

should never (or hardly ever) be allowed, the simplest possible are the best. In towns having good water supply a fireman attached to a constant main and hydrants on each floor, with small hand-pumps and buckets on the landings; in the country a fireman attached to a cistern on the roof with the like; or manual engine or steamer if there is a good water supply outside, are most to be recommended. But proprietors of large buildings will do best, before determining what they will have, to consult some one experienced in such matters, and will probably save themselves trouble and money by so doing.

We assert that suitable and efficient apparatus, well looked after, must be effective in the majority of cases of fire, let Insurance Journals deploring the necessity of reducing premiums on account of such, give vent to spleen in what manner soever affords them the greatest relief.

QUEBEC CITY RATES.

At a meeting of the Insurance Companies, held in Montreal the early part of this month, the following agreement was arrived at as to the rating of Quebec City; having received the concurrence of all the Companies represented in the Dominion:

First.—That the taking of three-year risks for two-year premiums be discontinued in the district and on the classes now specially rated.

Second.—That further insurance without notice be also discontinued, except for exclusively wholesale establishments.

Third.—That trades, factories or establishments (exclusive of workers in wood) worked by hand be charged an additional rate of $\frac{1}{4}$ (one-quarter) per cent. to the ordinary retail rate, and that those worked by steam power be charged an additional $\frac{1}{2}$ (one-half) per cent. to the same.

CLASSIFICATION.

1st Class.—Stone or brick buildings roofed with metal, gravel, slate, or shingles laid in mortar.

2nd Class.—Stone or brick buildings roofed with shingles, brick-encased covered with metal or other first-class roofing; and wood wholly sheathed and covered with metal.

3rd Class.—Brick-encased, covered with wood; rough cast; and wooden buildings.

Note.—When any building combines in its construction more than one of the above classifications, or when such building is occupied by more than one tenant, the highest rate applicable to the lowest classification and to the greatest fire hazard shall be applicable to all.

Buildings in course of construction, or vacant, to be rated at the minimum of their class.

The minimum rates per \$100 on both buildings and contents are as follows:

Description.	Champlain, St. Lewis, Palace, St. Peter's Wards and Grand Allée in Montcalm Ward.			St. Rochs, Jacques Cartier, St. John and Montcalm (exclusive of Grand Allée) Wards.			St. Sauveur.		
	1st.	2nd.	3rd.	1st.	2nd.	3rd.	1st.	2nd.	3rd.
Dwellings,	.50	.62½	1.50	.62½	.75	2.00	.75	1.00	2.00
Who. stores and storage warehouses,	.75	1.00	1.50	1.00	1.25	2.00	1.50	2.00	3.00
Retail stores,	1.00	1.25	2.00	1.25	1.50	2.50	1.50	2.00	3.00

The above rates came into operation on the 13th inst. In the originally prepared agreement, asylums, banks, churches, colleges, convents, hospitals, court houses, city, fire and market halls, jails and schoolhouses were included in the Rate for Dwellings, but it was found impossible to agree as to these, and therefore this class of buildings was left open to competition.

ST. LOUIS POMPIER FIREMEN.

SOME CLEVER FEATS IN CLIMBING BY AGILE FELLOWS WITH CURIOUS LADDERS.

(From the Cincinnati Commercial, Sept. 16.)

After reviewing the engines drawn up in line along the Eighth-street parks, the fire chiefs yesterday morning went to the elbow of the canal, the place appointed for the tests of engine appliances, extension ladders, and life-saving inventions. Committees having been appointed to the various exhibitions, everything was set to work at the same time. Out of the windows of one building were flung rope ladders; to the fourth-story window of Haydock's Carriage works was attached a canvas tube fire-escape, down which several men jumped one after the other. Across the canal the celebrated Pompier Corps, of St. Louis, was at work, the men with their 12-footed ladders skinning up and down the face of a six-story building like so many cats. The ladders in construction, are simplicity itself. A single pole of hickory, with rungs projecting from either side, is surmounted by a hook of Norway iron, bent at a long right angle and supplied on the under side with serrated teeth. The ladder can thus be readily hooked through windows of great depth. In the drill yesterday one of the corps, with his ladder, got a grip on the second story window, and running rapidly up, seated himself in the opening, pulled the ladder up after him, reached up to the next window, where he got another grip, and in a jiffy was one story higher, and so on up to the very roof. The descent was still more rapid. The drill was then made by four men, directed by the voice of the captain, who, on occasion of fires, uses a shrill whistle to convey his signals. Each fireman wore a broad belt of canvas and leather, depending from the front of which by a strong strap was a large wrought iron snap-hook, so that on mounting to the top of the ladder the fireman could snap his hook around one of the standards, and be thus secure from all possibility of falling, and at the same time have his hands free for holding hose or assisting people from the window. The hook serves another purpose. Making a rope fast on the inside of the window, he can, after taking two or three turns with the rope around the upper rim of the snap-hook, obtain sufficient friction to enable him not only to let himself down, but to take one or two men with him, if they are strong enough to hold on. Chris. Hoell, Captain of the Corps, lowered himself in this way yesterday from the fifth story, and as he came past the third floor window another man caught on, so to speak, and came down with him.

At the word of command one of the ladders was hooked over the window-sill. At another command a man ran lightly up, stopping near the top. At another command his hook was snapped around the standard, and he stood on the rungs, his waist on the level of the sill and his hands free. Instantly another ladder was handed to him by fireman No. 2, and raising it quickly he hooked it on the sill of the third story window above him. At another command he unhooked his belt, stepped on the second ladder, and ran up to the third story, fireman No. 2 meanwhile mounting to the second story. Both men now hooked themselves to their respective ladders, and a third ladder was quickly passed up by fireman No. 3. No. 1 reached up with this and hooked it on the sill of the fourth story window, and then, at a word, mounted again, No. 2 following to the third story, and No. 3 following to the second. A fourth ladder was passed up by fireman No. 4, and No. 1 hooked it on the sill of the fifth story. Again he mounted, No. 2 following to the fourth story, No. 3 to the third, and No. 4 to the second. In another second each man had entered the window of the floor at which he had arrived. The elevation of each ladder occupied about fifteen seconds, and in comparatively no time there was a man on every floor of the building, fully prepared to lower any one that might be in danger there.