FIRE COMPANIES' LOSS, $468,000.

Shortage of Water when Factory Fire Broke out at Point St. Charles, Montreal—Underwriters Demand an Investigation—A Strong Resolution.

By a fire which broke out in the plant of the Consumers Cordage Company, Point St. Charles, Montreal, last Sunday night, and spread to the factory of the Canadian Bag Company, fire underwriters incurred a loss of approximately $468,000. There is no doubt that the inadequacy of the water supply was a serious factor in running up the loss. The pressure was low and it was not until engines were moved up to the canal bank that a strong supply of water was obtained.

UNDERWRITERS' ENERGETIC ACTION.

Following this heavy loss members of the Canadian Fire Underwriters' Association have taken energetic action in regard to the unsatisfactory condition of Montreal's water supply. At a meeting on Tuesday a stiff resolution reflecting strongly on the management of the Engineering and Waterworks department of the city and demanding an investigation into the conduct and management of these departments by engineers of repute, one to be appointed by the Underwriters, was passed. The conditions of which the Underwriters complain are fully set forth in the preamble to the resolution, which is as follows:—

Whereas, The breakages in Pumps and Mains of the City Waterworks have occurred with alarming frequency, causing serious interruption to and shortage of the City's water supply, etc., the recent complete disruption of No. 4 Pump on the 12th ult. (still under repair) reducing the service several million gallons below daily requirements, followed on the 3rd instant by a break in a main of the High Level System, by which the large section of the City served by same was entirely deprived of water for some twenty-four hours; on the evening of the same day, a new thirty-six inch connection, which had been installed to connect the pump under repair blew out while a fire on the Canal Bank was in progress, and the consequent immediate heavy fall in pressure and supply resulted in an extensive and destructive fire, which, but for the favorable weather conditions, would have swept that section of the City.

While the parts of the new 12,000,000 gallon Pump ordered last year were largely on the ground early in June, no building or foundation had been prepared for its installation, the excavation therefor being only commenced some three weeks later. The Underwriters addressed communications dated 17th June and 10th July (copies attached) to the Civic authorities urging the necessity of the work of installation being rapidly proceeded with, as the Pumps in service (some of which are old and of doubtful endurance) were at that date, though being worked to their utmost capacity, failing to meet daily requirements. Beyond a reply to the first communication that it was referred to the Superintendent of Waterworks for report, no answer was vouchsafed to these representations, and, at the present date, though the work has doubtless been pushed since the breakdown of one of the Pumps some three weeks ago, it will be at least another week before the installation is complete, a period of five months since reception of the Pump, and nearly a year and a half since its purchase was decided upon.

"CONTINUED DILATORINESS."

The work of enlarging the Aqueduct seems to suffer from the same dilatoriness; it is now expected to be finished in two years, and it does not appear that any initiatory steps whatever have yet been taken towards providing the necessary hydraulic Pumps to fully utilize same.

The foregoing facts force the Underwriters to the conclusion that such continued dilatoriness and repeated disasters cannot be solely due to fortuitous causes, but must be attributable to faulty construction and workmanship, the acceptance and use of inferior material, all of which can apparently only proceed from incompetent management on the part of the Engineering and Waterworks Department of the City.

Be it therefore Resolved,—That in view of the enormous liability assumed by the Fire Insurance Companies transacting business in this City, the securing of which protection is absolutely essential to its Trade and Commerce, the Underwriters regard the present situation and future prospect with the gravest concern and alarm, and before considering what steps they should take to conserve the individual interests of their Companies, do most earnestly represent to His Honor the Mayor in Council that a Commission of three Engineers of repute be forthwith appointed (one of whom to be nominated by the Underwriters) to investigate into and report at an early date upon the troubles which have occured and the whole conduct and management of the Waterworks Department of this City.

BOARD OF TRADE SUPPORT.

On Wednesday the Council of the Board of Trade gave their support to the Underwriters' attitude in a resolution in the following terms, to be sent to the Civic Board of Commissioners:—

Resolved—That having taken communication of the resolution of the Canadian Fire Underwriters' Association, adopted 5th instant, the Council of the Board of Trade hereby affirms that the disastrous fire on the canal bank of Sunday evening, 3rd instant, supports the representations therein made, and that had such a fire occurred in the centre of the city, where there was no water service available and the canal could not be drawn from, the whole of that section, with its valuable buildings and large stores of merchandise, would probably have been destroyed in a vast conflagration.

That the Council therefore joins the Canadian Fire Underwriters' Association in urgently entreating the City Council to immediately appoint a commission of three engineers, whose duty it shall be to investigate the troubles which have occurred in connection with the water supply of this city and also regarding the management of the Waterworks Department, and the council suggests that one member of that commission should be nominated by the Canadian Fire Underwriters' Association, and one representing the trade interests of the city, by the Montreal Trades and Labor Council.

On Wednesday also the Underwriters' resolution came before the City Council and was referred to the Board of Control for a report as to the desirability of the investigation. Alderman L. A. Lapointe expressed the hope that the controllers would see their way clear to appointing the commission of experts for this investigation. Whether needed or not, he said that it was time that such an independent inquiry should be held for the satisfaction of the citizens.

It is stated by the civic authorities that the pump which broke down nearly three weeks ago will be repaired by the close of this week, and that in the course of next week, the installation of another new pump will have been completed, which will give a surplus of 12,000,000 gallons, and that further extensions of pumping apparatus are also under way.

DETAILS OF THE LOSS.

Details of the insurance companies' losses by Sunday's fire, amounting in the aggregate to approximately $468,000 are as follows:—

CANADIAN BAG COMPANY.

Acadia	$ 1,500	North America	$15,000
Aetna	2,500	North British	15,000
British America	5,000	Northern	5,000
Caledonian	12,500	Pacific Coast	7,500
Continental	10,000	Protector Undrs.	7,000
Com. Union	15,000	Phœnix of H.	10,000
Fidelity Phenix	10,000	Phœnix of L.	15,000
Fidelity Undrs.	5,000	Quebec	7,500
German-American	10,000	Queen	15,000
Guardian	10,000	Royal	24,000
Hartford	10,000	Royal Exchange	5,000
Home	5,000	St. Paul	2,500
Law U. & Rock	5,000	Springfield	7,500
L. & L. & G.	22,500	Sun of L.	2,500
London & Lanc.	10,000	Western	7,500
Manitoba	10,000		
N. Y. Undrs.	10,000	Total	$300,000

Loss total.

(*Continued on page* 1633).