

tic rules may be made to cover whatever it may desire; but if the organization is to decide, something may be gained. It will be a clear gain to make joint offices of all those that exist outside of the regular stations. Each company agrees not to pay a commission for selling tickets or securing passenger business to the agent of another company; and commissions for securing this class of business are to cease as "soon as practicable," which is indefinite enough probably not to give the threatened functionalities much alarm.

Through rates are to be controlled entirely by the organization, and will not depend upon the will of any one trunk line company and its western connections. The public will suspect intended injury to itself in the combination; and a new impetus to the passage of Granger laws may not improbably be given. The trunk lines are, however, during the season of navigation under the check of competing water routes. The rail rates, according to the *Railroad Gazette*, are "not one third as great as the lowest known in other countries." The fact that more than half the grain taken to New York goes by water, shows that the railways are very far from having their own way. Granger laws are restricted to the separate styles, and do not affect interstate traffic which constitutes the bulk of the business intended to be effected by the new Trunk lines agreement.

ANNUAL FIRE WASTE.

Many and varied have been the schemes proposed for minimizing the immense destruction of property by fire from year to year. Some eminent underwriters allege with plausibility and apparent force that reckless underwriting is the cause of a very large proportion of fires. Property over-insured contributes largely to the ravages of the fire-fiend. To remedy this, the introduction of the value clause—the co-insurance clause in policies of insurance has been proposed, but little progress has been made in this direction. The general adoption of this principle by companies would go a great way in reducing the number of incendiary burnings. Fire-preventive appliances of different kinds have been introduced, with more or less success, with the view of preventing and extinguishing fires. Still with all the various modes adopted for lessening the enormous fire waste, there is still great room for improvement.

It is estimated on good authority that in the United States and Canada over one hundred and thirty-five millions of dollars of property is destroyed every year by fire. The feeling is gaining strength that something more must be done to prevent this great and irreparable waste of property. We find in the November number of the *Century Magazine* a long article from the pen of Charles Barnard on "Fire Prevention," in which it is shown that many fires could be easily extinguished if attended to at their inception. The average citizen, we are told, "in ninety cases out of a hundred, if he had kept his wits about him, might have put out the fire. A fire-extinguisher may be near, but he has never learned to use it. There may be hand-

grenades within reach, but his terror is so great that he wastes them. There may be water and even a hand pump close at hand, but he cannot use them."

To accustom people to render assistance at fires, associations composed of men, women and boys have been organized in some of the New England States. The first of these was formed in the town of Wakefield, Massachusetts in November, 1882, and has been in successful operation since. Its report for 1883, states that there were in 1883 nineteen fires, thirteen of which were put out by the small hand pumps and other appliances of this association. Three fires were put out by the regular fire department. The other three got beyond control and resulted in the total destruction of the buildings in which they originated. In 1884 there were twenty-six fires in that town. All but three were put out by the hand pumps of this association. Every person becoming a member agrees to pay one dollar a year to defray the expenses of the association and to lend a helping hand at any fire in reach, as far as his or her services are needed. The equipment of the association consists of fifty or more small hand-pumps and pails. These are distributed to such members as agree to keep them ready, and to take them to any fire within half a mile of their homes. A supply waggon is kept in some central place, usually in a private stable. This wagon stands ready for use at all times. Arrangements are made for securing a horse for it at short notice. In this waggon are hand-pumps, pails, poles for elevating hose, a variety of nozzles, ladders, axes and other fire-tools, rubber blankets for covering goods, barrels or milk cans filled with water. Rain and water casks are kept full by private citizens for the use of the association. To insure attendance at fires, prizes are given to those who first discover a fire and those who help to put it out. These prizes are given to any one, young or old, whether members of the association or not. For the person giving the first five calls of fire for a burning building 25 cents. For the first stream one dollar and a half. For the next four one dollar each. First pump with 25 feet of hose, 25 cents; first 15-foot ladder 25 cents; for the first 15-foot pole or other fire tools, 25 cents each; for the first response with pump or bucket of water without using it, 50 cents each, and also to the next five persons bringing either pump or bucket, an equal sum. Owners, tenants or employees are excluded from prizes as it is supposed their own interest is a sufficient incentive to exertion.

It is evident that the above appliances, though very effective at the commencement of a fire, are of little use in case of a conflagration. They are only intended to be used at the beginning of a fire and for preventing large fires. We think that some of our country villages should adopt this system, which no doubt would prove as useful here as it has in New England towns and villages. The pumps referred to can be purchased from three to four dollars each and are very effective. The addition of Fire-King Extinguishers would be of great assistance at the incipient stage of fires. The great element of success in coping with a fire is to be on hand early.

TORONTO TRADE.

The statistics published by the Board of Trade of this city show the value of imports for the three months ended with September to have been \$5,014,841, of which free goods constituted \$702,575, and there remained in bond at the 1st October \$885,694 worth of merchandise. Among free goods imported were:

IMPORTS.

Diamonds, unset	Value	\$13,033
Corkwood	"	7,090
Walnut and white-wood	"	4,721
Bristles	"	7,881
Hog and horse hair	"	4,092
Hides	"	63,470
Wool	"	28,110
Broom corn and fibre	"	4,730
Tobacco	"	13,002
Cotton wool and waste	"	7,428
Cream tartar crystals	"	7,346
Fishing seines and twine	"	11,842
Sheet copper and brass	"	15,667
Steel and railway bars	"	41,618
Tin plates and sheets	"	22,650
India rubber, crude	"	8,169
Veneers	"	5,485
Green coffee, N.E.S.	"	12,056
Settlers' effects	"	32,142
Tea, green and Japan, N.E.S. ..	"	88,664
Vaccine	"	131,653

EXPORTS.

Under this head we give only articles the produce of Canada. The largest items are, in order, sawn lumber, bacon, wool, woollen goods manufactured, malt, horses, books bones, sheep, butter, wheat, hams, horned cattle, furs, pelts, wood goods, and barley. The totals are as under:

The Mine	\$ ———
" Fisheries	116,772
" Forest	213,276
Animals and their produce	42,341
Agricultural products	73,031
Manufactures	1,941
Miscellaneous	
Total	\$447,361

A NEW TIDE WATER CONNECTION.

A matter which creates lively interest in New York, is the quite recent arrangement by which the Baltimore and Ohio Railway secures an independent line to tide water at that city. The Pennsylvania Railway has, for years, enjoyed a practical monopoly of the important railroad connection from New York to the South. The share of the Baltimore and Ohio in the traffic from the West to New York has been at the mercy of its Pennsylvania rival, which blocked the way from Philadelphia. The Baltimore and Ohio having fairly established its route as far as Bound Brook, N. J., by the use of the Reading line from Philadelphia to that point, has now made a contract with the Staten Island Rapid Transit Company which assures to it ample terminal facilities. It has only to supply the link from Bound Brook to Elizabethport, less than twenty miles, with a bridge across the Kill von Kull about 600 feet in length.

The Staten Island Company is somewhat known to Canadians from the circumstance that Mr. Erastus Wiman has become prominent in its management and that Montreal capitalists are among the holders of its stock and bonds. This corporation has a railway round most of Staten Island in New York harbor, which railway will be extended. It has also important ferry franchises and a line of boats to the foot of Broadway. The company has floated bonds to the extent of \$1,000,000 and, we understand, will make a further issue of \$2,500,000 for the purpose of adding to its