administration is set up and put in motion. The speaker proceeded:—

I may say, however, that I have some doubts as to whether the Bill deals fairly with those societies in which, owing to special conditions, a rate of sickness habitually prevails in excess of the standard used in calculating the rates and presumably to be used in the periodical valuations of their liabilities. The clauses which seek to prevent any unfair stigma being attached to them if they simply go on as above require careful scrutiny. The working of an average scheme, with a common contribution regardless of the true cost of the component liabilities, is no doubt sound enough where the results are considered one and indivisible; but when the actual experience of different sections of the total membership is subsequently to be taken, and a system of rewards and penalties set up, to be used according as that experience differs in one way or another from the adopted standard, then it seems to me that unfairness may be committed, or at least grave disappointment aroused among those who entered in the belief that the promised benefits would be obtained and find the results far less favourable.

Sir Gerald also expressed his regret that the bill was not founded on the results of a new census, but "nevertheless, when all has been said and done, the endeavour to encompass within the protecting fold of a National scheme of insurance against sickness and disablement the great mass of our workers must be regarded with the utmost satisfaction."

CANADA'S FOREST FIRES.

There has lately been issued by the Forestry Branch of the Department of the Interior at Ottawa a brochure on the subject of forest fires in Canada. Written by Messrs. H. R. Macmillan and G. A. Gutches, it contains a review of the situation which includes some startling statements. The authors assert, for instance, that of the timber which originally covered Canada far more than half has been destroyed by fire. They estimate that the forests of Canada originally covered 1,900,000 square miles, which at 3,000 board feet per acre—a smaller average than is common on any district yet lumbered—would give an original ownership to Canada of 3,648 thousand millions board feet of good saw timber. Since it is estimated that of the original stand, 98,000 square miles have been cleared for settlement and 100,000 square miles have been cut over by lumbermen, there should yet remain 3,279 thousand millions board feet of timber in Canada. On the contrary, the highest estimate of the existing stand which has been made, that by the Hon. Clifford Sifton, chairman of the Conservation Commission, places the amount of saw-timber and pulp wood in Canada at 494,600 million feet and 1,100 million cords respectively. Converting the cords into board and adding 200 billion feet for pulpwood on Dominion lands, not estimated by Mr. Sifton, gives a present stand in Canada of only 1,094 billion feet of lumber, including the very low grades. The difference between this and the quantity which should yet remain is 2,185 billion feet. This quantity has been destroyed by forest fires. "It is a quantity so large," observe the authors, "as to be beyond comprehension; it is 437 times as much as is yearly cut in Canada; it is 49 times as much as the combined yearly cut of the North American Continent, north of Mexico. It means that for every foot of timber that has ever been cut in Canada by lumbermen at least seven feet have been destroyed by fire. If the stumpage value is placed at the low sum of 50 cents per thousand feet (the smallest royalty collected by any Canadian Government), the loss to the public treasury has been $1,042,500,000. The actual money loss to the country has been many times greater, as several dollars are expended in logging, manufacturing and shipping every thousand feet of lumber. The fires, too, are still burning every year in a manner unknown to any other country in the world, with the possible exception of the United States."

As regards the origin of these disastrous fires, Messrs. Macmillan and Gutches publish the following detailed figures with regard to 1909:—

BRIT. COLUMBIA		DOM. LANDS		NEW BRUNSWICK	
Total Fires	489	Total Fires	486	Total fires	66
Cause unknown	124	Cause unknown	214	Cause unknown	18
Railways	118	Campers and travellers	71	Settlers	25
Settlers	108	Railways	70	Railways	14
Campers and travellers	65	Settlers	44	Fishermen	4
Lightning	27	Lightning	22	Smokers	3
Natural combustion	14	Hunters and trappers	12	Barkpeelers	1
Cut-over land	13	Tramps	9	Dwelling	1
Old fires	11	Lumbermen	7		
Indians	4	Indians	6		
Road-building	3	Arson	1		
Prospectors	2				

And on the general question they reach the following conclusions:—

1. The area of merchantable timber has been, until within a very few years, grossly overestimated. The quantity of merchantable timber, never as large as is popularly believed, has been reduced more by forest fires than by any other cause.

2. These fires, though largely preventable, are still occurring. This is due not so much to lack of laws as to lack of enforcement of existing laws. The laws cannot be enforced unless they are supported by public spirit, backed by generous legislative appropriations and administered by permanent skilled officials free from political interference.

3. The destruction of the existing timber by fire is not only reducing the present timber supply, but is destroying the value or possibility of a future crop, laying waste large areas of forest land, exercising a deleterious effect on navigable streams, waterpowers and irrigation reservoirs, and is in every way directly opposed to the national welfare as represented by a progressive conservation policy.

4. Of all the civilized nations in the northern hemisphere Canada is doing the least to treat the public timber lands as a permanent asset.

These conclusions are not reassuring. Probably, it will only be possible to awaken the public conscience on this subject by continued education, backed by a rigid enforcement of the existing law, and the enactment and subsequent enforcement of any new laws which may be found necessary or desirable. We have no doubt that in any campaign undertaken with the view of awakening the public conscience on this matter, the authorities will be able to rely upon the hearty co-operation of fire underwriters, who although less interested from a financial point of view in forest fires than in others are known as the strongest advocates and supporters of any movement for the conservation of resources from fire.