

British navy has operated as a substantial defence against loss, which prior to that had been frequent and severe. And also that the United States Government has in use a system of protection against lightning at its depots and magazines for the storage of explosives, and the Washington monument is efficiently grounded. Certainly if protective systems have worked in those cases they will do so in others.

SOME RECENT FIRES.

Knowlton, Que.—Fred. England's barns destroyed.

Kingston, Ont.—Residence of Thomas Miller, Snow road, practically destroyed.

Cranum, Alta.—Alberta Pacific Company's elevator destroyed with contents.

Frankville, Ont.—Outbuildings of William Curtis destroyed. Insured for \$400.

Moose Jaw, Sask.—Stable of Alex. Zess destroyed. Six horses and a cow killed.

Toronto.—McCann-Knox Milling Company's engine room damaged to extent of about \$15.

Keeler, Sask.—John and Milton Davis' hay crop destroyed and James Keeler's crop damaged.

Lindsay, Ont.—Mr. Chamberlain's oil house and paint shed. Loss about \$500; partly insured.

Kamloops, B.C.—No. 1 tippie at Middlesboro' collieries, Nicola Valley, destroyed. Loss about \$15,000.

St. John, N.S.—Shore Line depot sheds damaged. Residence of Dr. Charles Grant slightly damaged.

Montreal.—Roof of the Hotel Dieu chapel damaged. Caused by trying to smoke out a hive of bees.

Peterborough, Ont.—Premises of "My Valet," on Charlotte Street, damaged. Loss covered by insurance.

Arthur, Ont.—W. G. Gorvetts' factory and planing mill completely destroyed. Loss about \$6,000, with insurance of \$1,200.

North Sydney, N.S.—Wash plant of the Nova Scotia Steel and Coal Company damaged to extent of \$2,500; loss covered by insurance. James Ivey's house, Minto Street, slightly damaged.

Sayabec, Que.—Grand Central Hotel, Hotel Sayabec, Mr. Gagnes' store and numerous business houses destroyed. Loss about \$30,000.

St. Thomas, Ont.—Four box cars in the Pere Marquette yards destroyed. Loss between \$1,500 and \$1,800. Of incendiary origin.

New Westminster, B.C.—Residence of G. Every-Clayton at Deer Lake totally destroyed. Loss about \$3,000, partly covered by insurance.

Hamilton, Ont.—Coal shed in G.T.R. Bolt Works damaged to extent of about \$500. Shed in rear of 103 James Street North slightly damaged.

Niagara Falls, Ont.—Garner block, Main Street, damaged. Billiard room of the Niagara Club destroyed. Insured for \$4,500. The insurance on the block is \$5,000.

Moncton, N.B.—Strathcona Coal Company's shed on Pleasant Wharf destroyed, together with a considerable quantity of coal. Loss about \$1,000, covered by insurance.

Calgary, Alta.—Dominion Picture Theatre slightly damaged. The fire was caused by the operator who, when placing a carbon in position, allowed it to fall and it ignited the film.

London, Ont.—Canadian Packing Company's east sheds destroyed. Loss of plant estimated at \$150,000. Insurance on building and plant about \$150,000. Coo's Shorthand Academy; fire in vault caused damage to extent of about \$100.

Sault Ste. Marie.—Lake Superior Corporation's sawmill destroyed. Loss, \$100,000. About 3,500,000 of lumber belonging to Messrs. Miller & McCool, the Algoma Commercial Company and the Saginaw Lumber Company, was also destroyed. Losses fully covered.

Cobalt, Ont.—Two small buildings on Haileybury Road, occupied by Emil Kolb and Harry Jones, respectively, destroyed, and the Lakeview Hotel damaged to extent of about \$300. Building insured for \$1,000. Mr. Jones' loss about \$500. House insured for \$400. The origin of the fire is believed to have been a cooking apparatus.

Havelock, Ont.—Property on George Street destroyed, involving a loss of about \$45,000. Losers are: J. V. A. Coon, general store, house and bakeshop, \$14,000, insurance \$7,000. A. E. Barret, general store, building owned by Robert Gibbs, Port Hope, store, \$3,000; stock, \$9,000; insurance, \$8,500. F. S. Joyce, store valued at \$3,000; harness and shoe store; stock valued at \$5,000; tailor shop, \$700. P. Lancaster, building and printing office of Havelock Standard, and residence, valued at \$2,000; insurance \$1,800. Elias Williams, barn and sheds. S. McGill, barn. W. Hart, considerable damage to residence by fire and water. Post Office, bank. Denike's drug store, Fennel's shoe store and tailor shop and

Watson's grocery all badly scorched, and the plate glass windows broken.

ADDITIONAL INFORMATION CONCERNING FIRES

Bancroft, Ont.—A. Riddell's lumber destroyed. Loss, \$1,000; uninsured.

St. Cyrille de Wendover, Que.—A. Mercure's lumber destroyed. Loss, \$1,000; uninsured.

Cambray, Ont.—George B. Smith's farm house damaged. Loss on contents, \$100. Insured in the Standard.

Arthur, Ont.—W. G. Gowett's planing mill destroyed. Loss on stock, \$4,700; on buildings, \$800. Insured in the York for \$1,600.

London, Ont.—Canadian Packing Company's premises destroyed. Loss on stock, \$75,000; on buildings, \$75,000. Insured in all the tariff companies.

Vancouver.—Fred. W. Stewart's house, owned by Capt. J. J. Logan, damaged. Loss on contents, \$600; personal property, \$400. Insured in the Anglo-American.

Talbotville, Ont.—Residence owned and occupied by David L. Gilbert destroyed. Loss on building, \$100; on contents, \$75. Insured in the Southwold Farmers' Mutual Fire Company.

Wallaceburg, Ont.—Armstrong and Company's property damaged to extent of about \$5,600, covered by following insurance:—\$2,100 in the Ontario Fire and \$1,500 in the Manitoba Fire.

Newcastle, N. B.—Anderson Furniture Company's premises damaged. Loss on stock, \$20,000; on building, \$50,000. Insurance as follows:—On the buildings:—Queen, \$4,500; German American, \$2,500; North British and Mercantile, \$2,500; Ottawa, \$2,500; Northern, \$2,000; Hartford, \$1,500; Sovereign, \$2,000; Insurance Company of North America, 1,000; Atlas, \$1,000; Anglo-American, \$500; total, \$20,000. On the stock:—Norwich Union, \$2,500; Commercial Union, 2,500; Royal, \$2,500; Richmond and Drummond, \$1,500; Phoenix, of Brooklyn, \$1,500; Quebec, \$1,250; Canadian, \$1,000; Ontario, \$1,000; Anglo, \$500; total, \$13,750. Lumber:—Phoenix and London, \$5,500; Queen, \$2,000; Northern, \$1,250; Ottawa, \$1,250; total, \$10,000.

FAMOUS JUDGES ON EARTHQUAKE CLAIMS.

The judgment concerning earthquake claims arising at Kingston, Jamaica, has been delivered in London, says a dispatch from that city. The committee consisted of Lord Atkinson, Lord Macnaghten, Lord Collins, of Kensington, and Sir Arthur Wilson.

The ninth and concluding day of the hearing of the upper case, "The Scottish Union and National Fire Insurance Company v. Alfred Pawsey & Company," from a judgment of the Supreme Court of Jamaica, dismissing a motion by the appellant company to set aside a verdict given and judgment entered for the respondents, or for a new trial in an action brought by the respondents to recover from the company loss or damage under four policies of fire insurance of their premises at Kingston, Jamaica, which were destroyed by fire on January 14th, 1907, the day of the great earthquake fell on August 22nd. Three of the insurance policies did not cover loss or damages by fire occasioned by or happening through earthquakes and the fourth did not cover loss or damage by fire during or in consequence of earthquake unless it be proved by the insured that the loss was not occasioned thereby.

Sir Robert Finlay, K.C., Mr. Henry Dickens, K.C., Mr. Sims Williams, and Mr. Otter-Barry appeared for the appellant company; Mr. Hemmerde, K.C., Mr. F. E. Smith, K.C., Mr. Maurice Blake and Mr. Croom-Johnson for the respondents.

Reviewing the evidence, Sir Robert Finlay, for the insurance company, read that of a fireman who referred to the

AGENCY WANTED

We wish to secure the agency of a first-class Fire Insurance Company, and to correspond with any Loan or Investment Companies contemplating opening agencies in Calgary. Bank references given.

J. K. LEE & CO.,
Real Estate Brokers,
CALGARY