

than at the same date last year. Current loans in Canada and elsewhere show an increase of \$532,480 over June, and are \$72,061,910 larger than at the 31st July, 1905.

The banks are just now on the eve of rapid expansion of their note circulation and demand for money which they are anticipating in connection with the moving of the immense crops which are expected. Bankers are, however, taking precautions and are confident that they will be able to meet the demand without causing too much stringency in other quarters of commerce. The banks had a margin of over 25½ millions between the circulation and the legal limit at the end of July

which is certain to be reduced, but it is thought when the maximum is reached, there will still be a margin, left, though, no doubt, many of the banks will be up to the limit within the next couple of months.

COAST INSURANCE RATES ADVANCED.

The fire insurance rates in Oakland, Cal., have been materially advanced. Many merchants have received notices, that they must pay 50 p.c. more premium than heretofore on some buildings and a general increase of 25 p.c. is expected throughout the central business district.

The action is due to the fact that fire hazards have increased, because of various conditions.

STATISTICAL ABSTRACT FOR MONTH ENDING JULY 31ST, 1906, OF THE CHARTERED BANKS OF CANADA

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

<i>Assets.</i>	July 31, 1906.	June 30, 1906.	July 31, 1905.	Increase or Decrease for month.	Increase or Decrease for year.
Share and Dominion Notes	\$60,999,315	\$57,717,571	\$55,528,058	Inc. \$ 2,381,744	Inc. \$ 4,571,257
Notes and Cheques on other Banks	2,549,658	25,460,128	23,197,622	Inc. 1,050,570	Inc. 3,352,076
Deposit to Secure Note Issues	4,093,186	3,506,267	3,405,213	Inc. 586,970	Inc. 687,973
Loans to other Banks in Canada secured	747,915	890,023	502,570	Dec. 142, 08	Inc. 245,395
Deposits with and due from other Bks. in Canada	7,041,714	6,998,230	6,455,043	Inc. 47,484	Inc. 586,374
Due from Banks, etc., in United Kingdom	9,976,621	10,437,917	5,455,740	Dec. 461,296	Inc. 4,521,281
Due from Banks, etc., elsewhere	17,626,673	15,36,832	21,339,923	Inc. 2,389,841	Inc. 3,713,250
Government Securities	9,893,275	9,537,253	8,770,087	Inc. 356,022	Inc. 1,121,168
Canadian Municipal and other Securities	20,090,879	20,282,398	18,933,767	Dec. 191,519	Inc. 1,157,112
Railway Bonds and Stocks	41,952,294	41,180,347	40,514,065	Inc. 771,947	Inc. 1,417,689
Total Securities held	71,964,448	70,049,978	68,238,459	Inc. 96,470	Inc. 3,697,989
Call Loans in Canada	58,208,627	56,021,697	43,670,194	Inc. 2,187,930	Inc. 14,588,433
Call Loans outside Canada	54,261,216	53,476,822	51,244,965	Inc. 784,304	Inc. 3,006,751
Total Call and Short Loans	112,469,843	109,501,519	94,875,159	Inc. 2,968,324	Inc. 17,594,684
Loans and Discounts in Canada	500,931,935	501,621,979	438,069,270	Dec. 68,044	Inc. 62,864,665
Loans and Discounts outside Canada	24,379,778	31,109,245	24,482,533	Inc. 1,220,533	Inc. 9,897,245
Total Current Loans and Discounts	535,313,713	534,781,224	462,551,803	Inc. 532,489	Inc. 72,761,910
Aggregate of Loans to Public	647,783,556	614,282,743	557,426,972	Inc. 3,500,813	Inc. 90,356,594
Loans to Provincial Governments	981,460	1,410,076	1,731,801	Dec. 428,616	Dec. 750,341
Overdue Debts	1,558,722	1,691,553	1,699,544	Dec. 32,831	Dec. 40,827
Bank Premises	12,701,000	12,470,214	10,577,223	Inc. 240,846	Inc. 2,121,832
Other Real Estate and Mortgages	1,282,024	1,280,093	1,397,962	Inc. 1,931	Dec. 15,938
Other Assets	10,133,910	9,915,501	9,443,007	Inc. 942,410	Inc. 690,933
Total Assets	872,610,468	861,602,330	766,318,465	Inc. 11,008,138	Inc. 106,292,003
<i>Liabilities.</i>					
Notes in Circulation	68,182,009	69,366,505	61,277,793	Dec. 1,183,26	Inc. 6,905,366
Due to Dominion Government	5,605,796	7,601,161	1,740,787	Dec. 2,085,378	Inc. 3,865,009
Due to Provincial Governments	9,212,196	6,762,985	7,872,367	Inc. 2,449,211	Inc. 1,33,828
Deposits in Canada payable on demand	165,077,790	157,992,133	137,597,485	Inc. 7,885,657	Inc. 27,480,305
Deposits in Canada payable after notice	79,030,511	377,777,386	316,55,877	Inc. 253,125	Inc. 42,524,614
Total Deposits of the Public in Canada	544,108,301	536,769,519	474,103,362	Inc. 7,338,782	Inc. 70,004,939
Deposits elsewhere than in Canada	50,826,446	47,344,212	48,477,265	Inc. 3,482,234	Inc. 2,340,181
Total Deposits	594,934,747	584,113,731	522,580,627	Inc. 10,821,016	Inc. 72,354,120
Loans from other Banks in Canada	747,923	890,032	502,417	Dec. 142,169	Inc. 245,506
Deposits by other Banks in Canada	5,011,553	4,434,474	4,721,411	Inc. 577,079	Inc. 287,142
Due to Banks and Agencies in United Kingdom	6,631,552	7,431,645	6,570,835	Dec. 800,093	Inc. 60,717
Due to Banks and Agencies elsewhere	2,591,347	2,028,143	1,462,561	Inc. 563,204	Inc. 1,128,686
Other Liabilities	14,115,700	14,095,551	11,857,100	Dec. 1,670,851	Inc. 2,438,510
Total Liabilities	707,233,774	698,714,302	618,588,963	Inc. 8,519,572	Inc. 88,644,911
<i>Capital, etc.</i>					
Capital paid up	93,792,403	91,074,505	82,756,410	Inc. 2,717,868	Inc. 10,035,993
Reserve Fund	64,002,577	61,755,287	56,781,223	Inc. 247,290	Inc. 7,221,354
Liabilities of Directors and their firms	8,867,831	8,924,270	8,680,204	Dec. 56,439	Inc. 177,627
Greatest circulation during the month	71,369,605	69,749,643	67,516,010	Inc. 1,679,662	Inc. 7,853,195