

They are scientific in detail and are based on years of experience, and have been revised as new conditions have from time to time arisen.

Although the changes and credits are more in detail than those at present used, it has been found that much less difficulty has been experienced in applying the system, all of which tends to simplify negotiations between the insuring public and the rating bureaux.

The greatest advantages claimed for these schedules are that they encourage owners to make structural improvements, increase their fire protection, minimize the common fire hazards found in these risks and to erect buildings of superior construction; thereby tending to reduce the fire waste of the country.

The adoption of these schedules will involve a system of continuous inspections which must beneficially affect the unwarrantable fire waste, which both our Federal and Provincial Governments are endeavoring to check.

PROVINCIAL GOVERNMENT BUYS LAND FOR SETTLEMENT.

The Victoria Times says:

Arrangements are now being completed by the Provincial Government to take over some 22,000 acres of land, known as the S. O. L. lands, in the Southern Okanagan. The areas in question belong to the South Okanagan Land Company and run from a point south of Penticton to the international boundary line. Purchase will be consummated under the "Soldiers' Land Act," for the benefit of returned soldiers and the development of the province generally. In making this announcement the Hon. T. D. Pattullo, Minister of Lands, declares that in his judgment the acquisition of this property will constitute the best development scheme of like proportion in British Columbia.

"In carrying out our plans it may be found desirable later to intersperse soldier settlement with other experienced and capable settlers. This will have to be determined as circumstances dictate," observed Mr. Pattullo in elaboration of the general policy of the Department of Lands and the Government have in view to increase development. "There will necessarily be a very large amount of preliminary work in connection with the project," he said, "such as the checking up of surveys for the construction of irrigation works, the subdivision and survey of the whole tract, the laying out of townsites, and the locating of right-of-way for railway. This will furnish work for returned soldiers during the construction period and will put them in a position to make and save money, which will assist them in acquiring the lands after irrigation works have been constructed and water has been rendered available.

"The project particularly lends itself to development by units, which will keep down the overhead and render its economic success more easily of accomplishment. In the carrying out of our plans we think there should be no difficulty in so arranging matters that we can co-operate with the Dominion Government under its legislation, so that Dominion assistance should be available to returned soldiers under their legislation."

"Last summer," Mr. Pattullo recounted, "I went over this ground with the Water Comptroller and it struck me as a great pity that this large tract of what is undoubtedly as fine a territory as there is in British Columbia should be practically uninhabited, when by the placing of water thereon it could be quite as flourishing as the Vernon, Kelowna and Penticton districts. There are those who say this district is superior to the three districts named, on account of the fact that the season is considerably earlier. I am not prepared to make that statement, but I am satisfied that it is as good as the districts already flourishing and is capable of supporting many people.

"The tract has been reported on by several engineers, amongst them Dr. Elwood Mead, who is known as an eminent authority on irrigation matters and is undertaking highly important work for the State of California, as well as the Reclamation Service of the United States; by F. H.

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Latimer, who has probably had more experience in irrigation matters than any other engineer in the province; by J. C. DuFresne, also an engineer of experience.

"The feasibility of the project has been carefully considered by William Young, Comptroller of Water Rights, who has now had many years' experience on irrigation matters in this province.

"The project also has received the consideration of other officials of the Government," said the Minister in conclusion, "including the Grazing Commissioner, the Superintendent of B. C. Soldier Settlement, and the Deputy Minister of Lands, the knowledge of the last named official of this tract of land extending back some twenty years.

"We propose to formulate plans of operation immediately in order that actual development may begin with as little delay as possible. This is a project worth while. It is constructive work in a large way and I feel perfectly sure will redound greatly to the benefit not only of the returned soldier, but to the province at large."

"HARBOUR AND SHIPPING"

As an evidence of the increased interest in affairs dealing with the shipping and foreign trade of Western Canada, the appearance of a new monthly publication under the above title, is of interest. A perusal of the first and second issues makes it evident that the publishers seriously intend to devote their attention to the extension of foreign trade passing through the Pacific Coast ports of Canada and possibilities awaiting them in the markets of the Orient and the Pacific in general. The paper contains also a good deal of intelligent instructive criticism of port methods and development, which should form a useful factor in creating community interest in this vital question.

The paper is well edited and produced and has every appearance of having come to stay, being well supported in its advertising columns. It is published by the Progress Publishing Company, Limited, of Vancouver.