

ings, under lock and key, and where it is not exposed to the weather.

(2) A regular time should be set for attending to and charging the apparatus during daylight hours only.

(3) In charging the generating chambers of water feed machines, clean all residuum carefully from the containers and remove it at once from the building. Separate from the mass any unslaked carbide remaining and return it to the container, adding new carbide as required. Be careful never to fill the container over the specified mark, as it is important to allow for the swelling of the carbide when it comes in contact with water. The proper action and economy of the machine are dependent on the arrangement and amount of carbide placed in the generator. Carefully guard against the escape of gas.

(4) Whenever recharging with carbide always replenish the water supply.

(5) Never deposit residuum or exhausted material from water feed machines in sewer pipes or near inflammable material.

(6) Water tanks and water seals must always be kept filled with clean water.

(7) Never install more than the equivalent of the number of half-foot burners for which the machine is rated.

(8) Never test the generator or piping for leaks with a flame and never apply flame to an outlet from which the burner has been removed.

(9) Never use a lighted match, lamp, candle, lantern, or any open light near the machine.

(10) See that the entire installation is in accordance with the rules of the National Board of Fire Underwriters, a copy of which will be furnished by your insurance agent, and obtain from your contractor a written guarantee that these rules are complied with.

A LIFE ASSURANCE CREED.

A work just issued by Mr. Darwin P. Kingsley, vice-president of New York Life Insurance Company, entitled, "The First Business of the World," has the following original Preface, which is richly illuminated in colours. The work itself is held over for review:—

I believe that life insurance is a new evangel—whose creed is self-respect, whose church is the heart of man.

I believe in the trinity of a man, a sweetheart and a life insurance policy.

I believe that the man who is in debt is not free, and the title-deed to true freedom is a good life insurance policy.

I believe that the supreme duty of every man is to pay his debts—and the chief debt of every man is to his wife and children.

I believe that true joy always means responsibility, and as no joy can be like that which surrounds a cradle, so no responsibility can be equal to that which surrounds the grave.

I believe that the man who dies leaving a wife helpless and children defenseless generally deserves in the hereafter all that the most orthodox could desire.

I believe that the obligation to pay a life insurance premium has the same moral effect on a man's self-respect that the right to vote has on a boy becoming twenty-one.

I believe in the brotherhood of all men without regard to race or creed; but as yet brothers are enemies, and peace, righteousness and mercy may be achieved only through much fighting, therefore;

I believe in the immortality of all effort directed toward the protection of the helpless, through its resurrection in memory and in better men, and in the eternal progress of humanity.

SOUTH AFRICAN PREFERENTIAL TARIFF.

A draft Customs Union Convention agreed to by the South African Conference held at Bloemfontein, has been published. It gives the complete tariff proposed to be imposed on goods imported into Cape Colony, Natal, Orange River Colony, Transvaal, Southern Rhodesia, Basutoland, and the Bechuanaland Protectorate, and provides for preferential rates on certain British goods.

The tariff is divided into five classes:—

Class I. comprises thirty-five items subject to specific duties, with, in some cases, an additional *ad valorem* duty. British goods receive a rebate of 25 per cent. of the *ad valorem* rate, but of no other duty. The goods affected are wine, beer, spirits, tobacco, guns and pistols. On each of these there is a high specific duty, plus a 10 per cent. *ad valorem* rate. The concession therefore only amounts to one-fourth of the *ad valorem* rate, or 2½ per cent.

Class II. consists of 12 items at *ad valorem* rates, comprising, roughly, motor vehicles, at 5 per cent.; bicycles, carts, carriages, etc., at 12½ per cent.; and cotton and woollen goods, confectionery, extracts and essences, essential oils, fireworks; patent medicines, perfumery, shawls, playing cards, etc., at 25 per cent. On these there is a rebate of one-fourth, which, therefore, ranges from 1¼ to 6¼ per cent. *ad valorem*.

Class III. contains twenty-seven items subject to 2½ per cent. duty, the whole of which is remitted in favour of British imports. This class includes machinery, engines, requisites for railway and tramway construction and equipment, fencing wire, piping, bolts, nuts and rivets, empty bottles and jars, etc., etc.

Class IV. is the free list, comprising sixty-nine articles.

Class V. comprises all goods not otherwise enumerated, which are made subject to a duty of 10 per cent., of which one-fourth is conceded to British goods.

In all cases the rebate applies only to *bona fide* manufactures of the United Kingdom, but provision is made for like concessions to produce of other British possessions or protectorates which shall grant equivalent reciprocal privileges. The preferences apply to imports into South Africa from Canada as our preference is open to those countries which offer reciprocal concessions.

The preference therefore ranges from 1¼ to 6¼ per cent., but in a large majority of cases is at the rate of 2½ per cent. *ad valorem*.