per year. During ten years 129 churches have been struck. "Lightning has a fondness for churches. This is accounted for, however, on the theory that the spires of churches attract the electric fluid.

"The government expert has confirmed the superstition existing among farmers that lightning has it 'in' for them, in that it shows an inclination to wait until the harvest is gathered before it strikes the barn. This is accounted for on the theory that before the harvest the stalks and plants attract the lightning to the fields, but bring it towards the barn when they have been gathered there. Barns are also situated on hills and hillsides in exposed positions. Lightning is more frequent after harvest time than before."

The pamphlet will not be popular with "lightning rod" vendors, as it shows that the electrical discharge "has upon several occasions shown intelligence in avoiding lightning rods and hitting some building in the back of the neck close to a conductor. A building may also be seriously damaged without having been struck at all. This is done through electric induction, and the case of the Hotel de Ville at Brussels is cited, as a fire was caused there by lightning when it was supposed to be the best protected building in the world."

Besides damage to buildings, which is serious enough, lightning is very destructive of human and other animal life. Thus, in June, 1894, 96 persons were killed by lightning in the United States, and 102 injured, while numerous cows, sheep and goats were knocked down, and property destroyed worth $250,000. The warnings are to following effect: "Don't get into a feather bed; don't stand under trees during a thunderstorm: and don't try to dodge a streak. The Government's publication includes some interesting pictures, besides advice to farmers how to protect their barns and other buildings.

THE ANNUAL MEETING OF THE CANADIAN FIRE UNDERWRITERS ASSOCIATION.

The twelfth Annual Meeting of the Canadian Fire Underwriters Association was held in Montreal on the 15th October, and continued up to the close of the week. It was a full meeting, as, with the exception of the ATLAS, NATIONAL OF IRELAND and WATERLOO (whose managers were unavoidably absent), every company was represented, those present being:—

Thos. R. Wood, Toronto	ÆTNA.
F. W. Evans, Montreal	
C. R. G. Johnson, Montreal.........	AGRICULTURAL.
Geo. H. McHenry, Montreal.........	ALLIANCE.
P. H. Sims, Toronto	BRITISH AMERICA.
C. R. G. Johnson, Montreal.........	
Lansing Lewis, Montreal	CALEDONIAN.
Jas. McGregor, Montreal	COMMERCIAL UNION.
C. R. G. Johnson, Montreal.........	CONNECTICUT.
E. P. Heaton, Montreal	GUARDIAN.
G. A. Roberts, Montreal....	
P. A. McCallum, Toronto	HARTFORD
J. W. Molson, Montreal.......	
E. D. Lacy, Montreal	IMPERIAL.
J. G. Thompson, Toronto	LANCASHIRE.
J. P. Bamford, Montreal.......	
J. Carson, Montreal................	
G. F. C Smith, Montreal..... ..	LIV. & LONDON & GLOBE.
A. Wright, Toronto................	LONDON & LANCASHIRE.
F. W. Evans, Montreal..............	
E. A. Lilly, Montreal....	LONDON ASSURANCE
R. Templeton, Toronto......	MANCHESTER.
J. W. Molson, Montreal......	
A. Dean, Toronto..................	
Jas. Lockie, Waterloo.....	MERCANTILE.
Thomas Davidson, Montreal....	NORTH BRITISH & MER.
Randal Davidson, Montreal.........	
R. W. Tyre, Montreal.......	NORTHERN.
G. E. Moberly, Toronto	
J. B. Laidlaw, Toronto...............	NORWICH UNION.
W. Kavanagh, Montreal...... .. .	
Robert Hampson Montreal....	NORTH AMERICA.
Harold Hampson, Montreal	
J. C. Sutton, Montreal	PHENIX OF BROOKLYN.
J. W. Tatley, Montreal.....	PHENIX OF HARTFORD.
R. McD. Paterson, Montreal	PHENIX OF LONDON.
J. H. Routh, Montreal	QUEBEC.
H. J. Mudge Montreal..............	QUEEN.
P. M. Wickham, Montreal....	
Geo. Simpson, Montreal.....	ROYAL.
W. MacKay, Montreal..............	
H. M. Blackburn, Toronto	SUN.
J. P. Bamford, Montreal..............	
J. Carson, Montreal......	
W. Kavanagh, Montreal......	SCOTTISH UNION AND NATIONAL.
A. F. Jones, Toronto......	
T. L. Morrisey, Montreal...........	UNION.
J. E. E. Dixon, Montreal...........	
J. J. Kenny, Toronto...............	WESTERN.
J. H. Routh, Montreal...............	

The above list shows that the lapse of time, so far from weakening, has served to strengthen interest in the Association, and that the companies, individually and collectively, feel that combined experience and action are of great advantage in the conduct of their business. These meetings—if we may use the parallel—resemble those of a merchants' exchange, at which market rates are fixed for commodities, and questions of importance to the welfare of their business are discussed and dealt with. The period which elapses between each annual gathering that rates are dependent upon the hazard, and the lesson taught by Toronto at the beginning of the year, should be enough to prove the folly of "shutting the stable door after the horse is stolen." If every town acted as though serious fires were quite possible, they would be fewer.

Then comes the matter of inspection. We hear many people assert, that the chief reason of the insurance companies' losses in Canada is the want of inspection. We admit "that if it were so, it were a grievous fault." But of late, so far as the Association is concerned, this charge cannot be fairly upheld, for not only has the inspector of fire appliances visited nearly every town and village, but there have been between three and four thousand inspections made of the different mills and factories during the past year by the schedule rating officers, besides about 8,000 inspections of ordinary risks in Montreal alone. We understand that the result of this work has been on the whole satisfactory, that several faults in risks have been rectified, or an extra premium charged. The schedule rating as a rule has worked smoothly; but as no human system can be perfect, some inaccuracies or deficiencies are to be dealt with shortly.

There is also a rumor, that an effort will be made to enter into competition with the New England Mutuals for risks that are eligible for those companies, and thus retain what may be termed the cream of the business