## Slate Roofs v. Shingle Roofs.

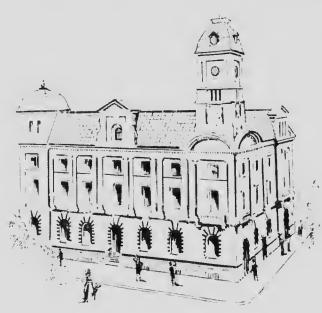
of slate over wooden roofing material is of course well known. This great desideration makes it in the long run cheaper than wood. But the slate roof saves money in other ways than by its lower final cost. For instance, the Insurance Companies allow a sub-



A DWELLING HOUSE COVERED WITH WOODEN SHINGLES.

THESE REQUIRE TO BE FREQJENTLY RENEWED, WHILST SLATE LASTS ALMOST INDEFINITELY. WOOD IS ONLY USED BECAUSE SLATE IS AS YET UNOBTAINABLE IN MANY PARTS OF CANADA, THE RAILWAY DEVELOPMENT OF WHICH IS NOW BEING RAPIDLY PUSHED AHEAD.

stantial reduction in insurance premium if the policy is on a slate roofed house. With this benefit added to others, such as the better appearance and the greater durability of the slate roof, it is easily understandable why slate is used instead of shingles wherever it can be obtained. Fire is an ever constant danger where railroads run past houses covered with wooden shingles,



Insurance Companies recognise this and charge a higher rate of insurance where the lack of slate has compelled the use of wood.

ONE OF CANADAS
PUBLIC BUILDINGS
COVERED WITH SLATE.

NOT ONLY DOES THIS LOOK BETTER THAN WOOD, BUT IT IS MORE DURABLE AND THEREFORE CHEAPER IN THE END. GRAVE DANGER OF FIRE IS AVOIDED BY THE USE OF SLATES IN ROOFING.