

FIRE LOSSES AND TAXATION IN QUEBEC PROVINCE,

The country towns of the province of Quebec have been heavy sufferers lately from considerable fires of the conflagration type. Stanstead, Sorel and St. George, Beauce, have each been the scene of outbreaks, which getting beyond the resources of the somewhat limited protection available, have inflicted damages that in proportion to the wealth of the communities in question have been undoubtedly serious. The occurrence of these outbreaks within practically a few days of each other should serve to bring home to the provincial legislators the folly of the course they have persistently pursued for many years in discouraging sound fire insurance companies from entering the Province and in enforcing unduly high rates, through their policy of preposterous taxation.

At the present time, every fire company transacting business in the Province is required to pay a fee of \$150 annually for its certificate of registration, besides minor fees, and to pay a tax of one per cent. upon its premium income within the province, the minimum tax being \$250. So that, to start with, a company proposing to start business in this Province has to face fully \$400 a year in provincial taxation, besides a batch of other exactions by sundry municipalities, who are not modest in their demands. The result of these exactions is that companies who might be disposed to begin business in the Province are discouraged from doing so, since taxation absorbs altogether too large a proportion of premium income in the early years when the business done is comparatively small. Then the companies established here are, owing to the provincial taxation, compelled to charge higher rates, corresponding to the taxation, for the protection which they afford. Rates for country towns largely if not wholly comprised of wooden buildings with shingle roofs and poor fire protection equipment must necessarily be relatively high in any event. It does not appear to be a very far-sighted statesmanship, which makes them even higher than they need be, so that a certain number of people in poor circumstances are compelled through lack of means, to content themselves with only part of the financial protection against fire to which they are legitimately entitled or even in some cases, to go without it altogether.

The fact must also be borne in mind that like the cities, the country towns of Quebec are sheltering an increasing number of foreigners. The Sorel fire started in a Greek store, that at St. George, Beauce, in a Syrian's store. French-Canadian country folk may be careful enough fire-wise, but if there are a number of careless foreigners scattered through otherwise reasonably careful communities, fire rates must take account of the careless ones.

In the case of the Three Rivers and the Chicoutimi conflagrations, the Quebec government salved its con-

science by making grants in relief to sufferers in poor circumstances, but this is altogether a partial and unfair method of approaching the matter. A sufferer by fire is none the less worthy of relief because he suffers by himself or in company with a few others instead of suffering in company with a hundred others. What is wanted is a policy of reduction of taxation on the part of the Quebec Government, which will encourage sound fire insurance at rates consistent with the risk assumed by underwriters, but not including of necessity a considerable proportion of taxation. As things are, the policy of the Quebec Government is directly prejudicial to the interests of its people.

HOW TO GET UNWILLING FOLK TO CHURCH.

The idea put forward by New York insurance agents of arranging that on one Sunday all the sermons in all possible churches of all denominations in New York shall deal with the subject of life insurance is capable of infinite expansion. Why stop at sermons? Would it not be well to arrange for companies' literature in the pews, and a corps of well-trained agents to be on the church doors to take the names, addresses, ages and business rating of those who have been stirred by the eloquence inside? There is no reason either why this mode of advertising should be confined to life insurance. Fire insurance could make quite an interesting Sunday, with a fire prevention exhibition in the school-room to visualise the sermon, and perhaps even a practical demonstration on the church building by the fire brigade. Accident insurance has equal possibilities. Why not too a "Soap" Sunday; the text "Cleanliness is next to Godliness;" samples kindly provided by Messrs. Colgate & Company. It is obvious that in the Dominion we should have "Made-in-Canada" Sunday at least once a year, and preferably several times, so that the school-room does not get overcrowded with exhibits, and each of our patriotic manufacturers has a fair show. The Dominion Government would undoubtedly welcome "Peach" Sunday and "Apple" Sunday, and if care were taken that each member of the congregation were gratuitously provided with a sample of satisfactory proportions undoubtedly these festivals would prove a much more efficacious method of rapid distribution of bountiful crops than any amount of common-place newspaper advertising. The time, too, is ripe for an innovation along these lines—a change from war sermons is badly needed—and, systematically pursued, the course suggested should entirely solve the pressing problem of how to get unwilling folk to church.

German exchange in New York yesterday fell to a discount of over 20 per cent. from the normal rate of exchange. The mark ordinarily worth 23 $\frac{3}{8}$ cents has fallen to 19 $\frac{3}{8}$ cents.