

**Electric Light  
and  
Fire Hazard.**

IN a recent address delivered before the Philosophical Society of Glasgow, on 12th February, by Mr. Sam. Mavor, I.E.E., he said the causes of fire from electric lighting may be divided into three categories: 1st. Those which arise from defective or unsuitable material. 2nd From defective arrangement or workmanship. 3rd From accident to, or ill-treatment of, the electrical apparatus. The material used should in all cases be of the best, and ought to be submitted, before using, to a qualified person. Wood casings, and porcelain switches, and fuses, commonly used, are unsuited to any building where a damp atmosphere prevails, such as breweries, distilleries, dye houses, and the like, and should be condemned. As the chief causes of electric fires arise from defective arrangement and bad workmanship, it is in these matters that the greatest care should be exercised. The less the number of fuses, the better; isolated fuses should be prohibited where possible. Protection from the risks of bad workmanship can only be secured by a systematic inspection. The lecturer stated that the probability of a fire arising from electric wiring properly done was extremely remote. The use of a combination service, of gas and electric fittings should, however, be emphatically prohibited.

**Government Savings Bank Deposits.** The distribution of the deposits in government savings banks shows some remarkable contrasts. The total amounts held in the six Provinces where they are in operation according to last official return were as follows:

Ontario.....	\$545,426	Nova Scotia.....	\$6,717,398
Manitoba.....	697,137	New Brunswick.....	6,197,827
British Columbia..	727,913	P. E. Island.....	2,186,325
Totals.....	\$1,970,476		\$15,101,550

The difference between the three western Provinces and the three Eastern ones is very great. In the former group there are only three offices,—Toronto, Winnipeg, Victoria; in the other group there are 33 offices open for these deposits. The cities of Halifax with \$2,556,577, and St. John, N.B., with \$3,855,621, have by far the largest amounts held at any one point. While it is gratifying to see so much money saved up by the people, it would be more so to see it being absorbed for capital in furthering commercial enterprises. The proportion of deposits after notice held by the banks, compared with those in the government savings banks in those six Provinces, are as follows. It must, however, be remembered that the banks classified as "Ontario" in the official bank returns include their Montreal branches.

	Bank deposits payable after notice.	Govt. Savings Bank dep'ts.
Ontario.....	\$47,781,420	\$545,426
Manitoba.....	.....	697,137
British Columbia.....	1,069,007	727,913
Nova Scotia.....	13,001,253	6,717,398
New Brunswick.....	1,387,025	6,197,827
Prince Edward Island.....	91,171	2,186,325
	\$63,329,876	\$17,072,026

In proportion to the capital of the banks the Government deposits in the Maritime Provinces and British Columbia are a higher percentage than the deposits in the banks, when the comparison is made for the whole Dominion.

### THE TORONTO FIRES.

Toronto has been visited with another disastrous fire making three inside of two months, the worst feature of these catastrophes being, that so far as fire protection goes, there is nothing to prevent a repetition of such conflagrations at any moment. Previous to this year, Toronto was in the habit of sneering at Montreal, boasting that we must learn of them how to grapple with and extinguish fires. Indeed, so inflated and puffed up with pride had the Queen city become, that not only did her merchants and property owners grumble loudly at the moderate rates charged by the extortionate (!) insurance companies, but some of the aldermen being roused to the fact that they were born underwriters, and knew a great deal more about fire insurance than the companies pretended to know about beef or lamb, determined that Toronto should do its own insurance, and set to work upon the Bill given in our last issue.

Experience is a hard task-master, and the answer it has given to the foregoing bombast is that Toronto has only second rate village appliances to cope with the fire hazard of a large city. In June last we gave some statistics showing (1) the fire protection afforded by seventeen American cities (including Montreal and Toronto), and (2) the rates of insurance charged in each of these cities upon leading wholesale and retail stores. To any person who will take the trouble to make the comparison, it will be seen that as regards (1) fire protection, Toronto is the most deficient; while on turning to (2) rates, we find that on our wholesale dry goods the charge in Toronto was '60 per cent., or lower than any of the other cities named, the average of the seventeen being '83 per cent. On retail dry goods, Toronto's rate was '75 per cent., there being only two other cities as low, and the average of the seventeen being '96 per cent.

As the price of land in a city increases in value, higher buildings are erected, and of late years Toronto has had several seven, eight, and even nine storeyed blocks put up, just as we have had in Montreal; but although our city cannot lay claim to extravagance in its improvements, still it has added to the size and number of its water mains, it has purchased extra steam fire engines and a water tower. As against this what has Toronto done to keep pace with her growth? From figures before us, we reply: absolutely nothing; she has trusted blindly to her good luck, and it has been proved three times over lately, that when a fire obtains a fair hold in a building over three storeys high, she is absolutely powerless to cope with it. Montreal for its size is by no means too well equipped with fire protection, and in some respects is still behind several of the cities named in our issue referred to; but the rates here are considerably higher than those in Toronto, so