

	Deaths.	Ratio.
Ontario	18,063	1 in 89
Quebec	20,873	1 in 57
New Brunswick	3,560	1 in 80
Nova Scotia	4,818	1 in 80
Total	47,314	1 in 76

There are good grounds for believing that the death-rate must be greater than appears from these figures, for it is hardly probable that only one in 89 died throughout Ontario during 1871. But, waiving this point, it is sad to reflect that no less than 12,375 died in infancy, and 6,229 before they reached their third year! This is not very far from one-half of the whole deaths, and is certainly a startling fact, which casts a dark shadow on modern society. This awful mortality among children mainly takes place in the cities, and specially in the city of Montreal, where nearly 30 per cent. of all the infants born would appear to die before their first year. The returns for 1871 give for that city 4,505 births, and 1,338 deaths of children under twelve months of age! For Toronto the births are stated at 1,820, and the deaths of infants at 170, being about 10 per cent.

The months of March, July and August appear to be the most fatal of the year in Canada, the former having the pre-eminence in fatality. Some will be surprised to learn that November is set down as the least fatal month in the year, April and May ranking next. Among diseases, consumption is shown to be by far the most deadly of any. In Ontario 12 per cent. died in 1871 of that malady, 9 per cent. in Quebec, 16 in New Brunswick, and 18 in Nova Scotia—the Maritime Provinces suffering most severely. Other lung diseases range about 5 per cent., and heart disease, scarlatina, diarrhoea, typhoid, bowel and brain diseases, and inflammation about 3 per cent. In the latter classes of disease, Ontario has a larger mortality than the other Provinces, and particularly Nova Scotia and New Brunswick, where the number and fatality of those complaints are not large. In the United States, no less than 27 per cent. of the deaths arise from consumption and other lung diseases, the former carrying off no less than 14 per cent. Consumption is, therefore, by far the most fatal disease which afflicts humanity on this continent.

In the third volume the public are promised important details about our manufacturing establishments, which will, we hope, embrace the capital invested and employed, as well as the numbers of persons engaged therein. The public would also like to know when it is probable the volume will make its appearance. It is

now several years since the census was taken, and yet the second volume has but recently come to hand. The work is admittedly laborious, but surely it might be pushed forward with a little more energy without overtaxing the official constitution.

SOME SUGGESTIONS ON BUSINESS FOR THE DOMINION PARLIAMENT.

By the law as it now stands, either a Bank or a private individual can acquire a property in goods on which advances have been made, by taking a receipt therefor according to a certain method prescribed by the Act. Advances on warehouse receipts have undoubtedly been of great service in certain departments of business, but it is a question whether amendments are not required to prevent the Act being abused.

A correspondent called attention a few weeks ago to the mischievous practice of dealers in imported goods getting advances on those goods before the goods are paid for. By this practice a double liability is created on the same goods: first, that of the seller abroad; and second, that of the person making the advance in Canada. It is evident that a firm may go on bolstering up their credit by this process long after it is insolvent; and we had a striking instance of it not long ago in Montreal, where a concern of sounding name and vast pretensions kept themselves afloat for years, incurring enormous liabilities, being thoroughly unsound and rotten all the while, and inflicting immense losses on their creditors. On a smaller scale we have an instance before us in this city. Legislation, of course, cannot cure all the evils of commerce, and especially it cannot cure the evil of foolish crediting; but in this case it is legislation itself which gives occasion to the mischief by securing the person who makes an advance against all other creditors.

The warehousing act, in its original state, was never intended to do anything of the kind. It was a measure intended to operate on classes of merchandise which are not bought on credit. Advances on grain, wool, flour, pork, or timber, rest on a totally different foundation from advances on dry goods, hardware or groceries. The former are bought for cash or produced by cash outlays; the latter are bought on credit. An advance on grain in store is, therefore, the only equitable claim upon it. No former seller is cut out by giving a valid lien to the person making an advance. But in the case of imported goods there is a former seller, who has not been paid for

them, and whose claim is certainly, in all reason and equity, entitled to the first consideration. We assume the existence of an unpaid seller, for we may depend upon it the importer who could pay cash for dry goods would be the very last person to seek an advance on them. It is the person who is short of money that buys on credit, and pledges for cash. And he may do this systematically, that is, he may buy and import for the very purpose of getting cash advances, thereby supplying himself with capital at his creditors' expense.

It is, then, a question whether the law should create a preferential claim in such cases. Certainly such preference is not just. It is not desirable. And it operates to the detriment of sound trading, for goods so advanced upon must be sold, and are generally forced on the market by the lender of the money. We may say that there is really no *right* to pledge goods unless they are paid for. Goods unpaid for are held on credit, that is, on trust; and what is the trust? Why, that the debtor will pay for them when he has turned them into money. There is really no other meaning in our credit or trust system. If, then, a person advancing on imported goods could acquire no preferential claim as against an unpaid vendor, that would undoubtedly be just.

We suggest, then, whether the Warehousing Act could not be so amended. This would leave untouched the mass of legitimate transactions in exportable articles which are dealt in for cash, and only cut off the opportunity for weak and dishonest traders to defraud their legitimate creditors.

Bankers can do something in this matter. The funds for advances are often obtained from them; in fact, this is generally so. The person getting the advance gives a note to the party making it. This note is then discounted by a Bank. The slightest reflection will convince a banker that such notes are illegitimate, and ought not to be discounted. The very fact of a house giving such a note should condemn its name as a bad one, and bankers do not want bad names if they can avoid them. The experience of the Montreal house referred to should surely be a sufficient caution. Bankers in Montreal must have known that the firm was pledging goods by wholesale; yet they went on taking their name as if it was all it pretended to be. The Toronto firm, which has collapsed by the flight of its principal member, has been bolstered up by this process for a long time back, and enabled to get far deeper into debt than it otherwise could. We trust, therefore, that bankers will set their