1908.	Current in Canada.	Current elsewhere.	Call in Canada.	Call elsewhere.
April	$539,330,752	$22,104,891	$41,585,563	$51,240,020
May	537,773,042	22,521,334	41,143,446	48,662,327
June	534,523,592	22,386,034	41,650,478	52,256,320
July	525,271,185	23,153,095	40,467,165	54,916,935
August	517,984,921	23,729,816	39,511,570	62,764,972
September	516,960,003	26,994,946	41,084,145	59,834,979
October	519,263,607	27,480,811	42,102,565	70,239,118
November	515,695,476	21,899,016	42,730,261	85,220,634
December	511,808,909	30,351,721	43,827,771	97,136,400
1909.				
January	511,363,250	30,586,081	44,299,554	92,532,507
February	507,349,748	35,055,266	47,555,140	101,443,902
March	520,109,936	34,915,132	48,911,736	117,850,605
April	524,168,988	35,874,530	50,213,950	114,493,570

Current loans out of Canada show but slight fluctuation during the past three months. Call loans elsewhere than in Canada are considerably greater than during any April in the past four years. This account, as will be seen by the above figures, has fluctuated considerably. In March, 1909, the figures were higher than during any month in the previous twelve. But the April statement shows the reduction of about two and a half millions in this item. Summed up, the April loans out of Canada exhibit a decline of approximately 1½ millions, the loans in Canada showing a gain of about 6 millions.

Here are the loan figures for the past few years:—

	April, '06.	April, '07.	April, '08.	April, '09.
Current in Canada	$486,683,324	$586,149,738	$539,330,752	$524,168,988
Current elsewhere	35,578,156	28,933,174	22,104,891	35,874,530
Call in Canada	55,295,613	51,742,814	41,585,563	50,213,950
Call elsewhere	50,357,266	48,430,477	51,240,020	114,493,570

While the loan account is a gratifying feature of the current statement, the deposits will undoubtedly attract attention. Those on demand in April, 1909, show a gain over the previous month of 3 per cent. and over 1908 of 33.9 per cent. Deposits after notice have increased 1 per cent. during the month and 13 per cent. during the year. For the past twelve months an almost continual rise has occurred in this item. Whenever the bank statement one month has shown a slight decline, the following month it has caught up the loss and also set a higher figure for the coming statement to make a better record. The April deposit figures are given below; they prove how great has been the increase during the last few years:—

April.	Dpts. on demand in Canada.	Dpts. after notice in Canada.	Total.
1905	$127,213,044	$332,326,292	$459,539,336
1906	157,147,012	373,376,049	520,523,061
1907	167,217,947	407,370,491	574,588,438
1908	154,566,281	397,305,435	551,871,716
1909	207,039,031	450,450,722	657,489,753

The increase in total deposits since 1905 has been 198 millions, or 43.1 per cent.

From the following table it will be seen that the increase has made great strides during the past twelve months:—

	Depts. on demand.	Depts. after notice.
April	$154,566,281	$397,305,435
May	153,901,379	398,177,820
June	161,218,037	399,285,738
July	164,791,398	402,964,565
August	175,947,237	407,481,904
September	183,207,740	410,332,819
October	190,114,091	414,789,347
November	206,315,809	419,920,274
December	210,180,147	429,719,218
1909—January	193,286,465	443,170,532
February	192,968,536	441,390,540
March	200,843,984	445,626,884
April	207,039,031	450,450,722

The growth of the deposits account is satisfactory both to the bankers and the public. In an interview the other day Sir Edward Clouston, speaking of the suggestion that the Canadian banks should increase their capital in order to better meet the requirements of the Dominion's rapidly increasing trade, thought that this could better be done through the increase of deposits. Events are shaping that way. Deposits are reaching record figures. With the return of confidence, home loans are expanding; consequently there is development in manufacturing and general enterprise.

While the bank statement makes a creditable showing, the country continues to keep its eye on crop conditions. A bad crop this year will give Canada a setback from which it would probably take several years to recover. On the other hand, a crop as good as that of 1908, should place the Dominion on the normal plane of prosperity. Although seeding has been late, in some cases almost three weeks behind last year, no grave results are anticipated. It was better that seeding throughout the West should be delayed rather than completed in a brief spell of fine weather and later frozen out. Any decreased results due to a late season will possibly be counterbalanced by increased acreage. If our bank statements continue to give as gratifying exhibits for some months to come as they have lately given, the crop movement of 1909 should be handled with unusual rapidity and facility.

ONE TOUCH OF NATURE.

Sometimes Canada's Oriental population do other things than laundry linen, labor on railroads, bear a meek appearance, and live in an atmosphere of opium and Easternism. But speculative blood runs in every vein. When the Canadian investor—in this case the term is used in the widest sense—persistently gave attention to mining stocks, it was natural that the Chino—Canadian also should think less of real business. By a strange coincidence and at the most opportune moment, Mr. Charlie Yip Yen and Mr. Lew Si Kee arrived. They helped to satiate a longing.

From China they came with the Ting Peng Seng proposition, a mine in Southern China. Ting Peng Seng translated means the Heaveny Peace Mountain. It may prove a pretty steep one for stockholding climbers. Not only did the Yip-Yen-Lew-Si-Kee combination fire the imagination and touch the pocket of the Chinese of