

The following is a list of the principal banks doing business in Ontario, one or other of which has agencies at the important towns :—

BANK OF MONTREAL.  
BANK OF BRITISH NORTH AMERICA.  
MERCHANTS' BANK.  
BANK OF COMMERCE.  
ONTARIO BANK.  
ROYAL CANADIAN BANK.  
BANK OF TORONTO.  
NIAGARA DISTRICT BANK.  
QUEBEC BANK.  
CITY BANK.

There are many other banks doing business in the other Provinces, but their notes are not largely circulated in Ontario.

It is important that the difference between the currency of Canada and that of the United States should be borne in mind. The Canadian dollar, the currency being redeemable in gold, is worth about 4s. 1d. stg. The American dollar, on the contrary, being irredeemable in gold, varies in price but now is worth about 3s. 8d.

A table will be found at the end giving the value of sterling money in dollars and cents, and *vice versa*.

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## WAGES.

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**AGRICULTURAL LABOURERS.**—These are usually treated as members of the family, and are hired by the year. Skilled labourers receive from £2 to £3 per month ; ordinary labourers from £1 15s. to £2 10s. per month ; besides board. Farm servants with wives can obtain employment, with board, in the house, at from £2 10s. to £4 per month, provided the wife is willing to assist in the general female work of the farm. Sometimes farmers give to married servants a cottage and garden on the farm, with fuel, and with grass for a cow, the servants providing their own board. In such cases the usual wages are from £50 to £60 a year. Casual farm labourers receive from 3s. to 5s. a day, with board, according to ability. During harvest, wages often rise to 6s. or 8s. a day, with board. Boys of twelve years of age and upwards readily get employment at proportionate wages. During three or four months of winter, farm work becomes scarcer, and wages consequently lower, and in extreme weather but little can be done out of doors, except chopping, and preparing rails for fencing, &c. But people who are apt and ready usually find something advantageous to do within doors. For professional gardeners there is but little demand ; but an emigrant possessing a practical knowledge