

The Toronto World

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PROTECTION AGAINST LOSSES BY LIGHTNING FIRES

The thunderstorm which passed over the county of Middlesex on Wednesday played havoc with the barns of the farmers. The London papers report twenty buildings destroyed, as far as heard from.

What makes the loss so heavy is, that at this season of the year the barns are filled with the harvested crop. It is a serious destruction of capital, representing the earnings and savings of many years, and it is thought that farmers will ponder over the lesson of it.

There is no means whereby they may be protected against such loss. Lightning-rods and insurance are doubtless the best available, but it is ungenerously true that the most is not made out of them. The policy of good insurance is generally not up and carefully looked after, but that they may not get out of place, a very safe protection against lightning is a great deal of insurance practice by the lightning-rod vendors; so much so indeed that the average lightning-rod man is looked upon as the worst fraud in the community, and it is only for the sport of the farmer's dog.

Why couldn't we have an insurance company's inspector of lightning-rods in the country? There is not one farmer in fifty who leaves a good rod when he sets it, or how it should be placed on his buildings to afford protection. They are made the dupes of the cunning agents, and in far too many instances the lightning-rods do more harm than good; they attract the electric fluid, but are worthless to convey it harmlessly into the ground.

Then there is the question of insurance. The rate on farm buildings is so low, and the companies dealing in such business are so stable, that the farmer who neglects to insure his buildings is left without excuse if they are destroyed by fire. Yet we believe it to be the fact that one-half the farm buildings in Ontario are uninsured to-day, and of those that are very few are insured above half their value.

A system of government insurance—under which every man would be obliged to insure his property—is advocated by some people, and possibly it might prove to be as good a scheme for the insurers as the insured. As a revenue measure it might eclipse the N.P.

But the voluntary system suits our ideas best, as they will find a way to insure as soon as they are convinced that it is their interest. The fact that on ten barns burnt by lightning in the county of Middlesex on Wednesday afternoon the total loss was \$40,000, and that the insurance was only \$25,000, is the most convincing of all arguments. There is no man so dull of comprehension that he cannot understand it.

But we believe, that the insurance companies might do something to encourage the taking of fire, especially on the contents of buildings. Why not, for instance, adopt the plan of insuring contents for three or four months of a year, instead of the whole year? The great bulk of the wheat and barley of Ontario is threshed and marketed before the end of October. Why should the farmer who insures the contents of his barn be made to pay an insurance fee for the whole year, when the bulk of the goods are not on hand over three months—when his barns are full of stored grain and thunderbolts prevail?

Under the intermittent plan we are convinced that the insurance companies would do a much larger business, and the farmers would be more adequately protected. Good lightning-rods carefully put up, more attention to insurance, and insurance of contents for short harvest periods, these appear to be the most practical and serviceable means of protection against loss by lightning fires.

THE WIDWORLD IN BRIEF

Sparks from the American and Canadian wires, and the Atlantic cable. CANADIAN CONDENSED. Forty young men from St. Bonnard and fifty-two from Quebec have left for Peterboro' to work in the shanties there.

It is stated that the machine shops in Quebec have so much on hand that it is impossible to obtain workmen enough to execute orders. During Thursday's thunderstorm a barn belonging to one Fickell, Esquire, was struck by lightning and burned together with its contents.

Diphtheria, which has been present for some time past among children in Beauport, Que., has now attacked adults, and two or three deaths are reported. Owing to the dull weather and the season of the Labrador fishing coast, the banks of the fishing continues to be very good.

Marijuana gold discoveries are reported from the Central hills, thirty miles from Deadwood. A negro named Henry Lawson was hanged in the morning for whipping a neighbor's child to death. The total public revenue of the United States for August was \$39,000,000, against \$35,000,000 in August, 1880.

It is stated that an analysis of the stomach and other organs of Jennie Cramer revealed arsenic in quantity sufficient to cause death. Howgate's bondsmen are waiting for him. He is thought to be surrendered to the authorities when found. If Howgate escapes, his bondsmen lose \$40,000.

The growth in Virginia threatens total destruction to the tobacco crop. Corn is burning up, and other crops are badly injured. The James river has not been so low for fifty years. Wm. Martin, who wantonly killed his wife in Missouri some years ago, and who escaped by eloping with the girl's daughter, has been recaptured. The woman has also been recaptured.

Miss Walters' suit for breach of promise of marriage against Edward Gridley, the richest young man in Central Illinois, has been discontinued for \$20,000. Gridley is still on his bridal trip. PARTNERSHIP NOTICE. In the election for Spanish senators the cabinet got 145 seats out of 306.

220,000 of billion was withdrawn from the London treasury for shipment to America. The governor has expelled from Strasburg two workmen suspected of the purpose of starting a socialist propaganda. A French and an Italian officer fought a duel at Mentone. The Italian was wounded in the arm and the Frenchman's skull was split open by a bullet.

It is reported that the emperor of Austria has personally warned the czar against the probability of a continuance of the partition of the Balkans. The conductors of the Free Word, a new Russian newspaper published for circulation in the Balkans, have been arrested. The Russian government has prohibited the publication of the paper. Competent authorities think that the crops of France will fall short of the requirement of home consumption, and the deficiency will have to be made up by importation from abroad.

MR. BLAKE AT HALIFAX

The Methods by which the Victory of 1881 Must be Won—A Good Cause and Honorable Means. In concluding his speech at Halifax Mr. Blake said: "I believe, sir, that the good cause will win in 1883, but I had rather ten thousandfold be beaten in the right than triumph in the wrong."

Mr. Blake's speech at Halifax was a masterpiece of logic and eloquence. He argued that the good cause would eventually triumph, but he preferred to be defeated in the right rather than to triumph in the wrong. He emphasized the importance of honorable means and a good cause.

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