roads, if co-operation among farmers in marketing their products and among consumers in buying will help, then let us co-operate. Any and every movement which will bring producer and consumer closer together and thereby assist in cutting down the cost of living, should be supported on every possible occasion. In this country, we have been paying too much attention to increasing our crops and too little attention to the marketing of them.

WHY BRITISH LIFE INSURANCE COMPANIES FAIL.

In Canada and the United States the British Fire Insurance Companies do the greater part of the fire underwriting business. Why are the British Life Insurance Companies unable to duplicate this record is a question which naturally arises? This question is one which should be answered by the British Life Insurance companies doing business on this continent.

It is to say the least an interesting situation. We would naturally suppose that the qualifications which made for success in one field would make for a like measure of success in a somewhat similar field but apparently it is not so. In 1912 the 23 British Fire companies doing business in Canada received $12,092,125 in net premiums, or more than the combined net premiums of the 28 Canadian and 29 American companies operating in the Dominion. The net premiums received by the Canadian companies was $5,063,409 and by the American companies, $6,038,984 or total premiums of $11,101,393 as compared with $12,092,125 by the British companies

In Life Insurance a different story is told by the official figures which shows net premiums received by Canadian companies of $23,542,189 as compared with $10,401,389 by American companies and but $1,768,046 by British companies.

The number of new policies written in Canada last year, by British companies was only 2,522 as compared with 205,316 by Canadian and 243,583 by American companies. It must be acknowledged that the amount of the policies taken in British Life companies averages very high but even so the amount written is very small when compared to the business done by the Canadian and American companies. To explain why the Britisher should succeed in one line of insurance and fail in another is somewhat difficult. It must be pointed out, however, that Life Insurance is solicited. While Fire Insurance comes largely without solicitation. In the matter of business getting through soliciting Canadians and Americans seem to succeed better than our British cousins, which may explain in large measure for the poor showing made by them in the field of Life Insurance.

In addition the British Fire Insurance companies have been through the "fire" and have "made good." The great Chicago fire which sent dozens of American companies to the wall, did not seriously affect the British companies but rather gave them a standing on this continent which has never been challenged by their rivals. Later the great San Francisco earthquake and fire, the Toronto and Baltimore fires all added to the reputation of the British Fire Insurance companies.

It must also be pointed out that they were early in the field and secured the cream of the business leaving the less desirable risks to be taken by the smaller companies.

Their age and the fine class of business they handled also enabled them to accumulate a surplus which has added to their reputation for solidity. Despite all these facts we would like additional light on the reason why British Life Insurance companies are not doing more business in Canada.

OUR ENORMOUS FIRE WASTE.

Fire Insurance Underwriters are convinced that many of the fires now taking place are of incendiary origin. The inability to obtain money to finance business undertakings has doubtless made many unscrupulous parties burn their premises in order to secure insurance premiums. That this method of raising money is general on this continent has been proved on many occasions. The latest examples were found in connection with the North Western States and also in New York where a regularly organized Arson Trust operated for several years.

The fire waste on this continent is one of the most unpardonable crimes of the age. Every year Canada and the United States burn up from $225,000,000 to $250,000,000 worth of property. In Canada alone we burn up $2,000,000 worth of property per month. For the month which has just closed, fires in Canada caused upwards of $2,600,000 damage. During the past few weeks over a score of lives were lost in this country through fires. This economic and human waste should not be allowed to continue. It is the height of folly for a young country like Canada to burn each year from one quarter to one fifth of the total value of the new buildings we erect. Business men, Insurance Underwriters, City Councils and Provincial and Federal governments should unite in a campaign of education which would have for its object the lessening of this great fire waste.

While many things are blamed for the large number of fires which take place, the parlor match is responsible for the loss of a very large proportion of the property and of the lives. The people in Canada and the United States