1885, when they were only about 99 millions. To this \$163,000,000 is to be added nearly another \$100,000,000 of public deposits in the hands of the loan companies and the Government savings banks. With England rate reduced to 2 per cent., it is quite in order for the banks to put down their rates.

ANOTHER LESSON TO FIRE BRIGADES.

It is one of the most regrettable features of the management of fire appliances in country towns or small places that sleepy negligence not seldom allows important links in the chain of defence from fire to be broken. In a place where there has not been a fire for a year or an alarm for three months, the firemen or the town constable seem to forget that there is any need to look after the apparatus, and so the dust and cobwebs are allowed to gather round the reels or the engine. When the fire-bell does ring and the key of the hose house is found, the "machine" is rusty or not oiled, a valve is out of order, the hose is cracked, the coupling iron is mislaid, and the fire fighter is useless for perhaps twenty pre cions minutes while dwelling or factory blazeg

That this is no fanciful picture, but based on fact, is quite clear from the description of the recent fire in Paris, Oat., given on another page by a correspondent and confirmed by a member of the town council of that place. Such a succession of mishaps and blunders is enough to irritate a saint. Mr. Baird, the councilman referred to, tells us that "the fire-alarm was useless, the steam fire engine could not be got until too late, in short the fire department was in a very unsatisfactory state, and this fire ought to be a lesson to the town." And so it should be to every town. It is a waste of money and effort to provide fire appli ances and not to see that they are kept in working order. As we said a year ago, on the occasion of the St. Mary's fire, we say again: May this be a lesson to every town in Canada to examine its fire appliances and test them once a month; to examine the cisterns, see that the fire-bell can be got at and will ring, take the engine out and set it working, inspect the hose and play through it, strengthen the chain of fire de fence at its weakest link. Only by such precautions can a community be ready to fight fire when it comes.

CANADIAN TANNERIES.

A subject which is well worthy some attention at this time is the development of the leather industry of late years in Canada. It is not so very long ago since the tanneries of the Dominion confined their output practically to hemlock sole, harness, upper (cowhide) buff, pebble, splits and patent leathers. Then came the making of domestic calf—up to this time calf had been usually imported from France-and very creditable it was. Sheepskin linings were turned out, and a few factories made glazed calf and kid in 1870 to 1880, but the great bulk of such stock for ladies' fine footwear

came from Paris, some of it from the United States. Gradually, within the last dozen years, the relative share of upper, calf, buff, and pebble in the stock of a Canadian shoe manufacturer have been changing. People money so plentiful, and with the Bank of in these later days want a finer material. This is the case in the United States, and there we find an enormous increase in the production and use for both women's and men's shoes of what is known as dougola leather. This is made from goat-skins which are procured from South America, from Algeria, and from various other parts of the world. What is known as the chromo process is used in producing it.

The products of Canadian tanneries in the year 1892 are much more varied. This arises in part from the increased demand for fine goods such as ladies wear, and for fine goods for men. Nor must it be forgotten that the country-folk are wearing fewer of the "cast-iron" sort of rough stogy boots once so numerous. More kips and splits are used. There is now in Canada a very considerable manufacture of dongola leather, both dull and bright, which article is made from imported goat skins by tanners in Montreal and Toronto. The quality and finish of this leather is very creditable, and resembles what had in previous years been obtained from the old country. To learn how to produce it rapidly and economically has been an expensive process, however. Another recent product is the glove-grain, a soft finish cow skin, made in Ontario as well as in Quebec, especially of late years. The use of this has increased. It is used for foxing uppers, etc.

Felt boot are another line of Canadian production, the out put and consumption of which have been considerable. Indeed, for a time, these replaced, to a large extent, waxed upper, for use by lumbermen, teamsters and out-door workers. The felt stocking with a rubber sole sells freely for winter wear. Something similar is now made, too, of grained uppers. There is much similar. ity between the taste of our people and that of the Americans in the matter of footwear, and naturally our makers of boots and shoes copy the United States makers. Both seem to be growing daintier in the matter of foot covering.

The condition of the leather industry is at present a peculiar one. We have seen a circular calling a meeting of American Eastern tanners for to-morrow, which has been responded to by persons or firms hav ing an aggregate annual capacity of 300,000 sides. The object of this gathering is to deliberate upon a suggestion to stop working for a period of sixty days and thus reduce the excessive stock of sole leather. For more than forty-four years prices of both hides and leather have not been so low. From a compilation by a Boston house showing the average prices of dry Buenos Ayres hides and first quality middle weight sole leather for the last fifty years, we select the following:-

Year.	Dry B. A. hides.	1st quality sole leather.
1861	20.00 cts. per lb.	19.08 cts. per lb.
1871	29.76 - "	28.17 "
1873	29.83 "	28.66 "
	20.94 "	22.37 "
	23.66 "	24.65 "
1888	17.02 "	20.16 "
	14.12 "	19.00 "
1892		18.00 "

WEST COAST COMMERCE.

LAST PAPER.

Here is a province which has been called, long ago, it is true, "Sea and mountains," as a term of reproach, having scarcely 70,000 of a white population—which is the newest addition to the Dominion-which measures its productions of fish by the millions of dollars, its timber export already distancing two of the older provinces of the Dominion, while its gold output since 1862 is upwards of forty millions of dollars, and yet it has taken but a single step in the march of industry.

If so much can be accomplished by a single step, what may we expect when a dozen such steps have been taken in the development of these marvellous resources which are locked up in the bosom of these hills and valleys yet so little known to Canadians, but which will yield their treasures to the enterprising capitalists and captains of industry who will be identified with the fortunes of so rich a province. Are not the facts and figures which I have produced sufficient to rouse the business men of this fine city into a consideration of the possibilities which I have suggested?

Are Toronto and Montreal business men going to remain indifferent to these possibilities? Rather do they not suggest that its capitalists should stretch forth, and with these cities as their base of operations, assist and participate in the development of these rich resources which are the marvel of the world. If they want a parallel they will find it in New York and California. Why not a repetition in Montreal or Toronto and British Columbia? Nothing can be more painful to the progressionist than to see the development of these immense resources of the Pacific province left entirely in the hands of the stranger, and perhaps the foreigner, who, in most cases, will carry his profits away with him to San Francisco and New York. Why should not the Boards of Trade of Montreal and Toronto be lifted out of local ruts and become a full-fledged Chamber of Commerce, with their dominion extending from coast to coast?

There is a feeling of unrest everywhere in the Dominion. I have heard it said more than once, and in more than one place and province, that Canadian Boards of Trade submit too much to the dominion of the politicians, and that so long as this is the case there is a tendency on the part of such boards to become local and uninfluential.

It is not the place in this article, perhaps, to deviate and make such suggestions, but they are made in a spirit of regret that they are at all necessary. It becomes the duty of somebody to alvocate a change, because as matters now are it is plain to see that Canadian boards of trade are handicapped and their efforts more or less neutralized by the conditions to which they are subject. Could not the scope and powers of these boards of trade be enlarged, and would it not give that very impetus that is now needed so much; there is an impression, fast gaining force, that the boards are handicapped too much. If, for instance, the Toronto Board of Trade were