

Recent Fires

December 8th.—Fort William, Ont. Three fires in the town were caused by over-heated furnaces. Damage partly covered by insurance.

December 10th.—Blair, Ont. The residence of Mr. John Shearer was burned to the ground. The building was insured.

December 10th.—Edmonton, Alta. The Hotel Fitzhugh was completely destroyed. The origin of the fire is unknown.

December 13th.—Le Pas, Manitoba. The Imperial Hotel along with several other buildings was destroyed. The damage is estimated at \$75,000 with insurance of \$40,000.

December 15th.—Quebec, Que. Tourigny & Marois' Boot & Shoe Factory was damaged to the extent of \$80,000. Insurance on stock \$70,500 and \$15,000 on property.

December 14th.—Smithville, Ont. Fire was discovered in the furniture store of Hans Gracey and, spreading to several other buildings, did damage to the extent of 155,000. Insurance not more than \$18,000.

December 14th.—Chatham, Ont. The residence of Mrs. Field, Raleigh, which has been unoccupied for some time, was burned down. The origin is unknown and the police have been asked to investigate.

December 15th.—Brantford, Ont. The cottage of Mr. Louis Stander was considerably damaged by fire. Believed to be caused by incendiarism.

December 16th.—Toronto, Ont. Damage to the extent of \$16,000 was done to the newly erected Sunday School on Simpson Avenue. The cause is supposed to be defective wiring.

December 16th.—Belleville, Ont. Mr. Wm. Gilbert's bakeshop with contents was destroyed by fire. Cause, defective wiring.

December 16th.—Sault Ste. Marie, Ont. The stables of the Pearl Laundry Company, together with seven horses, were destroyed. Defective wiring said to be the cause. Damage, \$3,000.

December 17th.—Montreal, Que. The premises of Douglas Brothers, Ltd., 19 St. Maurice Street was damaged by fire to the extent of \$1,000.

LAW SUIT OVER FIRE INSURANCE.

Mr. Justice St. Pierre on Tuesday heard a suit at the instance of Hervey Barlow against the German American Insurance Company of New York. Plaintiff avers that on November 4, 1911, he took out a fire insurance policy for a year with defendant company. The amount was \$2,000. On April 23, 1912, there was a fire at his premises and the damage done was valued at \$1,285; application was made to the company for payment but it was refused.

The defendants deny that there was any fire at defendant's premises or that goods belonging to plaintiff were damaged by fire on April 2, 1912. They received no notice as required by law of such fire. They assert that at the date of the fire plaintiff was not the owner of the goods on his premises as a judgment was delivered on April 23, 1912, against plaintiff, and in favor of the Consolidated Optical Company who were then the owners of the goods on plaintiff's premises, and furthermore plaintiff had transferred to the Consolidated Optical Company all the rights under the policy. Suit is pending.

NEW HIGH SCHOOL FOR THE HAT. (Special Correspondence, Journal of Commerce.)

Medicine Hat, Alta., Dec. 15th.

The Medicine Hat School Board last night decided to proceed with the construction of a high school and collegiate institute to cost in the neighborhood of \$300,000. The school architects have been given the outlines and will at once proceed with the preparation of the detailed plans and drawings, as the proposal was unanimously ratified at a recent meeting of the ratepayers.

An eight room addition to the Elm Street School is now under construction, that building being crowded to the limit, it being located in the manufacturing district. In short, notwithstanding the rapid increase in school population which is keeping pace with the industrial and municipal expansion of the city, the school board finds its hands fully occupied in furnishing school quarters fast enough to keep up with the number of scholars desiring accommodation.

SASKATOON AGAINST BONUSES.

(Special Correspondence, Journal of Commerce).
Saskatoon, Sask. Dec. 15th.

The legislation just enacted by the Saskatchewan Government which makes it illegal for any city or municipality to grant industrial bonuses of any description whatsoever, is warmly approved here, although as warmly disapproved in certain other Saskatchewan centres. Why industrial concerns should be paid to come West so that they might make more money than they could probably do elsewhere, is a question which the thoughtful Saskatonian has for a long time asked. As similar legislation exists in Alberta, the cities of both provinces will henceforth compete for industries on a basis of their individual recommendations only.

The Canadian Northern report to-day that their line from Saskatoon to Calgary is completed with the exception of four bridges near Calgary, and upon these work is being rushed with all possible dispatch. Train service is now operating between Saskatoon and Drumheller. This new line will provide the shortest direct route to Calgary, and for its entire length traverses a very fertile, well settled country.

RICH MEN ALWAYS IN DEBT.

A young man, recently graduated from college was sent on a special mission by an officer of one of the anthracite roads. Returning, he grasped the hand of the railroad man and said excitedly: "I found that rich men are always in debt."

"John," the railroad man said, "you have made an astounding discovery, indeed. Didn't you know that if a man was worth his salt he would keep all his capital employed? The wealthier and richer the man, the better the use of the capital."

BACK TO THE FARM.

Mr. Brown, the retiring president of the New York Central Lines, is consistent. For years he has been preaching the wisdom of returning to the farms. He is going to his own in Iowa. But in spite of his example people will continue to gravitate to the cities. The reason is that cities are more interesting than farms to the average human being. When the cost of living in them becomes prohibitive, then people may stay on the farms.