

**WATER SUPPLY FOR BALTIMORE.****Fire Chief's Novel Device for Fighting Large Fires.**

The passage last month of a million-dollar fire loan opens up for Baltimore the opportunity to place itself in the first rank of fire-protected municipalities. The loan makes it possible to buy land and build additional engine and truck houses and to establish a high pressure pipe line for the business section of the city. Regarding the latter project Fire Chief Horton recommends to the fire board that pipes be laid through the streets which will on ordinary occasions carry the city water at a normal pressure of about 60 pounds. By a special "gate" contrivance this supply could be cut off in the event of a big fire that approached a conflagration in size, and water from the basin at a high pressure could be forced through the pipes by a pumping station. To cut off the city water and get the additional force for the water from the basin would require but a short time, and the department would then be in a position to fight a fire of any size.

He would do away with fire plugs entirely in the business section and, instead, would have surface connection with the mains in the middle of the street by means of openings, covered over with metal plates, like manholes. They would be, according to the plan, close together, say, only thirty feet apart. At each he would have one 4½ inch connection, which would fit the fire engines, and two 2½-inch connections, which would fit the regulation hose of the department. They could be used in case of a fire of not unusual size just as at present, with engines and hose. But in the event of a big fire, a conflagration that threatens whole city blocks, the plan offers opportunity for a device which Chief Horton speaks of as being an idea of his own. To the 4½-inch connections could be screwed what are known as monitor nozzles. They are nozzles that would stand up from the ground for two or three feet, and, as they are operated by levers, they can be made to direct their stream in any direction. Once set in place, they will operate in a given direction until some one changes it by means of the lever. With a high-pressure pipe line, the stream could reach to a six-storey window, and the danger to men of being knocked over and perhaps having their legs or ankles broken in trying to handle a hose under high pressure would be entirely obviated.

With a flat-nozzle attachment big spreading fires can be fought. One of the nozzles will throw the stream in a perfect curtain more than 30 feet wide. From the hydrants situated only 30 feet apart could come just as many of these streams as would be needed, making a perfect curtain a block or more than that in length. The curtain could be directed by use of the levers to any reasonable altitude, and the men could then step back out of the danger line, the automatic nozzles taking care of the fire. According to Chief Horton, danger to life and limb through falling cornices, breaking glass and similar occurrences would be avoided completely and that, too, with a far more adequate protection against the progress of the fire than could be obtained by the use of hose.

**PUBLICATIONS RECEIVED.****The American Lawyer.**

President Hadley, of Yale, has recently said that every man should know not only the technology of his profession but its political economy. By this is meant "that he should understand how to use the technical means at his command in such a way as to produce the maximum of public good." Too seldom is this ideal lifted up in our workaday world, and the greater interest, therefore, attaches to a recent and noteworthy book entitled "The American Lawyer—as he was—as he is—as he can be." The author of this 185-page book is John R. Dos Passos, of the New York bar, and well known as the writer of such works as "The Law of Stock Brokers and Stock Exchanges," "Commercial Trusts," etc. The publishers are The Banks Law Publishing Co., of New York.

**Federation Journal.**

The Journal of the Federation of Insurance Institutes of Great Britain and Ireland, in its ninth volume maintains the interest and value of its articles upon insurance of various branches and aspects. The subjects treated include among others: Developments of Accident Insurance, by J. Corbet McBride; Chocolate and Cocoa Works, by A. F. Tooke; Guarantees and Treaties, by Wm. Blair; Legal Aspects of Life Assurance, by John L. Mounsey; Legal Matters Relating to Fire Insurance, by W. E. Farr; Life Assurance—Some Modern Aspects of Competition, by Wm. R. McIlvenna, F.F.A.; Motor Car Works, by G. K. Dixon; Portland Cement Works, by Fred W. Pantou; Some modification and Developments in Fire Insurance Business, by Samuel J. Pepkin; Assurance of Under-Average Lives, by Wm. Hughes, F.I.A.; Science of Minimizing Fire Waste, by G. J. Sheppard; The Ethics of Efficiency, by Jno. London; Extra Hazard Involved in Electric Lighting & Electric Power Transmission. An index to the contents of volumes one to eight is a valuable reference feature of the volume. The publishers are C. & E. Layton, London.

**The Indicator Chart.**

The Indicator Chart, now in its 19th year of publication, has come to hand from the F. H. Leavenworth Publishing Co. of Detroit, Mich. In addition to United States legal reserve life companies, it deals with such Canadian companies as do business in the United States. We are in receipt also of the same publishers' Pocket Chart of co-operative life, accident and fraternal associations.

**Ohio Report.**

In a publication of the Ohio Insurance Department, Superintendent A. I. Vorys gives a summary of the standing at December 31, of all companies transacting the business of fire, marine, casualty, fidelity, surety, liability and credit insurance in that State. Fire and tornado risks written by Ohio stock companies aggregated \$54,775,000 with premiums received of \$667,000; losses paid were \$195,000, losses incurred \$201,000. The ratio of