

views, but the facts seem to be inseparable from times of great commercial depression, many people having no alternative but to fail and pass the remainder of their lives with the stigma of the insolvent resting upon them. The man whose well insured premises and stock burn down these times is considered lucky, and his good fortune is one of the greatest incentives to others similarly placed. It sets the man who was on the verge of bankruptcy on his feet, and able to look his creditors again boldly in the face. We do not mean that except in rare instances, people, deliberately set fire to their premises, but we do think greater care might have been taken in many cases by individuals in staying the course of such extensive conflagrations. The general effect of such holocausts is to retard the recovery of a healthy condition of trade, as it is merely taking out of one pocket and putting into another, in this respect being quite different from bankruptcy, in which no wealth has been absolutely destroyed, somebody must have profited, the consumer if not the dealer and manufacturer; while in a conflagration nothing is left but the ashes and the ground they cover. The proper remedy for this state of affairs is an efficient fire department with responsible intelligent men at the head, and no situation filled because of favoritism or interest. Insurance companies should take means of compelling such a course on pain of withdrawal altogether. These have also to instruct local agents in the judicious spreading of risks and the avoiding of over-insurance, as the mortgagee avoids too high a loan upon property.

It seems that the spread of the St. Johns fire was due mainly to the fact that at the time it broke out (supposed to have been caused by tramps smoking on the dry lumber at Bosquet's mill) the man in charge of the water works engine had taken the pressure off for the purpose of cleaning the boilers; which he was accustomed to do on Sunday mornings while the people were at church, and water for domestic purposes not so much required. It was while this operation was going on that the fire broke out, and before steam could be got up again the fire had spread considerably and caused leakages by the melting of the taps and supply pipes leading to the burning premises. The engineer is properly held to blame for "blowing off" at a time when a strong wind prevailed and a spark likely to spread into a conflagration. It is a fortunate matter for most of the leading merchants that liberal insurances were held on their premises and stocks, and we have little doubt that in a short

time the enterprising little town will be as flourishing as ever, and satisfy the insurance people who suffered so severely that they will make amends by doing their utmost to make all future risks more profitable to the companies. To those unfortunate penny-wise and pound-foolish people who did not believe in the necessity for insurance, it will be a lesson which they will likely profit by in the future. Have Montreal, Toronto, Hamilton and hundreds of other places in the Dominion no lessons to glean from these conflagrations? The people of Montreal have put an end to wooden houses, but within the limits and in the very heart of the city we have the materials of hundreds of wooden structures in the shape of lumber yards and in close proximity to valuable and costly buildings whose existence is continually endangered thereby; and unless the people see to it in time, they will wake up some night to find these gigantic piles of kindling wood have started a conflagration which will tax all the powers of our efficient fire brigade to combat. Let us be warned in time, and compel the removal to some less populous locality of such dangerous neighbors.

A NECESSARY CORRECTION.

A newspaper of standing is generally supposed to be discreet in its treatment of questions affecting the interests of the community to which it particularly belongs; pure justice of course must be administered when a difference of opinion demands a solution, but it is hardly necessary that a voluntary utterance should be made on a matter affecting national prosperity without knowledge of the premises. What we have said is meant to precede an expression of regret at seeing some editorial comments recklessly inserted in the *Witness* respecting the dangers of navigation in the Gulf of St. Lawrence. The *Witness* is not altogether the first to have gone out of its way to cast discredit on our national route to Europe, but the mistakes of others should be a warning not an example to be followed by a journal usually careful of commercial interests. Before proceeding further we quote the remarks which are so decidedly blameable:

"The dangers of gulf navigation at this season of the year are well illustrated in the case of the 'Sardinian,' which, notwithstanding its thoroughly reliable captain, came into collision with an iceberg in the fog a few days ago. It is such occurrences which cause insurance on vessels for the St. Lawrence at certain periods to be so high that it is generally more profitable to import very expensive cargoes, such as those of wool and tea, via New York or Boston, even when bought in places of growth by Canadian merchants."

Now it is a remarkable fact that few

steamship disasters have occurred in the Gulf of St. Lawrence or in that part of the passage where Ocean steam routes diverge toward the gulf system of navigation; all Atlantic steamers follow one of some lanes across the ocean, and although they are kept fairly separate by a common understanding, so as to avoid collisions, it is a well-known fact that westward-bound steamers are obliged by the laws of circle-sailing (that is, taking the shortest route over a spherical surface) as well as by convenience of striking the arctic current running south, and avoiding the Gulf stream running northeast, to come very near Cape Race. As this part of the ocean is converted by the conflict of the two currents into a sort of eddy the presence of icebergs and the great ice fields which formed their anchorage in the bays whence they originally floated, is a constant phenomenon of what is summer here but the opening of spring further north. Therefore when we hear that a ship has struck a berg in a fog or has been beset in ice at this point we should understand that the misfortune is common in its chance to all vessels sailing from the British Islands to this continent, and that the St. Lawrence route is no more responsible for such disasters than the entrance to the Bay of New York or Boston harbour.

It is time that irresponsible journalists should cease to air their crude opinions on such a subject; the true history of any possible increase of insurance for our route would be, that penetrating further into the heart of the continent, and so without transshipment reaching more readily great centres of distribution, we must perforce increase the insurance charges; practically it is equivalent to a delivery at a point between Albany and Buffalo, and the applicant for insurance via New York would find his charges correspond. But as regards insurance-rates the *Witness* has shot very wide of the mark; the truth is that a uniform rate via the St. Lawrence, as low as the lowest rates to Atlantic ports, can always be effected on the other side and guaranteed by the owners of Canadian vessels. This is the best practical proof of the safety of the St. Lawrence route, and, as a matter of comparison of safety, we may say that the *Sardinian*, under the active, watchful guard of her captain, running at slow speed in a fog, had her engines reversed within a mile of the danger, and when the inevitable collision occurred merely injured a plate, so that a mass of over 10,000 tons in motion, meeting in the berg a measureless opposing force, received an injury trivial and easily repaired. On the