

FINAL REPORT  
ON THE FIRE OF CABANO  
ON MAY 9 1950

To

The Right Honorable Louis S. St-Laurent, P.C., K.C.,

Prime Minister of Canada,

Ottawa,

and

To

The Honorable Maurice Duplessis, K.C.,

Prime Minister of the Province of Quebec,

Quebec,

Final Report on the Fire of Cabano,

May 9, 1950

Quebec, October 1950.

After receiving the instructions contained in the Order-in-Council of May 17th., 1950, P.C. No. 2537, we visited the Town of Rimousk' and the village of Cabano.--

On May 27th. last, we submitted to you a preliminary report giving a general outline of the situation in these two places and our conclusions in resume.--

We now have the honor to submit a final report on the character and extent of the damage done by the recent fire in the village of Cabano.--

C A B A N O

This report is divided into three chapters, under the following headings:-

CHAPTER ONE: Aggregate of total losses, with plan of village, and photographs of several streets showing part of the damage.-

CHAPTER TWO: Summary of losses grouped by classifications, with plans of the properties of the Provincial Furniture Company.-

CHAPTER THREE: French translation of the above matter.-

CHAPTER ONE

AGGREGATE OF TOTAL LOSSES IN THE  
VILLAGE OF CABANO

We have fixed the final amount of damages done by the conflagration of May 9th. last at Cabano, as follows:-

<u>Locality</u>	<u>Total Loss</u>	<u>Insurance</u>	<u>Net Loss</u>
Cabano	\$1,194,375.00	\$356,842.00	\$837,533.00

The loss sustained by the Fraser Company at this place through the destruction of its lumber yards, is not included in the above figures.-

Prior to the fire, the total number of buildings, whether residences, tenement houses, stores, hotels or industrial plants in the village of Cabano, was 439.-

In the fire, 116 buildings were destroyed and 23 seriously damaged.-

The number of residences destroyed represents 161 places of habitation.-

The total population of Cabano is 2,634, of whom 657 or 25%, have been without lodging since the fire.-

We attach hereto a colored plan of the village of Cabano, together with photographs showing part of the damage.-

## CHAPTER TWO

### Summary of Losses Grouped by Classifications

The summary of the losses sustained at Cabano is as follows:-

#### 10.- Losses by Individuals

The total amount of property losses by individuals is based on the real value of the buildings according to the municipal valuation which is based on an average of 20%.

Before accepting this basis as a fair one for individuals, we took note of all the lists of fire-sufferers, indicating their respective losses. These lists had been drawn up by the Municipal Council of Cabano and the Social Service Investigation Bureau of the War Veterans.

From our own investigation and audit, we have concluded that this basis of 20% which was employed in preparing the Preliminary Report, is still the fairest one, placing every individual on the same footing.-

The losses of moveables include the technical equipment and the furniture of professional and secondary commercial establishments, as well as some indeterminate losses on properties more or less damaged and destruction of minor buildings, etc., that have been established at a rate of 25% of the real value of the properties affected.-

In our Preliminary Report we had estimated the damage to moveables at the rate of 20% of the value of property losses but after obtaining the fullest possible information by investigation and research and after studying the reports of the different authorities above-mentioned, we have thought it more equitable to increase this proportion to 25% of the property losses.-

In the above losses of moveables we have not included stocks-in-trade and personal effects.-

The figures of the net losses by individuals at Cabano are therefore as follows:-

Total property losses	\$ 539,000.00
Total losses of moveables (In the proportion of 25% of the property value)	<u>134,750.00</u>
Total	\$ 673,750.00
Less indemnities received from Insurance Companies	<u>217,792.00</u>
Net Losses	<u><u>\$ 455,958.00</u></u>



20.- Losses to Commercial  
and Industrial Establishments

The total property loss to commercial and industrial establishments is based upon the real value of these establishments, fixed in part by the municipal valuation which is at the average rate of 20% and on our own valuation adjusted to their fair real value in each case.-

The losses of moveables include mechanical and industrial equipment, together with furniture, as well as some indeterminate damage and destruction of minor buildings, etc., that has been fixed at the rate of 25% of the properties affected.-

In our Preliminary Report we had included an aggregate amount of \$160,000.00 as being the value of the loss suffered by the Provincial Furniture Company but in order to be fair to all the commercial and industrial enterprises, we have here grouped together in this category all the establishments of major importance.-

In the above losses of moveables we have not included stocks-in-trade and personal effects.-

We attach herewith a general layout of the Provincial Furniture Ltd. properties.-

The figures of the net losses to commercial and industrial establishments at Cabano are therefore as follows:-

Total property losses	\$ 376,500.00
Total losses of moveables (in the proportion of 25% of the property value)	<u>94,125.00</u>
Total	\$ 470,625.00
Less indemnities received from Insurance Companies	<u>139,050.00</u>
Net Losses	<u><u>\$ 331,575.00</u></u>

We have not included in these figures the losses suffered by the Fraser Company through the destruction of thousands of feet of lumber.-

30. Losses to the Municipality  
To Public Services and other  
Indeterminable Losses.

The losses suffered by the municipality of Cabano Village through damage or destruction of drains, water-works, paving, sidewalks, fire apparatus and loss of revenue in taxes, as well as the losses to Public Services through the damage or destruction of poles, transformers, street lamps, wires, etc., together with certain other generally related but indeterminable losses, amount to \$50,000.00.

RESUME OF LOSSES AT CABANO

DETAILS	TOTAL LOSSES	LESS INSURANCE	NET LOSSES
Individuals	\$ 673,750.00	\$ 217,792.00	\$ 455,958.00
Commerce and Industry	470,625.00	139,050.00	331,375.00
Municipality, Public Services and other In- determinable losses.	50,000.00	NIL	50,000.00
Total	\$ 1,194,375.00	\$ 356,842.00	\$ 837,533.00