

LIABILITY FOR COST OF FIGHTING FIRE.

The decision of the appellate division of the supreme court of New York, that a property owner who has been ordered by the Fire Commissioner to install sprinkler protection in his factory and whose building has burned in consequence of his neglect to furnish the protection must pay the cost of extinguishing the fire as the penalty for his "wilful and culpable negligence," is one that may lead to highly important consequences. The Fire Commissioner, who some time ago expressed the conviction that in such cases the person to whose negligence the fire is due should reimburse the city for the cost of fighting it, is now bringing a similar suit against a firm company which had been ordered to move into a fireproof building and subsequently had a fire on the premises it had been ordered to vacate but still continued to occupy in defiance of the order. The decision in this case will probably aid in better determining to what extent wilful negligence imposes upon a property owner or occupant the new liability established by the decision already rendered. The important fact, however, is that such a liability has been definitely established in New York city. The decision will therefore not only tend to a decrease in the number of fire traps and the more general adoption of fire prevention measures in New York City, but may ultimately lead to similar results throughout the country, says an exchange. It also appears to give ground for the belief that persons to whose wilful neglect a fire breaks out which causes damage to adjoining property may also be held liable for the damage thus caused. If such should prove the case, the importance of the present decision can hardly be overestimated. It would be the means, directly and indirectly, of effecting a material reduction in the fire waste.

A SPECIAL AGENT'S PARADISE.

The story goes that a special agent died and was, of course, directed to ascend to the abode of the just. But during the ascent the special agent's inspecting proclivity asserted itself and he said: "Is it permitted for one to have a look at—er—the other place?" "Certainly," was the gracious reply, and accordingly a descent to the other place was made. Here the special agent found much to interest him. He scurried about and was soon lost to view.

His angelic escort got worried at last, and began a systematic search for his charge. He found him at last seated before a furnace, fanning himself and gazing at the people in the fire. On the door of the furnace was a plate saying, "Delinquent Agents." "Come," said the angel to the special agent, "we must be going." "You go on," the special agent answered, without lifting his eyes. "I'm not coming; this is Heaven enough for me."

Mr. A. Montizambert, manager of the Bank of Montreal at Brantford, Ont., has been appointed manager at Victoria, B.C. The new manager at Brantford is Mr. A. Kohl, of Brockville.

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The older we grow and the better we become acquainted with men and the conditions surrounding human life, the more firmly are we convinced of two things—every man should insure and he should begin when young.—*Pacific Mutual News.*

CANADIAN FIRE RECORD

(Specially compiled for The Chronicle.)

HEAVY LOSSES AT MONTREAL.

The week has seen two heavy Montreal losses. On Saturday night, December 12, the Academie La Salle and the Academie du Saint Nom de Marie, Letourneux Avenue, Maisonneuve, were destroyed. Insurance loss as follows:—

BUILDING—SCHOOL.	
Employers' Liability \$45,000	Aetna 30,000
Caledonian 30,000	Glens Falls 30,000
Union of Paris 15,000	
Total Loss. \$150,000	
CONTENTS—SCHOOL.	
Western \$6,600	
Union of Paris 5,000	
Total Loss. \$11,600	
CONTENTS—CHAPEL.	
Union of Paris \$2,300	
Total Loss.	
BUILDING—SISTERS' RESIDENCE.	
Union of Paris \$20,000	
Caledonian 20,000	
\$40,000	

Loss, partial.

On Wednesday night, December 16, fire in the Fraser-Nordheimer building, 209 St. James Street, did extensive damage. The fire broke through to the Merchants Bank building, and on the other side Allan's men's furnishing store and Alexander's confectionery store were damaged slightly. The Fraser-Nordheimer building housed a large number of tenants. The following list of insurance affected is subject to additions:—

FRASER-NORDHEIMER BUILDING.	
Scottish U. & N. \$10,000	North Empire 5,000
Employers' Liability 17,000	Atlas 5,000
Alliance 4,000	Fireman's Fund 15,000
North America 15,000	
\$71,000	
FRASER-VIGER STOCK.	
Alliance \$4,000	North British \$5,000
Atlas 2,500	Phoenix of L. 3,500
Caledonian 5,000	Royal 5,000
Lon. & Lane. 2,500	
North America 6,000	
\$33,500	

FRASER-VIGER FIXTURES.	
Home \$1,500	
North America 500	
North British 1,500	

FRASER-VIGER RENTALS.	
Phoenix of London. \$9,250	

LAMB & HUTCHINGS	
Prov.-Washington \$14,500	

KINDERSLEY, SASK.—O. G. Richards' tailor shop burned. Origin, gasoline stove explosion.

Mr. Mills' two large barns destroyed with 60 loads of hay. Origin, spark.

TORONTO.—Wilton Court, a private hotel at 2 Wilton Crescent damaged, December 14. Loss \$7,000. Origin, match or cigar stub thrown on waste paper.

MONTREAL.—Premises of Canada Clothing Co., 516 St. Lawrence Street damaged, and Seldman Bros., wholesale dry goods, smoke and water damaged, December 16. Loss \$5,000.

Premises of H. B. B. Cloak & Suit Company, 1272 St. Lawrence Boulevard, and lower premises occupied by several tenants damaged, December 12. Loss, \$30,000.