Notes and Items.

Results of Systematic Work.—Many people seem to be always in a hurry, and yet never accomplish much; others seem never to be hurried, and yet do a very great deal. If you have fifty letters to answer, don't waste too much time in looking over to find which one should be noticed first, answer the one you first lay your hands on, and then go through the whole pile as fast as possible.

Some begin a thing and leave it partially completed, and hurry off to something else. A better plan is to complete whatever you undertake before you leave it, and be thorough in everything; the going back and forth from one thing to another wastes valuable time.

Another thing, deliberate workers are those who accomplish the most work in a given time, and are less tired at the end of the day than many who have not accomplished half as much. The hurried worker has often to do his work twice over, and even then it is seldom done in the best manner, either as to neatness or durability. It is the deliberate and measured expenditure of strength which invigorates the constitution and builds up the health; multitudes of firemen have found an early death, while the plowboy lives healthy and lives long, going down to his grave beyond three-score and ten.—Halls' Journal of Health.

Chances of Life of Mankind.—Mr. J. Holt Schooling works out from the current life table for England and Wales some interesting results as regards the chances of males at ages 20, 30, 40, 50, 60, 70, 80 and 90, living for ten years more; twenty years more, thirty years more, etc. For example as regards 1,000 men aged 20, 939 of them "live ten years more," i. e., to age 30; that is 91 per cent. live to age of 30 and nine per cent. do not, so that the chance at age 20 of living to age 30 is not quite 16 to 1 in favor of living. Similarly, 559 out of 1,000 "live forty years more," i. e., that is to age 60, so that the odds in favor of a man aged 20 living to age 60 are 66 to 44, say 5 to 4 in sporting phrase. Again, as only 10 out of 1,000 "live seventy years more," i. e., to 90, the chance of a man aged 20 attaining age 90 is only 1 to 100, or odds of 99 to 1 against him. As to the chance for men aged 50, 770 per thousand live ten years more, i. e., to age 60; therefore we say that the chance of a man aged 50 living to 60 is represented by odds of 27 to 23, or about 7 to 2 in favor of the man aged 50 living ten years more. This chance, favorable as it is, is of course not nearly so great as the 16 to 1 chance in favor of a man aged 20 living to age 30. Glancing at men aged 70, we see that only 235 per 1,000 live ten years more, i. e., to age 80; this means that 34 per hundred live the 10 years and 66 per hundred do not, so that the chance at age 70 of a man living to age 80 is represented by odds of 2 to 1 against him. As for men aged 90, of 1,000 men alive at age 90 only four live to age 100. Thus, at age 90, the chance of living ten years is very small, it being represented by the long odds of 249 to 1 against the man—quite an outside chance.—*English Illustrated Magazine.*

The Situation of New York.—Our Hartford contemporary, the *Insurance Journal* has the following observations on the fire insurance situation in New York city:

The newspapers are busying themselves over the letter of Mr. Irvin, president of the Fire Association, and many and diverse are the views expressed about the probability or possibility of the rehabilitation of the New York Tariff Association. Very probably a meeting will be held in accordance with Mr. Irvin's desire, but it seems to us quite unlikely that the meeting will do anything more than to bring out more directly the testimony required to establish the conditions which rendered its dissolution necessary or at least advisable. All our cities have in a measure the elements which have tended to break up fire insurance rating organizations, but New York has them all in an intensified degree. It is the home of all foreign organizations which do not care to comply with our state laws, and it is, and for years has been, the one place where fire insurance brokerage controls the business of the place. Taking in addition to these elements the natural dislike of underwriters to agree with each other, we have a combination which no organization yet has been sufficiently strong to withstand for any length of time. Tariff associations live in New York upon the misfortunes of the business of fire insurance. When all is calm and prosperous there comes a sudden break-down in New York. When all is gloom and despondency New York stiffens its backbone and becomes the most ultra of all rating places. While it is quite true that rates have been gradually tending downward during the past two or three years and will undoubtedly go lower still they have not yet got to a pass where it seems necessary for New York city to brace up and so it appears to us from an outside point of view as though the present desire for union will end in nothing valuable to the business of fire insurance. Underwriters should get New York out of their heads as a place where common sense is to be looked for in fire underwriting. It is a great big town where one has no time to look out for anything but the present moment and the first person singular.

The Insurance of Cyclists.—"No pastime has such a fearful death-roll." The words have just come from the lips of an official of the National Accident Insurance Company, Ltd., in an interview with a member of the Press, the pastime meant being cycling. So large is the increase in the number of cycle accidents that many of the insurance Cmpanies are on the point of greatly raising their premiums for cyclists. During the last two or three years the increase in the number of accidents has been very great, but this year it has risen with a bound. We some time ago called attention to the numerous cycle accidents occurring in this neighbourhood, especially on the roads in or in the vicinity of our district health resorts, and commented on some of the causes of the disasters. The insurance agent referred to stated that the recent increase in the number of accidents is mainly attributable to the fact that so many ladies cycle nowadays, as by nature most women are more nervous and less decisive than men. In a tight corner, where a man's coolness and promptitude would carry him through, a woman's indecision and timidity bring her to grief. It would seem that the tendency of mere novices to ride brakeless bicycles accounts for the most of this season's fatalities on dangerous declivities. It may be feared that a higher premium on insurance would not do any good to persons so thoughtless as to ride without brakes, but it would safeguard the interest of insurance Companies. At all events, there is no inherent reason why such a high rate of injury and death should be the outcome of the healthly recreation of cycling.—*Dundee Courier.*