

apt to be forgotten, and the close of each year sees the profits of a good business more than swallowed up. It seems strange that failures should occur from this cause, for one would suppose that an individual might easily perceive that he was living above his income, and become more economical before bankruptcy set in. But extravagance once indulged is easier discovered than prevented, and it is notorious that personal extravagance lies at the root of many a case of insolvency which occurs.

As we said at the commencement of this article, the number of business failures throughout Canada is becoming less. At the present time at least, the dullness of Provincial business is not the cause of failures, and those who become bankrupt are generally to blame themselves. We have endeavoured to touch upon a few of the principal causes of insolvency. In a short article, it is impossible to do more than glance hastily at each; but, we feel assured, if the business community abstained from the follies we have pointed out, at least two-thirds of the failures which occur might be avoided.

We believe the *Trade Review* has done good service by its remarks on this and kindred subjects, since it came into existence. But the commercial world of Canada has much to learn yet; and the sooner all classes learn the lessons we have endeavoured to teach in this article, the fewer cases of failures will occur, and the better will it be for the business of the country.

### SANITARY ARRANGEMENTS OF THE CITY OF LONDON.

The sanitary arrangements of the City of London are amongst the departments best managed by that municipal government—indeed, they are the best managed in Europe. The cause of this excellence is not far to seek. The active measures are under the control of two officers—an engineer and a medical man—far above the average in activity and ability, and the Commissioners of Sewers have the good sense to allow them a large discretion, and vote liberally the funds needful for improvement and administration. Dr. Letheby's last report is full of matter that may be usefully studied by the governing authorities of every great city of Europe. Within eleven years the inspection of houses in the City of London has risen from 5400, in 1856, to 12,200 in 1866; and in the same time the orders issued for sanitary improvement have increased from about 1200 to over 3000. In 1856, the sanitary work of the City was done by the six inspectors of pavements, who devoted a comparatively small portion of their time to this work. But, in 1858, on the recommendation of the Medical Officer of Health, an additional sanitary officer was appointed, with the sole duty of inspecting and reporting on common lodging-houses. Rules and regulations were drawn up and enforced for their management. In 1864, a further step in advance was taken; a complete change was made in the mode of performing the sanitary work of the City; officers were appointed whose sole duty was to attend to the sanitary business of the City. Still, with three inspectors, there were frequently just complaints of the intervals which elapsed between the inspections of the poorer class of houses, which are not less than 4000 in

number. Finally, in 1866, the City was divided into four equal districts, with a sanitary inspector for each. The results of this close attention have been very striking. The Sanitary Act of 1866, not only requires a constant supervision of the houses of the poor, but enlarges the definition of a "nuisance," and adds to the power of local authorities in dealing with it. Previous to the passing of that Act, the word nuisance merely applied to such a state of premises, ditches, gutters, water-courses, privies, urinals, cesspools, drains, or ash-pits, or to any animal so kept as to be a nuisance or injurious to health; but now it includes any house, or part of a house, so overcrowded as to be prejudicial to the health of the inmates; or any factory, workshop, or bakehouse not kept clean, or ventilated, so as to render harmless any gases, vapour, dust, or other impurities likely to be dangerous to health; also black smoke from any workshop. Under this Act, where local authorities neglect to do their duty, the police can be set in motion by one of the Secretaries of State. Local authorities have also large powers for cleansing and disinfecting houses, clothing, and bedding; for providing carriages for the conveyance of persons suffering from infectious disorders, and for the removal of dead bodies from rooms in which persons are living. The powers for regulating lodging-houses are much enlarged. The result of these practical steps for making and keeping the City and its inhabitants more clean, is shown in a marked diminution of the death-rate. The mortality from the diseases connected with cholera has declined in a steady and remarkable manner. In the first six years recorded it was at the rate of 64·2 per 1000 deaths; in the next six years, 14·2 1000 deaths. In 1843 cholera was charged with 63·5 deaths per 10,000; in 1854 it was reduced to 19·7; and in 1866 to 9·5 per 10,000 of the population. The deaths from cholera in all London were in the same year 18 per 10,000, in Paris 39, in Amsterdam 42, in Vienna 51, and in Brussels 163. Dr. Letheby also argues, with a show of reason, that the City has stood as a barrier between the eastern parts of the metropolis, where cholera raged so severely as to cause a mortality of about 64 per 10,000, and the western districts, which suffered only to the extent of 3·6 per 10,000. Dr. Letheby concludes his report by suggestions which will apply to every crowded population. Houses built long ago, when the value of light and air was not at all appreciated—then intended for the residence of one family, and now let in lodgings to the poorest class—and others situated in narrow courts and alleys without a breath of direct ventilation, and where the foul gases generated by filthy habits have no means of escape but by slow diffusion, "will counteract the best efforts at sanitary improvement. Such houses are saturated with the filth of ages; nothing will thoroughly cleanse them." Model lodging-houses are occupied by a superior class of persons to the labouring poor, and there is no house accommodation for those displaced by very needful improvements. But even new buildings and the most active efforts to ventilate, scavenge, and provide water will fail unless the habits of the poor themselves are improved. The poor must be taught how to use the water and the fresh air provided for them. It is not enough to lay penalties on the