

Dr. Briaton, who is quoted in the "Insurance Monitor," as saying: "In the affluent classes the care and attention that wealth can secure often reduce the influence of such accidents to a minimum that may be practically overlooked altogether." The same authority says:

"The effect of the loss of a limb, or a special sense, it is rarely necessary to estimate. Amputation of a limb for disease is said to confer an increased risk of visceral—especially of pulmonary—disease. But, here the previous malady would itself enter into our calculations, as well as the present health (including any appearance of latent mischief) of the person examined. Amputation for injury or accident is also said to be often followed by a plethoric state, and a tendency to corpulence, that are attended with increased risk to the constitution. These, however, would also be visible facts that could scarcely escape notice.

And in respect to these mutilations, as well as to complete blindness, deafness, and the like, we may sum up their other chief indirect effects in the general statement, that whatever interferes with the exercise natural to a healthy individual, or deprives him of the proper guards against accident which nature furnishes, of course, increases his risk of disease and injury respectively. But how far it will do so must be judged of from the details of each case; in other words, the habits and circumstances of the individual."

**A Singular Accident Case.**

Accident insurance records are rich in curious cases. One just described in the Appellate Division of the New York Supreme Court is worthy of notice by managers of Accident Companies. One Walters sued and got a verdict against the Syracuse Rapid Transit Railway Co. for injuries received from an electric shock caused by a wire of the company falling while he was riding his bicycle on an asphalted street. The Supreme Court reversed this judgment. It was proved by his own evidence that the asphalt at the time of alleged accident was quite dry, and that his bike had rubber tires. Electrical experts testified that dry asphalt and its concrete foundation, and a rubber tire are each non-conductors of electricity. The Court after reciting what facts had been brought out by the evidence said:

"The evidence of the scientific witnesses has not been disputed. It has been proved that this trolley wire carried not to exceed 550 volts of electricity. One of the electrical experts testified to experiments in testing the effect of electricity upon asphalt where he subjected a piece of one-fourth of one inch in thickness to a current of 20,000 voltage without any conduction. It was wholly impervious to the current. We have, therefore, the undisputed evidence that the plaintiff was riding on a dry asphalt pavement, concededly a non-conductor of electricity, and upon a wheel with tires of rubber, also a non-transmitter of the electrical current; and, if this is the true condition, contact with the exposed wire charged with electricity would not be fraught with any dan-

ger from that agency. There must be an uninterrupted circuit to enable the electricity to flow."

It seems to be one of the many extraordinary phenomena of the electric current that it will not rush headlong without knowing where it is going to have an outlet. It is affirmed by electricians that a person when wearing rubber overshoes will never be struck by lightning, as the rubber, being a non-conductor, prevents any electric current passing into the ground. If men would follow the example of electricity by never pursuing a course out of which the outlet is not clear and free, blunders and crimes would be reduced to a minimum.

**Advance in Insurance Rates in New York and Brooklyn**

If receipts from fire insurance premiums advance proportionately with losses there would be "Comfort for Underwriters," under which heading the "Insurance Press" gives the following comparisons of premium receipts in New York and Brooklyn for years 1896 to 1901. The figures would have been more instructive had the amount of insurance effected been given in each of the half years. The total premium receipts having increased in the last half year may have been caused by a larger volume of insurance having been written, but our contemporary regards the figures as evidence of "the price of fire insurance" having been raised as it says, and doubtless has grounds for saying, "it is right that Greater New York should set an example to the rest of the country in raising the price of fire insurance, and it is performing its duty, as the premium receipts during the first six months of 1901 in this neighbourhood indicate."

A comparative showing for six years (1896-1901) is as follows:

	Local Companies.	Agency Companies.	Foreign Companies.	Totals.
<b>NEW YORK.</b>				
1901.....	\$ 2,453,221	2,306,986	2,668,134	7,428,342
1900.....	1,649,665	1,680,951	1,828,074	5,158,690
1899.....	1,243,217	1,174,665	1,448,268	3,866,151
1898.....	1,468,509	1,247,074	1,840,971	4,556,556
1897.....	1,827,112	1,693,043	2,036,151	5,556,306
1896.....	1,905,844	1,640,548	1,995,545	5,541,939
<b>Totals....</b>	<b>\$10,547,571</b>	<b>\$9,743,270</b>	<b>\$11,817,145</b>	<b>\$32,107,987</b>
<b>BROOKLYN.</b>				
1901.....	\$ 513,061	486,307	401,179	1,400,549
1900.....	401,493	371,114	291,818	1,064,426
1899.....	324,048	280,561	191,766	796,376
1898.....	375,975	362,977	199,737	938,689
1897.....	422,039	414,227	336,258	1,172,525
1896.....	476,132	374,517	233,630	1,084,281
<b>Totals....</b>	<b>\$2,512,751</b>	<b>\$2,289,706</b>	<b>\$1,654,391</b>	<b>\$6,456,849</b>

\*Includes \$25,742 mutual companies' premiums.

THE PRESIDENT OF THE TRAVELLER'S INSURANCE COMPANY, in succession to late Mr. Batterson, is expected to be Mr. Sylvester C. Dunham, now vice-president and legal adviser of the company.