

companies who eventually benefit from the reduced losses and fire waste, but the whole insuring public, who, therefore, should bear at least an equal part of the tax for the maintenance of the office.

Obviously, it is the duty of this officer, not only to protect the public against incendiarism but also against any improper or defective management of their business on the part of the insurance companies, whenever such management becomes a factor in causing incendiarism, as it may be permitting the issuing of policies on largely overinsured stocks, etc. In other words, the Fire Commissioner who fully comprehends his duty must constitute himself a protecting buffer equally between the people and the insurance companies as much as between the people and the incendiary and the careless municipalities and individuals. In order to properly perform his duties, he should be as free and untrammelled by obligations to the companies as to the public. The maintenance of the office should therefore fall equally on both.

### SOME RECENT FIRES.

The following particulars are gathered from first Press reports of conflagrations. Upon these are instituted further inquiries, which appear under heading "Additional Information."

**Fort William, Ont.**—Empire Hotel damaged.

**Shrewsbury, Ont.**—Residence of Ezekiel Fields destroyed.

**Hunter River, P.E.I.**—Starch factory destroyed. Loss \$8,000, and insurance \$4,000.

**Brockville, Ont.**—Residence of Frank Thurston destroyed. Insurance for \$1,400.

**Halifax, N.S.**—Building occupied by Messrs. Zinck & Co. on Brunswick Street; gutted.

**Brandon, Man.**—Residence of Mrs. Hilda, corner of Pacific Avenue and Second Street, gutted.

**Tilbury, Ont.**—Nelson Emery's store damaged to extent of \$1,000. Loss fully covered by insurance.

**Leduc, Alta.**—The Leduc Drug Company's store damaged. Caused by an explosion in the dispensing-room.

**Wattsburg, Ont.**—Lumber in yards of the Watts Lumber Company destroyed. Supposed cause, spark from a freight train.

**Penticton, B.C.**—Pomeroy's fruit and tobacco store, Kent & Son's harness store and Weatherby's barber shop. Loss, \$30,000.

**Montreal.**—Dry goods store of Messrs. Jette & Lemieux, 342 St. Lawrence Street, damaged with contents to extent of about \$15,000.

**Calgary, Alta.**—Store of Mr. Rockwell, on the corner of Fifteenth Avenue and Eleventh Street, destroyed. Loss, about \$5,000; partially insured.

**Minitonas, Man.**—Foley & Larson's general store destroyed with a loss of \$16,000. Insured in the Canadian Fire, Royal, and London and Liverpool and Globe.

**Summerstown, Ont.**—Royal cheese factory destroyed. Building owned by W. H. McLaren, and insured in the Metropolitan. Stock of cheese insured in the Royal.

**Charlottetown, P.E.I.**—The Heartz farm, owned by Frank R. Heartz, destroyed, with all this season's crop, machinery, etc. Total loss, \$18,000; insurance, \$12,000.

**Belmont, Ont.**—Barns and outbuildings of Victor Cline destroyed. Four horses, twenty tons of hay and all the farm implements were burned. Supposed cause incendiarism. Very small insurance.

**St. John's, Nfld.**—The whole block of Baird, Gordon & Company destroyed. Loss estimated at between \$400,000 and \$500,000. The Royal and Queen Insurance Companies are interested in the insurance.

**Hamilton, Ont.**—Store and resident of W. J. McBride, corner of Lock and Main Streets; damaged to extent of \$650. Residence of W. Corbett, 78 Ferguson Avenue, slightly damaged. Cause, child playing with matches.

**Ottawa.**—Dwelling on Dalhousie Street; damaged to extent of about \$1,500. Occupied by Mr. Alfred Lebeau and family. Shed at rear of Kavanagh Bros.' store on Sparks Street destroyed. Upper part of building occupied by Hogg & Magee, lawyers, slightly damaged. Loss, about \$1,000.

**Toronto.**—Residence of Mr. George Gray, 47 Ashdale Avenue, gutted. Loss about \$1,650, covered by insurance in the Hartford company. Stable in the rear of the residence of the late Chief Ardagh on Gerrard Street; damaged to extent of \$600. Two-storey cottage at 40 Wells Street, owned by W. Day & Sons, florists; damaged to extent of about \$200. Shed containing gasoline tank at 127 Mutual Street destroyed by explosion. Loss, \$500. Building owned by the Foster estate. Stable, owned by F. J. Roy, 2 Surrey Place, slightly damaged. Cause, spark from a neighboring chimney. Residence of J. B. Hastings, 29 Lappin Avenue, damaged to extent of \$350. Supposed cause, mice. Dr. T.

N. Armstrong's residence at 83 Albany Avenue; damaged to extent of \$5.

**Pembroke, Ont.**—Business section of town nearly wiped out, involving total loss of between \$450,000 and \$500,000. Insurance, about \$225,000, in British and Canadian companies. The chief losers are: National Manufacturing Company, \$140,000, insurance \$90,000; Mrs. J. W. Munro, \$75,000, fully insured; J. P. Millar, \$20,000, only partially insured; A. Millar & Son, \$25,000; partly insured; Moffat estate, \$10,000; Pembroke Milling Company, \$40,000, insured; Mrs. W. W. Dickson, \$12,000; branch Bank of Ottawa, branch of Quebec Bank, Bell Telephone Company's office, Dominion Express Company's office, two hotels, public library, and half a dozen private residences. The following buildings were also completely destroyed: Leland Hotel, Wright's tannery, Brash's Hotel, Fraser's boot and shoe store, Briscoe's restaurant, Kemp's grocery, Wallace Company's drugs, Winter's dentistry, Harding's photograph gallery, Mitchell's stationery, Miller's general store, Shepherd's butcher shop, Pembroke Milling Company, Pembroke Woolen Mills, Pembroke Clothing Company, Standard office, Mackie (dentist), Bolt (jewelry), Taylor's paint shop, public library, Delahaye & Reeves' law office, Beal Stone Works, Beamish (furniture), Kenning (veterinary). Partly destroyed: Residences, Thos. Delahaye and Harry Irwin, Market Block, John P. Miller, wholesale provisions; Harwood's jewellery store, Edwards & Harrison, photography and paint shops. The stone bridge over the Muskrat River was badly broken and burnt.

### ADDITIONAL INFORMATION CONCERNING FIRES. ALREADY REPORTED.

**Leofeld, Sask.**—Dan Schmitz' barn destroyed. Loss on building, \$100; on contents, \$50. Uninsured.

**Indian Head, Sask.**—E. F. Cody & Co.'s building damaged to extent of \$530. Loss on stock, \$222. Insured in the Canada.

**Oneida, Ont.**—Patrick Fagan's barn destroyed with contents. Loss, \$300. Insured in the Oneida Farmers' Mutual.

**Blenheim, Ont.**—John H. Cleveland's barn destroyed with contents. Loss, \$1,500. Insured in the Howard Mutual for \$700.

**Vonda, Sask.**—Edward Schindel's house destroyed. Loss, \$735. Insured in the Queen Insurance Company, of Winnipeg.

**East Toronto.**—George Gray's dwelling damaged to extent of \$2,000. Loss on contents, \$300. Insured in the Hartford, New York.

**Hamilton, Ont.**—E. Harrison's house damaged to extent of about \$600. Loss on contents, \$500. Insured in the Queen. Wm. Corbett's property damaged to extent of \$10. Insured in the Metropolitan.

**Dunnville, Ont.**—Erie Evaporating Company's apple evaporator destroyed. Loss on machinery, \$10,000; on stock, \$6,000. Insured in the Hamilton, Independent, Ontario, Rimouski, Standard, Traders, York. Total amount, \$9,000.

**Monteagle, Ont.**—Farm building, owned by Mrs. Sweanor and rented by John M. Sutherland, destroyed. Total loss about \$600. Building insured in the Liverpool and London and Globe.

**St. John's, Nfld.**—Block of Baird, Gordon & Company, Water Street, and two vessels destroyed. Total loss about \$750,000. Insurance, \$283,000, as follows: National of Ireland, \$5,000 on Baird, Gordon's stock; Liverpool and London and Globe, \$10,000 on Baird, Gordon's fish, and \$5,000 on the building; Guardian, \$20,000 on Baird, Gordon's; Commercial Union and Palatine, \$30,000; Equity, \$2,000 on S. E. Garland's stock; Caledonia, \$10,000 on Baird, Gordon's and \$2,500 on Frew's; Royal, \$21,000 on the Baird building and \$4,000 on Garland's stock; Northern, \$15,000 on Baird, Gordon & Co.'s building and stock; North British and Mercantile, \$18,000 on Baird, Gordon's; Baloise, \$10,000 on Baird's and \$5,000 on Frew's; Yorkshire, \$10,000 on Baird, Gordon's building and \$1,000 on S. E. Garland's stock; Queen, \$29,000 on Baird's and \$4,000 on Frew's; Norwich Union, \$10,000 on Baird, Gordon's warehouses and fish and \$5,000 on Frew's stock; Phoenix and Hartford, \$15,000 on fish in Baird's store; Law, Union and Crown, \$10,000 on Baird's building and \$5,000 on stock; Phoenix of London, \$15,000 on the Baird building and stock; Phoenix of Brooklyn, \$7,000; Sun, \$15,000. Thomas Squires, 51 Queen's Road; residence damaged to extent of \$50. Uninsured.

### IRRESPONSIBLE INSURANCE COMPANY.

In reply to the letter received from a Vancouver reader; we are making inquiries in this matter.