

is a gradually decaying business. Such of our sawmills as can make deals are likely to have a prosperous season, but the American market must be dull and uncertain until a settlement of the tariff question has brought about a return of confidence among our neighbors.

The deposits of the country still keep on increasing. Those in the banks amount to \$181,000,000, which is four millions and a half more than the figures of a year ago, while the total deposits of the country, that is, with the banks, loan companies, and the Government, amount to the very respectable total of \$255,000,000, showing an increase of nearly fifty millions during the last five years! And yet people will talk about the slow growth of Canada.

Our usual comparative table is appended:

ABSTRACT OF BANK RETURNS.

30th April, 1893. [In thousands.]

Description.	Banks in Que- bec.	Banks in On- tario.	Banks in other Prov's	Total.
Capital paid up..	\$ 34,720	\$ 17,518	\$ 9,709	\$ 61,947
Circulation	16,165	11,024	5,444	32,633
Deposits	84,881	68,206	23,934	177,021
Loans Discounts & Investments	111,739	82,079	34,252	228,072
Cash, Foreign bal- ances (Net) and Call Loans.....	32,460	21,890	5,735	60,087
Legals	6,191	4,343	1,893	12,427
Specie	3,550	2,190	1,211	6,951
Call Loans..	6,627	8,670	1,172	16,469
Investments..	6,194	8,470	2,946	17,610

30th April, 1894. [In thousands.]

Description.	Banks in Que- bec.	Banks in On- tario.	Banks in other Prov's.	Total.
Capital paid up	\$ 34,728	\$ 17,672	\$ 9,711	\$ 62,111
Circulation	15,089	9,912	4,995	29,996
Deposits	88,462	69,453	23,692	181,607
Loans, Disc'ts & Investments....	113,817	82,092	34,693	230,602
Cash, Foreign Balances (Net) & Call Loans..	32,948	22,265	5,042	60,255
Legals	6,970	4,717	2,107	13,794
Specie.....	3,981	2,390	1,064	7,435
Call Loans..	5,166	9,144	1,134	15,444
Investments..	8,484	9,838	3,898	22,210

TOTAL DEPOSITS OF THE COUNTRY.

Government Sav. Bks..	\$41,761,382
M. City and Dist. S. Bk	8,844,698
La Caisse d'Economie, Quebec	4,580,118
Loan Companies, 1893.	19,000,000
	\$ 74,186,000
Bank Deposits	181,607,000
Total deposits of all kinds	\$255,793,000

MONTREAL HARBOR.

Since the removal of tonnage dues, as far as vessels are concerned, Montreal has been a free port, and the trade of the harbor is steadily increasing. Some important circumstances are mentioned in the report for 1893 of the Harbor Commission. Sea-going steamers continue to grow in number and in average tonnage. As the Lake St. Peter channel is improved, the dimensions of the new ships built for this trade are mostly increased in so far as regards length and width of beam.

The steady yearly increase of the revenue shows the increase in the volume of trade

of the harbor, and indicates, the commissioners repeat, the necessity for providing more accommodation for a still further expansion. The increase of revenue last year was \$26,508.07 over that in 1892. The total received was \$318,936.98, and the expenditure, including interest, but apart from capital account, was \$232,300.93. The total bonded indebtedness of the harbor is now \$2,711,000.

The arrival of vessels during the season of 1893 numbered 804, whose aggregate burthen was 1,151,777 tons. Of these, 737 were built of iron (1,132,016 tons), and only 67 of wood, so great has the preponderance of iron vessels become. Of inland vessels, which includes steamers and other craft from the great lakes and the Ottawa, an increase is shown; the arrivals were 5,244 of 1,053,600 tons. The whole tonnage of the harbor, inland and ocean, amounted last year to 2,205,377 tons, made up by 6,048 vessels of all classes, an increase of more than 119,000 tons, and the largest in the history of the port.

The comparative list we subjoin of steam and sail craft respectively arriving in different years from sea, shows the steady increase of the former and the noteworthy decrease of the latter:—

	Steam- ships.	Tonnage.	Sail vessel.	Tonnage
1884.....	444	585,397	182	63,976
1886.....	532	733,648	171	73,051
1889.....	522	763,783	173	59,382
1890.....	624	889,189	122	41,143
1891.....	631	903,043	94	35,614
1892.....	654	1,004,396	77	32,311
1893.....	737	1,128,653	67	23,119

The fleet of barques, which ten years ago numbered 83, with a tonnage of about 50,000, has declined to 11 last year, of an average tonnage of 800 tons. Brigs, brigantines and square-rigged ships, of which dozens used to come into harbor, have dwindled in number to eight in all last year. Even schooners are fewer, but we are pleased to observe the number of vessels arrived in port from the Maritime Provinces was the largest in number in ten years, with the exception of 1890, and the largest in tonnage. Increased coal trade doubtless accounts for most of this; indeed, we observe (page 12) that the report refers to the expansion of the coal trade as an important feature in the growth of harbor trade.

There has, however, been no additional pier wharf accommodation provided for two years past, although the increase of arrivals has been steady, and it is consequently difficult to get vessels berthed. It is especially unfortunate that by a series of mishaps to the derricks built for the guard pier, the construction of that work has been much retarded.

We gather from the report that the new pier wharf ordered to be built at Hochelaga, will give relief to the pressure for space, and much of it should be ready for use by the close of 1895. "It is evident that these new works must be available for use before the present system of wharves is demolished to make way for the new system of high level wharves as provided for under the Harbor Enlargement scheme, otherwise the existing trade will be cramped and interfered with injuriously, which, if possible, should be prevented."

AN ASSESSMENT COLLAPSE.

It is just two years since we took occasion to say a word of warning to Canadians about an assessment endowment concern called the Order of Tonti, its name being derived from that of Nicholas Tonti, an Italian who first propounded the Tontine scheme. It professed to give each member who was taken ill benefits at so much per week, and at the end of seven years the amount called for by his certificate, less the sum of the sick benefits received. A lecturer, hired by the Order, was holding forth at Berlin, Ont., and the *News* of that town stated that "in the opinion of many he promised too much, and sooner or later must end in total collapse." We endorsed this opinion at the time. Now we hear of the assignment of the Order, with liabilities five or six times as great as its assets, which amount to \$1,250,000. The headquarters were at Philadelphia, and it had numerous lodges all over the United States. The assignment was made to the Land Title and Trust Company and Francis S. Brown, the attorney of the Order. Previous to the passing of the Ontario Act prohibiting all such orders from doing business in Ontario, the Tonti had several lodges in different parts of Ontario, Toronto having one with 60 members, but which has decreased until now there remain about 30, who have continued to remit their monthly assessments. We are told that during the present year 11 members of the Toronto lodge have received the full amount of their certificates, ranging in sums from \$500 to \$2,000 each. But those whose certificates mature henceforward may gather from the statement above how much they have to expect.

CAUSES OF FIRES.

The table which appears upon an adjoining page may with propriety be cut out by insurance agents. It is compiled from a recent special issue of the *New York Chronicle*, which gives, in a series of colored diagrams, a deal of valuable information about the principal causes of fires in different kinds of establishments in the United States. It will appear from a study of this table that it is of more importance to look after the lightning apparatus in one risk than in another—more important to look after flues, ovens and furnaces in one factory than another—while in another place stoves and matches are the things to guard against. Spontaneous combustion (implying dirt and rubbish or carelessness) is a most serious danger in a number of establishments, while in others engines and boilers are the articles in which danger lurks. The first cause mentioned in the list is always the principal cause. It is very noticeable that cigar stubs are a fruitful cause of fire. Out of a list of 129 classes of burned buildings tabulated, we find no less than 59 of which the cause of fire was cigar stubs. Going carefully over the list, from planing mills (1½ in a hundred) to billiard saloons (17 in the hundred), we find the percentage of burned risks in which cigar stubs forms a cause of fire to average 4.8 in each of these fifty-nine classes. This hint is of value to insurance inspectors and agents.