BANK AVERAGES.

1864.	CAPITAL.	DISCOUNT.	SPECIE.	CIRCULATION.	DEPOSITS.
July 31.	$27,397,663	$46,086,547	$5,116,127	$8,954,440	$24,209,463
Aug. 31.	27,661,222	46,739,451	4,512,448	8,811,433	25,114,996
Spt. 30.	27,702,459	46,809,309	4,639,394	8,525,475	24,486,961

During the past three months there has been an increase of $457,853 Bank Capital paid in, $272,780 of which is the amount paid up of the new Merchant's Bank. The Deposits have increased $1,174,233; the specie decreased $278,189. If we add together the increase in capital and deposits, and decrease in specie, it will be $1,910,275. If there is no more specie in circulation than there was three months ago, it will show that the country has that much less money than it should have. If we deduct the decrease of Bank Notes in circulation we will have $1,487,826; that the Banks are comparatively weaker in money than they were three months ago.

1863.	CAPITAL.	DISCOUNT.	SPECIE.	CIRCULATION.	DEPOSITS.
Sept. 31.	$26,807,642	$45,740,007	$7,247,381	$9,985,801	$22,121,469

Comparing, in the same way, our position on the 31st September, 1864, with our position September 31st, 1863, we find an increase of $894,817 of Banking capital, an increase of $2,635,482 in deposits, and decrease of $2,607,787 in specie—a total of $5,867,096, showing a decrease of that amount of money for the country. If we deduct from that amount $1,460,326 for less notes in circulation, the balance of $4,406,770 will show a balance of that amount against the Banks in their gold account for the same year.

Will the *Witness*, *Globe*, or any one else, indicate from those facts where the signs of the "coming inflation" are? To remember, at the same time, that we have bought $11,148,280 more in the first six months of 1864 than we have sold. If there is not an increase in deposits and specie, during the next three months, it will show the country in a worse state than we even think it is. Let business men, therefore, remember that in proportion to that increase or decrease will be the progress to the coming crisis.

EXPORTS AND IMPORTS OF CANADA FOR 14½ YEARS.

		EXPORTS.	IMPORTS.	EXCESS.	INTEREST ON EXCESS AT 6 PER CENT.
	1850—	$12,943,795	$16,682,049	$4,738,254	$3,149,705
	1851—	13,810,405	21,434,149	7,623,755	5,489,556
	1852—	15,317,807	20,286,483	4,968,676	3,279,463
	1853—	23,801,203	31,971,436	8,170,233	4,902,070
	1854—	23,039,180	40,529,328	17,490,148	9,422,872
	1855—	28,188,461	36,086,170	7,897,709	4,264,958
	1856—	32,047,017	43,584,487	11,537,470	5,518,794
	1857—	27,006,424	39,430,798	12,424,374	5,518,234
	1858—	23,472,609	29,078,527	5,605,918	2,018,130
	1859—	24,766,981	33,555,161	8,788,180	1,716,730
	1860—	34,631 890	34,447.935		
	1861—	36,614,195	43,054,836	6,440,641	1,059,307
	1862—	33,596,125	48,600,633	5,104,508	1,812,540
	1863—	41,831,532	45,964,493	4,132,961	247,977
1st. 6 m'th to June 30	1864—	12,729,105	23,877,385	11,148,280	
TOTALS.		$383,946,539	$508,982,418	$125,035,879	$48,100,331

The above table of imports and exports shows, first, that for the first 6 months of 1864, after adding to the exports $750,000 for short returns, we have imported $11,148,280 more than we have exported. Second, that we have in 14½ years bought $125,035,879 more than we have sold. That the interest that would accrue on those over-importations at the rate of 6 per cent, paid annually would be $48,100,331. Of those over-importations we have paid the Americans $36,611,388 in gold, moreover, we have paid them in lumber and timber, which is the same as gold to us, $14,000,000, in round numbers, making $50,000,000 for products we could, and would, with sound legislation have produced ourselves.