SOME OF CANADA'S BIG FIRES SINCE 1845

Disasters where Property Losses Involved Three-Quarter Million Dollars and over.

Date.		Place.	Property Destroyed.	Property Loss.
28 May	1845	Quebec	Over 100 houses burnt and 20 lives lost	$ 1,000,000
28 June	1845	Quebec	1,200 houses burnt and 40 lives lost	1,500,000
8 July	1852	Montreal	Nearly 1,200 houses burnt and 15,000 people rendered homeless	5,000,000
16 October	1866	Quebec	2,500 houses, 17 convents and churches in St. Rochs and St Saveur destroyed and 18,000 people rendered homeless	3,000,000
30 May	1876	Quebec	700 dwellings destroyed in St. Louis Ward and 5,000 persons rendered homeless	800,000
18 June	1876	St. John's, Que.	The business section of the city (Richelieu and Champlain Sts) destroyed	2,500,000
3 September	1876	St. Hyacinth, Que	80 Stores, 3 Banks, and 500 other buildings destroyed	1,250,000
20 June	1877	St. John, N.B.	The entire business section of the City, extending over an area of 600 acres, destroyed	13,500,000
8 June	1881	Quebec	800 houses burned and over 1,200 families rendered homeless, St. John's Ward	2,000,000
6 January	1895	Toronto	The "Globe" Newspaper and other large buildings destroyed	750,000
10 January	1895	Toronto	Large number of buildings destroyed	750,000
17 October	1897	Windsor, N.S.	The greater portion of the Town destroyed, including a large number of dwellings	1,000,000
11 September	1898	New Westminster, B.C.	The business section of the Town entirely destroyed	2,000,000
20 December	1898	Montreal	Wholesale Warehouses of Greenshields & McIntyre on Victoria Sq—former entirely destroyed, latter bady damaged besides other adjoining buildings	800,000
26 April	1900	Ottawa—Hull	Fire broke out in Hull, destroying two-thirds of the Town; jumped across the river to Ottawa, destroying most of the property in the Chaudiere Lumber District. 1,000 houses were burnt besides mills and factories and many million feet of lumber. Seven lives were lost and 15,000 people rendered homeless	7,500,000
23 January	1901	Montreal	The new Board of Trade Building, erected at a cost of $600,000, and a number of wholesale stores on St. Paul and St. Peter Streets destroyed	2,500,000
19-20 April	1904	Toronto	Wholesale Warehouse district destroyed, extending from Wellington Street south to Front Street	13,500,000
22 June	1908	Three Rivers, Que.	Conflagration in business and older residential section	2,000,000
1-3 August	1908	Fernie, B.C., and surrounding district	Forest fire devastated Elk River Valley district for an area extending 30 miles in length by 2 to 10 in width. Town of Fernie practically wiped out, and serious damage done to other towns and to lumbering, railroad and mining industries. About 30 lives lost	4,000,000
16 October	1909	Quebec, Que.	Fire destroyed Great Northern Elevator with 135,000 bushels of grain, also Freight Sheds and other Storage Buildings on the Wharves	1,100,000

CONFLAGRATIONS MUST BE RECKONED WITH.

A week ago (in showing that forty years of fire insurance in Canada had resulted in an underwriting profit of but little over 1 per cent. on cash premiums received) THE CHRONICLE reminded property owners and underwriters that the conflagration hazard had always to be reckoned with. Scarcely had the paper reached its readers before there had come another grim application of the warning text. On Saturday night the wharf district of Quebec city was visited by a conflagration that brought property losses of between $1,000,000 and $1,500,000—with insurance losses of $450,000 The fire originated in the conveyor leading from the marine leg to the main structure of the Great Northern elevator. It destroyed not only the$350,000 elevator—with $135,000 bushels of grain—but also the immense freight sheds and their contents on the Point A'Carcy wharf, including a bonded warehouse and the Quebec cold storage building. The Quebec Custom house also is completely gutted, and will take, according to calculation, $225,000 to rebuild.

Following upon the Chew Company lumber-yard fire at Midland, and other recent fires that almost reached conflagration proportions, the Quebec disaster brings gloomy assurance that fire underwriting in Canada this year is not going to bring compensatory results for the unprofitable showing of 1908.

In last year's two conflagrations at Three Rivers, Que., and Fernie, B.C., property losses probably aggregated $6,000,000 or over. While many of the insurance losses fell upon unlicensed companies, nearly $2,200,000 was paid out as a result of these conflagrations by companies licensed by the Dominion Government. The details given by the Insurance Department are as follows:

	Three Rivers, Que.	Fernie B.C.
	$ c.	$ c.
Canadian Companies....	300,195 57	489,394 54
British "	640,170 54	506,664 74
American "	92,214 04	161,610 73
Totals..............	1,032,580 15	1,157,70 01

Says the Superintendent of Insurance in remarking upon these results:

"These occurrences emphasize once more the necessity for establishing and maintaining funds to meet such losses, which it is believed companies are too liable to overlook. Shareholders naturally look for dividends and directors are too prone to gratify the expectations of such shareholders without having due regard to the conflagration hazard for which it is their duty to provide."