

**BRITISH FARM LABOURERS.**—In fifty years, according to Mr. Druce, the secretary of the Farmers' Club, who recently read a paper on "The 1901 Census of England and Ireland from the Agricultural Point of View," before that body, the agricultural class had diminished by rather more than 800,000 persons. The diminution of farm labourers during the same period had been very remarkable. In 1851 the figure stood at a million and a quarter; now it was less than half that total. Compulsory education is stated by Mr. Druce to have been a most material cause of this diminution. In expressing this opinion he is not at all singular. Education and agriculture seldom agree. The "Insurance Observer" is responsible for above. Certainly if Agriculture is represented by an English farm labourer, Education is not likely to agree with it. Those pitiable creatures are mere animals, and, in return to their supposed elevation above beasts of burthen, are less cared for than a good horse. But agriculture is the favourite occupation of many thousands of highly educated men in the United Kingdom.

**PHYSICAL FEATURES OF LONG-LIVED MEN.**—Dr. Hall, president of the London Medical Society, author of "The Medical Examination of Life Assurance," has issued a third edition of this valuable work, in which he quotes another medical expert's description of the physique of one who is likely to live to a great age.

"He has a proper and well-proportioned stature, without, however, being tall. He is rather of the middle size, and somewhat thick-set. His complexion is not too florid; at any rate, too much ruddiness in youth is seldom a sign of longevity. His hair approaches rather to the fair than the black; his skin is strong, but not rough. His head is not too big; he has large veins at the extremities, and his shoulders are rather round than flat. His neck is not too long; his abdomen does not project, and his hands are large, but not too deeply cleft. His foot is rather thick than long, and his legs are firm and round. He has also a broad arched chest, a strong voice, and the faculty of retaining his breath for a long time without difficulty. In general there is a complete harmony in all his parts. His senses are good, but not too delicate; his pulse is slow and regular. His stomach is excellent, his appetite good, and his digestion easy."

**Stipulated Premium.** n., from "Rough Notes."

1. A fixed or level rate of assessment which continues so until increasing mortality necessitates an advance. 2. One of the great drawbacks to assessmentism has always been the uncertainty of cost. The anxiety which naturally resulted among members as to whether the next payment was to be more or less than the one just passed, became at last a serious menace to the welfare of many of these institutions. The nerves of the whole membership became unstrung, and this threatened to result in an increased mortality, which would so decimate the ranks, that the influx of "new blood" could never be provided for in sufficient volume to keep the system from a complete collapse. Something had to be done. At this critical moment there arose a genius by the name of Stipulated, with a plan of salvation. He proposed the scheme which bears his name. In accordance with his directions, the guiding mentors of an assessment association would choose a fixed rate to be charged as long as it would pay the claims. By selecting a figure slightly higher than the average for a certain period of time, they would be able to get a little more than they would need some years, which could be used to fill in the gaps that occurred in those years where the claims exceeded collections. When, through advancing mortality, it was found that the gaps began to occur too often to be patched up, then they would guess the rate up to another level, where it would run along

for some time until another boost became necessary. Mr. Stipulated's theory was that an occasional shock is not so wearing upon the human system as is the steady downpull of a continuous worry. His scheme is still in operation.

**TELEPHONE AGREEMENTS.**—The Bell Telephone Co. has made a new proposition to the City Council of Ottawa, agreeing to enter into a five-year contract to furnish domestic instruments at \$25 per year, and to provide 50 instruments for civic use free of charge.

The city of Hamilton, Ont., has given the Bell Telephone Co. an exclusive franchise for five years. The company is to pay \$2,900 a year for five years. It agrees to maintain and keep in repair without charge, the poles and wires used in connection with the city police patrol system, and permit the city to use the cross arm on every pole for the fire alarm wires. Provision is also made that as soon as the switchboard is in operation all subscribers will be supplied with long-distance instruments free of charge, and that all agreements to pay extra charges for these instruments shall cease on January 1, 1904. The rates are fixed at \$30 a year, unlimited calls for private residences; \$25 a year and 2 cents a call, measure service plan for private residences; \$20 a year, with an allowance of 100 calls each month, and 2 cents a call for all extra calls for dwelling houses, on a party line not more than four on a line. The charges for offices or for houses used for trade, etc., \$45 a year for unlimited calls; on measured service plan, \$25 a year and 2 cents a call; offices on party lines, \$35 a year with 100 calls a month, and 2 cents a call for all calls over 100 a month.

## Correspondence.

We do not hold ourselves responsible for views expressed by correspondents.

### TORONTO LETTER.

Promised Increase of rates on Certain Hazards—The Multiple Agency Grievance—Perils of Muskoka Woods—Worse than Africa for the Time—Toronto's Pure Water Supply.

DEAR EDITOR.—Recent fire losses upon stocks of soft coal, generally, and lately emphasized by the Toronto Gas Company's loss in this city, have disposed the underwriters to look into the rates charged for these stocks. It seems certain that soon the rates on them will be considerably advanced. The U. S. Companies have already made advances and Canadian Fire Underwriters will not long delay following their lead.

Another class of hazard that is in order for increase of rates, is the Furniture Storage Warehouses. It is expected that 25 per cent. advance will be tacked on to these hazards. Of late years, in Toronto, the business of storing household goods of all kinds in these public and private storage places for longer or shorter periods, has wonderfully grown. It has proved a very profitable business to the warehouseman too. Last winter the coal famine induced people to quit house-keeping in many cases, and that meant storage of the household stuff. Then, in the summer, very many citizens give up their houses, which, mostly with us, are let on a monthly tenancy, and go off to live in the country; and this year the high rents and scant accommodation has tended to increase the number of persons who store away their goods until spring. We cannot say that up to this date any serious loss has occurred on this class of property; but when one does occur, it is bound to be a heavy one. These warehouses are generally well built and well cared for; but, because all sorts of personal property is stored away in boxes and bales, much of which it would be a joy, rather than a sorrow, to many