

own control and are officered by trusted and experienced men; accidents to them being due to Providence and not to carelessness or incapacity of the men in charge of them. On the other hand, in this matter of municipal insurance the municipality may have a most effective fire brigade, but it cannot control the carelessness of householders and others; it can have no knowledge of the thousand and one things which go to make up the ordinary chances of conflagrations breaking out, and besides would have all its risks within a very limited area, which might be swept in the very shortest space of time, and then all the accumulations, possibly of years, would vanish and in all probability a larger amount than that.

The committee appointed by the Toronto City Council to consider the subject have figured out, based on the average fire loss of eight years, an annual profit of \$73,452, after maintaining an efficient fire brigade and the necessary official staff, together with the payment of interest on a million dollars of debentures to be sold and invested as a fire insurance reserve fund. But trouble will arise in the fact that everyone will not be disposed to insure with the city authorities and, moreover, all the companies are not likely to desert Toronto, particularly when they see that the city authorities must, in order to protect their risks, make the system of fire protection even more efficient and comprehensive than it now is. We do not attempt to consider the figures upon which the committee base their recommendation confining ourselves to a general outline of the scheme. We may, however, say that we do not think it will work, but if Toronto thinks it is possible to do as is proposed we suppose the only thing for it to do is to make the venture.

It is announced that for some time a New York insurance company has been doing juvenile life insurance business on an extensive scale in Bay City, Michigan. The consequence has been that several hundred risks were taken on children from a year old up to fifteen years. Some five and ten cents a week covered the premiums, the policies insuring for from \$15 to \$150. Since the policies were taken out, not a few children who happened to be taken sick have been allowed to die from neglect, presumably with the idea of collecting the insurance. In one case for this reason, it is said, one child was deliberately exposed to diphtheria. The city health officer reporting on this subject says: "On inquiry, I have found that the lives of the children have been insured in a company which makes a specialty of this business, and I am forced to the belief that they were neglected and that innocent lives were sacrificed to an insatiable greed for gain." Unfortunately, neither the company nor any of the parents have so far compromised themselves as to become amenable to the law. If they had, it would afford satisfaction to see some of them brought to justice for the undoubted crime which they have coolly and deliberately committed.

SEALING BLUNDERS.

As per usual, there has been more blundering, uncertainty and delay in con-

nection with the Behring Sea sealing instructions on the part of the British Government. As we have already stated, Captain May, of H.M.S. Hyacinth, uncertain how to act, practically seized three Victoria sealers which he had, it appears, been sent up merely to warn of the beginning of the close season. His action in ordering them to report to the collector of customs at Victoria was ratified by subsequent instructions that they must consider themselves to have been seized. Then this was followed by their absolute discharge by the admiral commanding at Esquimaux; but not until after it had been shown that, high handed as have been the practices of the Americans in this particular, they do things with more consideration, with more regard to right and equity and, in fact, better than do the British authorities. Moreover, in connection with permits to allow vessels to proceed North with their arms and sealing equipments under official seal so as to be ready to enter Behring Sea the moment the close season is over, the American authorities made every provision for their issuance; but it has only been at the last moment that the British Government appears to have deemed it worth while to give the matter consideration; and, indeed, had it not been for persistent and urgent representations from this side, it is almost sure that the subject would not for a moment have been thought of by the British Government. This is one of those numerous things that are wonderfully well calculated to encourage loyalty among the people of the dependencies.

THE FLOODS.

Latest advices from the Fraser River indicated a slight further rise; but this was only to have been expected, owing to the amount of water which had to come down from the high levels. However, it would appear that the worst of the inundation is over—at least those who ought to know say so—all the low-lying lands that were likely to be affected having been reached. The loss, it is expected, will not reach anything like the high figures originally estimated, and for the relief of the sufferers the necessary arrangements have been and are being made. It will, however, take some time before communications can be restored to their former efficiency; but there is sufficient help at hand to carry out all the needed works. Indeed, there is likely to be too much of it, for advices from the south show that many of the unemployed are coming north in order to take advantage of the prospects which there are for employment.

South of the line, the flooded waters of the Columbia, the Willamette and their tributaries are subsiding, and soon it is expected the more direct evidences of the great inundations will have disappeared. But there will then remain much to make good:—ruined crops, lost live stock and demolished homes cannot be replaced without considerable labor and effort, while it will be the true policy for business men and others to treat tenderly and considerately for some time to come those whose belongings have been so woefully wasted by agencies over which they could not possibly have any control.

EDITORIAL COMMENT.

It cannot be denied that the Provincial Government have manifested commendable promptitude in their action in providing assistance and relief for the sufferers by the Fraser River floods. Instructions have, we notice, been given to commence as soon as possible, certain works of reparation and in the meantime to supply the necessary accommodations at once in the most prompt and convenient way possible. The bridge over the Thompson River, at Ashcroft, having been carried away, a first-class ferry scow is to be built immediately and put at once into operation as the entire traffic to and from Cariboo, Lillooet and other sections is accustomed to pass this way.

In connection with the short supplies of meat which have been occasioned by the suspension of railway traffic on the Mainland and the impossibility to get cattle from the East to this market, Collector of Customs Milne, has been officially notified that the ninety days' quarantine on cattle entering this port from the United States has been raised temporarily, and that cattle immediately after inspection here can, if fit, be slaughtered. It would appear to be somewhat unfortunate that it was impossible to communicate with Australia so as to have had supplies brought in by the steamer which reached here from that country on Sunday night, as the Arawa is credited with having a very large cold storage capacity.

We have again and again urged upon the authorities and the public the necessity which exists for a more thorough system of inspection at the quarantine station, through, or rather the hands of the quarantine officer of which, upon repeated occasions smallpox has been allowed to slip. Now it is announced that the black plague, one of the most terrible scourges of eastern countries, has broken out at Hong Kong, from which vessels are continually arriving here, especially the well known steamships of the C. P. R. Empress line. These vessels, it is notorious, have on several occasions been the means of bringing in smallpox. It is to be hoped that they will not also be allowed to carry among us the terrible black plague, the havoc caused by which forms the story of several pathetic chapters of history.

The new Canadian textile tariff appears to satisfy the British manufacturer and shipper, if it does not please the Canadian trade. The *Textile Manufacturer* of Manchester, says of it: "Generally speaking, the effect of the new measure will be beneficial for the trade with Great Britain, and the reductions, as has been pointed out, are almost entirely on those lines of goods which Canada imports from this country. The examples given show how sweeping are the reductions in textile fabrics. They show also that the Canadian Government is seeking to substitute ad valorem duties for mixed specific and ad valorem duties." It will be remembered that very recently the leading cotton men of Eastern Canada declared that the result of the present tariff would be disastrous to their interests. Under it they had already been compelled to make heavy cuts and still the Americans were in a position to enter the Canadian market and undersell them,