

fair dealing and liberality; it is, as he truly said, a solid company, and its management both energetic and enterprising.

Describing the early days of the company in Canada, Mr. Paterson showed that it had come into being through the circumstance that in 1780 the sugar refiners of London could not get the fire insurance they wanted, and so organized an insurance association without a charter. "The original voluntary association, which was formed and commenced business in 1782, under the name of the New Fire Office, soon after assumed the happy title of the Phoenix Assurance Company, which now is, and has long been, a household word in assurance circles all the world over." It began to do Canadian business in the year 1804, on the 7th March in which year, Mr. Alexander Auldjo was appointed agent for Upper and Lower Canada. In 1826 "the Canadian agency, originally held by Mr. Auldjo, was transferred to my late firm of Gillespie, Moffatt & Co., and on its dissolution, in 1889, was continued by my son and myself, so that it has been held uninterruptedly by us and our connection for seventy-eight years."

The address of Mr. Guernsey, in response, referred likewise to the earlier years of the Phoenix, and informed his hearers that the gift of a fire engine was made to the city of Montreal by the company in the year of its Canadian advent. It was such a venerable hand engine, probably, as may be seen pictured upon the calendars or letter-heads of the Sun Fire Office to-day. And, indeed, the whole conditions of fire insurance and fire-fighting at that period, crude as we of to-day may esteem them, were thought no small beer of at the time. It is in the "Rejected Addresses," called forth by the re-opening of Covent Garden Theatre, that the clever brothers Smith refer to the Hand-in-Hand, the Sun, the Union, the London (possibly the Phoenix also, although we do not remember it) and the efforts of their appliances to save London's temple of Thespis from devouring fire. "We cannot but admire," continued Mr. Guernsey, "the courage and foresight shown by those then in control of the company in extending its operations to the colonies and foreign countries, in spite of all the disturbed state of the world, between 1782 and 1816. During that period of thirty-four years no less than thirty-eight of such agencies were established, one of the latest being Paris, in 1815, a significant date, the fact showing the spirit then dominating the British mercantile world."

Elaborate and enjoyable arrangements had been made at the Windsor, and the three hundred and thirty-five guests enjoyed the dinner to the full. Altogether, it was one of the most representative assemblies which have ever come together in Montreal. The usual loyal toasts were given and duly honored. Hon. Mr. Casgrain and Hon. Mr. Fitzpatrick responded for the Senate and the House of Commons; the mayor for the city; Chief Justice Girouard for the Bench; Donald MacMaster, K.C., for the Bar; Mr. J. J. Kenny, vice-president and general manager of the Western Assurance Co., for "Sister Institutions." The gathering contained a large proportion of those prominent in the public and commercial life of Montreal, and, indeed, of Canada. There was much in the circumstances to suggest the past of Montreal—Montreal as depicted by ancient prints in the Chateau Ramezay; before Nelson's monument was built or Trinity House established; when the inhabitants had no water-works, and no fire-engines till the Phoenix sent them one; when mails were monthly, trade with Upper Canada done by flat-boats, and when John Molson was only thinking of his coming first steamer between the town and Quebec. But besides the speeches which touched upon these things there were others reminding us of a new Montreal and the Canada of to-day: a country of better-known resources, well-supplied with the appliances of commerce and the machinery of finance, throbbing with modern ideas, and having men in all walks of life capable of directing her course among the nations of the earth. At the banquet an especially pleasing feature was the music which had been provided. Mr. Harold Jarvis, the Canadian tenor, of Detroit, was present, and added much to the enjoyableness of the occasion.

## THE HALIFAX FIRES.

The fire of Thursday last in Halifax affords another illustration of the desolating power of flame driven by a strong wind—a wind which in this case is described as blowing fifty miles an hour at times. The fire broke out in the wharf and warehouse premises of N. & M. Smith, extensive fish merchants; these were destroyed, and the flames, sweeping northward (the Halifax shore of the harbor runs north and south), carried away half a dozen buildings, chiefly small shops and sailors' boarding-houses, badly damaging the rear of William Robertson & Son's warehouse, and entirely destroying that of G. P. Mitchell & Sons. Travelling southward, the conflagration destroyed a warehouse belonging to the Dominion Coal Company, with 700 tons of coal; the premises of Hon. Wm. Ross and J. A. Neville, lobster packers; R. R. Kennedy, clothing; T. J. Egan, gunsmith, and several smaller places. Lastly the flames attacked the great warehouse and offices of the Canada Atlantic and Plant Steamship Company, which were destroyed, except that the warehouse down the wharf was saved.

The district was largely one of wooden buildings, and the firemen were in for a hard battle. Valuable assistance was given them by the military and naval authorities, who sent down a force of 200 or 300 soldiers and jack-tars, who brought with them two English steam fire engines from the dockyard, and a hand engine from the Citadel. For two hours the flames raged, and then the wind died down. By seven o'clock that portion of the harbor front from A. G. Jones & Co.'s warehouse, on the south, to the King's wharf, on the north, had been destroyed, except the hardware building of Wm. Robertson & Son, the flames going around its rear and sweeping away the large molasses and fish warehouse of G. P. Mitchell & Sons. Three tug boats rendered excellent help by playing heavy streams on Jones' building and others, giving an illustration of how valuable fire boats may be in such emergencies.

A late estimate puts the loss at \$311,000. This is made up as follows: Plant Line wharf, \$30,000; A. G. Jones & Co., \$500; Dominion Coal Company, \$2,000; Dominion Packing Company, \$5,000; Hon. Wm. Ross, office furniture, \$500; M. Neville, lobsters and supplies, \$10,000; Matthew Lannigan, furniture, \$10,000; Thos. J. Egan, stock, \$10,000; Thos. J. Egan, building, \$4,000; R. R. Kennedy, stock, \$40,000; R. R. Kennedy, two buildings, \$9,000. A. Collins, meat market, stock, \$3,000; A. Collins, two buildings, \$7,000; John Clanson, liquors, \$2,000; E. M. Boutillier, fish, \$3,500; Capt. John Simmonds, furniture, \$2,000; William Robertson & Son, stock and building, \$4,000; G. P. Mitchell & Sons, \$3,000; N. & M. Smith, \$100,000; A. L. Doyle & Co., \$1,000. The insurance carried is, we are informed, as follows: In three local non-tariff companies, Acadia \$4,500, Nova Scotia \$14,420, Halifax \$19,600; in another non-tariff company, the Anglo-American, \$14,400; in the following tariff companies, Aetna \$19,500; British America \$4,500, Northern \$5,200, Queen \$17,100, Royal \$5,000, Western \$9,000, Phoenix of London \$12,000, Connecticut \$8,500, Canadian \$3,150, London Mutual \$1,600, Norwich Union \$500, Union \$5,000, National \$4,500, Commercial Union \$3,000, Liverpool & London & Globe \$9,300.

Hardly was the ink dry upon what we had written above when the wires told us of another fire on the water front of Halifax, not far from the one of last week. On Monday morning early, 19th inst., fire broke out in the warehouse of Black Bros., Limited, on Black's wharf. It spread rapidly to Pickford & Black's wharf adjoining, and destroyed the following: Black Bros.' three-and-a-half story wooden building, containing hardware; the same firm's two-story wooden building to the south of their warehouse, which contained a stock of dry fish; Pickford & Black's three-story wooden warehouse, lower floors occupied by that firm and the upper floor by Thomas Forhan, as a sail loft; Leslie Hart Company, office and warehouse, and Thomas Jaynes' blacksmith shop. Besides these houses, Black Bros.' wharf was badly damaged. When the fire was thought not only under control, but practically extinguished, flames broke out suddenly in the rear of Black Bros.' fine brick warehouse. The fire had worked its way unnoticed from the wooden