Current loans in Canada continue to grow and this month $7,499,000 has been added to the total, which now stands at the large figure of $458,706,000. In February of each of the last three years the figures have been:

	Current Loans.
1903	$331,646,000
1904	389,627,000
1905	414,233,000

This represents an increase in three years of 38 per cent. During the same time public deposits in Canada have increased by 42 per cent. The increase of over $7,000,000 during the month is fairly well divided amongst the different banks, the only exceptional individual increase being in the figures of the Merchants Bank of Canada, which have grown by $1,086,000. Total assets have increased from $822,-959,000 to $828,518,000, being $104,741,000 more than in February, 1905. This certainly is a most extraordinary record, even for a year of unexampled progress.

THE USE OF FIRE GUARDIANS.

The chief of the Massachusetts District Police, Mr. Joseph E. Shaw, gives the first annual report of that body, being for the calendar year 1904. Curious to relate, the number of "unknown and incendiary" fires in the State was greater in 1904 than in 1903. And Mr. Shaw appears to suggest that insurance agents must have been permitting over-insurance, "thereby offering inducements to swell the number of incendiary fires." He says, moreover, that the number of men assigned to the duty of investigating fires is insufficient to do it properly.

The total number of fires occurring throughout the State during the year was 4,844, of which there were 3,661 in frame buildings, 1,066 in brick buildings, and 117 other than building fires. The loss on the same was $6,451,093, the sound value of the property damaged by fire was $117,806,522; amount of insurance at risk on same, $96,267,017; insurance loss paid, $5,-238,209. Of the total number of fires, 242, or nearly five per cent., were of incendiary origin. The total sound valuation of property damaged by incendiary fires was $1,951,146; total insurance covering same, $1,656,236; total loss on same, $450,677; insurance loss, $359,479. Two hundred and eighty-one fires were of unknown origin.

The number of fires in the city of Boston during the year was 1,305, of which 631 were in frame buildings, 649 in brick buildings, and 25 were other than building fires. The total value involved was $28,256,-827; insurance, $22,677,514; total loss, $2,311,121; insurance loss, $2,099,761. Of the total number of Boston fires 33, or 2.52 per cent., were incendiary. The loss was $33,933; insurance loss, $31,133.

It is of particular interest to observe that the number of arrests for burning and arson during the year 1904 was no fewer than 79, which is about thirty per cent. of the number of incendiary fires. There were 54 convictions, making the percentage of convictions to arrests 70. Besides these, ten persons were indicted and held for trial.

Of the 33 incendiary fires in the city of Boston, 15 were caused by maliciousness, 8 set for the purpose of obtaining insurance, 4 caused by drunken persons, 2 caused by revenge, 1 by thieves, and of 3 the authors were unknown.

Of the 209 incendiary fires occurring outside of Boston, 65 were caused for the purpose of obtaining insurance, 86 caused by maliciousness, 19 by revenge, 2 were due to pyromania, 1 set by thieves, 4 by tramps, 1 by intoxicated person, and the causes of 31 were unknown.

By an act of the Legislature of the State (chapter 433, sections 1, 2, 3 and 4) the powers and duties of the Fire Marshal's Department were transferred to the detective department of the District Police, and placed in charge of the able and efficient officer, George C. Neal, deputy chief of the detective and fire inspection department. Said act became law June 8th, 1904, giving to the members of the fire inspection department all the powers and duties of detective officers, as well as that of fire inspectors. This, in the opinion of Mr. Shaw, was a move in the right direction, as it clothed them with authority to serve subpœnas and precepts of the court, investigate fires, and perform such other detective duty as might be assigned to them by the executive officer. It also provides that the chief of the department may detail detective officers for the investigation of fires. In addition to this, the Legislature of the same year passed an act (chapter 370, sections 1, 2, 3 and 4) transferring to this department all the powers conferred on city councils and selectmen of the towns to regulate the keeping, storage, use, manufacture or sale of gunpowder, dynamite or other explosives, and inflammable fluids. "The operation of this law has been such as to entail a vast amount of labor, in addition to this investigation of fires; and when we take into consideration the very limited number of men whch constitutes the detective department, and the various duties they are called upon to perform, it is surprising that so much has been accomplished."

Chief Shaw moralizes thus upon the carelessness of the public:

> "It seems to be the inclination of the average person who is insured to depend entirely upon his insurance to cover any loss that may happen as the result of fire upon the premises insured. I believe that, the average person would exercise much more care to prevent fires occurring, did he not know that the insurance company would make good his loss. I have so many examples of carelessness regarding fires that I feel it my duty to call attention of the public generally to their negligence in this direction; and if the advice were heeded, many accidental fires would be prevented. For instance, the use of swinging gas brackets near lace curtains with the window open to the breeze; the use of wooden cuspidores; the careless use of matches and of kerosene; and various other means by which accidental fires occur. The average person waits until a fire occurs before being warned of his carelessness. His duty to his neighbor as well as to himself demands the utmost care to prevent a fire waste. I would recommend that in every household some means of subduing an incipient fire be provided, such as hand grenades or an extinguisher. This would oftentimes prevent a serious conflagration. The expense is trifling, compared with the annual loss."

EXPORT STATISTICS AGAIN.

A matter was brought up in the House of Commons on Friday last to which the attention of the departments of Customs and of Trade and Commerce has repeatedly been called by The Monetary Times. This is the anomalous showing made in the Trade and Navigation blue books of the places of origin of manufactured goods exported. For example: In the Blue