

good, and one of them might possibly find something for willing hands to do even in Canada, where dangerous deck-loads and rotten hulks are not altogether unknown. At the same time, we feel bound to say that our ships are generally sound, and that reasonable care is taken to preserve both life and property amongst us. Not the least effective means taken of late years in this direction, has been the establishment of Boards for the examination of masters and mates of vessels, and for the inspection of steamboats, and the examination of the engineers who run them.

The Board of Examiners for Masters and Mates of Vessels is composed of three persons, of whom Capt. P. A. Scott, R.N., is chairman, and during the past year they held numerous meetings at Halifax and St. John, and four at the city of Quebec—the number of candidates at the latter city being small as compared with the others. During the year 350 persons presented selves, and the results of the examination were as follows:—

	CANDIDATES.	PASSED.
Halifax ..	147.....	86
St. John.....	189.....	109
Quebec	14.....	9

No less than 146 candidates were what is familiarly known as "plucked," which fact goes to indicate that the examination is a real and not a sham one. The Act went into force in September, 1871, and since that time 525 persons have obtained certificates as masters, and 118 as mates. Besides these certificates, the Board granted certificates of service to 149 masters, and 58 mates during the year; these certificates are not recognized in Great Britain, but are granted to persons who have faithfully served in these capacities, and who are unable or unwilling to come before the Board for examination.

The importance of having only trained and competent men in charge of vessels cannot be overrated; the fact is, that a large proportion of the calamities which take place at sea arise from the want of efficiency on the part of those in command. The Board complains that in a few instances Collectors of Customs have permitted vessels to clear for foreign ports without having masters and mates who had certificates, the evil effects of which are well illustrated by the following case. Last fall the brigantine *James Coffill*, of Liverpool, N.S., cleared from Getson's Cove, in that Province, for the West Indies, under the command of Mr. Joseph J. Letson, who held a "Certificate of Competency" as master. The mate was Mr. Wm. Wolf, and he possessed *no certificate either of competency or service*. After being eight days at sea Capt. Letson was washed overboard,

and the mate was so ignorant of navigation that the vessel could not proceed, but "hove to" until they were able, several days afterwards, to get the mate off an American vessel to take them into port. Collectors allowing vessels to go to sea under such circumstances as these, should be promptly dismissed. A very few heads taken off in this way, would soon remedy the evil.

The Chairman of the Board of Steamboat Inspection is Mr. Samuel Risley, and during the twelve months there were 1058 certificates granted to engineers, who were thus classified:—

First-class Engineers.....	56
Second-class "	151
Third-class "	180
First-class Assistant-Engineers...	200
Second-class "	258
Third-class "	213
	1,058

The number who received certificates during the previous year was 824, the increase being 234. We believe the safety of the travelling public, as well as the preservation of our shipping, has been much promoted by these examinations, for at one time almost any one seemed to think that, with a few weeks practice, he could run the engine of a steamboat. We fear there are a great many incompetent engineers in charge of engines in our foundries and other manufactories, the temptation to get "cheap men" for this important service being too much for some employers, who sometimes after an explosion, or the ruin of a boiler in some other way, find that they were practising a false economy. It is well worth the consideration of the Government whether any one should be permitted to have charge of an engine, unless after having passed an examination and received a certificate of competency.

During the year 178 steamers were inspected in Western Ontario, 77 in Eastern Ontario, 108 in the Montreal division, 53 in Three Rivers division, 83 in Quebec, and 94 in the Maritime Provinces—in all 595 steamers, having a gross tonnage of 102,138 tons, 62,518 tons register. No less than 74 new steamers were added to our fleet during the year, and 24 were lost, broken up, or put out of the service. The growth of our marine can be readily understood by the number of engineers examined and vessels inspected in 1868 and 1874 respectively. They were as follows:

	1868	1874
Engineers examined	340.....	1058
Steamers inspected.....	350.....	595

The steamboat inspection fund seems to be more than self-sustaining. During the past five years, the receipts were \$65,617,

and the expenses \$45,717, leaving a surplus on hand of \$19,900. As this fund is more than sufficient to pay the salaries and expenses of the members of the Board, we think the Government might very properly reduce the present scale of fees. There can surely be no desire to make money out of the inspection, and all such charges should be kept as low as possible.

THE DEFALCATION IN THE BANK OF COMMERCE.

The defalcation of an officer of a bank is fortunately one of those rare events which, when they come, give a painful shock to the community. We are not accustomed to such things. And the discipline of our banks here is generally so strict as to make it extremely difficult for embezzlement to be carried out.

The present instance must, therefore, be set down as a singular and exceptional outbreak, which could neither be foreseen nor guarded against. No fault, we believe, can be found with the rule or discipline of the institution. The usual checks against irregularity were all in force. The young man, too, had borne a most exemplary character. He was doing well, and making his way in the Bank. It might be considered a weak point that his father was on the Stock Exchange, and subject to temptation to speculate. He had, moreover, failed some years before, owing to a breakdown in gold operations. Some thought the antecedents of the father were not altogether creditable, and it is a lamentable circumstance that in this case he appears to be involved in the delinquency of the son. If he has prompted the crime it is a shocking thing to contemplate.

We trust the money may be recovered, as it has been in one or two similar cases. It is rare that men can quietly rest under such a load of guilt. Remorse is too terrible to be borne, and men are glad sometimes even to exchange the torture for the certainty of imprisonment. One of the greatest defaulters ever known in England returned home from a perfectly safe retreat, and surrendered himself, finding life to be an intolerable burden, though he was living in outward comfort. Doubtless the delinquents will be found, and we hope the money will be given up.

PROSECUTION OF THE CASHIER OF THE JACQUES CARTIER BANK.

The times passing over us are fruitful in startling events, and amongst the rest none are so singular as the arrest and prosecution of the cashier of a bank for making false returns to the Government. Mr. Cotte had