

about \$2,700,000, which allows a very wide variation in losses in any two or more years. The above schedule of the number of companies is necessarily somewhat indefinite, as the business of some companies is too varied for exclusive classification. Then as contemporary points out:

"In the indefiniteness of designation all of the insurance differences in the fourth division of the above are sometimes classed as Fidelity and Casualty, or Casualty, or Casualty and Surety, or miscellaneous. The various branches of legal liability risk of a person for injuries to others may be all included under the title Employers' Liability. There were 17 companies writing personal accident insurance, and 16 writing plate glass; 9 companies were issuing sickness policies besides the one distinctive health company. Besides the one company writing only steam boiler insurance, 8 other companies were also engaged in the practice, and 7 companies are writing theft hazards."

#### Substandard Life Business.

In order to get a conservative, unbiased and unqualified opinion on the desirability of substandard business, the Mutual Life recently invited an expression of opinion from fifty of its general agents and managers. These officers might be expected to favour the acceptance of such business, as it would enhance their receipts. They, however, were all but unanimous in protesting against substandard business. Their judgments are given in "Points" in a synoptical form.

One of the principal arguments against the practice was, that it is an injustice to the honest policyholder who contributes his yearly premium under the assumption that he is on a footing of mutuality, not only in amount contributed by him, but in the matter of risk assumed. Another point of objection was the temptation offered for the company to issue substandard policies on lives clearly entitled to regular insurance. Another, and one by far the most important, was the likelihood of substandard policies being delivered without being fully understood by the insured, and only being discovered years afterward when death occurred and the estate received only one-half, one-quarter, or whatever sum was given instead of what the claimant supposed was the face of the policy. Another argument, and a strong one, is that such a contract encourages the employment of agents who are given to misrepresenting, and who, through such policies, are enabled to deceive the insured and involved the company.

These opinions afford a strong argument in favour of a life insurance company confirming its business to unimpaired risks.

**Increase in Assessment Rates.** The collapse of so many assessment Life Companies is having a wholesome effect on others still in the field. The insurance society in connection with the Orange Association has decided to double its rates, and those of the Dominion Commercial Travellers' Mutual Benefit Association are proposed to be raised, in some cases as high as 40 per cent. The increase will fall on the older members; that is a matter of course; the assessment system by its very nature bears more and more heavily on a man as he becomes less and less able to carry the burden.

#### The Clouds as a Fire Brigade.

Whether artificial concussions of the atmosphere by firing artillery will bring on a downfall of rain has been tested in Nebraska by 24 mortars being fired at minute intervals. The work was conducted by an enthusiast who has spent thousands of pounds of gunpowder in the experiment without success. The condition of the atmosphere is a factor in this which is vital to the theory. If the sky is quite clear, it might be bombarded by hundreds of cannon without bringing down rain, for there is none on hand to be shaken down. But, if there are heavy clouds hovering around, their contents might be brought down by violent atmospheric vibrations. There is an idea prevalent amongst volunteer corps in England that rain is at times shaken, as it were, out of clouds by platoon firing. But it takes little to bring on a rainfall in the old country. If rain could be produced by artificial air vibrations, it would be well to secure a good shower when a conflagration breaks out, and utilize the clouds as a fire brigade!

#### Accidents on British Railways.

The British Board of Trade has issued a similar return to that of the U.S. Interstate Commission, but far less complete. It gives the total deaths on English lines last year by accidents to trains, rolling stock, permanent way, etc., as 42, of whom 14 were passengers, and 1049 injured, of whom 454 were passengers. Other accidents caused 649 deaths and 1899 injuries, 119 of such deaths being passengers.

It is curious to read of 30 persons being killed in England last year, and 73 injured by falling out of carriages during the travelling of trains. This form of accident arises from the doors of carriages opening at the side and outwards, not like ours, at the end and inwards. No fewer than 123 persons committed suicide in 1900 in England by means of trains. The British Board of Trade returns are not as well arranged, or as fully analyzed as those of the American Commission.