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.	
	86,739	22,778	6,708		100,000	9,670,712	70,346	1
	308,908	5,388	20,694	309,072	211,188	18,904,455	383,852	2
		2,223		248,535		10,109,927	491,000	3
	33,700	497				5,666,904	316,700	4
	703					5,258,996	156,316	5
		5,806				8,949,132	88,984	6
		26,116				3,052,237	152,580	7
	9,143	10,352				5,416,833	25,122	8
		804		15,441		4,272,191	43,607	9
		230			3,156	1,442,425	23,069	10
	1,024,388	17,574			107,302	32,377,887	660,000	11
	22,104	2,166	67,299		745	10,192,404		12
		4,383			8,404	4,474,402	272,304	13
		3		11,216	19,825	2,466,202	160,479	14
			618		16,524	1,191,165	90,418	15
		3,293			35,354	2,562,484	109,893	16
	90,958	13,273	10,949	45,041	45,676	10,020,015	80,760	1
	920,130	25,407			206,116	15,394,622	916,057	18
		45,373	245			2,666,339	127,000	19
	26,520	606				6,180,367	15,611	20
	50,000		1,398	116,313		5,113,935	250,511	21
					1,818	133,933	12,763	22
25,000					107	854,556	58,464	23
						3,499,927	221,009	24
	15,198	1,405	41,566		6,448	7,076,163	115,468	25
	140,188		2,535	91,773	349	4,707,730	310,194	26
	14,380				311	1,337,986	97,153	27
	8,853			3,486	41,151	1,366,912	13,667	28
	48,138	2,167		61,492	514	2,496,477	9,379	29
						629,708	89,437	30
					560	235,840	93,760	31
					254	366,554	178,031	32
	68,845					2,156,197	202,138	33
15,797	279					271,565	87,134	34
32,000			8,975		333	328,397	35,000	35
		2,243				1,429,655	40,651	36
	17,434	72,460	4,577	743,471		5,789,183		37
					5,068	101,885	34,567	38
72,797	2,886,614	264,577	166,164	1,646,770	811,401	198,166,352	5,033,314	

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.	
		24,331	6,182		120,000		13,486,631	333,565	723,802	1,924,500	1
	304,964	105,463	12,130	179,578	664,349	78,398	25,953,065	413,000	692,000	3,119,000	2
		108,878	17,139		211,343	4,299	13,202,143	224,000	341,000	1,361,591	3
		80,098	98,831	42,630	163,980	1,404	7,663,509	157,700	291,700	1,125,800	4
		26,232	17,000		90,000	30,488	6,894,098	136,450	254,325	935,128	5
	1,853	26,092	67,219	98,309	192,273	7,200	12,047,235	295,274	589,509	1,526,974	6
		2,087		1,172	19,411	18,040	3,733,073	72,000	132,000	595,000	7
		40,665	6,686	656	170,891	48,510	7,447,084	151,254	262,151	1,184,179	8
		14,626	24,729	8,239	50,500		6,144,837	117,144	118,045	1,031,468	9
		23,679				6,029	1,908,723	31,978	28,356	355,520	10
		547,628	39,776	54,791	600,000	439,549	51,800,127	1,743,000	1,935,000	5,465,330	11
	210,206	186,026	18,434		226,234	31,674	12,499,622	357,946	687,940	1,298,008	12
		97,348	84,861	88,151	66,740	6,733	6,152,060	42,713	237,687	819,022	13
		36,560	103,641	40,016	82,415	247,704	3,160,035	37,918	124,530	484,145	14
		80,831	36,517	19,621	16,926	337,942	1,696,977	13,911	21,818	470,115	15
	50,000	85,930	68,629	21,200		17,802	3,521,874	59,104	96,593	688,436	16
		153,195	44,761	6,585	190,000	7,238	13,386,763	191,003	533,444	1,941,225	17
		213,853	229,675	65,561	503,173	80,550	23,942,870	334,001	719,000	3,579,000	18
		66,223	53,203	6,519	134,367	45,282	3,983,513	70,000	100,000	846,681	19
		131,934	13,246	27,090	162,115	68,592	9,305,285	80,456	480,3[illegible]7	805,695	20
		91,517	23,721		186,000	70,621	6,684,708	32,331	89,590	1,127,400	21
		32,225	2,450	8,223		4,890	406,547	2,000	5,230	54,000	22
		62,415	28,272	4,742	12,008	876	1,222,631	12,681	18,552	300,799	23
		128,609	67,072	62,908	101,000	7,573	5,695,709	121,318	98,703	918,846	24
	34,520	30,392	12,789	26,688	87,907	9,620	9,630,185	255,219	377,289	1,319,986	25
	176,899	24,969	3,800		64,000	13,052	6,337,300	132,000	351,000	1,091,325	26
		33,674			61,326	3,810	2,173,730	28,788	80,049	[illegible]	27
	55,135	20,797	4,062		48,000	12,000	1,995,952	25,379	70,075	[illegible]	28
		33,046	6,351		1,800	382	3,283,893	20,864	42,455	[illegible]	29
		3,650	10,000		8,000		1,013,127	18,033	24,586	91,840	30
	20,000	15,158			22,881		526,797	4,470	5,748	73,476	31
		31,494					707,063	12,335	14,663	92,372	32
		15,589			30,000	2,275	3,212,933	117,913	169,746	469,142	33
		674	15,488		6,000	21,795	575,417	7,344	16,915	123,454	34
		6,396	2,000	1,926	12,000		578,879	10,500	18,600	106,142	35
		70,723	19,632	7,350	9,139	8,400	2,028,069	3,600	13,608	502,277	36
			18,245		114,200	5,742	6,654,937	266,965	254,303	1,210,717	37
		1,296	531	530	658	741	155,200	650	5,749	47,901	38
	858,577	2,654,123	1,157,070	772,485	4,429,626	1,639,121	280,816,793	5,944,706	9,994,058	38,553,546	

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

—It is proposed to organize an association of chartered accountants in British Columbia. Such an organization is a proper and necessary one, and we are glad to see it recommended by the commercial journal in Vancouver to the notice of the business men of that province. It is doubtless true that the increase in the general commerce of the province and the number of new joint-stock enterprises being organized, demand that the status of those who play such an important part in the proper carrying on of the accounting details and management of the affairs connected with both public companies and private firms, should be clearly defined. "This can best be attained," says our contemporary, "by requiring that any person desiring to practice as an accountant should be compelled to show that he has the requisite technical knowledge." This is most conveniently done by the appointment of a tribunal before which applicants can appear and demonstrate their capabilities as well as present their moral claims to confidence.

—The Canadian as well as the American young man of wealth or leisure may find food for thought in the following extract from "The Point of View" in the December *Scribner*: "If the American young man who loves his work for his work's sake, and need not get his bread by it, should elect to take a hand in the government of cities, the result might be comforting to that respectable body of citizens who are tired of being governed by men who are in that business primarily because they find it a source of income. Of course, when the man who loves his work for his work's sake comes into competition in municipal politics, as elsewhere, with the man who is working for his dinner, his coat must come off, metaphorically speaking, if he is to accomplish anything. That is the beauty of it. It would be hard work, harder than yacht-racing or even polo; less vainly amusing, and less cheaply glorious; and fitter, for those reasons, to satisfy the aspirations of an energetic and devoted spirit."

—Is the world growing any better? Are we more honest and more considerate of the claims of fire underwriters than a former generation? Have people begun to realize that property which goes up in smoke means loss to the community whether it is insured or not? Hear what the New York *Shipping List* has to say: "The year which is drawing to a close has been one of the most disastrous for fire insurance underwriters in the history of the business, nothing approaching it having been recorded in the past except the years of the Boston and Chicago conflagrations. The enormous fire losses of 1891 will foot up not far from and perhaps over $125,000,000, in the total for the eleven months ended with November."

Correspondence.

TRANS-ATLANTIC STEAMERS.

Editor Monetary Times:

Sir,—Regarding tenders for a fast Atlantic mail service, it is understood that the Government have offered $750,000 per annum, on the assumption that steamers of six thousand tons can be built for $750,000 each, or three steamers for a three years' subsidy.

In conversation with a prominent railroad official recently, he outlined a scheme which, to say the least, is noteworthy for its novelty. Said he: "I would run a line of 6-day steamships from Liverpool to Halifax, winter and summer, in connection with the Intercolonial