

tinental Railway and heavy outlays are about to be incurred by construction work.

#### ELECTRIC RAILWAYS.

On 30th June, 1905, there were 793 miles of electric railways completed in Canada. The paid-up capital was \$61,033,321. The gross earnings aggregated \$9,357,125, and net earnings \$3,438,931. The passengers carried were 203,467,317.

The extent of railways in proportion to population stands as follows:

Province.	Population.	Miles of Railway.
Ontario.....	39.77 p.c.	36.80 p.c.
Quebec.....	30.52 p.c.	17.90 p.c.
Nova Scotia.....	8.35 p.c.	5.63 p.c.
New Brunswick.....	6.03 p.c.	7.44 p.c.
P. E. Island.....	1.84 p.c.	1.06 p.c.
Manitoba.....	5.23 p.c.	12.05 p.c.
N. W. Territories.....	4.56 p.c.	11.22 p.c.
British Columbia.....	3.70 p.c.	7.90 p.c.

The comparative density of population and extent of area it is spread over is illustrated by above comparisons. In a few years these figures will be changed by the Northwest having a larger per centage of the whole population and a correspondingly higher per centage of railway accommodation.

Another interesting feature of the railway situation is the work being done towards a railway to give access to the Yukon.

Considering that the population of Canada today is only 3,700,000, it is remarkably how splendidly equipped in this Dominion with railway accommodation.

Canada is fairly entitled to hold the palm for the extension throughout every section of the Dominion of transportation facilities.

#### THE ADVANTAGES OF RAILWAYS TO CANADA.

Consider what is involved in the maintenance and operation from 20,000 to 30,000 miles of railway! The number of families supported, the careers opened to young engineers, electricians, and youths and young men of business talents, the attraction provided for settlers, the facilities afforded for the reception and distribution of goods, the accommodation given to travellers of all classes, and the stimulus which such an enormous length of railway will give to the production in Canada of steel rails. In this latter aspect the development of railways in Canada has in it "the promise and the potency" of such industrial activities as will contribute very materially to the progress and enrichment of the Dominion.

#### THE STATE LIFE INSURANCE COMPANY.

In 1905 the new insurance issued and revived amounted to \$30,209,567, an increase of \$7,413,159. The income was \$2,729,911 as against \$2,244,033 last year. The insurance in force was \$74,440,588, an increase of \$14,291,504, and the admitted assets \$4,127,048, a gain of \$665,965; admitted surplus, \$605,317, an increase of \$60,731.

#### THE CAUSES OF FIRE WASTE. SEVERE INDICTMENT.

In the January issue of "Insurance Engineering" is a "Record of the year 1905" from a fire insurance standpoint.

The chief causes of fires are declared to be neglect and carelessness. An article on "The Causes of the Fire Waste" says:

With all the knowledge we have burned into us relative to the risks and causes of fire, what do we do year in and out? We violate existing building laws, we fail to improve bad building laws, we fail to adopt proper building laws where none exist; we try to get along without proper public means for putting out fires and in many of the smaller places the public protection (if there is any) amounts to almost nothing; we fail to extend the fire limits in growing cities and we fail to establish fire limits where there are none; we allow arson to go unpunished; we neglect the common causes of fire such as accumulations of ashes and rubbish, defective heating and lighting, the careless disposal of lighted cigars and matches, the storage and handling of oils, etc.

A conspicuous feature of the year's fire record is the long list of conflagrations in the smaller cities and towns—a factor in the fire loss which cannot be ignored in making provision against sweeping fires in future years. Wherever there is little or no restriction on building construction sweeping fires must be expected.

The largest single loss occurred in New Orleans on February. This fire destroyed a large freight terminal consisting of warehouses, sheds and grain elevators, as well as a number of dwellings, the total loss amounting to about \$3,500,000.

There is no mystery about the heavy losses suffered by the smaller cities and towns. It is easy to understand how fires sweep groups of buildings out of existence in small places. The buildings are low and poorly constructed, fire alarm systems are either lacking or are unreliable, and fire departments and water supplies are most inadequate.

The following are

#### TYPICAL DEFECTS

that favour conflagrations:

##### Building Laws.

- No fire limits.
- No legislation regarding fireproof buildings.
- Wooden roofs permitted.

Height and unbroken floor area of commercial buildings not restricted.

Hazard of vertical openings and unprotected windows not recognized.

Narrow streets permitted.

Wooden awnings and superstructures permitted.

##### Water Supply for Fire Purposes.

Menace of private ownership.

Lack of high pressure system.

Inadequate water supply.

Pumping plant not in duplicate.