by an obstreperous old cow, which certainly could not have brought about the disaster, had the light been gas above its head.

Elevators are not only useful, but absolutely necessary nowadays to most mercantile buildings, and when inside are much safer with self closing hatchways than when open, admitting a draught from cellar to garret. For the same reason stairways should be closed in and, if possible, not continuous from floor to floor, but in different parts of the building. All wellholes increase the fire hazard by giving communication from storey to storey.

Construction—even in what is called a first-class building—is a wide subject, and we will confine ourselves for the present to what is called inside finish. It is the common practice with many, even wholesale merchants, for the sake of adornment, to cover over a large portion of their inside walls, ceiling and beams with wood sheathing varnished or painted, which is attractive to the eye of the customer, but which is known to the underwriter to be dangerous, carrying a fire from ground to ceiling with terrible rapidity and is, consequently, to be reckoned in the rate for the risk.

In the foregoing we have continued to enumerate some of the numerous points, which come under specific rating in calculating the fire hazard. Upon a future occasion we may take up factories and retail stores.

STATISTICAL ABSTRACT FOR AUGUST 31, 1905, OF THE CHARTERED BANKS OF CANADA.

Comparison of Principal Items, showing increase or decrease for the month and for the year.

Assets.	Aug. 31, 1905.	July 31, 1905.	Aug. 31, 1904.	Increase or Decrease in month.		Increase or Decrease in year.	
Specie and Dominion Notes	$59,848,190	$55,528,058	$50,955,935	Inc.	$ 2,320,132	Inc.	$6,892,255
Notes of and Cheques on other Banks	20,697,176	23,197,622	16,847,212	Dec.	2,500,446	Inc.	3,849,964
Deposit to Secure Note Issues	3,410,334	3,405,213	3,328,771	Inc.	5,121	Inc.	81,563
Loans to other Banks in Canada secured	449,450	502,520	915,486	Dec.	53,070	Dec.	466,036
Deposits with and due from other Bks. in Canada	6,220,195	6,455,043	5,422,266	Dec.	234,848	Inc.	797,929
Due from Banks, etc., in United Kingdom	9,644,699	5,455,340	9,771,971	Inc.	4,189,359	Dec.	127,272
Due from Banks, etc., elsewhere	24,022,862	21,339,923	21,425,041	Inc.	2,682,939	Inc.	2,597,820
Government Securities	8,785,089	8,770,087	10,880,876	Inc.	15,002	Dec.	2,094,787
Canadian Municipal and other Securities	19,130,642	18,933,767	15,165,214	Inc.	196,875	Inc.	3,965,428
Railway Bonds and Stocks	40,750,072	40,534,605	38,811,934	Inc.	215,467	Inc.	1,938,138
Total Securities held	68,665,803	68,238,459	64,858,024	Inc.	427,344	Inc.	3,807,779
Call Loans in Canada	44,522,543	43,620,194	35,710,410	Inc.	902,349	Inc.	8,812,133
Call Loans outside Canada	58,976,531	51,254,965	42,597,582	Inc.	7,721,566	Inc.	16,378,949
Total Call and Short Loans	103,499,074	94,875,159	78,307,992	Inc.	8,623,915	Inc.	25,191,082
Loans and Discounts in Canada	437,440,914	438,069,270	408,240,567	Dec.	628,356	Inc.	29,200,347
Loans and Discounts outside Canada	25,745,356	24,482,533	17,869,809	Inc.	1,262,823	Inc.	7,875,547
Total Current Loans and Discounts	463,186,270	462,551,803	426,110,376	Inc.	634,467	Inc.	37,075,894
Aggregate of Loans to Public	566,685,344	557,426,962	504,418,368	Inc.	9,258,382	Inc.	62,266,976
Loans to Provincial Governments	1,358,164	1,731,801	2,058,337	Dec.	373,637	Dec.	700,173
Overdue Debts	1,907,160	1,699,544	2,260,972	Inc.	207,616	Dec.	353,812
Bank Premises	10,632,222	10,577,223	9,948,637	Inc.	54,999	Inc.	683,585
Other Real Estate and Mortgages	1,316,788	1,297,962	1,501,137	Inc.	18,826	Dec.	184,349
Other Assets	9,568,861	9,442,007	7,918,306	Inc.	126,854	Inc.	1,650,555
Total Assets	782,427,427	766,318,465	701,630,340	Inc.	16,108,962	Inc.	80,797,087
Liabilities.							
Notes in Circulation	62,497,433	61,277,593	60,227,074	Inc.	1,219,84[illegible]	Inc.	2,270,359
Due to Dominion Government	2,406,770	1,740,787	2,374,110	Inc.	665,983	Inc.	32,660
Due to Provincial Governments	7,156,192	7,872,368	5,268,902	Dec.	716,176	Inc.	1,887,290
Deposits in Canada payable on demand	140,733,488	137,597,485	119,137,382	Inc.	3,136,003	Inc.	21,596,106
Deposits in Canada payable after notice	340,653,284	336,505,877	315,789,663	Inc.	4,147,407	Inc.	24,863,621
Total Deposits of the Public in Canada	481,386,772	474,103,362	434,927,045	Inc.	7,283,410	Inc.	46,459,727
Deposits elsewhere than in Canada	52,567,794	48,477,265	32,770,951	Inc.	4,090,529	Inc.	19,796,843
Total Deposits	533,954,566	522,580,627	467,697,996	Inc.	11,373,939	Inc.	66,356,570
Loans from other Banks in Canada	449,391	502,417	915,397	Dec.	53,026	Dec.	466,006
Deposits by other Banks in Canada	4,819,190	4,724,411	4,445,796	Inc.	94,779	Inc.	373,394
Due to Banks and Agencies in United Kingdom	6,558,083	6,570,835	7,119,238	Dec.	34,752	Dec.	561,155
Due to Banks and Agencies elsewhere	1,875,301	1,462,661	1,179,966	Inc.	412,640	Inc.	695,335
Other Liabilities	13,157,494	11,857,190	10,252,880	Dec.	1,300,309		....
Total Liabilities	632,874,487	618,588,963	559,781,428	Inc.	14,285,524	Inc.	73,093,059
Capital, etc.							
Capital paid up	83,017,101	82,756,410	79,458,433	Inc.	260,694	Inc.	3,558,671
Reserve Fund	57,020,468	56,781,223	52,320,981	Inc.	239,245	Inc.	4,699,487
Liabilities of Directors and their firms	8,586,101	8,680,204	10,098,809	Dec.	94,103	Dec.	1,512,708
Greatest circulation during the month	64,406,151	63,516,010	62,142,848	Inc.	970,141	Inc.	2,343,303