

**COMPARATIVE ABSTRACT OF THE BANK STATEMENT, JULY, 1918**

(Compiled by the Chronicle).

	July 31 1918	June 30 1918	Month's Movement 1918	July 31, 1917	Month's Movement, 1917	Year's Movement.
<b>ASSETS</b>						
Specie.....	\$ 76,578,266	\$ 75,564,627	+\$ 1,013,639	\$ 72,242,843	-\$ 4,809,684	+\$ 4,335,423
Dominion Notes.....	186,520,172	183,814,738	+ 2,705,434	122,743,664	+ 126,504	+ 63,776,508
Deposit in Central Gold Reserves.....	88,870,000	84,470,000	+ 4,400,000	50,220,000	+ 6,770,000	+ 38,650,000
Notes of other Banks.....	24,972,638	23,184,239	+ 1,788,399	19,907,148	+ 654,817	+ 5,065,490
Cheques on other Banks.....	83,007,175	84,568,652	- 1,561,477	67,912,501	+ 9,468,678	+ 15,094,674
Deposit to secure Note issues.....	5,848,099	5,821,486	+ 26,613	5,756,623	- 1,225,798	+ 91,476
Deposits with and balances due from other Banks in Canada.....	4,083,682	4,636,978	- 553,296	5,727,440	+ 695,933	- 1,643,758
Due from Banks, etc., in U.K.....	8,298,812	12,617,705	- 4,318,893	13,823,786	- 3,880,177	- 5,524,974
Due from Banks, etc., elsewhere.....	45,735,998	50,878,154	- 5,142,156	60,031,786	+ 15,826,557	- 14,295,788
Dom. and Prov. Securities.....	143,774,425	100,152,237	+ 43,622,188	134,085,656	+ 38,580,842	+ 9,688,769
Can. Mun. Brit., For. & Col. Pub. Securities.....	255,155,438	266,226,264	- 11,070,826	182,461,263	+ 14,691,851	+ 72,694,175
Rlwy. & other Bonds & Stocks.....	57,828,305	58,394,801	- 566,496	59,297,033	- 37,597	- 1,468,728
Total Securities held.....	456,758,168	424,773,302	+ 31,984,866	375,843,952	+ 53,235,096	+ 80,914,216
Call Loans in Canada.....	74,382,762	76,970,920	- 2,588,158	71,376,788	+ 4,708,432	+ 3,005,974
Call Loans outside Canada.....	167,112,836	170,034,476	- 2,921,640	151,875,676	+ 7,433,457	+ 15,237,160
Total Call and Short Loans.....	241,495,598	247,005,396	- 5,509,798	223,252,464	+ 12,141,889	+ 18,243,134
Current Loans and Discounts in Canada.....	905,677,233	897,226,012	+ 8,451,221	829,560,700	- 9,795,082	+ 76,116,533
Current Loans and Discounts outside Canada.....	99,702,919	103,033,289	- 3,330,370	90,253,882	- 2,896,201	+ 9,449,037
Total Current Loans & Discounts.....	1,005,380,152	1,000,259,301	+ 5,120,851	919,814,582	- 12,691,283	+ 85,565,570
Loans to Dominion Government.....				3,849,316	- 3,849,316	
Loans to Provincial Governments.....	2,442,046	3,637,234	- 1,195,188	5,056,122	- 367,566	- 2,614,076
Loans to Cities, Towns, etc.....	56,589,173	58,000,424	- 1,411,251	43,989,207	+ 1,231,534	+ 12,599,966
Bank Premises.....	52,954,604	52,780,885	+ 173,809	50,577,670	+ 127,520	+ 2,377,024
<b>TOTAL ASSETS.....</b>	<b>2,379,512,651</b>	<b>2,349,836,297</b>	<b>+ 29,676,354</b>	<b>2,072,686,194</b>	<b>+ 39,063,244</b>	<b>+ 306,826,457</b>
<b>LIABILITIES</b>						
Notes in Circulation.....	187,865,833	194,681,710	- 6,815,877	154,692,268	- 1,933,433	+ 33,173,565
Due to Dominion Government.....	87,301,606	86,436,245	+ 865,361	21,748,070	+ 7,482,526	+ 65,553,536
Due to Provincial Governments.....	22,623,369	20,531,269	+ 2,092,100	20,517,573	+ 1,424,307	+ 2,105,796
Deposits in Canada, payable on demand.....	549,068,651	549,327,078	- 258,427	450,849,356	+ 1,159,686	+ 98,219,295
Deposits in Canada, payable after notice.....	992,015,137	965,934,556	+ 26,080,581	929,442,340	+ 28,931,788	+ 62,572,797
Total Deposits of Public in Canada.....	1,541,083,788	1,515,261,634	+ 25,822,154	1,380,291,696	+ 30,091,474	+ 160,792,092
Deposits elsewhere than in Canada.....	216,003,804	210,118,939	+ 5,884,865	183,846,718	+ 5,872,531	+ 32,157,086
Total deposits other than Govt.....	1,757,087,592	1,725,380,573	+ 31,707,019	1,564,138,414	+ 35,964,005	+ 192,949,178
Deposits & Bal., other Can. Bks.....	9,815,417	8,022,255	+ 1,793,162	8,731,151	+ 1,368,036	+ 1,084,266
Due to Bks. & Correspts. in U.K.....	5,159,972	6,193,978	- 1,034,006	4,576,954	+ 444,688	+ 583,018
Due to Banks & Correspts. elsewhere.....	24,864,627	30,854,313	- 5,989,686	23,806,270	+ 4,483,844	+ 1,058,357
<b>TOTAL LIABILITIES.....</b>	<b>2,127,819,534</b>	<b>2,101,467,350</b>	<b>+ 26,352,184</b>	<b>1,827,273,169</b>	<b>+ 36,838,812</b>	<b>+ 300,546,365</b>
<b>CAPITAL, ETC.</b>						
Capital paid up.....	111,450,680	111,781,331	- 330,651	111,647,959	+ 4,845	- 197,279
Reserve.....	114,140,148	114,344,068	- 203,920	113,499,203	+ 5,670	+ 640,945
Loans to Directors & their Firms.....	7,642,280	8,013,622	- 371,342	7,777,250	+ 51,047	+ 134,970
Greatest Circulation in Month.....	198,779,395	195,135,577	+ 3,643,818	161,762,871	+ 3,875,933	+ 37,016,524

**NEW YORK STATE INSURANCE FEDERATION.**

The executive committee of the Insurance Federation of the State of New York at a special meeting held on 21st instant, decided to inaugurate an educational campaign respecting the insurance business, and to acquaint the members of Congress from this State and other public officials at Washington regarding the magnitude of the insurance business, its relationship to other business and its necessity in commercial and financial transactions; its well equipped and highly trained inspection service and safety organizations; the vast army of our citizens employed at the home offices and in the field; the large amount of detail and intricate knowledge of practices necessary for its successful operation. It was also decided to press home by every means on all interested in the business of insurance, from

the smallest local agent to the highest company official, the need and value of the federation movement and the necessity of full co-operation from all the forces engaged in the business of insurance.

**WOODEN SHINGLES PROHIBITED.**

Twenty-nine cities in the United States, including thirteen in Massachusetts, have adopted ordinances prohibiting the use of wooden shingles on houses constructed in the future.

**STIMULATE USE OF LIGHTNING RODS.**

Canada has begun a governmental campaign to stimulate the use of lightning rods, contending that \$400,000 a year could be saved if Ontario's barns were all rodded.