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SEALED TENDERS will be received by the undersigned up till noon on Thursday, November 9th, 1899, for the purchase of the

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**Water Works Loan Debentures, \$27,000.00,
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Both series bear interest at the rate of five per cent. (5%) per annum, payable half-yearly (April 1st and Oct. 1st), and are made payable in 50 years from the 1st October, 1899.

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Chief Agent

Correspondence.

BANK MANAGERS AND BANK CLERKS.

Editor MONETARY TIMES:

SIR,—Your article on the duty of bank superior officers to their under clerks, and the responsibility of these same superior officers to the bank in that respect, is very good. I think it is particularly timely just now, when there is so much speculation of all sorts going on. You know, I dare say, what a lot of money has gone into mining companies, and mining prospects, and "fakes," that will never come out. And you may imagine what a share of it was put up by young bank clerks, who thought they were doing a smart thing, and were never advised against it.

I notice you tell about one young man, a bank clerk, who was seen in business hours smoking cigarettes. Now, that is another thing the "young man of the period" is all wrong about. He thinks it a manly thing to do; and quite likely nobody has ever told him that it is bad form. The young bank clerk is a queer mixture. Even when he has gentlemanly feeling, and has been brought up right, he is most often a perfect slave to fashion—that is, the fashion of other bank clerks. Plucky as he may be in other matters, he verily is a coward in fearing that he won't come up to the standard, such as it is, of other boys—I beg pardon, young men—in banks. Supposing Joshua Jenksmith to be in the employ of the Molsons' Bank at Dashville, and Albert Edward Arthur Dustem, of the Bank of Montreal, buys a silver-mounted cane. Instantly Joshua thinks he must not be behindhand, and he buys a silver-headed cane. Or it may be as in another case I heard of, a lad whom I will call Dugald Ferintosh MacMohr, say in the British Bank at the city of Canadensis, had sent out to him from the Old Country a particularly swell golfing suit of clothes, which "mashed" the girls. Another young chap in one of the big banks, I don't say it is the Merchants, having only half the salary of the MacMohr, deemed it due to himself and his standing as a member of "society" to spend a month's pay getting a similar suit. And he did, and was hard up for money for a good while after.

Many will say these things are silly. But they are true. We may laugh at the school-boyish folly of such youngsters as act in this way. And yet, how can we wonder at juvenile human nature in banks being just like what it is outside of banks. You have written about the gambling games being played in bank rooms. And it is just as well you did. There is too much of it done. I like a friendly game of cards, and don't see any harm in it. But were I a bank manager, I should never allow a game of poker to be played in my rooms, let alone inside the bank. To me there is something dreadfully out of place about it.

Most certainly, bank managers should maintain an outlook over the members of their staff, and try and keep them straight. I wonder if the youngsters know that they are under the surveillance of the Guarantee Companies? Maybe if they did, they would be more particular who they went with, or where they went.

SENIOR BANK CLERK.

Montreal, 9th October.

—The last Canada Gazette contains notice that the usual Civil Service Examinations will be held on the 14th November, at the following places: Kingston, Toronto, Hamilton, London, Winnipeg,

Vancouver, Victoria, St. John, Halifax, Quebec, Montreal, and Charlottetown. Examinations will also be held at Port Arthur, Calgary, Sault Ste. Marie, and Regina, if a sufficiently large number of candidates present themselves at these places.

GREAT NORTH-WESTERN TELE- GRAPH COMPANY.

The annual general meeting of the shareholders of the Great North-Western Telegraph Company was held at the head office of the company in Toronto on Wednesday, 25th September, the vice-president, Mr. Adam Brown, in the chair. The old board of directors was re-elected, as were the officers, viz.: President, H. P. Dwight, Toronto; vice-president, Adam Brown, Hamilton; directors, H. N. Baird, James Hedley, A. S. Irving, W. C. Matthews, Toronto; Richard Fuller, Hamilton; Hon. William McDougall, Ottawa, and Charles A. Tinker, New York. The secretary and auditor is George D. Perry, and the treasurer, Arthur Cox. The financial statements presented showed a marked improvement in the revenue of the company over the previous year, and it was stated that the outlook for the coming year was still more hopeful.

CANADIAN CHEESE IN FRANCE.

The attention of French consumers is drawn—rather late in the day—by the Paris Gazette Commerciale, to the great improvements which have been made in recent years in the production of Canadian dairy products. It is pointed out, in that journal, that Canada, having a climate rather cold than moderate, and possessing a soil abundantly watered by rivers and lakes, is especially suited for the feeding of cattle and the supply of milk. Not long ago, Canadian butter and cheese were inferior to those of other countries, holding the foremost places in the export of these commodities. Thanks, however, to the co-operative efforts of the farmers, and to the encouragement afforded by the Government, the quality of Canadian dairy products has been very greatly improved, and the exports are increasing at a rapid rate. The Gazette Commerciale notes particularly the growing reputation of Canadian Cheddar cheese, and states that its production into France would probably lead to an extensive demand, and that it would prove a worthy rival of the English Cheshire cheese, which is already much appreciated by French consumers. It is stated, indeed, that already the Canadian commodity is even now sold in considerable quantity as the product of Cheshire. The Gazette Commerciale further affirms that Canadian cheese, which is retailed in English establishments at from 7d. to 8½d. per lb., may be supplied in France at from 1.75 francs to 1.80 francs per kilo (say 8c. per lb), including the import duty.

—Of the great corn-producing States, Kansas will take the lead, with an estimated crop of 340,000,000 bushels of Indian corn; Nebraska will have 310,000,000; Iowa, 260,000,000; and Illinois, 230,000,000. The total crop is estimated at 2,500,000,000 bushels, breaking all previous records. The farmers of the West are experiencing one of the most prosperous seasons ever known.

—According to the last reports of the British Board of Trade, the number of emigrants who left English ports for Canada in the seven months ending July 31st, 1899, was 20,216, as compared with 15,767 during the same period in 1898. The Canadian Immigration Department, on the other hand, estimates that from 35,000 to 40,000 emigrants entered the Dominion in the past twelve months.