

THE GREAT FIRE

AT

MESSRS. McDONOUGH & KENT'S ESTABLISHMENT.

A case which has for many months excited a good deal of interest, both in London and throughout the western part of Upper Canada, was brought before the adjourned sitting of the Middlesex Spring Assizes, the Hon. Mr. Justice John Wilson presiding, the case in question being the great trial between Messrs. McDonough & Kent, wholesale and retail Grocers and Dry Goods merchants, of Dundas Street, London, and the "Royal" Insurance Company. The action was for the recovery of \$9,000, being the amount of a Fire Insurance policy made by the Defendants in favour of the Plaintiffs. In order that the reader may be informed of the details of the case referred to, and thoroughly understand the cruel nature of the attempts made by the various Insurance Companies to blast the characters of Messrs. McDonough & Kent, and defraud them of the amounts due to them under certain policies of insurance granted to the Plaintiffs, it may be advisable to trace, in as brief space as possible, the history of the circumstances which led to the trial.

It should be first stated that Messrs. McDonough & Kent are well-known Grocery and Dry Goods merchants of London, and had carried on business in the principal street of that City for over ten years. The premises they occupied fronted on Dundas Street, and extended through the block to North Street. The store on Dundas Street comprised two frame buildings, made into one building by the displacement of the intervening partitions. To the rear of this wooden structure was a continuation of the shop, one story high, connecting with the brick building situated, as before stated, on North Street. Such were the premises, the old fashioned and a frame building, but well situated; the fame acquired by the firm in selling goods at small profits had so extended throughout the country, that crowds from all parts of the country flocked to fill those old style of built shops. It may be here incidentally stated that so great was the extent of the business transactions of Messrs. McDonough & Kent, that during the twenty months preceding the fire their sales amounted to \$250,000, say \$487.00 per day. It should be mentioned that, adjoining their premises to the east was Mr. John Moule's grocery and provision store. This, too, was one of the "old standards," an old fashioned frame building of some thirty years' history. The two premises did not quite touch each other, a space of six or eight inches being left between them, widening up to the top—the interval being caused by a sinking of one of the stores referred to. It is necessary that this fact should be carefully borne in mind, as it is somewhat material in forming a correct judgment as to the locality of the fire which broke out. Such was the description of the premises of the firm, and their next door neighbour. The goods contained were valuable and extensive in amount. Groceries and dry goods were in large piles to the value of \$68,000; business was prosperous; customers poured in from all quarters, so fast, indeed, that the books of the firm were sadly behind, and everything bespoke that a continued career of prosperity would attend a business so long established, and so successfully prosecuted. But this was not to be; for on the early morn of Saturday, September 3rd, 1864, about 2 o'clock, a fire occurred, which destroyed their premises, and merchandise, to the value of over \$46,000, was almost instantaneously consumed by the devouring element.

It may readily be imagined that so great a conflagration caused an immense stir in so limited a place as London. During several years previously, alarming fires had taken place in the same city, especially the great conflagration of the Crystal Block, with nine or ten stores, the fire at Dr. Farrar's, Hope's, Warren's, Birrell's, Saunders', Talbot's, Spettigue's,