# FIRE

4 3/7

# INSURANCE OFFICES

# THE LATE FIRE

IN

STRATFORD,

AND

MR. A. F. MICKLE.

(WITH PORTRAIT AND SKETCH.)

TORONTO:

MACLEAR, THOMAS & CO., PRINTERS, KING STREET EAST.

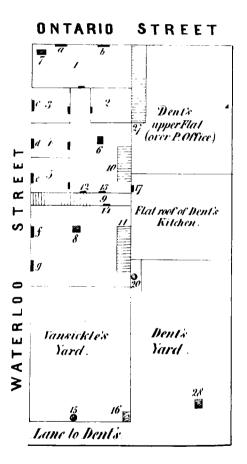
1858.

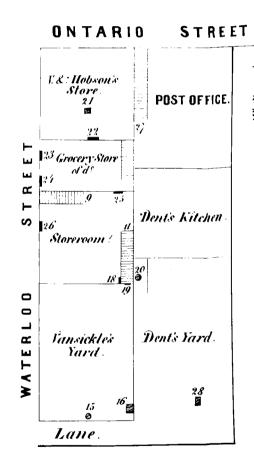


Charles J.Mickle, Son of the late A.F. Mickle Esq\*
of Stratford.
(Gie Bay who by warning saved the Post Office-R.March 1858)
Madear & Oa life Toronto.

# Union (Forbes) Hotel.

Sketch .





# UpperFlat (Mickles.

1 Parlour front 2 Dark room. Charlie slept here 345. Bedrooms. 5 Girl & 2 Children slept here.

6 Store in Hall

) de in Parlour

& Kitchen Stove

9 Stair leading to Waterloo Street 10 de to Post Office

11. de from Kitchen to lard

12 Window looking to Stair. 13 Door to Hall

1's de to Kitchen

abcdef.g. Windows. 17 Window looking on Dent's Kitchen ro

# Lower Flat.

16.Hogshead where ashes put. 16. Privy.

18 Door from Store room.

19. Outside door to Yard. 2001d ashes in Dent's shed.

21 Stove in Store:

22.Door from Store to one behind 23 Door in d? to Waterloo Street .

24 Window in de.

25. Door from Grocery store to Stor

26. d? from Storeroom to Waterloo S 27. Stair leading up to Mr Den 28. Privy & place for ashes.

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## FIRE AND INSURANCE OFFICES.

#### THE LATE

FIRE IN STRATFORD, AND MR. A. F. MICKLE.

It is considered necessary for the ends of justice, and that the people should be led to think of the nature of *Insurances*, and of the losses of life and property by Fire, that the following statement be made public:—

On the morning of Wednesday the 10th inst., about two o'clock, a lamentable fire took place in Stratford, whereby the late Mr. Alexander F. Mickle, Postmaster, and a daughter, lost their lives, his remains being found but the child's not. Of the character and standing of Mr. Mickle, the same was held in much estimation and repute, deservedly, by his neighbours and the country generally. A valuable life has been lost—sacrificed. He was a native of Hackney, London, (England,) and son of C. J. Mickle, Esq., of Guelph, and belonged to the Congregational Church; and having been chiefly the means at one time, of its establishment here. He resided in Stratford for nigh 16 years, and was Postmaster for nearly all that period. He would be 44 years of age on 14th April next. His remains are buried in the Free Church Presbyterian ground, two miles from Stratford. Of him J. C. W. Daly, Esq., has said,—"If there is one person I would trust all I have, without lock or key, that man is Mickle." He was a Son of Temperance and a member of the Temperance Society of an early date, and was also a Justice of the Peace. \*

<sup>\*</sup> The late Mr. Mickle was a grandson of W. Julius Mickle, the translator of the celebrated Portuguese Poem, the "Lusiad," by Camoeus, "a work abounding in passages of high poetic beauty, and displaying a sublime imagination."—Tytler. He was also the author of several poetical and other pieces. The popular song, "There's nae luck aboot the house," is said to be his. He was from Dumfriesshire, Scotland.

The property destroyed by said fire consisted of the framed building of Mr. Edwin Dent, two stories with a back kitchen, in which Mr. Dent and family and some boarders resided, and also wherein was the Post Office, and to the east the framed buildings comprising store-shop and back storeroom belonging to Mr. D. G. Vansickle, and where Vansickle and Hobson kept a dry goods and grocery store, and in the flat above resided Mr. Mickle and family, and above the store-room was Mr. Mickle's kitchen. Mr. Dent's and Mr. Vansickle's buildings adjoined, being only a few inches apart. No other buildings adjoined or touched them. To the west of Mr. Dent's, was a framed shop, occupied by Mr. Thomas Stoney, saddler, and stood unattached to any building, and distant some 14 feet or so, from Mr. Dent's. The said buildings of Stoney's, Dent's and Vandidles of Stoney's Dent's Andrew Dent's Dent's Dent's Dent's Dent's Dent's sickle's, were burned to the ground. The saddlery work, &c., of Mr. Stoney were all saved, so was the furniture and furnishing of Mr. Dent's house, with buggy, &c., behind; and also the Post Office furniture (nearly) with all the letters, papers, books, &c. of the Post Office department, and also the goods, &c., of Vansickle & Hobson in the front store and grocery behind, with their books, but the stuff and goods in the store-room were destroyed. All Mr. Mickle's property, including a large sum in bank bills, also notes of hand, and other papers in his cash tin box, in his dwelling above Vansickle & Hobson's, were destroyed. Not a broom handle was saved. There is, it is to be hoped, some consideration to be taken by the Government, when the matter is put before them. The loss is heavy and complete-only had he and the child been spared? Let us submit.

Mr. Stoney was not insured, neither was Mr. Dent or Mr. Mickle. Mr. Vansickle had sixteen hundred dollars insured on the buildings, and Vansickle & Hobson two thousand six hundred dollars on their goods. The Policy for the last was within a day or two of being expired. They were insured in the Times and Beacon and in the Equitable.

Mrs. Mickle jumped out of a bedroom window fronting Water-loo street and saved herself but lost a child of over seven years ("Wee Maggie") in the smoke and darkness, though having hold of her hand the child broke away (the child had come through two fires previously) and was lost in the dark and smoke; the servant girl carried one other child, Sarah, down the stairs, (which were to the south end and over a part of the store-room) she fell there, recovered herself, and escaped; and while lying on the stairs she felt them burning hot, as from fire below in the store-room. She was, of course, barefooted and only her night dress on, and could easily feel where the heat was. The eldest child, a boy, (Charles J.

Mickle,) aged 91 years, escaped in the smoke and darkness, by a stair which communicated with the Post Office, being previously wakened up by his parents and lifted out of his crib by his mother. He, in his turn, wakened up the boy clerk, (William Donaghy) in the Post Office, below and adjoining, who lighted a candle and saved the registered letters and some of the others before other help arrived. Of Mr. Mickle, about the last known, with certainty, was his being heard by little Charlie, in the smoke and darkness, tumbling over some chairs and crying out, "Oh, dear! Oh, my!" Mrs. Mickle expected him to follow her out of the window and bring the missing child. His body was found under where one of the small bedrooms was, with his cash box (all contents consumed) near him, and with, it is supposed the remains of the missing child; for some say there was a bone in one of his hands, when first seen through and in the fire, but that hand and its contents had dropped—being consumed (poor fellow, poor "wee Maggie"). The statement of his being seen in the Post a Office, is contradicted by the clerk, and a thorough knowledge of the evidence, taken and untaken, will show that those who allege he was there, are mistaken. If there, and seen, strong culpability, if nothing else, lies on some parties. may here state, that had not Mr. Dent been awake, (as his evidence shows he tried to sleep and could not) there is every likelihood that more lives would have been lost.

The thoughtless report of Mr. Mickle and his family being safe, which was not attempted to be investigated till Mr. arrived on the ground, which was about 15 to 20 minutes after two o'clock by his clock-time, such a report (we need not name those who kept it agoing, they did not wish harm) was the death knell to poor Mr. Mickle and his child. Mr. Linton observed the light of fire in the village at 10 minutes past two by his clock. He lives close by the Buffalo station, and on seeing the light, he could not tell whose place was on fire, but he ran the whole way, and on nearing the front street (Ontario) he was told it was the Post Office. His first enquiry was after the family, and he was told they were all safe, and he too was lulled to safety for a few minutes, when on Mr. Mickle not being seen, and being told he was at the Albion Hotel with the mail bags, and that a child (the lost one) was at Dr. Hyde's and "little Charlie" at Mr. Lynch's, and Mrs. Mickle and children all safe in the Union hotel (Forbes'); and as no one seemingly could be trusted, for no one to this time had ascertained the truth by ocular proof, and by running to see, he ran from place to place and found only Charlie at Mr. Lynch's, and Mrs. Mickle lying hurt, and the servant girl and one child (Sarah) saved by her, at Forbes'. Then he knew the wanton neglect of those present, the falsity of the report, and the stupidity of the fire captain Mr. John McWatters (on the ground) and his men, trifling and wasting valuable time with an abortive small engine, which was of no service, and besides there was no water (which the captain might have known). Then Mr. Linton knew that both Mr. Mickle and "little Maggie" were in the house—but too late. Besides every article of Mr. Mickle's was allowed to be burned before their eyes, and no attempt made to save anything! When a fire again occurs, it is to be hoped that life will first be attended to by ocular proof; and not tables, chairs, letters, and all such—all trash in comparison with life, which, when once gone by our negligence, cannot be restored here.

An Inquest as to the death was held on parts of the 10th, 11th and 12th March by Dr. P. R. Shaver, and a jury of 15 men; their verdict and their names are hereunto appended (No. 1). We wait not to brand the ignorance which indited the words "but resulted by accident, cause unknown," similar words being used in the other verdict (No. 2). A murder, an accident, a robbery, larceny, assault, incendiaryism, negligence, &c., can each only be termed as such, when it is found so, and a cause always is first ascertained before any one can term it "murder," "assault," "accident," "negligence," &c. It is only "as water spilled on the ground," a complete waste of words and time to teach some people whose personal appearance and property make weight for them in society, and nothing else; for the common sense of society in Canada, will appear to a greater extent with those whose "material" consequence and "rise in life" does not depend on the "flash" of a gold chain or a gewgaw.

An Inquest as to the origin of the fire in accordance with the late useful Act 20 Vic. cap. 36, (passed 10th June, 1857) was held by Dr. James Bowie, of Stratford, Coroner, after a request made to him by several inhabitants. It was held on the 15th and 16th, and resulted in the verdict (No. 2) subjoined, to which we add the names of the Jurors. It is faithfully recorded in a history in a "household book" (and may it ever be one) of a certain party, some hundreds of years ago, that he "was clothed and in his right mind," and we here record of this Jury that they, so many of them "were clothed and not in their right mind." Some men whose status in society is a "supposition," do impose themselves on society. There was an imposition in this case. How applicable here the remarks as to verdict No. 1. The verdict No. 2 when compared with the evidence will testify for itself. We criticise nothing. But we indent this here, that if ever those of that Jury who opposed a common sense investigation after truth, have to appeal to public scrutiny and protection, and are unjustly and scandalously treated (as was the chief investigator Mr. Linton in this case) then they can recur to their own position on the 15th and 16th March, 1858. There are Jurymen of that Jury, to their credit, who have declared, and will yet and again declare it, "that Mr. Linton was scandalously and unjustly treated." But the opposition to the enquiry after facts, were ready by vords to praise the deceased Mr. Mickle, but who by deeds, refused, till compelled otherwise, to ferret out the just circumstances which were supposed reasonably to lead to the origin of the fire, and thereby to his lamentable death.

We wait to give two instances of the opposition. Jessie Wood (Mr. Mickle's servant) was asked about the ashes in the store room, (and some faces in that Jury were observably blank at this new turn of the case) she was asked by a Juror if they (the ashes) "were cold," and she replied "they appeared quite cold;" but when the coroner was asked by Mr. Linton to put the question to her "did she feel them, did she put her hand on them," it was with the greatest difficulty, and under the ignorant smiles on the faces of this ignorant and inhumane opposition, that the coroner was allowed to put the question. The girl's testimony will shew her answer (No. 3.) Again, when the girl stated that she "perceived the fire rushing from Mr. Mickle's kitchen," &c., and as she had stated that there was much smoke and darkness and no light, and knowing that she had seen no fire or blaze, she was asked to explain what she meant by the "fire," but the opposition, as that word fire was written down, and though the witness was present still under examination and on eath, that opposition would not allow the girl to state the truth, which however the coroner perceived and got the truth recorded, as the witness understood and meant it. Let Mr. W. Rooney, who has to the inhabitants of Stratford and to the writer of this, shewn hitherto in all general matters, a respectable, truth appearing character, let him, at his next public prayers in the Wesleyan church, think, before his Maker, of his opposition in this question, and because D. G. Vansickle is also a Wesleyan Methodist, and as apparently correct and exact as Mr. Rooney himself. Let him think of this, and other matters he opposed, as well as the attempt to distort and do away with truth, when Mr. Vansickle was recalled to tell about his showing Mr. Linton the ashes in Mr. Dent's yard, while there had been the custom (as proved) of Mr. Vansickle himself leaving ashes hot or cold in his own store room under Mr. Mickle's kitchen, and there was a honest man in the Jury ready to homologate Mr. Linton's evidence as to the ashes. Mr. Rooney can ask his Maker, while on his knees, if his conduct had an Almighty's approval.

The papers, Nos. 4 and 5, are the statements by little "Charlie Mickle" and his mother; and No. 6 the evidence of Mr. Linton, and the letters 7 and 8 refer to the Insurances by D. G. Vansickle,

and Vansickle & Hobson. We may state as to No 5, that Mrs. Mickle is still confined to bed, from the concussion received, as well as grief for those now gone. She resides at her father's.

Before we pass a few remarks as to the Insurances, we state,—that on the morning of the 23rd April, 1857, about between two and three o'clock, Mr. Mickle's premises on his own property, wherein was the Post Office, also a saddler's shop, (Mr. Stoney's) and a two windowed store, (Brunskill's) and also Messrs. Waugh & Jaques' drug store (isolated) were consumed; also the store and storehouse of Mr. P. R. Jarvis, and the brick drug store of Mr. Alfred Haines. Mr. Mickle was not then insured, neither was he in the late fire. There was no law then, in Canada, to inquire as to the origin of fires. Such a law came into force at the date before stated. Mr. Mickle then saved the whole of the Post Office letters, &c., also his cash box, and all the lives. There were no lives then lost. The origin of that fire, some have had in their minds arose from what we refrain to state. More than one have hit on the same cause, and unknown to each other. God only knows. It is too hard to blame, and such should only be, when proof of some kind, shows blame. Such as has been in this last case of 10th March.

Mr. Mickle, on the morning of the 23rd of April, 1857, lost all his property, clothes, &c., &c., but saved the Post Office. His little son, "Charlie," saved the Post Office by warning the clerk on 10th March, 1858; but his father and a dear sister of Charlie's, were consumed in the flames, with all else he had, except those saved. Charlie, nigh naked, ran to his grandpapa's at the first fire and wakened him up; but although he escaped the second fire, his grandpapa lived farther away this time, and there was ice and snow on the ground, and he took refuge in Mrs. Lynch's, an affectionate friend near by. He had only his night gown on, in both instances. Poor little fellow! The youngest child, "John Linton" was living at his grandfather's and escaped. Charlie was, in the Post Office, of much help to his father, as he could read the addresses, sort letters, deliver them, &c., almost equal to those twice his years. He only wanted, size and strength.

Who then, in this fire of the 10th March, is to blame? Much exertion was made by those who shewed opposition and were regardless of truth, to throw the weight on Mr. Mickle's family, as to the kitchen, but that intention and design were thwarted, by the truth. The fire did not originate there. There had no fire been therein after one or two oclock of the 9th March, for the tea meal was cooked or prepared at another stove in what was called "the hall"; and Mr. Dent's testimony, Jessie Wood's, and other testimony,

showed that the fire originated from below, to the west side of and in the store-room building, and on that side also, was the stair leading to the yard, and the store-room was under and up to it. The kitchen was above, the store-room was below (see sketch). The stove, stove-pipe, and chimney of the kitchen, was near or at the centre of the kitchen. But, contrary to insurance rules, contrary to common carefulness, ashes were deposited in boxes and kept, in the store-room below, and there was not any ladder to the premises. The shop boy also, (unobserved by Mr. Vansickle perhaps) was in the habit of smoking eigars in the store-room. He wished to hide his doing so from his masters. A lit end of a cigar, thrown away, can do mischief and destruction. This boy was absent at the appeared no anxiety on the part of D. G. Vansickle or Mr. Isaac Hobson to find out facts, or to bring things to light, only that others might have caused the fire. This apathy was noticed. They were insured. One of the partners got the account books saved. He stood quite indifferently in the crowd, while the people were saving the goods. He appeared satisfied as the books were safe.

As to the *Insurance*, and of insured premises, and on a review of the *facts* of the case, and juries are appointed by law to listen to facts and give their verdicts in our Courts; on a review, the following rather important questions and inferences arise:—

- 1. A person insured, who may be proved to be negligent as to carefulness as to ladders, ashes, chimney flues, &c., puts those not insured, whether in the same building or in adjoining houses, to the risk of losing lives and property. The insurer has insured his negligence, and may care not. The uninsured needs to be more careful?
- 2. An Insurance Company by their local or other agents or managers, negligent as to a rigid compliance with the conditions of the company, aids and abets the insured party as to said lives and property.
- 3. Parties not insured, living or having shops or places of business near to insured parties, should be more vigilant and watchful as to their property, for a negligent insurer may cause the loss of their lives and property, he will be repaid in money, the non-unsurer will not.
- 4. Parties being principals in insured premises, negligently causing loss of life and property to others, will be held responsible in law, for the value of the property destroyed, and also to the relations dependant, for the loss of life.

- 5. The party insured and his friends who support him in a wrong, are principal and accessories, and an Insurance Company supporting such, is an accessory,—what distinction is there between the principal and accessory?
- 6. What status or condition will an Insurance Company in Canada be in, which will act contrary to the facts of a case, which latter may happen to show negligence or design—or will the Insurance Company in Canada, be supported, which will support negligence or design or which will not act up to its rules?—
- 7. Is it just or proper that an Insurance Company will make no distinction between a careful compliance with their rules and a non-compliance with the same,—that the person who is careful of his property and complies with the rules, and the careless or indifferent who does not so comply, when a fire occurs, and being each of them insured,— should be dealt with alike?
- 8. For what purpose are local agents appointed as well as travelling inspectors,—to see the rules of the Company complied with, or see them set at defiance—to keep away from all investigations of fires, or to probe and search out?

The above questions can be solved by a reference to the Hon. Robert Baldwin; Hon. J. Hilyard Cameron; Oliver Mowat, Esq., Q. C.; Adam Wilson, Esq., Q. C.; S. B. Freeman, Esq.; John Wilson, Esq.; Henry Eccles, Esq.; William Notman, Esq.;—or any other eminent jurist in Canada West.

We refer to the letters Nos. 7 and 8 in an especial manner:—and add, that the head office of the Times and Beacon (an English Insurance Company) is in Canada at Kingston, C. W.—and the head office of the Equitable (also an English Company) is at Montreal C. E.—A list of all the offices in Canada, their object and head place of business, should be accessible—as every one will not be at the trouble, (as we have been) of searching them out—(see Lovell's Directory, throughout)—the laws as to the general Insurance Offices—Canadian and British,—should be looked to, condensed, and special clauses passed, as to the protection of the public—as to property and life, and recovery of damages by parties affected to their prejudice, by them.—This remark may meet the enterprising and humane thoughts of some of our legislators.

J. J. E. L.

## VERDICT No. 1.

We the Jurors, of our Sovereign Lady the Queen, who have been empanelled to ascertain and to enquire into the cause, how and by what means A. F. Mickle and child, came to their death.

- Do say, That his death was caused by fire accidentally, casually, and by misfortune, originating in the north-west corner of his dwelling, and that he, desirous of saving his family, fell a victim to the devouring element.
- 2. We the Jurors, also say, that from the evidence adduced, we believe that the fire was not the work of an incendiary, but resulted by accident, cause unknown.
- 3. We also would recommend that some immediate steps be taken to organise an efficient force, both as regards machinery and corps for the suppression of fire.

  J. H. MONEN, Foreman.

(Verdict on the 12th March, 1858.)

Jurymen,—W. Oliver; John McDermott; James McNally; Charles Dogherty; Francis Flynn; Alex. Scrimgeour; Robert Heal; C. Chapman; Edward Nixon; John Coad; Wm. J. Craig; James Sullivan; John Smyth; Thomas Towers.—15.

### No. 2.

The verdict of the Jury is, That the late fire which destroyed the houses of Messrs. Dent and Vansickle, together with the Post Office, and the residence of the late Mr. Mickle, also, the house of Mr. Thomas Stoney, was the result of accident, the cause of such accident being to the Jury unknown.

That the fire originated in the addition built by Vansickle and Hobson to their main building,—and, that no evidence came before the Jury which would lead them to believe that the fire was the work of an incendiary.

Stratford, March 16, 1858.

JOHN LYNCH, Foreman.

Jurymen,—John McWatters; Wm. Rooney; R. S. Service; Geo. Hay; James Craigie; W. W. Fortune; James J. Lowndes; Henry Walters; Thos. Lawson; Wm. Conry; John Waddell; Robert Johnson; John Forbes.—14.

## No. 3.

Jessie Wood, of Stratford, late servant of late Mr. Mickle being sworn, saith,

About three o'clock on the morning of the 10th inst, I was roused by Mr. Dent calling fire, I got up and perceived the fire rushing from Mr. Mickle's kitchen to the room where I slept—I slept in the room next the kitchen which was separated by a partition and staircase. There were two

doors leading from said room to the staircase and kitchen, and said room. I escaped by the stair, it was then very hot and full of smoke-about the middle of the stairs in descending with a child in my arms, I fell and felt the stair hot, it was cracking and full of smoke, it appeared to get hotter as I descended. On opening the door leading to the stairs the fire appeared to come from the side next Mr. Dent's property—I heard Mr. Dent call Mr. Mickle and heard him answer "all right." I was last in the kitchen that night but had no fire-there was none after two or three o'clock, P.M. I am of opinion that the fire commenced in the lower part of the house on the side next Mr. Dent's. I looked to the stove, and all over the kitchen about eleven o'clock at night-everything was cold. I heard the hour strikeabout that time I saw Mr. Mickle go to his bedroom, and did not know that he left it. I have seen ashes kept under the stairs in the store-room of Mr. Vansickle, and think it was the place where they were usually kept. The door leading to the back yard was locked by Mr. Mickle, I saw him go down and heard him lock it—it was his custom. The stair leading down was boarded with rough lumber, but not quite to the top, I think a person might have passed between the boarding and the rafters.—I locked the door at the top of the stairs. I knew there was a door at the bottom of the stairs leading to the store-room of Mr. Vansickle inside of the outside door. could come from the store to the stairs without interfering with Mr. Mickle's kitchen. There was no ladder, but there was an old stair of about twenty steps which might have answered the purpose of a ladder—it was nearly covered with firewood for a week or two before the fire, and is still. When I said I saw fire, I meant that it was hot, and a quantity of smoke in the house, but cannot say that I saw any blaze, but I heard the crackling,—I know Messrs. Hobson & Vansickle had a door from their back store leading to Waterloo Street, —I heard them leave by that door that night, and did not hear them return,—If any one had entered by that door, I think I would have heard it; after they left I did not hear any one in the store that night, had there been I think I would have heard it, Mr. Mickle's kitchen floor appeared to be of grooved and tongued boards. The first time I saw any flame was when I got to the street, it appeared to come from the top of Mr. Mickle's kitchen, next Mr. Dent's. When I saw the ashes under the stairs at Mr. Vansickle's, they (the ashes) appeared quite cold, -I merely saw them and did not feel them; it may have been two or three weeks before the fire when I saw the ashes last,—it was since the Post office stove-pipe was on fire. And farther, deponent saith not.

JESSIE WOOD.

## No. 4.

Charles J. Mickle, son of the late A. F. Mickle, Esq., aged about ten years, appeared and made the following statement before the Jury:—

That on the morning of the fire he was aroused by the cry of fire from his father. He was lifted out of bed by his mother, he then went to the Post Office by a back stair leading there from the house, and aroused the lad William Donaghy; on leaving the house, he felt smoke coming from the top of the kitchen next Mr. Dent's. When he returned from school in the afternoon before the fire (on Tuesday), he went to the kitchen stove to get some meat for his dinner which was kept there for him; the meat and stove were quite cold. I did not see any flame until I got to the street, I then ran to Mr. Lynch's.

J. BOWIE.

Stratford, 15th March, 1858.

Coroner.

#### No. 5.

Mrs. Elizabeth Allan Mickle, widow of the late A. F. Mickle, Esq., duly sworn, saith,-

That no fire was made in our kitchen stove after dining hour-twelve o'clock. I did not know to a certainty the hour the fire occurred; it was Mr. Mickle alarmed me of the fire could not form any defined idea of the position of the fire-but thinks that the whole back portion of the building was on firewhen I was first alarmed I went into Charles' room and took him out of his crib; Mr. Mickle was either with me in the room or in the hall: I then went into the girl's room and found her up; I proceeded to the door opposite the kitchen and found heavy (dense) smoke but no flames. The smoke drove me back and obliged me to endeavour to get out some other way. I took the child Maggie by the hand, having told the girl I would take charge of her-the child being frightened got away from me. Mr. Mickle was with me when I went towards the door opposite the kitchen. I turned and went into the bedroom next the parlour; during this time I was under the impression I was followed by Mr. Mickle. I pushed out the window sash and jumped out of the The regular receptacle for our ashes was a hogshead at the lower part of the yard, they were never kept in the house over night; we had three stoves in the house, one in parlour, one in hall, and one in kitchen, the pipes of which went straight up into a brick chimney. Having occasion to go into Messrs. Vansickle & Hobson's shop, I noticed a box about the size of a candlebox in the storeroom, in which I saw ashes, the box was nearly full, and my impression was that the ashes were kept there until full and then removed to the yard. My reason for arriving at this conclusion was from the fact that I saw the same box for two or three days together apparently in the same condition, that is full of ashes. I was satisfied in my own mind that when the fire happened that it did not proceed from our kitchen owing to the precautions we had taken. I was asleep in bed when Mr. Mickle came up out of the office. The doors were all fastened before I went to bed. I have seen the writing over the letter box, but never attached any importance to it. We were particularly careful of fire owing to the late fire, and Mr. Mickle was more so than any in the house. When turning back from the door from me he said "Oh, dear! oh, my!" It was my impresssion that the place where I saw the ashes in the store-room was the usual place in which they kept them. I afterwards saw the same box in the The box of ashes I saw was about six weeks previous to the fire. It is my impression that the lad put the ashes there for convenience, as it was a great distance from the front shop to the yard. I was not in the store-house for three weeks previous to the fire. I did not observe ashes then, and further deponent saith not.

The above deponent was sick in bed from the effects of injuries received at the fire, and could not appear at the inquest, but was sworn and acknowledged the above before the Foreman, John Lynch, Esq., and John McWatters Juryman, with the Coroner.

The above sworn to before me, this 16th day of March, 1858.

J. BOWIE,

## No. 6.

J. J. E. Linton, Esq., Clerk of the Peace, Stratford, being duly sworn, saith,—That I first noticed the fire from my window at about ten minutes

past two in the morning by the clock, and after going out was told it was the Post Office was on fire. The back part of the premises was on fire when I arrived; I can give no information regarding the origin of the fire, my great object on disovering that it was Mr. Mickle's house that was on fire was to see that the family were all safe; looking around the premises on the morning of the fire, Mr Vansickle pointed out to me a quantity of ashes lying on boards, among the ruins of the fire, which appeared to me to have been in Mr. Dent's shed, along where Mr. Dent's fence was, and within fourteen inches from Mr. Vansickle's store-room; it struck me that those ashes might have caused the fire,—but it also appeared to me strange, that Mr. Vansickle should have pointed out to me as a possible cause of the fire the ashes belonging to his neighbor, knowing as I now do that he was in the habit of keeping ashes in his own store-room. I was told that the late Mr. Mickle before his death told the Rev. Mr. Snider that he was told he would be burnt out in six months, and that he lived in fear of being burnt out. My opinion of the cause of the fire is,—that it arose from the ashes alluded to, or was the act of an incendiary,—that is, the ashes in Mr. Vansickle's store-room, and further deponent saith not.

JOHN J. E. LINTON.

(The reference to Rev. Mr. Suider was so far corroborated by his evidence at the inquest—the time he was told was on 30th December.)

## No. 7.

## THE LATE FIRE AND MR. MICKLE.

To the Editor of the Beacon.

DEAR SIR,—The friends of the late Mr. Mickle feel obliged to you for the particular and sympathising account in your paper of the 12th, of the late fire, whereby a worthy inhabitant lost his life, and also a dear child of his, my grand-daughter.

I hope to be prepared to show to you and to the public—that although much perseverance was used to find out facts, which should not have been by any Jury overlooked, or wantonly and ignorantly, and unfeelingly put aside, or attempted to be put aside by any minority of them; that there were too strong circumstances and facts tending to show that ashes from the store-were kept in the store-room of Vansickle & Hobson, which was under the kitchen and at the north end of the premises of Mr. Mickle; and I am to infer, and others who listened to the evidence can infer, as well as from the opposition of a minority to the getting out of truth, that had a box of ashes (as was proved to have been in said store-room) been shown to have been even in part in said kitchen, the tendency of said miniority was apparent that the fire would have originated in said kitchen; but when preved to have been in the store-room! No other opinion could be formed from the express opposition of certain parties. But there were others in the Jury, and out of it, to their credit, who justly had a more unbiased, honest, and upright view, and I pray that their humanity may never be less. They have my thanks. It has occurred to me that the absence at the Inquests of the

Insurance agents and inspectors, with an insurance of four thousand two hundred dollars at stake, appears suspicious and requires explanation. It will not advance, but detract from, the interests of the *Times* and *Beacon* and the *Equitable* offices, if investigations as to fires are to be so dealt with by them. Where is the safety of the public, or of those resident in insured buildings, where even a ladder (as in Vansickle's case) could not be had to save life or property. This is too serious a matter to be overlooked, and no verdict of a Jury can hide the facts!

I am, my dear Sir, yours truly,

Stratford, C. W., 17th March, 1858.

J. J. E. LINTON.

(The above letter was in the Stratford Beacon, of the 19th March, and in the Examiner of the 25th,—and in both papers an account of the fire was given.)

### No. 8.

CHAS. F. TILSTONE, Esq., General Agent for British North America of Equitable Fire Insurance Company, Montreal, C.E.

Stratford, March 19, 1858.

Sir.—I beg to refer you to the Beacon Newspaper of this date, forwarded to your address, wherein is a letter of mine as to the late lamentable fire in this town on the morning of the 10th instant, whereby I have lost my worthy son-in-law, and a dear grandchild (a girl). I was induced from the circumstances of the case, and the relationship I bore to the decased, to pay some attention to the Inquest as to the death, though precluded so far from an exact notice of it, owing to the decased Mr. Mickle not being buried till F.M., of the 12th, and that Inquest was begun on the 10th, and ended on the 12th. But as to the Inquest on the origin of the fire, which began on the 15th and ended on the 16th, I paid some attention, and the evidence as to which, with the inquisition and verdict, are filed in the Clerk of Peace Office.

I have to complain of the absence at either of the Inquests of any of the Agents or Inspectors of the Insurance offices, to help to probe the matter, and as fires have occurred here under dubious and suspicious circumstances, and I must say, that the one at Vansickle & Hobson's buildings on the 10th, was of the same nature,—and has resulted, at the very least, (for I care not for the verdicts in this case), in showing evidence of gross negligence on the part of the insured, and showing also a wicked intention on the part of parties, of throwing the blame of the fire on the family of the late Mr. Mickle. However, that last was completely set aside by direct testimony.

I have to complain therefore, that as intimated to me by common report, that the insurers and insured are to pass the matter over as it is. If so, I must be allowed the usual means of remonstrance, for the results of which, I cannot be held responsible, and in the meantime I protest against the action above reported, if true. There will be no use of honestly intentioned parties who insure, complying with the terms,—such as Question 8,—of Insurance Companies, as those who do not comply, will appear to be dealt with

as though they had complied. I will therefore be guided by the action of the Insurance Companies interested in this matter.

Respectfully, Sir, I am your most obedient servant,

J. J. E. LINTON.

(Copy of above letter forwarded to Sidney J. Crocker, Esq., Manager of the Beacon and Times Fire Insurance Office, Kingston, C.W.)

Note.—Since the above was sent to the press, some correspondence has taken place between Mr. Tilstone, Equitable Office, and Mr. Linton; and in the former's letter of 25th March is this statement:—"With respect to the origin of the fire we fear it is impossible to arrive at any satisfactory result. We know from experience the difficulties attending investigations. Our Inspector is of opinion it was caused by ashes, and he attended the inquests, in the hope that some evidence might be produced, that would throw light on the matter, but none such was given."——To which Mr. Linton replied by sending the following certificates:—Stratford, March 29th, 1858, I certify that neither agents or any other parties connected with any insurance office attended the inquest held before me on the body of the late A. F. Mickle. (Signed,) P. R. SHAYER, Coroner.—Stratford, 1st April, 1858. This is to certify that at the inquest as to the origin of the fire which consumed the Post Office and other buildings on the 10th March last, none of the agents or inspectors of the fire insurance offices were present. (Signed) J. Bowie, Coroner.——Also, the Times and Beacon and Equitable offices have been furnished with copies of the papers of the two inquests. The origin of the fire, in the store-room let it be, was not in Mr. Mickle's kitchen —Jurymen opposed to searching out truth, and the insured's friends to the contrary notwithstanding!