

A Valuable Report.

The focussing of public attention in Canada upon the problem of strengthening our national organization through increased industrial and commercial efficiency lends special value and interest to the Seventh Annual Report of the Commission of Conservation which has recently been issued.

The résumé of the past year's work is notable primarily for the progress recorded in the constructive programme entered upon by the newly formed Town Planning branch, with respect to one of our greatest and most urgent national problems, viz., the proper use and development of land, particularly in urban areas.

A second noteworthy feature is the attention devoted by the Commission to the reduction of the heavy economic handicap imposed upon Canada through her enormous annual fire losses.

The section of the report containing the results of an agricultural survey in four representative counties presents accurate and definite data regarding the deficiencies of Canada's chief industry and affords a valuable indication of the lines along which efforts to improve rural conditions, economic and social, should be directed.

Steady progress has been made by the Commission in the huge task of national stock-taking, the urgent necessity for which becomes daily more apparent. Recent experience has served to emphasize the need for accurate knowledge of the nature and extent of the Dominion's wealth in lands, forests, minerals, water powers, fisheries and wild life, as a guidance to intelligent and permanent national expansion.

Insuring Timber Limits.

Standing timber is one fire risk that hitherto has not been regarded with favor by the fire insurance companies. Some insurance of this sort has been written in Canada by the London Lloyds on separate limited tracts and an excess loss only, the insured bearing all losses below this limit. The Phoenix Insurance Co., of London, is, however, this year writing some insurance upon green standing timber in Oregon and Washington, with certain restrictions, and at rates varying from

1 and 1½ per cent. The timber must be accessible to markets, not unduly exposed to fire hazard, and only one risk is taken in each fire zone or area indicated by the Company. No risk is written greater than \$17,500 in any one such area.

W. R. Brown in an article on this subject in "American Forestry" goes in to some detail in discussing the possibilities of this subject. He summarizes the fire experiences within the territory of various fire prevention associations, and his figures include the 22,000,000 acres under the supervision of E. C. Allen in the twelve western private fire prevention associations which he supervises; the New Hampshire Timberland Owners' Association with 1,000,000 acres; the Northern Fire Protective Association of Michigan with 2,000,000 acres; the St. Maurice Valley Fire Protective Association of Quebec with an area of 8,000,000 acres—the total of the four associations being 33,000,000 acres. The expenditure for forest ranging and fire prevention is approximately 1 cent an acre for the first three and ¼ cent an acre for the Canadian organization. In the western associations the fire loss for the year 1910 was one-half of 1 per cent. In each association since that time it has been much less than that figure, except for 1914 in the Canadian association, when one fire got away and the fire loss of the year was three-fourths of 1 per cent upon the timber valuation. Taking all four areas together and summarizing the figures for each which Mr. Allen gives, the average yearly losses respectively were as follows:

1910, .005; 1911, .000171; 1912, .0002328; 1913, .0012636; 1914, .00253; 1915, .00427.

The writer concludes from these figures that in such protective areas fire insurance should cost for the loss ratio not over one-half per cent. annually, with another one-half per cent. added for administration cost of the insurance plan. He gives some further experience upon which to base this conclusion. In Minnesota during the last ten years, with its forest wealth of \$280,000,000, the average fire loss has been about \$100,000, or one-thirty-fourth of 1 per cent. annually.