## CONTENTS

	AGE
Officers for 1899	5
Committees of the Board	6
Trade Sections of the Board	8
President's Report	11
Inaugural Address	21
Secretary's Report	32
Treasurer's Report	34
Report of the Trustees of the Gratuity Fund, 12th Year	36
Contributions to the Library of the Board, 1898	39
Post Office Returns, 1897-98	41
Business Embarrassments in Canada and Newfoundland, 1896, 1897	
and 1898	44
Total Number of Mercantile Failures in the Dominion of Canada	
and Newfoundland	45
Canadian Failures by Branches of Business	46
Canadian Mercantile Failures for Ten Years	47
Toronto Clearing House-Statement of Clearings for Six Years	47
Returns of Clearing Houses for the Dominion, 1897-1898	47
Monthly Returns-Import and Export Trade of the City of Toronto,	
1897-1898	48
Receipts of Produce, etc., by Rail at Toronto, 1897-1898	49
Comparative Statement of Goods arrived per Steamer and Sailing	
Vessel, for the Years 1897-98	50
Highest and Lowest Transactions on the Toronto Stock Exchange	
during 1898	50
List of Members	