

SEPTEMBER BANK STATEMENT SHOWS PROSPERITY.

Satisfactory Gains—Circulation Has Increased—Total Deposits Make a New Record.

	Sept., 1909.	Aug., 1910.	Sept., 1910.	Month's Increase.	Year's Inc. or dec.
Deposits on demand	\$239,967,052	\$256,613,172	\$273,529,461	+ 6.2	+ 13.9
Deposits after notice	474,103,799	545,357,452	545,630,667	+ 0.05	+ 15.03
Current loans in Canada	560,206,621	657,813,770	668,976,522	+ 1.6	+ 19.4
Current loans elsewhere	32,981,183	38,609,568	40,190,240	+ 4.09	+ 21.8
Call loans in Canada	56,124,620	60,427,996	62,428,576	+ 3.3	+ 11.2
Call loans elsewhere	131,634,384	100,447,288	103,534,884	+ 3.07	+ 21.3
Circulation	79,207,441	81,321,439	87,256,332	+ 7.2	+ 10.1

The bank statement for September shows a substantial increase compared with August. Gains are observable in the chief items for the month. Money has been somewhat easier, current loans in Canada showing an increase of 1.6 compared with 0.7 for August. The increase of 7.2 in circulation may be attributed to the crop movement. Current loans elsewhere than in Canada show an increase of 4.09 and a gratifying increase of 6.2 is noticed in deposits on demand. The lowest increase for the month is 0.05 in deposits after notice.

The increase in the domestic call loans is 3.3, while call loans elsewhere show a gain of 3.07.

The following table shows the course of the loans during the past thirteen months:—

Loans	Current in Canada.	Call in Canada.
1909—September	\$560,206,621	\$56,124,620
October	579,837,956	56,996,065
November	590,291,944	57,875,677
December	592,741,812	63,554,222
1910—January	590,984,344	63,045,539
February	602,454,539	61,855,519
March	624,550,051	59,945,735
April	638,247,238	50,621,328
May	643,246,518	58,159,050
June	649,145,920	61,598,958
July	653,008,336	60,081,256
August	657,813,770	60,427,996
September	668,976,522	62,428,576

Although the loans current in Canada show an increase for the month of September of over \$11,000,000, the percentage for the past thirteen months shows a slight decrease, being 19.4. Domestic call loans have increased \$2,000,000 for the month and the increase for the past year is 11.02.

The figures for the past four years give a good idea of how the Canadian banks have extended their general credit.

Loans.	Sept. '07.
Current in Canada	\$578,207,277
Current elsewhere	25,794,092
Call in Canada	7,298,534
Call elsewhere	63,158,601

In September, 1907, the approximate total of current loans in Canada was \$578,000,000, in September, 1910, \$668,000,000, an increase of \$90,000,000. Call loans in Canada for the four years show an increase of \$15,000,000, the figures being \$47,000,000 for September, 1907, and \$62,000,000 for last month.

Current loans elsewhere in September, 1907, were \$25,000,000, and September, 1910, \$40,000,000, an increase of \$15,000,000, while call loans elsewhere show an increase of \$40,000,000.

The deposits accounts show satisfactory gains for the past year. Those on demand increased 13.9, while deposits after notice, increased 15.08.

	On demand.	After notice.
1909—September	\$239,967,052	\$474,103,799
October	250,968,487	480,837,606
November	264,285,803	493,253,823
December	261,268,387	499,082,024
1910—January	258,423,785	508,207,804
February	256,607,987	507,307,733
March	247,562,171	515,272,117
April	246,740,180	521,427,072
May	256,651,635	524,680,970
June	263,417,589	534,432,054
July	251,638,522	538,384,371
August	256,613,172	545,357,452
September	273,529,461	545,630,667

In September, 1909, the approximate total of demand deposits was \$239,000,000; last month they reached \$273,000,000, an increase for the year of \$34,000,000. In the same period deposits after notice increased \$71,000,000.

The large growth in deposits is seen in the following table:—

	On Demand.	After Notice.	Total.
September 1906	\$167,439,689	\$387,052,103	\$554,491,792
1907	169,069,497	421,147,701	590,217,198
1908	183,207,740	410,332,819	593,540,559
1909	239,967,052	474,103,799	714,070,851
1910	273,529,461	545,630,667	819,160,128

The total demand deposits for September, 1906, were about \$167,000,000; last month they reached \$273,000,000. During the past year deposits after notice increased \$158,000,000. The total deposits show an approximate gain of nearly \$265,000,000.

MANY BANK AND OTHER BURGLARIES.

An epidemic of bank robberies has occurred recently. The Bank of Vancouver, Vancouver, lost \$8,000. Fortunately the bills taken were of large denomination, so difficulty will be experienced in passing the same.

The Royal Bank branch at Park Drive, in Grand View, an east end suburb of Vancouver, was robbed. The manager, Mr. R. Jandine, and his assistant were leaving, when two masked men entered with rifles and forced them into the vault. The robbers escaped with only \$500 in cash.

The branch of the Banque Nationale, of St. Pacome, Kamouraska County, was entered by burglars recently, in the absence of the guardian. The safe was forced open by dynamite, and nearly \$6,000 secured. A man who gave his name as Frank Murphy, of Sherbrooke, has been arrested at Fort Mines on suspicion of being one of the burglars. On

Sept. '08.	Sept. '09.	Sept. '10.
\$519,960,003	\$560,206,621	\$668,976,522
26,994,946	32,981,183	40,190,240
41,084,145	56,124,620	62,428,576
59,834,979	131,634,384	103,534,884

being searched, the sum of \$2,000 was found on the suspect, also an outfit of burglar's tools.

The safe in the office of the Great Northern Station, Fernie, B.C., was blown open but nothing of much value was taken. Two men have been lodged in jail, and are being held on suspicion of being implicated in the attempted robbery.

The janitor of the Canadian Bank of Commerce, Fernie, B.C., was also held up recently.

Burglaries on an extensive scale are reported from Winnipeg. An organized gang have been busy for the past two weeks. A real estate office has been broken into twice in the one week, and \$50 worth of rare coins stolen. Two big jewellery stores had the front plate glass windows broken and about \$600 worth of jewellery stolen. So far no trace of the offenders has been found.

The burglary insurance rates throughout the west on ordinary merchandise in open stock are: \$18 per annum for first thousand; \$10 for second; and \$5 for each additional thousand. On furs, silks, tobacco, ostrich feathers, sterling silver, etc.: \$24 for first thousand; \$16 for second and third; \$10 for fourth and fifth; and \$5 for each additional above five. Where night-watch service similar to that furnished by Holmes Electric Protective Company, in addition to a burglar-alarm service is employed, 15 per cent. discount is allowed. If in addition to private night-watchman the burglar-alarm and the burglar-alarm connection with the central station is used, the discount is 20 per cent.

For a policy covering burglary of money the following rates are usual: For an office hold-up or street-robbery from messenger, \$10 per thousand. For money in fire-proof safe \$15 per thousand, or \$7.50 per thousand if safe be a "burglar proof" one.