

**AN IMPORTANT QUESTION FOR MONTREAL.****FIRE APPLIANCES AND FIRE INSURANCE.**

It is now over three years since Montreal, owing to the conflagration in the Board of Trade Building district, was aroused to the fact that its Municipal Fire Appliances and Watermains were lamentably deficient for a city of its size and wealth. The Fire Offices were faced with the problem as to the necessity of either increasing the rates, or retiring from the field. Their inspector thoroughly examined, and very fully reported upon the local municipal fire appliances. The City Council was subsequently notified of the existing defects and informed of the deficiencies required to be made good before a reduction of rates from the advance then made could be entertained.

During the three years which have elapsed, certain improvements have been carried into effect, and a great many indignant protests from some of our aldermen have been made against the excessive rates charged for fire insurance, some of them maintaining that the City authorities had done all that was required of them. Indeed, they charged that the insurance offices were nothing short of extortionists.

To justify the stand they have taken, the companies have again caused their Inspector to make an exhaustive examination of the waterworks, fire brigade, etc., and in his report a complete synopsis is given of what was demanded in March, 1901, of what has been done, and what still remains to be done in March, 1904. We must frankly confess that we are considerably surprised to find a portion only of the underwriters' requirements having been complied with. We do not propose to enumerate all those requirements, many of which would not be fully comprehended by those who have not some technical knowledge of engineering, but will confine our remarks to the principal points at issue between the City Fathers and the fire insurance offices.

There is a deficiency during twenty-four hours in the pumping capacity of 10,000,000 gallons for the low level reservoir, and 3,000,000 for the high level. Therefore, in March, 1901, a 15,000,000 gallon pump was asked for low level, and a duplicate pump of 6,000,000 for the high level reservoir. Nothing has been done regarding the first, and although an electric pump of 5,000,000 capacity has been erected for the high level reservoir, yet, as pointed out in the Inspector's report, it is not allowed to be used, or even tested, except in case of fire, when it may be found out of order.

Turning to the watermains, we find that the 24 inch main on Notre Dame St., which was cut during the construction of Place Viger Station, has not yet been connected, although it has been under consideration now for many years. Another 24 inch main from St. Sulpice to Guy St. recommended, has only been laid for about one-fifth of the distance. Of the 5, 10 and 12 inch mains asked for in the centre of

the City, in the vicinity of the Board of Trade Building, only two have been laid. Other mains and additional hydrants are still wanting.

Taking next the fire brigade, we find out of eight steam fire-engines demanded, only two have been provided, and a little over half the quantity of new hose has been purchased. The water tower damaged at the fire on Victoria Square about five years ago has not yet been repaired. No chemical engines have been procured, although 3 were asked for, and out of 14 drying-towers for hose, only 1 has been erected. In addition to the above, the brigade is still short of men and horses, and much behind other cities of the same wealth and population in this respect. The police force has been only increased by 42, instead of 100 men.

There are other matters in connection with fire protection, such as the placing of electric wires underground, the storage of explosives, which are now under consideration. Enough, however, has been said to show that the reduction of rates rests with the City, and the sooner this is understood by the public, the better, for large losses in the City are becoming uncomfortably frequent, and the amount of insurance does not begin to make up the loss to our merchants for inconvenience, loss of business, etc. For an expenditure of \$100,000 or \$200,000, the City would be fully equipped with most up-to-date fire appliances and fire-fighting apparatus, men, etc. It was only about a week ago that a fire on St. Helen St., involving a loss of some \$350,000 to \$400,000 occurred.

There are, unfortunately, in this city, like all other cities, a certain class who cannot be persuaded that those who sell insurance are like other vendors; such persons seem to consider that insurance companies have no right to fix a price, which they think must be decided by the purchaser, who is sole judge of the cost of the article. It would be well if the Montreal merchants and manufacturers realized this fact, *bona fide* cheap insurance, insurance that can be relied upon to be paid cannot be obtained in a large city, which is inefficiently equipped respecting fire protection. Instead, therefore, of blaming the companies, they should really lay the fault where it belongs.

We sincerely hope, for the credit of the City, these matters will be taken up and vigorously dealt with. The amount of increase in rates which our citizens have to pay in one year would, we believe, cover the necessary outlay for the thorough equipment of the City as to fire appliances.

By the Toronto conflagration insurance companies will have to meet a loss of between eight and nine millions of dollars, which fire caused a total loss of about fourteen millions by the destruction of buildings and goods, without considering the sacrifices involved by business disturbance. Such a calamitous fire is an object lesson to Montreal of the most impressive character.