dry, resulting in fires that have been more destructive than in many years previous. Probably not less than half a million acres were burned over. As a good deal of the country burned over is probably incapable of producing merchantable timber, the loss would not be over $200,000.

In British Columbia, the area patrolled by the Dominion rangers is confined to the railway belt. In the eastern portion of the belt rains occurred at fairly regular intervals, and while there was at several times considerable danger from fire, the ranger staff was able to cope with the situation effectively, with the exception of the month of August in the Lower Fraser valley, where several fires got beyond control. While 10,000 acres of logged-over land were burned, the fires were kept out of the merchantable timber, only 36 acres of which were burned.

MULTIPLYING POLICY FORMS.

In noting the revival of the practice, more or less general among life companies some years ago, but in recent years discontinued, of issuing a large variety of policy forms, a leading life company criticises the practice adversely. But in this, as in most other cases, there are two sides to the question. If policy forms are being multiplied for the purpose of deceiving the public, adverse criticism of the practice is justified. But it is hard to believe that any life insurance company would thus deliberately plan a campaign of deception, or that it could induce its agents as a body to engage in such a campaign. Assuming the existence of insolated cases of the sort, the offenders could not possibly build up any permanent business by such means nor would State insurance commissioners allow them to continue the deception. Moreover, it cannot be denied that unscrupulous agents have been known to sell limited payment policies for endowments, yet no one has ever advocated the discontinuance of limited payment forms of contract. No business man is criticised adverely for displaying his wares to the best advantage and if by a change in the form of a contract it is made to appear more attractive, and is sold more readily, where is the harm? Or, when an applicant for insurance desires a special form of contract, provided he is charged the correct premiums, why should he not be given the contract best suited to his needs? In neither case is there any deception; the policyholder gets what he expects and what he pays for. No one questions the value of life insurance, and the more of it is sold the better for everybody. If, by multiplying policy forms, the sale can be increased legitimately, where is the evil?—Boston Standard.

WARNINGS FOR STORES, CHURCHES AND BAZAARS.

Holiday fires in these while filled with people are usually holocausts.

Light, inflammable decorations make fires easy to start and easy to spread. A match, a gas flame or an electrical defect may do it.

Watch gas jets! Decorations may be carried against them by air currents.

Watch smokers! Do not permit them to light cigars inside buildings.

Do not make the slightest change in electric wiring without consulting electrical inspector.

SEVERE CONFLAGRATION HAZARD AT LONDON, ONT.

A Canadian Fire Underwriters' Association report, dated July, 1915, shows that little or nothing has been done toward improving fire fighting facilities at London, Ont., for the last seven years, and the conflagration hazard of the congested value district is characterised as severe. The report criticises the water supply because the city is practically dependent on one reservoir, which is not divided by a partition to permit cleaning without entirely emptying; because there is only one supply main, and it is inadequate for domestic demands, and because of the large percentage of small mains, 77 per cent. of the total being six inch or less, and the poor condition of the hydrants. The system was designed as a gravity system, with pumps in reserve, but to keep pace with the consumption one pump has to be kept running and often two during the day.

The report also criticises the fire department as being weak in the number of men. During meal hours the aerial truck does not respond to alarms, as there are not enough men to operate it. It summarizes conditions by stating that the "conflagration hazard is increased by the presence of lumber, woodworking and other manufactories in and immediately adjoining the main business section, also the difficulty of obtaining easy access to the rears of some of the business premises."

It will clearly not be long before the leading Dominion life offices rival those of the United Kingdom in point of magnitude.—Insurance Observer.