

CANADIAN FIRE RECORD

WINDSOR, ONT., July 19.—In some unknown manner the tool house at the new Government dock, Sandwich street west, destroyed.

CHATHAM, July 21.—Fire destroyed a couple of barns on Joseph street, doing \$500 damage.

BROCKVILLE, July 21.—Fire totally destroyed the beautiful summer home of W. H. Nichol, of New York, on the north side of Howe Island. The loss, including contents, is placed at \$100,000.

MONTREAL—Fire destroyed the grand stand at Atwater Park on July 23rd. The following companies are interested:

Queen	\$8,125
Royal	13,000
Royal Exchange	11,375
Loss about 70 p.c.	

BEAVERTON, July 21.—Two barns and all the outbuildings, among them a very valuable stable and a pig pen, also twenty tons of hay and all the farm implements, the property of F. S. King of this place, were totally destroyed by lightning during a thunderstorm. The estimated loss is \$7,000, partly covered by insurance.

PRINCE ALBERT, July 21.—Fire this morning gutted the McKay-Adam block, destroying the Manville Hardware Co.'s stock, the McKay & Adam law offices, the office of McMaster & Christie, surveyors, the office of the West Lumber & Supply Co., and part of the furniture of the Carlton Club. The fire started in the basement of the hardware store, and soon after there was a terrific explosion, which blew the plate glass across the street.

QUEBEC, July 21.—Pulp wood, valued at \$600,000 dollars, was destroyed by fire which raged all last night at Cape Magdalene, near Three Rivers, Que. The village church and a number of houses were saved by the prompt arrival of firemen from Three Rivers. The Union Bag & Paper Co. lost nearly 20,000 tons of pulp.

OTTAWA, July 21.—Fire supposed to be of incendiary origin, to-day destroyed the plant of the Watson Carriage Co., corner of Murray and Friel streets. The loss is about \$35,000, insurance \$20,000. Mrs. Geo. Miller, residing across the street from the factory, dropped dead of heart failure during the excitement.

Damage to extent of \$25,000 caused by an explosion and fire in the Hull plant of the Canada Cement Company. Explosion occurred in the coal sheds, causing fire, which spread to the drier room and then to the grinders. Valuable machinery destroyed.

CHATHAM, ONT., July 19.—Fire, thought to have been caused by spontaneous combustion, destroyed large rag warehouse owned by Sam Kovinsky. Loss will be heavy, as building was filled to capacity. Structure was about two hundred and fifty feet long and thirty feet wide.

COBALT, ONT., July 16.—The town of Hearst on the National Transcontinental Railway, 134 miles west of Cochrane, was completely wiped out by fire. Only the station and round-house are left standing to show where lately stood a flourishing border settlement.

The population of the town at present is about fifteen hundred, five hundred being residents, while about a thousand others were employed in railway construction by Messrs. O'Brien, McDougall and O'Gorman, contractors.

BRANDON, MAN., July 22.—Starting by incendiary origin, fire destroyed no less than seven of the big barns at the Hospital for the Insane this afternoon, and caused a total loss of between \$50,000 and \$75,000. The blaze was first noticed by the attendants, who, with a few of the patients were milking in the cow barns. Fanned by a stiff gale, the flames quickly spread, and within an hour after the fire was first noticed, the horse barns, cattle barns, the piggery, the buildings containing the fowl, as well as two large implement buildings, were blazing fiercely.

BROCKVILLE, ONT., July 16th.—By the fire which occurred on the premises of the Corsett Implement Company, the following companies are interested:

Aetna	\$5,000	Norwich Union	20,000
Anglo-American	5,000	Phoenix of Hart-	
Atlas	5,000	ford	5,000
British America	15,000	Queen City	5,000
Canadian Fire	10,000	Royal Exchange	5,000
Dominion Fire	5,000	Scottish Union	5,000
Economical	5,000	Union	10,000
German American	15,000	Wellington	2,000
Guardian	20,000	Rochester German	5,000
Hand in Hand	5,000	North Brit. & Mer.	5,000
Hartford	5,000	North Western	5,000
N. Y. U. Agency	5,000		

Loss about 20 p.c.

HARD TIMES.

How often has this expression made itself heard during the past twelve months. "Hard Times" says the millionaire, the banker, the wholesale merchant, the retailer, the shop-assistant, the laborer. Everywhere the same cry has been echoed. Query: Has it not been somewhat overdone? That the times have been hard with some there can be no manner of doubt. What with banks closing in the States and Australia; strikes on a colossal scale in England, and undoubted slackness in a good many trades in all countries, it is clear that for numbers of people the times have been exceptionally hard. We think, however, there is some danger of the cry being overdone. How many people, generally speaking, have denied themselves their accustomed luxuries? How many have curtailed their drink bill? How many have reduced the number of cigars they smoke, or the quantity of tobacco they consume? It is a noteworthy fact that in England with the cry of distress, up goes the drink bill. Thus, however little a man may be able to provide bread and clothes, he can always find the wherewithal to slake his thirst. It is a strange paradox. "Hard times." The words have been said and repeated so often that a good many after a time persuade themselves that they are true in their case—just the same way as liars go on inventing on so long that they finally arrive at that stage when they believe their own yarns to be true. The cry has now gone forth that trade will be improving this year or that better times are in store. It is to be hoped that the more joyful note will be echoed and re-echoed as the doleful one, and that men will after a time persuade themselves that times are better, and likely to improve still further. After all "times" are, to a great extent, what people make them. However hard they are, an Irving or a Patti can always extract thousands of dollars from the people's purses wherever they go—to say nothing of such brutal exhibitions as a prize fight.