

Survey, and the views expressed by your correspondent may be taken as a moderate statement of the observations made by these experts. "The vicinity to Spokane and other large towns in the north-western portion of the United States, and especially to the great smelting centres of that country, has very naturally drawn attention to the new discoveries, and hence it is that the greater part of the best mines now belong to citizens of the United States, chiefly residents of Spokane or of the State of Washington and adjoining States.

"Your correspondent is quite right in saying that American (United States) capital, habits of life, energy and influence are becoming dominant in British Columbia at the very time when British capital is most needed, and could probably be more advantageously placed there than in almost any other part of her Majesty's colonial possessions.

"August. W. C. PRESCOTT."

THE HABIT OF SAVING.

The French suffer less from panics and depressions than any other people on the globe, and it is because thrift is the basis of their prosperity.

In France nearly every person saves something for a rainy day. The habit is almost universal, and those who earn the least are sure to be found in this great saving class. The French savings banks have more than 8,000,000 depositors, and their deposits amount to about \$800,000,000, and this large sum is made up of large amounts.

The French schools teach the children to save money, and the most frequent prize given to a bright pupil is a savings bank-book with a small sum to the credit of the owner. This is given where, in this country, we would give a medal or a book.

When a community has a lot of money deposited in savings banks it is easy to borrow money without going to outside capitalists. The local banks are prepared to loan to home people at a moderate interest. In large cities and factory towns of the Eastern States the savings banks are the great safeguards of the poor wage-earners against hard times, and if the saving

habit was as general here as it is in France, our people would have passed through the recent financial depression without seriously feeling it.

Every child should be taught the importance of saving without being avaricious and niggardly. We need more thrift. The average American wage-earner wastes enough in his lifetime to make him comfortable in his old age. We should take a lesson from the French in this respect. They know how to enjoy life and at the same time work hard and save money.—*Atlanta Constitution.*

BRITISH SELF-RELIANCE.

In a recent controversy on the question of foreign clerks in the city, a London merchant wrote to explain that German clerks were in all respects but one vastly superior to English clerks. They talked more languages, they were more regular in their hours, they cost half, they never grumbled, they took shorter holidays, and worked longer, and they never drank or gambled, or gave any trouble. The one drawback was that they could not be induced to take responsibility, whereas the stupid, ill-educated, tiresome Englishman would, and that made him, after all, worth twice as much as the German. No; the failure to take responsibility is not the vice of our race, and, while this is so, we need not fear the burden of empire becoming too great. Be the problems that beset us what they may, depend upon it, there will always be Englishmen perfectly willing to assume them, and cheerfully and without any histrionic heroism, to do their best in a spirit worthy of the occasion.—*The Spectator.*

—A London magistrate has decreed that a householder cannot interfere with an organ-grinder, unless he is disturbed in his business, has sickness in his house, or is affected in his health by the sounds of the organ.

—W. E. Jones, editor of the *Richmond Guardian*, contemplates the publication of a history of the County of Richmond at an early date. The work will be profusely illustrated with portraits of the early settlers, business men of the day, public and private buildings, etc., etc.

—Harris Kert, a Sudbury merchant, according to an eastern journal, has been arrested and taken to Montreal charged with obtaining goods by representing that he was well fixed financially, when the opposite is alleged to be the case. The goods he received are valued at \$5,000. Kert pleaded not guilty.

—The new dredge purchased by the Manitoba Government for drain construction purposes has been shipped from the east, and will be delivered at Winnipeg within a fortnight. As soon as the formalities required by the Drainage Act have been complied with, work will be commenced at St. Andrew's marsh, where it is intended to reclaim a large area of land by constructing drains.

—There is just cause for a dynamite scare in Europe just now. Bombs are found in various localities. A most devilish attempt was made to wreck a steamer ready to leave Fiume, Austria, for Ancona. One of the stokers happened to find among the coal a large bundle of dynamite cartridges, and thereby prevented the total annihilation of the vessel.

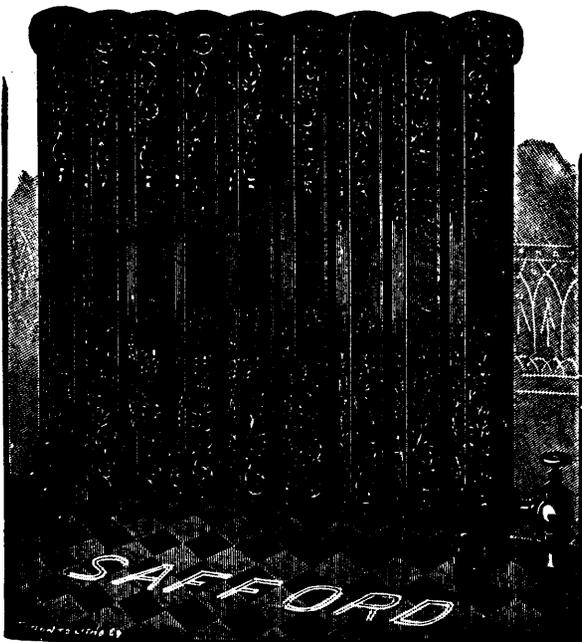
STOCKS IN MONTREAL.

MONTREAL, Sept 25th, 1895.

Stocks.	Highest.	Lowest.	Total.	Sellers.	Buyers.	Average price 1894.
Montreal .....	223½	223	68	225	222	223
Ontario .....	82	82	4	81½	108½	108½
People's .....	10	10	40	12½	10	125½
Molsons .....	244	244	7	242	250	250
Toronto .....	100	100	114	155	115	115
Jac. Cartier .....	170	168½	55	170	168	167
Merchants' .....	139½	138	65	140	137	140
Commerce .....	Union .....	M. Teleg .....	Rich. & Ont. ....	Street R'y .....	do. new stock ..	Gas .....
166	165½	134	166	165½	153½	153½
103	98½	87	207½	207	159	159
2465	207½	206	1444	207	206	153½
1675	206	206	1675	207	206	182½
1275	59½	58	1275	59½	59	66½
107	159½	159	25	160	159	109½
151	57½	45	45			151
57½						
45						45

# The Toronto Radiator Mfg. Co'y, Ltd., Toronto, Ont.

LARGEST MANUFACTURERS UNDER THE BRITISH FLAG.

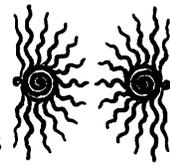


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