

**Incorporated Accountants' Year Book.**—We have received, with the compliments of the Council of that body, a copy of the Year Book of the Society of Accountants and Auditors for 1903-04. We have, in noticing a previous issue, described this serviceable volume, which gives not only alphabetical and topographical lists of the members, home, colonial and foreign, and a list of students, but gives the report and accounts for 1902; the by-laws of the council and the rules of the benevolent fund, examination papers, etc. The catalogue of the library of this English body, we may remark, occupies 120 pages of a 540 page book.

#### ANSWERS TO ENQUIRERS.

**R. B., Cornwall.**—I have been asked the meaning of the letters "N.B.," placed upon letters addressed to places in Scotland; and I have myself a business letter, the printed heading of which is "Perth, N.B."; and I have seen letters addressed Aberdeen, N.B. Why should this be? Is it not confusing to Canadian post-office authorities, who recognize "N.B." as meaning New Brunswick, Canada?

[Since receiving our Cornwall correspondent's letter, a lady of my acquaintance writes from Rothesay, New Brunswick (which is near Saint John), saying that a letter from Toronto, addressed to her at Rothesay, N.B., had gone across the Atlantic to Rothesay, Scotland (which is on the Isle of Bute) before being delivered to her in New Brunswick, Canada. The meaning of "N.B." affixed to the addresses of letters intended for places in Scotland is "North Britain."—Editor Monetary Times.]

**S. S., Winnipeg.**—The last compilation of Boards of Trade in Canada was made by the Monetary Times in June, 1902, and distributed to the delegates to the conference held at that time in Toronto of Boards of Trade. We forward you one of these, not knowing of any later one.

**Merchant, Ottawa.**—There is no place named St. Peter's in Ontario, so far as we know. There is St. Peter's in Richmond County, Nova Scotia, and St. Peter's in King's County, P.E.I. Several St. Pierres (the French name for St. Peter) exist in Quebec Province, and there is also a St. Pierre in Manitoba.

—The most impressive graveyard is that of the assessment associations. The hopes that have been buried there were at a price that would "stagger humanity."—T. I. F.

—For the first ten months of the present year, the arrivals of immigrants into Canada numbered 121,115, of whom 47,541 were from the United Kingdom, 39,046 from the United States, and 34,528 from the continent of Europe. The Dominion Government will make efforts for a still larger immigration from Britain next year, and will also inaugurate a campaign in France and Belgium in the rural districts, with a view of inducing immigration.

—Grain shipments from the West seem to be increasing. For the first few weeks after the harvest they were considerably behind the quantity for last year, but in the month of October last they amounted to 966,000 bushels, as compared with 886,000 bushels for that month of last year. However, between September 15th and November 4th, the total was 12,089,000 bushels, as compared with 15,876,000 bushels for the same period of 1902. Is wheat being held back for higher prices?

—The annual meeting of the Canadian Fruit Growers' Association will be held at Leamington, Ont., on the 24th, 25th, and 26th inst. So far as we can learn, one of the most important subjects which will be discussed is the question of standard packages for the export of apples, pears, etc. An increasing number of advocates is being found for the idea of packing the finer grades of apples in boxes rather than in barrels, as they are more convenient for shipping in cars, and better adapted for household use, for storage, and for inspection.

—British advices speak of a falling-off in receipts of butter; chiefly in Canadian, which showed a reduction of 11,000 cwt. In Russian, the decrease was 3,000, and in Australian, 4,000 cwt. Referring to cheese, large stocks of Canadian were already in hand, and the demand was only fair.

—The United States Fidelity and Guaranty Company, of Baltimore, has supplied its agents with a set of leaflets, one for every day in the week, including Sunday, which they should be able to distribute with good effect. The little treatises bear the following suggestive titles: "Simpson the Surety," "Parker the Politician," "The Banker Bondsman," "Briggs Breeds Bankruptcy," "Minutes of the Supreme Council of the Regal Shield," "Bill the Burglar," and "Love-lace the Lawyer."

#### CLEARING HOUSE FIGURES.

The following are the figures for Canadian Clearing House for the week ended with Thursday, November, 12th 1903, compared with those of the previous week:

Cities	Nov. 12th, 1903.	Nov. 5th, 1903.
Montreal .....	25,252,281	25,083,834
Toronto .....	16,040,724	15,202,949
Winnipeg .....	7,293,667	7,192,438
Halifax .....	2,468,548	1,930,952
Hamilton .....	1,081,545	1,161,657
St. John .....	1,000,732	1,152,205
Vancouver .....	1,485,928	1,659,430
Victoria .....	808,295	652,601
Quebec .....	1,924,516	2,074,433
Ottawa .....	2,467,218	3,473,475
London .....	836,425	950,225
	\$60,669,579	\$60,534,199

## PETERBOROUGH

### "The Water Power City."

An American milling concern recently erected in Peterborough a Canadian branch factory—having a capacity of ten million bushels of grain per annum.

#### THE FOLLOWING LETTER, addressed to the

"Peterborough Examiner," gives the reason why.

"We notice in your issue of Saturday, September 27th, 1902, a statement by Mr. — at the meeting of the Peterborough Board of Trade, that we were induced to locate here through the influence of one man.

"Please permit us to state that Mr. — is incorrect in making a statement of this kind, privately or publicly, and evidently speaks without full knowledge, or, in fact, without any knowledge whatever on the matter, and in correcting this mis-statement permit us to assure you and the public that our Company came here on account of the natural advantages of Peterborough, which are the geographical location, railways, the water power, and the Trent Canal, which, we were assured would be shortly completed, and which, when finished and in operation, will in our opinion secure to Peterborough all the industries that your city can comfortably take care of."

Peterborough now offers in addition FREE FACTORY SITES AND LOW TAXATION.

#### Electric Power—Lowest Rentals.

Is located on main line of Can. Pac. Ry., G. T. Ry. and the Trent Valley Canal. Has a population of 15,000.

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J. ALEXR. CULVERWELL, Man. Director.

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