

## Notes and Items.

At Home and Abroad.

**MONTREAL CLEARING HOUSE.**—Total for week ending June 1st, 1905—Clearings, \$22,633,097; corresponding week 1904, \$18,443,213; corresponding week, 1903, \$23,515,298.

**OTTAWA CLEARING HOUSE.**—Total for week ending May 25, 1905—Clearings, \$2,171,516; corresponding week last year, \$1,631,725.

THE ROYAL has absorbed the Textile Mutual Fire, a sound Lancashire company.

THE CALEDONIAN, OF EDINBURGH, has been admitted to Mississippi and will likely enter Alabama later. It has gone into Georgia, Florida, Kentucky and Tennessee in the South within the past four months, Manager Post believing in the future of the field and personally supervising its development for his Company.

THE NORTH BRITISH AND MERCANTILE, after being absent a year, has again entered Paterson, N. J., with Mr. F. R. Reynolds as local agent.

**IMPORTANT ACCIDENT CASE.**—On 27th ult., the United States Circuit Court Judge rendered an opinion of special interest to accident underwriters, in his decision refusing a motion for a new trial in the case of J. A. Carroll, executor, against the Fidelity and Casualty Company of New York, growing out of the death of the late F. G. Stacy, president of the Gaffney National Bank. The case is briefly reported in the N. Y. "Commercial Bulletin."

Stacy was called a liar by a man named Porter, and he resented the insult with a blow in the mouth. An abrasion was made by Porter's teeth on Stacy's fist and a few days later blood poison set in and Stacy died. The insurance company refused to pay the policy, alleging that Stacy had come to his death by violent and unlawful means. Suit was instituted at the last term of the Circuit Court in Greenville and the jury rendered a verdict for \$5,000, the full amount of the policy, in favour of the estate. The defendant moved for a new trial and Judge Brawley has just ruled that the death of Stacy was a result of accidental inoculation, and the motion for a new trial was dismissed. The case presents a number of interesting features. The court does not state that the blow which was struck in resenting an insult was an accident, but it is the breaking of the flesh, allowing the poisoning microbes to enter the system of Stacy, causing death, and which Stacy, of course, never intended, is an accident, and therefore the estate is entitled to the money for which he was insured.

**DANGERS FROM KEROSENE AND OTHER PETROLEUM OILS.**—Mr. Hy. D. Davis, State Fire Marshall, Ohio, has issued the following:—In the United States at large, as shown by 50,955 fires tabulated by Mr. F. C. Moore, kerosene lamps cause 6 per cent. of all fires. In Ohio, owing to a "flash test" ten degrees higher than in any other state being absolutely enforced by oil inspectors, they cause less than three per cent. of the fires, and less than one per cent. of the total property loss.

Unfortunately, there is no falling off in the number of persons injured by using coal oil to encourage stove fires. Putting a small quantity of oil on kindlings in a cold stove, or on a blaze, is unattended by danger, but pouring it on hot embers showing no blaze, or on hot iron, results in the development of a mass of gas which explodes.

Of the 225 coal oil fires in Ohio last year, 158 resulted from the explosion or overturning of lamps, 24 from oil stove accidents, 11 from lanterns, 27 from reckless handling of the oil.

The products of petroleum are not liable to spontaneous combustion as are the animal and vegetable oils, because they have no affinity for oxygen, but the explosive vapour from gasoline burns one Ohio house for every day in the year.

Crude oil, when distilled, yields about three-fourths its bulk in kerosene, which is subsequently treated with sulphuric acid and then with caustic potash. The petroleum in the still, which resembles a car on-tank, is heated slowly, the oils vaporize in the following order and are condensed in pipes cooled by water.

Cymogene and Rhigolene, which are gases at ordinary temperature, are used for local anaesthesia; petroleum ether, as a solvent for fats and gums and for gas machines; gasoline for cleansing, for gas machines, lamps and stoves; the naphthas for the making of varnishes and oil cloths, and the benzines for dry-cleansing and for painter's use. The explosion from the vapour which rises from gasoline at ordinary temperatures fired 395 houses in Ohio in 1904.

Next in specific gravity, but first in importance, is the kerosene oil which is distilled after the lighter parts mentioned have been driven off. Then the lubricating oils, which represents three per cent. of the petroleum oil, are distilled. The residue, after the paraffine and vaseline are extracted is used to heat the still.

The oil chemists being reticent, I am unable to learn what efforts have been made to produce a marketable article from the odour. Perhaps the smell may go to join the squeal, which is said to be the only hog product thrown away by the packers."

## Correspondence.

We do not hold ourselves responsible for views expressed by correspondents.

### NEW YORK INSURANCE LETTER.

New York, May 31, 1905.

The period since our last communication has been one of conventions, the National Board having held its annual meeting on the 11th inst., and the Southeastern Tariff Association (in which most New York companies are interested), and the National Fire Protection Association both having had their annual meetings last week. All of these were important and interesting gatherings, and while there is not space here to give the details, those to whom they are available, will find them well worth examination and study.

The National Board finds that its expenses for inspection, investigation, etc., have piled up so rapidly that it is now necessary to begin retrenchment. There was a hot discussion at the recent meeting, over the question whether the work of the now famous Committee of Twenty should be cut off or continued. The chief opponent to the continuance of the work was the Home Insurance Company, which has been freely criticized for its short-sighted and penurious policy. The Committee of Twenty was appointed for the purpose of investigating conditions in the larger cities, and its work bears directly upon the conflagration hazard. There was an overwhelming vote in favour of continuing the work.