

which may sound very attractive when rattled off the glib tongue of an agent, but do not stand the test when in print and subject to reflection. Thus: "About nine cents a day will guarantee you \$20 per week when disabled by accident or sickness, or \$1,000 in seven years; 5 cents a day, \$12 per week or \$600 in seven years; 2½ cents a day, \$6 per week or \$300 in seven years."

What dangerous nonsense! If you invest \$30 a year at 6 per cent. interest for seven years, it will amount to about \$300 at the end of that term. How, then, can these people make \$2,000 out of it? Several of the gentlemen named in this pamphlet as "Supreme President," and "Supreme Medical Examiner," and "Supreme this, that and the other, of the Order, would have done well to consult their own, or some one else's common sense before allowing their names to go abroad as recommending such transparent trash. The worst of it is that persons may possibly be got to rely on this broken reed who would otherwise select a real insurance company and have trustworthy indemnity in case of injury or death.

This endowment feature of assessment companies has been denounced in strong terms by the Insurance Commissioner of Massachusetts, and now the editor of an assessment journal, the *Guardian*, on a recent occasion said: "I must stand here now to denounce an endowment business upon the assessment plan as the veriest humbug ever put upon the earth. It is founded upon deception, it is carried on by deception, and it leads ever to ruin of the worst kind, because it is the ruin of people who have sought a laudable end and have been deceived, and led to put their money into a scheme where they have been robbed."

As to statement on last page of circular, results there stated are arrived at by assuming that each party insured gets three or more persons to insure each year. If this is carried out to 22nd year, they would require to get in the 22nd year (10,000,000,000) ten thousand million new insurers. Dean Swift, in *Gulliver's Travels*, never conceived anything so absurd. Also taking into account only matured liabilities, and ignoring maturing liabilities, it would be just as sensible for a person to discount 100,000 of notes to fall due in sums of \$1,000 each, monthly, and at end of first month make out statement thus:—

Cash on hand .....	\$100,000
Liability .....	1,000
Surplus .....	\$99,000

#### A FIRE INSURANCE PROBLEM.

An esteemed correspondent asks us to answer the following insurance problem, which has been discussed in business circles in his town;—

"A has a stock of general goods of \$10,000, and insures in various companies to the amount of \$6,000. A fire occurs and the loss is estimated at \$4,000. What amount would the companies pay him? Can they claim that they only carry two-thirds of the risk, and settle with him on that basis, paying him \$2,666.66, or would

the Courts decide they should pay the whole loss?"

In the absence of fraud, or condition on the policies in any way limiting the proportion of loss to be paid in case of fire, the companies would undoubtedly be liable to pay the full amount of loss, \$4,000.

In order, however, to perfectly answer the questions asked, it is necessary to know all the circumstances of the case above described. The policies may have been subject to the average clause, or to a co-insurance clause requiring the assured to maintain insurance on his stock up to a certain percentage of its value, or they may contain what is known as the "loss clause," limiting the amount to be paid to three-fourths or two thirds of the ascertained amount of loss. It is more than likely that the policies in the case referred to were made subject to the two-thirds "loss clause" which is usually of the following tenor:

"In case of loss by fire in the premises occupied by or within the control of the assured, this company will only be liable and bound to pay two-thirds of the amount of loss so ascertained and proved; and in case of other insurance, only the proportion that this policy bears to the whole amount insured thereon."

If our correspondent requires a more definite reply to his questions, he will have to forward us a copy of the written part of the policies and a copy of any condition in any way limiting the amount to be paid in case of loss.

#### LIGHTNING RODS AND WIRE FENCES.

The farmers of Iowa met in convention a short time ago, and after a full discussion decided to continue their system of mutual fire insurance. For some time back the losses by fire have been very heavy, and they appear to have realized that the business of insurance against fire is not quite so profitable as they considered it to be before they undertook to run a Mutual Insurance Company. However, after due deliberation, they decided to do their own underwriting. Should the future not be more favorable than the past, it is quite probable that they will abandon the scheme.

It seems a great part of their loss was caused by lightning, and naturally a good deal of the time of the convention was devoted to the discussion of the efficacy of lightning rods for the purpose for which they are designed. The test proposed is simple, and when put into practice will prepare the farmer for the inevitable interview with the irrepressible lightning rod agent. The president of the association, Mr. Farrington, may speak on this point for himself:—

It is an easy matter for any farmer to test a rod before putting it upon any building or paying for it. If thought to be dangerous to buildings, have the agent put it up in a tree, or on a pole, sufficiently distant from any building, until you have an opportunity of testing it.

When the explosions of electricity are near, let no one meddle with the rod; for if the rod should receive an explosion at the time you were holding it, you would probably never need a rod after. But when a shower is approaching, and the thunder is but faintly heard in the distance, take the rod apart at

the connection and hold your knife, or any piece of steel or iron, near the lowest end—say half an inch—of the rod upon the tree or pole, and if you hear no snapping and see no sparks of fire pass from the rod to the iron and steel you are holding near it, you may conclude that the rod is a poor conductor of electricity and allow the agent to take it away.

The destruction of stock in pastures by lightning amounts to many thousands of dollars annually. That it is greatly increased by the use of barb wire fencing we have no doubt. Lightning many times strikes the wire fence—perhaps attracted thereby—and following the wires, carries death and destruction in its course. Many farmers have plenty of old plain No. 8 or 9 wire, for which they now have but little use. The labor is but little. Cut the wire into pieces seven or eight feet long (made nearly straight), and when the ground is soft, just after the frost is out, run these wires into the ground three or four feet directly under the fence, and, bringing it up, wind it once around each wire of the fence from bottom to top. If this be done every two rods, an explosion of electricity, striking the fence, cannot run more than two rods before it has an opportunity to go to the ground by a ground wire.

When a storm commences the cattle in a pasture usually go with the storm till they come to the fence, where they generally stand until it is over. In this position they are in great danger, for if lightning strikes the fence, though forty rods away, all near the fence may be killed. Mr. Hennemiller of our company had seventeen cattle killed by one flash in this manner.

Upon this we have to remark that while lightning rods are good in their way, too much is sometimes expected of them. Sparing's work on electric protection declares that the true object and proper function of metallic conductors, as applied to buildings, ships, &c., "consist simply in furnishing a better path for the passage of a disruptive discharge, or lightning, between a thunder-cloud and the earth, and particularly the subterranean water-bed, than the path offered by the objects we wish to protect." It is well known that lightning, or an electric discharge between the clouds and the earth, will always take the easiest path to the earth. Therefore the metallic path or conductor, in order to protect a building from lightning-stroke, must be made the better path by providing a good earth terminal which shall go well down into the earth, the deeper the better, so that it reaches moist clay or gravel, and not rocky soil. It may go down the rain-pipe if you choose. Water is a good conductor; rock a poor one.

Barbed wire fences are extensively used in Canada, and the plan suggested in regard to them is worth looking into by our farmers. Its simplicity renders the application so easy that any person of ordinary intelligence can do the work. It is to be borne in mind, however, that the ends of these wires should enter several feet into the earth, for the great reservoir of electricity is in the subterranean water-bed, and it is thither that lightning wants to go. Also that the electric fluid will be attracted by moisture, so let the wires run, wherever they can be run, into damp earth, and not dry, sandy, or rocky soil.

—A calculation based upon recently issued publications places the number of lawyers in the Dominion at something over three thousand. Ontario leads with 1,321, Quebec has 640, Nova Scotia 350, New Brunswick 300, and so on.