

would by no means be given. The removal of such duties is spoken of as tariff reform, and we seem to be promised something more in the same direction, but language is used which binds no man's conscience, and contains nothing which will necessarily shape the future course of the Government.

It must be admitted that Sir John had the best of it, and that he confounded his critics, on the question of unlimited reciprocity. The ground he took was that frequently stated in these columns, that unlimited reciprocity means a tariff higher than our own; and while it would give Americans control of our markets, it would bar us, as purchasers, from all other markets except theirs. On the exodus, too, he took off the sharp edge of criticism. He gave the figures, and figures on the question ought to have a special value. "We have lost," Sir John said, "in the last ten years 266,000 people; the loss in the decade before last was far greater, although not in numbers, in percentage." These percentages he puts down at 50 and 35 respectively. Why not give the numbers in each decade?

Why reciprocity with the United States was not obtained, was once more explained; the explanation contains something new; Canada was required, as a condition of obtaining a treaty, to accept the McKinley tariff, besides, what was known before, discriminating against Great Britain. To have accepted these hard conditions would not have been to secure reciprocity, but simply for Canada to surrender the liberty of control over her tariff. If there be any party leaders who are prepared to accept such conditions, there is no chance of carrying the country with them. Much of the talk about reciprocity is a waste of breath. Of course, if we were prepared to make an absolute and unconditional surrender of the freedom of our own tariff, the thing could be done. Real reciprocity requires the consent of the national voluntary of two countries; and it is idle for one country to say that it will carry out a policy of reciprocity, when it does not know that the other would assent to terms that would form the basis of an arrangement which could, in reason, be accepted.

TORONTO WATER SUPPLY.

Insurance companies have been greatly alarmed for the past two weeks in consequence of the condition of the Toronto waterworks, and we think with reason, for the water pressure in the upper parts of the city was nil. We have heard from householders in North Toronto deplorable accounts of the discomfort caused to families during the recent severely cold weather by the absolute deprivation of water. We understand that a meeting of the underwriters was held this week, when the whole subject was discussed. A committee was appointed to investigate and report as speedily as possible to the Toronto board. It is gratifying to know that the four engines are now in good working order; the pumping capacity of the engines is thirty two million gallons per 24 hours, and the average quantity used about eighteen mil-

lions. Should no accident happen to the pumps there will be an abundant water supply for fire purposes. However damaging to the health bay water may be, it is, we presume, equally efficacious with lake water in extinguishing a fire.

We trust the new council will comply with the recommendation of Chief Ardagh, of the Fire Department, of getting without delay one or two first-class steam fire engines, and a few chemical engines for the residentiary part of the city. Had a fire taken place in St. John's Ward a few days ago, while there was no water pressure above Carlton, we might have to record a conflagration similar to that of St. John's a few years ago. At such a time even steam fire engines would be of no avail without water. In such a case chemical engines would serve a good purpose.

CO-INSURANCE.

On the subject of co-insurance, as applied to fire underwriting, a recent issue of the New York Commercial Bulletin has the following: "Agency managers incline to the opinion that the local boards should not be allowed to handle the co-insurance question. There should be some uniform action insisted upon by the companies, or the usual cry of discrimination will sooner or later be raised. If Cleveland property owners need only insure seventy per cent. of the value of their buildings, why should New York property owners be required to insure eighty per cent.?"

This hits a big nail upon the head, says the N. Y. Chronicle. The same nail has been hit upon its head before. "Why do the fire insurance companies, which expect to be greatly benefited by the extended application of the co insurance clause, permit different co-insurance requirements to be adopted? While curing one evil, why create another? It may be possible to convince the people that co-insurance is fair and right, but the public can never be made to see why one locality should be held to eighty per cent. of insurance while only seventy-five per cent. is called for in another city."

We quite agree with the journals named in their views concerning the co-insurance clause. A lack of uniformity of action on the part of companies in the application of this clause to all policies, irrespective of location, will naturally and inevitably lead to dissatisfaction. A minimum rate should be fixed, say for policies subject to a seventy-five per cent. co-insurance—the rate decreasing if the eighty or ninety per cent. clause is adopted, and an increased rate when a less than a seventy-five per cent. co-insurance clause is applied. As we have before stated, the equity of this principle, as applied to insurance, is admitted, but its application must be such as to secure its ready acceptance with the public.

IMPROVED COUNTRY ROADS.

At the meeting of the Dairymen's Association of Western Ontario held last week in London, the question of country roads, their condition and improvement, was the subject of discussion. Mr. Hoard,

ex-governor of the State of Wisconsin, expressed himself strongly on the need of measures for providing better roads. Said he: "This [the present faulty condition of the average country road on this continent] is the biggest rat hole on the face of God's green earth, down which goes the substance of the people. The dairymen of the country should make a move in the matter." This was said *apropos* of the motion proposed by Mr. A. Pattullo and seconded by Hon. Thos. Ballantyne, that the statute labor system of this country, as carried out in most districts, is inefficient and unsatisfactory in its results, and should be either abolished or modified so as to produce good roads; that better roads mean better profits for both farmer and dairyman, a motion which was carried *nem con*. It appears that the deputy of the Hon. John Dryden, Provincial Minister of Agriculture, is about to issue bulletins on the subject of roadmaking; and no more important subject can engage the attention of the Ontario Department of Agriculture at the present time. The question continues to be vigorously agitated in the United States.

DAIRYING INDUSTRY.

Some statistics of decidedly encouraging value to dairymen in Canada and elsewhere were supplied by Mr. W. F. Clarke in connection with the dairymen's meeting at London last week. He reminds us that the first cheese factory in Ontario was started at Norwich, in 1864, by J. L. Farrington, of New York State. In three years thereafter, viz., in 1867, there were 210 cheese factories, and by 1890 the number had almost quadrupled, for there were in that year 817 factories. There were estimated to be in 1891 in the Province of Ontario 800 000 milch cows, 817 cheese factories, and 39 butter factories. Allowing \$30 as the value of a cow, and \$30 an acre for land devoted to dairying, the estimated capital invested in that industry in Ontario in 1891 was as follows:

800,000 milch cows, at \$30	\$ 24,000,000
Land in pasture and under crop for dairying	90,000,000
Factories, dairies, store-rooms, etc.	3,000,000
Share of farm buildings	50,000,000
Share of machinery, implements, etc.	8,000,000
	\$175,000,000

The milk annually produced may be roughly divided as follows:—

	Gallons.
For direct consumption by man and beast	70,000,000
For making butter	180,000,000
For making cheese	85,000,000

The dairy product was finally disposed of as follows:—

80,000,000 lbs. cheese	\$ 8,000,000
60,000,000 lbs. butter	9,000,000
70,000,000 gals. milk	10,000,000
Skim milk, buttermilk and whey	8,000,000

Total annual value \$35,000,000

In 1890 the average price per lb. paid for cheese in Canada was 9.9 cents, and in the United States 9 cents; while the average price for butter was 17.2 cents in Canada, and 14.1 cents in the United States. It is estimated that at the end of 1892 there was sent to England from Canada 1,700,000 boxes of cheese, probably worth \$6 a box.