

TWO FIRES IN TORONTO.

TORONTO and Toronto's citizens were "all stuck on" Toronto's fire department for many years. Nobody ever imagined for a moment that there could be a fire big enough to seriously affect the business portion of the city. But when two of these occurred in one week, sweeping away over a million



S. F. McKINNON & CO.'S BUILDING BEFORE THE FIRE.

dollars' worth of property, the citizens realized that their confidence had been misplaced. The result has been that two fire engines have been placed in commission, and other steps taken to render the fire protection more efficient.

Merchants are responsible that the fire protection in their particular towns or cities is adequate. If they do not assume this responsibility, then they should bear their losses meekly.

Another lesson to be learned is that all business men should attend carefully to their insurance, and even if they have been paying premiums for twenty or thirty years without ever having had a loss, they should not be lulled into a seeming security by such a course of events. "Insure well and always" is the only safe rule of conduct.

The first fire broke out on Sunday, January 6, and destroyed The Globe building, Nicholas Rooney's dry goods warehouse adjoining the former on Yonge street, and the places of the Toronto Lithographing Co., Brough & Caswell, Haworth Belting Co. in the rear of The Globe building. The fire was strong enough to leap two streets. Crossing Melinda, it gutted Harry Webb's restaurant, and crossing Jordan street, it attacked and destroyed S. F. McKinnon & Co.'s new building, into which they had moved but a few days.

The fire occurred on Sunday, and on Saturday the writer had occasion to walk through the McKinnon building. The first three flats were empty, and would have been let for offices as soon as completed. The fourth flat contained the office, and on every one of the upper four flats boxes and trucks of goods were piled, with unfixed shelving and counters here and there. The carpenters were busy putting up hand-railings on the stairways and doing other similar finishing jobs. No doors had been hung, and the elevator shaft was open on every flat. The fire caught in the cornices of this huge seven-storey building

and worked onto the roof, while the firemen were unable to raise water to that height on account of insufficient pressure. From the roof the fire worked down through the open stairways and elevator shaft, until everything inflammable from garret to cellar was consumed. The stock was small, as a millinery stock always is at this season of the year, but nevertheless would total up to nearly \$120,000. The insurance on this was \$100,000. The building was insured for \$30,000, which was only about one-half its value. An accompanying photograph shows this building as it would have looked when finished, and another shows the majestic ruins after the fire had left nothing but the walls and girders.

Mr. McKinnon arrived home from England a few days after the fire, and has since decided to re-build. In the meantime, they have located in the large warehouse on Bay street, formerly occupied by Bryce, McMurrich & Co., and just adjoining that occupied by Wyld, Grasett & Darling. This place has all been kalsomined and repainted, and is now being rapidly filled with spring goods.

Nicholas Rooney was the only other member of the dry goods trade to suffer by Toronto's first great fire. He was in his own warehouse at 62 Yonge street, where he did a very conservative business, one of his chief lines being linens. His loss is estimated at \$49,180, and the insurance is \$40,000, \$12,000 of it being on the building.

The Williamson Rubber Co., manufacturers of dress shields, had premises next to the McKinnon building, and one of the tall walls of that building crushed in their premises. The loss will be covered by insurance.

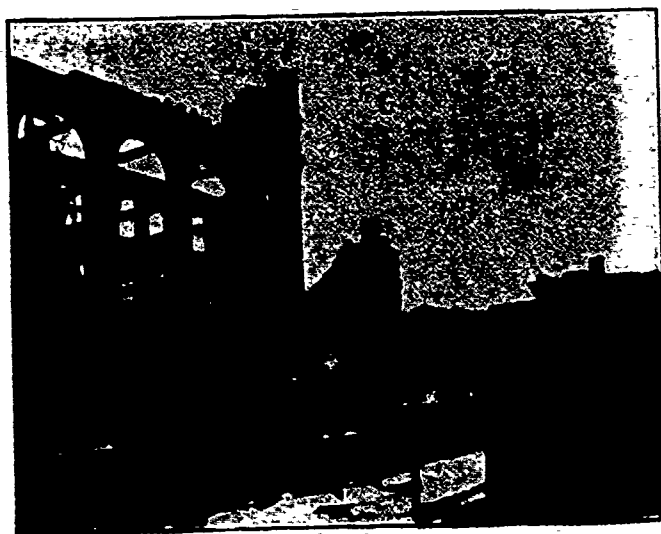
The second fire occurred on the night of Thursday, January 10, and the following firms lost everything:

Osgoodby building, Melinda street, in which fifteen other firms had offices.

Brereton & Manning, wholesale furs, 24-26 Wellington street.

Thomas Dunnet & Co., wholesale furs, 30 Wellington street.

Boisseau & Co., wholesale clothing, 32 Wellington street.



S. F. McKINNON & CO.'S BUILDING AFTER THE FIRE OF JAN. 6TH.

Robert Darling & Co., wholesale woollens, 34 Wellington street.

R. H. Gray & Co., whitewear, 24-26 Wellington street.

Hart & Riddell, wholesale stationers, 27 Wellington street.