

## Consider, then Act

"He who hesitates is lost"—and none the less in Life Insurance.

Procrastination often brings dire consequences upon the household when the breadwinner has been negligent in the provision of suitable protection.

Attractive features are embodied in the policies issued by the Great-West Life Assurance Company. Ideal Insurance is at last available.

Interested? Then write, stating age, to

### The Great-West Life Assurance Company

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HEAD OFFICE - - - WINNIPEG

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STIMULATION of agricultural pursuits is essential to the welfare of the Dominion. This Bank plays its part as a national institution by lending every effort and its vast resources to support agricultural activity to the utmost.

Those interested in any enterprise of the soil are invited to confer with our branch managers.

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### UNION BANK OF CANADA

HEAD OFFICE - - - WINNIPEG

## The Road to Independence



Trouble comes to all of us at one time or another.

The man with a snug bank account, is fortified against the "slings and arrows of outrageous fortune".

It is the duty of every man to lay aside something for the inevitable rainy day.

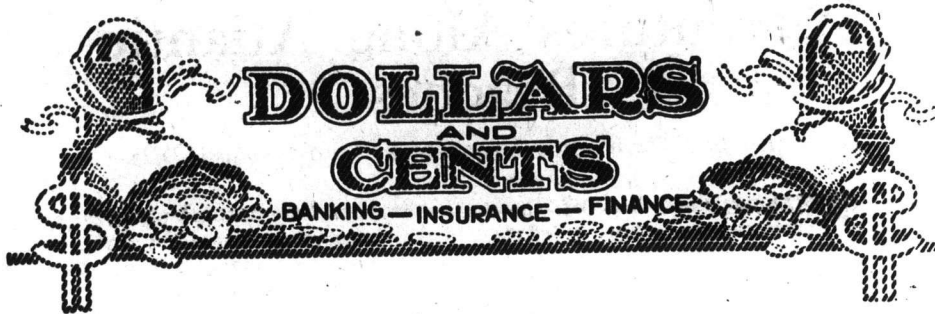
Open a Savings Account today—and take your first step along the road to Independence.

### THE MERCHANTS BANK OF CANADA

Head Office: Montreal. Established 1864.

391 Branches in Canada extending from the Atlantic to the Pacific.

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#### THROWING MONEY AWAY

Taxation is a matter in which we are all interested. The more direct it is the more direct is our interest in it, but if it is indirect then it oftentimes escapes our notice. This is undoubtedly the reason why the Canadian people pay, as an annual tax, the tremendous sum of approximately \$50,000,000 without realizing the fact. Last year this tax amounted to \$49,880,411, figured on a very conservative basis. Maybe you never knew it before, but this is what the Canadian people paid as a tax to the fire menace.

This huge tax, for it is a real tax on the people, is equal to a direct average tax of \$36 per year upon every family of five persons in the country. This loss of money is bad enough in itself, but more serious still is the loss of human life. 241 lives were lost in Canada last year as a result of fire, and for the past ten years the average has been about the same figure. In view of the fact that it has been proven that from 70 per cent to 80 per cent of our fires are preventable, or due to carelessness, we must plead guilty to lamentable negligence in this all-important matter. We are urged to produce and to save, but if we do produce and save in some directions we more than offset this when we allow the fire menace to cause such unnecessary waste of life and property.

#### Canadians are Careless

We underestimate the fire menace in this country; we are undoubtedly careless with reference to it. Just look around the lanes and backyards in your district; take a peep at the basements and see how many places there are where a fire might be started by a careless smoker. Just spare a few minutes and read the newspaper reports relating to fires, and you will be surprised to learn how many are caused by careless smokers.

This carelessness is in marked contrast to the attitude of residents in European countries. It is stated on good authority that in the city of Vienna a fire has never been known to get beyond the building in which it commenced. One European city, with a population of 350,000, has an annual fire loss of about \$100,000, and another city of 2,000,000 people, reports an average annual fire loss of \$150,000. Compare this with the losses paid by insurance companies in the Western provinces during 1919. Manitoba, with a population of 554,000, reported losses totalling \$890,000; Saskatchewan, having a population of 648,000, cost the insurance companies \$1,425,859; Alberta, with a population of 496,000, reported losses totalling \$1,105,055, and British Columbia, with a population of 400,000 reported a loss of \$1,314,199. These figures do not include losses not covered by insurance, neither do they include the tremendous losses sustained through destruction of timber by bush fires.

#### Misplaced Sympathy

When John Brown has a fire his friends anxiously enquire "Is he insured?" And if he is they cautiously ask, "How much has he got?" This illustrates the viewpoint of the public generally. If John Brown is not insured, his friends are sorry for him; if he is insured they frankly declare him to be a good business man. Sympathy on the one hand and commendation on the other. Little thought is given to the fact that somebody's carelessness probably caused John Brown's fire, and, further, that the fire might have spread and endangered the lives and property of others in no way responsible for the outbreak. No intelligent person will criticise another for having plenty of

fire insurance, but carrying insurance does not give the insured the right to burn up the property insured, purposely or accidentally.

It is time that we looked at fire insurance in a different way. Now, we regard a fire as a misfortune, and sympathise with the man who has one, whereas we should regard all preventable fires as criminal and punish those responsible for them. We regard a fire loss if it is covered by insurance as an exchange of property for the money which the insurance companies pay on the loss. But it is a complete loss; property is destroyed, and an absolute loss of human energy and natural resources is the net result of every fire. Insurance money cannot bring back the buildings and material which go up in smoke—they are lost beyond recovery.

#### The Conflagration Hazard

We westerners hardly realize how close we are to the conflagration hazard in our western settlements. Once in a while a western town is burnt up and we exclaim, "Too bad!" and promptly forget the incident. We only need look over conditions in this country to understand how near the conflagration hazard is. We have high winds, many of our buildings are of lumber, and, above all, there is that great fire carrier, the shingle roof.

Those who scoff at the conflagration hazard should read the story of the great Toronto fire of 1904. It commenced in a four-storey building, 35 feet by 175 feet. An accident to the chief of the fire department, a strong wind and a well-built up area to burn through, supplied the necessary material for a disastrous fire which destroyed 98 brick buildings of ordinary brick construction, with an average height of four stories before it was subdued.

Conflagrations are no respecters of towns or cities. To quote J. B. Laidlaw, the well-known insurance expert:

"The incidents of the conflagrations which have been cited and of many others of which they are typical, show that they have occurred in cities with the very best fire protection as well as in places without any."

"That they have destroyed the best business blocks as well as those of the poorest construction."

"That in some cases a fortunate change of wind or weather has materially assisted in the control of the conflagration, while in other cases the weather conditions have rendered all efforts of no avail."

"It is, however, quite beyond dispute that on the whole good construction and good preventative appliances will result in fewer losses and of smaller amount than if such were not provided, and while no city as now built and now protected can feel that it is absolutely free from the danger, they can adopt measures which will enable them to cope with the fiery element when it has escaped."

#### What Are You Doing to Prevent Loss?

Every citizen is interested in the fire menace. It is a straight dollars and cents proposition. What are you doing to help prevent loss? Here are a few things you can do:

1. Clean up your own premises and remove all inflammable rubbish from your yards and buildings.
2. Persuade your neighbor to do the same.
3. See that your home town is properly protected against fire. Investigate the fire fighting equipment and see that it is up-to-date and kept in good shape.
4. Help in every possible way to educate those around you in fire prevention methods.