

THE KITCHEN is responsible for a far greater number of fires than any other room in the house, so says Mr. Davis, the Ohio Fire Marshall, who has issued the following cautions:—

"Nearly all cook-stoves and ranges are too near the woodwork. A wooden or lath and plaster wall if the plastering be broken, needs metal protection when the stove is placed within three feet of it. With a sheet of zinc on the wall the stove may be put within a foot and a half. If the distance is but a foot the metal must extend to twice the height of the stove. The floor under the stove should be covered with metal to a distance of 12 inches in front of the ash pan.

A large range, if under a ceiling of combustible material, should have a metal hood with a ventilating pipe passing to the outer air through a sleeve or asbestos packing.

A kitchen stove pipe should have no openings, such as result from forcing together misfit pieces. It should not pass through a floor or partition or through any space in which it cannot be seen, or in such a situation it may part a joint or form holes by rusting. The ash dump must not be in wooden barrel or box nor against the side of an outhouse.

Small gas stoves should not be set upon wooden tables or floors without a piece of metal directly under them. Rubber tube connections for gas stoves are prohibited by ordinances in some Ohio towns and should be in all because of the loss of life and property chargeable to them.

Matches are unsafe in a kitchen, unless kept in a metal or stone container, because a match may ignite spontaneously in a temperature of 110 degrees F., a heat that may be reached on bake-day or wash-day. Greasy rags or paints are liable to take fire in such a temperature and will certainly ignite if but little air can reach them.

The coal oil can should not be kept in the kitchen, but in a cool place.

There is no safe place for the use of gasoline for cleaning purposes, but the open air. A pint of it in a closed room will make 200 cubic feet of air an explosive compound through the vapour it gives off. It must be kept in a cool place and in gas-tight containers. A leaking reservoir or pipe in a gasoline stove will soon cause loss of property or life, or both.

## Correspondence.

We do not hold ourselves responsible for views expressed by correspondents.

New York, July 5, 1905.

The effort which has been made to extend the territory covered by the New York Insurance Exchange to such semi-suburban districts as the Bronx, Richmond County (Staten Island), and Queens County, seems likely not to succeed. Such a consummation would require a nine-tenths vote of the Exchange, and so conflicting are the interests represented that such a vote can likely not be obtained. Those seeking for the extension appear to discern in the movement advantage to themselves in holding or securing the business of these suburban sections. Those who oppose the move are, it is understood,

already securing a good share of the business through brokers and branch managers, and do not wish to be disturbed in possession. The portions named are really a part of New York, but it is doubtful whether they will ever be brought within the jurisdiction of the Exchange.

So large publicity has been given the affairs of the Equitable Life in the daily press all over the civilized world that your readers are doubtless kept posted from day to day as to the developments when they occur. The report of Superintendent Hendricks appears drastic and biased, inasmuch as it chiefly attacks the Hyde interest, or, in fact, the Hyde family generally. This is not the place to discuss the merits of this report, but there have been strong hints of instigation, or at least inspiration, on the part of some powerful outside interests. In the mean time the reorganizations of the board of trustees has taken place, and how the future of the Society will be affected is at present a problem hard to solve.

An investigation of the Mutual Life has now been begun, and while it is ostensibly at the request of the officers of the company, the question is asked whether this request was not made in order to forestall hostile criticism and to prejudice both examiners and the public in favour of the corporation. Investigations of this sort among important life insurance companies are likely to be the order of the day.

Great preparations are making for the convention of the International Association of Accident Underwriters, to be held at Lake Muskoka, beginning July 18. So many Canadian companies are now members of the organization, and so warm and close is the bond between this country and the Dominion, that the choice of Canadian territory is thought to have been a happy hit.

### NOTES.

While in this country as acting United States manager of the Royal Exchange, Mr. E. B. Hiles made many friends, who are glad to know of his succession to the sole management at the home office of the fire insurance business of the corporation.

J. A. Bucknell, New York State manager of the Canada Life, is touring Europe in company with Mr. J. J. Kenny of the Western, of Toronto, and Hon. George A. Cox, president of the Canada Life.

Manager Charles H. Post, of the Caledonian, has returned from Scotland, whither he went to assist in the celebration of the Company's centennial.

Manager Cecil F. Shallcross, of the Royal, with Mrs. Shallcross, has just returned from Europe, where they spent a pleasant honey-moon.

Prominent fire insurance men recently leaving the port for Europe, are, vice-president Hoadley, of the American, of Newark, and Vice-President Conderman, of the Fire Association, of Philadelphia.

Preparations are rapidly approaching completion for the removal of the working department of the London and Lancashire from this city to Hartford, where it will have quarters in the Orient building. The Orient Insurance Company is controlled by the London and Lancashire.

The Metropolitan Life Insurance Company has at last acquired the remainder of the immense block on which its present building stands, and will erect an addition of which a feature will be a tower nearly 600 feet in height. This will make it the tallest office building in the world.

QUERIST.