

The Club Smoking Room

By HAVANA

I SOMETIMES wonder," began a man prominent in insurance circles, "whether our system of insuring against loss by fire makes people more careless in the matter of taking precautions. I have known business places where no insurance had been effected, either because the companies had refused the risks or because the rates quoted were deemed too high. In all these cases the risk of fire was far above the average, and yet a fire very seldom occurred. The people took exceptional precautions, and spent large sums of money on the latest and most up-to-date fire extinguishing apparatus. They also kept a vigilant and alert army of watchmen, and had the most rigidly enforced rules against carelessness in the use of fire. All the employees were well drilled in the use of the extinguishers, and knew exactly what to do and where to go in case of an outbreak. Also, the apparatus was frequently tested to make sure it was in good working order. But in firms that are heavily insured things are often very different. The appliances are old and out of date, and frequently they refuse to work when wanted. Then those employed on the place are careless and often quite ignorant of how to use a fire extinguisher. If the risk is pointed out a man will often say that it doesn't matter much as he is well insured. Of course, we always make the most careful enquiries before accepting a big risk, and we protect ourselves as much as possible by re-insurance, but we cannot protect ourselves against deliberate carelessness, or even unintentional carelessness. Our losses in New Zealand lately have been immense, and if people want their rates kept down they must help us by doing all they can to minimise the risk of fire."

"What you say is I fear only too true," answered a prominent business man. "People are naturally more careful when carelessness involves the risk of a heavy loss to themselves. Take the case of these bush fires. Most of them are due to carelessness on the part of people who have no interest in the preservation of our bush. A match is carelessly dropped, or a fire lit, and the sparks allowed to blow about, and in a few hours half the countryside is ablaze. The destruction of such large areas of forest is bound to put up the price of timber, and the whole community will suffer for the almost criminal carelessness of the individual. Apart from this, think of the immense destruction of natural scenery and the risks to settlers of these large fires. Anyone proved to have started a bush fire should be sent to gaol without the option of a fine."

"I know a chap," said a country member, "who had just bought a place with a beautiful piece of standing bush. He had selected a spot near it for his house that he might enjoy the sight of it. He had got his house nearly finished when the whole bush was set on fire one Sunday morning whilst he was away. Now he has to look out on the charred remains and his view is quite spoilt. He says he would sooner have lost two hundred pounds. Luckily, he saved his house and his vines. He is going in largely for grapes. I believe, in spite of the threatened importations from Australia. I was asking him how these would affect him, and he did not think it would make any difference. He grows outdoor grapes, and he reckoned he could sell them as low as 5d a pound and still get a good profit. He said it cost 3d a pound to get

Australian grapes to market, and he considered that ought to be sufficient protection for any man. He thought too much coddling of any industry was a bad thing. Like insurance, it made people careless and disinclined to use their best efforts.

"The occupation of the farmer nowadays calls for thought and effort," remarked an auctioneer. "We can always sell good lines at a high figure. It is the rubbish that won't sell. Lots of people think they can go into fruit farming without the slightest experience, and they won't take the trouble to learn anything. They neglect their trees, they spend next to nothing on manures, they never study the science of the thing at all. They just shove a tree into the ground, and, to use their own expression, they let it rip. Then they never trouble to pack their stuff properly. Good, bad, and indifferent all go into the same case. The consequence is that no customer will bid more than a nominal price for such stuff, and the grower turns round and abuses the auctioneer, and talks of rings and combinations, and all that sort of tommy-rot. As if it wasn't our interest to get the best price possible for our clients, seeing that our commission depends upon it.

Now, I have one "client," he went on, "who is a perfect pattern in the way he sends his fruit to market. In the first place, he is an expert grower. He thoroughly understands that there is as much science and skill required to grow fruit properly as there is to run a steam engine. He studies all the farmers' papers for the latest ideas and varieties, and he is not above learning from others. He told me that each year his bill for manures exceeded the price he had originally paid for his land, and he reckoned it was money well invested. He grades all his fruit most carefully, and I can always depend on every case being up to sample. The peaches in the two highest grades are packed in two layers of 35 each, and for the case of 70 I have often seen bids of 8/6 and 9/6 a case. Occasionally he has got as much as half-a-crown a dozen for picked fruit. The last cheque I sent him for an average consignment was over £50. And this man started, I believe, with little else except brains and a willingness to work and to learn. But, mind you, any kind of farming nowadays wants brains and intelligence. The day of doing things just because our grandfathers did them is gone for ever, for those who hope to succeed at all. The farmer, like everyone else, must move with the times."

"I think the New Zealand farmer is far more progressive than his compatriot at Home," put in the parson. "We make a great mistake in thinking that our country people are lacking in intelligence. I believe a great many of them are far shrewder than most of our city chaps. They read a lot, for one thing. You would be surprised at the immense variety of hooks of all sorts that some of these fellows have been through, and good books, too—not merely trashy novels. They take a great interest in politics, even foreign politics, and they can often remember a great deal more than you can about what they have read. Country children labour under immense disadvantages in the matter of education owing to the difficulty in obtaining a good teacher for a small school, and yet they very often do as well or better than our city youngsters. I know a girl from quite a small school away back who has just got a scholarship of

£40, and passed seventh in the whole colony. I grant you that the English country yokel is still a bit of a bumpkin, but you seldom meet his type out here. I fancy the fact that people mostly own their own places has a good deal to do with fostering a spirit of independence, and that in itself leads towards a higher level of thought and intelligence. In spite of the derivation of the word from "pagus—a village," I believe there are more pagans in our cities than in our country places."

Stamp Collecting.

Two new values are reported in stamps of the Malay States, 5 cent, green and red on yellow, and 20 cent, lilac and black.

One result of the expedition of the Nimrod to the South Pole will be a number of philatelic treasures in the shape of New Zealand stamps overprinted King Edward VII's Land in small type. Already several letters have been received from the Nimrod. They bear the ordinary penny stamp of New Zealand overprinted as stated above, and the cancellation mark on some bears the date of January 19th, '08, and the words "British Antarctica." Referring to this expedition, the Dunedin "Star" also has the following: "Philatelists who posted letters to Antarctica in the hope of receiving a stamp from the King Edward VII. Land Post Office will be interested to hear that one young lady has received a British Australian Expedition stamp. The letter was posted on the Nimrod and taken to Lyttelton by the Koonya. The date stamp is of an oval shape, containing the inscription: "British Antarctic Expedition, 1907, Jan. 14, 1908, S.Y. Nimrod." The official stamp is a circular one, in which is contained the following:—"King Edward VII. Land."

At the 19th annual conference of German philatelists, held in Hamburg last year, stamps to the value of £7500 were sold on one day. Delegates were present from 52 societies, representing 6462 members. This year the conference will be held at Gosnitz, Saxe-Altenburg.

The 1d green stamp of Gold Coast is now appearing in one colour on ordinary paper, well glazed. A change in colour is reported in the 4 mil stamp of the Sudan. The camel and its rider are in red, and the frame of the stamp in brown.

A set of seven plain postage due stamps has been issued in the Transvaal. The values and colours are as follows:—1d black and green, 1d black and red, 2d orange buff, 3d black and light blue, 5d black and violet, 6d black and brown, and 1/- red and black.

A new set of stamps has appeared in Peru. Amongst the designs are the Lama, portrait of Admiral Gran, Exhibition Palace, Post Office, School of Medicine, and Hippodrome of St. Beatrice, as well as a number of pictures of statues. The values are as follows:—Un Centavo, in red on 12c blue; Dos Centavos, in mauve and blue; 1c, black and green, 28 x 32 mm; 2c, mauve and red, 26 x 22 mm; 4c, olive green, 25 x 15 mm; 5c, black and deep blue, 28 x 32 mm; 10c, black and purple, 30 x 25 mm; 20c, black and dark green, 30 x 25 mm; 50c, all black, 38 x 25 mm; and 1 sol, green and mauve, 36 x 27.

A 10 cent stamp is reported from China, same design as the 20 cent.

The following interesting paragraph is from a article by "Uncle Tom" in "Gibbons' Weekly," regarding the Barbados Relief Fund stamps, issued shortly after the earthquake at Jamaica:—In 1773 there was formed in Paris a society which was named "Philatelists," or Seekers of Truth. The Philatelists of to-day still seek after truth in one sense, for they try to secure true stamps issued for postal use.

"What is Jamaica like?" asked Queen Isabella of Spain, and Columbus answered by taking a sheet of paper, crumpling it up in his hands, then spreading it out again—all crased into hills and valleys. "That, my Sovereign, is Jamaica," he replied. It is a "crumpled" island, all hills and dales, penks and gorges, fissures and precipices, with streams, waterfalls, cascades, rivers and mineral springs, all through its extent of fifty by one hundred and fifty miles. The harbour of Kingston claims to be the sixth finest in the world. There was an earthquake in 1692, when the town of Port Royal slipped bodily into the sea, and to-day, when the water is clear, masses of masonry may be seen in the sea-bed—the relics of the older town on the site of which Kingston now stands. Under the red buoy that lies at the entrance to the harbour are the remains of the church that slid into the sea two centuries ago. On the 14th of January, 1907, a meeting was in progress in Kingston, and distinguished persons were present: the Governor, an Archbishop, three M.P.'s (one of whom was Mr. Henniker Heaton), and several lords, ladies, and people of title. A paper was being read on "Sugar Growing," when suddenly the floor of the room rose up, the walls cracked and bent, the roof fell in patches, the assembly was blinded with dust, and the president was thrown out of his chair.

Referring to the stamps, the writer adds: "The Relief Fund stamps were only one of the many channels immediately opened to supply relief. The idea would naturally occur to a postmaster that possibly even stamps might help. Every possible method of rendering assistance was thought of, and the issuing of these surcharged stamps was one of the results. Half the proceeds went to the fund, and the collector who purchases his copy is indirectly a contributor."

BILIOUSNESS AND INSOMNIA.

BILE BEANS CURE WHERE MANY TREATMENTS FAIL.

"Being a great sufferer from biliousness and insomnia," writes Mrs. M. Burnett, of 67 Docker-street, Richmond, Vic. "I was recommended by a friend to try Bile Beans, she herself having derived great benefit from them. Although I had tried all kinds of so called remedies without deriving any relief, I decided to follow my friend's advice, and purchased a box of the Beans. Words cannot express how thankful I am for the relief I derived from the first few doses, and after undergoing a course to the extent of four boxes I found myself completely cured. Since then I have not had a bilious attack, feel perfectly well, and am able to refresh my meals—a thing I was previously incapable of."

Note that after all else failed, Bile Beans cured Mrs. Burnett with signal success. Composed of Nature's own vegetable roots and herbs, Bile Beans are the world's most successful remedy for biliousness, indigestion, headache, constipation, piles, debility, female ailments, bad blood and breath, and all disorders of the functions of the liver, stomach or digestive organs. Of all medicine vendors, at 1/1 per box, or 2/0 family size.

Gladie: You don't seem to have made a very satisfactory impression on Borem. Cleverley: I tried very hard to do so. Gladie: Well, he told me you didn't impress him as a man he would care to associate with very much. Cleverley: Fine. That's very satisfactory. It's the very impression I wanted to make.