

real burned 90 houses, 2 churches and other property. In 1803, on the 6th of May, a third fire in Montreal destroyed 30 houses, churches, prisons, etc. Loss, \$150,000. In 1815, on the 3rd of Sept., a large fire occurred at Quebec which destroyed property valued at \$1,300,000. In 1834, on the 25th of Jan., the residence of the Governor-General of the Canadas, Quebec, was burned. Loss \$150,000. In 1845 on 28th of May, Quebec had a great fire which burnt 1,050 houses and 20 lives were sacrificed. A month later another fire broke out at Quebec, 1,200 houses were burned, 40 persons lost their lives. The loss from these two fires amounted to \$2,500,000. A subscription was started in England for the sufferers, headed by the Queen. In 1846, on the 14th of June, the Theatre Royal, at Quebec, was destroyed. In 1849, at Toronto, 7th of April, a fire started which consumed a large portion of what was then the heart of the city, including the old City Hall and St. James Cathedral. The loss must have reached \$500,000. In 1849, on 25th April, the houses of Parliament at Montreal, with the library and archives of Canada, were burned. In 1850, on the 25th June, a fire at Montreal burned nearly 100 houses. Loss \$500,000. In 1850, on the 11th Nov., 200 buildings were destroyed at Fredericton, N. B., and in Dec. of the same year Halifax lost 100 houses. On the 8th July, 1852, a considerable portion of Montreal was destroyed; 1,100 houses were burnt, and the total loss was estimated at \$5,000,000. In 1853 there was another large fire at Montreal. In 1854, on 1st Feb., the Parliament Buildings at Quebec were burned. Cost of buildings alone \$300,000. In 1856, on 10th Dec., the Roman Catholic Cathedral at Montreal was destroyed. In 1857, on 8th Jan., the English Cathedral at Montreal shared the same fate. In 1859 occurred the very destructive fire at Halifax. In 1862, on 7th June, 120 houses in the St. Louis suburbs of Quebec were burned. In 1862, on the 13th Nov., fire destroyed the Rossin House Block, Toronto. In 1865, on 22nd June, more than 100 houses were burned at Quebec. In 1866, on 16th Oct., Quebec lost by fire 2,500 houses and 17 convents and churches. Value of property destroyed, \$3,000,000. This is known as the St. Roche and St. Sauveur fire. In August, 1867, Petrolia was entirely burned. Loss of oil prodigious. On the 4th May, 1870, there was a great conflagration at Hull, involving a loss of \$150,000. On 24th May, 1870, in St. Roche's suburb, Quebec, more than 500 houses, besides other property, were burned. Loss, \$300,000. In the summer of 1870 forest fires raged in the Saguenay district, and later on that year large stretches of country round Ottawa were laid waste. In the Ottawa fires great destruction of farm property took place and caused the failure and winding up of the "Beaver Mutual" and the "Toronto Mutual." On the 19th Oct., 1874, a block of buildings at Montreal was destroyed, causing a loss of \$200,000. On 30th May, 1876, in the St. Louis suburb of Quebec, 700 dwellings were destroyed. Loss about \$800,000. On 18th June, 1876, almost the whole business portion of St. Johns, Quebec, was destroyed. Damage to buildings estimated at \$2,500,000. On 3rd Sept. 1876, the city of St. Hyacinthe was nearly consumed. Loss $1\frac{1}{4}$ million

dollars. The year 1877 was marked by the conflagration at St. John, N. B., on 20th June. The total loss was estimated at \$13,500,000, and the total insurance at \$6,600,000. In this year there occurred also fires in St. Stephen, Woodstock and Portland, N. B., involving losses aggregating \$825,000. The insurance superintendent estimated the total loss throughout Canada in 1877 at not under twenty millions. The losses paid by insurance companies amounted to \$8,490,919, while the premiums received were only \$3,764,005. These figures relate only to companies reporting to the Dominion Government, and do not include the losses incurred by mutuals and other purely provincial companies.

The year 1877 was the worst in our history, and with it I close this dismal record. Many other extensive fires have occurred in Canada since then, notably that of Quebec, in June, 1881, and the recent conflagration at Hull and Ottawa, but the facts are too fresh in our memory to need repetition. It is said that history repeats itself, and it would certainly seem so in respect to devastating fires, yet, when we consider our increasing means of protection, the better construction of buildings, municipal regulations, etc., we may reasonably hope that these awful calamities will happen less frequently in the future.

AUGUST FAILURES.

The failures in August reported in "Dun's Review" are somewhat disappointing. There has evidently been a serious check put upon the prosperity of several branches of trade, as is manifest from the following comparisons of the liabilities of insolvents in August, 1901, 1900, 1899.

	LIABILITIES.		
	1901.	1900.	1899.
	\$	\$	\$
Lumbers, Carpenters and Coopers.....	2,132,445	573,911	328,413
Leather and harness.....	367,220	108,300	107,871
Earthenware, glass, bricks...	235,000	10,895	129,000
Clothing and millinery.....	192,221	171,039	56,708
General Stores.....	405,175	398,513	287,119
Groceries and meats.....	556,500	416,080	416,080
Liquors and tobaccos.....	186,604	319,170	229,190
All other.....	5,383,701	5,333,995	4,234,790
Totals.....	9,458,866	7,323,903	5,789,091

The increase in the liabilities of insolvents in August by \$2,134,963 over the same month last year, and to an amount larger by \$3,669,755, than in August, 1899, is a disagreeable feature. As we have already pointed out the steel strike has enlarged the insolvent list. Indeed, the strike collapsed mainly because storekeepers would give no more goods on credit to the men out of work. But this does not account for the increase in liabilities of insolvents in the lumber, carpentering and coopering trades, nor for the disasters in the harness, saddlery, trunk and general leather trades. It is significant that the "Liquors and Tobacco" trades were an exception, as there were fewer failures than in previous months. It has been noticed in previous strikes that the men not at work spend more freely in drinking and smoking while idle than when occupied at their callings. The failures returns will be watched with considerable interest to see if there is signs of trade reaction.