

CANADIAN FIRE RECORD

Specially compiled by The Chronicle.

ST. CATHARINES, ONT.—Residence of John Webb damaged, \$1,500, May 16.

THREE RIVERS, QUE.—Sawmill of Gres Falls Company destroyed, May 14.

EBURNE, B.C.—Large portion of the Red Cedar sawmill destroyed, May 11. Loss unknown.

LINWOOD, ONT.—W. A. Bundy's store badly damaged, May 15. Origin, unknown. Loss partly covered by insurance.

PETROLEA, ONT.—Disastrous fire occurred at Petrolea Flour Mills, May 17. Interior completely destroyed. Loss very heavy.

NAPANEE, ONT.—Rear of Aldrich fruit store on Dundas street, and G. W. Boyes' store gutted, May 11. Both occupants insured.

MONTREAL, QUE.—Four tenements were damaged and the rear sheds destroyed in a fire which swept from No. 2181 to 2191a Cartier street, May 18. Origin, incendiary.

Harry Robinson's garment stock at 520 St. Lawrence Boulevard, damaged to extent of \$2,000, May 12. Insurance, \$28,000.

Fire in Chemical Works of J. Cowan, Ltd., did damage estimated at several hundred dollars, May 17. Origin, defect in a sulphur pot and combustion.

ST. THOMAS, ONT.—Plant and equipment of Rodney Woodenware Company totally destroyed, May 11, with loss of \$35,000 partly covered by insurance.

Heavy damage done to stock of Brewsters, Ltd., in a fire which originated in a basement, May 11. Premises of H. H. & J. Dowler, the 25th Regiment and the Home Bank were also damaged. Brewsters' loss will be \$10,000, covered by insurance.

COBALT, ONT.—Blacksmith shop and shaft house of Chambers-Ferland mine destroyed, May 16. Damage estimated at \$7,000 with about \$4,000 insurance.

WINNIPEG, MAN.—Furniture storehouses on Arlington street and Portage avenue gutted by fire, May 12. Damage, \$20,000. Insurance small. Origin, unknown.

TORONTO, ONT.—Factory of National Mattress Felt & Batting Company, on Gerrard street, considerably damaged, May 18. Stock and machinery damage, \$20,000, fully covered by insurance.

Williams Cafe, at 179 Yonge street, gutted, May 16. Damage, \$1,000. Origin, incendiary.

The home of Amos Fry, 78 Melville street, damaged, May 16. Damage to contents \$300 and to building \$200. Origin, coal oil lamp exploded.

BELLEVILLE, ONT.—Considerable damage to Albert Johnstone's dancing academy, Bank of Commerce building, May 17. Water caused loss to other tenants, including the Consolidated Rubber Company's stock of footwear. Origin, oil stove.

COLBURNE, ONT.—Fire which threatened village May 14, involved the following: D. Morrow's livery block containing two residences and a laundry, and curling rink; J. Reece's implement store; livery owned by P. G. Ireland and occupied by Jas. Peebles as a butcher shop and residence; another owned by F. L. Webb and occupied by C. Robinson as a store and dwelling; and a second building owned by Mr. Webb and occupied as a dwelling by Mr. G. M. Peebles. Loss \$25,000. Partial insurance.

FIRE IN UNOCCUPIED RESIDENCE.

A fire insurance case now before the Montreal courts raises a number of interesting issues. D. Anderson sues the Norwich Union and the Scottish Union & National companies for the amount of two policies issued on a residence owned by Anderson at Longueuil which was destroyed by fire in July, 1906.

Anderson represents that in taking out the policies, his intention was made perfectly clear that the insurance was to cover a summer residence, and it was generally stated in the first policy that the residence was to be generally vacated from October till May each year. Hence claims plaintiff, it was clearly understood that the policies covered a summer residence.

The companies oppose the action on several grounds. In the first place, by the terms of the policies, they say, plaintiff was bound to give due notice of loss within 60 days; he did not give such notice, say defendants, until nine months had expired. Though the first policy stated that, generally, the house was to be unoccupied from October till May, plaintiff could not read such a condition into the second policy; anyway, the fire had taken place in July, and the premises were then, and had been for a long time previous to that time, unoccupied. The supposition, even in virtue of the clause cited by plaintiff, was that the premises would be occupied between May and October. The policies specifically stated, according to the companies, that they would be void if the premises were unoccupied for a period of ten days, or if hazard were increased—and the companies contend that the mere fact of unoccupancy did increase the hazard.

FIREPROOF BUILDINGS.

Insurance Commissioner Young, of North Carolina, says that there is much discussion as to fireproof buildings and that very properly an attempt is being made all over the country to erect a better class of buildings and to make them as near fireproof as possible. He says that this tends to and no doubt in time will greatly reduce the fire waste.

Commissioner Young says: "Frequently it is attempted to discount the value of fireproof buildings because of the fires that take place in them; much of this talk recently arising on account of the Edison fire. The truth of the business is it must be borne in mind that fireproof buildings or even slow burning buildings will not accomplish all. Attention must be given to looking after and caring for the contents. The contents of a fireproof building can burn, and will, just as kindling wood will burn up in a stove when a fire is set to it."

The Merchants' and Employers' Guarantee and Accident Company has been authorised by the Dominion Insurance Department to transact automobile insurance in the Province of Quebec.

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A London exchange informs us that Miss Muriel Dodd, the holder of the Canadian ladies' golf championship and ex-lady golf champion for Great Britain, is one of those who have temporarily joined the clerical staff of the State Assurance Company, of Liverpool, in place of the men who have left the office for the front.