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.	
.....	90,509	42,814	4,058	173,374	180	9,376,263	236,380	1
.....	215,983	10,337	32,085	282,107	1,384	19,374,942	264,490	2
.....	.....	1,220	.....	247,740	.....	10,326,919	472,000	3
.....	35,307	1,165	.....	71,571	.....	5,911,643	470,920	4
.....	.....	227	.....	.....	.....	5,105,561	175,681	5
.....	.....	3,344	.....	.....	.....	9 045,566	543,604	6
.....	.....	.....	.....	293,820	.....	3,200,113	169,321	7
.....	8,650	828	.....	252,358	.....	5,713,172	52,300	8
.....	.....	2,502	.....	56,117	.....	4,286,651	36,600	9
.....	.....	1,809	.....	.....	2,413	1,367,896	22,822	10
.....	619,314	1,975	.....	.....	101,228	31,894,418	560,000	11
.....	53,663	967	25,015	.....	47	10,255,084	.....	12
.....	.....	6,210	.....	64,290	9,739	5,109,464	223,035	13
.....	.....	1,600	.....	8,500	1,525	2,537,330	152,893	14
.....	.....	.....	555	.....	3,520	1,093,523	88,248	15
.....	.....	297	.....	.....	18,526	2,667,763	100,399	16
.....	61,793	5,565	12,710	99,693	73	10,144,381	111,400	17
.....	685,802	5,896	.....	522,650	1,787	14,126,658	1,056,954	18
.....	13,105	35,040	596	2,157	.....	2,692,063	136,000	19
.....	32,074	396	.....	260,644	.....	6,617,458	.....	20
.....	200,000	602	.....	128,679	.....	5,003,060	222,737	21
.....	.....	.....	.....	.....	1,906	145,779	15,615	22
.....	.....	.....	.....	.....	.....	810,537	62,584	23
.....	.....	.....	.....	10,263	.....	3,249,365	197,047	24
.....	19,164	2,841	12,502	193,260	4,228	7,344,545	125,972	25
.....	224,624	.....	540	179,737	535	5,022,982	373,470	26
.....	28,599	.....	784	.....	708	1,484,897	82,945	27
.....	26,792	.....	301	190,926	8,929	1,353,975	11,973	28
.....	.....	.....	.....	.....	3,852	2,383,688	16,628	29
.....	.....	.....	.....	1,419	.....	632,044	75,186	30
.....	.....	.....	.....	.....	872	185,582	75,075	31
.....	2,452	.....	.....	.....	434	399,078	133,105	32
.....	49,969	.....	.....	.....	.....	2,160,786	178,477	33
.....	69,270	.....	.....	.....	.....	356,773	65,963	34
30,000	.....	317	4,016	.....	508	344,418	32,000	35
100,000	.....	1,029	.....	.....	12	1,332,774	124,575	36
.....	42,839	4,403	10,837	1,474,196	.....	6,080,858	.....	37
.....	.....	.....	.....	.....	1,499	77,936	39,583	38
.....	4,649	.....	.....	.....	262	255,315	82,057	39
130,000	2,484,558	131,384	163,983	4,513,406	164,177	199,471,250	6,589,059	

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.	
.....	.....	14,845	6,215	.....	120,000	.....	13,390,731	343,676	663,951	1,449,300	1
.....	.....	181,993	14,165	195,576	666,081	79,425	26,686,396	419,000	759,000	2,887,000	2
.....	.....	93,111	17,363	.....	242,345	5,603	13,454,998	207,000	543,000	1,043,000	3
.....	.....	74,107	100,070	41,230	164,766	1,369	7,902,977	160,700	369,200	988,500	4
.....	.....	31,922	23,303	.....	90,000	31,559	6,789,026	143,450	232,340	725,220	5
.....	.....	24,713	65,025	96,983	222,934	14,407	12,279,732	307,250	671,774	1,388,512	6
.....	.....	1,288	.....	1,012	19,743	18,040	3,919,959	80,000	148,000	548,000	7
.....	.....	45,181	6,708	13,200	191,624	51,743	7,765,422	162,049	208,069	1,002,000	8
.....	.....	21,067	25,986	7,305	51,582	.....	6,310,625	118,033	128,849	1,024,509	9
.....	.....	4,393	.....	.....	.....	6,137	1,820,774	37,146	32,121	299,720	10
1,966,666	70,011	492,055	7,382	39,272	600,000	275,139	51,219,966	1,795,000	2,257,000	4,997,763	11
.....	161,142	229,405	17,666	.....	200,000	23,561	11,834,409	308,315	602,669	1,168,221	12
.....	.....	42,632	84,242	86,451	66,760	6,733	6,800,546	52,910	324,228	826 719	13
.....	.....	36,989	64,601	65,616	82,415	143,908	3,291,949	35,610	127,604	462,344	14
.....	.....	77,655	37,426	18,584	16,926	332,457	1,613,461	20,509	20,735	405,830	15
.....	50,000	108,703	48,974	35,800	.....	22,066	3,636,510	68,469	145,096	551,446	16
.....	.....	126,549	55,239	1,142	190,000	11,434	13,508,690	213,747	553,437	1,635,365	17
.....	.....	120,927	214,355	71,339	503,173	75,652	22 852,602	331,000	460,000	2,992,000	18
.....	.....	34,753	56,557	4,191	140,862	46,440	3,961,321	100,000	105,000	679,267	19
.....	.....	143,555	13,899	18,072	162,225	49,703	9,851,709	84,181	450,136	650,200	20
.....	.....	73,548	23,734	.....	186,500	118,968	6,532,399	33,501	102,591	984,979	21
.....	.....	45,112	2,450	8,223	.....	6,203	419,336	2,700	4,500	66,360	22
.....	.....	62,011	33,394	1,449	15,743	.....	1,182,651	13,436	19,016	232,057	23
.....	.....	87,589	42,226	70,731	101,000	43,082	5,415,190	109,824	94,672	772,495	24
.....	27,126	42,244	12,482	20,747	86,560	17,020	9,909,304	256,838	319,959	1,111,596	25
.....	14,010	23,027	3,800	.....	64,000	10,439	6,679,424	158,900	320,000	896,450	26
.....	.....	23,098	.....	.....	62,183	15,146	2,335,627	36,382	87,763	506,634	27
.....	5,126	13,085	4,062	.....	48,000	.....	1,965,730	24,570	49,097	252,537	28
.....	.....	38,567	6,906	.....	1,800	277	3,135,117	26,712	133,700	480,862	29
.....	.....	4,421	10,000	.....	8,000	.....	1,017,745	20,558	18,563	90,843	30
.....	.....	12,287	.....	.....	22,881	.....	475,857	4,817	6,657	52,690	31
.....	.....	12,221	.....	.....	.....	875	735,206	13,249	14,535	94,687	32
.....	.....	5,518	.....	.....	30,000	2,275	3,220,336	99,315	126,107	480,035	33
.....	.....	3,109	15,488	.....	6,000	21,325	665,499	7,737	17,567	145,064	34
.....	.....	6,248	2,000	1,926	12,000	.....	697,176	10,350	10,575	114,429	35
.....	.....	58,793	21,776	300	17,100	4,160	1,954,323	8,750	18,000	360,000	36
.....	.....	459	18,106	.....	132,546	8,254	7,338,068	284,409	242,855	982,876	37
.....	.....	2,465	531	480	658	.....	131,716	630	4,986	25,890	38
.....	.....	510	9,051	1,098	6,905	1,633	447,001	10,108	10,067	128,200	
1,966,666	327,415	2,489,155	1,084,882	804,027	4,533,311	1,451,033	283,069,561	6,110,804	10,403,619	33,593,800	

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

HABITUAL HURRY.

The number of sudden deaths which occur every year as a consequence of running to railway trains and ferry boats is not inconsiderable. The victims are mostly persons, middle-aged or older, who, without knowing it, have some disease of the heart.

This kind of over-exertion, however, does less harm than the common habit of being continually in a hurry. A habit which keeps the nervous system at a perpetual tension leads to excessive vital waste, undue susceptibility to disease, and in extreme cases to nervous exhaustion. Under its influence persons naturally amiable are transformed into petulant and noisy scolds. . . . . .

The man of business suffers in much the same manner. The hurried breakfast and the hurried skimming of the morning paper are but the beginning of a hurried day. Yet it is unsafe for him to act in a hurry, or in the spirit generated by it. The uncertainties of his calling make entire self-control of prime importance. . . . . .

Occasional hurry is hardly to be avoided, society being what it is; but the habit of hurry should be guarded against as one of the surest promoters of ill-temper and ill-health.

If necessary, less work should be done; but in many cases nothing is needed but a wiser economy of time. Some of the worst victims of hurry are men who dally with their work until time presses them, and then crowd themselves into a fever, pitying themselves meanwhile because they are so sadly driven.—*Youth's Companion.*

BUSINESS INSTINCT.

When the "street" says of a man, "He has a long head for business," it credits him with an instinct for discovering a profitable investment or securing a bargain. An illustration of this "long head" was given by the late Judge Pratt, of Oregon, at the beginning of his business career. Mr. Bancroft relates the anecdote in his "Chronicles of the Builders."

During a trip from Portland to San Francisco Mr. Pratt and Captain Crosby, the commander of the vessel, conversed about the probable price of lumber in San Francisco. Pratt thought the vessel's cargo would bring at least twenty-five dollars a thousand feet.

"I wish you would guarantee me that figure," said the captain.

"Well," rejoined Pratt, "there is no reason why I should guarantee you any sum, but it seems to me that lumber ought to bring that price there," and he gave his reasons.

"Will you buy my cargo, laid down at San Francisco, at twenty dollars a thousand?" asked the captain.

"I will;" and a contract was at once drawn up and signed by both parties.

As the vessel entered the harbor of San Francisco she was boarded by a purchasing agent of the United States Government, who offered two hundred and fifty dollars a thousand for the cargo. The offer was declined; the vessel went up to the city, where the lumber was sold for four hundred dollars a thousand. Mr. Pratt cleared ten thousand dollars by his venture.

TWO CAN BE SMART.

"Do you keep corn meal?" inquired the man with the basket on his arm.

"No, sir," said the grocer. "We sell it. How much do you want?"

"Did I say I wanted any?" mildly asked the man with the basket.

And he went out and hunted up another grocery store where the salesmen were not quite so smart.

—Sixty-four mining companies in the United States have declared dividends of nearly five million dollars since January 1, or an average of $76,591 each in four months, or about $19,150 profit each per month. There are, however, many mining companies, according to an American financial journal, existing on the assessments of stockholders, and others that are unable to declare dividends because the profits are absorbed in paying large salaries to officers.