And so on, around a vicious course of which the end is disaster. The brigade is not tested once *in a year.* Rust and dust are allowed to play havoc with delicate machinery; wheels are not oiled nor bearings lubricated; a nut taken off and laid on a window-sill is forgotten; when the fire bell rings it cannot be found, and the engine is useless; a tire comes off, say on Friday, and is "intended" to be replaced on Monday, but, alas! the fire fiend pays his visit on Sunday night, the wheel breaks in the hasty rush to the fire, and half a block of the village burns. These things are not the fancies of a writer; they are ugly facts. We repeat them in order to arouse the spirit of firemen and citizens everywhere to set their fire-repressing machinery in order.

CREDIT AT RETAIL.

That Government officials as a rule live up to their salaries is proverbial. Not a few live beyond their salaries, and are always in debt. Unfortunately this extravagance permeates all classes of society in the neighborhood of the seat of government, whether Dominion or local. So much so, in fact, that credit, instead of being a benefit to the community, becomes to the general trader a nuisance, and to his customer a facility for embarrassing or ruining himself.

In a large town in New Brunswick, where the Dominion Government monthly pay roll runs up into the thousands, a lady-like person entered a grocery last week, in the presence of a correspondent who sends us this account, and asked for a cake of yeast. This she got and walked out without making any other purchase. The grocer then made the following entry on his blotter: "Mr. —— Dr. To cake of yeast, 2c." This seemed to our friend an extraordinary transaction, and being anxious to know something about it, he enquired, and was assured that such trivial purchases on credit were not unusual occurrences in that town.

Although all the employees of the Government, the shopkeeper said, were paid every month regularly, there were but few among them who paid for the merchandise when purchased from the stores. Everything had to be booked, until pay day; and even then the unfortunate part of the business was, in too many instances, the whole amount could not be squared off the books at the end of the month. A radical change is needed in this matter, for the sake of both debtor and creditor.

BRITISH SHIP BUILDING.

While there is much stagnation in the metal trades and the textile industries of Great Britain thus far this year, by reason largely of uncertainty about the United States tariff, it is encouraging to find activity in her shipyards. There were in April 130 ships under construction on the River Clyde, 70 on the Tyne, 47 on the Wear, and 14 at or near Belfast. The total number of vessels under construction at that date was 414, of which 346 were steam and 68 sail. The tonnage of these varied greatly. The largest sailing ship was over 3,000 tons, and the largest steamship over 9,000 tons. Some twenty steamships were over 5,000 tons each, and were of the mercantile class. But besides these, there were under construction 53 warships of 132,235 tons, one-third of them at the royal dock yards.

It is deserving of remark that during the quarter ended with March, the aggregate of shipping under construction at shipyards and the royal docks of the United Kingdom was 723,208 tons, which is an increase of nearly 102,000 tons, or fourteen per cent. over the first quarter of last year, when the aggregate was only 621,668 tons. The tonnage of vessels ordered during the quarter, but not commenced, was 207,308, whereas in the same period last year it was 126,974. Of the 725,208 tons of shipping under construction, 574,167 tons was for owners in Great Britain, 3,000 tons for customers, the colonies, and the remainder for foreign countries. The largest foreign customers were Germany, 20,669 tons; Russia, 14,182; Norway, 12,520, and Holland, 11,730.

MONTREAL STEAMSHIP RATES.

An important daily journal of New York, the *Journal of Commerce and Commercial Bulletin*, observes that the Canadian Patrons of Husbandry have been conferring with the steamship agents at Montreal to see what could be done to give Canadian produce better terms to Europe than American produce. This, in the opinion of the journal quoted, is a rather difficult thing to arrange, and the steamship agents did not declare themselves as to its practicability; if by means of very low rates the Canadian lines succeeded in cutting seriously into the business of the American lines, the latter might meet the cut, or even go below. To maintain lower rates at Montreal than at New York involves regulating the rates here as well as there.

On cattle the steamship agents, in a written reply to the oral overtures of the Patrons, show that the rates from Montreal are already much lower than from New York; the rate from N. Y. is said to be 55 shillings, and that from Montreal only 40 shillings, though the Canadian law requires the cattle to have more space than the United States law requires, and this limit on the number of cattle that can be carried in a given space is said by the Montreal steamship agents to cost their companies about $120,000 a season.

Now, comments the *Jounal*, "There is pending in the Canadian Parliament a proposition to subsidize a fast mail and passenger steamship service, and the Patrons suggested to the steamship agents that they would use their political influence, that is, their voting power, with the Government to substitute for this a proposition for the subsidizing of a freight line, if thereby they could get a guarantee of lower rates from Montreal than American Patrons of Husbandry get from New York. The agents looked with small favor upon the suggestion, because it meant a bounty to one of the lines represented and nothing for the rest. They preferred to have the generosity of the Government divided up, and suggested that for a third or a fourth of the subsidy required by a fast mail and passenger service a freight service could be maintained, giving five or six sailings a week from Montreal for different ports of Great Britain, according to the nature of the cargoes and the locality of greatest demand. These vessels would belong to different companies, and the bounty would be distributed.

"This would give the Patrons more nearly what they want than the mail subsidy," our contemporary considers. "There is a general understanding among Englishmen and Americans that the Government should pay for carrying the mails, but should not pay for carrying freight. Consequently all efforts to get the Government to pay the freight are disguised as postal contracts. But very little of the produce of American farms goes from this port to Europe in express steamers, and none others carry the mail. A payment of $12,000 per voyage to fast steamers to carry the mails to England cannot possibly take a cent off the charge made for carrying the grain and provisions of the American farmer to the markets of Europe. We are not disposed to regard the payment of freight on the nation's exports as a proper function of the Government, but if it be so assumed, the plan proposed by the Montreal steamship agents would be far more successful than any system of postal subsidies could possibly be." The letter of the agents of the Allan, Dominion and Beaver lines to the Patrons is given in full on another page.

"But if the Government should pay the freight, the better plan is for it to do so as directly as possible. It is almost certain that even under the pooling system proposed by the steamship agents, freight rates would be fixed by competition, and the sum paid by the Government would be simply so much additional revenue to the steamship companies. The effort to fix the freight rates had better be abandoned, and if the Patrons of Husbandry are going to vote themselves money they should do so directly." The opinion of the *Journal*, in conclusion, is that it will be of more benefit to them, and it will be cheaper for the people of Canada generally to establish a system of export bounties. "How it can possibly enrich Canada to take money by taxation from one Canadian and pay it to another, we do not understand, but there are plenty of men both south and north of the St. Lawrence who think they understand it, and we can readily see how it might enrich the Patrons of Husbandry if they are the persons to whom money is to be paid, and it is to be taken from some other class of Canadians."

A RECENT APPORTIONMENT UNDER NON-CONCURRENT FIRE INSURANCE POLICIES.

Several years ago I addressed a communication to all the fire insurance companies on the subject of contribution under non-concurrent policies of fire insurance, because the difficulties and disagreements in connection with them cannot be avoided except by an agreement amongst