THE NORTHERN BANK.

The Northern Bank has been organized to provide Manitoba and Northwest with a local Bank. Mr. W. de C. O'Grady, who was some years representative of the Bank of Montreal at Chicago, has been appointed manager. The directors are announced to be, subject to approval of shareholders, James H. Ashdown, President J. H. Ashdown Hardware Co, Chairman of Provisional Directors; D. C. Cameron, President Rat Portage Lumber Co.; G. R. Crowe, President Northern Elevator Co.; H. M. Howell, K.C., Messrs. Howell, Mathers, Howell & Hunt, Sir Daniel McMillan, Lieut.-Governor of Manitoba; Capt. Wm. Robinson, steamboat owner, President Dominion Fish Co.; Hon. R. P. Roblin, Premier of Manitoba; Fred. W. Stobart, Messrs. Stobart, Sons & Co.; E. C. Warner, President Midland Linseed Oil Co., Minneapolis; A. Stamford White, Messrs. A. S. White & Co., Chicago, and Liverpool, Eng.

The authorized capital is $2,000,000, in 20,000 shares of $100 each, of which it has been decided to issue at present 10,000 shares, being one-half of the authorized capital.

Winnipeg has branches of all the leading banks in Canada, and the Province of Manitoba, and the Territories is supplied quite liberally with branch banks, but as the development of that section of Canada is proceeding by leaps and bounds, and a locally organized bank always appeals to local sentiment, the promoters of the Northern Bank are quite sanguine of its acquiring a good, profitable business.

THE BUILDING CODE OF THE NATIONAL BOARD OF FIRE UNDERWRITERS

The National Board of Fire Underwriters, through the Committee on Construction of Buildings, prepared during the past year a Building Code designed to secure uniform building laws throughout the country. Every effort has been employed to make this Code as complete and comprehensive as possible, to effect which the committee was assisted in its work by experts of the highest authority in the art of building construction.

At the annual meeting of the National Board of Fire Underwriters, held in New York on May 11, 1905, the Code was unanimously adopted and resolutions passed recommending its enactment by the municipal authorities throughout the United States.

The importance of having a Building Code in force wherever there are aggregations of buildings is not yet fully realized by municipal authorities. In our larger cities there is usually such a Code nominally in force, but throughout the smaller cities and towns the rule for builders is of the "go as you please" order.

There is a great need of a building law applicable to all urban municipalities, with conditions specially applicable to communities of different classes, for it would not only be unjust but well nigh impossible to impose the building regulations required by a large city upon a small town. A matter of such grave importance should not be left to the whim, or the shortsighted prejudices of any local authorities.

It is true that fire insurance companies do effective service in protecting the owners of buildings from their own and their neighbour's folly, or ignorance, or recklessness by insisting upon certain building conditions being observed, the effort to enforce which, by penalizing their neglect, creates continual friction between property owners and underwriters.

The Building Code of the National Board of Fire Underwriters affords invaluable material for compiling local codes adapted to different classes of cities and towns, it will be of use also to fire insurance companies as a guide to inspection work, and for informing builders and property owners, what is required to have buildings favourably rated.

The first section deals with the provisions for having all plans for new buildings, and for alterations to, or demolition of existing ones submitted to and approved by the municipal building commissioner or inspector. Definitions are given of the terms, private dwelling, tenement, apartment and lodging house, hotel and office building. The quality of building materials, occupies a chapter, more especially wrought iron, steel, cast iron and cast steel, data being given of their tensile strength for guidance in testing purposes. Tests ought to be constantly made as if they are abandoned there is liable to be an introduction of low priced, imperfect materials.

Sections on Excavations, Adjoining and Retaining Walls, Foundations, give practical rules for these classes of work being carried on and carried out with safety and so as to ensure the stability of the superstructure.

It is recommended that, "no non-fire-proof building or structure hereafter erected shall exceed 55 feet in height, and that no building, or structure hereafter erected, except a church spire, shall exceed in height 2½ times the width of the widest street upon which it stands, but in no case shall any building exceed 125 feet, or if to be used above the ground floor as warehouses or stores for the storage of, or sale of merchandise shall it exceed 100 feet in height."

The regulations suggested for partition walls of non-fire buildings, such as dwelling houses are, as a rule, seem excellently adapted to ensure protection from exposure fires.

The regulations of Light and Vent Shafts seem well designed to minimize fire losses, they read:

"In every building hereafter erected or altered, all the walls or partitions forming interior light or vent