$$\rm F~I~N~A~N~C~E$. 40.—Rest or Reserve Fund held by Chartered Banks by months, 1906-1915.

Months.	1906.	1907.	1908,	1909.	1910.
	\$	\$	\$	\$	\$
January	60,023,932	69,396,431	71,071,984	74,585,185	78,449,573
February	60,188,472	69,130,046	71,215,644	74,489,942	
March	61,254,560		71,302,408	75,328,293	78,569,586
April	62,024,267	69,988,077	71,530,096	75,607,676	78,846,070
May	63,295,954		71,558,683	75,755,488	
June	63,755,287	69,556,585	71,653,898	75,824,738	79,370,321
July	64,002,577	69,637,439	71,657,694	75,847,368	79,429,978
August	64,768,819		71,661,938		79,823,679
September	65,221,971	69,798,322	71,700,983		
October	66,543,794		72,707,614	76,172,223	80,157,791
November	67,689,549		74,006,611	77,368,333	83,164,948
December	69,258,007	70,901,232	74,427,630	77,847,333	83,965,869
Monthly averages	64,002,266	69,806,892	72,041,265	75,887,695	79,970,346
İ	1911.	1912.	1913.	1914.	1915.
January	84,356,108	98,101,595	107,200,548	112,401,141	113,227,654
February	84,766,633		107,514,405	112,679,074	
March	84,891,710		107,903,491	112,706,350	
April	85,213,740		108,414,337	113,287,200	
May	86,690,829	100,878,848	108,681,230		113,060,988
June	86,943,135	101,031,186	108,732,561	113,368,898	113,060,988
July	88,352,064	101,735,482	108,959,833	113,381,526	113,060,988
August	89,324,728	102,751,441	109,194,211	113,382,911	113,060,988
September	90,181,949	104,301,411	109,358,445	113,385,761	113,061,008
October	93,418,824	104,639,396	109,624,776	113,392,374	112,752,333
November	95,699,232	106,212,072	111,850,862	113,165,307	
December	96,868,124	106,840,007	112,118,016	113,070,859	112,457,333
Monthly averages	88,892,256	102,090,476	109,129,393	113,130,626	113,020,310

41.—Average Circulation of Bank Notes and Government Notes by five-year and annual periods, 1874-1915.

Five-year `periods.	Yearly average of bank notes.	Yearly average of government notes, \$20 and under.	Years.	Yearly average of bank notes.	Yearly average of government notes,\$20 and under.
***	\$	\$		\$	\$
1874-78	22,673,300			73,943,119	
1879-83	27,479,560	4,928,216	1910	82,120,303	
1884-88	31,377,000	6,358,407	1911	89,982,223	21,497,429
1889-93	33,140,600	7.097.000	1912	100,146,541	31,962,102
1894-98	33,130,678			105,265,336	29,067,278
1899-03	50,869,159			104,600,185	
1904-08	68,724,116			105,137,092	25,890,849