

manufacturing interests joined together in Ottawa in a memorial to the government, advocating the appointment of a bureau of public welfare; establishment of a bureau to take a survey of imports; refining and manufacturing of Canadian raw materials in Canada; scientific and industrial research; establishment of a central empire authority on immigration; prompt commencement of necessary public works; co-operation between Dominion and provinces in regard to technical education; a forward land settlement policy; creation of employment bureaus by the provinces in co-operation with the Federal government; adoption by the Dominion government of a comprehensive scheme for the development of water-power. If capital and labor will thus co-operate in a spirit of give and take there need be no fear of labor troubles.

#### Assimilation of Returning Men

Of the 286,000 men at present overseas, it is estimated that not more than 20,000 per month can possibly be returned, so that lots of time will be given to assimilate our returned heroes. After the American civil war it took seventeen months to disband the entire northern army. After the Franco-Prussian war it took two years and four months before the armies were dissolved. After the South African war (a mere flea bite) it took ten months to demobilize.

At the present time, according to official pronouncement, no reduction in wages is likely to take place. The price of manufactured articles is almost entirely governed by the rate of wages. It is, therefore, important to remember that at the present juncture and for some time to come no diminution in prices is likely to occur.

#### Canada Supreme in Raw Materials

One of the things that has beaten Germany was lack of raw material. Of all of the countries in the world none can compare with Canada in the possession of raw materials. This has been brought home very forcibly to the powers that be and steps are being taken along lines of scientific research so that the coming generations shall reap the benefit of same. Most elaborate preparations have been made in Great Britain also, and the investigation conducted in all parts of the British Empire by the Dominions Trade Commission will be of invaluable assistance to all parts of the British Empire. Because of all of these advantages, it must not be assumed that Canadians can sit back and take things easily. World competition will be greater than ever, and every ounce of application that can be brought to bear will have to be put into the elimination of waste, the conservation of our natural resources and the discovery of the cheapest method of manufacturing.

It is going to be necessary to spend an enormous amount of money in Canada alone on reconstruction. Our city streets are in a hopeless state of disrepair; our street car tracks are, if anything, worse, and in a great many other ways will Canada have to spruce up in order to be as presentable as she was in pre-war times.

#### NEW FIRE RATING SYSTEM IN BRITISH COLUMBIA

A new system of rating stores, warehouses, small manufacturing and office premises, together with their contents, for purposes of fire insurance, was adopted on January 1st, by the Fire Underwriters' Associations of British Columbia and Vancouver Island. It applies to cities under municipal fire protection in the province of British Columbia.

Before arriving at their decision, the underwriters considered various schedules in use in Canada and the United States. Some of the most important schedules utilized elsewhere were applied to many buildings in the larger centres of the province, with the result that the schedules of other Canadian Fire Underwriters' Associations, having jurisdiction in Alberta, Saskatchewan, Manitoba, Ontario and Quebec were accepted. The introduction of a new system such as this necessitates much detailed work, consequently the rerating of the entire province will extend over a considerable period, but it is the intention to deal with the larger cities first.

The advantages claimed for these schedules are numerous. With their adoption in this province the whole of Canada will be on a uniform basis, as the fire companies in the maritime provinces have also lately introduced them. They are scientific in detail and are based on years of ex-

A great deal is said in the newspapers and trade journals about the value of advertising; that it is no use producing a good article unless you advertise the fact amongst those likely to require the article. Canada during the last four years has sent overseas four hundred thousand advertising agents in the shape of her fighting men; Canada to-day through the splendid record that she has made on the battlefield is a household word throughout the entire civilized world.

It is to be presumed that Canadians overseas have not been backward in blazoning forth in countries through which they have travelled, the marvellous natural resources lying undeveloped at our very doors.

#### Sell Finished Products

In order to take full advantage of our raw materials, however, it is necessary that we should use them in our manufacturing plants and sell them as finished products and that a very determined effort along these lines is to be made is evident to every thoughtful reader, and this is where a reasonable understanding will have to be arrived at between the manufacturers of the east and the producers of the west. Canada cannot flourish alone on agriculture; neither can she flourish alone on manufactures. With the free trade policy of the farmers conflicting with the high tariff policy of the manufacturers, friction may very easily develop, which will have an injurious effect upon both classes. There is no reason, however, why, with the manufacturers and distributors on one side of the table and the farmers on the other, a satisfactory solution cannot be found, and common sense dictates that an earnest effort to bring the two together should be made. The foundation for a perpetual conference has been laid in the west by the establishment of a joint committee of commerce and agriculture, and full advantage should be taken of this committee during the ensuing months of reconstruction. Political squabbling will only result in hard feelings, while a common sense policy of co-operation can only result in good.

And what of taxation? Is it unreasonable to suppose that Great Britain will conclude any peace without demanding that the central powers shall repay dollar for dollar the expenses incurred by the Empire in demonstrating to the oligarchy at Berlin that the British Empire was not decadent? It can be assumed that while our taxes will be heavier than in pre-war times they will be anything but an unbearable burden.

Sir Edmund Walker, speaking in Toronto recently, said: "Of the countries now at war, Canada will end the struggle in the most prosperous condition. The reason for this is, that despite our loss of man power and the expenditure of vast sums of money, our great natural resources have been comparatively untouched. In short," said he, "Canada has in abundance all those things that all other nations must have at the close of the war: i.e., food, minerals, lumber, pulp and paper."

perience and have been revised as new conditions have from time to time arisen. Although the charges 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 bureaus. 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 encourage the erection of 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 endeavouring to check.

The total amount of assessments made under the Business Profits War Tax Act to date is over fifty-eight million dollars, of which more than fifty-four million dollars has been collected. It is estimated that by the end of the present fiscal year about sixty-five million dollars will be realized. This is more than double the estimate made in the budget speech in which the Business Profits War Tax was introduced.