

Protection from Lightning.

The United States agricultural department in the exercise of its fatherly care over farmers, has issued a pamphlet on the subject of protection from lightning, prepared by Alexander McAdie.

The publication is really useful as it gives the results of the latest investigations into the subject and shows that ordinary lightning rod protection is not sufficient, in view of the better knowledge of the character and quality of electric discharges. To this day the lightning rods on some structures are so carelessly put up that they are more likely to lead a current directly into the building than to divert it into the ground. Prometheus himself, the first man who made a lightning rod, had a crude apparatus, but it was no doubt superior to some modern rods.

Notwithstanding the theory that lightning rods are not so good a protection as metal roofs the agricultural department earnestly advises the use of rods judiciously erected. The weather bureau finds that in 1890 there were 120 deaths from lightning in this country; in 1891 there were 204; in 1892 there were 251, and in 1893 there were 207 or 784 deaths in four years recoded. From 1885 to 1890 there were 2,220 fires, with a loss of \$8,886,826, caused by lightning. In 1891 the fires from this cause numbered 457, and in 1892 they numbered 839, with a loss of \$2,921,481. Nearly \$13,000,000 was lost by lightning in the eight years ending 1892. In Minnesota there were 52 fires in 1890, 1891 and 1892 inclusive, caused by lightning, which caused a loss of \$307,257. The greater portion of the buildings destroyed were barns, stables and granaries, and the risk is five times greater in the country than in the city. Mr. McAdie advises the use of a good iron or copper conductor, with earth plates buried in damp earth or running water, and the top of the rod plated to prevent rust, and no chain or linked conductors should be used. He gives some interesting details as to eccentricities of lightning and disposes of some popular misinformation about rods. The pamphlet is well illustrated. He shows among other things that it is a great fallacy to think that lightning never strikes twice in the same place. This is not very encouraging for candidates for appointment to office. And the agricultural department does not encourage the flight to feather beds during a thunder storm. This is an ancient resort of the terrified, but it won't do. It isn't worth a cent. And even Mr. McAdie admits that rods do not protect against certain kinds of dashes sometimes. It is interesting to see that Mr. McAdie has made out a pretty good case for the lightning rod. It protects; but not always.

Dishonoring Drafts.

A large number of wholesale houses who have been subjected to a great deal of annoyance in the treatment of drafts by out-of-town customers, will fully endorse the sentiments expressed by the Chicago Apparel Gazette. That journal says: "There are too many who are injuring themselves irreparably by refusing to honor drafts that are drawn upon them for bills that are due. There are few things that will arouse a man to a state of greater disgust towards a customer than to have a draft that has been honestly drawn returned unpaid. An account is overdue, and a statement is sent which says that unless a remittance is made before a certain date a draft will be drawn for the amount. No attention is paid to this, which the seller takes as meaning that the draft will be honored, and consequently, when the time allowed has elapsed, a draft is made, only to be returned in nine cases out of ten without comment. It is not only an unbusinesslike transaction, but it is a positive insult to the

wholesaler to treat his request in such a manner.

Frequently the most trivial and absurd excuses are given for dishonoring drafts. A claim of 50 or 75 cents for freight, if the goods were to be delivered, or a similar amount for damaged goods or something of that kind; but even allowing that the claim may be a just one, is it not a thousand times better and more honorable to pay the full amount of the draft, notify the house of the slight discrepancy or overlooked rebate and politely request an adjustment? There is not a respectable house in the country that would not see that the claim met with an immediate recognition. Buyers fail to appreciate the annoyance that it gives sellers as well as banks by having drafts returned when they are rightfully due, and should meet with prompt acceptance and payment. To say that you 'have written' or 'will settle with their traveling representative' are paltry and lame excuses, and only hurt you in many ways and will put you under suspicion as being a man who desires to be unfair and tricky in business affairs. Endeavor to err on the side of right and you will always be fairly dealt with."

Life Insurance

An Eastern paper, the St. John Sun, has the following to say of The Great West Life:

"In the early days of the business of life insurance, policies were loaded with restrictions and conditions to an extent which begat uncertainty as to the exact nature of the contract, frequently resulting in litigation, and consequently in a residuum of prejudice against the business in the minds of many.

"Step by step, with increased knowledge, these old restrictions have been modified, and in many cases eliminated from the contracts. In these days it is the aim of progressive companies to furnish a policy which is in the nature of a simple promise to pay the sum stated therein at a specified time.

"Long experience (150 years) has shown where and how features of advantage to the policy-holder might be added, safely, and with profit to all concerned.

"As a result of all this pruning and grafting came the collateral security policy of the Great West Life Assurance Co. In its construction all the resources of the most advanced actuarial science were utilized. With regard to it, it is enough to say that it fully meets the most exacting latter day requirements of absence of embarrassing conditions coupled with the greatest possible range of options and profit to the insured.

"As to the company itself—which is sometimes called the 'Young Giant of the West' it may be said that its success has singularly justified the wisdom of its founders, not only in the preparation of policy plans but also in the selection of a field for the most profitable investment of the funds committed to its charge, and this, coupled with economical management and due regard to the class of risks assumed, is the final test of the measure of profit to the assured."

Interesting Legal Decisions.

On March 23 at the court house, Winnipeg, Justice Bain delivered judgment in the case of Gaudry vs the Canadian Pacific railway company. Appeal from county court. The plaintiff sued to recover the value of 62 tons of hay destroyed by fire. The plaintiff lived at La Salle, where he worked a farm on shares with the Rev. Father Gendron, one of the terms being that Gaudry was to find and put up enough hay to winter the cattle; to do this he put up the 62 tons of hay in question but on 12 October last a prairie fire took place and the whole of the hay was burnt. Gaudry claimed that the fire was caused by burning waste from the hot box of

an engine running on the south western branch of the Canadian Pacific railway. The railway company disputed its liability, showing that there had been a fire running over the prairie earlier in the day, which might have caused the destruction of the hay. It was also contended it was impossible for the fire to have started from the hot waste as suggested. The case was tried at St. Norbert before Judge Prud'homme and a jury, when a verdict was entered for the plaintiff, Gaudry for \$218, the value of the hay at \$1 a ton. Against this verdict the Canadian Pacific railway appealed to a judge of the court of queen's bench. The objection was taken that the hay was out on Dominion lands and that plaintiff had no permit to cut the hay or lease of the lands, and therefore had no such property in the hay as would enable him to recover for its loss. His lordship held that the judge of the county court should have granted the motion of the defendant's counsel for a non-suit on the ground that the plaintiff had not shown that he had any property in the hay in question that would entitle him to maintain an action for its loss. The plaintiff lived about four miles from where the hay was burnt. There was no evidence to show that the plaintiff was in anyway in actual possession of the hay at the time it was burnt, and there was no evidence of property or ownership apart from the fact that he had cut the hay and put it up. The plaintiff having cut the hay without the right to do so, he acquired no property in it from the mere fact of his having cut it, that apart from possession, would give him a right of action, even against a wrong doer. The appeal should be allowed with costs; the verdict entered in the county court for the plaintiff set aside and a nonsuit entered with costs.

California Orange Crop.

The Pomona Progress says: "A careful computation of the orange business shows that there have been shipped out of Southern California thus far this season about 4,000 carloads of oranges and there are not over 1,500 carloads more remaining to be marketed. This is not much over half as much as the estimate that was put upon the orange crop at the beginning of the season. While a small percentage of the orange crop was damaged by the severe wind early in the season and in some sections considerable injury was done by the frosts that followed, it is evident now that the estimate of 10,000 carloads was too large. In this valley the injury from the wind was light and from frost virtually nothing. The orange market has gone up with a bound during the past ten days and oranges are being sold at prices ranging all the way from \$2.25 to \$2.60 a box f.o.b. These are excellent prices and they seem likely to prevail till the balance of the orange crop is marketed."

The London Financial Times remarks: "Despite the plethora of money, which has made its vaults absolutely bulge with bullion, the Bank of England has been able to declare a slightly better dividend than at this date last year—4½ per cent. per annum for the six months, as against 4 per cent."

The Farmers' Advocate, published in Winnipeg, is publishing a series of reports from leading farmers all over Manitoba, giving their experiences and opinions in the form of brief answers, to a series of questions. These include the best varieties of grain to sow, results of bluestoning for smut, results of manuring, etc. These statements coming from practical farmers of the highest standing in their respective communities, should provide very valuable information for the farmers generally.