

CAUSE AND EFFECT?

The fact is worth notice that the province of Ontario, where heavy forest fires wiped out numerous towns and settlements last month, as occurred before in 1912, has what is generally regarded by experts as the poorest system of forest fire protection of any province in Canada. Ontario is a long way behind both Quebec and British Columbia, which now control settlers' fires through a permit system under the supervision of fire rangers who vigorously prosecute transgressors, while its forest protection service is said to be lacking in organisation both at headquarters and in the field. Important as this matter is from the forestry point of view, with the settlement of Northern Ontario, the question is no longer purely a forestry one. A policy which does not give the Northern Ontario communities and settlers the maximum of protection against forest fires, but is content with making relief grants when they have been burned out, is condemned on the face of it.

In France, if you have a fire and the fire goes outside your premises and damages your neighbor's property, you have to pay the neighbor's loss.

The British Government is borrowing \$250,000,000 in New York in a two-year 5 per cent. collaterally secured gold loan. The collateral is \$300,000,000 of securities—one-third American, one-third Canadian (Dominion Government made or guaranteed and C. P. R.) and one-third neutral. The loan is issued to the public at 99, its yield to the purchaser being thus over $5\frac{1}{2}$ per cent.

* * *

In the province of Ontario, our needy Government appropriates at least \$1.75 of every \$100 paid in life insurance premiums for public uses, the effect being to reduce the yearly amount of insurance protection procurable for policyholders in Ontario by some two millions of dollars, according to well-known underwriters.—G. B. Woods.

* * *

To an old darky haled before him, a Southern Judge put this question:

"Why did you burn your house down just after getting it insured?"

Whereupon the darky replied:

"Yo' honah, a pore man like me can't afford to have a house and insurance too."

SAVE YOUR MONEY

FOR THE

DOMINION WAR LOAN

TO BE ISSUED IN SEPTEMBER.

By purchasing a bond you will help to WIN THE WAR and obtain for yourself an investment of the highest class yielding a most attractive rate of interest.

DEPARTMENT OF FINANCE
OTTAWA.