

The President, Mr. W. F. Cowan, moved, seconded by Mr. John Burns, vice-president, "That the report and statements now read be adopted and printed for distribution among the shareholders." Carried.

Moved by Major-General Thacker, and seconded by Mr. R. Carrie,

"That the thanks of the shareholders are hereby tendered to the president, vice-president, and directors for their valuable services during the year." Carried.

Moved by Mr. Wm. Glenny, and seconded by Mr. Jas Gilmour,

"That the thanks of the meeting be given to the cashier, Inspector, agents, and other officers of the bank for the efficient performance of their various duties." Carried.

Moved by Mr. R. Wickens, seconded by Mr. John Cowan,

"That the polling for the election of directors do now commence, and continue until two o'clock, unless five minutes shall have elapsed without a vote being tendered, in which case the poll to be closed at once, and that Messrs. R. C. Fitzgerald and R. Carrie do act as scrutineers." Carried.

The Scrutineers then declared the following gentlemen unanimously elected directors for the ensuing year, viz:—W. F. Cowan, John Burns, W. F. Allen, A. T. Todd, Dr. G. D. Morton, R. C. Jameison, and Frederick Wyld.

At a subsequent meeting of the newly elected board, Mr. W. F. Cowan, was duly re-elected president, and Mr. John Burns, vice-president.

J. L. BRODIE,
Cashier.

TORONTO, 30th June, 1884.

Correspondence.

WANTED—GOOD CLERKS.

To the Editor of the Monetary Times.

SIR,—As you invite discussion on this subject allow me to say a few words. Now Sir, it is almost impossible for a clerk in a country store, to be always "tidy" and "polite." In the first place he does not get a salary sufficient to keep him respectable. In the second place (you have gone through the mill) how can a young man keep his temper, when there are three or four "ladies" in the store, all wanting to look at goods. A "lady just wishes to see some prints" poor clerk shows her all the prints on the shelves, but the lady "didn't wish to buy to-day or it may be ten o'clock at night, and she will call again," but Mr. Clerk has to keep his temper. Then again a clerk has to be on hand from 7 a.m. until about 10 p.m., no time for improving the mind, but this is his own fault as there are other ways of making a living. The great trouble in this country is this—too many farmers' sons go clerking, they think it is an easy life, but they find out their mistake when it's too late. Canada is cursed with too many business men and too many clerks. Farmers sons ought to remain on the farm and be independent, which they will never be when they are clerking. In conclusion I would say, let business men employ competent clerks to do their business, pay them a fair honest salary, and give them a little time for recreation.

Yours etc.,

CLOTHING SALESMAN.

Chatham, July 1st, 1884.

FIRE RECORD.

ONTARIO.—Arkona, July 2nd.—McKay Bros. furniture factory, Geo. Smith's house, Miss Silver's millinery, Wm. Vahey's brick block, Thomas' hotel, Douley's hotel, Jno. Mulholland's blacksmith shop, B. Learn's general store, N. George's bakery burned. Wm. Vahey loses \$13,000, \$2,000 in Royal; McKay Bros., loss \$4,000, have \$2,500 in B.A.; Wm. Thomas, loss \$2,000, has \$1,000 in Huron and Middlesex; John Mulholland, loss on Thomas' hotel \$3,000, has \$1,000 in Royal; James Douley loses \$3,000, and has \$1,500 in Waterloo; Frank Douley, loss \$2,000, has \$1,000 in Waterloo; B. Learn, loss on building and stock about \$5,000, has \$1,500 in Mercantile and \$1,600 in Western; A. Menelly loses \$350, no insurance; George Smith \$460, no insurance; Mrs. Brown, on store \$300, covered. The fronts of all the stores on the opposite side of North street were damaged by the heat, the windows breaking. Mrs. Dr. Dawes, \$1,500, insurance \$600.—Bush fires

raging on Thursday last near the Mississippi, burned 100,000 feet of Peter McLaren's lumber and threatened his mill.—Copetown, 29th June.—F. J. Fry's dwelling, insured Waterloo Mutual, \$1,300.—Church's Falls, 30th.—Sanford's hotel, loss \$3,500.—Eganville, 22nd.—Wilson's hotel, Brennan's hotel, Howard's store, J. Slack's, J. Loughrin's, R. A. Matheson's dwellings.—Orangeville, 2nd.—Wm. McCulloch's livery stables destroyed, loss \$2,500, insurance \$600; the owner of building, M. Patullo, loss \$2,300, insured for \$1,000.—Brantford, 2nd.—Peel's frame hotel burned, through overheated stovepipe; loss \$1,500, covered. The Winney factory burned; loss on building and machinery, \$10,000; insured in the N. B. & M. for \$5,000.—Welland, July 6.—H. D. Bell's residence burned, loss \$7,000; insurance, \$1,000 in Caledonia, \$2,000 in Commercial Union, and \$3,600 in Northern. Port Perry, July 4.—

The following are the losses and insurances of the late fire: A. Ross & Sons, loss \$22,000, ins. \$16,000; Laing & Meharry, loss \$16,000, ins. \$9,800; T. S. Corrigan, loss \$20,000, ins. \$3,500; T. C. Forman & Son, loss \$17,000, ins. \$6,500; J. W. Davis & Son, \$25,000, ins. \$6,000; Johnson & Hobbs, loss \$10,000, ins. \$4,000; J. H. Brown, loss \$18,000, ins. \$11,000; Davenport & Jones, loss \$30,000, ins. \$16,000; J. W. Isaacs & Co., loss \$10,000, ins. \$4,000; W. H. McCaw, loss \$11,000, ins. \$5,000; T. Bedford, loss \$11,000, ins. \$6,000; Mrs. M. Currie, loss \$8,500, ins. \$5,500; W. Brook, loss \$12,000, ins. \$8,500; J. Wright, loss \$3,500; C. McKenzie, loss \$6,000, ins. \$3,400; B. McQuay, loss \$3,000, ins. \$1,500; W. T. Parish, loss \$9,700, ins. \$6,000; E. Worthington, loss \$3,800; ins. \$2,500; T. Courtice, loss \$2,600, ins. \$900; N. F. Patterson, loss \$6,000; ins. \$1,000; Mrs. Sinclair, loss \$8,500, ins. \$2,500; J. Boxall, loss \$2,500, ins. \$1,200; Curtis & Henderson, loss \$3,400, ins. \$1,500; W. Leonard, loss \$2,700, ins. \$1,200; A. H. Reynolds, loss \$3,000, ins. \$500; H. Charles, loss \$2,000, ins. \$1,000; H. Christian, loss \$2,000, ins. \$900; H. L. Ebbels, loss \$2,000, ins. \$1,000; John Derby, et al, loss \$3,000; F. H. Dancaster, loss \$2,200; Mrs. Hancock, loss \$7,500, ins. \$1,800; A. J. Davis, loss \$2,200, ins. \$1,000; S. E. Allison, loss \$6,500, ins. \$2,000; G. B. McDermot, loss \$2,200, ins. \$1,300; W. Marshall, loss \$2,700, ins. \$1,200; B. F. Ackerman, loss \$2,500, ins. \$1,600; E. Mundy, loss \$2,000, ins. \$500; A. G. Campbell, loss \$1,400, ins. \$900; R. Henry, loss \$1,400, ins. \$600; J. Rolph, loss \$1,400, ins. \$900; J. Bigelow, loss \$2,500, ins. \$1,250; J. Billings, loss \$1,400, ins. \$600; Mrs. Allison, loss \$4,000, ins. \$2,500; C. V. Thorne, loss \$1,200, ins. none. I.O.O.F., loss \$1,000, ins. \$500; W. B. McGaw, loss \$1,000, ins. none; W. J. Nott, \$1,350, ins. \$800; W. S. Lattimer, loss \$2,000, ins. none; E. Jessop, loss \$1,100, ins. \$600; W. Shaw, loss \$1,000, ins. none; G. S. Miller, loss \$1,000, ins. \$500; H. McKenzie, loss \$1,000, ins. \$300; Mrs. Disfield, loss \$800, ins. \$600; Baird and Parsons, loss \$700, ins. \$700; Ontario Bank, loss \$500, ins. \$500; R. Vansickler, loss \$200, ins. none; J. Nott, loss \$400; Tel. Co.'y, loss \$500; S. Trick, loss \$600; E. J. Wheeler, loss \$400; Sons of England, loss \$200, ins. \$100; Miss McKenzie, loss \$200; J. & D. J. Adams, loss \$200; A. Bougard, loss \$250; B. Robinson, loss \$100; T. Walton, loss \$350; Rev. G. Jamieson, loss \$800, ins. \$700; A. Robertson, loss \$500; J. A. Murray, loss \$400; Dr. Sangster, loss \$700; P. A. Hurd, loss \$400; Dr. Clemens, loss \$250; J. Foote, \$500; J. Stovin, loss \$200; Harrington & Seymour, loss \$700; T. Deverell, loss \$200; Wm. Corvin, loss \$600; A. Thomas, loss \$225; H. Doubt, loss \$100; A. Campbell, loss \$150;—Rapall, loss \$150; Jas. Parker, loss \$100; George Wheeler, loss \$100; George Harrington loss \$600; Masonic Lodge, loss \$400, ins. \$350; Miss Chisholm, loss \$100; Miss Vancamp, loss \$100; Miss Mosier, loss \$40; Royal Workmen, loss \$25; Mrs. Rooks, loss \$50; O. Graham, loss —; M. G. Robson, loss \$2,500; W. Bond, loss \$40; Miss Harrison, loss \$200; Corporation, loss \$2,500; Paxton, Tate & Co., loss \$300. Miss Powers, loss \$100. Total loss is laid at \$344,470, and the insurance \$153,890. The following insurance companies are principally interested: Royal, Western, Com. Union, Brit. America, Phoenix of Eng., Citizens, Imperial, Lancashire, North British, Glasgow & London, Northern, Queen, and Waterloo Mutual.

—Dresden, July 4th.—A fire destroyed the dwellings of Mr. Killam Stone, baker, and Mrs. Park. The former was insured \$800 in British America; Mrs. Park was also insured \$200 on furniture in same company, and \$200 on groceries in the Hartford.

QUEBEC.—Lachine.—The following companies

are interested in the late fire: Imperial, \$3,400; North British and Mercantile, \$3,200; British America \$1,500; Royal, \$3,300.

OTHER PROVINCES.—Doughlastown, N. B., June 15th.—Ernest Hutchinson's Mill, together with \$2,000,000 feet of lumber burned; insured for \$2,000 in the L. & L. & G. and \$3,000 in the Queen.—St. John, N.B., July 7.—A fire destroyed the building occupied by C. W. Smith furniture manufacturer, and completely wrecked L. Cochrane, shoe dealer, and others. Insured for \$4,000 in the Imperial, \$6,000 in the Commercial Union and \$4,000 in the London & Lancashire. C. W. Smith is a heavy loser, and has \$3,000 in the Phoenix, and \$3,000 in the Citizen's; Waterbury and Rising have \$3,000 in the Phoenix, \$2,000 in the National, and \$2,000 in the Fire Insurance Association.—Grand Anse, C. B., June 27.—Hugh McLean's dwelling burned, defective flue; not insured.—Lachine, July 3rd.—A great fire swept away 85 houses and made 60 families homeless; houses, shops, and hotels are among the buildings destroyed. The fire spread to the very edge of the water, destroying the premises of Messrs. Daoust & Archambault, boat builders, and a number of skiffs. Loss roughly estimated at \$45,000 or \$50,000; insurance not over probably \$15,000. The single hand-engine of the town was inadequate and the Montreal brigade went out and quenched the flames.—St. John, N.B., 4th.—James Keenan's dwelling damaged, covered by \$500 in Western.—Gagetown, N. S., 3rd.—A McAllister's barn struck by lightning and consumed.—North Lake, N.B., 3rd.—George Mearallen's house and barn; loss \$1,500, partly covered.—Lower Canterbury.—A Woodland's dwelling burned.

CUSTOMS' AND EXCISE RETURNS.

PORT.	June '84.	June '83.	Inc. or Dec.
Montreal customs...	\$594,394	\$637,530	\$43,136D
" excise ...	106,312	102,976	3,336 I
Toronto customs ...	188,821	192,113	3,292D
" excise ...	67,294	75,935	8,641D
Hamilton customs...	.....	.....	.....
" excise ...	20,929	21,887	958D
Halifax customs...	126,623	147,088	20,465D
" excise ...	13,426	14,639	1,213D
St. John customs...	61,095	66,872	5,777D
" excise ...	.....	.....	.....
Ottawa customs...	126,289	77,479	48,810I
" excise ...	13,027	.....	.....
Kingston customs...	15,624	.....	.....
" excise ...	.....	.....	.....
London customs...	32,102	32,295	193D
" excise ...	19,936	21,742	1,806D
Guelph customs...	4,682	4,767	85D
" excise ...	11,828	11,496	332 I
St. Catharines cust.	4,252	.....	.....
" excise ...	2,867	.....	.....
Belleville customs...	2,536	3,087	551D
" excise ...	7,023	7,006	1,737 I
Moncton customs...	29,107	16,942	12,165 I

DRINK HEARTY JUDGE.—A story with a moral is told in this city of a venerable Judge, honored for his ability and integrity, and greatly beloved by all. He abounds in all those natural, gentle, and kindly courtesies that win hearts, and in these qualities, as on the bench, he is no respecter of persons. Unfortunately he is a bachelor, and takes his meals at restaurants. While dining at Faust's the other day a rough-looking chap, standing at the bar, caught his eye and exclaimed: "Take suthin, Judge." His honor gently declined. The invitation was repeated, when the Judge reluctantly accepted, not willing to have the man, whose countenance seemed somewhat familiar, fear that he was slighted. As they raised their wine-glasses the man exclaimed: "Drink hearty, Judge; you sent me to the pen for 14 months once, but I don't hold any spite agin you on that account."—*St. Louis Call.*

A THOUGHTFUL AGENT.—Stranger.—"Ticket to Montreal, Canada, please."

Ticket Agent (whispering)—"Here it is; lay low."

Stranger.—"What?"

Ticket Agent.—"There is a detective right behind you."

Stranger.—"What do I care for detectives? I came here from Montreal on business and I am merely returning home."

Ticket Agent.—"Beg pardon; thought you were an American."—*Philadelphia Call.*