

mation and advice. The book is an eminently sensible immigration document, conceived ingeniously, and carried out well. It does credit to the Department of the Interior. We especially like the little maps of sections of the country surrounding the large towns. These are instructive to Canadians as well as to Europeans or Americans. It is called a "Geography of Canada and Atlas of the North-West," but it is much more.

#### ANSWERS TO ENQUIRERS.

R. S., Montreal.—According to a Hand Book compiled by Mr. Littlejohn, the city clerk, the total debt charges for 1904 amounted to \$1,002,707; of which \$895,888 was for interest on the general debt, the remainder for schools and the public library.

Reader, Windsor, asks the names of the cabinets of the new provinces, Saskatchewan and Alberta. In reply: At Regina on September 12th, the Saskatchewan Cabinet were announced and sworn in as follows: Walter Scott, Premier and Minister of Public Works; J. H. Lamont, Attorney-General; James A. Calder, Minister of Education; W. R. Motherwell, Minister of Agriculture and Provincial Secretary. The Premier of Alberta, Hon. Mr. Rutherford, announced his cabinet on about the same day, as follows: A. C. Rutherford, of Strathcona, Provincial Treasurer and Minister of Education; A. H. Cushing, of Calgary, Minister of Public Works; C. W. Cross, of Edmonton, Attorney-General; W. F. Findlay, of Medicine Hat, Provincial Secretary; and Dr. Geo. Deveber, of Lethbridge.

#### NORTH OF ENGLAND LETTER.

One of our daily papers expresses the opinion that Dominion rolling-mills will not be able to supply all the steel rails needed in Canada during the next ten years. They will be able to sell all they can make but not all that will be required. For the surplus a fight is anticipated between English and United States producers, the latter of whom control two-thirds of the steel-making capacity of the world. A divisional engineer of one of our railways informs me that English rail-swagers made a 14 per cent. profit last year. They have an understanding as to prices and appear to arrange affairs quite to their reasonable satisfaction. But the monopolists are more or less of a hindrance. Depending on the rapid wear of rails for their dividends, they are not disposed to adopt any patent system of rail-jointing which might lengthen the life of the rail, as well as obviate the up and down jolt of the train over the joinings. The discouragement of improvements is part of a price usually paid for the maintenance of monopolies.

"Butter-fakers" disturb the peace of provision dealers in this country, and their operations have a two-fold interest for Canadian producers. In the first place the faked article weakens the market for the genuine, and in the second, the butter-fakers provide an outlet for damaged or doubtful qualities. Stale, flavorless and second-rate butter is taken into the factories, dealt with in some mysterious manner, and converted into something surprisingly like good natural butter, at an unnaturally low price. So long as foreign fats are not added the product cannot be branded with the opprobrium attaching to margarine. The Government delays the Butter Bill, which was introduced last session, as some protection for the interests of the genuine article. In view of the swelling indignation of the trade it is hardly likely that the faking will be permitted to go unchecked much longer. Eventually, dealers will have to proclaim the fact by some plain means that the substitute is not all it seems.

Commissioners of more or less corruptness are a perennial business topic; and if one cared to neglect the vast bulk of business, which is transacted honestly between man and man, a very unflattering view of our commercial morality might be presented. The trades in which corruption is most notorious are those in accessories rather than in prime

materials. Thus, the business in lubricating oils, in paints, in engineering sundries, printing inks, industrial coals, soaps, and the like is perhaps generally accompanied by some sort of graft. The guilt lies between the salesman and an agent of the buying firm. Until recently little had been heard of the systematic subornation of shop assistants. It appears, however, that one firm selling to drapers has instituted a system of premiums. Coupons are enfolded in each article having a cash value of one farthing to shop assistants only. They are redeemable in lots of one gross or more, and their purpose is to stimulate the sales of this particular article. Even if this system is not a fraud on the shop-keeper it is, at least, a deception of the public, and a most unwholesome piece of competition for rival manufacturers to emulate. The retailer who permits the system to grow up in his own premises, on whatever specious pretext, is growing a very fine rod for his own back.

British farmers—it has long been said—buy retail, sell wholesale and do both badly. The accusation is generally true, and it is rather remarkable that men who manage thus ill should be the ones to back a huge co-operative scheme. It remains to be seen in what numbers farmers will flock to the English Farmers' Produce Association, Limited, which vaulting enterprise is to collect and sell all produce, to provide at wholesale rates all machinery, seeds, and manure—not forgetting stud facilities—as well as drapery, groceries, hardware and other farm house needs. Of course, such an organization could, theoretically, be made to work, but we have not found that co-operative society's officials do much better for customers in the long run than the despised private trader. Our co-operative concerns develop leaks and every reason exists for believing that a successful enterprise will have to begin modestly and grow gradually in the multiplicity of its departments.

Speaking of miscellaneous business, what can one think of the cockney witness, who sold "anything between a pin and a bit of green grocery," and declared himself a "sort of general business intactum"?

#### NORTH COUNTRY.

Manchester, September 15.

#### SUGAR BEETS AND BEANS.

The Chatham firm of J. B. Stringer & Company, who have been dealers in beans and seeds for many years in that city, and in various other places in Kent and Essex Counties, send us the following memorandum: "We submit the following report relative to the three crops, beans, corn, and sugar beets, peculiar to our western district. Beans.—Have

### THE STANDARD BANK OF CANADA

Capital (authorized by Act of Parliament) \$2,000,000  
Capital Paid-up ..... \$1,000,000  
Reserve Fund ..... 1,000,000

**DIRECTORS**  
W. F. COWAN, President  
FRED. WYLD, Vice-President  
W. F. Allen A. J. Somerville  
T. E. Wood W. B. Johnston  
W. Francis

**HEAD OFFICE, -TORONTO, Ont.**  
GEO. P. SCHOLFIELD, General Manager  
J. S. LOUDON, Assistant General Manager and Inspector C. A. DENISON, Accountant

**AGENCIES**  
Brighton Deseronto  
Brussels Durham  
Beaverton Campbellford  
Blenheim Cannington  
Bowmanville Forest  
Bradford Chatham  
Brantford Colborne

**BANKERS**  
MONTREAL—Molson Bank; Imperial Bank of Canada.  
NEW YORK—The Importers and Traders National Bank  
LONDON—ENGLAND—The National Bank of Scotland.

### THE ONTARIO BANK

**Head Office, TORONTO.**  
Capital Paid-up, - \$1,500,000.00  
Res. - - - - - 650,000.00

**DIRECTORS**  
Geo. R. R. COCKBURN, Esq., President DONALD MACKAY, Esq., Vice-President  
R. D. Perry, Esq. Hon. R. Harcourt R. Graas, Esq. T. Walsley, Esq. John Flett, Esq.  
CHARLES MCGILL, General Manager. R. B. CALDWELL, Inspector.

**BRANCHES**  
Alliston Collingwood Lindsay Newmarket Sudbury  
Aurora Cornwall Montreal, Que. Ottawa Trenton  
Bowmanville Fort William Mount Forest Peterboro Tweed  
Buckingham, Que. Kingston Port Arthur Waterloo  
Toronto—Scott and Wellington Sts. Queen and Portland Sts. Yonge and Richmond Sts. Yonge and Carlton Sts.

**AGENTS**  
London, Eng.—Parr's Bank, Limited. France and Europe—Credit Lyonnais. New York—Fourth National Bank and the Agents Bank of Montreal. Boston—Eliot National Bank.

### BANK

Hon. Sir Geo. A. D.  
A. T. Paterson, Esq.  
R. R. Angus, Esq.

A. MACNIDER,  
H. V. MEREDITH

BRANCHES IN

#### Ontario

Almonte  
Belleville  
Brantford  
Brookville  
Chatham  
Collingwood  
Cornwall  
Deseronto  
Fort William  
Goderich  
Guelph  
Hamilton  
" Sherman Ave.  
Kingston  
Lindsay  
London  
Ottawa  
Paris  
Perth  
Peterboro  
Picton  
Sarnia  
Stratford  
St. Mary's  
Toronto  
" Yonge St. Br.  
Wallaceburg

IN NEWFOUNDLAND—  
IN GREAT BRITAIN—

IN THE UNITED STATES  
Chicago—Bank  
Bank of Montreal

BANKERS IN GREAT  
London and Sim  
tional Provincial  
Scotland—The B

BANKERS IN THE U  
New York, N. B.  
Merchants Natio  
San Francisco—

### The

OF

CAPITAL,

### Travelle

AVAILABLE

### BANK

\$5 an

Over

"

"

These orders are  
of a Chart  
principal bar

The Canadian

### THE D

**Directors.**—E. R. O.  
W. Ince W. R. Br  
Belleville, Ont. Fort  
Boisvieux Mar. Grav  
Brampton, Ont. Gren  
Brandon, Man. Guelph  
Cobourg, Ont. Hesp  
Deloraine, Man. Hunt

**OFFICES IN TORONTO**  
Queen and Eather Sts.,  
cor. Spadina Ave. and O  
Sta., cor. Yonge and O  
with each branch  
Drafts on all parts o  
Letters of Credit iss