RULES FOR CARE WITH FIRE IN THE WOODS.

1. Be sure your match is out before you throw it away.
2. Knock out your pipe ashes or throw your cigar or cigarette stump where there is nothing to catch fire.
3. Don't build a camp fire any larger than is absolutely necessary. Never leave it, even for a short time, without putting it OUT with water or earth.
4. Don't build a camp fire against a tree or a log. Build a small one where you can scrape away the needles, leaves or grass from all sides of it.
5. Don't build bonfires. The wind may rise at any time and start a fire which you cannot control.
6. If you discover a fire, put it out if possible; if you can't, inform the nearest Forest Ranger or Fire Warden as quickly as you possibly can.

AGRICULTURISTS WANTED IN THE WEST.

At present, agriculture is almost the West's sole source of wealth. The city depends upon the country. Both must develop sympathetically. There is still far more than ample room for hundreds of thousands of people on the land. The country is so vast that their advent would scarcely be noticed. Of recent years, however, there has been a tendency on the part of all Western cities to develop ahead of the country. As a result, to-day's policy is to correct the balance of population. Hence, all manner of city labor immigration is being discouraged by Dominion Government officials and all responsible Boards of Trade. For agriculturists, particularly men with families and a little capital, the prospects could not be more attractive; but other lines are fully provided for meantime. The settlement of the country is now and will for some time remain the one vital aim upon which every organised energy will be focused. Sir William Van Horne says that Canada has so far not even breakfasted on her vast and undiminished resources. This statement is well within the mark, for, according to official estimates, the three Prairie Provinces contain no fewer than 272,892,000 acres of arable land, of which about 59,000,000 are now broken. And yet, last year, the wheat alone produced by Manitoba, Saskatchewan and Alberta amounted to 231,717,000 bushels which was raised on merely one-fifth of the agricultural land available. Further, people are swiftly realising that agriculture is by no means the West's solitary resource. It is gradually dawning upon them that the West now stands on the very threshold of remarkable developments in other most valuable directions—directions previously undiscovered or ignored in the first strenuous stage of the country's career, when the solid foundation of things was being well and truly laid. Only a few years ago, the West was deemed to have but one resource, and the farmer but one crop. How amazing such a conclusion will seem in the near to-morrow.

SPRINKLER FAILURES.

It is possible that immunity from serious fires in sprinklered risks has engendered both in the insured and the offices a somewhat exaggerated feeling of security in regard to the safety of premises so protected, and that needful precautions have been less rigidly observed and enforced than was formerly the case. It is to be feared, for instance, that at home at least, offices have been somewhat lax in enforcing the almost vital requirement that installations be periodically visited and overhauled by competent inspectors; and that, on the other hand, the insured have in many cases attached more value to the sprinklers as a means of securing a rebate off their premium than as a safeguard against loss. In the absence of constant pressure from the offices, the installation and the auxiliary appliances are liable to become as neglected as the ornamental appliances which in former years were so often kept for the sole object of securing discounts.

While in former years the value of the sprinkler was scarcely sufficiently recognized, it is doubtful whether at the present time too much is not expected from it. The immunity from fires in sprinklered risks has not been due to sprinklers alone. Until comparatively recently only the best risks were protected in this manner—and excellent management and supervision, absence of moral hazard, and the minimising of all features of physical hazard, have all proved potent factors in ensuring a low loss ratio in protected buildings. The long list of fires extinguished by sprinklers is of course greatly in their favour, although it must not be overlooked that even in unprotected risks, the number of cases in which a fire is extinguished before material damage is done is very large in proportion to those involving total destruction. The efficiency of sprinklers when properly equipped and maintained in good order, with adequate sources of supply, is, however, undoubtedly great, but the number of inadequate and neglected equipments is considerable. No discounts should be allowed for the latter, and it is quite possible that experience will show that the current allowance for the best protected risks are more liberal than circumstances justify.

PERSONALS.

Mr. T. L. Morrisey, manager for Canada Union Assurance Society, who has been spending a few weeks in England, sailed for Montreal on July 28th.

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Mr. H. M. Lambert, manager of the Guardian Assurance Company, Limited, is taking a two-weeks, well earned holiday.

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Mr. John MacEwan, superintendent for Province of Quebec, Norwich Union Fire Insurance Society, Limited, is in Toronto this week.

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A prominent manager of a British Fire Office in this city who took a pardonable pride in being the possessor of a handsome military moustache, and who retired some years ago with the rank of major from a local artillery corps, appeared in his office minus this appendage immediately after the declaration of war with Germany, by England, to the astonishment of his friends.

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Mr. Bertram E. Hards, assistant manager Guardian Assurance Company, arrived in Montreal on Monday, after a three months' holiday in England.