

1612 dwelling houses and 615 business places, and made the fire losses of that year exceptional. The next greatest loss was in 1900, the year of the Ottawa-Hull fire, when the total losses paid the companies for the year were \$7,774,000. The insurance losses paid in each of these two great fires will, added together, no more than equal the losses to be paid now in Toronto.

The St. John fire began at half-past two in the afternoon in a boiler-shop in the suburb of Portland. Close by there was an extensive rookery of old wooden buildings and soon an extensive conflagration had been developed. A violent north-west wind was blowing. The fire swept down upon the doomed city and in a few hours the entire business portion had been reduced to a mass of ruins, as well as the better class of dwelling-houses to the south and south-east. Public buildings, houses of business, hotels, printing offices, churches and theatres were involved in a common ruin with the residences of the middle-class and the humbler dwellings of the workingman. Thirteen thousand people were homeless that night in St. John, and \$27,000,000 of property was represented by a vast mass of ashes, charred embers, and a dreary waste of ruins. The Toronto fire cannot be compared



A UNITED STATES SILVER DOLLAR AND A CANADIAN QUARTER—THE ONLY OBJECT WHICH CAME OUT OF BUNTIN, REID & CO.'S VAULT. BOOKS, TIN BOXES, ETC., WERE TOTALLY CONSUMED.

with that calamity for monetary loss or individual suffering.

It was about half-past ten in the morning of April 26th, 1900, that a lamp was upset in a humble dwelling in the City of Hull, and the great fire started. As in St. John, a strong gale was blowing, but from the north-east. By twelve o'clock, the fire had swept over a great area of small dwellings in Hull and the Eddy factories were threatened on that side of the river, while the lumber yards on the Ottawa side were in danger. When it was all



THE FIRE AS IT APPEARED AT ONE O'CLOCK IN THE MORNING—FROM YORK ST. BRIDGE, LOOKING EAST.—PHOTO BY D. J. HOWELL