

is a common practice for our banks to overdraw in London and put the funds out in New York, the rate obtainable in the latter place being considerably more than that payable in the former. There is no doubt, but that operations of his kind, particularly at this time, amount in effect to the London banks assisting to finance a New York stock speculation. But one can easily see that they would be extremely reluctant to decline giving the usual accommodation to such good customers as are the Canadian banks. Numerous other powerful and wealthy institutions and firms in New York carry on practically the same kind of business. And as their business is exceedingly valuable the London bankers would be quite as reluctant to check them as they are to check our banks.



THE CITY SNOW PROBLEM.

The Annual Report of the City Engineer of Ottawa for the year 1905, gives some interesting information upon the subject of snow removal to which we alluded last week. In Ottawa, as many Montrealers know, both roads and sidewalks are kept in a condition far superior to that with which we are familiar at home. No matter how heavy a snow storm may come in the night, by the time the children go to school in the morning the sidewalks are cleared and if necessary sanded and the crossings are levelled. The snow is ploughed from the sidewalks with one set of ploughs, ploughed farther into the roadway with another set and then rolled with heavy wooden rollers. The little baby sleighs hired by the Montreal Road Department are unknown at the Capital. The plant now in use consists of 39 double snow ploughs, 3 single snow ploughs, 10 walkaway ploughs, 1 road grater and plough, 4 horizontal knife ice cutters, 4 large wooden snow rollers, 1 sidewalk ice roughener, and 127 snow shovels. There were 129.2 miles of walk, cleaned, sanded and roughened when required, and the cost for the fourteen months from October 1, 1904, to December 31, 1905, including repairs to plant, and sand was \$17,762.74 or an average of \$137.48 per mile. This will figure out roughly at an average of about sixty cents per house for the whole winter.

What householder in Montreal would not be glad to be rid of his public responsibility in connection with his sidewalk for sixty cents per annum?

In Ottawa since November, 1904, the special frontage tax has been abolished and the cost of snow-cleaning charged to the general fund.

We can see no reason whatever why Montreal should be too proud to learn from Ottawa, or from any other city, larger or smaller, where the snow problem has been satisfactorily solved. The

winter roads and sidewalks in Ottawa are always creditable, the winter roads and sidewalks in Montreal are generally a disgrace to the city, and the cost of snow-cleaning in Ottawa is but a trifle compared with the cost of the same operation to the people of Montreal either in money or in labour. The chief advantage of the Ottawa system lies in the uniformity of practice which can never be attained by the individual effort or control of householders. The superiority of the Ottawa roads and sidewalks, is also reflected in the smallness of the claims for damages against the city in this connection. The whole amount paid in 1905 was \$641.62.

It is simply a question of competent engineering, organization and common sense. By the aid of a fair and reasonable arrangement with the Montreal Street Railway Company, the Road Department could arrange to keep the roads and sidewalks in excellent condition, at trifling cost and without asking the tax-payers of Montreal to perform statute labour on the roads on pain of fine and humiliation.



THE PUBLIC'S FIRE EDUCATION.

There is certainly one respect in which Canada's fire underwriters may more constantly follow an example from the other side of the border—that is in increasing their efforts to educate the general public along lines of fire prevention. While rightly endeavouring to influence "those in authority" to see to it that municipal regulations are up-to-date and well enforced, there should not be neglect in educating the ordinary business man—and the average woman too—concerning the elementary principles of fire-prevention, and the first methods of fire extinction as well. If the co-operation of the daily press were secured, so that brightly written interesting articles containing the right information might be spread broadcast, there seems no reason to doubt that the country's fire losses would be appreciably affected.

A noteworthy work of this sort is being done in an official way by D. S. Creamer, State Fire Marshal of Ohio. A series of short bulletins is issued from his office from time to time dealing in popular fashion with all sorts and conditions of fire topics. Never did Government publications partake less of the stereotype official formality. Sometimes, indeed, the Marshal becomes breezy to a degree that carping critics might think out of keeping with a state position. But he may be well forgiven, as his bulletins are packed with information as useful to the community as they are interesting in the reading. His first leaflet for 1906 is one dealing with "Denatured Alcohol" in relation to its possibilities for house heating. At first thought, this seems as yet rather