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A GOOD BUSINESS OPENING - FIRE INSURANCE.

In the last issue of this journal we published the experience of a prominent manufacturing concern in Canada who had proposed going largely into the manufacture of vapor stoves, but were deterred from doing so by a fire insurance company which was carrying risks for them. The ipsedixit of the insurance company was that they would take no risks where vapor stoves were in use. that they would cancel all existing risks where vapor stoves were introduced, and that the manufacturer to whom the threats were being addressed, who had recently introduced a vapor stove into his own residence, must immediately remove the same, or have his fire insurance policy cancelled.

That this was a most tyrannical proceeding we shall show. The construction of a vapor stove is such that a suitable reservoir is used, holding perhaps, a half gallon of gasoline. The reservoir is supported on a perpendicular iron pipe or tube, some two or three feet above the top of the stove, the flow being regulated by a stop cock, or valve, the gasoline being admitted in a very fine thread-like stream to a vaporizer, or burner, where its combustion causes a very clear, intense and smokeless flame. When it is desired to use the stove the gasoline is permitted to escape in a small but steady flow from the reservoir through the pipe to the burner, and when the service has been performed the gasoline is shut off by means of the stop cock. In most vapor stoves when it is desired to replenish the reservoir an automatic device extinguishes the flame of the burner if it happens to be lighted, and it is impossible to again light the burner until the reservoir is closed. So that it is impossible for any accident to occur by the gasoline taking fire while the reservoir is being filled, unless it be through or by some agency other than the stove itself. Gasoline is inflammable, but it is no more explosive than coal oil, and when ordinary intelligent care is observed in its use, it is no more dangerous than coal oil or illuminating gas.

That the action of fire insurance companies is tyrannical when they refuse to take risks where vapor stoves are used is evident from the following facts. In statistics of fires occurring in one year in eleven American cities where vapor stoves were in use, it is shown that there were 168 fires arising from defective chimney flues, occasioning losses aggregating \$22,122, overheated stoves and stovepipes, 70 fires and \$6,307 losses, hot ashes, 29 fires and \$20,360 losses; sparks, 83 fires and \$3,565 losses; coal oil lamp explosions, 58 fires and \$14,875 losses, oil stoves, 6 fires and \$356 losses; illuminating gas, 37 fires and \$19,923 losses: and vapor stoves, 11 fires and \$164 losses.

Here we have 462 fires originating from 8 specified causes, involving losses aggregating \$87,672; but out of these but 11 fires were attributed to vapor stoves, the losses from them amounting in all to only \$164. But insurance companies do not refuse to take risks against fires caused by defective chimneys and flues, hot ashes, sparks, overheated stoves and stovepipes, lamp explosions and upsettings, oil stoves nor illuminating gas, although, as shown in the figures above given, out of every 42 fires occurring but one arose from vapor stoves, and for every \$535 lost by such fires, but one dollar is chargeable to vapor stoves. Why, then, do the insurance companies not interdict the use of chimneys, stoves and stove pipes, the use of coal or wood fuel which produce ashes and sparks, coal oil lamps and stoves and illuminating gas, all of which are so much more productive of fires than vapor stoves?

A great many of the fires attributed to vapor stove explosions find their origin in other causes, and the claim is boldly made that gasoline will not explode. It is very inflammable, and is volatile, but it is not explosive, as can be proven by any who will experiment with it. If fire is communicated to the gasoline in the tank of a vapor stove, it will burn, but there will be no explosion, and if fire is communicated to a jugful of gasoline, the fluid may be entirely consumed, but there will be no explosion, and the jug will remain intact. Explosions of coal oil lamps are caused by the ignition of the accumulation of gas generated when the oil is low, the formation of the gas being accelerated by the heat from the burner and other metallic parts; and all who handle such lamps understand the necessity of always keeping them well filled with oil. But the evidence of their dangerousness notwithstanding lies in the fact that coal oil lamps are among the most fruitful causes of fires arising from such sources as are here considered.

Fire insurance companies in the United States are quite as conservative in taking risks as their Canadian brethren; and being in a position to observe the facts as regards the vapor stove as a cause of fires, do not hesitate to take such risks. In some sections of the country where their "conservatism" led them to refuse such risks, or to prohibitory rates, they have been brought to view the matter in a different light when manufacturers of, dealers in and users of vapor stoves made strong invitations to insurance companies who would accept such risks to come in and do the business refused by the others, and if insurance companies doing business in Canada will not take corresponding risks here, an effort should be made to induce those to embark in the insurance business here who will. It would certainly be a good business opening.

[This matter will be further discussed in another issue of this journal.—EDITOR.]