

Zealand, North Island, 20 shillings; Turkey, 20 shillings; the Straits Settlements, 20 shillings; the West Indies except the Bahamas, 20 shillings; the Bermudas and Bahamas, China and Cape Colony, 5 shillings each. Other locations vary. The earthquake clause to be used will be worded as follows:

In consideration of the payment by the insured to the company of the sum of ——— additional premium, the company agrees, notwithstanding what is stated in the printed conditions of this policy to the contrary, that this insurance covers loss or damage occasioned by fire during or in consequence of earthquake. It is agreed that in every case of loss or damage the insured must prove to the satisfaction of the company that no part of the loss or damage claimed for was caused otherwise than by fire. In all cases where the insurance is not subject to average the following additional clause must be inserted: "It is further declared and agreed that in the event of any loss or damage to any property insured by this policy by fire during or in consequence of earthquake, this company shall not be liable to pay or contribute in respect of such loss or damage beyond the proportion the amount insured by this policy shall bear to the total amount of all subsisting insurance on the property whether effected by the insured or not, and whether covering such loss or damage or not."



THE WATER QUESTION.

Montreal is about to spend \$2,000,000 in the extension of its water supply. The expenditure is an urgent necessity, from more points of view than one. How near the city has been to an actual water famine must be still fresh in the minds of our Montreal readers. The possibilities of a great conflagration at a time when the water is at a very low level in the reservoirs are dreadful to contemplate. There is an immense amount of wealth in destructible form concentrated in very small areas in Montreal. A brisk fire, a high wind, and a low water supply might wipe out a couple of millions of dollars worth of property in a couple of hours. Strange to say, there are people still in existence, and nominally alive, whose one anxiety when a big fire is in progress is embodied in the expression "I hope the owner is well insured." As though insurance were a magic device for the prevention of loss by the destruction of property. Our people cannot realize too thoroughly that a million dollar fire, is a million dollar loss to somebody, and that in the long run the burden is placed upon the whole community. From the private ownership point of view, the insurance policy is entirely comforting, but from the public point of view, fire is a thing that has to be paid for by the public.

We confess that we would gather more satisfaction from the expenditure of the \$2,000,000 if we felt quite convinced that it would be spent to the best and most permanent advantage. The aldermen should bear in mind that in a matter of this kind, they are not working so much for the Montreal of to-day, as for the Montreal of to-morrow. In other words, any great additions to, or improvements of our water system, should be designed

for a city not of 400,000 but at least 1,000,000 population. To go to work on any other plan is to throw money away. The improvements now in contemplation will scarcely be completed before the demand for water will be nearly double what it is to-day.

The next thing to be considered is, will the scheme under consideration effect the object it is proposed to accomplish? It is hoped to improve both the quality and the quantity of the water supply, by laying pipes under the Ottawa water, which flows around the Island of Montreal, to reach the "pure" St. Lawrence water, which skirts the St. Lambert shore. Which source of supply contains the more sewerage, opposite Montreal, is a debatable question, but expert authorities are agreed that the Ottawa water when filtered is a better potable water than that from the St. Lawrence, which contains a much higher percentage of lime. The objectionable elements of the Ottawa water are in free suspension and can be easily removed by filtration, the objectionable elements of the better looking St. Lawrence water are not so easily got rid of.

Then as to the quantity of the supply, the scheme under consideration will undoubtedly increase the supply in summer. What about the winter? The frazil is a disconcerting, uncertain element with which to contend. Unless the greatest care is taken, the improvements instead of increasing the regular supply, may some fine day stop it altogether, to the imminent peril of Montreal.



THE MUTUAL RESERVE.

The new management that has taken hold of the Mutual Reserve Life Insurance Company since the Burnham indictment, is credited with a more sincere "zeal for righteousness" than has characterized the company's past. President Haynes speaks frankly enough in a letter to the board of directors regarding the former practice of the company as to settlement of claims. He writes:

"I recommend that this company place itself on record that from this date it is and will be the settled policy of the company, in its consideration and treatment of death claims, to consider, pass upon and pay all claims at the earliest practicable date after their presentation, resisting none except where it clearly appears that there has been fraud or speculation, and then only upon the clearest proof, it being the desire and purpose of the company to give the benefit of every legitimate doubt to the beneficiaries under policies which have become death claims."

Certainly, this appears more genuine than the changes of heart as to which the public was so often assured in the past, that it had long ago ceased to take much notice of them.

Of publicity of one sort and another the Mutual Reserve has had more than its due share of late years. But even the most suspicious reader who ever "smelled an ad" in newspaper columns would scarcely blame the company's "press bureau" for all that has appeared. Accounts of protested and compromised claims; of law suits galore; of decisions adverse to the company in Great Britain, United States and Canada; of a decreasing and