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showed that the fire originated *from below*, to the *west side* of and in the store-room building, and on that side also, was the stair leading to the yard, and the store-room was under and up to it. The kitchen was above, the store-room was below (see sketch). The stove, stove-pipe, and chimney of the kitchen, was near or at *the centre* of the kitchen. But, contrary to insurance rules, contrary to common carefulness, *ashes were deposited in boxes and kept*, in the store-room below, and there was not any ladder to the premises. The shop boy also, (unobserved by Mr. Vansickle perhaps) was in the habit of smoking cigars *in the store-room*. He wished to *hide* his doing so from his masters. A lit end of a cigar, thrown away, can do mischief and destruction. This boy was absent at the inquest as to the origin of the fire. It was remarked that there appeared no anxiety on the part of D. G. Vansickle or Mr. Isaac Hobson to find out facts, or to bring things to light, only *that others* might have caused the fire. This apathy was noticed. They were insured. One of the partners got the account books saved. He stood quite indifferently in the crowd, while the people were saving the goods. He appeared satisfied as the books were safe.

As to the *Insurance*, and of insured premises, and on a review of the *facts* of the case, and juries are appointed by law to listen to facts and give their verdicts in our Courts; on a review, the following rather important questions and inferences arise:—

1. A person insured, who may be proved to be negligent as to carefulness as to ladders, ashes, chimney flues, &c., puts those not insured, whether in *the same* building or in *adjoining* houses, to the risk of losing lives and property. The insurer has insured his negligence, and may care not. The uninsured needs to be more careful?

2. An Insurance Company by their local or other agents or managers, *negligent* as to a rigid compliance with the conditions of the company, aids and abets the insured party as to said lives and property.

3. Parties *not* insured, living or having shops or places of business near to *insured parties*, should be more vigilant and watchful as to their property, for a *negligent insurer* may cause the loss of their lives and property, *he* will be repaid in money, the *non-insurer* will not.

4. Parties being principals in insured premises, negligently causing loss of life and property to others, will be held responsible in law, for the value of the property destroyed, and also to the relations dependant, for the loss of life.