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HEAVY FIRE LOSSES LAST YEAR

It is estimated that the fire loss in Canada last year will reach the huge total of 44,000,000 when the final figures are compiled, the two features being the destruction of Halleybury and several northern sections, and also that of so many Roman Catholic institutions, in many of which incendiarism is suspected. The loss in 1921 was \$30,000,000 and in 1920 \$27,000,000. The above estimate is made by C. S. Wainwright, of the Western Assurance Co. Fire premiums are reported to total five per cent. less than when they reached \$50,839,391, as compared with \$54,764,281 in 1920. While Supt. Finlayson, of the Insurance Department, Ottawa, estimated that the loss ratio would be 70 per cent. of the premiums, there are those who put this figure at seventy five per cent.

From thirty-five to forty various churches have been destroyed every four or five years with usually heavy losses. The insurance generally carried does not run over

fifty per cent. of the value, so that even a partial loss would be a total one for the company. Defective or antiquated heating systems and electric wiring has frequently caused such fires, but of late rumors of incendiarism have spread, and Mr. Wainwright says: "They would seem in some instances to have been forwarded on fact, because in those cases threatening notes have been received." Insurance men are optimistic for this year. However, the great building programme of 1922 when over 211 million dollars worth of contracts were placed as compared with 177 in 1921, makes the outlook for new business promising—Financial Post.

Turks Show No Signs Of Making Concession on the Disputed Points

Lausanne, April 25—The resumed Near East conference got under way today with the Turks apparently in no more conciliatory frame of mind than at the previous conference, which collapsed over the economic and financial problems of the proposed peace treaty. The Angora delegates Allied spokesmen said tonight, gave no impression during the day's proceedings of an intention to make concessions on any of the disputed points.

Hassan Bey, the Turkish financial expert, told the financial committee of the conference at its first meeting that Turks wanted the whole world to understand that they were ready and determined to "pay their just share of the Ottoman debt, but wanted a definite understanding that the provinces detached from her territory as a result of the great war should also bear their just share of the total debt burden. He contended further that the succession states, including Syria, Palestine, Mesopotamia and the others should stand a proportionate cost of the withdrawal from circulation of the Turkish paper money.

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The Allies flatly declined to accept the Turkish contention that the paper money constitutes a debt to be borne by the detached provinces, but agreed that division of the Ottoman debt should be obligatory and the matter will be submitted to experts who will work out the details.

Numerous other financial questions of an extremely technical nature were attacked, but the majority were referred to the experts.

London, April 24—Announcement was made in the House of Commons this evening by Ronald McNeill, under secretary of the foreign office, that Great Britain did not intend raising a discussion of the Chester concession at the Lausanne peace conference.

SECESSION TALK IN N.S. DENOUNCED

Ottawa, April 24—"This talk of the Maritime Provinces seceding from the Confederation is absolutely absurd," said Hon. C. W. Robinson, minister of land and mines in the New Brunswick government, in an interview here today. "Though Confederation did not ever benefit the Maritime Provinces very much, the people of New Brunswick, Nova Scotia and Prince Edward Island have no desire to cut away from the present form of government. Petty politicians in Nova Scotia brought up this secession talk purely to make political capital of it," he said.

"The greatest calamity which has ever struck the Maritime Provinces was the defeat of reciprocity as the lower provinces depend largely on trade with the United States," Mr. Robinson said. He added that the great distance between eastern and western Canada was the greatest obstacle that confronted trade between the provinces.

L. H. Martell, Liberal, Hants, declared in the House tonight that if the secessionist movement was not to grow in Nova Scotia "we must of necessity get our just demands."

"We must," he added, "have greater facilities for trade, lower tariffs and lower transportation rates. The point arose on votes—which were adopted—of \$370,500 for mail subsidies on the Atlantic coast. An amount of \$20,000 for marine hospitals, including grants to institutions assisting sailors, supplementary to last year's estimates, was also passed.

WILL CARE FOR SOUL AS WELL AS BODY

New York, April 15—At the suggestion of Joseph B. Wilson, a Philadelphia Attorney, orders have been issued by John McE. Bowman, that a chapel for prayer and religious meditation shall be installed in each of the Bowman group of hotels, of which he is the head. Designers are already at work on those to be opened in the Baltimore, Commodore and Belmont within a short time.

Each chapel will contain a stained glass window, an altar, cathedral chairs and other appropriate furnishings. It is expected that services will be held in them on special occasions but their main purpose is to provide a place where the hotel's guests may

go, day or night to worship. Each will be consecrated upon being completed, and will be for the use of all denominations.

"Mr. Wilson, who is the leader of a movement for a chapel in every home, called my attention to the fact that whereas hotels had made provisions for every physical need of their guests, they had not considered their spiritual needs." Mr. Bowman, said in discussing the chapel plan. "I immediately agreed with him and only hope that the other hotels of the country will take up the idea..."

STREAM DRIVING PROSPECTS GOOD

Logging on the North Shore is almost completed and good prospects for stream driving are everywhere in evidence. While there is still considerable evidence of winter conditions, the streams have already commenced to open up, and driving preparations have already been undertaken.

HUGE LUMBER CUT

Chief Scaler A. T. Murchie has returned from an official tour in Restigouche County where he conferred with all scalers. He reports that logging is completed and scaling also and that prospects for driving are excellent there being a heavy snow in the woods.

The cut on Crown Lands in that County totals about ninety million feet and with the cut on granted lands makes a grand total in the vicinity of one hundred and twenty-five million feet. Warmer weather is the greatest desire in that section now.

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C. W. ROBINSON, Minister of Lands and Mines.

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