

A NEW GARAGE HAZARD.

The Hudson Inspection Bureau in a letter to its subscribers says:

"Subscribers are informed that during our recent inspection of automobile garages in this territory we have in several instances discovered an apparently new and serious hazard which we feel should be known to companies interested in this class of business.

"For some time past there has been a demand for a method of cleaning oily automobile machinery effectively without dismantling. To meet this demand a gasoline spraying machine has been placed on the market. This machine is made of galvanized iron and resembles a 2½ gallon chemical extinguisher in appearance. It is provided with about 5 feet of ¼-inch rubber hose, a ¼-inch nozzle, a pressure gauge and an air pump fastened to the tank. For cleaning purposes about two gallons of gasoline are placed in the tank and then an air pressure of from 50 to 150 pounds is pumped up. To clean the automobile parts from one to two gallons of gasoline under pressure is sprayed on the machine parts of the automobile to be cleaned. It is understood that, after a car has been sprayed, the gasoline is allowed to vaporize and the vapor to blow away before the machine is started. Notwithstanding this supposed method of procedure, several fires have occurred due to a premature starting of the automobile. At some garages this is done inside of the building and at others it is done in the street.

"That this is an exceedingly hazardous process it needs only to be remembered that every pint of gasoline vaporized will make 200 cubic feet of air explosive, and that this method of handling gasoline is especially conducive to rapid vaporization. Hereafter where this hazard is found to exist note of the same will be made in our publications, and where no such note appears we would recommend that a warranty be attached to policies to the effect that no cleaning of automobiles or automobile parts by the means of gasoline spray shall be done on the premises."

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PRECAUTIONS AGAINST THE WINTER FIRE HAZARD.

"Some of the most serious fires this year in Winnipeg, as well as throughout the province, have been due to carelessness and disregard of ordinary precautions," states provincial fire commissioner Lindback in a report just issued.

"This province has burned up one million dollars created values during the first six months of the year, and while this is only one-twentieth part of what it has built up during the same period, it nevertheless means a per capita tax of \$2.00 for six months, or if, judging from this record, we keep up the same loss ratio, every man, woman and child will be taxed \$4.00 for fire losses, which is going it \$1.00 better than anywhere else on this continent, and advertising us as extremely reckless.

"The accounts of what is being done in the line of creating new buildings are issued regularly. If, at the same time, however, attention was drawn to the fact that a great many of these new creations are built regardless of safety as to construction and location, and that if a fire started among them they would burn like card houses, as in many districts the protection is inadequate, owing to the acknowledged shortage of our present water supply, the public at large at least would understand how necessary it is that each individual property holder and tenant need exercise common care in preparing to avoid fires during the season of cold weather now approaching.

PRECAUTIONS TO BE TAKEN.

"The following suggestions should be acted upon, and will be the means of avoiding serious fires.

Now is the time to inspect and repair all furnaces and heating apparatus, clean all pipes and flues, inspect all chimneys and clean up all basements, attics and closets.

"No building, residence, warehouse or other business place should be without some simple apparatus for extinguishing fires. A considerable portion of fires that start in the roof from defective chimneys, or sparks from neighboring chimneys, get beyond control for the want of a ladder; sometimes the attic can only be reached in that way, when the interior is impossible on account of smoke, not having it when needed the building and contents and very often lives are sacrificed, when a little forethought and an insignificant expenditure could have prevented disaster and annihilation of years of saving.

MEANS OF EXTINGUISHING FIRES.

"No residence or building should be without some means of extinguishing a starting fire, either in the form of fire buckets set aside and kept full of water for that purpose only, or chemical fluid extinguishers, of which there are now some 25 different makes approved by the Underwriters' Laboratories, and selling from \$5.00 and upwards.

"The many fires recorded, for which there is no explanation, are mainly due to the failure to provide a proper watch and care of premises; during the time when they are not occupied.

"No warehouse, manufacturing plant or building containing valuable stock should be allowed to stand uncared for at any time.

"In arranging the stock in warehouses care should always be taken to keep the aisles, windows and fire escape exits free from obstructions; while all empty and unoccupied buildings should be properly locked and the windows boarded up."

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HOW MUCH LIFE INSURANCE?

The average man probably wants to do what is fair and right by his family, but it is astonishing how little thought is given by him to the matter of provision for them. Some men are doubtless at a loss as to just what would be right and proper provision.

Such a one, probably, observes Life Echoes, was the railroad president of whom we read recently, who, with a salary of \$10,000 yearly, was found to be carrying only \$7,000 of life insurance. When it was pointed out to him that he was expecting his family to live on the interest earnings of an amount considerably less than his yearly income he corrected the mistake. This illustrates the haphazard way in which many intelligent men settle so important a matter as provision for their dependents.

If protection against loss by fire had come before this railroad president, he would at once have considered what sum would reimburse him for the destruction of his property. He would have put on enough fire insurance to return him, in case of total loss, an amount approximately large enough to replace the property destroyed.

The proper point of view in connection with life insurance is that there should be insurance sufficient in amount to earn at a fair rate of interest a yearly sum equal to the breadwinner's earnings in his lifetime, less the portion of his income which he had spent on himself. For instance, let us take the case of a man aged 35, who has an earning capacity of \$1,000 a year. We find that his