

Government has just passed an act which provides that \$25,000,000 shall be turned over each year from the Federal Treasury to the State Governments for the construction of rural roads.

In the House of Commons last year a Good Roads measure was passed, but met an untimely end in the Senate who claimed that the measure was an infringement on provincial autonomy. There surely must be some way in Canada of getting around the difficulties of rendering state aid to rural roads. This work is one of the most important that can be undertaken by either a Federal or Provincial Government. Good roads will contribute more to the prosperity of the farming community than any other measure that can be devised and as the prosperity of the farming community is at the basis of our national prosperity, the passing of such a measure would be good politics as well as good business. It certainly is the farmers' turn to receive consideration at Ottawa.

PETTY FORMS OF DISHONESTY.

Those at the head of the various Government Insurance Departments in Great Britain, Germany and elsewhere are somewhat discouraged over the petty forms of dishonesty practiced by people enjoying insurance privileges. Apparently there is a widespread belief among a large section of people that it is not wrong to cheat a government. On this continent, we are familiar with the practice of respectable and ordinarily honest people who make a practice of deceiving the customs officers. In fact, many people boast about their ability to cheat these guardians of the tariff laws. This tendency to cheat and deceive in matters relating to government is in striking contrast to the high code of honour prevailing in what is commonly called "Big Business." Even in places like our stock exchanges, which are commonly supposed to be inhabited by financial pirates, a nod or signal is sufficient to close transactions involving millions of dollars, while without a scratch of the pen men take on obligations of gigantic proportions. In contrast to this we see in France a Government-owned railroad developing among its employees a new disease known as "laborophobia." In 1909, 34% of the railway employees in France were given sick leave. The next year this increased to 36%, while in 1911 it had grown to 45% and is now over 55%. As these men receive full pay in case of sickness, they bribe a physician to give them a certificate that they are unwell and become public charges. In other words, they practise the rankest dishonesty. In Germany, where workmen's compensation has been given a fair test, the cost of such insurance is becoming prohibitive due to the fact that so many persons seek to get what is not due them by lying and misrepresentation. In a measure, the same is true in Great Britain where Old Age Pensions, Workmen's Compensation and other forms of insurance and social legislation has been given a trial. In fire insurance, we find that criminal care-

lessness and actual incendiarism raise the rate to such high proportion that the rates are almost, if not altogether, prohibitive. In the past three years in Canada, we had 25,262 fires of which 12% were of an incendiary nature and nearly 29% were due to causes which were said to be unknown but which were of a suspicious nature. Leading insurance men in the United States state that "one-half of the fire loss on this continent is due to moral hazard" and that "the honest claimant for insurance on this continent now forms but a bare majority, if not a minority."

It would look from the above figures that there is need for us to get back to the old standards of common business honesty. At the present time, we have a very complex and complicated code of morals. Men will adopt very high standards for certain lines of business and equally low standards for other lines. There seems, however, to be a wide-spread belief that it is no harm to cheat a government. Perhaps our governments are largely to blame. If they were honest themselves and set a good example to the people they govern, much good might result.

OIL AS A FUEL.

The use of oil as a fuel is one of the most perplexing problems confronting the nations at the present time. A few weeks ago, the Canadian Government decreed that in the event of war, the country would prohibit the exportation of oil, reserving the entire output for the British Navy. This action was taken as a result of the decision of the British Government to construct oil-consuming Dreadnoughts. For years, the British Admiralty has been experimenting with oil as a fuel. They have satisfied themselves in regard to its value, but are still somewhat seriously perturbed over its availability. The British Government has spent large sums of money in prospecting for new oil fields in many outlying parts of the Empire, but with only a moderate degree of success. It is estimated that when the present oil-burning ships now being constructed are put into commission that the British Navy will annually require 1,500,000 tons of oil.

Great Britain, however, is not the only nation to be somewhat perturbed over the supply of oil. The German Reichstag in 1911 passed a resolution recommending that the oil industry in Germany should become an Imperial monopoly, as they are concerned over the securing of an adequate supply of fuel for their oil-burning ships. To a lesser extent, the same is true of other nations. As a matter of fact, the consumption of oil throughout the world is increasing much faster than the production and as a result the cost is becoming almost prohibitive. A few days ago, the New York Central, which had been burning oil in its engines traversing through the Adirondacks, petitioned the Public Service Commission to allow them to resume the burning of coal as