BANKS AND BANKING.

Table ciii. Reserve fund held by chartered banks by months, 1896-1905.

Months.	1896,	1897.	1898.	1899.	1900.
	*	\$	*	*	
January	27,715,799	26,728,799	27,580,999	28,017,043	30,055,896
February	26,458,799	26,728,799	27,580,999	28,051,254	30,261,307
March		26,728,799	27,634,666	28,147,797	30,416,762
April	. 26,463,799	26,785,799	27,685,666	28,249,103	30.581,347
May	26,318,799	27,020,799	$27,555,666_{\parallel}$	28,907,231	31,699,989
June		27,070,799	27.555,666	28,956,908	32,792,608
uly		27,670,799	27,555,666	29,114,793	33,093,412
August	26,348,799	27,070,799	27,555.666	29,341,697	33,245,018
September	26,373,799	27, 223, 999	27,555,666	29,591,769	33,769,350
October	26,373,799	27,223,999	27,619,464	29,630,785	33,897,647
November		27,283,999	27,694,310	29,531,762	34, 154, 04;
December	26,670,799	27,515,999	27,955,807	29,967,724	34,501,349
Monthly averages	26,526,632	27,087,782	27,627,520	28,958,989	32,372,394
	1901.	1902.	1903.	1904.	1905.
January	34,910,349	37,483,053	44,630,856	50,653,096	54,194,407
February		37,567,753	45,023,697	50,752,405	54,711,209
March	35,187,087	37,571,793	45,371,899	50,892,024	54,783,40
April	35,405,456	38,665,823	46,258,442	50,971,115	54,908,009
May	36,402,943	40,203,693	47,608,280	52,309,458	55,862,339
June	36,437,736	40,407,911	47,973,814	52,312,208	56,408,68
July , ,,,	36,461,608	40,301,622	48,122,212	52,318,691	56,781,22
August	36,787,828	40,725,468	48,289,780	52,320,981	57,020,46
August September	36,903,355	41,130,286	48,897,498	52,479,464	57,098,42
Uctober	. 36,961,244	41,322,497	49,989,361	52,480,152	57,493,307
November	37,074,774	42,657,737	50,374,087	53,426,775	58,529,62
December	37,364,708	44,517,681	50,598,511	54,071,656	59,898,39
Monthly averages	36,249,145	40,212,943	47,761,536	52,082,335	56.474.12

Table civ. Average circulation of bank notes and government notes by five-year periods, 1874-1905.

Five-year periods.	Yearly average of bank notes.	Yearly average of government notes, \$20 and under.
	\$	*
1874-78 1879-33. 1884-88. 1889-93. 1894-98. 1899-03. 1904-05 (two years)	22,672,300 27,479,560 31,377,000 33,140,600 33,130,678 50,869,159 62,897,765	4,928,216 6,358,407 7,097,000 7,674,610 10,716,262