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Gasoline Dangers.

The recent explosion at Philadelphia, by which a score of persons were killed and a number of stores and residences wrecked, is one of the worst calamities caused by gasoline, for to that is attributed the disaster. How it originated is, however, and will remain a mystery, as those on the fatal premises were all killed.

Philadelphia seems to have an unusually large supply of gasoline stoves and lamps. Of the former the city's insurance patrol reports 84, and the latter 12 as having caused fires last year. The gasoline explosions were 9. If the number of these stoves and lamps that caused fires last year was only 10 per cent. of all those in use, the total number in Philadelphia was 960. If the percentage is lowered, the number of gasoline articles in use is increased, and the higher the percentage is increased the larger becomes the proportion of those which caused fires last year, which shows how exceedingly dangerous are these stoves and lamps. Where they are so much in use as in Philadelphia, there must be a number of barrels of gasoline kept in stock, usually in small grocery stores. The vapour from gasoline is highly explosive; it takes fire at some distance away from the place it is issuing from. "The American Exchange and Review" says:—"With a pint of evaporated fluid impregnating 300 cubic feet of atmosphere becoming ignited, there will be a burning; impregnating 200 cubic feet, there will be an explosion. As the vapours are heavier than the atmosphere, they tend to descend and concentrate rather than ascend and dissipate; accordingly, with a flame or red-hot coal brought near to the vapour, it will either flame and fire the fluid or explode, according to its proportion to the atmosphere."

Probably many "cause unknown" fires were of gasoline origin.

Mr. Hardy Coins a Phrase worth Remembering.

When in this city the distinguished actuary, Mr. Hardy, used a phrase in conversation worth storing up. In reference to the mental idiosyncrasy of persons who are caught by the mere glitter of certain unsound forms of insurance he said: "Their powers of perception exceed their powers of reflection." Those so constituted are quick to catch the salient points of any matter presented for their attention as a fish jumps at a shining bait, but are weak in judging its merits, as their powers of reflection have not been developed by study and experience. Youths and young men are usually in this mental condition; hence the rapidity of their immature judgments; they decide before they can possibly have had time to consider the evidence, of the very nature and extent of which they are often quite ignorant. Thus we find snap judgments given with superb confidence regarding problems that have been indecisively debated by the most learned controversialists. The perceptive powers of such judges enable them to quickly seize upon the superficial signs of strength in an argument, the real weakness of which their weak powers of reflection are unable to detect. In every sphere of life this class of person is found. Such persons whose mental powers are unequally balanced are the controlling force in some spheres. There are institutions indeed that owe their maintenance to this "defect of nature" in their supporters. At the same time there is a range of perceptive faculty that indicates the highest phase of intellectual power. Matthew Arnold, for instance, speaks of Bentley's "dexterity and sureness of perception" as having caused him to be "wrong hardly ever," while, to some extent, his German rival in scholarship, because lacking in perceptive