

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.
	153,927	17,602	3,434	110	10,426,217	191,937	1
	544,832	7,285	18,277	1,955	26,924,819	297,664	2
	79,272	496			10,061,474	417,060	3
		2,514			6,505,476	443,880	4
		854			5,418,441	165,704	5
	7,439	991			16,604,013	344,086	6
		49,493			2,926,894	371,496	7
		81			6,771,619	32,075	8
					8,064,561	28,145	9
					1,564,316	17,267	10
	684,433	4,860		121,424	35,753,168	750,000	11
	61,293	29,867	27,690	60	10,817,677		12
		11,446		8,316	5,280,138	215,636	13
		270		2,264	9,680,968	166,964	14
				767	1,084,743	89,196	15
				18,993	3,261,936	156,220	16
		2,866		286	11,216,454	166,968	17
	71,325	26,656	184	47,515	15,262,745	1,063,241	18
	873,841	6,352		31,649	3,266,633	95,100	19
	18,393	36,696	356		7,533,644	69,000	20
	85,904			276,218	6,056,931	3,229,377	21
	176,000	4,469		242,476	126,492	17,269	22
					274,696	30,889	23
					1,499	320,451	24
	66,692	5,653	74,633	645,149	6,087,116	90,907	25
	174,973		4,134	336,546	5,708,211	348,359	26
	17,237			2,322	1,549,609	49,616	27
	2,055		6,386	146,197	1,266,133	9,257	28
					2,480,006	23,817	29
					668,420	58,883	30
					306,703	81,528	31
	5,681				714	140,366	32
					511		
	52,933				2,347,957	303,013	33
	11,287				584,206	66,191	34
25,100			1,369		8,39,676	25,680	35
125,000					1	71,300	36
	15,040		2,258	1,679,220	6,316,687		37
	605				2,392	101,870	38
					79	225,949	39
150,000	3,102,931	207,910	140,977	4,321,180	203,204	912,704,774	7,000,169

ASSETS.

Loans to the Government of Canada	Loans to Provincial Governments.	Overdue debts.	Real Estate the property of the bank (other than bank prem-ises.)	Mort-gages on real estate sold by the Bank.	Bank pre-mises.	Other assets not in-cluded under the fore-going heads.	Total Assets.	Average amount of specie held during the month.	Average amount of Do-minion Notes held during the month.	Greatest amount of Notes in cir-culation at any time during the month.
		17,430	6,188	133,034	120,000	14,644,130	366,174	1,981,630	1,970,700	
		99,976	12,483		677,413	76,337	381,000	695,000	3,304,000	
		74,368	16,581		283,491	5,103	13,292,280	479,008	1,181,668	
		54,149	99,821	35,800	155,816	1,392	8,512,089	163,700	357,900	
		19,147	19,710	18,000	90,000	39,564	7,096,136	142,340	263,240	
		31,074	55,146	96,049	230,792	23,980	13,232,124	304,812	690,456	
		9,577		1,013	14,440	18,040	4,081,326	80,000	20,800	
		156,658	6,755	10,513	220,126	53,204	8,325,432	116,668	315,432	
		16,973	24,816	2,560	11,593	7,349,542	7,349,542	128,414	128,414	
		23,651				6,234	2,694,906	34,941	24,574	
9 0,000		425,043	2,123	43,780	600,000	594,985	55,133,937	2,170,000	1,936,000	5,665,892
542,517		238,277	17,545		200,000	26,415	13,316,825	349,632	853,857	1,374,537
		57,387	85,642	86,301	66,780	6,733	7,565,781	85,345	121,198	866,651
		24,398	104,442	64,944	66,000	24,736	3,808,552	36,409	684,475	459,701
		51,954	48,176	12,029	33,688	268,659	1,585,059	21,031	23,095	326,063
50,000		62,107	50,397	34,600	5,750	25,392	4,236,799	65,314	156,509	673,230
200,000		118,103	61,136	2,557	120,000	32,337	14,669,126	304,281	405,031	1,972,048
400,000		143,182	193,656	71,555	400,373	34,381,953	34,381,953	340,000	568,200	3,699,313
		62,902	32,531	1,987	141,125	46,265	4,703,043	60,300	130,800	1,011,237
200,000		180,817	65,656	19,677	162,634	63,502	10,736,352	69,550	389,449	889,101
		67,486	22,843	2,000	189,700	61,643	7,642,998	37,378	179,129	1,106,684
		62,059		40,305		5,394	408,191	3,550	4,500	77,903
		38,175	21,417	10,995	15,743	8,217	1,596,195	14,505	19,280	204,752
		74,264	51,669	75,153	101,100	30,943	5,923,147	107,434	89,233	908,941
19,577		48,528	12,064	12,691	80,353	13,171	19,656,509	249,456	293,000	1,263,769
42,671		26,154	2,960	1,000	64,000	16,533	7,414,936	152,400	205,600	1,097,500
		22,937			62,800	19,505	2,418,939	35,386	259,618	413,599
6,959		36,050			59,000		1,917,658	34,143	64,847	318,648
		51,531	7,344		1,800	8,762	3,237,903	30,745	113,970	480,523
		3,959	7,600		8,000		1,080,724	27,519	28,038	90,477
		7,246			33,443		496,949	6,171	6,196	49,917
		22,046			4,465	607	769,524	13,617	14,058	104,529
		8,452			80,000	9,275	3,423,050	160,755	168,465	451,714
		430	15,498		6,000	17,097	631,427	10,031	18,337	106,199
		6,419	2,000	1,926	12,000		590,304	9,378	9,763	116,433
		72,955	33,254	13,024	9,640	9,063	4,301,060	6,919	21,000	433,025
		32,087	17,890		127,623	5,534	7,286,749	377,293	692,208	1,069,095
		777	531		241	304	155,898	839	2,897	47,814
10,573		564			8,164	8,304	494,816	10,764	10,879	159,356
2,372,527		2,452,186	1,067,184	546,797	4,613,095	1,645,493	364,917,737	6,671,436	11,641,280	39,094,286

PETER COOPER'S ILLUSTRATION.

Peter Cooper was one of the most successful, careful, and prudent business men of his time. He was strongly opposed to the methods of many merchants who launched out into extravagant enterprises on borrowed money, for which they paid an exorbitant rate of interest. The following anecdote illustrates this point very forcibly:—

Once, while talking about a project with an acquaintance, the latter said he would have to borrow the money for six months, paying interest at the rate of three per cent. per month.

"Why do you borrow for so short a time?" Mr. Cooper asked.

"Because the brokers will not negotiate bills for longer."

"Well, if you wish," said Mr. Cooper; "I will discount your note at that rate for three years."

"Are you in earnest?" asked the would-be-borrower.

"Certainly, I am. I will discount your note for \$10,000 for three years, at that rate. Will you do it?"

"Of course I will," said the merchant.

"Very well," said Mr. Cooper; "just sign this note for \$10,000, payable in three years, and give your cheque for \$800, and the transaction will be complete."

"But where is the money for me?" asked the astonished merchant.

"You don't get any money," was the reply. "Your interest for thirty-six months, at three per centum per month, amounts to 108 per centum, or \$10,800; therefore your cheque for \$900 just makes us even."

The force of this practical illustration of the folly of paying such an exorbitant price for the use of money was such that the merchant determined never to borrow at such ruinous rates, and he frequently used to say that nothing could have so fully convinced him as this rather humorous proposal by Mr. Cooper.—*Youth's Companion*.

INSURANCE RATES.

The prospect of increased rates of premium for fire insurance is far from palatable to the people of the Maritime Provinces. A St. John paper notes the departure of Messrs. W. M. Jarvis, J. M. Grant, and E. L. Whittaker, who left by the C.P.R., last week from that city for Halifax, to attend a meeting of the Nova Scotia Board of Fire Underwriters summoned for to consider the recent order of the Foreign Committee of the British Fire Offices, to increase the insurance rates in Nova Scotia fifty per cent. The people and press of Prince Edward Island are up in arms about the matter. But they will probably find the insurance authorities resolute. The fire risk of wooden towns has been emphasized by the burning of St. John's, Newfoundland.

—A mischievous boy in a German village school set fire to a mound of meadow hay and a local magistrate ordered that he be sent to prison for five days. Upon appeal to the emperor the sentence was changed to five hours of school punishment daily for five days, and the six teachers at the school were instructed to take turns at mapping out a programme for the boy and seeing that he faithfully carried it out. The *Prussian Teachers' Journal* says it would like to know who burned that hay-mound, the boy or the teachers.

—Colonel John Cassels and Mr. John W. Thompson, of Washington, were entertained to dinner in the St. James' Club, Montreal, last week. About thirty gentlemen sat down. The guests are at present spending a few days there. They are both natives of Montreal, having left that city to push their fortunes elsewhere some forty years ago. One of them was apprenticed to Mr. John Lovell, printer, and the other to the *Herald* newspaper. They both settled in Washington, but, strange to say, that until four years ago they never discovered that they were both natives of Montreal. Mr. Thompson is now president of a bank and Mr. Cassels a large shareholder in the Pennsylvania Railway. Both gentlemen now spend their annual holidays in this city, where they have many friends.—*Star*.

—“Could you make it convenient to lend me \$100, Jack?”

"I don't know. If I should lend it to you I should be a man of some distinction."

"How is that?"

"One out of a hundred."—FARMER'S HOME.

J. M. COURTNEY, Deputy Minister of Finance.