STATISTICAL ABSTRACT FOR DECEMBER OF THE RETURNS OF THE CHARTERED BANKS OF CANADA.

Comparison of the Principal Items.

Assets.	31st Dec. 1899.	30th Nov. 1899.	31st Dec. 1898.	Increase and Decrease for month.		Increase and Decrease for year.	
Specie and Dominion Notes	$27,494,943	$27,747,168	$26,066,243	Dec.	$ 252,225	Inc.	$ 1,428,700
Notes of and Cheques on other Banks	12,361,732	11,712,172	10,829,354	Inc.	649,560	Inc.	1,532,378
Due from American Banks and Agencies	22,291,249	27,118,605	23,253,094	Dec.	4,827,356	Dec.	961,845
Due from British Banks and Branches	12,078,307	13,533,511	12,169,589	Inc.	1,455,204	Dec.	91,282
Canadian Municipal Securities and Brit., Prov. or Foreign or Colonial other than Dominion	16,753,897	16,738,841	17,209,572	Inc.	15,056	Dec.	455,675
Railway Securities	14,663,868	14,718,292	17,220,105	Dec.	54,424	Dec.	2,556,237
Loans on Stocks and Bonds on Call	32,435,445	34,317,790	26,532,040	Dec.	1,882,345	Inc.	5,903,405
Current Loans to the Public	266,678,601	263,597,683	229,900,030	Inc.	3,080,918	Inc.	36,778,571
Overdue Debts	1,899,801	1,943,325	2,463,410	Dec.	43,524	Dec.	564,000
Total Assets	431,718,345	437,606,702	390,470,328	Dec.	5,888,357	Inc.	41,248,017
Liabilities.							
Bank Notes in Circulation	45,999,753	47,839,506	40,258,381	Dec.	1,839,753	Inc.	5,741,372
Due to Dominion Government	4,627,692	2,986,795	3,491,731	Inc.	1,640,897	Inc.	1,135,961
Due to Provincial Governments	2,459,469	2,238,471	2,002,073	Inc.	220,998	Inc.	457,396
Deposits payable on demand	99,463,898	101,437,399	90,747,210	Dec.	1,973,501	Inc.	8,716,688
Deposits payable after notice	173,769,968	174,437,445	157,824,875	Dec.	667,477	Inc.	15,945,093
Do made by Banks	2,998,674	4,255,551	2,888,319	Dec.	1,256,877	Inc.	110,355
Due to American Banks and Agencies	908,901	1,126,823	605,804	Dec.	217,922	Inc.	303,097
Due to British Banks and Branches	4,360,301	4,749,895	2,217,758	Dec.	389,594	Inc.	2,142,543
Total Liabilities	336,018,630	340,841,820	300,773,075	Dec.	4,823,190	Inc.	35,245,555
Capital.							
Capital Stock paid-up	63,584,022	63,365,431	63,241,533	Inc.	218,591	Inc.	342,489
Reserve Fund	29,967,724	29,531,762	27,955,807	Inc.	435,962	Inc.	2,011,917
Miscellaneous.							
Directors' Liabilities	8,015,093	7,020,135	7,602,665	Inc.	994,958	Inc.	412,428
Greatest amount of notes in circulation at any time during the month	49,572,085	50,845,199	43,214,303	Dec.	1,273,114	Inc.	6,357,782

Deposits with Dominion Government for security of note circulation, amount required being 5 per cent. of maximum circulation for year ending 30th June, 1899.

WASTE OF LIFE BY ACCIDENTS.

The large number of lives that are every year either lost or endangered in the streets of our big towns makes the subject of street accidents and the best way of securing prompt and efficient attention to them one of constant importance and interest to all, and naturally to members of the medical profession in particular. There seems, says the "Lancet," a peculiar wantonness in the waste of life brought about by accidents which occur (outside their very doors, so to speak) to individuals in the ordinary pursuit of their daily occupations. All the human race is liable to disease, and despite all our efforts everyone must succumb sooner or later, but surely other modes of death should be avoidable in civilized communities, and to be disabled, much more to be killed, in the street seems a reproach to the municipality under whose protection the unfortunate sufferer imagined himself to be safe. That accident more or less frequent is as inevitable as disease is no doubt true where large numbers of people are concerned and so long as carelessness is an attribute of human nature. But if we cannot entirely eliminate accident from the causes of death, at least it is our duty to mitigate its effects, to prevent fatality and to counteract injury in the very best and most effective manner possible. Is this done in our large towns? In London particularly do our arrangements for speedy aid to those injured or taken suddenly ill in the streets nearly approach the perfection at which we should aim and an approximation to which we have a right at the present day to expect? Opportunities for accident are always on the increase with the growth of traffic and of the means of rapid locomotion, such as the bicycle and the motor-car; but do our facilities for treating accident progress in a like degree? Considering the wealth of London, its position as a centre of civilization, and the enormous number of its street accidents, there is probably no city in the world where such inadequate provision is made for dealing with these misfortunes.

There is absolutely no method for quickly bringing aid to the injured, and as a community we rely simply on the dangerous alternative of getting the injured by the best means that chance to be available to the nearest place where we may expect to find medical aid. It needs very little knowledge to realise how many cases of illness or accident must suffer an increased severity from this lack of early appropriate treatment. The general public have one line of treatment for all cases of emergency. If there is an accident, "Give him some brandy because he is fainting;" if he is ill, "Get some brandy to pull him round." In either case stimulants are probably the form of assistance least required or beneficial. Three things are obviously necessary. First of all—and this seems to be the most important—there must be horse ambulance wagons and they must be stationed at hospitals. Only in this way can we bring aid which is both speedy and