

office:—for it were somewhat difficult to reconcile the numerous and appalling fires that nightly take place to mere accidental causes, or to hide from observation the frequently suspicious circumstances attending so many of these calamities, with a knowledge of the daring and desperate expedients to which Americans will sometimes resort, to resuscitate their fortunes, notwithstanding their conscious infraction of the law, and of all moral obligation, that seldom interferes to divert them from the stern purpose of any resolve. Arson is a crime, we apprehend, of frequent committal in the United States. The laxity with which the laws are administered, except for trivial, or petty offences—the readiness at all times to compound felony for any trifling consideration, with the kindly and sympathetic feeling that detection in this mode of bettering their means is sure to excite in the minds of a large proportion of the American public, whose circumstances may incline them to similar expedients, with the adroit cunning with which such acts are usually perpetrated, renders detection, in most cases, exceedingly difficult and uncertain.

The insurance companies, on the other hand, are by no means too ready or over anxious to adjust the claims made upon them, a degree of suspicion more or less attaching to casualties of this kind; while but few of these institutions possess any adequate, or sufficient capital, to indemnify the public for any serious loss, and on this account generally prefer extending the field of their operations over a large