

No representative of the Water Trust reported their arrival to me, or made any inquiries as to the water supply. This is what is invariably experienced at all serious fires, consequent upon there being a total absence of any means of communication between the Water Trust and the brigade. The offices of the Trust are not even on the Exchange telephone, neither are any of the chief officers connected by telephone, so that it is impossible to communicate with any authoritative representative after office hours. The whole of the brigade's reserve stock of serviceable steamer hose—thirty lengths—was at the fire, and in use. Five lengths were very badly damaged by falling walls, and one length and a branch pipe were burned inside the building, having had to be abandoned by the men, who were overtaken by the fire. Each length measures 100 feet. The total amount of hose in use was 4,900 feet. The whole of Messrs. M'Ewan's hose, together with that of the North British Rubber Company, was placed at my disposal; but for this assistance the damage must have been much more extensive. Owing to the large number of small water mains in the city, it is absolutely essential that some arrangement should be arrived at with the Water Trust whereby the water officer could be summoned to the scene of a fire with the brigade, in order to divert as much water as possible into the mains from which the brigade is working. The disposition of the men on the occasion of this fire is an everyday average. Twenty-three men is also the general average at all the recent large fires in the city. This number is not sufficient. It would be a considerable advantage if the four auxiliary firemen in the city were substituted by permanent men. The reserve stock of hose has been found to be insufficient to deal with large fires. A large quantity of hose requires fourteen days to clean, dry and repair, so that during the interval of using and preparing for stock there is practically no reserve."

It is very evident that the recent large fires at Cripplegate, Melbourne, and elsewhere have been the means of calling public attention to the absolute necessity of a first-class fire brigade and the most modern equipment for same, and it seems to take an occasional conflagration or a general advance in insurance rates to arouse city councils to such facts as are reported by the Firemaster of Scotland's capital, "Edinboro' town."

#### BANKRUPTCY LAW.

"In this connection I must say that it is not an unmixed evil that no Insolvency Bill has been passed during this Session."

(From Mr. Hague's Address.)

"I do not believe that the banks, as a whole, are averse to an insolvency law if we can obtain one which is even reasonably near what it should be. Many bankers, as well as other business men, do not want an insolvency law if it will tend to make settlements by fraudulent debtors easy to obtain, and thus help to debauch the business

morals of the community, as has been the case with some insolvency laws."

(From Mr. Walker's Address.)

The failure of the present and of the former Government to frame an insolvency law which would be satisfactory to business men and bankers is remarkable enough to challenge comment, and warrants the growing belief that the non-passage of some measure of relief from the existing condition of things is due to the apathy and indifference of those most interested therein and the consequent belief of the Government that the country does not really desire the very legislation periodically asked for. Everything in connection with the treatment accorded to the bill introduced by Mr. Fortin justifies a belief in an existing undercurrent of opposition to any bankruptcy law, and the above-quoted references to insolvency legislation, made by the general managers of two of our bank-managers in their recent addresses upon the state of trade and the business prospects, indicate that they are at the best only luke-warm in their support of the measure of relief found in Mr. Fortin's bill. Of course, if the Fortin bill was faulty, the objections of eminent bankers thereto are easily understood, but surely the boards of trade and those representing the banks throughout the country are willing and able to grapple with this important question, and thus remove a reproach to Canadian trade and commerce!

Such a law is necessary in this great and growing Dominion. To say that bankers and business men cannot agree upon the differences between them would be to doubt their intelligence. What then is the cause of failure to frame a just, satisfactory and comprehensive act which will be acceptable to all parties concerned in its passage?

We want a law which will ensure to honest debtors who surrender everything to their creditors a chance to begin business anew; and it must also force dishonest debtors to disgorge all their property. The mechanism of the act must render extortionate charges impossible and an army of officials for the winding up of bankrupt estates unnecessary. To say that the combined wisdom of parliament and people is not equal to the task of sweeping away the most determined opposition to a bankruptcy law from any influential quarter is not calculated to increase the reputation of Canada in foreign markets, and we cannot help thinking that our bankers are interested enough in this matter to cease making annual references to faulty features in the Fortin or any other measure introduced, and to combine their great experience and recognized ability in framing a law which shall be "even reasonably near what it should be." We are unwilling to believe that the business morals of the community are likely to be debauched by any bankruptcy law passed after careful consideration by the parliament of Canada. It is not pleasant to have to admit that a committee of the two houses of Congress in the United States have just succeeded where we have failed, and, despite strong opposition, have agreed upon a bank-