

other institutions than fire insurance companies, and elsewhere, notably in the Province of Quebec, have taken like means of resenting and overcoming the exaction of provincial taxes. Should the "odious vulture" of a board, and the concerns it represents, withdraw from the insurance field of Manitoba, and leave the legislature of that province to do the insuring for the people, it would not take long to convince the *Liberal* that municipal governmental insurance is a will-o-the-wisp. That journal has a fling at the loan companies, too, for requiring their patrons to insure in stock fire companies, and then the stock companies "exact outrageous premiums." When the *Liberal* has exhausted its rage and its strong language, perhaps it will stop to reflect that the loan companies are doing business in Manitoba because Manitobans want the use of their money. Similarly, if insurance companies are doing business in Manitoba, it is because Manitobans want indemnity for losses by fire. If the loan companies are mulcted in taxes by provincial governments over and above what they have to pay at their head offices, they are likely to add these taxes, either avowedly or tacitly, to their ordinary rates. And the insurance companies have the right to do likewise. The *Liberal* would be the first to complain if an insurance company charged one per cent. on certain risks in Winnipeg because its experience of losses had been light in that city, and charged two per cent. for like risks in Portage la Prairie, because it had experienced heavy losses in that town. As to the incidence of fire loss, it would be an endless task for a company to discriminate in rates of premium over a thousand different places, great and small, in proportion to individual loss or immunity from loss. And so the science of fire insurance, by the teachings of long experience, has decreed that the fairest way, indeed the only practical way, is to charge an average rate for a certain kind of risk all over a country. The rates of fire insurance now charged in Canada were not calculated to include federal, local and municipal taxes. And if these various authorities wish to drain the underwriters as milch cows in the matter of taxes, they must be prepared to find the cows ask for more fodder.

PRODUCTS OF FIJI.

The placing on view in Toronto of an array of specimens of the commercial products of the Fiji Islands is an interesting circumstance. This exhibit was intended for the Industrial Fair last month, but arrived too late for that event. This being the case, its consignees, Messrs Murdoch, Barber & Co., have placed it on exhibition at 28 Wellington street east, near the Ontario Bank, and we take pleasure in advising our readers to go and see it.

Truth to tell, most of us know but little of this Crown colony of the Pacific, which indeed has only belonged to Britain for some twenty years. The islands number almost 200, and over 80 of them are inhabited, the total population being about 120,000. "The aggregate area of the colony," as the Hand Book tells us, "is greater than all the British West India islands put together." The Bank of New Zealand has branches in the towns of Suva and Levuka, and the Union Bank of Australia one in Suva. The imports of 1891 were \$1,260,000 and the exports \$2,370,000 in value. What these exports mainly were may be learned from the exhibit which has just arrived, and which we shall briefly describe. It may be added, as an interesting fact, that the letter from the Chamber of Commerce of Suva which accompanied them bore date 24th August, and arrived here from that once remote archipelago on the 18th September.

First in the list is sugar, which is the principal item of their export, next in importance being copra and green fruit. Raw cotton is an item of Fijian growth which may be expected to increase in export. The sample here shown is very fine of fibre, and it is claimed by the Suva Chamber that it stands at the head of the list of kidney cotton in the London market. Copra, which is an outer covering of the cocoanut, is used for the production of oil and oil-cake. The candlenut, which somewhat resembles a walnut, is used by the natives for lighting purposes; it is rich in oil. There is maize in enormous cobs, and native-grown tobacco; the tobacco plant was taken to the islands years ago by American whalers.

Rice is grown in Fiji, but has never yet been marketed abroad. It is not well prepared for market, and its appearance does not attract, but we are told that a good deal of money is being expended on machinery that will turn out the kernel in fine marketable shape. The sample of arrowroot sent is a handsome one; so too is their desiccated cocoa. Vanilla, as it is shown, is a curious looking product, looking more like slender sticks of licorice or attenuated twists of tobacco than anything we can think of. The root ginger is very attractive in appearance, and the native gum, of which a plentiful sample is sent, looks as if it might make not a bad substitute for gum arabic. Chili or cayenne pepper is another product of these prolific islands, and yagona is a substance with properties resembling the cola nut, said to be "good for one's head in the morning," if too much juice of corn had unhappily been partaken of over night.

The list possesses further interest for our manufacturers in that it includes sandalwood, that perfumed and closely-fibred tree out of which my lady's fans have so long been made, and which is stated to yield an essential oil used to imitate attar of roses. Also tortoise shells, which even in their rough state are beautifully marked, and shells which yield mother of pearl in all its iridescent beauty. Coffee, apparently somewhat of the Laquayra character, is another item of as yet small extent in Fijian exports. Tea has also been grown. The substances entitled beche-de-mer and coir fibre are to be found in the list, and peanuts appear to the extent of some thousands of pounds sterling.

A PRACTICAL STEP.

In connection with the subject of Australian trade it is of service to have a letter like that of Mr. Wardlow in to-day's issue. That gentleman, being an importer of leather, was doubtless aware that the United States had been buyers of Australian hides and skins to the extent of a million dollars to a million and a half per year. And he rightly judged that what suited the American shoe and leather trade was likely to suit the Canadian. Therefore he bought kangaroo skins, wallaby skins, bear skins, merino sheepskins, sheep pelts, salted hides, and also tanned leather from New Zealand and various Australian provinces, and brought them to Montreal by steam and rail at a cost of \$1.30 per hundred pounds.

Mr. Wardlow tells us what is probably true, that this is the first direct importation of this kind from Australia into Canada. It is safe to predict that it will not be the last. Such practical steps as this towards trade interchange must rejoice the hearts of Minister Bowell and others who have worked hard to further intercolonial exchanges, for they at once take enlarged trade with Australia out of the region of the theoretical and rhetorical and make it a live issue. We congratulate Mr. Wardlow on the public spirit with which he tells the whole story of his purchase, freight rate and all, without any mystery or secrecy. It will encourage other people to make like ventures in perhaps different lines of merchandise.

THE SALMON INDUSTRY.

Salmon fishing has been resumed on the Fraser and the canneries are now packing cohoes. Latest reports say that the fish are not very plentiful, and in the presence of a good demand for salmon from the east and from salters, high prices are being paid for fish. Messrs. R. P. Rithet & Co., Ltd., furnished the following estimate of the British Columbia pack for this season:

Fraser River.....	300,000 cases.
Skeena River.....	60,000 "
Naas River.....	20,000 "
Lowe Inlet.....	8,000 "
Rivers Inlet.....	40,000 "
Alert Bay.....	1,500 "

Estimated pack of province.....429,500 "

The total pack of British Columbia last year amounted to 576,584 cases. Should the estimate of Messrs. Rithet & Co. be correct, this would leave a very considerable shortage in the pack of 1893 as compared with that of a year ago, and indeed canners are almost unanimous in claiming that there is a difference of 100,000 cases between the two packs. But the season has not been without its advantages to canners, and those who did not make early contracts for their output are well satisfied with the season's operations. Some of the canneries have put up twenty thousand cases, but some of the smaller concerns did not pack half the quantity for which they had made arrangements.

Concerning prices realized for this year's output, the *Victoria Times* says: "Over one-half of the pack was contracted for in advance at 17 shillings for talls, 18 shillings and 9 pence for flats, and 26 shillings for half-pound flats. Some of the canners who held on have sold talls for 21 shillings, flats for 25 shillings, and half-pound flats for 32 shillings, while others are still holding. These high prices have been brought about by competition between the London and Liverpool buyers. The Liverpool buyers bought in advance, while the London