LIABILITIES

Deposits elsewhere than in Canada.	Loans from other banks in Canada secured.	Balances due to other Banks in Canada in daily exchanges.	Balances due to agencies of bank, or to other banks or agencies in United Kingdom.	Bals. due to bank agencies or other banks or agencies out of Canada or Britain.	Liabilities not included under foregoing heads.	Total liabilities.	Directors' liabilities.	
		177,728		14,331	2,040	16,927,333	372,260	1
5 540,168		236,145	3,364,085	219, 539	15,203	58,708,473	292,076	2
						20,513,602	305,000	3
		760	230,130			9,150,591	69,864	4
						9,315,569	350,047	5
		3,177				17,780,833	248,403	6
		644	328,503	812		9,184,426	173,369	7
		1,653	56,91	16,281		13,311,105	285,280	8
		937	605 [illegible]3			12,434,615	137,541	9
		342	26,994		100	2,522,648	500	10
11,178,974		470,757		1,85 [illegible]28		81,857,141	4,974,000	11
2,047,371		154,613		250,269	10,261,149	28,516,217		12
	655,336				12,735	2,322,861		13
		276	19,616	39,341	51,964	7,867,517	90,027	14
		162,404				17,280,360	281,343	15
49,816		720,655	544,689	28,184	8,205	23,209,277	668,928	16
		11,078	131,067			5,761,262	452,542	17
		110,262	66,1 28			9,254,393	430,132	18
		5,735	221,683	663		8,445,899	536,415	19
					5,644	445,827	17,625	20
						1,343,645	55,697	21
				15,000		7,429,415	242,889	22
1,804,898		304,514	382,033	281,715	86,137	19,564,496	217,856	23
1,017,262		27,006		122,088	70,042	14,742,791	309,446	24
		963	55,265		2,944	2,835,364	269,945	25
	750,000	55,360	743,568		15,237	5,489,666	412,975	26
		46,185	122,617		21,080	4,128,460	13,748	27
			5,900			587,127	15,686	28
					621	268,961	13,337	29
		166			47	1,127,221	104,083	30
		24,860				2,814,549	165,286	31
		100			143	505,209	99,383	32
		77			280	428,917	69,406	33
		14,331				223,680	61,534	34
			1,066		501	1,021,311	85,796	35
21,658,289	1,415,336	2,539,758	6,906,088	2,855,151	10,554,072	417,320,761	11,852,421	

ASSETS.

Current Loans elsewhere than in 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 the Month.	
		6,875			200,000		21,093,015	666,450	1,070,500	1,913,926	1
6,952,878	797,031	264,277	170,126	149,267	1,000,000	1,548,518	68 931,074	1,421,000	1,371,000	6,014,000	2
		37,477	43,979	15,571	422,740	7,303	25,815,521	855,000	1,301,000	1,345,000	3
		2,468	30,000	5,500	125,000		11,015,978	110,000	360,300	1,324,700	4
		27,336		11,523	100,000	3,044	11,088,753	188,121	413,240	915,679	5
		37,903	53,317	77,002	377,670	5,083	22,419,090	585,654	1,127,472	2,101,923	6
		30,030	7,207		149,165	18,040	10,831,722	149,000	858,340	1,273,965	7
		36,317	9,101	34,090	369,302	82,192	16,980,879	250,000	542,000	1,684,039	8
		156,642	9,462	7,046	147,321		16,321,367	339 937	536,184	1,896,606	9
29,100		12,510	15,129	27,121	11,872	11,609	3,103,271	23,842	19,649	379,215	10
6,944,269	858,606	298,698	42,243	25,000	600,000	539,302	102,149,375	2,362,735	3,785,296	6,213,456	11
5,017,242	647,513	98,683	49,658		560,000	8,283,823	37,597,828	957,418	1,146,856	2,499,865	12
		26,578	22,184	12,395	130,000	143,121	3,156,601	6,215	22,326	686,873	13
		44,602	55,821	34,725	48.969	87,069	10,163,405	141,575	588,004	1,383,458	14
		113,427	85,520	17,661	300,000	10,971	22,211,637	359,702	809,117	2,441,767	15
167,213		114,615	24,821	62,563	699,070	136,596	31,909,212	192,073	876,593	3,438,000	16
		23,043	7.374	9,300	179,921	34,913	7,343,684	82,360	265,432	1,190,747	17
53,638		52,104	57,796	30,653	220,382	48,521	12,628,305	259,901	774,976	1,530,544	18
		20,605	97,075	10,874	286,728	10,100	11,073,138	197,576	159,582	1,506,678	19
		28,649		8,573	14,170	12,168	745,900	7,800	11,400	160,032	20
		12,349	14,901	2,200	19,181	75,759	1,797,553	28,535	28,438	272,165	21
		105,492	22,736	49,693	194,287	112,471	10,375,614	136,525	134,789	1,430,390	22
2,849,857	197,176	65,610	1,252		49,966	8,501	24,395,055	1,121,593	1,289,554	1,973,141	23
693,033	181,339	49,122	1,413	4,065	60,000	13,463	18.587,612	681,069	906,543	1,930,000	24
		14,973	15.615	52,071	61,091	2,917	3,871,802	54,096	155,820	699.534	25
	279,353	3,900			52,000		6,984,463	93,664	154,087	878,731	26
		11.329	6,041		2,440	10,031	5,236,076	71,427	172,884	589,535	27
		9,338	8,793		8,000		958,070	26,831	19,198	105,744	28
		708			23,382		589,718	3,727	3,605	81,439	29
		52,840	8,253	2,346	57,133	1,814	1,559,600	29,374	31,042	262,992	30
501,531	200,000	5,725			30,000	2,421	4,081,814	159,899	193,060	486,293	31
		4,680			8,500		869.986	4,750	13,227	168,123	32
		17,512	47,833		12,000		684,683	10,375	10,480	100.972	33
18,221		808			250		296,680	659	3,218	48 313	34
	6,465	7,551	335	1,133	20,958	23,195	1,435,629	10,615	12,530	2[illegible]2,261	35
23,226,982	3,167.483	1,791,876	907,985	650,372	6,511,498	11,232,048	528,304,110	11,869,498	19,170,742	49,630,106	

J. M. COURTNEY *Dep'y Min. of Fin.*

NOTES TO THE BANK STATEMENT.

Return of Canadian Bank of Commerce. Amount under heading "Other assets not included under foregoing heads," contains bullion purchased at Dawson City and also $162,000 deposit with the Receiver General re Bank of British Columbia Note Circulation. No. 8 Assets consists of balances due by other banks only.

Return of Bank of British North America. Amount under heading "Other assets not included under foregoing heads," contains bullion purchased at Dawson City. The figures for the Atlin and Dawson City Branches are taken from the last returns received, viz.: Atlin, 16th Feb and Dawson City 2nd Feb.

astern Townships Bank bonus of one per cent. equal in all to a dividend of 8 per cent. per annum.

Molsons Bank bonus of one per cent. equal in all to a dividend of 9 per cent. per annum.

The disturbance in Capital and Reserve is principally owing to the absorption of the Bank of British Columbia by the Canadian Bank of Commerce. The name of the former has been struck from the list.

WOMAN AS AN INSURANCE AGENT.

Woman has essayed all the professions with success proportionate to her ability. She has demonstrated her aptitude for business from the conduct of a farm to manufacturing and merchandising. She occupies many minor business positions, in some cases to the exclusion of man, yet though fire insurance offers her an excellent arena, the insurance woman is a rarity, the writer knowing of but eight or ten, and not over two of them in any one State. Woman is an adept at securing a personal following, the first requisite to success in a business mostly composed of personality. A good presence, engaging manner, tact, persuasive address, interesting and convincing conversation—all are hers by birthright. And to these a business interest, and what a solicitor she would make, remarks the Spectator. More especially as she is accustomed to arriving when she starts—or capturing what she covets, from man to money. Her resourceful persistence if applied to a line of insurance would end in the discomfiture of any male competitor. She is an acknowledged success as a clerk in the local office, but appears to lack the ambition possessed by the male clerk, who generally uses the information and experience he accumulates at his employers' expense, as a foundation for a business of his own. There is no instance on record of a woman being accused of stealing and capitalizing her employers' expirations. This recalls another one of her traits, namely honesty; and the injection of a modicum into the local business, while it might cause surprise, would not be injurious. Her intuition, if she would give the companies the benefit of it, would also be valuable in the selection and rejection of business. Anything, even intuition, would be an improvement over the present system, which has not the courage to reject even known unprofitable classes.

—Ship building in New England continues on the boom. This relates, of course, to the building of wooden vessels, as there are only two or three yards in the New England district that build steel vessels. During the past year the Maine shipyards have sent forth one ship, sixteen barges, forty schooners, thirty-nine sloops and ten steamers, aggregating 106 vessels with a net tonnage of 56,403, and the record for all New England is 170 vessels, 67,501 tons, while the returns from the maritime provinces increase these figures to 191 vessels of 71,814 tons. The Maine shipyards have on the stocks or under contract, including vessels launched since the begining of 1901, two ships, thirty-five schooners, eight barges, five steamers and numerous other craft, and in all New England there are now under construction 131 vessels with an aggregate tonnage exceeding 100,000; and in addition to this New England yards are working on government contracts (steel vessels) involving $15,000,000, with a trial displacement of about 50,000 tons. Big wooden fore-and-afters have been features of the year, two six-masters having been launched, and eleven five masters have either been launched or are under construction.