crease in February, 1903, of \$9,048,279. Of the loans and discounts outside Canada, the change was from \$18,048,983 to \$17,995,796, a decrease of \$53,187. The call loans in Canada fell in February from \$38,-149,737 to \$38,109,805, a decrease of \$39,932, while the call loans outside Canada advanced from \$36,-433,662 to \$40,395,339, an increase in last month of \$3,961,677. Taking all the loans together in and outside Canada, the aggregate net change in February was an increase of \$8,741,792, of which \$3,921,745 was in call and short loans and \$4,820,047 in discounts and current loans. Towards these several increases the increase in deposits contributed \$2,681,840 in Canada and \$986.823 outside Canada, together \$3,678,663.

SHOULD BANKS PAY INTEREST ON PRIVATE DEPOSITS?

Superintendent Kilburn, of the United States Treasury, declares that he "hardly believes" that there is a banker in the State who does not "deprecate the practice on the part of banks of paying interest on individual deposits," or who does not "believe it to be contrary to sound principles of banking and on the whole detrimental to the banking interest of the State." The "New York Commercial Bulletin" says: "This is perhaps true, and the practice is certainly one that involves an element of danger; and yet is it not a question of circum-

STATISTICAL ABSTRACT FOR FEBRUARY, 29, 1904, OF THE CHARTERED BANKS OF CANADA.

Comparison of Principal Items, showing increase or decrease for the month and for the year.

Sq.	Assets.	Feb. 29,	Jan. 31, 1904.	Feb. 28, 1903.	Incresse or Decrease in month.		Increase or Decrease in year.	
1,2,2,2,3,3,4,3,4,3,4,3,4,3,4,3,4,3,4,3,4				Can 654 200	Inc.	\$05.358	inc.	9,540,218
Society Soci	and Dominion Notes			43/10011322				4, 198,470
250,935	pecie and Dominion rocco, or other Ranks		14,280,708	- 33 -4-3		210211020		
oans to other Banks in Canada secretic proposits with and due from other Rks. in Canada 4,153,241 5,260 4,139,241 11,00,96 11,00,	otes of and Cheques on other banks	3,130,844	3,130,844	2,797,100				
oans to other Balks in Canada 4,955,710	eposit to Secure Note Issues	590,935		728,207		-11-3-		
eposits with and due from other as. in the property of the pro	oans to other Banks in Canada secured.		5,412,080	4,532,159		43-131-		423,551
1,088,353 13,457,473 11,100,950 Dec. 19,1550 Dec. 19,155		4.130.201		4,090,740	Dec.			
10,050,547 14,456,041 14,		** 088 252			Dec.	2,369,120	Dec.	
14,456,017 14,309,065 38,010,879 10c. 140,993 20cc. 39,011 10c. 20,009 20cc. 20,011 20,009 20,011 20cc. 20cc. 20,011 20cc. 20,011 20cc. 20,011 20cc. 20,012 20cc. 20,011 20cc. 20,011 20cc. 20,011 20cc. 20,011 20cc. 20,012 20cc. 20,012 20cc. 20,012 20cc. 20,013 20cc. 20,015 20cc. 20,013 20cc. 20,015					Dec.	191,563	Inc.	
Total Securities held.				15.010.879	Inc.	146,952	Dec.	554,862
Total Securities held.		14,450,017			Inc.	320,000	Dec.	299,123
Total Securities held. 38,169,805 38,149,737 36,43,662 39,368,281 10.2,3961,677 10.2,39,91,745	cilway Bonds and Stocks	38,300,048	AND DESCRIPTION OF THE PERSON NAMED IN	The second second second second	-	The second second	Dec	262.108
Call Loans in Canada.	Total Securities held	63,323,012	63,038,524	63,586,210	inc.	204,400	Dec.	203,190
Call Loans outside Canada. 40,395,339 36,433,662 44,608,537 line. 3,091,745 Total Call and Short Loans 78,505,144 74,583,399 93,308,881 line. 3,921,745 Total Call and Short Loans 78,505,144 74,583,399 93,308,881 line. 4,873,734 Loans and Discounts outside Canada. 17,995,796 18,048,983 32,118,508 Total Current Loans and Discounts 407,623,482 402,803,435 363,764,728 Loans to Provincial Governments 2,527,596 2,071,724 1,939,393 Loans to Provincial Governments 9,078,050 8,972,713 10c. 105,337 line. 1,323,1		38, 109,805		48,639,724				10,529,919
Total Call and Short Loans 78,505,144 74,583,399 93,308,281 lnc. 3,021,745 Dec. 14,803,11 Total Call and Short Loans 389,627,686 384,754,452 18,048,983 31,646,220 lnc. 4,873,734 lnc. 57,981,446 18,048,983 34,118,508 Dec. 14,122,71 lnc. 29,055,68 384,754,452 363,764,728 lnc. 4,873,734 lnc. 57,981,446 lnc. 4,873,734 lnc. 4,873,	Call Loans in Canada		36,433,662	44,668,557	inc.	A STATE OF THE PARTY OF THE PAR	-	STREET, STREET, STREET, STREET,
Loans and Discounts in Canada, 389,627,686 17,995,796 18,048,983 231,646,220 Inc. 4,873,234 Inc. 57,935,147 Decoits of the Public in Canada 17,995,796 18,048,983 263,764,728 Inc. 437,348 Inc. 438,885,71 Inc. 43,883,470 Inc. 12,905,56 Inc. 44,541,792 Inc. 29,055,6 1 Inc. 14,122,71 Inc. 16,123 Inc. 16,	Call Loans outside Canada	THE RESERVE AND PERSONS ASSESSMENT OF		93,308,281	Inc.	3,921,745	Dec.	14,803,137
Loans and Discounts outside Canada. 17,995,796	그리는 그 사람들이 살아가면 하는데 얼마나 아내는데 얼마나 나를 하는데 살아가지 않는데 그렇게 되었다.		-9. 254 452	221.646.220	Inc.	4.873,234	Inc.	57,981,466
Loans and Discounts outside Canada. 47,683,483 402,803,4435 363,764,728 Inc. 4,820,047 Inc. 43,858,77 10,20,245 Inc. 43,858,77 10,20,245 Inc. 29,055,68 2,27,596 2,071,724 2,480,016 Inc. 448,553 Inc. 142,99 10,043,362 10,043,362 10,043,362 10,043,362 10,043,362 10,043,362 10,043,362 10,043,362 10,043,362 10,043,362 10,043,362 10,043,362 10,043,362 10,043,362 10,043,362 10,043,362 10,043,364 10,043,365 10	Loans and Discounts in Canada,		304,/34,43		Dec.		Dec.	14,122,712
Aggregate of Loans to Public	Loans and Discounts outside Canada		Section 1997		-		Inc.	43,858,754
Aggregate of Loans to Public 486,128,026 477,305,034 477,050,034	Total Current Loans and Discounts			-	Inc	8 741 702	Inc.	20.055.617
Loans to Provincial Governments 2,622,953 2,174,400 2,480,016 Inc. 445,553 Inc. 588,370 1,939,394 Inc. 105,337 Inc. 154,99 1,487,306 1,590,772 1,542,214 Dec. 103,466 Dec. 1,006,784 Inc. 687,701 1,487,306 1,590,772 1,542,214 Dec. 103,466 Dec. 1,006,784 Inc. 687,701 1,642,214 Dec. 1,006,784 Inc. 687,701 1,006,784 Inc. 1,006,784	Aggregate of Loans to Public	486,128,626	477,386,834	457,073,009	The.			
Loans to Provincial Governments		a 622 052	2.174.400	2,480,016	Inc.	448,553		142,937
10	Loans to Provincial Governments				Inc.	455.972	Inc.	588,302
Capital paid up 1,487,306 1,590,772 1,642,214 1 1,590,772 1,542,214 1 1,590,772 1,542,214 1 1,590,772 1,542,214 1 1,590,772 1,542,214 1 1,590,772 1,542,214 1 1,590,772 1,542,214 1 1,590,772 1,542,214 1 1,590,772 1,542,214 1 1,590,772 1,542,214 1 1,590,772 1,542,214 1 1,590,772 1,542,214 1 1,590,772 1,542,214 1 1,590,772 1,542,214 1 1,590,772 1,542,214 1 1,590,772 1,542,214 1 1,541,475 1 1 1 1 1 1 1 1 1	O				Inc.	105,337		1,323,134
Other Real Estate and Morgages 5,393,903 6,400,777 5,325,202 Dec. 1,006,784 Inc. 4,454,178 Inc. 45,149,2 Total Assets 659,000,158 659,000,158 654,545,980 613,850,954 Inc. 4,454,178 Inc. 45,149,2 Notes in Circulation 353,30,760 5,282,216 5,605,941 3,280,267 Inc. 148,747 Inc. 19,89,7 Due to Dominion Government 107,706,723 56,973,273 55,746,498 Inc. 148,747 Inc. 1,98,7 Deposits in Canada payable on demand 107,706,723 107,323,255 105,304,362 Inc. 2,268,370 Inc. 2,408,370 Deposits in Canada payable after notice 280,547,284 394,572,169 366,682,122 Inc. 2,681,840 Inc. 2,681,840 Deposits elsewhere than in Canada 38,287,160 37,300,337 36,145,405 Inc. 2,681,840 Inc. 2,681,840 Deposits by other Banks in Canada 3,881,408 3,983,408 3,672,029 Dec. 24,438 Inc.	Dank Drawings					103,466	Dec.	154,908
Total Assets	Other Deal Petete and Mortgages				10		Inc.	68,791
Liabilities. S7,736,243 S6,973,273 S5,746,498 Inc. 1,989,7 I	Other Real Estate and moregages	5,393,993	NAME AND POST OFFICE ADDRESS OF THE PERSON NAMED IN	-	-		Inc	45 140-204
Liabilities. 57,736,243 56,973,273 55,746,498 Inc. 762,970 Inc. 1,989,70 1	Total Assets	659,000,158	654,545,980	613,850,954	inc.	4,454,170	The.	45,149,204
Notes in Circulation								
Notes in Circulation				FF 746 408	Inc.	762,970	Inc.	1,989,745
Due to Dominion Government	Notes in Circulation	57,730,243	50,973,273					250,493
Due to Provincial Governments	Notes in Circulation.	3,530,700			-		Inc.	1,316,20
Deposits in Canada payable on demand. 289,547,284 287,248,914 261,877,760 Inc. 2,249,370 Inc. 30,572, Inc. 30	Due to Dominion Government						Inc.	2,402,36
Deposits in Canada payable after notice. 397,254,009 394,572,169 366,682,122 Inc. 2,681,840 Inc. 30,572,	Due to Provincial Governments	107,706,725						
Deposits in Canada payable after hotice. 397,254,009 394,572,169 366,682,122 Inc. 2,681,840 Inc. 30,574,	Deposits in Canada payable on demand	289,547,284	287,248,914	261,877,700	inc.		- Constitution of the last	-
Section Property	Deposits in Canada payable after notice	waterstand the state of the sta	or annual contract of the last		Inc.	2,681,840	Inc.	30,572,167
Deposits elsewhere than in Canada 435,541,169 431,872,506 402,827,527 Inc. 3,678,663 Inc. 32,713,	시 아이들의 아이들의 아이들은 바로 가게 되었다면 하지만 하게 되었다면 하게 되었다면 하게 되었다면 하는데 되었다.	-8 -8- 160	27,200,337	36.145,40	Inc.	986,823	Inc.	2,141,75
Total Deposits. 435,54** 43	De: osits elsewhere than in Canada	-	- Application of the last of t	the name of the last of the la		3,678,663	Inc.	32,713,64
Loans from other Banks in Canada	Total Deposits	435,541,109	431,872,500	402,027,32			-	208,43
Loans from other Banks in Canada		550,647	602.111	768,08	9			
Deposits by other Banks in Canada. Due to Banks and Agencies in United Kingdom. Due to Banks and Agencies in United Kingdom. Total Liabilities. Capital, etc. 78,701,542 78,625,589 73,591,509 Inc. 75,081 775,089 775,089 775,089 775,089 775,089 775,089 775,089 775,089 775,089 775,089 775,089 775,089 78,701,417,519 Dec. 485,76,815 Inc. 775,081 Dec. 110,043,362 110,043,4538 110,043	Loans from other Banks in Canada	1.050.070			Dec.	24,43		
Due to Banks and Agencies elsewhere. 964,828 1,496,014 970,447 10,417,519 Dec. 2,102,634 Dec. 2,566 Other Liabilities 519,287,061 519,287,061 510,134,538 486,232,273 Inc. 9,152,523 Inc. 33,054 Capital paid up 78,701,542 78,625,589 73,591,509 Inc. 90,309 Inc. 5,728	Deposite by other Ranks in Canada	0,333,11	2.085.72		Inc.	775,68		7×5,39
Due to Banks and Agencies elsewhere. 7,850,728 10,043,362 10,417,519 Dec. 2,192,634 lec. 2,300 There Liabilities 519,287,061 510,134,538 486,232,273 Inc. 9,152,523 Inc. 33,054 Capital, etc. 78,701,542 78,625,589 73,591,509 Inc. 75,953 Inc. 5,110 10,003,000 Inc. 5,728	Due to Danke and Agencies in United Kingdom		1,406,01					11,61
Other Liabilities	Due to Ranks and Agencies elsewhere							2,566,79
Total Liabilities	Other Liabilities	. 11-2-11	THE RESIDENCE OF THE PARTY OF T	06	-	-	-	33,054,78
Capital, etc. 78,701,542 78,625,589 73,591,509 Inc. 75,953 Inc. 5,110	Total Liabilities	. 519,287,06	510,134,53	8 486,232,27	3 Inc.	9,,5,,5,	3	331-3411
Capital paid up		Control of						
Capital paid up	선거님 어디에 맞는 아랫테니지 네트 그리고 아이지만 보는데 하는 그리고 있다.				Inc	75.05	Inc.	5,110,0
	Capital paid up	. 78,701,54		9 73,591,50	Inc.		3	5,728,7
	Reserve Fund	. 50,752,40	5 50,653,09	6 45,023,00	7 Inc.			
10.017.108 10.009.406 11,425,678 Inc. 7,708 Inc.	Liabilities of Directors and their firms			6 11,425,6				2,165,4
Liabilities of Directors and their firms	Constant circulation during the month			52 56,496,3	18 Dec	4,051,50	4 1110.	-,314