



THE
THIRD ANNUAL REPORT
OF THE
MERCANTILE LIBRARY ASSOCIATION
OF MONTREAL.

INSTITUTED 1841.

INCORPORATED DECEMBER 9, 1843.

Montreal :

PRINTED BY LOVELL AND GIBSON, ST. NICHOLAS STREET.

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MERCANTILE LIBRARY ASSOCIATION.

Office Bearers for 1843.

W. NEWHOUSE;.....*President.*
THEODORE LYMAN.....*Vice President.*
ALFRED PHILLIPS.....*Corresponding Secretary.*
T. M. TAYLOR.....*Recording Secretary.*
GEORGE BENT.....*Treasurer.*

Directors.

A. F. SABINE,	H. E. MONTGOMERIE,
J. W. CUMMING,	W. C. EVANS,
T. D. HALL,	W. H. CLARE,
PETER ROE,	G. H. FROTHINGHAM,
J. MURRAY,	EDWARD BROWN.

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Directors.

H. E. MONTGOMERIE,	E. T. TAYLOR,
W. C. EVANS,	N. S. WHITNEY,
J. W. CUMMING,	S. L. TAYLOR,
J. MURRAY,	J. H. WINNE,
T. FORSYTH,	H. DICKENSON.

ANNUAL MEETING.

THE Third Annual Meeting of the MONTREAL MERCANTILE LIBRARY ASSOCIATION, was held in the Lecture Hall, on Wednesday Evening, the 7th February, 1844.

The President, Mr. NEWHOUSE, having taken the Chair, called the Meeting to order.

The Secretary, Mr. TAYLOR, presented the Third Annual Report of the Association, whereupon it was moved by Mr. J. GRAY, seconded by Mr. H. DICKENSON, and

Resolved—That the Report now read, be adopted and printed.

The Treasurer, Mr. BENT, submitted his Account, exhibiting the Receipts and Expenditures of the Association for the year, and it was moved by Mr. J. MUSSON, seconded by Mr. E. T. TAYLOR, and

Resolved—That the Treasurer's Report be adopted.

The Secretary then read a series of Bye-Laws for the government of the Association, which had been drafted by the Board of Directors, and were now submitted to the consideration of the Meeting. Having been proposed, article by article, on motion, it was

Resolved—That the Bye-Laws now read, be adopted and printed.

On motion of Mr. H. E. MONTGOMERIE, seconded by Mr. G. H. FROTHINGHAM, it was

Resolved—That Article 7, Section 2, be not enforced till after the Election of Office Bearers for the present year.

On motion of Mr. J. MUSSON, seconded by Mr. E. T. TAYLOR, it was

Resolved—That the thanks of this Meeting be tendered to the President, Secretaries, Treasurer and Directors, for their attention to the interests of the Association during the year.

The Meeting was then dissolved.

W. NEWHOUSE, *President.*

THOS. M. TAYLOR, *Secretary.*

THIRD ANNUAL REPORT.

Members of the Mercantile Library Association,

GENTLEMEN,

THE revolution of another year requires your Board of Direction to present the Third Annual Report of the "Mercantile Library Association of Montreal." And to discharge this pleasing duty they now proceed :

In the retrospect of the year, many events are found worthy of especial notice ; the most important of which are our removal to the commodious Rooms we now occupy—our having obtained an Act of Incorporation—and having become possessed of the Montreal Library. These, combined, have placed the Association in a condition to realize the objects aimed at in its formation ; and it now confessedly occupies a position, considering that its infancy in years is not yet past, in advance of the most sanguine expectations of its friends.

But, since these events may be considered as having formed a new era in the Association's history, it may be appropriate, previously to adverting further to them, to review its course, from its commencement, throughout its progress, to its present point. In other words, to sketch the Association's history, at once to impress it on our own minds, and to furnish information to many who were regardless of its infantile movements,

but who now, because of the vigour and manly energy it puts forth, think it not unworthy their notice.

The existence of the Association dates from January, 1841 ; when its members numbered one hundred and thirty, its Constitution was formally adopted, and a Provisional Board of Direction elected. Orders were then sent to Britain and to the United States, for Periodicals and Papers, with which to supply the Reading Room, and efforts were made to form a Library. Meanwhile a Room was sought, and early in May the large apartment over the Exchange News Room, was known as the Room of the Mercantile Library Association. This gave it a locality, a visible existence, and its Members steadily increased. During the following month, the Books ordered from England arrived, and were immediately issued. In July, a General Meeting was held, at which the Provisional Board retired, and the first Board of Direction, properly so called, was elected.

It were injustice, in speaking of the Provisional Board, not to say, that to them the Association is much indebted ; they were the guides of its early days, and left it only when they saw it possessed of strength sufficient to sustain itself ; and, without invidiousness, the name of John Young, Esq. should be mentioned as a leading member of that Board, and then, as now, a sincere and enlightened friend of the Association.

The First Annual Report afforded evidence of the advancement of the Association ; it reported one hundred and eighty three Ordinary, sixty five Merchant, and sixteen Honorary Members—the Library as consisting of three hundred and eleven volumes, the News Room as being furnished with fifteen newspapers published on this continent, and the leading English Jour-

nals and Monthly and Quarterly publications, and a Course of valuable and instructive Lectures as having been delivered. Nor were the funds in a less prosperous condition. It stated that the Board retired with the conviction, that, notwithstanding much to contend against, the Association had made real progress; fears entertained by some as to its success were removed, difficulties overcome, and the highest expectation equalled.

Descending in our course we come to the Second Annual Report, and behold a still more encouraging prospect. It informs us of an increase of Members, a deeper and more general interest in the concerns of the Association. The Library then contained three hundred and seventy three volumes, and as a proof of their having been well read, it was stated that twelve hundred and ninety-four issues had been made in the course of the year. The News Room was supplied with thirty-six Newspapers and Periodicals, while, as during the previous winter, an attractive Course of Lectures had been, or was then being, delivered.

Your Board are now arrived at the period concerning which it is more particularly their business to report. They now proceed to render an account of their stewardship, to acquaint you with their movements on your behalf, and to present to you a view of the present character and position of the Association.

Immediately on their assumption of office, they engaged in endeavours to increase the number of members; they formed Committees of two each, and, calling at the mercantile houses, solicited those persons who had not already joined, to do so, and they met with very considerable success.

The attention of your Board was also turned to the recommendation of their predecessors, that, so soon as practicable, more commodious rooms should be procured. They were deeply convinced of the vital importance of obtaining more enlarged accommodation, since one room had been found inadequate to the purposes of the Association, and one of the intentions of its formation, namely, having apartments in which Members associated for the pursuit of particular branches of knowledge, could meet, was frustrated. They were, moreover, necessitated to leave the room then occupied, because of certain conditions of its further occupancy, to which your Board, regardful of your interest, neither would nor could be subject. Consequently their attention was directed to obtaining rooms elsewhere ; they made application in numberless quarters, but found none suitable. They at length memorialized the City Council for the premises in which we are now met, and, after much negociation, secured them. And your Board are happy that in this step they met with the approval of the Association, as evinced in the expression of opinion at the Semi-Annual Meeting.

The rooms were opened early in July, when a Lecture, appropriate to the occasion, was delivered by the Rev. Henry Wilkes, A. M. The Board, impressed with the importance of the views set forth in this Lecture, requested its publication, and subscribed for a large number of the papers containing it, and caused them to be extensively circulated.

Your Board considered it proper, when His Excellency the Governor General visited this city in August last, to present to him, as the representative of our Most Gracious Queen, a congratulatory address. Ac-

cordingly they drafted one which they considered suitable, and, waiting upon His Excellency, presented it in your name ; and at the same time requested him to accept of an Honorary Membership. They were most graciously received. His Excellency replied verbally, accepted the Honorary Membership, expressed pleasure at learning the existence of the Association, and stated that he would be happy to forward its interests ; and he was afterwards pleased to visit the rooms.

Conceiving that it would be for the interest of the Association that it should be incorporated by Act of Parliament, your Board adopted measures to secure its incorporation. At a General Meeting the decision of the Board was confirmed, and the Constitution, in certain articles, was amended, previously to its being presented, clothed in legal phraseology, to the House. Their petition was entrusted to B. Holmes, Esquire, M. P. P. for this city, and was by him successfully carried through the Legislature, and, receiving His Excellency Sir Charles Metcalfe's favorable consideration, was assented to in the Royal name, on the 9th December last. This Act has annulled the previous Constitution and Bye-laws, embodying in itself the former, and requiring you, for yourselves, to form the latter. Your Board have, consequently, drafted the necessary Bye-laws for the government of the Association, and will this evening present them for your consideration and adoption. It also became necessary for your Board to adopt a Seal, as the common seal of the Association, which they have done. The design is simple and appropriate, and the motto, "*Vita sine literis mors est.*"

Your Board are now required to notice the

Lectures.

Desirous of interesting the community generally in the Association, and convinced that no department of the latter's action could be so largely instrumental in effecting that as the Lectures, your Board gave this branch their serious attention. It was felt that purely scientific Lectures were not relished, and that therefore a taste for them required to be created. This determined the opening of a correspondence with some popular lecturers in the States and elsewhere, one or two of whom it was desired to see occasionally in our Lecture Hall, as well as gentlemen of our own city; and thus, uniting local and other talent, might be secured a course of popular, attractive and instructive Lectures. But the lateness of the time at which this was thought of prevented its being carried into effect this year, and it must therefore remain as a recommendation to our successors. However, there is no room for regret: let the course secured for the winters be announced, and its attractiveness will be felt.

It is as follows:—

- “Introductory Lecture,” by the Rev. W. T. LEACH.
- “Geology,” a series, by ditto.
- “Digestion,” one Lecture, by F. BADGLEY, Esq., M.D.
- “Diet,” one Lecture, by ditto.
- “Mythology,” a series, by the Rev. G. F. SIMPSON.
- “Characteristics of the Age,” one Lecture, by the Rev. H. ESSON.
- “Colonization,” one Lecture, by ditto.
- “The Influence of Cities,” a series, by the Rev. H. WILKES.
- one Lecture, by the Rev. Dr. CARRUTHERS.
- one Lecture, by the Rev. W. TAYLOR.
- “The Origin of Language,” a series by the Rev. Dr. LUNDY.

- * "Electricity and Astronomy," a series by WM. BADGLEY, Esq.
 "Pyramids of Egypt," one Lecture, by ditto.
 "The Fine Arts," one Lecture, by L. T. DRUMMOND, Esq.
 "Human Physiology," a series, by G. W. CAMPBELL, Esq, M.D.
 _____ one Lecture, by the Rev. Dr. BETHUNE.

A number of these have been delivered, and were listened to by large and highly respectable audiences. It were presumption in your Board, because of their incompetency to judge, to pronounce an opinion, but they endorse the statement of others when they say, they have pleased and instructed by every Lecture of the Course, so far as delivered. Nor will those yet to come afford less pleasure and instruction, since the known abilities of the gentlemen affords the assurance that their papers will be of a like high order.

Your Board have now to report concerning the Library, which they do in the words of the Committee in charge of that department.

Library.

"The first duty of the Committee is the announcement—which they make with much pleasure and satisfaction—of a very great increase in the Library during the past year. It now consists of 793 volumes, being 420 more than the number presented in last year's Report; but this, it must be remembered, includes the handsome donation of 104 volumes, presented to the Association by Mr. Cartledge of New York, which was announced in the above mentioned Report, although the books themselves had not then reached Montreal. This reduces the actual increase to 316 volumes, 50 of which were presented to the Association by Messrs. J. & J.

Leeming, 35 by Members, and the remainder purchased by its funds."

"Even this number, however, presents a result so little to be expected from the anticipations contained in the last Report of the Association, that some further information may be deemed necessary. Our predecessors in this Committee alluded, in their Annual Report, to the approaching Sale of the extensive Library of the late John Fleming, Esq., and recommended that every exertion should be made to transfer as many of these works to our shelves as possible. Accordingly at the Meeting for the Election of Office-Bearers in January last, a Subscription List for this particular purpose was opened, and by the liberality of the Members a handsome sum was speedily subscribed, amounting to £37 7s. 6d., which enabled the Committee to acquire 207 volumes out of Mr. Fleming's collection, besides 24 from other sources.

"The Committee gladly notice a large increase in the number of books taken out of the Library by Members, as compared with former years. The Librarian's Books shew a list of 208 readers during the past year, and of 1784 volumes successively perused by them, exclusive of Reviews and Magazines.

"The Committee have to express their high gratification at the prospect of so large an increase to the Mercantile Library as would arise from the proposed addition thereto of the Montreal Library. Should the arrangements now in progress be carried to a successful issue, this branch of the Association will present an effective Library of nearly 4000 volumes, embracing in its catalogue the Standard Works of English literature, with scarcely an exception, besides many of the pro-

ductions of those master-minds who have shed a lustre over the names of Greece and Rome, or have, in modern times, though in foreign tongues, added so largely to the stores of Science and of Art. It will include, also, many works of which not a single copy exists elsewhere on this side of the Atlantic, and which, at the present day, even amid the literary stores of London, of Paris, or of Leipsic, 'neither prayers nor price could procure.'

"The liberal manner in which the proposals of the Association have been met by the Shareholders of the Montreal Library, and the readiness with which those of them who have been already applied to, have consented to waive their claims on that Institution, demands the especial notice of the Committee, and will entitle those gentlemen to the grateful thanks, not only of the Association, but of all those who have so generally expressed their alarm and disappointment at the prospect of so valuable a collection of books being broken up and dispersed.

"The Committee would remark, in conclusion, that the subscription formerly required by the Montreal Library, is the same with that now necessary for admission as a Merchant Member of the Mercantile Library Association, and that additional advantages are presented by the latter Institution, in its News Room, Lectures, &c.

"All those who were subscribers to the former, will therefore, it may be expected, gladly avail themselves of the opportunity, should it now be presented them, of resuming their connection with the Library; while others, who have hitherto regarded with indifference the objects of the Association, may now be induced to

participate in its benefits, presented, as they would then be, on so extensive a scale.

“The Committee must, however, entreat the Members of the Association, not to pretermitt their exertions on behalf of the Library, in the anticipation of so large an addition to its contents, nor to consider themselves thereby relieved from the obligation which lies on them to aid this, as well as the other schemes of the Association, by every means in their power. Let them remember that in the words of the Latin adage, “*Sistere est recedere;*” that, however paradoxical it may seem, to pause in the pursuit of any high or exalted project—whether for their own benefit and improvement, or those of others—is, in point of fact, to bend their steps backward. There are many of those connected with the Association, on whose shelves lie dust-covered volumes, never opened for years, either for the purpose of amusement or instruction, or even for mere reference, the adding of which to the Mercantile Library, while it would in reality be no deprivation to themselves, might be productive of vast benefit, by increasing those stores of knowledge, through which this Institution aims at the mental improvement of those who are destined, in the course of years, to form the mercantile community of this the commercial emporium of Canada.”

Your Board have pleasure in adding that their project for obtaining the Montreal Library has succeeded, and that valuable collection is now in the possession of the Association.

News Room.

Concerning this department it is pleasing to your Board to state, that it is supplied with local, American, and European papers and periodicals to the number of forty. Nor is it less pleasing to add that they are regularly read: at all hours of the day are Members at the reading desks, while in the evenings, it is sometimes difficult to obtain a particular paper, so many are there requiring them.

The list of papers received being substantially the same as that reported last year, need not be again detailed. It may, however, be stated, that, acting on the recommendation of their predecessors, your Board have added *Colburn's United Service Magazine*, and a Montreal French newspaper.

Here also are to be found, a News Book and Shipping List; in the former of which the leading items of news are noted, and the latter contains all necessary particulars concerning every ship that enters our port. And here too the character of the weather, as indicated by thermometer and barometer, is daily recorded.

The Board would recommend their successors to supply this room with a Register, in which young men in want of situations, and merchants in want of clerks, might enter their names. It would be advantageous to both.

Classes.

Your Board, immediately on having the accommodation which this suite of Rooms affords, sought to form classes for the study respectively of Book-keeping, French, and Mathematics. The requisite numbers for the two former have not yet been made up, nor is it

supposed they will during the present season. The latter, however, was speedily joined by a sufficient number to proceed, and they have been for some time engaged in this study, under the tuition of the Rev. G. F. Simpson, A.M., Rector of the High School. This gentleman kindly and gratuitously devotes two evenings in each week to this class, for which he is entitled to the warm thanks, not only of the class, but of the Association generally.

A few Members occasionally meet as an Historical class, and are guided in their studies by the Rev. H. Esson, A. M., who has delivered to them several lectures on History. Others—fifteen in number—constitute a Music class, and, having engaged the services of Mr. Nicholls, Professor of Music, meet weekly for the practice of singing.

In the formation of these classes your Board rejoice, since they are assured by these means real practical knowledge will be gained—the mind will be exercised, expanded, and informed. Books may be read, lectures may be listened to, but if not accompanied and succeeded by thought, the mind will remain comparatively unimproved. Without this, without reflection, information may be acquired, many facts may be accumulated on the mind, but all will be without definiteness or order—all will be in chaotic confusion. There must be, we repeat, the digestive process of thought.

This leads your Board to recommend to the Members of the Association generally, the adoption of some means whereby their minds will be trained to thought, invigorated, and their latent energies called forth. In this view, conceiving that Essay-writing is highly conducive to the development of the intellectual powers, they

recommend that exercise ; and would suggest to their successors, that, in order to encourage it, they should determine on a subject or subjects, and offer a prize to the writer of the best essay thereon. The essays to be submitted to gentlemen competent to judge of their comparative merits, according to whose decision the prize shall be awarded.

It was resolved at the last Semi-Annual Meeting that endeavours should be made to found a Museum and procure philosophical apparatus. To this resolve the attention of your Board has been turned, and a subscription list opened for the purpose has received several names. They have obtained a number of choice specimens of stones, which have enabled them to form the foundation of the museum ; and their successors, they trust, will rear the superstructure.

Funds.

The Treasurer's Report, now to be presented, will exhibit the fiscal affairs of the Association. It will shew a very considerable debt as having been incurred in fitting up these Rooms, and for the other expenses of the Association. Yet, considering that many of these expenditures are incident to the first year or two's existence of an Association of the kind, and necessary to its being thoroughly furnished for its objects, it will appear that due regard has been had to economy.

It is matter of regret to your Board that few—very few—of their brethren of French origin have as yet identified themselves with the Association. Specially for their benefit, and as an inducement for them to join,

French publications have been taken—but to no purpose. There are not a few of this class engaged in mercantile pursuits whom we wish to see associated with us; and it is hoped that this desire, expressed, as it was, in the first and second Reports, and now in the third, will have some influence, and determine them to join the Association, and participate in its benefits.

In this connexion we would take leave to exhort every one whose pursuits are mercantile, for his own sake, for the credit of the class of the community to which he belongs, for the credit of the city in which he dwells, to become a Member of this Association. Do not our desire of success in business—our sense of respectability—our duty as citizens—our hopes of usefulness—our personal happiness—all concur to prompt us to the acquisition of knowledge? And where are to be found greater facilities for acquiring it, than are afforded by this Association?

Your Board, believing that oneness of aim, “sympathy of pursuit,” should form a bond of union, have been desirous of cultivating friendly relations with Institutions of like character to our own. Accordingly they presented the Office Bearers of the Mechanics’ Institute with tickets to the Course of Lectures, which was reciprocated, by that Institution, in turn, admitting your Board to its Lectures.

They have, moreover, had pleasure in communication with kindred Associations in the United States, and were privileged, during the present year, to meet in this City, and interchange courtesies with two Office Bearers of the Philadelphia Mercantile Library Company.

The formation of a similar Association in our sister city, Quebec, has been matter of gratification to

your Board ; but so far, except an inofficial correspondence between your Secretary and one of its Directors, no communication with it has been held.

Your Board, desiring to bring the Association prominently before the public, and draw many to its Rooms, were of opinion that a Soirée might be advantageously held. It was thought also that, properly conducted, it would minister to the enjoyment of members and their friends, by bringing them socially together. Accordingly one was held on the evening of Thursday, the 11th of January. It is of so recent occurrence, and you are so conversant with the circumstances of it, that more need not be said ; except, perhaps, that one object was to increase the funds, but instead of that result, a loss was incurred, which your Board, solicitous not to involve the Association, have themselves interposed to sustain.

The Soirée has been objected to by some, for reasons which have not been very clearly set forth. Your Board, however, feel that Soirées, conducted as was that in question, are perfectly justifiable, and cannot be controverted by any principle of either sound sense or morality. They are, now-a-days, of frequent occurrence, because a fit means of giving expression to the associative spirit of the age, an age of which association, in its several forms, is the most striking characteristic.

Last year's Report made reference to the fact, that many young men, in the Retail Establishments, were prevented from availing themselves of the advantages of the Association, by reason of their employers—or one or two of them—refusing to close their places of business at an earlier hour. It very justly condemned

the parties who thus prevented good. The majority of the Retail Merchants, however, whom we must designate as the most respectable—certainly as the most enlightened—the most capable of appreciating the mental necessities of our nature—have complied ; and now, by closing at seven, permit their Clerks some leisure for attention to the mind. It is hoped that those who now close at seven, will continue to do so ; for certain it is that nine o'clock is too late to enter either the refined social circle, or the place for mental improvement ; and at that hour those places only are accessible where the young man is neither socially nor mentally improved, but both socially and mentally injured.

Conclusion.

The Association, at the close of the year, numbered two hundred and thirty-three Ordinary, sixty-five Merchant, and twenty Honorary Members ; and its several departments, as shewn by the preceding details, are in an effective condition. And it is hoped that the averment made at the outset—that the Association is now in a position to realize the objects aimed at in its formation—has been sustained ; nay more, that those objects are *now* being realized. There is not wanting reason to believe that actual good has already resulted to many from their connexion with the Association. Distaste for those frivolous amusements, usually so attractive to the young, has been acquired ; habits of reading and reflection have been formed—and young men have become impressed, as the fruit of Lectures and reading, with serious and elevated views of their position and responsibilities.

In such results every one of philanthropic mind will rejoice.

That which was noticed in last year's Report as a feature of the Association, we trust we may still claim to be characteristic of it, namely, a moral, nay higher, tone given to all its movements. Upon such a basis only can it stand secure; and if ever this basis shall become weakened, the Association will totter and fall.

Your Board have reason to suppose the Association will have to vacate these Rooms, because of their being required for Government purposes, but, in the absence of official intimation, they cannot speak definitely. They would, however, take leave to commend this matter to the notice of their successors.

Your Board now conclude, and apologize for the lengthiness of this Report; they are not aware, however, that all they had to say could be expressed in fewer words. Of the fifteen who stood here thirteen months ago, and received from you in charge the interests of the Association—all are not here to resign to you their trust: one has gone to the father-land never more probably to return to this; two have resigned; and two are numbered with the dead, and "the places which once knew them shall know them no more for ever." How changing is the scene!

In resigning their trust into your hands, your Board will perhaps be allowed to say, that the Association has had their best intentions and their best efforts; and they retire with the expression of their most sincere well-wishes for the prosperity of the "MERCANTILE LIBRARY ASSOCIATION OF MONTREAL."

Montreal, February 7, 1844.

Dr. **Mercantile Library Association in Account Current with George Bent, Treasurer.** *Cr.*

1844		1844	
Feb. 7. To paid for Books for Library.....	36 7 2	Feb. 7. By Cash, Balance of last Annual Report.....	27 8 10
“ “ “ Barometer, Thermometer, &c.....	5 0 1	“ “ Subscription to Library Fund.....	35 7 6
“ “ “ Salaries.....	69 5 0	“ “ Donations.....	9 0 0
“ “ “ Rent of St. Joseph Street Rooms.....	38 18 8	“ “ Subscription for Barometer, &c.....	3 7 6
“ “ “ Eurniture.....	43 7 9	“ “ “ from Merchant Members.....	77 12 6
“ “ “ Papers and Periodicals.....	71 5 5	“ “ “ Senior Clerks “.....	112 10 0
“ “ “ Printing and Advertising.....	21 13 10	“ “ “ Junior “ “.....	47 16 3
“ “ “ 1 Year's Interest on £200 to Montreal Bank.....	12 0 8	“ “ “ for Philosophie Apparatus.....	1 5 0
“ “ “ Goodwile & Wark on account for fitting up rooms.....	137 10 0	“ “ Loan from Montreal Bank.....	200 0 0
“ “ “ Postages, Fire Wood, and other incidental expenses.....	73 18 4	“ “ Admission to Lectures.....	3 8 9
“ “ “ Act of Incorporation.....	29 2 9	“ “ Rent of Lecture Hall, &c.....	23 10 0
“ Balance on hand.....	11 16 8		
	£541 6 4		£541 6 4
		Feb. 7. By balance due to Mercantile Library Association, £11 16 8	
		E. E.	

Montreal, February 8, 1844.

GEORGE BENT,
Treasurer.

Donation to the Association since last Annual Report.

J. O. Moffatt.....	4 5 0
E. C. Tuttle.....	1 5 0
Mathewson & Sinclair.....	0 10 6
Montreal Fire Insurance Office.....	3 0 0
Montreal, February 8, 1844.	9 0 0

Amount of Debts due by the Association.

Montreal Bank, payable in 3 years, from May 1843.....	200 0 0
Montreal Library, payable in 4 years, from 1844.....	180 0 0
19 Individuals and Firms.....	198 10 0
Montreal, February 8, 1844.	£578 10 0

