

Wishing you all a prosperous and profitable business for 1883, and bespeaking for my successor in the Chair your confidence and support,

I am, Gentlemen,  
Your obedient servant,

JAS. MACGREGOR GRANT,  
*President of the N. B. Board of Fire Underwriters.*

The following resolution was unanimously adopted :

"That this Board regret the determination expressed by Major J. Macgregor Grant, for three years its President, to retire from the position he has so worthily filled; and, while reluctantly accepting his retirement from office, desire to express their sense of the valuable services he has rendered, of his courtesy to its members, his impartiality in the fulfilment of the duties of his office, and in his continued interest in the work of the Board."

The election of officers was then proceeded with, and Mr. Geo. E. Fairweather of the London and Lancashire was nominated as President. As there was no other nomination Mr. Fairweather was declared to be unanimously elected.

Mr. Peter Clinch was re-elected Secretary, and the following were appointed a standing committee on rates: T.B. Robinson, Royal Canadian and Norwich Union; O. Blois, City of London; Thos. Maclellan, Fire Insurance Association."

The expenses of the Board for the past year, including the printing of the new tariff, amounted to \$1,683.

### QUEBEC APATHY VINDICATED.

*(In a very vindictive manner.)*

**Advantages (?) of carrying on the Fire Insurance Business in the City of Quebec, as demonstrated by the City Engineer in a Report addressed by him to the Mayor and Corporation of that City, dated 5th December, 1882 !!!**

CITY HALL, QUEBEC, December 5th, 1882.

*His Worship the Mayor and City Council.*

GENTLEMEN,—It was stated at last meeting of the City Council that the want of pressure at the late fire near the Custom House was due to the fact of there being a hydrant open at the time near Vallerand's in Rampart street, that Councillor Vincent had informed the City Engineer on the day before the fire that this hydrant was open and that he, the Engineer had neglected to have it shut. Such is not the case; that is: Mr. Corrigan knew the hydrant was open, and had it opened purposely to drain the pipes in Rampart and Hebert streets to allow of forming the junction to Bourget's.

Corrigan on the evening preceding the fire instructed Pleau, one of our men, to shut the hydrant, which Pleau did or *thought he did*.

Pleau has been doing this work for the last ten years, and is not known to have ever made a mistake, but on this occasion, the water at the time being off the ward, *he did not notice that he turned the key the wrong way and opened the hydrant still further.*

Now, had the want of pressure been due to this hydrant being open, which I shall presently show not to be the case, and the extension of the fire due to this circumstance, Pleau ought to be punished by being suspended or dismissed the service, *though, even so, no good could come of it, since any new hand in his stead would only be more liable to make a like mistake.*

On the contrary, as stated by Alderman Hearn, the loss of pressure was due to the broken and open state of the hydrant at the Quebec Bank, which the fireman who operated it, *in his plausible desire to open it beyond its full capacity*, wrenched off the thread of the screw which worked the valve and left it flowing full bore over the street. And how little the hydrant at Vallerand's influenced the pressure is seen from the fact that when Corrigan went down in the morning during the

fire to shut it, the water was rising from it with force enough to lift the iron cover over the well.

*Too much fuss is made here over every fire of whatever extent; we are continually crying ourselves down and strengthening the position of underwriters in their endeavours to raise the rates of insurance.*

On the contrary, if we compare Quebec with other cities, and taking all circumstances into consideration, *it must be admitted that our very inadequate water supply and small Fire Brigade, coupled with our narrow streets and shallow lots, work wonders; while in all modern cities, such as New York, Boston, Chicago, &c., where water is abundant, fire engines by the score and firemen by the hundred, or even thousand, where, to boot, the streets are 60 feet wide instead of 20, which many of them are here, the avenues from 80 to 120 feet and the lots 100 feet in depth or over, thus separating outbuildings from dwellings, while here they are hopelessly huddled together.* I say that with all these advantages, and the additional one of a continuous supply, *with no danger of mistakes of turning a stop cock the wrong way, as there are none to turn; notwithstanding all this, the extensive and ever-recurring fires in all these cities go to show conclusively that we are not worse off than elsewhere, and generally it is for the better that these conflagrations occur, as the burnt districts are thereby improved, a more substantial class of buildings erected, labor provided for the needy, and an occasion furnished the well-to-do of bettering their fellow-men while rescuing their dollars from the rust and dust of ages.*

*Is it not for the better that this last fire has occurred in a locality where the proprietors are wealthy and so well able to put up more suitable and fire-proof buildings.*

*Was it not within the decrees of Providence that the criminated hydrant at the Quebec Bank, after having held its own for 30 years, should at last give way.*

*We are taught to accept as beneficial the visitations of Providence, and rightly so; then why growl as we do at every successive fire which always turns out for the greater good of the city.*

Now as to the action of the Council on the report prepared by me for the joint Fire and Water Committees, it must be admitted on all hands that there should be but one head, and that as the time must come when, from old age, the present incumbents would be incapacitated from being on foot day and night to see to the double duty of supply for domestic purposes and supply for fires, the best thing under the circumstances was to charge the Chief of the Fire Brigade with it, he being still comparatively young and vigorous, and seeing that, as set forth in the report, a mistake on the occasion of a fire may be of much more importance than any he can make in the domestic water supply, *supposing that from want of experience such mistakes should for some time occur, or until Mr. Dorval has fully and thoroughly mastered the whole city distribution in all its details.*

CHAS. BAILLAIRGE,  
City Engineer.

The above extraordinary and paradoxical document from the hand of the Quebec city engineer is decidedly difficult to understand. After proving to his own satisfaction that the want of water pressure at a recent fire near the Custom house was due to certain blunders and not due to others imputed, he goes on to say, "too much fuss is made over every fire." The people "are continually" crying themselves down, and strengthening the position of the underwriters to advance rates." Immediately after he admits that there is an inadequate supply of water, a small fire brigade, narrow streets, and shallow lots, buildings "hopelessly huddled together," danger of mistakes on turning stop-cocks the wrong way, etc., etc., none of which bad features he again admits exist in the more modern cities. Notwithstanding all this he says, "we are not worse off than elsewhere;" indeed, instead of the conflagrations being a calamity, he looks upon them as all "for the better," and includes them in the decrees of Providence,—no doubt for the special benefit of the City of Quebec.