

of our wives, have nothing to occupy us but work, early and late, do these same papers not malign and slander us with imaginary views of billiards, moonlight excursions, little suppers, poker parties, etc.? How could anything be more preposterous or at variance with the truth. How is it yourself? If you admit that these things sometimes happen in Toronto, then I will, just for peace sake, make a similar admission here as to Montreal. Does any one object? After all, is it not better, far better thus?

Who could object, Puritan though he was, to the delightful recent occasion when the good people of Boucherville, aided by the R. & O. Navigation Co., illuminated this village and the shore of the opposite island in the St. Lawrence in gorgeous style, with Chinese lanterns, torches, etc., extending for about a mile on either shore, and a procession of illuminated boats up and down the channel added a really "Venetian effect."

Why won't some bank adopt us and give us all the capital we need to run our business without bothering our heads about security? What a convenience it would be, when funds are not at hand to pay pressing liabilities, if we could just hand our bank our own note and get cash for it. What if you do have to pay a little extra for the accommodation? You will probably never have to pay back more than 20 or 30 per cent. of it; if you can just succeed in making the amount big enough, then you can settle with the bank on your own terms, and if they don't want to, then give them nothing! Maybe you think I am sarcastic. Can you blame me after the late expose of overdrafts on a certain suspended bank by financial firms and individuals, some directors and some not, while we poor fry, who would always pay, of course, if we were accommodated, can get nothing unless we put up good collaterals? Of the overdrafts

from one bank these are some amounts which have got out to the ears of the public, though the names have not got into print yet: \$750,000 (of which about \$250,000 is accumulated interest!!)—\$350,000, \$225,000, \$150,000, \$100,000, \$85,000. How much of all these amounts will ever be repaid? The worst feature of this easy overdrawing is the lavish habits to which it gives rise. "Easy come, easy go" is a trite saying, but how true, and in the case of some of the above the annual "drawings" would amaze you.

I think it is the general opinion here that business is improving, but there is yet no "boom," and we hope such will not occur. Money is made by most people in business when great increases in price or demand set in, but how few know when to stop, or when they have had enough? Certain it is that not many houses in business here have added greatly to their capital during the last two or three years; in fact, they have been fortunate if they have held their own. But there seems now a reasonable prospect that the worst is over for a few years. True, one very extensive house is credited with the remark that they were surprised, when the balance was struck last December, at the amount of profit, after the bad year; but they must have been exceptional, or else their expectations had not been very high. People don't, as a rule, take stock in such talk in a period of depression.

What an inglorious closing of the career of our old friend A. B.! Could you ever, in the old days, have imagined his light departing under the shadow of customs frauds and incendiary fire? Yet we don't take much stock in newspaper reports of how very extensive are the ramifications of these fire-bug conspiracies. The number of incendiary fires set by proprietors or by their connivance are really few in

this city, and most of them of very small account.

There is small need to bother you about our municipal affairs. We have not improved much of late in civic government, but the citizens generally are beginning to feel a little more interested as they find their annual contributions considerably augmented. If you now occupied your former residence here you would be called on to contribute \$51 for water alone, for which you used to get off with \$32, and there is no better service or supply now than then—this is one of the things that pinch one's feelings and one's pocket. We cannot complain so much of the increase of taxes in other directions, as we have something to show for it; and while our street widening, permanent paving, park openings, sewerage, &c., &c., have cost a good deal more than they might under strictly economical and honest administration, yet we have a greatly improved and really beautiful city, of which none of us need be ashamed, and it will surprise and delight you, on your coming visit, to see the vast strides we have taken in advance. The street car service, too, is admirable and well deserves the liberal patronage it receives. I took a St. John visitor out upon it last Sunday—he was a good fellow, but not "unco guid"—to Longue Point, Lepine Park, and then, also by electric rail, to the Back River. It was health-giving and delightful, but of course Toronto ethics would say it was wicked. Not so here.

H. M.

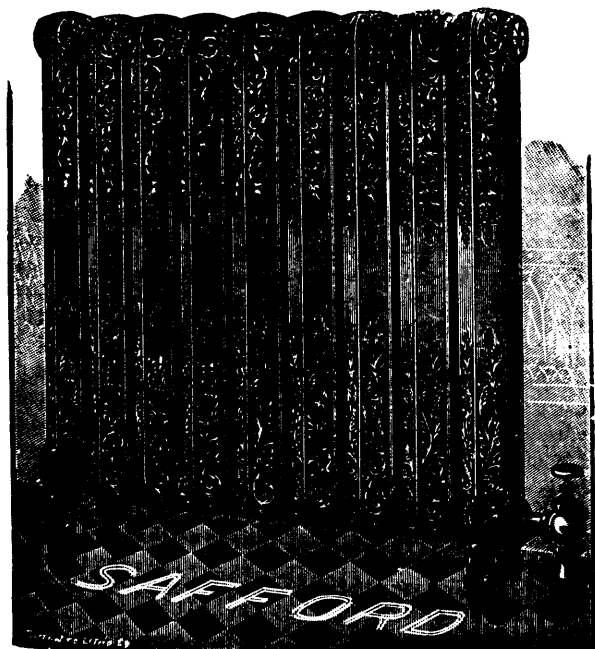
Montreal, 20th Aug.

—Samuel Malott, of Gosfield township, county of Essex, Ontario, has an apple tree 9 feet 8 inches in circumference, and the expansion of the top is 65 feet. It is over sixty years old.

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