

established in Canada for the benefit of British exporters. Canada has fourteen official commercial agents in the United Kingdom, but there is not a single Government agent for Great Britain in the length and breadth of Canada. Mr. O'Hara has made a list of the advantages that would follow the establishment of a properly organized British Bureau of Commercial Information in Canada, among which are that it would benefit the British exporter in his competition with United States, German, Belgian and French firms; it would help to keep British contractors informed of Canadian contracts, most of which go to the United States; and it would be a medium of information here comparable to the High Commissioner's office in London, as used by Canadians for statistics, trade reports, and trade enquiries.

If the British exporter desires to sell goods in Canada he will have to learn. He will have to take some trouble. The United States have learned and have taken trouble for many years. And this is one of the reasons why for twenty years that country has been selling to this country more than Great Britain does. Up to 1882 or thereabout, Great Britain's exports to Canada were greater than those of the United States. But in every year since that date, the United States has sold more to us than Britain. In each of the last six years the exports of the United States to Canada have exceeded \$100,000,000. But Great Britain's exports to us in the first of these years were \$44,789,000, and in the last, namely, 1905, they were only \$60,342,000.

ASCERTAIN THE CAUSES OF FIRES.

Year by year we are accustomed to read the tabulations made of the fire loss in this country, and startling enough the figures are. Now and then we hear of the arrest of a fire-bug, which gives us an inkling of the number of incendiary fires in our midst which are not detected. In many ways and at various times the devastation wrought by fire is brought to our attention, but we Canadians have been strangely remiss in making any resolute, united effort to put a stop to it. This seems to be nobody's business.

In several of the United States moderate but very satisfactory progress has been made in the direction of reducing the fire loss through the appointment of fire marshals. The Massachusetts insurance report for 1895 says that the passage of the act extending the jurisdiction of the Boston fire marshal over the whole State is one of the wisest and most economical appropriations ever made. The Insurance Reports of New Hampshire, Maryland, Illinois, Minnesota, all recommended years ago to their legislators a fire marshal law.

But to come down to a later day. In the year 1905 the fire marshal system was in operation in thirteen States and the District of Columbia. The States referred to are Massachusetts, New Hampshire, Maine, Connecticut, North Carolina, South Carolina, Pennsylvania, Washington, Maryland, Louisiana, Alabama, Mississippi and Ohio. The effect of the law and the efforts of marshals under it in the State of Maine is that, taking a period from May 26th to December 31st, there is shown a reduction of incendiary fires from 8.64 per cent. in 1895, year by year, down to 1.10 per cent. in 1904. In the same period fires from unknown causes were reduced

from 32.54 per cent. to 20.23 per cent. In North Carolina there have been forty convictions under the law in four years, and many prosecutions with no convictions; but the prosecutions were excellent deterrents, for we are told: "The operation of the law has been entirely satisfactory to the citizens of the State, as well as to the insurance companies. Nothing will do more to lessen the fire waste and reduce our insurance rates." Favorable reports upon similar Acts have been received from officials of other States. Unhappily, in the State of Washington the Legislature makes the law inoperative by failing to appropriate any funds to carry it into effect.

The States from which we may best learn how valuable fire marshal laws have been are probably Massachusetts and Ohio. We are in correspondence with the authorities of these States, and hope presently to obtain from them recent statistics of the results of the enactments. Meantime we remark that the report of Mr. Charles W. Whitcomb, of Boston, State fire marshal, before the fire underwriters of the North-West in 1895 was reprinted by the Mutual Fire Underwriters' Association of Ontario in 1899 as part of a pamphlet, compiled in 1898 by Seneca Jones, Esq., of Hamilton. There were also obtained from Mr. Whitcomb by Mr. Jones valuable facts and figures as to the satisfactory results of the law as lately as 1898. During the year 1897 there had been fifty-six arrests and forty-one convictions under the Act, and the percentage of incendiary fires in Boston that year was only $3\frac{1}{2}$ per cent., whereas in former years the average percentage throughout the State had ranged from 35 to 18 per cent. It was found in that year that one-third of the total number of incendiary fires were set for the purpose of defrauding insurance companies; 9 per cent. from motives of revenge; 2 per cent. from insanity; 1 per cent. from pyromania.

The Ohio fire marshal began his work in 1899. Five years thereafter, namely, at the close of 1903, he says: The average annual fire loss of the State is \$7,000,000, the result largely of ignorance, carelessness and incendiarism. Of 999 "unknown" losses 449 should be termed incendiary. The number of such losses occurring in 1901 was 292; next year it was 222; and the next year only 190. The motives of 689 incendiary fires in that State were classified as follows:

To defraud insurance companies	468
For revenge or malice	110
Mischievous boys	36
Pyromaniacs	29
Intoxicated persons	28
To avoid or secure work	18

The number of fires investigated in 1903 was 1,664. In connection with these there were:

Persons arrested charged with arson	91
Fled State before arrest	5
Were bound over to grand juries	46
Were indicted	76
Acquitted	12
Convicted	36
Committed to asylums	9
Pending trial at this time	27

Mr. Davis, the marshal, declares that "the object of the prosecution of arson is not simply to convict the guilty, but to protect the community by making conspicuous the result of wrong-doing, thereby de-