

—one hundred per cent. being for the ever-present hazard of conflagration, and the fifty per cent. to cover the preliminary and subsequent expenses.

The application of adequate ratings before a conflagration, with frank statements as to the cause, and a clear statement of the facts and the means necessary to enable a lower series of ratings to be applicable, would lead the people to reflect and act; or—if the people preferred to carry the risks, then the catastrophe would justify the underwriters, and would not unjustly tax the localities in which better conditions prevailed.

But, after every one of these great conflagrations, comes another series of exhibitions of misconduct on the part of the managers of the fire insurance companies, who rush to the scene, press upon the sufferers amounts greater than the amounts of the losses, without first ascertaining the facts, and then publish records of their folly and shame under the guise of liberality, but after this show of liberal dealing for advertising purposes, calmly ask the public at large to repay to them the moneys they have squandered in settlements without adjustments. Who are these liberal-minded men, and whose are the moneys they so liberally disperse? They are men who profess to tax justly every risk they assume in accordance with the hazard of each particular risk! so that when a fire comes, whatever its extent, the companies represented by these men have been adequately and justly paid for carrying the risk! They are men who are supposed to know neither fear nor favor; they are neither afraid to require an adequate rate nor to be afraid to make an equitable adjustment of the claims for losses—they are calm amidst the greatest storms; serene although the whole world clamor at the doors of their offices, for they are conscious of conduct in which justice and equity are the ruling principles! But, are these the facts? See the circular recently issued by the C. F. U. A. increasing rates without regard to circumstances. Ask the insurance agents as to the investigations by which the amounts payable are ascertained, and reflect upon the fact that it is the money of the people which pays for losses and expenses, not the money of the fire insurance companies, because if the companies begin to lose money, they either increase the rates of taxation or go out of business. Then the people will know that they are interested in every hazard which exists, every settlement which is made, and will demand adequate ratings before a fire, with equitable adjustments after a fire.

These are very serious questions. "Bradstreet's," dated August 4th, 1900, contains an article from which we quote: "In six months the destruction of property by fire in the United States and Canada was estimated at no less than \$103,298,000. That sum is only about \$2,000,000, or less than 2 per cent. smaller than the combined interest and dividend payments on \$3,300,000,000, in bonds, and on \$1,741,000,000 of stocks in a period of extraordinary prosperity. However the burden is placed the fact remains that the productive industries have to carry the load." Consequently, the productive industries should insist on prescience and equity in underwriting.

A new textile called Moire Empire is being shown in Paris. The warp is a very coarse cotton rib cast over with a mingling of silk and wool, imparting to the fabric an extremely silky appearance.

CANADIAN JAMS AND PICKLES.

Few people probably realize the extent to which the manufacture of jams, jellies, mince meats, etc., has grown in Canada of late years. Quite recently, very large orders for quick delivery have been taken by our local makers, and this class of trade is increasing in bulk and value all the time. In the past, Canadian housekeepers appeared to have the idea that the jams and other preserves put up in this country might not be so pure and good as those coming from Great Britain and the United States. But now it is becoming more recognized that not only has Canada the fruit, but that our manufacturers know how to preserve it quite as well as do those of other countries; and this is already beginning to affect the import trade to a considerable extent.

One very important subject is that of packing; manufacturers should make a study of how to put up a fine, tasty-looking jar. This is one of the points in which the foreign makers have had a very great advantage. The Canadian manufacturer has an opportunity for obtaining good, pure fruit; no finer fruit grows in the world than in Canada; but heretofore he has not paid sufficient attention to labelling. A lady, in entering a store, and being shown a number of different makes of jams or jellies, usually chooses the one which looks best from the outside, the one which shows the handsomest label and the neatest pack.

One thing has militated this year against a larger increase in the business, and that is the high price of sugar. But the same circumstance has made itself felt in all parts of the world, so we do not see why it need affect the subject under discussion to any great extent. In the past, as we said before, the chief deterrent influence exercised on the rapid growth of the jam-making industry in Canada has been the doubt concerning the purity of the article. Of course, many cheap jams have been placed upon the market, the chief ingredients of which have been nothing more than apples flavored with fruit essences, and these will no doubt continue to find a certain amount of favor among the poorer classes. The point, however, is, that people who wish to obtain a better and thoroughly pure class of Canadian goods can now do so. We are not aware whether any serious attempt has so far been made to export Canadian-made jams or jellies to outside markets. But there ought to be little difficulty in the way of so doing, for we have the fruit—pure, cheap and in limitless quantity—and our manufacturers know how to put it up in attractive shape.

The same remarks apply to pickles, although in the past attention has been chiefly confined to the cheaper class of this largely-consumed product. Good cucumbers and other vegetables can be grown, and are grown, in this country, however, and some manufacturers, we believe, have already begun to exercise care as to the choice of the best varieties, and are giving instruction as to their proper cultivation for pickling. Wise efforts in this direction will, we have no doubt, lead to important results.

According to Bradstreet's there is 3,318,000 bushels increase in domestic stocks, wheat afloat for and in Europe. Corn increased 646,000; oats, 2,740,000; last year's increase of wheat was about 6,000,000 bushels.