THE CHARLOTTETOWN GUARDIAN

Morning Daily, (founded 1887) $4.00 per year (delivered) in advance, $5.00 per year, (mailed) in advance, in Canada, and $3.50 for U. S. A.

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TUESDAY, NOVEMBER 18 1919

FIRE LOSSES.

Canada has the unenviable reputation of being the heaviest annual loser by fire in the world. These losses are not confined to forest losses although these are heavy; they are scattered over our cities, towns, villages and the country. The fact that even in cities comparatively few of the buildings are fire proof, that most of our villages and towns are practically all wooden buildings, is a large factor in our fire losses but neglect and carelessness also account for a very large proportion.

These fire losses do not fall upon the immediate sufferers alone, indeed there is reason to believe that the owners of buildings burned are, through the grace of the fire-insurance companies, the smallest losers. The real losers are those who carry insurance year after year, who take all necessary precautions to guard against fire and who, because of some one's carelessness are obliged to pay excessive insurance rates.

Fire insurance companies are not in the business for their health. They are business concerns, doing business on business lines. They average their yearly losses and set their rates accordingly. As our annual losses are the heaviest in the world our annual insurance rates are also the heaviest.

To guard against these losses the Insurance Companies, the Conservation Commission and the Canadian Government have unitedly instituted a propaganda with a view to lessening the burden carried by the Canadian people. Laws have been enacted, effective in every province, making negligence in the matter of fire safety a criminal offence and one of the last acts of the Arsenault government before going out of office was to link up our provincial with the federal law in order to lessen, as far as possible, the losses by fire.

Needless to say the law is very stringent and makes no allowance either for ignorance or neglect. Carelessness in the storing of inflammable material and the taking of necessary precautions for the prevention of fires are penal offences.

One of the great necessaries for the prevention of fires is common sense and reasonable care and the aim of the law is to see that those are applied.

The use of gasoline, one of the greatest substitutes for man and horse power, has undoubtedly added to fire losses through criminal carelessness. Policy holders should remember that neglect to observe the rules governing the storage and use of gasoline may forfeit their insurance. Every policy imposes certain restrictions and allows certain privileges and it is very important that every policy holder should know what these privileges and restrictions are. It has come to our knowledge that a recent severe fire loss in this province, caused by neglect to observe these restrictions, rendered the insurance void, the companies declining to pay the loss on the ground that they did not insure under the conditions which existed at the time of the fire.

NEED OF ECONOMY.

An American financier who spent three months in Europe studying economic conditions there in relation to those on this side of the Atlantic remarks that "a willingness to subordinate or sacrifice one's wishes and pleasures to the greater advantage of the country, splendidly manifested during the years of the war has ended in the present reaction—an orgy of brazen self indulgence at the very moment when the bill is presented for payment. The world is living in a fool's paradise, based upon fictitious wealth, rash promises and mad illusions."

Commenting upon this statement the Christian Science Monitor remarks: "This may seem to be strong language, coming as it does from one who has long been considered a conservative, far-sighted financier but his statement bears out the reports of other banking authorities who have made an analysis of European and American economic conditions. Never was there greater opportunity for the people of the United States to render a world service than right now. This can best be done by rigid economics and greater production."

What is true of the United States is equally true of Canada, equally true of Prince Edward Island. "Rigid economies and greater production," everyone admits, is the only remedy in the face of the "bill that is being presented" for our war debts but never in our history has "increased production" been so persistently side tracked by demands for shorter working hours, for more pay and less work.

TOO MANY MIDDLEMEN

It was shown by evidence given before the Board of Commerce, says the Toronto Star, that the jobbing firm of D. D. Hawthorne and Company made a net profit last year of $100,000, and a net profit between 1912 and 1919 of $800,000. The accountant and office manager of the firm did not want the figures published, because they would appear in the headlines of the newspapers. We think they ought to appear there, not to attach blame to this particular firm, but to examine the conditions under which the goods are distributed and the various items which add to the cost. We must expect to pay for leather and labor, and a reasonable amount for distribution. A jobber does not make shoes, and it is surely open to question that the cost to the consumer need be increased to the enormous extent revealed by these figures. Mr. Murdock, one of the commissioners, thinks that the jobber is one of the unnecessary luxuries. Are there not too many middlemen, not only in this, but in other businesses? If leather is dear and labor is dear, there is surely a reason for cutting down overhead expenses to the lowest possible figure. The products of labor seem to pass through too many hands, and too many people are paid for doing unnecessary work. We do not blame the persons engaged in these occupations. They work the system as they find it. But the system seems to be wrong.

NOTES

The German lottery scheme will create eight millionaires each year for eighty years, and will provide bonuses, besides interest, for more than fifty per cent. of the bonds subscribed. The loan is to raise 5,000,000,000 marks, or not much more than a billion dollars of normal value. It seems like a mountain laboring to bring forth a mouse, but the tremendous effort necessary to raise even this comparatively small sum, among seventy million people, indicates what the real position of Germany is.

Others View Point

An Old Clothes Movement.

Montreal Gazette.

In England they are having an old clothes campaign, the rules of which quite a few persons are observing of necessity. In Canada the Grand Army is agitating for a similar movement, and recommends that old suits and boots be mended and mended. The object is to help to lower prices. But will the young men back from the front be able to resist the lure of the clothing store windows and printed advertisements?

Selfish and Cynical.

Louisville Courier-Journal.

The President would have been a shirker had he not even upon his sick bed, declared the strike "wrong morally and legally." It is, fundamentally, a strike to cause a fuel famine and establish the supremacy of a mere faction of the population upon the establishment of which democracy would be destroyed as surely and as wholly as if that class wore Prussian helmets or American silk hats instead of the miner's cap. It is a strike called in the hope of proving the power of an autocratic minority, which would be, if successful, as selfish and as cynical as was the military autocracy of the late German Emfire.

"The Real Mackay."

The Scotsman.

Some weeks ago a question was asked as to the meaning of this expression. A reply was given that it was the distinction drawn between one born a Mackay and one who had only assumed the name.

Real Mackays say that this explanation is correct as far as it goes, but that its real meaning denotes being "thoroughbred." From time immemorila real Mackays have had a black mole on the breast, hence anyone claiming to be a "real Mackay" was challenged to bare his breast and show whether he had the "thoroughbred" mark or not.—R. T. Simpson.

Japan's Naval Program.

Presbyterian Witness.

According to an announcement in a Japanese paper, an eight year naval program, costing $824,000,000, has been decided upon by the Japanese Government. The program includes the construction of four 40,000 ton battleships of the Nagalo class, four battle cruisers; twenty light cruisers; eighty destroyers; seventy submarines and thirty other craft. What is the significance of this ambition on the part of Japan to possess a great navy? No enemy either in the East or in the West is threatening Japan. Certainly China has no other desire than to be let alone, to develop her national life along peaceful lines. Japan has nothing to fear from Great Britain or any other nation of Europe, or from the United States, unless she herself becomes the aggressor. For what purpose then, does she want a powerful fleet? As the German naval program, years before the war excited the well-founded suspicions of the far-seeing statesmen of Britain and France, Japan's naval policy is bound to create a feeling a uneasiness among the peace-loving nations today.

People's Inalienable Right.

Ottawa Journal.

The legislation passed in the final hours of the session greatly strengthens the hands of temperance reformers. Under its provisions there is nothing except the will of the people to keep a province from going "bone dry." All that is necessary is that a Provincial Legislature pass a resolution requesting the Dominion government to take a plebiscite in its territorial district on the question as to whether the people desire importation and manufacture of liquor prohibited, and, if the vote then given is in the affirmative, the Dominion promptly sees to it that such prohibition is put into effect. There are extremists who say that this does not go far enough, that Parliament should have passed a total prohibition enactment for the whole country. Such a law, however, would have certainly been an invasion of provincial rights, and, what is more, it would have had no regard for the inalianable right of the people to be consulted upon a question of law which, unless it be upheld by a substantial majority would be exceedingly difficult to enforce.

Parallel Income Tax.

Mail and Empire.

One of the financial questions which the Dominion Government and the country will have to settle soon is whether our Dominion income tax, and excess profits tax, shall be heavier than the corresponding United States tax. This year Dominion revenue is estimated at about $275,000,000. Our minimum annual requirements, after all the capital expenditures incident to re-establishment are paid, is likely to be at least $350,000,000, and may be nearer $400,000,000. As fresh loans cannot be continuously floated, in the future, to cover deficits from ordinary expenditures, more taxation will be unavoidable. Even with severest retrenchement the present rate of national revenue cannot meet expenditures. The choice, therefore, seems to be in the method by which additional taxes can be placed on the country. Heavier income and profits taxes instantly come to mind, in this connection, but can Canada afford to carry heavier burdens than United States citizens do?

A reduction in the United States income tax is expected next year, while if the Canadian income tax this year amounts to $25,000,000, the chances are for increasing the amount, rather than lowering it. At present, the Canadian tax is slightly under the average of the American, and is far lower than the British tax, which begins at $650 for unmarried individuals and is scaled on a 30 per cent. base. If the Canadian income tax should be substantially higher than the American, we take the risk that it may drive people here to the States, and deter Americans from coming here. As a general principle, the cost of doing business or of living in Canada should be kept at least as low as in the Northern States, if this country is to gain the full benefit of expansion and inflow of capital.

Daily Selections for Guardian Readers

Furnished by W. S. Louson

WHAT WAS HIS CREED?

He left a load of anthracite
In front of a poor woman's door
When the deep snow frozen, and white
Wrapped sheet, and square, mountain and moor
That was his deed, He did it well,
What was his creed? I cannot tell.

He had great faith in loaves of bread
For hungry people young and old
Hope he inspired; kind words he said
To those he sheltered from the cold.
For we should feed as well as pray
What was his creed? I cannot say.

In words he did not put his trust
His faith in words he never writ;
He love to share his cup and crust
With all mankind who needed it.
In time of need a friend was he
What was his creed? I cannot say.

He put his trust in Heaven, and he
Worked well, with hand and head;
And what he gave in charity
Sweetened his sleep and daily bread
Let us take heed, for life is brief
What was his creed—What his belief?

60 YEARS FIGHTING COAL MINE FIRE

Just think that while there is a coal miners' strike on, and a shortage of coal is developing, there is a fire in one of the largest mines on this Continent ,consuming coal by the million tons. Occasionally someone with a vivid imagination has tried to picture what a fire in a great coal mine would be like, with immense heat and fumes being generated through crater mouths, but the nearest he usually came is a reproduction of a volcano effect. However, hot as may be the bowels of the earth in this particular coal mine, the fire is not at all spectacular in results. It has plodded its weary way for nearly sixty years, and is going strong yet, like a lusty infant. This burning coal mine is between Summit Hill, one of the oldest towns of Carbon County, Pennsylvania, and Coaldale, 129 miles from New York. Engineers have fought the fire in vain for years, and it seems as if it will go on and on until one of the richest coal deposits in the world is turned to dead cinders. Nothing in the wrecking and devastating of the surface of Northern France could surpass the great desoluation being caused by this fire.

Started in First Mine.

The fire started on a February morning in 1859. A miner entering Slope No. 1 of the Lehigh Coal Co.'s mine stopped to warm his chilled fingers at a fire burning in a heap of rubbish. That fire ignited the coal, and before it was discovered had made great headway. This pit was in the first coal mine to be opened, and the first pit to be dug. The slope was sunk in 1847, on the side of the Mammoth vein, which was 50 feet thick and dipping at an agle of twenty-five degrees. Officials of the mine insist that the fire was of incendiary origin, but whatever the cause, they have been unremitting in their efforts to stop the fire. The latest scheme is that of building a great tunnel ahead of where it is progressing, thus cutting off the connection. The same idea is followed in limiting the area of a forest fire. In 1860, one year after the fire started, it was decided to make a cut at a point 2,500 feet, or half a mile, from the place where the fire was, but this did not stop it. In 1861 the company strove to drive an open cut into the blazing main right, thousand dollars was spent. Next year, thirteen thousand, the following year, eighteen thousand, and similar sums in other years. In 1865 the fight was abandoned. The fire seemed to be making no progress in 1866 and in 1967 seemed to be dying out.

Opened a Draft for it.

In 1883, what is known as the Davies' slope was sunk by a man named Davies. In 1895, the eastern gangway of this cut was extended to a point where it broke into a fire that had been smouldering all these years. The opening gave a vent, and allowed a draft to the fire, and it blazed up rapidly. The shaft and headings were sealed, water was pumped from a mile distant, in ten and twelve-inch pipes, holes were drilled directly over the fire, and the water poured in. But the pump could not be used much for months, owing to a drought, and culm was shipped in and flushed into the burning area through these holes. In 1895 a plan was adopted to fill the holes entirely with culm, to shut off the air and smother the fire. Culm is used generally to fill up the slopes of anthracite mines, replacing the millions of tons taken out. But in 1900 the company found the fire still making headway and spreading rapidly to the west. Pumps of larger capacity were provided, and another lake or two was poured in.

Big Drilling Program.

But it was then winter, and the culm froze in the transit of the cars on which it was loaded, and two plants had to be erected to provide hot water to thaw the culm. In 1901 fifty-seven six-inch holes were drilled, a combined length of 6,414 feet and 91,000 tons of culm were flushing into the old workings. The following year twenty-two holes were drilled and in 1903 fifty-eight six inch holes. In this year 28,000 tons of culm were flushed into the burning area. Drilling and flushing continued until 1908, when 708 holes had been drilled. But the filling up of the open spaces did not stop the fire. It had advanced to within 100 feet of No. 2 slope, the main outlet, and was moving at an alarming rate. Millions of tons were being consumed, and the Lansford basin, another great body of coal, was being approached. At the outcrop the sandstone above the vein was red hot for a distance of thirty feet from the vein, which was a seething mass. More big schemes to get water, and to cut off the fire by new tunnels were developed, and by December, 1909, $470,000 had been spent. But as the fire still spread, a railroad was constructed to the outcrop, and the vein was flushed full of culm to block it entirely at this point.

Another Big Cut.

Between 1912 and 1915, another great open cut was made, six feet wide, through the whole great mass of coal, and this was filled with clay and water. Immense steam shovels were at work, and millions of tons were taken out. In August, 1915, steam was discovered coming out of the far side of the clay and water barrier, and the company drilled there. The temperature ranged from 60 to 240 degrees. Water was put into the drill holes at a rate of 1,160 gallons a minute, and thirty-nine days were occupied with flooding operations. Altogether, about 150,000,000 gallons of water have been pumped into the mine. So far, the fire seemingly has not broken through the great clay barrier, and it is planned to build a brick screen in it, if necessary, to allow of removing the coal on the off side. But the fire is still there, and the officials wonder if their grandchildren will still be fighting it.

England's Dispute About Frame Houses

The prejudice being exhibited in England toward frame houses seems curious to the Canadian mind. Not many frame houses are built now in the larger Canadian cities, because fire regulations and the high cost of lumber stand in the way. The severity of the Winters makes brick or stone more substantial. But England has a climate that resembles the British Columbia coast, and in Vancouver, Victoria and other coast cities the frame residence is the regular thing. And in the hands of British Columbia builders, who are so familiar with timber and woodwork, they become things of beauty. The attempt to introduce frame dwellings in England does not arise from an excess of lumber, or cheapness of it, but simply because the materials for a sufficient number of brick or stone houses cannot be obtained. Army huts, tents, river boats and shacks are occupied by hundreds of thousands of people waiting for more houses. The Government housing plan contemplates the erection of at least 300,000 more dwellings, but like most Government plans, the scheme gets great advertising with little result.

Many Proposals, Few Houses.

Dr. Addison, Minister of Health, recently stated that in England 500,000 houses were required. Housing schemes provided for 40,000, and of these about 8,000 were being erected. It may be mentioned that in 1919 Toronto alone is building 2,5000 new houses. Such slowness creates a demand for a substitute. The editor of the Spectator, J. St, Leo Strachey, advocates cottages of rammed earth, technically known as "pise en terre." Others are booming hollow-concrete blocks. But the wooden house is most favored, and the newspapers have been conducting an educational campaign. Wooden houses are rare, but not unknown. In Kent and Essex "weatherboard" houses have stood the test of a hundred years. The economic argument for them seems unanswerable. A "mill-cut" cottage can be erected at a cost of about $1,400, against $2,000 required for a small brick or stone house. In larger houses the cost would be from two-thirds to one-half that of brick houses. Dr. Addison objects to the scheme, however, because, he says, the "mill-cut" houses are only four walls with a roof clapped on. He figures they are in the end, only 6 per cent. cheaper than substantial brick houses, and claims that the damp climate is against them. But British Columbia has a damp climate and so has Norway, where frame houses abound. The fire risk is met there by having detached dwelling, located in the small towns and villages in such a way that risk is kept to a minimum.

Fire By-laws an Obstacle.

A very substantial difficulty in the way is the obstruction offered by the local ordinances or "by-laws" in

(Continued on Page Six.)

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