

CORNWALL'S DISASTROUS FIRE.

Twelve Lives Lost in Conflagration—Many Hotel Fires in Recent Years.

Total Damage (estimated)	\$250,000.
Total Insurance (estimated)	115,000.
Number of Fatalities	12.

The above in brief is the destruction wrought by the disastrous fire in Cornwall, Ontario, last week. The Rossmore—one of the finest hotels along the line of the Grand Trunk between Montreal and Toronto—was completely destroyed. In it were situated the C. P. R. telegraph and ticket office. Other buildings gutted and destroyed were: office of the Bell Telephone Company; office of Mr. Geo. A. Milden, Division Court Clerk, with dwelling rooms overhead; jewellery store of Mr. L. E. Bailey; grocery store of Mr. G. W. Armstrong; Sterling Bank building; branch of the Bank of Montreal and manager's residence; offices of Messrs. Milligan & Roach; dental rooms of Dr. Knight; civil engineering offices of Messrs. Magwood & Walker and Mr. Frank Stidwell; rooms of the Catholic Order of Foresters; drug store of Mr. C. A. MacHaffie; grocery store of Mr. W. H. Dunkin; confectionery store of Mr. Chas. Lant, and the fancy goods establishment of Mr. H. Yates.

Fire Spread Rapidly.

The fire broke out about 3 a.m. in the Rossmore Hotel. It was discovered by the night clerk, but was beyond his control. A gale was blowing and the blaze was fanned. The principal stairway was ablaze. It was in the confused flight by this fire-swept route that much of the loss of life occurred.

Nothing definite is known as to the cause of the fire, although it is stated by the day clerk of the hotel that he stayed in the house until 12.45 before returning to his apartments in the Rossmore Annex. All was well when he left. The night watchman, who has been in Cornwall only a short time, stated that he had been on his rounds during the night, and at 3 o'clock went into the kitchen to a fire. He heard a noise in the front part of the hotel, and went there. On going forward he found that the office was in flames, which drove him back, the fire driving upstairs so that he could do little to warn the guests.

The following is a list of damage and insurance, subject to revision:—

Estimated Damage and Insurance.

Rossmore Hotel, total loss, including annexes and contents, about \$125,000. Insurance \$21,000—in Royal, \$7,250; Home, \$2,250; Guardian, \$2,500; Commercial Union, \$2,250; Northern, \$2,250; Liverpool, London & Globe, \$2,500; Phoenix of London, \$2,000.

Mr. L. E. Bailey, stock about \$25,000, partially saved. Insurance \$5,000—in Queen's, \$2,000 in North American.

Bell Telephone Company's offices; loss about \$8,000; covered by insurance.

Colquhoun Estate, loss about \$15,000. Insurance \$13,000—in Queen's, \$3,000 in Commercial Union, \$2,000 in Royal.

Mr. W. H. Dunkin, loss \$2,300; insurance \$2,000 in Guardian.

Mr. G. W. Armstrong, stock damaged; insurance \$2,700 in the Guardian.

Cornwall Club, insured in Royal for \$750.

Mr. C. A. MacHaffie, loss to stock about \$4,500; insured in the Queen's for \$4,146.

Mr. H. Yates, loss to building and stock \$8,500; insurance \$4,000 on buildings in Phoenix, \$1,000 in Ontario, \$1,500 in Metropolitan, and \$2,000 in the Royal, on stock.

Dr. Knight, loss \$1,000; covered by insurance in the Ontario and Phoenix of London.

Messrs. Magwood & Walker, loss covered by insurance in the Ontario.

Messrs. Milligan & Roach, furniture, etc., insured in the Caledonian.

Mr. R. Larmour, \$3,000 damage to building and stock; covered by insurance in several companies.

Mr. R. M. Pitts, loss of furniture, etc., covered by \$1,000 insurance.

Mr. A. S. Langlois, furnishings insured for \$150 in the Phoenix of Hartford.

Mr. F. G. Adams, furniture, etc., insured for \$300 in the Phoenix of Hartford.

Mr. E. O'Callaghan, \$200 damage from fire and water, covered by insurance in the Royal.

Mr. Oliver Charlebois, loss about \$700; no insurance.

Judge O'Reilly, clothing, etc., insured for \$700 in the Guardian.

Sterling Bank, damage to building, covered by insurance.

Catholic Order of Foresters, lodge rooms, loss on furniture and piano, \$700; insured in the Hartford for \$450.

Mr. R. J. Pitts, roof damaged, \$200; covered by insurance.

Mr. Charles W. Lant, loss \$100, stock; covered by insurance.

Was Considered Good Risk.

Cornwall has always been considered a safe town in which to write insurance. Pitt Street is so wide that it is surprising how the fire should apparently have jumped across the street to the Colquhoun Block on the opposite side. It is the principal street of the town, and is thoroughly built up on either side of good two-story brick structures. In nearly every instance there

are fire walls, to prevent fire spreading. A noticeable feature is that there is not the usual frame congestion at the rear of the shops in Pitt Street as in many towns.

This conflagration recalls the destruction of the Windsor Hotel, Water Street, Cornwall, on March 24, 1909, when three men lost their lives and eight were badly injured.

In the case of the Windsor Hotel fire the damage was about \$20,000, with some \$9,000 insurance on the building. The cause of the fire has remained a mystery. Thirty-two guests were in the hotel, sleeping when the fire broke out.

Recent Hotel Fires.

The Monetary Times has compiled a list of hotel fires during 1909 and for 1910 to date. The damage and insurance is given where possible.

The following are the details:—

Town or City.	Hotel.	Damage.	Insurance.
Campbellton, N.B.	King Edward	\$4,000	\$2,000
Warman, Sask.	Commercial	3,000	1,000
Niagara Falls	Parkside Inn	1,500	1,500
Star City, Sask.	Star City Hotel	5,000	2,000
Port Essington, B.C.	Caledonia Hotel	10,000	
Vancouver, B.C.	Metropolitan	250	
Park Laval, Que.	Hotel Berthelet	1,000	
Moncton, N.B.	Brunswick House	4,000	3,000
Armstrong, B.C.	Armstrong Hotel	1,000	
Schreiber, Ont.	Queen's Hotel	10,000	
Plessisville, Que.	Hotel Jauvin	10,000	
Estevan, Sask.	Kelly Hotel	30,000	15,000
Lumsden, Sask.	Maple Leaf	15,000	8,000
Rossmore, Ont.	Central	2,000	1,300
Halifax, N.S.	Riverside Hotel	7,000	3,000
Cornwall, Ont.	Windsor	25,000	10,000
Swan River, Man.	Empire Hotel	8,000	
Point Edwards, Ont.	Dominion	5,000	2,000
Yarmouth, N.S.	Lake Annis Summer Hotel	3,000	
North Hatley, Que.	Glenville Summer Hotel	50,000	20,000
Bala, Ont.	Windsor	35,000	15,000
Bath, N.B.	G. Giberson's Hotel	2,300	2,300
Fort Colouagne, Que.	T. D. Gervais' Hotel	15,000	500
Sydney, N.S.	Vidal Hotel	15,000	
Montreal, Que.	Revere Hotel	5,000	
Ahmie Harbour, Ont.	Mr. Brown's Hotel	700	300
Swift Current, Sask.	Reliance Hotel		
Lacombe, Alta.	Royal Hotel	17,000	8,500
Little Britain, Ont.	Mr. Reed's Hotel	1,500	
Quebec, Que.	Lake St. Joseph Hotel		
Port Stanley, Ont.	Hotel Invererie	1,000	
Dorchester, Ont.	Linder Hotel	5,000	
Vankleek Hill, Ont.	Dominion Hotel	450	450
Almonte, Ont.	Commercial Hotel	8,000	
Lethbridge, Alta.	Windsor Hotel		
Wostock, Alta.	Mr. Setter's Hotel		
Toronto, Ont.	Norway House		
Niagara Falls, Ont.	Burning Springs Hotel	10,000	
Rainy River, Ont.	Commercial Hotel	20,000	11,000
Nelson, B.C.	Hot Springs Hotel		
Jaspar, Ont.	Central Hotel		
Stratford, Ont.	Commercial Hotel	9,100	2,200
Balgownie, Sask.	Balgownie Hotel	30,000	10,000
Acton, Ont.	Acton House		
Pembroke, Ont.	Petawawa Hotel	16,000	8,000
Huntingdon, Que.	Central Hotel	15,000	
Winnipeg, Man.	Metropole Hotel		
Salmo, B.C.	Northern Hotel	8,000	
Lauder, Man.	Mr. Allison's Hotel		
Ayer's Cliff, Que.	Cottage Hotel		
Davidson, Sask.	American House	500	
Caribou, B.C.	Caribou Hotel	30,000	
Morrisburg, Ont.	Windsor Hotel	600	
Amherstburg, Ont.	Anglo-American	4,500	
Sturgeon Falls, Ont.	Windsor Hotel	25,000	
Bradwardine, Man.	Windsor Hotel	12,000	
Kenora, Ont.	King Edward	1,579	1,579
Spruce Brook, Nfld.	Log Cabin Hotel	10,000	
Nicolet, Que.	Hotel Rochette	20,000	
Guelph, Ont.	City Hotel		
Sidney, Man.	Sidney Hotel	2,250	1,000
Campbell River, B.C.	Willows Hotel	50,000	25,000
Ottawa, Ont.	Crown Hotel	2,000	
Moncton, N.B.	American House	20,000	
Hazelton, B.C.	Hazelton Hotel	13,000	
Grand Forks, Y.T.	Grand Hotel	10,000	
Elk Lake, Ont.	King Edward	30,000	
Elk Lake, Ont.	Smyth's Hotel	15,000	
Comber, Ont.	Forbes' Hotel	22,000	
Hamiota, Man.	Hamiota Hotel		
Norris Arms, Nfld.	Central Forest Hotel	5,000	5,000
Manor, Sask.	Hotel Manor	18,000	12,000
Warton, Ont.	Commercial Hotel		
Frazerville, Ont.	Mr. Timlin's Hotel	3,000	
Cornwall, Ont.	Rossmore Hotel	125,000	21,000

This list should prove a serious warning to hotelkeepers.

The American Life and Accident Insurance Company, of Portland, Oregon; has been licensed to transact business in British Columbia. Mr. D. J. McCallum, of Vancouver, has been appointed the company's attorney.