

MUNICIPAL DEPARTMENT

SANITARY LAWS OF BELGIUM.

The highest sanitary body in Belgium is the Superior Council of Hygiene. Its duties, however, are only consultative. It has no power to enforce regulations. A medical commission exists for each province but this also is without any executive authority. Each commune has its sanitary council or committee on salubrity, which is expected to look after the sanitary condition of houses, etc., and to make appropriate recommendation to the burgomaster. As regards household hygiene, the burgomaster has practically absolute authority. Where the town has 2,000 inhabitants and more, he is authorized to prohibit the habitation of houses that are in bad condition from defects of construction or uncleanness, want of light, improper drainage, or from any other causes which may compromise public health. Before issuing the closing order, the burgomaster must request a report of the condition of these places, and his decree sets forth his reasons in order that they may be brought to the knowledge of the proprietors and the occupants.

MUNICIPAL FIRE INSURANCE.

Under the pressure of parsimony, or fear, or perhaps of resentment at the raising of insurance rates, there is apparent in various communities in Canada of late a disposition to favor municipal insurance. Which is to say, that any village, town, or city, even a county or state, may with economy do its own fire insurance and pay its own losses. At first thought this scheme is an attractive one. The argument in its favor usually runs thus: "This town or city has paid out, in twelve years, sixty thousand dollars for the insuring of property against fire. In all that time the fire losses have only amounted to forty-eight thousand. Therefore we have expended \$12,000 in buying indemnity from insurance companies which we need not have done if we had been our own insurers." Many people are so captivated by this short-sighted argument that they do not stop to consider further, but are carried away in favor of municipal fire insurance.

It may be that a municipality, small or great, will for a long time escape serious loss by fires. And this not unnaturally leads its residents to believe that they have some sort of patent which secures them safety. But the law of average reasserts itself. Fires will come—we can never tell when, and then the meagre fund which a single municipality has laid by against possible isolated fires is swept away, and property worth ten times as much besides, by a conflagration, a forest fire, or by an ordinary fire with which in a gale of wind, or on a cold night, or in very dry weather, their fire brigade cannot cope. Then, when the ashes of the town hall and the bare walls of destroyed stores meet the eyes of householders or merchants who had trusted to municipal insurance, they are likely to say to themselves: "Oh, if I had only \$10,000 insurance in a good English company, or even in a home mutual company, I could have gone to the city instantly for more goods.

But, as it is, what have I left after all my years of hard work?"

Instances of the result of State or municipal fire insurance are numerous. In the Aalesund conflagration in Sweden, months ago, the loss was \$1,600,000 or more. The Swedish Government was its own insurer. If this huge loss had fallen upon European insurance companies they would have paid it at once out of reserves consisting of insurance premiums collected from all over the world. But the Swedish Government institution had only one or two hundred thousand dollars on hand, and the Government had to raise some £300,000 sterling by loan to pay the loss. Again, take the case of the State of Wisconsin. For many years its authorities had insured the State capitol against fire for \$600,000 in various good companies. But the latest Legislature thought they could do better by having the State insure the handsome building, and so they let the policies lapse: some \$510,000 of them lapsed in June, 1903, and \$90,000 in De-

cember. Early in the present year the capitol took fire and was almost destroyed; the loss was \$800,000. All that the State had put aside against this was an insurance of \$6,000, six thousand dollars. The State, therefore, loses \$794,000 which it might have had if the policies for six hundred thousand had been maintained in the sound insurance companies. But they chose to experiment with State or municipal insurance, and we see the result. Another instance occurred last month in one of the districts of London, England, which is giving the municipality, (which lost \$150,000) much searching of heart on the subject of self-insurance.—Monetary Times.

JOHN GALT, C.E. & M.E.

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