FIRE INSURANCE COMPANIES AND THE FIRE WASTE.

(*Continued from page 221*)

with a proposal that the engineers of the National Board be permitted to investigate and report upon the whole fire protection of Montreal, including the water system, and if necessary we would pay the cost. We were told we could investigate all we liked this side of the pump house, but everything on the other side of the pump house was a closed book. With us it was the whole or nothing. If that report had been obtained Montreal might have been saved the millions wasted on the aqueduct.

THE BUILDING CODE.

Having said so much of the things we have done towards keeping down the fire waste, perhaps it may be in order to tell you now of one thing we have not done.

If there are any present who may be classed amongst the "oldest inhabitants," they may recollect, long years ago, a Commission was appointed to draft a Building Code. Speaking from memory, the body to whom this work was entrusted was made up of representatives of the Architects' Association, the Builders' Association, and about every Association known to fame, except the Underwriters' Association. If there was any Association more vitally interested in the adoption of a modern Building Code than the Underwriters' Association, I would like to know which it is. At all events, that is one of the things we have not done, for the very good reason we were not asked. But it is also one of the many things that nobody else has done, for up to date the Building Code has not seen the light of day.

If the Underwriters' Association had been on that Commission it would have prepared a perfectly good Building Code, and if the Publicity Association had been on, it would have seen that it was published.

TRAFFIC RETURNS.

CANADIAN PACIFIC RAILWAY.

Year to date	1916	1917	1918	Increase
Jan. 31,	$8,380,000	$9,941,000	$10,570,000	$629,000
Week ending	1916	1917	1918	Increase
Feb. 7,	1,876,000	1,890,000	2,096,000	206,000
14,	1,912,000	2,180,000	2,306,000	126,000
21,	1,796,000	2,225,000	2,435,000	210,000

GRAND TRUNK RAILWAY.

Year to date	1916	1917	1918	Decrease
Jan. 31,	$4,257,416	$4,677,388	$4,083,362	$594,026
Week ending	1916	1917	1918	Increase
Feb. 7,	937,937	928,462	675,115	253,347
14,	868,432	828,671	752,861	Dec. 75,810
21,	853,582	956,487	980,013	Inc. 23,526

CANADIAN NORTHERN RAILWAY

Year to ate	1916	1917	1918	Decrease
Jan. 31,	$2,086,800	$2,832,600	$2,715,300	$117,300
Week ending	1916	1917	1918	Increase
Feb. 7,	429,400	493,600	634,600	141,000
14,	312,700	602,000	688,000	86,000
21,	336,600	598,700	652,800	54,100