andon April 21st. 1902 13	\$ 500,000
Town, S. A June 27th, 1902 2	\$ 2,000,000
London, S.A Nov. 9th, 1902 7	\$ 600,000
Hyacinthe, Que . May 20th, 1903 40	\$ 250,000
wa. Ont May 10th, 1903 75	\$ 1,000,000
sund, NorwayJan. 23rd, 1904	\$ 4 000,000
1 imore 1904 140	\$56,000,000
Bochester, N.Y Feb. 26th, 1904	\$ 2,500,000
Feronto, Canada April 19th, 1904. 20	\$12,000,000
Victoria, B.C Aug. 9th, 1904	
Minneapolis, Minn Dec. 13th, 1904	*********
Sioux City, Iowa Dec. 23rd, 1904 7	\$1.800,000
New Orleans, Miss Feb. 26th, 1905	\$ 4,000,000

CONFLAGRATIONS.

Paper by Mr. J. Laidlaw, read before Toronto Insurance Institute.

St. George's Hall, Toronto, was crowded on the 13th inst., by an audience assembled to hear a lecture by Mr. J. B. Laidlaw, on, "Lessons to be learned from conflagrations," which he had been asked to prepare for publication in the annual volume of the Federated Institutes of Great Britain.

Mr. Frank Sanderson, president of the Toronto Insurance Institute presided. Amongst the audience were a large number of citizens representing the Board of Trade, the Manufacturers' Association, the Architects' Association, the Fire Brigade, and the City Council, who evinced the deepest interest in the lecture of which they expressed their high appreciation.

The lecture was illustrated by a series of moving pictures contributed by Messrs. Manghan and Scott, which depicted the movements at the Eby. Blain Company's Fire, the fire brigade answering alarms, and scenes during the Toronto conflagration.

Mr. Laidlaw gave a very graphic and well-prepared description of a number of all too famous conflagrations from the one in London 1666, down to those in 1904. From the circumstances and data furnished by the records of these fires, in regard to building construction, fire preventive and fire fighting appliances, Mr. Laidlaw drew valuable lessons as regards the needful measures to be adopted to prevent conflagrations, and minimize their disasters when they do break out.

Reduction of the area exposed to one fire is desirable, for, as Mr. Laidlaw remarked, it had been many times demonstrated that a building of several floors with free communication between them, or a building of larger area, even though only one story high, was a conflagration breeder.

All municipalities had by-laws governing the erection of new buildings, but to eliminate the conflagration hazard the authorities must go further and insist on the remodeling of all existing structures.

Mr. Laidlaw urged that the old regulation remiring fire walls to be built between mercantile buildings should be extended so as to provide that there be no interior communication whatever from floor to floor. Firemen would then have an infinitely easier task, and there would be much more probability of their preventing fire from becoming a conflagration. To bring this change about, the citizens must demand the alterations, which would mean a radical change in the viewpoint of the majority. The modern system of schedule rating had, however, already had great effect in this direction.

The best provision for coping with a serious fire, said the lecturer, was the independent high pressure waterworks system, whose mains were not drawn upon for private services. There should be provision that in the centre of blocks stand-pipes connected with city mains rise over the buildings with valves on the roofs to which hose could be connected. Firemen would merely have to carry short lengths of empty hose to the roof.

Wherever a city has a water front there should be one or more fire-boats provided, in connnection with which there should be auxiliary pipe lines laid underground, into which these boats could pump at the water's edge, while the firemen drew the water at high pressure from hydrants two, three, or four blocks away.

In dry weather conflagration risk was greatest, and at such times firemen should not be allowed to take holidays or indulge, as is often the case with volunteer companies, in outside company competitions. Burning of rubbish in the open air should be prohibited in such weather.

A vote of thanks was moved by Mr. Eby off the Eby. Blain Company, and seconded by Hon. Geo. A. Cox. The motion was enthusiastically carried.

Mr. Laidlaw very courteously repeated the above lecture on the 16th inst., before the Montreal Insurance Institute.

THE WINNIPEG WATER SUPPLY FOR FIRE * PROTECTIVE PURPOSES.

The Fire, Water and Light Committee of the City Council, Winnipeg, has recommended the City Council to construct the plant for a high pressure system in order to improve the fire protection of the city. The Committee considers that the property directly benefitted ought to pay the cost of installing this system and the city at large bear the cost of its maintenance and operation.

The president of the Board of Trade and a number of leading citizens attended the committee to present the resolution of that body in favour of the high pressure system. It was pointed out that the civic buildings, the leading hotels, retail houses, manufacturers, office blocks and all the banks were within the district to be protected, as well as the wholesale houses.

The Mayor expressed his objections to incurring a very large expenditure and pledging the credit of the city without the consent of the people as a whole. He