WILL NOT OPPOSE INSURANCE BILL

DETERMINATION AT BOARD OF TRADE MEETING

Lengthy Discussion for and Against Proposed Provincial Measure.

(From Tuesday's Daily.)

The meeting of the Board of Trade called yesterday for the purpose of opposing the proposed insurance legislation decided against such opposition by a vote of 28 to 23. The discussion which preceded the vote was a long and at times an animated one. The insurance men were out in force and it was noticed that when the motion was defeated, 25 out of the 28 who voted against it were connected with the insurance business.

When the meeting was called to order by President Leiser the secretary read a somewhat lengthy report which had been made by a committee to the council of the board, and which has already been published. A motion was then proposed by D. R. Ker, which read as follows:

"That this board desires to place itself on record that it does not approve a certain proposed bill now before the legislature dealing with fire insurance and known as the B. C. Fire Insurance Act."

Mr. Palmer's Letter.

In support of this resolution Mr. Ker read a letter which he had received from E. J. Palmer, manager of the Victoria Lumber Company at Chemainus, as follows:

D. R. Ker, Esq., Victoria, B. C.

Dear Sir,—Referring to the Fire Insurance Bill, which the underwriters are trying to have the government accept, and Mr. Bodwell's letter in Sunday's Colonist, I think before the government takes any radical action, such as the proposed bill, they should give all interested parties every opportunity to discuss the matter, and as I notice that you have taken a decided stand on the subject, I am taking the liberty of laying my views before you.

It does seem strange, after having done business in the province for so many years, that the underwriters should so suddenly feel called upon to protect the public, especially is it noticeable that they have not taken the public into their confidence, and permitted a fair consideration of the matter by all parties affected, but, have sprung the matter as a complete surprise.

Had the insurance people brought in a bill to protect the public from the blandishments of the elusive real estate agent, selling lots in some far distant clime, we would not feel called upon to look so carefully for the colored man in our supply of fuel.

As I hold no brief for any insurance company, as does my friend Mr. Bodwell, and as I represent a company whose interests are seriously threatened by the proposed legislation, I feel that what I have to say should bear considerable weight.

Mr. Bodwell, as a good lawyer, puts the matter in a very plausible light, but you may note that he does not touch on any phases of the subject except those which he wishes his adversaries to make prominent — he wishes all to meet him on the ground he has prepared.

I agree with him that it is good policy to protect the public, but disagree with him in that the proposed bill is a protective measure for the public, but it is rather in the nature of a high board fence for the benefit of the board companies.

If the public are in such urgent need of this protection, why is it left for the board companies to discover it, why has not the public "hollered?"

What right has any government to state when and where a firm are to buy their fire insurance?

Does a firm place insurance with the first agent that comes along with a favorable rate, or does the management first look into the standing of such company?

Why except Canadian mutual companies? It's not our colored friend in evidence—there are so few Canadian mutual companies they don't cut much figure with the board companies as competitors. By all means except Lloyds—the board companies may have to fall back on them in underwriting a large risk.

Mr. Bodwell says there is no trust, and would lead us to understand that the board companies are banded together for mutual benefit of thought, for the furtherance, perhaps, of such broad-spirited and philanthropic measures as the one under discussion, but incidentally mentions that the board rates are all the same. How strange! If we lumbermen hold a basket picnic in Vancouver and issue a uniform price list we are branded a lumber trust—but then insurance is different—one makes a profit in insurance.

Mr. Bodwell makes no mention of the amount of insurance in force in B. C., the number of foreign companies affected, the number of losses met by such companies, nor the number of losses which outside companies have failed to make good.

He does not go into the question of rates, board and otherwise; neither does he explain the necessity for creation of the board of underwriters in the first place.

Take the lumber business as an instance. There are now in existence in the United States, many reputable mutual companies who are doing business with picked lumber manufacturing plants, by a careful selection of risks and a conservative line of policy in apportioning amount of insurance carried on different plants, such companies are enable to write insurance at a favorable rate of premium, and also pay dividends of from 15 per cent. to 45 per cent. to their policy-holders.

There are not a sufficient number of plants in B. C. to warrant such a company forming to operate here alone, nor are there even enough suitable plants to warrant a company paying the fee and tieing up $30,000 of their capital for the sake of insuring five or six mills, especially when they are in a position to select risks from all parts of the United States. In the case of these companies the business seeks them; they do not have to seek the business, and if the proposed legislation is passed such companies would immediately withdraw from B. C.

There are numerous companies making a specialty of insuring plants installed with automatic sprinklers. These companies also select risks, make a very low premium rate and are paying big dividends to their stockholders. The number of sprinkled risks in B. C. is relatively small, and will remain so for some time to come. And, as in the case of the mutual companies, the business seeks these companies, and they do not have to seek the business, and they certainly will follow the line of least resistance and cut out B. C.

So you can see the public, especially in the manufacturing line, would surely lose the benefit derived from the two above mentioned classes of insurance should the bill go into effect.

Taking up the question of rates, I know just where the board stands in this matter; they will collect up to the limit and only come down when competition from high-class non-board companies compels them to. In our plant here, when we first started operations, our board rates was 3 per cent. After spending large sum in installing water system, fire fighting and protective appliance, our rate was raised to 4 per cent., then to 4½ per cent., and the board intimated that our rate would soon be 5.7 per cent.

We took our insurance all out of the board companies and our rate is now 1¾ per cent. and 2 per cent., being placed with some mutual companies, and through their connection underwritten amongst numerous non-board companies in the United States and Lloyds' London.

The board companies are now willing, since we have taken insurance out of their hands, to accept our risk at these rates. This shows that it is merely a matter of competition, as it costs no more to insure our plant than it did before.

Another thing, the policy of large companies is to underwrite their risk through a broker amongst a large number of companies; we ourselves carry as many as sixty different policies. Now some of the companies, in fact, a large number of them, do no other business in B. C.; our broker seeks them, they do not come to us; they could not afford to meet the exactions of this act in order to carry a few thousands of insurance in B. C.

To sum up, this legislation is brought forward by the "board" companies. It can only favor the "board" companies. They do not show in any way where the public have suffered by legitimate competition in insurance. The safeguards they propose are inadequate to protect in event of any company failing, but are high enough to keep out desirable forms of insurance.

The "board" companies have always been the first to advance rates, and the last to reduce them. Why favor legislation fathered by them?

The public have not asked for this legislation, are not in favor of it, do not need it.

It will give a further monopoly to a trust already formed. To show you that the "board" companies are not in need of protection I am enclosing a statement showing the total amount of insurance carried on all "sprinkled" plants, by all companies, board and otherwise, in Washington, Oregon and California, compiled from the insurance companies own reports, filed with the respective state officials, which shows:

Total insurance in force	$19,638,000
Total premiums paid	935,738
Total losses paid on above	4,844

After deducting all expenses, this still must leave a "reasonable" profit without any further protection. This of course only refers to sprinkled plants, such as our own mills here, still the "board" companies held us up until we were compelled to place our insurance with non-board companies.

As a matter of good politics, I should think that the government would hesitate about passing such legislation. As the matter stands now, the public before placing insurance, naturally investigate the company, should the government pass this bill, the public would be entitled to take the stand that the government stands sponsor for all companies registered, then there was no necessity for private investigation, and all they need enquire was whether the company was registered or not. With a deposit of $30,000 one good fire in one of our cities, and one poor company, would be very liable to put the government in a very unenviable and embarrassing position, especially as the public feel that they are quite capable of managing their own insurance affairs at the present, and have asked no aid from the government, and the government had passed the bill at the instigation of the board companies.

E. J. PALMER.

Vancouver's Protest.

Two visiting members of the Vancouver Board of Trade who had come on a special invitation from the Victoria board, were then called upon to address the gathering. These members were E. H. Heaps, a prominent lumber man, and R. P. McLennan, of the hardware firm of McLennan, McFeely & Co. Mr. Heaps was the first of these to speak. He said that he was strongly of opinion that the bill should be opposed. The proposed legislation would have a tendency to injure new competitors entering the field. The bill he considered was vicious. A combine in the lumber business had much in its favor as it protected a home industry, but a combine in insurance did not protect any home industry, but simply protected the agent who was selling it. These agents were a highly respectable portion of the community and should sell as much insurance as they could, but they had no right to come to the legislature and ask for special protection. The bill would injure Alberta and Manitoba companies doing business here. These companies were not big, but they were very useful and had the effect of keeping the rates down. They had not a large amount of capital but they had sufficient to cover the risks they undertook. The stockholders were well known and respected citizens. It would be good policy on the part of British Columbia to encourage these companies.

Continuing Mr. Heaps said that a large manufacturing concern could not get along without placing a good deal of insurance outside. At one time his firm paid ten per cent. By giving the business to outside companies they had reduced their rates to less than two per cent.

The insurance was placed outside because the board rate here forced this to be done, and if there was no opposition coming from the American side they would have to pay twice as much as they did at present. The indemnity they received from that quarter was just as good as that received at home. Mr. McLennan said the had come over to try to help knock down the proposed legislation. He charged that the agents were the ones who were trying to get this up. (No, no from the agents.)

R. S. Day—"I wish to say that is absolutely untrue."

If it was not brought in to protect the agents it must be for the purpose of protecting foreign companies. They had been compelled to go outside for their insurance on account of the high rates. The non-board companies gave them a rate of $15 under the board rates. This was on good sprinkled risks. The old companies were not trying to meet people but were trying their best to keep the old high rates.

E. V. Bodwell then raised a point of order as to whether the report of the committee should not first have come before the meeting before the resolution could be put. The report had not yet been considered and no one seemed to have sufficient courage to move its adoption.

It was explained that the committee had been appointed by the council and had reported to them. On that account it could not be considered by the meeting.

President Leiser was asked for a ruling on the point and he decided in favor of the resolution. An appeal was taken from his ruling but the result was never known, for names were asked, and when they had been taken it was found that in tallying some had been missed, and rather than have them taken again the opposition allowed the point to pass and proceeded to the resolution.

E. V. Bodwell's Argument.

E. V. Bodwell was then called upon and he gave a lengthy speech in which he stated that all the opposition to the bill had been founded on an apprehension that it was designed to create a monopoly, and that it was the work of the insurance board. The cry had been to give everyone insurance at the lowest possible rates. This was always the free trade cry. Here, however, in Canada, he said, we have the national policy, a purely protectionist policy. Even England was being forced to acknowledge that protection was the right thing. Mr. Ker had built up large mills on the policy of protection. He was protected from unfair competition. When, however, it was suggested that he sell his insurance at home he said he would not, but sell it abroad at low cut rates. This of itself should be a sufficient argument in favor of their bill.

Continuing he said that higher rates would follow. Any company would have a chance to come in and do business after the bill was passed. He thought Mr. Palmer had not read the bill when he wrote that letter or else there were a number of misrepresentations in it. He claimed that the seventy insurance companies with whom he placed the insurance could well pay the $250 license and also put up the bond of $30,000. He also made reference to the best protected industry in the province, the B. C. Sugar refinery at Vancouver, which placed all its insurance in the United States.

"It is the small policy holder who is bitten by the wildcat companies," Mr. Bodwell continued. "When a Canadian company has to pay, the policy holder has recourse to law, but in the foreign companies there is no recourse."

He then referred to the loss at the Fernie fire, when a number of the sufferers were unable to recover any insurance abroad. Owing to the unfair situation at present the firms doing business had to pay one per cent. to the government while the outside firms had nothing to pay.

"The report brought in is neither candid nor fair," continued the speaker. "It seemed to show that Lloyd's would be included in it, whereas they were quite willing to so amend the bill as to allow Lloyd's to be excluded from its scope.

Further, he considered that mutual companies doing business here should be compelled to pay a license. Formerly the Dominion act applied here. Mr. Wilson when he was attorney-general modified the insurance law, which had had such bad results.

Question of Protection.

J. J. Shallcross said there were two reasons given by Mr. Bodwell for the act. One was to protect Mr. Palmer, and the other to protect the local agents. He did not think the analogy between the protection of insurance and of industry was good. Paying a license would be no hardship to the companies as the extra amount would be charged on the policies.

There was a lot of secrecy about the introduction of this bill, continued the speaker. The public had not been taken into their confidence, but the government was being induced to take it up as a government measure. The bill has been known for only three days. There was plenty of opposition to it.

"Insurance Less Secure."

Mr. Shallcross considered the bill would make insurance less secure. The risks would not be sufficiently distributed. This was seen in San Francisco, where the large companies were hit the worst. The deposit did not protect the insurer, but simply protected the companies by keeping foreign competition out.

E. M. Johnson said the foreign insurance companies need not pay if they objected to do so under present conditions. The Canadian Company that failed to pay at Fernie was cited, and also another company that insured horses and cattle that came over here regularly.

E. G. Prior said his firm did a good deal of business in a mutual company. They relied upon the honor of this company to pay its claim.

R. Hall said if the big companies were so anxious for free trade in insurance they should be willing to do the same in other lines.

Mr. Shallcross spoke of the paternal way in which the companies were taking this matter up. The same had been done in the banking business. All they asked for was legitimate competition.

H. F. Bullen said their rates had been raised in Esquimalt because the city had no water supply, and they were not using the city water, but the Esquimalt water.

Only Foreign Companies Here.

D. R. Ker thought there was an organized effort to vote them down here. The bill was so manifestly absurd that he did not think it would be carried through. He did not, however, believe in being held up for two prices. The point he wished particularly to make was in connection with special line insurance. He insured in Miller's Mutuals and his firm was willing to take the chances. The rates were less than half they would have to pay to the old line companies. The readjustment of rates was really an advance. There were nothing but foreign companies doing business in Victoria, and it was these they were asked to protect. The agents here had no money invested in the business, whereas he had $100,000 of an investment. Why should not this be protected. He was surprised to see Mr. Bodwell take up a cause which was so manifestly childish. He considered the proposed law unjust. The only difference between mutual insurance and the other was that in one case the agents got fees, and in the other there were none to pay.

In regard to the Fernie fire the company was a local one started a few days previous to the fire in Regina. A live agent had quickly resulted in $30,000 or $40,000 being written.

R. L. Drury said he was not directly interested, but he thought it wrong that some company should pay 1 per cent. on the business and others be allowed to come in free.

Chas. Todd said that since the board had been formed the rates had been raised considerably. If the companies were willing to leave the rates in the hands of the government there would be much less opposition.

Mr. Heaps said in discussing this that the Vancouver board took the position that the agents should have come to the board and discussed it with them. He believed in protection. This bill had been brought in so suddenly and was so drastic that he thought it should be withdrawn. Most of the big insurance in Vancouver was going outside.

J. F. Mara thought those with a personal interest should not vote. He would like to put it to a few gentlemen whether it was correct they should vote.

These gentlemen did not see the point, however, and the vote was taken, the following voting:

Ayes—W. J. Anberry, H. F. Bullen, W. G. Cameron, Geo. Carter, W. L. Challoner, W. J. Hanna, D. R. Ker, A. W Knight, J. A. Mara, Geo. McCandless, R. B. McMicking, A. T. Mitchell, F. A. Pauline, Col. E. G. Prior, C. W. Rhodes, H. G. Ross, J. J. Shallcross, Thos. Shotbolt, Chris. Spencer, W. E. Staneland, C. F. Todd, B. Wilson, Andrew Wright.

Noes—C. S. Baxter, E. V. Bodwell, Beaumont Boggs, A. W. Bridgman, R. S. Day, R. L. Drury, Jas. Forman, L. A. Genge, Capt. Wm. Grant, Richard Hall, B. S. Heisterman, C. A. Holland, A. S. Innes, E. M. Johnson, Joshua Kingham, G. A. Kirk, W. A. Lawson, E. B. Marvin, A. E. McLean, B. C. Mess, S. R. Newton, F. B. Pemberton, J. D. Prentice, J. B. H. Rickaby, A. Stuart Robertson, T. H. Slater, R. H. Swinerton, Walter Walker.

The board then adjourned.

PROPOSED GAME RESERVE ON VANCOUVER ISLAND

Resolution Passed at Meeting of Natural History Society.

At the regular meeting of the Natural History Society held Monday in the rooms over the Carnegie library a resolution was unanimously passed asking the provincial government to set aside a tract of land on Vancouver island as a sanctuary and preserve for the wild creatures. No recommendation of a particular location for the proposed park was made, but several were spoken of as suitable, one in particular being the peninsula between Kyuquot and Quatsino, where elk are known to abound.

There was a good deal of discussion, but no adverse criticism. It was pointed out that the elk were in great need of such protection as they were still being killed for their teeth.

The value of such a park as a protection to the watersheds was pointed out by W. J. Sutton. As the island became denuded of timber he said there was grave danger of the sources of the small rivers being dried up. He thought if the reserve was made to include a good deal of the mountain region, and it also included the timber growing thereon the sources of the streams would be protected. The timber in such localities was not of much value commercially, but if allowed to remain would protect the watersheds.

OUTLOOK FOR PEACH CROP.

Ninety Per Cent. Said to Be Destroyed in Niagara District by Severe Weather.

St. Catharines, Ont., Feb. 16.—According to leading fruit growers, the outlook for the Niagara peach crop this year is very poor. This is due to the changeable weather of the past two weeks, a cold snap having followed a period of mild weather.

According to one grower, fully ninety per cent. of the crop has already been destroyed, and it is asserted that should the temperature fall to fifteen below zero before the coming of spring, the entire crop will be lost.

CANADA'S TRADE.

Ottawa, Feb. 16.—The trade of Canada for January shows a decrease of $160,000 in the imports and of five millions in the exports as compared with January last year. The decrease in exports is mainly in agricultural products. For the first ten months of the fiscal year the imports totalled $241,000,000, a decrease of $66,000,000 and the exports totalled $210,000,000, a decrease of $4,500,000.

MANY REPORTS BEFORE COUNCIL

COMMITTEES APPEAR TO BE VERY BUSY

Routine Matters Disposed of at Last Night's Sitting.

Last evening's sitting of the city council called forth considerable routine work. Most of the subjects dealt with, however, provoked only a limited amount of discussion, and the council rose at a seemly hour.

The clerk read the communication formally notifying the council of the appointment of the police and license commissioners. It was received and filed.

The notice from the school board calling attention to the fact that the city pound was too near the new school site on Chambers street. The letter was referred to the health and morals committee.

An application was made by the hospital directors for a grant of $10,000. This was laid on the table to be taken up with the estimates.

Chinese Laundry Dispute.

Peters & Wilson wrote on behalf of Chinese clients relative to establishing a laundry on the Finlayson estate. The history of the negotiations was given upon which the property was purchased. Sanitary Inspector Lancaster had refused permission owing to its being in a residential section, and the building inspector refused the permit.

Ald. Stewart said that the inspector was to be congratulated upon the refusing of the permit.

Ald. Humber said these people wanted to comply with the by-laws of the city. The only objector was one who owned two other washhouses.

The city solicitor in reply to Ald. Ross said the building inspector was within his rights in doing what he did. This could be considered an appeal from the building inspector.

The letter was laid on the table until next meeting, when the building inspector could be present.

Electric Inspection.

An appeal was read from the International Brotherhood of Electric Workers complaining that the by-law was not being enforced relative to the licensing of those who strung wires in the city.

This was referred to the Electric Light Company.

The water commissioner reported upon tenders for the supply of six inch valves on the 24 inch main. The tenders were as follows: W. S. Fraser & Co., $11.50 each; E. G. Prior & Co., $13.50, and the Crane Company, $15.

It was decided to award the contract to Fraser & Co., the lowest tenderers.

The water commissioner reported that to connect the two dead ends of the water main on Foul Bay road, as requested by Mr. Pemberton, will require 1,200 feet of four-inch pipe which will cost $2 per foot laid, as the whole distance is rock. The portion outside the city limits is 550 feet, so that Mr. Pemberton will have to pay approximately $1,100.

This was referred to the water committee.

Local Improvements.

The following works of local improvement were reported upon by the city engineer and estimates of cost given:

Permanent sidewalks on both sides of Pine street, between Craigflower road and Dominion road. Total cost $4,641, city's share $1,547.

Permanent sidewalks on the north side of Garbally road from Gorge road to the west boundary line of Lot A1. Cost $1,145.80, city's share $381.93.

Permanent sidewalk on the north side of Pembroke street between Chambers and Cook streets. Total cost $1,188, city's share $396.

Boulevards (including maintenance), with curbs and gutter on both sides of John street between Government street and Pleasant streets. Total cost $6,147, city's share $2,049.

Permanent sidewalk on the south side of Queen's avenue between Blanchard avenue and Quadra street. Cost $990, city's share $330.

Grading and tar macadamizing Pemberton road from Fort street to Rockland avenue, and to construct permanent sidewalk of concrete with gutter on the east side of said road from the end of the present walk southerly to Rockland avenue, and on the west side of said road from the end of the present walk southerly to the road entering Carberry Gardens and that a boulevard (including maintenance), with curb and gutter be constructed from there on to Rockland avenue. Total cost $12,402.60, city's share $4,134.20.

It was decided to prepare by-laws.

Legislative Committee.

The committee in legislation reported as follows:

"Gentlemen,—We, your committee on legislation, desire to make report on the following matters submitted to us:

"We have considered the mode in which the council should make application to the executive government to have released the trust for esplanade purposes on the water lots on Belleville street, and we recommend that a deputation of the council seek an interview with the premier with the assistance of the city members to urge the matter upon his attention.

"The Sunday closing.—Your committee have had report made to them by the city solicitors on the subject of preparing a by-law dealing with this subject, and, in view of legal difficulties, your committee recommend that the city solicitors be instructed to prepare a case for the written opinion of the attorney-general as to what legislation can be made to give effect to the referendum vote.

"The negotiations with the B. C. Electric Railway Company.—Your committee have given consideration to the negotiations with the company and beg to recommend that the subject should receive consideration by the council at a special sitting, the matter being of the greatest importance."

In reply to Ald. Fullerton's request as to what was being done in the matter of Sunday closing, His Worship stated that it had been thought best to seek the city barrister's opinion on some points.

A recommendation was received from the sanitary inspector asking for dredging opposite the garbage wharf, at a cost of about $50 to $75.

It was decided to refer to the city engineer to get the work done as cheaply as possible.

Street Improvements.

Reports on various permanent sidewalks and boulevards proposed were received and ordered to be advertised. These were as follows:

Permanent sidewalks on both sides of Pine street between Craigflower road and Dominion road at a cost of $4,641; permanent sidewalk on north side of Garbally road from Gorge road to western boundary line of Lot A1, at a cost of $1,145.80; permanent sidewalk on north side of Pembroke street between Chambers and Cook street at a cost of $1,188; boulevards, including maintenance with curbs and gutters on both sides of John street between Government and Pleasant street, at a cost of $6,147; permanent sidewalks on the south side of Queen's avenue between Blanchard avenue and Quadra street, at $990; grading, draining and tar macadamizing Pemberton road from Fort street to Rockland avenue, and to construct permanent sidewalk of concrete with gutter on the east side of said road from the end of the present walk southerly to Rockland avenue, and on the west side of said road from the end of the present walk southerly to the road entering Carberry gardens, and that a boulevard, including maintenance with curb and gutter be constructed from there on to Rockland avenue.

An application for the admission of John Taylor to the Home for the Aged and Infirm, was adopted.

Streets, Bridges and Sewers.

The report of the streets, bridges and sewers committee was received and adopted. It was as follows:

Your streets, bridges, sewers and water committee having considered the undermentioned subjects, beg to report and recommend as follows:

Recommended that the attention of the E. & N. Ry. Co. be directed to the deplorable condition of Store street, between John and Chatham street, and to the inconvenience and annoyance to teamsters and others who have occasion to use this street, and that the company be asked to place some loads of gravel on said street between its rails and on each side thereof, so as to permit of vehicle traffic over its tracks.

Recommended that a sewer be constructed on Linden avenue, from Richardson street southerly, estimated cost $125.00.

Re communication of F. A. Thompson, desiring that a surface drain be constructed on Fifth street from Hillside avenue to King's road, to take the place of the open ditch which is considered dangerous to the public.

Recommended that the city engineer be instructed to furnish an estimate of the cost of laying said surface drain, and that in the meantime, all necessary precautions be taken to protect the public from injury on account of the open ditch.

Recommended that 10 drums of the B. C. Soap Works weed killer be purchased, to be used on the sides of streets which are boulevarded to prevent the growth of weeds, at 3-4 cents per gallon.

Re communication of L. Dickenson and A. Lewis, desiring to be refunded half of the cost of the expenses they were put to in having the plumbing work of their premises altered to conform to the grade of the sewer. Recommended that the writers be informed that after having given these matters earnest consideration the council cannot accede to their request.

Re communication of Shore & Anderson, calling attention to the blocking up of the culvert which crosses Douglas street in front of their property on said street. Recommended that the writers be informed that the matter is in the hands of the sanitary inspector, who has been assured by the agent of the property where the blocking up of this drain has taken place, that the nuisance will be abated.

Gilson & Company, desiring an extension of time wherein to connect the property of Law Bay with the sewer on Catherine street for the reason stated in their letter. Recommended that the writers be informed that their request cannot be granted, inasmuch as Catherine street is to be graded and macadamized in the near future, and for that reason it is most important that all sewerage connections be made with the sewer on said street before the work is commenced.

Recommended that a 4-ft. plank walk be laid on Denman street from Ida street to Mt. Tolmie road, cost $37, and that the sewer be extended on said street from its present terminus a distance of 120 feet, at an estimated cost of $90.

Recommended that Mr. A. L. Brownlie be informed that the brush complained of on Simcoe street between Menzies and St. Lawrence will be cut down and removed.

Regarding communication of the Oak Bay municipality, calling attention to the condition of the west side of Foul Bay road from Oak Bay avenue to Cadboro Bay road, and asking that a surface drain be constructed.

Recommended that the writer be informed that the council have no authority to authorize any expenditure for the improvement of this road at the points mentioned, as said road is entirely outside the city limits.

Scott & Peden, directing attention to the impassable condition of Store street. Recommended that the writers be informed that the city engineer has received instructions to make temporary repairs to the roadway to make the same passable until the work of paving said street can be undertaken.

Recommended that a sewer be constructed on Third street from Hillside avenue northerly to the corner of Market street; estimated cost, $300.

Recommended that the retaining wall to be constructed by the city on Gladstone avenue be placed in on the lot at the corner of said avenue and Fernwood road, provided the owner of the lot agrees to pay all additional cost in connection therewith.

Recommended that the sum of $300 be appropriated for the purpose of removing certain rock on Mary street, between Edward and Wilson streets, and that a plank sidewalk be constructed on the east side thereof; cost, $35.

H. B. Thompson, M. P. P., again asking that the request of the petitioners for a permanent sidewalk along Beacon Hill park from Simcoe street to Dallas road be granted.

Recommended that the writer be informed that the council cannot comply with the request as they lack the necessary legal power to assess, for local improvement work, property fronting on Beacon Hill park.

Regarding communication of W. E. Duncan, re condition of May street, from Adelaide road to Dallas road, and complaining of a nuisance caused by sewage matter flowing on May street from adjacent property.

Recommended that the city engineer be instructed to notify the Tramway Company that it is the desire of the council that they remove the rock left on May street forthwith, and that the writer be informed that the sewerage nuisance complained of has been referred to the sanitary inspector to abate same.

W. H. Bland et al, petitioning the council to have Powell street improved as a work of local improvement and desiring that the street be made a uniform width of 60 feet throughout.

Recommended that the petitioners be informed that the council are willing to undertake the work as a local improvement proposition, but that it considers that the purchase of the land necessary to widen said street should be purchased and paid for by the property owners interested.

Recommended that the superintendent of parks and boulevards be asked to submit an estimate, with plan, with the view of improving and beautifying the piece of land at the junction of Douglas and Government streets where the fountain now stands.

All expenditure contemplated in the foregoing to be subject to favorable report thereon by the finance committee and adoption of said report by the council.

Cost of Boulevarding.

On motion of Ald. Turner, various bylaws for local improvements were ordered to be prepared. These were as follows:

To grade, macadamize and drain Toronto street, from Menzies street to Beacon Hill park and to construct permanent sidewalk, with gutter, on the south side from Menzies to the park; to improve Pembroke street, between Haughton street and Shakespeare street, by blasting out the rock thereon and grading and macadamizing the roadway and constructing permanent sidewalks on the north side from Haughton to Shakespeare streets and on the south side from the end of the present walk to Belmont avenue; to construct permanent sidewalks on Boyd street, from Niagara street to Dallas road.

Ald. Stewart, incidentally, on a proposal for a permanent sidewalk on Boyd street, expressed his suspicions about boulevards. He thought there were streets in the city now that should not have them. He was afraid they would not be kept up.

Ald. Turner agreed with this, in view of the fact that there was no water.

Earlier in the evening a report was received from City Treasurer Kent to the effect that the total amount of assessments for boulevard up-keep, for which notices were mailed to the several owners on December 19th, amounted to $1,076.90, and up to date $214.04 has been paid. No other steps have been taken to collect the balance. The usual course adopted has been to let the arrears remain until it is time to include them in the tax sale list. Mr. Kent also asked that steps be taken to include the amounts due for medical attendance at the isolation hospital. Out of forty-three cases treated from September last to the present time only eleven have been paid for.

The latter part of the report was referred to the board of health.

Ald. Henderson corrected a report that he had been told that citizens would not pay the cost of up-keep of boulevards. He had not said this.

Ald. Stewart thought it looked as if the boulevards would cost a lot of money.

Ald. [illegible] said [illegible] made the statements attributed to Ald. Henderson. He had found that various sums had been charged, from two cents a foot to six cents. He did not think that it could be shown that the amounts charged were the actual cost. He would investigate it fully.

Ald. Henderson said a very exact account was kept of the boulevard work. The city workmen moved very quickly from place to place. He said that 3 cents a running foot covered the cost this year. The older boulevards would require less care.

Ald. Bishop asked about some boulevards in James Bay that did not receive attention.

Ald. Henderson explained that these were private boulevards, or on Government street, put in by the city, and could not be charged against the property owners.

Various by-laws relating to the assessment for local improvements and the one amending the cattle driving by-law were put through various stages before adjournment.

NEW STEEL BRIDGE AT LULU ISLAND

Work in Progress on Structure Which Will Cost $60,000.

New Westminster, Feb. 15.—"The construction of the $60,000 steel bridge to replace the present frame bridge across the north arm to Lulu Island, will be in full swing this week," remarked Superintendent C. H. Coleman, of the International Contract Co., of Seattle. The preparations for the work were commenced last week, and carpenters are constructing the necessary pile driving. These are of the over-reach type, as being more adapted to this particular work than the ordinary style. When these are completed, the work of driving the piles for the piers will be commenced. The piles will be 70 feet in length and will be sunk to a depth of 35 feet, this depth being given in anticipation of future dredging operations in the north arm. The centre pier alone will be of concrete and will require 40 piles, the remaining piers will have 18 piles each. The draw span will be 30 feet in length and will have the distinction of being probably the largest of its type in the world, according to the statement of Engineer Ferebee, who is watching the construction on behalf of Wadell and Harrington, the designers of the bridge. Mr. Ferebee stated that the contract called for the completion of the bridge by July but he was of opinion that it would be finished before that time. At present the piers will be piles and plank, but they may be replaced by concrete at a later period when the city is prepared to make a large expenditure.

CARE OF NEGLECTED CHILDREN.

Calgary, Alb., Feb. 16.—J. J. Kelso, superintendent of the Ontario department for neglected children, stopped over in Calgary on his way to British Columbia. Yesterday evening he addressed the Young Men's Club. To-day he will speak at the Canadian Club and in the evening at the Y. M. C. A. to a meeting of citizens.