

In "unconditional" policies the words "suicide, sane or insane, not included" are to be added to this clause.

NOTICE OF INJURY CLAUSE.—"Written notice of any injury, fatal or non-fatal, for which claim can be made shall be given to the company at its home office within ten days from the date of accident."

CANCELLATION CLAUSE.—"The company may cancel this policy by mailing notice of cancellation to the insured's address with its check for the unearned part, if any, of the premium."

The blank line is for the insertion of the words "as given hereon" or "as given in the application herofor," or similar words, according to the form of policy used.

EXAMINATION OF INSURED CLAUSE.—"The company shall have the right and opportunity to examine the person of the insured when and so often as it requires in case of injury and also the right and opportunity to make an autopsy in case of death."

OCCUPATION CLAUSE.—"If the insured is injured after having changed his occupation to one classified by this company as more hazardous than that herein stated, or is injured while doing any act or thing pertaining to any more hazardous occupation, the company's liability shall be only for such proportion of the principal sum or other indemnity as the premium paid by him will purchase at the rate fixed by this company for such more hazardous occupation."

DOUBLE INDEMNITY CLAUSE.—"If injuries are sustained by means as aforesaid (1) while the insured is riding as a passenger and is in or upon any railway passenger car using steam, cable or electricity as a motive power, (2) or while a passenger on board a steam vessel licensed for the regular transportation of passengers, (3) or while a passenger in an elevator provided for passenger service only, (4) or while in a burning building, the amount to be paid shall be double the sum specified in the clause under which claim is made."

The words "if injuries are sustained by means as aforesaid" and "the amount to be paid shall be double the sum specified in the clause under which claim is made" may be changed so as to make the clause conform with the general scheme of the policy in which the double indemnity provision is to be inserted.

"Double benefits shall not apply to any accident or injury, fatal or otherwise, sustained while getting on or off, or being upon the step or steps of any railway or street railway car."

Dr. R. S. Keelor, of the Philadelphia Casualty, was appointed a committee to prepare a blank for the use of the members of the association in reporting experiences on health business, which up to date has been a losing line for all the companies, and the loss ratio steadily increasing.

While important results were accomplished at the meeting, which show on the surface, many expressions of satisfaction were heard touching the good feeling brought about among competitors and the desire manifested by all to co-operate along lines most likely to benefit the business as a whole.

FOREST FIRES AND CANADA'S FOREST WEALTH.

Whoever travels through Canada cannot fail to be painfully impressed by the enormous extent of areas desolated by fire that have burnt up timber of incalculable value. A more melancholy sight cannot be imagined than hundreds of acres covered by blackened stumps of what once were trees, noble in appearance and valuable as merchandise whose remains now disfigure the landscape and obstruct the cultivation of the soil. Up to recent years the value of Canada's forests was not appreciated. The Indians and the early inhabitants took precautions against forest fires, not to preserve the timber, but to protect their homes and save the animals on which they subsisted from destruction, or being driven away. In 1783 one half the Province of Nova Scotia was burnt over owing to fires lighted by new settlers. One fire lighted by an old soldier extended 50 miles in five days.

In 1878 the Government of Ontario passed an act which was intended to prevent these fires by forest rangers being appointed to look after the movements of those by whose carelessness fires arose. This act was abortive. In 1885 a more effective system was established which has been gradually developed until it is now maintained at a large cost partly borne by the Government and partly by the lumbermen. Those holding a license to cut timber are now compelled to employ rangers whose duty it is to watch out for fires and take all possible steps for their extinction. In spite of these precautions there were forest fires in Ontario in 1887 which damaged 200,000,000 feet of timber. In 1888 160,000,000 feet were damaged, of which 15,000,000 feet were a total loss. In 1891 95,100,000 feet were damaged. In 1892 a heavy loss of pine occurred from fire in the Rainy River district. In 1895 46,500,000 feet of timber were damaged; in 1896 61,000,000 feet, and so on through successive years. Last year there were 40 forest fires in Ontario which damaged 10,000,000 feet of timber. The six instances above named show an aggregate of 572,000,000 feet of merchantable timber damaged by fire in Ontario, a large portion of which was a total loss. Besides this fearful waste of property there was heavy loss inflicted upon farmers, saw-mill proprietors, storekeepers, and others whose trade is largely dependent upon lumbering operations. The loss to Canada has been enormous by destroying one of our most valuable national assets.

In this province a system prevails similar in its