

|                             |           |
|-----------------------------|-----------|
| Aetna.....                  | \$ 66,000 |
| Alliance.....               | 56,000    |
| American.....               | 21,000    |
| Atlas.....                  | 36,000    |
| British America.....        | 45,000    |
| Caledonian.....             | 50,000    |
| Commercial Union.....       | 75,000    |
| Connecticut.....            | 7,000     |
| Guardian.....               | 120,000   |
| Hartford.....               | 50,000    |
| Imperial.....               | 50,000    |
| Lancashire.....             | 42,000    |
| Liverpool and L. and G..... | 95,000    |
| London and Lancashire.....  | 45,000    |
| London Assurance.....       | 50,000    |
| Manchester.....             | 61,000    |
| Law Union.....              | 3,000     |
| North British and Mer.....  | 285,000   |
| Northern.....               | 66,000    |
| Norwich Union.....          | 60,000    |
| North America.....          | 35,000    |
| National of Ireland.....    | 18,000    |
| Phoenix of Brooklyn.....    | 17,000    |
| Phoenix of Hartford.....    | 10,000    |
| Phoenix of London.....      | 180,000   |
| Quebec.....                 | 35,000    |
| Queen.....                  | 65,000    |
| Royal.....                  | 162,000   |
| Scottish Union and Nat..... | 60,000    |
| Sun.....                    | 31,000    |
| Union.....                  | 70,000    |
| Western.....                | 75,000    |
| Ottawa.....                 | 20,000    |

Total.....\$2,061,000

#### THE MONTREAL FIRE BRIGADE.

From time to time discussions have taken place in the press and business circles, more especially in those of the fire underwriters, relating to the efficiency of the Montreal Fire Brigade. In dealing with this important question, it is necessary to take a broad view of all the circumstances surrounding the brigade. Time and time again the underwriters have represented to the Montreal aldermen that the brigade was not in a sufficiently satisfactory condition to cope with a large conflagration in the city of Montreal. Our aldermen have taken the stand that the brigade is second to none on the continent, and have practically refused to expend a larger amount of money in its equipment, etc., holding that it was unnecessary, and that funds for that purpose were not available. The disastrous conflagration which occurred on Wednesday night, the 23rd instant, shows clearly that a re-organization and re-equipment of the fire department is essential. The city of Montreal is entitled to a thoroughly equipped fire brigade, which will be able to cope with any emergency that may arise. The value of property which may be consumed by any fire, a large percentage of which might be saved, would more than pay the extra cost of equipping a thoroughly efficient brigade for many years. If, for instance, a fire had broken out in a second district on Wednesday night, what would have been the consequence? The fire brigade certainly could not possibly have been withdrawn from the fire already raging, and the probability is that, under such circumstances, a calamity would have occurred which is fearful to contemplate.

The Montreal brigade is lacking in many respects,

but, before making any suggestions, we wish distinctly to state that we believe the men, individually, are as brave and as efficient as those connected with any fire brigade in the world. More men, however, are required, as well as more sub-chiefs, more engines and enlarged equipment generally. The water-tower did good service after it came into operation, but, its efficiency would be increased if the men were more familiar with the working of this apparatus. Three of these towers are, at least, necessary; and it is essential that the men should be more accustomed to their use. More hose and protectors for same for crossing the streets should be provided. There should be a regular fire drill, and a code of signals also established. The police arrangements at these fires are scarcely up to the mark. There should be a system of cordons established, so as to prevent the public hampering the members of the fire brigade in their work.

A thorough investigation by independent competent experts should be held into the cause of this fire, and its management generally. We do not mention this for the purpose of throwing any stigma on the fire brigade as it exists. Our object is rather to show to the public and the aldermen what is necessary to improve the fire protection of the city.

It would be well to have a by-law passed prohibiting the use of stoves for heating warehouses. We believe that there were no less than half a dozen stoves in one of the buildings, and, no doubt, stoves were also used in heating some of the others. Then again, where there are offices, we think it should be made a general rule that no windows be permitted next to the warehouses, except they have shutters. For instance, there were windows next to the Nelson warehouse in the Board of Trade, and the probabilities are that, if it had been a dead wall, the fire would have been confined to much narrower limits. Of course, it might have been spread from the roof, but, there is no doubt, the fact of having windows at that place assisted very materially in extending the fire. Again, all buildings should be fireproof where large numbers of employees are engaged. The city of New York has recently enacted a by-law, making it compulsory to use fireproof material in all large office buildings. The material used in roofs, too, should be limited, as far as possible, to galvanized iron and copper. This pitch and tar business on roofs should be prohibited.

#### FIRE IN MAY & CO.'S WAREHOUSE.

Near midnight on the 18th inst. a fire broke out in the warehouse occupied by Messrs. Thos. May & Co., dry goods merchants, at the corner of St. James and McGill Streets, in this city. The block faces Victoria square, and is one of the handsomest street edifices of a business nature. The night was intensely cold, rendering the work of the fire brigade most difficult and dangerous, several of the men being injured. The following schedule shows the extent