000,000, and a fishery production of \$34,600,000. Increased production on the farm, from the mines, from our forests, and from the sea was never more urgently needed than it is at the present time.

## OUR ENORMOUS FIRE LOSSES

Apparently repetition and constant agitation are required to arouse the public in the matter of fire losses. As a nation, we seem serenely oblivious to the fact that we burn up from \$20,000,000 to \$25,000,000 worth of CREATED WEALTH each year. In the short month just closed, we burned up almost \$3,000,000 worth of created wealth; that is at the rate of over \$103,000 per day, or \$4,200 an hour, or \$70 a minute.

Insurance investigators claim that 75% of our fires are due to carelessness, about 10% the result of arson, and the balance due to unavoidable causes. Canada has the highest per capita fire loss of any nation in the world. In our leading cities, we have a per capita fire loss of \$3.36 as compared with a per capita fire loss in British cities of 48c. If we take into consideration the disorganization of business and the other losses resulting from fires, it is found that we have a yearly monetary loss of over \$45,000,000,

or \$5.63 per capita. Putting this in another way, our fire loss is a direct tax of nearly 6% on the earnings of every man, woman and child in the country. In other words a family of five will be taxed in the neighbourhood of \$560 per year for no other purpose than for indemnity for fire loss.

Last year, the new buildings erected in Canada were valued at \$150,000,000. During the same year, we burned up \$25,000,000 worth of created wealth. In other words we destroyed one-sixth of the total value of the new buildings erected. Canada is in the constructive stage and is forced to borrow each year millions of dollars in Great Britain to finance her various activities. The money required to construct our railroads, to build our cities and for practically every other purpose is borrowed abroad. It is surely a very poor recommendation to become known abroad as the most prodigal country in the world in regard to fire losses. If for no other reason than that of economy and the preservation of a good name, we should do something to stamp out our enormous fire losses. Canada simply cannot afford to burn up her created wealth at the rate of \$25,000,000 a year. Improved building laws, stricter inspection and the enforcement of laws would do much to lessen our present enormous fire waste.

## RAILWAY DEVELOPMENT IN CANADA

During the past few weeks, railroads have been very much in the limelight in Canada. Between the charges and counter-charges regarding the building of the National TransContinental, the Annual Statement of the Intercolonial, and more recently the request of Mackenzie and Mann for a bond guarantee of \$25,-000,000, the tendency has been to focus attention upon railroad development in this country.

## The Growth of Railroad Mileage

