

so. Our officials come in for their share of what is going; but for stolid and unutterable stupidity we will back a certain class of English officials against the world. We often come across newspaper items which astonish us, but any thing so painful in its consequences, in this connection, as the following, which we take from an English legal periodical, we do not at present remember :

“ Had not the facts been given in evidence before a coroner by several witnesses, we could not have believed that such stupidity and inhumanity as the police seemed to have exercised at a recent fire in the Hampstead-road was possible. From the evidence we gather that at the time the fire was first discovered the master of the house was absent, having left his six children in bed in charge of two servants. As soon as the alarm was raised one of the servants ran into the street with the baby, which she handed to a bystander, and essayed to return to save the other children. It will scarcely be credited that notwithstanding, there was, as proved by the witnesses, plenty of time, the police absolutely and persistently refused to allow her to return and save those who had been left behind. Fortunately two other of the children were saved by the man who discovered the fire, but the police refused to re-admit him to save the rest, and as the result three of the children died of suffocation.

“ It is quite right that on the occasion of a fire the efforts of the police should be directed to the prevention of robbery and the saving of valuable property from promiscuous plunder, but surely their instructions to that intent do not extend to a disregard of human life. If the police were on this occasion only carrying out their instructions, so much the worse for their superiors; but if they were merely acting on a too rigid interpretation of a general rule, as is possible, the proper limits of their discretion should be more distinctly pointed out, so that when they first take charge of a burning building, before the arrival of engines and escape-ladders, they may satisfy themselves either that all the inmates have been removed, or that all possible efforts to save them have been made and failed. Who is the responsible person in this matter it may be difficult to determine. If the Chief Commissioner be to blame he should lose no time in altering the police regulations, so as to prevent the recurrence of so scandalous a sacrifice as has taken place; if, on the other hand the constables on duty have exceeded or misconceived their order, the coroner's jury will perhaps know how to deal with them.”

Whether this was the result of stupidity or inhumanity, or both combined, we cannot say; but we scarcely like to disgrace

human nature by supposing it to be the second of the three. Neither can we tell the number of officials who were necessary to preserve the dignity of the law during the celebration of this human sacrifice, but we have a shrewd notion that under like circumstances in this country, including a supply of these vigilant officers (and we consider ourselves sufficiently law abiding), it would have taken a much larger force to have secured the death of these unfortunate children.

SELECTIONS.

INSURANCE AGAINST ACCIDENTS.

People often wonder how it is that Accident Insurance Companies can afford to insure so many persons, and for so large a sum each as \$3,000 or, \$5,000 for so small an amount as ten or twenty-five cents per day.

For the benefit of such we may say that the law of accidents on railroads is as fixed and constant as the law of mortality.

The statistics of travel on railroads are carefully prepared and easily understood, and it is really surprising that so few accidents occur. But that they do occur, and will inevitably occur, is as certain as that the sun shines.

From the report made to the Auditor General of Pennsylvania by the various Railroad Companies in this Commonwealth, showing the business of the year 1865, it appears that upon eighteen leading lines of railway, the total number of passengers carried was 16,012,310.

The whole number of persons killed was 365, and injured 561.

From these statistics we deduce the fact that one passenger is killed out of every 320,246 passengers carried; one passenger is injured out of every 91,547 passengers carried.

Persons that are insured are presumed to be neither more nor less liable to accident than others, and hence we infer that the number of insured passengers killed on railroads will be in the same proportion, viz.: one to every 320,246. From 320,246 passengers paying ten cents for an insurance of \$3,000 for one day, the Insurance Company will receive \$32,024.60, out of which they must pay for one man killed, or \$3,000, leaving a margin profit of over \$29,000.

On general accident tickets, or twenty-five cents for a risk of \$5,000, the Company would receive \$80,061.50 on 320,246 passengers, and have \$5,000 to pay for one man killed—margin of profit being \$65,000.

This, of course, is exclusive of commissions, paid agents, and expenses of doing business.

In the same way, on a ten cent ticket, the weekly compensation is \$15 for a period not exceeding twenty-six weeks—in all, \$390. On a general accident ticket the compensation is \$25 per week, or \$660 as a maximum payment.