

INSPECTION OF MONTREAL'S WATER SYSTEM.

Last Saturday a delegation of the Canadian Fire Underwriters' Association waited upon the Mayor and Controllers of Montreal, to ask that an inspection should be made of the water works system, and generally the fire protection arrangements of the City by the engineers of the National Board of Fire Underwriters, who have inspected many hundreds of the cities of the United States. Since the interview the underwriters have sent to the city authorities a number of reports on various cities made by these engineers, and stating that they hope to have to-day (Friday) a definite reply from the city authorities as promised, and that the city authorities will be willing to co-operate with the Fire Underwriters in this inspection.

It was explained by the delegation that their suggestion arose as a result of the water famine last December, and of the shortage of water at various fires. At the same time, they did not contemplate the criticism of any particular official or ask for an enquiry as to the cause of the break in the conduit. Mr. Harold Hampson, President of the Association, stated he was not satisfied that things were all right with the city water works, but being a layman he preferred not to express his own opinion more definitely, and he added that some of the underwriters seriously considered last winter withdrawing from Montreal.

Controller McDonald said he understood the proposed report of the inspection would state whether the city was sufficiently protected with a water supply or not, as the case might be, and that the report would not suggest how the water supply should be improved, that being for the city to decide.

To this the delegation replied in the affirmative.

To the suggestion of Mr. Cote on having the opinion of the engineers of the underwriters on the fire protection from the pump house to the city, the delegation said they were agreeable.

"I suppose," said Controller McDonald, "that if your report shows the fire protection is very good, the insurance rates will go down, and if very bad they will go up."

Mr. Hampson replied that last winter the underwriters had played the part of good citizens and had decided not to raise the rates.

"Then unless the report is very pessimistic you will not raise the rates," asked Mr. McDonald, and to that the reply was "No."

In the course of the interview it transpired that the city authorities contemplate a high pressure system in the business district. In regard to this question of inspection it is to be hoped that the city authorities will cordially co-operate with the underwriters. An inspection of this kind by competent engineers will give an unprejudiced and full statement regarding Montreal's position in regard to its water supply and fire protection facilities. If the city authorities do not feel inclined to co-operate it would seem to be an opportunity for business men's organisations to bring pressure to bear on them to compel them to do so.

A FOOLISH ARGUMENT.

The agency journal of a Canadian fire company which has apparently been inoculated with some of Mr. Henri Bourassa's nationalist theories, prints a table showing the amount of the expenses paid by Canadian, British and Foreign fire companies operating in Canada in 1912, and propounds the query "which of the foregoing is returning the most to the Canadian ratepayer"?

As it happens, the Canadian fire companies paid out more in expenses than the British companies, although their premium income in 1912 was only 75 per cent. of that of the British companies. But we should hardly have thought that the 40 per cent. expense ratio, such as the Canadian companies have, was a thing to be proud of and boast about. A high expense ratio as a reason why a company should be patronised is new—and naïf.

The queer thing is that a company which has sufficient merits of its own to justify an ample patronage, should go to the expense of putting forward in print stupid arguments of this kind, which are ridiculous to anybody but the profoundly ignorant. Is it the idea to impress these?

THE MAY FIRE LOSS.

The losses by fire in the United States and Canada during the month of May, as compiled from the records of the New York *Journal of Commerce*, aggregated \$15,507,800, as compared with \$17,225,850 reported in May last year. The following table gives a comparison of the losses by months this year with those of the same months in 1913 and 1912, together with the monthly record for the balance of those years:

	1912.	1913.	1914.
January.....	\$35,653,150	\$20,193,250	\$23,204,700
February.....	28,601,650	22,084,600	21,744,200
March.....	16,650,850	17,511,000	25,512,750
April.....	16,349,400	16,738,250	17,700,800
May.....	21,013,950	17,225,850	15,507,800
T'l 5 months..	\$118,269,000	\$93,751,950	\$103,670,250
June.....	16,103,450	24,942,706	
July.....	15,219,100	20,660,900	
August.....	14,158,800	21,180,700	
September.....	13,779,300	17,919,300	
October.....	13,651,650	14,932,750	
November.....	16,172,300	15,207,600	
December.....	17,967,000	16,126,450	
Total for year..	\$225,320,900	\$224,723,350	

There were during May some 241 fires each of which caused an estimated property damage of \$10,000 or over.

The May fires were as a rule of moderate size and well distributed over the field, except that there was a large cotton fire at Galveston, Texas, and an expensive lumber loss at Cleveland, Ohio. While May, 1914, shows a reduction as compared with the aggregate for May, 1913, the total for the year so far exceeds the sum chargeable against the same period of 1913 by about ten million dollars.

New York bankers are recorded as anticipating that the present gold movement to Europe will pass the \$100,000,000 mark before ending.