FIRE CAUSES FATAL EXPLOSION

At Hull, Quebec—Theories as to Origin—Number of Plate Glass Windows Broken—Many Killed and Injured.

Eight deaths, injuries to sixteen people, and damage estimated at $50,000 resulted from an explosion in the works of the General Explosives Company, in the city of Hull, Que. The fire, which culminated with the explosion, started in the company's office building.

From this the flames spread to the warehouse and magazine where four tons of virite, a powerful explosive, were stored. Death and destruction, accompanied by panic followed. About thirty premises in the neighborhood were wrecked. The explosion occurred about half an hour after the fire broke out.

Description of Explosion.

Those who saw the explosion give a graphic description. First there was a comparatively light report—probably some caps. A few minutes later a huge tongue of smoke and flame shot 200 feet high. Then came the explosion which could be heard for miles round. All the buildings of the plant were smashed to atoms; houses in the vicinity were wrecked; stones, varying from those of small size to comparative boulders, were carried half a mile, and in falling caused both death and damage, while in Hull and Ottawa many plate glass windows were smashed.

Location of Plant.

The plant of the company was located at the head of Chaudiere street. It consisted of five buildings. On the north was a small structure about fourteen feet square, which was used as an office. It is here supposedly that the fire started. A short distance from it was the frame ironclad warehouse, a building 30 by 40 feet. Slightly to the south was the workshop, another iron-clad structure. Back of the warehouse, and about thirty feet from it, was a solid stone building utilized as a powder magazine. It was 20 feet square, and had a tin-clad roof. Back of the workshop was a little shack. Nothing is left of any of these structures.

Manager Makes Statement.

Mr. E. A. Lesueur, manager of the company, declares that he cannot account for the explosion. "The material we manufacture does not explode with fire, but we carried a stock of fulminate of mercury detonators in an outhouse, which we sold for setting off our explosives. This house burnt and the detonators went off, and the detonation resulting was sufficient to explode our other buildings which contained our explosives. We had a fire under an evaporating pan, but I ordered this out before leaving yesterday. There was no fire there. There were six buildings in our plant, all having been built over five years ago. Our loss will be about $10,000. The crowd must have gone too close to the blazing buildings."

Was Spark From Engine Cause?

Mr. Chris Lafranchise, the foreman of the factory, could only advance a theory as to the cause of the fire which led to the disaster.

"Nobody has been engaged at the factory for the past three weeks," he said, "except the two watchmen. The short line of the Canadian Pacific Railway running from Montreal to Hull skirts the farm on which the factory stood, and it may be that a spark from a passing engine set fire to the building. I recall that we have had before now to extinguish fires which were caused by sparks from an engine."

Boys Blamed for Starting Fire.

Another report says that the fire was started by boys playing in the fields, who had made a brush fire, this causing the explosion.

The company for some time has been engaged in making virite and has continued in business despite continued protests from the Hull authorities, who instituted action in the courts to compel the removal of the plant, on the ground of its being a menace to public safety. Evidence was given, supposedly of an expert character, to show that there was no danger, and the trial judge dismissed the action. Later this finding was upheld on view, in the appeal courts.

How Explosive is Made.

Chlorate of potash, nitrate of soda, sulphur and wax are said to be the main constituent elements in the explosive. To a certain extent gasoline is used. Chemical experiments were carried on in the office. In the warehouse was the soda nitrate, while the chlorate of potash was kept in the rear of the lot.

The question of what really caused the explosion has to be definitely settled before the insurance on the plate glass will be paid. The insurance companies have not decided whether the plate glass or the fire insurance companies will have to pay, but there is no doubt that one or other will have to settle.

Will Fire Companies Pay Loss?

Fire insurance covers all damage caused directly or indirectly by fire. For example, if a neighboring building is damaged by water from a building on fire, the insurance company has to pay, or if the heat from a burning building breaks glass across the street the fire insurance company has to pay. If the fire started this explosion, then the fire insurance companies will have to pay, but if it did not, then the plate glass accident policy must cover the loss.

The clause under which the plate-glass insurance companies disclaim responsibility reads: "The company is not responsible for damage to plate glass which has been caused, directly or indirectly, by fire, on the premises or elsewhere." There is no doubt that policyholders will be recompensed, but there may be a few days' delay to see whether it would be by the glass accident or fire insurance companies.

The supply of plate glass in Ottawa was short when the explosion occurred and orders were wired to Montreal for a stock. Some of the larger windows may have to be barred up until glass can be shipped from England.

The shortage of supply in Ottawa was due to the many changes going on in commercial places in the city during the spring.

ONTARIO AND MANITOBA BUSH FIRES

Bush fires are reported in the district surrounding Nolalu, Ont., on the Duluth extension of the C.N.R. A request for help has been sent to Port Arthur. The fire is reported as making great headway, and though no damage is yet done to settlers, it is seriously threatened. Other bush fires, less serious, are reported from other parts of the district.

Five times in three days has the alarm sounded at Elk Lake, calling the people out to fight bush fires that threatened the town. The dry weather during the past couple of weeks has left the woods dry as tinder. Yesterday there was a stiff wind from the south. This started up the embers that had been smouldering since the fire of the previous day south of the town.

Several shacks in Smyth, Ont., have had narrow escapes, and were only saved by the good work of the volunteer brigade. During the afternoon the engine was taken across to the north side of the river to fight bush fires there. There was a big fire raging yesterday between Smyth and Charlton, Ont.

Bush fires are burning in the vicinity of Baden and Burrows, Man. The railway bridge at Baden has been destroyed, and passengers had to be transferred. Much valuable timber is being consumed.

LAST YEAR'S FIRE INSURANCE IN NEW YORK.

A summary of the business of fire, fire-marine and marine insurance companies operating in this state during 1909 shows that at the close of the year the 188 fire, fire-marine and marine insurance companies doing business in New York were possessed of $542,062,613 of admitted assets, not including assets held abroad, nor premium notes of mutual companies. This is an increase of more than $52,000,000 as compared with 1908. The liabilities, excepting scrip and capital, were $295,795,147, an increase of some $19,000,000 over the preceding year. The total income was $317,298,034, and disbursements $275,109,876, an increase as compared with 1908 of about $24,000,000 in income, and a decrease of nearly $2,000,000 in disbursements. Premium receipts increased about $19,000,000, while losses paid decreased $9,000,000. Unpaid losses show a slight increase over 1908. Insurance in force at the end of 1909 was nearly $41,000,000,000, an increase over the previous year of about $4,000,000,000.

The total result of the companies' underwriting and investment returns shows that the 188 companies for the year 1909 made an underwriting gain of $22,589,899. The gain from investments of these companies was $26,728,228, total $49,318,127, from which must be deducted a loss in surplus of $21,912,817, on account of dividends paid, changes in special reserves and balance of remittances to and from home offices of foreign fire and marine companies of other countries, making the total net gain in surplus for the year $27,405,310.

The fire companies wrote in the state of New York during 1909 $5,378,756,810 of insurance, an increase of about $460,000,000 over the previous year. The excess of fire premiums received over fire losses incurred and estimated expenses on New York state business for the year was $8,625,491, and is classified as follows:

New York state companies	$2,869,612
Companies of other states	3,194,968
Foreign companies—U. S. branches	2,560,911

The marine and inland risks written in this state during 1909 by fire and fire-marine companies show an increase of nearly $60,000,000 over those of 1908.

The insurance carried by the city of Moose Jaw, Sask., on its various assets totals $165,320, and is as follows: City hall, $22,800; power house and machinery, $108,000; fire hall, $21,800; exhibition buildings, $11,820; ambulance, $700; civic stables, $200; total, $165,320.