416, of which total $45,843 was unsettled claims and $169,573, reserve of unearned premiums.

During 1911, the company received in Canada net cash for premiums, $376,557 and paid in losses $116,960. Commission, expenses and taxes absorbed $165,976. The total net amount of the company's insurance in force in Canada at December 31, 1911, was $56,214,532.

The general business statement for the year ended December 31, 1911, showed a net income from premiums, after deducting re-assurances, of £842,211. The balance of claims account, including reserves for claims then under investigation and provision for liability on notices of accidents received was £478,271. After payment of expenses, a balance of £66,110 was carried to general revenue account. The balance sheet showed total assets of £1,020,270, distributed as follows:—investments, £787,499; interest accrued due, £5,803; branch and agents' balances £140,795; cash, £86,172. The principal items among the liabilities were as follows:—Claims under investigation and provision for liability on notices of accidents received and for deferred payments, £309,810; reserve, £245,-000; provision for current policies (unearned premiums), £303,760.

CANADIAN RAILWAYS AND THE FIRE WASTE.

What is being done by the Railways to Stop Forest Fires—Harmonious Working with Authorities—Public's Duty a Broader Problem, which Remains to be Solved.

At the recent forestry convention held in Victoria, B.C., an interesting address was given by Mr. Clyde Leavitt, chief fire inspector of the Railway Commission, regarding the steps now being taken by the railways to prevent the starting of forest fires as a result of railway activities. Mr. Leavitt pointed out that in 1907 the board of railway commissioners issued an order requiring the use of spark arresters on locomotives and the construction of fire guards in the provinces of Alberta and Saskatchewan. An amendment to the Railway Act in 1911 provided that the board might require the railways to establish fire patrols and take other necessary measures. Then, last winter, through the Commission of Conservation, a tentative draft of regulations was prepared for the consideration of the board. This order was issued under date of May 22, 1912, and comprises seventeen regulations, covering all phases of railway fire protection.

CO-OPERATION WITH PROVINCES.

"For the inspection of the work of the railway companies in connection with the construction of fire guards," said Mr. Leavitt, "steps have been taken looking toward a co-operative arrangement whereby the detailed inspections will be made in each of the three prairie provinces by some official of the provincial government selected for that purpose and appointed for this work as an officer of the board of railway commissioners. The arrangement for Alberta has been approved by the provincial government and the inspection will be handled for the board by the chief fire guardian in the provincial department of agriculture. Negotiations are now under way with Saskatchewan and Manitoba.

COMPANIES PROVIDE FIRE-RANGERS.

"The board had required, through the issuance of previous orders, the construction of fire guards and the use of fire protective appliances on locomotives. A great step in advance was, however, made under the new order through the inclusion of regulations providing that each railway under the jurisdiction of the board might be required to provide and maintain at its own expense a force of fire rangers fit and sufficient for efficient patrol and fire-fighting duty during the fire season and making railway employees responsible for reporting and extinguishing fires found burning along the right-of-way.

"A co-operative plan for the enforcement of the order and the inspection of the work of the railway companies has been developed, whereby certain officials of the British Columbia Forest branch, and of the Dominion Forestry and Parks branches, have been appointed officers of the board, with authority to deal direct with the railway companies and to vary the requirements up or down as the local conditions at any time or place may require or permit.

"I want to give credit to the administrative officials of the railways affected by the order in the four western provinces, for meeting the regulations of the board in an eminently fair spirit, and for working harmoniously with our organization in determining what steps were necessary to be taken in order to provide the needed degree of protection. Almost without exception, we have found them reasonable and prepared to meet our arguments, as we have tried to be reasonable and to meet their arguments."

GRADUAL DECREASE IN FIRE DANGER.

After a reference to the legal difficulties which have been encountered in regard to this matter, Mr. Leavitt proceeded:—

"The gradual decrease of fire danger may be expected to take place through the extension of the use of fuel oil and electricity as motive power. At the present time, the Canadian Pacific is engaged in completing the installation of oil-burners on its main line between Kamloops and Field, B.C., a distance of 260 miles, and on branches comprising an additional 78 miles. The Esquimalt and Nanaimo is installing oil-burners on its 134 miles of line on Vancouver Island. The Great Northern has for some time been using oil exclusively on its main line—the Cascade division—in British Columbia, and in the United States is extending the use of oil-burners east as far as Spokane.

DUTY OF THE PUBLIC.

"It is obviously inconsistent and unreasonable to require the railways to incur enormous expense and maintain a high degree of efficiency in fire protection, while the same criminal neglect is allowed to continue with regard to the lands adjacent to the railway lines that has prevailed in the past. All that the railways can reasonably be required to do will never ensure absolute safety from disastrous fires as long as inflammable debris is allowed to remain right up to the edge of the right of way. Some effective plan of co-operation should be devised for getting this menace removed.

BRUSH AND SLASH DISPOSAL.

"I may say here that the commission of conservation has recently taken up with provincial officials this question of brush disposal along waggon roads. The question of slash disposal from future lumbering operations is perhaps the greatest problem now before the country in connection with fire protection of forest lands. It is closely related to the railway fire problem, though much broader. I believe that the time has now arrived when it should be dealt with in a very vigorous way."

Great possibilities are open to the group form of insurance. While so far it has been restricted largely to banks and high-class industrial establishments, there is no reason why the plan should not be extended to lodges of fraternals. The law specifically provides for this, and makes it possible to take over entire lodges without medical examination and at low rates, allowing the lodge to continue its social activities and secret work as it chooses. If the fraternals keep on fighting among themselves this way out of their troubles will seem attractive to many lodges, which will prefer to be on the sound basis of legal reserve insurance instead of on the hat-passing plan, while still being able to retain the mystery and mummery which makes them socially attractive to the members.—Insurance Post, Chicago.