

**The Licensed Victuallers.** The conference between the Licensed Victuallers' Association and the Board of Fire Underwriters, to consider the question of reducing the rate of premiums on hotel and restaurant property, terminated with a promise on the part of the Board to discuss the matter at the yearly meeting of the Underwriters in September. The memorandum of the Licensed Victuallers setting forth the grounds upon which they base their request (some of the papers say demand) for reduction in present rates alleges:—

First, unjust discrimination as compared with the dry goods, grocery and other trades; second, that in the past five years the premiums collected from hotel and restaurant property was \$82,000, while the fire losses in this special trade only amounted to \$17,000, and of this amount \$12,500 had been paid the Freeman estate in connection with the Barron block fire, with the origin of which Mr. Freeman had nothing to do; third, that the ordinary hotel was open from six in the morning until twelve o'clock at night, and employes were up and about generally from four or five in the morning until about two the following morning, this in itself making a safeguard against fire not usual in any other business; fourth, that the rates at present charged did not only affect the hotel or restaurant, but from the fact of the presence of such a business in the property, tenants and proprietors in the same building were charged an extra percentage, which was held to be unfair and unjust; fifth, that there were in Montreal and vicinity some six hundred license holders.

The charge of unjust discrimination on the part of fire insurance companies against hotels and restaurants will doubtless receive the most careful consideration of the insurance managers; but the arguments of the L. V. Association will have to be very much stronger than those hitherto presented if they wish to be placed on a par with other trades. To assert that the hotel equipped with a bar and having two or three hundred guests or boarders does not constitute a greater risk than the dry goods or grocery shop is absurd to a degree.

However, the Board of Fire Underwriters and close competition for desirable business ought to and probably will ensure justice for the aggrieved landlords of city and country hotels.

**The Perils of Petroleum.** In some recent comments upon the numerous accidents with petroleum lamps, we referred to the appointment by the British Parliament of a Special Committee to enquire into all matters connected with the storing, sale and use of this very inflammable liquid. The report of this Committee has been submitted to the House, and the observations of the London Times thereon throw considerable light upon the way that public safety, even in Great Britain, is apt to be lost sight of when trade

interests are imperilled. To the recommendation of the committee that the public should be taught sound ideas about lamps, and their use, the great London paper remarks: "*It is only to be hoped that the instructors of the public will themselves learn a little about lamps and oil from other sources than the interested clamour of oil producers and lamp manufacturers.*"

The Times also adds:—

The Committee recommend, by a majority of one, the raising of the flash-point to 100 deg. Abel test; by a majority of eight to three the regulation of the construction of lamps; by a unanimous vote the regulation of storage; and by a substantial majority the regulation of transport. It was in the power of those who object to the raising of the flash-point to reverse the decision arrived at by a bare majority, but they declined, no doubt wisely, to do so. That it was in their power serves, however, to accentuate the fact that the advocates of a high flash-point have throughout the proceedings taken a comparatively languid interest in any other part of the inquiry. Mr. Collings, the chairman of the committee, in a letter we publish vindicating himself against persistent misrepresentations, observes, as we ourselves did a few days ago, that public safety has been the stalking horse, but that the real contest is nothing more or less than one between opposing trade interests. Russian petroleum contains a far larger percentage of heavy paraffins than the American variety; therefore the sale of Russian oil would be greatly helped by a law excluding the lighter oils from the market. The Scotch paraffin industry is in a depressed condition because its product cannot compete with American petroleum, therefore whatever raises the price or shortens the supply of the American oil is calculated to do it good. Consequently these two interests combine in the endeavour to get the flash-point raised, simply as a matter of business. But the interest of the public, and especially of great masses of the population for whom petroleum is the only accessible illuminant better than tallow candles, is to maintain the present supply of cheap paraffins. Mr. Ure, who led the battle for Scotch and Russian interests with great persistence and ability, says that raising the flash-point would not raise the price. If his Scotch friends thought so they would not move heaven and earth to get the flash-point altered. The Russians may be able to supply practically unlimited quantities of heavy oils, but if they would not take every advantage of the removal of a formidable American competition they are much purer and loftier philanthropists than we take them for. Mr. Collings points out that raising the flash-point means excluding from the market 70 per cent. of the present supply, or over a hundred million gallons per annum. He must be a simple person who doubts that such an enormous dislocation of trade would have a very marked effect upon prices.

"Mr. Ure's contention, upheld apparently by Mr. Fleming, who writes to us to-day, is exceedingly simple. He holds that if the flash-point were raised to 100 deg. lamp accidents would entirely cease without any other change of precaution whatever. To give any show of reason to such a contention it is necessary to maintain that all petroleum accidents are due to explosions in lamps, in consequence of the oil in the reservoir being heated above the point at which it give off vapour. A more absurd proposition it is impossible to conceive. Explosions in lamps are extremely rare. In properly-made lamps they are impossible from the cause alleged, for the reason that