HAVERHILL'S GREAT FIRE.

ALMOST THE ENTIRE BUSINESS PART OF THE TOWN IN ASHES.

One Hundred and Two Shoe Manufacturers and Two Hundred Other Firms Burned Out—Three Lives Lost—The Total Loss of Property, Estimated at Over $2,000,000.

HAVERHILL, Mass., Feb. 18.—The great fire which destroyed the public edifices and almost the entire business part of this town started at about 11:45 last night in Endicott & Arnold's sole leather establishment, a wood block, on Washington street. The alarm was immediately sounded, but when the firemen reached the spot the flames had gained such headway that the local department could do nothing to stay their progress. The fire spread with great rapidity, the buildings being mostly of wood, and soon got beyond the control of the firemen. Engines were summoned from Newburyport and Dover, and other places from twenty to thirty miles from here, but, despite the heroic work of the men, the fire continued to spread, and at 1½ this morning it seemed as though the whole town was ablaze. At that hour engines had arrived from Lawrence, and others from Newburyport and Lowell arrived soon afterward. There was a sharp wind blowing from the northwest, which, with the scarcity of water and the freezing of the hose, made it hard for the firemen to make a stand against the progress of the fire. They fought gallantly, however, and faced the whirlwind of flame with wonderful courage and obstinacy. It was not until 3½ this morning that the fire was got under control, and then it had burned itself out.

The territory burned over is bounded by the Merrimac River on the south, Railroad square on the west, the north side of Wingate street on the north, and Washington square and Essex street on the east. Only one block remains on Wingate street and two at the upper end of Washington street. All else in the territory named is burned to the ground. What yesterday was the finest street in the city and the principal business part is to-day a smouldering, shapeless mass of ruins. Men who were last night worth thousands are this morning penniless, while the losses of others are fully or partially covered by insurance. Two thousand people are out of employment, and several families are homeless.

A territory burned over embraced nearly all the shoe and leather firms, and only three are left in the town. The following is a list of the shoe manufacturing firms burned out: E. W. Allen, E. K. Batchelder, L. G. Bly, Boynton Bros., J. H. Cluff, S. M. Currier, Davis Bros. & Co., J. H. Durgin, S. & G. Elliot, E. H. Emerson & Co., W. F. Evans, John B. Farrar, A. J. Farrington, L. A. Finney, D. Fitts, H. H. Foster, Gage & Johnson, Gales & Bros., W. Goodrich, Goodrich & Porter, G. A. Green, Griffin Bros., G. Hall, E. S. Harris, S. B. Hearing, C. N. Hoyt, F. M. Hoyt, Lincoln Hubbard, O. H. Hubbard, Huntington Bros., A. P. Jaques, J. Kelsch, Lane & Kimball, Kimball Bros., A. McDuffie, G. W. Mitchell, S. K. Mitchell, J. B. Nichols & Co., C. W. Orriitt, Ordway & Clarke, J. Pessler, B. Pessler & Son, E. K. Poore & Son, Sherburne & Blaisdell, Priest & Chase, F. Sherburne, Sargent Brothers, G. L. Soper Brothers, G. L. Chase & Sons, D. F. Sprague, F. C. Stevens, J. S. Stover, Davis & Crafts, E. G. Tilton, Vittum Bros., J. F. West & Bros., C. E. Wiggin, J. H. Winchett, S. F. Woodman, Fitts Bros., J. E. Fitts, Miller Bros., J. Goodrich, Jr., John Pulling, J. H. Pulling, George A. Co.

The other firms and companies burned were as follows: J. C. Collins's stitching room, the Merrimac National Bank, First National Bank, the City Five Cents Savings Bank, Smiley Brothers' stitching room, Chase Building, Spaulding's insurance agent; Endicott & Arnold, E. P. Wentworth, B. Foote, S. L. Jewett, Howe & Hay, Patch & Hayes, Stockbridge & Bartlett, and Moses Howe, leather dealers; Kempton Brothers, eating house; George W. Ham, beer manufacturer; L. Frost & Co., boots; Burtenshaw & Cook, shoe contractors; Bailen tack manufactory; C. Wadleigh, last factory; E. W. Kelly, last factory; G. F. Eaton, machine shop; E. Messer, machine shop; D. Nichols, machine shop; Eureka Shoe Pattern Company; Carter & Conway, express office; H. G. Gallie's stitching rooms, Carleton & Noyes's block, the Pilling block, and several large buildings used for manufacturing, about twelve dwelling houses, and several small stores and shops.

Messrs. Ober & Blake's establishment and the Gardner block on the north side of Wingate street were several times on fire, but were finally saved by the exertions of the firemen. W. W. Currier, leather board and shoe findings, in the rear of Hale's block, on Essex street, was entirely destroyed. His loss is $10,000; insured for $17,000 in the Home Company of New York and $10,000 in the National of Hartford. W. N. Hung, shoe manufacturer of 37 Washington street, loss $2,000; insured for $1,000 in insurance. F. M. Hoyt estimates his loss at $20,000, and is insured for $14,000.

The most dreadful feature of the calamity is the loss of life. Thus far there are three dead, John S. Germain and Joseph Pratt, firemen; and a unknown man, who has not been taken from the ruins. Albert Carr, who was employed in J. B. Farrar's factory, went into the shoe to save his tools, and the fire cutting him off, he jumped out of the second story window, and was fatally injured. It is feared that several others have lost their lives. The City Marshal says that three men are missing, and that the spread of the flames was so rapid that they were unable to escape from Washington street after the fire, burning on both sides, had fetlanded there in a mass. The firemen driven back from the street by the overwhelming flames, the last men and apparatus barely escaping. As it was, one man lost his life by the falling walls.

The fire burned Washington street, both sides, from 1 to 122; Wingate street, one side, from 1 to 81; and Essex street, west side, between Wingate and Washington streets. The wide open space on the east prevented the fire from crossing Washington square and the efforts to prevent the flames from crossing the gate street finally proved successful. An hour after the fire was thought to be under control it made a sudden rally. The flames leaped the gate street and burned two buildings on the other side. The total loss will probably exceed $2,000,000. As to the insurance, two companies furnish a list of over $1,000,000; three others have, it is said, as much more, and other risks held by Boston agencies will probably raise the total to nearly $3,000,000. Of the number of shoes burned, most of them belonged to manufacturers, and sixty were occupied by eighty-six firms.

The estimated loss on Washington street, as given by the assessors, is $100,000, and on Wingate and Essex streets $300,000 more. The following is a complete list of the losses on buildings: on Washington street, John F. Pilling, $16,500; F. P. Prescott, $12,000; George A. Green, $9,200; Merrimac National Bank, $5,000; T. A. G. Elliott, $11,500; First National Bank, $14,000; Charles F. Morse, $2,000; Lawrence A. Finney, $17,000; John B. Nichols, $10,000; Jesse S. Newcomb, $2,000; John Pulling, $10,000; George H. Carleton, $5,000; Russell A. Graves, $2,000; Alfred P. Kimball, $5,000; Goodrich & Porter, $14,000; C. W. Chase & Co., $17,000; Taddeus Pulling, $6,000; Aden P. Jacques, $17,000; Levi Taylor, $2,500; A. B. Kimball, $1,500; Andrew J. Tilton, $14,000; John L. Gale, $5,000; John Pulling, $10,000; Granite Bank, $5,000; Edward B. Bishop, $5,000; Randall S. Parker, $3,000; J. S. A. S. Newcomb, $6,000; heirs of O. Marsh, $6,000; H. A. Greenough, Essex street, $7,000; and Hiram G. Pearson & Bro., $2,000.

Hundreds of men at work clearing away the debris. There is no public relief needed, as hospitals are full. A special meeting of the City Council was held this morning, and measures for relief were put on foot. Hundreds of people are thrown out of employment, and will require assistance.

Many firms have already located in new quarters, and will resume business on Monday. The employees of many of the firms were paid off as usual this afternoon. The banks which were burned have provided funds for the use of their depositors, and all will be ready to open at 1 this afternoon, and the contents were found to be but little injured. The vaults of the banks will be reached by Monday. The directors of the First National Bank to-day voted to rebuild at once. The Merrimac Bank will also be immediately rebuilt.

The loss of Endicott & Arnold, sole leather, is $300,000; fully insured. Griffin Brothers, sole leather, loss $30,000; insured for $17,000. F. M. Hoyt's loss is $20,000; insured $14,000. W. W. Currier, leather board and shoe findings, in the rear of Hale's block, on Essex street, loss $17,000; insured for $17,000 in the Home Company of New York and $10,000 in the National of Hartford. W. N. Hung, shoe manufacturer of 37 Washington street, loss $2,000; insured for $1,000 in insurance. F. M. Hoyt estimates his loss at $20,000, and is insured for $14,000.

Queen $20,000; Imperial and Northern, $7,000; Home of New York, $10,000; Phenix of Hartford, $7,000; Liverpool and London and Globe, $18,000; Royal, $5,000; Queen, $5,000; Commercial, $2,500; Phenix of London, $5,000; Franklin, $2,000; Pennsylvania, $2,000; Manchester of England, $5,000; Firemen's Fund, $2,500; Lancashire, $5,000; Phenix of New York, $5,000; Hamburg Bremen, $5,000; Western, $5,000; New Hampshire, $2,000; Germania, $5,000; Commercial Union, $5,000; Worcester, $2,000; Phenix of London, $5,000; Imperial of London, $5,000; Lancashire, $17,500; Phenix Assurance of London, $5,000; Citizens' New York, $5,000; Western, $5,000; Merchants' Providence, $2,500; Eagle Assurance of London, $10,000; Eagle Fire and Marine of Pennsylvania, $11,250; Firemen's Fund, $10,000; Capital, $2,500; Merchants' of New Jersey, $10,000; Phenix of New Jersey, $15,000; Manufacturers' and Builders, $14,000; and North German, $17,500.

The shoe shop of John N. Parker at Berlin Centre, Mass., with a barn adjoining, was burned this afternoon. The loss is $11,500; insured for $20,000.

FIRES IN PITTSFIELD, LAWRENCE, AND CHELSEA.

PITTSFIELD, Feb. 18.—A fire this morning in the third story of the Allen block, on Main street, originating in the waste pipe of a pile of rubbish, caused a loss to the building of $500, but water and smoke caused a much larger loss. The block was occupied by S. E. Nichols, who dealt in books, music, stationery, &c. His stock, estimated at $12,000, was mostly saved, insured for $8,000. The town had $400 worth of school books damaged; insured. The second story was occupied by the Pittsfield Sentinel. H. J. Canfield, owner, whose loss is several hundred dollars, covered by insurance.

CHELSEA, Feb. 18.—The brewery on Second and Spruce streets, owned by Patrick Kearnan, was burned this morning. Aid was summoned from Boston at 3 A. M. Loss, $25,000. The fire was caused by an incendiary.

LAWRENCE, Feb. 18.—Fire last night in Appleton block, Essex and Lawrence streets, occupied by the Lawrence Eagle office and various stores and offices, caused damage to the extent of $5,000.

A CO-OPERATIVE GROCERY.

Failure Following Rudely upon a Roseate Picture of Prosperity.

The Brooklyn co-operative society which for a year kept a grocery in Boerum street, near Fulton, has failed. The stock has been sold out, and now the fixtures are offered for sale. The society was formed of stockholders, conspicuous among them being the Rev. Edward Beecher. Its objects were to supply unadulterated articles for domestic and personal use at current retail prices, to save for its members the profits on their purchases, and to provide a safe and profitable investment for the earnings of its members.

It started out to do a strictly cash business, both in buying and selling. The capital of the society was divided into 200 shares of $25 each. Among those conspicuous in the formation of the company were Spencer Trask, Edgar W. Crowell, John Gledhill, Mrs. Imogene C. Fales, Samuel S. Marples, George F. Peabody, Miss Ada W. Smith, Dr. Geran, J. P. Cranford, Henry De Mott, J. F. Blauvelt, W. H. Thomas, and M. H. Smith. It was urged as an inducement to members that without trouble or loss of time, or the sacrifice of any comfort or want, they could make an average saving of from six to ten per cent upon their annual purchases. If a member owned one share, and his purchases at the store amounted to $25 a month, it was claimed that he would be trading at the equivalent twelve times a year. Estimating the average net profit, after paying for the use of capital at a figure sufficient to make a dividend of eight per cent upon the capital and sales, the quarterly statement of such a member would be as follows:

Capital invested, $25 one quarter	$0.25
Purchases one quarter	75.00
Total entitled to dividend	$81.25
Dividend, 8 per cent	6.48

Upon a whole year's business it was claimed that the investor would receive $26 in dividends. "In what other way," asked the Propaganda Committee, "can a person invest $25 with such good results?" The picture of co-operation was made to the more attractive by statistics to show the marvellous success of the co-operative movement in Great Britain, where there are now over 1,500 societies, with a membership of over 600,000, and a capital employed in business of over $40,000,000, earning an annual net profit of $9,000,000. It was urged, among others, by Mr. Charles Barnard, one of the editors of the *Century*, that the co-operation could be made to pay in this country also. It seemed to be clear that the saving effected by each member by the profit upon his own purchases would be the amount would contribute to the enriching of some other person if he did not invest his capital in business for himself and patronize his own store; and it was urged that such savings in the English co-operative stores in 1880 amounted to nearly $10,000,000, actually returned to the members or left by them in their business to earn interest. "While the pecuniary gain is great," added the promoters of the enterprise, "of far greater importance is the example of honest, honorable dealing, and the training as one goes. The member is a capitalist. 'He can look the whole world in the face, for he owes not any man.'—Longfellow."

"I don't think Americans want co-operation," said Mr. De Mott, as he sat in the empty shop. "Every man wants to paddle his own canoe over here, and if he trusts anybody else to hoop him he is unreasonable in his exactions. We made a mistake by inserting a provision in our by-laws to pay dividends quarterly. We haven't been able to do more than pay expenses, and our members grew discouraged, with low their trade, and left us in the lurch. Again, our members lived at such a distance from the store that we had to keep two wagons and the profit on the goods cut down by the cost of their delivery. At the least dissatisfaction the members withdrew their custom and began to trade elsewhere, and were so unreasonable as not to see that although we charged a few cents more a pound for butter and other articles, we more than made up for it by selling them 'unadulterated by other grocers for the lower price.'

"What is the amount of loss?"

"We can't tell yet. We had 103 members at one time, and had over $1,500 invested in the enterprise. We have no debts, but owe for dividends or interest, and put by no surplus; for we kept out of debt. Until we have sold off all our stock we cannot tell what loss will ensue. I think we gave co-operation a fair trial, and, as we have failed, I don't think we will try it again."

The society created but few bad debts, probably not over $20 in all. Its employees were honest so far as is known, for the books always balanced, and the management was economical. It is, however, said that there were too many losses, and that there was no responsible head. The balance sheet, which will be issued in a few days, will show the losses of the stockholders.

IN THE CASE OF PRESIDENT GIROUX.

Chauncey Schaffer and ex-Congressman Schumacker Get Very Angry.

In the suit instituted against the Lafayette Insurance Company and Herbert Giroux, its President, by the Attorney-General, application was made to Justice Gilbert of Brooklyn yesterday for an order to compel the people to make the complaint more definite. The suit, which is instituted upon the complaint of Stephen C. Dodge, asks for the removal of the President and for other and further relief that may protect the stockholders. He avers that the company has been taking foolish risks in Colorado, Maine, Texas, Florida, and other distant places, in direct violation of the wishes of the stockholders and against a resolution of the Board of Directors; also that the directors do not own more than one-sixth of the stock of the company, and that each director receives pay from the funds of the company. It is also alleged that the President and Secretary of the company make loans to themselves from the funds, and that the same is true of members of the Secretary's family. It is asserted that the President loaned himself $[illegible] of the funds upon mortgages not worth over [illegible] the amount of the loan; he is indebted to the company for $2,500 loaned on a real estate not worth fifty per cent more than the loan.

Justice Gilbert said it was right that the plaintiff should be more specific as to risks taken in distant places, but that an officer borrowed money upon his own bonds he should know it. It was certainly irregular for a President to do this.

Ex-Congressman John G. Schumacker, who appeared for the plaintiff, said that Giroux had been taking risks in direct opposition to a resolution of the Board of Directors. He had sued and his friends at this resolution, and had done just as he pleased.

Chauncey Schaffer, for the defendants, said, evidently, "That's not so." The people's Credit Mobilier business about this matter. My client is not the Credit Mobilier business, and he is not going to take a trip to Europe as the gentleman had.

If the gentleman means to say that I had anything to do with the Credit Mobilier, said Mr. Schumacker, he is a liar. If he has anything further to say he should know it. It is this court room. This is not the first time he has done the Court. He certainly shan't insult me."

Justice Gilbert interrupted Mr. Schumacker, and said that if he did not stop such language he would exert the power of the Court to make him stop. The Justice reserved his decision.

A Jewelled Sunflower.

"Has the sunflower got into jewelry yet?" a fashionable jeweller was asked.

"Yes," he said. "It has been put into gold with a heart of very dark topaz. We have one pin in fine silver, with a pearl to represent the tear drop of an outcast, or, if you like better, a dew drop. Fancy models of precious metals and stones are coming back into favor, and we have a good many of them. Some of them are very fine, and cost a good deal. Some are set with diamonds, the latter are now worn in so many ways. Some diamond ones are set in a way to be worn either as a pin or as a pendant. Some are set in a way to be worn as a pendant only. Some are set in a way to be worn as a pendant or as a pin. Some are set in a way to be worn as a pendant or as a pin, and have a ring to hang from the top. Some are set in a way to be worn as a pendant or as a pin, and have a ring to hang from the top, and have a pin to hang from the ring. Some are set in a way to be worn as a pendant or as a pin, and have a ring to hang from the top, and have a pin to hang from the ring, and have a pin to hang from the pin. Some are set in a way to be worn as a pendant or as a pin, and have a ring to hang from the top, and have a pin to hang from the ring, and have a pin to hang from the pin, and have a pin to hang from the pin. Some are set in a way to be worn as a pendant or as a pin, and have a ring to hang from the top, and have a pin to hang from the ring, and have a pin to hang from the pin