Notes and Items.

At Home and Abroad.

Ottawa Clearing House.—Total for this week ending 31st July, 1902. Clearings, $1,657,568; Balances, $590,420,

Buyers of Welsh Anthracite Coal are cautioned that it burns out stove fixings more rapidly than ordinary hard coal.

Toronto has Telephone Boxes that have no hurdy-gurdy handle to turn. Taking down the receiver signals "Central" and gives the number of the caller.

The British Columbia Editor, against whose sentence of 9 months' imprisonment for contempt of Court we protested, has been released. We advise him to avoid expressing contempt in his paper.

An Excellent Example was recently set by a congregation at Cambridge. The minister was presented with a paid up life policy for $3,750 (£750.) To other congregations we say, "Go ye and do likewise."

A Curious Suggestion is made by an English insurance journal that, a branch of the "Society for Prevention of Cruelty to Animals" be formed to exterminate the system which leads to the hard treatment of outside agents by the officials of the head office!

Life Insurance in Kentucky.—Last year the policies issued in this State were for $44,895,393, premiums received $5,765,087, policies in force at close of year, $183,012,550. The Equitable, New York Life, Mutual of New York and Metropolitan had together $70,093,818 in force.

Liability for Wrong Prescription.—The Fidelity & Casualty Company has just paid a claim of $1,500 to Muswick & Co., the Louisville druggists, under a liability policy held by them protecting them from damages on account of mistakes in filling prescriptions. A jury in the Circuit Court recently rendered a verdict against Muswick & Co. for that amount in a suit where it was alleged a prescription had been wrongfully compounded.

The London, England, Fire Brigade does not own even one horse. When an alarm is called, which is done by telephone, animals have to be hired from livery stables. The Brooklyn chief says their fire engines are "tin-kettles." The brigade is controlled by one corporation; the stations are owned by the Government; the water is provided by another corporation and it has to be paid for! No wonder there is such inefficiency.

No Automobile Insurance Wanted.—Automobile insurance, says "The Insurance Field," seems to be a thing of the past, except when the machines are standing still in the barn, and then the companies are not anxious to have them. The Cincinnati underwriters have been taking a little of this business, but when a machine took fire and was damaged to the extent of $250 in a few seconds, while speeding down Euclid evenue in Cleveland the other day, the company concluded it did not care for any more, although written at $2.50. The painting and trimmings of autos are so costly and it takes such a little heat to destroy the delicate machinery that a fire for a few seconds will often damage the machine to a greater proportion than a fire for a quarter of an hour in a building. For this reason the companies want them only when they are standing still.

Diavolo, the Bicyclist, whose "loop the loop" performance draws such crowds, was dangerously hurt last week by falling from his wheel. It is no credit to the age for the sight of seeing a man risk his life to be so attractive. When a rope walker was killed in Birmingham, Queen Victoria published a strong protest against such performances as are dangerous to life.

Burn, v. i. From "Rough Notes." 1. To be on fire. 2. To combust. 3. To oxidate. 4. A house may burn up or it may burn down. Authorities differ, but investigation fails to indicate that it makes any difference to the fire insurance companies having policies involved. Darwin or some other Grecian politician of the Ionic period, states emphatically in his rightfully celebrated handbook entitled "The Rise and Fall of the Dutch Republic," that "burn up" refers to the smoke, while "burn down" refers to the ashes. His line of reasoning is quite transparent to the mathematical mind and should be conclusive. 5. Burning conducted on an extensive scale is known as a conflagration.

"The man stood by the *burning* block—
Smiled at his policy
For twice the value of his stock,
'T was a Buckeye fire, you see."

—From "Valued Policy Lawlessness and Other Jingles."

Causes of Fires.—The following is an analysis of the causes of fires in 1901, taken from the fire tables of the "New York Chronicle," published by the "Insurance Field."

Causes.	p.c. of total fires.	p.c. of total loss.
Inherent (Peculiar to Premises.)		
Defective flues, smokestacks	11.62	6.07
Stoves, stove pipes	3.42	1.25
Spontaneous combustion, lime slaking	1.27	4.25
Defective heating apparatus	0.86	2.70
Ignition of grease, oils, paint, varnish, etc.	0.75	0.54
Oil stove accidents and explosions	2.27	0.35
Engines (stationary), boilers and steam pipes	0.39	1.63
Friction in machinery	0.37	2.01
Explosion of gasoline, chemicals, oil, dust, etc.	0.86	1.57
Overheated and defective ovens and kilns	0.34	0.93
Electric wires and lights	0.97	2.56
Miscellaneous	0.11	0.20
All inherent causes	23.12	23.86
Common (Not Peculiar to Premises.)		
Sparks (all sources)	6.14	5.92
Lamp accidents and explosions	3.71	1.58
Careless use of matches	4.80	0.99
Candles, gas jets	1.62	0.35
Accidents, thawing water pipes, etc.	1.15	1.16
Ashes, hot coals, open fireplaces and grates	1.21	0.50
Cigars, cigarettes, pipes	0.95	0.60
Explosions of gas and nat'l gas	0.57	0.67
Plumbers' furnaces	0.06	0.02
All common causes	20.21	11.79
Indirect (Exterior Origin.)		
Exposure to burning property	27.36	31.03
Lightning	3.15	2.15
Forest and prairie fires, bonfires	1.67	1.12
Firecrackers, fireworks	0.87	0.18
All indirect causes	33.05	34.48
Crime or Mischief.		
Incendiarism	6.37	7.76
Tramps, burglars, etc	1.07	0.72
Mischievous children	0.25	0.04
All criminal or mischievous fires	**7.69**	**8.52**
Unknown or not reported	**15.82**	**21.15**