

### THE FIRE UNDERWRITERS' ASSOCIATION.

The Canadian Fire Underwriters' Association held a meeting this week, at which Mr. Blackburn of the Sun Fire Office was chairman. Considerable attention was given to the supply of water at Quebec, and its fire protection generally. A report prepared by Mr. Belanger, C.E., at request of the Honourable S. N. Parent, for the Quebec Council, was laid before the meeting. This document declared the waste of water in Quebec to be so alarming as to call for prompt and stringent measures to ensure more economy. Those who have any knowledge of such matter know that the wasting of water through imperfect equipments of a water service seriously lowers the pressure when an emergency like fire occurs. The fire brigade of Quebec consists of fifty-three men, including the chief and two deputy chiefs. The engineer reports that out of 644 alarms, 461 were for chimney fires, the latter being due to their not being swept as often as they should be. For the protection of the whole of Upper Town, Quebec, there are only two fire stations, one of which is not in the right locality, and is very poorly provided with apparatus. The official statement was referred to the committee for report.

Before adjourning, the Association considered it necessary to increase the rates of insurance in the provinces of Quebec, Ontario and Manitoba, especially in the business parts, where serious conflagrations have occurred. While no positive rate was fixed at the meeting, the underwriters unanimously regard it as absolutely necessary to make higher rates, especially on buildings in the proximity of other buildings which are occupied for hazardous purposes, or having high risks from exposure.

### IS THE ENGLISH MONARCHY DOOMED?

According to a notorious London editor, the monarchy of England is passing away. The author of this utterance and his prophecy call for some attention. Ambition of fame has inspired some of the noblest careers. Nelson, when in his teens, was full of this sacred fire, which burnt in him until it led to his courting dangers by which he first lost an eye, then an arm, then his life. But, he gained the goal of his ambition, a shrine in Westminster Abbey, and in the hearts of his countrymen. Murchison, greatest of geologists, used to tell that he was drifting on through life without any aim or desire for distinction until his wife roused his ambition to achieve fame by devotion to science. So of many others. Tacitus speaks of this as "cupido dominandi," or, the love of power, of which Shakespeare says, "By that sin angels fell." This passion, to which humanity owes some of its greatest achievements, has, like most noble impulses, a base counterfeit, which is, a craze for notoriety. In our lunatic asylums there are many victims of this morbid passion which poisons the mind, and destroys the judgment. An illustration of an

unsteady judgment being the effect of an inordinate desire for notoriety is seen in the course of the London editor who fancies he sees an English republic looming up. He sprang into notoriety some years ago by publishing a newspaper which was so indecent as to cause his being punished. Then, to revive his notoriety, he indulged in gross profanity by making the Deity the mouthpiece of his own eccentric opinions and ideas. All through the war he has been the most offensive supporter of Mr. Kruger's despotism and conspiracy against the Empire. Since the Queen's death he has befouled the Throne and declared monarchy to be doomed in England. "The wish is father to the thought," no doubt, for its parentage is certainly indiscoverable elsewhere. Notoriety must be had by one so affected at any cost to truth, or any violence to facts, reason, or logic. The throne of Britain was never so firmly rooted in the people's affections, convictions, and judgment as it is to-day. Since the Queen's accession, it has been striking its roots deeper and more widely into the hearts of the people. If republicanism had ever any stronghold in England it was in Birmingham; yet, when the Queen went there, about 1860, the vast populace rose as one man to accord their sovereign an enthusiastic welcome. Later on, when the Prince of Wales, now King Edward VII., paid Birmingham a visit, the popular demonstrations were never surpassed in unanimity. Wherever the Queen and the Prince went, more especially in those manufacturing towns where democracy is rampant, the joy of the people of every class, at the presence of royalty was boundless. Sixty and more years ago, there was a high-class magazine published called, "The English Republic,"—it has no representative to-day. In those days there were meetings held on the grounds of some of the great public schools at which the elder youths spouted republicanism, for which several of their most brilliant, most promising scholars were expelled. A descendant of Major Andre, was so expelled from Shrewsbury, when he was Senior Grecian, and had the promise of a remarkably distinguished career.

No such gatherings are now ever dreamt of. In the thirties and forties there were hundreds of men prominent in business, in the professions, in civic life, in journalism, who were notoriously republicans, they made no secret of their views. No such anti-monarchists now exist. England had a Republican government once, and the one experience of five years was enough for all time. England has had wicked and foolish kings, but never one like Louis the Fourteenth of France, of whom one of its great historians wrote, "Louis, in a few years, devoured the resources of several reigns. Towards his end, his authority was as inflated as his pride was intolerable. There was no longer anything to sustain him; neither vigorous minds; nor strong characters; nor able ministers; nor treasures; nor armies. The kingly power was boundless yet vain; it had no supports in the people." Such