

**Theatre Protection
in London,
England.**

In London, England, the fire-proof screen is compelled to be lowered once during each performance, to test its being in proper order, and to assure the audience of the fact. At Her Majesty's Theatre, one of the largest in London, the fire-proof curtain is so easily worked, that a child can turn the lever by which the curtain is lowered. Two experienced firemen from the Fire Department go into each theatre in the metropolis, before the performance, to inspect the lights, furnace, apparatus, etc., with power to have defects remedied. This seems a very excellent regulation, which should be adopted in this city and all others.

**Average
Tariffs.** The combined operations of fire insurance companies operating in the United States, according to the tabulations of the National Board, show the following

average rates per \$100 of insurance for years named:

1893.....	\$1,0916
1894.....	1.1145
1895.....	1.0905
1896.....	1.0665
1897.....	1.0184
1898.....	.9656
1899.....	.9744
1900.....	1.0036
1901.....	1.0605
1902.....	1.1518

The "New York Chronicle" says:—"While this is true, however, the rates for 1902 were not the highest for the ten years, in no less than 39 States and territories."

**Schedule
Rating.** "Schedule rating" is a phrase that is coming more and more into general use as the practice it designates is being more adopted and recognized as advisable.

Mr. Hess, manager of the New York Fire Insurance Exchange, in an address to fire insurance agents, said recently:

"Building up of insurance rate by schedule is like building up the cost of anything else.

"In putting a pair of shoes upon the market, for instance, the cost of over 100 different items entering into its production has to be computed before a selling price can be named. A railroad does not guess at the cost of hauling a ton of freight one mile; a forge-master does not put a haphazard price upon the finished iron that he produces; a cotton mill does not market its output as if conducting a gift enterprise; but each carefully computes and takes into account all items of cost and expense, whether they be fuel, oil, waste, wear and tear, and cost of management, or raw material, labour, office expenses, repairs, depreciation and interest on investment. The fact is that the selling price for any manufactured product or for any merchandise must be determined by methods analogous to schedule rating, and when that fact is pointed out and proved

to the manufacturer or merchant or dealer, he is willing to appreciate it and has to admit his fairness. Every man thinks his risk is better than his neighbour's, if for no other reason than that he looks after it. Measure all risks by the same standard. If the results are different, the reasons for such difference must appear in the factors that go to make up these results, and they can be explained to any fair-minded man.

Your butcher won't give you tenderloin for the price of rump steak; your grocer won't cut the price of sugar the fraction of a cent; your coal man won't sell you his black diamonds one penny below the market. Isn't what you sell, providing its cost has been properly computed, be it a commodity, or indemnity, or a contingent obligation to pay, just as worthy of a fixed price as meat, or sugar, or coal?"

**United States
Trade with
Great Britain.**

The United States' Consul-General, London, England, has just issued a report upon the movement of trade between the United States and Great Britain.

The imports into Great Britain from the United States in 1902 amounted to \$634,808,005, a decrease of \$70,000,000, or about 10 per cent., as compared with the imports of 1901. The imports in 1901 were the largest recorded, 1900 being the second largest and 1902 the third. The natural fluctuation of trade may or may not be partly responsible for this falling off. It is, however, worth recording that the imports from the United States into Great Britain rose steadily from \$398,000,000 in 1888 to \$540,931,585 in 1892, when a decline set in, which ended in 1895, when the imports were \$432,744,300. Since that year, with the exception of 1899, there has been a steady increase until 1902, when the decrease of \$70,000,000 occurred. This decrease was mainly in food stuffs, viz., maize, \$27,000,000; cotton, \$15,000,000; fresh beef, \$7,800,000; flour, \$7,000,000; live cattle, \$6,000,000; bacon and hams, oats, butter, etc.

The total value of goods of British and Irish produce and manufacture exported to the United States in 1902 amounted to \$118,804,565, an increase of \$27,000,000 over 1901. The figures for the five years 1898-1902 are—British exports to United States, 1898, \$73,582,445; 1899, \$90,596,900; 1900, \$98,904,155; 1901, \$91,969,415; 1902, \$118,804,565. The increase of 1902, over 1898 was \$45,222,120.

With reference to some of this increase of British exports to the States, it may be pointed out that apparel and haberdashery increased from \$385,000 in 1898 to \$812,140 in 1902; cottons, from \$6,244,060 to \$9,802,440; flax and hemp, from \$458,475 to \$767,975; linens, from \$8,171,440 to \$11,410,675; iron, wrought and unwrought, from \$6,398,955 to \$18,864,640; oil and floor cloth, from \$208,810 to \$957,860; telegraphic wire and apparatus, from \$77,925 to \$1,941,110; and wool, sheep and lambs from \$642,515 to \$3,223,260.

From the Consul-General's report it is evident that Great Britain is not being swamped by American goods as has been stated.