

**COMMUNITIES PAY FIRE LOSSES.**

Citizens who apply "horse sense" to insurance matters, as has been frequently pointed out in these columns, quickly perceive that with all the machinery of insurance the fire losses necessarily revert to the communities where the losses occur, and justly so. Indeed, fire protection will never be taken seriously by property owners until they realize more generally that insurance companies do not, in the last analysis, pay the fire losses, but that losses are necessarily represented in the rates that are levied for insurance. Any other adjustment could but prove disastrous to the insurance companies, which really serve as the collectors in getting together assessments and distributing the sums required to cover the fire losses of the community. To understand the real inwardness of fire insurance the insurers must realize that every act of carelessness and criminality that results in fire loss is really paid for by the community and is reflected in the higher rates that the insurer must pay for the protection so necessary for good business methods and the protection of self and family. If insurance business was legislated out of the country for a season these matters would be driven home to the people most forcibly, and legislation for fire prevention and demands on the part of property holders for preventive measures would be insistent. Yet there is just as much real reason for such measures now, with the insurance companies in full operation, because insurers must in the end pay fire losses.

**PAST AND PRESENT IN THE WEST.**

Two recent western news items ran as follows:—

On Monday next a tax sale will be opened at the City hall in Moose Jaw. The list of properties which will be offered on that date covers 300 pages of the Saskatchewan Gazette. There are 70 items to the page, making a total of 21,000 in all. The great majority of these, of course, are far outlying lots sold by sub-division artists in the palmy days.

According to figures prepared by the Board of Trade the city of Moose Jaw in 1912 imported three cars of poultry, 6 cars of butter, 10 cars of eggs, 30 cars of bacon and lard, 50 cars of potatoes, and other food stuffs in proportion. This year Moose Jaw has exported large quantities of bacon, lard and poultry, 8 cars of butter, 15 cars of eggs, 60 cars of potatoes, and other food products in proportion. In the district which may be said to be tributary to Moose Jaw there were produced this year, according to the estimate of the Board of Trade, fifty million bushels of grain.

The two items when placed in juxtaposition illustrate strikingly the change that has come over the West. The losses that inevitably follow ill-considered speculation have to be endured, but production has been largely increased and a start made towards wiping off deficiencies and the accumulation of real wealth.

The London Commissioner of Police recommends the prompt and intelligent use of water and sand as the best and simplest safeguard for use in case of fire caused by explosive or incendiary bombs, dropped by aircraft.

**THE CANADIAN PATRIOTIC FUND.**

To meet its requirements during the next twelve months, the Canadian Patriotic Fund requires seven and a half million dollars, or say a dollar a head from the whole of Canada's population. To September 30th, the amount contributed to this Fund was about \$5,350,000—70 cents a head. Thanks to an economical and efficient administration, the greater part of the necessary expenditure on management is covered by bank interest, so that almost all the amounts actually contributed thus far have gone directly in relief of soldiers' dependents.

Some of us are beginning to think that in common equity, great national charities like the Red Cross and the Patriotic Fund should be subsidised by the Government out of taxation in order that the tightwads and shirkers, who are here and there in evidence, might be compelled to "do their bit," instead of the whole burden being left to the willing horses. But the genius of the English-speaking peoples has always followed the way of voluntary effort, and the stingy and shirkers at a time like this probably deserve more pity than abuse. However much we give in the way of money, it is as nothing compared with the sacrifice which those who are gladly offering their lives are making. Let us see to it that no carelessness or selfishness on the part of any individual among those of us who are left behind hinders an overflowing support to a Fund, the givers to which will be "twice blessed" in the giving, and that for merely doing their plain, common duty.

The Bank of England continues its official rate of discount at 5 per cent.

**ESTABLISHED 1873***The***Standard Bank****of CANADA****Head Office, TORONTO****124 BRANCHES THROUGHOUT THE DOMINION**

IT IS an advantage sometimes to keep a bank account in the names of two persons, so that either one may make withdrawals. Such an account is called a "joint account." We shall be pleased to furnish particulars.



**Montreal Branch: 136 ST. JAMES STREET**  
**E. C. GREEN, Manager.**