

ped without an hour's unnecessary or unavoidable delay. Years have already been wasted in discussions of plans and various schemes in connection with these improvements, and, while work has been commenced, yet it is not prosecuted as vigorously as it might be. There is trouble now, apparently with the Connors' Syndicate. We always advocated that it would be desirable for the Harbour Commissioners of Montreal, acting, of course, for the Government, to erect and own the elevators, and have them under their immediate control. The deepening and widening of the channel, its lighting and improvements in the Gulf, should all be carried out simultaneously, and, if the Hon. Mr. Tarte will, with his well-known energy and ability push forward these works, he will gain the gratitude of the whole country. We would again emphasize that while all the other improvements outlined will, no doubt, be of great benefit in perfecting the system of transportation, yet it is of primary importance that this part should receive first attention.

In connection with the above, the question of insurance arises, which is of great importance, and, we hope will be thoroughly sifted. We observe that the Elder-Dempster Line has stated that it will carry its own insurance in future, or rather, we should say, insure cargoes and cattle committed to its charge. The Allan Line already carries its own insurance, and it is, perhaps, not out of place to note how free from accident the Allan line of steamers is. It is rare, indeed, to hear of an accident occurring in the navigation of the St. Lawrence, in connection with an Allan liner.

The preparation of tenders in connection with the lighting of the city is commendable. Some of the companies, however, seem to think that certain clauses of the specifications published are so objectionable that it is questionable whether one of the large companies would feel justified in tendering. These defects will, no doubt, be remedied.

The merchants of Montreal are greatly exercised over the increased fire insurance rates, and they, not unnaturally, perhaps, criticize the fire insurance companies severely. Those who are loudest in their condemnation seem to have given little consideration to the present condition of affairs. The fire insurance companies are not philanthropists. They have to conduct their business on purely business principles, and, if there be deficient fire protection and heavy losses, rates commensurate with the risks assumed must be charged, or the companies would very soon cease to take risks in Montreal at all. We are glad that the Board of Trade Council has taken up this subject, which will, no doubt, receive careful and prompt attention. The city of Montreal should have a thoroughly equipped fire brigade in every essential, and there should be no hesitancy on the part

of our civic rulers in supplementing the apparatus, improving, where necessary, the water pipes, for, it is stated, that some of them in the older districts are not sufficiently large, and that a sufficient number of men and thoroughly competent officers be arranged for. It was stated at the Board of Trade Council meeting that the companies would inaugurate a system of specific rating as promptly as possible. In the meantime a committee has been appointed to confer with the underwriters, and thoroughly investigate the whole situation.

The bursting of the main on Bleury street a few days ago is very unfortunate, not only because of the loss which will be sustained by the city in the shape of damages, but also, as illustrating again, the fact that, these mains are liable to burst, for this is the second occasion within a few years of the pipes bursting on Bleury street. Whether it be due to the much snow off the roadways, and thus letting the frost permeate to the pipes, is a matter beyond our comprehension. Some steps should be taken by the civic authorities to find out whether these pipes are properly laid, and, if necessary, they should see that improvements are carried out. The city will be called upon to pay more in damages than the cost of relaying the pipes three times over.

Statements have recently reached us that the controlling interests in the stocks of one or two life companies have changed hands, and that as soon as satisfactory arrangements can be concluded, amalgamation is likely to ensue. We may have something to say on this subject later on, more particularly referring to the control of life assurance companies as it exists to-day, and whether it is in the best interests of the business generally, and more especially the policyholders and shareholders that the holders of the majority of a small capital stock should control the destiny of the many millions which may be invested in life assurance by those who insure their lives.

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We do not hold ourselves responsible for views expressed by correspondents

TORONTO LETTER.

"Army and Navy Fire"—Meetings, Annual and Quarterly, of Companies—Advancing of Rates—Scientific Rating and the other kind—A Novel Cause of Fire.

Dear Editor,

A recent fire occurring at mid-day in a clothing store on King street East, known as the "Army and Navy," was remarkable for the quickness and fierceness of ignition, and the great danger experienced by numerous employees in the upper flats where there were sundry workshops. Indeed, so perilous was the outlook, that several of the women and girls, finding