

beings will be guided by inherited memory to eat meat, limited perhaps to that which they have themselves killed, wheat and other grains in the kernel and vegetables in a state of nature, and to drink only water. This process of restoring primitive man is slow, wasteful, and in the opinion of many persons wholly unnecessary. As new articles of food and drink are being placed upon the market, and it takes ages to produce an inherited memory, and when produced it will only serve to guide its possessor to things recognizable by smell and sight, it is proposed to use that same chemical skill which is employed in the production of new foods and drinks to ascertain their component parts, and the effect of these upon the human body. The jackass gets along without a pure food law, not on account of his superior intelligence, but because he confines himself to the thistles with which his ancestors were acquainted, and refuses to experiment with new-fangled thistles artificially produced and warranted by the manufacturers to be as good as the best natural Canada thistles.

THE CITY'S WATER SUPPLY.

We are glad to note that the suggestion made by THE CHRONICLE a few months ago regarding the pressing necessity for the establishment of a filtration plant in connection with the city's water supply has been endorsed by the Chairman of the Finance Committee, the Chairman of the Water Committee, the Acting Superintendent of the Waterworks, and, in fact, the aldermen in general. What is still more gratifying is the fact that practical steps are being taken to put our suggestion into effect. The muddy condition of the water, owing to the recent heavy rains and snowfalls, has, no doubt, helped our city fathers to a readier appreciation of the urgent need which exists of a first-class system of filtration.

On more grounds than one, the citizens of Montreal have a right to insist that the water furnished to them should be pure.

It could be wished that other hints thrown out from time to time by THE CHRONICLE with reference to our municipal administration were adopted with equal alacrity and earnestness. If they were, the ratepayers of Montreal would have good cause for rejoicing. Let us hope that the approaching improvement of the water supplied to us at such an immense profit will be the precursor of other improvements of like importance.

LIFE UNDERWRITERS' ASSOCIATION.

A meeting of the Life Underwriters' Association was held at Toronto on Saturday last, the 1st inst., when, we understand, the following officers were elected:—Mr. W. M. Ramsay, president; Mr. H. Sutherland, 1st vice-president; Mr. B. Hal Brown, 2nd vice-president; Messrs. J. K. Macdonald and Wm. McCabe, executive committee; and T. Bradshaw, secretary-treasurer. We regret that so far we have received no further particulars.

THE NOVEMBER FIRE LOSS.

The fire loss of the United States and Canada for the month of November, as compiled by the New York "Commercial Bulletin," aggregates \$8,518,000. This is a reduction from the figures for the same month of 1899, as will be seen from the subjoined table:—

	1898.	1899.	1900.
January	\$ 9,472,500	\$10,718,000	\$11,755,300
February	12,629,300	18,469,000	15,427,000
March	7,645,200	11,493,000	13,349,200
April	8,211,000	9,213,000	25,727,000
May	11,072,200	9,091,900	15,759,400
June	9,206,900	6,714,850	21,281,000
July	8,929,750	11,426,400	13,609,100
August	7,793,500	9,703,700	10,298,250
September	14,203,650	12,778,800	9,110,300
October	7,539,400	12,046,250	7,107,000
November	10,235,000	11,857,650	8,518,000
Totals	\$106,938,400	\$123,512,550	\$151,941,550

It would seem that the fire loss for the current year will exceed the total for 1899 by about \$25,000,000. The "Bulletin" says: "The increase would be more enormous had not the September, October and November fires proven so much less expensive than those for the same period of 1899. The fire underwriters are looking forward to very discouraging annual statements."

MONTREAL CLEARING HOUSE.

	Clearings.	Balances
	\$	\$
Total for week ending		
Dec 6 1900,	15,582,679	2,312,958
Corresponding week... 1899,	17,254,260	2,474,898
" " 1898,	16,514,612	2,080,388
" " 1897,	12,901,534	1,867,792

Notes and Items.

"BEER, GLORIOUS BEER."—A Wisconsin brewer has been bewailing the growing habit of domestic beer drinking on the ground that men drink less beer at home than in saloons. This implies that men drink no more than they really want at home; but in the saloon, among their friends, and with the treating system in full operation, men drink more than the amount required to quench their thirst. A New York paper, commenting on the brewer's complaint, says: It is not worth while for the prohibitionists to exult over this, because the assumption that the consumption of beer is relatively decreasing is not true. The