

Around Montreal the Canadian Pacific Railway has inaugurated a comparatively new form of service which might easily, we imagine, be followed in Ontario with advantage. It already has a motor car service, we understand, between Montreal and Vaudeuil. But the new accommodation to which we refer now is a special train service to the river resorts of Lachute and to St. Eustache. These trains, which leave at convenient hours morning and evening, will doubtless prove a great boon to business men desiring to avail themselves of country rest and recreations at the same time that they possess easy access to their daily labors. Within reach of Toronto there are many charming spots calculated to attract people in the same way if only they possessed a reasonably good train service. We commend the idea to the Grand Trunk and Canadian Pacific Railways.

ANSWERS TO ENQUIRERS.

Book-keeper, London.—According to the Blue Book of Loan Companies and Building Societies for the year 1904 there were at the close of that year twenty-nine such societies, having headquarters in Toronto. One of these, the York County Loan, is now in the hands of a liquidator. There were forty more in Ontario, and fourteen in various other provinces reporting to the Dominion Government. These 83 companies had \$51,317,000 of paid up capital and \$15,650,000 of reserve funds, making about \$67,000,000 due to stockholders. Then they owed to depositors \$21,353,000; to debenture holders in Canada \$20,052,000, and in Britain \$35,137,000, besides debenture stock, making in all about \$80,000,000 due to the public. Their total assets were \$176,885,000, of which \$127,228,000 or say 72 per cent. consisted of loans on mortgage of real property. The value of real estate so loaned upon is given at \$226,184,000, so that the margin of value in the realty was 43.75 over the amount loaned.

M. L., St. Giles, Bruxelles.—Will consider your proposition and write you via New York by another mail. The position is so far unfilled.

J. E. B., Montreal.—We had not heard of the matter further than the original and very indefinite report. Would advise your writing to the Minister of Mines. The fact is that so many proofs accumulate, year by year, of the richness of Canada in minerals that we need hardly be surprised at any reported discoveries in this direction.

Shipments of ore from Rossland district, B.C., last week were as follows: Centre Star, 3,690 tons; Lerol, 24,730; Lerol, No. 2, 450; total for week, 6,870. For the year up to date, 107,065 tons.

We hear of the embarrassment of S. Gold & Co., doing business as manufacturers of clothing in a small way in Montreal. They are endeavoring to effect a compromise at 40 cents on the dollar, 25 cents payable in cash, and 15 cents in three months. Mr. Gold was formerly of the firm of Gold Bros. & Cohen, who became involved in May, 1905, when an arrangement was made with creditors at 50 cents on the dollar.

We have already given some stanzas of a poem by one of the sweet singers of the Great Clay Belt exalting the horn of the Cobalt district. Here are two more from H. R. H. in the "Herald":

From Temagami to Liskeard,
The mountain streams will sing
The wealth and fame of Cobalt
That will herald in the spring.
The bloom is like the red rose,
And Cobalt's sure to bring
The greatest band of miners
Ever gathered in the spring.

Agent, Toronto, asks if there are any life companies in the United States "which do a teetotal business like the United Kingdom Temperance and General," that is to say which give better terms to abstainers from beer, wine, and spirits than to those who drink them. We answer that we have heard of one such, the American Temperance Life, of New York, which so discriminates. In different years it has shown results that enabled it to write abstainers' lives from 20 to 30 per cent. less than the general class. It is not an old company, having been formed, we are told, about 1900, nor a large one, but it is said to be well conducted and to have good prospects.

STRATFORD BOARD OF TRADE.

The annual meeting of the Stratford Board of Trade was held last week, there being a fair attendance. The gentlemen whose names follow were re-elected officers for the ensuing year:—President, Ald. McIlhargey; vice-president, W. J. Mooney; secretary, James Steele; treasurer, Wm. Maynard; auditor, George Kay; council, D. M. Ferguson, George McLagan, T. Ballantyne, Jr., Wm. Maynard, I. W. Steinhoff, Wm. Preston, J. D. McCrimmon, Joseph Orr, E. T. Dufton, Andrew Tilley, J. R. MacDonald, John Whyte. At the meeting, the chair was occupied by Mr. W. Preston, the vice-president, in the absence of the president. The report of the latter gentleman, which was submitted, showed that the past year had been marked by continued growth and progress in the affairs of the city. Many municipal improvements had been made and, he said, a spirit of friendly rivalry created among the residents of the various streets, to secure creditable permanent roads and sidewalks. Another cause for congratulation was the supply of beautiful spring water for the waterworks. Large extensions of the water mains had also been made throughout the city. There is a comfortable feeling of optimism in the air of Stratford which gives a visitor a good impression. A great deal had been done in the way of railroad development work, and more is expected during the next year or two. The board has made renewed efforts to secure manufacturing industries for the city during the year, though on the whole these efforts had not been so successful as was hoped. The president expressed an opinion in favor of purchasing the lighting plant. He also favored the idea of a municipal electric power plant at Niagara Falls.

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