

a year goes by without an illustration of the truth above stated. Last year the American Legion of Honor, once having a membership of upwards of 60,000, went into the pit. It found it impossible, as its members advanced in age, to collect sufficient money to pay the claims as they accrued. As assessments increased, the best risks dropped out, leaving a membership of such poor physical condition that a progressively higher death rate ensued, which required an increasing number of assessments, until finally two a month was the regular thing.



JULY FIRE WASTE.

The fire loss in the United States and Canada for the month of July, as compiled in the office of the New York "Journal of Commerce and Commercial Bulletin," shows a total of \$13,173,250. The following table shows the losses by months for the first seven months of 1905, and a comparison with the losses of the same period in 1903 and 1904:

	1903.	1904.	1905.
January	\$13,166,350	\$21,790,200	\$16,378,100
February	16,090,800	90,051,000	25,591,000
March	9,907,650	11,212,150	14,715,400
April	13,549,000	23,623,000	11,901,350
May	16,366,800	15,221,400	12,736,250
June	14,684,350	10,646,700	11,789,800
July	12,838,600	11,923,200	13,173,250
Totals	\$96,593,550	\$184,457,650	\$106,285,150

The heavy loss last month came rather as a blow to the hopes of the underwriters, who were expecting a better showing. An addition of a million and a quarter, compared with July, 1904—a month for which better things are usually hoped—is no light matter. Heavy fires in California seem to be the main cause.



CANADA'S FOREST RESOURCES.

The position of some of the older provinces in the Dominion is sad, inasmuch as their resources in woods and forests were largely dissipated before their incalculable value was fully appreciated. This makes, however, all the sadder the carelessness of some of the Dominion's newer sections, which ought to have learned better from past experience. British Columbia, for example, has enormous forest wealth, and it is now known how immensely important it is to her own advancement and to the commercial standing of Canada that this wealth should be eked out and increased rather than thrown to the winds and turned into ashes. Yet this is exactly what we fear is being done in our Pacific province to-day, in spite of what the exponents of the science of forestry, and the people of all classes who give the matter any thought at all, are trying to teach us every day.

The reports collected by the agents of the British Columbia Department of Agriculture tell a sorry tale. In one district, that of New Westminster, it is stated that the bush fires this year have been the most destructive since those of 1893. The area burned, taking the province as a whole, has been very extensive, and the value of timber destroyed is probably not less than half a million dollars. The worst fires were in the northern part, and are believed to have been due to the carelessness of prospectors, particularly persons prospecting for coal. Some fires arose from want of care on the part of persons clearing land, but the damage done in these cases was comparatively small.

As we learn through the medium of the press, the forest fires in British Columbia, during the past year, were of special severity owing to the dry season. The direct loss to the province was large, and the effect on the mining and other industries requiring wood supplies will soon make itself felt. The question of dealing with these fires is one of the most important ones which can be given consideration by the Province of British Columbia at the present time. The revenue derived by the province from these forests during 1904 was \$446,276, a substantial increase over the previous year's revenue, which amounted to \$347,004. In regard to lumber supplies the future is in the hands of British Columbia. Her forests of virgin timber are still great and valuable. The development of the western territories and the industrial growth of the Dominion generally will make large and increasing demands upon them, and properly administered they should make British Columbia one of the richest members of the confederation. At no distant day the public revenue from the forests may be expected to reach a million instead of half a million dollars, and will not then have reached the limit of the possibilities. Capitalize such a revenue and the province might well spend a large sum in providing proper protection from fire without going beyond what would be a low rate of insurance. Experience has demonstrated that the forests can be protected, and failure to take effective measures to do so, in the light of present knowledge of the subject, can be hardly less than criminal.

A significant feature is dwelt upon by Mr. Anderson, the Deputy Minister of Agriculture, when he reports to the Canadian Forestry Association that the most serious of the fires occurred near Eholt, and was supposed to be caused by the fires getting away from the men clearing the right of way on the new railway line of the Great Northern Railway Company, from Grand Forks to Phoenix. This, no doubt, is an important item of danger, in addition to those caused by prospectors and settlers.



TRADE WITH THE WEST INDIES.

The opinion has been expressed more than once in these columns that a closer connection is desirable between the various sections of the British Empire in this hemisphere. More than once, too, we have referred to the possibilities of a great augmentation of trade between the Dominion and Jamaica and other parts of the West Indies. The Bahama Islands are an outlying section of the great archipelago that has received but scant attention heretofore from Canadians. For this, perhaps their geographical position, so close to the United States, is largely accountable. Practically the whole trade of the Conchs, which is the name, we believe, under which a large proportion of their inhabitants live, is done with New York and Miami, both in the export and import branches.

Almost the whole of the island trade passes through the port of New York, the monopoly of its transport being in the hands of a single American steamship company. The greater part, too, of the imports for the United States come through a limited number of New York commission agents, who allow liberal credits, visit Nassau frequently, keep in constant touch with their customers, and render them various services which could not so conveniently be rendered from any other centre. To these facts must be added the important one that in all respects but