

except as to second-hand materials, not utterly ruined for all purposes by the fire. Fire-proof construction should be improved; that is not open to question, and the ordeal at Baltimore points out its weaknesses and suggests their remedy. But the chief resource to prevent them from being fire-swept must be to eliminate wood and other combustible materials, so far as possible, from the floors, window-castings and frames, doors and trim such from the furnishings and other contents. Meanwhile it is well worth while to have such protection against total loss as even the Baltimore buildings gave, as contrasted with the wiping-out of values in Toronto."

Apropos this highly important subject, some valuable pointers may be found in a book recently published by the Spectator Company, of New York, entitled "Fire Prevention and Protection." Many methods are in use by which the hazard for mercantile and manufacturing establishments may be so improved as to lessen materially the liability to fire, and also, an important consideration from the point of view of the insured, to decrease the rates payable as premium. A number of these relate, of course, to the whole form of construction of the building, which is a matter for architects as well as owners, but there are also a number of fire preventive materials and devices any one of which helps to reduce the risk. It would occupy too much of our space at present writing to go into detail with regard to these appli-

ances, but they include fire-proof roofing materials, fire-proof floors, partitions and ceilings, metal skylights, cornices and fire-proof paint, etc. Then there are fire-proof wood and fabrics, though the methods for rendering such materials really impervious to a hot fire have scarcely as yet been fully developed. It seems, however, to be a proven fact that, while they do not absolutely resist fire, yet they have considerable power in retarding it, owing to becoming immediately carbonized on contact with flame, thus contributing no further heat. Another helpful plan is to make windows of wired and prism glass, which has many incidental advantages besides that of offering considerable resistance to heat. A properly constructed fire-door or shutter will withstand intense heat.

BANK BRANCHES IN CANADA.

In our list of the branches of banks throughout Canada in last issue, we omitted to mention, through an unfortunate oversight which we regret, those of the Molsons, which number 47, distributed as follows: Ontario, 32; Quebec, 11; British Columbia, 2; Manitoba, 1; Alberta, 1. Adding these, therefore, to our former list, with three additional ones also for the Crown Bank of Canada, the total number of branches in the Dominion is 1,109. In order to prevent misapprehension, we repeat the list revised as per above:

BANK BRANCHES IN CANADA.

Bank.	Ont.	Que.	N.B.	N.S.	P.E.I.	B.C.	Man.	N.W.T.	Yuk.	Total.
Bank of Commerce.....	48	1	2	15	..	12	12	9	2	101
Crown Bank	8	1	..	..	..	..	..	..	..	9
Dominion Bank	29	1	..	..	..	..	6	1	..	37
Bank of Hamilton.....	39	..	..	..	..	3	16	5	..	63
Imperial Bank	22	1	..	..	..	8	4	7	..	42
Metropolitan Bank	14	..	..	..	..	..	..	..	..	14
Molsons Bank	32	11	..	..	..	2	1	1	..	47
Ontario Bank	21	2	..	..	..	..	..	..	..	23
Bank of Ottawa.....	28	8	..	..	..	..	5	2	..	43
Sovereign Bank	34	6	..	..	..	..	..	..	..	40
Standard Bank	26	..	..	..	..	..	..	..	..	26
Bank of Toronto.....	31	5	..	..	..	1	..	..	..	37
Traders Bank	48	..	..	..	..	..	..	..	..	48
Western Bank	15	..	..	..	..	..	..	..	..	15
Bank of British North America.....	12	5	2	1	..	5	3	6	1	35
Banque d' Hochelaga.....	1	16	..	..	..	2	..	..	..	19
Eastern Townships Bank.....	..	26	..	..	..	2	1	..	..	29
Merchants Bank of Canada.....	56	14	..	..	..	..	11	10	..	91
Montreal District Savings Bank.....	..	7	..	..	..	..	..	..	..	7
Bank of Montreal.....	26	4	4	5	..	8	4	7	..	58
La Caisse d'Economie, Quebec.....	..	4	..	..	..	..	..	..	..	4
La Banque Nationale.....	1	24	..	..	..	..	..	..	..	25
La Banque Provinciale.....	..	15	..	..	..	..	..	..	..	15
Quebec Bank	5	12	..	..	..	..	..	..	..	17
Banque de St. Hyacinthe.....	..	5	..	..	..	..	..	..	..	5
Banque de St. Jean.....	..	2	..	..	..	..	..	..	..	2
Union Bank of Canada.....	27	2	..	..	..	..	26	28	..	83
Bank of Nova Scotia.....	6	2	12	23	2	..	1	5	..	51
People's Bank of Halifax.....	..	9	8	8	..	..	..	..	..	25
Royal Bank	3	3	11	17	2	10	..	..	..	46
Union Bank of Halifax.....	..	..	1	33	..	..	..	..	..	34
Bank of Yarmouth.....	..	..	..	1	..	..	..	..	..	1
Bank of New Brunswick.....	..	..	6	..	2	..	..	..	..	8
Peoples Bank of New Brunswick.....	..	..	1	1	..	..	..	..	..	2
St. Stephen's Bank.....	..	..	1	..	..	..	..	..	..	1
Merchants Bank of P.E.I.....	..	..	..	1	5	..	..	..	..	6
	532	186	48	105	11	53	90	81	3	1109