

the Montreal Gazette says: "While properly enough the amount of damages given was not large, the fact that damages were given has a somewhat wide meaning. It is doubtful if in the Province of Quebec there are any fireproof school buildings, while of non-fireproof churches, halls and meeting places the number is legion. Should any of them be burned, and the burning be attended with loss of life, the precedent in this school case suggests that the proprietors or trustees may be held responsible. \* \* \*

A story has been current in the Old Country about a possible transfer of the business of the Caledonian Insurance Company to the Norwich Union Fire Insurance Office, Mr. Chapman, general manager of the Caledonian, writes as follows to the Post Magazine: "Sir,—A Manchester insurance paper, in its issue of 20th inst., states that arrangements are in progress for the transfer of the business of this company to another office, which is named. Rumours of this nature have been so persistently raised of late that it would appear as if their circulation is prompted by interested motives. So long as the rumours consisted of vague statements the directors ignored them. Now, however, when so definite a statement as the one referred to has been made, I am authorized to give it an unqualified denial."

### SOME RECENT FIRES.

**Orton, Alta.**—Orton Mercantile Co., store and stock; loss, \$4,000; insurance, \$1,700.

**Guelph.**—Fire in the shipping department of the Taylor-Forbes factory, caused \$2,000 damage.

**Harrisburg, Ont.**—An exploded lamp burned the old Grand Trunk station building.

**Lancaster, Ont.**—J. B. Lalonde's tailor shop and dwelling burned down. Loss, \$2,400; insurance, \$2,000.

**St. John, N.B.**—During the water famine in St. John this week, Miss Campbell's millinery shop on Main Street was damaged \$1,000 by fire.

**Vegreville, Alta.**—Alberta Hotel, J. J. Mohr's store on Main Street and the office adjoining, occupied by M. A. Dutcher, have been destroyed. The fire engine was broken and water had to be carried in pails.

**Port Hope, Ont.**—W. H. Harcourt's barns and crop. Estimated loss, \$3,000. Insurance, Hamilton Township Farmers' Mutual Fire Insurance Co., \$500. Owner of farm, Mrs. Jas. Kitchison. Insurance on barns, \$300.

**Tracadie, P.E.I.**—The famous Glenaladale barn, 300 feet long, built by Sir William Macdonald for his nephew, was burned; loss, \$18,000; insurance, \$4,000. John A. McAulay's barn at Black River burned with contents, incendiarism suspected; loss, \$1,600.

**St. John, N.B.**—Loss by the Dock Street fire is not ascertained. David Ashkin's stock insured for \$8,000; J. and A. Allan's stock covered. Mrs. Ferguson has \$8,500 on building, viz.: \$2,000 each in Queen and Royal, \$2,500 in Phoenix of Hartford, \$1,000 each in Northern and London Phoenix. Nugent's saloon has \$500 in the Traders. Fire caused by a badly covered chimney hole in an upper floor.

**Toronto, 144 Yonge Street.**—Losses, A. K. Jeffries and Co., \$55,000; B. & H. B. Kent Co., \$10,000; Bell Piano Co., \$6,000; Dineen Co., \$5,100. Insurance: A. K. Jeffries, Royal Insurance Co., \$1,700; Atlas, \$7,500; N. B. & Mercantile, \$4,000; London & Lancashire, \$14,300; Manitoba, \$7,500; Northern, \$5,000; British America, \$2,500; London, Lancashire & Globe, \$9,000; total, \$51,000. B. & H. B. Kent, Royal Insurance Co. (on building) \$20,000; Queen's (on fixtures), \$2,000; Royal (on fixtures), \$5,500; Scottish Union (fixtures), \$5,000; Royal (jewellery tools), \$500; Northern (on stock), \$5,000; Queen's (on stock), \$1,600; Royal (on stock), \$5,000. Bell Piano & Organ Co., London, Lancashire & Globe, \$5,000; Union, \$4,000; Atlas, \$3,000; Royal, \$3,000; Norwich Union, \$5,000. The Dineen Company's loss is fully covered by insurance in the London, Lancashire & Globe, London & Lancashire, Atlas, Home, Queen City, Hand-in-Hand, Equity, Union, Canadian, Ottawa, North British, Rochester, German, Etna, Sovereign, German American, Traders, Phoenix, Gore, and Perth Companies.

**Montreal.**—Peel & Pickford. Losses about \$3,000. Cause, overheated stove. Richard Hemslet. Losses, \$10,000.

### CHRISTMAS WARNING.

Christmas has become a time of trouble for fire brigades and fire insurers, especially where Christmas greens, of paper, Christmas snow, of cotton batting, harvest specimens, moving pictures and many decorative devices offer attractions for the flaring candle and the blazing gas jet. So many disastrous fires have occurred not only in mercantile establishments, but in churches, public buildings, etc., caused by the

introduction of such decorations and exhibitions, and the danger to life and property is so great, that the practical prohibition of this class of display is deemed necessary by fire underwriters.

Policyholders are reminded by the Canadian Fire Underwriters through Mr. Robertson's circular that the third Statutory Condition of their insurance policies reads in part as follows:

"Any change material to the risk, but within the control or knowledge of the assured, shall avoid the policy, as to the part affected thereby, unless the change is promptly notified in writing to the company or its local agent."

In addition to the danger to property from the displays referred to, the danger to life in crowded stores or places of meeting, by reason of a panic occasioned by a fire, even though it be small and easily controlled, is so great that the underwriters, who have made a study of such hazards, would fail in their duty should they not give this warning. Whenever any kind of a display is made, the circular adds, special care should be given to electrical installations, particularly those of a temporary nature. They should only be put in by competent electricians, and all fuse blocks and cut-outs should be located away from inflammable material, and what is known as "enclosed" or "cartridge" fuses only should be used. "Open" fuses are particularly dangerous. The enclosing of incandescent lights with paper or muslin is also highly dangerous.

### FIRES, AND INSURANCE COMPANIES CONCERNED.

The Monetary Times has made special arrangements to report week by week, the fullest particulars regarding insurance of fire losses in Canada.

**Taylor, Forbes Co., Guelph.**—Losses light, mostly by water. Fully insured. Cause, an overheated furnace.

**Convent School, Belleville.**—Losses, \$25,000. Insurance, Alliance, \$3,500; London and Liverpool and Globe, \$2,000; Royal, \$2,000; Royal (contents), \$1,000; total, \$8,500.

**Post Office, Little Current, Sask.**—Everything was moved out but about \$50 worth; covered in Union Assurance Society.

**Kelly Bros. Mitchell, Ltd., Winnipeg.**—The buildings and plant destroyed were valued at \$11,000. The building was a complete loss, but there will be salvage from the heavy machinery, used in fabricating structural steel. The building was insured for \$1,000 in the Montreal-Canada, machinery for \$2,000 in London Mutual. A loss of \$2,000 over and above the amount of insurance is estimated.

### SASKATCHEWAN TOWN SUFFERS.

Alameda, a little town in the south-east corner of Saskatchewan, was largely destroyed by fire during a brisk breeze. Beginning in a butcher shop it spread to an hotel, thence to a livery stable and to store after store until thirteen buildings were in ashes. The loss placed at \$200,000. The insurance is stated by a telegram to be \$120,000, but it is hoped better figures are exaggerated. The Western and the British America lose only \$3,000 each; London and Liverpool and Globe, \$13,000; Commercial Union, \$10,500; Queen, \$4,000; Royal, \$1,500; Union, \$1,400; Manitoba, \$4,000; Northwest, \$1,500.

### LIFE, ACCIDENT, AND CASUALTY NOTES.

Seven indictments against John R. Hegeman, president of the Metropolitan Life, for forgery growing out of the (Insurance Section continued on Page 966.)

### WANTED

Inspector wanted by a Fire Insurance Company operating in the West. Must be Western man of good appearance and address, and with good insurance and Western experience. Apply, stating age, salary and experience, to Box 91, Monetary Times Office, Winnipeg.