

Electricity transmitted 80 miles. The recent consolidation of the electric companies that supply Montreal is drawing attention to the arrangement for transmitting electricity generated by the Shawinigan Falls to the city and Island of Montreal, some 80 miles distant. This is the largest installation in Canada, and carries the highest line potential, viz, 50,000 volts. The success of this service shows that the scheme to transmit electricity from the Niagara Falls to Toronto is quite feasible, the distance being no greater than from Shawinigan to Montreal. One feature in the supply of electricity from such sources as the Lachine Rapids, the Niagara and the Shawinigan Falls, and Chambly, is, that the necessary force for storing electricity is perpetually available. No strike of workmen, no rise in the cost of fuel, can ever interfere with the supply of power, the only difficulty is to find means for utilizing these wealth producing resources to their full extent.

Cause of Accidents. In January and February last the following accidents occurred in Chicago:

	Deaths.	Injured.
Trolley car.....	2	19
Railroad.....	26	11
Hold-up.....	..	19
Struck by wagon.....	1	..
Cable car.....	2	13
Fall from building.....	4	4
Suffocation.....	11	..
Fracture.....	..	2
Burns.....	7	9
Drowning.....	2	..
Poisoning.....	2	..
Key pavement.....	..	5
Accidental shooting.....	..	1
Runaway horse.....	..	2
Automobile.....	..	3
Fall down elevator.....	..	1
Thrown from carriage.....	..	1
Gas explosion.....	..	1
Crushed by machinery, etc.....	2	..
Totals.....	59	91

The injuries from "hold-up," that is the attack of a foot-pad, are highly discreditable to Chicago. The other accidents are such as are liable to occur in any large city, and every one in the above list of 150 casualties furnishes an argument for accident insurance.

Commission. At a recent meeting of the Insurance and Actuarial Society of Glasgow Mr. Charles Edwin Noverre, London Manager Norwich Union Fire Insurance Society, read a paper on "Commission," of which a synopsis is given by the "Review":—Mr. Noverre said that commission was a subject that had been so abused in its too frequent handling that its original intention and meaning had been lost sight of. Commission was intended as another word for remuneration for services rendered, an act, something done. No one could reasonably contend that the proposer could under any circumstances be his own agent. Universal commis-

sion, which was the logical outcome, really meant nothing at all, for offices must meet the loss of income in some way or other, and the hardening of rates must be the result. Therefore, commission should only be paid for work done. Counsel's opinions were quoted, showing the legal status of the *bona fide* agent, and that, inasmuch as his remuneration was entirely in the form of commission upon the actual business secured and accepted, it followed that when once introduced it should be faithfully safeguarded by the office. The commission was as much the property of the agent as the premium was the property of the office. The anomalies of the relationship between the insurance broker and the office were referred to in the fact that the proposer or assured had practically the disposal of the brokerage commission, whilst the office had the paying of it. The broker approached the proposer or assured with either the statement that he was paying too much for his present insurance or that he could get better terms out of the office if he had the placing of the insurance. Surely these were services which, if successfully accomplished, the assured should pay for. But not a bit of it, the office had to say to the broker, "Thank you for being the means of reducing the charge for our insurance; here is something for yourself in the shape of remuneration," It practically handed him the knife wherewith to wound it. Thus it was that the broker always took the side of the assured in any dispute between the two contracting parties, for he recognized the party who controlled the commission rather than the one from whom it actually came. Sir Edward Fry took no exception to the ordinary arrangement with the *bona fide* agent, but he pointed out that confidential agents, such as solicitors, estate agents, clerks to public bodies, secretaries and cashiers were in an entirely different position, for it a legal maxim was that no fiduciary agent could lawfully retain a benefit against his principal. Such principal must know the existence of the benefit, the extent of it, his right to recover it. Furthermore, it should be borne in mind that in the common case of trust property the trustees had no right and no power to give to the solicitor what really belonged to the persons interested in the estate.

Nova Scotia's Mineral Resource. The output of coal in Nova Scotia last year was stated by the President of the Nova Scotia Mining Society at the recent annual meeting to have been 4,362,869 tons of 2,240 pounds, being 737,504 tons in excess of 1901. 439,731 tons of iron have been manufactured into 206,193 tons of pig, against 90,034 tons manufactured in 1901; the greater por-