

ODD CAUSES OF FIRES.

Warning to those who are under the mistaken impression that no dangerous heat is evolved from incandescent bulbs is to be found in the following odd causes of fire described in the quarterly report of the Electrical Bureau of the National Board of Fire Underwriters of the United States:

A plush curtain in a theatre, on being hoisted, came in contact with a 32 candle power incandescent lamp. The common size is 16-candle power. The heat from the lamp ignited the curtain, but the fire was discovered, with no loss, except the curtain.

A stage hand was ordered to turn out an incandescent lamp, and, not knowing how to do it, instead of turning the switch, he wrapped a damp towel around the bulb. Some time afterward the towel was discovered smouldering.

A portable incandescent lamp was allowed to remain lighted lying on a mattress. The heat from the lamp ignited the cloth, and the excelsior of the mattress, and the fire spread through the basement and store.

An electric pressing iron was allowed to stand with the current turned on. The heated iron after a time set fire to the table, and the flames communicated to the surrounding combustible material.

A wagon loaded with gasoline collided with an electric car. The wagon was demolished and the oil flooded the street. The accident attracted the attention of the motorman of another car, who ran his car up to the scene. Seeing the oil running under his car, he turned on the current to get away. A spark from the wheel immediately ignited the gasoline fumes, and instantly the street was ablaze. Four people were injured, one seriously, and one horse was burned to death.

Fire occurred in a basement, owing to dripping water falling on an electrical measuring instrument, thereby short-circuiting it.

Sparks from arc lamps in a department store ignited cloaks on a table underneath.

An elevator motor was burned out, having been left running when the employees left the store, the motor brushes being badly adjusted.

A carpenter dropped a nut on the coils of a rheostat, short-circuiting them with an iron frame resting against a gas pipe. An arc was formed between the frame and the pipe; the latter was melted, and the escaping gas ignited.

Rats gnawed the insulation from a wire which lay on a gas pipe; an arc was established between the wire and the gas pipe, setting fire to the gas.

UNITED STATES AFFAIRS.

Henry Clews & Co. say, on May 29th: "During the past week, Wall street has shown an improving tendency. Step by step normal conditions are gaining ascendancy; and the adverse incidents of politics, domestic and foreign, are steadily losing their effect. For a long period, these special extraneous factors have stagnated the investment and speculative markets alike, and normal influences have been held entirely in subjection to their paralyzing effects. Now the relative standing of these different sets of conditions is reversed, and the intrinsic causes regulating values receive their old-time attention and have their legitimate effect in determining the course of prices. This is a healthful and hopeful symptom, for it shows that the outside influences which have so long disturbed confidence are gradually disappearing, which is the one thing needful to a restoration of activity.

"Among the factors affecting the market favorably is the general tendency towards an improvement in the earnings of the railroads, both gross and net, as compared with those of a year ago. The gross earnings of 80 roads for the first week of May amount to \$6,316,485, an increase of \$208,295, or 3.41 per cent.; while 56 roads for the second week of May report \$5,163,760, an increase of \$260,487, or 5.31 per cent. As to net earnings 135 roads show an increase of \$1,615,000 for March, or at the rate of about 9 per cent.; while, for the first three months of the year, 179 roads exhibit a gain of \$1,651,000, or at the rate of nearly 3 per cent. One of the most satisfactory features of this improvement is that it extends pretty evenly over the roads of all sections, showing that the recovery is due to causes common to the country at large.

"As above intimated, Wall Street is indisposed to attach much practical importance to

the outside issues that have been so long interfering with operations. It gives little heed to the Cuban question. The Senate's passage of the Belligerency resolution scarcely produced a ripple on the Stock Exchange, for the reason that the House is regarded as favoring co-operation with the Administration rather than the Senate, and because the President, though reticent, is trusted to favor a conservative and pacific course in the long run. The ultimate adoption of a tariff bill is accepted as certain; and although it is not expected to satisfy everybody, yet the feeling is general that it will start up the long idle wheels of industry and restore confidence in commercial circles. This is the event upon which hope for the immediate future of business turns more than on anything else.

"Naturally, Wall Street keeps a keen eye upon the crop prospect, which is already becoming an element of buying. At present the conditions favor a phenomenal crop of spring wheat. The failures in the winter sown crop are being compensated to a large extent by ploughing the wheat in, and planting corn in its stead. Reports indicate an altogether unexpected crop of wheat in Oklahoma; a recent press dispatch states that the yield may reach 20,000,000 bushels, which, however, may be tinged by the characteristic enthusiasm of that sanguine population. The crops along the route of the Northern Pacific are reported as promising an excellent yield. President Thomson, of the Pennsylvania Railroad, after a tour of inspection over his system of roads, says: 'The universal opinion in the west is that the crops of the coming season will be unusually heavy. Altogether, I come back with the feeling that the time is not far distant when we will see a decided improvement in railroad traffic. If it is possible to obtain some favorable legislation at the hands of Congress, which will enable railroad managers to feel more confidence in the future, I have no doubt that additional expenditures by the railroads will contribute very largely toward the restoration of good times.'"

WOMEN AS INSURANCE RISKS.

Within the memory of most of us, insurance companies refused to issue policies upon the lives of women. The difficulties in the way of a satisfactory medical examination, the perils of childbirth, and the numerous nervous disorders to which the sex is liable, were considered sufficient reasons to put them on the "prohibited list." Experience has demonstrated that the companies' views as to the rate of mortality among women were not based upon facts. According to an article in a recent number of the *North American Review*, women are not shorter lived than men. Whatever advantage there is in living to a greater age lies with women and not with men. In 1891 a census was taken in London among twenty-one centenarians, of whom sixteen were women and five were men. A group of the southern counties of England at the same census exhibited sixty-six centenarians, of whom forty-three were women and twenty-three were men. A census of centenarians taken in France, in 1895, gave 213 persons who had reached the century mark, and of these 147 were women and only 66 were men. The United States census of 1890 gave 3,981 persons who had reached 100 years and upwards, and of these 2,583 were women and 1,398 men. The writer, in the article to which we have referred, specifies the advantages and disadvantages of the conditions of woman's life.

Women are much less exposed to death from the multitudinous accidents incident to the pursuits of men. They escape not only the perils of hunting and other out-of-door sports that overtake many men, but are comparatively exempt from the devastating effects of the excessive use of alcohol, which is the indirect, if not the direct, cause of the early death of a large percentage of the other sex. Besides all the causes of death from which the more sheltered lives of women protect them, they are almost entirely free from business worry, which brings in its train the innumerable nervous disorders that undermine and destroy the constitution of so many commercial men. Recognizing these facts, companies are now writing risks freely upon the lives of both sexes, and at the same rates. This fact has opened up a wide and rich field of effort, heretofore closed to life insurance solicitors.—*Vindicator*.

MANJAK: A NEW, USEFUL MINERAL.

"In the island of Barbadoes, West Indies," says the *London Engineer*, "the discovery was made some months back of large quantities of a certain mineral—locally called 'Manjak'—which bids fair to outrival in point of utility all the similar substances that occur in various parts of the world. Manjak is of a black color possessing high lustre, and having a bright conchoidal fracture, in appearance closely resembling newly broken pitch. In Barbadoes it is found very near, and sometimes upon, the surface of the ground, in seams varying from one foot to two feet in thickness, running usually at an angle of about 40° and in close proximity to rocks. It is supposed to have been formed by the drying up and consolidation of petroleum, which occurs in abundance in the same localities, and is often seen oozing out of the ground or floating down the streams. In composition it is not unlike Trinidad pitch, the Utah gilsonite and the Canadian albertite, but is of superior quality to any of these. It is supposed to equal the Egyptian asphaltum in quality, but there is a doubt as to the correctness of this view. Among the various uses to which Manjak has been successfully applied may be mentioned: 1. As insulation for electric wires. 2. As varnishes of the best quality. 3. As bituminous concrete in asphalt roads and pavements. 4. As patent fuel mixed with peat or other organic matter. 5. In small percentages, as an intensifier of the illuminating power of coal gas. Such satisfactory results have been obtained by its use for insulation that it is expected by some experts that it will soon supplant rubber in all waterproof work."

ADVICE TO AMERICAN BANKERS.

In discussing the monetary situation, President Cannon, of New York, gave some good advice to the bankers recently. He said that too frequently when a tradesman or a farmer goes to his banker to secure a loan he is met with a refusal on the ground that there is a scarcity of money, or he is informed that because of the scarcity of money he must pay a high rate of interest. This, he said, is a poor policy to pursue, especially if money is not scarce. The banker should rather carefully study the conditions that surround his customers, and when refusing advances should frankly and honestly give his reasons for so doing.

If a farmer, for instance, is raising only one crop, and that crop likely to fail, thus obliging his banker to wait for his money an entire year, he should be advised by the bank officer to put in more diversified crops or to produce something that will sell for cash, so that he can pay his loans at the bank at maturity. Or if a merchant is selling to a class of trade in a community that is undesirable, he should be cautioned and advised regarding this whole subject. In other words, Mr. Cannon continued, the banker should be looked upon by his clients the same as a good family physician is looked upon by his patients, and there should exist between them the utmost confidence.

—Sherbrooke papers tell of a curious suit for damages, in which a tenant got the better of a too energetic landlord. The plaintiff was dilatory, it seems, in paying his rent, and on the afternoon of the 29th of April, during the absence of the plaintiff, defendant went to his house and removed the doors and windows, took them from the premises and withheld them during the night, and the following day. Plaintiff stated that he had two young grandchildren with him, as well as his wife and children, and that they all suffered from the cold. In the meantime, defendant had called public attention to the fact, and held plaintiff up to ridicule, saying that his was an efficient method of dealing with "bad pays." On being served with a summons, the defendant expressed his desire to settle out of court and paid \$40, in addition to waiving claims for rent due.

—The Controller of Customs has made a ruling regarding matrices for linotype machines. A Toronto firm passed in six sets of them last week under the head of type-making accessories for printing presses. They are, therefore, dutiable at 10 per cent. only in place of 30 per cent., as brass manufactures in the old tariff. Stereotyping machinery for making the plates from which papers are printed will also come in at 10 per cent. in the future.