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.	
.....	317,839	8,430	8,378	.....	125	10,346,567	190,262	1
.....	513,605	7,345	,252	733,476	1,737	20,105,023	299 460	2
.....	.....	475	.....	.....	.....	10,015,761	413,000	3
.....	60,647	.....	.....	138,560	.....	6,223,927	461,275	4
.....	.....	150	.....	175,943	.....	5,292,560	167,241	5
.....	.....	5,547	.....	.....	.....	9,613,405	348,552	6
.....	.....	3,976	.....	314,728	.....	3,843,588	281,800	7
.....	8,012	4,.41	.....	257,930	.....	5,981,644	31,900	8
.....	.....	.....	.....	187,379	.....	4,799,281	27,891	9
.....	.....	.....	.....	.....	12,550	1,454,003	18,357	10
.....	718,035	633	.....	.....	101,753	34,009,080	732,000	11
.....	55,931	15,701	24,246	.....	36	10,706,152	.....	12
.....	.....	13,694	.....	44,817	11,503	5,840,195	205,519	13
.....	.....	327	.....	14,093	2,165	2,776,223	187,254	14
.....	.....	.....	2,874	.....	1 593	1,141,151	87,995	15
.....	.....	1,600	.....	.....	22,565	3,083,516	168,0[illegible]	16
.....	120,548	6,654	16,790	.....	12,202	11,449,873	192,024	17
.....	1,047,945	4,902	.....	.....	2,558	14,754,003	942,696	18
.....	14,885	50,453	247	.....	.....	3,445,113	6[illegible],000	19
.....	145,996	676	.....	239 275	.....	7,413,528	162,60[illegible]	20
.....	150,000	453	.....	.....	.....	5,604 270	431,704	21
.....	.....	.....	.....	.....	1,492	125,962	20,325	22
.....	.....	.....	.....	.....	.....	1,014,287	64 19[illegible]	23
.....	.....	.....	.....	29,637	.....	3,811,218	246,994	24
.....	18,071	246	37,095	612,762	6,784	7,854,768	99,112	25
.....	190,554	.....	2,601	235,845	740	5,365 381	366,93	26
.....	20,536	.....	.....	.....	2,296	1,594,490	59,110	27
.....	4,925	.....	307	173,223	35,863	1,264,776	9,577	28
.....	.....	.....	.....	1,852	5,776	2,410,945	12,637	29
.....	.....	200	.....	.....	.....	663,170	59 342	30
.....	.....	.....	.....	.....	1,243	212,729	48,3 4	31
.....	.....	.....	.....	.....	650	415.702	124,155	32
.....	70,922	.....	.....	.....	.....	,355 181	316,293	33
.....	401	.....	.....	.....	.....	329,750	38,285	34
25, 00	.....	.....	.....	.....	5,818	355,808	32,000	35
125,000	.....	143	.....	.....	1	1,353,652	72,352	36
.....	26,746	958	21,553	1.218,367	.....	6,331,676	.....	37
.....	.....	.....	.....	.....	3,986	95,340	37,643	38
.....	.....	.....	.....	.....	369	2.2,443	162,099	39
150,000	3,491.261	126.002	139,343	4,373,037	233,799	213,477,549	7,034,794	

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.	
.....	.....	15,791	6,235	.....	120,000	.....	14.362.097	352,177	1,137,845	1 804,300	1
.....	.....	144,960	12,516	184,500	683,208	76,237	27,347,927	420.000	735,000	3,218.000	2
.....	.....	73,770	16,551	.....	255,460	5,603	13,150,157	209,000	497,000	1,005,147	3
.....	.....	54,138	99.821	35,800	165,816	1,435	8,210,758	160,100	293,600	1,016,5[illegible]0	4
.....	.....	19,989	18,630	16,0 0	90,000	31,154	6,955,874	141,342	354,450	753,788	5
.....	3,914	32,944	55,253	96,187	229,659	12,582	12,841,862	308 055	654,469	1,453,793	6
.....	.....	5,074	.....	1,013	14,413	18,040	4,561,298	80,000	134,000	595,000	7
.....	851	119,361	6.755	10,553	226 185	51,523	8 014,658	164,606	258,658	1,062,192	8
.....	.....	15,439	25,943	2,500	51,582	.....	6.871,335	114,910	127,541	864,477	9
.....	.....	21,[illegible]25	.....	.....	.....	6,315	1,905,404	37,010	27,888	319,620	10
.....	400,000	427,188	2,123	43,780	600,000	553.923	53.372,431	2,172,000	1,973,000	5,246,719	11
.....	480,582	253,555	17,545	.....	200,000	23,119	12,904.838	339,491	720,214	1,231,217	12
.....	.....	52,536	85,642	86.801	66,760	6,733	7,529,779	79,064	608,726	861,035	13
.....	.....	22,358	104,219	65 049	82,415	99,089	3,503,150	37,859	201,343	443,036	14
.....	.....	51,710	48,185	12,535	33,051	143.535	1,508,882	16,508	53,046	349,319	15
.....	50,000	64,727	48,614	34,600	.....	24,694	4,050,184	87,050	120,936	591,125	16
.....	.....	113,691	61,355	2,560	190,000	11,637	14,963,309	202,532	611,442	1,881.128	17
.....	150,000	112,810	196,948	66,722	509,373	69,618	23.704,034	336,000	650,000	2,955,743	18
.....	.....	59,788	57,518	2,067	141.165	46,267	4,780,498	85,000	182 000	942,290	19
.....	150,000	156,423	66,110	17,835	162,229	115.497	10.603,840	73,794	418,266	725,940	20
.....	.....	64,801	22,843	2,000	187,300	61,643	7,181,070	36,151	163,372	1,043.472	21
.....	.....	62,438	.....	40,305	.....	5,392	394,058	2,700	4,500	59,153	22
.....	.....	48,382	26,058	6,426	15,743	8,207	1,383,556	14,021	24,188	205,562	23
.....	.....	85,984	51,169	75,126	101,100	29,553	5,802,101	109,687	98,154	875,684	24
.....	24,578	32,723	12,140	18,691	89,950	24,262	10,441,253	254 475	333,512	1,200,043	25
.....	30,644	23,718	2,000	1,000	64.000	15.487	7,058,416	159 520	324,400	1,030,579	26
.....	.....	22,547	.....	.....	62,778	17,718	2,449,142	33,525	239,942	41,657	27
.....	5,782	33,501	.....	.....	48,000	.....	1,933,076	23 432	81,453	281,423	28
.....	.....	28,939	7,351	.....	1,800	8,696	3,192,271	28 655	121,917	473,326	29
.....	.....	4,044	10,000	.....	8,000	.....	1,053.768	26 449	22 210	97,647	30
.....	.....	8,242	.....	.....	22,881	.....	561,221	5,933	5,842	50,276	31
.....	.....	20,207	.....	.....	3,106	122	758,783	13,230	15,950	102,492	32
.....	.....	8,490	.....	.....	30,000	2,275	3,419 741	168,779	162,835	454,202	33
.....	.....	322	15,498	.....	6,000	17,605	635,465	8,759	18,742	109,620	34
.....	.....	7,162	2,000	1,926	12,000	.....	605,809	9,535	8,550	117,500	35
.....	.....	69,188	25,835	12,024	9,650	8,633	1,971,274	12,150	19,250	368,120	36
.....	.....	1,909	17,830	.....	130,271	14,027	7,632,412	422,338	653.757	1,030,489	37
.....	.....	1,295	531	341	658	1,629	149,121	637	3,081	42,049	38
.....	.....	684	.....	8,164	8,123	1,743	460,545	12,801	11,438	113,716	39
.....	1,296,351	2,303,559	1,123,258	839,506	4,622,679	1,514,723	298,133,431	6,759,918	12,073,627	35,446,396	

J. M. COURTNEY, *Deputy Minister of Finance.*

MONTREAL CLEARING-HOUSE.

The figures of the Montreal Clearing-House for the week ending Oct. 26th, are: Clearings, $11,854,379; balances, $1,496,935.

—A case tried at Pittsburg, a few days ago, before Judge White, has a direct bearing upon the right of sugar refiners in Canada to refuse to sell sugar to persons who will not agree to be bound by rules of an organization to which they do not belong. Thomas Buchanan, a broker, claimed from several members of the "Builders' Exchange," who dealt in builders' supplies, damages which he had sustained from their refusal to furnish him with materials for the construction of several houses, which, in consequence of such refusal, he had been unable to complete according to a contract into which he had entered. The refusal of the defendants was charged as a conspiracy. "A conspiracy in law," said Judge White, "is when two or more people agree to accomplish a purpose illegally." "It is never necessary," he added, "to prove that a conference was held, as that is always impossible to establish; when they act in concert for one common purpose, it is conspiracy." And here comes in the right of a person whom a combination may wish to exclude. "Men, not members of the Exchange," the judge said, "have as much right to make a contract as members of the Exchange," and a concerted attempt, deduced from the facts, to break down the contractor, would be an unlawful purpose. The jury found for the plaintiff, awarding him $350 against each of the defendants.

—A firm in Kingston, Ontario, is sending a small ship load of 100 long tons hay to England, on order, according to the *News*, but finds high freight rates an obstacle. We also hear that the first car load of oatmeal for the Old Country, has left Portage la Prairie, Manitoba, consigned to Liverpool, and the *Liberal* sees no reason, "unless it be the freight rates," why this trade should not be successful. Is it not possible that these shippers expect more than is reasonable, and is not their modern contempt of distance misleading them? Distances such as those from Kingston to Bristol, or from Manitoba to Liverpool, are not exactly next-door pleasure trips. Carriers, whether by land or ocean, are anxious for business these days, and competition may be trusted to make rates as low as they ought to be to pay, if they are not now.

—"The cry is for cars," is what the Winnipeg *Free Press* says about the wheat dealers of that city. Request was made of the C.P.R. in one day last week for no fewer than 1,200 cars by outlying stations westward from Winnipeg, and in two days 450 empty cars were actually forwarded to stations to fetch wheat eastward. The cry for cars in Toronto this week is made by the lumber dealers and is addressed to the Grand Trunk Railway. That corporation appears to be doing its best to supply the demand, but its rolling-stock of that kind is not abundant, to say the least of it. Ontario grain dealers are just now making an earnest cry and prayer to both roads for cars.

—In pursuance of his intention to deliver a series of addresses in the Maritime Provinces, Mr. Erastus Wiman has given his first lecture at St. John on the subject of Continental Union.