

it shall be via the Canadian or American steamers, to be conditioned on circumstances. A hand-book is also being prepared by Toronto parties, giving information about Canada, her resources and her merchants.

#### MONTREAL TRADE FIGURES.

We have received the Custom House figures showing amount of imports and exports at that city for the month of October, 1889 and 1890 respectively.

The values of imports of different articles may be gathered in part from the following tables:—

	Oct. 1890.	Oct. 1889.
Cottons .....	\$ 97,958	\$ 76,775
Fancy goods.....	31,803	37,523
Furs.....	11,768	24,349
Hats and bonnets....	17,178	17,379
Silks .....	54,959	69,019
Woolens .....	171,775	227,399
Total dry goods.....	\$385,441	\$452,444

These figures show a reduction of imports in every department of dry goods except cottons, which exhibit an increase. The month is ordinarily one of comparatively small import in this line. Iron and steel goods is another item in the list which shows reduced purchases abroad. Spirits and wines, books, paper, leather, paints, are other items showing lessened import. On the other hand, fruit, glass, jewelry, oils, drugs, brass, lead and copper goods, show an increased purchase.

	Oct., 1890.	Oct., 1889.
Books .....	\$ 28,497	\$ 31,367
Brass mfrs. ....	21,336	17,928
Copper " .....	15,668	8,974
Drugs .....	55,645	36,028
Fruit, dried .....	82,549	58,594
Glass .....	83,986	51,765
Iron and steel mfrs. ....	562,823	611,465
Jewelry .....	53,258	42,231
Lead and mfrs. ....	36,256	29,082
Leather " .....	35,487	68,427
Oils, not coal .....	64,535	57,386
Paints .....	51,258	54,888
Paper .....	31,179	45,302
Spirits .....	31,697	39,204
Wines .....	31,952	37,161
Sugars, &c. ....	484,726	248,329
Crockery .....	19,495	18,860
Tobacco and cigars ....	14,624	13,853
Wood, mfrs. of .....	30,011	32,458

#### ACCIDENTAL DEATH.

We have received from the Statistics Branch of the Department of Agriculture at Ottawa a list of accidents during the year 1889 in Canadian cities, from which death returns are received. The population of the twenty-nine places is 893,746. It appears that there were 18,283 deaths last year in these cities and towns reporting to the Department, and that 569 of them were caused by accidents of various kinds. This is 31.12 deaths out of each thousand deaths. In England the ratio is 80 per thousand, in Scotland 31, in France 15 and in Germany 16, and in the United States 39 per thousand. It will thus be seen that Canada stands in a favourable position as compared with the United States in this respect. Accidents on railways, street cars, steamboats and vehicles, it appears from this report, caused 54 deaths, or three in every thousand as compared with four in England.

The most destructive cause of accidental death was "suffocation," from which cause

100 persons died, or 17.6 of the total number of deaths from accident. Of these ninety-seven (97) were children under one year old—a veritable "slaughter of the innocents," to which public attention needs to be directed. No less than 80 cases of this kind occurred in Montreal, and the remarks of the statistician, Mr. George Johnson, are quite pertinent that "it argues a lamentable want of care that so large a proportion of the deaths should have resulted from this cause. In England deaths from this cause were but 8 per cent. of the total accidental deaths." The mortality rate of the year was considerably increased by the land slide in Quebec city, by which 45 lives were lost. Drowning has a long score, no less than 102 cases of this kind occurring. There were eight deaths from sunstroke and two only from freezing, four times as many from heat as from cold. There were 26 deaths from accidental poisoning, about 5 per cent., or just double the ratio in England. The item of railway accidents shows 49 deaths from this cause, nearly a fourth of them being in Hamilton, by an accident which is only too memorable.

All this catalogue of hap and violence is strongly suggestive of provision against mischance of injury by means of accident insurance, while to the thoughtful man the moving accidents by flood and field will always suggest the wisdom of securing life insurance.

#### SOME FIRE INSURANCE CONSIDERATIONS.

The fire-waste of the United States and Canada for each of the two years 1888 and 1889 exceeded a hundred and twenty millions of dollars. Happily the present year shows thus far a decline from these portentous figures. According to the compilation made by the *New York Commercial Bulletin*, the reduction in fire loss for the ten months ended with October, 1890, amounts to \$19,000,000, equal to say 18 per cent., and for the month of October alone there is a decline of a million from the total of October, 1889. The aggregate loss by burning in the two countries in ten months of 1888 was \$104,595,000; in 1889, it was \$104,562,000 for the like period, while this year it is \$85,767,000. A tabulation of the losses month by month is as under:—

	1890.	1889.
January .....	\$ 9,179,300	\$ 6,898,700
February .....	7,387,025	12,800,000
March .....	8,466,300	10,912,000
April .....	8,285,520	15,987,000
May .....	8,838,100	9,915,300
June .....	5,655,000	7,755,000
July .....	14,723,500	11,020,500
August .....	9,009,100	11,153,850
September .....	6,943,796	9,735,900
October .....	7,279,500	8,366,600
Total .....	\$85,767,045	\$104,562,850

There is room for hope that the fire loss of November and December may bring down the total for the year at any rate below \$100,000,000. But even this reduction is far from what is possible. The people of both countries still require to be taught that there is a public duty resting upon every man to take pains, by cleanliness and prudence in his own premises and by oversight of his neighbor's, to reduce a waste which impoverishes all.

Opinion is divided as to the fire risk of electrical appliances. And it is possible, in the present experimental stage of the application of the electric fluid to motor purposes, that apprehension as to its possible destructive qualities is extreme. We learn from the *United States Review* that the sub-committee of councils which is considering the ordinance authorizing the use of the Trolley wire system on several street car lines in Philadelphia, met on the 5th inst., and listened to the opinions of citizens and others who favor and others who oppose the overhead wire system. A protest was presented by the Philadelphia Fire Underwriters' Association, which, among other things, said: "This association protests against the adoption of the overhead Trolley wire system in this city because the force requires a current of high voltage and bare wires of large sectional area, and consequently of great weight, are used. These are suspended over the middle of the street. Accidents from high winds are liable to occur when the death-dealing wire instantly drops and kills or maims any unfortunate man or beast that may at the time come within its embrace. As the system, if introduced, will soon extend through all our principal streets in every direction, crossing and re-crossing each other, this will offer a constant menace to life and property. A more serious objection is the fact that this city is fairly girded with a network of 'dead' wire; that is, those that have been abandoned by those who formerly used them. These are wires that nobody owns, that nobody dares to own, for fear of damages that they might otherwise be compelled to pay. Wires that have nobody to look after them, wires that are gradually weakening from rust and the decay of age until some high wind wrenches them from their moorings and they fall across whatever may be beneath them." Captain McDevitt appeared for the Board of Underwriters and gave as the result of an investigation that he had made, that the Trolley wire was a dangerous means of communicating fire.

#### THE COTTON INDUSTRY IN THE STATES.

Cotton manufacturing in the New England States has not been so remunerative this year as last. But it is to be borne in mind that 1889 was in that region an unusually prosperous year for the industry. The output in 1890 was large, for the crop of this year was the largest ever known, reaching 7,311,000 bales, valued at nearly \$500,000,000, while the demand for goods was not proportionate. The increasing importance of the South of recent years as a field for cotton manufacture as well as cotton-growing, forces itself upon the attention. In the year 1888 the number of spindles in the Southern States of the American Union was 1,250,000; in the year 1890 there were in those States, 336 mills, with 40,819 looms, and 1,819,000 spindles. This development must have a very appreciable effect upon the industry in New England, where for so many years it has had its seat.

Great indeed have been the strides since Samuel Slater came from Arkwright's spin-