

break; \$1.40 for second break; third break, \$2.90. English, \$1.40 for first break; \$1.50 for second break.

IMPROVEMENT IN THE STATES

Referring to causes of national thanksgiving, Hon. James H. Eckels, Comptroller of the Currency, wrote some days ago:

"The general improved conditions in agriculture, in manufacture and trade have shown themselves in the large volume of exchanges and the greater deposits and increased loans of the banks

"To-day the total resources of the 3,610 national banks alone are 3,705,133,707, the greatest in the history of the system, of which \$2,051,009,438 represent their loans and discounts and \$388,882,631 money in bank. When is added to this the enormous resources of the State and private banks and trust companies it can readily be seen how great is the banking force of the United States—a force equal to about 30 per cent. of the banking capital of the world.

"Within the year the resources of the banks in the national system have increased more than \$350,000,000, while the individual deposits are greater by \$200,000,000 than a year ago. In all important departments they have reached the highest point, save in circulation, ever known.

"If complete return to proper and natural business conditions could be had, the coming year should show still better things. The confidence of the depositor in the solvency of the banks of the country has been demonstrated—a gain of no small importance.

"With this accomplished it is now necessary to have such proper channels of trade and enterprise opened as will enable the safe and prudent use of the funds entrusted to the keeping of the country's bankers."

SILVER EGGS.

THE MONETARY TIMES' trade commissioner in Australia, who has to be content with the more humble designation of correspondent, suggests to Canadian packers that they can find a market there for all the hogs' bristles they have to dispose of. The business may not be brilliant in its promise of volume or development, but it is the little streams that make the big river. He points out something else. Two years ago a branch of a Canadian business was established in Sydney that was promising the most satisfactory results. Suddenly it was destroyed by increase of freight rates to Vancouver and thence on by our Canadian line of steamers. That was bad policy on the part of the transportation companies. The eggs of this particular goose may have been only silver instead of gold, but better silver

eggs than to kill the goose outright. Rates that forbid trade are worse than no rates at all. —Winnipeg Free Press.

—Railway companies who look upon the pass system as a nuisance, must look with admiration at the strictness of the English companies in restraining this abuse. The only passes granted are to officials of the company, and shareholders who wish to attend the statutory half-yearly meeting. The shareholder is obliged to attend the meeting and get his pass stamped, or else it is not valid for return. This is quoted by an English paper as an instance of "red tape," but we imagine it is an instance to excite the envy of railway companies on this side of the Atlantic.—Gazette.

—On Monday the Licensed Victuallers' Association of the Province of Quebec met in Montreal and considered a number of amendments drafted affecting the license law of the province, to be submitted at the coming session of the Legislature. After some discussion a sub-committee was appointed, with authority of incur all the expenses necessary to advocate the adoption of the proposed amendments before the Legislature, and to appear as a delegation from the society before the committee of the House.

—An Englishman has just completed a journey of 1,600 miles on a 'motor car through England and Scotland. He was five weeks travelling, and used 114 gallons of oil, which made his travelling cost him three farthings—a cent and a half a mile.

LIVERPOOL PRICES.

Liverpool, Dec. 9th, 12.30 p.m.

	s.	d.
Wheat, Spring	7	8 1/2
Red Winter	7	10
No. 1 Cal	0	0
Corn	3	2
Peas	4	8
Lard	22	9
Pork	48	9
Bacon, heavy	39	6
Bacon, light	32	0
Tallow	18	9
Cheese, new white	42	6
Cheese, new colored	42	6

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Fire Assurance Co.
Of London, Eng.

Established 1782.

PATERSON & SON,

General Agents for Dominion
Montreal, Que.

TEN DOLLARS A MINUTE!

This is the average amount being paid to the Policy-holders every minute of every hour, of every day, of every week, the year through, by the

METROPOLITAN

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Assets, \$25,592,003 78

The Metropolitan has \$150,000 in Dominion of Canada registered stock on deposit with the Canadian Government, for the protection of Policy its holders in Canada.

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5 Cents per week (and upwards) will secure a policy
All ages from 1 to 70 are taken.
Males and Females insure at same cost.
Only healthful lives are eligible.
All policies in immediate benefit.

CLAIMS paid immediately at death.
No initiation fee charged.
Premiums collected by the company weekly the homes of policy-holders.
No uncertain assessments—no increase of premiums.

Think of it!

The daily saving of FIVE CENTS will carry policies on the lives of every member of a family of SEVEN PERSONS.

Sixty Thousand Families will receive the proceeds of its Policies this year

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Policies for from \$1,000 to \$20,000, premiums payable yearly, half-yearly or quarterly. The policies are liberal in their provisions, contain no restrictions as to travel and residence, provide for immediate payment of claims and the premium rates are extremely low. We invite comparison of rates with the rates of other companies.

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Ottawa, Ont., 39 and 30 Ontario Chambers, Sparks Street—D. G. C. SINCLAIR, Supt.
London, Ont., Room 4, Duffield Block—J. A. MERCHANT, Supt.
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Total Assets..... 339,109 42
Cash and Cash Assets... 186,313 52

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