

have harvested fine and profitable crops, it is not at all surprising that a better feeling should be manifest in commercial and financial circles. Although the dealings on the home stock markets have been somewhat colorless, still a better tone is noticeable there; and when money becomes easier the markets may easily take on a brighter aspect.

THE JULY BANK RETURN.

The outstanding feature of the July bank return, our statistical abstract of which appears on this page is the contraction in call loans, the index to the banks' preparations for the crop-moving. Call loans in Canada were at the end

of July \$60,081,256 against \$61,598,958 at the end of June, and those outside Canada were brought down to \$102,436,037 from \$130,173,902 in the same period. Thus the aggregate of call and short loans at the end of July was but \$162,517,293 against \$191,772,860 a month previously and the end of July total is actually \$6,771,298 below the total at the same time last year, when preparations were in the making for the moving of the "bumper" crops of 1909.

Current loans and discounts in Canada are again up by nearly \$4,000,000 to upwards of \$653,000,000—very satisfactory evidence this of the continued activity in the Dominion, especially when it is remembered that in 1906 and 1907, which were

Statement of the Chartered Banks of Canada.

Statistical Abstract for Month Ending July 31st, 1910, giving Comparison of Principal Items, with Increase or Decrease for the Month and for the Year.

<i>Assets.</i>	July 31, 1910	June 30, 1910	July 31, 1909	Increase or Decrease for month, 1910.	Increase or Decrease for month, 1909.	Inc. or Dec. for year.
Sp. and Dominion Notes	\$ 104,157,627	\$101,936,178	\$92,316,600	d. \$2,221,419	d. \$1,026,941	i. \$11,811,027
Notes of and Cheques on other Banks ..	36,850,907	44,456,771	28,833,139	d. 7,605,864	d. 5,767,464	i. 8,017,764
Deposit to Secure Note Issues	5,063,328	4,942,846	4,599,087	i. 120,482	i. 528,133	i. 464,241
Loans to other Banks in Canada secured.	4,070,218	4,011,327	4,511,651	i. 58,891	i. 58,709	d. 441,433
Deposits with and due other Bks. in Can.	8,817,362	8,526,815	8,618,367	i. 290,547	i. 180,937	i. 198,995
Due from Banks, etc., in U. Kingdom...	23,717,801	21,919,472	10,410,748	i. 1,798,329	i. 581,113	i. 13,277,053
Due from Banks, etc., elsewhere	31,204,927	24,242,023	36,900,825	i. 6,962,884	i. 4,344,696	i. 5,695,98
Dominion & Prov. Securities	12,346,603	17,010,315	12,067,939	d. 4,673,712	d. 702,993	i. 268,664
Can. Municipal, For. Pub. S. curities.	21,919,668	22,531,011	22,316,912	d. 611,343	d. 238,318	i. 397,214
Railway and other Bonds and Stocks	57,445,087	56,567,789	52,324,587	i. 877,298	i. 591,137	i. 5,120,500
Total Securities held	91,701,358	96,109,115	86,709,438	d. 4,407,757	d. 126,462	i. 4,991,920
Call Loans in Canada	60,081,256	61,598,958	54,603,054	d. 1,517,702	i. 1,985,358	i. 5,478,202
Call Loans outside Canada	102,436,037	130,173,902	114,685,537	d. 27,737,865	d. 569,331	d. 12,249,500
Total Call and Short Loans	162,517,293	191,772,860	169,288,591	d. 29,255,567	d. 1,416,027	d. 6,771,298
Current Loans and Disc'ts in Canada	653,008,336	649,145,920	539,821,041	i. 3,862,416	i. 4,608,772	i. 113,187,295
Current Loans and Disc'ts outside...	40,267,390	38,171,443	32,753,385	i. 2,095,947	i. 649,786	i. 7,514,005
Total Current Loans and Discounts...	693,275,726	687,317,363	572,574,426	i. 5,958,363	i. 3,958,986	i. 120,701,300
Aggregate of Loans to Public	855,793,019	879,090,223	741,863,017	d. 23,297,204	d. 5,375,013	i. 113,930,062
Loans to Provincial Governments	1,645,754	1,774,740	1,804,086	d. 128,986	d. 372,738	d. 158,332
Overdue Debts	7,419,784	7,028,522	7,272,915	i. 391,262	i. 161,466	i. 146,869
Bank Premises	23,310,199	23,031,758	19,864,583	i. 278,441	i. 148,381	i. 3,445,616
Other Real Estate and Mortgages	1,809,157	1,813,072	2,211,343	d. 4,515	d. 47,410	d. 402,186
Other Assets	15,293,056	11,641,656	9,913,076	i. 3,651,400	i. 282,895	i. 5,379,380
TOTAL ASSETS	1,210,854,680	1,240,825,305	1,055,889,054	d. 19,970,625	d. 2,617,135	i. 154,965,626
<i>Liabilities.</i>						
Notes in Circulation	80,929,290	79,781,631	71,006,005	i. 1,147,659	i. 835,514	i. 9,923,285
Due to Dominion Government	9,638,933	16,257,010	2,996,696	d. 6,618,077	d. 3,292,634	i. 6,612,237
Due to Provincial Governments	32,175,484	29,575,438	19,126,559	i. 2,600,946	i. 2,733,282	i. 13,048,925
Deposits in Can. payable on demand	251,638,522	263,417,539	222,555,749	d. 11,779,017	d. 3,924,719	i. 29,092,773
Dep'ts in Can. payable after notice.	538,384,371	514,432,054	466,337,816	i. 3,952,317	i. 11,159,380	i. 72,046,555
Total Deposits of the Public in Canada	790,022,893	797,849,593	688,893,565	d. 7,826,700	d. 7,234,661	i. 101,129,328
Deposits elsewhere than in Canada...	75,275,300	83,017,152	64,515,365	d. 9,741,852	d. 4,734,619	i. 10,759,935
Total Deposits, other than Government...	865,298,193	882,866,745	753,408,930	d. 17,568,552	d. 2,500,042	i. 111,889,263
Loans from other Banks in Canada...	4,148,944	4,124,191	4,591,623	i. 20,753	i. 23,336	d. 442,679
Deposits by other Banks in Canada...	5,555,001	5,149,955	6,033,944	i. 405,046	i. 1,518,582	d. 478,943
Due to Banks and Agencies in U. K.	4,637,018	5,771,777	4,607,616	d. 1,134,759	d. 1,015,563	i. 29,502
Due to Banks and Agencies elsewhere...	4,256,120	5,109,386	3,101,698	d. 853,266	d. 365,715	i. 1,154,422
Other Liabilities	11,229,085	11,684,258	7,878,989	d. 465,173	d. 1,109,123	i. 3,359,096
TOTAL LIABILITIES	1,017,868,152	1,040,324,464	872,752,042	d. 22,456,312	d. 2,569,720	i. 145,116,110
<i>Capital, etc.</i>						
Capital paid up	98,803,464	98,728,342	97,487,871	i. 75,122	i. 51,447	i. 1,315,593
Reserve Fund	79,429,978	79,370,321	75,847,368	i. 59,657	i. 22,630	i. 3,582,610
Overrides of Directors and their firms...	9,530,524	9,000,784	9,345,069	i. 529,740	i. 242,221	i. 185,455
Greatest Circulation in Month	84,009,142	81,538,916	73,731,353	i. 2,470,226	i. 1,564,811	i. 10,277,789