

said. Prejudice may still exist against life insurance, and criticism may still be directed against its opponents, but we have the remedy in frank publicity. Greater understanding of our principles and aims carries fuller appreciation of them. We can but gain through a wider exposition of all that pertains to our work in its many phases. Through this, rather than through restrictive and hindering legislation will the future possibilities of life assurance be realized and its full effectiveness be made available for the individual and the State.

NOVA SCOTIA MUNICIPALITIES' CONVENTION

A convention of the Nova Scotia Union of Municipalities was held in Lunenburg, N.S., on August 30th. A number of addresses were delivered by Professor W. S. Blair, Miss Agnes McGuire, Mr. W. B. McCoy and others.

The following officers were elected for the year 1918-19: President, Hiram Goudey, of Yarmouth; first vice-president, A. J. Bannerman, councillor, Pictou County; second vice-president, A. C. MacCormick, mayor, Sydney Mines; secretary-treasurer, Arthur Roberts, K.C., Bridgewater; auditor, W. W. Foster, city auditor, Halifax. Executive committee, Parker Archibald, municipal clerk, Halifax; H. H. S. Perry, councillor, Lunenburg County; H. L. Dennison, K.C., town solicitor, Digby; Fred. Harris, town clerk, Annapolis County; C. L. Dodge, municipal clerk, Kings County; A. C. Hawkins, mayor of Halifax; K. C. McLean, warden, Colchester County; D. J. Clarke, municipal clerk, Cumberland County; William Fitzgerald, mayor, Sydney; W. R. McCarthy, town solicitor, Glace Bay; A. W. Hendry, mayor, Liverpool.

CROP CONDITIONS IN THE WEST

Cutting of wheat is reported from 55 points along the lines of the Canadian Northern in Manitoba, Saskatchewan and Alberta in the report for the week ended August 17th, received at the general offices of that company. Cutting of oats is under way at 15 points, and of barley at 20. Estimates of probable yield are given in 23 cases, the figures standing for wheat, except where otherwise stated: Ste. Anne, Man., 40 to 45 bushels to the acre; Giroux, Man., 20; Decker, Man., 20; Odessa, Sask., 12, oats 35; Vibank, Sask., 15, oats 35, barley, 20; Parkman, Sask., 15; Lampman, Sask., 10-12; Brooking, Sask., 12; Truax, Sask., 15; Briercree, Sask., 15; Star City, Sask., 28; Weldon, Sask., 30; Lumsden, Sask., 15; Zealandia, Sask., 15; Carmel, Sask., 15; Borden, Sask., 20; Swanson, Sask., 10; Ardath, Sask., 10; Forgan, Sask., 10; Laird, Sask., 10; Krydorf, Sask., 20-25; Munson, Alta., 15; Rockyford, Alta., 15-25 bushels.

The optimism that is now more general in Western Canada is reflected in the reports of some 30 Canadian Northern Railway agents, that considerable improvement is apparent in the crops in their section.

A later report, dated the 29th inst., says: "Canadian Northern crop report covering territory served by its lines in Manitoba, Saskatchewan and Alberta for the week ended August 24th shows, out of 214 places reporting, 108 cutting wheat, 11 oats and 20 barley. A number of points report cutting delayed on account of rain. Twenty-six agents report the crop in their sections as considerably improved over previous estimates.

Agents from the following points, not previously announced, estimate the yields in their districts as follows: St. Norbert, Man., wheat, 25 bushels to the acre, oats 30-35, and barley 30-35; St. Jean, Man., wheat 25, and barley 45; Letellier, Man., wheat 20-25, and barley 30-40; Belmont, Man., 30-40; Warren, Man., wheat 15-20, and barley 30; Mitchellton, Sask., 10-12; Ettington, Sask., 18-20; Condie, Sask., 20; Fiske, Sask., 8; Howell, Sask., 15-18; Ruddell, Sask., 10; Blaine Lake, Sask., 25; Dinsmore, Sask., 10; Benton, Alta., 10 bushels.

The Actuarial Society of America will hold its fall meeting in Montreal, as guests of the Sun Life Assurance Company. The meeting is scheduled for Thursday and Friday, October 10 and 11.

THE FIRE HAZARD

Each Municipality Should Be Made Responsible for Losses Resulting From Its Own Negligence

BY HENRY LYE.

We should not postpone to the dim, distant future the action necessary to the diminution of the losses of life and property by fire, the alarming extent of which are brought to our notice by the monthly and annual reports; this work is not the duty of the insurance companies, although they have done a great deal in this direction. There are many causes of fires, each one requiring special treatment. The most prevalent is smoking, but the most self-apparent is from frame rows of buildings which cause the spreading of fires into conflagrations. Taking as tests the workmen's compensation act, the mutual insurance companies, the Victory war bonds, the tag-days and other co-operatives, we are justified in considering the national balance-sheet as the test of national and local responsibilities.

As to frame rows with their co-imposing dangers, we are led to consider whether it is best to suffer the dangers and losses arising from present conditions or by prompt and vigorous action to abate them. We may reasonably require that every community bear its own losses and expenses, and so be influenced to purge itself of manifest dangers.

The ordinary growth of a village, with its ambitions as a future town or city, begins with a tavern, a general store and a blacksmith's shop, all built of wood on small lots. The intervening spaces are gradually filled with frame buildings occupied as stores, dwellings, stables and sheds. All these gradually fall into decay, disuse, misuse, and so become nuisances and dangers which discourage the erection of substantial buildings. These conditions are suffered to continue by a false theory of vested rights and the ignoring of responsibilities, although no one has any right to imperil another's life or property.

Reverting to the idea of community rights and responsibilities, it is obvious that if Canada is big enough to afford light and air and safety to its people, then there should be such open spaces as may be necessary to these ends. Therefore, each community should be required to eliminate such erections as endanger, not only their locality, but the whole community. And this action should be at the expense of the community thus relieved from co-operative dangers to life and property, but which, being suffered to continue, may furnish headlines to the newspapers covering the tidings that such a village or town or a large part of a city has been "wiped out."

This abatement of fire hazard, with its claims and compensations, can only be efficiently dealt with by governmental action, which should no longer be deferred and should long ago have been brought about by the Commission of Conservation.

BRITISH COLUMBIA SALMON SHORTAGE

That the total pack of sockeye salmon by canneries operating on the Fraser River this year will not amount to more than 25,000 cases is the pessimistic opinion expressed by Mr. Monk, of the Glenrose cannery, and chairman of the fisheries committee of the New Westminster Board of Trade. This is the lowest pack on record, the previous low mark being in 1916, when the Fraser River pack totalled 48,000 cases.

There are practically no sockeyes in the Fraser at present. From 25 fishing boats on the North Arm of the Fraser, Mr. Monk received 40 fish, and other canneries report an equally small catch. The only hope of the fishing industry this year is that fall fishing may prove good. An occasional coho salmon is now being caught.

As a result of the poor sockeye run on the Fraser, canneries are paying a record price for sockeyes, 75 cents each.

Tentative plans for the erection of a new cold storage plant in Prince Rupert have been drawn and the building of a locally-owned plant is not far distant, according to present intentions. It probably will be located at Cow Bay, where a site is available. The building planned is to be two stories, large enough to take care of a million pounds of fish, with capacity for freezing fifty tons of ice and storage for 450 tons.