# Thtr Cllranitle 3ntaraute \& 3finance. 

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Proprietor.

Established January, 1881
Published Every Friday

JOHN T. P. KNIGHT,
Editor.

Vol. XIX. No. 23
MONTREAL, FRIDAY, JUNE 9, 1899.

Single Copy
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In connection with the gradual disap-

## Amalgamation of Banks.

 pearance of the private banks of Great Britain, by their conversion into or amalgamation with existing joint stock institutions, we find the London "Economist," in reviewing the banking statistics of the year, remarks that "consolidation by means of amalgamation, and extension by the opening of numerous new branches, continued during 1898 to be the prominent features of the home banking business."In the annual statement of the Three Beore Years Scottish Amicable Life Assurance and Ten. teresting particulars of the ages at death of the poli-cy-holders who have "quit the sunlight, dropped the glass, and followed after with the others" during the past year. The amount of these claims is only 84 per cent. of the sum expected by the mortality table (the "Healthy Males" Table of the Institute of Actuaries) on which the Scottish Amicable office calculations are based. The record shows:-
At age 90 and upwards. . . . I died during the year. At age 80 and under age $90 \quad 34$ At age 70 and under age 80 . 102 " At age 60 and under age $70 \quad 76 \quad$ " Under age 60.. . . . . . . . . 78

## Totals Deaths as above 291

It will be observed that the average age of these at death was sixty-seven. The total assurances on this admirable society's books at the end of 1898 exceeded forty-four millions of dollars, and comprised 14,834 policies.

[^0]but of every one who has read the Barrack Room Ballads and Departmental Ditties of the gifted aurthor. General Lord William Seymour is one of the most estimable officers ever stationed in command of the Imperial troops at Halifax, and, therefore, the little contretemps, of which a few racy particulars have flitted to Montreal, must have been marked by circumstances of peculiar atrocity. The story is told briefly as follows: It appears that Tommy Atkins, when not doing garrison duty in Canada's winter port, is fond of parading the streets in much too attractive guise for the domestic servant of the Nova Scotian capital to resist. The chief complaint against his appearance seems to be that he bangs his hair. General Lord William Seymour thinks Atkins' hair sliould be cut short and combed flat. Hence
there is a row in Halifax-it isn't over yet,
and numerous offenders against the new code of morals are confined to barracks. We frankly admit to some sympathy with Atkins, especially if his 'ousemaid with the beefy face and grubby 'and, as de scribed by Kipling, is likely to withdraw a lot of lovin' because of the disappearance of Atkins' bang.

However, discipline must be maintained, and, if Lord William Seymour thinks the men of his command will be made better soldiers by being subjected to this docking of their love-locks, we hesitate to interfere when "the artless aide-de-camp is mute, and the shining staff are still."

But, we cannot help thinking, as we read this very funny story from the dear old city of Halifax, that General Lord William Seymour's antipathy to bangs, and his manifest objection to the admiration showered upon his men by the trim servant girls of Nova Scotia, will cause Atkins to sigh like a furnace for another station; to think of the Burma' girl he kissed on the road to Mandalay; and who can blame him if, in disgust at his prospective punishment, he says:-

> Ship me somewheres east of Suez where the best is like the worst, Where there aren't no Ten Commandments, $\mathrm{an}^{\prime}$ a man can raise a thirst.


[^0]:    There was a row in Silver Street-it isn't
    Eangs and over yet,
    Eolte. For half of us are under guard wid punishments to get.-Kipling.
    Rudyard Kipling has told the world so much about the British soldier that the red-coat is virtually the property not only of those who live in garrison cities,

