

LOCAL BOARDS.

We are much pleased to know that the Fire Insurance Agents, of London Ont., have again formed a Local Board, and have adopted a system of specific rating, founded upon Goad's Plans, and arranged so systematically in a very neat little book as to be very convenient.

From the experience and reputation of our London friends it is fair to presume that the rates are equitably assessed, and are adapted to the actual risk in each case, so that we may hope for a long and harmonious life for the board, and a feeling of being justly dealt with by the citizens.

Rates whose measure is the actual risk involved in each case, and calculated upon such a basis as will give the companies a fair margin for profit, are needed in many places outside of London, and we have no doubt but that if a few of the leading agents of the other towns and cities in Canada could visit our office and see how well and wisely the Fire Insurance Agents of New Brunswick and London have gone to work they would follow suit, to their own advantage as well as to the satisfaction of proprietors and companies.

Inasmuch as nothing human is quite perfect, we trust that, should any discussion arise concerning any of the business which may come before the London Board, the matters may be treated equitably and the resolutions faithfully carried into practice. Consistency and good faith will win the respect of the people, and will lead to many improvements calculated to overcome the fire hazard.

Just as soon as the people of Canada know that in all cases a decrease of fire hazard will cause a decrease of the rates of insurance, and that they are financially interested in the preservation of property from fire, just so soon will they make such improvements in risks as are practicable; then we shall see Canada producing a good record of profit and safety to the Companies, but so long as a Dutch auction is the symbol of Canadian rating, or the bad risks of a class are carried at the same rates as the good ones by means of a minimum tariff, so long should we see the Companies having records varying from bad to worse, perhaps with short gleams of sunshine, but in such cases quickly to be overtaken by storm; therefore we hope for long life and prosperity to the Local Boards of New Brunswick and London.

A REASONABLE PRUDENCE.

Considering how liable young and middle-aged men are to die, and how dependent their families are upon the results of their labour, the insurance of their lives is seen to be only the exercise of a reasonable prudence. The average annual mortality of men at age thirty is about eight per thousand, at age forty about ten per thousand, at forty-seven about twelve per thousand, at fifty about fourteen per thousand. Among men from thirty to fifty, therefore, about eleven families will *each year* be deprived of their chief support. The ranks of such a company will be more than decimated every ten years.

It is said with some show of reason that the safest place for a man is on board an express train, moving at the rate of thirty miles an hour, because statistics show so few persons injured in comparison with the number carried. And why? Because great pains are taken to prevent accidents: everything, from road-bed to patent brakes, is studied with reference to safety. Were it known that any reasonable precautions for the safety of passengers were neglected, there would be an outcry of public indignation. Railroad companies are held to account in heavy damages for injury to passengers, *because it is their business to carry them safely. So it is every man's business to carry his family safely through the period of their dependence; and to trifle*

with interests so sacred, by putting them to unnecessary hazard, is to incur a very grave responsibility. When a man does his best there still remains risks enough; but woe unto him who neglects a reasonable precaution against dangers that are well-known.

When one goes on board a steamboat and sees the fire-buckets and axes, the life-boats and life-preservers, and then reflects how seldom there is any occasion to use them, it seems like a waste of money—a provision against danger out of all proportion to the danger. Thousands of passengers are carried every year, and not one of them uses a life-preserver; the life-boats rot at the davits; but who would wish to travel on a steam-boat that neglected to provide such things? The truth is, *when such things are needed it is a matter of life or death, and people realize that it is better to provide them ten thousand times where they may prove unnecessary than to be without them once when they need them.*

But no large company of persons journey through the world long before some of them feel the need of life insurance. Every year the shadows of death fall upon the homes and hearts of more or less. It is only a reasonable precaution for all to insure. The cost of insuring is not so great that it deserves to be compared with the sad results to the families of those who die uninsured.—*London Spectator*

FARM PROPERTY FIRES.

A very large proportion, nearly seventy per cent., of these fires originate in the barns and stables, and are commonly attributed to smoking or incendiarism, simply because no thorough investigation into their real cause has taken place.

We believe the true way to find the causes of things is to narrow down the times in which they occur, so as to find the times in which they are most prevalent, and then, by considering the various probable causes of fires at work in the times of the greatest number of fires, you gradually find those causes which really produce the fires, and can provide for their discontinuance; and as a large proportion of barn and stable fires take place in the spring and fall it may be well to see what special cause is then at work in addition to the ordinary one, and try to find a remedy.

We believe this special cause is the manure heap; and that directly by spontaneous heating, as well as indirectly by serving as a lightning conductor, most of these fires in barns and stables proceed from this fragrant adjunct to the farm.

An experiment can easily be made: choose that weather which is naturally unsettled because of electrical disturbances in the atmosphere, pile together the contents of the building in which cows and horses, pigs and poultry are kept; let the heat remain a day or two; observe the thin streaks of vapor which mount to the sky, serving as conductors to any passing thunder-laden cloud, plunge a thermometer into the mass, and we will venture to say that the more the heap contains proportionately, of the dropping of horses, pigs and poultry the more convincingly will the test convince the experimenter that the manure heap is one of the causes of fires to—rather than in—barns and stables. Perhaps the Insurance Companies may not be able to stipulate that these heaps shall be kept at a proper distance from buildings and stacks, but, by means of their agents and this journal, they may induce the farmers to caution in this respect.