### SPONTANEOUS COMBUSTION.

Millions of dollars go up in smoke daily, due to spontaneous combustion, or more properly speaking, spontaneous ignition. No doubt, in addition to these, many other fires reported as of "unknown" origin, were in fact caused by spontaneous ignition. Spontaneous combustion is the ignition of a substance or body by internal development of heat without the action of any external flame. If often takes place in waste, rags, cloths, cotton, sawdust and other substances partially saturated with oil. Vegetable and animal oils especially absorb oxygen very rapidly and thus sufficient heat is produced to set the oily substance on fire. These fires occur at night as well as in daytime. They often develop in cellars, attics, storage closets, warehouses, shops and other out-of-the-way places, not under constant observation, and spread rapidly, fed by the highly combustible materials. Often such fires are not detected until they have had a good start, and so are hard to control and cause much damage. New schools, churches, factories, residences and other buildings undergoing repairs or renovation are often a prey to the flames because some painter or other worker has left some oily rags or mop around.

The prevention of these fires is quite simple and inexpensive. Care and good housekeeping will make them almost impossible. Oily waste and rags and oily or paint cloths in use during the day should be kept in a standard, self-closing, metal waste can. At the close of the day these should be burned up or otherwise destroyed. Oily metal filings, borings and cuttings, oily leather scraps, excelsior used for rubbing painted or varnished furniture or floors, cloths or mops used for the same purpose, and oily or wet sawdust should never be permitted on wooden floors or benches, but should be cleaned up, removed and destroyed. Oily overalls, jumpers or aprons should be hung on a brick wall or stored in metal closets. Inky cloths used to wipe rollers in print shops and lithograph establishments should be burned after use. Some sweeping compounds contain oil, and the only safe storage is in a metal barrel or box. Floor oils and "dust preventatives" contain the necessary materials for spontaneous ignition, and cloths used in applying them should be destroyed. Many fires in barns are caused by improperly cured, or heated hay and grain. Aside from proper curing and drying, perfect ventilation to carry away this heat is the best preventative of such fires. Cleanliness and care will prevent most of these "mysterious" and disastrous fires.

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Certainly the novice in salesmanship will enhance his chances for success if at the very start of his efforts he takes to heart the truth of a certain, familiar adage, adapted as follows: "A premium in the hand is worth two promises in the mind."—*Mutual Life of N. Y.*

### A LONDON LLOYDS' VENTURE.

"If at first you don't succeed, try, try, try again" isn't always the best advice when freak policies are in question. London Lloyds recently experienced greatly increased pecuniary loss in attempting to turn over salvage on one of their freak policies—a policy under which they had insured the management of an open-air performance of "Aida" at San Francisco for $25,000 in case of the prevention of the performance by rain. The contingency insured against occurred—the rain falling in the traditional "bucketfuls"—and Lloyds were liable for the face of their policy. Hoping to recover some salvage, they held a postponed performance of the opera at great expense, which proved to be a loser, $10,000 more being added to the original cost of the gambling venture.