CANADIAN FIRE RECORD

Specially compiled by The Chronicle.

FACTORY FIRE AT QUEBEC.

By the fire which occurred on the 13th instant on the premises of the Quebec Biscuit Works, Quebec City, the following companies are interested:—

Palatine	$2,500	Sun	$1,971
Commercial Union	5,000	Queen	3,942
Ins. Co. of N. Am.	3,485	British Colonial	2,500
British America	5,000	General of Paris	1,000
Scottish Union	2,000		
Guardian	4,927		
Union	2,978		$41,217
Phoenix of London	5,913	Total loss.	

FIRE AT CAMPBELLFORD, ONT.

By the fire which occurred on the 12th instant on the premises of the Northumberland Paper & Electric Company's plant, Campbellford, Ont the following companies are interested:—

L'Union of Paris	$2,437.50	Liv. & Lon. & Globe	$1,462.50
Royal Exchange	1,950.00	Northern	2,437.50
Royal Exchange	2,925.00	Canadian	2,925.00
Fidelity Underwrit.	1,950.00	Globe & Rutgers	1,462.50
Guardian	2,437.50	British America	4,387.50
Guardian	9,750.00	Fidelity Phenix	2,437.50
Northern	4,975.00		
Continental	2,925.00		
Atlas	2,437.50		$48,750.00
Northern	1,950.00	Loss total.	

FIRE AT TORONTO.

On the 16th instant a fire broke out in the American Club 17-19 Wellington St. West, Toronto. All circumstances in connection with the fire point to incendiarism.

As we go to press we learn that the following companies are interested:—

German-American	$2,000	North-West National	$10,000
Springfield	2,200	Dom. of Canada	9,000
Federal Underwriters	Not known	Lon. & Lancashire	2,000
British Crown	5,000	Western	5,000
Liv. & Lon. & Globe	2,000	Canada National	5,000
British & Can. Underwriters	2,500	Firemen's Fund	6,000
North-West	4,580	General of Perth	5,000
Providence-Washington	5,500	National	2,000
Protective Underwriters	4,500	Nova Scotia	5,000
Liv.-Manitoba	13,000		$90,280
		Other Insurance	20,000
			$110,280

Insurance loss is said to be serious. The building was not sprinklered and had no fire escape. One guest of the Club lost his life and three others were injured by the fire.

MONTREAL, QUE.—The Pharmacie Sicard on Amherst street damaged to extent of several thousand dollars February 13. Origin, unknown.

Forging department of Canada Car and Foundry Company at Turcot damaged to extent of $25,000. Fully covered by insurance.

Store of Lighting Fixtures Company, 618 St. Catherine West, and apartment, above, damaged February 11. Origin, defective electric wiring.

Shed at rear of 246 Mance Street gutted and rear rooms of 244 and 248 also considerably damaged. Tenants are J. H. Wooley, 246; J. J. Renouf, 244; and A. J. Schowers, 248. Origin, hot ashes from furnace.

Wholesale boot and shoe establishment of Dufresne & Galipeau, Limited, 66 St. Paul Street, damaged to extent of nearly $10,000, February 15.

SMITHS FALLS, ONT.—Elgin Ward School totally destroyed, February 9. Insurance carried, $16,000. Origin, unknown.

QUEBEC, QUE.—Quebec Central Railway offices badly damaged February 15. Loss covered by insurance.

ST. FRANCOIS XAVIER, QUE.—Home of Mr. Scott Shields destroyed February 11. Origin, defective flue.

JANUARY'S FIRE LOSS.

The losses by fire in the United States and Canada during the month of January this year, as compiled from the records of the New York Journal of Commerce and Commercial Bulletin, aggregate $21,423,350, as compared with $20,060,600 for the first month of last year and $23,204,700 in 1914. The following table gives a comparison of the January losses with those of the two years preceding and the monthly record for the balance of 1914 and 1915:

	1914.	1915.	1916.
January	$ 23,204,700	$20,060,600	$21,423,350
February	21,744,200	13,081,250	....
March	25,512,750	18,786,400	....
April	17,700,800	18,180,350	....
May	15,507,800	11,388,450	....
June	29,348,000	10,893,950	....
July	17,539,800	9,006,800	....
August	11,765,650	10,067,100	....
September	14,383,050	14,823,500	....
October	14,004,700	14,465,850	....
November	21,372,750	21,294,850	....
December	23,507,150	20,877,100	....
Total for year	$235,591,350	$182,836,200	....

There were during the month under review some 349 fires which in each instance caused an estimated property loss of $10,000 or over.

January, says the New York Journal of Commerce, is usually one of the worst months of the year as regards fire loss and the sum charged against it this time is not abnormal. The fire underwriters fared quite well in 1915 and would be glad to have as satisfactory an experience during the current year.

ANOTHER INTELLIGENT JURY.

Not a chance does an insurance company have with a New York jury. In a case in Supreme Court last week where the proprietor of a jobbing house claimed that in a fire which the firemen "knocked down" in half a minute and which was extinguished within five minutes from its start several thousands of dollars' worth of cloth in bolts were entirely consumed, the attorney for the claimant won on his arithmetic. He waved the policy of one of the interested companies before the jurors. It happened to be numbered up in the hundreds of thousands and the premium was $52.00. "Think of it, men," he exclaimed with idramatic effect. "This insurance corporation has ssued blankety-blank policies," mentioning the correct number. "Multiply that by $52.00, and yet with all these millions of dollars in their coffers they are refusing to pay this poor merchant for his $16,000 of goods that have perished in the flames," etc., ad nauseam And the jury returned a verdict for the full amount.—*Weekly Underwriter.*

Mr. P. A. Boutin, Quebec, representing the Globe and Rutgers Fire Insurance Company was in Montreal this week.