A FEW UNUSUAL ACCIDENTS.

A physician, receiving the grateful embrace of a little girl he was successfully treating for spinal meningitis, who had impulsively thrown her arms around his neck, was slightly scratched by her finger nails, blood poisoning followed and death ensured.

A woman was driving her automobile when a bird flew between the windshield and her face causing her to let go of the steering wheel, and the car ran head on into a tree, wrecking the front of the car and seriously injuring the driver.

Last summer's bird's nest blocked a chimney flue, and, when a gas stove in a couple's bedroom was lit, the fumes were forced back and they were both asphyxiated.

Initiation night at a lodge—flash light was used. One of the initiators was badly burned—it was weeks before he attended a lodge again.

A policyholder was sleeping peacefully with his infant child beside him. Child became restless, kicked him in the side, fracturing a rib.

Another policyholder riding his bicycle collided with a drunken man. The man on the bike was taken to a hospital. The drunken man went on his way.

The hazards attending the writing of accident insurance are manifold and increasingly peculiar, and the danger element continually encompasses every person, yet many a would-be philosopher pursues the even tenor of his way fondly hugging the delusion of "No danger." He insists there is nothing about his avocation or daily life that exposes him to danger and that no accident is likely to happen to him.

Statistics show that the majority of accidents have no relation to occupation or daily routine, that the largest proportion of accidents occur to those who could with the most apparent plausibility advance the "No danger" excuse.

A SOLILOQUY ON COUNTRY HOTELS.

"It is always a great burden off somebody's shoulders when a country hotel burns down," says a wide-awake special agent. "The proprietor then has a chance in life. A small town hotel is a civic necessity. Somebody is always kind enough to run one in every small town. If it does not burn down, he runs it for life. The carpets keep getting thinner and the wall paper eventually is of ancient design; improvements are rare. All the hotelkeeper gets out of it is the pure satisfaction that he is serving the public and the town, and his good wife wears herself out by polishing coal-oil lamp chimneys, and working in a hot kitchen. The family gets a place to live in, and the hotelkeeper keeps up the hope that he may some day sell out, or that the town will strike oil or get a trolley line or a canning factory and have a boom.

"A horde of parasites gradually attach themselve- to every country hotel and help eat it into banksruptcy. There is the fat boy who mops out, a scrawny girl who makes beds, and three or four fat helps in the kitchen, and one kind of attaché and another. Through the winter months a lot of town checker-players put coal in the stove, just as if coal costs nothing. There are usually about four guests a day at $1.25 apiece, who sign up and stick the pen into the usual potato pen-holder, and with an overhead expense half in proportionate size to Barnum's circus, is it any wonder that the country hotel loses money. Think it over."

AN ENGLISH VIEW OF THE WESTERN

Incorporated in Canada in 1851, the Western Assurance Company has won for itself a good name on both sides of the Atlantic. Operating in the fire and marine departments, it has, during the long period in which it has been before the public, experienced its share of the fluctuations of fickle fortune to which those branches of the business are peculiarly liable; but these ups and downs have helped to establish and confirm a reputation for straightforward and honourable dealing that has stood it in good stead and tends to continual enhancement. Disclosed in the sixty-fifth annual accounts is a net premium income of well over three-quarters of a million sterling (£793,231), entitling it to rank as an undertaking of considerable importance; and the accompanying results, notwithstanding the dislocation of trade throughout the whole of the twelve months covered, are such as to afford the Company a fitting reward for the discrimination with which its business is conducted, and to leave it in good heart for the future.—*Post Magazine.*

ATTENTION TO ACCUMULATED RUBBISH.

Care should be taken to clean up yards and burn accumulated rubbish away from buildings and fences where a fire might be started. Fires should not be made on days of high winds. Gather the trash in piles on a bare space and burn when some grown person can watch that no child plays with the burning brands, and that the fire is completely quenched before leaving it. Often coals will revive after being apparently dead. It is impossible to be too careful in these particulars and many times disastrous fires will be averted by timely precautions. It may be the means of saving lives as well as valuable property. In this connection more particularly is "an ounce of prevention worth a pound of cure." A little precaution and care in the cleaning up and burning of rubbish is timely. The great majority of fires are avoidable and purely the result of carelessness. Remember, it is the community generally and the policy holders who pay for fire losses.

GROWTH OF EXPLOSION INSURANCE.

It is pointed out by the Weekly Underwriter that the writing of insurance against explosions other than boiler and fly-wheel, has become an important factor in underwriting within the last two years. While the proposition was at first regarded as transitory on account of its primary connection with ammunition manufacture, the idea of explosion insurance seems to be taking the interest of insurance buyers in many channels which have no connection whatever with war or any of its influences. For that reason it may reasonably be expected to develop into a permanent factor of revenue for agents and companies, particularly if properly fostered by the representatives of companies in the field. It is pointed out that the explosion coverage which the companies are affording is actually confined to the so-called "spy-hazard," as the inherent hazard is specifically excluded in the contract. For explosion insurance, says the Weekly Underwriter, a minimum rate of 20 cents is now being charged under usual circumstances, while rates up to two per cent. are charged where manufacturing of ammunition is done on the premises.