

Cheese Production.

The New York Mercantile Journal publishes in a recent number an instructive article on the subject of cheese production. It is estimated that there are in the United States and Canada 1,000 factories, the average weekly production of which is equal to 117,250 boxes. The cheese made in the United States and Canada in 1867 reached 215,000,000, and in Great Britain, 179,000,000 pounds. The consumption in America during the same period amounted to 160,000,000, and in Great Britain to 400,000,000 pounds, leaving a deficiency over the joint production of the two countries of 79,000,000. This deficiency was supplied by Holland and Belgium. The principal States engaged in the manufacture of cheese in America are New York, Vermont, Massachusetts, Pennsylvania, Illinois, Ohio, Michigan, and Wisconsin. Western New York, the Western Reserve and some sections of Illinois and Michigan, enjoy a deservedly high reputation for the excellent qualities of the products of their dairies. Gouda cheese, the best made in Holland, is very pungent, which preserves it from rancidity, and this pungency is attributed to the fact that lactic acid is used in curdling the milk. Instead of rennet, Parmesan cheese, made at Parma, in Italy, owes its rich flavor to the fine sweet herbage of the meadows along the Po, where the cows are pastured. The best Parmesan cheese is kept several years, and none is sold until it is at least six months old. Swiss cheese is made in part of skim milk, and is flavored with fragrant herbs. They usually weigh from 40 to 60 lbs. each, and are exported in casks, each of which contains ten cheeses. Westphalia cheese derives its flavor from the curd being allowed to become sour before it is compressed. Dutch and Swiss cheese contain, according to chemical investigation, from twenty-six to forty per cent. of nitrogenized matter, considered the most nutritious constituent of food. The best cheese is from twenty-five to one hundred per cent. more nutritious than bread and meat, which contain only about twenty-two per cent. of nitrogen. The superior qualities of cheese have been repeatedly proved by the experience of laborers in those countries where it forms one of the principal articles of food.

Canada Permanent Building and Savings Society.

THE FIFTEENTH ANNUAL GENERAL MEETING of the Shareholders of this Institution will be held at their office, Masonic Hall, Toronto,

On WEDNESDAY, the NINTH FEBRUARY next,

at THREE o'CLOCK, P.M.,

when the usual Financial Statements will be submitted, and an election of Directors will be held. The retiring directors, J. G. Worts, Esq., Hooper, E. H. Rutherford, and A. M. Smith, Esquires, are eligible for re-election.

By order, J. HERBERT MASON,

Secretary and Treasurer.

Toronto, Jan. 28th, 1870.

Canada Landed Credit Company.

THE Board of Directors of the Canada Landed Credit Company hereby gives notice that, in pursuance of the Act of Incorporation, the Annual General Meeting of the Shareholders will be held on WEDNESDAY, the Ninth Day of FEBRUARY, 1870, at the Company's Office, at Twelve o'clock precisely, to receive the Report of the Directors, to declare a Dividend, and to elect six Directors in the place of the six following who go out of office by rotation, but who are eligible for re-election, viz:—

W. M. ALEXANDER, Esq.

The Hon. ASA A. BURNHAM, M.P.

The Hon. W. P. HOWLAND, C.B.

LEWIS MOFFATT, Esq.

JOHN MACDONALD, Esq.

J. B. OSBORNE, Esq.

The Transfer Books will be closed on the 1st and re-opened on the 10th February.

By order, J. SYMONS,

22 King Street, Toronto, 12th January, 1870.

STATEMENT OF BANKS

ACTING UNDER CHARTER, FOR THE MONTH ENDING 30TH DECEMBER, 1869, ACCORDING TO RETURNS FURNISHED BY THE BANKS TO THE AUDITOR OF PUBLIC ACCOUNTS.

NAME OF BANK	CAPITAL.		LIABILITIES						ASSETS.							
	Capital authorized by Act	Capital paid up.	Promissory Notes in circulation not bearing interest.	Balances due to other Banks.	Cash Deposits not bearing Interest.	Cash Deposits bearing interest.	TOTAL LIABILITIES		Coin, Bullion, and Provincial Notes.	Landed or other Property of the Bank.	Government Securities.	Promissory Notes, or Bills of other Banks.	Balances due from other Banks.	Notes and Bills Discounted.	Other Debts due the Bank, not included under foregoing heads.	TOTAL ASSETS.
ONTARIO AND QUEBEC.	\$	\$	\$	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Montreal	6,000,000	6,000,000	233,586	184,076 03	8,227,326 34	11,831,135 34	20,476,123 71	5,336,170 66	350,000 00	2,860,701 37	533,505 19	3,799,700 94	15,805,019 19	183,880 64	23,870,977 99	
Quebec	3,000,000	1,480,600	836,634	43,570 06	684,676 12	1,094,723 23	2,650,603 41	511,770 27	88,388 53	148,433 33	137,068 55	361,774 48	2,836,991 67	259,024 58	4,343,451 41	
City	1,200,000	1,200,000	420,161	43,988 57	497,591 07	796,608 11	1,758,288 75	276,806 41	44,530 60	158,939 99	152,094 03	64,729 21	2,369,071 44	83,998 86	3,150,170 54	
Gore	1,000,000	485,568	55,063	1,188 40	5,678 26	14,028 04	76,557 70	28,590 13	14,761 60	82,733 33	29 75	109,855 27	251,773 80	116,491 50	604,235 28	
British North America	4,866,666	4,866,666	1,238,664	17,719 00	1,468,218 00	2,792,047 00	5,516,638 00	932,405 00	243,333 00	751,840 00	191,861 00	24,914 00	6,284,496 00	96,932 00	7,525,681 00	
Banque du Peuple	1,600,000	1,600,000	69,109	24,093 17	390,346 03	234,330 93	717,929 13	247,967 04	55,217 51	160,364 44	35,840 25	84,430 02	1,872,071 41	35,255 11	2,491,145 78	
Niagara District	400,000	398,991	258,921	38,100 17	165,329 22	116,249 87	573,700 26	90,539 58	12,879 72	46,720 00	14,645 90	86,386 28	632,358 91	34,311 34	917,841 73	
Molson's	1,000,000	1,000,000	125,117	350,465 96	154,762 96	455,127 24	1,085,473 66	333,566 39	86,437 05	109,253 32	108,631 36	150,794 46	1,275,473 72	114,612 93	2,169,776 23	
Toronto	2,000,000	800,000	1,054,396	51,474 21	421,915 00	1,581,190 67	3,104,975 88	534,006 38	42,801 93	147,155 82	136,079 74	291,771 90	3,168,932 11	57,274 46	4,378,022 34	
Ontario	2,000,000	2,000,000	1,237,146	64,525 10	942,117 07	1,135,916 59	3,379,704 76	615,921 82	164,517 31	206,892 69	115,907 56	276,499 49	4,304,599 13	88,221 55	5,762,359 55	
Eastern Townships	400,000	400,000	196,893	7,858 55	82,291 11	94,466 26	381,508 92	61,658 43	17,000 00	67,833 33	31,105 38	92,662 35	577,909 18	5,000 00	853,168 67	
Banque Nationale	1,000,000	1,000,000	163,544	17,804 00	224,599 02	427,495 75	873,442 77	129,541 08	23,518 00	108,350 00	16,340 12	100,974 60	1,425,367 73	199,165 06	2,005,102 69	
Banque Jacques Cartier	1,000,000	1,000,000	106,660	4,493 47	296,156 98	686,638 00	1,093,969 06	87,927 83	101,226 67	27,231 84	49,131 78	1,939,355 85	2,204,903 32			
Merchants	6,000,000	4,624,455	2,229,502	86,789 24	1,339,908 54	2,756,256 30	6,402,616 08	2,295,689 49	363,851 93	533,606 22	254,625 86	267,640 89	6,837,725 74	1,298,590 27	11,851,730 40	
Royal Canadian	2,000,000	1,132,375	615,802	7,176 77	314,324 55	245,737 31	1,083,040 63	322,899 75	12,353 65	128,966 66	49,507 10	98,790 42	1,585,959 79	23,340 98	2,221,818 35	
Union B'k Low. Canada	2,000,000	1,063,925	109,707	205,270 81	404,781 60	339,905 74	1,120,775 25	157,612 65	120,206 60	188,614 50	46,409 08	1,849,839 37	2,282,772 24			
Mechanics	1,000,000	312,854		435 89	54,621 53	152,393 95	207,451 07	31,361 94	55,858 19	37,849 49	16,314 16	373,807 59	29,168 82			
Bank of Commerce	2,000,000	1,552,728	1,680,395	99,719 89	1,168,500 61	1,498,837 82	4,444,452 82	1,366,627 52	65,092 02	162,189 68	231,228 39	439,777 76	3,964,162 61			
Total, Ontario and Quebec	38,496,666	30,727,293	19,573,730	1,249,749 09	16,849,504 02	26,283,248 25	54,956,231 86	13,361,062 02	1,620,341 94	5,886,413 51	2,156,072 01	6,362,544 94	57,254,944 94	2,625,275 10	89,396,653 69	
NOVA SCOTIA.																
Bank of Yarmouth																
Merchants' Bank	1,000,000	300,000	101,289	57,267 02	81,221 04	118,641 00	358,409 06	128,131 21		25,000 00	9,589 00	14,546 08	410,442 41	182,777 65	770,086 35	
People's Bank																
Union Bank																
Bank of Nova Scotia																
NEW BRUNSWICK.																
Bank of New Brunswick	900,000	900,000	636,886	77,978 97	587,178 91	1,059,092 30	2,361,136 18	543,978 39	12,268 87		26,363 00	437,690 48	2,261,523 84	76,399 45	3,352,229 03	
Commercial Bank																
St. Stephen's Bank	200,000	200,000	109,746	2,069 83	203,905 81	64,461 34	203,779 95	15,735 20	8,294 00		18,320 61	19,085 52	309,465 91	82,194 40	440,145 64	
People's Bank																
Totals																

NOTE.—Blanks are left opposite to the names of those Banks from which statements have not been received