

the 20 deaths last month, 6 were caused through clothes catching fire. Four were caused by playing with matches and fire and others by stove and coal oil explosions. The presumed causes responsible for fires during April and the number of fires for which they accounted were as follow: 9 overheated stoves, 9 incendiarism, 4 playing with matches, 4 upset lamps, 3 defective chimneys, 3 spontaneous combustion, 3 sparks from passing engine, 2 gasoline explosion, 2 gas explosion; and one each of the following: Cat upset coal oil lamp, hot box, coal oil tank overflowed, sparks from burning charcoal, bursting of incandescent bulb, overheated car, defective wiring, ashes in wooden box, oil boiling over, kerosene explosion, grass fire, lighting gas, window paper caught fire, playing with crackers, overheated bearing, cigarette carelessly thrown, hot ashes.

The National Board of Fire Underwriters of the United States, continuing its plan of education on the need of better protection, issued the other day an exhaustive classification of fire losses in 1909, showing why the insurance companies are forced to ask higher rates in America than in Europe, and why rates in America itself necessarily vary. Taking thirty of the largest cities of the United States, the per capita loss in 1909 was shown to vary from \$1.36 in St. Louis to \$4.55 in Kansas City. Higher per capita loss was shown in some of the smaller centres, like the city of Racine, where it ran to \$24.29. The total annual fire loss is estimated at \$200,000,000, and fire specialists go so far as to assert that \$150,000,000 of this is waste from negligence or lack of precautions. The table of comparisons drawn up by the underwriters from consular returns in 1905, the only recent year in which statistics of the kind were gathered in Europe, showed an average loss of 61 cents per capita for thirty European cities as against \$3.10 for 252 American cities. Taking the number of fires to each 1,000 of population here and in Europe, it was found to be 4.05 in the United States against .86 in Europe.

The annual average losses for six nations in Europe were compiled from records of varying years and years grouped, with this result:—

Country.	Annual fire loss.	Loss per capita. Cents.
Austria	\$ 7,601,389	29
Denmark	660,924	26
France	11,699,275	30
Germany	27,655,600	49
Italy	4,112,725	12
Switzerland	999,364	30

Or an average loss per capita of 33 cents.

Estimating Canada's population last year at \$7,500,000, the fire loss per capita in the Dominion was \$3.14, compared with \$2.70 in 1909, with an estimated population of 7,000,000.

In Berlin, where the losses amount annually to less than those of one moderately large fire in the United States, the excellent conditions are due to the attention paid to the methods of construction. Building police have authority to compel the use of iron and steel girders, fireproof stairways and roofing, heavy fireproof ceilings and all details that may diminish the risk of conflagration.

Canada cannot claim to be making untrammelled progress until its fire record has been improved considerably.

PROGRESSIVE MONTREAL.

"The future growth of Montreal is unquestionable. Its situation is almost unique. It has in its immediate vicinity great water powers. It is at the head of navigation, and, as the Dominion progresses, Montreal is bound to progress. Values are increasing on every hand, and I venture to predict that within ten years the city

of Montreal will have a population of a million. There are those who assert that it will reach a million in much less time, and if the citizens of Montreal will arise to the proper sense of their duty and take a greater interest in civic affairs, then this city must grow and prosper and become one of the greatest on the continent."

Thus Mr. R. Wilson Smith in an interesting address at Montreal the other day. His admonition that the citizens should take a greater interest in civic affairs is well deserved. Not only does it apply to Montreal, but also to cities throughout the Dominion. Toronto, for instance, is by no means doing its duty in relation to the development of Northern Ontario, although there are signs of improvement. One of Montreal's first considerations is to make its port the first on the North American continent. The progressive harbor commission has proved a valuable factor in that direction. Mr. Smith gave some interesting figures respecting trade up and down the St. Lawrence. In 1802 the exports via the St. Lawrence were £1,200,000. In 1809 the first steamer was built by John Molson, the fare from Montreal to Quebec and return being \$17, and in 1813 another steamer was launched, while in 1815 the Legislature of Lower Canada granted £25,000 towards building the Lachine Canal.

In 1825 the city was supplied with water by barrels hauled around in carts. In 1822 the General Hospital was established, also the Board of Trade, while the first craft to pass through the Lachine Canal was in 1825. The Harbor Board was established in 1830, and the city was incorporated two years later, while the gas works were commenced on a small scale in 1837. In 1836 the railway was opened between Laprairie and St. Johns, while the Grand Trunk was operated between Montreal and Brockville, and extended on to Toronto in 1856. The Victoria Bridge was opened by the Prince of Wales in 1860, and a year later the street railway was started. A century ago Quebec was ahead of Montreal as to the tonnage of ships coming to the St. Lawrence.

One can imagine Jacques Cartier's astonishment were he permitted to gaze at the city of Montreal to-day. In 1535, he found fifty huts at Hochelaga, while the 1,200 inhabitants were all Indians. In 1659 there were forty houses; 160 white men, fifty of whom had families. In 1667 the population was 766. In 1722 the population was 3,000. In 1760 the population was 5,000; there were only 19 Protestants in 110 rural settlements in Canada. Last year Montreal had an area of forty square miles.

Mr. Smith's advice respecting charter tinkering is good. "The time is now ripe," he says, "when a comprehensive charter should be prepared for the city. It must be degrading to our representatives, as well as to our citizens, to have to go to Quebec year after year for changes in the charter, this charter tinkering giving too much opportunity to those who have an axe to grind. It would be well to spend a few thousand dollars in the preparation of a charter, which might be called the consolidated charter of the city, and brought down to date, giving the city powers to which it is entitled."

SMALL CHANGE.

Would-be aviators are attracted by the large fees received for flying. Aviator Janus, of Washington, receives one dollar for every minute he remains in the air. If some people were paid at this rate for every minute they were "up in the air" they would be able to retire early in life.

* * * *

In Calgary, there is proceeding a discussion respecting a certain official who has resigned. The other day conversation waxed warm. "The contemptible impertinence of a lot of pinhead brats shall not be allowed to wreck this organization," was one of the verbal shots which still gives Calgary a claim to being part of the breezy West.