster	1,000	600
Fife, J. A.	Peterboro'	2,000	1,200
Fife, E. J.	do	2,000	1,200
Fife, Isaac H.	Lang	500	300
Flett, John	Toronto	6,000	3,600
Hewson, Richard	do	2,000	1,200
Hamilton, Rev. Robert	Motherwell	1,000	600
Harris, T. M.	Brantford	500	300
Harris, John, estate of	do	2,500	1,500
Harris, Rev. Elmore	Toronto		
Harris, Thos. M.	Brantford	2,000	1,200
Henderson, Rev. Andrew	Atwood	1,000	600
Hunter, Rev. W. A.	Toronto	500	300
Inglis, Rev. Wm.	do	500	300
Jones, W. C.	Paris	100	60
Lynan, John	Syracuse, N. Y.	2,000	1,200
Lawrie, Gavin	Woodbridge	1,000	600
Lett, F. A.	Barrie	1,000	600
McLean, Robert	Toronto	2,000	1,200
McKee, Rev. Thos.	Barrie	100	60
McLean, Dr. P. D.	Woodbridge	1,000	600
McCalla, John	St. Catharines	2,000	1,200
Moss, Delilah H.	Chesley	500	300
McGillivray, J. A.	Uxbridge	200	120
Northrop, H. S.	Toronto	2,000	1,200
Nattress, Dr. W.	do	2,000	1,200
Nattress, Thomas	Humber	500	300
Nattress, John	Woodbridge	1,000	600
Neil, A. E.	Stratford	1,500	900
Nichol, Dr. W.	Brantford	1,000	600
Nichol, Adam	London	500	300
O'Hara, Henry	Toronto	2,000	1,200
Philip, Dr. D. L.	Brantford	500	300
Ross, Hon. George W.	Toronto	2,000	1,200
Robertson, Alex.	Brantford	2,000	1,200
Robertson, J. A.	Stratford	2,000	1,200
Rowell, Joseph	Clinton	1,000	600
Stafford, Rev. E. A.	Toronto	1,000	600
Sutherland, H.	do	2,000	1,200
Snyder, Frederick	Berlin	1,000	600
Strathy, H. H.	Barrie	500	300
Strathy, J. A.	do	400	240
Thornton, Isabella	New Richmond, Que.	1,000	600

THE TEMPERANCE AND GENERAL LIFE ASSURANCE COMPANY—*Con.*LIST OF GUARANTORS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Taylor, William.....	Toronto.....	1,000	600
Tait, Rev. Alex.....	Langley, B.C.....	500	300
Trees, Samuel.....	Toronto.....	2,000	1,200
Wilkes, George H.....	Brantford.....	2,000	1,200
Wilkes, Alfred J.....	do.....	2,000	1,200
Watterworth, William.....	Ingersoll.....	2,000	1,200
Williams, Dr. J. A.....	do.....	500	300
Williams, Joseph.....	Goderich.....	3,000	1,800
Watt, William.....	Brantford.....	2,000	1,200
Wolverton, Rev. Newton.....	Woodstock.....	1,000	600
Warnock, Mrs. M.....	Goderich.....	900	540
	Total.....	\$100,000	\$60,000

Finance Department—Insurance.

WESTERN ASSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at 31st December, 1892.)

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Alexander, James	Toronto	2,400	1,200
Alexander, Miss J. E.	Woodstock	1,200	600
Anderson, Executors, estate of	Toronto	1,200	600
Anderson, Rev. John	do	1,200	600
Arnoldi, Chas. E., in trust	do	400	200
Alison, Thomas	do	960	480
Ash, Wm. H.	do	2,000	1,000
Arnoldi, Mrs. Agnes	do	280	140
Alexander & Ferguson	do	1,000	500
Austin, James, in trust	do	19,480	9,740
Ames, A. E.	do	3,600	1,800
Aird, Jas., assistant manager, and Fitton, W. H., in trust	do	3,000	1,500
Baines, W. J., in trust	do	720	360
Baird, H. N.	do	960	480
Beaty, Robt.	do	6,000	3,000
Beaty, Mrs. Sarah	do	2,000	1,000
Benson, T. M., and G. L. McCaul, trustees	Port Hope	2,240	1,120
Bilton, Wm., estate of late	Toronto	360	180
Blair, Mrs. Elizabeth, executrix, estate of	do	9,000	4,500
Brown, Robert S.	do	1,200	600
Burns, John	do	1,480	740
Browne, Eliza	Maple	2,000	1,000
Bickerdike, Robt.	Montreal	2,400	1,200
Brock, W. R.	Toronto	800	400
Bassett, Thomas	Bowmanville	2,400	1,200
Boswell, Mrs. Charlotte	Calgary	8,720	4,360
Browne, T. Percy	St. John, N.B.	1,440	720
Brown, Wm.	Owen Sound	4,800	2,400
Bean, W. H.	Oshawa	480	240
Boyd, Mrs. Mary H.	Toronto	2,840	1,420
Browne, Mrs. Caroline A.	do	320	160
Betley, Mrs. Diana E.	do	6,000	3,000
Burns, G. F.	do	400	200
Barker, Samuel	Hamilton	4,000	2,000
Baldwin, Robt.	Toronto	600	300
Baines, Mrs. R. J. Ella	do	160	80
Beaty & Co., Robt.	do	2,640	1,320
Brodie, J. L., cashier, and Denison, C. A., accountant, in trust	do	58,600	29,300
Baines, C. C.	do	800	400
Buoban, E., agent, and Goeling, F. J., assistant agent, in trust	do	10,000	5,000
Craig, Mrs. F. G.	Deseronto	80	40
Caldwell, J. B.	Newmarket	1,000	500
Campbell, D.	Trumansburg, N. Y.	2,400	1,200
Campbell, Jas.	Toronto	1,200	600
Carlyle, Mrs. W. D.	do	1,680	840
Carroll, Geo.	do	1,480	740
Carroll, Thos. H.	do	200	100
Chester, Geo.	Scarboro'	2,000	1,000
Chester, Albert J.	do	960	480
Chipman, Willis	Brockville	1,200	600
Clark, Andrew	Bullock's Corners	5,080	2,540
Cockburn, G. R. R.	Toronto	6,000	3,000
Cooch, A. C.	do	4,800	2,400
Cox, Geo. A.	do	26,000	13,000
Cox, Geo. A., in trust	do	4,000	2,000
Cox, Mrs. Annie S.	Paris	1,480	740
Craig, Rev. R. J., in trust	Deseronto	40	20
Curry, W. H.	Omeme	2,000	1,000
Carey, Wm., estate of late	Toronto	2,400	1,200
Catto, John	do	2,400	1,200
Cook, Mrs. Mabel	Brantford	5,680	2,840
Cameron, Mrs. Agnes M.	Montreal	8,960	4,480

WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Creelman, Mrs. Margaret C.	Toronto	960	480
Creelman, A. R., Q.C.	do	1,440	720
Cameron, Miss Rosa, A.B.	do	2,320	1,160
Confederation Life Association.	do	4,000	2,000
Carpenter, Miss S. P.	Collingwood	960	480
Curry, Louisa S.	Omemees	400	200
Cox, Alice R.	Toronto	4,000	2,000
Carroll, John Wm	do	400	200
Cawthra, Wm. H.	do	1,080	540
Crawford, Mrs. M.	do	8,000	4,000
Davidson, Mrs. S. F.	Uxbridge.	1,480	740
Dewar, J. F., estate of.	Port Hope.	2,480	1,240
Duckett, Charles	Toronto.	1,480	740
Duggan, Geo., estate of.	do	800	400
Duff, Mrs. Barbara.	do	1,080	540
Dupins, Mrs. Annie.	Kingston	480	240
Denny, John.	Toronto	2,400	1,200
Dalglish, Miss Grace C	do	800	400
Ellisby, Thos. S., estate of.	do	4,800	2,400
Elliott, Geo	Guelph	9,600	4,800
Evans, Ephraim, D.D	London.	3,440	1,720
Ewing, Mrs. Isabella.	Collingwood	600	300
Evans, Mrs. Mary E.	Toronto	800	400
Filton, Henry W.	do	3,200	1,600
Fisher, David.	Bowmanville.	1,200	600
Fiskin, John, estate of.	Toronto	2,960	1,480
Fitzgerald, Edw. G.	do	3,280	1,640
Fitzgerald, Miss G. B.	do	5,040	2,520
Fitzgerald, Wm.	do	200	100
Fletcher, Rev. D. H.	Hamilton	2,960	1,480
Forster, J. W. L.	Toronto	720	360
Forster, Wm.	Brampton	2,920	1,460
Forster, Mrs. Jane M.	Toronto	2,000	1,000
Fulton, A. T., estate of.	do	4,000	2,000
French, Mrs. E. C.	Deseronto	160	80
Farley, James H.	Toronto	800	400
Gordon, Wm.	do	120	60
Gould, Joseph, estate of.	Uxbridge.	2,400	1,200
Gilmer, Robt.	Toronto	4,000	2,000
Goad, Chas. E.	Montreal	2,400	1,200
Graham, Annie E.	Belleville	1,480	740
Grant, Hector	Beaverton	1,760	880
Gray, Wm.	Toronto	1,200	600
Gill, Robt.	Ottawa	2,480	1,240
Gilkison, Robt. M.	Toronto	400	200
Gibson, Rev. John.	Norwood	600	300
Ganton, Stephen B.	Oakville	6,720	3,360
Gamble, Mrs. Matilda	Toronto	1,400	700
Gowan, Hon. J. R.	Barrie.	4,080	2,040
Garrett, Mrs. Minnie L.	Kingston.	1,000	500
Gray, Mrs. M. F.	New York	720	360
George, Thomas H.	Toronto	280	140
Gordon, Wm.	do	6,000	3,000
Greig, Geo., President, and C. J. McKenzie, manager, in trust	do	4,000	2,000
Hague, Geo.	Montreal	1,000	500
Halden, Bernard, estate of.	Toronto	1,200	600
Harris, Mrs. Eliz. M.	Credit.	1,680	840
Harris, Lucy L.	do	280	140
Harris, Arthur B.	do	3,160	1,580
Harris, Mrs. Mary, H. S. N.	Clarkson	1,120	560
Heather, Richard.	Toronto.	2,720	1,360
Heron, Andrew, estate of late.	do	15,160	7,580
Hinde, Geo J.	do	18,000	9,000
Hindhaugh, Mrs. Annie L.	Oswego, N. Y.	320	160

Finance Department—Insurance.

WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Hobson, Edw. J.	Toronto	6,000	3,000
Harris, A. B., in trust	do	200	100
Hornby, Mrs. Mary J.	do	1,320	660
Horne, Geo.	Cannington	3,360	1,680
Howarth, Jno., executors estate of.	Toronto	19,200	9,600
Hyman, Ely	Churchill	5,520	2,760
Harvey, Edmund	Guelph	120	60
Hobson, J. Henry	Sherbrooke	2,400	1,200
Hepburn, Miss Emily	Montreal	6,240	3,120
Hepburn, Miss Florence	do	4,240	2,120
Hepburn, Mrs. Mary L.	do	2,080	1,040
Hepburn, R. R.	Toronto	2,240	1,120
Hepburn, Clarence	Montreal	2,000	1,000
Hornaby, Harry	St. John, N. B.	280	140
Hamilton, Jas.	Belleville	6,000	3,000
Hamilton, Mrs. Jane	Toronto	200	100
Howe, Etna D.	do	1,000	500
Hindes, Ralph W., B.A.	Springfield on Credit	1,200	600
Hammond, Mrs. Isabella	Credit	12,400	6,200
Hooper, Chas. E.	Toronto	1,000	500
Harris, A. B., in trust	Credit	200	100
Home Savings and Loan Company, in trust.	Toronto	20,240	10,120
Hooper, C. E., and J. F. Kirk, in trust.	do	6,400	3,200
Irwin, John	Scarboro	960	480
Inglis, Miss Christina	Toronto	160	80
Jackes, Joseph	do	5,280	2,640
Jackes, Price	do	3,200	1,600
Jarvis, S. M., estate of late	Troy, P. O., N. W. T.	1,760	880
Johnston, Miss Sydney M.	Thornhill	520	260
Jones, Rev. Wm.	Toronto	10,680	5,340
Jupp, Rev. Wm.	Whitby	1,280	640
Jarvis, Mrs. Diana	Toronto	1,600	800
Jarvis, Mrs. Augusta	do	1,600	800
Keefer, Wm. Napier	Galt	520	260
Keeler, Miss Maria H.	New York	1,320	660
Keith, David S.	Toronto	2,600	1,300
Kenny, J. J.	do	1,240	620
King, E. F.	Montreal	1,480	740
King, James	Quebec	560	280
Kirkpatrick, Rev. F. W.	Kingston	1,200	600
Knox, Wm.	Toronto	2,280	1,140
Knox, Geo.	do	1,200	600
Kirkland, Thos., M.A.	do	6,000	3,000
Kay, Mrs. Annie	do	8,040	4,020
Kennedy, Mrs. Edith L.	Guelph	5,000	2,500
Kent, John G.	Toronto	1,600	800
Kemp, John C., manager, and Jno. Aird, assistant manager, in trust	do	2,000	1,000
Langton, Thos., trustee	do	2,200	1,100
Lee, Thos., estate of late	do	1,200	600
Lyon, Mrs. Ann	Cheltenham	520	260
Lawrence, G. W.	Stratford	480	240
Laurie, A.	Toronto	9,600	4,800
Landon, Zebulon	Simcoe	24,000	12,000
Little, Rev. James	Richmond, Vt.	6,000	3,000
Laidlaw, John B.	Toronto	400	200
Macdonell, Wm. J.	do	80	40
Macpherson, R. D., estate of	Montreal	8,400	4,200
Maddison, Mrs. E. A., in trust	Toronto	400	200
Maddison, C. E., in trust	do	8,800	4,400
Magrath, Wm., estate of late	Credit	10,800	5,400
Manning, Alex.	Toronto	9,600	4,800
Masson, Wm.	Whitby	2,960	1,480
Mathieson, Geo.	Niagara Falls, S.	80	40
Miller, R. S., estate of	do	320	160

WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Morrison, Angus, estate of.....	Toronto	2,000	1,000
Munshaw, Mrs. Sarah A.....	Thornhill	800	400
Murray, Geo.....	Churchville	16,080	8,040
Murray, Mrs. M. J. H.....	do	8,240	4,120
Mathew, Miss Jessie.....	Ste. Thérèse, Que.	2,800	1,400
Milford, Geo.....	Toronto	7,200	3,600
Maury, Capt. J. S.....	Baltimore, Md.	1,480	740
Myers, Augustus.....	Toronto	800	400
Milne, D. A.....	do	240	120
Marks, Emily Price.....	Deer Park	1,000	500
McBean, Eliza.....	do	4,000	2,000
McCarthy, D'Alton, trustee.....	do	840	420
McDiarmid, Rev. H. J.....	Kemptville	600	300
McGillivray, Geo.....	Whitby	760	380
McKean, Mrs. Margaret J.....	Toronto	1,000	500
McLachlin, Margaret H.....	do	80	40
McMurrich, Geo.....	do	3,840	1,920
McMurrich, Geo., in trust.....	do	480	240
McMurrich, Prof. J. P.....	Worcester, Mass.	3,840	1,920
McMurrich, Mrs. Minnie G.....	Toronto	480	240
McMurrich, W. B., in trust.....	do	2,280	1,140
McMurrich, W. B., and Rathbun, E. W., in trust.....	do	3,760	1,880
McMurrich, W. B., and George, trustees.....	do	3,640	1,820
McMurrich, W. B., and George, trustees.....	do	880	440
McMurrich, W. B.....	do	1,200	600
McMurrich, Geo., and Scott, E. G., in trust.....	do	1,120	560
McGee, David.....	do	18,000	9,000
McCuaig, Mrs. Matilda.....	Picton	3,000	1,500
McCulla, Wm. J.....	St. Catharines	4,720	2,360
McCulla, Mrs. W. J., in trust.....	do	80	40
McMaster, Mrs. Fannie A.....	do	360	180
Nevitt, Mrs. E. E.....	do	1,000	500
Nordheimer, S.....	do	7,200	3,600
Nairn, Alex.....	do	9,760	4,880
Niven, J. K., in trust.....	Toronto	40	20
Orr, Mrs. Jennie E., estate of.....	Teeswater	800	400
Osborne, J. K.....	Brantford	4,800	2,400
Oxnard, G. A.....	Guelph	960	480
Ogden, W. W., in trust.....	Toronto	960	480
Paterson, J. Henry.....	do	720	360
Paterson, Thos.....	Bowmanville	2,320	1,160
Paterson, Rev. Thos. W.....	Deer Park	2,480	1,240
Fatton, Joseph C.....	Toronto	3,520	1,760
Fatton, Joseph C., in trust.....	do	7,920	3,960
Peters, Geo.....	do	480	240
Pipe, Wm., estate late.....	Berlin	600	300
Postlethwaite, Colin W.....	Toronto	400	200
Pyper, Mary.....	do	2,760	1,380
Perry, Miss Elizabeth.....	do	840	420
Parker, Stephen J.....	Owen Sound	9,600	4,800
Page, W. P., in trust.....	Toronto	1,680	840
Peters, Miss Kate.....	do	720	360
Pattison, F. G. H.....	Grimsby	800	400
Price, Miss Lavinia.....	Deer Park	800	400
Pellatt, Henry.....	Toronto	4,000	2,000
Pellatt & Pellatt.....	do	6,800	3,400
Plummer, A. E., manager, in trust.....	do	2,000	1,000
Ramsay, Wm.....	do	11,400	5,700
Rathbun, Herbert B.....	Deseronto	160	80
Rathbun, Mrs. Jean.....	do	960	480
Rathbun, E. W., in trust.....	do	960	480
Rathbun, F. S.....	do	80	40
Rathbun, E. W., in trust.....	do	720	360
Rathbun, F. S., in trust.....	do	280	140

Finance Department—Insurance.

WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Rathbun, F. S., in trust	Deseronto	40	20
Rathbun, W. C. B.	do	120	60
Rathbun, Bunella	do	3,720	1,860
Reid, James	Toronto	2,960	1,480
Reid, J. Y., and Greig, Rev. Wm., executors.	do	4,000	2,000
Ridout, Percival F.	do	1,320	660
Robinson, Christopher	do	8,240	4,120
Ross, Elizabeth P.	Port Hope	200	100
Ross, Rev. Wm.	Port Perry	4,000	2,000
Rothwell, John, estate of	Kingston	320	160
Rigbye, Mrs. M. L.	Toronto	960	480
Robertson, A.	Brighton, Eng.	1,200	600
Rutherford, Mrs. Mary M.	Toronto	640	320
Rutherford, Miss Fannie	do	440	220
Rathbun, E. W.	do	80	40
Rutherford, Miss Maud M.	do	440	220
Rutherford, Miss Amy E.	do	440	220
Rutherford, Mrs. Margaret M., and E. C., trustees.	do	440	20
Routh, J. H.	Montreal	480	240
Roger, Mrs. Helen Sarah	London	2,240	1,120
Roger, Rev. Walter M.	do	1,000	500
Rennie, Rev. John	Manitowaning	1,320	660
Scott, Mrs. Jessie	Quebec	320	160
Scott, James	Toronto	480	240
Scott, James, in trust	do	1,280	640
Scott, James	do	440	220
Scott, John	do	9,600	4,800
Seels, John H., estate late	do	1,080	540
Sharpe, Geo.	Hamilton	14,400	7,200
Sinclair, James	Toronto	520	260
Sherrard, Mrs. Eliza A.	do	2,720	1,360
Smith, Alex.	do	2,400	1,200
Smith, A. M.	do	25,640	12,820
Smith, Miss Jane	do	1,200	600
Smith, Mrs. Mary Ann	do	6,480	3,240
Smith, Goldwin	do	4,800	2,400
Smith, Henry E.	Owen Sound	8,000	4,000
Smith, Larratt W.	Toronto	4,800	2,400
Sterling, Wm.	Churchville	4,000	2,000
Sutherland, Mary B.	Vancouver, B.C.	80	40
Symons, Eliza F.	Toronto	520	260
Spragge, Albert W.	Newmarket	520	260
Smith, A. M., in trust	Toronto	200	100
Sinclair, John, Estate of	do	4,800	2,400
Small, Catherine E.	Strathroy	1,840	920
Sproule, Miss E. J.	Springfield-on-Credit	1,920	960
Shaw, Mrs. Jane R.	Brantford	2,400	1,200
Strachan, Wm.	Montreal	4,800	2,400
Smith, Dr. Andrew	Toronto	1,000	500
Smith, Andrew W.	do	1,200	600
Smith, W. H., manager, in trust	do	18,480	9,240
Stark & Co., John	do	3,360	1,680
Strathy, H. S., general manager, in trust	do	41,000	20,500
Talbot, Marcus, estate of.	do	200	100
Thompson, Robert	Toronto	20,600	10,300
Thorburn, Miss Catherine	do	80	40
Thorburn, Miss Mary	do	320	160
Thomas, Mrs. Mary Matilda	Lyster, Que.	1,920	960
Thomas, Wm. Stone	do	760	380
Todd, Thomas	Toronto	2,400	1,200
Thompson, Malcolm	Montreal	3,120	1,560
Taylor, F. C.	Lindsay	4,000	2,000
Turnbull, Mrs. L.	Hamilton	4,000	2,000
Weatherhead, Geo. H.	Brockville	1,680	840

WESTERN ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Webb, Thomas, estate of.....	Toronto.....	1,200	600
Wilkes, Alfred J.....	Brantford.....	4,680	2,340
Wilkes, Geo. H.....	do.....	6,560	3,280
Wills, Alex.....	Toronto.....	5,000	2,500
Wills, Thomas.....	Belleville.....	2,960	1,480
Wilson, Wm.....	Toronto.....	4,800	2,400
Wilson, W. B.....	do.....	1,920	960
Wood, Hon. S. C.....	do.....	2,960	1,480
Whitney, Albert.....	Prescott.....	8,000	4,000
Wardrop, John, in trust.....	Toronto.....	2,400	1,200
Wardrop, John.....	do.....	37,440	18,720
Wadmore, Mrs. Annie.....	London.....	1,600	800
Whitten, Wm. John.....	Toronto.....	1,600	800
Wickens, Richard.....	do.....	9,600	4,800
Whitehead, Mrs. Isabella L.....	Quebec.....	2,400	1,200
Woodside, Mrs. Ellen.....	Toronto.....	1,000	500
Winthrop, Farbrace.....	Niagara.....	2,000	1,000
Wood, John A.....	Toronto.....	4,000	2,000
	Total.....	\$1,200,000	\$600,000

Finance Department—Insurance.

STATEMENT of Assessment made on Companies as under, for Year ending 31st
March, 1892, in accordance with "The Insurance Act."

Companies.	Assessment.	Companies.	Assessment.
	\$ cts.		\$ cts.
Accident	14 54	Mongenaix, Boivin & Co.	5 74
Ætna	69 63	Mutual Accident Association	6 97
Ætna Life	351 79	Mutual Life	294 01
Agricultural of Watertown	40 34	Mutual Relief Society	22 69
Atlas	30 18	Mutual Reserve Fund	96 52
American Surety Co.	1 61	National of Ireland	38 46
Boiler Inspection	12 29	New York Life	354 86
British America	115 53	North American	168 15
British and Foreign Marine	10 70	North British and Mercantile	195 53
British Empire	111 17	Northern	90 57
Caledonian	52 37	Norwich and London Accident	1 37
Canada Accident	3 94	Norwich Union	52 60
Canada Life	817 98	Ontario Mutual	236 96
Canadian Mutual Life	70 93	Phenix of Brooklyn	43 74
Citizens'	128 80	Phenix of London	117 59
City of London	74 85	Phenix Insurance Company	67 40
Commercial Travellers	9 90	Provident Savings	24 45
Commercial Union	197 00	Provincial Provident	46 51
Confederation	363 43	Quebec	57 93
Connecticut Fire	19 01	Queen, of America	22 21
Covenant Mutual	20 46	Queen, of Liverpool	117 47
Dominion Life	11 82	Reliance	4 57
Dominion Plate Glass	6 85	Royal Canadian	101 35
Dominion Safety Fund	20 36	Royal	287 56
Eastern	61 93	Scottish Union	69 65
Employers' Liability	35 46	Standard	218 92
Equitable	351 68	Star	7 87
Federal	110 17	Sun	302 07
Fire Insurance Association	53 63	Temperance and General	46 13
Germania	13 12	Travelers'	124 78
Guarantee	18 91	Union Mutual	63 52
Guardian	93 69	Union Society	40 44
Hartford	77 53	United Fire	95 40
Insurance Co. of North America	23 95	United States Life	20 71
Imperial	107 15	Western	187 00
Lancashire	131 91		
Liverpool and London and Globe	153 59	<i>Retired Companies.</i>	
Lloyds' Plate Glass	4 24	Connecticut Mutual	26 94
London Assurance	48 09	Edinburgh Life	6 60
London Guarantee and Accident	33 65	Life Association of Scotland	23 86
London and Lancashire Fire	89 35	National Life	1 37
London and Lancashire Life	108 14	North Western	9 31
London Mutual Fire	66 60	Phenix Mutual Life	16 07
London Life	51 33	Scottish Amicable	3 86
Manchester Fire	49 97	Scottish Provident	1 40
Manufacturers' Accident	28 70		
Manufacturers' Life	95 52	Total	\$8,120 93
Massachusetts Benefit Association	6 57		
Metropolitan Life	29 46		

INDEX, 1892.

COMPANIES, &c.	ANNUAL STATEMENTS.					ABSTRACT OF STATEMENTS.					List of Stockholders.
	Fire.	Life.	Marine.	Accident.	Guarantee. Plate Glass and Steam Boiler.	Fire.	Life.	Marine.	Accident, Guarantees, Plate Glass, &c.	General.	
Accident.....	Page			349					cxii	cxii	415
Ætna Fire.....	5					lxiii		lxxviii	cxii	lxxvi	
Ætna Life.....		163					xciii				
Agricultural of Watertown.....	8					lxiii					
Alliance.....	11					lxii				lxxix	
American Surety Co.....					371				cxii		
Atlas.....	15					lxii				lxxix	
Boiler Inspection.....									cxii		417
British America.....	20		25			lxii		lxxviii		lxxvi	418
British and Foreign Marine.....							xcii				
British Empire.....		109									
Caledonian.....	28					lxii				lxxix	
Canada Accident.....				352					cxii		421
Canada Life.....		174					xcii			xcvi	422
Canadian Mutual Life.....		389					cvii				
Citizens'.....	183	187		183		lxii			cxii	lxxvii	425
City of London.....	32					lxii					
Commercial Travellers'.....		392					cvii				
Commercial Union.....	34	190				lxii				lxxix	
Confederation Life.....		194					xcii				428
Connecticut Fire.....	38					lxiii					
Connecticut Mutual.....		199					xciii				
Covenant Mutual Benefit.....		401					cvii				
Dominion Life.....		202					xcii				430
Dominion Plate Glass.....					377				cxii		432
Dominion Safety Fund.....		206					xcii				432
Eastern.....	41					lxii					433
Edinburgh.....		207					xcii				
Employers' Liability.....	44					lxii				lxxix	
Equitable.....		211					xciii				
Federal.....		216					xcii				441
Fire Insurance Association.....	48					lxii				lxxix	
Germania.....		220					xciii				
Great West Life.....		224					xcii				444
Guarantee.....					373				cxii	cxii	448
Guardian.....	51					lxii				lxxix	
Hartford.....	56					lxiii					
Home Life Association.....		394					cvii				450
Imperial.....	59					lxii				lxxix	
Insurance Co. of N. A.....	64					lxiii					
Lancashire.....	67					lxii				lxxix	
Life Association of Scotland.....		226					xcii				
Liverpool and London and Globe.....	71	231				lxii				lxxix	
Lloyds' Plate Glass.....					379				cxii		
London and Lancashire Fire.....	77					lxii				lxxix	
London and Lancashire Life.....		235					xcii				
London Assurance.....	81	243				lxii	xcii	lxxviii		{ lxxvii and lxxix }	
London Guarantee and Accident.....				355	355				cxii		451
London Life.....		246					xcii				
London Mutual Fire.....	85					lxii					
Manchester.....	88					lxii				lxxix	
Manufacturers' Accident.....				360					cxii		452
Manufacturers' Life.....		290					cvii				453
Massachusetts Benefit.....		404									
Mercantile Fire.....	92					lxii					455
Metropolitan Life.....		253					xciii				
Mongensie, Boivin & Co.....					382				cxii		
Mutual Accident.....				368	363				cxii		
Mutual Life.....		257							cxii		
Mutual Relief Society.....		396					xciii				
Mutual Reserve Fund.....		408					cvii				
National Life.....		261					xciii				
National of Ireland.....	95					lxiii				lxxix	

Finance Department—Insurance.

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COMPANIES, &c.	ANNUAL STATEMENTS.						ABSTRACT OF STATEMENTS.					List of stockholders.
	Fire.	Life.	Marine.	Accident.	Guarantee.	Plate Glass and Steam Boiler.	Fire.	Life.	Marine.	Accident, Guarantee, Plate Glass, &c.	General.	
New York Life.....		264						xciii				
North American.....		269						xcii			xcvi	457
North British.....	100	274					lxiii	xcii			lxxix	
Northern.....	107						lxiii				lxxix	
North-Western.....		279						xciii				
Norwich and London Accident.				366					cxi			
Norwich Union.....	111						lxiii				lxxix	
Ontario Mutual Life.....		283						xcii				
Phoenix, of Brooklyn.....	114						lxiii					
Phoenix, of London.....	117						lxiii				lxxix	
Phoenix, of Hartford.....	119						lxiii					
Phoenix Mutual Life.....		287						xciii				
Provincial Provident.....		398						cvii				
Provident Savings.....		289						xciii				
Quebec.....	122						lxii				lxxvi	458
Queen, of Liverpool.....		293						xcii				
Queen, of America.....	125						lxiii					
Reliance.....		295						xcii				
Royal Canadian.....	128						lxii				lxxvii	
Royal.....	131	299					lxiii	xcii			lxxix	
Scottish Amicable.....		303						xcii				
Scottish Provident.....		306						xcii				
Scottish Union.....	136						lxiii				lxxix	
Standard.....		309						xciii				
Star.....		318						xciii				
Sun Insurance Office.....	140						lxiii				lxxix	
Sun.....		322		368				xcii		cxi	xcvi	462
Temperance and General.....		328						xcii				464
Travelers.....		331		309				xciii		cxi		
Union Mutual.....		336						xciii				
Union Society.....	145						lxiii				lxxix	
United Fire Insurance.....	149						lxiii				lxxix	
United States.....		342						xciii				
Western.....	153						lxii	lxxviii			lxxvi	466

SUNDRIES.

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PRELIMINARY ABSTRACT

OF THE BUSINESS OF

CANADIAN LIFE INSURANCE COMPANIES

FOR THE

YEAR ENDING 31st DECEMBER

1892 .

ALSO

Preliminary Abstract for the year 1892, of the business of Canadian Life Insurance Companies which do business of Life Insurance on the Assessment Plan.



OTTAWA

PRINTED BY S. E. DAWSON, PRINTER TO THE QUEEN'S MOST
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1893

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OFFICE OF THE SUPERINTENDENT OF INSURANCE

OTTAWA, 18th January, 1893.

Hon. G. E. FOSTER,
Minister of Finance.

SIR,—I have the honour herewith to submit the preliminary statements of the Canadian Life Insurance Companies for the year 1892, provided for by the last clause of subsection 2 of section 19 of the Insurance Act. One assessment Life Insurance Company has voluntarily sent a preliminary statement and this is published for the information of persons interested.

I have the honour to be, sir,
Your obedient servant,

W. FITZGERALD,
Superintendent of Insurance.

THE CANADA LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1892.

Premium Income during the Year.

Cash received for premiums	\$	1,545,861 06
Premiums paid by dividends, including reconverted additions		174,575 80
Total	\$	1,720,436 86
Deduct premiums paid to other companies for reinsurance		11,438 90
Total premium income	\$	1,708,997 96

Payments for Claims.

*Cash paid for death losses	\$	715,188 12
Premium obligations used in payment of same		1,867 79
Total amount paid for death losses (including bonus profits, \$83,470.91)	\$	717,055 91
Cash paid for matured endowments	\$	63,440 89
Premium obligations used in payment of same		2,292 89
Total net amount paid for matured endowments (including bonus profits, \$7,433.78)	\$	65,733 78
Total amount paid for death claims and matured endowments	\$	782,789 69

Miscellaneous.

Number of new policies reported during the year as taken	2,119
Amount of said policies	\$ 5,475,000 00
Number of policies become claims (including matured endowments) during the year	348
Amount of said claims (including matured endowments and profits)	837,460 47
Amount of claims unsettled, not resisted	104,822 51
Amount of claims unsettled, resisted	None.
Number of policies in force at date	27,771
Amount of said policies	56,463,636 20
Bonus additions thereon	2,915,301 10
Total	\$ 59,378,937 30
Amount of said policies reinsured in other licensed companies in Canada (including \$9,417.30 bonus additions)	328,658 58
Net amount in force at 31st December, 1892	\$ 59,050,278 72

Subscribed and sworn to, 16th January, 1893, by

A. G. RAMSAY,
President.
R. HILLS,
Secretary.

(Received 18th January, 1893.)

* Of which \$50,091.96 accrued in previous year.

 THE CONFEDERATION LIFE ASSOCIATION.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1892.

Premium Income during the Year.

Cash received for premiums.....	\$	645,821 68
Premiums paid by dividends, including reconverted additions.....		55,209 49
Cash received for annuities.....		2,411 75
Total	\$	703,442 92
Deduct premiums paid to other companies for reinsurance'.....		4,481 32
Total premium income	\$	698,961 60

Payments for Claims.

Cash paid for death losses (\$15,897.14 of which accrued in previous year)	\$	168,980 14
Cash paid for matured endowments.....		17,737 00
Total paid for death claims and matured endowments ..	\$	186,717 14

Miscellaneous.

Number of new policies reported during the year as taken.....	2,097	
Amount of said policies.....	\$	3,393,443 00
Number of policies become claims (including 16 matured endowments) during the year	122	
Amount of said claims (including matured endowments, \$17,737.00)		191,488 00
Amount of claims unsettled, not resisted		23,516 63
Amount of claims unsettled, resisted		None.
Number of policies in force at date	14,670	
Amount of said policies.....	\$	22,413,413 00
Bonus additions thereon		148,798 00
Total	\$	22,562,211 00
Amount of said policies reinsured in other licensed companies in Canada, including \$1,437.50 bonus additions.....		136,841 00
Net amount in force at 31st December, 1892		22,425,370 00

 Subscribed and sworn to, 13th January, 1893, by

W. P. HOWLAND,
President.
 W. C. MACDONALD,
Actuary.

(Received 14th January, 1893.)

 DOMINION LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1892.

Premium Income during the Year.

Cash received for premiums.....	\$	30,135 53
Deduct premiums paid to other companies for reinsurance.....		81 20
Total premium income.....	\$	<u>30,054 33</u>

Payments for Claims.

Cash paid for death losses.....	\$	4,875 63
Premium obligations used in payment of same.....		124 37
Net amount paid for death claims (including \$1,000 accrued in 1891)..	\$	<u>5,000 00</u>

Miscellaneous.

Number of new policies reported during the year as taken.....	419	
Amount of said policies.....	\$	508,500 00
Number of policies become claims.....	4	
Amount of said claims.....		4,000 00
Amount of claims unsettled, not resisted.....		None.
Amount of claims unsettled, resisted.....		None.
Number of policies in force at date.....	844	
Amount of said policies.....	\$1,120,396 00	
Amount of said policies reinsured in other licensed companies in Canada.....		<u>5,000 00</u>
Net amount in force at 31st December, 1892.....		<u>1,115,396 00</u>

Subscribed and sworn to, 3rd January, 1893, by

 C. KUMPF,
Vice-President.

 THOMAS HILLIARD,
Managing Director.

(Received 5th January, 1893.)

THE DOMINION SAFETY FUND LIFE ASSOCIATION.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1892.

Premium Income during the Year.

Cash received for premiums	\$ 34,768 12
----------------------------------	--------------

Payments for Claims.

Net amount paid for death claims (\$4,700 accrued in 1891).....	\$ 23,973 00
Amount paid for reversionary bonuses.....	495 00
Net amount paid for claims	\$ 24,468 00

Miscellaneous.

Number of new policies reported during the year as taken.....	32	
Amount of said policies	\$ 58,000 00	
Number of policies become claims.....	13	
Net amount of policies become claims (including reversionary bonuses).	24,468 00	
Amount of claims unsettled, not resisted.....	None.	
Amount of claims unsettled, resisted (accrued in 1891).....	7,000 00	
Number of policies in force at date.....	1,455	
Amount in force at 31st December, 1892.....	1,737,000 00	

Subscribed and sworn to, 7th January, 1893, by

J. DE WOLFE SPURR,
President.

CHARLES CAMPBELL,
Secretary.

(Received 9th January, 1893.)

 THE FEDERAL LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

Premium Income during the Year.

Cash received for premiums.....	\$	212,976	30
Premium obligations taken in part payment of premiums.....		168	71
Premiums paid by dividends.....		30,251	81
Total.....	\$	243,396	82
Deduct premiums paid to other companies for reinsurance.....		12,402	58
Total premium income.....	\$	230,994	24

Payments for Claims.

Cash paid for death losses (of which \$7,565.41 accrued in previous years).....	\$	111,834	91
Deduct amount received from other companies for reinsured death claims.....		10,000	00
Net amount paid for death claims.....	\$	101,834	91
Cash paid for matured endowments.....		7,000	00
Net amount paid for death claims and matured endowments.....	\$	108,834	91

Miscellaneous.

Number of new policies reported during the year as taken.....	1,147		
Amount of said policies (including 6 revived for \$18,000).....	\$	1,882,000	00
Number of policies become claims.....	39		
Amount of said claims.....	\$117,269	51	
Deduct amount reinsured in other licensed companies in Canada.....		10,000	00
Net amount of policies become claims.....		107,269	51
Amount of claims unsettled, not resisted.....		6,000	00
Amount of claims unsettled, resisted.....			None.
Number of policies in force at date.....	4,545		
Amount of said policies.....	\$	10,564,587	46
Bonus additions thereon.....		305	76
Total.....	\$	10,564,893	22
Deduct amount reinsured in other licensed companies in Canada.....		709,500	00
Net amount in force, 31st December, 1892.....	\$	9,855,393	22

Subscribed and sworn to, 16th January, 1893, by

WILLIAM KEARNS

Vice-President.

DAVID DEXTER,

Managing Director.

(Received 17th January, 1893.)

THE GREAT WEST LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1892.

Premium Income during the Year.

Cash received for premiums	\$ 15,383 30
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Payments for Claims during the Year.

Cash paid for claims	Nil.
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Miscellaneous.

Number of new policies reported during the year as taken	354
Amount of said policies	\$ 881,200 00
Number of policies become claims	None.
Number of policies in force at date	345
Net amount in force, 31st December, 1892	862,200 00

Subscribed and sworn to, 11th January, 1893, by

A. MACDONALD,
President.
J. JARDINE,
Secretary.

(Received 16th January, 1893.)

 THE LONDON LIFE INSURANCE COMPANY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

Premium Income for the Year.

Cash received for premiums (General, \$38,560.79 ; Industrial, \$65,212.34).....	\$	103,773 13
Premiums paid by dividends (General).....		1,897 50
Total	\$	105,670 63
Deduct premiums paid to other companies for reinsurance (General)...		201 60
Total premium income	\$	105,469 03

Payments for Claims.

Cash paid for death losses (General, \$15,754.56 ; Industrial, \$13,152.59) \$ (\$3,216.00 of which was incurred in previous year.)		28,907 15
Cash paid for matured endowments.....		3,733 33
Total paid for death claims and matured endowments ... \$		32,640 48

Miscellaneous.

Number of new policies reported during the year as taken (General, 176 ; Industrial, 9,658).....		9,834
Amount of said policies (General, \$191,500 ; Industrial, \$918,358).... \$		1,109,858 00
Number of policies become claims, including matured endowments (General, 14 ; Matured Endowments, 7 ; Industrial, 193)....		214
Amount of said claims (General, \$18,085.89 ; Industrial, \$12,949.09)..		31,034 98
Amount of claims unsettled, not resisted.....		1,610 50
Amount of claims unsettled, resisted.....		None.
Number of policies in force at date (General, 1,588 ; Industrial 15,786).....		17,374
Amount of said policies—General..... \$		1,527,729 89
do Industrial.....		1,490,005 00
Total \$		3,017,734 89
Amount of said policies reinsured in other licensed companies in Canada.....		5,000 00
Net amount in force, 31st December, 1892		3,012,734 89

Subscribed and sworn to, 13th January, 1893, by

JOSEPH JEFFERY,
*President.*J. G. RICHTER,
Secretary and Manager.

(Received 14th January, 1893.)

 THE MANUFACTURERS' LIFE INSURANCE COMPANY.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1892.

Premium Income during the Year.

Cash received for premiums.....	\$	223,778	99
Deduct premiums paid to other companies for reinsurance.....		11,537	05
Total premium income.....	\$	212,241	94

Payments for Claims.

Cash paid for death losses (\$6,000 of which accrued in 1891).....	\$	56,631	97
Deduct amount received from other companies for reinsurance.....		5,000	00
Total payments for claims.....	\$	51,631	97

Miscellaneous.

Number of new policies reported during the year as taken.....	1,330		
Amount of said policies.....	\$	2,007,250	00
Number of policies become claims during the year.....	28		
Amount of said claims.....	\$	71,000	
Amount of above claims reinsured in other licensed companies in Canada.....		10,000	
Net amount of policies become claims.....		61,000	00
Amount of claims unsettled, not resisted (\$5,000 reinsured).....		13,000	00
Amount of claims unsettled, resisted.....		5,000	00
Number of policies in force at date.....	4,992		
Amount of said policies.....	\$	8,136,771	00
Bonus additions thereon.....		218	00
Total.....	\$	8,136,989	00
Amount of said policies reinsured in other licensed companies in Canada (including \$1,312.50 bonus additions).....		630,312	50
Net amount in force at 31st December, 1892.....	\$	7,506,676	50

Subscribed and sworn to, 14th January, 1893, by

 GEORGE GOODERHAM,
President.

 JNO. F. ELLIS,
Managing Director.

(Received 16th January, 1893.)

 THE NORTH AMERICAN LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1892.

Premium Income during the Year.

Cash received for premiums.....	\$	379,715 57
Cash received for annuities.....		840 05
Total.....	\$	380,555 62
Deduct premiums paid to other companies for reinsurance.....		11,847 98
Total premium income.....	\$	368,707 64

Payments for claims.

Cash paid for death losses (Industrial, \$650.00).....	\$	84,009 03
Cash paid for matured endowments.....		17,271 31
Total paid for death claims and matured endowments...\$		101,280 34

Miscellaneous.

Number of new policies reported during the year as taken.....	1,517	
Amount of said policies.....	\$	2,360,300 00
Number of policies become claims (including matured endowments) during the year.....	63	
Amount of said claims (including Industrial for \$650.00).....		102,780 34
Amount of claims unsettled, not resisted.....		4,500 00
* Amount of claims unsettled, resisted.....		1,000 00
Number of policies in force at date.....	7,485	
Amount of said policies (including bonus additions).....	\$	12,053,080
Amount of said policies reinsured in other licensed companies in Canada.....	468,441	
Net amount in force at 31st December, 1892.....		11,584,639 00

Subscribed and sworn to, 31st December, 1892, by

 JOHN L. BLAIKIE,
President.

 L. GOLDMAN,
Secretary.

(Received, 3rd January, 1893.)

* Accrued in previous years (McGeachie case).

 THE ONTARIO MUTUAL LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1892.

Premium Income during the Year.

Cash received for premiums.....	\$	444,193 93
Premium obligations taken in part payment of premiums.....		5,367 82
Premiums paid by dividends.....		54,832 40
Total.....	\$	504,394 15
Deduct premiums paid to other companies for reinsurance.....		1,005 02
Total premium income.....	\$	503,389 13

Payments for Claims

Cash paid for death losses.....	\$	100,029 43
Premium obligations used in payment of same.....		170 57
Net amount paid for death claims.....	\$	100,200 00
Net amount paid for matured endowments.....		16,250 00
Total paid for death claims and matured endowments... \$		116,450 00

Miscellaneous.

Number of new policies reported during the year as taken.....	1,991	
Amount of said policies.....		\$ 2,651,000 00
Number of policies become claims (including matured endowments) during the year.....	93	
Amount of said claims (including matured endowments).....		112,250 00
Amount of claims unsettled, not resisted.....		4,325 00
Amount of claims unsettled, resisted.....		None.
Number of policies in force at date.....	12,445	
Amount of said policies.....	\$ 16,122,195 38	
Amount of said policies reinsured in other licensed companies in Canada, including \$1,078.75 bonus additions.....	64,078 75	
Net amount in force at 31st December, 1892.....		16,058,116 63

 Subscribed and sworn to, 11th January, 1893, by

I. E. BOWMAN,
President.
 W. H. RIDDELL,
Secretary.

(Received, 12th January, 1893.)

 THE SUN LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1892.

Premium Income during the Year.

Cash received for premiums.....	\$	741,499 79
Premium obligations taken in part payment of premiums		97 60
Premiums paid by dividends, including reconverted additions.....		217,727 74
Cash received for annuities.....		2,500 00
Total	\$	961,825 13
Deduct premiums paid to other companies for reinsurance		1,405 37
Total premium income (Life Branch)	\$	960,419 76

Payments for Claims.

Net amount paid for death claims (\$23,443.20 of which accrued in previous years).....	\$	144,834 38
Cash paid for matured endowments (\$1,000 of which accrued in previous years)		38,491 42
Total paid for death claims and matured endowments... \$		183,325 80

Miscellaneous.

Number of new policies reported during the year as taken	3,027	
Amount of said policies.....	\$	6,373,649 94
Number of policies become claims (including 23 matured endowments)	130	
Amount of said claims (including \$41,015.42 matured endowments)...		192,541 78
Amount of claims unsettled, not resisted (including \$3,524.00 matured endowments)		30,284 00
Amount of claims unsettled, resisted.....		1,000 00
Number of policies in force at date	14,717	
Amount of said policies.....	\$23,533,007 91	
Bonus additions thereon	365,038 73	
Total	\$23,898,046 64	
Amount of said policies reinsured in other licensed companies in Canada	26,500 00	
Net amount in force at 31st December, 1892.....		23,871,546 64

Subscribed and sworn to, 14th January, 1893, by

R. MACAULAY,
*President.*T. B. MACAULAY,
Secretary.

(Received 16th January, 1893.)

 THE TEMPERANCE AND GENERAL LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1892.

Premium Income during the Year.

Cash received for premiums.....	\$	109,429 18
Deduct premiums paid to other companies for reinsurance.....		1,208 44
Total premium income.....	\$	<u>108,220 74</u>

Payments for Claims.

Cash paid for death losses.....	\$	33,965 70
*Net amount paid for death claims.....	\$	<u>33,965 70</u>

Miscellaneous.

Number of new policies reported during the year as taken.....	1,345	
Amount of said policies.....	\$	1,563,200 00
Number of policies become claims.....	18	
Amount of said claims.....		33,000 00
Claims unsettled, not resisted.....		1,000 00
Claims unsettled, resisted.....		
Number of policies in force at date.....	3,474	
Amount of said policies.....	\$	4,543,176 01
Amount of said policies reinsured in other licensed companies in Canada.....		71,000 00
Net amount in force 31st December, 1892.....		<u>4,472,176 00</u>

 Subscribed and sworn to 31st December, 1892, by

ROBERT McLEAN,
Vice-President.
 HENRY SUTHERLAND,
Manager.

(Received 3rd January, 1893.)

*Of this amount \$2,000 accrued in 1891.

*PRELIMINARY Abstract of Canadian Life Insurance Companies, for Year 1892.

Company.	‡Premiums for Year.	Number of Policies new and taken up.	Amount of Policies new and taken up.	Number of Policies in force at date.	‡Net Amount in force.	Number of Policies become Claims.	‡Net Amount of Policies become Claims.	‡Death Claims Paid.	‡Endowment Claims Paid.	‡Claims Unsettled.	
										Not Resisted.	Resisted.
Canada Life	\$ 1,708,998	2,119	\$ 5,475,000	27,771	\$ 59,050,279	348	\$ 837,460	\$ 717,056	\$ 63,734	\$ 104,823	\$ None.
Confederation	698,962	2,097	3,393,443	14,670	22,425,370	122	191,488	168,980	17,737	23,517	None.
Dominion Life	30,054	419	508,500	844	1,115,396	4	4,000	5,600	None.	None.	None.
Dominion Safety Fund	34,768	32	58,000	1,455	1,737,000	13	24,468	24,468	None.	None.	7,000
Federal	230,994	1,141	1,864,000	4,545	9,855,393	39	107,270	101,835	7,000	6,000	None.
Great-West	15,383	354	881,200	345	862,200	None.	None.	None.	None.	None.	None.
London Life (General)	40,257	176	191,500	1,588	1,522,730	21	18,086	15,754	3,733	1,611	None.
Industrial	65,212	9,658	918,358	15,786	1,490,005	193	12,949	13,153	None.	None.	None.
Manufacturers' Life	212,242	1,330	2,007,250	4,992	7,506,676	28	61,000	51,632	None.	10,000	5,000
North American (General)	368,708	1,517	2,360,300	7,365	11,578,306	60	102,130	83,359	17,271	4,500	1,000
Industrial		None.	None.	120	16,333	3	650	650	None.	None.	None.
Ontario Mutual	503,389	1,991	2,651,000	12,445	16,058,117	93	112,250	100,200	16,250	4,325	None.
Sun (Life Branch)	960,420	3,027	6,373,650	14,717	23,871,547	130	192,542	144,834	38,492	30,284	1,000
Temperance and General	108,221	1,345	1,563,200	3,474	4,472,176	18	33,000	33,966	None.	1,000	None.
Totals for 1892	4,977,608	25,206	28,245,401	110,117	161,551,528	1,072	1,697,293	1,460,887	166,217	186,060	14,000
Totals for 1891	4,492,675	20,830	23,386,478	99,130	148,342,966	912	1,391,194	1,253,282	163,047	139,124	12,110

*Including business outside of Canada.
 †These amounts are net, reinsurance having been deducted.

ASSESSMENT SYSTEM.

THE PROVINCIAL PROVIDENT INSTITUTION.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1892.

Income during the Year.

Entrance fees	\$	12,952 38
Semi-annual dues		20,708 44
Emergency fund		3,248 36
Reserve fund		3,164 23
Medical examiner's fees (estimated)		3,354 00
Assessments (\$5,242.34 to be transferred to Reserve Fund)		52,423 45
Reinstatement fees		147 38
		<hr/>
Total received from members	\$	95,998 24
Interest (\$1,690.64 of which belongs to Reserve Fund)		2,535 74
All other income		64 00
		<hr/>
Total	\$	<u>98,597 98</u>

Payments for Claims.

Cash paid for death losses	\$	<u>50,200 00</u>
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Miscellaneous.

Number of new policies reported during the year as taken	1,836	
Amount of said policies	\$	2,857,000 00
Number of policies become claims	24	
Amount of said claims		44,000 00
Claims unsettled, not resisted		10,000 00
Claims unsettled, resisted		4,500 00
Number of policies in force at 31st December, 1892	6,459	
Amount of said policies		<u>10,899,000 00</u>

Subscribed and sworn to, 14th January, 1893, by

GEORGE K. MORTON,
President.

E. S. MILLER,
Secretary.

(Received, 18th January, 1893.)

PRELIMINARY Abstract of Canadian Life Insurance Companies (Assessment Plan) for Year 1892.

Company.	Cash Received from Members.	Number of Policies new and taken up.	Amount of Policies new and taken up.	Number of Policies in force at date.	Net Amount in force.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Death Claims Paid.	Disability Claims Paid.	Claims Unsettled.	
										Not Resisted	Resisted.
* Canadian Mutual Life.....	\$		\$		\$		\$	\$	\$	10,000	\$
* Commercial Travellers' Mutual Benefit Society											
* Home Life Association of Canada											
* Mutual Relief Society											
Provincial Provident Institution....	95,998	1,836	2,857,000	6,439	10,899,000	24	44,000	50,200	None.	10,000	4,500

* No return.

ABSTRACT OF STATEMENTS

OF

INSURANCE COMPANIES IN CANADA

FOR

YEAR ENDING 31st DECEMBER

1892

(SUBJECT TO CORRECTION)

PRINTED BY ORDER OF PARLIAMENT



OTTAWA

PRINTED BY S. E. DAWSON, PRINTER TO THE QUEEN'S MOST
EXCELLENT MAJESTY

1893

Abstract of Statements of Insurance Companies.

OFFICE OF THE SUPERINTENDENT OF INSURANCE,

OTTAWA, 21st March, 1893.

SIR,—I have the honour to enclose herewith an Abstract of the business of Insurance in Canada, for the year 1892.

This Abstract has been made from the attested statements returned by the companies, but must be considered as subject to correction. I shall have the honour to report to you at a subsequent date these statements in full, after completing my inspection at the head offices.

I have the honour to be, Sir,

Your obedient servant,

W. FITZGERALD,

Superintendent of Insurance.

Hon. GEORGE E. FOSTER,
Minister of Finance.

Abstract of Statements of Insurance Companies.

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Abstract of Statements of Insurance Companies.

ABSTRACT

**OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS
OF FIRE OR INLAND MARINE INSURANCE IN CANADA,
FOR THE YEAR 1892, IN ACCORDANCE
WITH THE INSURANCE ACT.**

GENERAL TABLES.

**ASSETS OF ALL COMPANIES, FIRE AND MARINE.
LIABILITIES OF ALL COMPANIES, FIRE AND MARINE.
INCOME AND EXPENDITURE OF ALL COMPANIES, FIRE AND MARINE.
PERCENTAGE OF LOSSES TO PREMIUMS, &c., &c.**

ABSTRACT FOR THE YEAR 1892.

FIRE INSURANCE IN CANADA--CANADIAN COMPANIES.

	Net Cash received for Premiums.	Re-insurance, Return-Premiums, &c.	Gross Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Unsettled Claims.	
							Not Resisted.	Resisted.
British America.....	\$ 172,414	\$ 56,701	\$ 229,115	\$ 19,274,110	\$ 24,132,662	\$ 130,248	\$ 148,511	\$ 500
Eastern.....	190,663	57,046	247,709	21,295,889	17,296,416	136,007	119,835	300
London Mutual.....	128,513	1,376	129,889	14,673,345	43,679,655	96,649	96,262	1,800
Mercantile.....	98,585	22,854	121,439	10,091,660	11,910,421	85,208	82,370	1,269
Quebec.....	111,578	32,279	143,857	10,550,214	9,157,272	85,669	81,974	871
Western.....	323,340	118,148	441,488	34,842,807	42,380,705	226,586	16,777	None.
Totals for 1892.....	1,025,093	288,404	1,313,497	110,728,035	148,557,131	760,367	755,392	4,740
Totals for 1891.....	1,278,736	369,887	1,648,623	135,943,674	177,785,959	918,000	940,734	16,992

BRITISH COMPANIES.

Alliance.....	288,105	53,064	341,169	21,265,029	15,151,087	125,139	115,399	2,667
Aldas.....	89,781	3,796	93,577	6,008,772	7,283,196	49,497	53,611	None.
Caledonian.....	113,295	14,247	127,542	11,539,588	14,284,819	61,991	59,772	2,300
City of London.....	56,824	11,573	68,397	4,399,936	12,865,960	53,827	42,937	6,100
Commercial Union.....	357,747	68,559	426,306	34,836,475	40,941,881	289,246	289,795	4,593
Employers' Liability.....	76,958	5,718	82,676	6,340,912	6,134,891	56,711	51,649	None.
Fire Insurance Association.....	105,216	12,340	117,556	10,770,791	14,671,910	94,155	90,724	None.
Guardian.....	371,476	64,094	435,570	61,910,261	38,505,525	191,535	193,029	6,571
Imperial.....	201,177	22,954	224,131	19,287,999	24,835,337	102,859	93,039	None.
Lancashire.....	285,920	37,310	323,230	25,654,913	32,399,558	178,782	173,592	4,033
Liverpool and London and Globe.....	312,472	28,007	340,479	32,149,991	46,717,356	268,038	214,805	2,666
London Assurance.....	190,308	20,614	210,922	17,052,644	22,577,187	101,741	106,277	None.
London Assurance.....	101,650	21,160	122,810	13,274,373	11,522,558	52,980	55,037	1,500
Manchester Fire.....	121,229	30,395	151,624	12,070,927	10,120,321	68,564	79,519	None.
							7,073	
							1,621	
							1,506	
							12,234	
							3,661	
							12,270	
							9,143	
							1,510	
							14,207	
							14,329	
							4,250	
							5,176	
							902	
							5,786	

Abstract of Statements of Insurance Companies.

National of Ireland.....	93,564	10,077	103,641	7,232,660	8,984,870	56,949	61,713	1,621	None.
North British.....	380,393	58,541	438,934	40,543,247	50,080,076	244,451	237,000	10,352	15,102
Northern.....	170,254	34,230	204,484	17,618,744	21,109,163	93,863	101,738	1,588	None.
Norwich Union.....	118,399	29,426	147,825	12,099,552	15,824,360	79,563	74,582	7,550	None.
Phoenix of London.....	250,285	44,076	294,361	26,296,187	29,025,917	140,163	135,335	7,858	4,616
Royal.....	567,387	58,348	625,735	56,792,860	81,642,755	373,557	361,616	18,896	17,764
Scottish Union and National.....	137,817	22,192	160,009	16,016,770	16,045,654	101,890	94,038	19,395	846
Sun Fire Office.....	37,131	8,435	45,566	4,469,778	3,869,031	9,733	7,717	2,037	None.
Union Society.....	104,398	23,235	127,633	9,205,115	7,454,137	52,132	47,227	6,610	3,000
United Fire.....	153,783	29,717	183,500	28,429,695	20,105,224	178,824	153,670	28,921	5,333
Totals for 1892.....	4,685,569	718,708	5,404,277	496,106,319	552,093,973	2,806,160	2,893,821	198,465	77,091
Totals for 1891.....	4,189,171	579,649	4,768,820	411,748,053	497,550,395	2,597,376	2,553,162	173,532	54,748

AMERICAN COMPANIES.

Ætna Fire.....	139,084	34,807	173,891	15,907,628	14,363,414	108,882	105,379	17,055	None.
Agricultural of Watertown.....	61,923	10,720	72,643	8,049,992	21,937,859	49,914	47,990	4,124	None.
Connecticut Fire.....	33,054	5,195	38,249	3,500,000	3,850,000	11,811	15,930	86	None.
Hartford.....	144,483	19,385	163,868	14,805,760	16,181,198	77,324	72,716	9,313	None.
Insurance Company of North America.....	54,885	22,472	77,357	6,994,328	5,222,840	33,575	31,075	3,333	None.
Phoenix, of Brooklyn.....	88,426	41,958	130,384	11,443,640	12,597,623	70,584	73,286	3,050	None.
Phoenix, of Hartford.....	211,876	41,299	253,175	21,890,771	18,480,302	168,368	162,281	11,759	None.
Queen, of America.....	271,081	34,339	305,420	25,026,613	28,563,063	199,856	191,150	13,264	3,410
Totals for 1892.....	1,004,812	210,175	1,214,987	107,708,732	121,196,299	720,314	699,867	61,984	3,410
Totals for 1891.....	700,809	145,728	846,537	75,726,695	84,296,437	423,343	411,801	43,590	None.

RECAPITULATION.

6 Canadian Companies.....	1,025,093	288,404	1,313,497	110,728,035	148,557,131	760,367	755,392	78,602	4,740
24 British Companies.....	4,685,569	718,708	5,404,277	496,106,319	552,093,973	2,960,160	2,893,821	198,465	77,091
8 American Companies.....	1,004,812	210,175	1,214,987	107,708,732	121,196,299	720,314	699,867	61,984	3,410
Totals for 1892.....	6,715,474	1,217,287	7,932,761	714,603,086	821,847,403	4,446,841	4,349,080	339,051	85,241
Totals for 1891.....	6,168,716	1,095,264	7,263,980	623,418,422	759,602,191	3,944,719	3,905,037	305,394	71,740

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the years 1869 to 1892, inclusive.

	Totals for 1869 to 1891.	Premiums received, 1892.	Totals for 1869 to 1892.
<i>Canadian Companies.</i>			
	\$	\$	\$
British America	3,924,105	172,414	4,096,519
Canada Agricultural	454,896		454,896
Canada Fire	881,333		881,333
Citizens'	2,834,626		2,834,626
Dominion	190,242		190,242
Eastern	247,079	190,663	437,742
*London Mutual Fire	2,277,728	128,513	2,406,241
Mercantile		98,535	98,585
National Fire	284,026		284,026
Ottawa Agricultural	194,861		194,861
Provincial	1,434,350		1,434,350
Quebec	1,775,528	111,578	1,887,106
Royal Canadian	3,533,410		3,533,410
†Sovereign	1,055,404		1,055,404
Stadacona	490,488		490,488
Western	6,510,540	323,340	6,833,880
<i>British Companies.</i>			
	26,088,616	1,025,093	27,113,709
Alliance		288,105	288,105
Atlas	256,672	89,781	346,453
Caledonian	867,761	113,295	981,056
City of London	1,531,430	56,824	1,588,254
Commercial Union	4,823,347	357,747	5,181,094
Employers' Liability	278,603	76,958	355,561
Fire Insurance Association	1,243,401	105,216	1,348,617
‡Glasgow and London	1,619,733		1,619,733
Guardian	2,071,205	371,476	2,442,681
Imperial	3,636,871	201,177	3,838,048
Lancashire	3,466,890	285,920	3,752,810
Liverpool, London and Globe	4,868,807	312,472	5,181,279
London and Lancashire	1,236,107	190,308	1,426,415
London Assurance	1,510,394	101,650	1,612,044
Manchester	149,376	121,229	270,605
National of Ireland	577,571	93,564	671,135
North British	6,377,004	380,393	6,757,397
Northern	2,489,608	170,254	2,659,862
Norwich Union	968,766	118,399	1,087,165
Phoenix of London	3,972,211	250,285	4,222,496
Queen	4,354,694		4,354,694
Royal	9,889,602	567,387	10,456,989
Scottish Commercial	343,421		343,421
Scottish Imperial	672,855		672,855
Scottish Union and National	867,919	137,817	1,005,736
Sun Fire Office		37,131	37,131
Union Society	82,658	104,398	187,056
United Fire	183,862	153,783	337,645
<i>American Companies.</i>			
	58,340,768	4,685,569	63,026,337
Ætna	2,928,268	139,084	3,067,352
Agricultural of Watertown	1,079,187	61,923	1,141,110
Andes	31,431		31,431
Connecticut	215,561	33,054	248,615
Hartford	2,351,998	144,483	2,496,481
Home			
Insurance Company of North America	75,827	54,885	130,712
Phenix, of Brooklyn	676,481	88,426	764,907
Phenix, of Hartford	175,850	211,876	387,726
Queen, of America	42,800	271,081	313,881
	7,577,403	1,004,812	8,582,215

RECAPITULATION.

Canadian Companies	26,088,616	1,025,093	27,113,709
British do	58,340,768	4,685,569	63,026,337
American do	7,577,403	1,004,812	8,582,215
Grand totals	92,006,787	6,715,474	98,722,261

* Formerly the Agricultural Mutual. † Formerly the Isolated Risk. ‡ Not including \$124,272 for reinsurance of risks of the Sovereign Fire Insurance Co.

Abstract of Statements of Insurance Companies.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the years 1869 to 1892, inclusive.

	Totals for 1869 to 1891.	Losses paid, 1892.	Totals for 1869 to 1892.
	\$	\$	\$
<i>Canadian Companies.</i>			
British America	2,408,145	148,511	2,556,656
Canada Agricultural	290,101		290,101
Canada Fire	698,133		698,133
Citizens'	2,258,637		2,258,637
Dominion	148,255		148,255
Eastern	108,659	119,835	228,494
*London Mutual Fire	1,660,284	96,262	1,756,546
Mercantile		82,370	82,370
National Fire	287,732		287,732
Ottawa Agricultural	108,164		108,164
Provincial	957,146		957,146
Quebec	1,531,137	81,974	1,613,111
Royal Canadian	2,980,644		2,980,644
†Sovereign	736,216		736,216
Stadacona	773,695		773,695
Western	3,742,657	226,440	3,969,097
	18,689,605	755,392	19,444,997
<i>British Companies.</i>			
Alliance		115,399	115,399
Atlas	166,134	53,611	219,745
Caledonian	578,162	59,772	637,934
City of London	934,518	42,937	977,455
Commercial Union	3,404,249	289,795	3,694,044
Employers' Liability	150,729	51,649	202,378
Fire Insurance Association	843,615	90,724	934,339
Glasgow and London	1,167,345		1,167,345
Guardian	1,727,445	193,029	1,920,474
Imperial	2,538,997	93,039	2,632,036
Lancashire	2,453,651	173,592	2,627,243
Liverpool and London and Globe	3,647,633	214,805	3,862,438
London and Lancashire	606,200	106,277	712,477
London Assurance	911,475	55,037	966,512
Manchester	54,225	79,519	133,744
National of Ireland	391,228	61,713	452,941
North British	4,656,555	237,000	4,893,555
Northern	2,078,967	101,738	2,180,705
Norwich Union	521,276	74,582	595,858
Phoenix, of London	2,302,618	135,335	2,437,953
Queen	3,325,321		3,325,321
Royal	6,495,567	361,616	6,857,183
Scottish Commercial	177,329		177,329
Scottish Imperial	483,408		483,408
Scottish Union and National	352,265	94,038	446,303
Sun Fire Office		7,717	7,717
Union Society	34,400	47,227	81,627
United Fire	79,965	153,670	233,635
	40,083,277	2,893,821	42,977,098
<i>American Companies.</i>			
Ætna	2,184,433	105,379	2,289,812
Agricultural of Watertown	629,558	47,990	677,548
Andes	5,668		5,668
Connecticut Fire	91,889	15,990	107,879
Hartford	1,493,279	72,716	1,565,995
Home	60,691		60,691
Insurance Company of North America	32,970	31,075	64,045
Phoenix, of Brooklyn	420,932	73,286	494,218
Phoenix, of Hartford	82,820	162,281	245,101
Queen, of America	7,994	191,150	199,144
	5,010,234	699,867	5,710,101

RECAPITULATION.

Canadian Companies	18,689,605	755,392	19,444,997
British do	40,083,277	2,893,821	42,977,098
American do	5,010,234	699,867	5,710,101
Grand Totals	63,783,116	4,349,080	68,132,196

* Formerly the Agricultural Mutual.

† Formerly the Isolated Risk.

SUMMARY of Fire Insurance in Canada for the Years 1869 to 1892, inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during each Year.	Amount at Risk at date of Statement.	Losses Paid.
CANADIAN COMPANIES.				
	\$	\$	\$	\$
1869.	501,362	41,090,604	59,340,916	276,116
1870.	536,600	54,637,315	59,523,641*	453,414
1871.	707,418	68,921,494	68,465,914*	414,339
1872.	796,847	76,499,542	72,203,784*	510,469
1873.	842,896	71,775,952	91,032,187*	487,649
1874.	1,453,781	126,588,965	126,705,337*	662,470
1875.	1,646,654	168,896,111	190,284,543	1,082,206
1876.	1,881,641	198,509,113	231,834,162	1,599,048
1877.	1,622,955	168,935,723	217,745,048	2,186,162
1878.	1,161,896	127,288,165	171,430,720	828,069
1879.	1,102,822	124,652,727	158,824,631	687,353
1880.	1,190,029	131,079,789	154,403,173	701,639
1881.	1,206,470	140,331,153	153,436,408	1,336,758
1882.	1,033,433	124,123,715	152,564,079	733,843
1883.	1,091,801	122,302,460	149,930,173	760,430
1884.	1,140,428	118,747,547	147,968,945	762,737
1885.	1,107,879	111,162,914	143,759,390	597,189
1886.	1,107,710	114,543,806	142,685,145	739,364
1887.	1,121,435	109,206,925	154,165,902	764,321
1888.	1,131,991	120,158,592	159,070,684	750,448
1889.	1,173,948	122,965,987	158,883,612	678,752
1890.	1,249,884	135,145,294	173,691,762	736,095
1891.	1,278,736	135,943,674	177,785,359	940,734
1892.	1,025,093	110,728,035	148,557,131	755,392
Totals.	27,113,709	2,824,235,602		19,444,997
BRITISH COMPANIES.				
1869.	1,119,011	120,747,515	115,222,003	579,416
1870.	1,185,398	131,570,928	120,903,017	1,024,362
1871.	1,299,846	148,147,966	132,731,241	922,400
1872.	1,499,620	174,361,395	145,700,486	1,136,167
1873.	1,773,265	172,531,126	147,602,019	967,316
1874.	1,809,473	177,346,240	155,088,455	1,120,106
1875.	1,683,715	166,953,268	154,835,931	1,299,612
1876.	1,597,410	178,725,453	153,885,268	1,168,858
1877.	1,927,220	206,713,932	184,304,318	5,718,305
1878.	1,994,940	213,127,414	202,702,743	880,571
1879.	1,899,154	213,131,295	208,265,359	1,275,540
1880.	2,048,408	227,537,306	229,745,985	855,423
1881.	2,353,258	271,044,719	277,721,299	1,669,405
1882.	2,908,458	321,466,183	339,520,054	1,768,444
1883.	3,178,850	350,993,028	380,613,572	1,992,671
1884.	3,472,119	354,458,616	413,441,198	2,290,588
1885.	3,376,401	337,216,878	421,205,014	1,895,175
1886.	3,429,012	349,109,117	393,166,340	2,338,164
1887.	3,693,992	377,690,654	424,314,264	2,335,034
1888.	3,859,282	376,540,072	434,941,955	2,094,465
1889.	3,970,632	403,297,656	468,379,580	1,968,537
1890.	4,072,133	427,931,692	474,884,419	2,229,556
1891.	4,189,171	411,748,053	497,550,395	2,553,162
1892.	4,685,569	496,166,319	552,093,973	2,893,821
Totals.	63,026,337	6,608,556,825		42,977,098
AMERICAN COMPANIES.				
1869.	165,166*	9,702,356*	13,796,890*	172,188
1870.	194,781	12,893,827*	11,167,928*	147,061
1871.	314,452	27,307,712*	27,256,629*	212,460
1872.	332,243	26,526,334*	33,818,670	263,339
Carried forward..	1,006,642	76,490,229		795,048

Abstract of Statements of Insurance Companies.

SUMMARY of Fire Insurance in Canada, &c.—*Concluded.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during each Year.	Amount at Risk at date of Statement.	Losses Paid.
	\$	\$	\$	\$
Brought forward.	1,006,642	76,490,229	.....	795,048
<i>AMERICAN COMPANIES—Concluded.</i>				
1873.	352,255	26,788,850	40,120,629	227,219
1874.	259,049	25,243,769	25,050,427	143,583
1875.	264,395	17,357,605	19,300,555	181,713
1876.	228,955	23,914,181	18,888,750	99,389
1877.	213,830	21,013,457	18,293,315	586,452
1878.	211,594	19,432,178	35,766,238	114,034
1879.	225,512	22,920,397	40,267,995	182,305
1880.	241,140	25,434,766	27,414,113	109,516
1881.	267,388	30,040,366	31,053,261	163,661
1882.	287,815	52,454,518	34,772,345	162,699
1883.	354,090	40,284,814	41,720,296	167,127
1884.	367,581	40,777,215	44,097,646	191,998
1885.	368,180	37,623,116	46,830,075	186,923
1886.	395,613	42,099,984	50,921,537	223,860
1887.	429,075	45,859,509	56,287,171	304,159
1888.	445,990	44,881,343	56,722,420	228,909
1889.	443,436	46,518,461	57,275,186	228,922
1890.	514,054	57,646,959	67,103,440	300,916
1891.	700,809	75,726,695	84,266,437	411,801
1892.	1,004,812	107,708,732	121,196,299	699,867
Totals.	8,582,215	860,217,144	.....	5,710,101

TOTALS FOR ALL THE YEARS FROM 1869 TO 1892, INCLUSIVE.

Canadian Companies.	27,113,709	2,824,235,602	.....	19,444,997
British Companies.	63,026,337	6,602,556,325	.....	42,977,098
American Companies.	8,582,215	860,217,144	.....	5,710,101
Grand totals.	98,722,261	10,293,009,571	.....	68,132,196

* These returns are imperfect.

ABSTRACT of Fire and Marine Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, Inland Marine and Ocean business done by Companies combining these branches, for 1892.

BRITISH AMERICA ASSURANCE COMPANY, TORONTO.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at date.	Net Amount of Losses Paid.	Unsettled Claims.		Net Amount of Losses incurred during the Year.	Remarks.
					Not Reinstated.	Reinstated.		
Fire Insurance.....	\$ 705,032	\$ 72,540,831	\$ 86,089,780	\$ 527,232	\$ 59,628	\$ 5,382	\$ 470,434	} In all countries, 31st December, 1892.
Inland Marine.....	77,363	13,947,470	798,172	47,997	1,372	None.	45,228	
	782,395	86,488,301	86,887,952	575,279	61,000	5,382	515,662	

WESTERN ASSURANCE COMPANY.

Fire Insurance.....	1,620,787	157,504,976	151,806,888	936,989	176,924	5,000	1,026,270	} In all countries, 31st December, 1892.
Inland Marine.....	294,447	67,609,630	3,453,316	226,224	12,029	None.	222,844	
Marine, Ocean.....	224,591	28,520,006	2,752,178	130,759	19,605	None.	142,920	
	2,139,825	253,634,611	158,012,882	1,293,972	208,558	5,000	1,392,034	

QUEBEC FIRE ASSURANCE COMPANY.

Fire Insurance.....	156,371	14,900,199	12,538,947	120,714	11,947	871	120,139	{ In all countries, 31st December, 1892.
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ÆTNA INSURANCE COMPANY.

Fire Insurance.....	139,084	15,907,628	14,363,414	105,379	17,055	None.	108,882	} In Canada, 31st December, 1892.
Inland Marine.....	5,166	1,417,632	None.	None.	None.	None.	None.	
	144,250	17,325,260	14,363,414	105,379	17,055	None.	108,882	

Abstract of Statements of Insurance Companies.

LONDON ASSURANCE COMPANY.

									(In Canada, 31st De- { cember, 1892.
Fire Insurance.....	101,650	13,274,373	11,522,568	55,037	902	1,500	52,990		
Inland Marine.....	1,292	516,618	None.	None.	None.	None.	None.		
	102,942	13,790,991	11,522,568	55,037	902	1,500	52,990		

INLAND Marine Insurance Business in Canada, 1892.

	Net Cash Received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses Paid.	Unsettled Claims.		Net Amount of Losses Incurred during the Year.
					Not Registered.	Registered.	
CANADIAN COMPANIES.							
British America	\$ 4,320	2,260,278	None.	\$ 9,186	\$	\$	\$ 7,840
Western	7,198	5,137,203	None.	10,647	236	None.	7,996
Totals	11,518	7,397,481	None.	19,833	286	None.	15,836
BRITISH COMPANIES.							
British and Foreign Marine	15,318	3,031,410	None.	11,388	3,285	None.	10,902
London Assurance	1,292	516,618	None.	None.	None.	None.	None.
Totals	16,610	3,548,028	None.	11,388	3,285	None.	10,902
AMERICAN COMPANIES.							
Ætna	5,166	1,417,632	None.	None.	None.	None.	None.

RECAPITULATION.

Canadian Companies	11,518	7,397,481	None.	19,833	286	None.	15,836
British Companies	16,610	3,548,028	None.	11,388	3,285	None.	10,902
American Companies	5,166	1,417,632	None.	None.	None.	None.	None.
Totals for 1892	33,294	12,363,141	None.	31,221	3,571	None.	26,738
Totals for 1891	86,660	18,007,344	None.	38,607	7,957	None.	45,426

Abstract of Statements of Insurance Companies.

FIRE Insurance done in Canada, in 1892.

	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.		Net Cash paid during the Year for Losses.	Net Cash received during the Year for Premiums.	Rate of Losses paid per cent of Premiums received.	
			The same for 1891.				The same for 1891.	
<i>Canadian Companies.</i>	\$	\$ cts.			\$ cts.	\$ cts.		
British America	19,274,110	232,041 56	1 20	1 23	148,510 70	172,413 81	86 14	75 18
Eastern	21,295,899	247,256 78	1 16	1 31	119,834 96	190,662 58	62 85	61 29
London Mutual	14,673,345	179,846 69	1 23	1 26	96,261 67	128,512 77	74 90	67 55
Mercantile	10,091,660	124,599 29	1 23	.....	82,370 47	98,585 07	83 55	.....
Quebec	10,550,214	138,572 67	1 31	1 32	81,973 88	111,577 95	73 47	67 26
Western	34,842,807	453,502 70	1 30	1 22	226,439 82	323,340 53	70 03	64 99
Total	110,728,035	1,375,819 69	1 24	1 25	755,391 50	1,025,092 71	73 69	69 65
<i>British Companies.</i>								
Alliance	21,265,029	244,407 42	1 15	.....	115,398 53	238,104 74	40 05	.....
Atlas	6,908,772	86,309 23	1 44	1 14	53,611 39	89,781 05	59 71	77 28
Caledonian	11,539,688	127,912 83	1 11	1 11	59,771 75	113,294 72	52 76	83 49
City of London	4,399,936	69,056 93	1 57	1 56	42,936 92	56,823 55	75 56	45 92
Commercial Union	34,836,475	435,160 31	1 25	1 25	289,794 79	357,747 00	81 01	57 78
Employers' Liability	6,340,912	84,957 37	1 34	1 30	51,648 71	76,957 75	67 11	62 06
Fire Insurance Association	10,770,791	120,185 88	1 12	1 11	90,723 54	105,216 36	86 23	65 23
Guardian	61,910,261	498,587 00	.....	.....	193,028 87	371,475 93	51 96	85 63
Imperial	19,287,999	228,434 76	1 18	1 18	93,038 98	201,177 31	46 25	44 44
Lancashire	25,654,913	322,921 63	1 26	1 25	173,591 93	285,920 12	60 71	71 03
Liverpool and London and Globe	32,149,991	338,853 45	1 05	1 03	214,804 65	312,472 43	68 74	57 88
London and Lancashire	17,052,644	201,820 11	1 18	1 13	106,276 74	190,308 03	55 84	41 49
London Assurance	13,274,373	125,174 46	.....	.....	55,037 46	101,649 55	54 14	36 75
Manchester	12,070,027	151,254 96	1 25	1 20	79,519 47	121,229 02	65 59	49 35
National of Ireland	7,232,660	98,007 46	1 36	1 16	61,713 30	93,563 70	65 96	81 28
North British	40,543,247	449,951 01	1 11	1 07	236,999 50	380,392 61	62 30	72 91
Northern	17,618,744	204,343 88	1 16	1 18	101,738 35	170,254 29	59 76	57 91
Norwich Union	12,999,552	147,824 90	1 14	1 11	74,582 35	118,398 81	62 99	67 67
Phoenix of London	26,296,187	292,503 99	1 11	1 13	135,935 29	250,285 12	54 07	61 12
Royal	56,792,860	625,735 28	1 10	1 09	361,616 09	567,387 00	63 73	68 34
Scottish Union and National	16,016,770	160,009 29	1 00	1 00	94,038 42	137,817 08	68 23	61 72
Sun Fire	4,469,778	55,240 30	1 24	.....	7,716 56	37,130 62	20 78	.....
Union Society	9,205,115	127,247 45	1 38	1 29	47,226 89	104,397 71	45 24	42 69
United Fire	28,429,695	396,212 75	1 39	1 02	153,670 02	153,782 47	99 93	43 49
Total	496,166,319	5,592,112 65	1 13	1 14	2,893,820 50	4,685,566 97	61 74	60 95
<i>American Companies.</i>								
Etna Fire	15,907,628	173,891 08	1 09	1 15	105,378 66	139,084 19	75 77	55 59
Agricultural of Watertown	8,049,992	72,642 74	.....	.....	47,990 15	61,922 83	77 50	86 19
Connecticut Fire	3,500,000	38,249 00	1 09	1 13	15,990 39	33,054 02	48 38	36 74
Hartford	14,895,760	163,868 33	1 10	1 10	72,715 84	144,482 69	50 33	72 30
Insurance Co. of N. A.	6,994,328	77,357 37	1 11	1 07	31,075 17	54,885 30	56 62	45 73
Phoenix, of Brooklyn	11,443,640	130,384 01	1 14	1 04	73,286 13	88,426 15	82 88	54 94
Phoenix, of Hartford	21,890,771	290,369 24	1 33	1 34	162,281 17	211,875 71	76 59	56 56
Queen, of America	25,026,613	305,419 90	1 22	1 25	191,150 23	271,080 78	70 51	18 68
Total	107,708,732	1,252,181 67	1 16	1 14	699,867 74	1,004,811 67	69 65	58 76
Grand Totals	714,603,086	8,220,114 01	1 15	1 16	4,349,079 74	6,715,471 35	64 76	62 59

TABLE I.—Showing **TOTAL ASSETS**, and their Nature, of Canadian Companies doing business of Fire or Inland Marine Insurance.

CANADIAN COMPANIES—ASSETS—1892.										
Companies.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest Due and Accrued.	Other Assets.	Total Assets.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
British America.....	150,000 00	468 92	675,869 45	None.	120,484 26	35,932 59	9,160 25	27,985 90	1,019,901 37	Fire and Inland Marine
Eastern.....	None.	39,500 00	229,925 94	do	30,706 46	20,768 39	3,790 73	11,000 00	335,691 52	Fire.
London Mutual Fire.	14,215 46	850 00	60,203 40	do	277,039 76	2,662 40	511 12	2,190 01	357,672 15	Fire.
Mercantile.....	None.	59,560 00	60,923 86	do	9,544 75	5,197 34	3,200 19	707 00	139,133 14	Fire.
Quebec.....	32,000 00	None.	155,184 26	do	24,140 59	22,760 25	2,708 67	2,943 89	239,737 66	Fire.
Western.....	65,000 00	15,434 88	1,135,018 30	do	375,911 30	321,639 05	8,720 50	91,323 27	2,013,047 30	Fire, Inland and Ocean.
Totals.....	261,215 46	115,813 80	2,317,125 21	None.	837,827 12	408,960 02	28,091 46	136,150 07	4,105,183 14	

Abstract of Statements of Insurance Companies.

TABLE II.—Showing the Total Liabilities of Canadian Companies doing business of Fire or Inland Marine Insurance.
CANADIAN COMPANIES—LIABILITIES—1892.

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liability, not including Capital Stock.	Excess of Assets, over Liabilities, over excluding Capital Stock.	Capital Stock paid up or in course of Collection.	^e Surplus of Assets over Liabilities and Capital Stock. ^d Impairment of Capital.	Nature of Business.
	\$	\$	\$	\$	\$	\$	\$	
British America.....	66,381 25	535,048 88	25,810 29	627,240 42	392,660 45	500,000 00	107,339 05	Fire and Inland Marine.
Eastern	27,684 96	105,474 24	None.	133,159 20	202,532 32	250,000 00	47,467 68	Fire.
London Mutual Fire.....	14,619 84	265,160 05	None.	279,779 89	77,892 26	None.	77,892 26	Fire.
Mercantile.....	3,204 75	70,809 28	3,912 29	77,926 32	61,206 82	40,000 00	21,206 82	Fire.
Quebec	12,818 00	85,965 74	902 00	99,685 74	140,051 92	99,920 00	40,131 92	Fire.
Western.....	213,538 57	1,074,578 86	83,431 53	1,371,568 96	641,478 34	600,000 00	41,478 34	Fire, Inland and Ocean.
Total	338,267 37	2,137,037 05	114,056 11	2,589,360 53	1,515,822 61	1,489,920 00	25,902 61	

TABLE III.—Showing the Assets in Canada of British and American Com-
BRITISH COMPANIES

Companies.	Commenced Business in Canada.	Real Estate.		Loans on Real Estate.		Stocks, Bonds and Debentures.	
		\$	cts.	\$	cts.	\$	cts.
Alliance	1st March, 1892	None.		None.		311,142	00
Atlas	7th March, 1887	None.		None.		109,402	71
British and Foreign Marine	16th May, 1888	None.		None.		112,000	00
Caledonian	February, 1883	None.		None.		117,801	96
City of London	1st September, 1881	None.		None.		138,116	00
Commercial Union	11th September, 1863	None.		None.		245,542	80
Employers' Liability	11th June, 1886	None.		None.		108,721	33
Fire Insurance Association	December, 1880	None.		None.		106,000	00
Guardian	1st May, 1869	100,000	00	None.		178,107	88
Imperial	1864	377,178	17	None.		197,440	67
Lancashire	July, 1864	None.		None.		200,953	32
Liverpool and London and Globe	4th June, 1851	88,000	00	835,600	00	386,092	00
London and Lancashire	1st April, 1880	None.		None.		131,400	00
London Assurance	1st March, 1862	None.		None.		170,340	00
Manchester	20th May, 1890	None.		None.		105,266	00
National of Ireland	2nd April, 1883	None.		None.		106,170	66
North British	1862	90,000	00	878,467	00	2,062,289	67
Northern	1867	None.		None.		211,700	00
Norwich Union	1st April, 1880	None.		None.		105,000	00
Phoenix of London	1804	None.		None.		201,020	93
Royal	1851	245,000	00	None.		705,355	34
Scottish Union and National	February, 1882	None.		375,000	00	113,642	60
Sun Fire	3rd June, 1892	None.		None.		305,870	00
Union Society	November, 1890	None.		None.		100,000	00
United Fire	30th December, 1890	None.		None.		108,035	87
Totals		900,178	17	2,139,067	00	6,637,411	74

AMERICAN

Etna Fire	1821	None.		None.		121,400	00
Agricultural, of Watertown	1st October, 1878	None.		None.		156,276	00
Connecticut Fire	1886	None.		None.		105,000	00
Hartford	1886	None.		None.		118,566	40
Insurance Co. of North America	1st November, 1889	None.		None.		112,200	00
Phoenix, of Brooklyn	1st May, 1874	None.		None.		115,000	00
Phoenix, of Hartford	20th May, 1890	None.		None.		151,989	25
Queen, of America	2nd November, 1891	None.		None.		281,450	00
Totals		None.		None.		1,161,881	65

Abstract of Statements of Insurance Companies.

panies doing business of Fire or Inland Marine Insurance in Canada.

ASSETS IN CANADA—1892.

Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest due and accrued.	Other Assets	Total Assets in Canada.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	23,238 92	22,704 69	None.	187 85	357,273 46	Fire.
None.	2,702 94	12,648 85	None.	2,441 12	127,195 62	do
None.	4,968 24	None.	None.	None.	116,968 24	Inland Marine.
None.	10,540 80	2,321 73	85 42	4,400 00	135,149 91	Fire.
None.	17,855 89	None.	None.	None.	155,971 89	do
None.	36,639 21	10,871 34	None.	5,000 00	298,053 35	do
None.	8,530 75	5,869 79	None.	400 00	123,521 87	do Re-assurance.
None.	10,302 60	841 21	None.	2,600 00	119,743 81	do
None.	37,183 52	13,131 37	None.	5,881 16	334,303 93	do
None.	12,232 59	17,230 23	None.	9,035 62	613,117 28	do
None.	17,056 24	22,454 91	1,282 22	5,000 00	246,746 69	do
5,946 05	20,256 55	86,447 07	12,106 13	2,500 00	1,486,947 80	do and Life.
None.	3,601 41	75,833 45	None.	None.	210,834 86	do
None.	6,831 17	1,612 13	None.	None.	178,783 30	do and Life.
None.	5,308 41	15,360 32	None.	3,500 00	129,434 73	do
None.	7,397 51	8,258 24	None.	2,687 73	124,514 14	do
241,000 00	40,870 84	45,080 08	40,828 50	2,500 00	3,401,036 09	do and Life.
None.	13,632 45	3,801 58	None.	5,000 00	234,134 03	do
None.	8,999 63	44,259 66	None.	None.	158,259 29	do
None.	None.	None.	1,543 95	None.	202,564 88	do
19,808 07	37,207 99	8,787 50	None.	8,435 65	1,024,594 55	do and Life.
None.	6,049 65	None.	None.	None.	494,692 25	do
None.	9,674 10	5,135 53	None.	4,980 26	325,659 89	do
None.	6,605 55	2,527 99	None.	3,295 85	112,429 39	do
None.	18,475 88	5,800 92	None.	2,355 15	134,667 82	do Re-assurance.
266,754 12	366,162 84	410,978 59	55,846 22	70,200 39	10,846,599 07	

COMPANIES.

None.	14,535 28	None.	None.	None.	135,935 28	Fire and Inland Marine.
None.	10,494 59	None.	None.	None.	166,770 59	do
None.	3,555 06	None.	None.	None.	108,555 06	do
None.	9,255 06	None.	None.	None.	127,821 46	do
None.	None.	31,209 89	None.	None.	143,409 89	do
None.	17,507 58	None.	None.	None.	132,507 58	do
None.	49,906 20	18,613 41	3,450 00	7,148 20	231,107 06	do
None.	21,838 79	8,708 46	None.	6,444 45	318,441 70	do
None.	127,092 56	58,531 76	3,450 00	13,592 65	1,364,548 62	

TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, for the Year 1892.

BRITISH COMPANIES—LIABILITIES IN CANADA.

	Unsettled Losses (F., I. and O.)		Reserve of unearned Premiums (F., I. and O.)		Liability under Life Branch.		Sundry.		Total Liabilities in Canada.		Excess of Assets over Liabilities. (The Reverse.)		Nature of Business.
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	
Alliance.....	9,740	00	102,723	48	1,655	00	114,118	48	243,154	98	Fire.		
Atlas.....	1,920	76	50,931	25	None.	494	12	52,552	01	74,643	61	Fire.	
British and Foreign Marine.....	3,284	98	None.		1,904	71	3,779	10	113,189	14	Inland Marine.		
Caledonian.....	3,805	10	79,083	73	None.	1,904	71	84,793	54	50,356	37	Fire.	
City of London.....	18,333	96	94,602	40	None.	10,234	96	112,486	36	43,035	53	Fire.	
Commercial Union.....	8,253	48	248,611	68	2,000	00	267,100	12	54,224	18	Fire.		
Employers' Liability.....	12,269	98	41,754	20	None.	200	00	88,945	30	68,297	69	Fire.	
Fire Insurance Association.....	9,143	00	79,802	30	None.	107	43	213,696	19	30,798	51	Fire.	
Guardian.....	8,081	49	205,614	70	None.	157,427	01	157,427	01	455,690	27	Fire.	
Imperial.....	14,207	26	143,112	32	None.	500	00	352,210	38	216,424	85	Fire.	
Lancashire.....	18,362	19	188,062	66	100,000	00	None.	134,629	73	21,134,737	42	Fire and Life.	
Liverpool and London and Globe.....	6,916	00	244,794	38	None.	None.	73,754	15	99,029	15	Fire and Life.		
London and Lancashire.....	5,476	27	124,453	46	9,371	15	None.	81,464	84	47,969	80	Fire.	
London Assurance.....	2,402	00	167,981	00	657,900	70	2,977	27	59,887	90	Fire.		
Manchester.....	5,786	47	72,701	10	None.	None.	10,702	00	983,698	54	Fire and Life.		
National of Ireland.....	1,629	76	58,367	14	None.	None.	None.	121,270	80	2,417,937	59	Fire and Life.	
North British.....	25,453	81	289,042	03	None.	None.	None.	96,998	11	112,863	23	Fire.	
Northern.....	1,588	17	119,682	63	None.	None.	None.	179,564	42	61,261	18	Fire.	
Norwich Union.....	7,950	00	80,448	11	None.	None.	None.	93,156	45	23,000	46	Fire and Life.	
Phoenix of London.....	12,473	90	167,000	52	424,493	16	None.	963,785	99	121,438	10	Fire and Life.	
Royal.....	36,630	00	442,033	29	None.	None.	None.	28,079	98	398,906	26	Fire.	
Scottish Union and National.....	20,240	95	75,545	04	None.	176	04	70,268	82	247,579	91	Fire.	
Sun Fire.....	2,036	61	25,867	33	None.	None.	None.	42,160	57	42,160	57	Fire.	
Union Society.....	9,610	00	60,658	82	None.	None.	None.	17,482	31	39,814	49	Fire.	
United Fire.....	34,254	06	137,904	12	None.	2,324	13	None.	4,726,749	56	66,119,849	51	Fire.
Totals.....	273,841	20	3,224,867	69	1,191,765	01	31,275	66	4,726,749	56			

Abstract of Statements of Insurance Companies.

TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, for the Year 1892—Concluded.

AMERICAN COMPANIES.

	Unsettled Losses (F., I. and O.)	Reserve of Unearned Premiums (F., I. and O.)	Liability under Life Branch.	Sundry.	Total Liabilities in Canada.	c Excess of Assets over Liabilities. d The Reverse.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Etna Fire.....	17,055 04	78,827 16	.....	None.	95,882 20	e 40,053 08	Fire and Inland Marine.
Agricultural of Watertown.....	4,124 00	95,024 64	.....	None.	99,148 64	e 67,621 95	Fire.
Connecticut Fire.....	85 58	20,732 00	.....	None.	20,817 58	e 87,737 48	Fire.
Hartford.....	9,313 36	89,453 74	.....	None.	98,767 10	e 29,054 36	Fire.
Insurance Company of North America.....	3,333 00	32,224 10	.....	None.	35,557 10	e 107,852 79	Fire.
Phoenix, of Brooklyn.....	3,050 00	66,217 48	.....	None.	69,267 48	e 63,240 10	Fire.
Phoenix, of Hartford.....	11,758 61	130,456 81	.....	None.	142,215 42	e 88,891 64	Fire.
Queen, of America.....	16,573 50	172,683 39	.....	14,086 81	203,443 70	c 114,998 00	Fire.
Totals.....	65,393 09	685,619 32	.....	14,086 81	765,099 22	c 599,449 40	

TABLE V.—Showing the Cash INCOME and EXPENDITURE of Canadian Companies—Income and Expenditure in Canada of British and

CANADIAN COMPANIES—INCOME					
INCOME (CASH).					
Companies.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on Account of Capital Stock not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
British America	782,395 26	26,960 08	5,326 46	814,681 80	.....
Eastern	190,662 58	11,993 29	None.	202,655 87	.....
London Mutual	128,512 77	3,663 63	1,296 13	133,472 53	.....
Mercantile	98,585 07	6,734 83	None.	105,319 90	.....
Quebec	156,370 53	10,218 22	1,610 00	168,198 75	.....
Western	2,139,825 19	44,200 30	25,965 10	2,209,990 59	100,000 00
Total	3,496,351 40	103,770 35	34,197 69	3,634,319 44	100,000 00

BRITISH

Alliance	288,104 74	1,383 57	None.	289,488 31	.....
Atlas	89,781 05	3,747 33	None.	93,528 38	.....
British and Foreign Marine	15,317 81	4,480 00	None.	19,797 81	.....
Caledonian	113,294 72	5,085 42	None.	118,380 14	.....
*City of London	56,823 55	2,591 50	202 27	59,617 32	.....
Commercial Union	357,747 00	3,506 90	None.	367,253 90	.....
Employers' Liability	76,957 75	None.	None.	76,957 75	.....
Fire Insurance Association	105,216 36	4,000 00	2,483 25	111,699 61	.....
Guardian	371,475 93	5,333 38	2,074 54	378,883 85	.....
Imperial	201,177 31	8,390 15	7,171 25	216,738 71	.....
Lancashire	285,920 12	7,841 98	None.	293,762 10	.....
Liverpool and London and Globe	312,472 43	57,042 07	2,802 73	372,317 23	.....
London and Lancashire	190,308 03	2,427 60	None.	192,735 63	.....
London Assurance	102,941 63	6,680 00	None.	109,621 63	.....
Manchester	121,229 02	3,732 39	None.	124,961 41	.....
National of Ireland	93,563 70	4,006 44	None.	97,570 14	.....
North British	380,392 61	117,322 46	4,606 77	502,321 84	.....
Northern	170,254 29	12,580 33	None.	182,834 62	.....
Norwich Union	118,398 81	5,000 38	None.	123,399 19	.....
Phoenix of London	250,285 12	8,104 23	None.	258,389 35	.....
Royal	567,387 00	25,273 06	3,561 30	596,221 36	.....
Scottish Union and National	137,817 08	30,080 75	None.	167,897 83	.....
Sur Fire	37,130 62	84 50	13 42	37,228 54	.....
Union Society	104,397 71	2,957 30	None.	107,355 01	.....
United Fire	153,782 47	6,659 14	60 60	160,502 21	.....
Total	4,702,176 86	334,310 88	22,976 13	5,059,463 87	.....

AMERICAN

Ætna Fire	144,250 18	6,180 00	None.	150,430 18	.....
Agricultural of Watertown	61,922 83	6,545 25	483 06	68,951 14	.....
Connecticut Fire	33,054 02	4,000 00	None.	37,054 02	.....
Hartford	144,482 69	8,319 68	None.	152,802 37	.....
Insurance Co. of North America	54,885 30	4,440 00	None.	59,325 30	.....
Phoenix, of Brooklyn	88,426 15	None.	None.	88,426 15	.....
Phoenix, of Hartford	211,875 71	6,824 50	None.	218,700 21	.....
Queen, of America	271,080 78	1,664 55	1,253 50	273,998 83	.....
Total	1,009,977 66	37,973 98	1,736 56	1,049,688 20	.....

* Six months' business to the 30th June, 1892.

Abstract of Statements of Insurance Companies.

panies doing Fire or Inland Marine Insurance, and the Cash Income and American Companies in those Branches.

AND EXPENDITURE, 1892.

EXPENDITURE (CASH).

Paid for Losses.	General Expenses.	Dividends or Bonus to Stockholders.	Total Cash Expenditure.	e Excess of Premiums over Losses Paid.		e Excess of Income over Expenditure.		Nature of Business.
				d The Reverse.	d The Reverse.			
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.		
575,279 39	284,097 41	34,828 50	894,205 30	e 207,115 87	d 79,523 50			Fire and Inland Marine.
119,834 96	62,995 59	None.	182,830 55	e 70,827 62	d 19,825 32			Fire.
96,261 67	39,344 25	None.	135,605 92	e 32,251 10	d 2,133 39			do
82,370 47	35,230 80	4,000 00	121,601 27	e 16,214 60	d 16,281 37			do
120,713 69	47,351 50	9,862 00	177,927 19	e 35'656 84	d 9,728 44			do
1,293,972 19	707,239 85	51,680 33	2,052,892 37	e 845,853 00	e 157,098 22			do Inl. and Ocean
2,288,432 37	1,176,259 40	100,370 83	3,565,062 60	e 1,207,919 03	e 69,256 84			

COMPANIES.

115,398 53	97,067 01	.....	212,465 54	e 172,706 21	e 77,022 77			Fire.
53,611 39	22,932 42	.....	76,543 81	e 36,169 66	e 16,984 57			do
11,388 16	3,279 78	.....	14,667 94	e 3,929 65	e 5,129 87			Inland Marine.
59,771 75	32,019 60	.....	91,791 35	e 53,522 97	e 26,588 79			Fire.
42,936 92	21,876 44	.....	64,813 36	e 13,886 63	d 5,196 04			do
289,794 79	101,095 05	.....	390,889 84	e 67,952 21	d 23,635 94			do
51,648 71	22,517 02	.....	74,165 73	e 25,309 04	e 2,792 02			do
90,723 54	34,164 55	.....	124,888 09	e 14,492 82	d 13,188 48			do
193,028 87	135,296 78	.....	328,325 65	e 173,447 06	e 50,558 20			do
93,038 98	61,998 34	.....	155,037 32	e 108,138 33	e 61,701 39			do
173,591 93	70,595 61	.....	244,187 54	e 112,328 19	e 49,574 56			do
214,804 65	90,409 00	.....	305,213 65	e 97,667 78	e 67,103 58			do
106,276 74	49,984 43	.....	156,261 17	e 84,031 29	e 36,474 46			do
55,037 46	35,307 01	.....	90,344 47	e 47,904 17	e 19,277 16			do and Inl Marine
79,519 47	38,246 78	.....	117,766 25	e 41,709 55	e 7,195 16			do
61,713 30	23,646 01	.....	85,359 31	e 31,850 40	e 12,210 83			do
236,999 50	111,027 71	.....	348,027 21	e 143,393 11	e 154,294 63			do
101,738 35	43,615 72	.....	145,354 07	e 68,515 94	e 37,480 55			do
74,582 35	30,553 94	.....	105,136 29	e 43,816 46	e 18,262 90			do
135,335 29	62,814 29	.....	198,149 58	e 114,949 83	e 60,239 77			do
361,616 09	150,789 70	.....	512,405 79	e 205,770 91	e 83,815 57			do
94,038 42	31,060 87	.....	125,099 29	e 43,778 66	e 42,798 54			do
7,716 56	24,493 12	.....	32,209 68	e 29,414 06	e 5,018 86			do
47,226 89	29,917 74	.....	77,144 63	e 57,170 82	e 39,210 38			do
155,670 02	51,247 49	.....	204,917 51	e 112 45	d 44,415 30			do
2,905,208 66	1,375,956 41	.....	4,281,165 07	e 1,796,968 20	e 778,298 80			

COMPANIES.

105,378 66	36,962 51	.....	142,341 17	e 38,871 52	e 8,089 01			Fire and Inland Marine.
47,990 15	28,018 21	.....	76,008 36	e 13,932 68	d 7,057 22			Fire
15,990 39	13,409 85	.....	29,400 24	e 17,063 63	e 7,653 78			do
72,715 84	32,485 55	.....	105,201 39	e 71,766 85	e 47,600 98			do
31,075 17	17,951 26	.....	49,026 43	e 23,810 13	e 10,298 87			do
73,286 13	25,745 16	.....	99,031 29	e 15,140 02	d 10,605 14			do
162,281 17	87,481 11	.....	249,762 28	e 49,594 54	d 31,062 07			do
191,150 23	81,481 33	.....	272,631 56	e 79,930 55	e 1,367 27			do
699,867 74	323,534 98	.....	1,023,402 72	e 310,109 92	e 26,285 48			

TABLE VI.—Showing the Rate of Losses paid, General Expenses, and Stockholders' Dividends, per cent of Premiums received by Canadian Companies doing Fire and Marine Insurance during 1892; also, the Rates of the Premiums charged per cent of Amounts insured, and the Rate of their Assets per cent of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent of Total Cash Income.

	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Dividend or Bonus to Stockholders per cent of Premiums received.	Rate of Total Cash Expenditure per cent of Total Cash Income.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	Net Amount of Insurance in force at Date.	Assets.	Rate of Assets per cent of Amount of Insurance in force.
						\$	\$ cts.		\$	\$ cts.	
<i>Canadian Companies.</i>											
British America.	Fire and Inland Marine..	73.53	36.31	4.45	109.76	86,488,301	976,599.35	1.13	86,887,952	1,019,901.37	1.17
Eastern.	Fire.....	62.85	33.04	.....	90.22	21,295,819	247,256.78	1.16	17,296,416	335,691.52	1.94
London Mutual Fire.	do	74.90	30.62	.....	101.60	14,673,345	179,846.69	1.23	43,679,655	357,672.15	.82
Mercantile.	do	83.55	35.74	4.06	115.46	10,091,660	124,599.29	1.23	11,910,421	189,133.14	1.17
Quebec	do	77.20	30.28	6.31	105.78	14,900,199	198,816.26	1.33	12,538,847	239,737.66	1.91
Western	Fire, Inland and Ocean..	60.47	33.05	2.42	92.89	253,634,611	2,824,442.16	1.11	158,012,882	2,013,047.30	1.27

Abstract of Statements of Insurance Companies.

TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada per cent of premiums received by British and American Companies doing Fire or Inland Marine Insurance in Canada during 1892; also the Rates of Premiums charged per cent of amounts Insured.

	Nature of Business.	Rates of Losses Paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
<i>British Companies.</i>							
Alliance.....	Fire.....	40 05	33 69	73 75	\$ 21,265,029	\$ 244,407 42	1 15
Atlas.....	do.....	59 71	25 54	85 26	6,008,772	86,309 23	1 44
British and Foreign Marine.....	Inland Marine.....	74 35	21 41	95 76	3,031,410	15,308 08	0 51
Caledonian.....	Fire.....	52 76	28 26	81 02	11,539,588	127,912 83	1 11
City of London.....	do.....	75 56	38 50	114 06	4,399,936	69,056 93	1 57
Commercial Union.....	do.....	81 01	28 26	109 26	34,836,475	435,160 31	1 25
Employers Liability.....	do Re-assurance.....	67 11	29 26	96 37	6,340,912	84,937 37	1 34
Fire Insurance Association.....	do.....	86 23	32 47	118 70	10,770,791	120,185 88	1 12
Guardian.....	do.....	51 96	36 42	88 38	61,910,261	498,587 00	0 81
Imperial.....	do.....	46 25	30 82	77 07	19,287,999	228,484 76	1 18
Lancashire.....	do.....	60 71	24 69	85 40	25,054,913	322,921 63	1 26
Liverpool, London and Globe.....	do.....	68 74	28 93	97 68	32,149,991	338,853 45	1 05
London and Lancashire.....	do.....	55 84	26 27	82 11	17,052,644	201,820 11	1 18
London Assurance.....	do and Inland Marine.....	53 46	34 30	87 76	13,790,991	126,463 04	0 92
Manchester.....	do.....	65 59	31 55	97 14	12,070,027	151,254 96	1 25
National of Ireland.....	do.....	65 96	25 27	91 23	7,232,660	98,007 46	1 36
North British.....	do.....	62 30	29 19	91 49	40,543,247	449,951 01	1 11
Northern.....	do.....	59 76	25 62	85 37	17,618,744	204,343 88	1 16
Norwich Union.....	do.....	62 99	25 81	88 80	12,999,552	147,824 90	1 14
Phoenix of London.....	do.....	54 07	25 10	79 17	26,296,187	292,503 99	1 11
Royal.....	do.....	63 73	26 58	90 31	56,792,860	625,735 28	1 10
Scottish Union and National.....	do.....	68 23	22 54	90 77	16,016,770	160,069 29	1 00
Sun Fire.....	do.....	20 73	65 96	86 74	4,469,778	55,240 90	1 24
Sun Society.....	do.....	45 24	28 66	73 89	9,295,115	127,247 45	1 38
United Fire.....	do.....	99 93	33 32	133 25	28,429,695	396,212 75	1 39
	Total.....	61 78	29 26	91 05	499,714,347	5,608,799 31	1 12
<i>American Companies.</i>							
Ætna Fire.....	Fire and Inland Marine.....	73 05	25 62	98 68	17,325,260	179,057 07	1 03
Agricultural of Watertown.....	do.....	77 50	45 25	122 75	8,049,992	72,642 74	0 90
Connecticut Fire.....	do.....	48 38	40 57	88 95	3,500,000	38,249 00	1 09
Hartford Fire.....	do.....	50 33	22 48	72 81	14,895,760	163,868 33	1 10
Insurance Co. of North America.....	do.....	56 62	32 71	89 33	6,994,328	77,357 37	1 11
Phoenix, of Brooklyn.....	do.....	82 88	29 11	111 99	11,443,640	130,384 01	1 14
Phoenix, of Hartford.....	do.....	76 59	41 29	117 88	21,890,771	290,369 24	1 33
Queen, of America.....	do.....	70 51	30 06	100 57	25,026,613	305,419 90	1 22
	Total.....	69 30	32 03	101 33	109,126,364	1,257,347 66	1 15

Abstract of Statements of Insurance Companies.

ABSTRACTS OF STATEMENTS
OF
LIFE, ACCIDENT, GUARANTEE, PLATE GLASS
AND
STEAM BOILER INSURANCE COMPANIES
IN
CANADA
FOR THE YEAR 1892.

ABSTRACT OF LIFE INSURANCE IN CANADA FOR YEAR 1892.

	+Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at Date.	+Net Amount in Force.	Number of Policies become Claims.	+Net Amount of Policies become Claims.	+Claims Paid (including Matured Endowments.)	Unsettled Claims		Date of Return.
									Not Resisted	Resisted	
<i>Canadian Companies.</i>											
Canada Life (Canadian business)	1,636,062	1,896	4,624,550	26,998	57,018,206	342	824,960	770,290	95,753	None.	Dec. 31, 1892.
Confederation.	716,979	2,182	3,569,173	14,674	22,428,911	122	191,488	186,717	23,517	None.	do 31, 1892.
Dominion Life.	30,191	417	517,000	840	1,115,896	4	4,408	5,000	None.	None.	do 31, 1892.
Dominion Safety Fund.	24,758	32	58,000	1,455	1,737,000	13	24,468	24,468	7,000	7,000	do 31, 1892.
Federal.	241,796	1,147	1,882,000	4,545	9,855,393	39	107,270	108,835	6,000	None.	do 31, 1892.
Great West.	15,383	354	881,200	345	862,200	None.	None.	None.	None.	None.	do 31, 1892.
London Life.	103,469	(1,500	190,500	1,588	1,522,684	21	18,086	19,488	1,611	None.	do 31, 1892.
Manufacturers' Life.	212,242	(9,658	918,358	15,786	1,498,071	193	12,949	13,153	None.	None.	do 31, 1892.
North American (Canadian business.)	362,212	(1,350	2,007,250	4,992	7,506,676	28	61,000	51,632	10,000	5,000	do 31, 1892.
Ontario Mutual.	503,389	(1,510	2,341,800	7,269	11,349,556	59	100,130	98,630	4,500	1,000	do 31, 1892.
Sun (Canadian business).	763,074	None.	None.	120	16,333	3	650	650	None.	None.	do 31, 1892.
Temperance and General.	108,221	1,991	2,651,000	12,445	10,058,117	93	112,250	116,450	4,325	None.	do 31, 1892.
Totals for 1892.	4,729,786	24,514	25,585,594	107,375	154,702,077	1,046	1,650,021	1,590,727	163,132	14,000	do 31, 1892.
Totals for 1891.	4,258,926	20,179	21,904,362	96,852	143,368,817	885	1,332,342	1,366,866	111,550	14,110	do 31, 1892.
Increase, <i>i</i> ; decrease, <i>d</i> .	<i>i</i> 470,860	<i>i</i> 4,335	<i>i</i> 3,681,232	<i>i</i> 10,523	<i>i</i> 11,333,260	<i>i</i> 161	<i>i</i> 317,679	<i>i</i> 213,861	<i>i</i> 51,582	<i>d</i> 110	
<i>British Companies.</i>											
British Empire.	225,076	503	850,000	3,007	5,864,111	25	46,316	46,316	6,000	None.	do 31, 1892.
Commercial Union.	19,970	8	8,000	309	675,193	9	47,121	49,555	None.	None.	do 31, 1892.
*Edinburgh.	9,879	None.	None.	136	410,135	7	20,119	7,243	10,463	None.	March 31, 1892.
*Life Association of Scotland.	45,357	None.	None.	1,069	1,886,742	42	82,936	62,600	43,776	None.	April 5, 1892.
Liverpool and London and Globe.	8,047	4	6,813	158	273,494	8	3,276	3,276	None.	None.	Dec. 31, 1892.
London and Lancashire.	211,026	626	1,169,700	4,080	6,974,443	72	118,870	110,411	3,956	None.	do 31, 1892.
*London Assurance.	792	None.	None.	6	26,636	None.	None.	None.	None.	None.	do 31, 1892.
North British.	37,955	6	58,000	605	1,480,992	23	73,088	74,585	6,371	None.	Nov. 30, 1892.
Queen.	6,353	None.	None.	143	258,426	4	7,583	7,583	None.	None.	Dec. 31, 1892.
*Reliance.	6,171	None.	None.	218	268,029	9	11,130	11,130	None.	None.	do 31, 1892.
Royal.	18,788	239	None.	289	745,254	3	17,453	11,406	7,869	None.	do 31, 1892.
*Scottish Amicable.	6,941	None.	None.	307,284	3,072,841	6	11,193	13,140	487	None.	do 31, 1892.
*Scottish Provident.	2,495	None.	None.	67	180,306	2	4,615	3,550	4,615	None.	do 31, 1892.

Abstract of Statements of Insurance Companies.

Standard Star	473,515	590	1,506,517	6,053	13,679,680	74	207,544	195,256	30,212	None.	Nov. 15, 1892.
	16,278	7	32,996	254	670,983	4	12,884	12,884	None.	None.	Dec. 31, 1892.
Totals for 1892	1,088,643	1,744	3,632,026	16,468	33,711,708	288	604,378	608,944	113,739	None.	
Totals for 1891	1,030,479	1,587	2,947,246	15,794	32,407,987	263	640,711	674,764	59,753	None.	
Increase, <i>i</i> ; decrease, <i>d</i> .	<i>i</i> 58,164	<i>i</i> 157	<i>i</i> 684,780	<i>i</i> 674	<i>i</i> 1,303,721	<i>i</i> 25	<i>i</i> 23,667	<i>d</i> 65,820	<i>i</i> 53,986	None.	
<i>American Companies.</i>											
Etna Life	633,535	500	762,858	13,171	17,055,349	475	594,900	600,399	17,003	None.	Dec. 31, 1892.
*Connecticut Mutual	47,439	None.	None.	1,115	2,106,820	45	82,240	82,240	None.	None.	do
Equitable	703,537	1,161	2,475,391	8,738	19,329,072	108	257,256	263,906	24,000	None.	do
Germania	31,608	136	322,500	296	793,328	2	3,200	3,200	2,000	None.	do
Metropolitan	59,761	{	None.	98	182,180	2	1,904	1,904	None.	None.	do
Mutual Life	630,371	{	560,554	12,571	1,206,114	260	19,126	19,126	None.	None.	do
*National Life	2,388	1,042	2,247,015	5,928	14,963,682	52	158,643	157,500	1,083	None.	do
New York	709,210	None.	None.	164	168,639	9	4,799	6,649	284	None.	do
*North-western	18,421	3,368	4,925,550	9,225	19,136,716	106	363,885	415,296	21,040	None.	do
*Phoenix Mutual Life	29,049	None.	2,000	430	582,860	13	17,690	17,690	1,055	None.	do
Provident Savings	67,903	393	883,000	1,073	1,147,438	62	64,139	65,120	4,110	None.	do
Travelers	132,223	320	794,108	957	2,345,000	4	24,000	12,600	None.	None.	do
Union Mutual	125,142	279	573,640	3,011	4,823,178	81	114,534	119,928	66	None.	do
United States	61,011	571	1,894,650	2,772	4,670,161	47	56,542	79,047	11,042	2,000	do
Totals for 1892	3,251,598	12,802	15,411,266	60,570	90,708,482	1,270	1,767,858	1,849,155	104,683	2,000	do
Totals for 1891	3,128,267	13,009	13,014,739	57,966	85,698,475	1,156	1,679,231	1,671,973	141,130	2,000	do
Increase, <i>i</i> ; decrease, <i>d</i> .	<i>i</i> 123,301	<i>d</i> 207	<i>i</i> 2,396,527	<i>i</i> 2,614	<i>i</i> 5,010,007	<i>i</i> 114	<i>i</i> 88,627	<i>i</i> 177,782	<i>d</i> 36,447	None.	

RECAPITULATION.

Canadian Companies	4,729,786	24,514	25,585,534	107,375	154,702,077	1,046	1,650,021	1,580,727	163,132	14,000	
British	1,068,643	1,744	3,632,026	16,468	33,711,708	288	654,378	608,944	113,739	None.	
American	3,251,598	12,802	15,411,266	60,570	90,708,482	1,270	1,767,858	1,849,155	104,683	2,000	
Grand totals for 1892	9,070,027	39,060	44,628,826	184,413	279,122,267	2,604	4,082,257	4,038,826	381,354	16,000	
Grand totals for 1891	8,417,702	34,775	37,866,287	170,602	261,475,229	2,304	3,652,284	3,713,063	312,433	16,110	
Increase, <i>i</i> ; decrease, <i>d</i> .	<i>i</i> 652,325	<i>i</i> 4,285	<i>i</i> 6,762,539	<i>i</i> 13,811	<i>i</i> 17,647,038	<i>i</i> 300	<i>i</i> 429,973	<i>i</i> 315,823	<i>i</i> 69,121	<i>d</i> 110	

* These companies have ceased doing business in Canada.

† These amounts are net, re-insurances having been deducted.

ABSTRACT of Life Insurance done by Canadian Companies which do business outside of the Dominion, for 1892.

CANADA LIFE ASSURANCE COMPANY.

	Premiums for Year.	Number of Policies New and taken up.	Amount of Policies New and taken up.	Number of Policies in force at date.	Net Amount in force at date.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims paid.	Unsettled Claims.		Date of Return.
									Not Resisted.	Resist-d.	
	\$		\$		\$		\$	\$	\$		
In Canada.....	1,636,062	1,896	4,624,550	26,998	57,018,206	342	824,960	770,290	95,753	None.	} 31st Dec., 1892.
In other Countries.....	72,936	223	850,450	774	2,036,073	6	12,500	12,500	None.	None.	
Total.....	1,708,998	2,119	5,475,000	27,772	59,054,279	348	837,460	782,790	95,753	None.	

SUN LIFE ASSURANCE COMPANY.

In Canada.....	763,074	2,477	4,441,503	12,844	19,260,858	111	159,770	151,448	16,426	1,000	} 31st Dec., 1892.
In other Countries.....	197,946	550	1,932,147	1,874	4,613,639	19	32,772	31,878	13,858	None.	
Total.....	960,420	3,027	6,373,650	14,718	23,874,497	130	192,542	183,326	30,284	1,000	

NORTH AMERICAN LIFE ASSURANCE COMPANY.

In Canada.....	362,212	1,510	2,341,800	7,369	11,365,889	62	100,780	99,280	4,500	1,000	} 31st Dec., 1892.
In other Countries.....	6,496	7	18,500	96	218,750	1	2,000	2,000	None.	None.	
Total.....	368,708	1,517	2,360,300	7,465	11,584,639	63	102,780	101,280	4,500	1,000	

Abstract of Statements of Insurance Companies.

CANADIAN Life Companies—Assets, 1892.

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premiums Obligations on Policies in Force.	Stocks, Bonds and Debentures.	Cash on hand and in Banks.	Agents' Balances and Bills Receivable.	Interest and Rents Due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canada Life.....	864,951 67	4,140,419 57	1,972,608 17	1,361,298 31	4,091,106 53	67,253 76	None.	248,505 75	323,267 80	7,723 26	13,077,129 82
Confederation.....	914,473 70	2,088,483 61	57,592 79	327,662 69	461,984 57	21,628 38	None.	96,426 41	123,048 18	13,870 27	4,115,170 60
Dominion Life.....	None.	17,250 00	None.	90 00	72,631 31	9,744 34	941 24	1,837 57	7,127 03	550 94	110,175 53
Dominion Safety Fund.....	None.	None.	5,000 00	None.	58,832 50	5,221 73	3,308 03	880 24	None.	400 00	73,642 50
Federal.....	None.	41,800 00	1,000 00	30,192 77	78,449 51	43,086 44	2,330 67	2,092 05	54,638 60	9,526 73	263,116 78
Great West.....	None.	40,303 27	None.	None.	58,520 00	9,631 50	1,129 00	627 29	10,359 92	645 69	121,416 67
London Life.....	None.	141,786 68	13,839 38	16,286 50	147,195 00	4,345 73	1,114 98	8,327 80	7,762 20	None.	340,668 27
Manufacturers' Life.....	None.	322,618 22	None.	3,171 20	115,461 26	11,988 94	5,751 12	7,639 96	60,551 13	8,885 25	536,067 08
North American.....	11,192 00	970,223 03	126,080 00	36,973 67	96,191 94	44,084 53	159 79	25,147 27	72,034 17	32,404 46	1,414,490 86
Ontario Mutual.....	7,420 78	1,388,549 65	None.	312,559 17	342,610 86	22,419 02	4,550 60	74,212 44	83,061 48	None.	2,235,384 00
Sun.....	280,329 95	2,023,919 52	64,000 00	175,658 65	583,233 32	15,194 89	None.	60,255 79	219,504 60	1,604 16	3,403,700 88
Temperance and General.....	None.	41,450 00	None.	4,788 36	142,026 31	11,314 02	4,074 51	3,015 59	29,676 65	990 00	237,334 45
Total.....	2,058,368 10	11,226,803 55	2,240,115 34	2,268,681 32	6,248,246 11	266,113 28	23,369 94	528,963 27	991,030 77	76,690 76	25,928,287 44

CANADIAN Life Companies—Liabilities, &c., 1892.

Companies.	Unsettled Claims.	Net Re-insurance Reserve.	Sundry.	Total Liabilities including Reserve but not Capital Stock.	Surplus of Assets over Liabilities excluding Capital.	Capital Stock paid up.	Surplus of Assets over Liabilities and Capital Stock.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canada Life	95,753 44	10,921,817 00	74,526 46	11,092,096 90	1,985,032 92	125,000 00	1,960,032 92
Confederation.	23,516 63	3,597,900 00	100,490 79	3,721,747 42	393,423 18	100,000 00	293,423 18
Dominion Life.	None	46,411 93	600 00	47,011 93	63,163 60	64,400 00	.....
Dominion Safety Fund	7,000 00	*12,032 45	734 94	19,767 39	53,875 11	29,172 00	24,703 11
Federal.	6,000 00	186,581 90	125 00	192,706 90	70,409 88	80,197 00	.....
Great West.	None	20,158 00	12,719 17	32,877 17	88,539 50	91,825 00	.....
London Life.	1,610 50	287,077 44	9,738 88	298,426 82	42,231 45	33,750 00	8,481 45
Manufacturers' Life.	15,000 00	383,941 00	1,449 39	402,390 39	133,676 69	127,320 00	6,356 69
North American.	5,600 00	1,115,846 00	6,996 20	1,128,342 20	286,148 66	60,000 00	226,148 66
Ontario Mutual.	4,325 00	2,053,070 00	6,058 85	2,068,453 85	166,930 15	None	166,930 15
Sun	31,284 00	2,983,320 28	76,667 83	3,006,272 11	307,428 77	62,500 00	244,928 77
Temperance and General	1,000 00	185,915 51	2,385 56	189,201 07	48,133 38	60,000 00	.....
Total	190,989 57	21,805,871 51	292,433 07	22,289,294 15	3,638,993 29	834,164 00	2,804,829 29

* Including \$7,361.91 of Safety Fund.

Abstract of Statements of Insurance Companies.

TABLE showing the Assets in Canada of British Companies doing business of Life Insurance in Canada, for the Year 1892.

Companies.	Commenced business in in Canada.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Stocks, Bonds and Debentures.	Cash on hand and in Banks or deposited with Government.	Agents' Balances and Bills Receivable.	Interest and Rents Due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>British Companies.</i>												
British Empire.....	Feb. 7, '83	125,000 00	1,254,505 45	None.	42,795 70	None.	86,677 62	7,531 59	27,959 33	28,605 79	None.	1,573,075 48
Commercial Union.....	Sept. 11, '63	None.	60,833 33	None.	17,848 01	144,443 00	5,680 47	None.	488 41	6,034 56	None.	235,947 78
Edinburgh Life.....	1857.....	None.	None.	None.	10,750 48	161,666 67	3,360 80	None.	344 56	959 89	None.	177,082 40
Life Association of Scotland.....	Sept. --, '57	None.	236,084 96	None.	107,123 93	154,760 00	3,122 22	None.	7,639 51	20,423 61	None.	529,184 23
*Liverpool, London and Globe.....	June 4, '51	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
London and Lancashire.....	1863.....	None.	345,647 88	None.	60,195 55	936,163 56	20,021 29	533 09	17,503 21	75,873 10	1,100 10	1,467,637 78
*London Assurance.....	Mar. 1, '62	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
*North British.....	1862.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Queen.....	July 5, '59	None.	None.	None.	5,109 07	93,473 00	962 76	1,382 95	498 99	None.	11486 46	112,913 43
Reliance.....	Aug. 1, '68	None.	None.	None.	None.	110,277 00	5,860 53	None.	None.	None.	None.	116,137 53
*Royal.....	1851.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Scottish Amicable.....	1846.....	None.	None.	None.	16,815 97	184,012 01	None.	None.	206 83	45 85	None.	201,080 66
Scottish Provident.....	.....	None.	None.	None.	10,987 20	1,893,627 34	None.	None.	29,133 29	233 24	None.	1,933,681 07
Standard.....	1847.....	355,000 00	2,084,195 88	None.	226,636 98	4,642,160 16	61,155 42	None.	None.	107,245 04	None.	7,476,393 48
Star.....	Nov. 6, '68	None.	1,362,108 10	None.	None.	146,000 00	76,895 40	None.	43,205 01	None.	None.	1,628,208 51
Totals.....	.....	480,000 00	5,343,975 60	None.	497,962 89	8,466,582 74	264,336 51	9,447 63	127,069 14	239,441 08	12,586 76	15,440,742 35

* These companies also do Fire business. For their Assets and total Liabilities in Canada, see pages 20 and 22.

TABLE showing the Assets in Canada of American Companies doing business of Life Insurance in Canada for 1892.

Companies.	Commenced business in Canada.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Stocks, Bonds and Debentures.	Cash on hand and in Banks or deposited with Government.	Agents' Balances and Bills Receivable.	Interest and Rents Due and Accrued.	Outstanding and Deferred Premiums.	Other Assets.	Total Assets.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>American Companies.</i>												
Ætna Life.....	1850.....	None.	None.	None.	153,286 59	3,607,802 08	None.	None.	None.	33,702 79	None.	3,794,791 46
Connecticut Mutual.....	June 15, '46	None.	None.	None.	None.	None.	100,000 00	None.	None.	None.	None.	100,000 00
Equitable	Oct. —, '68	None.	None.	None.	None.	3,104,760 00	None.	None.	None.	51,300 00	None.	3,156,060 00
Germania.....	Nov. —, '87	None.	None.	None.	3,465 67	51,250 00	None.	None.	None.	9,840 17	None.	61,090 17
Metropolitan	do —, '72	None.	None.	None.	None.	121,200 00	None.	None.	None.	None.	None.	124,665 67
Mutual Life.....	Sept. 1, '85	None.	None.	None.	None.	1,760,434 80	None.	None.	None.	66,599 50	None.	1,827,034 30
National Life.....	June 11, '76	None.	None.	None.	None.	None.	110,000 00	None.	None.	206 09	None.	110,206 09
New York.....	About 1868..	500,000 00	275,000 00	None.	14,780 64	1,879,147 45	94,443 39	7,075 71	20,995 84	132,428 03	None.	2,923,871 06
North-western.....	Nov. —, '71	None.	None.	None.	None.	114,700 00	None.	None.	None.	965 01	None.	115,665 01
Phoenix Mutual.....	Oct. —, '66	None.	None.	None.	None.	135,470 00	None.	None.	None.	1,252 78	None.	136,722 78
Provident Savings.....	Mar. —, '89	None.	None.	None.	None.	58,342 50	None.	None.	None.	6,558 84	None.	64,901 34
Travelers.....	July 1, '65	2,400 00	None.	None.	64,425 00	851,130 57	None.	None.	None.	27,447 91	None.	945,403 48
Union Mutual.....	do 17, '48	None.	None.	None.	13,303 04	552,539 89	5,124 19	798 31	2,272 48	23,227 56	258 72	597,524 19
United States.....	.....	None.	None.	None.	None.	113,200 00	None.	None.	None.	14,700 21	None.	127,900 21
Totals.....	.....	502,400 00	275,000 00	None.	249,260 94	12,349,977 29	309,567 58	7,874 02	23,268 32	368,228 89	258 72	14,085,835 76

Abstract of Statements of Insurance Companies.

TABLE showing the Liabilities in Canada of British and American Companies doing business of Life Insurance in Canada for the Year 1892.

	Unsettled Claims.	Net Re-insurance Reserve.	Sundry.	Total Liabilities, including Reserve.	(e) Excess of Assets over Liabilities. (d) The Reverse.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>British Companies.</i>					
British Empire.....	6,000 00	725,000 00	None.	731,000 00	842,075 48
Commercial Union.....	None.	209,534 33	None.	209,534 33	25,813 45
Edinburgh.....	10,463 34	203,188 34	1,942 04	215,593 72	38,511 32
Life Association of Scotland.....	43,778 31	1,047,951 33	None.	1,091,727 64	562,543 41
*Liverpool & London & Glasgow	None.	100,000 00	None.	100,000 00	.....
London and Lancashire.....	18,156 25	1,143,497 52	3,091 65	1,164,745 42	192,892 36
*London Assurance.....	None.	10,000 00	None.	10,000 00	.....
*North British.....	6,370 77	650,000 00	1,529 93	657,900 70	.....
Queen.....	None.	100,000 00	None.	100,000 00	12,913 43
Reliance.....	None.	100,000 00	None.	100,000 00	16,137 53
*Royal.....	7,859 16	320,000 00	None.	327,859 16	.....
Scottish Amicable.....	486 67	117,286 67	None.	117,773 34	83,307 32
Scottish Provident.....	4,614 82	91,527 03	None.	96,141 85	1,837,539 22
Standard.....	30,212 46	3,164,735 00	None.	3,194,947 46	4,281,446 02
Star.....	None.	141,337 53	None.	141,337 53	1,486,870 98
Totals.....	127,939 78	8,124,057 75	6,563 62	8,258,561 15	.....
<i>American Companies.</i>					
Ætna Life.....	17,003 00	4,921,665 30	6,466 84	4,945,135 14	1,150,343 68
Connecticut Mutual.....	None.	900,000 00	None.	900,000 00	800,000 00
Equitable.....	24,000 00	2,800,000 00	9,000 00	2,833,000 00	323,060 00
Germania.....	2,000 00	70,535 00	None.	72,535 00	11,444 83
Metropolitan.....	None.	83,260 00	None.	83,260 00	41,405 67
Mutual Life.....	1,083 00	1,956,826 00	None.	1,957,909 00	130,874 70
National Life.....	284 00	75,605 05	None.	75,889 05	34,317 04
New York.....	21,039 57	2,636,337 00	None.	2,657,376 57	266,494 49
North-western.....	1,055 00	131,338 00	None.	132,393 00	16,727 99
Phoenix Mutual Life.....	4,110 00	400,000 00	None.	404,110 00	267,387 22
Provident Savings.....	12,000 00	17,000 00	None.	29,000 00	35,901 34
Travelers'.....	66 00	1,122,857 00	None.	1,122,923 00	177,519 52
Union Mutual.....	13,042 21	773,488 00	466 08	786,996 29	189,472 10
United States.....	11,000 00	115,630 49	None.	126,630 49	1,269 72
Total.....	106,682 78	16,004,541 84	15,932 92	16,127,157 54	2,041,321 78

* These Companies also do fire business; for their total Assets and Liabilities in Canada, see pages 20 and 22.

TABLE showing the Cash Income of Canadian Companies doing Life Insurance and the Cash Income in Canada of British and American Companies in that Branch.

INCOME (CASH) 1892.

	Net Premium Income.	Consideration for Annuities.	Interest and Dividends on Stocks, &c.	Sundry.	Total.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>					
Canada Life.....	1,708,997 96	None.	604,730 81	18,900 73	2,332,638 50
Confederation.....	711,566 92	5,411 75	148,496 26	12,036 11	877,511 04
Dominion Life.....	30,191 18	None.	4,434 32	None.	34,625 50
Dominion Safety Fund.....	34,768 12	None.	2,174 16	192 52	37,134 80
Federal.....	241,795 74	None.	13,446 37	None.	255,242 11
Great West.....	15,383 30	None.	1,499 27	2,689 34	19,571 91
London Life.....	105,469 03	None.	16,103 17	None.	121,572 20
Manufacturers' Life.....	212,241 94	None.	18,038 89	None.	230,280 83
North American.....	367,867 59	840 05	65,764 64	None.	434,472 28
Ontario Mutual.....	503,389 13	None.	111,562 13	None.	614,951 26
Sun.....	457,919 76	2,500 00	143,548 47	4,712 20	1,108,680 43
Temperance and General.....	108,220 74	None.	8,360 35	None.	116,581 09
Totals.....	4,997,811 41	8,751 80	1,138,158 84	38,539 90	6,183,261 95
<i>British Companies.</i>					
British Empire.....	225,075 91	None.	None.	75,861 42	300,937 33
Commercial Union.....	19,969 81	None.	2,720 35	698 26	23,388 12
Edinburgh Life.....	9,878 79	None.	764 11	None.	10,642 90
Life Association of Scotland.....	45,357 20	None.	8,425 58	None.	53,782 78
Liverpool and London and Globe.....	8,047 40	None.	None.	None.	8,047 40
London and Lancashire.....	211,025 55	None.	63,391 63	98 32	274,515 50
London Assurance.....	791 51	None.	None.	None.	791 51
North British.....	37,955 08	None.	None.	None.	37,955 08
Queen.....	6,352 59	None.	2,548 63	None.	8,901 22
Reliance.....	6,171 01	None.	None.	272 41	6,443 42
Royal.....	18,787 96	None.	None.	None.	18,787 96
Scottish Amicable.....	6,940 58	None.	853 25	None.	7,793 83
Scottish Provident.....	2,494 63	None.	75,698 06	None.	78,192 69
Standard.....	473,514 62	None.	316,964 44	11,486 40	801,965 46
Star.....	16,277 84	None.	None.	None.	16,277 84
Totals.....	1,088,640 48	None.	471,366 05	88,416 81	1,648,423 34
<i>American Companies.</i>					
Ætna Life.....	633,535 36	None.	None.	10,666 85	644,202 21
Connecticut Mutual.....	47,439 37	None.	None.	None.	47,439 37
Equitable.....	703,536 96	None.	97,780 00	None.	801,316 96
Germania.....	31,608 48	None.	2,000 00	None.	33,608 48
Metropolitan.....	59,761 49	None.	None.	None.	59,761 49
Mutual Life.....	623,481 03	6,889 70	70,200 00	None.	700,570 73
National Life.....	2,387 97	None.	None.	None.	2,387 97
New York.....	700,618 61	8,591 00	94,912 50	23,200 15	827,322 26
North-western.....	18,420 77	None.	None.	None.	18,420 77
Phoenix Mutual Life.....	29,049 24	None.	5,307 90	None.	34,357 14
Provident Savings.....	67,903 13	None.	2,315 00	None.	70,218 13
Travelers'.....	132,223 46	None.	38,204 28	62 50	170,490 24
Union Mutual.....	125,141 83	None.	14,646 52	968 66	140,757 01
United States.....	61,010 86	None.	None.	None.	61,010 86
Totals.....	3,236,118 56	15,480 70	325,366 20	34,898 16	3,611,863 62

Abstract of Statements of Insurance Companies.

TABLE showing the Cash Expenditure of Canadian Companies doing Life Insurance, and the Cash Expenditure in Canada of British and American Companies in that Branch.

EXPENDITURE (CASH) 1892.

	Payments to Policy-holders.	General Expenses.	Dividends to Stock-holders.	Total Expenditure.	e Excess of Income over Expenditure. d The Reverse.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>					
Canada Life.....	1,063,647 44	304,448 17	25,000 00	1,393,095 61	e 939,542 89
Confederation.....	309,525 43	174,947 54	15,216 42	499,689 39	e 377,821 65
Dominion Life.....	5,297 81	14,581 53	None.	19,879 34	e 14,746 16
Dominion, Safety Fund.....	24,468 00	4,327 02	None.	28,795 02	e 8,339 78
Federal.....	142,462 66	71,955 68	None.	214,418 34	e 40,983 77
Great West.....	None.	13,318 95	None.	13,318 95	e 6,252 96
London Life.....	35,404 68	40,537 91	2,355 78	78,298 37	e 43,273 83
Manufacturers' Life.....	55,012 17	79,497 23	None.	134,509 40	e 95,771 43
North American.....	118,436 73	109,374 55	6,000 00	233,811 28	e 200,661 00
Ontario Mutual.....	216,337 35	106,967 97	None.	323,305 32	e 291,645 94
Sun.....	429,555 63	247,421 80	8,437 50	685,414 93	e 423,265 50
Temperance and General.....	37,892 32	42,615 67	None.	80,507 99	e 36,073 10
Totals.....	2,438,040 22	1,209,994 02	57,009 70	3,705,043 94	e 2,478,218 01
<i>British Companies.</i>					
British Empire.....	57,527 53	46,298 08	.....	103,825 61	e 197,111 72
Commercial Union.....	49,592 42	2,339 14	.....	51,931 56	d 28,543 14
Edinburgh Life.....	8,563 36	867 39	.....	9,430 75	e 1,312 45
Life Association of Scotland Liverpool and London and Globe.....	77,905 30	3,119 10	.....	81,024 40	d 27,241 62
London and Lancashire.....	4,771 28	330 64	.....	5,101 92	e 2,945 48
London Assurance.....	114,359 99	52,933 61	.....	167,293 60	e 107,221 90
North British.....	None.	3 22	.....	3 22	e 788 29
Queen.....	79,039 66	5,320 90	.....	84,360 56	d 46,405 48
Reliance.....	9,410 83	332 19	.....	9,743 02	d 841 80
Royal.....	11,785 69	304 94	.....	12,090 63	d 5,647 21
Scottish Amicable.....	11,768 63	908 65	.....	12,677 28	e 6,110 68
Scottish Provident.....	13,140 00	68 13	.....	13,208 13	d 5,414 30
Standard.....	3,549 99	None.	.....	3,549 99	e 74,642 70
Star.....	218,929 83	97,230 13	.....	316,159 96	e 485,805 50
Totals.....	674,561 37	212,295 17	.....	886,856 54	e 761,566 80
<i>American Companies.</i>					
Aetna Life.....	762,396 31	62,392 30	.....	824,788 61	d 180,586 40
Connecticut Mutual.....	101,150 51	None.	.....	101,150 51	d 53,711 14
Equitable.....	361,633 91	101,115 98	.....	462,749 89	e 338,567 07
Germany.....	4,169 95	12,036 73	.....	16,206 68	e 17,401 80
Metropolitan.....	25,585 41	22,904 95	.....	48,490 36	e 11,271 13
Mutual Life.....	183,911 71	126,846 21	.....	310,757 92	e 389,812 81
National Life.....	8,136 00	16 62	.....	8,152 62	d 5,764 05
New York.....	538,468 20	215,856 04	.....	754,324 24	e 72,998 02
North-western.....	23,953 79	168 78	.....	24,122 57	d 5,701 80
Phoenix Mutual Life.....	72,260 27	None.	.....	72,260 27	d 37,903 13
Provident Savings.....	17,233 31	22,231 75	.....	39,465 06	e 30,753 07
Travelers'.....	162,071 40	19,188 81	.....	181,260 21	d 10,769 97
Union Mutual.....	86,955 53	23,208 22	.....	110,163 75	e 30,593 26
United States.....	6,020 22	33,829 78	.....	39,850 00	e 21,160 86
Totals.....	2,353,946 52	639,796 17	.....	2,993,742 69	e 618,120 93

PAYMENTS TO POLICY-HOLDERS, 1892.

Companies.	Death Claims.	Matured Endowments.	Paid to Annuity-tants.	Paid for Sur-rendered Policies.	Dividends paid Policy-holders.	Total paid to Policy-holders.	Net Premium Income (including consideration for Annuities.)
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>							
Canada Life.....	717,055 91	65,733 78	400 00	69,751 90	210,705 85	1,063,647 44	1,708,997 96
Confederation.....	168,980 14	17,737 00	29,994 49	27,024 65	65,789 15	309,525 43	716,978 67
Dominion Life.....	5,000 00	None.	None.	297 81	None.	5,297 81	30,191 18
Dominion Safety Fund.	24,468 00	None.	None.	None.	None.	24,468 00	34,768 12
Federal.....	101,834 91	7,000 00	None.	1,313 99	32,313 76	142,462 66	241,795 74
Great West.....	None.	None.	None.	None.	None.	None.	15,383 30
London Life.....	28,907 15	3,733 33	None.	866 70	1,897 50	35,404 68	105,469 03
Manufacturers' Life.....	51,631 97	None.	None.	3,380 20	None.	55,012 17	212,241 94
North American.....	84,009 03	17,271 31	1,811 22	6,751 60	8,593 57	118,436 73	368,707 64
Ontario Mutual.....	100,200 00	16,250 00	None.	34,885 90	65,001 45	216,337 35	503,889 13
Sun.....	144,834 38	38,491 42	1,753 55	17,404 82	227,071 46	429,555 63	960,419 76
Temperance and General	33,965 70	None.	None.	3,926 62	None.	37,892 32	108,220 74
Totals.....	1,460,887 19	166,216 84	33,959 26	165,604 19	611,372 74	2,438,040 22	5,006,563 21
<i>British Companies.</i>							
British Empire.....	36,816 33	9,500 00	305 40	9,370 83	1,534 97	57,527 53	225,075 91
Commercial Union.....	45,145 10	4,409 67	37 65	None.	None.	49,592 42	19,969 81
Edinburgh.....	7,243 31	None.	None.	1,320 05	None.	8,563 36	9,878 79
Life Association of Scot-land	60,610 67	1,998 04	None.	3,992 24	11,304 35	77,905 30	45,357 20
Liverpool and London and Globe.	3,276 28	None.	1,495 00	None.	None.	4,771 28	8,047 40
London and Lancashire.	90,031 25	20,379 66	None.	3,949 08	None.	114,359 99	211,025 55
London Assurance.....	None.	None.	None.	None.	None.	None.	791 51
North British.....	74,585 00	None.	None.	4,454 66	None.	79,039 66	37,955 08
Queen.....	7,583 39	None.	None.	1,427 39	400 05	9,410 83	6,352 59
Reliance.....	9,014 91	2,115 00	None.	655 78	None.	11,785 69	6,171 01
Royal.....	11,405 95	None.	221 95	140 73	None.	11,768 63	18,787 96
Scottish Amicable.....	13,140 00	None.	None.	None.	None.	13,140 00	6,940 38
Scottish Provident.....	3,549 99	None.	None.	None.	None.	3,549 99	2,494 63
Standard Life.....	191,739 45	3,516 67	3,553 57	11,941 28	8,178 86	218,929 83	473,514 62
Star.....	12,884 24	None.	123 40	1,209 22	None.	14,216 86	16,277 84
Totals.....	567,025 87	41,919 04	5,736 97	38,461 26	21,418 23	674,561 37	1,088,640 48
<i>American Companies.</i>							
Aetna Life.....	206,524 66	393,874 46	None.	39,097 26	122,809 93	762,396 31	633,535 36
Connecticut Mutual Life	58,884 00	23,356 00	None.	None.	18,910 51	101,150 51	47,439 37
Equitable.....	225,105 00	38,891 00	2,424 02	76,140 96	19,072 93	361,633 91	703,536 96
Germania.....	3,200 00	None.	None.	821 15	148 80	4,169 95	31,608 48
Metropolitan.....	21,029 75	None.	None.	3,672 77	882 89	25,585 41	59,761 49
Mutual Life.....	156,502 40	1,057 57	2,454 30	13,820 00	10,077 44	183,911 71	630,370 73
National Life.....	6,449 00	200 00	None.	1,487 00	None.	8,136 00	2,387 97
New York.....	354,087 60	61,208 68	8,094 28	74,362 98	40,714 66	538,468 20	709,209 61
North-western.....	5,850 00	11,840 00	None.	36 55	6,227 24	23,953 79	18,420 77
Phoenix Mutual Life.....	37,144 00	27,976 00	None.	185 00	6,955 27	72,260 27	29,049 24
Provident Savings.....	12,000 00	None.	None.	None.	5,233 31	17,233 31	67,903 13
Travelers'.....	77,745 40	42,183 00	None.	42,143 00	None.	162,071 40	132,223 46
Union Mutual.....	48,954 31	30,092 29	None.	6,601 82	1,307 11	86,955 53	125,141 83
United States.....	5,000 00	None.	None.	1,020 22	None.	6,020 22	61,010 86
Totals.....	1,218,476 12	630,679 00	12,972 60	259,388 71	232,430 09	2,353,946 52	3,251,599 26

Abstract of Statements of Insurance Companies.

AMOUNTS of Life Insurance terminated in Canada in Natural Course or by Surrender and Lapse, during the Year 1892.

	Amount Terminated by				Total Surrender and Lapse.
	Death.	Maturity and Expiry.	Surrender.	Lapse.	
<i>Canadian Companies.</i>					
Canada Life (Canadian business)	\$ 669,820	\$ 61,300	\$ 687,786	\$ 1,238,000	\$ 1,925,786
Confederation	173,751	80,737	327,036	911,396	1,238,432
Dominion Life	4,000	None.	30,604	204,500	235,104
Dominion Safety Fund	20,000	None.	None.	238,000	238,000
Federal	110,270	742,500	7,750	1,317,425	1,325,175
Great West	None.	None.	None.	19,000	19,000
London Life { General	14,353	3,733	32,894	196,905	229,799
{ Industrial	12,949	None.	None.	582,371	582,371
Manufacturers' Life	71,000	5,000	121,540	861,700	983,240
North American (Canadian { General	82,859	17,271	182,011	910,700	1,092,711
{ Industrial	650	None.	375	103	478
Ontario Mutual	96,000	49,750	230,189	1,036,200	1,266,389
Sun (Canadian business)	151,526	59,415	496,309	1,610,038	2,106,347
Temperance and General	33,000	None.	83,118	976,500	1,059,618
Totals for 1892	1,440,178	1,019,706	2,199,612	10,102,838	12,302,450
Totals for 1891	1,190,805	1,014,113	1,941,047	9,145,602	11,086,649
Increase, i—Decrease, d	i 249,373	i 5,593	i 258,565	i 957,236	i 1,215,801
<i>British Companies.</i>					
British Empire	37,868	21,100	221,982	230,529	452,511
Commercial Union	42,712	4,410	None.	7,717	7,717
Edinburgh	20,119	None.	3,648	None.	3,648
Life Association of Scotland	80,214	2,722	14,552	3,436	17,988
Liverpool and London and Globe	3,276	None.	562	None.	562
London and Lancashire	78,990	46,130	133,157	442,357	575,514
London Assurance	None.	None.	None.	None.	None.
North British	73,038	None.	13,165	9,325	22,990
Queen	7,583	None.	6,837	1,000	7,837
Reliance	9,015	2,115	3,500	None.	3,500
Royal	17,453	None.	2,465	4,007	6,472
Scottish Amicable	11,193	None.	4,015	None.	4,015
Scottish Provident	4,615	None.	None.	None.	None.
Standard	204,328	32,233	190,043	421,417	611,460
Star	12,884	None.	9,299	12,686	21,985
Totals for 1892	603,288	108,710	603,225	1,132,974	1,736,199
Totals for 1891	591,168	142,330	533,388	1,301,706	1,836,094
Increase, i—Decrease, d	i 12,120	d 33,620	i 69,837	d 168,732	d 98,895
<i>American Companies.</i>					
Etna	204,540	522,292	186,486	323,543	510,029
Connecticut	58,884	23,356	None.	63,125	63,125
Equitable	227,181	39,875	472,368	1,205,048	1,877,416
Germania	3,200	None.	7,000	90,667	97,667
Metropolitan { General	1,904	None.	10,000	1,000	11,000
{ Industrial	19,126	None.	None.	766,946	766,946
Mutual Life	157,585	6,058	275,862	943,578	1,219,440
National Life	4,599	200	4,000	None.	4,000
New York	321,915	59,111	531,930	1,283,445	1,815,375
North Western	5,850	13,240	834	250	1,084
Phoenix Mutual Life	35,918	66,562	6,467	13,500	19,967
Provident Savings	24,000	None.	None.	410,000	410,000
Travelers'	72,306	49,683	106,546	279,993	386,539
Union Mutual	43,859	154,059	18,976	211,000	229,976
United States	5,000	None.	5,650	1,610,590	1,616,240
Totals for 1892	1,185,867	934,436	1,626,119	7,202,685	8,828,804
Totals for 1891	1,072,126	878,523	1,350,391	5,358,034	6,708,425
Increase, i—Decrease, d	i 113,741	i 55,913	i 275,728	i 1,844,651	i 2,120,379

PREMIUM—INCOME DURING THE RESPECTIVE YEARS, 1875-1892.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1875.....	707,256	623,296	1,551,835	2,882,387
1876.....	768,543	597,155	1,437,612	2,803,310
1877.....	770,319	577,364	1,299,724	2,647,407
1878.....	827,098	586,044	1,197,535	2,610,677
1879.....	919,345	565,875	1,121,537	2,606,757
1880.....	1,039,341	579,729	1,102,058	2,721,128
1881.....	1,291,026	613,595	1,190,068	3,094,689
1882.....	1,562,085	674,362	1,308,158	3,544,605
1883.....	1,652,543	707,468	1,414,738	3,774,749
1884.....	1,869,100	744,227	1,518,991	4,132,318
1885.....	2,092,986	803,980	1,723,012	4,619,978
1886.....	2,379,238	827,848	1,988,634	5,195,720
1887.....	2,825,119	890,332	2,285,954	6,001,405
1888.....	3,166,883	928,667	* 2,466,298	6,561,848
1889.....	*4,459,595	979,847	2,785,403	*8,224,845
1890.....	3,921,137	1,022,362	3,060,652	8,004,151
1891.....	4,258,926	1,030,479	3,128,297	8,417,702
1892.....	4,729,786	1,088,643	3,251,598	9,070,027
Totals.....	39,240,326	13,841,273	33,832,104	86,913,703

* Including 20 months' business of Canada Life.

AMOUNTS of Insurances effected during the respective Years, 1875-1892.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1875.....	5,077,601	1,689,833	8,306,824	15,074,258
1876.....	5,465,966	1,683,357	6,740,804	13,890,127
1877.....	5,724,648	2,142,702	5,667,317	13,534,667
1878.....	5,508,556	2,789,201	3,871,998	12,169,755
1879.....	6,112,706	1,877,918	3,363,600	11,354,224
1880.....	7,547,876	2,302,011	4,057,000	13,906,887
1881.....	11,158,479	2,536,120	3,923,412	17,618,011
1882.....	11,855,545	2,833,250	5,423,960	20,112,755
1883.....	11,883,317	3,278,008	6,411,635	21,572,960
1884.....	12,926,265	3,167,910	7,323,737	23,417,912
1885.....	14,881,695	3,950,647	8,332,646	27,164,988
1886.....	19,289,694	4,054,279	11,827,375	35,171,348
1887.....	23,505,549	3,067,040	11,435,721	38,008,310
1888.....	24,876,259	3,985,787	12,364,483	41,226,529
1889.....	*26,438,358	3,399,313	14,719,266	44,556,937
1890.....	23,541,404	3,390,972	13,591,080	40,523,456
1891.....	21,904,302	2,947,246	13,014,739	37,866,287
1892.....	25,585,534	3,632,026	15,411,266	44,628,826
Totals.....	263,283,754	52,727,620	155,786,863	471,798,237

* Including 20 months' business of Canada Life.

Abstract of Statements of Insurance Companies.

AMOUNTS of Insurance in Force, 1875-1892.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1875.	21,957,296	19,455,607	43,596,361	85,009,264
1876.	24,649,284	18,873,173	40,728,461	84,250,918
1877.	26,870,224	19,349,204	39,468,475	85,687,903
1878.	28,656,536	20,078,533	36,016,848	84,751,937
1879.	33,246,543	19,410,829	33,616,390	86,273,702
1880.	37,838,518	19,789,863	33,643,745	91,272,126
1881.	46,041,591	20,983,092	36,266,249	103,290,932
1882.	53,855,051	22,329,368	38,857,629	115,042,048
1883.	59,213,609	23,511,712	41,471,554	124,196,875
1884.	66,519,958	24,317,172	44,616,596	135,453,726
1885.	74,591,139	25,930,272	49,440,735	149,962,146
1886.	88,181,859	27,225,607	55,908,230	171,315,696
1887.	101,796,754	28,163,329	61,734,187	191,694,270
1888.	114,034,279	30,003,210	67,724,094	211,761,583
1889.	125,125,692	30,488,618	76,348,392	231,963,702
1890.	135,218,990	31,613,730	81,599,847	248,424,567
1891.	143,368,817	32,407,937	85,698,475	261,475,229
1892.	154,702,077	33,711,708	90,708,482	279,122,267

ASSESSMENT SYSTEM.
ABSTRACT of Life Insurance in Canada (Assessment Plan) for the Year 1892.

Companies.	Total Amount Paid by Members.	Number of Certificates reported as Taken.	Amount of Certificates, New and Taken up.	Number of Certificates in force at Date.	Net Amount in Force.	Number of Certificates become Claims.	Net Amount become Claims.	Claims Paid.	Unsettled Claims.		Date of Return.
									Not Resisted.	Resisted.	
	\$		\$		\$		\$	\$	\$		
CANADIAN COMPANIES.											
Canadian Mutual Life (no return)	20,211	233	233,000	1,884	1,884,000	14	14,000	13,700	4,000	None.	31st Dec., 1892.
Commercial Travellers' Mutual Benefit Society	2,049	258	265,000	190	197,000	None.	None.	None.	None.	None.	do
Home Life Association	53,557	312	528,500	*	*	25	42,560	58,727	6,060	None.	do
Mutual Relief Society	95,998	1,836	2,857,000	6,459	10,893,000	24	44,000	50,200	10,000	4,500	do
Provincial Provident Institution											
Totals for 1892	289,171	3,432	5,060,250	14,070	23,925,603	144	226,501	186,301	66,950	16,923	
Totals for 1891											
AMERICAN COMPANIES.											
Covenant Mutual	54,286	1,443	2,043,875	2,483	4,576,875	10	19,750	24,500	2,500	None.	31st Dec., 1892.
Mutual Reserve Fund	216,811	1,439	3,730,100	6,467	15,790,200	61	168,200	133,650	54,650	3,000	do
Massachusetts Benefit Association	77,960	5,584	10,724,975	5,276	10,636,500	40	82,625	46,000	29,700	850	do
Totals for 1892	349,057	8,466	16,498,950	14,226	31,003,575	111	270,575	204,150	86,850	3,850	
Totals for 1891	238,136	2,533	5,739,875	7,547	18,427,300	56	158,000	145,300	35,350	5,000	

RECAPITULATION.

Canadian Companies	349,057	8,466	16,498,950	14,226	31,003,575	111	270,575	204,150	86,850	3,850	
American	527,307	5,985	10,730,125	21,617	42,322,903	200	384,501	331,601	102,300	21,923	
Totals for 1892											
Totals for 1891											

* All certificates either transferred to Massachusetts Benefit Association or lapsed.

Abstract of Statements of Insurance Companies.

ASSESSMENT SYSTEM.

AMOUNTS of Life Insurance terminated in Natural Course or by Surrender and Lapse among Assessment Life Companies in Canada, during the Year 1892.

Companies.	Amount terminated by		Total Terminated.
	Death.	Surrender, Expiry or Lapse.	
<i>Canadian Companies.</i>			
	\$	\$	\$
Canadian Mutual Life (No Return)	14,000	65,000	79,000
Commercial Travellers' Mutual Benefit Society.....	None.	68,000	68,000
Home Life Assurance	42,560	4,161,440	4,204,000
Mutual Relief Society	44,000	612,000	656,000
Provincial Provident Institution			
Totals for 1892.....			
Totals for 1891.....	220,675	2,564,301	2,784,976
<i>American Companies.</i>			
Covenant Mutual.....	19,750	901,625	921,375
Mutual Reserve Fund.....	168,200	2,377,500	2,545,700
Massachusetts Benefit Association.....	82,625	1,150,350	1,232,975
Totals for 1892.....	270,575	4,429,475	4,700,050
Totals for 1891.....	158,000	2,778,875	2,936,875

RECAPITULATION.

Canadian Companies	270,575	4,429,475	4,700,050
American Companies			
Total for 1892.....			
Total for 1891.....	378,675	5,343,176	5,721,851

ASSESSMENT LIFE COMPANIES.

CANADIAN COMPANIES—ASSETS—1892.

Companies.	Real Estate.	Mortgages on Real Estate.	Cash on Hand and in Banks.	Agents' Balances and Bills Receivable.	Due from Members.	Other Assets.	Total Assets.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canadian Mutual Life (no return).....	None.	None.	8,616 58	None.	None.	10,957 30	19,573 88
Commercial Travellers' Mutual Benefit Society. Home.....	None.	None.	1,826 83	None.	37 40	42 05	1,906 28
Mutual Relief Society.....	None.	30,403 00	3,164 08	None.	None.	150 00	6,717 08
Provincial Provident Institution.....	8,394 80	14,700 00	45,373 12	1,146 05	12,065 02	3,176 98	84,855 97
Totals.....							

CANADIAN COMPANIES—LIABILITIES—1892.

Companies.	Claims Unsettled.	Due on account of General Expenses.	Other Liabilities.	Total Liability (not including reserve.)	Surplus of Assets over Liabilities.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canadian Mutual Life (no return).....					
Commercial Travellers' Mutual Benefit Society.....	4,000 00	None.	None.	4,000 00	15,573 88
Home.....	None.	13 00	260 43	273 43	1,632 85
Mutual Relief Society.....	6,060 00	507 08	None.	6,567 08	150 00
Provincial Provident Institution.....	14,500 00	None.	314 94	14,814 94	70,041 08
Totals.....					

Abstract of Statements of Insurance Companies.

ASSESSMENT LIFE COMPANIES—Continued.

INCOME.

Companies.	Member- ship Fees.	Annual Dues, &c.	Medical Ex- aminers' Fees.	Assess- ments.	Interest and other Receipts.	Total Income.
<i>Canadian.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canadian Mutual Life (no return).....						
Commercial Travellers' Mutual Bene- fit Society	504 00	3,320 00	394 00	15,993 05	719 24	20,930 29
Home	219 00	None.	None.	1,830 31	28 53	2,077 84
Mutual Relief Society	2,032 00	5,430 25	306 00	45,788 96	756 60	54,913 81
Provincial Provident Institution.....	12,952 38	20,855 82	3,354 00	52,423 45	9,012 33	98,597 98
Totals.....						
<i>American.</i>						
Covenant Mutual.....	14,352 00	None.	None.	39,934 40	1,745 65	56,032 05
Mutual Reserve Fund	28,272 75	38,212 25	4,317 00	146,009 43	3,261 34	220,072 77
Massachusetts Benefit Association ..	10,969 22	5,589 40	None.	61,400 93	873 56	78,833 11
Totals	53,593 97	43,801 65	4,317 00	247,344 76	5,880 55	354,937 93

EXPENDITURE.

Companies.	Paid for Death Losses and Disability Claims.	General Expenses.	Total Expenditure	<i>e</i> Excess of Income over Expenditure. <i>d</i> The Reverse.
<i>Canadian.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canadian Mutual Life (no return).....				
Commercial Travellers' Mutual Benefit Society	13,700 00	3,913 57	17,613 57	<i>e</i> 3,316 72
Home	None.	5,823 88	5,823 88	<i>d</i> 3,746 04
Mutual Relief Society	58,726 50	10,561 78	69,288 28	<i>d</i> 14,974 47
Provincial Provident Institution.....	50,200 00	39,342 31	89,542 31	<i>e</i> 9,065 67
Totals.....				
<i>American.</i>				
Covenant Mutual	24,500 00	23,998 25	48,498 25	<i>e</i> 7,533 80
Mutual Reserve Fund.....	133,650 00	65,063 29	198,733 29	<i>e</i> 21,339 48
Massachusetts Benefit Association	46,000 00	16,642 42	62,642 42	<i>e</i> 16,190 69
Totals.....	204,150 00	105,723 96	309,873 96	<i>e</i> 45,063 97

TABLE showing Total Assets, and their Nature of Canadian Companies doing business of Accident, Guarantee, Plate Glass or Steam Boiler Insurance.

CANADIAN COMPANIES—ASSETS—1892.

Companies.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest due and Accrued.	Other Assets.	Total Assets.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Accident.....	None.	1,971 84	126,288 16	None.	3,288 08	1,056 15	2,137 01	386 91	135,128 15	Accident.
Boiler Inspection.....	None.	None.	80,922 86	3,000 00	1,660 63	5,820 69	1,355 98	621 20	93,331 36	Steam Boiler, &c.
Canada Accident.....	None.	None.	60,889 13	None.	10,558 39	11,516 06	126 25	8,282 11	91,371 94	* Accident.
Dominion Plate Glass.....	None.	None.	16,347 00	None.	2,275 79	6,657 21	None.	400 00	25,680 00	Plate Glass.
Guarantee.....	31,588 85	14,616 80	584,703 16	13,500 00	30,976 94	82,755 90	8,361 28	5,803 79	772,306 72	Guarantee.
Manufacturers' Accident.....	None.	15,067 70	20,900 00	None.	7,719 09	794 58	704 39	638 33	45,824 09	Accident.
Totals.....	31,588 85	31,656 34	890,050 31	16,500 00	56,478 92	108,600 59	12,684 91	16,132 34	1,163,692 26	

* Including Plate Glass business of the Mutual Accident Insurance Company reinsured.

Abstract of Statements of Insurance Companies.

Table showing the Total Liabilities of Canadian Companies doing business of Accident, Guarantee, Plate Glass or Steam Boiler Insurance.

CANADIAN COMPANIES—LIABILITIES, 1892.

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liability, not including Capital Stock.	Excess of Assets over Liabilities, excluding Capital Stock.	Capital Stock paid up or in course of Collection.	Excess of Assets over Liabilities and Capital Stock. — Impairment of Capital.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Accident.....	16,239 63	8,823 23	20,383 18	45,446 04	89,682 11	181,940 00	92,257 89	Accident.
Boiler Inspection.....	None.	20,169 23	300 00	20,469 23	72,912 13	45,045 00	27,867 13	Steam Boiler, &c.
Canada Accident.....	11,675 59	41,998 52	349 93	54,024 04	37,347 90	32,490 00	4,857 90	Accident.
Dominion Plate Glass.....	None.	15,740 46	None.	15,740 46	9,939 54	10,000 00	60 46	Plate Glass.
Guarantee.....	52,461 37	108,627 34	9,803 60	170,892 31	601,414 41	304,600 00	296,814 41	Guarantee.
Manufacturers' Accident.....	5,496 40	29,901 00	None.	35,397 40	10,426 69	23,740 00	13,313 31	Accident.
Totals.....	85,872 99	225,259 78	30,836 71	341,969 48	821,722 78	597,815 00	223,907 78	

ABSTRACT of Guarantee Business in Canada for the Year 1892.

	Premiums of the Year.	Number of Policies, New and Renewed.	Amount of Policies, New and Renewed.	Number of Policies in force in Canada at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Resisted	Resisted
	*		*		*	*	*	*	*
American Surety	3,112	432	307,600	432	507,600	None.	None.	None.	None.
Guarantee	32,462		5,939,476		5,258,799	10,498	5,598	None.	12,200
London Guarantee and Accident.....	30,810	4,039	4,765,865	3,879	4,415,105	10,373	7,448	3,900	12,000
Totals.....	66,384		11,212,941		10,181,504	20,871	13,046	3,900	24,200

ABSTRACT of Accident Business in Canada for the Year 1892.

	Premiums of the Year.	Number of Policies, New and Renewed.	Amount of Policies, New and Renewed.	Number of Policies in force in Canada at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Resisted	Resisted
	*		*		*	*	*	*	*
Accident	25,017	1,881	3,806,400	1,298	3,061,400	7,070	10,999	240	10,000
Canada Accident.....	46,009	5,925	12,325,870	4,581	10,064,704	24,559	17,842	11,676	None.
London Guarantee and Accident	53,441	4,985	17,488,555	8,243	16,875,811	27,708	19,041	6,917	2,750
Manufacturers' Accident.	67,267	3,205	7,905,833	3,961	8,120,334	37,697	40,371	5,496	None.
Mutual Accident..	3,626	531	1,114,660	335	679,328	2,057	4,116	None.	None.
Norwich and London....	4,154	336	826,000	264	701,000	361	352	59	None.
Sun	26,187	2,664	7,379,782	None.	None.	18,463	11,963	6,500	None.
Travelers'.....	107,583	7,546	14,788,099	5,207	12,422,003	46,783	40,669	7,814	None.
Totals.....	333,284	27,073	65,635,199	23,889	51,924,580	164,698	145,353	38,702	12,750

Abstract of Statements of Insurance Companies.

ABSTRACT of Accident and Guarantee Business done by Canadian Companies which do business outside of the Dominion of Canada.

THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.

	Premiums of the Year.	Number of Policies, New and Renewed.	Amount of Policies, New and Renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Restated.	Restated.
	\$		\$		\$	\$	\$	\$	\$
In Canada.....	25,017	1,881	3,806,400	1,298	3,061,400	7,070	10,999	240	10,000
In other countries...	None.	None.	None.	None.	None.	None.	None.	None.	6,000
Totals.....	25,017	1,881	3,806,400	1,298	3,061,400	7,070	10,999	240	16,000

THE GUARANTEE COMPANY OF NORTH AMERICA.

In Canada.....	32,462		5,939,476		5,258,799	10,498	5,598	None.	12,200
In other countries.....	175,587		45,461,520		36,414,297	75,031	71,969	24,726	15,535
Totals.....	208,049		51,400,996		41,673,096	85,529	77,567	24,726	27,735

ABSTRACT of Plate Glass Insurance in Canada, for the Year 1892.

Dominion Plate Glass.	9,717	734		1,924		3,246	3,246	None.	None.
Lloyds' Plate Glass....	9,666					4,243	3,942	356	None.
Mongenais, Boivin & Co	14,095	1,338		2,200		5,232	5,232	None.	None.
Mutual Accident.....	5,988	546	115,835	None.	None.	2,957	3,259	140	None.
Totals.....	39,466					15,678	15,679	496	None.

ABSTRACT of Steam Boiler Insurance in Canada, for the Year 1892.

Boiler Inspection and Insurance.....	24,934	623	1,893,712	730	2,290,243	403	403	None.	None.
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List of Insurance Companies Licensed to do Business in Canada, under the Insurance Act, as at 1st April, 1893.

Name of Company.	Chief Agent to Receive Process.	Amount of Deposit with Receiver-General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Accident Insurance Co. of North America.	Edward Rawlings, Manager, Montreal.	\$ 24,550	\$ 22,150	Accident.
The Aetna Insurance Co. of Hartford, Connecticut.	F. W. Evans, General Agent, Montreal.	112,000	100,800	Fire and Inland Marine.
The Aetna Life Insurance Co. of Hartford, Connecticut.	Wm. H. Orr, Manager, Toronto.	3,455,354	3,184,531	Life.
The Articultural Insurance Co. of Watertown, N. Y.	Joseph Flynn, Chief Agent, Toronto.	141,600	126,000	Fire.
The Alliance Assurance Company.	G. H. McHenry, Chief Agent, Montreal.	311,142	292,000	Fire.
The American Surety Company of New York	Alex. Dixon, Chief Agent, Toronto.	50,000	50,000	Guarantee.
The Atlas Assurance Company	Matthew C. Hinshaw, Montreal.	107,067	104,779	Fire.
The Boiler Inspection and Insurance Company of Canada.	W. B. McMurrich, Agent, Toronto.	54,724	49,252	Steam Boilers, &c.
*The British Empire Mutual Life Assn. Co., London, Eng.	Fred. Stanciliffe, Chief Agent, Montreal.	121,667	113,977	Life.
The British America Assurance Company, Toronto.	John Morrison, Governor, Toronto.	61,540	54,900	Fire and Inland Marine.
The British and Foreign Marine Insurance Co. (Limited).	E. L. Bond, Chief Agent, Montreal.	112,000	100,800	Fire and Inland Marine.
The Caledonian Insurance Company	Lansing Lewis, Manager, Montreal.	115,139	104,555	Fire.
The Canada Accident Assurance Company	Lynn T. Leet, Chief Agent, Montreal.	22,302	20,972	Accident.
The Canada Life Assurance Company, Hamilton.	A. G. Ramsay, Manager, Hamilton.	61,000	54,900	Life.
The Canadian and European Export Credit System Co.	Thomas Christie, Chief Agent, Toronto.	100,000	100,000	Insuring wholesale dealers, jobbers and manufacturers against excess losses by reason of bad debts.
The Commercial Union Assurance Co. (Limited), London, Eng.	Evans & McGregor, General Agents, Montreal.	374,247	368,407	Fire, Inland Marine and Life
The Confederation Life Association of Canada	J. K. Macdonald, Managing Director, Toronto.	84,500	76,050	Life.
The Connecticut Fire Insurance Company, Hartford, Conn.	Geo. H. McHenry, Chief Agent, Montreal.	100,000	100,000	Life.
The Covenant Mutual Benefit Association	A. H. Hoover, Chief Agent, Toronto.	53,533	53,533	Life, on the Assessment Plan.
The Dominion Life Assurance Company	Thos. Hilliard, Managing Director, Waterloo, Ont.	56,903	50,195	Life.
The Dominion Plate Glass Insurance Company	Alexander Ramsay, Chief Agent, Montreal.	16,000	14,900	Plate Glass.
The Dominion Safety Fund Life Association	J. DeWolfe Spurr, St. John, N. B.	50,000	50,000	Life.
The Eastern Assurance Company	Chas. D. Corr, Chief Agent, Halifax, N. S.	55,000	50,400	Fire.
The Employers' Liability Assurance Corporation (Limited).	Fred. Stanciliffe, General Manager, Montreal.	108,721	104,840	Fire Re-assurance.
†The Equitable Life Assurance Socy. of the United States	Sargeant P. Stearns, Manager, Montreal.	957,000	908,800	Life.
The Federal Life Assurance Company of Ontario	David Dexter, Managing Director, Hamilton.	55,807	50,226	Life.
The Fire Insurance Association (Limited), London, Eng.	John Kennedy, Chief Agent, Montreal.	100,000	100,000	Life.
The Germania Life Insurance Company	Jeffers & Rains, Chief Agents, Toronto.	50,000	50,000	Life.
The Great West Life Assurance Company	J. H. Brock, Managing Director, Winnipeg, M.	55,000	53,800	Guarantee.
The Guarantee Company of North America	Edward Rawlings, Manager, Montreal.	58,400	167,900	Fire.
The Guardian Fire and Life Assurance Co., London, Eng.	E. P. Heaton, Chief Agent, Montreal.	167,900	100,000	Fire.
The Hartford Fire Insurance Company, Hartford, Conn.	Peter A. McCallum, Chief Agent, Toronto.	87,920	183,863	Fire.
The Imperial Insurance Company of London, Eng.	E. D. Leacy, Agent, Montreal.	192,720	192,333	Fire and Inland Marine.
The Insurance Company of North America	Robert Hampson, Chief Agent, Montreal.	111,000	100,800	Fire and Inland Marine.
The Lancashire Insurance Company	J. G. Thompson, Chief Agent, Toronto.	192,333	192,333	Fire.
The Liverpool and London and Globe Insurance Company	G. F. C. Smith, Chief Agent, Montreal.	323,133	320,533	Fire and Life
The Lloyds' Plate Glass Insurance Company of New York.	Levi Beemer, Chief Agent, Toronto.	10,000	10,000	Plate Glass.

Abstract of Statements of Insurance Companies.

The London Assurance Corporation, Eng.	E. A. Lilly, Chief Agent, Montreal.	167,000	160,300	Fire, Life and Inland Marine.
The London Guarantee and Accident Co. (Limited)	A. T. McCord, Chief Agent, Toronto.	53,533	53,533	Guarantee and Accident.
The London and Lancashire Fire Ins. Co., Liverpool.	W. A. Sins, Chief Agent, Toronto.	131,400	131,400	Fire.
The London and Lancashire Life Assurance Co.	E. Hal. Brown, Manager, Montreal.	120,780	112,262	Life.
The London Mutual Fire Ins. Co. of Canada, London, Ont.	D. G. McDonald, Secretary, London, Ont.	55,620	54,068	Fire.
The London Life Insurance Co.	J. G. Richter, Manager, London, Ont.	60,000	54,000	Life.
The Manchester Fire Assurance Co.	James Boomer, Manager, Toronto.	102,200	102,000	Life.
The Manufacturers' Accident Insurance Co.	John F. Ellis, Managing Director, Toronto.	20,000	20,000	Accident.
The Manufacturers' Life Insurance Co.	John F. Ellis, Managing Director, Toronto.	50,000	50,000	Life.
The Massachusetts Benefit Association.	T. E. P. Sutton, Chief Agent, Toronto.	50,000	50,000	Life.
The Metropolitan Life Insurance Co. of New York.	Albert Goldthorpe, General Agent, Toronto.	116,800	101,178	Life, on the Assessment Plan.
The Mercantile Fire Insurance Co. of New York.	James Lockie, Secretary, Waterloo, Ont.	55,916	50,957	Life.
The Mutual Life Insurance Co. of New York.	Samuel H. Ewing, Attorney, Montreal.	1,714,333	1,615,300	Life.
The Mutual Reserve Fund Life Association of New York.	John S. Hall, Chief Agent, Montreal.	103,533	100,857	Life, on the Assessment Plan.
Mongreais, Boivin & Co.	L. I. Boivin, Agent, Montreal.	13,567	12,711	Plate Glass
The National Assurance Co. of Ireland.	Matthew C. Hinshaw, Montreal.	100,161	101,061	Life.
The North American Life Insurance Co.	F. W. Campbell, M.D., Attorney, Montreal.	1,273,000	1,163,700	Life.
The North British and Mercantile Insurance Co.	Wm. McCabe, Managing Director, Toronto.	60,498	53,775	Life.
The Northern Assurance Co.	Thos. Davidson, Managing Director, Montreal.	710,093	658,193	Life and Life.
The Norwich and London Accident Insurance Association.	Robt. W. Tyre, Manager, Montreal.	211,700	200,555	Fire.
The Norwich Mutual Fire Insurance Society, Norwich, Eng.	Scott & Walmley, General Agents, Toronto.	58,400	58,400	Accident.
The Ontario Mutual Life Assurance Co.	Alex. Dixon, Manager, Toronto.	100,000	100,000	Fire.
The Phenix Insurance Co. of Brooklyn.	Wm. Hendry, Manager, Waterloo.	104,852	92,693	Life.
The Phenix Insurance Co., Hartford, Conn.	L. C. Camp, Chief Agent, Toronto.	100,000	100,000	Fire and Inland Marine.
The Provident Savings Life Assurance Society.	Gerald E. Hart, Manager, Montreal.	113,000	101,700	Fire.
The Quebec Fire Assurance Co.	R. H. Matson, Chief Agent, Montreal.	192,793	187,043	Fire.
The Queen Insurance Co. of America.	Edwin Jones, President, Quebec.	54,500	53,400	Life.
The Reliance Mutual Life Assurance Society, London, Eng.	H. J. Mudge, Chief Agent, Montreal.	59,500	56,200	Fire.
The Royal Insurance Co.	P. H. Cassie Hutton, Chief Agent, Montreal.	262,200	256,200	Fire.
The Scottish Union and National Insurance Co.	Wm. Tatley, Chief Agent, Montreal.	110,277	110,227	Life.
The Standard Life Assurance Co., Scotland.	Wm. Kavanagh, Agent, Montreal.	689,533	689,533	Fire and Life.
The Sun Life Assurance Society of England.	Walter Kavanagh, Agent, Montreal.	100,833	100,483	Fire.
The Sun Life Insurance Co. of Canada.	W. M. Ramsay, Manager, Montreal.	2,070,632	1,840,187	Life.
The Travelers' Insurance and General Life Assurance Co. of N. A.	A. D. Perry, General Agent, Toronto.	146,000	146,000	Life.
The Union Mutual Life Insurance Co., Hartford, Conn.	H. M. Blackburn, Chief Agent, Toronto.	292,200	292,200	Life.
The Union Society, London, Eng.	R. Macaulay, Managing Director, Montreal.	63,890	57,501	Life.
The United Fire Insurance Co. (Limited).	Henry Sutherland, Chief Agent, Toronto.	84,208	50,000	Life.
The United States Life Insurance Co.	Wm. Mulock, Attorney, Toronto.	744,562	677,600	Life and Accident.
The Western Assurance Co., Toronto.	T. L. Morrissey, Chief Agent, Montreal.	526,016	523,016	Life.
	T. H. Hudson, Chief Agent, Montreal.	107,067	100,000	Fire.
	Thos. A. Temple, Attorney, St. John, N.B.	100,000	100,000	Life.
	J. J. Kenny, Managing Director, Toronto.	57,700	51,930	Fire and Inland Marine.

* This Company has also \$632,500 vested in Canadian Trustees under the Insurance Act. † This Company has also \$1,180,000 in the hands of Canadian Trustees under the Insurance Act. ‡ This Company has also \$638,197 vested in Canadian Trustees under the Insurance Act. ** This Company has also \$750,000 vested in Canadian Trustees under the Insurance Act. Note.—The Citizens Insurance Company has ceased to transact new business and has given notice of an application to withdraw its Life and Accident deposits. A portion of the Fire deposit has been withdrawn.

Note.—The Royal Canadian Insurance Company has ceased doing business, and has given notice of an application to withdraw its deposit.

Note.—The Mutual Accident Association has ceased doing business in Canada. The deposit is still with the Receiver-General.

The following Life Insurance Companies, having ceased to transact new business in Canada, are entitled under Section 32 of the Insurance Act, to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies, subject to the provisions of the Statutes in that behalf.

Name of Company.	Chief Agent to Receive Process.	Amount of Deposit with Receiver-General.		Business.
		Par Value.	Accepted Value.	
The Connecticut Mutual Life Insurance Company of Hartford, Conn.	F. W. Evans, General Agent, Montreal	\$ 100,000	\$ 100,000	Life.
The Edinburgh Life Assurance Company.	David Higgins, Chief Agent, Toronto	161,667	150,367	Life.
The Life Association of Scotland.	Archibald Inglis, Chief Agent, Montreal	154,760	149,893	Life.
The National Life Insurance Company of the U. S. of America	Charles Powis, Chief Agent, Hamilton	110,000	110,000	Life.
The North-western Mutual Life Insurance Company of Milwaukee.	M. W. Mills, Chief Agent, Toronto	100,000	100,000	Life.
The Phoenix Mutual Life Insurance Company, Hartford, Conn	H. D. Simpson, General Agent, Montreal	129,280	126,280	Life.
The Scottish Amicable Life Assurance Society.	William W. Robertson, Attorney, Montreal	186,520	176,520	Life.
The Scottish Provident Institution.	John Dunlop, Attorney, Montreal.	100,000	90,000	Life.

The following Insurance Companies are registered under the Insurance Act, and are permitted to transact the business of Life Insurance in Canada upon the assessment plan :—

Name of Company.	Chief Agent to Receive Process.
The Commercial Travellers' Mutual Benefit Society.....	W. G. H. Lowe, Secretary, Toronto.
The Home Life Association of Canada	Jas. G. Howorth, Chief Agent, Toronto.
The Provincial Provident Institution.....	E. S. Miller, Secretary, St. Thomas, Ont.

NOTE.—The certificates of registration of the Canadian Mutual Life Association and of the Mutual Relief Society of Nova Scotia have expired and have not been renewed.