

THE USE OF THE GASOLINE TORCH AND FIRE INSURANCE.

So many serious fires have been caused by the careless handling of the gasoline torch within the past few years, says the Painters' Magazine that the underwriters have become alarmed, and have added a new clause to the policies of fire insurance, forbidding the use of this torch for burning off paint, even though it may be a universal trade custom. Even under the old form of policies it is a question whether the insurance companies can be made to pay for any loss caused by one of these torches, unless special permission to use them is endorsed on the policy. It is therefore wise for any painter who is called upon to do a job of burning off to state the matter very clearly to his customer, and to throw the responsibility entirely upon the property owner, giving him an opportunity to consult his insurance agent before the use of the torch is begun. Unless this action is taken, the painter may find himself in the very unpleasant predicament of being responsible for damages either to the insurance company or to the property owners, for even the plea of trade custom

could not be made to hold in any court against a claim for damages resulting from fire caused by a paint burner in the hands of a careless employee. It is better even to lose a job than to be mulcted in damages to such an amount as might sweep away the savings of a lifetime. While the old-fashioned charcoal burner is not so effective as the modern gasoline torch, it is not nearly so dangerous, and when the matter is explained to the property owner, he would doubtless prefer to pay the extra cost of burning off by means of the charcoal burner rather than run the risk of the more rapid but far more dangerous method. As we understand it, the insurance companies object only to the use of gasoline, or naphtha, since the tongue of flame of the gasoline burner is so apt to find an entrance into minute cracks and to set fire to the tarred paper that is used between the inner and outer skin of the modern frame building, and thereby cause a fire that will have most disastrous consequences. It would be well, however, for the property owner to have the opinion of the insurance agent who has written the policies in each particular case, before a painter undertakes to execute any contract for burning off paint.

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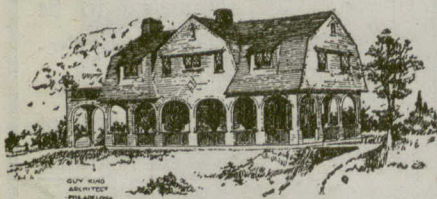
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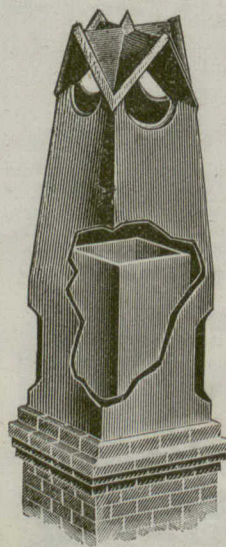
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