

the narrowness of streets is in Montreal made by the specific rating an extra exposure, and the same thing applies to the menacing wires. So, while the basis rate is the same in both cities, the net rate which the insured has to pay will work out differently and in favor of Toronto in these respects.

The important feature to be observed is that everything done by an owner or tenant of a building to enhance the safety of his place from fire will be acknowledged by a reduction in rate, of which he receives the benefit. The key rate is determined upon the municipal fire protection appliances provided. The thickness of walls and their being carried above the roof or otherwise, the character of roof, the thickness of floors, the use or non-use of wired glass, the employment of metal or metal-covered shutters or windows and doors, the character of the artificial light used, the nature of the interior finish, the number of openings in a brick or stone wall, are all matters which affect the character of a building from a fire insurance standpoint. Wooden cornices and window casings, signs or other projections, wooden skylights, shingle roofs—all these are dangerous features in a building. In an address by an insurance expert before Toronto architects he asked his hearers to avoid breaking division walls between buildings, adding: "It is astonishing to what an extent this practice has grown, until we sometimes find that in as many as ten adjoining buildings there is not one party wall absolutely intact. "Avoid also, if possible," he says, "having the windows in one wall directly opposite the windows of the other." These and many other considerations, to which we hope to refer hereafter, are commended to the attention of business men who honestly desire to earn cheap insurance.

BRITISH FOREIGN TRADE.

It is a good sign when we find an Englishman of ability and broad sense taking opportunity to advise his usually self-sufficient countrymen in the British Islands to abandon their insular notions and awaken to what other nations are doing in commerce. An example of this is to hand in a letter to the Birmingham Chamber of Commerce Journal for July, entitled "Reflections upon the Causes of the Slow Growth of British Trade in Recent Years," and signed "Manifold." The writer of this letter is known to us, but we have not his permission to reveal his identity. Suffice it that he is a Birmingham manufacturer who has travelled extensively. Returning in June from a second journey round the world, looking for business, he wrote to us: "I have visited most British colonies of importance, mainly with business objects in view. Canada's prosperity seems to continue unchecked; after touring through the Dominion one is spoiled for most other British Dependencies. Australia, for instance, is disappointing."

Having kept both eyes and ears open during his travelling in far countries, "Manifold" found evidences in both his lengthy journeys of a poor aggregate increase of British trade abroad in recent years, particularly in comparison with the growth of trade

in United States and Germany. We quote freely from his letter, which seems to us a remarkable instance of speaking out boldly. Thus:

An old-fashioned British manufacturer is often narrow-minded and one-sided, is frequently handicapped by business tradition and false commercial pride, and being, at the same time, too self-satisfied, is inclined to undervalue the present strength and the possibility of future progress of his competitors. In many cases also he may have too much money invested in solid, steady dividend-earning securities outside the business in the control of which he is himself actively engaged; this being so he may easily become too big for his boots, and acquire, from the commercial point of view, a strong tendency to "swollen head." Sometimes the British manufacturer places his recreation first, making it impossible, particularly during periods of pressure, to devote that attention to his business which it may for the time being demand. It is the writer's belief that the management of a business, even if the whole business belongs to its manager, is a trust not to be lightly administered. If a man finds it impossible, or feels disinclined to do what is right by his trust, he should call in help to enable the work to go forward, and not block the legitimate progress of his enterprise. A business cannot successfully, wholesomely, and rightly be allowed to "mark time" for an indefinite period. If it is not going forward it will not be able to stand still, but will, more or less rapidly, go back.

It is well known that one of the great qualities of the American manufacturer is adaptiveness, and it may be safely asserted that a business man can be adaptive without being dishonest, and without losing real dignity and self-respect. Many British manufacturers may not yet have realized this. If a competitor is selling a given article at a given price to the satisfaction of a given market, and a maker of the same class of goods sees this and realizes that what he is making is not so commercially successful (either by reason of its shape, style, quality, packing, etc.), then he should try and go one better. But if, after giving the matter due consideration, he comes to the conclusion that he cannot to commercial advantage make any improvement, then let him adapt his competitor's article as it stands to his own make. Every manufacturer should feel himself to be justified in supplying the same article as his neighbor, so long as he does not infringe upon individual patent rights, trade-marks, names, labels, etc., either directly or colorably.

"Manifold" does not forget that he is a Britisher, however; and, although he perceives the advantage that the Yankee or the Frenchman has over John Bull in being a better salesman, having a more ingratiating manner and being willing to make goods of the pattern that colonials or foreigners want, still he stands up for his countrymen, declaring that "there is still no better business man than the normally able Britisher who is not suffering from 'swollen head,' and who is satisfied and happy to get right down to business, because he can look at things in a large way, and can carry out a large policy consistently and persistently without resort to dishonest trick or ingenious artifice." Go abroad, he says, to the manufacturer or merchant, or send men abroad, preferably young men, unhampered by old-world conventions, unhardened in the belief that "because a thing has been done in a certain way for fifty years that way is necessarily the best way." Is not this exactly what Chamberlain has been saying in a larger way? And because he dares to run counter to the beliefs of 1840 or 1850, and urges enquiry as to the best way to meet altered circumstances, he is proscribed by a very large body of English politicians. So strong is the belief of an Englishman in himself