

AN ODD BANKING STORY.

"There isn't a great deal of romance in my business," remarked a prominent Chicago banker, "but now and then something turns up out of the ordinary and makes us wonder at the peculiarities of those who have dealings with us. I recall an instance just now which is as yet not explained, and never will be, I fancy, as the chief actor in it was killed some time ago in a railway accident. I never knew the man personally, but he was a depositor in our bank, whose account was a personal one to the extent of \$10,000. He carried that much, as a rule, and the few cheques that he made against it never indicated what his business was. He was about fifty years of age, and very rarely came to the bank. Naturally I never gave him a thought, for \$10,000 is not a large deposit in Chicago, and beyond his deposit I had no interest in him.

"It happened, therefore, that when one day I received a personal letter from our depositor I was a bit surprised, and was still more so when I had read it. I do not recall the exact wording, but it was to the effect that within a day or two a woman would present a cheque drawn by him for \$5,000, and that as she was unknown, he wished me to see that she received the money without trouble, and that she would bring with her a means of identification in the person of a little girl, who would answer correctly the questions I must ask her, as directed in his letter, with the answers as he gave them. These questions were simple enough, being only the child's full name, her age to the month, where born, the full name of her mother and her father, and of a little brother who was dead. Five thousand dollars was a good deal of money to let go on that kind of evidence, but that was all I had, and the depositor was in California, so that I could not see him personally.

"The next day the paying teller came to me with his eyes bulging, saying that about as hard a looking case of beggar woman as he had ever seen was at his window with a cheque drawn to the order of Mrs. Blank by Mr. —, and that as he did not know the woman and the woman did not know how she was to get the money, he had come to ask me about it. I sent for her to come into my private office, bringing a little girl with her, who was no less a picture of abject poverty than the mother was. All she could say was that she had received the cheque by mail from a man whose name was not familiar to her, with instructions to present it at the bank and the money would be paid to her, if she would take her little girl with her. I asked the child the questions I had been requested to ask, and she answered correctly each one, which relieved me of further responsibility, and I ordered the cheque to be cashed. The woman did not seem to be greatly overcome by her good fortune, and as I could tell her nothing of the man who had given the money to her she didn't seem to have any further use for me, and went back to the paying teller's window. She asked for the money in \$50 bills, and wrapping it up in an old newspaper, went out of the bank without a word to anybody.

"She was no longer at the address she gave when I sent a messenger there to make enquiries, and her benefactor I never saw again, for he met his death on his way East from California. I fancy he would not have told me the story of his life, but I shall always wonder if the name we carried on our books was the one he had carried in his youth."—Chicago Inter-Ocean.

—A meeting for the purpose of giving the ratepayers of Windsor, N. S., a chance to vote as to buying the land on which to build a town building and to purchase a steam fire engine, was called for January 26th.

—A Victoria paper of January 27th says that an act was introduced that afternoon in the British Columbia Legislature by Finance Minister Cotton, to relieve New Westminster in consequence of the destructive fire last summer. It provides for an issue of debentures for such a purpose, amounting to \$953,000, and temporary debentures amounting to \$200,000 at five per cent.

—We are told that hard-woods, such as beech, birch and maple, cut into thin veneers, and cemented together, three-ply, cemented together to say 5/8-inch thickness, make good packing cases for carrying all kinds of heavy and light merchandise. The veneer box is less bulky, more durable, and very much lighter than the one-inch pine case now in use. There is talk of a veneer factory for this purpose, to be worked by an English company, being established in Toronto. Another mill, by a different English company, is being erected in New Brunswick. Here the veneer is manufactured in sizes, and shipped to the London factory, where the cases are put together and sold. Mr. G. D. Prescott is the pioneer of this business in New Brunswick, Mr. G. W. Yarker, of Toronto, acting for him.

TORONTO MARKETS.

Toronto, February 9th, 1899.

DAIRY PRODUCTS.—Choice large dairy rolls are in good request, while receipts of this kind are only fair. Creamery is in good request. The imports of Australian and New Zealand butter during February will average over 1,700 boxes a day less than in January, and this must have a considerable effect upon prices. The import during the current month has been very large, reaching 162,482 boxes, while last January it was only 108,578 or nearly 54,000 boxes less. Of this large import Australia has sent the lion's share, viz., 128,584 boxes against 33,898 from New Zealand. In February the imports will be nearly equal, Australia supplying 59,000 boxes, and New Zealand 55,000. During February the arrivals of Australian butter will average nearly 2,500 boxes a day less than during January, while New Zealand arrivals will average 750 a day more. The Canadian butter imported into the United Kingdom, for the four weeks ending January 14th, amounted to only 6,220 cwt. The receipts of eggs have increased and prices are correspondingly low.

FISH.—Trade is not as good this week as it has been during the past month, but it is thought the loss of business is only of a temporary nature. Receipts are moderate, and the supply is not in excess of present and immediately expected requirements. We quote: Sea salmon, 12c.; trout, 8c.; white fish, 6c.; pickerel, 5 1/2c.; pike, 5c., and Manitoba whitefish, 6c. per lb.

GRAIN.—The local grain market is practically dead. The receipts of wheat at outside points in Ontario are limited. For red and white wheat, north and west, 67 1/2c. per bushel is offered for export. In peas trade is quiet and dull. There is little movement in oats with quotations ruling 28 to 29c. per bushel. Rye is scarce, as is buckwheat, and the price of both cereals is ruling firm. The corn market is not strong.

The world's wheat exports from the principal countries:

	Last week.	Previous week.	Last year.
U. S.	6,585,418	4,997,522	3,433,794
Argentina ..	624,000	40,000	672,000
Russia	656,000	952,000	1,272,000
India	320,000	488,000	136,000
Danubian ..	424,000	224,000	

Total bus. 8,609,418 6,701,522 4,513,794
Visible supply in the United States and Canada:

	Feb. 4, 1899.	Feb. 5, 1898.
Bush.		
Wheat	28,984,000	36,022,000
Corn	28,208,000	39,505,000
Oats	7,038,000	14,766,000
Rye	1,567,000	3,596,000
Barley	3,211,000	2,673,000

GROCERIES.—A quiet business has been done on the street this week. The requirements of the country have been moderate—although not so small as to indicate trade depression. Collections are being made only fairly well, and many of the smaller groceries of the Ontario towns have difficulty in meeting their payments. The sugar trade is rather quiet, although a fair amount of business is being done. There is a fair distribution in teas taking place. Reports from Smyrna are to the effect that the Sultana raisins have an advancing tendency owing to small supplies. The English markets are reported to be steady. Latest cables report Greek currant market unchanged. Some interesting information as to the new rice crop has recently come to hand. In Lower Burmah the area planted in rice is slightly larger than the previous year, amounting to nearly six millions of acres. Some injury had resulted from drouth, but it was estimated that cargo rice would be available for export equivalent to over 1,400,000 tons of cleaned rice. In Madras the crop is reported flourishing, with the area planted about 2 per cent. less than the previous year. In Bengal about 8 millions of acres are planted in autumn rice, the statistics showing an increase of 3 per cent. over the acreage of 1897, and 5 per cent. above the average.

HIDES AND SKINS.—The local market has remained very steady for some weeks, and prices of hides are unchanged from our last quotations. The enquiry from tanners shows signs of more life in tanning circles. The quality of hides coming into the market is seasonably poor. The skin market is steady and without change. From Chicago, Feb. 7th.—A firm market was reported for packer hides. Offerings for prompt shipment continued limited to a few small lots, and some packers claim to be sold ahead of their kill; consequently there was no anxiety to obtain orders; prices were unchanged at 11 1/2 to 12c. for native steers; 10 1/2 to 11c. for Texas; 10 1/2c. for butt brands; 9 1/2c. for Colorados; 9 1/4c. for branded cows, and 11 to 11 1/2c. for native cows.

PROVISIONS.—The trade in pork products is very quiet, as only moderate demand exists for supplies. Receipts of dressed hogs have not been large; quotations on the track are \$4.85 to \$5 per cwt., for mixed weights. Supplies of products are very heavy, and unless there is an active trade this spring, packers will find it difficult to dispose of stocks at remunerative prices.

SEEDS.—Trade is nominal. Farmers do not appear disposed to accept the prices now offered for seed, and comparatively little is coming forward. The demand for home consumption is expected to show life soon, but at present it is lifeless.

MONTREAL MARKETS.

Montreal, 8th February, 1899.

ASHES.—Values are again a little stronger, and some small purchases of first pots are reported at \$4.35. The offerings are still quite small, and the English demand is light. We quote first pots, \$4.30 to \$4.35; seconds, \$4 to \$4.5; pearls nominal at about \$4.90 per cental.

DAIRY PRODUCTS.—Butter values fell off a little after last writing, but trading is now rather more active, and the market a trifle firmer. Fine creamery is quoted at 19 to 19 1/2c.; Townships dairy, 15 to 16c.; Western ditto, 12 1/2 to 13 1/2c.; rolls, 14 to 15 1/2c. per lb. In cheese there is almost an absence of business; fine Easterns quote at 9 1/4 to 10c., and fine Westerns,