

DEVASTATION OF THE KOOTENAY VALLEY.

Fernie and Hosmer Destroyed by Fire—Authentic Insurance Data.

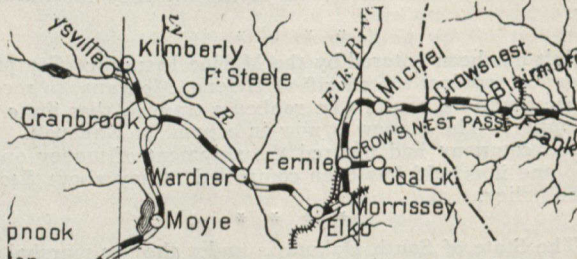
Towns destroyed or damaged:—Fernie, B.C., population, 3,500; Hosmer, population, 50; Ferguson's Creek.	
Estimated Loss of Property	\$5,000,000
Fernie's Losses	2,000,000
Crow's Nest Coal Company's Loss	200,000
C.P.R.'s Loss	200,000
Great Northern Railway's Loss	250,000
Lumber Companies' Losses	1,000,000
Estimated Insurance	1,057,616
Canadian Companies involved	Ten
British Companies involved	Twelve
United States Companies involved	Several
Area Burned	30 miles long 2 to ten wide
Cause	Bush fires

Following so closely upon the conflagrations at Three Rivers and Burk's Falls, the devastation in the Kootenay Valley, of itself unparalleled in the fire records of British Columbia, gains an added horror. Bush fires that had been burning for the last month in the limits of the Cedar Lumber Company to the west of Fernie, were revived by a gale on Saturday and swept up the Elk River Valley destroying everything in their path. From Cokato, a station on the C.P.R., two miles west of Fernie, the fire travelled right down the Valley, along the Crows Nest district, through Fernie and Hosmer, as far as Michel and Coal Creek, around which the fires are still raging.

Flames Miles Wide.

In some places the wave of fire was but two miles wide, while in others it was ten miles. Considering the fact that at the time it was impossible for any one to outrun the flames, the loss of life has been remarkably small. Such was the force of the fiery tornado that one frame building is reported to have been picked up, carried across several lots and dropped into the middle of the main street.

Fernie has been wiped off the map. In an incredibly short time after the fire had reached the town, everything had been destroyed with the exception of a few houses. Some



Map of Burned Area and Surroundings.

3,000 persons were rendered homeless. These were conveyed to Cranbrook, where every public and nearly all the private houses were used as temporary shelters for the refugees. The fire jumped the river by the wagon bridge, and fanned by a hurricane soon enveloped the whole town. The scenes are described as appalling. Crowds rushed to the railway stations in the hope of getting a train, and in this manner numbers reached Hosmer in safety. But the trains had to run through sheets of flame, which repeatedly set fire to the coaches. Hundreds sought refuge in the Coal Company's office, while others ran for shelter to the Western Canada Wholesale Company's building. Had these buildings succumbed the loss of life would have been terrible. Relief organization was immediately begun when the worst was over, and provisions from the Western Canada Wholesale Company were distributed.

Three Places Burned Out.

From Fernie the flames swept on towards Hosmer, where the C.P.R. have 12,000 acres of coal land. This settlement is situated eight miles north of Fernie and 28 miles south-east of Crow's Nest. A force of two hundred men fought desperately to save the town, but without success. Part of it was burned to the ground. Michel and Coal Creek were at first reported to have shared the same fate, but latest advices state that although surrounded by flames, the probability of danger to these settlements is slight. Ferguson's Camp, Cokato Siding, which escaped on Saturday, fell a victim to the flames on Wednesday, and has been burned out.

Throughout the Dominion the deepest sympathy has been aroused for the sufferers in the stricken district, and this sympathy has been expressed in something more than words. Led by Toronto, which immediately responded to the appeal of Fernie's Mayor with a gift of \$5,000, other cities have hastened to the rescue. A grant of \$5,000 has also been made by the Ontario Government towards the fund being raised for the relief of the victims.

Fernie is already in course of reconstruction. Temporary buildings have been run up, and several firms who were completely wiped out are preparing to recommence business. Such is the spirit of Canada.

Some of the Property Losers.

Reliable estimates of the loss of property involved cannot yet be made, but it is probable that the total damage will amount to about 5 milloins, with insurance about one-fourth that amount. So far as can be gathered, the heaviest individual losses are as follows:—C.P.R. and G.N.R., half a million each; Trite Wood Company, a hundred and fifty thousand; Elk River Lumber Company, a hundred and eighty-five thousand; C. N. Trading Company, a hundred thousand; Fort Steele Brewing Company, seventy-five thousand; Fernie Lumber Company and McDougall Lumber Company, fifty thousand each. These are conservative figures.

The damage to the Crow's Nest Pass Coal Company is estimated at \$200,000, the loss over and above the insurance not exceeding \$50,000. Several insurance companies already have their appraisers on the ground making praiseworthy attempts to effect speedy settlements.

Latest Insurance Figures.

Up to Thursday noon, the most careful enquiry revealed the insurance on property destroyed or injured by the forest fires around Fernie, Hosmer, Michel and Coal Creek, in the Kootenay district, to be \$1,057,616. This is distributed over 12 British companies and 10 Canadian, in all 22 companies. Besides this insurance there is understood to have been placed in American Lloyd's or United States companies by Johnson & Higgins, of New York and Chicago, a considerable sum. How much, it is impossible thus far to ascertain. Of the total given, which can hardly cover more than one-fifth or one-fourth the actual loss, the greater part, say \$659,000, is on property in Fernie, \$106,000 at Hosmer, \$71,000 at Michel, \$18,000 at Coal Creek, and \$1,500 at Sparwood.

	Fernie	Hosmer	Coal Creek	Michel	Total Ins.
Atlas	\$ 41,500	\$ 17,000	2,800	9,150	\$ 60,500
British America	33,243	6,791	2,800	9,150	53,484
At Sparwood					1,500
Caledonian	29,000				29,000
Canadian					57,000
Com. Union	1,400	5,400		5,000	11,800
Guardian	28,000	4,000			32,000
Law Union and Crown	13,800				13,800
Liverpool and L. and G.	97,000	11,700	5,000	22,000	135,700
Manitoba	17,250				17,250
Mercantile	26,000	4,000		350	30,350
Norwich Union	55,000	5,000		5,000	65,000
Phoenix, London					130,000
Queen	37,725	20,400	5,000	7,500	70,625
Royal	84,390	12,300	3,000		99,690
Sun	22,000	5,100	2,000		29,100
Union	41,500	9,900	1,500	12,500	65,400
Western	47,300	5,000		4,625	56,925
Anglo-American	32,117			1,000	33,117
Equity	33,000			1,000	34,000
Mont., Canada	18,925			1,000	19,925
Ont., Ottawa					10,000
Rimouski					2,950

22 Companies \$659,150 \$106,591 \$18,500 \$71,125 \$1,057,616

The Richmond and Drummond has a net loss of \$8,500 at Fernie.

Mr. John Kay of the Royal and Mr. Laidlaw of the Norwich Union have gone to Fernie representing their companies.

The London & Lancashire Fire has only one policy in the burned area.

Notice is Hereby Given

That The London & Lancashire Guarantee & Accident Company of Canada has this day received a license, No. 234, for the transaction in Canada of the following classes of business, viz:—Guarantee Insurance, Accident Insurance and Sickness Insurance. Alfred Wright is the chief agent and the head office of the Company is established at the City of Toronto.

Treasurer Wanted.

For a capable man furnishing \$4,000 an excellent position is available as Treasurer of a modern brick plant in a Toronto suburb. References, age and business experience are required. Address THE MONETARY TIMES.