

TORONTO'S GREAT FIRE

Loss Over \$12,000,000 With \$8,885,000 Covered by Insurance.

It will be some days before a definite statement of the losses sustained in Toronto's devastating conflagration can be ascertained, but a conservative estimate places them at over \$12,000,000, of which \$8,885,000 are covered by insurance. In all 122 buildings were destroyed, 222 firms affected, and about 10,000 people thrown out of employment. Already a number of firms have secured temporary offices. So soon as the insurance claims can be adjusted or appraised, gangs of men will be engaged to clear away the debris. While many business men are stunned and bewildered by the catastrophe, the majority of them take a hopeful view of the situation, and from what could be gathered, the district destroyed will speedily be replaced by more pretentious structures.

THE OLD IRON BLOCK

on Front Street, just east of the Customs' house, proved to be the crux of the situation. This building was occupied by McMahon and Broadfield, pottery and crockery dealers, and it was at that point that the great and deciding battle was waged. From Wellington Street south and west, as far as the Queen's Hotel, and extending to the Esplanade, practically everything had been consumed, and the devouring elements had spread east on Front Street to the Minerva building on the north, and the McMahon-Broadfield building on the south. It was a question if the flames could be held in check, and all the energies of the brigade were addressed to saving the Customs house and the Minerva building. The fear was that with the high and erratic wind prevailing the fire might continue in its course eastward, and eat northward up Yonge Street into the heart of the retail section.

It is perhaps idle to conjecture what might have happened had the brigade been unable to prevent the fire from spreading to the Customs building and the premises of the Minerva Company. It would have undoubtedly leaped across Yonge Street to the Board of Trade and adjoining buildings, and would have worked its way eastward and probably northward into the retail sections.

The burned district presents a very desolate scene. Jagged walls with great gaping holes represents all that was left of magnificent warehouses and office buildings.

The firemen were greatly hampered in their fight against the devouring elements by the mass of overhead wires. The experiences thus gained should make the Council insist that all wires should be placed underground in the down-town district.

One of the vagaries of the fire was the fact that an old frame building on Lorne Street was left standing, although the supposedly fire-proof structures on either side of it were consumed.

CARNARVON A VICTIM.

The Earl of Carnarvon, the owner of burned buildings at 46 and 48 Bay Street, occupied by Cockburn and Rea and D. Morrice Sons Co., and of the building leased by the Wyld, Darling Co., at the south-east corner of Bay and Wellington Streets, is the fifth bearer of the title, which was created in 1793. He was born thirty-eight years ago. His Lordship figures on the voters' list of Toronto under the democratic appellation of "E. Carnarvon," and under this sobriquet he has been frequently personated at elections by pluggers, whose general appearance and bearing were the reverse of aristocratic.

FUTURE UNIMPERILLED.

The city's future will be in no way imperilled by Tuesday's great fire. This is the opinion expressed by Mr. Byron E. Walker, General Manager of the Canadian Bank of Commerce. Mr. Walker is of opinion, however, that Toronto should profit by the many tragic experiences of the past and the overwhelming nature of the present catastrophe to put her house in order. He recalled the great Globe, Osgoodby and Simpson fires, in which damages resulted to the amount of \$2,178,000, and yet the City Council had done nothing to secure an adequate water pressure. More stringent regulations in regard to the building of great establishments were absolutely necessary in a large commercial city like Toronto, and in his opinion an effort should be made to separate the manufacturing from the distributing houses. The insurance was carried mostly by British houses, but a great fire was none the less a dead loss. Although many great businesses had been destroyed, there was no doubt that the rebuilding of them was a matter of a very short time.

BY-LAW SUSPENDED.

The Board of Control at a special session took steps to relieve the demand for accommodation. It was decided to suspend the operation of the building by-law so far as necessary to permit of the erection of temporary one-story buildings on vacant land, under the direction of City Architect McCallum, Commissioner Fleming and Chief Thompson. These officials have also been dele-

gated with authority to deal with firms who suffered by fire, and think proper accommodation can be provided on the Exhibition grounds.

RENTS LIKELY TO GO UP.

The fire's ravages will have the effect of stopping house-building this summer. All the available labor and material will be needed in the work of replacing the wholesal houses now in ruins. Bricks are said to be very scarce, and lumber has increased 25 per cent. The result of the change in the building situation brought about by the fire will probably be a raise in rent owing to the scarcity of houses.

A CURIOUS TRICK

of the fire demon was the leavin unharmed the sign of McMahon Broadfield & Company, wholesal crockery dealers, in the Phoenix block, Front street, adjoining the customs house. Only the front wall of the building stood, yet the sign which overhung the sidewalk look as bright and sound as the day before the fire.

A DESOLATE SCENE.

Standing at the corner of Front and Bay streets, one begins to realize the extent of the awful destruction that has been wrought. On every hand are ruins almost as far as one can see. Within the whole burned area there is not a single wall intact, and such as are standing are mere crumbling ruins, likely to fall at any time and a menace to all who approach. In one or two instances the rebuilding may begin from the first story, but in the great majority of cases not one brick can be left upon another, and work must begin from the foundations.

Desolate as the widespread ruin appears in daylight, at night it is gruesome and awful. A dull, fitful glare partially illuminates the shattered walls and ragged spires and turrets that alone meet the eye. Every cellar is filled with smouldering debris, over which the fires play. Much of the flame is burning gas, of which there is a strong odor everywhere, despite the efforts of the Gas Company gangs to cut it off. As an illustration of how it collects, the writer was standing on Bay street about 9 o'clock, when suddenly a short distance away, there was a puff of blue flame shooting upward. It was thought the pavement had been blown up, but on examination it was found to have come through a grated manhole. The glare on walls here and there from hidden flames, the low smouldering fires in the debris, the murky, red smoke, and the unspeakable ruin recall nothing but the inferno.

RATES ARE RAISED.

At a special meeting of the Canadian Fire Underwriters' Association, held on Thursday afternoon, it was decided to increase the rates in Toronto. The extra rates call for an addition of \$1 to the rate on all mercantile, schedule and other specially rated risks; an extra 50c to the rates on all risks except dwellings and their contents outside the above districts. An exception is made in favor of risks on residential stores outside the congested districts allowing a rebate of 25 cents on them when the usual warranty is furnished. Sprinkler risks and risks on fire-proof buildings will be advanced, half the above extras. When more than one company take the risk a reduction of 15 per cent. from the rate on the building and 10 per cent. on the stocks may be allowed on the 80 per cent. co-insurance clause.

The above rates mean an average advance of 75 per cent. on risks within the congested district, and of 40 per cent. on all risks outside the district, except on dwellings and their contents.

ANOTHER FIRE.

Damage estimated at about \$35,000 was done by a fire which broke out in the Phillips and Wrinch warehouse, 8 Wellington Street west, at 10 minutes to 8 o'clock on Thursday evening. The firemen playing the streams on the ruins of the Phillips and Wrinch building, saw a volume of flame shoot from the warehouse. A general alarm was rung in and all the reels in the city responded. As many men as could be spared were placed in positions to fight the new fire, and thus it was prevented from spreading. After an hour's strenuous work the fire was extinguished. Mr. Phillips stated that the loss to his firm would amount to \$25,000 or \$26,000, which was almost entirely covered by insurance, distributed in several companies. The top floor of the building was used as a store-room.

SCARCITY OF BRICKS.

It is feared among builders and architects that the supply of bricks for building will be enormously inadequate to the demand for extensive building operations. The demand for bricklayers, masons, builders' laborers, and carpenters will be enormous, and thousands of men are sure to flock to the city from surrounding places in order to obtain employment.

MOST OF THIS PAGE IS MISSING