whole decrease in the three cities and counties amount to about 75 per cent. This is truly a great gain; but very few of those who voted against prohibition on the 29th September last took any part in bringing it about. It was the work of the men and women whom you call "Parliamentary Prohibitionists." May the good work go on until there is no place found wide open, under legal sanction, to lead men astray by dispensing intoxicating drinks in all the land.

Yours, etc.,

WILLIAM H. ORR.

TORONTO LETTER

The Toronto Fire Chief Reports on the New City Hall.—The Utility of Stand Pipes in Tall Buildings.—New Fire Insurance Companies.—Nearing the End of the Case Toronto Bank *vs.* Keystone Fire.—The Council of the Toronto Board of Trade, and the desired Reduction of Rates in Toronto.

Dear Editor:—To the Insurance Companies carrying the fire insurance on the new City Hall, as well as to the citizens who have had to foot the heavy cost of its construction and ornamentation, the recent report of Chief Graham to the Civic Property Committee is interesting reading. The Chief is very clear and emphatic as to the present hazard incurred should a fire take place in the upper portion of the building, and also as to the steps necessary to be taken to minimize such hazard. It appears that when there is a pressure of 70 lbs. at the fire hydrant in the Court yard, the pressure at the top of the building is nominally 17 lbs. Allowance, besides, must be made for the usual friction in discharge. This pressure, says the Chief, is "totally inadequate for fire extinguishing purposes." He goes on to say that the water service for fire purposes consists of a six inch water main from James street to centre of the Court yard; in the west wing a similar main enters from Terauley street to centre of basement. These two six inch mains, therefore, supply the whole water pressure now available. From them are fed two four inch stand pipes running to top of building, and these stand pipes have two inch openings for hose connections on each of the floors. Under the most favorable circumstances, therefore, the water pressure would be weak, whilst a fire occurring in the neighborhood simultaneously with one in the City Hall might reduce the small pressure on the upper floors very greatly. In view of these circumstances, Chief Graham recommends the placing of a pump in the eastern basement of the building, having a capacity of 1,000 gallons, connections to be made with both street mains; also that the four inch stand pipes be connected on top floor with a four inch pipe to run around the whole flat. His further suggestion is, that automatic sprinklers be placed on the topmost floor. Regarding sprinklers, in Committee it was advanced by a member that the sprinklers might do more damage than any likely fire in a highly finished building like the City Hall. The Report has been referred to the City Engineer and the Architect. Fortunately, we have not many tall buildings in Toronto, and again, fortunately, what we have are so well cared for, that the test of our water pressure at great heights, in emergencies, has not been called for. In the Simpson fire, one of the conflagrations in 1895, it is a fact that the Confederation Life Building was protected, saved perhaps, by the exertions of its own staff of employees and the use of a large stand pipe and hose, through which water was constantly and copiously thrown on the lower adjoining buildings, thus preventing them from taking fire. Had they burned up, in all likelihood they would have taken the Confederation Building with them, for the fire brigade, for lack of water pressure, could give but scant and occasional attention to the great building. This incident was but another instance of the great value of a stand-pipe of generous dimensions, when placed in high buildings. We have several such pipes in our Toronto buildings. It is of course to be hoped that they are occasionally tested with the object of maintaining their efficiency and readiness for use at a moment's notice.

Our new hotel, proposed to be erected on King street, just east of Yonge, and "right in the heart of things," engages our thoughts these days. A down town first-class hotel, central and up to date, is, and has been for a long time, a necessity. I hope it will be erected, and that our monied men will have sufficient enterprise to push the scheme along.

Evidently, 1898 is a boom year for the inauguration of new fire insurance companies. The "Merchants," the "Equity," and now the "Victoria-Montreal," and the projected "Anglo-American," are announced and in evidence. There are some popular statements that seem to meet with a more ready and general acceptance than others. One of these is the assertion that fat profits are made by shareholders in fire insurance companies. This subject matter has afforded an apt text for many a promotor before this year of grace, and doubtless will still do so in years to come. Of course, much may be accomplished by care and prudence, with sagacity, in the fire insurance field, but the temptations are many and strong to a manager to launch out—to seek volume, rather than quality—large premium revenue rather than adequate rates; so, only the well-seasoned manager, of firm steady temperament and habit, has a reasonable certainty of success. Even so, he must have at his back a sufficiency of hard cash,—cash assets, to meet those unwelcome but inevitable incidentals of his business vulgarly called losses.

Possibly before you go to press, the case of the Bank of Toronto *vs.* the Keystone Fire; in the John Eaton Co.'s matter, will have been concluded. The addresses of counsel were to have commenced today.

The Council of the Toronto Board of Trade has been addressed by Alderman Sheppard, Chairman of the Fire and Light Committee, and he has asked them to take steps to have the Fire Underwriters reduce the rates to the old ante-conflagration basis, in view of the improvements made in city fire appliances. It is surmised that nothing definite can be done until the Annual Meeting of the Toronto Board of Fire Underwriters, in February next. Likely this is about the correct situation. *Defer* is a familiar word in the Toronto Board Room. The Underwriters, it must be remembered, represent great monied interests, they must needs move cautiously in the matter of reducing rates. Individually, on the street, each softly admits that he favors the desired reduction, but the crystallized product of a general Council, is somehow usually, hard and unyielding. So different from what one would expect, you know.

Yours, *Ariel.*

Toronto, 10th October, 1898.