

The following is a statement, month by month, of the Clearing-house returns of the several cities in the Dominion having clearing-houses :—

	Montreal.	Toronto.	Halifax.	Hamilton.	Winnipeg.
	\$	\$	\$	\$	\$
January . . . . .	48,376,363	27,961,535	4,997,921	5,728,112	4,067,403
February . . . . .	37,793,424	20,491,816	4,118,619	2,461,496	2,721,028
March . . . . .	42,464,699	22,332,496	4,174,306	2,462,642	2,929,148
April . . . . .	41,905,989	21,960,821	4,277,213	2,610,823	3,092,079
May . . . . .	51,969,757	25,698,583	4,964,380	2,704,561	4,156,282
June . . . . .	52,353,161	26,772,221	5,090,894	2,913,704	3,865,184
July . . . . .	51,902,367	26,838,000	5,739,551	2,972,495	4,038,846
August . . . . .	49,314,506	23,235,348	6,364,080	2,726,545	3,937,780
September . . . . .	45,444,322	22,543,878	4,694,338	2,706,325	4,008,906
October . . . . .	53,298,665	28,437,419	5,613,887	3,402,288	7,911,958
November . . . . .	54,197,772	28,633,776	5,444,302	3,663,996	8,503,272
December . . . . .	54,138,975	*33,728,448	5,462,332	3,224,893	6,640,454
1st 6 months, 1895. . . . .	274,863,393	145,217,472	27,760,030	18,881,338	20,831,124
1st 6 " 1894. . . . .	255,223,235	136,981,089	27,467,921	17,308,200	20,767,242
Difference . . . . .	19,640,158	*8,236,383	292,109	1,573,138	63,882
2nd 6 months, 1895. . . . .	308,296,607	163,416,869	33,318,490	18,696,540	35,041,216
2nd 6 " 1894. . . . .	291,382,913	142,286,662	31,310,773	16,993,656	29,835,402
Difference . . . . .	16,913,694	21,130,207	2,007,717	1,702,884	5,205,814
Total, year 1895 . . . . .	583,160,000	308,634,341	61,078,520	37,577,878	55,872,340
" 1894 . . . . .	546,606,148	279,267,751	58,778,694	34,301,856	50,602,644
Increase, 12 m. . . . .	36,553,852	29,366,590	2,299,826	3,276,022	5,269,696

\* The Bank of Toronto became a member of the Toronto Clearing-house on 25th November, 1895.

No official returns of insolvency having been provided since 1880, the only sources of information are the mercantile agencies of Bradstreet's and Dun & Co.

For the year 1896 these give the following :—

## BRADSTREETS.

PROVINCES.	No. of Insolvents.	Liabilities.	Assets.
		\$	\$
Ontario . . . . .	930	5,024,476	2,402,923
Quebec . . . . .	870	8,158,426	2,803,495
New Brunswick . . . . .	81	597,311	277,800
Nova Scotia . . . . .	155	782,520	375,267
Manitoba . . . . .	29	323,599	160,430
British Columbia . . . . .	72	1,092,306	605,605
Prince Edward Island . . . . .	23	125,737	58,528
The Territories . . . . .	19	104,085	40,487
Totals . . . . .	2,179	16,208,460	6,724,535