GAS COOKING STOVES ought to have a sheet of zinc under them.

FARM BUS'I NESS, farm biz' nes, n. (Fr. ferme and besogne.) (From Rough Notes). 1. Insurance which is written on rural risks. 2. The majority of companies consider this class of business unprofitable and write but little of it. A few that have had broad experience and know the shallows handle it to their satisfaction. When a farm risk takes fire it usually sees the thing through, and nothing is left but the insurance policy, the mortgage and an empty cistern. 3. The agent who writes this class of business acceptably must give much personal attention to his work. He must become generally acquainted in several counties. He should know just how every farmer in his territory stands, morally, mentally and financially. Incidentally, he picks up considerable stray knowledge which he exercises to the best of his ability. For example, he knows just what places offer the greatest gastronomic inducements (though probably he would not call them such); he knows just what farmer has the prettiest daughters, which the finest orchard, what days are churning days and just when the buttermilk will be ripe, where the feather beds are thickest and so on. None of this information appears in the inspection slips, but it all has its influence on the selection of risks. 4. Congested districts are not a very considerable factor in farm business, as the chief exposures are the elements.

EXPENSES OF FIRE INSURANCE COMPANIES IN SIX CITIES.—The following table was compiled by manager Wiley J. Littlejohn and contributed to the "Insurance Post," Chicago:

	Premiums.	Losses.	Per ct.
	$	$	
1 Year—1901.			
Chicago	7 500,000	4,523,697	60
Cleveland	1,248,000	1,150,000	92
Milwaukee	1,421,342	642,000	45
Louisville	999,196	352,279	35
Cincinnati	2,442,269	980,156	68
St. Louis	2,300,514	2,102,268	91
	$14,901,321	$9,750,400	65
5 Years—Jan. 1, 1897, to Jan. 1, 1902.			
Chicago	33,334,922	21.127,596	63
Clevelann	6.066,998	3,508,914	57
Milwaukee	6,187,703	1,741,684	29
Louisville	4,680,083	1,985,573	43
Cincinnati	6,542.711	3,267,476	50
St. Louis	10,849,431	8,776,961	80
	$67,651,848	$40,403,204	60
10 Years—Jan. 1, 1892, to Jan. 1, 1902.			
Chicago	58,419,458	37,351,429	64
Cleveland	11,347,794	8,056,233	79
Milwaukee	12,225,699	7,733,701	63
Louisville	9,572,844	4,621,392	49
Cincinnati	14,012,117	6,653,093	48
St. Louis	22,138,343	15,306,862	69
	$127,716,255	$79,722,810	62