

FIRE SURVEYS.

The most important part of a fire underwriter's many duties is to thoroughly overhaul all points about a risk, and the more skillful he is in this direction, the more money he will save his company. A few suggestions upon this subject may therefore be useful to the younger members. The first point to consider is the accessibility of the risk. Plenty of room is always an advantage. A long narrow building is preferable to a large square one. The contents of the former may only suffer in part, in the later the whole lot is almost sure to go. Always be on the look-out for defective flues. Inflammable materials in anything but a first class building will generally bring about a total loss. A place moderately stocked is, of course, preferable to a building piled almost to the roof. Decline to pass swinging gas brackets if near any wood-work. Refuse to have anything to do with people who are loose and careless in the management of their establishments. Carelessness and dirt cannot be covered by any rate charged. People in financial difficulties are better left alone. There are many more suggestions I might make, but if you follow the above, and exercise your best judgment, having the courage to say "No" whenever necessary, you may possibly lose a few premiums, but in the end your company will profit, and that should be the aim of every underwriter.

In the discussion that followed Mr. Barltrop remarked that his experience was that fire policies were so elaborately drawn that few read them.

The chairman in winding up the discussion urged that, "every care should be taken in filling up proposals, so that there can be no dispute as to what thing was covered and what was not intended to be covered."

PROMINENT TOPICS.

An excellent suggestion has been made by the Montreal Horticultural Association that an exhibition of flowers, fruits and vegetables be held in the city during the visit of the Prince and Princess next Autumn. Nothing could be more appropriate, more likely to gratify our visitors, or better calculated to give them and their suite a favorable impression as to the climatic conditions and productive resources of Canada. After a long sea voyage the sight of flowers is most pleasurable. The Duchess of York could not fail to be greatly delighted at a flower show being held in her honour. The royal party, we venture to say would be astonished at the floral exhibit, and thoroughly surprised at the splendid quality of the fruits and vegetables grown in this district, which far surpass those grown in the old land. Indeed in some of those products Canada leads the world. The Duke and Duchess can see the conventional routine displays anywhere, but Montreal could organise an exhibition of flowers, fruit and vegetables such as, taken it altogether, could not be equalled elsewhere in any land. The City Council would do a wise thing were

it to donate \$500 for prizes to be given at the Horticultural show, which would attract numbers of visitors and be exceedingly popular with the citizens.

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To-morrow the tenders for lighting this city will be opened by the Light Committee of the Council. There are only two or three tenders exciting attention, viz., those of the Light & Power Company, the Lachine Rapids Company and the Standard. These tenders will be submitted to the City Council, when in the interests of the citizens the lowest tender ought to be accepted, and a contract entered into for 5 or 10 years. The above companies being supported by adequate capital, and controlled by men of influence and reputation, can be relied upon to carry out any lighting contract into which they may enter.

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The civic authorities of Lachine, Montreal, St. Henri, St. Cunegonde, Westmount, with several distinguished visitors, went over the works of the Lachine Rapids Company yesterday. The extent of the buildings, the hydraulic works and machinery were inspected with the greatest interest and surprise, as few have any conception of the engineering difficulties that have been overcome, or of the ingenuity and costliness of the arrangements for harnessing the Rapids and compelling them to transform their latent mechanical force into electricity for lighting and power purposes. After the visitors' curiosity was gratified, they were invited to partake of an elegant luncheon, which was greatly enjoyed, the appetites of all having been developed by the flowing down of bracing air from the channel of the Rapids. Several visitors spoke highly of the remarkable enterprise and pluck shown by the Company that tackled the formidable task of controlling and utilizing such a tremendous bulk and force of water. It came out also, and elicited much commendation, that the originators of this enterprise carried it to completion without borrowing a dollar or giving a note, a financial feat without parallel in any similar undertaking.

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Some years ago Mr. Erastus Wiman at a dinner held at the Windsor Hotel predicted that the time was coming when the Lachine Rapids would be "harnessed," as they have been, and he foretold the day when houses would have a supply of electricity from Lachine, so that ladies could have their cradles rocked and their sewing machines worked by the current. Mr. Wiman's forecast was smiled at as a far-fetched after-dinner romanticism. But he judged rightly—the Rapids are incessantly at work, providing two of the most essential necessities of modern life, out of forces that from immemorial time ran to waste.