

**HALIFAX WATER SUPPLY.**

Our contemporary The Maritime Merchant, commenting on the Halifax water supply, which has long been a vexed question for Fire Underwriters, says:—A subject that continues to interest the fire underwriters with respect to the purely local field of Halifax city is the question of the water supply. Everybody knows that the water system of Halifax works badly. For fifteen or twenty years it has been the subject of grievance in the higher parts of the North End particularly, and on no subject probably has there been more agitation or more bitter complaining. There is plenty of water; in fact, more water goes to waste every day in Halifax than would adequately supply a very much larger city. The cause of the trouble is all in the distributing system. There are two reports by experts indicating what needs to be done to rectify the trouble, and the engineering department is able and anxious to carry out the improvements. But somehow or other in all the years that the complaining and agitating has been going on, the governing authorities of the city have absolutely failed to take any steps to get the money and embark on a policy of improvement. It seems astonishing that council after council, year after year, should listen to all the complaints, even receive abuse from some of the more ardent agitators, and yet remain supinely indifferent. But it's the fact. No reform seems more pressing to many of our citizens and none has been more vehemently urged both by citizens and underwriters. Yet that bugaboo about the expenditure that would be necessary has scared the city fathers all these years. There is no reason in the wide world to be scared, for it would not be necessary to raise the taxes to pay the costs of carrying the additional debt. The water department can be made to stand the annual charge for the outlay that would be involved. It might be necessary to raise the water rates to accomplish the reform, but the water rates can stand being raised, because the people of Halifax get their water far more cheaply than the citizens of most cities. What is needed is a little courage, a little good business sense and some enterprise, and the thing can be done.

**FALL FIRES IN CANADA**

It is a patriotic duty to minimize the destruction of property by fire, as the labor and material needed to replace such loss must be concentrated on the successful prosecution of the war. In this connection fires have been usually frequent at this time of the year in churches, schools, dwellings and other buildings, due to defective heating and lighting apparatus. All heating equipments should be carefully inspected in order that any repairs, if needed, may be made before the advent of cold weather. A thorough cleaning of flues and smoke pipes is especially important. In like manner inspect and repair all lighting system. Systematic care of motors, fuel, packing materials, paints and general refuse is essential. The basement and cellar should be thoroughly cleaned. The temporary use of motion picture machines in churches and schools, etc., constitutes a serious increase in the normal fire hazard of such places, owing chiefly to the inflammable nature of the films. Hearty co-operation of the public is urged in these matters of mutual interest, which involve the protection of life and property against fire.

**ARMY AT HOME MUST BE READY TO DO ITS DUTY.**

Five hundred millions are needed for the Victory Loan whether peace comes soon or not. The war expenditure to date and the advances that the Dominion Government must make to industries, make the Loan an absolute necessity.

During the first six months of 1918, while the Canadian Corps was enjoying a period of comparative quiet, Canada's war bill was averaging about \$1,000,000 a day. Since August 8th, when the Allies great offensive begun, the expenditure has been much increased. This year Canada's war bill will be \$400,000,000, or practically equal to the total amount subscribed to the 1917 Victory Loan.

If the fighting were to end to-morrow the military expenditure would not. Four hundred and twenty-five thousand Canadians have gone overseas. Expert opinion says that it will take over a year to bring them all home after the war ceases.

Pay and allowances alone amount to \$14,000,000 a month. Multiply this by 12 and one gets nearly \$170,000,000. Clothing for a man costs \$58.000 a year. Ocean transport has also cost Canada over \$18,000,000, and land transport as much more. So one can readily see that the transportation bill for returning all the Canadian soldiers to their homes will run away up into the millions. If the fighting were to end at once, demobilization would easily cost Canada \$250,000,000. As a matter of fact it will cost a great deal more, for the fighting men cannot at once be absorbed into the ranks of industry. It is a slow process, and, in the meantime the country must take care of those who have fought its battles.

But the war is not yet over. The Allies have made it known that nothing short of unconditional surrender on the part of Germany will satisfy them, and, as yet Germany has shown no inclination to accept these terms.

The necessary heavy finishing blows will cost money and Canada must be prepared to contribute her share of the expense just as well as any other country. There must be no let up. Our boys "over there" are not letting up, and those at home cannot afford to do so.

The Victory Loan must be made a great success. Nothing less than \$500,000,000 will satisfy.

**ONTARIO FIRE RECORD**

During the month of August 985 fires occurred in Ontario (according to the Fire Marshal's report). Of this number 587 are recorded as fires in dwellings, 210 in farm barns, 80 in mercantile stores, 60 in stables, sheds, outhouses (not farm risks), 41 manufacturing and special hazards, 10 office and bank buildings, 16 churches, 9 garages; the remainder are distributed among other risks. The total insurance loss for the seven months amounts to \$7,357,996, as compared with \$4,891,120 for the same period in 1917.