

charge adequate rates of premiums, but offer unquestioned indemnity.

THE ST. HYACINTHE FIRE.

Within ten days of the sweeping fire of May 10th a Ottawa, of a destructiveness of \$600,000, comes the account of a fire on Wednesday last at St. Hyacinthe, Que., at manufacturing town forty miles southeast of Montreal, when \$300,000 to \$400,000 worth of property is estimated to have gone up in smoke. Low water in the river which supplied the town with water pressure for fire purposes; hot weather and dry wooden buildings; and a strong wind, supply the conditions favorable to a fine revel of the fire fiend. Some twenty-seven years ago St. Hyacinthe was devastated by flame, when a still larger area was swept, and a much greater loss sustained than by the present conflagration. And yet, such was the easy-going disposition of the people, that the town was practically *rebuilt of wood*. Stone houses are a rarity in St. Hyacinthe; there are some brick buildings and more brick-nobbed ones, but the bulk of the town is wooden.

It is too early to obtain an authentic list of the insurances. Those we have given elsewhere are the principal, but we are told that from \$30,000 to \$50,000 more is carried in non tariff offices. In proportion to the area burned the losses are light, for, as was the case in the Ottawa fire of last week, the buildings destroyed were of a cheap class. Some of the associated underwriters refused to write in the town; others carried limited lines in the more solidly built portion to the west and north; while the newer and more enterprising—should we not say more reckless—companies took risks more freely on wooden buildings. It is an old story, but the moral remains that the conflagration hazard is always present, and that municipalities cannot be too careful in maintaining fire districts; also that fire engines or water pressure systems, or any other means for fire prevention and fire extinction cannot hope to combat successfully fires which start in a cheaply-built area covered with dry wooden structures and fanned by a high wind. St. Hyacinthe has a population of 11,000; waterworks having 96 hydrants and direct pressure from River Yamaska; possesses two steam fire engines, and has a fire alarm system with 18 boxes.

CROP PROSPECTS.

During the past week rain has been general all over the Canadian North West, and the growing crops of all kinds have been greatly benefited. The Monthly Crop Report of the Canadian Northern Railway Company, just out, shows favorable conditions from every section of its line—so our telegraphic report from Winnipeg informs us. The wheat is well above the ground and growing nicely. There is, in fact, nothing distinctly unfavorable to record in this direction.

Conditions in Ontario and Quebec are described as only moderately favorable. Drouth has prevailed for weeks over large areas, and in fact it may be said to be nearly general, the exceptions being in the north. The water courses in certain districts of Quebec have almost dried up and prayers for rain have been offered in some of the city churches. The new crop of hay is backward, and speedy rains are needed if this important crop for Quebec is not to be a failure. All spring crops in Ontario need rain. Indeed, to use the words of one well-informed grain merchant of Toronto, "If there is one thing the Ontario farmer needs, and is praying for, it is rain."

AFFAIRS IN WINNIPEG.

Allow me as a comparative new-comer to this "future capital of the Great Northwest," as they call it, to send you a few lines about the place and the people as they strike a man from a distance. Doubtless Winnipeg has been described quite often, and I will not try to describe it now farther than to say what a clean-looking, up-to-date, roomy, busy place it is. It looks just like "Young Canada." There is a cheery sort of look in the faces of the people, and the business men are "hustlers," strong believers in their city.

Every kind of business in Winnipeg is very brisk at present, and nearly every person seems to be making money. Prices have gone up. Eighteen months ago a certain hotel charged \$1 per day for board, and now they are charging \$2 per day, and the present service is not any better than it was formerly. I know one house which two years ago was renting for \$10 per month is now drawing \$35. This will give you a small idea of the "boom" prices charged here. Some recent real estate transactions, too, would confirm what cautious people are saying about excessive prices for land. Underneath the great wave of prosperity sweeping over this country at present there is a strong undercurrent of feeling that there is bound to be a relapse and that the good times will not last for ever. It is a saying in this country that the Indians always declare that there are seven years of good times followed by seven lean years. But the Winnipegger will tell you that Mr. Lo does not know anything about such matters, and that both city and country are bound to go ahead. The Winnipeggers are the most optimistic people in the world. They expect Winnipeg to be the Chicago of Canada; and I believe it will. The strides it has made and is making are tremendous.

ARGO.

OUR ST. JOHN LETTER.

St. John lost a good citizen in the sudden death on May 7th, of Mr. Frank O. Allison, secretary of the Board of Trade. Mr. Allison was a gentleman in the best sense of the word. He had just reached middle life, and seemed to have before him many years of activity. His death from heart failure followed a few days' illness, with rheumatism. The Board of Trade will miss him, for he was an invaluable officer. Mr. Allison spent some years of his life as deputy to the shipping master, and gained an insight into the general trade of the port that made him an invaluable officer. Of good business and executive ability, pleasant and genial, yet reserved, he was peculiarly fitted to the office he filled, and in the discharge of his duties gave every satisfaction, and retained the full confidence and esteem of those who worked with him. Mr. Allison held many other positions of honor and trust. Another good citizen and leading member of the mercantile community who has gone to his reward, is Mr. E. L. Whittaker, of the insurance firm of James & Whittaker. He was for years the chief representative here and in the Maritime Provinces of the Imperial, until its absorption by the Alliance, and was regarded by all insurance men as a master in his business. Mr. Whittaker ever found time to give to good works and for years discharged, and faithfully discharged, the onerous duties of a director and secretary of the Protestant Orphan Asylum. Other charities and philanthropies found in him a willing friend, and the curlers all knew him as an enthusiastic knight of the broom.

There are rumors of important changes on the Intercolonial Railway. Mr. E. Tiffin, general manager, is known to be in very poor health. Some rumors say his health is only a blind to cover up dissatisfactions that are said to exist. Whether or not there are dissatisfactions, there is no doubt about Mr. Tiffin's health. Recently his doctors sent him off for a rest, and he went to the Pacific. Reports say he will report for duty again in June, and other reports say he may never again be able to take up his work. This, if true, will be matter of real regret, for Mr. Tiffin is a zealous official. The belief in St. John is that Mr. L. R. Ross, superintendent of Terminals here, will be appointed to assist him, receiving appointment as Master of Transportation. Mr. Ross is a brother of the