

Trade is quiet, though good rains have fallen over a large part of Australia. These rains do not make a good season certain, but as far as they go they promise well and should increase confidence. Business is not likely to be much better until after the tariff has settled the fixed policy of the country.

Sydney, New South Wales, Sept. 13, 1901.

F. W.

FIRE INSURANCE.

The president of the Home Insurance Company, Mr. John H. Washburn, gave an address at the local agents' convention, upon the Reciprocal Relations of Agents and Companies. It said some plain things and caused some harsh criticism, as plain talks are apt to do. "When communication between principal and agent," he said, "should be direct and confidential, it has been interrupted by stamping officers and rating bureaus, which almost reduced officers and managers of companies to mere recorders and accountants, while the agents have in too many cases become simply premium seekers, both parties being satisfied if the policy can pass the ordeal of the stamping offices regardless of its merits. Why wonder that misunderstandings should arise when both parties are acting in this unintelligent fashion? Why wonder that the business of insurance is unprofitable and unpopular? The only wonder is that in such untoward circumstances the situation is not worse and the relations between companies and agents even more strained than at present."

As to schedule rating, he said: "Perhaps no scheme for rating can now be adopted which will prove lasting. Schedule rating in some form must be the basis, but it should not enter into too minute details. And no schedule which the ingenuity of man can devise will work automatically or without modification in individual cases. Companies and agents should act together in making rates. Using rules and schedules prepared by the companies, agents should make the rates applicable to the individual risks in their territory under the supervision of the special agents of the companies. In this way rates would be made with a reasonable degree of intelligence, would be varied according to the character of risks, as shown by personal knowledge, and agents would feel the responsibility of observing rates in the making of which they had shared, and there would be no occasion for any relief system." In the last few minutes, we have considered several points of interest, but all may be embodied in one simple rule, applicable not only to insurance but to business of every kind, a rule many times difficult to observe but always practicable, a rule which will solve any problems, do away with lengthy correspondence, and much resultant hard feeling, viz.:

"Do unto others as you would that others should do unto you."

DEVELOPING OUR EXPORT TRADE.

Mr. Geo. H. Hees, the energetic chairman of the Tariff Committee of the Canadian Manufacturers' Association, some time ago addressed a letter to Mr. J. S. Larke, Canadian Commercial Agent in Australia, on the subjects of securing markets for Canadian manufactures abroad, and of providing commercial agents in the chief countries of the world. Mr. Larke has now replied, and from his letter, which is in full accordance with Mr. Hees' views, we take the following extracts:

The future of Canadian manufacturers largely depends upon seeking markets abroad. . . The constant visits of Professor Robertson to Great Britain and his return to meet Canadian producers have cost something, but they have abundantly repaid the outlay. General manufactures are more complex than butter and cheese making, but Canadian industrial development has reached the stage that it is not necessary so much to tell our people how to make. The principal concern is to ascertain what lines Canadians are making that can be sold abroad, and to point out how best to get the market. Hence the need that the Canadian agent abroad should be in touch with Canadian manufacturing progress! and he can only learn well by personal sight. Five minutes speech makes more impression than a ream of letters. Canada has found it to be more profitable to export cattle rather than wheat, and butter and cheese rather than cattle; mainly because there is more

labor and less waste of our natural resources in cattle than in wheat, and to a greater extent in butter and cheese. It is still more so in the export of manufactures. No one ought to be more interested in that export than the Canadian farmer, for thereby he is able to reach markets which otherwise would be closed to him. No Ontario farmer thinks of sending butter or mutton or wool to Australia, yet every thousand dollars worth of goods sent here when reduced to their elements, mainly, made up of butter, and mutton and wool and the other productions of the Canadian farmer sold directly and indirectly to the mechanics and the capitalists who made them. It seems to me that it is to the highest interest of Canada that reasonable aid should be given to Canadian manufacturers to secure an export trade. It is not enough to get it: It must be held afterwards. A glance at our returns will show how fluctuating has been our trade with countries which were good markets for our goods.

APPLES AND OTHER FRUITS.

Probably the smallness of the apple crop throughout Canada and most sections of the United States has been exaggerated. This has happened before, and has more than once resulted in serious losses to buyers and shippers. But at the same time that the crop is short—very short—cannot be questioned, and worse even than that, the quality of the offerings, so far as it can be judged of at this early day, leaves a good deal to be desired. The following reports, showing the number of barrels exported to Great Britain from this side the Atlantic during the two latter weeks of September will serve to show the falling off in shipments:

APPLES EXPORTED WEEK ENDING SEPT. 21, 1901.

	Liverpool	London	Glasgow	Various	Total
Montreal.....	3170	....	2811	....	5981
New York.....	225	....	461	....	686
Boston.....	281	....	....	....	281
Week's total..	3676	....	3272	....	6948
Same week's total 1900....	6675	222	5788	597	13282

WEEK ENDING SEPTEMBER 28, 1901.

Montreal.....	4716	....	6654	....	11370
New York.....	779	224	1651	....	2654
Boston.....	1437	....	....	....	1437
Week's total..	6932	224	8305	....	15461
Same week's total 1900....	14795	7273	8743	1231	32042
Season to date.....	14610	2824	13790	....	31224
Last season to date....	44145	20257	30257	2320	96979

According to a cable received from Liverpool this week, apples were arriving in fair condition, and there was an active market at the following prices: Gravenstein, 17s. to 26s.; Colverts, 14s. to 18s.; Snows, 13s. 6d. to 17s.; Kings, 18s. to 23s. 6d.

To change from apples to general fruits, the local wholesale dealers say that all through the past season while offerings in most domestic lines have hardly been up to the mark, yet the prices realized have been highly satisfactory, and growers have made money. Business this week is active at the following prices: Peaches, per basket, Crawfords, 75c. to \$1; white, 30c. to 50c.; yellow medium, 60 to 75c.; pears, per basket, 30 to 40c., per barrel, \$2 to \$2.50; plums, per basket, 20 to 40c.; egg plums, 50 to 60c. per basket; apples, per basket, 15 to 25c., per barrel, \$2 to \$3; muskmelons, per crate, 25 to 35c., per basket, 15 to 20c.; watermelons, each, 5 to 15c.; grapes, small basket, 15 to 25c., large basket, 20 to 40c.; bananas, per bunch, \$1.25 to \$2; lemons, per box, \$3 to \$4; oranges, per box, \$4 to \$5; pineapples, per crate, \$3.25 to \$3.50.

CANNED SALMON.

In spite of the large pack of sockeye salmon in British Columbia, prices remain quite firm. The official report shows that the pack on Fraser river for the season just closed amounted to 920,313 cases, divided as follows: One-pound talls, 211,601; half-pound talls, 30,978; one-pound flats, 440,956; half-pound flats, 164,977; one-pound ovals, 2,366; half-pound ovals, 6,476; one-pound squats, 63,319. Last year the pack was 316,522 cases only; in 1899 it was 510,383 cases, in 1898 it was 256,101, while in 1897 it amounted to 860,459, which was the record pack up till the present year. A comparison of the prices paid to fishermen is interesting. This year they have been at the rate of 10c. to 12½c.; last year the rate was 10 and