



SOME OF THE EIGHTY BUILDINGS DESTROYED—FRONT ST., NORTH SIDE

over, there was a blazed path across both cities five miles long and a mile wide, from the public buildings of Hull across the industrial portions of both cities, and through a fine residential portion of the city of Ottawa, ending only at the bluff which divides the lower town from the upper town. Fifteen thousand people were homeless and fifteen million dollars' worth of property was destroyed. The Toronto fire cannot compete with that conflagration for individual suffering, although it equals it in monetary loss.

In St. John not one-fifth of the loss was covered by insurance; in Ottawa not much more than one-fourth; in Toronto fully two-thirds of the destruction will be made up by the insurance companies. In St. John, thirteen thousand people and in Ottawa fifteen thousand were homeless; in Toronto, no homes were destroyed. These two notable differences explain why there has been no necessity for public subscription nor outside assistance for the fire-sufferers in Toronto. The losers were business men who are well able to look after themselves, to rebuild the solid warehouses and large factories

which were destroyed. Here and there is a firm who may find the balance between assets and liabilities swept away in the loss, and its members will, of necessity, begin their business lives over again. Here and there, a firm will find themselves without any records of their business, for many vaults and safes proved unequal to the fierce heat, and they will be so hampered by the loss that they cannot find heart to start in once more. There will be a few individuals whose insurance was not what it should have been, and they will be forced to compromise with their creditors and seek new vocations. The majority of the sufferers will be enabled to meet the disaster bravely, and to re-establish themselves on the old or on new sites. There has been mental suffering, sorrow, and anguish, but it is not the kind of sorrow that lasts, nor the anguish which keeps men long dismayed.

The district burned was the pride of the city, and some of the buildings were built since the latest wave of prosperity swept over the country. The beautiful buildings of Brown Brothers, The Copp, Clark Co., Dignum