

would make in the commercial policy of the country, the consequent loss of revenue, and the derangements of nearly all commercial and manufacturing enterprises in the Dominion.

"CALLS, PUTS AND STRADDLES."

You can go to any broker on Wall street who deals in what are called Stock Privileges, and for about two hundred dollars buy the privilege of calling for one hundred shares of any stock dealt in on the street at any time within thirty days; this is a "call." In like manner you can buy the privilege of making the party from whom you buy take one hundred shares from you at any time within thirty days; this is a "put." Or you can combine the two, and buy the privilege, for about four hundred dollars of either taking or placing the one hundred shares within thirty days; this is a straddle." The two hundred dollars you pay is equal to two dollars on each share; that is, if you buy a "call" on Erie, the price of which is, say 33, the contract is made out to you at 35. If at any time during the thirty days Erie goes above 35, you can call for one hundred shares, and are entitled to the profit over that figure. If it went to 40 you would make \$5 a share, or about \$500 on the one hundred shares. On the contrary, if Erie goes down or stays below 35, you lose your two hundred dollars, but no more. The same applied to "puts." If you buy a "put" on N. Y. Central, which is worth par, it would be placed on the contract at 98. Then, if it went below that during the thirty days you would make the difference. If it remained stationary or went up, you would lose the two hundred dollars, but no more. In other words, you would limit your losses, and take the chances for a gain varying from one dollar to, practically, say one thousand. It would take a variation, however, of ten per cent to clear the latter figure, which only happens in very exciting times. It amounts to about the same thing as buying a lottery ticket, with perhaps more chances in your favor, and is a very plausible method of dabbling in stocks. When a man goes in on a "straddle," and the variation in the price of stock is violent, he is pretty sure to make a little, but not near as much as he would on either of the others alone, provided he was on the right side. It is all, however, simply another form of gambling—respectable, it is true, from the character of the men engaged in the business, but nevertheless gambling.—*American Grocer.*

HOW TO KEEP A SITUATION.—Be ready to throw in an odd half-hour or an hour's time when it will be an accommodation, and don't seem to make a merit of it. Do it heartily. Though not a word be said, your employer will make a note of it. Make yourself indispensable to him, and he will lose many of the opposite kind before he will part with you. Those young men who watch the clock to see the very second their working hour is up—who leave, no matter what state the work may be in, at precisely the instant—who calculate the exact amount they can slight their work, and yet not get reproved—who are lavish of their employer's goods—will always be the first to receive notice, when times are dull, that their services are no longer required.

—At a meeting in Picton on the 12th inst., the Bay of Quinte Agricultural Mutual Fire Insurance Company was organized with head office at Picton. The following officers were appointed: President, Archibald Southard; Vice-President, W. B. Blakeley; Manager and Secretary, Frederick Dodge; Treasurer and Solicitor, R. S. Roblin; Directors, David H. Spencer, W. G. Stafford, R. R. Burlingham, Andrew Wycott, Thos. Wilbank, Jr., E. Dorland, Hiram Tubbs.

STATEMENT OF BANKS Acting under Charter for the Month ending Aug. 31st, 1874, according to Returns furnished by the Banks to the Auditor of Public Accounts.

NAME OF BANK.	CAPITAL.				LIABILITIES									
	Capital Authorized.	Capital Subscribed.	Capital Paid Up.	Notes in Circulation.	Dom. Govt. deposits payable on demand.	D. Govt. deposits payable on notice or on a fixed day.	Prov. Govt. deposits payable on demand.	P. Govt. deposits payable on notice or on a fixed day.	Other Deposits Payable on Demand.	Other (deposits payable after notice or on a fixed day).	Due to other Banks in Canada.	Due to Agencies of Banks or Agents in U. S. or Foreign Kingdom.	Liabilities not included under foregoing heads.	Total Liabilities.
ONTARIO.														
Bank of Hamilton	\$2,000,000	\$1,856,400	\$1,535,440	\$19,551	11,893 84	250,000 00	1,000,000 00	200,000 00	1,274,259 77	916,773 18	63,433 89	127,681 29	798 00	\$3,616,399 97
Can. Bank of Commerce	1,000,000	1,000,000	554,140	27,752	37,333 33	500,000 00	1,000,000 00	300,000 00	3,523,034 23	2,098,238 33	54,588 03	366,916 20	10,001,349 76	871,773 71
Dominion Bank	6,000,000	6,000,000	2,779,420	1,770,120	407,027 80	31,630 18	1,000,000 00	300,000 00	1,171,170 43	1,553,342 33	8,585 03	44,21 08	500 00	2,530,104 66
Niagara District Bank	1,000,000	973,950	945,863	625,680	14,356 87	233,174 38	1,000,000 00	200,000 00	1,070,528 54	1,112,670 15	27,033 63	183,693 08	500 00	3,930,077 98
Royal Canadian Bank	400,000	302,200	361,125	325,887	1,067,508	63,579 85	1,000,000 00	350,000 00	2,028,085 30	1,523,233 42	81,356 53	30,970 56	47,104,074 11	3,793,077 98
Ontario Bank	2,000,000	1,600,965	1,600,965	1,067,508	303,658 02	246,416 67	50,700 54	350,000 00	232,436 20	1,523,233 42	81,356 53	2,004 06	1,975,567 26	4,710,074 11
St. Lawrence Bank	2,500,000	2,500,000	2,485,660	1,031,359	50,000 00	50,000 00	1,000,000 00	50,000 00	61,847 74	5,695 00	3,557 12	183,693 08	500 00	1,975,567 26
Federal Bank	1,000,000	624,900	170,660	13,280	2,896,162 66	2,000,000 00	282,791 96	5,000,000 00	6,982,015 88	4,031,180 18	80,505 35	805,591 84	22,305,919 47	22,305,919 47
QUEBEC.														
Bank of Montreal	12,000,000	12,000,000	11,048,600	3,884,738	8,666,666	1,000,000 00	2,445,000 00	5,000,000 00	1,460,430 00	5,101,580 00	40,512 00	6,779,413 00	67,489 00	13,444,330 00
Bank of N. A.	4,866,666	4,866,666	1,866,564	1,866,564	73,071 00	100,000 00	1,000,000 00	100,000 00	442,118 25	594,115 77	3,081 57	48,474 00	22,818 44	13,444,330 00
Banque du Peuple	1,000,000	1,000,000	338,364	338,364	371 32	225,000 00	1,000,000 00	250,000 00	1,951,487 02	1,721,233 58	13,705 15	184,999 78	67,489 00	3,533,417 90
Banque Nationale	2,000,000	2,000,000	1,064,925	887,700	371 32	225,000 00	1,000,000 00	250,000 00	440,554 27	1,721,233 58	13,705 15	184,999 78	67,489 00	3,533,417 90
Banque Jacques-Cartier	1,000,000	1,000,000	1,755,275	563,017	55,000 00	25,000 00	1,000,000 00	250,000 00	84,305 79	268,754 13	4,025 49	366 78	67,489 00	3,533,417 90
Banque Ville-Marie	1,000,000	1,000,000	1,000,000	1,000,000	15,000 00	25,000 00	1,000,000 00	250,000 00	70,200 00	268,754 13	4,025 49	366 78	67,489 00	3,533,417 90
Banque de St. Jean	1,000,000	1,000,000	1,000,000	1,000,000	15,000 00	25,000 00	1,000,000 00	250,000 00	70,200 00	268,754 13	4,025 49	366 78	67,489 00	3,533,417 90
Banque de Hyacinthe	1,000,000	1,000,000	1,000,000	1,000,000	15,000 00	25,000 00	1,000,000 00	250,000 00	70,200 00	268,754 13	4,025 49	366 78	67,489 00	3,533,417 90
La Banque d'Hotelaga	1,000,000	1,000,000	1,000,000	1,000,000	15,000 00	25,000 00	1,000,000 00	250,000 00	70,200 00	268,754 13	4,025 49	366 78	67,489 00	3,533,417 90
City Bank	1,000,000	1,000,000	1,000,000	1,000,000	15,000 00	25,000 00	1,000,000 00	250,000 00	70,200 00	268,754 13	4,025 49	366 78	67,489 00	3,533,417 90
Eastern Townships Bank	1,000,000	1,000,000	1,000,000	1,000,000	15,000 00	25,000 00	1,000,000 00	250,000 00	70,200 00	268,754 13	4,025 49	366 78	67,489 00	3,533,417 90
Exchange Bank of Canada	1,000,000	1,000,000	1,000,000	1,000,000	15,000 00	25,000 00	1,000,000 00	250,000 00	70,200 00	268,754 13	4,025 49	366 78	67,489 00	3,533,417 90
Molson's Bank	1,000,000	1,000,000	1,000,000	1,000,000	15,000 00	25,000 00	1,000,000 00	250,000 00	70,200 00	268,754 13	4,025 49	366 78	67,489 00	3,533,417 90
Merchants' Bank	1,000,000	1,000,000	1,000,000	1,000,000	15,000 00	25,000 00	1,000,000 00	250,000 00	70,200 00	268,754 13	4,025 49	366 78	67,489 00	3,533,417 90
Mechanics' Bank	1,000,000	1,000,000	1,000,000	1,000,000	15,000 00	25,000 00	1,000,000 00	250,000 00	70,200 00	268,754 13	4,025 49	366 78	67,489 00	3,533,417 90
Metropolitan Bank	1,000,000	1,000,000	1,000,000	1,000,000	15,000 00	25,000 00	1,000,000 00	250,000 00	70,200 00	268,754 13	4,025 49	366 78	67,489 00	3,533,417 90
Quebec Bank	1,000,000	1,000,000	1,000,000	1,000,000	15,000 00	25,000 00	1,000,000 00	250,000 00	70,200 00	268,754 13	4,025 49	366 78	67,489 00	3,533,417 90
Union Bank	1,000,000	1,000,000	1,000,000	1,000,000	15,000 00	25,000 00	1,000,000 00	250,000 00	70,200 00	268,754 13	4,025 49	366 78	67,489 00	3,533,417 90
Stadacona Bank	1,000,000	1,000,000	1,000,000	1,000,000	15,000 00	25,000 00	1,000,000 00	250,000 00	70,200 00	268,754 13	4,025 49	366 78	67,489 00	3,533,417 90
NOVA SCOTIA.														
Total Ontario and Quebec	65,366,666	61,750,616	56,471,202	23,744,825	4,961,391 11	3,543,299 81	820,516 60	2,893,348 69	34,515,285 43	26,660,782 84	1,528,371 27	665,662 91	117,320 13	109,998,965 26
Bank of Nova Scotia	300,000	300,000	172,270	140,619	56,683 41	80,000 00	81,086 74	140,683 52	73,153 52	4,069 33	2,574 22	24,456 33	250,689 38	278,027 28
Bank of New Brunswick	1,000,000	1,000,000	750,000	677,093	103,313 98	80,000 00	81,086 74	140,683 52	73,153 52	4,069 33	2,574 22	24,456 33	250,689 38	278,027 28
Exchange Bk. of Yarmouth	400,000	400,000	204,875	160,375	74,444 21	80,000 00	81,086 74	140,683 52	73,153 52	4,069 33	2,574 22	24,456 33	250,689 38	278,027 28
Merchants' Bk. of Halifax	1,000,000	1,000,000	800,000	720,375	74,444 21	80,000 00	81,086 74	140,683 52	73,153 52	4,069 33	2,574 22	24,456 33	250,689 38	278,027 28
People's Bank do.	800,000	800,000	600,000	484,603	245,441	80,000 00	81,086 74	140,683 52	73,153 52	4,069 33	2,574 22	24,456 33	250,689 38	278,027 28
Union Bank do.	1,000,000	1,000,000	600,000	484,603	245,441	80,000 00	81,086 74	140,683 52	73,153 52	4,069 33	2,574 22	24,456 33	250,689 38	278,027 28
Bank of Liverpool	500,000	500,000	267,391	55,312	42,086 09	80,000 00	81,086 74	140,683 52	73,153 52	4,069 33	2,574 22	24,456 33	250,689 38	278,027 28
Pictou Bank	500,000	500,000	267,391	55,312	42,086 09	80,000 00	81,086 74	140,683 52	73,153 52	4,069 33	2,574 22	24,456 33	250,689 38	278,027 28
NEW BRUNSWICK.	1,000,000	1,000,000	1,000,000	836,738	183,092 71	80,000 00	81,086 74	140,683 52	73,153 52	4,069 33	2,574 22	24,456 33	250,689 38	278,027 28
Bank of New Brunswick	1,000,000	1,000,000	1,000,000	836,738	183,092 71	80,000 00	81,086 74	140,683 52	73,153 52	4,069 33	2,574 22	24,456 33	250,689 38	278,027 28
Maritime Bk. of D. of Can.	2,000,000	2,000,000	1,000,000	1,000,000	183,092 71	80,000 00	81,086 74	140,683 52	73,153 52	4,069 33	2,574 22	24,456 33	250,689 38	278,027 28
People's Bank	200,000	200,000	200,000	171,742	14,261 96	80,000 00	81,086 74	140,683 52	73,153 52	4,069 33	2,574 22	24,456 33	250,689 38	278,027 28
St. Stephen's Bank	200,000	200,000	200,000	171,742	14,261 96	80,000 00	81,086 74	140,683 52	73,153 52	4,069 33	2,574 22	24,456 33	250,689 38	278,027 28