

LIGHTNING ROD PROTECTION.

An insurance authority, in speaking of the fire losses of April last, said: "Lightning has caused considerable loss during the month, especially throughout central and eastern Ontario and western Quebec. On the 25th and 26th of the month, 34 barns and nine dwellings were damaged in Ontario, and on the 27th, 18 buildings were struck in the province of Quebec. If enquiry were made it would doubtless be found that none of these buildings were rodged. When it is remembered that lightning loss upon farm property in Ontario and Quebec costs the insurance companies well over \$400,000 a year and that losses not covered by insurance probably amount to an equal or even greater sum, it seems strange that farmers do not more generally adopt so simple a means of protection as the lightning rod."

VALUE OF RODS.

Much has been said and written of recent years as to the value of lightning rods as a means of fire protection. This question has especially interested insurance companies, who have to provide for the primary loss. When, however, insurance officials make such statements as that quoted above, it is apparent that only a small part of the ultimate loss is borne by them. Farmers, especially in eastern Canada, are paying this loss. True, the insurance companies collect the money from a large number and pay it over to those who suffer from lightning, but the farmers pay the price, as well as the cost of making the collection. The heavy loss by lightning must be provided for through an increased premium paid by farmers for their insurance. It is therefore advisable for those who must pay this heavy charge to take precautions to protect property.

ACTION NECESSARY.

The data collected by United States Farmers' mutual fire insurance companies demonstrated that lightning is one of the principal causes of fire in rural districts.

Canadian farmers' mutual insurance companies are also taking a great interest in lightning losses, and almost unanimously make a reduction in premium on protected risks.

In European countries, particularly in France and Germany, all public buildings are protected; school authorities insist upon lightning rods upon all school buildings.

With a very heavy fire loss in Canada, at a time when such wastes should be reduced to the minimum, some action should be taken to protect rural property against this destructive element.

HAD ENOUGH.

The Western Empire Fire & Accident Insurance Company, of Winnipeg, which began business two years ago, now announces the cancellation of every policy on its books, the return of the pro rata unearned premium and the Company's retirement from the fire business. The Company, which was a provincially licensed concern, is now applying to the Manitoba legislature for an amendment to its charter making the Company a loan and investment concern under the name of the Rupert's Land Investment Corporation.

THE CONFLAGRATION HAZARD.

With three conflagrations raging practically simultaneously last week, fire underwriters witnessed the vanishing of a good share of last year's profits. The fires in Paris, Tex., Augusta, Ga., and Nashville, Tenn., imposed insurance losses estimated at between eight and ten million dollars upon the companies. The conflagration hazard is never absent from American cities. Sometimes a considerable number of years will elapse without the occurrence of sizable conflagrations in fact, in the last half century there was a period of fourteen years during which no conflagration loss in excess of three million dollars occurred. However, investigation has shown that during the last forty-five years the conflagration losses have amounted to about eleven and one-half per cent. of all the fire losses paid by insurance companies. It is apparent, therefore, that while a decade or so may pass without an important sweeping fire, yet the conflagration hazard cannot be ignored, as it will work out heavily in an average covering a longer period of time. Hence proper provision must be made for it in all fire insurance premium rates.—*Spectator*, N. Y.

ANOTHER POLITICIANS' MUDDLE.

Politicians have got the State of South Carolina into a nice mess. They passed a drastic anti-compact act, directed against the fire insurance companies, which has now gone into effect. The insurance companies, who have been losing money in the State for years, decided that the Act made it impossible for them to continue doing business and have withdrawn, leaving in South Carolina only a half-dozen local or mutual concerns who are unable to carry a fraction of one per cent. of the liability offered. Business interests are all consequently in a condition of unrest and alarm, and their feelings are not assuaged by the fact that a fortnight ago three great conflagrations took place in the South on the same day. The insurance commissioner is trying to get the companies to do a surplus-line business. But the companies are sitting tight. Eventually, it is thought, the business interests will force some such compromise as they secured, in similar circumstances, in Missouri and Kentucky, where the state officials and politicians soon dropped their brag and bluster when they heard from the voters and taxpayers, and made compromises and gave pledges which made it possible for the insurance companies to resume business.

NOTICE OF REMOVAL.

The Dominion, North Western National and the National-Ben Franklin Fire Insurance Companies are now located in the Lewis Building, St. John Street, Montreal, where convenient and commodious office accommodation has been secured. The business of the three Companies for the Province of Quebec is under the supervision of Mr. C. C. Lawson who is a well-known resident of Montreal, having spent thirteen years of his insurance career with leading British offices in this city. This experience gives him the advantage of a knowledge of the business situation generally in the Province of Quebec.