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Confederation Life Association

HEAD OFFICE, - - - TORONTO

The Unconditional Accumulative Policy issued by this Association is absolutely free from conditions from date of issue.

PAMPHLETS

The Association publishes an interesting set of pamphlets, giving full particulars regarding its different plans of insurance, and will be pleased to send them on application to the Head Office, Toronto, or to any of the Association's Agents.

Hon. Sir W. P. HOWLAND, K.C.M.G., C.B., President.
W. C. MACDONALD, Actuary. J. K. MACDONALD, Man. Director.

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Star Life Assurance Society
Accumulated Funds nearly £5,000,000. Annual Income £1,000,000.
The old Star Life has the new plans "Protected," "Special Endowments" &c.
1843—ESTABLISHED—1843

THE.... [Incorporated 1875]
Mercantile Fire Insurance Company
All Policies Guaranteed by the LONDON AND LANCASHIRE FIRE INSURANCE COMPANY OF LIVERPOOL.

ANGLO-AMERICAN FIRE INSURANCE CO.
HAD OFFICE:
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Full Government Deposit. Insurance accepted at equitable rates.
A. DEAN, Manager.
City Agent—H. G. CHARLESWORTH.
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Applications for Agencies Solicited.

WOOL.—There is practically no demand whatever for Ontario wool, and the outlook is discouraging.

DAMAGE WROUGHT BY FOREST FIRES.

A note of warning was sounded at the meeting of the Canadian Institute, in Toronto, on Saturday, by Dominion Superintendent of Forestry Stewart, on forestry as it is related to lands under the control of the Dominion Government.

He said in part: "According to the agreement entered into at the time of Confederation, each of the provinces, viz., Ontario, Quebec, Nova Scotia and New Brunswick, retained the ownership of any ungranted lands within its limits, and when Prince Edward Island and British Columbia subsequently came in, they did so on the same conditions. The total area of the Dominion lands, including that owned by the Hudson Bay Company, and the Railway Belt in British Columbia, is estimated at 2,456,500 square miles. The total area of five eastern provinces and British Columbia, less the railway belt, is 860,000 square miles; that is, the total area of the territory under the control of the Dominion is about three times that which is owned and controlled by the provinces.

The general impression of those whose only information is derived from a trip across the continent on the Canadian Pacific Railway will be that most of the North-West consists solely of prairie lands, and that after leaving Ontario, on the west there is no timber worthy of notice. This is not incorrect, as far as the country through which the railway runs is concerned. If, however, the traveller would at almost any point within this prairie section turn at right angles and go north, he would not be able to proceed more than 200 or 300 miles at most before he would have left the prairie behind, and entered what is known as our great northern or sub-Arctic forest belt, which extends from there far north to the limit of tree growth. This prairie section may be roughly estimated at 250,000 square miles, and the treeless land of the north at one million square miles. This would leave 1,186,000 square miles as the area of timber lands, or over 300,000 square miles more than the total area, both cleared and timbered, contained in the six provinces referred to.

There is no one who has travelled through the woods of Quebec and Ontario, or the other provinces and territories, who has not been impressed with the immense destruction from forest fires. It is well within the mark to place the proportion of pine trees destroyed by fire, as compared with those cut by lumbermen, as ten to one, while the value of the timber, which has thus gone up in smoke, would more than pay the national debt.

Much has lately been done by fire guarding. The country should be explored in advance of settlement, and such portions as are unsuited for agriculture should be permanently set apart, and not even surveyed into farm lots. Another duty devolving on those having charge of the forests is to regulate the cutting of timber or tracts set apart for timber purposes. I think we may ask you to urge your representatives in Parliament to use their influence to promote a judicious system for the protection and management of the existing forests and for the encouragement of tree planting, wherever such is desirable.

The American Fire Insurance Co. of New York.

Established 1857.

ASSETS, - - \$1,245,758.71

For Agencies in the Dominion, apply to the Head Office for Canada,

22 TORONTO STREET, TORONTO
JAMES BOOMER, Manager

HARBOTTLE & RIDOUT, Toronto Agents

The Policies of this company are guaranteed by the Manchester Fire Assurance Co'y of Manchester England.

Union

Assurance Society of London

Instituted in the Reign of Queen Anne, A. D. 1714.

Capital and Accumulated Funds Exceed \$16,000,000

One of the Oldest and Strongest of Fire Offices

Canada Branch: Corner St. James and McGill Sts., Montreal.

T. L. MORRISEY, Manager.

W. & E. A. BADENACH, Toronto Agents

The Farmers' and Traders'

Liberal Policies LIFE AND ACCIDENT
Economical ASSURANCE CO. Limited.
Management.

Head Office, ST. THOMAS, ONT.

Authorized Capital.....\$500,000 00
Subscribed Capital..... 350,000 00

H. STILL, Pres. JOHN CAMPBELL Vice-Pres.
D. E. GALBRAITH, Secretary.

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Incorporated by Special Act of the Parliament of Canada.

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