

which was followed by his election as Mayor of Montreal, the Metropolis of Canada. During the year he has had the pleasure of officially welcoming a large number of visitors, who one and all expressed appreciation of the hospitality they had enjoyed from the City, and passed flattering encomiums upon the solidity and splendor of the public and commercial edifices which are the distinguishing features of Montreal. Amongst the visitors to the city were the Vice Admiral and other officers of the British squadron stationed at Halifax, and prominent members of the newly organized Canadian Bar Association comprising delegates from the chief cities of the Dominion. During the summer a delegation from the city's fire brigade visited England where their skill, equipments and discipline won them marked honors.

The universal outburst of sympathy with the families bereaved by the accident at the fire on 16th October culminated in a public funeral of the dead firemen, an imposing spectacle that was attended or witnessed by the whole populace. Over \$15,000 was contributed by our citizens towards a fund for the stricken widows and children. The great activity of the shipping interests of this port marks "high tide" in the number of ocean vessels that came in. We may record also, what has possibilities and probabilities of of civic improvements few now realize, that work this year was actively prosecuted preparatory to placing all electric wires underground, and drawing a supply of electric power and light from the Lachine Rapids.

The proposition to bring the finances of the City into better shape, suggested by the Mayor, and the one to remodel the city's charter, are now before the Provincial Legislature.

#### THE QUEEN'S LONG REIGN.

A shining point in the record of 1896 will ever be the entrance of Queen Victoria upon the 60th year of her reign. This occurred on the 20th June, a later date marking that reign as the longest of any British monarch. Historically, the Victorian era has been the most illustrious, to the Crown the most honorable and brilliant, and to the people the most elevating, prosperous, peaceful and progressive. Canada gave the young Queen her first political anxiety, for her first Parliament was alarmed by news of rebellion in Lower Canada. Ample amends have since been made by Canada becoming the most loyal of the lands owning Her Majesty's sway. In this Dominion love and reverence of the Queen are leading national characteristics, and fidelity to the Throne the ruling political passion. When Victoria was crowned England was ripening for revolution. The intensity of class divisions had well nigh destroyed the old time pride in national unity. Social discontent was breeding political revolt, being fostered by republican clubs in every city and town, some indeed in the public schools. Constitutional government was so discredited, and the discontent so acute, that an unpopular king would have ruined the monarchy. Although this excitement was kept up for some years, the people began early to realize that with Victoria a better era was dawning. The young

Queen was discerned to be a type of ruler hitherto unknown to England, as she was not content to reign in stately isolation from the common people, but was inspiring and encouraging movements designed for their social elevation, by the removal of conditions under which they were physically, mentally and materially oppressed. Victoria found England murmuring against the Throne, she has lived to see all the peoples of a world-wide Empire her loving, loyal subjects. God willing, in 1897, the Queen will receive such a diadem of dutiful affection as will make the very gems in her crown "pale their ineffectual fires."

In the jubilant acclaims of loving loyalty which will make the heartfelt aspiration "God save the Queen" ring the world with a belt of prayer for our Sovereign,

"Happy and glorious!"

"Long to reign over us,

Montreal—the Commercial Metropolis of Canada—will, we are confident, take a distinguished part.

#### THE FIRE LOSS FOR THE YEAR UP TO DECEMBER 1ST.

The fire loss of the United States and Canada for the month of November, as compiled by the *New York Commercial Bulletin*, amounts to \$5,211,800. The losses by months are exhibited in the following comparative table:

Month.	1894.	1895.	1896.
January.....	\$10,568,400	\$11,895,600	\$11,040,000
February.....	11,297,600	12,360,200	9,730,100
March.....	9,147,100	14,239,300	14,839,600
April.....	11,540,000	11,018,150	12,010,600
May.....	10,777,800	7,761,550	10,618,000
June.....	8,282,500	9,223,000	5,721,250
July.....	16,307,000	9,085,000	9,033,250
August.....	10,432,800	9,929,000	8,895,250
September.....	10,149,900	10,766,300	8,200,650
October.....	8,186,700	13,411,500	8,993,000
November.....	12,135,800	10,131,500	5,211,800
Totals .....	\$117,925,400	\$119,820,900	\$104,293,500

The November record is remarkably light, and makes certain a great reduction for the whole year of 1896, as compared with 1895, unless some enormous conflagration takes place this month. The total for 1896 will be about \$115,000,000.

Our contemporary remarks on the above returns: "The great reduction in the fire loss this year is exceedingly gratifying, and, as we have before indicated, means unusually liberal profits for the fire underwriters to show in their January statements."

In our last issue we gave statistics showing that it would take a gross fire loss in Nov. and Dec. of \$37,908,805 to bring this year's total to the average of years 1891 to 1895 inclusive. November has only contributed \$5,211,800 to this requirement, so that it is now almost a certainty that the total loss of 1896 will fall even below our estimate which was \$115,500,000. Unfortunately our local record this month is a great disappointment, but the losses, though serious, will not very much disturb the general result of the year.