

THE BRITISH AMERICA.

We are glad to learn, from the May number of the *Insurance and Financial Chronicle*, of Montreal, that the criticisms of the British America Assurance Co., in its previous issue, to which we took exception, were of the management or "governorship," and that the journal referred to "does not for a moment, call in question the solvency of the company and its unquestioned ability to meet its claims in full." It is rather the interests of the stockholders that are before the eyes of our contemporary, which takes pride in Canadian institutions, but deplors Mr. Morison's "notorious incompetence" in certain respects and his "disastrous record." Whether intended or not, such remarks as those made by the *Chronicle* and by the *New York Spectator* have created uneasiness in some minds, with respect to the soundness of the company, as letters of enquiry since received by us show very plainly. The figures in the Abstract for 1886 of the Superintendent of Insurance, receipt of which our Montreal friend was awaiting when he first wrote, are now published, and an improvement in the company's position at the close of that year is shown by them. Where the British America had a surplus over all liabilities and capital, of \$5,400 at the end of 1885, that surplus was increased to \$50,652 at the close of 1886. The "downward course" of Mr. Morison, as it was termed by the *Chronicle*, appears therefore to have been arrested. Let our friend continue to find fault with the governor; it may do him good. In one respect he resembles Dr. John Brown's dog, of which the Scotchman said "Life is full of seriousness till him—he jist can never get eneuch o' fechtin'." Mr. Morison appears to have an unfortunate faculty for giving offence and has alienated some good men and good employes thereby. Perhaps he has been saying something to rile even the *Chronicle*, whose proprietor ought to be as distinguished for good nature as he is for good looks. Still, he should not let his zeal in hitting the governor blind him to the danger of injuring the company, whose reputation and resources, by his own admission, entitle it to respectful treatment.

A READY FIRE-EXTINGUISHER.

In small places where fire-extinguishing appliances either do not exist or are very inadequate, a ready means of putting out fire at an early stage is of great importance. In villages, public institutions, and private houses, provision is rarely if ever made, and when a fire unfortunately occurs, the excitement and alarm are often so great that everything of use in such emergencies seems to be in places where it is most difficult to be found. Buckets or other suitable vessels are no where within ready reach, water is not as accessible as is desirable, delay takes place at the moment when promptitude is of most urgent consequence, the fire all the while making rapid progress and getting beyond easy control.

Even in towns that possess fair facilities for subduing conflagrations, something more might and should be done, for, with

fires, nothing is so serious as delay. A fire in its infant state may often be easily extinguished; but let the infant develop into the powers of the giant, and the dread element runs riot almost at will. Hence it is the dictate of common prudence to provide means of checking a fire in its earliest stages, and what is required in this direction applies with more force to small places that have little, if any, provision for such warfare, than to towns and cities which are fairly well equipped with fire-combating resources. Most persons are familiar with the so-called hand-grenades, usually claimed as filled with some mysterious, highly efficient fire-extinguishing liquid; and judging from the high prices at which they are sold it is not unreasonable to expect in them some expensive or difficult preparation. Now, what is suggested is an imitation of this system in an economic and effective way, and the following recipe produces a composition which is very efficacious:—Common salt 19½ parts; sal-ammoniac 9 parts; water 71½ parts. The cost of sal-ammoniac is not much greater than that of common salt, so that the contents of each quart bottle should not cost more than two or three cents. Take, say 20lbs. of salt and 10lbs. of crude sal-ammoniac and dissolve in 70lbs. (7 gallons) of water. Or, the sal-ammoniac may be omitted without serious lessening of efficiency; in which case, dissolve 30lbs. of salt in 70 lbs. of water. The glass bottles or flasks which are to be nearly filled with this liquid should be thin, so as to break readily when thrown in the fire upon any hard substance. Ordinary beer bottles are too thick, resisting fracture when thrown even with force against wood. Or, if preferred, the fire-extinguishing liquid may be kept in suitable vessels (of galvanized iron) having with them either a small hand-pump or other handy method of throwing the liquid upon the fire.

Our recommendation therefore, is, that every householder or proprietor of a large building, should thus provide his own fire-extinguisher whether in glass bottles or otherwise, putting the fire-subduer in convenient places all over the house or factory, and such property will be secured against the ravages of fire as well as if the outlay were ten times as great. Should a fire occur use the fluid as freely as may be necessary and serious disaster will probably be averted.

When this anti-fire appliance or missile is home-made, the cost is but little, and consequently can be more freely used than when purchased in the usual way. No factory or large building should be without something of the sort, especially hotels, asylums, hospitals, &c., in which persons sleep in the upper stories, and where loss of life or bodily injury is the more likely to ensue.

Since the above was written, proof has come to our knowledge of the value of a practical application of just such means as are here recommended. A woollen mill in Guelph and a furniture factory in Hanover were saved, according to the acknowledgment of their proprietors, from serious loss by fire, if not total burning by the use of a similar mixture kept in pails upon the premises.

BONUS HUNTING.

The left-handed system of assisting manufactures, which has come to be known as "bonusing" does not now carry captive the judgment of communities as it was wont to do a few years ago. We have lately seen several caustic reproofs of the folly of Canadian municipalities in bidding against one another for the privilege of having in their midst and "exempting" or otherwise coddling some factory. It may be a new enterprise, or it may be one which either languished or whose proprietor was shrewd enough to see a chance of making more out of the municipality by removing thither and obtaining a bonus than he could by continuing where he was. Says the *Whitby Chronicle*: "Mayor Long has a communication from a woollen factory of Toronto, who asks our best terms for a concern employing twenty or thirty hands. This nuisance of bonusing has set the country wild. The several towns, and even villages and little hamlets, have become perfectly insane in their craze for factories, and are ready to pledge every dollar that can be raised for decades to come in order to get hold of some industry which smells of decay already, and every one-horse factory in the country is up at auction sending circulars around to try and take some town in."

Ridicule is not a bad weapon with which to attack so prevalent a custom, and this is the way in which the *Advertiser of Mitchell* satirizes "Bonus Business":—"The bonus rage has struck Mitchell at last and has so paralyzed the public that all the town is agitated over the all absorbing question.

"First comes Dorman; he wants \$2000 to help rebuild his factory; next comes McClay, he wants \$10000 to start a chair factory. Expensive seats. Tom wants \$100,000 for a bonus in establishing a tobacco manufactory neighbor Boyd will undertake to establish a coffin manufactory for \$7000. Cull says he will cure the coughing for less than that. Race is pressing for some to keep him afloat, and we need \$10,000 to pay our debts; the *Advocate* wants another terrace; Henry will be satisfied if the corporation pays for his new block and opera hall when finished; Burritt abandons his claim since he has been appointed treasurer, as he does not need to borrow funds now. Fred says, "By jing, let us do something for our town." It will take about half a million to boom the town, and then look out for squalls. Mr. Walter Thomson can use \$10,000 to establish a flour mill; and Mr. William Challenger is willing to accept \$5,000 to help on the medicine trunk business. Our town must boom."

RECENT LEGAL DECISIONS.

SALE BY ELEVATOR COMPANY OF GRAIN STORED THEREIN.—R. & W. under the name of the Fort Branch Elevator Company, were engaged in buying, selling, and shipping wheat, and receiving wheat from the farmers as storage, to be returned on demand, wheat of the like quality, kind and amount but not the identical wheat deposited. The company ceased doing business in March, 1884, and P., a farmer who had wheat in store with it, went to the elevator and asked W. where his wheat was, when W. pointed out to him a pile of wheat of nearly 4,000 bushels as his (P.'s) wheat. Then W. & P. went to sell this wheat at Vincennes but could not get a satisfactory price, they returned to Fort Branch and on the way W. stopped off at Princeton to get, as he said, a bid for the wheat, but whilst there