

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.
	129,514	1,394	51,388		480	11,363,156	392,775
	321,164	1,825	23,356	712,857	2,128	26,006,031	171,370
						14,092,786	375,000
		24,015		315,250		6,549,966	170,067
	7,301	328	108,677	112,952		7,281,759	351,675
						12,929,850	114,367
		235		253,106		5,828,446	190,537
	25			195,267		8,890,644	65,843
	5,968		1,242			7,189,576	315,310
		904		13,049	12,230	1,658,133	2,646
	545,308	47,267				44,720,062	1,287,000
	7,924		138,912		3,570	10,833,532	
		564		4,874	5,712	1,835,281	59,337
				7,037		3,796,441	93,973
						1,702,498	-1,290
				95,633	51,894	5,375,903	199,390
	126,681	532			95	12,525,816	383,298
	721,903	26,007		354,373	2,053	15,969,180	1,328,870
	200,000	12,535	26	16,913		4,575,661	525,036
	36,697	6,318		84,456		8,744,432	241,607
	730	515	132	257,016		7,253,845	535,800
					643	433,317	21,196
						1,180,117	36,353
						5,247,875	193,975
	120,663	1,641	112,992	30,729	15,307	11,652,011	63,179
	101,102		56,297	757,837	469	9,114,661	313,909
	3,837				2,003	9,458,381	118,734
	9,641			54,906	11,018	2,196,357	104,340
	20,000	1,803		47,124	627	3,162,755	16,307
		2,862				661,533	54,571
					1,037	169,991	30,622
	20,950				1,001	953,465	106,257
	77,455					2,441,058	72,197
	2,225					429,513	58,157
		319	2,243			374,059	38,500
					4,335		
					413,830	6,642,237	Nil
	96,527	32,545	14,198				
						139,892	2,320
						262,295	96,771
					900		
	570						
	2,555,465	162,66	509,463	3,535,429	529,332	266,051,460	8,122,579

ASSETS.

Loans to the Government of Canada.	Loans to Provincial Governments.	Overdue debts.	Real Estate owned by bank not 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 month.	Greatest amount of Notes in circulation at any time during month.
		179,805	215		200,000		15,540,577	614,600	802,600	1,510,800
		274,696	121,023	110,564	788,372	105,501	33,168,385	385,000	726,000	3,204,000
		134,944	47,540	7,371	263,703	9,635	17,241,309	540,000	736,000	1,348,000
		313	31,509	11,298	165,000	6,162	7,799,234	81,800	169,800	555,400
		25,280			109,917	39,867	9,082,925	190,321	343,220	895,116
		40,259	63,663	35,688	352,013	48,706	16,421,647	377,493	1,087,431	1,723,202
		1,219	10,000	359	164,738	18,040	6,659,174	106,000	218,311	693,700
		90,929		16,018	312,303	83,208	10,982,134	180,947	235,000	1,228,000
		73,811	10,392	10,681	124,931		10,009,326	161,791	456,067	1,203,330
						7,239		25,989	23,314	290,520
		26,732	51,141	4,250						
	704,586	190,714	99,733	26,000	600,000	428,655	64,580,386	2,136,900	2,577,000	5,558,450
	325,683	70,146	48,216	3,601	330,000	31,079	13,545,612	402,275	790,184	1,306,306
		1,038,013	736,988	50,055	312,454	116,400	2,389,903	20	77	19,633
		12,574	21,682	32,551	110,000	35,631	4,610,897	22,399	146,193	468,750
		68,333	38,607	25,977	51,342	283,691	2,206,436	15,051	40,821	338,880
		88,699	51,861	53,192	36,842	50,392	6,947,561	144,806	485,823	950,770
		83,672	73,896	1,485	190,000	86,938	16,355,296	415,532	572,019	1,656,618
		209,347	84,770	40,014	562,134	259,909	25,451,975	372,000	967,000	2,852,000
		43,355	12,423	540	134,882	28,361	6,062,007	71,250	136,200	1,003,090
		55,823	120,026	10,466	161,408	49,937	12,131,323	157,823	515,466	1,061,519
		92,230	181,345	6,636	208,770	10,360	9,197,806	36,817	279,361	1,324,323
		25,591		8,573	14,170	11,871	724,468	5,550	16,300	160,737
		39,131	32,744	3,251	19,181	20,315	1,625,833	15,082	21,524	215,964
		24,109	53,672	13,221	120,000	6,020	7,719,685	97,233	105,922	876,532
	77,338	17,636	14,078	2,000	44,869	111,578	14,852,189	143,640	551,100	1,289,661
	47,747	19,035	25,542	40,146	60,000	11,670	11,978,626	478,962	641,667	1,157,232
	94,012	27,466	66,513	3,582	63,234	5,636	9,920,851	41,859	173,129	594,796
	54,106	16,208			52,000	5,669	2,956,324	37,834	141,761	360,250
		33,002	6,545		1,800	5,000	4,082,832	72,399	104,817	460,399
		21,023	9,193		8,000		1,020,505	37,035	37,892	80,819
		6,658			23,520		461,383	2,838	3,776	37,317
		45,053	16,825	1,850	6,553	774	1,331,038	19,642	23,972	137,255
		753			30,000		3,631,925	119,091	143,621	471,608
		1,544	10,293		8,500	11	764,902	7,539	9,487	149,756
		13,420	6,008		12,000		624,741	10,750	10,500	95,341
		160,089	102,662	109,534		32,728	7,688,923	918,141	870,867	1,101,010
		304		325	250		204,558	964	2,692	37,158
	19,226	15,698	305	1,133	11,612	1,024	527,887	8,083	15,706	97,952
	1,377,698	3,237,576	2,143,340	690,444	5,684,498	1,903,457	35,576,759	8,926,759	14,092,500	36,399,264

THE EUROPEAN RUBBER INDUSTRY.

During the year 1897 there was a steady development of the rubber industry in Europe, although this commodity is yearly growing more and more precious. One important development in this line, perhaps the most important, is the growing use of celluloid whenever it is practicable in place of rubber and gutta percha. The celluloid industry is most intimately connected with the rubber industry, and recent inventions have rendered the use of celluloid more widespread than was possible a few years ago. During the year 1897 the inventions in these lines were about equal with those of the year previous.

THE SUGAR BEET INDUSTRY.

The Secretary of Agriculture has just transmitted to the President of U. S. for information of Congress a report on the condition of the sugar beet industry in that country, and of the operations of the Department during the past season in relation thereto. The principal distribution of sugar beet seed the past season was made through the agency of the agricultural experiment stations, the directors of many stations having been appointed special agents for the Department for carrying this method into effect. Seeds were also sent to about ten thousand farmers in different parts of the country, with instructions for planting, cultivating and sampling for analysis. The best results were reported from the States of New York and Michigan. Other States in which reports were favorable were Wisconsin, Ohio, Indiana, Minnesota, Nevada, South Dakota, Wyoming and Colorado. States giving fair results were Iowa, Nebraska, New Jersey and Pennsylvania. In general, it was found that after passing south of the mean isotherm of 71 degrees F. for the three months of June, July and August, the results were poor. It was found that the belt of territory included between the limits of the isotherms of 71 and 69 degrees may be regarded as the basic belt of the beet sugar industry. The best results are obtained within or north of this belt, other climatic conditions being favorable. Extreme northern limits of sugar beet culture are determined only by the advent of freezing weather. A comparison of analytical data with the thermal area shows a remarkable agreement. In States so situated that their northern portions are in the favorable thermal area, while their southern portions are without, comparison of the analysis of the beets grown in the southern, central and northern portions of these States shows a regular gradation of excellence from south to north.

The only tea plantation in the United States is located near Summerville, S. C. It is the property of Dr. Charles U. Shepard, who has undertaken to prove that tea, one of the greatest staple articles used by Americans to-day, can be raised by our farmers profitably, says a writer in "The Cosmopolitan." This attempt to add to our now widely diversified list of industries a new one, Dr. Shepard made partly as an experiment and partly as a regular business enterprise. And it is very interesting to note that in a business way it has been quite successful. Last season Dr. Shepard sent to market upward of 1,100 pounds of the finest tea obtainable, and this year's crop, he states, will amount to more than 2,000 pounds.

An influential deputation waited upon the Government at Ottawa on Wednesday last, to urge the establishment of a marine biological observatory in the Gulf of St. Lawrence for the study of the nature and sources of the food supply of fish, oysters and lobsters, as recommended by the British Association at its Toronto meeting. It will require an appropriation of \$15,000, of which \$10,000 would be for the outfit, and \$5,000 for maintenance for five years, the establishment to be under the management of a board to be composed jointly of representatives of the Marine and Fisheries Department and of the universities. Sir Louis Davies promised consideration.

The Dominion Cotton Co. have made a proposition to Brantford. They will increase their hands from 200 to 300, advance wages, and put in a completely new plant, if the city buys the wincey mill from them for \$30,000 and gives exemption from taxation for ten years.