scribe for the procurement of fire protective apparatus, or to tax them for its maintenance, or for them to busy themselves in such matters.

It is the want of business tact and management which causes any action on the part of the insurance companies in connection with fire apparatus or fire departments, except in the shape of declarations such as "The fire department and applianees of the city of L. having been so improved as to warrant a reduction of rates of premium now current there, it is now determined that such reduction shall at once be made on all new risks and all risks presented for renewal of policies," or "The fire department and appliances of the city of M. having been demonstrated to be less effective than was allowed for in the computation of rates of premiums, it is resolved that increase of such rates will at once be required on all new risks and renewals."

Those who, defending on the supposed efficiency of a fire department, obtain amounts of fire insurance so small as to be disproportionate to the amount at risk, perpetuate a fraud which may act like a boomerang to them. They cause the insurance company to be in peril of a total loss of the amount of the policy by any small fire, and they expose themseves to the danger of the total ruin in case the fire gets beyond the control of the fire department. They get the benefit of a reduction of premium by reason of the fire department, but, not content therewith, they seek an undue advantage over the insurance company and are properly served when their dishonest calculations lead them astray. The fire insurance companies are fast losing control over this very important factor in the calculation of fire insurance without notice until required.

As for those who rely on the supposed efficiency of the fire department to go without insurance altogether, we have nothing to do with them if they are rich enough to make insurance companies of themselves.

There only remains for our consideration the action of some of the companies in so reducing rates of premium as to cause sensible companies to avoid or withdraw their agencies from such places, as was done by the Liverpool London & Globe, and Scottish Imperial to the destruction of the Stadacona some years ago. As, however, such avoidances or withdrawals must be matters of judgment and would appear sensible, there can be no discussion as to their advisability. It therefore only remains for all places, whether towns, villages, or cities, to be sure they have that protection which they think, and assert, they have, and for the fire insurance companies not to be deceived by appearances.

LUMBER.

At all points we find the prevailing impression to be that prices of lumber are at as low a point as they can be expected to reach, and so far from going lower, that they are much more likely to go up. Western dealers, according to Chicago papers, hold very firm views, which appear justified by the active request for lumber; while in the Eastern markets a prospect of activity, arising from the remarkable yield of the United States crops, renders holders sanguine, and stimulates purchases. As was stated in our columns last week, the feeling among mill men on the Ottawa is one of confidence as to prices; their only apprehension appears to be that their stock of logs will not hold out.

The crop of logs in Canada was not a large one, the crop floated to the mills we mean, for those "hung up" cannot be taken into the account. The Manitoba demand has been remarkable, shelter being needed for the thousands who are flocking thither, and there is no sign of its abatement. Then the advance in lake freights on Wisconsin and Michigan lumber, rendering that article dearer to the buyers in Albany and Buffalo, makes an increased draft upon Ontario's limited stock. For, presumably, they find ours cheaper,—since the freight on the Michigan article counter-balances the duty upon the Canadian article, at all events they can get it more conveniently—from the Georgian Bay, across Lake Ontario or from the Ottawa tributaries down the St. Lawrence and Richelieu, than the American lumber carried along the whole length of Lakes Michigan, Huron, St. Clair and Erie. Respecting present prices, compared with those of former years, a well-informed dealer in Ontario, Mr. J. C. Miller, has this to say:

"The price of Lumber fell so low during the depression, that the Retail Traders appear to view the rapid advance made since the fall of 1879 as inordinate, and have unwisely allowed their stocks to run down to a very low point, contending for the last two years that prices must drop. The answer to this contention has been an increase in the price of Timbered Lands, of Labour and supplies of all kinds, much greater than the advance in the price of lumber."

We observe here a contention, which has been maintained by a number of other dealers, this year, that the advance in the selling price of lumber at the mills is not equal to the enhanced cost of making it; labor, limits, and supplies having increased in price at a greater rate than the manufactured article. Estimates of the percentage of this difference vary, some regarding it as trifling and others as by no means inconsiderable, but opinions agree as to the fact. The natural desire of the manufacturer to retain his former ratio of profit adds another element to those which make for higher prices. Activity in business, here and in the, States; extending railway construction; large and increasing immigration; besides the natural increment of the population, all these are features which tend to confirm the view that lumber is likely to advance in price.

THE FORESTRY CONGRESS.

The Forestry Congress held at Montreal this week will serve to fix public attention to the growth of trees in old settlements and treeless wastes and the preservation of existing forests. To the Congress, many members of the Forestry Association went, with a view of bringing about a union of the two bodies. This latter society was organized at Chicago in 1875, and from the situation of its head-quarters, its members must comprise many who have a strong conviction of the necessity of tree planting in the almost treeless region of the Western prairies. The congress divided into three sections, and as there were sixty-one papers, some of considerable length, to read, this division of labor was necessary.

On the third day, Wednesday, the Congress concluded its business with the following practical recommendations: "1. The reservation of all pine and spruce lands unfit for settlement for lumbering purposes exclusively. 2. The prohibition of burning brush by settlers in the vicinity of fir trees during May, June, September and October. 3. The division of timbered country into districts, and the appointment of forest police under a Superintendent with magisterial powers, whose duty it shall be to detect and punish offenders, and provide for the extinguishing of fires. 4. The cost of maintenance of this protective force might partially be met by the imposition of a moderate tax on the parties owning or leasing timber lands." It is easy enough to legislate on this subject, but very difficult to enforce the laws. The arm of the law is feeble almost to paralysis in the depths of the forest. The reservation of all pine and spruce lands unfit for settlement is a judicious recommendation, and one which it would seem easy to carry out. But experience shows that this is not always so easy as it seems. The late Mr. Sandfield Macdonald had a strong impression that such a reservation was desirable in many parts of Muskoka; but though he was at the head of the Government, he was not able to make that view prevail. A clamor for free grant in the Muskoka district was raised, and so strong did it become that the Government was unable to resist. One member of the House, unmoved by the popular cry, declared, just as the bill was being passed, that if there were a place of future punishment, those who seduced, poor ignorant settlers into rocky and sterile regions, would suffer for their sin. There is no doubt that many a settler there is merely wasting his time in that region and preparing a heritage of poverty for his children. And it is scarcely less than criminal to entice ignorant men who desire to farm, into a region unfit for agriculture. There are many good spots in Muskoka; but a large proportion of the settlers had better have gone elsewhere.

But even a reservation of timber, on non-agricultural land, would be useless without some guarantee for its preservation from fire. The congress calls for legislation to prohibit farmers from starting bush fires in the months of May, June, September and October. This restriction it is, of course, desired to extend to agricultural districts, properly so called. To this the farmer might raise an objection. To him, the primeval forest is a plague and a hindrance; if he could not remove it, agriculture would be impossible, and the country must have remained a wilderness. It is desirable, of course, to interfere with the operations of clearing as little as is possible, consistent with the general safety; but the general safety must here be our guide. If this restriction were imposed, the result would be to add another reason to the sum of those