

the peers themselves have manifested not merely a conciliatory and reasonable disposition but a sincere desire to bring about the reform of the Upper House. As a matter of fact all the practical and important suggestions for changes in the House of Lords originated with a committee of the Upper House itself. The Radicals have made it only too evident that what they are after is Single Chamber government, and every concession made has only made their demands the more preposterous. We doubt very much whether the British electorate is ready for such a revolutionary change.

Building Department.

Mr. Chaussé, the Building Inspector, has asked that his present staff of two assistants be increased by the appointment of twenty new inspectors. At first sight the increase looks enormous, but it is none too big. A staff of twenty-three active and capable inspectors would find plenty to do in inspecting all the buildings and building operations in Montreal. The question of money should not be allowed to interfere. If more money is required, raise the fees for permits. Honest builders can well afford to pay for adequate building inspection. Dishonest builders would rather pay, and not have their buildings inspected.

Express to Westmount.

Many new street car routes are suggested and many are wanted. We, however, take strong exception to the proposal to run an express service through any of the streets of Montreal to Westmount. There are two serious objections. In the first place it would be unutterably foolish and dangerous to human life and in the next place it would be absolutely illegal. The cars can kill all the people Montreal can spare, without running express trains through our streets. Then the idea that the streets of Montreal can be legally used for a street car service from which Montrealers are to be excluded is too ridiculous to be worth a moment's consideration, although Westmount may be looked upon as the dormitory of a large number of Montrealers.

Dry Docks for the St. Lawrence.

The discussion in the Senate on the dry dock question should tend to clear the atmosphere a little and to remove a number of misunderstandings. The question at issue is whether the dock should be built at Levis or Montreal. Our answer is unhesitatingly—both. To show how little there is of local jealousy involved, the Montreal ocean shipping interests prefer Levis to Montreal. No doubt, because the Atlantic steamers are about as liable to get into trouble between Montreal and Quebec, as anywhere on the St. Lawrence route and Levis will catch them both

coming and going. On the other hand, every ocean vessel that can come to Montreal to unload will come, and Montreal is not only at the head of ocean navigation, but at the foot of inland navigation—an even greater proposition. The question is a national one and Canada is big enough to afford two dry docks.

Dominion Steel Absorbs the Cumberland Railway & Coal Company.

Mr. J. H. Plummer, president of the Dominion Steel Corporation, has given out the following statement: "It has been arranged that a controlling interest in the stock of the Cumberland Railway & Coal Company, will at once be transferred to some of the leading directors of the Dominion Steel Corporation. There will at present be no change in the local management. The general policy to be pursued will be that in force in the Dominion Coal Company."

This brings the Springhill mines under the control of the Steel Corporation.

Fire Insurance Results in U. S.

Many fire insurance companies have been complaining this year, writes a Chicago authority of the fire insurance position in the United States, of a falling off in premium income, while others which do not show a falling off have been unable to maintain their former ratio of increase. Some managers have been disposed to think this was due to pernicious activity on the part of their competitors, a belief which is apt to lead to recriminations and reprisals and resultant demoralization. In most cases, however, a large part of the falling off is due to a sharp reduction in the average rate of insurance, resulting from the multiplication of sprinklered risks and fireproof buildings, reductions made by the application of the analytic schedule and the general effect of competition. Several companies have tabulated their business for the first ten months of 1910, the results showing this to be the cause. One company had an increase in liability of almost 10 per cent., with an increase in premium income of only 3 per cent. Its average rate in 1909 was \$1.122, and in 1910 was \$1.078. Its carefully kept records show a steady reduction in the average rate from \$1.32 in 1902. Another company shows an increase in liability of 5 per cent., and in premium income of only 1 per cent., its average rate so far in 1910 being \$1.101, as compared with \$1.138 last year. Its average rate in 1895 was \$1.44, and was \$1.35 in 1902, since when it has fallen steadily.

MORE NEW INSURANCE OFFICES.—Another British fire office and an American Surety Company are making arrangements to transact business in Canada.