

A Ready Ratification.

At the special meeting of shareholders of the Canadian Bank of Commerce held on Monday last, the absorption of the Bank of British Columbia met with ready ratification. As the owners of the stock of the latter institution have already signified their hearty approval of the terms proposed to them, the blending of these banks may now be considered accomplished. The fusion of interests and economy of management resultant from such an amalgamation must be quickly perceived by both parties to this happy union, and further weddings may follow.

Farm Fires.

The insurance fraternity of the British Isles have been much interested in a pamphlet published by the Glasgow manager of the Western of Toronto upon the subject of farm fires. It appears that the insuring of farm buildings and produce has proved in the past very unprofitable business, and the remarks of the pamphleteer have called forth many additions to his useful suggestions as to the reduction of the risks inseparable from farm fires. The policyholder points out the omission of one important cause of fires—the spontaneous combustion from the overheating of hay and clover ricks, and says fires due to this cause are often caused by want of skill and judgment on the part of the farmer, and by his neglect when he sees a hot rick to cut it open and let out the heat.

"Experience shews that it may be from eight to twenty weeks before a hot rick will burst into flame. An insurer who allows this to happen loses, of course, the value of the overheated rick itself, and runs the risk of the extension of the fire. We may here emphasize the remark made a week ago that in the event of a rick firing, men should at once apply wet sacking and blankets, with the aid of ladders, to the surrounding ricks.

"Farm hands cannot be too strictly prohibited from smoking. Many farmers habitually smoke even in the stackyard, and they can hardly find fault with others for doing the same. Formerly, smoking was prohibited on the farms on pain of instant dismissal, and this rule ought never to have been relaxed. It is often possible nowadays to see a farmer ricking oats on a blazing hot day with a pipe in his mouth, smoking away. Familiarity breeds contempt, we all know; but such carelessness is almost criminal, and nearly as bad as that of an agent of one of our leading insurance offices who has been seen many a time calmly smoking at the door of a magazine where three tons of blasting powder is generally stored. This same individual has often been seated in his trap smoking his pipe serenely, and all the time a 600-pound barrel of powder has been under the seat. No more careless, not to say reckless, man exists than the confirmed smoker.

"The aggregation of ricks in one stackyard, and the close proximity of chimneys, etc., should be carefully considered. We know that hay and clover

ricks must be near the byres, and also straw for foddering all through the winter, but by having, say, a foot in width closely pared off the sides and ends of both kinds of ricks, a hard, dense mass will be presented instead of the loose ends which fire so readily, and the risk of fire will consequently be diminished by more than half. Generally speaking, there is no reason why corn ricks should not be ricked on or near the fields where they grew."

The recent storms have emphasized one fact—that a lightning conductor should always be fixed on the highest farm building, so as to protect both buildings and produce. We are convinced that if the above suggestions were adopted, we should hear far less about the unprofitableness of farm insurance business, even at the current rates.

The Kansas Firemen.

The International Exhibition of Fire Apparatus, to which attention was directed in The Chronicle some time ago, opened at Vincennes, Paris, on Friday last. In connection therewith, contests in hose-coupling, running, harnessing, life-saving, and everything in which firemen shine, have been held. Canadians will be quick to congratulate Kansas City upon having a Fire Brigade whose representatives caused great wonderment among the five thousand firemen of different nationalities present at the exercises. The men from Kansas are said to have received a perfect ovation, and there was no dissenting voice when they were assigned the first place. However, a later dispatch somewhat detracts from the honors won by the Western firemen, although their work was evidently most meritorious. The competition in which they took part is thus reported from Paris:

On account of the representations against the ruling whereby the representatives of the Kansas City Fire Department were disqualified in the International Fire Department Championship Competition, on the ground of professionalism, the French Exposition authorities have decided to create a special class for paid firemen, which included the Kansas City contingent and the Italian firemen, all the other teams being composed of volunteers, for whom the competition was evidently intended, no official Fire Department of any country being represented. Even the French Fire Department did not compete. This was not previously made clear, and the representatives of Kansas City were not aware of the fact that the competition was only intended for Volunteer Fire Departments. The Kansas City firemen in the preliminary exercises completely outdistanced all others in power of engines and promptitude and rapidity of their work. They defeated the Italians in the final test of to-day with perfect ease, the Americans reaching and extinguishing the fire and rescuing the inmates in three minutes forty-two seconds, the Italians taking ten minutes twelve seconds to carry out the same programme.

Kansas City thus won the World's Professional Championship Cup.