

THE FIRES OF THE WORLD.

(From the London Times.)

The Fire King levies every year a sum almost equal to the British revenue, for it rarely falls below 70 millions sterling; yet modern science feels a keener interest in observing the transit of Venus than in devising means to check such enormous waste of property. We pride ourselves on being eminently a practical people, and although Great Britain is one of the nations that pay the largest tribute to the Fire King, we submit to it as if it were inevitable, and accustom ourselves to regard it as such. It is not so long since our ancestors in like manner paid yearly tribute to the pirate Bey of Algiers, and in later times we allowed numbers of little chimney-sweeps to be suffocated every Christmas, on the same plea of the inevitable. But means have been found to remedy such things, and if we felt a little more concerned about fires we could reduce their frequency and damage probably 20 per cent. without infringing on those rights of the subject which should be identical with the *salus populi suprema lex*.

The indifference that Englishmen feel in the matter of fires is not peculiar to our race, but shared by most nations, and reminds us of Sheridan sitting before the blazing ruins of his theatre, and observing that "A man has a right to sit by his own fireside." This fatalism paralyses the British Association, House of Commons, Social Science Congress, and Court of Aldermen, and but for the Press the evil would have no vigilant adversary to oppose its progress. Doubtless the reason why philosophers, statesmen, and aldermen fail even to make an effort is because they regard the insurance companies as the born protectors of the public, forgetting that if fires could be prevented, the companies would have to perambulate the streets, exclaiming, "We have no work to do." A good fire is an excellent advertisement for them, and if fires declined one-half their business would languish. Unfortunately, owing to increased negligence, the number of fires is growing twice as fast as the population, and hence the insurance companies are, in general, prosperous, for the more fires the more money London pays yearly to the companies, viz. :—

	1851-60.	1861-70.	1871-80.
Fires per annum.....	977	1,430	1,795
" per million inhabit.	389	418	465
Insurance premium.....	£870,000	£1,130,000	£1,370,000
Per inhabitant, pence.....	82	91	95

Thus London at present pays the companies 40 per cent. more than the cost of maintaining 11,000 metropolitan police, and the annual premium is equal to 5 per cent. of the assessed rental of the metropolis. Our forefathers rebelled against ship money, yet we submit to a much heavier impost, one-third of which we could save by a little prudence. But we are parsimonious in our dealings with Captain Shaw's fire brigade, and extra liberal to the Insurance Companies. The latter are not to be blamed (as when they refuse to insure a fireman's life, unless on very heavy rates) if they are animated less by dictates of philanthropy than by business principles. They even perform some benefit by spreading over the public those losses which would be ruinous to the individual; but they are not really guardians against fire, nor is it correct to say "the companies have sustained heavy losses," since all loss falls upon the public. Few people have an adequate idea of the enormous sums annually paid to Insurance Companies, which amount to the average earning of a million able-bodied men, and yet this is much below 50 per cent. of the entire loss to nations by fire, as shown in the following table :

	Fire Ins. Premium.	Rate of Insur-ance.	Ratio of Prop-erty Insured.	National loss by Fire.	Do per Inhab. Pence.
U. K.	£6,900,000	0.25	46 p.c.	£9,100,000	61
France.....	3,760,000	0.10	75 "	3,200,000	20
Germany ...	6,500,000	0.21	74 "	6,100,000	32
Russia.....	900,000	0.50	9 "	21,000,000	60
Belgium....	400,000	0.10	43 "	500,000	22
Scandinavia .	300,000	0.27	27 "	1,000,000	35
United States	11,000,000	0.90	15 "	22,500,000	105
Canada.....	1,550,000	1.10	30 "	4,100,000	230
The World..	31,910,000	0.27	43 "	57,500,000	59

From the above it appears that the loss per head is greater in the United Kingdom than in any other country of Europe, although, as compared with national wealth, Russia suffers more heavily. If we add one-fourth for indirect losses the damage to Great Britain is 1 per cent. of our national earnings, say, three days' labor yearly of our whole population. Notwithstanding the increase of fires, they make little or no impression; those at Wood street and the Alhambra were almost forgotten in 48 hours. The Companies pay the policies, and the builders set to work again on the blackened sites, just as the inhabitants of Guatemala, after each earthquake, rebuild their houses among the ruins that have entombed some of their friends.

It is time to shake off this apathy, and call a meeting at St. James' Hall to petition Parliament if the municipal authorities still turn a deaf ear to Captain Shaw's solicitations. Above all, the public should free itself of the delusion that any improvement can come from the Insurance Companies, since fires are precisely their *raison d'être*, and it is not fair to expect any more of them than simply to pay the policies for which they charge us the trifle of £1,370,000 per annum, which is 15 times the sum allowed by our opulent city for the support of Captain Shaw's Fire Brigade.

LIVE AND LET LIVE.

OR,

The Golden Rule in Agency Work.

(From the Insurance Agent and Review.)

"Do unto others as you would that they should do unto you."

This golden rule, based upon scriptural injunction, embodies not only a first principle of that Christianity which should guide all our actions, but also the quintessence of worldly wisdom.

Its pendant in social economy is this axiom: that no individual member of a community can do any real good for himself without at the same time—involuntarily if you will, but still absolutely—doing some real good for others. Nor can he do any real good for others, without at the same time doing some real good for himself. Let us consider briefly whether we can apply these two propositions, which are, in point of fact, correlatives of each other, to that branch of commercial industry in which we are especially interested, so as to derive some profit from the inquiry.

First, then, let us deal with the higher and nobler proposition which heads this article, and, treating it from the point of view of its inherent worldly wisdom, search out the conclusions to which it will lead us.

It must be self-evident to every reflecting person, that if a man once acquires a reputation for systematically failing to do to others as he would be done by, it will not be long before that man becomes a social outcast. At first such a one will be spoken of as a remarkably smart man; then his acquaintances will allude to him as a clever but rather dangerous fellow. Later on it will be whispered of him that he is a tricky fellow; until at last it will come to this, that though his acquaintances may not care or dare to say it openly, he will be considered, and to a great extent treated, as a swindler. While, on the other hand, the man who acquires a reputation for the strict observance of the lofty principles we are considering, may not make, and probably will not make, so rapid an ascent of the ladder of life at starting as the other, he will soon come to be treated as the honest man he is. It will be said of him that his word is as good as his bond, and that he is in every way trustworthy and straightforward. And the accession of credit arising from the regard and confidence of his friends will enable him to climb far higher, and, in the end, far more quickly, than he who, by unfairly jostling and shouldering aside his fellows, scrambles hastily up the first few rungs of the ladder, only to fall from it altogether, long before he shall have climbed half-way up, for the want of the moral support of his compeers. For men in civilized communities are interdependent—there is no permanent place there for Mr. Graball. And those who fail to