

# ROCHESTER SWEEP BY GREAT FIRE

## Business District Suffers Four to Five Million Dollars Loss.

## OTHER CITIES SEND HELP

### Three City Blocks Burned Over— Blaze Probably Caused by De-

fective Electric Wiring.

*Special to The New York Times.*

ROCHESTER, N. Y., Feb. 26.—The most disastrous fire in the history of Rochester raged from 5 o'clock this morning until afternoon. Before the Fire Department, assisted by reinforcements from Syracuse and Buffalo, had checked the flames they had swept the retail clothing and dry goods district for a space of three blocks and had inflicted a loss which is now estimated by insurance experts at from \$4,000,000 to \$5,000,000. Of this amount, \$750,000 represents the loss on buildings and the rest is on stocks and office furnishings. In addition, about 2,500 persons are, for the time being, thrown out of employment.

Three out of the five big department stores of the city were consumed by the flames, one of them, the Sibley, Lindsay & Curr Company, being by far the largest establishment of the kind in the city. This firm alone suffered a loss estimated at \$1,250,000, a large portion of which is covered by insurance.

The fire was discovered by the night watchman in the employ of the Rochester Dry Goods Company, who says it started from a fuse which blew out in the electric elevator connection. Almost simultaneously an explosion occurred in the basement of Beadle & Sherburne's store, next door. Smoke and flames poured through the elevator grating in the sidewalk, and in an incredibly short time the buildings were a mass of flame.

Secretary Carey of the Rochester Dry Goods Company, in whose building the fire started, attributes the fire to deficient electric wiring.

"Our elevator is run by electricity," he said, "and the power is left on each night so that the night watchman can use the car to get to the floors above. I think that the fire was caused by the electric wires, as it started around the centre elevator."

### Extent of Burned District.

The burned district lies on the north side of Main Street, between St. Paul Street and Clinton Avenue, running from St. Paul Street almost the entire length of the block. The fire started on the eastern end of the block, in the store of the Rochester Dry Goods Company, and worked west, taking but one store east of this establishment, that of the Walkover Shoe Company; before its progress was checked in that direction. Next west was the store of the Beadle, Sherburne Company, which was destroyed. Then the flames ate up the marble block occupied by the Sibley, Lindsay & Curr Company, and finally the thirteen-story granite building, a so-called fire-proof structure, and the finest commercial building in the city.

Only the front wall of the Marble Building is standing to-night. The shell of the Granite Building is intact, and the floors are in place, but the building has been gutted.

Next west of Sibley, Lindsay & Curr Company, with St. Paul Street running between, is the department store of Burke, Fitzsimmons, Hone & Co. That building was saved by hard work, the only damage being from window glass broken by the heat and water leaking into the storeroom. On St. Paul Street, in the rear of the Sibley, Lindsay & Curr Company's retail store, stood a six-story building occupied by the wholesale department of the Sibley, Lindsay & Curr Company, which was destroyed with all its valuable contents. The stables of the Sibley, Lindsay & Curr Company were also burned.

The flames ate their way into the rear of the Granite Building from the Marble Building and then followed a footbridge across into the wholesale building.

It is the opinion of experts that the Granite Building can safely be repaired. The framework is of iron and does not appear to be injured. The east wall is cracked in two places and will have to be rebuilt, but otherwise the walls withstood the heat remarkably well.

A livery stable and some frame dwellings on Division Street, a narrow thoroughfare running in the rear of the burned stores, were damaged by water and falling walls.

There were no casualties and no one was injured, with the exception that Assistant Chief Jaynes, who was struck by a flying nozzle, received some bruises.

### Help from Other Cities.

Soon after the department arrived at the scene of the fire it was perceived that the blaze was likely to prove too much for the local firemen, and Buffalo and Syracuse were asked for help. Engines from both cities were started for Rochester within half an hour after the call for aid was received.

As soon as Fire Chief Quigley of Syracuse received the appeal for aid he ordered his men to man their engines and hasten to the railroad station, where a special train was quickly made ready. Assistant Chief Coombes took charge of Engines 2, 3, and 6, with crews of twenty-nine men, and boarded the train.

The start was made at 7:45 o'clock, and two hours later the train arrived in this city. Within five minutes after they arrived the Syracuse companies were unloaded and were running for the fire.

The rapid work of the Syracusans and

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their eagerness to jump into the thick of the fight won the applause of the Rochester firemen and the crowds. They were cheered vigorously when they offered to station themselves in the most dangerous spot, and manned lines that played on the west wall of the Granite Building.

It took a seven-hour fight before the firemen were able to check the progress of the flames.

At 6:10 o'clock, as the walls of the back half of the Sibley, Lindsay & Curr Company's wholesale building went down, the St. Paul Street front was blown into the street.

At 8 o'clock the front wall of the Marble Block fell into the street, and a series of explosions followed. The Cox Building, at St. Paul and Division Streets, was one of the first to go, and the Beadle & Sherburne store followed it into ashes before long. The dry goods in the various stores constituted such inflammable materials that the fire was an exceedingly hot one, and spread with great rapidity. The falling walls made the work of the firemen exceedingly hazardous, and at 9 o'clock Mayor Cutler ordered them to retire at a greater distance from the burning buildings.

The arrival of the reinforcements from Buffalo and Syracuse put new heart into the local fire-fighters, and not long afterward the combined forces began to make headway against the flames, but it was not until nearly 2 o'clock that Fire Chief Little announced the flames to be under control.

## Tenants Fled from Flames.

Among the first persons to be aroused by the fire were a number of tenants who had rooms in the Marble Block. They were fast asleep at the time the alarm was turned in, and the first they knew of the fire was when they were awakened by the glare of flames coming through the windows of their sleeping apartments. They fled promptly.

The guests of the Hotel Eggleston and the Whitcomb House, both of which are across the street and but a short distance from the burned district, were notified of the fire promptly, and all dressed and prepared to leave if it should become necessary.

Capt. C. A. Simmons of the Eighth Separate Company of the National Guard of the State of New York this morning tendered to the Mayor the services of his company for patrol duty, if they should be needed in view of danger from falling walls. It is thought that Main Street in the fire district may be closed for several days.

Trains arriving from the city since the middle of the forenoon have brought many sightseers from near-by villages. The towns along the main line of the New York Central and along the Lehigh Valley brought hundreds of people in to watch the fire.

The estimated losses and insurance are given herewith:

Granite Building; value, \$600,000; insurance, \$400,000; loss, \$350,000, at present.

Buell Building; value, \$75,000; insurance, \$60,000; total loss.

Ellwanger & Barry Building; value, \$20,000; insurance, \$15,000; total loss.

Cornwall Building; value, \$75,000; insurance, \$60,000; total loss.

Kirley Building, occupied by Rochester Dry Goods Company; value, \$35,000; insurance, \$20,000; total loss.

Building occupied by Walkover Shoe Company; value, \$10,000; insurance, \$5,000; covered by insurance.

Sibley, Lindsay & Curr Company wholesale building; value, \$250,000; insurance, \$250,000; total loss.

Stock in Sibley, Lindsay & Curr retail store; value, \$300,000; insurance, \$300,000; total loss.

Stock in Sibley, Lindsay & Curr wholesale building; value, \$1,200,000; insurance, \$1,000,000; total loss.

Tenants in Granite Building; loss, \$200,000; insurance, \$100,000.

Tenants in Buell Building; loss, \$25,000; insurance, \$20,000.

Beadle & Sherburne Company; value of stock, \$350,000; insurance, \$300,000; total loss.

Rochester Dry Goods Company; estimated value of stock, \$150,000; insurance, \$125,000; total loss.

Tenants in Kirley Building; estimated losses, \$25,000; insurance, \$20,000; total loss.

Gibbons & Stone, music dealers; estimated loss, \$15,000; insurance, \$15,000.

Walkover Shoe Company; estimated loss, \$15,000; insurance, \$12,000.

Ten engines are still pouring water on the ruins to-night.

While the affairs of all the burned concerns are as yet in a chaotic condition, steps have already been taken to secure new quarters, and local insurance men will at once begin the work of adjusting the losses.

Sibley, Lindsay & Curr had planned to erect a new building further east in Main Street, extending from Clinton Avenue north to North Street. Work is to be begun on April 1. All the plans and specifications of this new building, which is to cost more than a million, have been made and the contracts let.

## ROCHESTER INSURANCE LOSS.

### Underwriters Think It May Aggregate About \$1,700,000.

Local fire underwriters were disposed to be reticent yesterday as to their losses in the Rochester fire, chiefly because of the heavy blow so many of them sustained in the Baltimore conflagration. By itself the Rochester loss would have appeared a severe experience were it not for its relatively insignificant size in comparison with Baltimore.

Estimates made up carefully by means of advices from Rochester during the afternoon indicated that the property value destroyed amounted to about \$3,020,000, unless there should be much more salvage in the adjustment than the considerable amount now expected. Should the property loss reach \$3,020,000, the insurance loss, it is estimated, might aggregate nearly \$1,700,000.

As to the effect of the fire on the insurance companies, there appeared to be no anxiety, because the burned Rochester risks had been well distributed among nearly all the companies licensed to do business in this State, and pretty much in proportion to their ability to carry the lines. Owing to the concentration of values, there had been the greatest difficulty to obtain sufficient insurance there, and local underwriters said that there was no doubt that nearly all the surplus line companies, all the treaty companies, and a number of Lloyds concerns had underwritten their full proportionate share of the values insured. The size of many of these outside lines is likely never to become public, especially those sent abroad.

In the absence of willingness to give figures and the lack of specific information as to the prospects of salvage, only the roughest estimates of the insurance involved in the burned area were to be had, and these in many instances through out-of-town sources. The resultant list, although accounting for but a portion of the total insurance in the district, includes many companies at figures in probable excess of what they will be called upon to pay when the adjustment of claims has been completed. This partial list of the gross possible losses of companies, regularly entered and doing business in New York State, follows:

#### FOREIGN COMPANIES.

British America	\$5,000
Caledonian	10,000
Commerical Union	20,000
Hamburg-Eremen	10,000
Law Union and Crown	5,000
Liverpool and London and Globe	35,000
London Assurance	15,000
London and Lancashire	20,000
North British and Mercantile	20,000
Northern Assurance	15,000
Norwich Union	15,000
Palatine	5,000
Phoenix of London	15,000
Royal of Liverpool	25,000
Royal Exchange	20,000
Scottish Union and National	15,000
Sun of London	15,000
Thurlingia	10,000
Western of Toronto	5,000

#### DOMESTIC COMPANIES.

Aetna	\$20,000
Agricultural	10,000
Buffalo Commercial	5,000
Buffalo German	5,000
Commerce of Albany	5,000
Commonwealth	7,000
German-American	15,000
Germania	10,000
Germania	10,000
Gleens Falls	10,000
Firemen's Fund	15,000
Fire Association	10,000
Hanover	15,000
Home	15,000
Hartford	20,000
Insurance Company of North America	12,000
Niagara	9,000

National of Hartford	11,000
Orient of Hartford	4,000
Pennsylvania	8,000
Queen	10,000
Rochester German	20,000
United States	6,000
Westchester	8,000
Williamsburg City	5,000

The chief comment on the fire by underwriters was that it demonstrated how a modern building of slow-burning, or so-called "fireproof," construction could act as a fire wall, while its own interior succumbed and part of its frame was injured seriously.