

Windsor, Ont., whiskey and natural gas .....	817,007
Midland, Ont., lumber .....	692,712
Montreal, Que., tobacco, tea, hides and furs .....	1,729,701
Sherbrooke, Que., asbestos, copper and sulphur.....	625,609
Three Rivers, Que., lumber, pulp and pig iron.....	449,093
Grenville, Que., sawn lumber .....	505,978
Coteau, Que., pulp and spruce .....	450,634

This list represents some twenty millions of exports, and it will seem curious to some readers that two obscure places in British Columbia send about as much to the United States in a year as Montreal or Ottawa, while others will wonder to find Sault Ste. Marie exporting more goods across the border than Windsor, Hamilton and Kingston put together. Yet these are but indications of the growing variety of Canadian trade and of its extension in directions which a few years ago seemed improbable in the extreme. In the list compiled above, we have given only one or two, at the most three, of the leading items shipped from each port, since to give more is impracticable here. But the variety of goods we ship to our neighbors is great, though the bulk still consists of lumber in various forms, ores, minerals and metals, fish and lobsters, grains, flax, animals, fruit, wood pulp, furs, hides, and such natural products. Our list of manufactured products sold to the Great Republic is not extensive yet, but it includes pig iron and steel rails, shingles and laths, rope, cement, staves, shooks, whisky, arsenic, drugs, confectionery and biscuits, calcium carbide, woodenware, caviare, concentrates, ammonia sulphate, saws, and other tools, fanning mills, pictures.

The share of the United Kingdom of Great Britain and Ireland in these European exports of \$430,000,000 was \$137,801,784, or nearly one-third, the other large exporters being Germany, \$101,722,106; France, \$78,413,595; and then, at a long distance, Switzerland and Italy, Belgium, Holland and Austria. The sixteen British ports, whose names follow, sent to the States last year nine-tenths of all the British export, the aggregate of the other ten not much exceeding ten millions:

PLACE.	CLASS OF EXPORTS.	AMOUNT.
Belfast, linens, etc.....		\$ 8,619,787
Birmingham, fancy goods and small wares .....		1,505,251
Bradford, textiles and yarns, machinery .....		5,278,837
Dublin, ale and stout .....		957,536
Dundee, burlaps, linens, bagging, whiskey .....		7,572,723
Dunfermline, linens .....		1,382,619
Edinburgh, whiskey, chemicals, books .....		1,118,999
Glasgow, cottons, chemicals, wool .....		4,226,971
Huddersfield, worsteds .....		1,147,305
Liverpool, rubber, metals, chemicals .....		16,172,417
London, everything .....		55,325,874
Manchester, cottons, chemicals, machinery .....		9,109,564
Nottingham, lace, hosiery .....		5,972,329
Sheffield, cutlery and steel .....		2,400,277
Swansea, tinplates, copper sheets, coal.....		3,554,468
Tunstall, earthenware .....		2,941,704

Aggregate these sixteen places .....	\$127,286,661
Aggregate for United Kingdom .....	\$137,801,784

### THE NEW PREMIER AT WESTMINSTER.

The change of Premier in Great Britain, Lord Salisbury having resigned and Mr. Arthur Balfour having succeeded him, would have created but slight interest or curi-

osity had not the announcement been made concurrently with it, of the resignation of Sir Michael Hicks-Beach, the Chancellor of the Exchequer. The scant love he and Mr. Chamberlain had for each other as politicians and the restraint which the former is said to have maintained upon the sometimes too liberal proposals of the latter in trade and other matters causes much speculation as to who will succeed to the Treasury, and how the new man will get on with so strong a personality as the Colonial Secretary. Many Canadians and many colonials elsewhere, are possessed of the notion that Chamberlain is a friend and guardian in a special sense of His Majesty's Dominions beyond the seas. And he assuredly has shown intelligence and breadth in his dealings with them thus far, thereby increasing our regard. Still it is too much to expect a single statesman all at once to enter upon a course with respect to colonial affairs that would array against him the preponderating commercial opinion of the United Kingdom.

### MISTAKEN FIRE UNDERWRITING.

Anyone who reads the statement of the Chief of the Fire Brigade to the press, the list of insurances and the evidence given to the enquiry into the McIntosh fire in Toronto last week must be struck with the recklessness displayed with regard to this property in more directions than one. The building was old, had no interior walls, and was notoriously unsafe. It had been street car sheds long ago, and was lately a storehouse, had wood floors and joists and roof, open stairs and elevators, no fire doors or shutters. No fire protection inside, but a lot of fast running machinery. The condition of the interior of the premises was such as to cause a gentleman, not an underwriter, to exclaim when he saw it two months ago, "I wonder that any insurance company would write on a place so full of higgledy-piggledy combustibles as this." The tariff rate on this building—it was specially rated—was \$1.61½ nett, made by the Underwriters' Association. This rating implied the right of any member of the Association to write upon it. Chief Thompson testified that he "knew the McIntosh walls were bad. \* \* \* I knew the building was unsafe." And a man who worked in the place stated that so loose was the construction that he had often noticed that if a cart drove through it the whole place would shake.

How do the Board of Fire Underwriters' reconcile their action in these premises with the principles of sound underwriting? It seems to us that to take lines upon such a place even at a rate double that they received, was inviting calamity. Some of the insurances, we are told, were for short terms, and under the system of tenths imposed, whereby a short term risk costs pro rata more than a yearly one. This tends to show the moving or varying character of much of the contents, which ranged from hay and straw to flour and grain, tea and provisions, rags, tubs, binder-twine, paper-boxes and wool, a most miscellaneous and inflammable lot.

The aggregate insurance on premises and contents was something like \$132,000 in twenty-five companies, according to a list in *The Globe* of July 11th.; and if to this we add \$27,000, said to be the amount of the Street Railway schedule, we arrive at the total of \$159,000, an enormous sum, and one which, considering the character of the building, we cannot but regard as a reflection on common sense underwriting.

Into the subject of the loss of human life through this melancholy event we must decline to enter here. But the