

rakes to execute the scavenger work needed themselves. Two local physicians gave their help, the other workers being prominent householders in the district. We do not hear of the City Council taking action to punish these citizens for their audacious assumption of the work of the Health Department. It is doubtful whether this is the wisest course to take when city officials neglect their duty. Were it to become general the result would be to establish a local precedent, or custom that would lead to the universal neglect of dirty lanes by the civic officials. The better plan would have been for a large delegation to have interviewed the Health Department and pressed for immediate attention to the unsanitary lanes. Rate-payers pay for scavenging work to be done, and they should insist upon getting what they pay for.

PERSONALS.

MR. J. TRY DAVIES, who has been travelling for some months past in Mexico, Florida, and through the South, has returned to the city. He was warmly welcomed by the Brokers when he appeared on the floor of the Montreal Stock Exchange. Although no longer an active member of the Board, which he joined in 1874, he is still connected with the Exchange, having been elected an honorary member when he retired from business. Mr. Try Davies will be in Montreal for the next few months, and will then probably visit the Continent. We had a very pleasant visit from Mr. Davies, and will always be delighted to see our old friend when he is in Montreal.

MR. A. L. EASTMURE, vice-president and managing director of the Ontario Accident Insurance Co., Toronto, sailed to-day per S.S. "Victorian" for England, where he will spend a two months' holiday. While on the other side Mr. Eastmure will look over the ground, with a view to a possibility of the Ontario Accident entering the English field.

MR. R. I. GRIFFIN, joint manager for Canada, of the Employers' Liability Assurance Corporation, left this week for British Columbia, where he will visit the agents of the Corporation.

CAPTAIN ROWLEY.—A presentation of a handsome silver tea service was made to Captain Rowley, superintendent of branch returns, Bank of British North America, on the 6th inst. The occasion being his marriage on the 7th inst., to Miss Richardson, of Ottawa. The presentation was from Captain Rowley's brother officers in the 2nd Regiment Canadian Artillery, as a token of their esteem and goodwill. Hon. Lt.-Colonel R. Wilson-Smith presented the tea service on behalf of the officers, and spoke in very felicitous terms of Captain Rowley's many good qualities. The latter expressed his deep gratitude and thanks to the officers in a very happy manner.

MR. WILLIAM MACKAY, manager for Canada, of the Royal and Queen Insurance Companies, is visiting the principal agencies of both companies, in British Columbia, and the Northwest, where the business is steadily increasing.

Notes and Items.

At Home and Abroad.

MONTREAL CLEARING HOUSE.—Total for week ending June 8, 1905—Clearings, \$27,068,335; corresponding week 1904, \$29,951,684; 1903, \$23,529,554.

THE BANK OF COMMERCE has opened a branch at Penticton, B.C.

CALGARY is about to be lighted by an electric plant, to be installed by the Allis-Chalmers-Bullock Co., of this city.

OTTAWA CLEARING HOUSE.—Total for week ending June 1, 1905—Clearings, \$1,813,370; corresponding week last year, \$1,846,901.

ARKANSAS JUSTICE.—The State of Arkansas is suing the Hartford Fire for \$290,000, being \$5,000 a day, for violating its outrageous anti-trust law. The law will be declared unconstitutional on appeal.

FALSE IDENTIFICATION.—W. McIntyre, of Carnegie, disappeared. Some weeks after, a body found in the local river was identified as the missing man, and was buried by the family. A few days ago the man returned in time to prevent his insurance money being paid to the supposed widow, in time too to pay the expenses of his own funeral!

AUTOMOBILE ACCIDENTS.—Since Jan. 1, this year, there have been 793 auto accidents, by which sixty-two persons were killed, and about fifty to seventy injured for life. An apparatus has been invented in England for testing the rate at which one of these machines was running when observed. It has led to numerous convictions for driving at excessive speed. The over-speeding of automobiles in this city needs to be stopped.

A CANNON FOUNDRY FOR CANADA.—The proposal to establish a cannon foundry at Quebec, to make ordnance for this country, is not a new idea. Long years ago, about 1835, a private memorandum was laid before the British Government, showing the advantages to be derived from having an ordnance factory, or foundry in Canada, which was not favourably received by the War Office. Canada is now more independent and better equipped for such an enterprise.

FAILURES IN MAY.—The failures in May last, and in preceding twelve years, are given by Bradstreets, as follows; we have added the column of deficits:—

Year.	Number.	Assets.	Liabilities.	Deficits.
		\$	\$	\$
1905.....	718	6,792,228	14,027,671	7,235,443
1904.....	815	5,312,512	9,954,389	4,641,877
1903.....	686	3,689,239	7,203,089	3,513,850
1902.....	769	3,768,841	8,690,976	4,922,035
1901.....	783	3,911,956	8,629,904	3,717,948
1900.....	710	3,331,904	8,209,793	4,877,889
1899.....	720	2,724,639	5,912,216	3,187,577
1898.....	984	4,796,399	10,326,960	5,730,570
1897.....	1,054	6,662,020	13,461,542	6,799,322
1896.....	996	7,782,031	13,470,335	6,688,304
1895.....	875	4,093,651	8,576,699	3,483,048
1894.....	861	5,899,001	19,700,150	13,801,149
1893.....	1,049	17,693,072	32,087,921	14,394,849

The excess of liabilities over assets was larger last month in the failures than in any preceding May since 1894, although the number of insolvencies was 125 below the average since that year.