

## THE FIRE LOSS.

It is a blessing that the ratio of fire loss in the United States and Canada, for the last third of 1900, was not upon the scale of the first two-thirds of the year. If it had been, the total for the twelve months must have reached \$190,800,000. However, the losses for September, October, November and December were less than the average and much less than the like months of 1899. The figures are thus compiled by the New York Bulletin, showing a total of \$163,362,250. The losses by months for past two years were as below:

	1900.	1899.
January .....	\$ 11,755,300	\$ 10,718,000
February .....	15,427,000	18,469,000
March .....	13,349,200	11,493,000
April .....	25,727,000	9,213,000
May .....	15,759,400	9,091,900
June .....	21,281,000	6,714,800
July .....	13,609,100	11,426,450
August .....	10,298,250	9,703,700
September .....	9,110,300	12,778,800
October .....	7,107,000	12,046,250
November .....	8,518,000	11,857,650
December .....	11,420,700	13,260,650
Totals .....	\$163,362,250	\$136,773,200

It will be seen the losses of last year were \$26,500,000 more than in 1899; in that year they were \$17,100,000 more than in 1898.

## DRY GOODS.

Notwithstanding the mildness of the season a free movement is discernible in almost all lines of dry goods. It may be doubted whether the reported lack of demand for heavy hosiery, underclothing and the like was not exaggerated somewhat, for, according to what travellers say, the stocks of these articles in the country districts are, generally speaking, on the light side, which does not look as if they had been hanging fire awaiting more wintry weather, at any rate so much as had been believed by wholesalers.

Prices are being firmly maintained. The unsettled state of the English and continental wool market of some weeks back has retired in favor of more normal conditions. In no direction is the fact more clearly marked that Great Britain is the chief factor in governing the world's trade than in the textile industry. There may be flurries in any of a dozen places, but the industry, take it all through the world, is governed by British conditions. Of course, Canada is affected in great measure by the state of business across the line, but the latter in turn hinges on London. In staple cotton goods, there is an advancing trend visible, and in many cases repeat orders are likely to carry higher prices. We hear from across the Atlantic that lace curtains have made a 15 per cent. advance. In other lines manufacturers have hardly taken into consideration yet the increased cost of their raw material. For example, during the past year, the cost of the cotton entering into the manufacture of blankets has gone up nearly 40 per cent. But the price of the finished article, though it has gone higher, has certainly not increased in true proportion.

The wholesale trade is engaged in receiving spring goods, and in getting ready for spring orders. As to the chances for a successful season, they are certainly as bright now as they were a month ago. Already the reports received from travellers point to a steady unflurried demand. Retailers fortunately are not so much given now as formerly to rush in large orders at the beginning of a season for articles the demand for which they afterwards find to have exaggerated in their own minds. A well-distributed order list is more satisfactory to all parties concerned.

With regard to what goods are likely to be in most demand for the coming season, plain goods are the most popular with-

out a doubt. High-priced printed goods, too, are favored. Another feature is the large quantity of mercerized goods which are being sold now. This fabric bids fair to take the place of the cheaper grades of silk to a large extent. That this is going to be a "lace year" is growing more and more evident; for trimming purposes it is being used largely. The demand, also, for old braids and buttons is increasing to an extraordinary extent. One thing which strikes wholesalers at the present time is the improving taste, or rather fashionableness, of the rural consumer. Formerly the country population were quite satisfied to wear somewhat out-of-date styles provided they were fairly good-looking in appearance. Now, however, they ask for goods and patterns such as are actually being worn in the cities, and know full well what they are getting.

## SOME FEATURES OF AMERICAN CITIES.

(EDITORIAL CORRESPONDENCE).

Going along a street in the older business quarter of Philadelphia, just beyond the former stock exchange, a Torontonian of former days, who had just issued from an insurance office, grasped me by the hand in passing, and said: "Well, how's everything? How is the election going? Laurier, I suppose." He was a regular reader of *The Globe*, and we were both just far enough from home to make us glad to meet. Then, on returning to the hotel it was discovered that a Montreal acquaintance had arrived during the day, and was on the same corridor with us. The two incidents, trivial though they were, made us feel at home even amid the vastness of space and population in this second city of the East. Wandering aimlessly about the streets would not do, however. Three things, it was found upon taking stock of the desires of the party, we must see, viz., Independence Hall, the City Buildings, and Wanamaker's store, which three places were labelled in our minds if nowhere else, duty, novelty, pleasure. Off we went, then, without delay to see first, the cradle of liberty, the bell that rang out farewell to Britain's overlordship, portraits and relics of the great men who founded the Republic, the very rooms in which they deliberated. Talk as people may, and joke as Western people (and New York people), do, about the slowness of Philadelphia, its municipal Pharisaism, the exclusiveness of its ultra good people, two things cannot be denied: It is a city of homes, and it has never lost the claims to veneration that arise from the early political history of the city on the one hand, and its strides in all that pertains to manufacture, finance, philanthropy and good government on the other.

We walked but slowly up the broad street that leads to the city hall, for there was much to see and hear as we passed by. One had leisure on the way to observe the great tower of that building. It is imposing from its extreme height, 547 feet, and so dwarfs not only all surrounding structures but the building of which it is a part (480 by 430 feet square, but only some 140 feet high, with the exception of the pavilions, which approach 200 feet). The illuminated clock in this tower is a striking feature; but the architect, in his effort to exalt the horn of good old William Penn, has overshot his mark, for in making the statue that overtops all 37 feet high, he has made it so large as to impair the symmetry of the tower. In this respect it compares poorly in artistic pose and grace with the figure that surmounts the Capitol at Washington. But, of course, it was not easy to make a graceful object of Penn, in his seventeenth century dress. Four and a half acres ground area, fourteen and a half acres floor space. 634 rooms, are statistics which sufficiently indicate the spacious character of this splendid municipal pile. Its final cost, as at 30th June, 1898, has been \$22,039,822. So, then, Philadelphia has very well fulfilled one of the ideals of latter day Americans in producing a structure which is, with one or two exceptions, the tallest in the world, and certainly among the costliest.

Of the notable buildings of the city are the postoffice, the custom house, the Masonic hall, the Mint (which last a former letter in part described), Girard College and a cluster of old and interesting churches. Statues of Benjamin Franklin abound, and it is right they should, for he was a grand old man; nor has Washington been ignored in this respect. The various libraries, hospitals and learned societies' premises we