The Chronick Jun 27 1910 Banking, Insurance & Finance of STREET REPUTED Banking, Insurance & Finance Reputed Banking, The STREET REPUTED Banking, The Control of the STREET REPUTED Banking, The

ESTABLISHED JANUARY, 1881

R. WILSON-SMITH, Proprietor

PUBLISHED EVERY FRIDAY

Vol. XXX. No 25.

MONTREAL, JUNE 24, 1910.

Single Copy - 10c Annual Subscription \$2.00

THE HERALD FIRE. THE coroner's jury in the Herald fire case took the unusual, but commendable

step of insisting upon an adjournment to enable the production of more evidence, as to the cause of the disaster. The jurors evidently take their work seriously; and it is right that they should, because there is a heavy burden of moral and legal responsibility to be placed upon somebody. The evidence now before the jury is contradictory and bewildering; the disaster was so sudden and complete, that it was natural to jump at conclusions; and about as easy to jump at a wrong conclusion, as a right one. To warrant a verdict apportioning the responsibility for a disaster of such dimensions is in itself a serious responsibility. As mentioned in the last issue of THE CHRONICLE, it will be an interesting problem to decide, as to the amount of damage caused by the collapse of the building and the amount of damage for which the insurance companies are responsible, caused by the fire. While this is not for the coroner's jury to determine, it is for them to decide what was the primary cause of the collapse, which led to the fire. In the erection of the tank, the Herald Company were advised by one of the most competent, conscientious and painstaking architects in Montreal. Whether they were well advised in this particular case, is for the jury to determine upon evidence. An old oriental proverb says that, "it is the last straw that breaks the camel's back." What was the last straw that broke down the Herald walls, after carrying the tank for five years, is matter for proof. It may have been lateral wind pressure, but it probably was not; because stronger winds have blown across Victoria Square, in the last five years than the wind which fanned the flames on that fatal morning.

We understand that some of the fire policies contained New York standard conditions; one of the clauses being to the effect that if a building, or any part thereof, should fall except in consequence of a fire, all insurance on building and contents should cease. We do not believe that this condition, even if it be in a few of the policies, would be availed of, or

would indeed, be legal in this province. There are sprinkler leakage policies, of course, which are supposed to cover damage by either fall of tank or leakage.

DEATH OF MR. RICHARD WHITE. FEW men have been more completely identified with the public life of Montreal than the

late Mr. Richard White, who died on Tuesday in his seventy-seventh year. First and foremost, of course, he was a journalist; but the personal qualities which enabled him to achieve a marked success, as the editor of one of Canada's most conservative and most respected newspapers, enabled him to do good work for the community in many directions. For many years scarcely a public meeting of any kind was held in this city, without him practically taking the whole business into his hands and shaping it; is seemed to be generally expected of him. He was a clear, definite thinker and a practical business man, and consequently was looked to naturally to reduce the vague and sometimes chaotic ideas of a meeting to precise terms. At one time he was the very active head of the Conservative organization in this district. In connection with the Synod of the Church of England, the Harbour Board, the City Council, Bishops College, Montreal Diocesan College, and many other institutions, Mr. White rendered invaluable service. Perhaps the highest tribute to the character of the man will be found in the kindly and grateful feeling always manifested towards him, by the members of the "Gasette" staff. The relations between him and his staff were ideal. We have never happened to meet a "Gazette" man who did not speak in terms of the warmest appreciation, respect and affection of Mr. Richard White. The bereaved family will have the deep sympathy of a great number of people, who were all his personal friends. He enjoyed the friendships even of his political opponents whom he fought vigorously, but fairly. Montreal is distinctly the poorer through the death of Mr. Richard White.