

PROFITS OF FIRE INSURANCE.

Being Factors on Fire & Theft, Fire
Cost, and Making Standard.

We have it on the authority of a
certified expert that there is today not
a single insurance company in the
country writing any money out of its
business. This is rather an astonishing
assertion, but the assertion is made that
it is based on facts. If it were not for
the rapid melting of invested funds,
there would be a company in America that
could probably pay its stockholders a
dividend today.

Ten years ago it was considered per-
fectly legitimate to make a profit of
from 25 to 30 per cent on the whole
business. Today the most successful
companies are doing business on 10 to
12 per cent., and taking half revenue
therefore no one is making money.

Since 1875, 200 insurance companies
have gone out of business, or re-
turned their gains to other companies.
To be sure, some of these companies
have made enormous profits, but
most of them have lost money.
Nor were they pretty compensation either.

The fact of the matter is, the day for
large profits in the insurance business
has gone by. Competition is so great
that existing companies must content
themselves with a very small margin of
profit. The principal cause of affairs
is that the rate for risks are not high
enough, considering the enormous
size of the losses to add to the
expenses. In 1890 every element doing
business on the Pacific coast lost money
through the fire-insurance-fund capital-
ization that occurred there.

Hartford has a valid interest in the
outlook. Manifestly these great losses
cannot be prevented, and apparently
the condition can be set only by
extinguishing all losses. It is a fact
with which no one who is interested in
the insurance business is likely to come
in contact that 90 per cent of our
Hartford companies and certain of
their New York rivals amount to a
very negligible sum yearly.

Of course all this competition leaves
to the pecuniary advantage, within
certain limits to the insured, giving him
much more favorable terms than were
existed when insurance was young;
but in the present article the writer is
certainly not afraid of the insurance
business, and neither is he afraid of the
future.

What has caused the decline in
profits of nearly every other large
insurance undertaking? Oil established
immensely losses that did a business
of \$1,000,000 a year ten years ago now
find they have to do double that to
make a like amount of money.

The same is true of every kind of ex-
ception outside the realm of specific
losses. There is 2 per cent, most satisfy-
ing losses when a chronic age thought
nothing of 1 per cent, worth having.
Even such a firm as the Hartford
except in the far west, lost for this
several millions, and the 10 per cent
losses of yesterday are being rapidly re-
placed today by those of 5 per cent.
Men of investors may regret it, since
in this country are coming down to the
English basis, with its 4 and 5 percent,
and these seem to be no help for it.—
Hartford Post.

Authors at the Great Auction.

Probably when the Great Auction is
held one of the questions asked will be:
"Did you in America ever write stories
for children?" When a speaking of
knows there will be. There will
stand the victims of this sort of literature,
who begin in their tender years to imbue
their souls with the hideously
bad flood of imagination prepared
by the dullest writers and summer
camp directors. They will be asked if
they called domestic stories tales of
domestic merit stories until their
minds were filled to that degree that
they could not act upon anything that
offered the least resistance. Beginning
with the pebbled books, they must
continue with them, and the dull ap-
petite by and by must be stimulated
with a spic of vulgarity or a little paper
of impudence. And fortunately
for their confinement in this kind, the
dullest writers can be—indeed—
Charles Dudley Warner in "Mephi's."

The Question of Life.

We hear often in these days the question,
"Is life worth living?" To this may be given two answers, "Yes" and
"No," each depending on the way it is
posed. To him who lives only for blue-
skies, who is satisfied with nature,
prides himself on his health and strength,
always attending to get the better
of his neighbors, to absent him or de-
feat him, only keeping a little this
side of open criminality, so that his
neighbors will be in highest estimation,
to the rich—no man a man lives is not
worth living. "It had been better
for him if he had never been born." For otherwise is the lot of him who
lives only to do good; to brighten the
soul lives of others around him; who is
the friend of the friendless and
helps the helpless and abhors
the sinner's heart "for sin is joy."—New
York Evangelist.

Faults.

The smallest fresh paint is unpleasant
to some people. I can tell it may be
overdone or at least suffocated by
sprinkling lye with water in which
shreds of lime have been mixed and
placed upon the floor.

Also oil paintings may be cleaned
by wiping over with a sponge dipped in
warm beer, and when thoroughly dry
washed with a solution of moist gun
powder dissolved in pure water.—L.
Engelhardt in "Gardener's Housekeep-
ing."

A Little Chorus.

"Little Boy-Mama, may I give
what is in my savings bank to that boy
next door?"

"Alas—You dear, sweet little cher-
ish! Do you want to give away all of
that money you have given you? There
was over a dollar."

"I spent some of it, mama."

"Did you? How much is there left?"

"There's a twenty cents out plus less,
but it's nearly all used it was bad."—
New York Weekly.

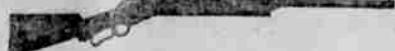
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