Again, the "Doctor" lifts up his indignant protest against the "exhausting habit of gymnastic exercise." The maturity of muscle is not to be encouraged —sedentary habits are preferable; it is true that these may lead to gout or other ailments, and though you may suffer inconvenience for a season, be com-comforted by the reflection that in the day of trial you contributed to the sustentation fund of young medicos striving to get a living by their profession.

The "Doctor's" concluding sentence is in these words, "I am one who paid his way and worked hard to become a doctor." Solvency and perseverance are here—praiseworthy characteristics. It is well when a man can take a retrospect of his life and congratulate himself that materials for dissatisfaction or regret are not. If still vegetating in the prime of life, he may, for aught I know, look forward to an extended sphere of usefulness. His system may rank him with the minority; but then he can assert that truth does not consist in numbers; and as his pathway meanwhile, fortunately, is not crowded, he runs less risk of collision. Let all whom it may concern test the value of this new departure and govern themselves accordingly. *Hugh Niven.*

BANK CLERKS.

To the Editor of the CANADIAN SPECTATOR:

SIR,—It is a pity "George Rothwell" has not left bank clerks to some Du Maurier, for though his comments in the last issue of your paper may have afforded him infinite *pleasure*, they are, I fear, calculated to give very little *instruction* to us, notwithstanding his good purpose (?) and useful advice.

I, however, think that bank clerks form only a very small proportion of the large society of nincompoops, or even arch-nincompoops, of Montreal; and further, that they are not so much to blame for the existing state of things in this regard as your correspondent would have us believe. One cannot go much into society without becoming, to a certain extent, imbued with the habits and customs of society, and most probably also with "society talk." And any person who keeps his eyes and ears open in Montreal needs not to be told of the superficiality and frivolity which prevail in society. Its unreality (inanity G. W. might say) is indeed the curse of modern society; and as long as men and women live for nothing higher than self-indulgence and pleasure, so long will "the simple love simplicity, scorners delight in scorning, and fools hate knowledge."

Having never had the pleasure of attending one of those "fashionable five o'clock teas," I cannot, I am sure, at any time, have met "George Rothwell;" but I have no doubt he would see some choice specimens of our class at such fashionable gatherings. "Birds of a feather flock together."

Bank Clerk.

Montreal, 5th April, 1880.

To the Editor of the CANADIAN SPECTATOR:

SIR,—In last week's number of your paper, an article entitled "Bank Clerks" appears over the signature of Mr. George Rothwell. I am a bank clerk, and as Mr. Rothwell has made some very extraordinary assertions in the course of his article, I beg your leave, and some space in your paper, to say a few words in reply. I will not question Mr. Rothwell's right to take notice in public of the follies or eccentricities of those whom he may meet at his friend's house. I suppose he is a Christian, but has forgotten the injunction, "Judge not, that ye be not judged."

To begin with, Mr. Rothwell characterizes us as "arch-nincompoops," and in gentlemanly and Christian-like language, says that for "inane simplicity, affectations, and diffuse vapourings," we are as a class unexcelled. This is no doubt very fine writing, but Mr. Rothwell forgets that he is addressing bank clerks, whose poor intellects cannot grasp the meaning of such an outpouring of big words. He says we converse entirely about "social nothings." This is probably for want of social somethings in Montreal society. As for our propensity for walking the streets, I account for it as follows: Firstly, we cannot, as a rule, afford to drive; and secondly, we are averse to walking upon the roofs of the houses. He accuses us of having too great a liking for "tripping the light fantastic toe," let Mr. Rothwell beware lest some able-bodied bank clerk should give him private lessons "free, gratis, and for nothing." He thinks it proper to allow that we *may* have minds. This is kind. He says that the "heighth" of our ambition is reached when we "succeed in securing a word of approval from some fair one." Probably Mr. Rothwell means "height." English bank clerks use only *two* h's in spelling this word.

I pass over a few more attempts at fine writing and in conclusion would just say the following. As Mr. Rothwell has taken upon himself to offer his advice to bank clerks in general, I beg of him to take a little in return:—

First—When finding fault, state facts.

Second—Keep your advice until it is asked for.

Third—Meet us all before criticising a few of us.

Fourth—Do not turn champion for the tailors unless they let you off your own "little account."

I remain, your obedient servant, *C. R. G. Johnson.*

Montreal, April 5th, 1880.

TRADE—FINANCE—STATISTICS.

RAILWAY TRAFFIC RECEIPTS.

COMPANY.	1880.				1879.	Week's Traffic.		Aggregate.		
	Period.	Pass. Mails & Express	Freight	Total.	Total.	Incr'se	Decr'se	Period.	Incr'se	Decr'se
	Week	$	$	$	$	$	$		$	$
*Grand Trunk	April 3	61,438	142,060	203,498	154,223	49,275	....	14 w'ks	315,961	....
Great Western	Mar. 26	32,472	74,073	106,545	76,553	29,992	....	12 "	121,861	....
Northern & H. & N.W	" 22	6,354	13,446	19,800	15,345	4,455	....	11 "	22,646	....
Toronto & Nipissing	" 20	1,324	2,497	3,821	3,259	562	....	11 "	6,773	....
Midland	" 21	1,631	2,913	4,544	3,235	1,309	....	11 "	7,875	....
St. Lawrence & Ottawa	" 27	1,713	1,350	3,063	3,421	....	358	fm Jan. 1	1,306	....
Whitby, Pt Perry & Lindsay	" 31	987	1,542	2,529	1,592	937	....	"	5,168	....
Canada Central	" 21	2,162	2,898	5,060	5,001	59	....	11 w'ks	6,277	....
Toronto, Grey & Bruce	" 13	2,427	3,442	5,869	5,695	174	....	10 "	9,151	....
†Q., M., O. & O.	" 23	7,266	7,124	14,390	7,506	6,884	....	11 "	13,107	....
	Month					[Month]	Month			
Intercolonial	Feb.	9,000	23,559	32,559	19,535	13,024	....	2 m'nths	46 071	....

*NOTE TO GRAND TRUNK.—The River du Loup receipts are included in 1879, not in 1880; omitting them the week's increase is $53,475, aggregate increase $373 961 for 13 weeks.

†NOTE TO Q., M., O. & O. RY.—In this comparison are included Eastern Division receipts for week ending 23rd March, 1880. For corresponding week of 1879, this section of the road being still in the hands of the contractor, no account of its traffic was taken.

BANKS.

BANK.	Shares par value.	Capital Subscribed.	Capital Paid up	Rest.	Price per $100 April 7, 1880.	Price per $100 April 7, 1879.	Two last ½-yearly Dividends.	Equivalent of Dividend, based on price of Stock.
Montreal	$200	$12,000,000	$11,999,200	$5,000,000	$140¼	$138¼	10	7⅛
Ontario	40	3,000,000	2,996,000	100,000	78	64	6	7¾
Molsons	50	2,000,000	1,999,095	100,000	78	76½	6	7¾
Toronto	100	2,000,000	2,000,000	500,000	125½	110	7	5½
				*250,000				
Jacques Cartier	25	500,000	500,000	55,000	74¼	32	5½	7¾
Merchants	100	5,798,267	5,511,040	475,000	95½	85	6	6¼
Eastern Townships	50	1,469,600	1,381,989	200,000	101	96	7	7
Quebec	100	2,500,000	2,500,000	425,000	..	..	6	..
Commerce	50	6,000,000	6,000,000	1,400,000	118½	104	8	6¾
				*75,000				
Exchange	100	1,000,000	1,000,000	......	40	31	..	..
MISCELLANEOUS.								
Montreal Telegraph Co.	40	2,000,000	2,000,000	171,432	94½	103½	7	7⅓
R. & O. N. Co.	100	1,565,000	1,565,000	......	42	42½	4½	10¾
City Passenger Railway	50	......	600,000	†63,000	9[illegible]½	74	5	5⅓
New City Gas Co.	40	2,000,000	1,880,000	......	119	109½	10	8⅓

*Contingent Fund. †Reconstruction Reserve Fund.

The twenty-second annual meeting of the Montreal Loan & Mortgage Company was held on the 7th inst., at which a very satisfactory report was presented.

The Board paid during the past year two dividends, one of 4 per cent., March 15th, and one of 3½ per cent., September 15th, leaving $1,384.92 to be added to profit and loss account, which now stands at $12,736.60, to which must be added the contingent account of $64,000, making in all a surplus of $76,736.60.

The usual careful examination of the books of the Company and the cash transactions has been made by the auditor.

The directors who retire by rotation, but are eligible for re-election, are Messrs. Thomas Caverhill, Theodore Hart and Thomas Craig.

*THE FARMERS' DELIVERIES of home-grown Grain in the 150 towns in England and Wales for the week ended March 13th, 1880, and for the corresponding weeks of the previous nine years and the weekly average prices:—

	WHEAT		BARLEY		OATS	
	Qrs.	Price.	Qrs.	Price.	Qrs.	Price.
1880	24,521	44s 8d	27,689	34s 10d	4,530	22s 3d
1879	51,834	39s 7d	34,195	34s 1d	5,699	20s 9d
1878	32,298	49s 6d	26,675	42s 2d	6,395	23s 9d
1877	44,717	51s 3d	38,013	40s 8d	5,658	26s 5d
1876	45,048	42s 9d	38,051	32s 8d	3,579	25s 6d
1875	67,154	41s 9d	24,781	42s 2d	2,692	30s 2d
1874	37,280	60s 9d	26,815	48s 1d	5,285	28s 3d
1873	46,016	55s 4d	30,427	39s 9d	8,342	23s 8d
1872	46,530	55s 5d	39,172	37s 7d	5,356	22s 11d
1871	78,657	54s 7d	38,193	36s 1d	7,440	25s 7d
Average 10 years	47,405	49s 7d	32,401	38s 10d	5,498	24s 11d

And the deliveries from—

	Wheat, qrs.	Barley, qrs.	Oats, qrs.
September 1, 1879, to March 13, 1880	869,976	1,386,762	120,267
September 1, 1878, to March 15, 1879	1,534,981	1,486,438	112,989
Decrease in 150 towns	665,005	99,676	*7,278
Decrease in the Kingdom	2,660,020	398,704	*29,112

* The receipts of Live Stock at New York for the last four weeks have been as follows:—

	Beeves.	Cows.	Calves.	Sheep.	Swine.
March 29	11,155	156	1,669	24,960	31,786
March 22	13,035	222	2,000	25,976	32,596
March 15	13,829	227	1,341	29,237	32,057
March 8	10,965	265	1,000	25,366	32,465
Total 4 weeks	48,984	870	6,010	105,539	129,104
Corresponding 4 weeks 1879	33,126	403	5,486	84,699	109,306
Corresponding week 1879	10,555	102	2,277	19,278	31,980
Weekly average, 1879	10,933	142	2,998	29,005	33,089
Corresponding week 1878	10,450	59	1,300	19,800	36,899

**From New York Produce Exchange.*