

bankrupt; and if a belief should ever be generally entertained that the confiscation doctrine could corrupt opinion to a serious extent, no company would be able to borrow a dollar. Even if the nominal ownership of the land were still in the farmer, by whom the money was borrowed, and a foreclosure was made, what would the mortgagee get? He would get land from which he could derive no rent—that having all gone to the government under the pretence of taxation—and all he would realise would be the expense of a foreclosure suit. If he tried a sale, nobody would give anything for land which yielded no rent, and all he would realise would be the cost of the proceedings in the shape of a burthen. Nor would the mortgagee be the only sufferer; other creditors of the pillaged farmer would have to go unpaid.

A confiscation of rent, it requires no great effort of the imagination to conceive, would lead to unprecedented waste and corruption in the government, and to universal poverty among the people. Extravagance and corruption would inevitably result from the existence of a revenue for the greater part of which there would be no legitimate use; poverty from the drying up of the source of the landowner's revenue, making it impossible for him to pay his debts, and transferring his misery to all whom this inability would disappoint and rob.

Krapotkin proposes a forcible redistribution of all forms of wealth. Is the confiscation proposed by Mr. George and his disciples any less to be dreaded? It is only a question of degree. Do these foolish people really think the Canadian farmer is going to parley with them, when they ask him to submit to confiscation? He would no more think of arguing with them than he would with the burglar or the highwayman. And this they will find out, if ever they venture to give their pious theories a practical form.

#### THE TORONTO MUNICIPAL ENQUIRY.

Appeal is to be taken against the decision of Mr. Justice Robertson in the municipal investigation case. So the Toronto city council has determined. But it has done so against the advice of its own solicitor. Mr. Caswell, assistant city solicitor, says officially: "I do not see any ground on which the city can successfully appeal against the order, as the resolutions of the city council remain untouched; and I do not see what reasons we can give in favor of appeal, if we were trying to prepare reasons for our appeal." It looks as if the council were insisting on the impossible. Mr. Caswell obtained the opinion of eminent counsel, Dr. McMichael, who could not see his way to advise an appeal.

Against this there is the opinion of the county court judge, who acted as commissioner, and who, travelling out of the record, advised an appeal in favor of his own contention. When the opinion of a superior court judge is overruled, his duty and universal practice is silence, and we must say that we think Mr. McDougall would have done well to have followed the example. Should it be possible to imagine some ground

of appeal, contrary to the opinion of Mr. Caswell, it is very unlikely that the appeal will be successful.

Dr. McMichael agrees with Mr. Caswell that there is no reason why the commissioner should not go on with the enquiry. Subject to the restriction imposed by the Superior Court, his powers are what he conceived them to be in the beginning, and there is some danger that his refusal to go on may be ascribed to petulance. The main object of the enquiry seems to have been to implicate Godson. The alderman who first demanded the enquiry imputed wrongdoing to Godson. If there are charges against this contractor why are they not formulated by the council? Why not do directly that which it has been attempted to do by a side-wind? Mr. McDougall refuses to go on with the enquiry since he is not allowed to implicate persons against whom no charges have been made. And he even advises that the law should be altered if necessary to enable him to fish in every water, dirty as well as clean. But without going so far afield or entering on debatable territory, he might give some advice to the city council to remove the hindrances in his way. He would be quite within the limits of his duty if he were to advise the city council, which many think even now he ought to do, to frame new resolutions, containing charges against any persons of whose conduct it thinks it has reason to complain. In this way the scope of the investigation could be enlarged, and enquiries which have been dragged in as a side-wind might be entered upon directly, a mode of procedure to which no objection could be taken.

#### URGENT NEED OF FIRE PROTECTION.

The annual waste of property by fire in Canada is something alarming. Various causes are suggested for the prevalence of fires, and numerous remedies are proposed for lessening their number. In THE MONETARY TIMES of the 20th ult., we referred briefly to the devastating fires in the villages of Chesley, Ripley, and Arthur. In the absence of any semblance of fire appliances, the fires only ceased when there was nothing more to burn. If the disasters in these places should prove the means of stirring up the inhabitants of similar towns to provide some effective means of extinguishing fires, the misfortune will not be an un-mixed evil. We are glad to learn that Kingston, Belleville, Smith's Falls, and Morrisburg are providing water works and other improved fire appliances. It is a source of satisfaction to learn that Kincardine, Blyth, Preston, Fergus, Teeswater, and other villages have applied to the Secretary of the Underwriters' Association for information as to the various kinds of fire appliances that are recognized by the association as affecting the rates of insurance.

As we have previously intimated, the Canadian Fire Underwriters' Association has divided cities, towns, and villages into six classes, designated A, B, C, D, E, and F. The first three require to have a system of water works, the classification A, B, or C depending on the efficiency of the water

works and the sufficiency of the means of applying the water to the extinguishment of fires.

Places in Class A require to have a permanent paid fire brigade, an electric fire alarm, and other necessary equipments. The requirements of Classes B and C are correspondingly less exacting. Places in Class D require to have a steam fire engine, an effective fire alarm, an efficient fire brigade, and other necessary appliances. Places having a hand fire engine or a Standard chemical engine are put in Class E. Places without any kind of fire protection, like Chesley, Ripley, Arthur, Mildmay, and hundreds of other villages, are in Class F, and as a consequence have to pay the very highest rates of insurance. Places possessing other fire appliances are raised one letter by adding a chemical engine. Mount Forest and Shelburne, having each a chemical engine, are in Class E, and we understand they are giving very good satisfaction.

Probably the places which above all others should have a chemical engine are those that have water works, as more damage is usually done to goods by water than by fire. In the city of Hamilton, since the 26th January last, when the chemical engine was put in service, Chief Aitchison states that out of 33 fires that occurred from that date to the 3rd July, 26 of them were extinguished by the chemical engine alone, 3 by water only, and 4 by water and the chemical. Had water from the hydrants been used in extinguishing the 26 fires put out by the chemical, the loss would doubtless have been infinitely greater.

The amount of money irredeemably lost in the Chesley, Ripley, and Mildmay fires, if used in providing fire appliances would have given these places ample protection, in addition to much cheaper insurance rates. We trust therefore that every town and village in Canada not already provided with means of extinguishing fires will lose no time in placing themselves in a position of comparative safety from such a dire calamity as recently befel the villages of Chesley, Ripley, and Mildmay, strangely all of them in the county of Bruce. The high rates of insurance in these places, consequent on the want of fire protection appliances, prevented people from fully insuring their property, and when in an unguarded hour the fire fiend came and swept away by one fell stroke the accumulated profits of years of patient industry and toil, an otherwise well-managed business became permanently paralyzed, if not irretrievably ruined. Wholesale merchants complain, not without cause, that many of their country customers, victims of these fires, were inadequately insured, thus entailing a loss upon the wholesale merchant, and preventing a resumption of business by these unfortunate men. Many companies have refrained from writing on risks in such places, and so have escaped these losses. Other companies that have hitherto done so are very seriously considering the propriety of withdrawing their agencies until proper fire protection is provided.