

### The Failure Record.

The failures in Canada last year according to Bradstreet numbered 1,427 against for 1897, while the liabilities involved aggregate only \$9,644,000 last year, indicating a decrease of 24 per cent in number and 35 per cent in liabilities. This is the smallest number of failures and smallest liabilities involved reported for at least seven years. Not only were the liabilities very greatly lessened, but the proportion of assets to liabilities, very greatly lessened, but the proportion of assets to liabilities, which was 39.4 per cent in 1897, had increased to 42.3 per cent in 1898. The failures by provinces are as under:

	No. of failures.		Liabilities.	
	1898	1897	1898	1897
Ont. ...	638	866	3,832,997	5,201,159
Que. ...	500	669	3,910,782	5,599,748
N. B. ...	78	62	417,686	380,667
N. S. ...	125	181	650,415	978,729
P. E. I. ...	4	10	35,000	84,292
Man. ...	29	43	329,486	470,397
N.W.T. ...	6	10	57,000	78,342
B. C. ...	62	66	410,164	856,600

Tot. 1,427 1,907 9,644,100 13,147,929

It is seen that every province but one shows a decrease in 1898 compared with the previous year. Following is a comparison for four years:

Year.	No. of failures.	Liability.
1895 ...	1,876	\$15,347,000
1896 ...	2,179	16,208,000
1897 ...	1,907	13,147,929
1898 ...	1,427	9,644,120

### Vancouver Wants.

J. J. Banfield, a Vancouver insurance man has issued a little card giving statistics of the progress of his city. He gives the following as Vancouver's wants:

Direct railway communication with the Kootenays.

Closer connection with the northern coast and interior.

The Dominion government to build the new drill hall.

The establishment of a smelter and a refinery.

Closer rates by the C. P. R. to assist the establishment of a smelter.

The C. P. R. to stop centralizing their offices and works at Winnipeg.

A few small factories to supply home consumption, and a few larger ones to enable us to take advantage of the Oriental trade.

The city to purchase the foreshore at English Bay and frontages.

The provincial government to establish an assay office, and the Dominion government a mint.

A new and larger post office.

The whole population, to pull together for the general good and welfare of the city.

### Literary Notes.

A very curious presentation of the number of Irishmen, of the stamp of Wolfe in England, the Duke of Tetuan in Spain, General O'Bratscheff, in Russia, Viscount Thafe in Hungary, who are leaders in many nations, is given in the January Cosmopolitan under the title, "Irish Leaders in Many Nations." It will be found interesting to all who have even a drop of Irish blood in their veins. "The Jews in Jerusalem" is another article in the same number possessing interest for a large class.

Greater Buffalo is a semi-monthly devoted to the interests of that city and the adjoining territory. The leading articles of a recent number are: "Buffalo's Natural Market," showing

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