

"for several years past has been alluded to in my annual reports, in which, as a remedy for this deficiency, recourse to steam fire engines was advised. But so far, I am sorry to say, this suggestion has not been given effect to as satisfactorily as it might have been, not so much for want of water to supply the engines as from inefficiency of the engines themselves, or proper organization in their management."

The Superintendent proceeds to recommend the laying down of larger pipes in the localities named; an excellent suggestion and needed improvement, at the same time it must be borne in mind that the Chairman of the Water Committee stated the fact when he said that "though the projected improvement might be carried out this would not increase the pressure, though it would add to the supply of water for fire purposes." In other words steam-engines and a proper cistern to supply them would still be wanted.

We should have at least six reliable engines in the city proper (quite apart from St. Jean Baptiste, St. Henri, or other adjacent localities). We have now only three, of which two have proved themselves unreliable. It is true one new one has been ordered, but is not yet available.

Two of the above should be Silsby rotary engines; they could draw safely direct from the hydrants. The engines should each have a driver, stoker and engineer.

Each new hydrant put down should have one of its outlets suited to the suction of a steam engine. Those now in the central part of the city, in which are high buildings, should be moved and replaced by the new pattern suggested, when they connect with mains of 9 inches and over.

The brigade should be supplied with the newest pattern of apparatus as, for instance, smoother couplings and improved branch pipe and nozzle.

We should have 15 tanks of a capacity of not less than 40,000 gallons each, distributed, say, in such positions as, Windsor Hotel, Phillips Square, Victoria Square, Place d'Armes, Court House Square, Dalhousie Square, Custom House Square, Papineau Square, Commissioners street at foot of Jean Baptiste street, Chaboillez Square, Hotel Dieu Hospital, vicinity of St. Dizier street, foot of Jacques Cartier Square, Hochelaga in vicinity of Hudon Mills.

A hydrant should be connected with these tanks as to render it unnecessary to open them in the winter time. This would prevent the cold of the atmosphere having any effect on the warmer temperature of the still water in the tanks, a most important consideration in supplying a steamer in the severe weather.

The permanent force should at once be increased to at least 100 men and a force of supernumeraries organized, of say, 50 men that would respond to the 3rd alarm. The attending of fires and working at them possess a charm for many young men; these would readily join the supernumerary corps; and they would undoubtedly do so if it were understood that the permanent force would be recruited from this supernumerary force.

In this connection we urge that the chief should have the choice and disposal of his men.

The Salvage Corps wants more covers, particularly light ones—light Macintosh covers for instance (15 x 12: 12 x 9). Two more men should be added to this corps. The Hook and Ladder trucks want one or two men added to each.

We should have 10,000 feet more hose; and there should be at the Centre Station a large reel to carry a double quantity, say 1,000 feet.

The department requires better horses and more of them.

Several other suggestions might be made, but they may be left for a future time. What is now particularly and absolutely required to save the city from the conflagration which in its present position and with its present equipment, it is any day liable to, are—

SIX RELIABLE STEAM ENGINES,

TEN THOUSAND FEET NEW HOSE,

FIFTEEN TANKS OF NOT LESS THAN FORTY THOUSAND GALLONS EACH.

Lastly, any improvement made will avail but little unless competent

men are secured to command the Brigade. The Chief should be very much superior to the person now filling the position. A man should be at once secured capable of re-organizing the whole Department and of maintaining it in a state of efficiency, and competent to command it intelligently and effectively in any emergency and under the most adverse circumstances.

G. F. C. SMITH,

President Canadian Fire Underwriters' Association.

LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

The result of the operations of this progressive and popular life office for the year 1885 was, as usual, satisfactory. From the report we learn that the policies issued were 1,626 for £582,675, yielding a new premium income of £21,853.25, the largest amount of business the company has yet done. The average age of the lives assured is about 33. The total premium income for the year amounts to £125,446 11s. 11d., an increase of £10,598 2s. 1d. over the previous year. The claims by death, with bonus additions, and those matured under endowment assurances, amount to £45,874 12s. 10d., and are within the expectation, as shown by the tables. The audited accounts are in accordance with the Insurance Companies Act. After providing for dividend and the payment of claims, surrenders, and cash bonus to policy holders, and all other outgoings, there is a balance on the year's working of £51,270 13s. 7d., equivalent to 44 per cent. of the net premium income. The total funds, as at 31st December last, amounted to £422,539 9s.

The Canadian Branch, under the able administration of Mr. William Robertson, general manager for the Dominion, is also making rapid and satisfactory progress. The London and Lancashire Life has taken deep root in Canada, and stands high in public estimation, a result attained by prompt and honorable dealings and the selection of first-class representatives. The company has over one hundred dollars deposited with the Receiver General, in Canadian securities, for each one hundred dollars of liability, thus affording absolute security. We wish the company continued prosperity.

NOTES AND ITEMS.

The New-Era Co-operative Life Association of Philadelphia has applied for a receiver.

The British America Assurance Co. has declared a half-yearly dividend of 3½ per cent.

The Sun Life has declared a half-yearly dividend of four per cent.

The Life Association of Canada, it is rumored, has transferred its business to the Confederation Life.

At a fire in the Chinese quarter of Honolulu King Kalakana ran with the engine and pumped till the fire was out.

The Mutual Life has appointed Thomas Horncastle its "Director General" for Mexico.