

which would seem almost puerile before a conflagration extending to a city block. We cannot therefore, attribute the exemption from fire, to any great extent, to superiority in fire police. Nor can it be owing to the better construction or less combustible materials of the buildings, for they are not superior in these respects to the buildings of other European countries, which suffer from fire, nearly as much as we. For the most part, we can refer it only to two causes; the better managed insurance, and the peculiar principles of French law in relation to fires. It is notorious that fires are prone to originate with insured property. People sell out to Insurance Offices very much in proportion to the want of skill and recklessness with which they are managed. With the French Offices there appears to be an admirable inspection and supervision of insured property, so as not only to determine the value of the risk with a view to exact a just premium, but to prevent any practice that would lead to a loss. There is, perhaps, a little more of this than would be cheerfully tolerated in this country. The French civil code makes, in the first place, every man "responsible for the damage of which he is the cause, not only by his own act, but also by his negligence or his imprudence," and responsible also for the injury caused by the acts of children, servants, and others, for whom he is bound to answer. Hence, if a Frenchman should burn his house or store for the insurance, he would be likely to make a bad bargain, unless he could confine the conflagration to his own property. In the second place, the law makes the tenant answerable, in case of fire, to his landlord, unless he can prove that the fire happened by accident or superior force, or by faulty construction, or that it was communicated from a neighbouring building. Being thus responsible,—and when there are several tenants, each is responsible in full unless he can clear himself by positive proof,—and with the burden of proof thrown upon him the tenant who burns up a stock of goods or tools and gets the insurance, is pretty likely to have to pay it at once to the landlord, to repair the damage of his tenant. That these risks of having to repair the damages occasioned by one's own fire to a lessor or a neighbour are matters of practical effect under the French law, we are sure from the fact that at least one French Mutual Insurance Company advertises to guarantee tenants from the responsibility to the landlord at one-third of the usual rate if the building is insured by the Company, and one half if it is not; and the same Company advertises to guarantee against the liability to indemnify a neighbour for one-quarter of the rate demanded for the house itself and that of the neighbour. Perhaps secondary insurance of this sort may partly account for the large amount insured in French offices. So far as it goes, it doubtless tends to evade the effect of the law; but it does not probably extend far enough to make it by any means as easy to cheat the Insurance Offices in France as it is under our own or the English laws.

INFLUENCE OF MARRIAGE ON THE DURATION OF LIFE.

"The influence of marriage on the probable duration of life, opens a curious field for speculation. That it has an influence, more than one writer bears testimony; and statistics have been adduced in support of the theory. Voltaire has asserted, that the majority of persons who commit suicide are unmarried, adducing this circumstance as an evidence that the wedded state is favorable to the prolongation of life. Hufeland also entertains the existence of such a theory; and Deparcieux reports, "that people live longer

in a state of matrimony than celibacy—the number of married men who die after the age of twenty being nearly one-half less than the number of bachelors dying at the same period; and for forty-three bachelors or widows who reach the age of ninety, there is only one-seventh part thereof of single men found to attain the same age."

On this subject, Dr. Milne remarks:—"It is obvious that the best organized, and most vigorous individuals of both sexes, but especially females, are the most likely to marry; and that but a small proportion will be married of those (particularly of females) who labour under any infirmity that tends materially to shorten life. The married, therefore, will, upon an average, be a selection of such lives from the general mass of the population as would have been the best, whether they had married or not; and it is very difficult to determine what effect marriage may have had in improving them."

A WORD ABOUT CRINOLINE.—"I beg you to allow me," says a correspondent of the London Times, "to ventilate in your columns a grievance under which I am half smothered every Sunday, and from which I see at present no prospect of relief. Ladies will persist in attending Divine worship in crinoline. Pews hired out to accommodate four persons will, therefore, now barely contain two. I myself rent a couple of seats in our parish church, which I attend regularly with my little daughter. The other two are rented by some neighbours of mine—handsome, well dressed, good natured women, against whom I have nothing to say, save that they attire their persons, from the waist downwards, in a sort of steel-ribbed apparatus, like a carriage umbrella inverted, over which acres of silk and muslins and ribbons are festooned. If they arrive before us they quite fill the pew, and my girl and myself are obliged to creep in under their petticoats; it being quite as much as we can do to keep our heads above crinoline during the service. If we happen to come before them to church they sit down upon us in the most remorseless way, swaggering and hoisting about their gig umbrellas in a manner which is most alarmingly disclosive of their legs, on which they take good care to put very decorative stockings, not, I presume, in order that they should not be looked at. I wish, sir, that you would urge the London clergy to insist that on Sundays, at least, all crinolines should be doved; or that ladies wearing them should henceforward be charged for their church accommodation by the cubic foot, instead of by the sitting."

THE LIFE-ASSURANCE AGENT'S APPEAL.

Come now, my friend, and do not stare,
But listen to my strain a bit;
I wish to make you just aware
Of something for your benefit:
As yet, you say, upon your life
You have not got a Policy;
'Tis downright treason to your wife;
I wish you would your folly see,
And think of life-insurance,
The uses of insurance;
O think of the uncertainty
Of life and health's endurance!

Our office is for soundness known
The SPREADFAST PERPENDICULAR;
And when you would be choosing one,
You can't be too particular,
Our 'cumulated fund appears
Increasing at a steady rate;
A bonus every seven years,

And yet our premiums moderate.
Then think upon insurance,
The use of life-insurance;
Remember the uncertainty
Of life and health's endurance!

You're twenty-seven next birthday;
You've not had epilepsy, sir,
Insanity, gout, hernia,
Consumption, or dyspepsy, sir.
Your medical attendant says,
You're come of healthy parentage;
You've lived in Britain all your days,
And are of your apparent age.
Then oh, my friend, insurance,
Think, think of life-insurance;
O think of the uncertainty
Of life and health's endurance!

Your present state of health is good,
With healthy occupation, sir;
Your well formed bellows-chest has stood
The Doctor's aus-cultation, sir;
No hazard in your way of life;
You're neither lag nor cripple, sir;
Last year you took yourself a wife,
But have not ta'en to tipple, sir;
A model for insurance,
Most fit for life-insurance;
Oh, if you'll not cast in your lot,
You'll vex me past endurance!

Pray, don't forget, though healthy yet,
You're subject to mortality;
The life of man we only can
Foretell in the totality.
The first year's premium being paid,
You may demise to-morrow, sir;
And then your widow will not need
To either beg or borrow, sir:
She's saved by life-insurance,
By noble life-insurance;
She's clad and fed by what you did
While life had still endurance.

But say you've got a policy.
Or even more than one of 'em,
You may another take with me—
You'll thrive beneath a ton of 'em,
One ought to add a thousand pounds,
Each new responsibility;
It is a duty has no bounds,
Save just a man's ability:
Then oh, once more, insurance,
Think well of life-insurance;
Remember the uncertainty
Of life and health's endurance!

Long, long ago there was a cove,
Who called himself Knight-errant, sir,
Who, as the Ladies' friend, did rove,
Protecting them from Tyrant, sir;
But, Ladies, I'm your best friend now,
As good as any lover t'ye,
For all my object's to endow,
And save you dears, from poverty!
Then oh my dears, insurance,
Cry loud for life-insurance,
If husbands won't cast in their lot,
Declare them past endurance!
Chambers's Journal.

RESTORATION OF THE APPARENTLY DROWNED.

At the present bathing season, the following Directions for the Restoration of the Apparently Dead from Drowning, cannot fail to be of essential service. Their leading principles are those of the late Dr. MARSHALL HALL, and are the results of the latest discoveries. The favourable opinion of the principal medical bodies, and of three hundred medical men in this country, as also