

## THE CIVIL SERVICE.

A letter signed "Industria," which will be found on another page, was received too late for insertion and comment in last issue. Our correspondent may make his mind quite easy on the subject of public appreciation. The public understands perfectly that there must be a number of honest and efficient servants in the Ottawa departments. How else could the business of the country be carried on? But the public understands also that there are, too, in these departments, the lazy, the incompetent, the time-serving employes, such as are to be found everywhere. The worst of it is that a larger proportion of such persons are to be found in the public service than would be tolerated in any other employ. These people do not do their work promptly and well; some cannot, others will not. The result is either that the work is "scamped," and the public interests suffer, or else that the work such useless dawdlers should do is thrown upon the shoulders of their superiors or upon their conscientious and competent fellow-workers. Hence it comes about that a comparatively few persons, who have the honor of their department at heart, are driven to overwork, while their subordinates "kill time."

"Industria" tells us that every one will agree with our statement that robbery of the Government must be guarded against. Strangely he fails to see that the Government is robbed by every man in its employ who takes pay for work he does not do. We must endeavor to eradicate the false public opinion that it is no harm for persons who do no work to fatten at the public crib. People should reflect that a wrong done to the Government, which is the representative of the whole people, is a wrong done to every member of the body politic. This is as true of a clerk as it is of a contractor or a Minister of the Crown. Therefore, without any fear of being misunderstood, we repeat our statement that the work done at Parliament Hill by employes *whom the people of Canada pay*, should be placed upon the same basis as work done by other clerks elsewhere; that honest and capable work only should be paid for. The capable public servant who does his duty civilly always commands respect. He is not likely to be a snob; he cannot be a loafer; and if he chooses to be a bit of a dude no one will take the trouble to object.

## TORONTO TRADE FIGURES.

The excess of exports sent to Britain and foreign countries from this port during November this year over the same month last year was considerable. In products of the field, animals and their produce, and manufactured goods, the increase is marked. There is not much change in aggregate of imports, the leading items of dry goods and metals showing a close correspondence in the respective months.

Imports at Toronto for November, 1891, were of the value of \$1,432,472, and foreign exports were valued at \$446,989; total,

\$1,879,461. In the corresponding month of 1890, the imports were \$1,374,241 and exports \$276,695 in value; total, \$1,650,936.

We give below our customary analysis of the Board of Trade figures, inward and outward. Imports of dry goods are small.

IMPORTS.		
	Nov., 1891.	Nov., 1890.
Cotton goods.....	\$38,708	\$38,193
Fancy goods.....	31,931	18,199
Hats and bonnets.....	9,984	4,260
Silk goods.....	35,080	36,796
Woollen goods.....	80,984	82,655
Total dry goods.....	\$196,687	\$180,103
Brass and m'frs of.....	\$ 10,345	\$ 11,859
Copper " ".....	4,451	2,138
Iron and steel ".....	116,803	120,716
Lead ".....	8,279	7,313
Metal composition.....	11,029	10,597
Total metal goods.....	\$150,907	\$152,623
Books & pamphlets.....	56,982	61,045
Coal, bituminous.....	25,067	29,102
do., anthracite.....	.....	.....
Drugs and medicines.....	19,484	18,105
Earthen and chinaware..	27,821	13,824
Fish in oil, &c.....	13,922	15,326
Fruit, green and dried...	46,504	81,582
Glass and glassware.....	47,237	30,348
Hops.....	13,108	3,361
Jewellery and watches...	21,336	33,060
Leather goods.....	19,691	26,130
Musical instruments.....	14,993	11,361
Paints and colors.....	8,714	15,468
Paper and m'frs of.....	40,316	29,703
Spirits and wines.....	11,350	13,645
Wood goods.....	19,313	18,808

Turning to the list of exports we find barley the largest item, 325,568 bushels having been shipped within the month, compared with 100,000 in November, 1890. Eggs, meats, and wool also show large increases. Exports of leather, \$16,125, make a good showing among manufactured articles exported:

EXPORTS, PRODUCE OF CANADA.		
Produce of	Nov., '91.	Nov., '90.
The Mine.....	\$ 261	\$ .....
" Fisheries.....	.....	.....
" Forest.....	29,039	50,811
" Field.....	223,393	111,177
Animals, &c.....	128,128	60,966
Manufactures.....	45,098	35,415
Total value.....	\$ 425,919	\$258,369

## LESSENING THE FIRE HAZARD.

Any step that can be taken to stay the ravages of fire is worthy of the greatest consideration by the public. It is with this end in view that the Canadian Fire Underwriters' Association has appointed inspectors whose sole work is to inspect and report upon buildings classed as special risks. By means of what is known as schedule rating, or in other words rating each risk on its merits, the lowest possible rate is obtained by those occupants or owners who adopt the suggestions of these inspectors. In rating such risks reference is had to the construction of the building, the position and construction of the boiler-house, if steam be used, and its connection with the factory. Favorable allowances are made for the providing of means for preventing or extinguishing fires, such as casks and pails of water, standpipes and hose force pumps, fire-proof doors, also the providing of watchman and watch clock, the use of steam-heating instead of stoves, the choice of gas or electric light, instead of coal oil lighting, and the fire insurance of those who take the precautions recommended costs less than that of those who do not.

It is the experience of insurance agents and managers that the assured, as a rule, are satisfied with this system of rating, and it certainly has resulted in effecting great improvement in this class of risk. Owners find it economic, inasmuch as every improvement secures a corresponding reduction in the rate of insurance. It is no uncommon thing for persons to apply, before erecting new buildings, to the secretaries of the association for hints as to the construction of the proposed building, with the view of obtaining the lowest possible insurance rate. We are told that during the past year, 1,948 special risks in Ontario were thus inspected and reported upon, and 836 in the Province of Quebec—336 of the latter being in the city of Montreal. The services of such officers as these are not only valuable to the association directly, but are of decided indirect value to the public in gradually lessening the risk of fire.

## COUNTERFEIT LIFE INSURANCE.

## THE RECORD FOR SEVEN YEARS.

The most successful counterfeit is the one which is so nearly like the real thing as to be often mistaken for it. Assessment life insurance is carried on upon lines, in some cases, so near to those of the real thing, as to last a good while, and to deceive many good people into believing that it is as durable as life insurance itself. If such people would look a little deeper than at what appears on the mere surface, they would be convinced that the tendency of a life insurance company is toward permanency, while that of an assessment company is toward extinction. The one is constantly putting something solid into its structure which will bear up all the weight which can ever be built upon it, no matter to what height. The other is adding liability to liability, with no base to build on except an influx of fresh lives, and nothing in its scheme to bring new lives in after the assessments reach a repellant point. One is built on a solid foundation that costs something, and is usually worth all it costs, while the other is built on shifting sand, costing nothing, and worth nothing, and having nothing to hold it together when the inevitable strain of an increasing death-rate is put upon its particles.

To assist those of our readers who are so inclined to look into this matter at the present time, we have collated the experience, covering the past seven years, of a large number of assessment associations, as to (1) their increase of membership or inflow of new blood, and (2) the cost per \$1,000 of holding their certificates. We find it impossible to ascertain the exact cost of the working expenses in each case, for some spend money in pushing for new members, and some do not. Therefore, to place all on an equality, it is herein assumed that the cost, on an average, is just \$4 per \$1,000 for expenses, and that sum is added each year to the death rate to produce the figures found in the third or final column "opposite to the name of each association.

Glancing down the third column, it will be noticed that, in the case of nearly every association, there has been a general in-