

public expense. Almost any job could be navigated through the Council, provided a certain number of other jobs benefiting other wards could be put in the same boat. Practically the whole of the vacant land that was brought into the market prior to 1882, had its local improvements, such as they were, constructed at the public expense, chiefly at the expense of the central portions of the city, the relatively heavy assessments on which furnished nearly all the taxes. If the central portions wanted anything done they might do it themselves. They were referred to the then existing local improvement clauses, and when they did, in desperation, execute an improvement at their own cost, up went their assessments, and straightway the outer wards had, from the increased yield of the taxes, more money than ever to spend in developing their new streets. Among such works executed on the old local improvement plan may be mentioned the Nicholson or pine block pavement, constructed by the King street property owners at their own expense. For this work, the only reward they ever received was the almost doubling of their taxes. The pavement itself was a failure, and was worn out and superseded by cedar blocks long before the assessment had run out.

In the meantime the city was growing like a weed. There were almost no roadways that were passable in bad weather. The suburban aldermen would not permit any large public expenditure to be made on the central streets. The condition of the streets was year by year getting worse, notwithstanding continuous outlay. A gang of hoodlums, who could have given points to Judge McDougall's victims, were firmly entrenched behind the ward system. They resisted change with the tenacity of a clam. When at length they were forced to let go they turned at once to see how far the changed system would lend itself to abuse. Of the tricks they played it is the intention to give some particulars.

THE MONTREAL COUNCIL.

The sin of extravagance in civic spending has brought the council of Montreal to a serious crisis. The demands made for 1895 by the various committees of the council amounted to \$5,162,816, but the finance committee pared down the estimates by \$389,000, making the sum of \$4,773,816 which was to be raised for the year. But even this reduced amount is \$523,000 in excess of what is available, and the problem before the civic body is how to get over the difficulty. Surely it was time for Alderman Wilson Smith to ask whither they were drifting. Between 1890 and 1895, according to that gentleman, the interest charges were increased by free borrowing from \$650,000 to \$1,115,000, or at the rate of 40 per cent., while the revenue had only increased \$400,000, or, say, 17 per cent. The deficit, said the speaker, had been going on gradually for years, as in 1892 the over-expenditure was \$86,000; in 1893, \$218,000; in 1894, \$176,764, after charging \$100,000 to loan account. He favored either spreading it over five or ten years, or they might make a reduction of, say, 20 per cent. from the committees. He spoke strongly about the go-ahead-at-any-cost system of improvements, and showed that there was due the city \$2,290,000 by proprietors for widenings, and the city had to pay interest on that amount. After discussing various motions and voting upon them, Alderman Beausoleil's amendment was carried, by 16 to 8, the effect of which will be that all committees' expenditures will be reduced 20 per cent., and that application be made to the Legislature at its next session for the means to cover the anticipated deficit of \$523,000. Sweeping reductions have been made in the road committee's

demands, in the proposed arrangements for burning garbage, and in the parks and ferries appropriations.

FIRES AND FIRE LOSSES.

Day by day, month by month, the fires go on in city and country, now with hundreds of dollars loss, now with thousands or tens of thousands. And people pay but little heed. Only, when some conflagration sweeps away a million's worth of property in a night, the country is suddenly aghast, and people look about, bemoaning their losses, cursing the lack of fire appliances, demanding proper building laws, and otherwise displaying energy for some days or weeks. But those of the sufferers who were not carrying any insurance are pretty sure to be found applying for policies on their new stocks or new buildings.

We find by the monthly compilation of fires in the United States and Canada made by the *New York Journal of Commerce and Bulletin*, that the fire loss for the four months closed with April is seven millions larger than last year, the figures being: Four months 1895—\$49,513,250; four months 1894—\$42,558,100. Every month's loss this year was larger than in 1894, except April, which was \$11,018,000 as compared with \$11,540,000 in April, 1894. There were 195 fires last month which destroyed more than \$10,000 worth of property each, twenty-six of them—or almost one a day—burned up from \$100,000 to \$500,000, and one of these was in Montreal.

Writing of those short-sighted persons who do their own fire insurance, or who advocate municipal fire insurance, because a certain town or village has suffered but lightly from fire during five or ten years, the *Coast Review*, of San Francisco, has the following remarks to make:—

This is about the same thing as if a Californian, starting to build a house in October, should say: 'A roof is a needless expense; there has been no rain for six months and I'm going to save the cost of a roof.' This is the kind of wisdom displayed a few weeks ago by a member of the Los Angeles city council, who opposed what he called the 'waste of money' involved in the insurance of the school buildings of that city, because 'we have been insuring school-houses for a long time without a fire.' Twelve days later the school building on Boyle Heights in the above city was burned, entailing a loss of \$8,000. This idiocy is at the bottom of the various schemes for municipal self-insurance. A town may have escaped any serious fire for ten years; therefore, argue the short-sighted city fathers, 'let us save the money we throw away on insurance companies.' All at once the unexpected happens, as it has a way of doing, and a fire wipes out a hundred thousand dollars of city property. The city has saved a few dollars in premiums, just as the crazy farmer has saved a few bushels of seed wheat, trusting to chance to sow his fields. There is quite as much wisdom displayed in the one case as in the other.

WHAT WE EXPORT.

Comparing the exports of last year with those of the year before, in respect of Canadian products, we find an increase in minerals, etc., from \$5,625,000 to \$6,055,000. A small part of this increase is in coal, a larger portion in nickel ore and matte, lead ore, pyrites and gold. There is a falling off in exports of our building stone, marble, sand and gravel, doubtless by reason of the dulness in building operations in the States caused by the depression.

Fish and fishery products show a very marked increase, the totals of money value in this department being \$10,321,048 last year, as against \$8,253,894 in 1893. There is but little variation in quantity or value of codfish exported