

Returns furnished by the Banks to the DEPARTMENT OF FINANCE.

LIABILITIES.

Loans from other banks in Canada, secured.	Deposits, by other Canadian banks, payable on demand or at fixed date.	Balances due to other banks in Canada in daily exchanges.	Balances due to agencies of the bank, or to other banks or agencies in foreign countries.	Balances due to agencies of bank, or to other banks or agencies in United Kingdom.	Liabilities not included under foregoing heads.	Total liabilities.	Directors' liabilities.
.....	179,342	15,819	2,771	.....	.....	9,407,100	70,938
.....	287,656	6,370	16,939	565,723	1,414	18,683,259	339,421
.....	.....	50,546	.....	28,461	.....	9,262,824	492,000
.....	.....	1,326	.....	.....	.....	5,554,908	319,500
.....	.....	1,591	.....	28,899	.....	4,662,543	112,940
.....	.....	2,256	.....	.....	.....	8,302,944	110,902
.....	8,049	3,254	.....	170,357	.....	2,709,001	161,525
.....	.....	1,906	.....	.....	.....	5,205,491	24,084
.....	.....	.....	.....	.....	.....	3,743,332	71,024
.....	.....	.....	.....	.....	15,639	1,339,577	22,676
.....	775,643	11,943	.....	.....	99,567	31,483,740	635,000
.....	21,461	1,478	27,594	.....	367	10,070,072	.....
.....	.....	4,733	.....	7,694	11,518	4,475,385	264,587
.....	.....	1,782	.....	.....	2,294	2,514,797	110,947
.....	.....	.....	1,251	.....	466	1,255,187	99,955
.....	114,039	3,875	13,216	93,863	17,460	2,450,261	61,927
.....	597,082	2,789	.....	.....	12,058	9,634,579	59,500
.....	.....	50,105	245	.....	13,409,200	2,586,395	644,497
.....	37,220	1,214	.....	37,189	.....	6,072,859	14,000
.....	48,703	2,222	2,563	126,750	19,069	4,862,300	403,833
.....	25,000	.....	.....	.....	2,370	124,442	11,847
.....	.....	.....	.....	.....	3,000	783,444	61,033
.....	.....	.....	.....	.....	.....	3,539,346	209,584
.....	61,983	3,677	24,092	.....	9,463	7,227,812	134,645
.....	156,621	.....	3,703	99,977	805	4,603,564	287,353
.....	5,928	.....	.....	.....	1,229	1,250,261	54,131
.....	.....	9,793	345	131,098	30,137	1,606,231	13,584
.....	.....	.....	8,082	102,692	1,866	2,520,995	6,073
.....	3,989	.....	.....	.....	101	635,333	57,933
.....	.....	.....	.....	.....	944	198,337	74,583
.....	.....	.....	.....	.....	744	352,568	171,619
.....	39,362	.....	.....	.....	.....	2,125,374	168,860
.....	40,330	.....	.....	.....	.....	329,712	83,313
.....	30,000	.....	4,044	.....	5,277	335,913	30,000
.....	33,573	.....	.....	.....	.....	.....	.....
.....	125,000	2,223	4,685	.....	.....	1,252,213	57,950
.....	.....	4,932	15,497	7,780	485,255	5,270,703	.....
.....	.....	1,246	.....	.....	4,157	88,919	34,376
.....	213,573	2,384,272	198,387	112,725	1,867,964	243,793	190,268,743

ASSETS.

Loans to the Government of Canada	Loans to Provincial Governments.	Overdue debts.	Real Estate the property of the bank (other than bank premises.)	Mortgages on real estate sold by the Bank.	Bank premises.	Other assets not included under the foregoing heads.	Total Assets.	Average amount of specie held during the month.	Average amount of Dominion Notes held during the month.	Greatest amount of Notes in circulation at any time during the month.
.....	.....	25,371	6,117	.....	120,000	.....	13,304,823	352,934	1,030,375	1,683,600
.....	.....	106,336	11,505	220,248	666,408	76,392	25,755,841	440,000	704,000	2,786,000
.....	.....	102,678	12,189	.....	207,069	4,799	12,331,163	214,000	377,000	1,113,762
.....	.....	79,645	97,381	42,630	163,717	1,180	7,513,937	179,700	302,500	1,043,100
.....	.....	29,321	17,000	.....	90,000	29,801	6,297,886	142,350	222,240	706,295
.....	.....	36,231	69,863	95,271	185,795	8,924	11,354,415	307,073	637,825	1,337,216
.....	.....	1,198	.....	1,172	19,411	18,040	3,395,513	69,000	132,000	503,000
.....	.....	40,837	6,886	656	156,442	47,002	7,183,237	155,515	306,832	1,031,877
.....	.....	40,414	24,545	8,260	53,100	.....	5,393,274	119,285	115,662	729,694
.....	.....	18,820	.....	.....	.....	5,997	1,789,914	36,957	27,589	314,451
.....	100,000	630,317	39,702	57,960	600,000	541,372	50,730,308	2,130,000	2,240,000	5,096,000
.....	115,864	193,637	18,373	.....	226,234	16,790	12,818,640	334,168	754,255	1,271,141
.....	.....	81,613	84,861	88,616	66,740	6,733	6,115,504	44,709	217,251	723,012
.....	.....	37,720	103,208	40,092	82,415	246,211	3,211,142	56,000	309,305	456,000
.....	.....	76,199	36,023	20,451	20,670	328,862	1,769,502	17,365	80,616	441,040
.....	50,000	68,396	68,520	21,200	.....	17,759	3,404,898	76,606	113,385	654,430
.....	.....	148,685	45,017	6,792	190,000	7,956	13,014,210	182,361	466,841	1,875,257
.....	.....	245,299	227,178	68,495	496,073	89,365	22,461,211	342,001	537,000	2,890,669
.....	.....	60,489	53,060	8,019	131,365	46,094	3,923,854	60,000	150,000	699,766
.....	.....	121,738	13,246	27,093	162,124	17,891	9,249,224	77,273	434,295	610,674
.....	.....	89,503	23,721	612	186,000	71,881	6,395,770	32,344	84,520	1,096,685
.....	.....	30,023	2,450	8,223	.....	4,812	395,152	2,000	6,000	53,235
.....	.....	60,884	32,991	3,052	12,008	.....	1,160,093	14,079	13,100	280,469
.....	.....	167,664	18,862	70,610	101,000	15,276	5,702,454	117,943	90,275	899,825
.....	221,367	25,224	12,980	26,732	85,421	23,743	9,713,037	275,824	367,961	1,306,673
.....	123,560	22,554	3,906	.....	64,000	10,511	6,214,568	145,000	303,000	1,063,283
.....	.....	36,572	.....	.....	60,499	15,494	2,062,931	28,229	135,051	462,167
.....	262,414	7,204	4,062	.....	48,000	.....	2,227,959	25,827	68,240	323,275
.....	.....	25,369	7,201	.....	1,800	228	3,316,443	24,292	53,130	498,673
.....	.....	14,513	.....	.....	8,000	.....	1,013,153	15,252	21,551	96,443
.....	50,375	2,500	.....	.....	22,881	.....	485,180	4,107	4,889	56,214
.....	.....	25,256	.....	.....	.....	.....	719,350	12,132	14,100	97,932
.....	.....	11,289	.....	.....	30,000	2,275	3,174,925	108,406	160,248	470,971
.....	.....	379	15,488	.....	6,000	21,468	632,233	9,520	20,498	122,383
.....	.....	8,873	2,000	1,926	12,000	.....	585,585	9,750	17,500	110,972
.....	54,197	19,530	7,450	9,139	8,200	1,831,475	7,755	6,505	330,550	.....
.....	10,580	18,248	.....	110,937	8,675	6,561,874	219,372	200,185	1,196,073	.....
.....	1,669	531	530	658	1,951	140,462	603	5,318	37,805	.....
.....	923,570	2,758,901	1,093,303	832,117	4,395,926	1,695,692	273,391,148	6,388,731	10,580,522	34,392,611

J. M. COURTNEY, Deputy Minister of Finance.

AN INTERESTING GRAIN DECISION.

A recent decision by the Supreme Court of Minnesota affecting wheat options, is of public interest, although the point made is not a surprise, for it has long been considered by grain men that dealers in futures have no legal rights on their contracts, except where the actual delivery of wheat is intended.

The decision was written by Judge Vandenburg, and the case was that of Oscar Mohr against Anton Miesen. Oscar Mohr and others, who are brokers in the Milwaukee Chamber of Commerce, sued Miesen for money expended in the purchase and sale of grain. The answer set up that the purchases and sales referred to were not actual purchases or sales of grain, but were merely gambling transactions whereby the plaintiff undertook to buy and sell on the Chicago and Milwaukee Boards of Trade, ostensibly for future deliveries, but without any intention or expectation of either party that the same would be actually delivered, large quantities of wheat and barley, with the expectation and intention on the part of both parties of wagering on the market prices. The lower court held the contract valid. The Supreme Court reverses the decision and holds that contracts for the sale and delivery of grain or other commodities to be delivered at a future day are not *per se* unlawful when the parties in good faith intend to perform them according to their terms. But contracts in form for future delivery not intended to represent actual transactions, but merely to pay and receive the difference between the agreed price and the market price at a future day, are in the nature of wagers on the future price, and void. —New York Bulletin.

THE BUSINESS-LIKE FARMER.

We find the following, headed "What is the matter with the farmer?" in last week's *Huron Expositor*. It contains some true things which are apt food for thought: "Not one in one hundred can solve the problem. The farmer has not grown in the past five years any crop that would justify and maintain the comforts of this life. Ask the farmer his profits on any cereal he may produce; nine times out of ten he is unable to answer the question. Many a farmer rushed early potatoes in the market. Eighty cent potatoes he thought wonderful, but take into consideration that the man he sold to was deriving a greater profit with his expense and labor than the producer. You deliver the retailer ten bushels every day; he sells at \$1.20, or 40 cents profit, sixty bushels per week, you receiving \$48, the retailer \$24. It has cost the farmer, counting his labor and seed, interest and tax, \$35 to produce the sixty bushels of potatoes. * * * Every farmer at the end of the season—I mean the practical farmer—should ask himself the vital question: Have I made anything above a bare living? If, when his crops are gathered and sold, his debts are paid and everything squared up at the close of the year, he finds himself no better off financially than when he began on the first of last January, while the man that bought his products has realized a handsome profit, and the farmer has furnished him with the chief subsistence of this life for less than it required to produce it, it is time to call a halt and see what is the matter. "Farmers should follow the example of the merchants. Foot and balance your books. Every farmer should keep a day book, a ledger, and a general record of all work done, money spent, time lost, crops raised, what they cost, and what each sold for, and the net profits. * * * I am becoming more and more convinced each year that our slack and unbusinesslike methods of farming are a greater cause of hard times and poor farmers, than any other reason. We do not usually give our occupation half the attention and thought it deserves, but allow others to intercede. We should study every detail of our calling and profit by our mistakes, which are bound to come. "Count the cost of preparing the land, fertilizers applied, and the cost of planting, cultivating, gathering, and marketing each crop raised in 1891. Lack of capital is the great trouble with the majority of farmers. It hampers them in both buying and selling, as they are at the mercy of those with whom they have to deal. After carefully making the calculations and thinking over the result—and be sure you are right—if you find your crop has