

## 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.
4,430,403		107,516 259,383	1,872,801	23,617 250,208	145 1,839	15,702,232 54,137,216 19,562,637	283,463 493,181 86,000
		45,442 149,007				8,921,806 8,812,078 17,078,633	80,299 340,969 268,238
		13 2,984 1,478 2,637	60,568 382,435 9,779	4,286 329 529		8,873,436 13,592,580 11,763,427	164,378 273,429 130,638
					11,305	2,407,437	500
12,375,028 2,325,805		668,109 81,248			20,968 5,401,908	76,952,437 22,553,315	5,693,000
	706,784		438,000	119,991	491	3,189,426	Nil.
			50,296	29,819	67,556	7,369,076	98,568
39,359		186,341 849,331	607,399		1,808	16,458,284 22,578,596	262,314 715,038
		13,013 108,891 8,093	97,434 13,654 166,759		76	5,728,024 8,917,169 8,434,010	469,355 330,475 475,968
					3,091	456,372	17,795
			43,744	15,000		1,296,632 6,864,373	69,798 243,551
2,090,781 1,012,199		276,389 30,452 17,316		151,205 263,878		18,056,390 13,988,592 3,769,346	175,109 280,149 364,596
	1,000,000	30,470 4,351	368,498 1,365	2,533	15,824 399	5,062,493 4,021,948 639,394	365,042 13,663 37,680
					1,344 558	237,091 1,056,774	4,562 100,676
		1,618				2,673,060	118,165
		63,936				469,577	113,247
		974		4,235	8,922	379,851	81,620
					198	209,980 959,599	47,173 76,274
22,173,575	1,788,092	2,626,351	4,314,964	864,696	5,535,293	891,649,383	12,377,812

## 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 pre-mises.	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.
6,406,898	648,174	11,480 340,782 26,587	305,196 45,681	108,128 9,371	200,000 979,800 312,740	568,667 7,553	20,045,160 64,693,661 96,101,069	666,500 1,136,000 835,000	1,085,400 1,776,000 1,266,000	1,769,600 5,761,000 1,897,000
		1,549 27,836 55,963	30,000 11,673 66,744	5,500 11,673 77,968	125,000 110,767 401,106		10,768,026 10,716,906 21,819,598	104,300 158,340 594,041	339,720 432,280 1,230,542	1,351,391 903,700 2,004,693
		5,709 47,443 112,660	7,732 8,994 5,492	36,777 7,946	160,076 366,545 119,919	18,040 97,257 11,228	10,590,569 17,231,551 15,687,012	153,000 260,000 335,670	418,965 440,000 700,176	1,309,185 1,830,436 1,932,156
29,100		12,767	15,196	27,106	11,487		9,963,096	24,960	21,065	386,215
6,173,297 2,573,715	1,268,437 641,259	565,080 50,939	19,813 19,683	25,000	600,000 550,206	4,994,175	97,851,330 30,087,994	2,819,740 976,683	4,597,398 1,216,881	6,403,268 2,051,295
		18,152	24,623	12,117	130,000	137,147	9,969,786	6,006	19,184	621,142
		87,845 97,492 191,071	56,735 55,759 30,735	31,877 14,049 66,591	47,808 300,000 728,727	109,493 10,732 135,300	9,808,558 21,376,874 31,540,659	151,800 370,191 493,833	529,777 892,621 1,033,879	1,374,183 2,294,127 3,568,625
200,866		32,613	7,531	9,400	171,898	28,783	7,376,455	77,900	173,600	1,154,227
46,190		158,709 66,321	60,896 103,713	35,708 9,933	290,006 298,889	48,461 10,100	12,370,612 11,070,306	258,516 206,665	629,465 320,358	1,539,365 1,476,803
		29,308 13,141 48,590		9,773 19,780 23,954	14,170 19,181 179,390	9,863 73,963 27,498	754,964 1,758,340 9,844,319	8,000 29,687 135,179	17,000 34,481 124,063	186,151 281,940 1,326,555
2,833,754 669,516	105,975 147,726	2,789 64,520 12,235	618 1,196 15,615		42,959 60,000 60,995	9,097 13,440 1,723	22,663,049 17,775,431 3,771,274	1,114,419 711,205 62,015	1,375,494 969,501 118,733	1,866,766 1,845,503 698,719
	176,041	4,291 48,468 6,002		6,005 9,183	52,000 2,500 8,000		6,376,507 5,164,528 984,302	89,147 72,945 29,664	273,116 195,565 25,939	789,615 569,740 72,574
		678 36,729		12,618	23,397 57,119	1,815	551,289 1,487,018	4,717 27,583	6,373 26,547	57,814 901,597
626,725		5,300			30,000		3,945,837	138,515	205,860	491,951
		3,031 13,631		46,695	8,500 12,000		831,789 632,504	6,044 9,840	9,559 9,983	156,341 106,369
20,000		341 7,578		335	250 20,958		282,930 1,553,935	910 12,946	2,634 14,431	43,108 181,151
19,580,081	2,995,190	2,908,728	1,078,810	609,557	6,421,183	6,361,528	102,243,420	11,634,296	20,380,693	48,409,585

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.

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

Molson's 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.

## THE GARDEN CITY.

St. Catharines in March is by no means the same as St. Catharines in June, though interesting at either season. In the first case, you see the Garden City, through snow-flakes, from the dome of a cosy sanitarium; in the other you wander about, up-hill and down, among trees and flowers and sunshine, everywhere getting glimpses of the Welland Canal, everywhere coming upon evidences of former splendor in the shape of old-fashioned dwellings in spacious grounds. Nor are there wanting dwellings according to the ideas of the modern architect, with colors on roof and verandah, that vie with the painted splendors of the Pan-American Exposition, at Buffalo, whose lithographs look at you from every big window.

"This is a quiet town, sir," said a visitor, whose face looked like St. Louis, his clothes like New York, while his tongue suggested Vermont. The Monetary Times man suggested that a walk around the outskirts might improve the industrial aspect, for the stranger was not aware of the water-power concentrated here; so the pair of us sallied forth. Passing the vast brick Stevenson House—now a seminary for ladies—and Springbank, redolent of memories of Dr. Theophilus Mack, we presently saw a range of zinc-covered buildings across the canal. These proved to be the Welland Vale works, burned down not long ago. They produce farmers' implements; not the sort with which

To plow and sow, and reap and mow.

And make a farmer's toy.

but the sort that gladden the heart and save the back of the market gardener or the amateur, such as spades, hoes, rakes, and probably pruning-shears. The premises are being extended, and it is proposed to add saws to their output. Speaking of saws, the long-established saw-works of R. H. Smith, on St. Paul street, are now carried on by Shurly & Dietrich, of Galt, and control, we were told, some valuable patents. To the eastward, situate apparently in the fields, are the works of the Whitman & Barnes Company, extensive makers of tools and appliances connected with harvesting machinery.

It does not seem many years since the writer saw at the Toronto Industrial Exhibition, the first display of the Mc-