

WATER SUPPLY AND ITS APPLICATION.

In a former issue we treated upon Water Supply and Fire Prevention, out of which subject our present one naturally flows—as, with all the water and all the apparatus in creation, if we have not the right MAN in charge and in command, your expenses are useless. If our municipal organization is such as to prevent the efficiency of the man, his talents and his labours will go for naught.

The extent, nay, in many cases, the very occurrence of fires will depend very largely upon the reputation of the chief of the Fire Department. This is notoriously so under Chief Young of Ottawa, a city presenting more hazard by construction than any other city in Ontario, which has felt more severely than any other the pressure of hard times, is subject to more fluctuations of trade by reason of its being filled with fashion all winter and of shanty men all summer, and has had nearly every form of exhibition of depravity except incendiary fires. Just such a chief in Belleville or Cobourg, or other home of incendiaries, would change the reputation of the place very quickly, because he would drown the incendiaries whilst they were in the act of lighting their matches for the purpose of starting the fires. His apparatus would always be in order, his men would be well drilled and obedient, and his judgment in the conduct of the force would prevent needless loss by fire or by water. No subordinate would dare to refuse him the use of a ladder for use at a fire, because it was painted for use in a procession, as was done in Belleville in May last, nor to act in a subordinate capacity as was done in the same place when St. Thomas' Church was needlessly destroyed.

One of the requisites for efficiency is confidence on the part of firemen. This must flow from their knowledge of the ability of their chief, without which every man will be a Brigadier General on his own account, displaying an amount of individual bravery and foolhardiness, without co-operating with the remainder of the force, in the extinguishment of the fire. An efficient fire chief will keep his apparatus in order, and by frequent moderate tests know that it is so. He will adapt its use to its powers and always get good results without bursting hose or straining valves, whilst an inefficient one will pack away his engine and his hose just as a severe fire may have left them. He will leave them without test or repairs until the next fire occurs, and then will destroy hose and engine by overstraining.

One chief will be so popular and yet so firm that every man and boy in town will be anxious to afford assistance or obey his orders, whilst another will find himself impeded at every step by an immovable crowd. One will be able to hurry repairs, or get needed supplies, or get good horses or new forms of nozzles, or many other little things which go to make up an efficient force, whilst another, by impatience or domineering, or neglect, will always be encumbered by ineffective apparatus. From such causes as these it arises that at least one-third of the public apparatus in Canada is found to be out of order when required for use, just

as the Peterboro engine was at its last fire, or is at once put *hors de combat* by attempted use, because it is not subject to frequent moderate tests, or because it is subjected to straining for which it is not adapted. The division of Municipal Councils into separate committees is the cause of much unnecessary expense to the people, as each committee pursues its way regardless of the views or requirements of every other. In all parts of Canada we have to meet and provide for the necessities arising from growth and improvement. Yet we make roads which may be torn up fifty times a year for various purposes, so that our streets are never in good order. Whereas the construction of a large tunnel under every street, through which every tube for water supply, drainage, gas or such other purpose, should be carried and be easy of access, should be a first requirement. If separate committees are required they might always be subservient to central ones, by whom the whole requirements of the corporation should be considered.

Then, the inspection required by the various departments, buildings, storage of inflammables and explosives, water, light, &c., would be done by one force, which would be an adjunct of the fire departments in case of need, and would have a thorough knowledge of the construction, arrangements and dangers of the buildings they were to operate in.

In London, Ont., there are 5,000 houses with only 2,200 of them supplied. Hamilton has nearly 60 miles of pipes with only 5,000 services. The use of the water supply should be compulsory on all, and its costs and maintenance met by a general tax levied on all, with special additions for special supplies. The use of wells in any town or city is a source of danger to the health of every inhabitant, as the cleansing of streets, their watering, and the flushing of sewers, is a benefit to the health of all. The reputation of a place for salubrity and for safety of property and life, is of greater importance to its welfare than many people seem to think. Great injury is done to Canada by the habit, which many people indulge in, of sending to friends at home photographs of winter scenery. These may be very fine in their way, but they give the impression of a cold and dreary country. So it is that the annually recurring visits of small pox, diphtheria, scarlet and typhoid fevers, drive people to other places or prevent their visits to the infected ones, just as a man is chary of bringing portable property where burglaries are frequent, or of purchasing property or of erecting valuable buildings in places notorious for frequent or disastrous fires.

BANKING REVIEW.

In no country in the world is the system of returns from banks to Government so much in detail as in Canada. And while it is not the part of wisdom for either shareholders or creditors to rely for safety upon these, or to imagine, as some do, that there is connected with the system a species of quasi government guarantee, yet the value of these returns to the public at large cannot be over-estimated. They, at all times, afford to the thoughtful student of political

economy, as well as to the more practical man of business, indications that enable the former to compare facts with theory, and the latter to shape his business affairs in accordance with the prevailing conditions of commerce as demonstrated to him by the information they contain. The promptitude of the banks in making their returns, and the energy of the Finance Department at Ottawa, have enabled us this month to lay the returns for July before our readers at an unusually early date. The following are the figures as compared with those of the previous month :

LIABILITIES.		
	June 30, '82.	July 31, '82.
Capital authorized....	\$67,146,666	\$67,146,666
Capital paid up.....	58,739,980	59,041,679
Notes in Circulation..	32,229,937	31,729,233
Dominion and Provincial Gov't deposits...	15,333,836	15,312,665
Deposits held to secure Government contracts and for Insurance Companies.....	949,400	960,222
Public deposits on demand.....	49,416,542	48,751,581
Public deposits after notice	48,120,717	49,247,887
Bank loans or deposits from other banks secured.....	46,784
Bank loans or deposits from other banks unsecured.....	1,811,070	2,034,579
Due other banks in Canada.....	1,408,717	1,558,738
Due other banks in United States.....	578,585	99,557
Due other banks in Great Britain.....	2,698,597	2,908,677
Other liabilities.....	407,809	221,906
Total liabilities ..	\$153,001,994	\$152,819,055

ASSETS.		
	June 30, '82.	July 31, '82.
Specie	\$ 7,333,952	7,506,237
Dominion notes.....	10,749,628	11,278,948
Notes and cheques of other banks.....	7,110,350	5,881,368
Due from other banks in Canada.....	2,584,301	3,245,872
Due from other banks in United States....	17,360,606	16,173,588
Due from other banks in Great Britain....	1,531,595	460,472
Immediately available assets	46,670,432	44,546,485
Dominion Government debentures or stock.	1,157,269	1,157,269
Provincial, British or Foreign Securities ..	1,694,476	1,398,287
Loans to Dominion Government	645,846	1,334,828
Loans to Provincial Governments	962,228	898,442
Loans on stocks, bonds or debentures.....	15,249,451	16,577,610
Loans to municipal corporations	1,905,131	1,714,625
Loans to other corporations	8,841,006	10,140,583
Loans to or deposits made in other banks secured.....	100,000	100,000
Loans to or deposits made in other banks unsecured	1,511,907	1,229,704
Discounts current....	140,055,870	139,342,033
Overdue paper unsecured	1,107,732	1,417,574
Overdue paper secured	1,844,563	1,747,488
Other overdue debts unsecured.....	129,126	157,873
Real Estate	1,511,899	1,510,736
Mortgages on Real Estate sold	783,373	776,587
Bank premises.....	2,997,699	3,028,297
Other Assets	2,110,057	2,641,051
Total Assets	\$229,371,064	\$229,714,473

Paid up capital has again increased. The increase (\$311,699) is the result of recent additions to the capital of the banks of Hamilton and Ottawa and the Dominion,