

wilfully sets fire to his own or another's premises is a robber of the worst type and may be little better than a murderer.

We have given these explanations, and expressed our abhorrence, of the two crimes, arson and incendiarism, because so many are in the habit of attributing a great number of fires, the origin of which is difficult to trace, to incendiarism as though a considerable portion of our population were addicted to one of the most heinous offences in the calendar. Constantly when a fire is reported in the papers it is accompanied by the remark "incendiarism is suspected," probably because the reporter can assign no other reason.

In proving arson the insurance companies on the risk have a direct interest, that of escaping a present loss, while with incendiarism it may be said that the companies' interest is indirect, by assisting towards the conviction and punishment of a criminal, and thus escaping possible losses in the future. The public generally including insurance companies should be united in the prevention of crime, and bringing the criminal to justice, but it would seem that there are some who look leniently upon arson because forsooth the insurance companies accepted the premium! They overlooked the fact that a contract to be valid and binding should be kept in good faith by both parties.

In a country like this where fires when once started are very rapid it is difficult to prove either arson or incendiarism, but this is hardly sufficient reason for placing in the category of crime, a number of fires which appear hard to explain. A long dry season such as we have experienced this year is productive of a certain class of fires—as lumber yards, for instance, but if the business is good and there is plenty of employment for the workmen, we are puzzled to understand, what incentive either of gain or revenge, a fire can bring about, and no crime is committed without an object unless by a maniac unaccountable for his actions.

Nevertheless, it is to the advantage of all that the origin of unexplained fire should be sifted as far as possible in order to lessen the annual fire waste by taking precautions to reduce what may be called honest fires, and doing the same when dishonest, by punishing the criminals whether of incendiarism or arson. We cannot afford to have such persons in our midst, and even if a small proportion the sooner they are weeded out the better.

THE BANK OF TORONTO has opened Branches at Rossburn, Man., Quill Lake, Sask., and Parry Harbour, Ont.

MONTREAL CLEARING HOUSE.—Total for week ending October 17, 1906; Clearings, \$26,786,456; corresponding week, 1905, \$28,395,161; corresponding week, 1904, \$24,497,232.

THE MOLSONS BANK.

The fifty-first annual general meeting of the Molsons Bank was held in the Board Room of that institution on the 15th instant.

The chair was taken by the President, Mr. Wm. Molson Macpherson.

The net profits for the past year amounted to \$434,668.34, which together with \$31,417.93 brought forward from previous year, made \$466,086.27, which has been appropriated as follows: four quarterly dividends of 2½ p.c. each, \$300,000; business taxes, \$13,709.40; officers' pension fund, \$10,000; expenditure on bank premises at branches, \$115,389.55, leaving at credit of profit and loss \$26,987.23.

Eight branches of the bank have been opened during the year in Ontario and Quebec, at points which seemed to offer business advantages.

In view of the prospect of a large increase in the population at Edmonton, Alberta, a branch was also opened there.

The results for the year, shows the business of the bank to be in a prosperous condition.

It was unanimously decided at the meeting to issue \$500,000 new stock at 200.

The president in the course of his address stated that the total loans in Canada show an increase of \$86,190,100. The circulation of the chartered banks show an increase to the end of August, 1906, over the corresponding period of 1905, of \$7,611,078. The deposits throughout Canada show an increase of \$80,039,748. The emigration into Canada this year to the end of August, numbers 200,932. All the above statements of the president, are an indication of prosperity, and expansion throughout the Dominion.

CHURCH FIRES.

In the United States approximately 600 churches a year are burned, with a loss of two million dollars. The attendant loss of life is from the stampede rather than from the flame. All church doors should swing out.

Churches are not liable to be burned to defraud insurance companies, but arson from spite ranks third as a cause of church fires.

The furnace is the prime cause of the losses. The fires result from the furnace being too near an unprotected cellar ceiling; from openings through which sparks may pass and from the overheating of hot air pipes.

Steam pipes against wood will char and then fire the charcoal formed. But, one will say "How can water burn; it forms steam at 212 degrees Fahrenheit. A heat of 212 degrees won't make charcoal?"

When the pressure in a boiler is but 120 lbs. the steam leaving it has a temperature of 340 degrees Fahrenheit.