

ONTARIO'S FOREST PROTECTION SYSTEM.

There seems little doubt that the fundamental causes of the recent disastrous forest fires in Northern Ontario and their consequences of heavy losses both in human lives and in property lie with a defective provincial system of forest fire protection. The Ontario Government was the first in Canada to recognise the necessity of forest fire protection and its service with this object was established so long ago as 1885. However, this early organisation has not kept pace with modern developments and at present it is way behind in efficiency the more recently organised systems of forest fire protection in force in British Columbia, Nova Scotia and parts of Quebec province. Money is not stinted. Some \$300,000 a year is spent on the service, but value for this expenditure is not received, mainly through lack of supervision and organisation both at the head office and in the field. There is also no legal control of settlers' fires, which were the direct origin of the recent disaster and can be set anyhow and at any time without the least precautions, though in the other provinces cited it has been found possible to control these fires by a system of permits, by insistence that they are properly set and by the vigorous prosecution of offenders. According to Mr. Robson Black, secretary of the Canadian Forestry Association, the area of timbered lands under license in Ontario, could be patrolled as thoroughly as similar lands in Quebec province for \$25,000 a year. The Ontario timber licensees are now paying \$70,000 a year for a service which is not in the same class with that in the province of Quebec. While it is essential that new areas of timber suitable for cutting be constantly available to replace areas surrendered as cut out, only 107 fire rangers paid by the province were assigned last year to the 50 million acres of unlicensed and unreserved Crown Lands containing merchantable timber—the last timber resources of the Province.

The Ontario Government has had two lessons—in 1911 as well as this year—as to the possibilities of mischief contained in settlers' and forest fires. Will it require a third before doing anything to prevent a scandalous waste of wealth and to minimise the menace under which the rising Northern Ontario communities must live—a menace that is necessarily reflected in the fire insurance rates which they are called upon to pay?

INSURANCE COMPANIES' SUBSCRIPTIONS TO WAR LOAN.

While a complete list of the insurance companies' subscriptions to the War Loan is not yet available, we hope to be in a position to publish one in our next issue. The companies generally are, of course, giving a liberal support to the new loan, doing their part fully in ensuring its success.

LETTERS OF A BEGINNER IN THE LIFE INSURANCE FIELD.

(II).

Montreal, September 5, 1916.

Dear Jack,—

I've been making a survey of my field—and what I don't know of the street car lines, schools, churches, parks, police stations, and so on, must be limited to the point of attenuation. As to board—I found through the "Palladium," a French family who have a rather humble dwelling-place but seem refined people, and the table is as good as one could expect. But I must tell you of an adventure I had this morning. I took the St. Lawrence Boulevard car and went as far as the C. P. R. Station, hoping that I might, perhaps, make an acquaintance or two around the Place Viger Hotel. While standing near the hotel entrance I saw an elderly man, obviously French—engaged in a heated colloquy with a hack driver who was just as obviously intoxicated. He was on the point of commencing a fist fight with the old gentleman when I interfered. Sequel—cards exchanged—luncheon together—and M. André Pourcel, Notaire et Avocat, is my friend. He's a very decent, nice old French-Canadian and lives near Lafontaine Park. I'm to call on him to-morrow. Alas! he's too old for Life Insurance! Don't smile please! I am getting into the inevitable insurance habit of looking at every man as a possible "prospect."

By the way, who should drop into my office at 5 p.m. just as I was finishing some letters and thinking of closing up—but our President. I say "our President" because I really feel I am part of the Company. Thank goodness, everything was neat and clean and all my canvassing literature carefully laid out for inspection on a table near the door. He seemed pleased and when he left he said: "I'm counting on you to do well. Good Companies are built up by good Agents. Don't ever get discouraged—but if you do—come and see me."

I know he lives in Westmount so it was certainly very decent of him to go so far out of his way to visit a new man like myself.

Good bye. To-morrow, I start real canvassing.

Yours sincerely,

JIM.

(Continued in our next issue).

LIFE UNDERWRITERS' HONOR ROLL.

At the regular quarterly meeting of the Vancouver Island Life Underwriters' Association, held recently in Victoria, a roll of honor was unveiled, containing the names of no less than seventy-one members of the Association, who have taken up military service. The list is headed by the name of Major-General A. W. Currie, C.B. The roll was unveiled by Mr. Richard Hall, who spoke eloquently of the splendid example shown by the men who had enlisted.