

COMBATting FOREST FIRES.

The primitive method of combatting forest fires is to wait until the fire assumes alarming proportions, endangering life and property, and then to organize a fire-fighting force to try to put it out. Unfortunately this system, or lack of system, still prevails in many parts of Canada. Too frequently, these untrained volunteer fire-fighters have actually assisted the spread of the fire by indiscriminate back-firing. Under the best of circumstances, the chances of extinguishing a large forest fire by human efforts alone are small. In many cases, the best that can be hoped for is that the fire may be checked until assistance comes in the form of rain.

The time to put out a fire is before it starts. The value of constant patrol of the forests during the dangerous period is becoming more fully appreciated every year. The organizations entrusted with the protection of the forests, such as the Dominion and Provincial forest services, and the co-operative fire protective associations in Quebec, are all devoting their main efforts towards efficient patrol. The establishment of look-out stations for the detection of fires, and the installation of telephones and signal systems by means of which the location of fires may be promptly reported, or assistance summoned, are component parts of the patrol system. The use of aeroplanes has been experimented with in Wisconsin for fire detection, but their utility under ordinary circumstances, especially as a substitute for other forms of patrol, has not yet been demonstrated. It is, however, to be anticipated that the application of aviation to fire detection may develop to a material extent with the return of aviators after the war, and with the development of a smaller, slower and less expensive form of hydroplane or aeroplane.

PATROL WORK ECONOMICAL.

Thousands of dollars have been spent annually throughout the Dominion in fighting fires, which could have been prevented by the expenditure of a comparatively small amount on patrol. By efficient patrol, damage from forest fires can, to a very large extent, be prevented; while fire-fighting comes in after a considerable amount of damage is done. As a protective measure, one dollar's worth of patrol may easily be worth a hundred dollars' worth of fire-fighting.

Rangers should be impressed with the importance of this phase of their work. The man who puts out a fire with a few shovelfuls of earth or with what water he can carry in his hat, may be performing a greater service than one who, by failure to take such preventive measures, is compelled to organize a large gang of fire-fighters to check a conflagration. The ranger who, by his influence in the district, can secure the co-operation of the settlers, campers and others to prevent the setting of fires, may have an easy job, but he is of more use to the country than he who, by failing to attend to his patrol duties, is obliged to work day and night fighting fires which need never have reached such proportions.

Not all fires can be prevented; many are started by lightning, and others from causes which are purely accidental. These must be quickly detected and put out while incipient. Constant vigilance is the price of success in fire protection.

ANOTHER EXPERIENCE WITH INTER-INSURANCE.

Members of an inter-insurance concern known as the Insurance Exchange of the National Retail Dry Goods Association are realising that sometimes inter-insurance is not all that it is cracked up to be. There are \$51,400 unpaid losses, and possible assets of \$20,000, made up of unearned premiums and reinsurance. There is also a claim against a state bank in Chicago, which is in the hands of a receiver, the officers of the bank having been the principal backers of the inter-insurance concern. Its funds were supposed to be on deposit in the bank, but the books of the bank show nothing to its credit. By all accounts, an almost incredible condition of incompetency, mismanagement and crookedness has been disclosed. The concern was started on a shoestring, and both its underwriting and financial management were of the most reckless description. One firm had a policy in the Exchange under which they suffered a loss of \$30,000. After considerable delay the loss was settled by paying them in certificates of deposit in the bank which has now gone into a receiver's hands with very few assets available, so that the firm are likely to wait a long time for their money. This will give them an opportunity to reflect on the advantages of "cheap" insurance. Loss claimants will either lose their money or be compelled to sue the individual members scattered all over the country, and the members in turn are saddled with a heavy indeterminate liability and will be forced to await the result of the long-drawn-out receivership before they learn whether anything can be recovered from their funds.

METROPOLITAN LIFE AS GOOD SAMARITAN.

All the outstanding life insurance policies of the wrecked Pittsburgh Life & Trust Company of Pittsburgh, and of the Washington Life Insurance Company of New York, reinsured by it in 1909, are to be taken over by the Metropolitan Life Insurance Company of New York, under a reinsurance contract which is to be put into effect as soon as approved by the court. This is not the first time the life insurance business as a whole has had reason to be grateful to the Metropolitan for its public spirit in acting as a Good Samaritan to the policyholders of wrecked companies. The similar action in regard to the defunct Union Life of Toronto is well remembered in Canada.

THE IMPERIAL LIFE.

The energetic publicity department of the Imperial Life is sending out a new booklet in the interests of Monthly Income insurance. Not content with doing the thing well, Mr. Elvins must needs do the thing superlatively well by using as illustrations to his very human story three-colour wood-cuts by a master in this now rare process. The new booklet is certainly well calculated to evoke interest in Monthly Income, and when followed up by the agent, to produce results.

It is estimated that \$3,000,000,000 of life insurance is carried by men who are subject to the United States draft and who will carry their insurance into the war without any extra war premium.