

Irish readers, and a considerable portion of it is devoted to the advocacy of emigration, and to Canada as a field for settlement. The canal and railway systems, and the amount of the public debt and the objects for which it has been contracted were clearly explained, and we were glad to notice that a very serious error, into which Mr. Anderson, M.P., fell in his recent article in the *Contemporary Review*, was noticed and corrected, although not in as much detail as might have been desirable. Sir Alexander Galt contented himself with giving an emphatic denial to the charge that Canada had failed in any of her obligations. Mr. Anderson, however, had specified two instances in which loans had been, to use his own expression, written off as bad debts. These were loans for the construction of the Welland and Shubenacadie canals, both which were made to incorporated companies, and not to the Governments of Upper Canada and Nova Scotia. Mr. Anderson would not, of course, have intentionally stated what was untrue, but he ought to withdraw as publicly as he made it a most injurious attack on Canadian credit which Sir Alexander Galt vindicated in the words with which we shall close this brief notice: "It may be sufficient to state that no engagement, either of the Dominion or of any of the Provinces, has ever been in arrears for one day; nor has the Imperial Exchequer ever advanced one shilling on account of such engagements."

DECREASE OF MORAL HAZARD.

We are most happy to congratulate the Fire Insurance Companies on the profitable results of their operations during 1880, and to wish them a long continuance of prosperity; while we are equally ready to credit them with care in the selection of their risks, as well as in their inspection of them, and on the pleasant fact that their occupation has, for the time being, been shorn of its most notable peril by means of the improvement in the results and of the management of the general business of the country. Fire underwriters have many theories which are doubtless based upon well ascertained facts; amongst these are "Hard Times cause Hard Fires;" "In good times men cannot so well afford to burn out," and "Low rates cause fires by reason of the feeling of 'no danger' engendered by the low estimate of danger by the insurance companies."

That there is possibility of the proving of the latter theory is evidenced by the rates at which some of the more prominent risks are being carried as compared

with those paid for the same risks a few years ago; the furniture of one of our most extensive hotels was written at 1½ per cent., the risk being divided into sections, and an agreement being made that the insurance should apply to the contents of each room in the same proportion as the whole amount of insurance bore to the whole amount of inventory. As, however, the experiment became established into an institution, the rates decreased, until now, we are informed, the risk is written in one sum, the liquors included with the furniture, and the whole done at 85 cents.

An improved state of the lumber market has had the same effect on the rates charged for the mills and lumber in the neighborhood of Quebec, familiar to tourists, and many other similar risks whose general hazard remains unchanged. There are always those ready to say that rates are gone to the dogs,—and there are not wanting those who assert that rates are now *accepted*, and no longer *fixed*, by the insurance companies; but such persons forget that the managers of these companies are responsible to their shareholders, and so are not likely to allow themselves to be dictated to by those to whom they afford indemnity.

TIMBER SUPPLY.

There are few questions more important to Western Ontario farmers than the question of timber culture for future use. Forests have been cut down with almost criminal waste and no new ones planted, and even in the Orillia districts ten years will use all lumber fit for the saw. While the future lumber supply has been much talked of, a few farmers in that neighborhood show the question not so very difficult of solution. Having planted a few acres of poor land they found it does not require many years to grow profitable timber, and that if its culture were properly understood there is little occasion to offer any inducement to plant beyond the self interest involved in itself, just as there is in any other business pursuit. The man who plants an orchard does not expect to get any return until it is ten or fifteen years old. He knows that if he wants to sell his farm before the trees bear fruit the statement on the sale-bills that it contains "an orchard of fruit trees just coming into bearing" will help the bidding wonderfully, and it would be the same with trees if the timber question were properly understood. These parties state that a piece of woodland properly planted will come into use as quickly as an apple orchard will, and a farm of one hundred

acres that had a few acres of young forest would bring far more than the additional cost of planting, should the farmer be forced to sell before the timber matured. All this implies that it be properly located.

It would neither be prudent nor profitable to plant where a whole acre of timber could be bought for a few dollars any more than it would be wise to plant apple-trees the fruit of which nobody cared to buy. There is, however, no doubt that in fifteen or twenty years, over a large district of our Province, timber will be scarce and lumber high priced, and that those who plant now will be well rewarded though the trees be not large enough for saw logs then, yet the little plantation would come well into use for fuel and other purposes.

Every one who owns a farm should look about him and see how the timber prospect is, and, if he sees a probable scarcity in the market or in his wood shed, plant a few acres to supply the deficiency.

ADULTERATION OF WINES AND LIQUORS.

The spectacle of a wise looking gentleman ordering wine at a hotel, looking very learnedly over the list and gravely choosing champagne as the most fashionable wine, is a very ludicrous one to a person acquainted with the manner in which much of it is manufactured. There is more champagne bought and sold and drunk in the city of New York in a single year than there is manufactured of the pure article throughout the world within the same time. The bogus article which is put forth at such an extravagant price is generally manufactured according to the author of the work referred to last week, about as follows: Fifty gallons of water, two gallons of honey, five ounces of bruised ginger, five ounces of ground mustard. Boil this mass thirty minutes, add a quart of yeast, and let it ferment from ten to fourteen days. Add six ounces of bitter almonds, bruised, spirits and grains of paradise to suit convenience. The more spirit the champagne possesses the greater will be its body. For coloring use cochineal, half an ounce to the fifty gallons, or for pink champagne use a little more cochineal. The author furnishes also additional information for laying on the Dutch metal, and printing and placing the labels to prove that it was obtained pure and genuine from any desired part of the world. Canadian lovers of the exhilarating fluid are not so subject to imposition, but it would surprise some drinkers to learn of the deeds which are done below the light of day in some of the distributing centres.