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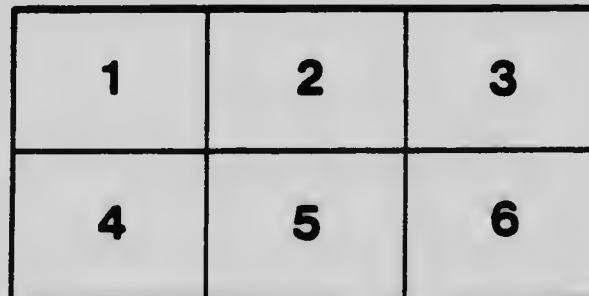
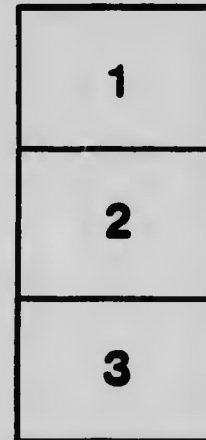
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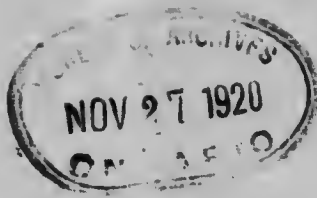
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MICROCOPY RESOLUTION TEST CHART
NATIONAL BUREAU OF STANDARDS
STANDARD REFERENCE MATERIAL 1010a
(ANSI and ISO TEST CHART No. 2)



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**LIST OF COMPANIES REPRESENTED BY
GENERAL COMMITTEE**

- Aetna Insurance Co.
- Alliance Assurance Co.
- ~~X~~ Anglo American Fire Insurance Co.
- ~~X~~ Atlas Assurance Co.
- British America Assurance Co.
- Caledonian Insurance Co.
- ~~X~~ Canadian Fire Insurance Co.
- ~~X~~ Commercial Union Assurance Co., Limited
- Connecticut Fire Insurance Co.
- ~~X~~ Economical Mutual Fire Insurance Co.
- ~~X~~ Equity Fire Insurance Co.
- ~~X~~ Fire Insurance Exchange Corporation.
- ~~X~~ Guardian Assurance Co.
- ~~X~~ Gore District Mutual Fire Insurance Co.
- ~~X~~ Hand-in-Hand Insurance Co.
- Hartford Fire Insurance Co.
- Home Insurance Co.
- Insurance Co. of North America.
- Law Union & Crown Insurance Co.
- ~~X~~ London Mutual Fire Insurance Co.
- Liverpool & London & Globe Insurance Co.
- London Assurance.
- London & Lancashire Fire Insurance Co.
- Manchester Assurance Co.
- ~~X~~ Millers' & Manufacturers' Insurance Co.
- ~~X~~ Monarch Fire Insurance Co.
- ~~X~~ Montreal Canada Insurance Co.
- ~~X~~ Mercantile Fire Insurance Co.
- ~~X~~ Merchants' Fire Insurance Co.
- North British & Mercantile Insurance Co.
- Northern Assurance Co.
- Norwich Union Fire Insurance Society.
- ~~X~~ Ottawa Fire Insurance Co.
- ~~X~~ Perth Mutual Fire Insurance Co.
- Phenix Insurance Co. of Brooklyn,

Phoenix Insurance Co. of Hartford.

Phoenix Assurance Co. of London.

Quebec Fire Assurance Co.

~~X~~ **Queen Insurance Co.**

Queen City Fire Insurance Co.

~~X~~ **Royal Insurance Co.**

Scottish Union & National Insurance Co.

Standard Fire Insurance Co.

~~/~~ **Sun Insurance Office.**

Traders' Fire Insurance Co.

~~X~~ **Union Assurance Society.**

Waterloo Mutual Fire Insurance Co.

Western Assurance Co.

~~/~~ **York Mutual Fire Insurance Co.**

General Committee of Fire Insurance Companies

TORONTO CONFLAGRATION

SECRETARY'S REPORT

DATE AND DURATION OF FIRE.

The fire broke out at 8 P.M. April 19th, 1904, and after burning for nine hours was gotten under control about five o'clock A.M., April 20th.

TEMPERATURE.

The following information is obtained from the records of the Toronto Meteorological Office:—

On the 19th at 8 P.M. 24 deg.; Min. Temp. 19 deg.; on the 20th at 8 A.M. 22 deg. The weather was cold and partly cloudy with snow flurries.

DIRECTION AND VELOCITY OF WIND.

	Miles.
Wind 9 P.M. on 19th, N.W.	27
" 10 P.M. on 19th, N.W.	25
" 11 P.M. on 19th, N.W.	28
" Midnight on 19th, N.W.	28
" 1 A.M. on 20th, N.W.	32
" 2 A.M. on 20th, N.W.	33
" 3 A.M. on 20th, N.W.	29
" 4 A.M. on 20th, N.W.	33

	Miles.
" 5 A.M. on 20th N.W.	29
" 6 A.M. on 20th, N.W.	30
" 7 A.M. on 20th, N.W.	28
" 8 A.M. on 20th, N.W.	26

The greatest gust of wind for a period of five minutes recorded at the Observatory occurred between 1 and 2 A.M., when a velocity of about 48 miles per hour was registered. The general direction throughout the night was northwest, but some of the puffs may have varied by a few points.

It is quite probable that near and immediately to the northward of the fire the in-draught may have been more northerly during the hotter outbursts, while near the east and east of the fire there may have been flaws from the northeast. Near the water front, west of the fire, the tendency will have been for a wind more from the west.

ORIGIN OF FIRE.

The cause of the fire has not been ascertained. The electrical equipment in the building in which it originated was fully up to standard and had been inspected four months previous to the occurrence, everything being found in good order. It is said that the occupants had been working overtime and that a stove was in use which became overheated, but this is denied by a member of the firm. After investigation it has been found impossible to obtain any information upon which to base a reliable conjecture.

TIME AND NUMBER OF ALARMS WITH FIRE DEPT. APPARATUS RESPONDING.

First alarm, 8.04 P.M. from Box 12, corner King and Bay streets, to which the following apparatus responded:—

- 7 Hose sections.
- 3 Engine sections.
- 2 Chemical sections.
- 1 Aerial truck.
- 1 Hook and ladder truck.
- 1 Water tower.
- 1 Salvage wagon.

General alarm sounded at 8.51 P.M., calling out all sections. Outside assistance asked for about 10.30 P.M.

OUTSIDE ASSISTANCE.

	APPARATUS.	NO. OF MEN.	HOUR OF ARRIVAL.
Kew Beach	500 ft. Hose	10	10.45 P.M.
Toronto Junction	500 "	8	10.45 P.M.
East Toronto	500 "	8	10.45 P.M.
Hamilton	1000 "	10	Midnight.
Buffalo	2 Engines. 2 Hose wagons (Did not unload).		4.30 A.M.
Brantford	1 Engine, arrived too late for service.		
Niagara Falls	"	"	"
London	"	"	"

GENERAL DESCRIPTION OF CONFLAGRATION.

The fire originated in a building four storeys high, occupied by E. & S. Currie, Limited, for the manufacture of neckware. The exact spot of the outbreak was adjacent to the elevator shaft, which was not equipped with automatic traps, and when the fire broke out it spread rapidly through the building. When the firemen arrived, it was impossible to enter the Currie premises. The building was separated by a lane 12 feet wide from a six-storey building occupied by Ansley & Co., wholesale hats and caps, and by the Gillespie Fur Company, wholesale furriers. The Chief of the Fire Brigade endeavored to prevent the flames crossing the lane by taking the hose through the Ansley building and fighting the fire from the roof, but the spread of the flames across the lane was so rapid that the retreat of the firemen was cut off and they had to use the hose as a fire escape by which to descend to the street level. The Chief was with his men in this building and, in endeavoring to gain the street, fell and broke his leg, entirely incapacitating him for further duty. Occurring as it did, at practically the outset of the fire, the accident was responsible for the loss of some valuable time and for the temporary absence of systematic and concerted

action upon the part of the men. Oddly enough the Chief of the Brigade at Baltimore was injured by an electrical shock soon after the fire started, and it is claimed that there also the accident was partially responsible for the failure to control the fire in its early stages.

Fanned by the high wind the flames spread from building to building until within an hour at least a dozen separate structures were ablaze and help was being summoned from neighboring municipalities. The fire soon crossed Welling-ton street, 66 feet wide, and swept in a very short time from end to end of the warehouse and book bindery of Brown Bros. & Co., and the lithographing establishment of Rolph, Smith & Co., then going south across Piper street and court-yard about 40 feet in width, to the warehouses on the north side of Front street.

It will be noted in connection with the progress of the fire southward that the buildings attacked faced north or south, all fire walls running parallel with the course of the flames and, as was the case, with front and rear windows un-protected, even street widths of 66 and 78 feet, offered no resistance.

All the buildings on the north side of Front, west of Bay up to, and including the premises of Warwick Bros. & Rutter, wholesale stationers, were quickly involved and ultimately destroyed. Between the latter establishment and the Queen's Hotel, situate westward thereof, an open space of 60 feet existed. The hotel was only slightly damaged. After securing a firm hold upon these warehouses, the fire crossed Front street and rapidly involved the entire block between Front and the Esplanade west to Lorne street, the only build-ings which escape being the brick office building, situate on the southeast corner of Lorne and Front and several small structures fronting on Lorne and the Esplanade, owned by the Hendrie Forwarding Company. The flames then travelled to the east, crossing Bay street below Front and to the Barber & Ellis envelope factory and stationery warehouse, two doors above Front street.

From the Barber & Ellis warehouse the fire spread north, south and east, until all the buildings on both sides of Bay

between Wellington and Front were burning, the flames having turned up Bay street in the direction from which the fire started. When the warehouses on Wellington east of Bay were reached, the wind was unfavorable to its further progress and the firemen were able to make a stand, preventing the conflagration from crossing Wellington, but not without considerable damage to the buildings on the north side of that street.

The fire was finally controlled at the envelope factory of Kilgour Bros. on the south side of Wellington, and at the premises of the Minerva Manufacturing Company on the north side of Front. On the south side of Front nothing interfered with its progress, all the buildings up to and including the premises of McMahon, Broadfield & Co., wholesale crockery dealers, being destroyed. This point marked the extreme eastern limit of the fire, a space of about 25 feet separating the last-mentioned building from the Custom House and examining warehouse, neither of which were damaged.

For further particulars see reproduction (reduced) from Goad's Plan, showing the approximate hours at which the various buildings were ignited and the direction of the currents of flame.

MAINS.

STREET.	NO. OF MAINS.	DIMEN- SIONS.	LENGTH.
Esplanade	1	6"	
Bay St.	1	12"	Esplanade to Front.
Bay St.	1	6"	" Queen.
Front St.	1	24"	
Front St.	1	12"	
Wellington St. . . .	1	12"	

HYDRANTS.

In all there were twenty-one hydrants within the area of the conflagration, with four hydrants immediately adjacent to the premises in which the fire originated. They were mainly two-way hydrants, although there were some three and four-way.

WATER PRESSURE.

The water pressure per square inch at the hydrants within the area of the conflagration would vary from 70 to 80-pounds. In all some 50 streams were running, and the running pressure would be represented by about 50 per cent. of the above figures, or say an average pressure of $37\frac{1}{2}$ pounds to the square inch. This pressure would be further reduced owing to the melting or breaking of service pipes in the buildings destroyed. The service pipes would vary from $\frac{1}{2}$ -inch to 4 and 5 inches.

In this connection it may be mentioned that an exhaustive investigation of the fire protection of the city, including the Fire Department, is to be undertaken by Mr. Howe, the expert of the Canadian Fire Underwriters' Association, and a full report will shortly be in the hands of the companies.

FIRE DEPARTMENT.

There is at present in the department, fully manned and equipped, the following apparatus:—

- 5 Steam fire engines.
- 1 65-foot "Champion" water tower.
- 1 85-foot aerial turn-table hook and ladder truck and portable water tower combined.
- 1 65-foot aerial turn-table hook and ladder truck.
- 5 City hook and ladder trucks.
- 2 Four-wheeled, two-horse chemical engines.
- 1 Four-wheeled, two-horse combination hose and chemical engine.
- 15 Hose wagons, with fire extinguishers attached.
- 1 Hose cart.
- 1 Salvage wagon with 4,320 square feet of rubber covers.
- 1 Supply wagon.

QUANTITY AND CONDITION OF FIRE HOSE.

	GOOD.	MEDIUM.	POOR.
1 inch (Chemical).....	1000 ft.		650 ft.
2 " "	2500 "		
$2\frac{1}{2}$ "	18900 "	4450 ft.	2250 "
3 "	920 "	150 "	50 "
$3\frac{1}{2}$ "	200 "	50 " "
Total.....	23520 "	4650 "	2950 "
Total force of the Department, officers and men, 196.			

WIDTH OF STREETS.

NAME OF STREET.	WIDTH.
Wellington	66 feet
Bay	66 feet
Lorne	75 feet
Front	78 feet

OVERHEAD WIRES.

Fairly heavy strings of wires ran along the south side of Wellington, east side of Bay and south side of Front. They proved as usual a source of inconvenience and delay in carrying out the work of the brigade.

AREA OF CONFLAGRATION.

The total area covered by the fire was 19.7 acres. This includes 4.4 acres of street allowances, leaving the total block area of the conflagration 15.3 acres.

NUMBER OF BUILDINGS DESTROYED.

In all ninety-eight (98) separate buildings were destroyed.

GENERAL CONSTRUCTION OF BUILDINGS.

All buildings were of brick with the exception of the McLaughlin flour mill, corner of Bay and Esplanade, which was built of stone. No "fireproof" buildings were involved. Ordinary mercantile wooden joist construction prevailed. Flat roofs, covered chiefly with gravel (composition). Skylights mostly light metal frames with thin glass. Exposed side and rear windows were, as a rule, not protected. Average thickness of walls above foundation, 18 inches. Average height, four storeys. Average ground floor area, about 5,000 square feet.

CLASSIFICATION OF OCCUPANCIES.

The following is a list of concerns burned out, classified in accordance with the business carried on. The first column indicates the total number of establishments destroyed under

its particular class and the second column the total number of concerns of that class doing business in the city at the time of the fire:—

NATURE OF BUSINESS.	NO. DESTROYED.	TOTAL.
Boots and Shoes (wholesale)	9	13
Clothing Manufacturers	9	19
Drugs, Chemicals, Photo Goods and Oils (wholesale)	9	27
Furs, Hats and Caps (wholesale)	6	7
Hardware and Machinery (wholesale)	8	26
Millinery, Smallwares and Fancy Goods (wholesale)	21	33

NATURE OF BUSINESS.	NO. DESTROYED.	TOTAL.
Printing, Lithographing, Book Binding and Stationery	23	136
Whitewear and Men's Furnishing (wholesale)	7	25
Dry Goods (wholesale)	24	29
Crockery and Lamps (wholesale)	3	8
Miscellaneous	18	..

Owing to the rather general nature of the above classification several of the larger concerns are included under the "miscellaneous" heading, such as the following:—

- 2 Rubber manufacturers.
- 1 Woodworker.
- 1 Umbrella manufacturer.
- 1 Coffee and spice mill.
- 1 Biscuit and confectionery manufacturer.
- 1 Tobacco dealer.
- 1 Auctioneer.

SPRINKLERED RISKS.

W. R. BROCK & CO. Wholesale dry goods, southwest corner Wellington and Bay streets. This equipment had two sources of water supply: gravity tank and city water connection; there were also outside sprinklers from the alley windows at the rear supplied by city water. The risk did not burn till long after the nearer exposing risks had gone, the

water curtain from the outside sprinklers preventing the fire from entering the risk as long as the water pressure was sufficient to supply all the heads. But the drain upon the city water by the steamers and many hose streams, weakened the pressure until there was no water at the upper floors. It is supposed that the fire then entered the risk through the upper windows at the rear and that the automatic inside sprinklers were opened; these, being supplied by a gravity tank as well as city water, held the fire in check until the tank was drained when, there being no more water for the upper floor sprinklers, the fire soon gained headway throughout the risk, and the building was completely destroyed.

KILGOUR BROS. Bag and box factory, 21 Wellington street. Supplies for the inside automatic heads were two gravity tanks and city water connection, the outside heads being supplied by city water and an auxiliary steamer connection. The preceding remarks concerning weakened water pressure would also apply here, but the larger tank supply and the good division walls held the fire in check. A good illustration of sprinklers supplementing a standard fire door was noticed in this risk. An automatic standard sliding fire door was prevented from closing by some obstruction, so that a space of about six inches wide was left open; six sprinkler heads opened on the other side of the door from the fire and prevented the fire from passing the wall at that point. As above mentioned the sprinklers protecting the windows were supplied only from city mains and when the great draft upon these reduced the pressure, no water was supplied to the heads at the upper windows, with the result that the roof of that portion of the premises fronting on Wellington street and extending 200 feet to the south was completely burned off, with serious damage at every window, but the sprinklers within these premises prevented the flames securing a firm hold upon it, and the only portion completely destroyed was that fronting on Wellington street and extending back about 50 feet. Adjoining the rear portion was an addition five stories high, 50 x 75 feet, which was also protected with water curtains upon the windows overlooking the warehouse used by the Simpson Company for storage of furniture. Although

this furniture warehouse was completely destroyed and the heat from its burning must have been intense, only a few panes of glass were broken in the Kilgour warehouse. This building also diverted the flames so that they beat on the side instead of the rear of the Minerva Manufacturing Company's premises on Front street, and to it must be given the credit of having stopped the spread of the fire at that point.

EVENING TELEGRAM. Printing office, southeast corner of Bay and Melinda streets. This building was also equipped but, though the front of the building was badly damaged, the fire was successfully fought with inside hand hose and no heads opened. Very good work was done at this risk with a length of hand hose attached to a roof hydrant.

FORMATION AND OUTLINE OF PROCEDURE OF GENERAL COMMITTEE.

On Thursday, April 21st, an urgency meeting of Head Offices members of the Canadian Fire Underwriters' Association was held for the purpose of considering the question of advance in rates. This meeting was adjourned in order to allow members to make arrangements for the adjustment of the conflagration losses and, after discussion, a special committee was named to consider the matter and report to full meeting of the Board to be held Friday morning. At this meeting, held at 10 A.M. Friday, the 22nd, it was suggested that the hearing of the report from the special committee be deferred and that, in order to facilitate the work of adjustment and secure uniformity of action, all interests should be represented in any arrangement made, including those companies not members of the Association. It was decided, therefore, that a full meeting of all companies, Board and Non-Board, should be called at 4 P.M. of the same day to consider the matter. Accordingly at that hour the representatives of thirty-one Board companies and eighteen Non-Board companies met in the Board room of the Association, when the following report was read by Mr. J. J. Kenny, chairman of the special committee, and unanimously adopted:—

REPORT OF SPECIAL COMMITTEE ON TORONTO CONFLAGRATION LOSSES.

The Committee recommend that a General Committee be appointed to whom all losses shall be reported by the companies. This committee shall consist of nine officers of companies. They shall meet daily, and it will be their duty to assign the adjustment of each loss to a committee selected from companies interested. A statement of each loss, when adjusted and certified to by the committee to whom it is allotted, shall be filed with the General Committee, from whom all information in relation to losses may be obtained by the respective companies interested. A joint meeting of the General Committee and the representatives of all companies interested in conflagration losses shall be held at nine o'clock each morning, at which meeting all information available will be submitted.

It shall also be the duty of the committee to confer with the representatives of the Underwriters' Salvage Company, and to take such steps as in their judgment will secure the best possible salvage for the benefit of whom it may concern.

It shall also be the duty of the General Committee to pass upon all accounts and charges in connection with the adjustment of losses, and no such accounts shall be paid by the companies interested until approved by the General Committee.

It is recommended that the General Committee shall consist of a manager, inspector or other officer of each of the following named companies:—

Hartford—

Western—

Royal—

London and Lancashire—

Home—

Liverpool and London and Globe—

Atlas—

Anglo-American—

London Mutual—

The committee shall be empowered to employ a secretary, and incur such other expenses as may be necessary for carrying on the work herein outlined.

Each company desiring to co-operate in this scheme for facilitating the adjustment of losses shall pay in advance \$25, to be applied towards the expenses of the General Committee, and shall also pay such further assessment (if any) as may be made to meet these expenses, which shall be finally apportioned among the companies pro rata upon the amount of the gross conflagration losses of the respective companies.

It is understood that where any company has a loss on property upon which there is no other insurance involved, it shall be at liberty to deal with it without reference to the committee.

(Signed) J. J. KENNY,
Chairman Special Committee.

The General Committee held its first meeting on Saturday, 23rd of April, at 9 A.M., and elected Mr. P. A. McCallum, Chief Agent in Canada of the Hartford Fire Insurance Company, Permanent Chairman. Mr. E. F. Garrow, Inspector of the British America Assurance Company, was appointed Secretary. A very regrettable incident to record and one which proved a distinct loss in carrying out the work of the committee, was the illness which seized Mr. McCallum a few days after his assuming the position of chairman, and which has confined him to the house since that time. It is satisfactory to learn that, as this report is being prepared, his health is steadily improving and his early and complete recovery is assured.

The first undertaking of the committee was to secure from each office a complete list of all insurance involved in the conflagration, from which individual lists were prepared, showing the total insurance carried by each assured, giving the name of the company, the amount and the class of property insured. The matter of naming committees to handle each loss was then proceeded with and, in order to avoid confusion, printed forms of request for adjustment were given

out upon application, which, upon being returned completed, were serially numbered and dealt with in that order by the General Committee at their meetings from day to day.

The rule followed in naming committees was to appoint the companies having the largest amounts, except where any particular company had already assigned to it a large number of losses, in which case the company having the next largest amount was selected. The loss committees named their own chairman, whose duty it became to report back as to what disposition had been made of a loss, giving name of adjuster or appraiser, if any, appointed, and to generally oversee that particular matter until the adjustment was completed.

In order to keep the companies in touch with what was being done, daily bulletins of the proceedings of the General Committee were printed and sent to the various offices, giving full information on all matters of interest discussed by the committee, together with a list of loss committees as they were appointed.

In all 338 claims were reported by the companies upon the original sheets, involving 2,043 policies. The loss committees appointed numbered 108, the remaining 230 claims being those in which three or less companies were involved and which, according to the rule of the committee, were handled by the companies interested.

One of the difficulties encountered was the lack of adjusters and the consequent congestion of work in the hands of the available men. In all thirteen adjusters were employed, four of whom were associated with individual companies and the services of several of the remaining nine were to be had only a portion of the time.

As will be seen by the report of the special committee, the passing upon all accounts and charges in connection with the adjustment of losses was defined as one of the duties of the General Committee. In accordance therewith the companies were requested, both personally and by bulletin, that in each case, when acting as Chairman of a Loss Committee, completed proofs should be received by the chair-

man from the adjuster in charge, together with bill showing fees and expenses. It then became the duty of the chairman to call his committee, approve of the adjustment, if satisfactory, serve proofs upon the companies interested and file memo of the adjustment expenses with the Secretary for the sanction of the General Committee. The adjusters were also requested personally and by letter to forward to each chairman completed proofs with expense and fee accounts, so that the procedure already outlined might be put in practice. Whether owing to press of work or to the fact that the adjusters, as a rule, served proofs upon the offices direct, the companies, acting as Chairmen of the various Loss Committees, did not enforce the rule of the committee, and, generally speaking, the bills were not submitted. In many cases, too, the adjusters were so pressed for time that accounts were not prepared until all the adjustments were completed, which added another difficulty. Any accounts which came before the General Committee appeared satisfactory and were approved.

UNDERWRITERS' SALVAGE COMPANY.

By request, Mr. J. F. Appleton, Manager of the Underwriters' Salvage Company of New York, came to Toronto a day or two after the fire to confer with the committee as to what action should be taken with regard to any salvages which might be found in the ruins. This company is controlled by some sixty-odd insurance companies doing business in the United States where their operations are conducted on a large scale with satisfactory results. In Canada their work is not so well known, this being practically the first important occasion when the services of the company have been engaged. An understanding was arrived at whereby the Salvage Company were authorized to handle all salvages for the benefit of whom it may concern, provided that a signed agreement to this effect should be obtained from each individual owner. It was also understood that the insurance companies were not

in any case to be liable for the costs, fees or charges of the Salvage Company, such expense being chargeable only against the proceeds of the salvage.

A storage and drying department was established in the upper floors of the Toronto Brewing Company's premises and a sorting yard on Wellington St., both in charge of a full staff of assistants. In all 41 ruins were sounded or examined. Of this number only ten were found to yield anything which would warrant the expense of handling, namely seven wholesale dry goods stocks, two wholesale hardware stocks and one wholesale fur stock. The dry goods stocks proved the most remunerative, particularly the salvage taken from the premises of the W. R. Brock Co., Limited, where a considerable amount was found in the underground areas. This was a sprinkled risk, and it is thought the quantity of water distributed upon the merchandise accounts for the comparatively large salvage. The hardware stocks were in very bad shape, hardened steel tools, gun and rifle barrels and heavy shelf hardware being found in solid masses, sometimes of several tons weight. The salvage of the fur stock was not large and only in fair condition.

As a rule any salvage found was in the neighborhood of the outbreak of the fire. As it worked southward it gained in intensity of heat, presenting as a result a completeness of combustion rarely seen even in conflagrations. On Front street the heat was so great that it was impossible for the firemen to approach, and almost no water was thrown on the premises south of this point. This is clearly shown by the condition of the ruins, and practically no salvage was found in this locality.

In the case of buildings, the salvage, where found, consisted principally of scrap iron or junk, any standing walls being of comparatively small value as such. Generally speaking, the building salvage belonged to the assured owing to the almost universal shortage in insurance to value.

It is as yet too early to say definitely what percentage the salvage will bear to the total loss, owing to the fact that

the work of the company is still unfinished, but it is estimated at something under one per cent. Only a small fraction of this amount will go to the insurance interests.

TOTAL VALUE OF PROPERTY DESTROYED.

Some difficulty was experienced in obtaining complete figures. The total value shown in adjustments reported to the General Committee was \$9,850,000. This sum does not include a number of losses in which companies were individually interested, nor does it include any loss in which a foreign unlicensed company, or companies, held all the insurance. Estimating the value involved in unreported individual losses and in losses sustained by unlicensed companies at \$500,000, the total value of property destroyed is seen to be \$10,350,000. Of this amount about 20 per cent was represented in buildings and about 80 per cent. in contents.

TOTAL INSURANCE.

The total loss sustained by companies represented in this committee, as shown by statements obtained from each office, was \$8,200,000. Estimating the losses suffered by unlicensed companies at \$175,000, the total insurance loss would appear to be \$8,375,000, or 80 per cent. of the total value of property destroyed. The percentage of insurance to value upon buildings was about 65 per cent., and upon contents about 85 per cent. The 75 per cent. co-insurance clause was operative under the rules of the Toronto Board of Fire Underwriters upon both buildings and contents and was found in nearly all policies.

CANADIAN CONFLAGRATIONS.

The following is a list of large conflagrations which have occurred in Canada from the year 1852 up to the present time, giving the dates, the total property loss, and, where obtainable, the total insurance involved :

DATE.	PLACE.	PROPERTY LOSS.	
1852—28th July	Montreal	\$5,000,000	1,100 buildings destroyed
1866—16th Oct.	Quebec	3,000,000	2,500 " "
1876—18th June	St. Johns, Que.	3,000,000	Ins. (estim't'd) \$1,500,000
1876—3rd Sept.	St. Hyacinthe, Que.	1,250,000	" " 600,000
1877—20th June	St. John, N.B.	13,500,000	Insurance 6,600,000
1897—17th Oct.	Windsor, N.S.	1,500,000	" 700,000
1898—10th Sept.	New Westminster, B.C.	2,000,000	" 1,000,000
1900—26th April	Hull, Ottawa	7,500,000	" 3,662,098
1901—23rd Jan	Montreal	2,500,000	" 2,000,000
1904—19th April	Toronto	10,350,000	" 8,373,000

LARGE CONFLAGRATIONS OF THE AMERICAN CONTINENT.

By comparison with some of the large conflagrations of the Continent, it is found that the Toronto fire stands sixth in order of amount of property destroyed as the following will indicate :

PLACE.	DATE.	PROPERTY LOSS.
Chicago	1871.....	\$250,000,000
Boston	1872	70,000,000
Baltimore	1904	45,000,000
St. John, Nfd	1892.....	15,000,000
St. Johns, N.B.	1877.....	13,500,000
Toronto.	1904.....	10,350,000

E. F. GARROW,
Secretary of General Committee.

PRINTED FORMS

SAMPLES (Reduced) OF FORMS

Used by the

GENERAL COMMITTEE.

No.....	Toronto,.....1904
INSURANCE	
Admit to Fire Lines	
Mr.....	.....
	Official Adjuster

	Secretary General Committee

TORONTO CONFAGRATION.
Adjusters Notice to Assured.

Toronto,.....1904

.....
.....Toronto
Re loss..... Location.....

Dear Sir,
I beg to notify you that the Committee in charge of the above mentioned loss have appointed me as adjuster. I understand that all books and papers relating to the property destroyed are in order, and I will be pleased to meet your representative at
on day of at o'clock m.

I trust this will be convenient.
Yours truly,

.....
Adjuster.

Address.....

Toronto,.....1904

To the Secretary,
GENERAL COMMITTEE,
27 Wellington St. East.

Re loss..... Location.....
The Loss Committee appointed on the above claim beg to report that..... has been elected Chairman.
If any adjuster employed, give name
If any appraiser employed, give name
Assured's present address..... Phone No.....

.....Chairman

Chairman's address

Telephone Main 3001

OFFICE OF

**GENERAL COMMITTEE OF FIRE INSURANCE COMPANIES
Toronto Conflagration**

27-29 Wellington St. East,

E. F. Garrow,
Secretary.

TORONTO,..... 1904

.....Company,
Toronto.

Re loss.....location.....

Dear Sirs,

Your Company is Chairman of the Committee in charge of the above loss. I enclose herewith blank Salvage Agreement which you will please sign as representing the Companies in interest, securing also the signature of the assured thereto and return same to this office.

Yours truly,

Secretary.

Telephone Main 3001

OFFICE OF

**GENERAL COMMITTEE OF FIRE INSURANCE COMPANIES
Toronto Conflagration**

27-29 Wellington St. East,

E. F. Garrow,
Secretary

TORONTO,..... 1904

Adjuster's Notice of Appointment.

.....Adjuster.

.....Toronto.

Re loss.....location.....

Dear Sir,

The Committee in charge of this loss is as follows:—

.....
.....
.....
.....
.....

Please note that you have been appointed as adjuster. The assured's present address is..... present Phone No..... All books and papers relating to the loss will be found in order at..... Assured's representative..... Chairman

NOTE:—The General Committee requests that a copy of the statement of loss and apportionment of Insurance be filed with the Secretary immediately on completion of adjustment.

**LIST OF ADJUSTED LOSSES.
Toronto Conflagration.**

..... Company.

NOTE:—This is NOT to include losses for which Committees have been appointed. See circular dated 23rd May, 1904.

NAME OF ASSURED	LOCATION	CLASS OF PROPERTY	Total Amount of Loss	TOTAL INSURANCE

Telephone Main 3001 OFFICE OF
GENERAL COMMITTEE OF FIRE INSURANCE COMPANIES
Toronto Conflagration

27-29 Wellington St. East,

E. F. Garrow,
Secretary.

TORONTO, MAY 23RD, 1904

..... Company,

Toronto.

Dear Sirs,

The following is a list of losses which appeared upon the original list furnished to this Committee by your Company and concerning which no reports of adjustment have yet been received. Please fill in the particulars upon the enclosed sheets together with similar information in connection with any losses in which your Company may have been INDIVIDUALLY INTERESTED, the adjustment of which have not already been reported to the Committee. This information is required for statistical purposes, and, in order to avoid delay, the IMMEDIATE RETURN of the completed sheets is particularly requested.

Yours truly,

E. F. GARROW,

Secretary

List of Losses not Reported Adjusted.

NAME OF ASSURED.	LOCATION.

..... 1904

This is to certify that the Underwriters' Salvage Co. is hereby authorized to take charge of any Salvage that may be found in the ruins of the building lately occupied by.....No.....

The proceeds, if any, to be divided between the Companies interested and the Assured according to their respective interests.

..... Company
By.....

Accepted..... Assured

Phone Main 3001 OFFICE OF
GENERAL COMMITTEE OF FIRE INSURANCE COMPANIES
Toronto Conflagration.

27-29 Wellington St. East,

E. F. Garrow,
Secretary. TORONTO,.....1904

To.....Insurance Company
City

The General Committee will be pleased to be advised as to the adjusters for your Company, whose services will be available in the settlement of losses occasioned by the recent conflagration, indicating the particular class of losses on which you wish the adjuster to act.

Yours very truly,

E. F. GARROW,
Secretary.

Kindly fill in the attached form and return to Secretary at once.

[PERFORATE HERE.]

Toronto,.....1904

The Insurance Company beg to advise the General Committee that the services of the following parties, representing this Company, will be available in the adjustment of losses.

NAME	HOME ADDRESS	PHONE NO.	CLASS OF LOSS
.....
.....
.....

..... Manager.

Toronto,.....1904

To
General Adjustment Committee Insurance Companies,
Toronto Conflagration.

27-29 Wellington Street East,

Location of property destroyed.....
..... beg to advise that a..... now prepared to enter into the adjustment of our loss in the recent conflagration. Our books and papers are all in order at Street, present address is..... telephone No.
Name of representative who is authorized to act with Companies on our behalf.....

.....
To be signed by the Assured.

INDEX CARD.

Name	Committee
Loss No.	Chairman
Location of Loss	
Telephone No.	
Request for Adjustment, made by	
Adjuster .....	..... Value..... Insc.....
Appraiser	Bldg.
Date of Adjustment	Mchy.
Remarks	Stock
	Fxtrs.
	Total

Phone Main 3001

OFFICE OF

GENERAL COMMITTEE OF FIRE INSURANCE COMPANIES

Toronto Conflagration

27-29 Wellington Street East,

E. F. Garrow,

Secretary,

TORONTO,.....1904

..... Company,
Toronto

Re Loss.....situate

Dear Sirs,

Please accept notice that the following Companies have been named as an Adjustment Committee in charge of the above loss :—

..... Chairman,
.....
.....

Appointment has been made for a meeting of this Committee on day, the at o'clock ...m. Please have your representative in attendance.

E. F. GARROW,
Secretary.

Committee will please appoint Chairman who may obtain list of Insurance from General Committee.

If any member of this Committee cannot act, Chairman will please advise General Committee so that a substitute may be appointed.

LIST OF INSURANCE COMPANIES AND PARTICULARS OF POLICIES AT RISK ON PROPERTY OF

NAME		Location of Property Destroyed	Location of Salvage						
PRESENT ADDRESS		Present Phone No.	Name of Assured's Representative to be consulted about loss.						
Loss No.	Loss Committee	Adjuster	Date of Appointment						
Date of Appointment		Appraisers							
Date of Appointment		Papers Returned and Approved							
Policy No.	Ren'l No.	Date of Expiry.	Company.	Total Amount of Policy	Bldg.	Mech.	Stock.	Fixtures.	Remarks re Broker, Etc.
			Aetna.	•	•	•	•	•	
			Alliance.						
			Anglo-American.						
			Atlas.						
			British America.						
			Caledonian.						
			Canadian.						
			Commercial Union.						
			Connecticut.						
			Economical.						
			And 40 other Companies.						

The accuracy of this information is not guaranteed, but it furnished without prejudice as a memorandum of the insurance as far as can be ascertained.

Telephone Main 3001

OFFICE OF

GENERAL COMMITTEE OF FIRE INSURANCE COMPANIES

Toronto Conflagration

27-29 Wellington St. East,

F. F. Garrow,
Secretary.

TORONTO,

June.....1904

.....Company,
Toronto.

Dear Sirs,

For the purpose of apportioning the expenses incurred by this Committee, will you be kind enough to advise me the gross loss sustained by your Company in the recent conflagration. The figures should be prepared without regard to re insurance of any nature, whether accepted from, or given off to, other Companies.

Extract from resolution adopted at full meeting of Companies held 22nd April, 1904. Expenses "shall be finally apportioned among the Companies *pro rata* upon the amount of the gross conflagration losses of the respective Companies."

Yours truly,

E. F. GARROW, Secretary,

(PERFORATE HERE)

After completion please detach and forward promptly.

Confidential

Toronto, June....1904.

To the Secretary, General Committee,

Dear Sir,

In accordance with your request I beg to advise that the gross conflagration loss sustained by the.....Company, exclusive of all re-insurance, was \$.....

Yours truly,

.....

Telephone Main 3001

OFFICE OF

GENERAL COMMITTEE OF FIRE INSURANCE COMPANIES

Toronto Conflagration.

27-29 Wellington St. East,

E. F. Garrow,
Secretary.

TORONTO, April 30th, 1904.

General Warehouse.

It is important that the Committee should have a complete list of all the insurance in each of these warehouses, including individual risks, in order to secure uniformity of action in handling salvage.

Please complete the statement below and forward immediately to Secretary.

Smith's Warehouse.

Goad's Plan, Block 12, No. 100.

..... Company.

POLICY No.	EXPIRY.	NAME OF ASSURED.	AMOUNT.	CLASS OF PROPERTY

Companies will please fill in particulars of all policies involved in the conflagration, and return to Adjustment Committee. Gross amounts only to be given without respect to re-insurance of any nature.

Company..... Toronto Office.....

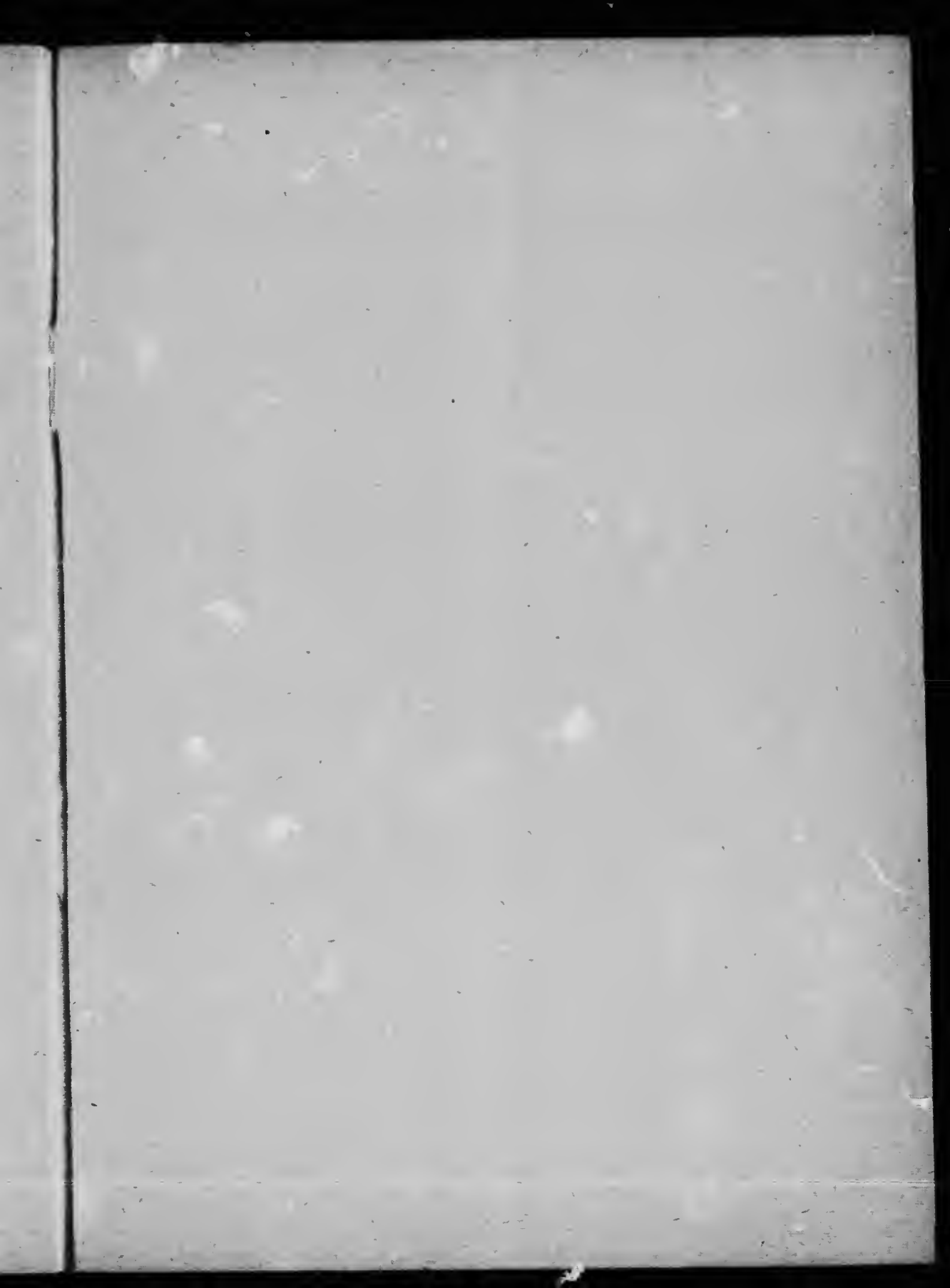
Phone No..... Name of officer in charge of losses.....

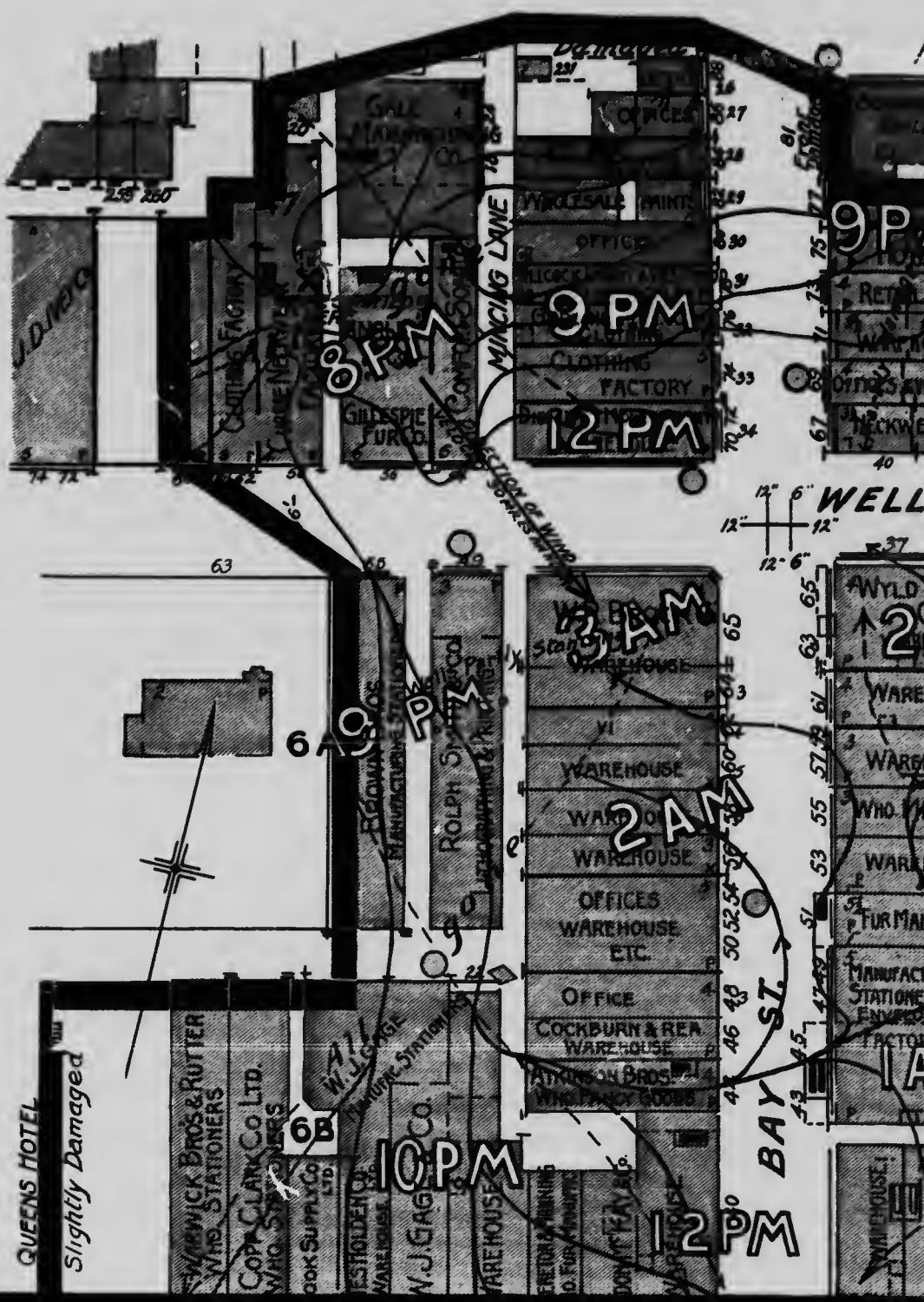
Pol. No.	Ren'l No.	Date Expiry.	Assured's Name.	Location.	Total Amount of Policy.	Amount Insured.			Remarks.
						Building.	Mach'y	Fixtures.	

Assured.....

Location.....

No.		AMOUNT.
.....	Aetna .....	.....
.....	Alliance .....	.....
.....	Anglo-American .....	.....
.....	Atlas .....	.....
.....	British America.....	.....
.....	Caledonian .....	.....
.....	Canadian .....	.....
.....	Commercial Union.. ..	.....
.....	Connecticut .....	.....
.....	Economical .....	.....
.....	Equity .....	.....
.....	Fire Ina. Ex.....	.....
.....	Guardian .....	.....
.....	Gore .....	.....
.....	Hand-in-Hand .....	.....
.....	Hartford.....	.....
.....	Home .....	.....
.....	Law Union and Crown .....	.....
.....	London Mutual.....	.....
.....	Liverpool and London and Globe.....	.....
.....	London Assurance .. ..	.....
.....	London and Lancashire .....	.....
.....	Manchester .....	.....
.....	Millers and Manufacturers.....	.....
.....	Monarch .....	.....
.....	Montreal Can. ....	.....
.....	Mercantile .....	.....
.....	Merchants' .....	.....
.....	National.....	.....
.....	North America.....	.....
.....	North British and Mer.....	.....
.....	Northern .....	.....
.....	Norwich Union. ....	.....
.....	Ottawa.....	.....
.....	Perth.....	.....
.....	Phenix of Brooklyn .....	.....
.....	Phcenix of Hartford .....	.....
.....	Phoenix of London .....	.....
.....	Quebec .....	.....
.....	Queen .....	.....
.....	Queen City.....	.....
.....	Royal .....	.....
.....	Scottish Union and National.....	.....
.....	Standard .....	.....
.....	Sun .....	.....
.....	Traders .....	.....
.....	Union .....	.....
.....	Waterloo .....	.....
.....	Western .....	.....
.....	York .....	.....





QUEENS HOTEL
Slightly Damaged

SWINICK BROS. & RUTTER
WHO. STATIONERS

COPP-CLARK CO. LTD.
WHO. STATIONERS

COOK SUPPLY CO.
LTD.

ESTOLDEN CO.
WAREHOUSE

W.J. GAGG CO.
WAREHOUSE

ROBSON & CO.
WAREHOUSE

COCKBURN & REA
WAREHOUSE

ANDERSON BROS.
WAREHOUSE

OFFICE
WAREHOUSE
ETC.

WAREHOUSE

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WAREHOUSE

MELINDA ST.

F. P. N2 50

AREA OF FIRE WHOLESALE DISTRICT TORONTO, CANADA.

TU. APRIL 19th & W. APRIL 20th 1904.

First alarm sounded 8:04 P.M. Fire under control about 10 A.M. Direction of Wind North West Velocity of Wind 30 miles an hour

For Details of buildings in this area see sheets 5, 6, 13 & 14 of TORONTO VOL. 1

Chas. E. Goad Civil Engineer
TORONTO & MONTREAL, CAN.
& LONDON, ENGLAND

9 P.M.

RETAIL STORE
WAREHOUSE
OFFICE'S WAREHO
NECKWEAR FAC

WAREHOUSE & OFFICES

OFFICES
WAREHOUSE

JORDON ST.

WELLINGTON WEST

FRONT DAMAGED

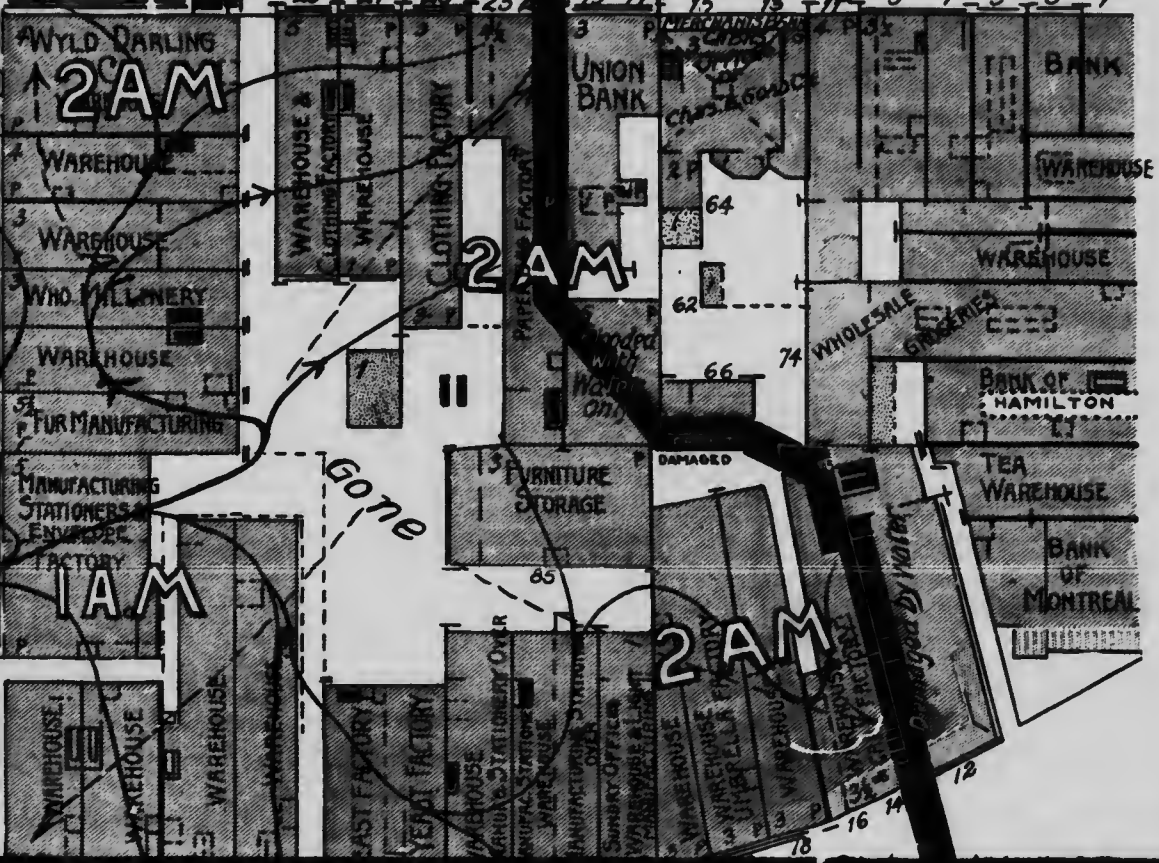
AWYLD DARLING
2 AM

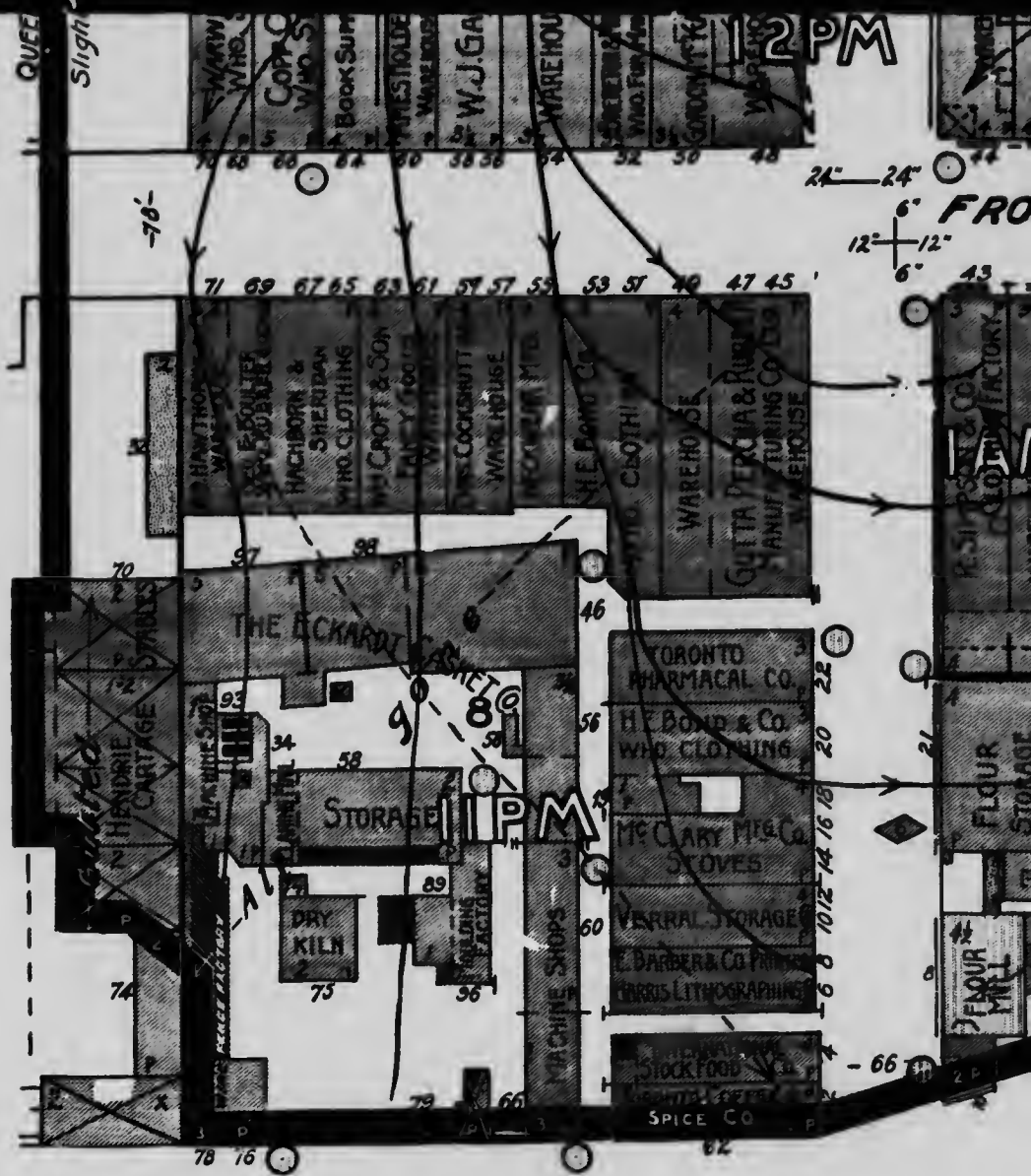
2 AM

1 AM

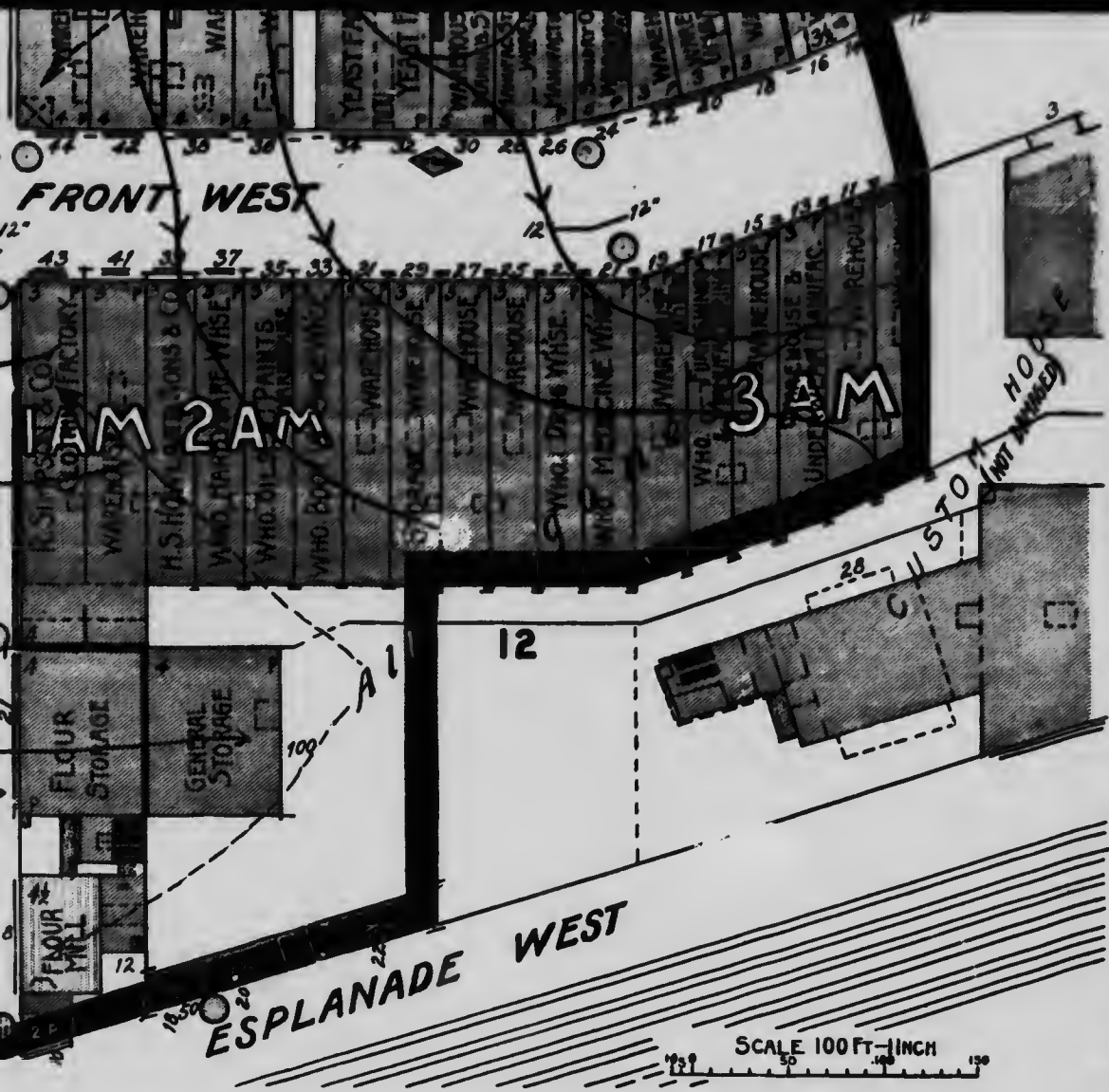
2 AM

Gone





Large White-Faced Letters indicate the approximate h
 Black Pointed Lines indicate the



imate hour at which the Buildings in each locality were ignited.
 te the direction of the currents of flames.

