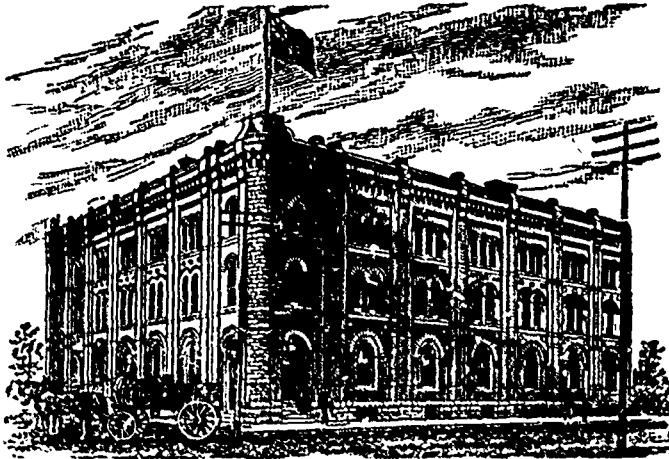


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The Financial Situation.

The money market, both here at at other financial centres of the Dominion, exhibits a tendency to greater easiness than was noted in our last review. Call money rules at 4 to 4½ in Montreal, with commercial discounts 6 to 7 according to name and date. In Toronto rates are 4½ to 5 for call, with transactions at the lower rate strictly confined to exceptional collaterals. The monthly bank statement for December, 1891, shows, as was expected, a material decrease in the outstanding circulation, the figures being \$35,634,129, against \$37,340,690 in November, or a decline of \$1,796,561. The decrease for December, 1890, was \$1,333,272. We may look for a further decrease during the present month. Dominion Government deposits show an increase of \$775,753, while those of the Legislatures have decreased about \$78,000. Deposits on demand, of which the bulk is for business accounts, have increased \$2,242,062, notwithstanding that discounts have declined in volume, while savings deposits, which form the major portion of the deposits payable after notice, show an increase

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Imperial Bank of Canada, Winnipeg.
Parkhill Banking Co., Parkhill, Ontario.

of \$863,979, being now over \$90,100,000. There is a decrease in the tabulated items showing liabilities to other Canadian banks, and a decrease of \$230,388 in indebtedness to British agents. The reserve of specie continues to decrease slightly, the figures being \$5,783,640 for November, and \$5,769,313 for December. There is, on the other hand, a slight increase in Dominion notes. These items are, perhaps, a little low compared with the usual conservative methods of the banks, but the increase of \$924,020 in notes and cheques of other banks, readily convertible into cash, must not be overlooked in estimating the situation. This increase is, doubtless, largely due to returning circulation. The reduction of \$1,900,000 in the amount of funds due by foreign banks may explain the redemption of circulation without any monetary pressure, the banks having drawn upon these balances, for this purpose, as well as to pay their dividends. The indebtedness of British agents increased over \$600,000. Call loans show an increase of \$1,165,888, and overdue debts were increased by only \$2,564, a good showing in view of the fact that current loans were cut down \$1,257,043, of which a certain amount has doubtless been written off in bad and doubtful debts. The increase of \$1,287,480 in total liabilities and the decrease of \$62,132 in total assets probably arises from the payment of semi-annual dividends and the writing off of bad debts. The small increase in overdue debts and the fairly large decrease in discounts compare very favorably with December, 1890, when discounts decreased only \$299,186, while overdue debts increased \$312,916, or more than the decrease in discounts. — *Bankers' Journal*, Jan. 24.

There are nine different varieties of owls in Manitoba.

Some weeks ago the *Times* newspaper, of Deloraine, Man., reported a yield of 61½ bushels to the acre on the farm of Mr. Cassils about 8 miles north of the town, and yet we have another report this week almost as large. G. L. Scott, whose farm is on 24-2-24, the old Ross farm about two miles out of Deloraine, threshed on Saturday week last, with the result that 6 acres threshed by itself yielded 354 bushels, threshers' measure, which does not include the "cleaning" up grain, and from 15 acres more 750 bushels were obtained. The wheat is said to be all No. 1 hard, and the ground to be accurately measured,