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ADVERTISING RATES FURNISHED ON APPLICATION

THE CANADA LUMBERMAN is published in the interests of the lumber trade and allied industries throughout the Dominion, being the only representative in Canada of this foremost branch of the commerce of this country. It aims at giving full and timely information on all subjects touching these interests, discussing these topics editorially and inviting free discussion by others.

Special pains are taken to secure the latest and most trustworthy market quotations from various points throughout the world, so as to afford to the trade in Canada information on which it can rely in its operations.

Advertisers will receive careful attention and liberal treatment. We need not point out that for many the CANADA LUMBERMAN, with its special class of readers, is not only an exceptionally good medium for securing publicity, but is indispensable for those who would bring themselves before the notice of that class. Special attention is directed to "WANTED" and "FOR SALE" advertisements, which will be inserted in a conspicuous position at the uniform price of 25 cents per line for each insertion. Announcements of this character will be subject to a discount of 25 per cent. if ordered for four successive issues or longer.

Subscribers will find the small amount they pay for the CANADA LUMBERMAN quite insignificant as compared with its value to them. There is not an individual in the trade, or specially interested in it, who should not be on our list, thus obtaining the present benefit and aiding and encouraging us to render it even more complete.

DRIVING OF HARDWOODS.

STREAM driving of pine, spruce and other soft-wood logs is accomplished without difficulty, the nature of the timber being such as to permit it to float. With hardwoods it has always been regarded as almost an impossibility to drive the logs any distance, owing to their weight and the tendency to absorb water.

The difficulty of driving hardwoods has been one of the obstacles in the development of the hardwood industry in this country. On many timber limits which have been stripped of the pine, there may be found large quantities of valuable hardwoods, which have been regarded as useless by reason of inability to get them to the desired point for manufacture. Recently many experiments have been made to discover a method by which these hardwoods could be made to float satisfactorily, and it seems that at least a measure of success has been achieved.

From the opinions of Canadian lumbermen published elsewhere in this number, it will be seen that the matter has received no little attention, also that there still exists much skepticism as to the advisability of attempting to drive hardwoods, the great drawback being that the quality of the timber at the end of the log deteriorates while seasoning necessary to cause the log to float is taking place.

The most successful method of driving hardwoods is probably the one adopted by certain lumbermen of Maine, which is to cut the timber during the summer, skid the logs, and haul them upon the snow the next winter, and drive them in the spring, when they have become sufficiently seasoned to cause them to float.

Peeling the logs is another plan which seems to have been followed with some success by Canadian lumbermen. Mr. Irving, of Buctouche, N.B., has found little difficulty in driving hardwoods, his policy being to peel the

logs in the summer previous to the spring driving season. Of course, the cost involved in peeling the logs must be placed against the utility of this plan. Mr. Irving relates a significant incident as to the finding of a number of hardwood logs in the bottom of a pond. Notwithstanding that they must have been there for twenty years, they were found to be perfectly sound.

To deprive the tree of the bark for three or four inches deep all round, near the butt of the tree, and to plug the end of the log, are other methods which have been employed with a measure of success.

The subject of driving hardwoods is a most interesting and timely one, and might with advantage be further discussed in these columns. The opinions and experiences of lumbermen generally are invited.

INSURANCE ON LUMBER PROPERTY.

It is very questionable whether the Underwriters have not taken an unwise step in making the recent sharp advance in the rates of insurance to be charged hereafter on lumber property. If the insurance in the lumber business has been carried at a loss, as is claimed, it could only be expected that this would not continue. Business is conducted for pecuniary advantage, and if such is not the result it behooves the management of any business to endeavor in some legitimate way to bring about the desired change of conditions. The action of the underwriters is quite within their rights; but in our opinion is not altogether warranted by circumstances.

While lumbermen throughout the entire Dominion are affected, the question, so far as we know, has not been discussed in caucus except by the Lumbermen's Association of Ontario. The members of that organization contend that it is most unfair to advance the rate in the manner the Underwriters have done, and are at a loss to understand the system of rating on which the new schedule is based. It seems to disregard very largely the nature of the risk. No distinction, so far as the rate is concerned, is made between a water power mill and a steam mill, nor is any allowance made for the fire protection appliances with which a mill may be equipped. The insurance companies have, without visiting the mills to ascertain the nature of the risk, demanded from the lumberman increased premiums ranging in some cases above 150 per cent.

The hazard of a water power mill is necessarily much less than that of a steam mill. In the case of the former the material in and around the lower portion of the mill is invariably more or less damp, and, in some cases, saturated with water. There are many mills in which it is necessary to use rubber and gandy belting, the conditions being such as to make the use of leather belting almost impossible. With a steam mill having a battery of say four or five boilers, and with pipes running in and around the floor of the mill to operate the steam niggers, saws, etc., the position is different, and the danger from fire greater. Is it not a strange anomaly, therefore, that the Underwriters

should place both kinds of mills on the same footing in respect to rating?

The advance in the rate on lumber especially shows a lack of consideration on the part of the Underwriters. The rate has been fixed apparently without regard to the hazard caused by proximity to the mill. It is admitted that lumber is not endangered from fire if placed 100 feet from the mill, yet the Underwriters allow a correspondingly lower rate on lumber according to the distance over 100 feet at which it is placed from the mill. This would seem to indicate that they regard the mill as endangering the lumber no matter at what distance the two may be separated, and if such is the case why should not a mill well equipped with power appliances be given a lower rate than a mill without such appliances, or a water mill where no fire is needed be given a lower rate than a steam mill?

According to the new schedule the average rate on lumber is perhaps about 3½ per cent. This rate, we understand, is higher than prevails in the United States, where the rate on all good risks is only 2 per cent. The companies there, we understand, require a space between each yard or dock, although sometimes they make exceptions to this rule. The statement was made at the recent meeting of Ontario lumbermen that companies doing business in both the United States and Canada will give a lower rate on lumber in the United States than in Canada. If such is the case, it would be interesting to learn the ground on which such discrimination is based.

The suggestion that the lumbermen should form an insurance company to carry their own risks brings up a subject which calls for the most careful consideration before action is taken. Nevertheless, we believe that if the present exorbitant rates are maintained, the lumbermen will find some method of protecting themselves from fire at less cost than if they should continue to insure their property under the present schedule.

It will no doubt be of interest to learn some particulars of the Lumber Mutual Fire Insurance Company of Boston, a company which was organized in February, 1895, and began writing insurance in the following month. This company insures only lumber and wood-working plants, and is authorized to transact business in the United States and Canada. For the last three years the company have paid a dividend of 20 per cent., and the financial statement for the year ending July 31st, 1901, shows the company to be in a strong position. The dividends paid since organization have been \$32,683.82, and the cash surplus \$42,862.96, making total profits to policy-holders \$75,546.78. Another organization which is meeting with success in the lumber insurance business is the Lumber Underwriters at Mutual Lloyds, composed largely of lumbermen throughout the Eastern States. It is said that this company has succeeded in benefitting its members by a considerable reduction in insurance rates. From these facts it does not appear that the business of insuring lumber has been as unprofitable as the Canadian Underwriters would lead one to suppose.