

fire insurance. Take away fire insurance, and away goes a considerable proportion of modern credit facilities.

The fact is that fire insurance is so potent a factor in all material development as to be scarcely second in importance to a monetary system. And just as one would hesitate to entrust the management of the country's monetary system to hands unskilled in financial business, so in fire insurance, training, skilled knowledge and experience are necessary. Moreover, it is requisite that there should be not only a thorough knowledge of the principles to be applied but a knowledge of the actual hazard belonging to various kinds of property in order that the premium contributions may be fitted equitably to the promised indemnity. And it is to be observed that this equitable premium can only be arrived at with reasonable certainty after experience over a prolonged period of years and over a wide area. For fire insurance depends upon the law of average, that losses in one direction will be made up by gains in another. One's year's experience or the experience in a particularly confined field, is useless as a guide. Hence the necessary unsoundness of self-insurance and similar schemes in which an individual or a small collection of individuals separate themselves off from the main body of fire insurers, and proceed to carry their own risks. That is to reduce fire insurance to the level of a mere gamble. It may be said that the individual who cares to take these chances has a right to do so. He has, but we deny that a public authority such as the Quebec Government or the Montreal City Council, which is in the position morally, if not legally, of being a trustee of others' property, has a similar right. If the Hon. Mr. Taschereau starts his self-insurance fund and the Legislative Buildings at Quebec burn down six months later, what will the loss to the taxpayers be? How far would the Montreal City Council's fire fund go in providing a new City Hall, supposing that the present one burned down? The amazing thing is that people in positions of responsibility and trust can be so shortsighted as to follow this course.

According to the record of industrial accidents maintained by the Department of Labour, there were 104 workmen killed and 324 injured during the month of October. Compared with the record for September, this is an increase of fifteen in the number killed and a decrease of ninety-five in the number injured. The greatest number of fatal accidents occurred in steam railway service, there being 28 employees killed. The building trades come next with 18 fatalities. Of the non-fatal accidents, the greatest number occurred in the metal trades, the number recorded being 85, followed second by building trades with 40 injured, and third by steam railway service with 37 injured.

THE POINT ST. CHARLES FIRE.

Fire Chief not Notified of Break in Main—Aldermen Insist on Enquiry.

At the investigation held on Monday by Fire Commissioner Ritchie, regarding the fire which broke out in the plant of the Consumers Cordage Company, Point St. Charles, Montreal, on Sunday, November 3, destroying the adjoining factory of the Canadian Bag Company, no light was thrown upon its origin. But important evidence was given by Fire Chief Tremblay, who stated that he was not notified by the water department of the break in the 36-inch main which took place at the time that the fire broke out. Probably half an hour elapsed between the first alarm and the getting of water from the canal.

CHIEF TREMBLAY'S EVIDENCE.

A summary of Chief Tremblay's evidence is as follows:—

Chief Tremblay said he had arrived on the scene at the second alarm. At first he had no fear, although the flames were raging, but he found that there was no pressure on the hydrant, and thereupon the engines were placed on the canal bank. This was a difficult task owing to the state of the roads. It was not attempted at first because it was much easier generally to connect with mains. Probably half an hour elapsed between the first alarm and getting the water from the canal. It was impossible, he said in answer to a question, to tear down the building to prevent the fire spreading, as its rapidity was such as to imperil the lives of the firemen and to make them lose 250 yards of hose.

Commissioner Ritchie: Supposing you had a fire away from the canal and you found no pressure, are there not physical means by which you could get water? I understand the city has bought some extra million gallons.

Chief Tremblay: I presume so, but I don't know how. We have no map showing the water mains in the city. When I saw there was no water, I thought probably the main was too small, and the fact of the engines working on the other streets explained why we could get no water on St. Patrick's. No one told me we had got no water, and there was no means of telling whether it was a broken main or what. I did not know there was a flume in the yard.

Mr. Bennett of the Canadian Underwriters Company, asked if this was the reason why advantage had not been taken of the flume.

Chief Tremblay: Certainly, and we controlled a much more serious fire at Hochelaga in a sash factory. He added that the waterworks stated that the main had broken just at the moment of the fire breaking out, but they had not notified the fire department. The water tank had fallen down with the heat.

OTHER EVIDENCE.

At the adjourned enquiry on Wednesday, Mr. Valiquette, chief engineer at the waterworks, when asked if it was the duty of any person to notify the Fire Department in case of a break, stated that he did not know. There was, he said, no alarm box in the pumping station, but if there was a fire Mr. Coleman, who had charge of McFavish pumping station, was supposed to notify them of the fact. In the case of this fire he did not notify them inasmuch as there was no water available. There was no automatic guage in the pumping station. After some questioning as to the time when the main broke on the 3rd inst., the witness finally said it must have been between 8.15 and 8.30 p.m., about fifteen minutes after the first alarm was turned in. His theory as to the breaking of the main was that the sudden opening of the pumps, air being in the pipes, created a sudden rush of water, causing what was known as