

logical formation of the two, each appears to have the same general characteristics on the surface, and what difference is there below the surface? The question of coal existing in Ontario is of much importance, and may become more important, the climate is certainly not becoming milder, and it is not pleasant to think that we have to depend on the United States to keep from freezing. In this age of development, so called, might it not be advisable to endeavor to develop a little coal? I am of the opinion that an effort might be made.

Yours truly,

E. J. BEAUMONT,

Galt, March 23rd, 1906.

COAL PRODUCTION.

In view of the possible coal strikes, both in the anthracite and soft coal regions, the following figures compiled by the United States Government will be of interest. Last year's production of anthracite amounted to 72,227,428 tons. These figures include the total production of the mines and contain two items which are not always included in the total, as follows:—

	Tons.
Shipments to market	61,410,432
Sold at the mines	1,402,644
Consumed at the mines	6,282,076

Total coal mined

69,339,152

In addition to this it is proper to include in the anthracite output the washery product which was 2,644,045 tons, and besides this 244,231 tons of semi-anthracite coal was produced at the Bervoir mines which is included in the Government's figures. This would give the following:—

	Tons.
Total coal mined	69,339,152
Product of washeries	2,644,045
Product of Bervoir mines	244,231

Grand total

72,227,428

In this is included the Bessemer output in the coal shipped or sent to market, making that item 61,654,432 tons.

The following shows the gross output of anthracite coal for two years not including washery coal:—

	1905.	1904.
Marketable shipments	61,654,432	57,727,178
Sold at mines	1,402,644	1,410,703
Consumed at mines	6,282,076	6,180,609
Total	69,339,152	65,318,490

ANSWERS TO ENQUIRERS.

Builder, Montreal.—Since replying through these columns last week to your enquiry of 17th instant we have learned that the Hennibique Construction Company has offices at 1123 Broadway, New York.

A. E. Smith, Paris, writes:—"Will you tell me through your columns where I can get the latest statistics on Canadian Banks and Banking, such as number of branches in each Province, and so on." [We reply that there are lists given in R. G. Dun's Reference Book of the bank branches in each Province of the Dominion. Also that the Canadian Almanac, (Copp, Clark & Co., Toronto), has on pages 95 to 102 inclusive, a list of bank branches with the names of their managers or agents. This list numbers 1,296. "The Monetary Times" list numbers 1,407 up to 26th March. On pages 103, 104, and 105 of the Almanac will be found some other bank information.]

—A hint suggestive of a worthy public service was that contained in a summing up by a Toronto grand jury on the 23rd inst., regarding the difficulties at present existing for persons of small means who are temporarily embarrassed. Incidentally it suggested some sort of a raison d'être for

the money-lenders who have latterly been shown up in such an unprepossessing light. The point made was that the "poor man, if it were not for the money-lenders now carrying on business, would be unable to obtain money on any terms whatever. None of the regular loan companies will advance money on chattel mortgages; while the very smallness of the amounts required from time by those borrowing from money-lenders adds to the difficulty of getting the money at anything like a fair rate." The jury continued: "We are of the opinion that the institution of municipal or governmental money offices, where money may be raised on chattels in small sums, and at a reasonable rate, as is done in France, would well deserve consideration by our legislators." There is a good deal to be said in favor of the idea.

—At the second annual meeting of the Winnipeg Grain Exchange Clearing House Association, it was stated that during the twelve months ending February 28th, the total amount of wheat which passed through the Clearing House was 176,220,000 bus., compared with 164,550,000 in the corresponding period of the preceding year. Directors were elected as follows:—Capel Tilt, F. Phillips, R. Muir, J. Fleming, W. H. McWilliams, S. P. Clark, A. Hargraft, T. Hatcher and Donald Morrison. After the regular meeting the directors met and elected the following officers for the ensuing year:—President, S. P. Clark; vice-president, W. H. McWilliams; secretary, Capel Tilt; manager, F. O. Fowler.

The Home Bank of Canada

Head Office and Toronto Branch, 8 King Street W.
Church Street Branch, - - 78 Church Street
Queen West Branch, - - 522 Queen Street W.

Transacts a general banking business. Interest allowed on Savings Accounts from One Dollar upwards. Drafts issued on all principal points in Canada and United States. Sterling Exchange bought and sold.

JAMES MASON, General Manager.

The Bank of New Brunswick.

Capital - \$500,000
Reserve - \$825,000

HEAD OFFICE - - ST. JOHN, N. B.

Branches in New Brunswick and Prince Edward Island.

JAMES MANCHESTER, J. M. ROBINSON

President.

Vice-President.

R. B. KESSEN, General Manager.

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
F. W. Cowan W. R. Johnston
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HEAD OFFICE, - TORONTO, Ont.

GEO. P. SCHOLFIELD, General Manager
J. S. LOUDON Assistant General Manager and Inspector C. A. DENISON, Accountant

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Beaverton Campbellford
Blenheim Cannington
Bloomfield Chatham
Bowmanville Colborne
Bradford Deseronto
Brantford Durham
Brighton Maple

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Wellington &
Jordan Street.
Bay Street,
Temple Building
Market, King &
West Market Sts.
Parkdale,
Queen St. West

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
Rest, - - - 650,000.00

DIRECTORS

Geo. R. R. COCKBURN, Esq., President
R. D. Perry, Esq., Hon. R. Harcourt R. Grass, Esq. T. Walsley, Esq. John Flett, Esq.
CHARLES MCGILL, General Manager. R. B. CALDWELL, Inspector.

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Aurora Cornwall Montreal, Que. Ottawa Trenton
Bowmanville Fort William Mount Forest Peterboro Tweed
Cuckingham, Que. Kingston Millbrook Port Arthur Waterford
Toronto—Scott and Wellington Sts. Queen and Portland Sts. Yonge and Richmond
Sts. Yonge and Carlton Sts.

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