Notes and Items.

At Home and Abroad.

OTTAWA CLEARING HOUSE.—Total for week ending July 23, 1903.—Clearings: $1,969,275; corresponding week last year, $1,992,476.

INSURANCE DIGNITARIES.—An English paper gives a list of four mayors in England who are insurance officials.

THE AVERAGE BANK RATE for first half of 1903 was 3 17-20 per cent., against 3 3-20 per cent. in same period, 1902.

THE WINNIPEG EXHIBITION last week was a great success. The exhibits were very numerous and of high quality.

A TOWER FIRE ESCAPE is on exhibition in London, England, which has an extension of 92 feet. It can be raised in 20 seconds, and is easily drawn by two horses.

THE CONCENTRATION CAMPS IN SOUTH AFRICA, cost $9,185,000. The gross amount spent by Great Britain upon Army Services in 1901-2, was $493,272,000, according to the report of the Public Accounts Committee.

CAUSES OF CANCER.—Fish diet was, up to a few weeks ago, the fashionable cause of cancer. The present fad is, that beer drinking is the real cause. As the barber's say, Next! Meanwhile it is reported that the emanations from Radium have been proven to be a cure for the dread malady.

BRANCH BANKS.—The "Canadian Bankers' Magazine" for July, gives the number of branch banks in Canada, by provinces, as follows:—Ontario, 420; Quebec, 147; Nova Scotia, 107; Manitoba, 79; N. W. Territories, 54; British Columbia, 52; New Brunswick, 41; Prince Edward Island, 71; total, 904. We hope they all pay.

OBSTRUCTING FIRE PROTECTION.—The insurance companies at Dallas, U.S., desired the mayor to have the electrical installations in city properties put in a safe condition, as they were pronounced dangerous. The City Council refused to do this, so the policies on the properties of the municipality are likely to be cancelled.

FIRE AT ST. CATHARINES.—On the 26th inst. the lumber yard at St. Catharines, of Wilson & Co., was swept by fire, damaging property to an estimated value of $45,000. Two years ago the firm had a similar experience. It looks like a case of incendiarism, as the watchman, who had passed the yard fifteen minutes before the fire broke out, then saw nothing of it.

A WORD TO THE FAINT-HEARTED.—In his last circular, Mr. Tarbell cautions agents and canvassers against "quitting," or giving up prematurely. He says: "There is a point, occasionally, at which tact admonishes you to go no further, but usually what is given as such an excuse is merely fear that you will not be able to gain your point, or the lack of that little extra, decisive push, the absence of which characterizes the "quitter." In my opinion there are ten cases lost through "quitting" and procrastination to every one that has ever been spoiled by too much pressure. The world loves the man who works and keeps on working and still keeps on working, but it has no use for the "quitter."

OTTAWA LUMBER YARDS.—A special meeting of the Ottawa City Council, held on 27th inst., adopted the recommendation of the Fire and Light Committee to permit the lumber piles to be continued in the city with an area or two excepted. The report was amended so as to permit the piling in two other areas. This action was taken by a vote of 17 to 5. An incident of the discussion was a challenge by Ald. Slattery, to the majority to explain what reasons had led to the sudden volt-face of the men who, six weeks ago, declared the piles must go. No explanation was given.

The Fire and Light Committee opened the tenders for a new 750-gallon fire engine. There were two tenders, one from the Waterous Company, Brantford, for $5,500, and a second from a London firm for $5,200, delivered subject to test. The committee did not take action upon the subject.

HOW TO REDUCE THE FIRE LOSS.—Regarding construction of buildings from the standpoint of fire protection, "Insurance Engineering" says: "The loss by fire can be reduced if buildings are constructed according to underwriters' standards. The safety of a building and the rate of insurance are affected favourably by the following named features: Large areas avoided by properly constructed division walls and cut-offs; fire-proof walls; fire-resisting windows and doors of approved construction; metal ceilings; roofs of fire-proof construction; side walls constructed of or sheathed with fire-retardant materials; all vertical openings (elevator or dumbwaiter shafts, stairways, etc.), constructed and protected according to underwriters' rules; use of whitewash or fire-retardant paints instead of inflammable varnish or oil; stairways inclosed with fire-proof materials; hoistways, etc., provided with automatic fire doors; metal posts and girders insulated against severe heat; partitions made fire-resistant by the use of expanded metal, wire lath, asbestos board, plaster board, etc.; skylights of wire-glass or prism glass in metal frames; properly built flues; fire-proofed wood trim, etc."

ACETYLENE GAS MACHINES, which have at one time been on the permitted list, may remain installed on premises in Southeastern territory, provided they be located not less than twenty feet from the building. This action was taken by the Association on recommendation of Inspector Schoen, who pointed out that it would do away with practically all the confusion and, in some cases, injustice that has been caused the assured in times past by insisting on the use of permitted machines only. In many instances, machines have been dropped from the permitted list only because they are no longer manufactured. The Association also, at the suggestion of B. R. Stillman, of the National of Hartford, referred to the executive committee and Mr. Schoen, with power to act the question of providing rules for the installation of piping and fixtures of acetylene gas machines. Mr. Stillman, who is one of the chief authorities on acetylene gas in the United States, pointed out that unless suitable fixtures are used, the gas is likely to eat its way out, in which event disastrous explosions may occur at any time. In view of this fact, he said that the placing of a generator a safe distance from a house by no means guaranteed safety.

EXPOSURE AND CONFLAGRATION HAZARD.—Concerning the spread of fires "Insurance Engineering" remarks:—"One-third, or about $50,000,000, of the annual fire waste in the United States is due to exposure losses; that is the spread of fire from one building to another, or from floor to floor, in buildings of general occupancy. The so-