PERSONAL NOTES

Sir William Young, a London director of the Grand Trunk Railway, is on his annual tour of the Dominion.

Mr. H. V. Meredith, general manager of the Bank of Montreal, has been visiting Western Canada and the Pacific coast.

Mr. J. A. Bell, general manager of the Saskatoon Industrial League, has resigned his position, and recommends as his successor Mr. J. W. Tyson, his assistant.

Mr. James Playfair has been elected a director of the National Landed and Investment Company to succeed his father, Mr. Joseph Playfair, who died last June.

Mr. R. L. Thompson Tinn, managing director of the Merchants Trust and Trading Company, Vancouver, called at *The Monetary Times* office this week. Mr. Tinn is on the way to Great Britain.

Mr. J. Cornwall, M.P., has completed a trip through the Mackenzie River basin, when he piloted three writers. Mr. Cornwall makes trips like these each year, the object being to have the north country made known.

Messrs. George A. Touche, M.P. for North Islington, England; A. W. Tait, chairman of the British Aluminum Association, and J. Bruce Anderson, chairman of the British Electrical Manufacturers' Association, were recent visitors to Victoria, B.C.

Mr. Warrington Laing, chairman of the New Zealand Loan and Mercantile Agency Company, Limited, and Mr. James Leigh Wood, C.M.G., of Messrs. Brown, Shipley & Company, have been elected directors of the Commercial Union Assurance Company, Limited.

Mr. E. Roger Owen, general manager of the Commercial Union Assurance Company, Limited, of London, England, and Mr. George Chappell, general manager of the Royal Insurance Company, Limited, of Liverpool, England, are on a visit to Canada and the United States.

Mr. D. J. Scott has been appointed superintendent of agencies for Ontario of the Manufacturers Life, succeeding Mr. J. F. Weston, who resigned to become general manager of the Imperial Life. Last year Mr. Scott was president of the Winnipeg Life Underwriters' Association, and vice-president of the Life Underwriters' Association of Canada.

Mr. E. Hugo Eristock Kommerzienrat, chamber of commerce, Dusseldorf, Germany, and his son visited Toronto exhibition. Mr. Eristock is a large manufacturer of chemical products in Germany, and is also interested in agriculture. He and his son have just returned from an extended tour of the west, taking in all the principal cities and looking over the agricultural section generally.

CANADIAN MANUFACTURERS IN MARITIME PROVINCES

The annual convention of the Canadian Manufacturers' Association takes place at Halifax on September 16th, 17th and 18th, and it is understood that about 250 of the leading manufacturers of Canada will attend. Various entertainments are being provided. Some of the leading manufactories of Nova Scotia are providing centrepieces, descriptive of their manufacture, for the banquet, and other novelties are being prepared.

The Maritime Hardware Association will hold their convention at the same time.

CALGARY FLOUR MILLS

Calgary Flour Mills, Limited, is the latest industrial venture. With a Dominion charter and a capitalization of $5,000,000, forty per cent. of which is to be offered immediately, this company enters the milling industry with the prospect of benefiting by the Panama Canal, and possibly also by the removal of the United States tariff on flour. Plans are prepared for a first unit of 6,000 barrel capacity daily. This city, with its terminal elevator at the gateway to the Pacific Coast, its proximity to the immense wheat fields, its cheap power and excellent transportation facilities, does appear to offer all those interested in this enterprise claim for it. Construction will be commenced in the early spring. The bulk of the stock is held by Minneapolis and Minnesota people, though a local board has good representation through its officers here. Messrs. O. G. Devenish, T. M. Fyshe, A. W. Pryce Jones, W. M. Connacher and O. S. Chapin constitute the local board.

LESSONS FROM FIRES

Danger of Shingled Roofs—Use of Fire Doors and Shutters

The National Fire Prevention Association's recent report on fire losses drew attention to the following points, viz.,—

The protection of angle windows at fire sections is very important and frequently overlooked.

Fire occurred in a printing and book-binding establishment having ceilings of the double-beam construction with small space between. The fire worked into this space and the automatic sprinklers could not extinguish it.

Fires at the centre of narrow, deep buildings, inaccessible except at the ends, are of a type extremely difficult to extinguish. Skylights, which are usually found near the centre of such buildings, add to the unfavorable conditions by allowing a premature vent for the fire at the most inaccessible point. Such buildings when not equipped with automatic sprinklers might be made somewhat safer by the introduction of a fireproof partition across the building near the centre.

Shingle Roofs Are Dangerous.

Shingled roofs are a constant menace and should be abolished.

Unprotected steel construction has proved itself many times to be far inferior to average timber construction. Unless well protected in suitable manner to withstand the attack of fire, this type of construction invites disaster.

In every building two or more stairways, remotely located with respect to each other and enclosed in fireproof shafts, are essential for the escape of the occupants, as well as for the work of the fire department.

Elevators should be enclosed in brick or reinforced concrete shaft, walls to pierce all floors and extend at least three feet above roof. Approved automatic fire doors to be installed on one side of wall at all doorways to building.

Modern Methods of Prevention.

Properly installed hand-hose connections on sprinkler equipments in specially hazardous locations have proved very desirable, and frequently prevent an undue water loss by extinguishing the fire before the automatic sprinklers operate.

The use of standard shutters and fire-doors is one of the important adjuncts of good fire protection to-day.

Basement windows should be provided with permanently located heavy screens to guard against this ever-present hazard.

Fire very clearly indicated the necessity of confining all oily rags and waste in standard metal waste cans, for if they had been so kept in this case, the fire would in all probability have been confined to the metal can and would not have opened a sprinkler head.

Ventilating fans should be stopped at once upon an alarm of fire.

COPIES OF THE MONETARY TIMES WANTED

Copies of *The Monetary Times* of August 30th, are wanted. Will readers who do not file their copies send them to *The Monetary Times*, 62 Church Street, Toronto, and their subscription will be extended, gratis, one month.

The Royal Commission on Agricultural Credits has been sitting in the Province of Saskatchewan to hear the complaints of the Canadian farmers, all of whom want cheaper credit and more of it, as farmers everywhere do. They complained that the banks had been withholding credit, when the question was asked: "Do farmers get more credit from the implement men than from the banks?" the answer came as with one voice, "Yes, two or three times." Nobody asked where the implement men got their credit. Because the farmer in this country and in Canada has not been able to borrow so easily and so cheaply at the banks as farmers are supposed to be able to do in Europe, in communities where tenancy is constant and twenty years is an imaginable time, it does not follow that he has been grudgingly provided with credit. He has, in fact, been well supplied with that commodity. If it has reached him from another source, that is a matter of detail, and if it has cost him more than farmers' loans cost in Europe that is partly because the risk is greater. The implement makers and the general store keepers of the country have carried the farmer on credit for so long that it is now a custom and his right. The implement men and the general store keepers may be carried by the banks. All the large implement corporations are constant borrowers at the banks. They have to give long credits.—New York Times Annalist.