

The Right Hon. Lord Strathcona was elected honorary president; Sir George A. Drummond, K.C.M.G., president, and Mr. E. S. Clouston, vice-president, who has our congratulations on being advanced to this eminent position.

FIRE PROTECTION OF MONTREAL.

MEETING OF THE BOARD OF TRADE.

A meeting of members of the Montreal Board of Trade was held on 5th inst., to consider the fire insurance situation in this city as presented in the report of a special committee appointed to investigate the existing conditions, to interview the Canadian Underwriters' Association, and the City Council and to report thereon. Their report was laid before the Council of the Board of Trade some days ago, a result of which was the meeting held on 5th inst., at which the President, Mr. W. I. Gear, took the chair.

Mr. F. H. Mathewson, first vice-president and chairman of the special Committee of the Board of Trade, stated that efforts to secure a reduction in fire insurance rates had failed as the underwriters affirmed that with their past experience of losses they could not reduce rates until there was an improvement in the city's protective system.

Mr. Mathewson advised the Board of Trade to devote its attention to the City Council, where the trouble was, and use its influence to force that body to effect the improvement recommended by the committee and endorsed by the underwriters. He moved a resolution urging the City Council to make the needed improvements in the city's fire protective service, so as to reduce the number of fires and lead to a decrease in rates of insurance.

After some discussion a resolution was moved by Mr. F. H. Mathewson, and seconded by Mr. J. B. Learmont, and adopted unanimously as follows:

"Whereas it has been reported that the recent additions to the fire protective system have not been sufficient to keep pace with the ordinary growth of the city;

"And whereas all indications point to further extensive growth in population, buildings and area;

"And whereas it is the opinion of this meeting that further extensive additions to the fire protective system should be made, by the erection of more station houses, the purchase of additional appliances and the strengthening of the fire brigade;

"Be it resolved, That this board strongly urges upon the City Council the importance of carrying out the above mentioned recommendations, and of taking at the same time, such measures for the improvement of the handling of the fire brigade as will result in diminishing the number of disastrous fires that have taken place in this city, which have resulted in the burdensome increases in the rates charged by the insurance companies.

"And further resolved, that a special committee, representative of the council of the Board of Trade and of the different commercial interests of this city, be appointed by the council of the Board of

Trade to further investigate the relative position Montreal occupies as regards the insurance rates, losses, and fire equipments, since the Board of Trade fire, as compared with other cities, and that the insurance companies be asked to appoint representatives to confer with same committee."

Mr. R. Wilson-Smith, then moved, seconded by Mr. A. A. Ayer, as follows:

"Whereas, this city is growing rapidly, and its area is soon to be largely increased by the annexation of outlying municipalities;

"And, whereas, the present pumping facilities at the low level pumping station are totally inadequate for the needs of the city;

"Be it resolved that this board urgently recommends for the early consideration of the City Council the importance of providing further pumping capacity, in addition to the steam pump shortly to be installed so that the future growth of the city may be anticipated, and such provision made so that at all times, and under all conditions, there shall be available a reserve pumping capacity of not less than 50 per cent."

He drew attention to the seriousness of the situation in respect to water supply. If one of the pumps broke down there might be a water famine. He compared the money spent by Montreal on the fire brigade with the expenditures of Cincinnati, Cleveland, Detroit, Jersey City, and Minneapolis, from which he inferred that Montreal either underpaid her men very largely and did not get the equipment necessary, or, this city's fire equipment was comparatively not equal to that of some cities in the United States. The increase in fire brigade had not kept pace with the city's development. In 1894 the taxable property was \$135,000,000, and in 1904, \$163,000,000. The revenue in 1904 was \$2,743,335 against \$3,695,256 in 1904. The population in last 10 years had risen from 234,000 to about 350,000, including suburbs. Such increases were far in excess of those shown in the fire equipment services. In the congested district of Montreal he was informed the losses had exceeded the receipts of premiums in last 10 years. He considered that it would pay merchants in the congested district to authorize the City Council to obtain a loan of about \$1,000,000 to provide a high pressure system for that district and levy a special tax, therefore, to be spread over a long term of years.

He suggested a tax of $\frac{1}{4}$ of 1 per cent. on real estate to find more revenue. This would yield about \$400,000 a year and with 10 per cent. on the annual increased valuation of real estate which the city is now empowered to borrow and which realizes between \$200,000 and \$300,000 per annum should give sufficient revenue for the needs of the city.

Mr. R. Wilson-Smith's motion passed unanimously.

Mr. Ames made some remarks on the finances of the city. Resolutions were moved and seconded respectively by Messrs. E. H. Copeland and J. Williamson, J. C. Holden and W. S. Paterson, con-