

wooden bridge that then occupied the place of the present handsome iron structure. At that time much the larger proportion of the structures on the business street were wooden. There were only three brick buildings on what is now the centre block of the town, between Simcoe and Hunter streets.

"I have always taken an interest and a pride in the development of Peterboro', its business interests and its manufacturing industries, and the fact that there are 1,500 people employed in these manufacturing, representing 7,500 of a population, one-half the total of the town, is sufficient evidence that that interest was amply justified. From the day when first I entered it I have watched with constantly increasing interest and pride the progress of this town and the growing importance of this country. It was not until I had been abroad and reached the shores of Canada on my return, that I was able to understand the full meaning of those lines of Sir Walter Scott about one's native land. The fact, Mr. Chairman, that *this* is my own, my native land, makes me appreciate more keenly the privilege of assisting to shape the policy, extend the commerce and develop the resources of this noble land of ours, whose vast and undeveloped resources demand the attention of the best minds in both political parties."

DEATH OF A CANADIAN BANKER.

The death of J. W. H. Rowley was announced from London, England, last month. That gentleman was the first cashier of the Bank of Yarmouth, having been appointed to that position on the bank's establishment in 1865, and he remained in it until 1872, when he was offered and accepted the position of manager of the Maritime Bank of the Dominion of Canada, which was just beginning business at St. John, N.B. Not approving of certain methods pursued by that bank (which subsequently proved disastrous), he resigned and returned to Yarmouth in Nov., 1874, where he carried on a banker's and broker's business for several years. In 1882 he was appointed manager of the Dominion Government Savings Bank at Yarmouth, which office he held at the time of his death, being absent on three months' leave on a visit to his old home in England, and on the point of returning when he was taken ill and died in the 78th year of his age.

Mr. Rowley was one of the Select Committee of bank officers who were appointed to give evidence on the banking and currency of the Dominion, and whose first report was submitted to Parliament in May, 1869. The committee consisted of the following bank officers, viz.:

Thomas Paton, General Manager Bank of British North America (Montreal).

Jackson Rae, Cashier, Merchants' Bank (Montreal).

James Stevenson, Cashier, Quebec Bank.

F. Vezina, Cashier, La Banque Nationale (Quebec).

T. Woodside, Cashier, Royal Canadian Bank (Toronto).

H. S. Strathy, Manager, Canadian Bank of Commerce (London, Ont.).

G. Hague, Cashier, Bank of Toronto.

W. S. Stirling, Cashier, Union Bank (Halifax).

Peter Jack, Cashier, People's Bank (Halifax).

J. W. H. Rowley, Cashier, Bank of Yarmouth (N.S.).

J. D. Lewin, President, Bank of New Brunswick.

Mr. Rowley has at different times contributed articles on "Bank Circulation" to the *Montreal Gazette*. His last paper, an interesting article on "Old Currencies in Nova Scotia," appeared in June, 1895, in the "Journal of the Canadian Bankers' Association." Of his six sons, five have been or are connected with banks in the Dominion. W. H. Rowley was for sixteen years an officer of the Merchants' Bank of Canada, during the last six of which he was manager of the Ottawa branch, resigning in 1887 to become manager of the E. B. Eddy Company of Hull, Que. George B. Rowley was for some years on the staff of the Bank of Montreal, but gave up his position and went to Sydney, Australia, being there connected with the Crown Lands Department, where he died in 1894. Of Mr. Rowley's three younger sons, H. H. Rowley, of Vancouver, B.C., and O. R. Rowley, of Hamilton, are connected with the Bank of British North America, while C. W. Rowley, his youngest son, is accountant of the Canadian Bank of Commerce at Berlin.

WINNIPEG INDUSTRIAL EXHIBITION.

It is well known that towards everything that concerns and benefits Manitoba, the public spirit of Winnipeg merchants and citizens goes out readily. One instance of it is the energetic way in which they took hold of the Immigration Association idea—and that the last has not been heard of a new immigration policy on the part of the Government of Canada, we may judge from the address of Hon. Mr. Sifton, the new Minister of the Interior, at the banquet given him the other day. The gathering of citizens at the annual meeting of the Winnipeg Indus-

trial Exhibition Association on Dec. 10th, was a remarkable testimony to the interest taken in that exhibition. The names of 114 gentlemen present are given in the *Free Press*. A vote of thanks, unquestionably deserved, was passed to the directors, and the president, in acknowledging this, gave praise to the chairmen of committees. A motion which commanded unanimous approval was that thanking the manager, Mr. F. W. Heubach, and recommending the increase of his salary by \$500 for next year. There are not a few beyond the borders of that province who have had occasion to notice the whole-souled devotion of Mr. Heubach to the interests, not only of the exhibition, but to anything which could advance Manitoba. His pride, and that of his directors, must have been as sincere as it was justified to see the attendance at the fair last autumn brought up to 40,000, and to find a substantial balance of profit resulting from the sixth and best of these important annual gatherings. The following constitute the board for the ensuing year: Messrs. T. A. Anderson, R. H. Agur, A. J. Andrews, M. Bull, William Brydon, H. S. Crotty, F. A. Fairchild, J. T. Gordon, G. F. Galt, L. A. Hamilton, Geo. J. Maulson, J. A. Richard, I. M. Ross, James Redmond, D. Smith, D. E. Sprague and F. W. Thompson. We assume that Mr. L. A. Hamilton is re-elected president.

EASTERN BOARDS OF TRADE.

A correspondent favors us with a corrected list of boards of trade in the Maritime Provinces up to the end of the year. It corresponds in the main with our November list, but there are one or two additions. It is to be noticed that the headquarters of the Maritime Board, which is an association of boards in three provinces, have been this year changed to Halifax, as it is found more convenient to have the headquarters where the president resides. Mr. G. J. Troop is now president of that body, and Mr. Charles M. Creed, secretary. We note that Mr. J. B. McKenzie is secretary of the board at North Sydney, on the Island of Cape Breton. Our correspondent gives us to understand, too, that there are commercial bodies at Lunenburg and Middleton in Nova Scotia, but gives no names of officers.

The names of two of the officers of the St. Andrews, N.B., Board of Trade are W. D. Forster, president, and B. F. DeWolfe, secretary. A board now exists at St. Martins, New Brunswick, formerly known as Quaco, a place of some importance, and in palmy days a great ship-building centre. Its president is James Rourke, and its secretary W. H. Moran, Chatham. Miramichi, a large lumber and shipping port, boasts a board of trade, of which W. S. Loggie is president and J. D. B. Mackenzie secretary.

HOW IT HAPPENED.

Only the other morning a painter went into an American country drug store, where were kept also oils and paints. He wanted just a little burnt umber, and was told to help himself from a small drawer. He had a pot of mixed paint with him in which was a paint brush. Carelessly he took his brush, dripping with paint, and stuck it in the umber. Enough adhered to the brush for his purpose, and he stirred it into the paint and left the place.

That afternoon and evening there was a smell of something burning in the store, and the cause could not be found. The time came for closing the store, but the smell was so distinct that the druggist waited and watched, and searched. Finally, in looking about, he happened to put his hand on the burnt umber drawer, and found it hot. Pulling it out, he discovered the centre to be a live coal, which, coming to the air, burst into a blaze. The mixed oil and paint from the painter's brush had dropped into the umber, and spontaneous combustion ensued.

"Now," says the journal which tells the story, "that druggist was a new-comer to the town—a comparative stranger, known to be somewhat discouraged with his trade." He had insured on the basis of goods he expected to add to his stock, but which he had not yet even purchased. He was over-insured, indeed, and was in the store later than usual that night. If he had not discovered the fire, it would have been difficult to save his reputation from the imputation of being concerned in the fire which came so near to pass." The writer expresses the opinion that many fires attributed to incendiarism are really caused by spontaneous combustion. And this is not difficult to believe when we recall the numerous and curious instances of this cause of burning.

—A paper on the subject of Municipal Accounts and Audits, by Mr. A. C. Neff, has been read before the Institute of Chartered Accountants. In it he comments freely upon the irregularities committed by certain municipal officers in Ontario, and the wretched book-keeping of many. Mr. Neff suggests some alterations in supervision, and proposes that a properly qualified auditor shall audit and report upon the affairs of all municipalities in a county or district. We hope to refer more fully to his paper in another issue.