

Statistical Abstract for Month Ending March 31st, 1907, of the Chartered Banks of Canada.

Comparison of Principal Items, showing increase or decrease for the month and for the year.

<i>Assets.</i>	March 31, 1907	Feb. 28, 1907.	March 31, 1906	Increase or Decrease for month.	Increase or Decrease for year.
Specie and Dominion Notes	\$65,404,509	\$67,089,998	\$56,245,924	Dec. \$ 1,685,489	Inc. \$ 9,158,585
Notes of and Cheques on other Banks	27,136,456	25,855,163	20,732,891	Inc. 1,281,293	Inc. 6,403,565
Deposit to Secure Note Issues	3,663,119	4,325,901	3,435,384	Dec. 662,782	Inc. 227,735
Loans to other Banks in Canada secured	2,670,109	3,233,944	1,092,891	Dec. 563,345	Inc. 1,577,708
Deposits with and due from other Bks. in Canada	8,830,460	8,451,634	6,621,636	Inc. 378,826	Inc. 2,208,824
Due from Banks, etc., in United Kingdom	2,433,654	3,737,898	12,505,023	Dec. 1,304,244	Dec. 10,071,369
Due from Banks, etc., elsewhere	15,039,222	14,338,639	14,611,276	Inc. 700,593	Inc. 427,956
Government Securities	10,136,527	9,553,367	9,043,708	Inc. 583,160	Inc. 1,092,819
Canadian Municipal and other Securities	21,845,111	21,560,995	20,098,288	Inc. 284,116	Inc. 1,746,823
Railway Bonds and Stocks	40,923,192	40,903,895	40,601,025	Inc. 19,207	Inc. 372,167
Total Securities held	72,904,830	72,018,247	69,743,021	Inc. 886,573	Inc. 3,161,809
Call Loans in Canada	52,676,592	53,342,912	55,968,563	Dec. 666,320	Dec. 3,291,971
Call Loans outside Canada	51,340,792	55,948,496	55,317,690	Dec. 4,607,704	Dec. 3,976,898
Total Call and Short Loans	104,017,384	109,291,408	111,286,253	Dec. 5,274,024	Dec. 7,268,869
Current Loans and Discounts in Canada	579,057,554	562,678,044	475,032,443	Inc. 16,379,510	Inc. 104,025,112
Current Loans and Discounts outside Canada	33,305,188	34,615,133	39,036,679	Dec. 1,309,945	Dec. 5,731,491
Total Current Loans and Discounts	612,362,742	597,293,177	514,069,121	Inc. 16,069,565	Inc. 98,293,721
Aggregate of Loans to Public	716,380,126	706,584,585	625,355,374	Inc. 9,795,541	Inc. 91,024,752
Loans to Dominion and Provincial Governments	1,382,289	1,287,109	1,080,172	Inc. 95,130	Inc. 302,117
Overdue Debts	3,833,596	3,655,297	2,140,360	Inc. 237,299	Inc. 1,753,230
Bank Premises	15,611,027	15,351,358	12,076,541	Inc. 2,966,99	Inc. 3,534,486
Other Real Estate and Mortgages	1,242,649	1,310,762	1,259,834	Dec. 68,113	Dec. 17,185
Other Assets	7,102,648	7,452,130	9,281,681	Dec. 349,482	Dec. 2,181,033
TOTAL ASSETS	943,095,386	934,193,975	836,184,154	Inc. 9,001,481	Inc. 107,511,232
<i>Liabilities.</i>					
Notes in Circulation	76,346,013	70,547,759	65,691,818	Inc. 5,798,251	Inc. 10,354,195
Due to Dominion Government	5,564,688	6,004,838	2,597,837	Dec. 440,150	Inc. 2,966,851
Due to Provincial Governments	11,662,169	11,105,133	12,802,344	Inc. 557,036	Dec. 1,140,175
Deposits in Canada payable on demand	163,637,868	168,482,383	152,520,394	Dec. 4,844,515	Inc. 11,117,474
Deposits in Canada payable after notice	404,299,184	406,307,052	387,296,587	Dec. 2,007,88	Inc. 37,002,597
Total Deposits of the Public in Canada	567,937,052	574,789,435	539,816,981	Dec. 6,852,383	Inc. 48,120,071
Deposits elsewhere than in Canada	63,133,226	61,201,448	44,777,840	Dec. 1,317,88	Inc. 18,155,386
Total Deposits	631,070,278	635,990,883	584,594,821	Dec. 4,920,605	Inc. 66,475,457
Loans from other Banks in Canada	2,606,061	3,208,067	1,992,901	Dec. 537,463	Inc. 1,577,503
Deposits by other Banks in Canada	6,711,839	6,151,598	4,796,469	Inc. 560,241	Inc. 1,915,370
Due to Banks and Agencies in United Kingdom	13,460,111	10,117,210	6,281,119	Inc. 3,342,901	Inc. 6,978,592
Due to Banks and Agencies elsewhere	2,963,304	2,564,704	2,119,992	Inc. 398,600	Inc. 853,312
Other Liabilities	15,288,410	13,341,160	15,228,957	Inc. 1,947,250	Inc. 59,453
TOTAL LIABILITIES	765,737,503	759,031,430	675,696,341	Inc. 6,706,773	Inc. 90,041,162
<i>Capital, etc.</i>					
Capital paid up	95,933,726	95,218,253	87,304,198	Inc. 715,473	Inc. 8,629,528
Reserve Fund	69,716,655	69,137,046	61,254,560	Inc. 586,609	Inc. 8,462,095
Liabilities of Directors and their firms	11,430,226	10,576,940	9,081,162	Inc. 852,286	Inc. 2,349,064
Greatest circulation during the month	76,805,143	72,500,118	66,876,223	Inc. 4,350,25	Inc. 9,928,920

CONFLAGRATION HAZARD.

Fire Marshal Creamer, of Ohio, issues following Bulletin on how to Lessen it.

The protection of the wealth gathered in the business districts of our large cities is, moral questions aside, the most important responsibility laid upon municipal officers. Either of four Ohio cities is liable to a conflagration equal in loss to that of Baltimore, and two may have such a loss as that of Baltimore with that of San Francisco added.

From such horrors there is but one way of escape. That is through the adoption and enforcement of a proper building code. This will not instantly remove the danger, but it will gradually reduce it.

The annual fire loss per capita in cities in America is \$1.76, which is six times that of the average in European cities. The character of the buildings

in one European metropolis is shown by the following excerpts from a special consular report on building regulations in Vienna, Austria:

"There is no case known in this city where a conflagration has extended beyond the building in which it originated, and even hardly any cases are known where a fire extended beyond the floor on which it originated. This is prevented by the solidity of the buildings, by strict fire regulations, and by a pretty well-trained fire department."

In cities of America the fire waste per capita for five years has been \$3.10. In European cities it has been 61 cents.

The National Board of Fire Underwriters, through its committee on construction of buildings, issued in 1905 a Building Code which was adopted by New York city and subsequently by a number of other large cities.