

made, and merchants rejoice thereat. But the city is not in easy financial shape by any means. A large number of the city employes are on the list for dismissal, and a number of the civic services are in danger of being temporarily stopped. Alderman Hurteau proposes that the city borrow temporarily the needed money to tide over the various committees till the end of the year, and then get this loan ratified by the Legislature. The Montreal aldermen have now a warning that it is easier to vote away money than to provide it.

CONSCIENTIOUS LIFE ASSURANCE.

Some good and serious men have dwelt in words as well as by writing upon the duty of a man's insuring his life whenever he has any one dependent upon him—say, a widowed mother, sisters, or a sister's children, any person, indeed, for whose support and comfort he feels responsible. But it is strange that men as a rule do not like to be reminded of this phase of life, or to have life assurance urged upon them from this point of view. The average man cannot be made to believe that his life is in any danger. He thinks other fellows may die and die quickly, but that he is sure to live a long time. As it was put not long since by a writer in *Black and White*, "He considers the funeral of his neighbor an object lesson for the rest of mankind, but is slow to take it home to himself. He is sorry, oh! how sorry, that his neighbor did not protect his family as he should, since he had a good income and could have carried a lot of life insurance without much trouble, but he is loth to think that he himself is in any danger, although he will admit that he does not carry all the life insurance he ought to do. But with him, of course, there is plenty of time. He is not going to die for years. Why! he is more interested in a contract which will pay him, when he is an old man, a considerable sum of money which he can do as he will with. And so it goes."

THE FIRE FIGHTERS' CONVENTION.

Continuing our remarks upon the gathering of chiefs of American and Canadian fire brigades in Montreal last week, we notice that an exhibition of fire-fighting appliances was one of the features of the occasion. There were tests of apparatus on Dominion Square, and along Dorchester street a test of a pump, then exhibits of asbestos clothing, a new engine, new brakes, fire alarms, hose, life-saving nets, in the Victoria Rink; a new fire extension ladder, &c., &c. They go so far as to say that asbestos clothing for firemen is now made quite fireproof, and that one may walk through the flames unhurt with asbestos trousers, jacket, and mask. If this be true, the fact should have an important bearing upon fire fighting, for, if two or three men in each company were clad in asbestos suits, they could carry a water stream into places which could not be approached by the ordinary fireman, and thus might save both property and life.

The reading of papers was proceeded with on Wednesday, 15th inst. A technical paper was read by Mr. Wm. Brophy, of Boston, on "The Transmission of Electric Energy." In Boston, he said, the Bell Telephone Company had commenced to remedy the evils of wires on the earth for self-preservation. The day was coming when they would be able to do away with the trolley. In the ensuing discussion it was shown that the wires in the ground were found to be destroying gas and water pipes, and companies had been allowed to put underground this destructive element. Mr. Damerell suggested a special committee to gather information and prepare diagrams in cities where the trolley and electric wires were in use. This subject was

left with Messrs. Brophy, Fleming and Barrett, and the National Board of Underwriters are to be requested to appoint a representative on the committee.

Mr. C. A. Rolph, of Chicago, dealt with "The Progress of Electricity in Municipalities." He described the fire alarm telegraph, which, like Topsy, was not born, but grew. Referring to the police telegraph, which was first inaugurated in Chicago, he asserted that there are over 100 cities in the United States using them with advantage. The telephone was, in his opinion, a good auxiliary to the fire and police departments when in cool hands.

A matter deserving the regard of underwriters and builders, namely, "Slow-burning Mill Construction," was dealt with in a paper by Mr. William McDevitt, inspector of fire patrol, Philadelphia. He declared isolated floors to be a deception. In the opinion of Mr. Damerell architects were to blame who attempted to build slow burning buildings and did not know their business. They should devise means to cut off the draft, and so prevent the flames from spreading. They might also, as a result or outcome of their deliberations, be able to reduce the number of fires by 75 per cent. Improperly constructed buildings were heartily condemned in the course of the discussion.

The next essayist was Mr. Brown Flanders, superintendent fire alarm telegraph, Boston, Mass., who chose for his subject "Dynamo Currents as Applied to Fire Alarms." It dealt largely with tests made by the author. Letters of regret that they could not be present to read papers, as promised, were received from Messrs. Simon Brentano, of New York, and George Dickson, of Toronto. One was read on "The Proper Location of Gas Meters in Buildings," by Superintendent Samuel Abbott, jr., of the Boston Protective Department.

At the morning session on Friday a paper was read on the subject of "Attic Fires" by Chief Heinmiller. Topic No. 8 then came up for consideration, viz., Should not uniform, or at least interchangeable hose couplings, be adopted in cities which are within a radius of 50 miles? Another topic discussed was the duty of cities and towns to place water gauges that the fire department may at all times become familiar with the state of the water pressure, and keep a daily record of the same? This commends itself, surely.

Next came "The service and economy of fire patrols or salvage corps in small cities." The eighth topic enquired, "Should not the size of our hose, nozzles, hydrants and engines be increased to keep pace with the large areas and so-called slow burning construction in vogue in mercantile buildings of the present day?" Finally came topic No. 9: "How best to handle brush and prairie fires that threaten suburban residences beyond the reach of the water service."

On Friday afternoon a short paper was read by Mr. Hill, advocating fire escapes on all buildings, and that none should be exempt on the plea of being fire-proof. The matter was referred to the executive committee. At this session the business preliminary to closing came up. Chief Humphreys, of Pittsburg, submitted a resolution thanking the firemen and citizens for their hospitality in the first gathering the association had held outside the United States. It goes to show what an impression has been made on the association when it takes the extraordinary step of electing Hon. J. A. Chapleau, Lieutenant-Governor of the Province of Quebec, honorary president. In response to the announcement of this, Ald. Stevenson said His Honor had stated that he had never before met such a body of men as the delegates were, and that he would like to be present at their next convention if his public duties would allow and the distance was not too great. Hardly less fond did they show themselves of the big-hearted Colonel, whom