

**Fashion's Folly.**

A fashionable woman, suffering from a complication of disorders, recently sought the advice of an eminent New York physician. Having related her symptoms, which were of a character to cause serious alarm, she was surprised to hear him say simply, "Let me look at your shoes." On seeing them, he added, "I cannot treat a patient who wears shoes with such heels as those"—and politely bowed her out. What this wise doctor had the courage and fidelity to say, every capable physician would say, if he dared, to those of his female patients who submit themselves to the torture, and expose themselves to the perils of wearing the inordinately high heels prescribed by the tyranny of fashion. We gave not long ago, among our "Facts in Science," some of the physical consequences resulting from this "fashionable folly," as stated by a leading physician of London. They are such as ought to lead every woman who believes her body is given her for a higher purpose than to be abused and tortured into weakness and premature decay, to reject utterly the monstrous footgear which adds an inch or so to the stature at the expense of comfort, graceful carriage and health.—*Examiner.*

**GOVERNMENT BANK INSPECTION.**

No reform was ever yet established without a collision between the vested rights of the few on the one hand, and the "greatest good of the greatest number" on the other. On something like this principle the question of government bank inspection has been a prolific source of discussion, and has evoked a large mass of contrary opinions. There is on the one hand the public accountant, discerning some prospective advantage in the distance who sees no more difficulty in auditing the accounts of an extensive establishment including 40 or 50 branches, and possessing an enormous capital, than in checking the calculations in an invoice of goods in a merchant's office,—while on the other hand there is the well-trained banker, thoroughly educated in the art and science of his profession, who gives it as his opinion that the thing is utterly impossible, and that none of our larger establishments could ever be effectively audited by any one official. The professional accountant and the trained banker

are alike in error in this matter, and the subject is of such vital importance from a shareholder's, as well as from the public's, point of view, that it is not likely to be dropped until some satisfactory solution of the difficulty shall have been arrived at. Of course, it is very easy to understand the ready acquiescence of the professional accountant in the demand for a mere system of inspection by the shareholders. He sees in such a scheme something that would aggrandize his profession and give it a higher standing in the community. It is not therefore surprising that he joins hands with the trained banker in opposition to a plan of government inspection. He makes use of the customary stock arguments about men receiving government appointments through political influence, and without personal fitness for the duties they are to discharge—entirely oblivious of the fact that as a rule governmental positions attract to them the best men in the community, notwithstanding the popular cry of political intrigues that he is not slow to re-echo. But this is a subject that has gone beyond the limits of a mere controversy between parties professionally interested, and will probably be decided by the voice of the people through the mouth of their representatives in the Dominion Legislature, when the subject of the bank charters comes before that august body. We fancy that the Government will take a position on this subject that will not meet the views of either the trained banker or the professional accountant. Take for example the case of a difference of practice among bankers in making up their returns to Government, such as we have seen may easily occur, how simply and decisively would a banking superintendent decide the question. It would be impossible for him to be ignorant for any length of time of irregularities, such as were constantly practised by the Consolidated and other banks, and he would at all times be in a position to warn and advise. Our space will not permit us to continue the subject at present. We will return to the question at another opportunity.

**BANK OF MONTREAL.**

The following is a statement of the Bank of Montreal for the six months ending October 31. We may remark that this is the first occasion on which half-yearly statements have been is-

sued, and is now done according to resolution carried at the last annual meeting. The statement must be regarded as very satisfactory:—

**STATEMENT OF THE RESULT OF THE BUSINESS OF THE BANK FOR THE HALF YEAR ENDED 31ST OCTOBER, 1879.**

Balance of Profit and Loss Account, 30th April, 1879	\$101,734 65
Profits for the half year ended 31st Oct., 1879, after deducting charges of management, and making full provision for all bad and doubtful debts.	612,150 33
	\$713,948 85
Dividend 5 per cent., payable December, 1879.	\$599,900 00
Balance of Profit and Loss carried forward.	\$113,048 85
<b>GENERAL STATEMENT, 31ST OCTOBER, 1879.</b>	
<b>Liabilities.</b>	
Capital Stock paid up (Subscribed \$12,000,000 00)	\$11,909,200 00
Rest.	\$5,000,000 00
Balance of Profits carried forward.	113,983 85
Unclaimed Dividends.	\$5,118,983 85
Half-yearly Dividend, payable Dec., 1879.	13,518 22
	500,900 00
	\$ 6,727,492 07
Notes in circulation.	\$17,726,662 07
Deposits not bearing interest.	\$3,950,721 00
Deposits bearing interest.	5,989,916 48
Deposits to other Banks in Canada.	15,202,014 86
	1,896,683 35
	\$26,488,316 00
	\$44,214,977 70
<b>Assets.</b>	
Gold and Silver Coin Current.	\$2,000,761 40
Government Demand Notes.	4,181,662 00
Due from other Banks in Canada \$655,050 93	
Due from Agencies and other Banks in the U.S., \$8,519,400 22.	
Due from Agencies and other Banks in G. B., \$2,288,326 60.	
	\$11,487,786 15
Notes and Cheques of other Banks.	859,210 64
	\$16,648,310 09
Bank Premises at Montreal and Branches.	467,078 00
Loans and Bills Discounted.	\$26,684,606 73
Debts secured.	187,738 48
Overdue Debts not specially secured (estimated loss provided for).	327,244 41
	\$27,109,589 67
	\$44,214,977 70
R. B. ANGUS, General Manager.	
Bank of Montreal, Montreal, 31st October, 1879.	

**BANK OF TORONTO.**

Return of the amount of liabilities and assets of the Bank of Toronto on the 31st day of Oct., 1879, as compared with September 30th.

<b>CAPITAL.</b>		
	Oct. 31.	Sept. 30.
Capital authorized	\$2,000,000	\$2,000,000
Capital subscribed	2,000,000	2,000,000
Capital paid up	2,000,000	2,000,000
<b>LIABILITIES.</b>		
Notes in Circulation	\$ 940,083	\$ 680,561
Dom. Gov. Deposits on demand.	16,310	34,895
Other Deposits on demand.	1,614,274	1,402,302
Other Deposits after notice.	726,232	768,748
Due to Banks in Canada.	179,504	183,325
Other Liabilities.	670	719
<b>Total Liabilities</b>	<b>\$8,477,081</b>	<b>\$8,940,562</b>
<b>ASSETS.</b>		
Specie	\$ 200,708	\$ 194,807
Domestic Notes	341,084	299,100
Notes and Cheques on other Banks	189,046	79,808
Due from Banks in Canada.	55,579	24,858
Due from Banks in Foreign Countries	118,212	11,508
Due from Banks in the United Kingdom.	156,237	87,869
Government Debentures.	138,882	138,882
Loans to Dom. Government.	1,245	1,330
Loans on Bank Stocks.	60,500	88,220
Loans on Bonds.	381,671	544,104
Loans to Corporations.	409,500	518,742
Notes discounted and current	4,148,544	3,779,160
Notes discounted, overdue, not specially secured.	22,422	25,915
Overdue Debts secured.	45,950	60,301
Real Estate	38,586	38,048
Bank Premises	52,000	52,000
Other Assets	70,608	48,956
<b>Total Assets</b>	<b>\$6,410,418</b>	<b>\$5,954,757</b>

\* \* Since the removal of the *Cape Breton Times* from Sydney, the "Sydney Job Printing Company," originally established in 1869, has revived, and is now under the direction of the former manager, Mr. Charles W. Hill.

HIS LAST CENT.—"Have you any five-cent cigars?"  
 "Yes, sir," replied the clerk.  
 "Have you any for ten cents?"  
 "Yes, sir."  
 "Have you any for fifteen cents?" pursued the would-be purchaser.  
 "Yes, sir, we have," said the clerk, as he handed out the box.  
 "Would you take a fellow's last cent for a cigar?" rather indignantly queried the customer.  
 "Yes, I would!" snapped the clerk.  
 "Well, there it is," said the stranger, as he deposited the counter and walked off with his cigar.



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- No. 5.—**Japanese Crepe Pictures.**—Representing elegantly dressed Japanese ladies, beautiful landscapes, and artistically drawn figures, transferred in indelible colors to Japanese Elastic Crepe of the finest texture. They make beautiful and brilliant tidies for backs of chairs and lambrequins, centre-pieces for table covers, etc.; are very fashionable, and will be admired and favorably commented upon by your friends.

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