

Firemens Insurance Co. of Newark and Girard Fire & Marine Insurance Co. Appoint Chief Agent for Canada.

Mr. Hugh R. M. Smith, assistant secretary of the Firemens Insurance Company of Newark, N.J., who has been visiting Montreal for the past two weeks, announces the appointment of Mr. Angus G. Fairbairn from the Western department of Chicago, as chief agent for Canada for both the Firemens Insurance Company and the Girard Fire and Marine Insurance Company. Mr. Fairbairn's office will be located in Lewis Building, St. John St., Montreal.

PROTECTING RESIDENTIAL AREAS

The following advertisement recently appeared in a Halifax paper:

"Notice is hereby given, that application has been made to the Building Inspector by the undersigned for permission to erect a shop on west side of Elm street between Chebucto road and Oak street. Any person objecting to the erection of this building within the residential district, should lodge a copy of said objections with the Building Inspector, City Hall."

The City Council of Regina, Sask., has before it for consideration an amendment to the fire limits bylaw, which, if passed, will prohibit the opening of business places in the residential districts of the city.

This legislation is in harmony with the efforts of the Town Planning Branch of the Commission of Conservation, which, for the protection of residential areas, has consistently advocated the zoning of towns and cities.

Unless a property owner has some guarantee that his investment will be safeguarded, there is little inducement to build or improve a home, even in the best residential districts, in most of our cities. In an eastern city, a permit was recently issued for the erection of a wood-working factory in the heart of a residential section. Although the residents formally protested against such construction urging that the area was purely residential and that the insurance rates on adjoining property would be considerably enhanced, the permit was not revoked.

Canadian Mills Get Big Textile Order

Negotiations of a nine million dollar order for woolen textiles for Rumania, have, it is stated been consummated. We understand the order has been allocated among the various manufacturers, and they are getting ready to begin production.

Canada has been getting after Rumanian business and has shipped considerable quantities of merchandise to the Balkan country. The woolen order was held up, it is reported, because the necessary financial arrangements could not be completed.

This difficulty has apparently been overcome, for a group of British financiers have perfected plans whereby Canadian manufacturers will receive cash against documents at the port of loading. These arrangements were originally discussed with the financiers by the secretary of the Canadian Association of Woolen Manufacturers, who made a special trip to England for the purpose.

Advices from Toronto state that 37 mills in the Dominion will participate in the cloth order and a similar number will handle the portion of the order relating to knit goods. About 1,900,000 yards of cloths, involving a cost of approximately \$7,000,000, will be taken, and knit goods to the extent of \$2,000,000.

Canadian manufacturers, it is pointed out, have peculiar advantages in getting foreign trade. The woolen manufacturers are well organized and their association is made up of most of the woolen mills in the Dominion, so that prices on wide range of woolen textiles can be quoted to foreign buyers for early delivery. It is understood that the delivery of the \$9,000,000 order has been promised within a period of six months.

There is considerable satisfaction over the placing of this particular order because many mills in the Dominion were shutting down for lack of orders. Many of the mills, for instance, installed equipment to turn out woolen blankets for military use, and these plants were kept busy, but the demand dropped when hostilities came to an end.

J. H. White, of London, who is visiting Canada in behalf of his firm, which has big spinning mills in the Yorkshire district, declared in an interview in Toronto that there will be no reduction in the price of woolen goods in the immediate future. He added that if labor refused to accept the final offer made by the mills the latter would shut down. He added:

"I am prepared to admit that labor was not getting a fair deal before the war, but having gained great advantages during the past few years their leaders are pressing their gains too far and unless they come to a more reasonable frame of mind they are in danger of losing all they have won.

"The leaders do not seem to realize the situation; mills cannot be run without a margin of profit, and at the present time of slump it would be more profitable to close down for a while.

When asked how the Canadian luxury tax affected the British woolen manufacturers he replied that at first there was a panic among the buyers on this side, but he believed that since the tax had been modified the market was steady again. He added that in his view the luxury tax was a good way of setting a limit to the upward tendency of prices and that it acted as a check to the extreme demands of labor as much as to those of capital.