

also due, no doubt, to the fact of the increased activity of the silver lead mines in British Columbia—an activity stimulated by the Government bounty on silver lead ores. This activity has enabled us this year to deal with 125 mines, as against 102 only last year. Thirdly, our profit is no doubt due to the improvement in our plant. It has been the policy of this Board ever since its inception to devote every year a considerable sum not only to the maintenance of the existing plant, but to additions to plant and improvements to the existing plant. For instance this year we have spent £3,200 on improvements and new plant, and £5,600 on maintenance of old plant. Last year we spent £7,500 on new plant and £4,500 on maintenance. Therefore, you will see that during the past two years we have actually spent £20,000 on maintenance and improvements to our plant; and I may say that since the new company was started we have spent over £26,000 (\$130,000), on the maintenance of our plant."

A new process for smelting ores has been submitted by the managers of the mines and works at Nelson, B.C. It is in successful use in several other smelters in both the United States and Canada, and appears to commend itself to the board. But the directors are yet in negotiation with regard to its adoption, and therefore nothing definite can be said about its use. As to the balance-sheet, Lord Ernest remarked: "The exact extent of our assets over our liabilities is £14,250, and in addition to that we may claim as a distinct asset £6,173 which we have spent on the Emma mine, so that practically we may claim that the excess of assets over liabilities is over £20,000." Speaking of the success met with in working the Emma mine, the chairman went on: "The main credit for the success of the Emma mine does not rest, in the first instance, with the board, but with Mr. Campbell, our general manager in British Columbia—(applause)—and this not only in respect of the success of the working of the Emma mine, but also with regard to the judgment and the foresight which suggested the acquisition of our interest in that mine. (Hear, hear). This year we have made a profit of £2,800; last year we made none. \* \* \* As far as we can see it is an improving property, and our profit ought to increase year by year. Now I come to the Silver King, our own mine. \* \* \* At no time since the melancholy moment when our late manager, Captain Gifford, announced that all the ore was out of the mine have the prospects of the Silver King looked so remarkably encouraging as they do at the present time. (Applause). I cannot really see exactly what has happened in the neighborhood of No. 1 tunnel. A body of ore has been encountered of excellent value, and apparently a body of ore which may develop into a body of considerable magnitude and importance." In conclusion, said the chairman, "This year I can express as my firm opinion that the affairs of the company look very much healthier than they did last year."

#### CAUSES OF SUICIDE.

Why do more men commit suicide than women? And why should there be more suicides among married than single men? Statisticians who have been investigating the suicide problem in the United States tell us that the above conditions exist in that country. Business troubles appear to be the predisposing cause. Professor Bailey, of Yale University, investigated 29,344 cases of suicide occurring between 1897 and 1901. He found the proportion of males seven to two as against female suicides. And Mr. F. L. Hoffmann, who looked into the suicide returns of fifty cities in the year 1904, found the rate to be slightly over nineteen persons in the 100,000 of population during that year. But the rate has been advancing in recent years. A singular fact is that the tendency to suicide is greater between twenty and fifty years than at any other age. What is of moment to observe is the fact shown that according to these returns neither alcohol, bad health, nor what is popularly known as blighted affections form such an incentive to suicide as business worries. For probably the American business man is the hardest worked and the most worried person in his generation. It would appear, indeed,

that money in some form or other is answerable for the greater number of United States suicides. And it has been stated by the London "Spectator" that money causes most suicides in England, the case in this country at the present day, where a glance at the daily newspapers readily shows that pecuniary troubles of some kind or other are the finally precipitating causes of the great majority of contemporary suicides.

#### TRADE ENQUIRIES FROM FRANCE.

A dozen or more enquiries from various parts of France and her African possessions have lately been received by the French Chamber of Commerce, in Montreal. A firm in Champagne wants a representative in Canada, and so do two cognac houses. One of the most important biscuit factories in France is ready to appoint an agent in Toronto. A French house of olive oil wishes an agent to introduce its products in Canada, and a Tunisian house in the same business wishes agent in Montreal. A shoe manufacturer in Toulouse, "English shoe a specialty," wants a good agent in Canada, and a large factory of sewing thread in Lille asks for representatives in Montreal and Toronto. A factory of oil and castile soap in Marseilles wishes an active agent in the Dominion. So does a producer of cheese in Roquefort. A factory of toilet and laundry soap desires an agent in Canada. A Marseilles firm would like to find a market in Canada for marbles and granites. An Oran firm engaged in exportation of vegetable hair, wants representative in Canada. A raw wool exporter in Mazamet (France), desires to place his products in Canadian market. Makers of crystal and of artificial flowers in Paris, and a maker of looking-glasses "specially for dressmakers" want to do business in Canada.

#### ALLIANCE ASSURANCE CO.

A meeting of shareholders in the Alliance Assurance Company, Limited, was held on November 8th, in London. Lord Rothschild, the president, said that for years the company had in view a definite policy, namely, to extend their business over a wide area, taking the risks which their staff could best look after, and also to build up a large reserve fund. The amalgamation with the Imperial Life and Fire Office had proved successful and remunerative, and increased their reserve. There is now a proposal that the Alliance shall enter upon a further amalgamation, namely, take over four offices, two of them being the Alliance

### The Standard Bank of Canada.

#### Dividend No. 60.

Notice is hereby given that a Dividend of FIVE (5%) PER CENT. for the current half-year, upon the Paid-up Capital Stock of this Bank, being at the rate of Ten (10%) per annum, has been declared, and that the same will be payable at the Head Office and Agencies on and after:

Friday, the 1st Day of December next.

The transfer books will be closed from the 16th to the 30th of November, both days inclusive.

By order of the Board.

GEO. P. SCHOLFIELD,

General Manager.

Toronto, 25th October 1905.

### ONTARIO BANK.

#### Dividend No. 96.

Notice is hereby given that a Dividend of THREE PER CENT. for the current half-year, being at the rate of Six per cent. per annum, upon the Paid-up Capital Stock of this Institution, has been declared, and that the same will be payable at the Bank and its Branches, on and after:

Thursday, the 1st Day of December next.

The Transfer Books will be closed from the 16th to the 30th November, both days inclusive.

By Order of the Board.

C. MCGILL, General Manager

Toronto, October 19th, 1905.

## BANK

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HON. SIR GEO. A. D.  
A. T. Paterson, Esq.  
R. R. Angus, Esq.

A. MACNIDER,  
H. V. MEREDITH,

BRANCHES IN

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