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October Bank Statement

Total deposits are \$1,093,000,000—the highest amount on record. Call loans abroad are less and current loans at home are greater than those for preceding month, indicating more business activity in Canada. Page 5

Of the Small Investor

To its \$50,000,000 war loan, Canada wanted the small investors to subscribe and they did. British government will issue £1 bonds payable on demand. France uses novel method to advertise its big national loan. Page 10

November Fire Losses

Since outbreak of war, Canada's monthly waste has shown a decrease. Small fires continue numerous. The Monetary Times' detailed record for month of November indicates the beginnings of these fires. Page 14

Workmen's Compensation

As to the generally admitted necessity of workmen's compensation and the difference between that principle and state administration. Canada's situation analyzed. Page 9

Canadian Research Work

How to use the national assets to the best advantage for the national benefit. Will the Dominion government assist in industrial and chemical research work in Canada?

By A. T. DRUMMOND, LL.D. Page 26

Lapsing Life Insurance

How to deal with the problem of lapses in life insurance. It is caused by "misfit" policies, overinsurance, ignorance of their contracts on the part of policyholders and by lack of interest of agents, says an authority. Page 24

Municipal Bond Sales

Canadian and United States markets absorbed satisfactory amounts of these securities. The November return shows several municipalities marketed blocks of bonds. The monthly record of transactions. Page 28

Dominion Loan Oversubscribed

Applications for the Dominion war loan exceed 25,000, approximating more than \$100,000,000. Will the whole amount be allotted? Some of the larger subscribers. Page 8

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