

B. W. FOLGER (November 24, 1894)

Fire was the worst and most dreaded enemy of wooden boats. Early steamers, deriving their propulsion from a fire source, were particularly susceptible to this deadly danger. Boilers exploded regularly with tragic loss of life; satisfactorily distancing and insulating a firebox from the rest of a wooden boat was often unsuccessful. On occasion, schooners also became fire victims.

The explosion of a liquid fuel lamp started a fire on board the wooden schooner, *B. W. Folger*, near Amherst Island on November 24, 1894. Laden with lumber, the ship burned to the water's edge.²⁰⁷ No lives were lost.

Insurance companies bear reluctance to pay claims resulting from human error. Although the *Folger* was insured for \$2,000, with a valuation of \$3,000, the Mercantile Insurance Company offered to pay only \$1,350 for her loss.²⁰⁸

The *B. W. Folger*, a versatile vessel in the course of her career, carried a variety of cargoes locally, e.g. "The schr. *B. W. Folger*, from Fair Haven, arrived yesterday. She carried 250 tons coal for J. Smith. She made the run from Fairhaven to this city in seven hours".²⁰⁹ "The schr. *B. W. Folger* loads telegraph poles for Oswego at 15¢ each".²¹⁰ and "The *B. W. Folger* has been in the ice business since the 9th of March. She took the last cargo of 2,000 tons at Baker's Island, near Trenton, on Saturday. She also loaded lath for Charlotte."²¹¹

JULIA (February 25, 1895)

The 108-ton schooner, *Julia*, burned to a complete loss at Wolfe Island, near Kingston, on February 25, 1895.²¹² Once again, the insurance company which covered her bargained in their settlement with the owners; the Commercial Union company settled the loss for a mere \$1,350.²¹³

NED HANLAN (October 9, 1895)

The small schooner, *Ned Hanlan*, named in honour of Canada's great oarsman, burned to the water's edge in Belleville on the morning of Wednesday, October 9, 1895. The ship had been out of commission for several months and sat idle on the harbour bottom due to low water conditions. Unable to be moved, the *Ned Hanlan* was a sitting duck waiting for bored vandals to destroy her. The local press observed that the fire "was doubtless the work of an incendiary."²¹⁴

Constructed at Jacob Harris' shipyard at Dog Lake, near Kingston, and launched as the *Mary Fox of Bath*, she measured 81.4' (24.2 metres) in length, 20' (6 metres) in beam, and 7.6' (2.2 metres) in draft. Her name change to *Ned Hanlan* occurred after a rebuild in 1880.²¹⁵

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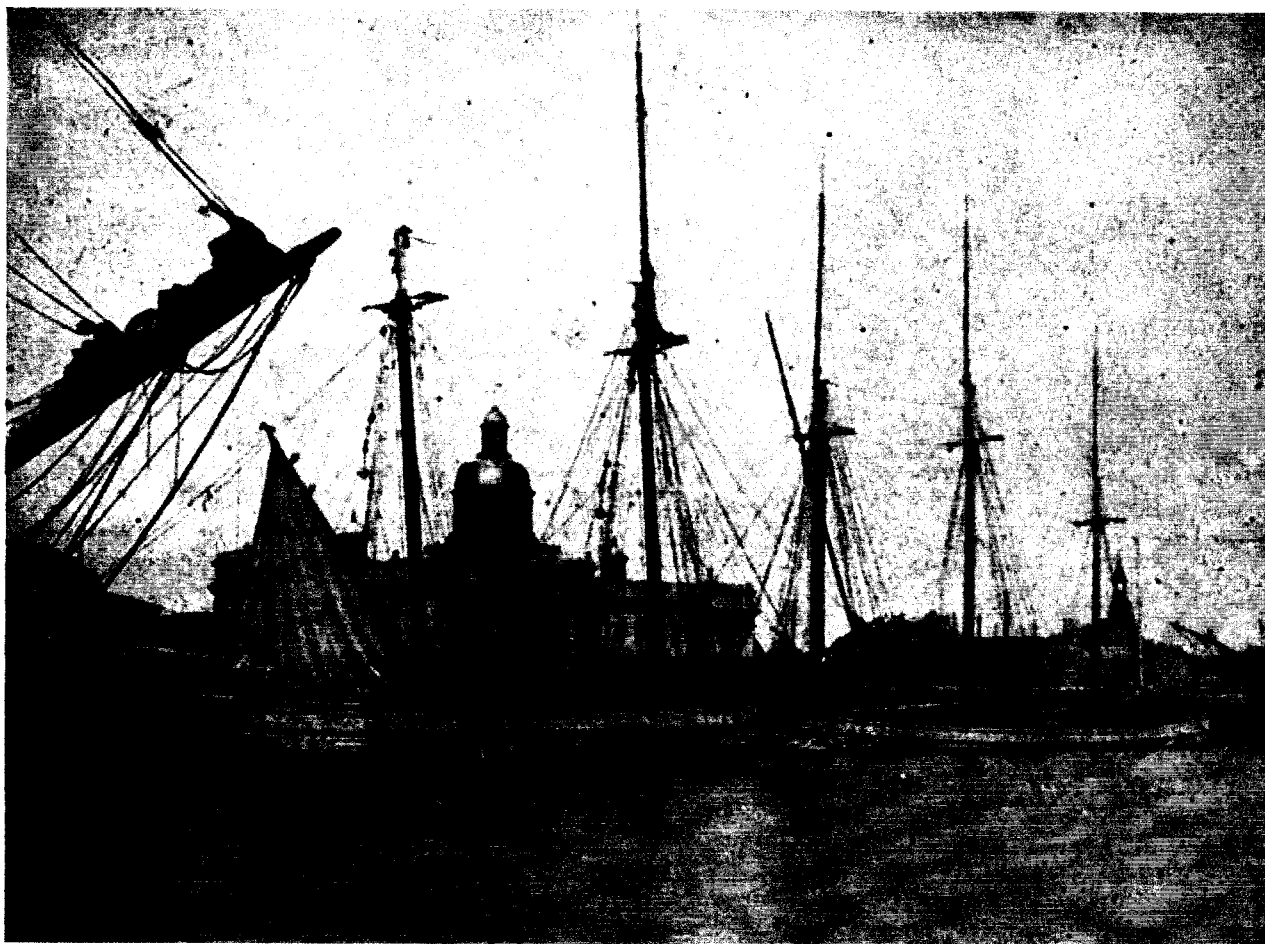
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B.W. Folger in Kingston Harbour