

I believe, because builders, especially in this Colony, use the Rule of Three, without a sufficient appreciation of its limitations, that they nearly always go wrong in their estimate of the time within which they can finish a building."

In ordinary examples it is assumed that all the factors have equal value, which is often not the case. If so many men can do a certain amount of work in a given time it by no means follows that double the number will do double the work, for the second set may be less skilful or less industrious, or weaker. The statement of Rule of Three problems usually omits this vital element. A phrase like "all other conditions being equal," is required in most Rule of Three problems to render them complete.

**Colonial Office Ignorance.**

It is annoying to have such displays of ignorance in regard to Canada as appear in the official journal of the Colonial office. The recent official announcements are almost incredible. One reads :

"The King has been pleased to approve of Count Francesco Mazza as Consul-General of Italy at Montreal, with jurisdiction over Canada, Nova Scotia, New Brunswick and Prince Edward Island."

The genius who drew up that announcement for the press seems never to have heard of Confederation though he is engaged in the Colonial office. A second is equally startling; it reads :

"The Colonial office has received a message of congratulations on the accession of King Edward from the Legislative Council of Canada."

There is no such body as the "Legislative Council of Canada." It would seem desirable to start a night school for the staff in the Colonial office where elementary lessons could be given on modern geography and the political organizations of the colonies.

**Montreal's Health and Milk Supply.**

One of the Professors of McGill College has privately given it as his opinion, that the average health of our citizens would be materially benefitted and cases of sickness diminished were measures taken to improve the quality and freshness of the milk supply. From observations he has made he declares that nearly the whole of the milk consumed in this city is objectionable from the health standpoint. The purest is watered, as he said, "unmercifully," and other supplies are kept far too long before delivery to consumers. Some, he found, was distributed after being kept many hours in the city exposed to contamination. Even the best houses in the city, in his judgment, have milk supplied that is not as fresh and pure and free from watering as it should be, and, as to that vended in the more congested districts, it is quite unfit for use, a large quantity of it having been exposed for hours to the foul air of a dirty shed or store. The reten-

tion of milk in a city store or depot many hours after being brought in from the country, as is quite common here, and the holding milk in a cattle shed all night, cows being milked at night to allow of the carts starting off to the city at daybreak, are practices that inevitably tend to make such milk unwholesome and to children dangerous.

**New York Losing Grain Trade.**

Those of our New York contemporaries who have been belittling this port and crowing over what they regarded as signs of its decadence have had their attention drawn to evidence regarding the port of New York itself, that shows a serious falling off in its grain trade. This evidence is furnished by the Interstate Commerce Commission. The lesson of that evidence is an agreeable one for this port. It shows that the situation of Montreal is better adapted for grain shipments than the port of New York. It is admitted by the New York "Commercial Bulletin" that, "wheat and flour reach the sea most easily by lines that run to the north of us," that is of New York. The main lines from the interior to the ocean, along which the grain of the West and North West travels to market, centre in this port and here, consequently, is the natural shipping place for the grain trade of the entire northern half of this continent.

**BRITISH FIRE OFFICE INCOMES AND DIVIDENDS.**

The "Insurance Press" seems anxious about the Fire Insurance Offices in Great Britain. Our contemporary wishes to know what is the matter with them, and, after asking this sympathetic question, it proceeds to give statistics that are assumed to be quite a gloomy exhibit. There are some British offices not so flourishing as could be wished, but, taking the figures quoted, they afford no ground for such a question as, What is amiss? The British Fire Offices in 1900 are shown to have had an income from interest, rents, etc., of \$6,419,000, and the dividends paid were \$9,700,000. On this the remark is made, this shows the extent to which British Fire Offices depend upon the profits on current underwriting to satisfy their stockholders. The proportion of dividends drawn from interest, rents, etc., is 67 per cent., leaving 33 per cent. to be provided by the profits on the business. A superficial view creates the impression that the business must be very unprofitable when it can only provide enough profits to pay one-third of the dividends. This, as we say, is very superficial, as an illustration will show. An enterprise may be paying dividends equal to 50 per cent. on its capital, of which two-thirds, or 67 per cent., is derived from a reserve