

The following gives the two sets of figures, both including Newfoundland, excepting in 1894, 1895 and 1896, when both agencies separated Newfoundland from Canada :—

YEAR.	BRADSTREET'S.		DUN & Co.	
	No.	Value of Liabilities.	No.	Value of Liabilities.
		\$		\$
1885.....	1,280	9,210,334	1,247	8,743,000
1886.....	1,186	11,240,025	1,233	10,171,000
1887.....	1,315	17,054,000	1,366	16,070,595
1888.....	1,730	15,498,242	1,667	13,974,787
1889.....	1,616	13,147,910	1,747	14,528,884
1890.....	1,626	12,482,000	1,847	18,000,000
1891.....	1,846	14,884,000	1,861	16,723,939
1892.....	1,682	11,603,210	1,680	13,703,000
1893.....	1,781	15,690,404	1,344	12,689,794
1894.....	1,851	17,724,633	1,854	17,607,258
1895.....	1,876	15,347,931	1,891	15,802,989
1896.....	2,179	16,208,460	2,118	17,169,683

The totals of Dun & Co. for the period 1885-96 are \$175,184,929, and those of Bradstreet's are \$170,091,149.

According to Dun & Co., 27·8 per cent of the failures in Canada in 1896, were manufacturing firms, 71·0 trading, and 1·2 "other," the liabilities of the manufacturing class being 33·2 per cent of the total liabilities, and those of the trading class being 66·3 per cent, "others" being 0·5 per cent.

POST OFFICE AND OTHER SAVINGS BANKS.

The Post Office Act, which provides for the establishment of Post Office Savings banks in Canada, was passed on the 20th December, 1867, and was limited in operation, as regards the savings banks, to the Provinces of Ontario and Quebec. Under its provisions a deposit must not be less than \$1, and by Order in Council 7th February, 1891, must not exceed \$1,000 in any one year; neither must the total amount on deposit exceed \$3,000. On the first September, 1885, the system was extended to the Provinces of Nova Scotia and New Brunswick, and the offices are now distributed in the several provinces as follows: Ontario, 456; Quebec, 133; Nova Scotia, 49; New Brunswick, 38; Manitoba, 25; British Columbia, 24; Prince Edward Island, 8, and the Territories, 22, making a total of 755.

Government savings banks, under the management of the Finance Department, have been established in the Maritime Provinces and in Manitoba and British Columbia. In these, deposits are allowed to the extent of \$1,000. The number of offices under this system is 33, viz.: 21 in Nova Scotia, 7 in New Brunswick, 2 in Prince Edward Island, 1 in Ontario, 1 in Manitoba and one in British Columbia. On the 30th June, 1896, there were 54,186 depositors with \$17,866,389 on deposit. Arrangements are made for the transfer of the Government savings banks in each province to the Post Office Department, as the position of superintendent at each place