

## OCTOBER FIRES.

The fire loss of the United States and Canada during October, as compiled from the daily records of the *New York Journal of Commerce*, amounts to \$11,387,500. The following comparative table shows the losses by months:

	1897.	1896.	1895.
January.....	\$12,449,700	\$11,040,900	\$11,895,600
February.....	8,676,750	9,730,100	12,364,200
March.....	10,502,950	14,539,600	14,239,300
April.....	10,333,000	12,010,600	11,018,150
May.....	10,193,000	10,618,000	7,761,350
June.....	6,684,450	5,721,250	9,227,600
July.....	6,620,300	9,033,250	9,085,000
August.....	6,434,950	8,895,250	9,929,000
September.....	9,392,000	8,200,650	10,766,100
October.....	11,387,500	8,993,000	13,411,500
Totals.....	\$91,801,200	\$99,081,700	\$109,689,400

The most notable fires in the month under review were these:—

Ontario, Can., brush fires.....	\$500,000
Detroit, Mich., opera house and other.....	750,000
Gilsonburg, Ohio, various.....	200,000
Durham, N. C., tobacco factories and other.....	250,000
Windsor, N. S., various.....	1,250,000
New York city, stained glass factory.....	300,000

It will be seen, says our contemporary, that 1897 so far is still showing a much lighter loss than for the same period in either 1896 or 1895, and underwriters are quite satisfied, for the combination of high rates and light losses gives the deserving and undeserving both liberal profits. However, this condition of affairs seems to be about to change. The influx of new companies means lively competition in the future and troubles in rating organizations at various points. The year 1898 will prove interesting to those who can observe the fire insurance situation understandingly.

## THE COMING FIRE CONGRESS AT PARIS.

An esteemed English contemporary reports that the preparations for the Paris Fire Congress are advancing rapidly. Mr. Fred Hoare, the British Commissioner, reports that the authorities have allotted the Esplanade des Invalides for the Congress and the exhibition which will accompany it. The site is divided into two portions by a broad roadway. On one side will be erected two immense buildings of fireproof wood, one devoted to the congress hall, committee rooms and other adjuncts. The other will be occupied by the exhibits. These will include non-inflammable wood and paper, metallic fire-resisting building materials, fire extinguisers, alarms, pumps, sprinklers, theatre plans for securing ready exit, appliances for ventilation and heating theatres and public buildings, the equipment of fire brigades, etc. English exhibitors should communicate with the British Commissioner at 249 1-2 High Holborn. The Nord Railway has conceded half rates for the transport of exhibits, and all customs duties have been remitted, so that every official encouragement is being given to manufacturers and inventors to bring their devices before the Congress. At the rear is an open space of 11,000 square yards where the qual-

ities of various fire-resisting materials will be publicly tested, and exhibitions of fire brigade drill and implements will take place. The exhibition will be open from 15th October to 15th November, 1898, and is to have a popular character, concerts, bands and other attractions being provided. As some Canadians would probably desire to send exhibits to the Fire Congress at Paris, those entertaining such an intention should at once communicate with the British Commissioner at the above address.

## A SISTER COLONY IN DANGER.

The classic phrase, "carrying the war into Africa," is being exemplified in the policy of Germany and France towards Great Britain in regard to the sugar trade of the Imperial colonies, which is threatened with ruin by the severe competition of those countries. The case reminds us of the complaint made of the wolf which charged the lamb with disturbing the stream they were drinking from in such relative positions as to render it impossible for the lamb to be the offender. The enormous foreign trade of England which has brought with it a preponderance of political power in foreign parts has long excited the jealousy of Germany and France. England's vast colonial possessions have especially been an offence to those powers. The story of the struggle made by England to secure a monopoly of the sugar trade of the world for her West Indian colonies is a long one. It was sufficiently effective to build up the West Indies as the greatest source of the supply of sugar to Europe, thus creating a trade which has enriched those islands and given to England a splendid market for her manufactures. The dependence of Germany and France upon Great Britain for an article of such general consumption as sugar gradually aroused the national pride of those peoples. After prolonged fiscal contests the system was adopted of giving heavy bounties on all home-made sugar exported, and protecting the home manufacture by a heavy import duty. Efforts have been made by the sugar refiners of Great Britain and those interested in the West Indies to induce the Imperial Government to offset this movement by granting a bounty on sugars exported from England, and to place an import duty on all non-colonial products of that article, but the Free Trade policy prevailed. The war was one-sided; the attacks of Germany and France were not resisted, nor any defensive measures taken to guard either the West Indian planters or the British refiners. The situation became so alarming that a Royal Commission was appointed to enquire into the matter, and their Report has just been issued. It shows that Protection has two aspects, defensive and aggressive, the aggressive one being exceedingly dangerous to a Free Trade nation, though very costly to the one which adopts this system. The costliness of aggressive protection is shown by the bounties paid by Germany, Austria and