

It is not our intention to assume the role of preacher ; but we must say that to attribute inexcusable apathy and negligence to the decrees of Providence is "too thin," and we cannot believe that the intelligent people of the City of Quebec would for one moment accept so preposterous an assumption.

Taking the ground that the Quebec city engineer does—that all these conflagrations are "for the better," and within the decrees of Providence, it must follow that whenever a fire happens in Quebec it is more judicious, in fact right, to let it go ahead and burn as far as it will. It is according to his belief within the decrees of Providence, and therefore there is no use in trying to fight it. We can well imagine Mr. B. saying to himself—"It is *only* the Insurance Companies 'who have 'to pay the piper,' and so long as it comes out of the pockets of such rich corporations and they don't feel 'it there is no loss or waste to any one in particular. 'Then why should Quebec people growl as they do at every 'successive fire which always turns out for the greater 'good of the City.'"

This is the doctrine of the Quebec city engineer and let the Insurance Companies not "forget it."

Did it, we wonder, ever occur to Mr. Baillairge that Insurance Companies carry on business for the purpose of making money? Or, does he think that they all have such an interest in the modernizing and general improvement of the City of Quebec that they are going to write there for the same rates of premium as in the more modern cities, where water is abundant at all times, fire engines always on hand, brigades efficient as to numbers and qualifications and streets from sixty to eighty feet wide. Certainly if there is a discrimination as to the rating of individual risks, there must be discrimination as regards the general rating of cities.

Did Mr. Baillairge ever think of the amount of loss and suffering caused to the people who are turned out of employment and bereft of "house and home" by reason of those conflagrations which from time to time have swept whole districts in the City of Quebec?

If we are to consider the city engineer as the mouth-piece of the City Council, for they received the Report referred to apparently with approval, then it is time for the Insurance Companies to consider *what rates* are really adequate for the City of Quebec. Whether the last advance made will be sufficient to cover the risk of the imputed "decrees of Providence," or whether it would not be better to withdraw altogether until such time as the water supply, fire appliances and police are put upon such a footing as will remove at once and forever the stigma under which Quebec lies, of being the most backward in those matters of any city in the Dominion.

THE JAMAICA FIRE.

Advices from Jamaica, under date of the 14th ult., give the following account of the great fire there:—

This city, with a population of 38,556, as shown by the census of 1881, was visited on Monday last by a fire greater and more disastrous than any within the memory of the oldest inhabitant. It originated in a lumber-yard opposite the wharf premises of the Atlas Steamship company. The alarm was given at ten minutes to 2 p.m. At five minutes past 2 p.m. the fire brigade were on the spot, but their efforts to stay the progress of the flames proved unavailing owing to the force of the sea breeze, the want of pressure in

the water-pipes and their few appliances. The brigade is a small one, and is unprovided with hooks and ladders, and it may be stated that there is not a powder magazine in the city. The fire soon proved uncontrollable, and by five o'clock the whole commercial and, indeed, the greater part of the lower city was in ruins, save in a few isolated regions, chiefly occupied by fireproof fancy stores. The accustomed land breeze now checked the northerly advance of the flames from the sea, but their onward rush did not at once abate, and toward the west they were kept back with the greatest difficulty from the railway and customs premises. By ten o'clock the wharves, warehouses, stores and business places of every description, and almost every private dwelling in the lower part of the city to the west, and in some cases to the north of the business section, were completely destroyed. The flames did not commence to abate until midnight, but the exertions of the firemen in pulling down houses in advance, aided by officers and men of Her Majesty's Army and navy, the men of the Atlas, steamship Ailsa, and the various marines in port, together with the energy of many private citizens, now checked the fire in all directions. By Tuesday morning mere smouldering heaps and gutted walls remained the sepulchres, as it were, of the fortunes of the city. There are 582 house properties destroyed, which yielded a rental of \$160,000. The value of the landed property destroyed is estimated at \$2,500,000, and the total loss is roughly estimated at over \$15,000,000. There are 7,000 persons homeless and several thousand more destitute. There are fifteen fire insurance offices doing business in Kingston, and it is estimated the losses will average £10,000 for each, which will make a total of £150,000 covered by insurance.

The origin of the fire has generally been ascribed to incendiarism, but another account, given by an eye-witness, furnishes a romance almost tantamount to that of Mrs. O'Leary and her cow in Chicago. Says this party, who was the wife of an officer on one of the steamers lying in port:—

I was out with some friends, when cries of fire were heard and echoed along the street. We at once learned how the fire was supposed to have occurred. A boy was in a lumber yard smoking. His father had repeatedly threatened him for being there, and only a day or two before he had been flogged for the offence. But the punishment did not seem to affect him much, and on this day he was smoking as usual on a pile of shavings, with some companions at the gate watching for his father. In a spirit of fun they suddenly yelled, "Wolf, wolf, your father is coming." The boy hastily scrambled to his feet, and flung the lighted pipe on the shavings. A good breeze was blowing, the tinder kindled, and a moment later the yard was on fire, with the boys running away, as fast as their legs could carry them. But there is another thing about this matter that has not been noticed, and it may account for the sudden springing up of fires during the night far away from the general blaze. The negroes have long been in a state of discontent at the policy of the Government, in fact they have chafed under its increasing exactions. Now, it is well known in Jamaica that anonymous letters were circulated, saying that the town would be destroyed. The threats were known in certain circles, extensively discussed, and in many cases thought of serious moment. However true these rumors may be, the conduct of the natives during the fire showed remarkable indifference.

The more generally accepted version of the matter, however, is that the fire was due to the revenge of an incendiary who was in the employ of Mr. Fuertado, the gentleman on whose wharf the fire originated. Mr. Fuertado had some time ago charged the supposed culprit with theft, and when he did so the culprit threatened that he would do "something to Mr. Fuertado." However when he served his time in Jail, he returned to Mr. Fuertado and sought employment, which was refused. He then again threatened Mr. Fuertado, and went away vowing vengeance. He was seen running up the lane belonging to Mr. Fuertado a few minutes before the fire broke out. The constabulary are following up this clue, and they are sanguine of getting as much proof as will lead to a conviction.—*Insurance Monitor.*