

historical associations are worth something of a tangible nature, that there is "something to them," as they themselves would say, and the sentiment which urges them to "preserve their monuments" immediately becomes less absurd. And this can be done; romance most certainly has its cash value, even in this enlightened age. It is safe to say that for the thousands of Americans and others who come every year to Quebec and other Canadian cities, the great attraction is, not climate, nor even landscape, but the fact that here they can see the links which visibly bind the Present with the Past, and bear the imprints of a time when man, even if he did not build so quickly, yet knew better what he wanted and built "more sure." Millions of dollars are spent in Italy every year in the gratification of this not unworthy spirit—and many thousands in Canada. Why should we kill the goose that lays the golden egg at the behest of people who want all our surroundings to be of a dead level of uniformity so as to save space in a spaceful world?

FIRE INSURANCE SUGGESTIONS FROM MONTREAL.

Mr. Benoit, chief of the Montreal Fire Brigade, made some remarks the other day which are well worth the consideration of fire insurance companies and the public generally. One suggestion he made was that thousands of dollars might be saved and many fires would be prevented if there were a better system of inspection for insured properties. The chief found that many of the worst fires that occurred in the winter time were caused by over-heated furnaces or stoves and pipes that were not properly protected. If the underwriters would inspect the heating systems of their patrons with deliberate care, and either refuse to insure or to pay the insurance placed on property carelessly heated, and a clause to this effect were inserted in all contracts a salutary effect would soon be evident. Many people, the chief said, paid little attention to the terms of their contracts; hence the need of careful and regular inspection.

It was also, he declared, a notorious fact that risks on goods in stores were taken by insurance companies with little regard to the inventory or to the keeping up of the stock in such stores. "It was not uncommon for first negotiations for insurance risks to be made by telephone. The agent urged the proprietor, when he visited the store, to place the valuation as high as possible, because the former's percentage would be higher and the latter's return in case of fire, would be much greater." It was also surprising how soon a bona fide heavy stock could be reduced; how by neglect it could remain low, and some night the furnace became overheated, pipes fell down, electric wires became deranged, or something else occurred that need not have occurred, and there were heavy losses to pay. The chief ventured the opinion that if the insurance companies would pay as much attention to these things as the city council was giving to the improvement of the fire department there would be fewer fires and smaller losses.

The indictment here brought is a severe one, and

affects not only the insured but the companies. As a responsible official, with much experience, Chief Benoit would hardly make such charges of laxity with regard to inspection and to the manner of negotiation by insurance agents unless prepared to substantiate them. If they are true, the companies should have something to say, and that quickly.

TORONTO'S BURNED AREA REBUILDING.

It is encouraging to find such a general air of activity in the portion of Toronto which was devastated by fire in April last. On the west side of Bay Street from Melinda to Wellington the Debenham building is practically finished, and every lot shows men at the work of reconstruction. Farther on, towards Toronto Bay, the extensive Brock building is steadily rising. We are pleased to hear that this warehouse is not to be taller than four stories. Sky-scraping buildings in the narrow streets of the business quarter are a dangerous fad. The report got abroad that the Merchants Bank of Canada had purchased and was about to build upon the lot on the south-east corner of Wellington and Bay, formerly occupied by the Wyld-Darling warehouse, a lofty building, partly for the business of the bank and partly for renting. Upon enquiry at the bank we are unable to confirm the story.

South of Front Street is still a dreary expanse of bricks and mortar; here levelled and below the street—there in the shape of fragments of walls still standing. The expectation that the Union Station and approaches will cover practically all this district from the Queen's Hotel up to near the Custom House prevents, of course, any rebuilding of warehouses upon it. The north side of Front Street west of Bay shows, however, excellent progress in reconstruction. And but for the folly of strikes among bricklayers and allied trades, which consumed so many valuable weeks, various buildings should have been roofed by now. The Gordon-Mackay warehouse is three stories above ground, and two of these are occupied by the firm, who have put on a false roof to permit them to do business and yet allow building to go on above them. W. J. Gage & Co. and the Copp-Clark Company have their buildings in a very good state of forwardness. So also, on Wellington Street at the back of them, the Brown Brothers' building is slowly proceeding. Going towards Yonge Street one finds the Kilgour building nearly reconstructed and the Bradshaw building alongside being roofed. In three months more, if strikes can be avoided, this sorely spoiled portion of Toronto will be transformed into a fairly regular and attractive series of business blocks of a generally better character as to fire risk than before.

MOOSE JAW.

Moose Jaw, Assiniboia, which has a population of more than 2,500, has begun the construction of a system of water-works, sewage and electric lighting at a probable cost of \$150,000, and the erection of a city hall to cost \$25,570. The first of these is to be financed by the issue of 5 per cent. debentures for \$150,000, repayable 1910 to 1954. Only \$10,000 needs to be