WHO SHOULD NOT BE INSURED, AND WHY?

Those who quarrel and fight with their neigbours, and are so fond of minding other peoples business that they cannot find time to attend to their own, should not be insured beeause, their habits of quarrelling and meddling might be encouraged by the fact that whatever *may* occur *they* are safe from loss. So that insurance would in their cases result to the public injury.

Those who are careless and indifferent as to the safety of their stoves, stove-pipes and other heating apparatus, should not be insured, because sooner or later they are sure to have a fire, and if the first fire only singes their pockets sufficiently, they may be warned to be more careful in the future; if you insure such people they trust to the insurance, and let things go, until some cold night, their wives or children or some other helpless mortals, are burnt to death, dying in the most excruciating agony, just because the head of the household was too lazy or careless, or indifferent to the safety of his family to keep his stove-pipes in order.

Those who use open lights in Barns or Outhouses snould not be insured, because, they are doing their level best to destroy the property the "Lord of the Harvest" has blessed them with and which they hold in trust for the millions in Europe, to whom dear food means "Death from Starvation." They should if possible be the only sufferers from their criminal earelessness, by which they not only defraud the poor, but imperil the lives of animals more deserving than themselves of pity and relief.

Those who smoke whilst amongst straw or shavings, are as bad as those who use open lights, and think more of their own comforts, than they do of the safety of their families and property, so that if a loss occurs they should be allowed to bear it alone; it is a pity however that their innocent families should have to suffer from the consequences of their selfishness and carelessness.

Some people think it very hard that Insurance Companies should be allowed to be so very particular about the people to whom they will grant insurance, and the state of the property they will insure; such people are led to seek those companies who ask no questions about the people or the property, and put no conditions into their policies.

Let us calmly consider the question and see which is right and which is wrong in this matter: