

Monetary Times

Trade Review and Insurance Chronicle
of Canada

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One year	Six Months	Three Months	Single Copy
\$3.00	\$1.75	\$1.00	10 Cents

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The Monetary Times was established in 1867, the year of Confederation. It absorbed in 1869 The Intercolonial Journal of Commerce, of Montreal; in 1870. The Trade Review, of Montreal; and the Toronto Journal of Commerce.

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CARELESSNESS WITH FIRE

An analysis of the causes of fires always reveals the fact that a large share of the outbreaks is due to carelessness. Lack of care in the construction of chimneys and fireplaces and in the installation and use of heating appliances are among the most frequent causes of fire, as also the lighting of grate fires with oil, smoking in bed, overturning of lamps, and playing with matches.

The causes of fires in British Columbia last year, on which the aggregate losses were \$14,977, were discovered by provincial superintendent Gunther to be due to the careless handling of electrical appliances as follows:—

Cause of fires.	No. of fires.
Electric iron, current not turned off	10
Electric curling-iron, current not turned off	1
Electric foot-warmer, left in bed	1
Electric heater, too close to wall	1
Electric light drop-chord hung over nail	1
Electric light left in bed	1
Electric cluster left on table	1

That sixty per cent. or more of our fire losses are caused by indifference and carelessness was a recent statement of Mr. A. Lindback, Manitoba's fire commissioner. Carelessness with fire is costing this country a big sum every year and causes the loss of many lives.

Mayor Church, Toronto, is reported to have said that the receipt of only one tender for the city's bonds "looks like a piece of jockeying." The facts are that bond houses are buying very cautiously now in view of the unsettled state of the money markets, made more acute by the possible British loan in the United States, which may be made at a substantial rate. Cities and towns should accept for their bonds the first reasonable offer they obtain. Refusal may prove, as it has done in the past, a very costly experiment. There was no "jockeying" in the Toronto bond bidding; merely commonsense.

FINANCING GOOD ROADS

The building of good roads in Canada, while stopped to some extent by the lack of funds, continues in many sections of the country. During the fiscal year ending 1914, Quebec province expended \$3,303,882 on the good roads movement, ample provision being made out of revenue for meeting sufficient annual interest and sinking fund charges to repay in a term of years the whole amount borrowed for this service. A fairly large amount was spent last year also. This betterment of country roads is adding largely to the value of farm lands, and to the comfort, contentment and prosperity of the farmers, and the popularizing of agricultural pursuits.

Saskatchewan is another province making excellent progress with the building of good roads. Ontario for some years has made a policy of better roads of primary consideration. It is building roads to assist settlers in Northern Ontario and also in the more settled communities. Now being constructed is a concrete highway from Toronto to Hamilton, a distance of about 40 miles. These roads are just as necessary as railways and canals. While we have no lack of the former, the lack of good roads is striking.

The financing of this work seems often to have been a drawback to its progress. Cities, counties, towns, villages and townships do not always agree as to their financial share of construction and maintenance. Sir Edmund Walker, who spoke at the recent convention of the Ontario Good Roads Association, said he firmly believed that every city and every town should bear a proportion of the cost of the roads for a certain distance beyond its precincts. The people of Toronto, for example, should pay for the roads beyond this boundary, because it is the people of Toronto who destroy these roads, and not the country people. We speak of the farmer being unwilling to pay his share. He would not be unwilling if we were fair enough to ascertain his share. In New York State their idea is that his share is about 15 per cent. It seems only fair that the provincial and Dominion governments should each pay so much towards trunk roads, and that the abutting farmers should pay so much. If we were to ascertain what was fair in that respect we should obliterate a large part of the difficulty of building good roads; but as long as the people in the cities complain about the farmers not building good roads suitable for motor traffic, so long we shall keep from having good roads. As Sir Edmund said, we must recognize the fact that those who use the roads are really those who should pay for them. It is absurd to say that the man who abuts on the highway is the person who makes the most use of the highway. If we can only make up our minds what to do with the abutting owner and the township, and the county, and the province, and the various cities, and the Dominion government, as to the great and small highways in this country, we would in ten or twenty years accomplish a great deal. If it took us thirty years to build railroads we should not be discouraged. We will begin to accomplish something in the way of good roads when we have made a square deal as to the cost of building roads and as to the cost of their maintenance.

By giving the German-American situation an ugly twist just now Germany hopes to make difficult or impossible, success to the Allies' financial conference with United States bankers.