

FIREBUG CAPTURED AT WINNIPEG.

The Winnipeg police have captured an alleged firebug named James Dodd, a young man in the early twenties, who has made the astonishing confession that he has been responsible for about 100 fires in Winnipeg and St. Boniface during the last two years, including the Radford-Wright fire, which resulted in the loss of seven lives and a property loss of \$175,000 and other big losses. He has been charged with firing the Emmanuel Baptist Church on November 1, 1912, the warehouse at 119 Charlotte Street on January 17, and the Canadian Oil Company's premises on Saturday, March 22.

In his confession Dodds said at first he believed he was responsible for at least 200 fires in Winnipeg and St. Boniface during the past two years, but he changed this number afterwards to 98. The biggest of those which he claims to have been responsible for was the conflagration in the Radford-Wright building March 11, 1912, which caused by death of seven persons, five of them firemen. He said that he stood and watched the bodies brought out and helped to keep the crowd back.

Dodds also claims that he started the fire in the Rat Portage Lumber Company on May 14 of last year, which did damage to the extent of \$40,000 and also the McKittrick block last summer, which was damaged for a similar amount. On June 21, he says he started blazes in seven vacant houses in course of construction on Kittson Street, which resulted in heavy damage. On June 22, he set fire to the new convent being built in St. Boniface and on June 26 to the rear of the cathedral.

Dodds also says that he set many minor fires which did not get a good start. His favorite scene of action was vacant buildings or places which were not carefully guarded and into which he could get without a great deal of difficulty or danger. It is estimated that he started fires which in all will total over \$1,000,000 damages besides the loss of life in the Radford-Wright catastrophe.

Dodds' reason for committing the crimes he has is apparently the desire for excitement. He has now been sentenced to 15 years in prison.

Legal Decisions

RESPONSIBILITY FOR SPRINKLER PIPE BREAKAGE.

An interesting point was settled in the Montreal Superior Court when the case of the Maryland Casualty Company vs. the St. Lawrence Realty Company was argued. The case arose out of a break in a sprinkler pipe in the premises of Messrs. Daoust, Lalonde, Limited, shoe manufacturers. The break caused great damage to the stock, which damage was paid by the Maryland Casualty Company, with whom the manufacturers were insured. As the break of the pipe was due to the settling of the building, the St. Lawrence Realty Company, owners, were sued for compensation by the Casualty Company. They replied that Messrs. Daoust, Lalonde, when renting the building, had undertaken to make all necessary repairs. The contention of the Maryland Company is that the repairs agreed to did not cover the foundations of the building, their nature being of a rather permanent character. Judgment against the St. Lawrence Realty Company was given.

PROVISIONAL RECEIPT BINDS INSURANCE COMPANY.

In the case of O. H. Lesage vs. the Calgary Fire Insurance Company, Mr. Justice Fortin has handed down a decision at Montreal, the effect of which is to show *inter alia*, that a fire insurance company is bound by a provisional receipt.

The main point in the case was that the claimant had not any actual contract of insurance to advance in substantiation of his claim, as he had only received a provisional receipt from one whom he had presumed to be a duly authorized agent of the Company. He had applied to the latter for insurance July 13th, 1909 and, a few days later, had received a provisional receipt showing that \$1,500 had been placed with the Western and \$2,500 with the Calgary Fire Insurance Company. He explained that the Calgary company had forthwith taken steps to take an inventory of the assured property, with a view to giving an itemized list of these effects in the contract of insurance. On the 22nd, before he had fully paid his premium, his establishment was badly gutted by fire. He represented that in delaying payment of the premium, he had followed a custom usual in carrying on insurance business in the Province of Quebec. Immediately the fire took place, he notified the various insuring companies, including the Calgary Fire Insurance Company, and the matter was placed in the hands of the Dominion Adjustment Bureau to have an estimate of the losses drawn up. This was finally fixed at some \$10,000, the share to be borne by the Calgary Fire Insurance Company being fixed by the adjusters at \$2,465.91. On August 24th, plaintiff tendered the Calgary Company \$75 to cover the premium.

The Calgary company repudiated the claim, maintaining that it had never received or accepted any contract for insurance from the plaintiff either personally or through an agent. No contract of insurance or provisional receipt had ever been issued to the plaintiff and any supposed provisional receipt was not signed by the defendant or its agents. D. Mason, the party to whom Lesage had applied, was not at the time an officer or agent of the Company nor had he been authorized to write any risks. As a matter of fact, in 1909 the Company was not doing any business in the Province of Quebec, or more particularly in the city of Montreal. In the month of July, 1909, it was not party to any insurance contract in Montreal nor did it have any agent here.

The Court, in summing up the case, found that at the time mentioned, the Company was recognized as doing business in the city and that D. Mason was known as its sole agent in the district. As the Company had repudiated its contract, it was not necessary for plaintiff to offer it proofs of the loss but action could be taken immediately. Judgment was handed down for \$2,390.91, this being the claim in full, minus the amount of the unpaid premium, of \$75.

There are reported to be probabilities of the Nord-Deutsche Fire entering British Columbia.

* * * * *

Fire losses at Cobalt during March were small. But four alarms were sent in and all these on Good Friday. The prompt response of the fire department has kept the fire loss in Cobalt for this month to well below \$100.