

state from insurance companies organized under the laws of Canada or Ontario.

By Municipalities—

These taxes vary with the amount of assessment required by the municipality.

PRINCE EDWARD ISLAND.

By the Province—

The only requirement imposed on extra provincial insurance companies by the province is the annual payment of a flat-rate tax depending on the class of business as follows namely: Life insurance, \$225; fire insurance, \$150; accident, \$50; guarantee, \$10; and accident and guarantee, \$60.

By Cities and Towns—

The city of Charlottetown imposes an annual tax as follows: Life, \$100; fire, \$75; guarantee and accident, \$25; and plate glass, \$10.

The town of Summerside imposes an annual tax as follows: Life insurance companies, \$25; fire insurance companies, \$10; accident, \$10; plate glass, \$10.

Information in regard to other towns wanting.

QUEBEC.

By the Province—

(a) *Registration and filing of documents.*—Application for registry, \$5; filing of charter, \$1; filing of power of attorney, \$5; certificate of registry, \$150 annually.

(b) *Income Tax.*—The premium income of life insurance companies, $1\frac{3}{4}$ per cent. thereof but not less than \$400; all other companies, 1 per cent. but not less than \$250.

(c) *Fire Prevention Tax.*—Fire companies are taxed $\frac{1}{4}$ of 1 per cent. in addition to the income tax above.

Income other than premium income is not taxed.

By Municipalities—

Municipalities have the power in their charters to impose taxes on insurance companies, but there is no statute establishing uniformity of such taxation.

SASKATCHEWAN.

By the Province—

The registration fee is the same for all insurance companies and depends on the amount of nominal capital as follows, namely:—

For a nominal capital of \$20,000 or less.....	\$40
For every \$5,000 or part thereof in excess of the first \$20,000 up to \$100,000.....	5
For every \$10,000 or part thereof after the first \$100,000 up to \$500,000.....	3
For every \$100,000 or part thereof after the first \$500,000 up to \$1,000,000.....	20
For registry of power of attorney.....	5
For filing annual statement a fee of \$5 is charged if the capital stock does not exceed \$50,000; otherwise the fee is \$10.	

Income Taxes.—Every insurance company is required to pay a tax of 1 per cent. on premium income. If a company has more than \$50,000 invested in the province an additional tax of forty cents per \$1,000 so invested is required. Money lent upon municipal or school bonds or debentures or upon the bonds or debentures of any local or public authority in Saskatchewan is not, for the purpose of taxation, deemed to be money invested in Saskatchewan.

PRAIRIE FIRES DUE TO CARELESSNESS.

Fire Commissioner J. K. Wilson, of Saskatchewan, referring to the losses by prairie fires, says:

"Much of the waste caused by the destructive prairie fire may be charged to those who, in travelling across the prairie, carelessly throw away a lighted match, cigar or cigarette or leave a camp fire not extinguished. The careless thresher leaves live coals around his engine when closing down for the night. In the morning he finds that a high wind sprang up during the night, his threshing outfit has gone up in smoke and a disastrous prairie fire is raging. The direct result of carelessness is that hundreds of settlers are deprived of their homes and crops, while some are penniless and dependent upon the community for assistance to tide them through the winter.

"Personal responsibility for fires has attracted much attention, especially among those who are interested in fire prevention and protection. In some countries this principle has already been adopted in law, and the person who is responsible for the fire is held liable for the loss of the individual affected. This manner of dealing with the individual who, through his own carelessness or neglect, causes his neighbor to suffer, should be a big step toward the decrease of the enormous and avoidable fire waste."

SUMMER—AND SOME ARE NOT.

How about burglary picnics? Have you followed the news columns of the local papers for announcements of vacation trips, weddings and other social events?

June, July and August—these are the times when property-owners are most lax and careless about open windows and doors, and the first and second-story men of the age are well aware of this weakness.

Even while friends are visiting on the front porch, the light-fingered gentry are making entrances by the rear door, which was left open to cool the house. These events happen in the daylight as well as at night.

Burglars and thieves rarely travel through the suburbs these days without the greatest comfort. They ride in imposing touring cars and thus avoid suspicion—incidentally having the means of making a quick and successful get-away with Mr. Anybody's property that might appeal to them.

Then the June brides who are just opening up their new homes. They have many new and pretty things that they treasure dearly. The loss of these means much to them—and yet these are the very first things the thief takes as he watches every new home, taking advantage of the inexperienced house-keeper.

If you have not called on the groom yet, do so as soon as possible. You will be able to save this family from much anxiety and worry.

Likewise the families who are moving to the country or to the seashore. They will be grateful for your call.—*The Spectator, N. Y.*

CAPTAIN J. E. PROCTOR.

Captain J. E. Proctor, a member of the well known Toronto insurance firm of Jones & Proctor Brothers, representing the Palatine Insurance Company, who sailed for England last April, is Quartermaster of the 83rd Canadian O. S. Battalion C. E. F. and is at present located in England.