

Conservation

A monthly bulletin published by the
Commission of Conservation, Ottawa, Canada.

VOL. X

JANUARY, 1921

No. 1

Our Fire Waste — Will It Increase?

Dangers of "Cashing in" on Insurance Policies During Periods of Deflation and Slacker Business

Canada's fire loss for 1920 up to the end of November, as reported by the "Monetary Times," was approximately \$24,000,000, or nearly \$800,000 over the total for the entire twelve months of 1919. The loss for November was \$2,770,000, of which \$1,865,090 is represented by 13 fires, with only 7 responsible for \$1,525,000, out of an average monthly number of fires of 1,350. The large risks, therefore, make up by far the larger proportion of the losses. It is to the large risk, in the factory, warehouse, sawmill, and other business property, or to the devastating conflagration, we must look for any amelioration of this constant drain upon our created and natural resources.

During the past few years, Canada has enjoyed unprecedented prosperity. Business conditions have been good and the purchasing power of the buying public abnormal; there has, therefore, been very little incentive for the surmounting destruction of stocks by fire to secure their insured value from insurance companies. Sir Vincent Meredith, president of the Bank of Montreal, speaking at the recent annual meeting of the bank and referring to the present period of deflation, stated that the number of commercial failures would no doubt be somewhat greater. This, unfortunately, is likely to be the case with the number and cost of fires.

In a survey by the Commission of Conservation, preceding the publication of "Fire Waste in Canada," some of the more prominent causes for fires assigned by those consulted were: Moral hazard, non-inspection of property by agents, attitude of courts toward fraudulent claims, and over-insurance.

During the period of high values, insurance agents were active in advocating increased insurance to cover enhancing value. Care must therefore be exercised that over-insurance be not permitted to become a temptation to arson. A careful and rigorous inspection should be instituted by insurance companies as a means of protecting their policy holders, as in the final

University Lectures on Conservation

Town Planning, Housing, Water-Powers, Hydro-electric and Allied Problems to be Dealt with by Commission of Conservation Advisers

The Commission of Conservation has arranged with Canadian universities for courses of lectures during the current session by its expert advisers on town planning and housing, and on water-powers and hydro-electric and allied problems. Those on town planning and housing will be delivered chiefly by the Commission's expert adviser, Mr. Thomas Adams, and will include lectures at McGill, Toronto, Manitoba, Saskatchewan, Alberta, British Columbia, Dalhousie, Acadia and Fredericton universities. The lectures on water-powers and hydro-electric and allied problems will be given by the Commission's engineer, Mr. Arthur V. White, who is recognized as one of the highest authorities on Canada's fuel problem and on the development of the water-powers of the St. Lawrence, Niagara and other great power rivers of Canada.

The most extensive series of town planning and housing lectures will be delivered at McGill during the second term, between January and April. Lectures will also be given on housing under the Department of Social Service, at McGill and Toronto. This is a forward step in university teaching, and is in accordance with the fixed policy of the Commission of Conservation to utilize the services of its expert staff in the most effective manner. During the past eleven years, they have been investigating Canada's natural resources. The Commission is now in a position to make recommendations of the highest value respecting the problems associated with their efficient development and to furnish accurate data respecting their character and extent.

analysis, the insurance companies are but the collectors of premiums in order to reimburse fire sufferers for losses. It is only fair and just that every precaution be taken against the possibility of converting, by means of fires, high priced stock into cash at the expense of the community.

Feldspar: Its Uses

Adaptability Renders it of Increasing Importance in Industry

One of our non-metallic minerals of which little is known by the public, and which has a very wide application, is feldspar. Many species of this mineral are found in Canada, but two only, microcline and orthoclase, are of commercial importance.

Microcline is found in Nipissing district and in Carleton, Frontenac, and Kennew counties, in Ontario, in Ottawa and Saguenay counties, Quebec, and in northern Quebec. Orthoclase is fairly generally distributed throughout Nova Scotia, New Brunswick, Quebec, Ontario and British Columbia.

Feldspar is largely used in the manufacture of pottery, enamelware, enamel brick and tile and in glazing electrical ware. Of

these, the most important is the use in pottery and vitrified sanitary ware, when, during firing, it fuses and binds the particles of clay together. It also supplies the glaze or coating for the surface.

In the manufacture of carborundum and emery wheels, also, the poorer grades are used for the purpose of a binder. The better grade is used for making opalescent glass, while pure white feldspar is utilized in the manufacture of false teeth.

Other uses for feldspar are in surfacing concrete for stucco finish, as a constituent of roofing material, and as an ingredient of scouring soaps and other substances.

During 1919 the output of feldspar in Canada amounted to 15,944 tons, of a value of \$91,273. It is reported that, owing to increasing demand, much activity prevails in Frontenac county, where new mines are being opened up and roads constructed to provide transportation to the railways.

Fifty miles of drainage ditches have been constructed in the Sperling and Morris districts of Manitoba in 1920, at a cost of \$140,000. These ditches will bring much waste land under cultivation.

Canadians Should Know Their Country

Every Traveller Should be a Missionary of its Advantages — Information Available from the Commission of Conservation

A knowledge of one's country should be the first essential of the patriotic citizen's education. Without this knowledge, he is neither prepared to advocate its advantages nor to defend it from depreciatory criticism. Canada has much that her citizens should be proud of, but, unfortunately, this fact is not as well known as it should be by her citizens. Every Canadian should know what Canada's forests, mines, fisheries, wild life and waterways represent to the country. Many thousands go abroad every year and a very large number spend a portion of the winter season in southern climes. Each and every one of these travellers should be a missionary for Canada, spreading knowledge of its many advantages.

This information is available for the asking, the Commission of Conservation being authorized by Parliament to secure and compile information on Canada's natural resources and to advise the public of the same. The Commission has available many valuable reports, two of which, "Water-powers of British Columbia," and "Forests of British Columbia," have been but recently issued. They are handsomely illustrated and contain some valuable information on that western province which it would be of advantage for the resident of eastern Canada to know. These reports may be had on request.

Dominion Registration for Silver Foxes

Many silver fox ranchers in Canada are still unaware that a step of paramount importance to their industry has been carried through this year. It is now possible for any fox owner, if he possesses pure-bred pedigreed stock, to secure registration of the same with the Canadian National Live Stock Records, Ottawa. This has been brought about by the formation of the Canadian Silver Fox Breeders' Association, with headquarters at Summerside, P.E. I. Full information can be obtained by writing to the Secretary, E. H. Monkley.

The Annual Meeting of the Commission of Conservation will be held at Ottawa, February 23, 24, 25, 1921