ODE TO A FIRE.

I lit a cigarette one day
Which ended sadly in horse-play ;
The flame my lamp-shade did consume,
In fact, I thought I'd lit the room.

The flame went soaring—I went mad
Forgetting any sense I had;
And down upon my table top,
Odd bits of fire sank with a flop.

When all excitement then was o'er,
I sat me down upon the floor;
When to my tangled brain their came,
Insurance thoughts—and I was sane.

To telephone I then did fly,
And got my number with a cry,
A long sad tale I told by wire,
Enlarging greatly on my fire.

"Oh, that's all right," a voice replied,
And to his orders I complied,
A brand new shade of colors new,
Agreeing with my scheme of blue.

Now take a lesson, ye who read,
And see what new "what-nots" you need,
For should you of some things a-tire,
Take my advice and and have a fire.

Monotony's a thing of old,
The whole wide world has changed, I'm told,
So why not take a chance like me,
And put it over the powers that be.

AMEN.

An Insurance Company received a printed claim form from a lady in Toronto, in which the information as to the cause of the fire was left blank, but attached to the papers was a sheet of paper, on which the above lines were written by the insured lady.

It is a question whether the Company in paying the claim, might not be considered as "compounding a felony," as the lady insured clearly admits that she "set the fire."

From "Toronto the Good," one hardly would expect so plain a statement of the facts, expressed so poetically.

From the files of the "Chronicle" we learn that many years ago, incendiarism was considered a capital offense.—Editor.

COMMON CARRIERS' LIABILITY.

Our contemporary, "The Policy-Holder," publishes the following decision of the County Court in England :

"An interesting point as to the liability of a corporation in cases of accident to passengers in tramcars was raised at Leeds County Court on May 1, when the Leeds Corporation was sued for damages for injuries sustained by a tramcar passenger, through the trolly pole falling and hitting him on the head and rendering him unconscious. As a result the plaintiff was unable to work for five weeks. His Honour Judge Parfitt, in finding for the Corporation, pointed out that they were in no way responsible for the personal safety of passengers provided they used reasonable care to see that their safety was provided for."

The above judgment is a radical departure from the practice adopted by the Courts in dealing with Common Carriers' Liability, and it will be interesting to know whether the judgment will be confirmed by a higher court in the event of an appeal.—Editor.

FRAME CONSTRUCTION IN CANADA.

The Maritime Merchant says :—Of approximately 2,000,000 buildings in Canada, less than one-tenth of one per cent. have been built with proper consideration of safety from fire. In the cities and towns from which statistics are available, almost 70 per cent. of the construction is frame. The vast majority of brick buildings are structurally defective and inadequately protected, and only one in every 1,200 is even nominally fireproof.

With such conditions prevailing, the enforcement of measures regulating future construction cannot immediately effect any substantial reduction in the volume of fire waste. There are sufficient combustible buildings in Canada to supply the present rate of loss indefinitely.

Upon the average, fire occurs every year in one out of every 80 buildings in cities and towns. Fire prevention is concerned, therefore, not only with the erection of new buildings, but with what is of equal or even greater importance—correction of the worst faults in existing buildings so that they may be less liable to destruction.

STATE INSURANCE.

Insurance is a highly technical and scientific business. It requires men of abiltiy and training and in the event of State insurance it is doubtful whether it would be possible to get the right men. Officials of a State insurance office would probably be selected by vote or by appointment. In either case it is a matter of politics. Most of the efficient insurance experts of this country are poor politicians and their necessary service would be lost. When politics enter a business, efficiency and service step out. The present broad activities of American insurance institutions have been brought about by competition and co-operation with each other. Competition has brought service, and co-operation has brought uniform practices and more reasonable rate and a degree of safety to the public which can hardly be found in any other business.—San Francisco Chronicle.