Although the harbor is now practically deserted, the navigable season being closed, with, however, no ice nor even snow, there is much activity in the city. Factories of all kinds are busy—the huge factory of the Dominion Cotton Company was a blaze of light from end to end as I passed it going down the river at 5 p.m.—and there is much building going on. The McIntyre warehouse in its new form, since the fire, is completed, and the large eight-story structure of Greenshields, Son & Co. looms up finely as seen from the Mountain top. The new building of the Merchants' Bank of Canada promises to rival in height the Canada Life building. The "Star" and "La Presse" will have handsome offices, too.

Montreal, 4th December, 1899. J. H.

## MONTREAL HARBOR IN 1899.

While in some respects there has been very great activity in the harbor of Montreal during the season which closed last week, 17.822 craft having passed through Lachine Canal locks, the aggregate tonnage of the harbor was not so great as in the previous season. Navigation opened on April 24th for river craft, but it was not until April 27 that the first ocean vessel, steamship "Dominion," arrived in port. From that date until November 29, there arrived in port 801 vessels, consisting of 773 steamships, 7 barges, 3 brigantines, and 18 schooners. This is a decrease, as compared with last year, of 67 vessels and a decrease of tonnage of 66,461 tons. The number of vessels, and their tonnage, which entered the port of Montreal for the years 1898-9 was as under:

	Vessels.	Tonnage.
1898	. 868	1,584,072
1899	. 801	1,517,611
Decrease for 1899	67	66,461

The coastwise steamers, however, increased. In 1898 there arrived in the port 330 vessels with a tonnage of 348,500 tons, while this year there arrived 344 vessels, with a tonnage of 402,325 tons, being an increase of 14 vessels, and 53,825 tons.

The grounding of the "Parisian" and the "Gallia," the delaying of the "Bavarian," the wreck of the "Scotsman," and the diversion of a number of steamers taken as transports for South African war purposes helped to lessen the ocean tonnage of the port. So did the discrimination of marine underwriters against the Gulf of St. Lawrence by high rates on hulls. Add to this the decline in shipments of lumber seaward from 200,000,000 feet in 1898 to 248,000,000 feet this year. On the other hand imports of coal from the Maritime provinces increased by 86,818 tons. The figures in detail of the leading lines running to the port for the years 1898-99, are thus given by The Gazette:

## R. REFORD & CO., LTD.

----1899---

-1808-

	Voy-	Ton-	Voy-	Ton-
	ages.	nage.	ages.	nage.
Thomson line	50	102,802	62	121,753
Donaldson line	. 36	88,992	33	<i>77,</i> 631
Lord line	15	30,835		
Outside steamers	4	6,837	• •	
Total	105	229,466	95	199,384
ELDER,	DEMPS	STER & CO.		
		1899	1898	
	Voy-	Ton-	Voy-	Ton-
London service	ages.	nage.	ages.	nage.
		65,001	28	84,719
Bristol service		93,844	30	<b>96,48</b> 5
Liverpool service	17	46,771	• •	
Outside boats	• •		II	21,000
<b>—</b>			_	
Total	69	205,616	69	202,203
JOI	INSTON	LINE.		
	1899		r	898
	Voy-	Ton-	Voy-	Ton-

ages.

To Liverpool .....

nage.

78,174

ages.

nage.

64,200

1	ALLAN	LINE.		
		-1899	I	898
	Voy-	Ton-	Voy-	Ton-
	ages.	nage.	ages.	nage.
Liverpool service	. 26	80,916	29	85,108
Glasgow service	. 19	37,110	34	85,340
London	. 28	69,909	33	72,786
Total	. 73	187,935	<u> </u>	243,234
MCLEAI	N, KENI	NEDY & CO.		
		-1899	——I	898
•	Voy-	Ton-	Voy-	Ton-
	ages.	nage.	ages.	nage.
Head line	. 27	65,841	32	75,413
Holme line	. 17	25,623	13	15,757
Tramp steamers		36,351	39	82,520
Beaver line Asso. steamers	3	7,975	. ••	• • • • •
Total	69	135,790	 84	173,690
D, T	ORRANG	CE & CO.		
		1800	<u></u> I	898
	Voy-	Ton-	Voy-	Ton-
	ages.	nage.	ages.	nage.
Dominion line	30	109,303	39	140,583
Furness line	• •	• • • • •	15	32,024
Total	30	109,303	54	172,607
FURNE	ess, wit	тну & со.	•	
		1899	<u>1</u>	808
	Voy-	Ton-	Voy-	Ton-
	ages.	nage.	ages.	nage.
Manchester line	15	43,029	19	23,022
Hamburg-American line		<b>20,97</b> 9		
Furness line		23,337	• •	
Outside vessels		2,233	3	5,628
Manchester Importer, from				
Quebec and Three Rivers	I	2,538	• •	•••••
Total	38	92,116	22	28,650
LE	YLAND	LINE.		
		1899	18	398
	Voy-	Ton-	Voy-	Ton-
	ages.	nage.	ages.	nage.
To Antwerp		20,991	• •	•
To Liverpool	14	40,334	• •	
T-4-1		4	_	<del></del>
Total	25	<b>61,325</b>	• •	•••••

It is thus seen that 401 voyages were made to Montreal harbor by regular lines of transatlantic vessels, whose aggregate tonnage was 1,031,766. Besides these there were 29 tramp steamers of a tonnage of 45,421.

The customs receipts from the 1st of May to the close of navigation a year ago were \$4,922,552, while during the same period of 1899, the sum of \$5,390,136 passed into the exchequer of the country, to the credit of the customs duties at Montreal, an increase of \$467,584, during the seven months.

The rates of freight for transatlantic transport between Montreal and British and continental ports were not satisfactory to shippers generally in 1899, which is another reason, perhaps, for the lessened tonnage of the season.

## FINANCIAL MATTERS.

A Canadian banker, resident in one of the United States cities, sends us, under date December 5th, the following letter on the subject of the Ville Marie Bank: "I would like to make a few observations on the very interesting article in your last issue respecting the above bank: It was well known for many years that La Banque Ville Marie carried \$250,000 of its own stock, which the Finance Department at Ottawa should have compelled them to wipe out by charging the amount against 'Other Assets' in which notes, etc., representing the stock was carried, but with the red tape existing in the Government departments they not only neglected to do this, but objected to it when the bank wished to do it.