

CANADIAN FIRE RECORD

Specially compiled by The Chronicle.

FIRE AT OTTAWA.

On the 24th instant, a fire broke out in the workshop of Stewart & Co., furniture dealers, Ottawa. Insurance as follows:—

Employers'.....	\$5,000	Springfield.....	\$4,000
British America.....	5,000	Liverpool Manitoba....	2,500
Royal.....	2,500	Queen.....	2,500
Sun.....	5,000	Palatine.....	4,000
German-American.....	5,000	Sun.....	7,500
Atlas.....	5,000	Royal Exchange.....	2,500
Fidelity-Phenix.....	5,500	Century.....	5,000
Union of Paris.....	5,000	Connecticut.....	5,000
Liverpool & London & Globe.....	9,000		
			\$80,000

Loss about 60 per cent.

CHURCH FIRE AT QUEBEC.

On the 24th instant, a fire occurred in the church of Limoilou parish, Quebec, causing a total loss. Insurance as follows:

Church Fabrique.....	\$60,000	Equitable.....	\$10,000
Quebec Fire.....	13,000	General of Paris.....	7,000
Norwich Union.....	10,000	National Union.....	7,000
General of Perth.....	10,000	British Colonial.....	6,000
Union of London.....	3,500		
			\$126,500

Total loss.

FIRE AT PRINCE ALBERT, SASK.

On the 23rd instant, a fire broke out in the departmental store of the MacLeod Co., Limited, Prince Albert, Sask. Insurance reported as follows:—

ON STOCK.

Hudson Bay.....	\$10,000	Union of London.....	\$12,000
Springfield.....	19,000	Hartford.....	5,000
Fidelity-Phenix.....	13,000	Aetna.....	5,000
British America.....	10,000	General of Paris.....	19,000
			\$93,000

On Building, Insurance \$18,000. Loss total.

MONTREAL.—On the 25th instant, a fire broke out in the furnace room of All Saints' Church (Anglican), St. Denis St. Insurance as follows:—Home, \$7,000; Sun, \$4,000. Loss about \$3,500.

MONTREAL.—Provision store of M. N. Ledoux, 1217 St. James Street, damaged, November 24.

LEAMINGTON, ONT.—Six fires broke out here almost simultaneously, November 26, the first being in A. A. Whitman's garage. Residents are now guarding their property with shotguns.

BRANTFORD, ONT.—J. Dawson's two barns, near Bishop's Gate, destroyed with contents, November 27. Loss \$5,000 with little insurance. Originated from lamp.

BARRIE, ONT.—Farm buildings of House of Refuge at Beeton destroyed with contents, November 26. Loss \$7,000 with \$3,500 insurance.

COLLINGWOOD, ONT.—Warehouse of Georgian Fruit Farm destroyed with contents, November 22. Loss partly covered by insurance.

HAWKESTONE, ONT.—A. Smith's large barn destroyed with contents, November 22. Loss \$6,000. Suspected origin, incendiarism.

PETROLEA, ONT.—Frame dwelling owned and occupied by W. A. Park, destroyed, November 22. Insurance on building, \$400.

TORONTO.—Grace Hospital damaged, November 28. Loss \$3,000. Fire started in basement from defective wiring.

BONFIELD, ONT.—T. Allard's farm house burned, November 27. Four lives lost. Origin, lamp explosion.

WHAT IS AN UNINHABITED HOUSE?

In the case of Mathys vs. the Strathcona Fire Insurance Company tried in the Montreal Superior Court this week, the question at issue was as to whether the plaintiff's residence at St. Eustache, Que., was inhabited at the time of the fire in accordance with the terms of the policy.

Mr. Mathys' residence was totally destroyed by fire on December 21 last year, the loss being estimated at \$30,000. He had the building insured against fire in four companies, including the defendants in the present action. Their liability was fixed on the policy at \$6,500, but they contested the claim, submitting that at the time of the fire the house was not inhabited; that it was only used by the plaintiff as a summer residence and therefore was subject to higher terms of insurance than those prevailing on the plaintiff's policy.

Plaintiff maintained that, although he had a residence in Montreal, his house at St. Eustache was never closed or uninhabited. It was heated and kept in readiness for plaintiff's use at all times of the year. When he was absent, the house was in charge of a caretaker who resided in the house immediately adjoining the main residence and on the same floor.

Mr. Justice Lafontaine, in directing the jury, said that the main question for them to decide was whether the house was inhabited at the time of the fire. If so, then the plaintiff was entitled to recover the amount named on his fire insurance policy. It was not necessary that the proprietor should be in actual residence at the time to make his house legally inhabited. A man, if he were rich enough, could occupy two houses at one and the same time. In the present instance the proof established that the house was not closed, that it was always ready to receive the plaintiff or his family, and that it was under efficient and constant care.

The jury agreed that although the house was not actually occupied by the plaintiff at the time of the fire, it was inhabited and awarded the plaintiff the full amount claimed, \$6,500, with costs.

FIRE PREVENTION IN NORTHERN ONTARIO.

An influential deputation organised by the Canadian Forestry Association and including Sir Edmund Walker, president Canadian Bank of Commerce, and Mr. T. H. Hall, vice-president C.F.U.A., waited on Hon. G. Howard Ferguson, Ontario's Minister of Lands, Forests and Mines, this week to make representations on the subject of fire prevention in Northern Ontario. The Minister stated that it was the intention to establish a separate branch of his Department, which would deal entirely with the question of forestry and fire prevention.

NOVEL GROUP INSURANCE.

A leading American life company has got out a plan to furnish term insurance under a group form to small depositors in the banks. The purpose of the protection offered by the plan is to encourage thrift among persons of comparatively small means who have joined "100-payment" clubs as an incentive to their making a hundred small bank deposits. The insurance policy provides for the payment of the amount of such deposits as the policyholder may be prevented from making by death.