

tree would hardly claim relationship to even the largest and best cedar that ever grew in Ontario. In its wood there are none of the honeycomb holes to be found in the Ontario cedar, and boards four feet wide, without knot or blemish, are common, while its softness of grain and peculiar, lasting qualities render it a desirable wood for doors, sash, and all inside finishing, shingles, boat building, etc. The finished effect of this wood is strikingly rich and handsome. Many Ontarians, while visiting this province, were so taken with this wood that they have finished their houses throughout with it. In shingles it makes a roof that will outlast four of white pine. These shingles are finding their way all over the American continent, and need only to be introduced to be constantly in demand, their quality being such that price becomes a secondary consideration. Spruce is adapted for a variety of purposes. It is used very largely for box-making, and is also a most important wood in piano and organ manufacture. Already a considerable quantity finds its way to the piano and organ factories of Ontario, and a surprisingly large quantity is consumed in the manufacture of barrel-bungs. Indeed, for any purpose where a white-colored, soft-working wood is required, British Columbia spruce is invaluable.

There is also here a number of other useful woods, such as white pine, hemlock, alder, whitewood, cypress, yew, etc., to which, in time, due attention will no doubt be paid. The only thing needed at present to make the British Columbia saw-mill man's lot a happy one is increased facilities for placing his goods more cheaply on the market.

On the whole, so far as my observations go, I do not think that this country will allow a man to get ahead much faster than Ontario. Butter, at present, costs 35 cents per pound; eggs 40 cents a dozen; apples 3 cents per pound, and so on. In New Westminster, for instance, things are languishing, one reason being that real estate is on too high a basis and rents ditto. For example, I know a man there who grows, amongst other things, some onions. He enters a store in which onions are selling at 2½ cents. My friend proffers his and is told that they are paying 1 cent per pound. For the use of his land, labor, and seed he gets 1 cent; the storekeeper to pay rent and profit gets 1½ cents. You can see from this why the articles we use are high and at the same time, to put it very mildly, the average trader hasn't anything to brag about financially, and the farmer in many cases, if he isn't poverty stricken, is next door to it. Of course you must not forget in this connection that the cost of clearing the land here is much greater than in Ontario. It is said that in New Westminster there is a large number of empty houses, and if not wickedly maligned, Vancouver is even worse. Yet, what is this I hear about Toronto? Can it be true, as is alleged, that there are between three and four thousand vacant houses there? When a man decides to try his fortunes out here he must make up his mind that to keep up his end he has got to "hustle" in the liveliest kind of way. This, at least, is how I have found it during nearly a two years' sojourn, and I know of many others who will confirm my observations.

—A return of Dominion revenue for the quarter ending with September shows an increase over the corresponding period last year, the figures being \$9,314,485 as against \$8,815,533. The increase in what goes under the name of surplus was \$578,891. Of \$3,283,968 received in September, \$1,887,847 was from customs, and \$688,723 from excise.

THE FIRE UNDERWRITERS' GATHERING.

Last week we gave the names of the companies whose representatives attended the annual meeting of the Canadian Fire Underwriters' Association in this city. Our attention has since been called to one or two omissions. The Atlas and National, whose city agent is Mr. W. G. Wood; A. P. Taylor, inspector London Assurance, and W. A. Rowland, inspector of the Sun, should have been included in the list.

It was decided by the members that a description of all risks not rated by the Association's tariff will in future, with certain exceptions, be specially rated by the secretaries.

The Association has concluded to appoint an inspector, whose duty it will be to examine and report upon all the fire extinguishing facilities in the cities, towns and villages of Ontario and Quebec.

During the past year the companies adopted a uniform application on farm property. This, we think, is a wise step, equally in the interest of the assured and the underwriter. In the event of a loss a more equitable adjustment can be made than in cases in which the applications differ.

It was thought that some legislation on the part of the companies will be necessary in order to recoup them for the taxation imposed by the Government.

Complaints are not infrequent that the casks of water distributed about some buildings for use in case of fire are often found to be half empty and the pails scattered about in all directions. A suggestion was made to substitute chemical pails for water pails; in winter the latter freeze, while in warm weather their contents become stale and offensive.

We understand that there was very little interference with the rates now ruling. The insuring public as a whole appears to realize that the prompt payment of losses demands a continuance of the present premiums charged.

It is gratifying to learn that steady progress is being made, especially in this province, in the matter of improvement in fire appliances. Since the last annual meeting no fewer than ten municipalities have had their classification raised and the rate of insurance correspondingly reduced.

After the discussion of the various topics brought before the meeting the members re-elected Mr. A. T. Patterson as president, with Messrs. Thomas Davidson and Thos. R. Messrs. Wood vice presidents. Messrs. Robt. McLean and Alf. W. Hadrill were again chosen secretaries. A vote of thanks was unanimously tendered to Mr. Patterson for the able discharge of his duties as chairman during the convention, and the regret was general that he was, through indisposition, compelled to leave before the close of the proceedings.

The meetings were brought to an appropriate termination by an enjoyable luncheon given by the Toronto members to the visiting delegates. Following the luncheon the local board met to consider matters relating to the city exclusively.

RAGS AND CHOLERA.

Another meeting of the American Paper Manufacturers' Association was held in New York the other day. The members objected to the requirements whereby rags coming from non-infected places are disinfected, and maintain that the most thorough investigation into

the supposed danger of infection from foreign old rags has established the following propositions:—

"First—There is absolutely no evidence that foreign old rags have in a single instance carried any infectious disease whatsoever to the paper mills, to the crews or passengers engaged in carrying them to this country, to the labor employed in unloading and handling them, although the business dates back to 1832.

"Second—Cholera has never been known to be transported by packed and baled old rags. Evidence in the cholera years of 1832, 1849, 1854, 1866, and 1873 will prove this assertion.

"Third—Foreign rags imported for commerce are exposed to the air in collecting, packing, baling, and transportation, and the atmosphere and drying are quickly fatal to all germ life. A much longer time elapses, from the necessity of the case, between the time of their original collection and their arrival in this country to destroy the cholera germ.

"Fourth—The quality of rags from different parts of the world, their grading and packing, differ so greatly, and the routes of shipment are so well established, that the origin of rags can always be determined by experts, and they cannot be introduced from infected countries without detection by means of shipment through healthy ports."

They therefore recommend that rags gathered, packed, or shipped from epidemically-infected ports, or ports which may have been infected six months previous to shipment, be denied admission.

That rags gathered, packed, and shipped from ports and places free at the date of packing and shipment, or for six months previous to that time, be admitted without any disinfection.

DECISIONS IN COMMERCIAL LAW.

RAMSAY V. GILCHRIST.—It may now be taken as settled law that a *bona fide* voluntary conveyance of land in favor of a charity cannot be defeated by the grantor making a subsequent conveyance of the same land to a purchaser for value, having notice of the prior voluntary conveyance. This is a decision of the Privy Council on appeal from the Supreme Court of New South Wales.

CONNECTICUT FIRE INS. CO. V. KAVANAGH.—K. was the agent of two foreign insurance companies, and one of these instructed him to cancel a certain risk which he had taken for the company. K. then transferred the risk to the other company for which he was agent at Montreal, but did not inform them that it had been refused by the first company. The transfer was also made without notice to or knowledge of the insured. On the very day, and shortly after the risk was transferred, a fire broke out in the premises insured, and the loss was paid by the company to which the risk had been transferred. This company then brought action against its agent K. to recover the amount of loss which they allege to have paid under false representations of K. and without cause, but the Privy Council, following the decision of the Court of Queen's Bench at Montreal, held that the transfer having been made in good faith, before the fire occurred, and in accordance with the custom of insurance brokers, K., the agent, was not liable.

STEERS V. ROGERS.—S. and R. were co-owners of a patent of invention. S. mortgaged his one-half interest to R., who subsequently to the mortgage had worked the patent by