CANADIAN COURIER



INSURANCE COMPANY

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TWO PHASES OF CONSERVATION

ANADA'S chances of preserving **C**ANADA'S chances of preserving much of her national wealth are well outlined in a recent article by Vice-President William Whyte of the C. P. R. in the *Canada West* monthly. Part of Mr. Whyte's article is as follows: "Aside from the Dominion reserves in the weat there are inverted."

in the west, there are important provincial reserves in Quebec and On-tario of comparatively ancient origin. The Ontario Government has several such, and a new one, covering a mil-lion acres in the Rainy River Valley, was set aside this year. In Quebec the Algonquin Park reserve has the Algonquin Fark reserved 1,280,000 acres—two thousand square miles, an enormous territory. It may not be amiss to say that the recently created Hunter's Island reserve, in declaring which the Province of On-tario and the State of Minnesota joined, was brought about largely through the efforts of a Canadian railway official, Mr. Arthur Hawkes.

Conserving the Water.

"On the extreme west of the country, in British Columbia, the forests need to be looked after, and the pres-ent water law requires change. A correction of the unused records is ne-cessary. Many of the streams are greatly over-recorded. An overhaul-ing of the whole system seems to be called for, beginning with this fea-ture. There are questions of the right to store water for later use, and of how much the government should or can do in extending irrigation works. The acre-foot measurement should be substituted for the miner's inch, and the duty water shall perform should be specifically defined. Title to the water itself being vested in the Crown, the extent to which private enterprise may go ought to be settled. British Columbia is vitally interested in the care of its water supply, since irrigation has come to play so large a part there, and this means care for the timber on the mountain slopes and at all heads of streams. The irrigation conventions held in that province have taken these matters up, unce have taken these matters up, and should have the ear of the pro-vincial legislatures. In this, the United States has direct interest, since both the Kootenay and the Columbia Rivers take their rise in British Columbia, so that the cutting of the forests in country tributary to them would have an injurious effect on the rainfall.

The western provinces thus far have fairly well conserved their tim-ber and, therefore, their water re-sources, but energy is needed in two directions-the planting of trees on farms and along highways, and rigor-ous regulations for the prevention of fires. The railways especially should be obliged to institute a system of forest ranging, and means of communication by wire or telephone throughout all wooded regions trav-ersed by their tracks. Then again, the same general rule as to seasons of comparative safety and danger from fires are now made applicable all over the Dominion. In this aspect, at least, the existing system needs re-vision. The greater danger lies in the western provinces, where popu-lation is more thinly distributed, railways farther apart, telephone service not so complete, rainfall less and not so frequent, and the winds not only drier (in fact, they are dry), but of about double average velocity.

Between Ontario and British Columbia the whole west of Canada is forestable. The eastern provinces, as noted, are stirring to repair their losses and withhold the axe. His Excellency Earl Grey has put his hand to the work and gone into co-opera-tion with the Forestry Association

and the Department of Agriculture. At the Toronto convention referred his lordship urged the seriousness of the case upon the attention of the whole people, and was not unmindful of the western plains.

"Not so long ago, the people of Manitoba were told they could grow no trees except the Manitoba maple, the poplar and the birch. Look at our elms to-day. Broadway in Win-nipeg is one of the most beautiful streets in the world, and the elms The foliage has behave made it so. come so thick that the trees will have to be thinned out. Of all the elms planted in Winnipeg the records do not show that one per cent. has died."

The Loss by Fire.

ON the other hand, Mr. Russell Mc-Lennan, in the Sunday Magazine ws the frightful devastation of shows property caused by fire in the United States. He says: "The people of the United States

are paying annually through fires a preventable tax almost great enough to pay for the construction of the Panama Canal for one year. In other words, if the buildings in the United States were as nearly fireproof as those of Europe, the amount saved would be three hundred and sixty-six million dollars, which includes not only the fire loss, but the cost of private fire protection, the excess of premiums over insurance paid, the annual expense of waterworks and of fire departments. This would almost build the canal for one year. If our buildings were as those of Europe, the fire cost would be ninety million dollars, instead of four hundred and fifty-six million.

"For every building constructed in "For every building constructed in the United States in 1907, half a building was destroyed by fire. This fact is stated by Herbert M. Wilson, chief engineer of the United States Conference Survey Unguiry as to the Geological Survey. Inquiry as to the cost of property destroyed by fire, and including in the total the cost of maintaining fire departments, pay-ment of insurance premiums less benefits returned, protective agencies, and the cost of water supplies gauge and the cost of water supplies, gave the fire cost in 1907 as \$456,485,000. The new cost in 1907 as \$456,485,000. The cost of building construction during the same year was almost a thousand million dollars, or nearly double the amount of the fire cost. Hence, Mr. Wilson's conclusion that for every building that was construct-ed half a building was destroyed by fire.

Over a Million a Day.

"T HIS fire cost means a cost to the people of one and one-third million dollars daily. It is equivalent to a tax on the people exceeding the total value of gold, silver, copper, and petroleum production. This fire cost was greater than the was greater than the true value of the real property and improvements in Maine, West Vir-ginia, North Carolina, North Dakota, South Dakota, Alabama, Louisiana, or Montana. "The actual fire loss in 1907, \$215,-

o84,709, was greater than the true value of the real property in Utah, Delaware, Florida, Idaho, Wyoming,

or Nevada. "Figures gathered by Dr. James A Holmes, chief of the technological branch of the United States Geological Survey, show that fire losses in the United States for 1907, exclusive of forest fires, reached the total of

of forest fires, reacting material of \$215,084,709. "While the prevailing material of construction—lumber—is responsible for the great fire waste, the Govern-ment holds that there is a cause ly-ing back of all this; that is, faulty construction and equipment of



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