

Exposure to the fumes, or dust of arsenic, mercury, phosphorous or lead is dangerous. Painters, plumbers, lead-pipe makers suffer from affection by white lead, and those who have suffered therefrom are easily re-affected and become uninsurable. Glass workers are bad risks, but steel workers better ones, as the work of the latter can only be done by unusually robust and muscular men.

Dr. Finley lays stress upon the necessity of all workers practicing cleanly habits and of the hygienic value of fresh air. He concludes his highly interesting paper as follows:
 "Improvement of hygienic surroundings will tend to lessen the risk in occupations classed as dan-

gerous and our point of view will change from time to time. Individual intelligence must also play a part in determining the risk of certain employments and with the more general diffusion of education, it will prove an easier task to overcome prejudice amongst workmen and lead them to adopt precautions which science has shown to be necessary for the preservation of health."

Perhaps in the distant future our civic rulers will have intelligence enough to adopt some of these precautions by keeping our streets cleaner and in better condition. At present they tend to increase the mortality of citizens of all occupations.

STATISTICAL ABSTRACT FOR DECEMBER 31, 1905, OF THE CHARTERED BANKS OF CANADA.
 Comparison of Principal Items, showing increase or decrease for the month and for the year.

Assets.	Dec. 31, 1905.	Nov. 30, 1905.	Dec. 31, 1904.	Increase or Decrease in month.	Increase or Decrease in year.
Specie and Dominion Notes	\$57,705,165	\$60,413,503	\$56,054,512	Dec. \$2,708,338	Inc. \$1,650,653
Notes of and Cheques on other Banks	28,345,491	25,375,951	23,784,668	Inc. 3,019,700	Inc. 4,560,827
Deposit to Secure Note Issues	3,415,334	3,875,499	Dec. 44,165
Loans to other Banks in Canada secured	6,417,981	573,784	811,954	Inc. 111,114	Dec. 127,656
Deposits with and due from other Bks. in Canada	8,501,966	7,977,408	8,181,400	Inc. 64,388	Dec. 4,8396
Due from Banks, etc., in United Kingdom	8,308,299	11,421,005	9,041,991	Dec. 3,112,666	Dec. 731,952
Due from Banks, etc., elsewhere	14,344,574	15,886,242	20,849,499	Dec. 1,541,668	Dec. 6,549,225
Government Securities	9,182,353	8,577,075	9,514,212	Inc. 225,278	Dec. 379,069
Canadian Municipal and other Securities	20,163,939	19,949,634	17,241,633	Inc. 21,305	Inc. 2,212,666
Railway Bonds and Stocks	30,649,668	39,576,194	38,744,630	Inc. 72,774	Inc. 9,443,111
Total Securities held	68,951,600	68,433,003	65,547,735	Inc. 517,377	Inc. 3,417,600
Call Loans in Canada	40,704,928	48,792,009	38,950,978	Inc. 912,919	Inc. 10,753,950
Call Loans outside Canada	6,110,201	58,608,734	48,782,441	Inc. 2,517,800	Inc. 12,227,579
Total Call and Short Loans	110,714,988	107,300,743	87,733,419	Inc. 3,417,377	Inc. 22,981,529
Loans and Discounts in Canada	458,353,366	477,008,145	413,779,520	Inc. 1,347,221	Inc. 41,575,846
Loans and Discounts outside Canada	30,822,059	32,800,227	17,344,721	Inc. 1,097,068	Inc. 13,518,135
Total Current Loans and Discounts	489,238,325	489,028,172	431,224,241	Inc. 150,553	Inc. 58,141,081
Aggregate of Loans to Public	609,933,273	596,388,415	518,857,663	Inc. 13,566,258	Inc. 9,095,610
Loans to Provincial Governments	2,063,362	1,851,859	2,914,106	Inc. 204,603	Inc. 870,944
Overdue Debts	1,667,732	1,666,723	2,140,162	Dec. 3,991	Dec. 483,430
Bank Premises	11,569,131	11,220,379	10,165,341	Dec. 348,712	Inc. 1,403,790
Other Real Estate and Mortgages	1,177,798	1,191,861	1,466,683	Dec. 18,003	Dec. 312,885
Other Assets	8,696,970	9,336,267	6,108,430	Dec. 1,139,297	Inc. 1,950,166
Total Assets	815,533,312	817,149,132	729,915,662	Inc. 1,012,830	Inc. 85,617,340
Liabilities.					
Notes in Circulation	69,981,544	72,192,543	64,507,394	Dec. 2,610,959	Inc. 5,471,180
Due to Dominion Government	5,213,118	3,624,660	5,084,146	Inc. 1,538,555	Inc. 97,128
Due to Provincial Governments	6,441,711	6,602,056	7,148,443	Dec. 257,911	Dec. 80,211
Deposits in Canada payable on demand	155,341,759	157,548,519	134,722,104	Dec. 2,211,780	Inc. 21,061,555
Deposits in Canada payable after notice	266,880,774	541,910,511	310,132,078	Inc. 2,487,021	Inc. 37,488,806
Total Deposits of the Public in Canada	512,222,733	511,942,492	434,854,182	Inc. 285,241	Inc. 58,815,651
Deposits elsewhere than in Canada	41,663,522	43,987,616	38,812,111	Inc. 75,886	Inc. 5,248,959
Total Deposits	550,911,305	555,930,108	492,222,795	Inc. 301,247	Inc. 64,064,310
Loans from other Banks in Canada	766,799	577,865	811,014	Dec. 188,934	Dec. 45,155
Deposits by other Banks in Canada	5,678,809	6,413,119	5,684,483	Dec. 714,330	Dec. 5,674
Due to Banks and Agencies in United Kingdom	4,008,095	5,280,560	2,452,611	Dec. 1,182,656	Inc. 1,645,444
Due to Banks and Agencies elsewhere	1,660,828	2,150,488	1,247,003	Dec. 589,660	Inc. 343,625
Other Liabilities	228,811	119,904	8,353,612	Inc. 1,117,251	Inc. 3,664,533
Total Liabilities	602,601,177	664,328,377	587,918,063	Dec. 2,168,200	Inc. 74,242,004
Capital, etc.					
Capital paid up	85,204,210	84,542,508	80,055,966	Inc. 721,612	Inc. 5,218,614
Reserve Fund	59,898,397	58,962,119	54,071,650	Inc. 1,668,773	Inc. 5,226,741
Liabilities of Directors and their firms	8,619,244	8,594,105	9,688,611	Inc. 45,139	Dec. 1,049,367
Greatest circulation during the month	75,850,739	79,226,877	70,239,598	Dec. 3,376,138	Inc. 5,611,141