

RECENT FIRES

Farmers Suffer Heavy Losses with Small Amount of Insurance—Other Large Conflagrations

Belleville, Ont.—September 24—Planing mill and factory of Messrs. Ruttan and Ellis was damaged. Estimated loss, \$4,000.

Belmont, Ont.—September 21—Barn of James Egan, 5th concession of Westminster, was destroyed, with some grain and hay. Estimated loss, \$1,200, against which there is small insurance.

Brantford, Ont.—September 20—Steel-shingled barn and three horses of the Brant Milling Co. were destroyed. Cause believed to be of incendiary origin.

Castleton, Ont.—September 19—Barn of Mrs. John Tweed and the season's crop were destroyed. Very little insurance.

Chatham, Ont.—September 21—Garage and car of S. Lenover, Grand Avenue, were destroyed. Estimated loss, \$800. No insurance.

Courtenay, B.C.—September 12—Hardware store and contents of C. H. Tarbell and Sons, on Union Street, and the building of the Canadian Bank of Commerce were destroyed. Estimated loss, \$30,000, covered by insurance.

Gagetown, N.B.—September 16—Residence of R. Currier was destroyed. Loss partly covered by insurance to amount of \$400 in the Nova Scotia Fire Insurance Co.

Kenora, Ont.—September 17—Stables of John Carleton, about two miles down the Winnipeg River, were destroyed with season's crop. No insurance.

Logan, Ont.—September 18—Barn and season's crop of B. Mulligan were destroyed. Loss only partly covered by insurance.

Moncton, N.B.—September 18—Double dwelling at 23 Harris Avenue was destroyed. Estimated loss, \$500.

Mooretown, Ont.—September 19—Barn on the farm of E. Curran, on the sixth line of Moore, was destroyed, with 300 bushels of grain. Loss partly covered by insurance.

Mount Hamilton, Ont.—September 21—Home of T. Marconi was destroyed. Estimated loss, \$2,000.

Ottawa, Ont.—September 23—The new parliament buildings were damaged. Estimated loss, \$2,000.

Point Edward, Ont.—September 22—Home of Mrs. T. Kentish, Alexandra Avenue, was destroyed. One death.

Port Rowan, Ont.—September 20—Large business block was destroyed. Fire started in the general store of W. O. Franklin. Estimated loss, \$100,000. Loss partly covered by insurance.

Ridgeville, Ont.—September 21—Barn of D. Galbraith was destroyed, with seasons crop, by lightning. Estimated loss, \$8,000.

Rodney, Ont.—September 18—House and barn of E. H. Bice, Furnival Road, Aldborough, were destroyed by lightning. Loss is heavy, and partly covered by insurance.

Russlagornish, N.B.—September 15—Two barns, three sheds and some live stock were destroyed on the farm of J. Noble. Cause, explosion of lantern. Estimated loss, \$3,000. Insurance to amount of \$700 was carried in the Atlantic Fire Underwriters.

Sudbury, Ont.—September 20—Bakery of P. Gonella Brothers, Van Horne Street, was destroyed. Loss partly covered by insurance.

Toronto, Ont.—September 20—Plant of the Burlington-Windsor Blanket Co., 787 King Street West, was damaged. Estimated damage to building, \$1,000; to contents, \$2,000.

September 23—Building at Front and Jarvis Streets was destroyed. The building was occupied by John Hallam and Co., Fry Chocolate and Cocoa Co., Consolidated Wafer Co., Silver Shoe Co. and Tanner and Fraser. The loss is estimated at \$100,000.

Vancouver, B.C.—September 13—Sawdust building of the Vancouver Lumber Co. was destroyed. Estimated loss, \$10,000.

September 20—Shaughnessy Military Convalescent Hospital was destroyed.

Virden, Man.—September 17—Barn of James Stinson, six miles north of the town, was destroyed. Estimated loss, \$3,500, with very little insurance.

ADDITIONAL INFORMATION CONCERNING FIRES

Collingwood, Ont.—September 16—At an enquiry here to-day an investigation was held in regard to two fires. Evidence was brought in against M. I. Johnston for collecting dual insurance on a building burned on October 25, 1918, in which he had no interest, and that he also was attempting to collect insurance from two companies on a property burned on May 29 last. The companies interested are the Acadia of Halifax and the Dominion of Canada Guarantee and Accident Insurance Co.

Manitoba.—The following is a statement of fire losses and insurance in the province of Manitoba for July as reported by the Provincial Fire Commissioner: Number of fires reported, 160; estimated value, \$1,614,992; amount of insurance, \$1,284,961; estimated loss, \$188,023; loss ratio per capita, \$0.3067; fatalities reported, nil. For the year to July 31st: Number of fires reported, 879; estimated value, \$18,454,760; amount of insurance, \$13,929,385; estimated loss, \$911,239; loss ratio per capita, 1.4865; fatalities reported, 7.

A wire just received from our Winnipeg representative states that the report of the commissioner for the month of August shows a total of 155 fires, involving property loss of \$115,195. Of this amount the city of Winnipeg contributed 58 fires, with a comparatively small loss of \$17,210, or 15 per cent. of the total loss of the province. Of the total number of fires, 42 were in dwellings, with a loss of \$13,840, or 12 per cent. of the total. Thirty-two farm fires were responsible for a loss of \$24,593, being 21 per cent. of the total loss of the province. Fires in frame buildings keep increasing—89 fires, or 60 per cent. of the total, occurred in this class of structure, with a loss of \$94,110, or 85 per cent. of the total loss of the province. While 19 fires occurring in the province, and reported as of "unknown" origin, caused a loss of \$19,453, it is worthy of mention that a cause was found for every fire which happened in Winnipeg during the month.

COMPANIES OPPOSE JUDSON CLAIM

The Winnipeg implement plant of the C. F. Judson plant, which was badly damaged by fire on September 28th, 1918, was insured in thirteen companies. The amount of damage was claimed by the company as being \$160,000. The insurance companies refused to pay, however, alleging that the origin of the fire was suspicious. The fire commissioner for the province accordingly made an investigation, but placed no blame. Upon being ordered to make a second investigation, he did so, but still reported that nothing criminal was found.

The owners are now entering suit for \$130,000 in the Manitoba Court of King's Bench. A test case will be made against the North British and Mercantile Insurance Co., and whether further actions will be taken will depend on the result of this case. The thirteen insurance companies, and the amount involved in each case, are as follows:—

North British and Mercantile	\$13,000
Norwich Union Fire	3,500
L'Union Fire	10,000
London and Lancashire Fire	21,000
Phoenix Fire	18,500
Royal Insurance Co.	5,000
North Empire Fire	12,500
Caledonian Insurance Co.	11,500
Nationale Fire	5,000
Law, Union and Rock	5,000
Hudson Bay Insurance Co.	5,500
Royal Insurance Co.	20,000
Mount Royal Assurance Co.	15,000