

The reverses which have overtaken some of the larger Canadian cattle shippers during the present season have led to a complete change in the relation of sellers and buyers. In previous years shippers or their agents were wont to scour the country in every direction, in search of cattle, and farmers and other breeders were enabled to obtain fair prices, while they saved the time and expense of driving them to market. The middle of the present season finds the shipper immovable, and those who have entered into the raising of cattle to any extent are compelled to ship the animals themselves, take care of them on the voyage, and act as their own salesmen on the other side,—or accept the poor alternative of an advance of four or five cents per pound. One large raiser in the Eastern townships is now shipping some 250 head and performing the whole services in his own person. The cattle men who have made money the present season are chiefly those who have sold to the insurance companies. But all these things will prove of some value for another season.

STATISTICS OF CAUSES OF FIRES.

We draw the attention of our readers to the following extract from the report of the Insurance Commissioner for Massachusetts, in the hope that those who are owners of property will digest the fact of the "insurance tax"; those who are statesmen, the fact of the loss of any property being a "national loss"; and those who are underwriters, to their duty to assess this "tax" in such a manner as to cause measures for the reduction of this "national loss":

I have, in a former communication to the Legislature, invited attention to the inadequate provision for the collection and authentication of these statistics, of the causes of fires and their consequent imperfect value. The reported facts are not sufficiently verified by competent investigation. The information sought and the object to be attained are of such value, in my estimation, as to justify an official inquest and report upon the circumstances of every fire. Such a system, conducted with vigilance, would aid the detection and prevention of incendiarism, which prevails to an extent that should excite public alarm, and quite disproportionate to the prevalence of that crime as indicated by the records of our criminal courts, if these statistics are in any respectable degree reliable. It would exhibit and enforce attention to the conditions which expose property to fire

perils, and thence stimulate and enlighten efforts by private prudence and public authority to secure the observance of conditions of safety. This matter concerns the whole public—the common welfare. Not the underwriters, nor the individual holders of property are alone sufferers by the destruction of useful wealth. By the beneficent helpfulness of insurance the burden of injury may be lightened to the individual owner, but it cannot restore the human uses the valuable product of man's labor and skill; and by the amount of such destruction the community is impoverished. The hundred millions of dollars paid annually by the people for property insurance is essentially a tax, taken from the fruits of their industry; and whatever reduces the hazard insured against, to that extent reduces taxation.

Legislation seems to have gone nearly or quite as far as it usefully can go in the direction of the regulation of the business of fire insurance. For the rest, chiefly, dependence must be put upon the prudence and sagacity of the experienced men of affairs in charge of our insurance institutions, rather than in arbitrary provisions of law. But in the field suggested the function of the state has not exhausted its usefulness. The commercial value of the system of insurance in the item of the preservation of property through the compulsion of prudential measures for its protection, is hardly capable of over-estimation. The enterprise of the underwriters in their insistence upon conditions of safety which lessen the hazard may have its impulse in a selfish motive, but the result is public good, and public spirit, represented by the state, should co-operate with private aims in such an enterprise.

Insurance should mean indemnity for loss from misfortune, not immunity from consequences of crime or reckless fault; and the compact to indemnify creates on the part of the insured a moral obligation which should be a legal one. If the insured wilfully burn his property he is not entitled, morally or legally, to recover his insurance. Why should he if it burn through his positive fault or careless omission to reasonably provide for its safety? Why should not the law void the insurance when the loss is due to the owner's negligent act? Such a provision would be within the just rule of the common law that a man shall so use his own as not to injure another; and it accords with social equity and the nature of the insurance contract that the insured should be bound to a reasonable diligence in the protection of the property in his

control. There would be no danger of the too rigorous enforcement of such a law, as juries could be trusted not to find the fact of negligence unless clearly proven. While just in itself it would also consult public policy, which desires the conservation of useful wealth; by the inducement of self-interest it would offer to owners to exercise a greater care for the safety of their property, than though, regardless of their conduct in relation to it, their indemnity was sure in case of loss."

Nearly every large fire in Montreal has disclosed causes of the origin or increase of extent of the fire which were easily remediable and which would have been remedied had the building inspector, on the one hand, and the insurance inspector, on the other, done their duty; and we have so often and so earnestly drawn attention to these avoidable causes of loss without rousing the insurance companies to action that it is quite possible that our statesmen, for the purpose of reducing the fire loss, and consequent fire tax, may supersede the insurance companies in their functions and duties, unless, by proper inspection and proper system of rating, they cause the adoption of necessary improvements.

INFORMATION FOR THE SCIENCE ASSOCIATION.

It is of much importance that the members of the "British Association for the Advancement of Science," now visiting this city should bear away with them correct information as to the resources of Canada,—what we are capable of in the future as well as what we have accomplished in the past. With this object in view Mr. Samuel E. Dawson, bookseller, has issued a little work entitled "Hand-Book for the Dominion of Canada," containing a vast amount of information compressed into the usual handy volume space. While appreciating the motive which urged Mr. Dawson to this timely publication, we cannot but regret that more care has not been taken in what is at best but a compilation. The usefulness of such a work must depend upon its being free from glaring errors. Let us take for example the article on the lumber trade, page 24. With all due respect to Mr. Dawson as a statistician we beg to set him right in the statement made in the second sentence. The products of the forest do not exceed in value those of the farm. That portion of the article on page 25, down as far as the reference to Prince Edward Island, is generally correct, being taken from the