

Returns furnished by the Banks to the AUDITOR OF PUBLIC ACCOUNTS.

LIABILITIES.

Loans from or deposits made by other banks in Canada. Secured.	Loans from or deposits made by other banks in Canada. Unsecured.	Due to other banks in Canada.	Due to agencies of bank or to other banks or agencies in foreign countries.	Due to agencies of bank or to other banks or agencies in the United Kingdom.	Liabilities not included under foregoing heads.	Total liabilities.	Directors' liabilities.
58,696	12,904	2,487			128	7,313,476	25,254
375,295	86,138			958,667	1,651	15,729,093	951,377
	13,749			169,460		9,014,617	401,500
	59,837			440		6,139,410	142,015
	9,396			216,936		4,182,914	198,347
					889	52,526	Nil
16,386	13,824			109,152		8,032,438	218,537
	7,858	2,613		60,882		2,127,746	115,175
50,000	23,724			271,239		4,300,356	17,084
	1,672					3,579,869	426,738
	1,494				15,440	1,184,255	16,389
					126	3,884	2,475
529,176	128,086					33,864,920	1,021,000
	58,064	14,313				9,093,196	3,584
	9,184			48,951	10,605	4,906,630	287,299
	1,614	5,506			2,015	1,996,064	108,510
	40,000				4,957	1,585,537	107,387
	96				12,255	1,847,326	26,315
	124,752	7,545		11,020	910	6,703,402	334,617
	24,776			236,167	6,397	13,828,563	1,845,503
850,071	39,549	556			5,712	2,414,704	87,700
	28,441			75,372		5,800,211	292,039
100,000	5,314					4,075,171	266,690
					1,440	147,006	36,711
30,000	638			27,143	13,212	613,658	55,652
						3,275,319	249,092
25,000	27,221	20,157		152,777	833	6,612,822	62,778
	52,756	1,093		20,954	570	4,101,858	219,525
	20,843	651			1,015	750,092	33,277
	3,409	8,904		125,026	18,072	1,175,188	446,110
	44	345		1,691	2,336	2,401,088	2,200
	10,240					564,918	67,225
					1,197	124,959	86,134
	2,180						
					1,823	340,653	74,180
	90,270					2,217,660	190,666
						284,133	
	3,207					878,378	13,000
	128,182	15,234		96		3,829,356	Nil
46,386	1,588,240	1,060,012	81,223	2,488,913	101,582	177,316,996	8,524,399

ASSETS.

Other current loans, discounts and advances to the public.	Notes, &c., overdue and not specially secured.	Other overdue debts not specially secured.	Overdue debts secured.	Real Estate (other than the Bank Premises.)	Mortgage on Real Estate sold by the Bank.	Bank Premises.	Other Assets not included before.	Total Assets.	Average amount of specie held during the month.	Average amount of Dominion Notes held during month.
8,355,759	4,316	3,568	7,692	330	50,000	545,182	536,904	11,023,152	200,557	658,726
12,938,169	122,718	120,070	116,064	114,923	545,182	175,271	6,649	22,695,760	425,000	680,000
6,321,341	30,137	26,071	3,156		175,271	170,426	33,898	11,968,297	259,000	348,000
6,403,818	26,904	75,523	95,967	7,512	170,426	90,000	8,435,227	189,800	330,400	
3,815,236	19,815	3,800	20,000		24,945	8,015	5,763,196	132,150	228,334	
776,076	30,475	76,298	10,743		8,015	45,443	1,083,724	1,038,724	1	5
5,564,923	18,744	40,291	35,441	70,561	158,956	34,304	10,336,058	330,525	588,627	
					14,160	18,025	2,699,176	86,400	115,000	
2,103,359	4,802	83	5,396	1,750	81,250	40,839	5,818,051	157,000	136,000	
3,604,579	5,261	15,927	12,037	2,365	51,225		5,136,934	116,237	114,185	
2,987,712	8,739	5,534				9,358	1,697,275	23,532	25,000	
1,129,719	11,985						28,568			
3,612	8,634	1,809	1,060							
17,973,909	26,574	136,685	21,630	99,547	600,000	2,670,757	53,303,253	2,681,000	2,130,000	
8,670,312	49,340	50,310	55		201,918	54,444	7,133	14,289,508	444,917	863,799
5,115,180	22,218	24,532	38,305	68,035	54,444	82,415	210,280	6,532,231	56,257	226,659
1,706,172	40,357	96,012	57,802	29,255	82,415	19,510	2,777,834	2,777,834	27,526	75,510
1,384,578	39,534	27,534	47,680	16,415	19,510	35,796	2,730,048	67,943	89,370	
1,990,871	2,815	31,745	5,250	50,617	190,000	13,294	12,000,496	383,338	318,379	
9,202,290	11,425	87,876	41,400	9,034	480,273	180,742	22,057,465	335,000	682,000	
13,557,694	150,122	27,381	170,321	31,864	65,000	14,483	3,839,415	130,000	189,000	
2,437,359	40,790	308,563	45,630	10,300	160,263	806,502	8,932,545	84,913	363,277	
5,648,877	38,352	98,485	32,361	26,599	612	72,607	5,542,905	83,098	131,588	
4,645,063	75,134	12,054	5,000	8,848	174,216	5,761	3,664,654	1,000	3,500	
301,126	25,400	17,915	2,450	6,316	12,008	4,384	1,156,558	7,949	12,609	
670,150	18,330	28,812	23,099	81,388	100,000	7,132	5,337,116	108,881	84,352	
3,764,019	23,043	28,000	16,029							
3,344,718	26,546	4,446	14,513	29,029	99,504	2,860	8,320,573	241,567	280,524	
3,462,741	8,697	8,645			64,000	13,302	5,428,074	121,000	330,000	
1,019,258	14,032	31,071			36,433	4,256	1,428,856	20,791	95,402	
909,732	3,145	37,950	4,062		46,000	12,000	1,744,880	33,116	85,181	
2,530,061	18,231	5,397	14,407		8,000	208	3,072,034	25,903	121,973	
475,125	6,631	22,348			22,881	42,207	947,908	15,847	20,801	
278,384	256	8,575					408,809	5,527	6,328	
323,361	17,755	2,355	10,216				666,459	14,784	12,245	
1,677,315	567			2,000	30,000	2,275	3,172,776	125,824	163,758	
449,882		6,500	2,500	1,926	12,000		526,230	28,500		
801,382	9,261	22,984	9,500	10,000	4,142	4,993	1,272,965	10,897	32,375	
2,534,784			13,792		102,154	3,563	4,127,596	241,269	148,265	
149,154,645	966,830	72,631	1,506,136	941,066	708,399	3,906,743	4,645,133	258,483,037	7,943,722	9,707,629

J. M. COURTNEY, Deputy Minister of Finance.

INDIAN TEA.

The growing preference shown in England and the colonies for Indian as compared with Chinese teas has lately been brought prominently before the public by the report of Sir Robert Hart, the Inspector-General of Chinese Imperial Maritime Customs, and the reasons he gives for the falling-off in the one, and the extraordinary increase of the other.

It is not, according to Sir Robert Hart, the Chinese leaf that has deteriorated, for the raw product is the same as ever. It is the Chinese grower who is in fault, for he takes less pains than formerly in the preparation, and the result is an inferior product. Leaving out of consideration for a moment the question of cheapness, Indian teas are not only stronger in the housewife's sense of the word, yielding a greater proportion of liquor from a given quantity of leaf, but they keep better, and do not lose flavor when kept. In India, where tea-gardens are on a large scale, and hundreds of thousands of plants are grown on the same garden or estate, every process connected with the preparation of the leaf, plucking, withering, rolling, fermentation, firing, sorting, packing, and despatching is carried on under one and the same supervision. The quality of the Assam growths of tea is remarkably uniform, and far superior to the ordinary grades shipped from China. The larger size of the Indian plantations and the rigorous supervision exercised tend also to economy of production, hence Indian teas can be laid down in London cheaper than the growths of the Celestials.

Something almost approaching perfection has been attained in the manufacture of teas in India, and it is a sight worth seeing, one of the large tea estates, in the middle of the manufacturing season, which lasts from March to November. As far as the eye can reach hundreds of acres of evenly planted bushes about three feet high are seen, their bright green leaves wet with recent rain, glistening in the sun. The fine roads, bordered here and there with trees, as shelter to the plants where most exposed; the large and busy factory teeming with life and color, but as clean and orderly as a barrack; the steady throb of the machinery that is rolling the leaf by the ton, and sifting it also; the fragrant odor from the tea itself as it comes hot off the trays - all combine to form a picture that makes one reflect upon the strides this industry has made, and the good it has done in turning a howling jungle into fair gardens, and giving employment to thousands of poor natives.

The firing is also assisted by machinery, which drives a current of heated air through the tea. In the packing department the leaf is all packed hot, immediately soldered up, the boxes are marked and numbered, and it is ready to ship on the magnificent steamers that hurry it down to Calcutta, doing the journey in as many days as it used to take weeks.

The manager's bungalow, a cool, verandahed building, will be seen not far from the factory buildings, always with a beautiful flower garden, and generally a tennis court, or not far off a polo ground, for all tea planters are great polo players until they get too heavy, or marry, when their wives generally object to such a dangerous game. A good deal could be written about the social life of the British tea-planter, but we have not space here, and so must return to our subject and compare this picture with the way tea is made in China. In that country the very reverse of all this is the case. The tea gardens, or rather plots of tea, are small, each villager supplementing his rice cultivation with a small patch. The shrubs are often planted in poor soil, and badly tended, and to obtain a heavier yield the leaf is not plucked when it is young and soft, but allowed to get old and tough, by which they gain in weight at the sacrifice of quality. These leaves are then taken to the factory, sometimes two or three days' journey, and the condition they arrive in can well be imagined. Tea merchants in China make complaint to the authorities that too long a period is allowed to elapse between picking and firing, and through this Chinese tea is deficient in strength, flavor, and keeping qualities. Adulteration is also practised with almost any leaf that has a serrated edge, and too large a proportion of dust finds its way into the boxes, which are rarely up to sample. Neglect of the shrub at the outset tends to a poor yield of leaf, and careless manipulation