

**Statistical
Diagrams.**

Of the many recent annual reports made by the directors of our chartered banks, nearly all have contained some reference to the very great improvement in the business of the country. When the Minister of Finance, at the close of his budget speech, was engaged in illustrating the financial and industrial condition of the Dominion, he said: "I have presented, Mr. Speaker, some evidences of the remarkable growth and prosperity of Canada, which I am sure, even though presented in the dull form of statistics, must make a deep impression upon the minds of all who give attention to them; and this growth will be the more striking when viewed with the assistance of the diagrams which will be distributed in a few moments." From a set of these statistical diagrams, just received, we gather the following figures telling, in millions, the tale of two years, 1888 and 1898:—

	1888.	1898.
Total Imports	\$110,000,000	\$140,000,000
Total Exports	90,000,000	164,000,000
Life Insurance (net amount in force)	211,000,000	368,000,000
Fire Insurance	650,000,000	895,000,000
Deposits in Chartered Banks	112,000,000	227,000,000
" Savings banks	51,000,000	65,000,000
Discounts (Chartered bank)	178,000,000	245,000,000

During the decade under review, the growth of Canada has indeed been remarkable, and, if aught else is required to prove the prosperity of the country, it can be found in the diagrams showing the tonnage of the shipping employed, and the miles of railway in operation.

	1888.	1898.
Shipping (exclusive of coasting vessels) tonnage employed	15,000,000	24,000,000
Coasting Trade tonnage employed	18,000,000	29,000,000
* Railway in Canada, miles in operation	12,184	16,718
Railway Traffic, tons carried	17,000,000	28,000,000

* In 1868, the miles in operations were only 2278.

**Department
Store Hazards.**

At the recent meeting of the National Fire Protection Association in Boston, Mr. E. U. Crosby discussed the hazards of the department store.

He dwelt upon its construction. Usually the ground floor of a well is used for the display of goods, and at times the galleries. Each floor, extending back from the well for great distances, is furnished with combustible counters, tables, racks and shelves piled and often festooned with tons of inflammable material.

The editor of the "Daily States" says he regards an unsprinkled department store with ten per cent. of the stock displayed on the walls and on lines running through the building, as not so good a fire risk as a planing mill.

He adds: "Rates on department stores are ridiculously out of line, and there does not seem to be any power anywhere strong enough to raise them. A shrewd merchant in forty kinds of business under one roof with from half a million to millions of values to be covered by insurance, has a 'pull' with the

agents, each one of whom seeks by fighting for a lower rate on the department store to secure the good will of the disburser of so many thousands of premium per annum and thereby increase his share of the chicken pie."

But it is in his very sensible warning to the building inspectors of cities and fire companies that we feel the greatest interest. Such buildings as he describes are not peculiar to the cities of the United States, and as these department stores in Montreal are crowded every day with our wives and children, who would probably be panic-stricken by the breaking out of a fire during the busy hours, it seems right to enquire if these stores receive the attention they deserve in the matter of protection from the fatal results of fire. Who is not interested in this pertinent question discussed by Mr. Crosby?

**Tea and Life
Pensions.**

Some months ago we referred to the formation of a company in England for the purpose of selling tea and sickness insurance. Any purchaser of the fragrant Souchong whose bill reached a certain specified figure received a policy of insurance against sickness in proportion to the amount of his or her purchase. The company referred to has found many imitators, and one of them is figuring as defendant in a law suit, and incidentally giving the judges and lawyers lots of fun.

The plaintiff in the suit is a widow residing at Yarmouth, and the defendant a tea-dealer. The latter sent travellers round the country, and one of them called upon the plaintiff, her husband being then alive, and told her that if she would purchase a quarter of a pound of the defendant's tea for five weeks, she would, in the event of her husband's death, receive a pension of \$1.25 a week. The woman began purchasing the tea in September last, and in December her husband died.

The inevitable law suit has followed. The defendant is pleading that the woman failed to comply with a condition precedent to the contract about the tea that a certificate at to her husband's health should be sent to the seller of the tea. The judges asked the defendant's counsel if his client objected to any one drinking the tea unless holding a medical certificate that he could stand it. The witticisms of the bench seem to have kept the court in roars of laughter, and, fortunately, enough ridicule has been thrown upon this hodge-podge of grocery and insurance to kill for some time to come such prize package schemes of catching thoughtless and unwary women. We are not told that the man's death was in any way due to the tea, but it is pleasing to find that the latest English papers report the judges have granted the widow leave to produce new evidence as to the condition of her husband's health at the time the tea contract was entered into.