

clean, well cut lengths of straw, which also serve the purpose of keeping the cheese from being pressed against each other. The value of this superior cheese depends much on its appearance when sold to the hotel keeper of Paris or the private customer, therefore much attention is given to all the details of packing.

Such an easy process of manufacture is specially suited to Canadian farmers' wives and daughters, and might be engaged in with much profit, the consumption of this class of cheese being very large in all the English towns. We shall return to the consideration of the question.

### THE FACTORY COMMISSION.

A bill for the regulation of the factory system, fostered by our tariff policy, was introduced, at the late session of Parliament, but not carried. In every manufacturing country such legislation has been found necessary. The opposition of manufacturers is to be expected; but surely there is something more valuable than the creation of wealth. Cobden at first opposed the "Ten Hours Bill," and described the tendencies of this kind of legislation as socialistic. But he gave up the fight on the "Ten Hours Bill" even before it had reached its final stage. The principle which that legislation consecrated was afterwards widely extended. "We have to-day," says Cobden's biographer, Mr. Morley, "a complete, minute and voluminous code for the protection of labor; buildings must be kept pure from effluvia; dangerous machinery must be fenced; children and young persons must not clean it while in motion; their hours are not only limited but fixed; continuous employment must not exceed a given number of hours, varying with the trade, but prescribed by the law in given cases; a statutable number of holidays is imposed; the children must go to school, and the employer must every week have a certificate to that effect; if an accident happens, notice must be sent to the proper authorities; special provisions are made for bakehouses, for lace-making, for collieries, and schedule for other special callings; for the due enforcement and vigilant supervision of this immense host of minute prescriptions, there is an immense host of inspectors, certifying surgeons, and other authorities whose business it is 'to speed and pass o'er land and ocean' in restless guardianship of every kind of labor, from that of the woman who plaits straw at her cottage door, to the miner who descends into the bowels of the earth, and the seaman who conveys the fruits and materials of universal industry to and fro between the remotest parts of the globe. But all this is one of the largest

branches of what the most important socialists have been accustomed to demand; and if we add to this new fabric of labor legislation our system of poor law, we find the rather amazing result that in the country where Socialism has been less talked about than any other country in Europe, its principles have most extensively applied." When England, our great exemplar, has gone so far, nothing can be more certain than that Canada cannot stand still. What manufacturers dread is arbitrary interference with the working of their factories by officers who may wrongly suspect bad drainage, bad ventilation or what not. That is to be deprecated if it involve injustice to the proprietor; but even such fears may well be rendered subordinate to the higher interests of life and health.

### THE APRIL FIRE RECORD.

Fires in April were numerous enough and expensive enough to be instructive. If underwriters cannot derive instruction and warning from them, perhaps our other readers can. For the benefit of whom it may concern, at any rate, we have made an analysis of Mr. Goad's tabulation of April fires in Canada. According to this list there were 124 fires during the month, or more than four per day, throughout the Dominion. The loss by these is estimated at \$435,000, while the losses to insurance companies are put down at \$190,062. We give a list by provinces:

| PROVINCE.              | Total Losses. | Losses to Insur. Co's |
|------------------------|---------------|-----------------------|
| 82 fires Ontario.....  | \$199,059     | 92,372                |
| 18 " Quebec .....      | 40,586        | 21,335                |
| 15 " New Brunswick..   | 31,255        | 3,955                 |
| 6 " Nova Scotia ....   | 18,050        | 13,000                |
| 3 " Manitoba .....     | 149,300       | 59,400                |
| 124 fires in all ..... | \$435,250     | \$190,062             |

The loss by each fire was thus \$3,627, and the loss per day \$14,508, while the insurance companies got off with a loss of \$6,385 every twenty-four hours. Ontario has so great a preponderance in number of burnings that one is not prepared to find Manitoba rank second in amount of loss with only three fires. But then everything is on a considerable scale in Manitoba. Out of the Ontario fires, one-fourth were barns and stables. New Brunswick's fires were almost all of dwellings or sawmills. Indeed, in the whole Dominion there were eleven burnings of saw and planing mills within the month. Toronto leads the list in number of fires, six; Quebec had five, Montreal four, Hamilton, Brantford, Winnipeg and Woodstock, N.B., three each; London, St. Catharines, Goderich, Chatham, Norwich experienced two each. In twenty-two cases there was no insurance. Out of New Bruns-

wick's 15 fires there were six in which the sufferers were not insured, and the loss was over \$22,000. This should stimulate the underwriters of that province to remove such an anomaly.

It would be interesting to enquire into the causes of fires, but to do so exhaustively would require more space than we have to-day. Carelessness in one form or another, says an authority, is undoubtedly responsible for at least three-fourths of all fires that occur, be they in dwellings, warehouses, stores, on ships, in factories, or in powder mills. Of fires which occur in city dwellings, the leading insurance companies of London estimate that twenty per cent. of such fires are the result of gas or other light coming into contact with curtains or window blinds. "Clothes or other articles drying at fires in stoves or fire places are thought to be responsible for sixteen per cent of the fires which destroy the homes of the people. To defects in stoves, flues, &c., is due about a like percentage. These are the principal causes of fires in private houses, making at least one half of the whole." What the percentage is of incendiary fires remains largely a matter of conjecture. Barns and stables in the country are peculiarly liable to lightning stroke. The causes of so large a proportion of loss to saw and planing mills are probably largely inherent in the business.

### AMERICAN DRY GOODS TRADE.

The American market for cotton goods is an important one. The consumption per head in the United States is 40 yards, while in Great Britain it is only 27 yards, and on the continent of Europe 24 yards per head. While, therefore, the slow rate of increase of cotton-goods export from that country is derided by some, it is urged on behalf of the protective policy that it has gained for American mills mainly the American market, with an annual consumption of 2,000,000,000 yards, where some fifteen or twenty years ago, it was practically controlled by English mills. The production of cotton goods by United States mills in the year 1880 was valued at \$283,280,000, representing at an average value of 12½ cents per yard—say 1,866,000,000 yards.

In the same period, the imports of cotton goods were about 84,000,000 yards, or only seventeen per cent of the consumption. Plain cottons brought into the United States formed an aggregate of 8,075,675 square yards in 1880-81, and 10,713,188 yards in the same period of 1881-2. In silks, dress and piece goods show a declined import, hosiery a slight increase. Flax goods, by yards, went up from \$10,138,000 in value to