

The *flat* money Journals are unsparing in their efforts to create want of confidence in the banks, and the statement that we have called attention to is only in accordance with their habitual custom. No better evidence can be given of the unfairness of these attacks than the results of the liquidations that have taken place in several banks within the last few years. In some instances banks that were compelled to suspend have been able to resume, while in others the creditors were paid in full in a comparatively short time. One of the latest cases is the Consolidated, the liabilities of which were over six million three hundred thousand dollars at the beginning of last year, while they were on the 28th May last, \$474,581. It is not a little singular that the *flat* money journals should endeavor to create distrust of our principal monied institution because it has held an excessive amount of its reserves in Dominion notes. It seems probable that the conductors of these journals are unaware that, if some of the banks were to make a demand for gold on the Assistant Receiver General in Montreal for the excess of notes which they hold beyond the increased requirement of last Session, the vaults would be entirely emptied according to the statement in the last *Official Gazette*.

THE INSPECTION OF BUILDINGS.

The intention of an official inspection of buildings is the prevention of loss of life or property by means of insecure erections, insufficient means of egress, defective heating apparatus, ineffective drainage, and such other faults as may present danger to life, limb or property; consequently any such inspection which is not thorough, systematic and continuously complete is a grave mockery; therefore no such official duties should be entrusted to persons incompetent or careless, or inefficient, or we may at any time expect to read of such horrors as those of Cathedral or St. Urbain streets, which are the more dreadful, in that they could and should be prevented by timely measures arising from proper inspection of buildings.

In the report of the eighth annual convention of the New York Association of Supervising and Adjusting Agents we read:

"The New York fire insurance interest have no more faithful servants than those connected with the bureau of surveys of the New York board of fire underwriters. A review of the work of two of their surveyors is pertinent to the present subject. To Mr. Simmis is assigned the department of furnaces and heating apparatus. Under his faithful investigations hundreds of unsafe boilers and furnaces have been discovered and protected, to the great annoyance of architects, but in a manner that has

always secured their respect. The plans of many an important edifice have been changed, often at great expense. In respect to churches and public buildings in New York and Brooklyn, the work of Mr. Simmis has been chiefly valuable. Since he has undertaken this work, the number of this class of buildings has nearly doubled in the two cities, and the number of fires in the increased number is far less than those occurring when he commenced upon his work. Under his conscientious supervision, the defects in the heating apparatus have been discerned in season to prevent the fire the charred timbers promised, and he has secured a correction of the heating apparatus in 600 churches. Equally valuable to another class of risk have been the labors of Elisha Kingsland; his careful supervision of warehouses and the storage of merchandise therein has greatly reduced the number of fires occurring in these buildings. There are 307 storage stores in New York city, including those used exclusively for furniture. On the shore line of Brooklyn there are 243, in Jersey City and Hoboken 6, and at Stapleton, S. I., cotton stores, 14, making a total of 570 storage warehouses. These stores are critically and regularly surveyed, as many during each day as can be reached. The purpose of the survey is not only to ascertain the nature of the article stored, but the conditions of standpipes, passage or stairway obstructions, conditions of shutters and stores in office, kind of light used, and to report any violation of rules as to smoking, empty water pails, collection of sweepings and oily waste where there are caloric engines. This close surveillance keeps the storekeeper continually on the alert, as an unfavorable report of condition is something he dreads more than any threatened advance of rate. Any violation of the rules of the board is reported, and notice immediately given to the storekeeper. I do not remember a single instance wherein the notice has been disregarded, and have no hesitation in saying the continued watchfulness has been a prevention of fire, and consequent loss. This is the report Mr. Harrison, superintendent of surveys, gives of Mr. Kingsland's labors.

Inasmuch as our Fire Insurance companies pay a special tax (to some of them very onerous) which entitles them to an equivalent benefit, it is not more than just that they should demand from the City Government a proper inspection of buildings, and, as it may be held that no system would be perfect which was not performed by experienced architects, whose service would be very expensive, we venture to suggest a plan which would remove many existing abuses, and lessen many dangers which under the present arrangements must continue. An independent consulting architect would suggest several important improvements in the ordinance pertaining to this subject, and render feasible and thorough, while being inexpensive and simple, the plan we suggest for consideration.

It is absolutely necessary to maintain such a body of firemen as can effectually cope with any fire, ordinary or extraordinary, which may occur in our midst; these men should always be—and, to do them justice, we gladly say that they nearly always are—active, intelligent, fearless and honest; these men are arranged in companies under the charge of guardians, sub-chief and chief, and are situate in various parts of the city, recog-

nising, if we mistake not, each company as having a certain district under its special protection; they are liable to be called on at any moment of day or night for service, which subjects them to great danger from insecure walls, open well-holes, elevators and such little traps which will remain to the general danger until the law abolishes them by fire, or the fire underwriters follow the example of their New York brethren by rating them out of existence.

These men cannot be subjected to any duties which would prevent their availability when called upon, or which would present them for duty wearied by labor. Happy it is that long intervals elapse between their times of great exertion and danger; yet during these intervals, by very reason of their great activity and their intelligence, they are wearied almost to death for want of something to do; they read, they study, they sleep; well it is for us that they do not often try to banish their *ennui* by drinking to excess. Now, if we give to the Chief of the Fire Department the oversight of the inspection of buildings, allowing him the advice of a competent architect when perplexed, providing him with a supply of Goad's surveys, with several books in which to note the peculiarities of the interior managements of buildings, make it the duty of the sub-chief to write up these records from reports furnished by the guardians based upon periodical surveys of all the buildings in their several districts, and make it part of the system that the guardians should be attended on alternate days by different parties of the men under their charge, we should shortly have a complete survey of all the buildings in the city, which would be kept up systematically without entailing an appreciable expense. We should at the same time provide for the men of our fire department work for which they are peculiarly fitted, work which would be a labor of love to them, and would at the same time enable them to know the locality of every steam boiler, varnish tank, gunpowder magazine, well-hole, elevator, insecure wall, hidden stair, trap-door, ladder, and every other danger or means of escape in every locality; so that, in the event of a fire, if the second in command to the chief were the guardian under whose charge the survey of the district had been made,—the interior service the men of the district company who had accompanied the guardian in their survey,—their knowledge of the locality would enable them to utilize all its resources for safety, and to escape many of its hidden dangers.