

CAUSES OF FIRES.

The unexplained causes of fires form a very large proportion in the total list of causes. But the percentage of them is being gradually reduced, partly because enquiry into the causes is more thorough, partly because of discoveries in science which enable us to perceive causes previously unsuspected, and partly because of precautionary regulations adopted. In Prussia, for example, during three years ended with 1888, the percentage of unknown causes of fires declined from 36.5 to 27.3. It appears that in Paris the most numerous causes of fires are explosion of lamps, careless use of fuel and light, and defective fireplaces.

In Germany, incendiarism is a prolific cause, the percentage in Prussia of incendiary fires being given at 17.2. Then carelessness with matches causes 8½ per hundred of the fires, and "other carelessness with fuel and light" 2½. Arson accounts for one fire in fifty in Prussia; lightning, 6.7 per cent.; various explosions, 1.9; spontaneous combustion, 1.0; faulty fireplaces, 6.3. As to the careless use of matches, fuel, and light, we learn that these causes are more frequent in the towns than in the country, the proportion being 78 cases to 43 per million inhabitants. The careless use of matches is very great in Germany, the Berliners heading the list, being followed by the inhabitants of Schleswig-Holstein, Hanover, Saxony, etc., the Pomeranians being the most careful in their use. This growing evil has caused the authorities to consider the adoption of a severe penal law applicable to such cases, and even the putting a tax on matches, whereby a more careful use is secured.

President Heald, in his address before the National Insurance Convention in the United States, submitted a most valuable and interesting tabulated statement prepared by him, in which the amount of the losses of the Home Insurance Company of New York for a period of eight years are given, together with the causes of their origin. These are divided as follows: inherent causes, direct, remote, and fraudulent causes. We present his tabulation:

INHERENT CAUSES.	
	Number of Fires.
Defective flues and chimneys.....	2,149
Stove and stove pipes	679
Defective furnaces, heaters, and grates..	309
Steam and hot water pipes.....	23
Explosions of boilers, tanks, etc.....	61
Friction of machinery.....	98
Oily waste, spontaneous combustion	201
Malt-kilns, ovens, smoke-houses, drying, etc.	76
Pickers, devils, dusters, cutters	92
Number of losses	3,688
DIRECT CAUSES.	
Coals from grates, stoves, etc.	390
Ashes and cinders.....	85
Foul chimneys and flues.....	362
Gas or other open lights.....	632
Children with fire, matches, etc.	291
Kerosene or other lamps, kerosene oil..	915
Accident, carelessness.....	617
Cigars, pipes, matches	338
Tinsmiths' and plumbers' fire-pots.....	28

Sparks from steam-vessels, locomotives, chimneys, etc.	770
Lightning and fire damage.....	947
Products of petroleum other than kerosene	34

Number of losses

REMOTE CAUSES.	
Exposures, special hazards.....	392
Exposures, ordinary hazards	4,553
General conflagration	752
Forest fires, prairie fires.....	59
Fireworks	69

Number of losses.....

FRAUDULENT CAUSES.	
Arson or incendiary, tramps.....	1,307
Vacant buildings	134

Number of losses

By reference to the above table it will be seen that of the 3,688 losses under the head of "Inherent Causes," no fewer than 2,149 are traceable to defective flues—a cause preventable by greater care in building chimneys, and a more rigid inspection of them by agents before submitting a risk for acceptance by their companies. It is much to be feared that this is but seldom done, if done at all. We would urge on architects superintending the erection of buildings the propriety of watching closely the building of chimney flues, and by this means lessening the number of fires from this source. Six hundred and seventy-nine fires were caused by stoves and stove-pipes. By a little care this might easily be remedied. Oily waste comes in for its share, causing 201 fires, which is more than twice the number caused by pickers, devils, dusters, and cutters combined in factories. This clearly shows that in all factories in which there is oily waste great care is absolutely essential in repressing this prolific cause of fire. Metal boxes should invariably be provided in every factory in which the oily waste can be kept until burned up, as it should be at the close of each day. Of the "Direct Causes" of 5,409 losses, 947 are attributable to lightning and fire damage; 915 to coal oil lamps; 770 to sparks from steam vessels, locomotives, and chimneys; 638 to gas or other open lights; 617 to carelessness; 338 to cigars, pipes, and matches.

Among fires from "Remote Causes," 4,553 out of 5,825 losses originated from exposure to ordinary hazards, and 752 to general conflagration.

Among those from "Fraudulent Causes," out of 1,441 losses, 1,307 were caused by arson, or incendiarism, and tramps; 134 arose in vacant buildings.

The contents of Mr. Heald's table are well worth the careful consideration of insurance companies and the public generally.

NOBLESSE OBLIGE.—There's a good deal in human nature after all, says *Puck*. A dollar insurance assessment is a dollar insurance assessment, any way you look at it, but it does take several cents worth of sting out of it when the Past Grand Worshipful Exalted Treasurer merely reminds his Worthy Grand Venerable Brother that one dollar is required of him by Royal Grand International Adullam Lodge, Venerable Machpelah Chapter, No. 29. To say to him: "Dear Sir—yours truly" wouldn't fetch him half so quick.

TORONTO TRADE FIGURES.

A fair increase in the outwards and inwards foreign trade of the city of Toronto for June, is shown by the Board of Trade figures, received promptly yesterday. The imports were \$1,395,921 and the exports \$179,288 in value, aggregating \$1,575,209, an increase of \$124,275 over the same month last year. Both imports and exports were greater than in the previous June. We append our customary table of principal articles of import, with comparisons:

	June, 1889.	June, 1888.
Cotton goods.....	73,730	70,300
Fancy goods.....	30,770	25,500
Hats and bonnets.....	5,760	11,600
Silk goods	46,540	41,800
Woollen goods	163,154	147,800
Total dry goods.....	\$319,954	\$297,700
Books and pamphlets....	\$ 30,837	\$ 25,300
Coal, soft.....	18,105	35,500
Drugs and medicines....	19,860	18,200
Earthen and chinaware..	30,906	20,100
Green and dried fruits ..	17,238	23,000
Glass and glassware....	40,367	47,200
Iron and steel goods	134,431	108,700
Jewellery and watches ..	21,373	23,500
Lead goods	15,652	12,500
Leather manufactures....	21,744	23,000
Marble and stone goods..	12,537	15,700
Musical instruments....	12,755	13,000
Paints and colors.....	5,419	14,000
Paper and m'fres of	35,407	28,300
Spirits and wines.	14,268	14,700
Wood goods	19,686	16,000

Dry goods imports have increased, and have those of iron and steel manufactures, wood goods, paper, and books. Books, glassware, jewellery, paints, leather, fruit &c., show a decline. The exports for June were as follows:

	June, 1889.	June, 1888.
The fisheries.....	\$ 40	\$ 1,300
" forest	50,363	34,500
Animals and their produce	42,570	26,700
Field products.....	8,906	9,800
Manufactures	70,794	49,100
Miscellaneous	180
	\$172,853	\$121,500

DECISIONS IN COMMERCIAL LAW.

WEIR V. CLAUDE.—W. acquired a lot adjoining a small stream at Cote des Neiges, Montreal, and finding the water polluted from certain noxious substances thrown into the stream, brought an action against C., the owner of a tannery fifteen arpents higher on the stream, and asked for an injunction. At the trial it was proved that C. and his predecessors had carried on the business of tanning leather from time immemorial at this place, using the waters of the stream, and that it was the principal industry of the village; that the stream was also used as a drain by the other proprietors of the land adjoining the stream, and manure and filth matter were thrown in, and that every precaution was taken by C. to prevent any pollution from falling into the creek, and that the property had not depreciated in value from the use C. made of the stream. In this case the Supreme Court of Canada held that as between neighbors there are other obligations than those created by servitudes, which must be determined according to the quality of the locality, the extent of the inconvenience, and also according to existing usages, and that under the circumstances proved in this case, C. was not entitled to an injunction to restrain C. from using the stream as he did.

IN RE MCCALLUM AND SCHOOL TRUSTEES OF THE
—A pupil at a public school ordered by the schoolmaster and was suspended until suspension was on the 7th May, 1889, was served by the father with a mandamus to compel the schoolmaster to make the son. In the meantime made by the father to the Public School Board at a school meeting, on all the action of the teacher, and this time the pupil was expelled from the public school. The Court decided that the discretion of the schoolmaster and trustees should be with, especially after the position of affairs.

THE UNUSUAL SUGAR.

People are asking one another, "What has made the profit on sugar so extraordinary a rise?" And it is not only any one person or firm but all the gainers. For one thing, the rise has been abrupt, or even rapid. It has risen during each of the last few months of 1-16 cent, any one week than ½ cent, any this year Porto Rico quoted at 5½ to 5¾ cent. In March it was selling at 5½ cent, and it is worth at least 10 cents. The refined sugars above 1st March and 1st July were as follows: The reasons are a West Indies, and a deficit in Europe.

One Canadian firm, in Montreal, had 12,000 tons of Manila afloat early in the year, and in Montreal, and London, say 2,400 tons, they are clear profit of 2½ cent, eight thousand dollars.

The advance in sugar measure influenced by the opinion that having the next beet crop sowings, and on the basis of the promised out-turn, which is 75,000 tons, a few weeks ago. It is more than the present crop, about 2,725,000 tons. Assuming as well as production to reflect a general scale of active competition among the growers.

ASSESSMENT SOCIETY.

A society with a view to insure in it, but was not based upon a plan, collapsed. The Home Insurance Company of New York, an assessment society, has been reformed in 1880, has been reformed in insurance department, found to be in a state of management was chaotic. N. D. Morgan, of the Home Insurance Company, which submitted to a reformation. The following are the provisions of the Home Insurance Company's affairs as reported in the *Insurance Journal*: It is a pension funds of the Home Insurance Company.