Book-Keeping.

If there is room for information in one place more than another, we think that place is in the manner of keeping the books and accounts of a commercial business. There is not only room for reform, but there is need of invention, an invention which will reduce the whole matter to a science. We have often heard of the science of book-keeping, but have never seen it. When we come to examine into it, as taught to-day, the principles which govern and the rules which mark a science, are not there. The whole that is known of this matter is a certain set of disjointed and and disconnected rules which every body applies as suits himself. Often nobody but he who applies them can understand their meaning in his application, and proprietors are continually in the dark as to the state of their affairs, except so far as they may, from time to time, be informed by their clerks. Whether that information is really correct they have no means of knowing, unless they understand the manner in which that particular book-keeper keeps that particular set of books. Often even another so-called scientific accountant can not unravel the mysteries of an entry. We have been struck with this fact in looking through the books of a deceased or discharged clerk, and were more than ever made to feel its force, while listening recently to the examination of a book-keeper in court. Not all the lawyers in the cause could unravel the entries, and when a clerk did so, it proved to be a mere chaos of arbitrary statements. This should not be so, and calls loudly for a remedy. There is a science of accounts somewhere in the realm of undiscovered or unapplied principles. It is true, exact and uniform under all circumstances. It is the same in the hands of all, as to the transactions of all. An entry of a certain character always produces the same results, and the same principles of debit and credit are always brought into play, no matter whose business it is. Its rules are natural, unerring, and must be followed alike in all cases. In fact, it is a science. He who first unravels it, will find awaiting him a name and a fortune and the thanks of commercial men everywhere.—*Louisville Jour. of Com.*

Butter Trade.

A new feature in the butter trade is the shipment of butter from the Western States to China and Japan, via San Francisco. Another novelty is that the Mormons are going to give up the cultivation of grain, in a great measure, and do a heavy trade in the dairy products. This change began to loom up as early as 1863 and '64, when a single house in Salt Lake City put up 300,000 lbs. butter for Idaho and Montana. The movement can be made effective only by a greatly improved system of culture and manufacture in Utah.

THE BANK OF MONTREAL IN THE WEST.—The following is from the last "Financial Review," published in the Montreal *Witness*.—There has been considerable talk, and a certain amount of excitement, over the proceeding of the Bank of Montreal, at some of its western branches, in offering to discount drafts against produce at five per cent. There has, perhaps, been more remark on another proceeding of the bank, which is in truth far more open to objection, viz: the offering of money at five per cent., without security, to parties in the importing trade, mostly customers of other Banks. There may be a ulterior object in view, respecting which, of course, no one is qualified to speak but the authorities of the Bank; but, looked at in purely business light, it cannot but be viewed with uneasiness, as being too like the *coups* of those brilliant financiers who seldom have ultimate success. It is said that the main object of this move is a political one, viz., to demonstrate the power of the Bank of Montreal to extend any accomodation which may be rendered necessary by the curtailment of discounts by other Banks, in case the Government Banking scheme is carried. Such measures as this, however, are scarcely like to produce any such result.

STATEMENT OF BANKS

ACTING UNDER CHARTER, FOR THE MONTH ENDING 31st AUGUST, 1869, ACCORDING TO RETURNS FURNISHED BY THE BANKS TO THE AUDITOR OF PUBLIC ACCOUNTS.

NAME OF BANK.	CAPITAL.		LIABILITIES.					ASSETS.							
	Capital authorized by Act.	Capital paid up.	Promissory Notes in circulation not bearing interest.	Balances due to other Banks.	Cash Deposits not bearing Interest.	Cash Deposits bearing interest.	TOTAL LIABILITIES	Coin, Bullion, and Provincial Notes.	Landed or other Property of the Bank.	Government Securities.	Promissory Notes, or Bills of other Banks.	Balances due from other Banks.	Notes and Bills Discounted.	Other Debts due the Bank, not included under foregoing heads.	TOTAL ASSETS.
ONTARIO AND QUEBEC.	$	$	$	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Montreal	6,000,000	6,000,000	249,619	171,944 88	6,928,863 80	9,276,749 58	16,627,176 76	5,383,288 34	350,000 00	92,469 34	466,156 61	4,216,377 03	14,330,004 79	2[illegible]3,921 87	25,042,277 98
Quebec	3,000,000	1,478,800	664,991	41,629 04	659,244 44	1,047,462 71	2,413,328 19	585,004 42	89,188 53	148,433 33	160,822 60	306,757 53	2,535,201 00	260,327 67	4,085,735 67
City	1,200,000	1,200,000	379,960	4,564 74	640,437 70	888,489 93	1,913,452 37	379,061 90	43,837 17	158,939 99	81,616 46	82,119 34	2,474,908 34	92,946 24	3,313,429 49
Gore	1,000,000	485,568	87,490	2,100 50	59,404 46	35,835 29	184,830 25	100,272 70	15,141 50	82,733 33	7,818 77	105,793 34	265,069 71	129,738 56	706,567 91
British North America	4,866,666	4,866,666	1,019,613	29,212 00	1,116,847 00	2,690,046 00	4,855,718 00	872,488 00	243,333 00	751,840 00	126,676 00	30,565 00	5,648,550 00	107,010 00	7,780,462 00
Banque du Peuple	1,600,000	1,600,000	72,886	3,272 96	361,736 57	218,886 30	656,781 83	210,048 03	55,217 51	160,364 44	35,080 16	37,791 56	1,928,573 98	31,[illegible]04 13	2,458,679 81
Niagara District	400,000	308,090	172,374	41,814 31	138,475 11	115,336 33	467,999 75	57,744 13	12,879 72	46,720 00	11,699 41	52,819 43	584,896 06	46,193 28	812,952 63
Molson's	1,000,000	1,000,000	104,208	64,337 73	231,645 61	492,059 36	892,251 20	218,696 68	86,437 05	100,253 32	116,316 90	81,988 85	1,251,222 96	238,574 54	2,093,490 30
Toronto	2,000,000	800,000	691,456	73,729 87	360,819 57	1,467,916 91	2,593,922 35	505,634 47	43,381 46	147,155 82	54,103 41	138,258 93	2,877,805 63	40,527 01	3,806,866 73
Ontario	2,000,000	2,000,000	842,140	151,891 38	847,737 22	1,064,495 96	2,906,264 56	595,077 73	154,492 31	206,882 69	109,924 91	186,659 56	3,897,732 98	126,108 55	5,276,878 73
Eastern Townships	400,000	400,000	105,008	23,360 19	77,297 74	83,914 89	289,580 82	57,184 20	16,500 00	67,833 33	38,118 76	75,308 03	480,926 76	16,250 00	752,121 08
Banque Nationale	1,000,000	1,000,000	147,559	131,396 14	304,035 35	331,520 84	914,511 33	165,150 07	23,518 00	168,350 00	197,021 65	41,481 87	1,448,464 54	42,716 10	2,026,702 23
Banque Jacques Cartier	1,000,000	1,000,000	94,440	2,591 02	308,871 04	659,095 80	1,064,997 86	155,544 46	....	101,226 67	33,421 13	53,339 97	1,837,267 84	....	2,180,800 07
Merchants'	6,000,000	3,914,810	1,250,415	192,885 23	1,100,125 07	2,336,077 21	4,879,502 51	1,431,112 85	300,300 96	533,606 22	239,108 81	188,253 95	5,569,419 68	1,327,682 78	9,649,485 25
Royal Canadian	2,000,000	1,186,543	265,115	566 94	146,805 56	351,335 78	763,823 28	426,633 38	13,294 65	128,911 10	38,935 21	49,142 10	1,202,481 16	24,774 27	1,884,271 87
Union B'k Low. Canada	2,000,000	1,083,119	114,907	215,688 24	421,799 08	335,368 82	1,087,763 14	134,562 25	....	120,206 66	126,864 68	63,378 06	1,757,817 14	....	2,202,828 79
Mechanics'	1,000,000	311,244	....	849 81	54,884 54	116,147 18	171,881 53	43,269 05	35,858 19	....	32,024 84	6,643 14	368,246 58	23,976 68	510,018 48
Bank of Commerce	2,000,000	1,494,665	1,184,602	66,728 36	857,811 58	1,171,369 22	3,280,511 16	982,252 39	54,593 86	152,743 30	142,446 59	79,091 98	3,506,391 85	....	4,917,519 97
			7446783		11446841	22.682108									
NOVA SCOTIA.															
Bank of Yarmouth	200,000	129,400	158,760	....	20,136 64	5,275 00	184,171 64	23,757 52	7,901 12	....	1,414 00	23,885 01	202,353 17	72,820 60	332,131 42
Merchants' Bank	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
People's Bank	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
Union Bank	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
Bank of Nova Scotia	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
NEW BRUNSWICK.															
Bank of New Brunswick	600,000	600,000	633,973	70,317 28	682,695 54	948,580 38	2,335,566 70	482,712 38	13,733 45	....	50,843 00	298,583 52	2,384,083 41	105,226 15	3,315,181 91
Commercial Bank	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
St. Stephen's Bank	200,000	200,000	108,882	5,073 69	34,301 90	88,254 94	236,512 53	12,953 00	4,394 00	....	32,342 74	35,758 06	317,383 86	82,194 40	485,026 06
People's Bank	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
Totals $	39,466,666	31,108,967	8,348,309	1,296,953 81	15,353,475 62	23,724,528 43	48,720,546 76	12,822,447 95	1,624,102 48	3,168,669 54	2,082,756 64	6,153,996 31	54,868,862 04	2,972,592 82	83,633,427 78