

**A Lightning
Freak.**

Insurance Companies doing farm business are complaining of the number of losses by lightning this year. We have been given the particulars of what we might almost consider a freak of the electric fluid, by which damage was done to premises considerably in point of value, beyond the ordinary farm. It appears that lightning struck a barn (40' x 60'), communicated due West at a distance of 60 feet by a ground connection, with a wire fence, along which it travelled for 80 feet splitting every intervening post. At that distance it made a large hole in the ground then travelled some 70 feet to the East splitting a large gate in its course. Then, without any apparent connection, it ran due South, also by ground connection, over a vacant space of 50 feet, and split the floor in one of the rooms of the dwelling house, in which the proprietor was sitting.

Our correspondent who obliges us with above asks, "was there anything peculiar in the soil of a magnetic character?" The apparently eccentric movements of lightning are yet a mystery to scientific investigators. When the Cathedral at Brussels was struck by lightning the current passed half way down a metal rod, then, for some inexplicable reason, it left the rod and passed over a wide vacant space, and resumed its course doing serious damage to the building.

**Automobile
Accidents.**

The appearance of automobiles on the streets of this and other cities in Canada and the probability of their coming into more general use, suggests the desirability of some regulations being established regarding the speed at which they may run on public thoroughfares, and some form of inspection as to their fitness for use as vehicles. Already serious accidents have occurred where automobiles have appeared, some from their being driven at railway speed, some from their being wholly unfit for use on a street, some from being in the hands of persons incompetent to guide them. To run an automobile at 20 miles an hour along a public street, is to put the drivers of, and passengers in other vehicles, in imminent peril. A serious accident nearly occurred a few days ago, not very far from this city, owing to the machine being driven at an excessive speed. The disaster was only averted by sheer good luck, as the motive power gave out suddenly before the smash took place that would otherwise have happened. These machines being noiseless, are highly dangerous to foot passengers and other vehicles when driven even at, for them, the moderate speed of eight miles per hour. They should be licensed, and the continuance of the license conditioned on their being driven within city limits at not more than a specified speed.

**Distribution of
Life Assurance
Funds.**

A lively American contemporary has spent considerable labour over compiling returns of the money disbursed in 1901 by the life assurance companies on this continent. We have received a circular, with request for publication, relating to those returns which reads as follows:—

"From the 'Insurance Press,' New York. According to compilations based upon (1) special returns to the 'Insurance Press,' by the regular Life Insurance Companies, and (2) sundry reports and data from other sources, the amount of money paid to citizens of the United States in 1901, in the name of life insurance was \$290,881,591. Of this vast sum, \$13,924,855 was disbursed in Canada."

There were a number of "citizens of the United States" resident in Canada last year no doubt, but, that they or their heirs, were paid \$13,924,855 by the life assurance companies last year, we take the liberty of questioning. There must have been a terrible rate of mortality last year amongst "citizens of the United States" in Canada to have occasioned such enormous claims as aggregated \$13,924,855. The report of the superintendent of insurance last year gives the total "claims paid, including matured endowments," in 1901, by the regular life companies in Canada as \$6,871,191, and "claims paid" by assessment companies \$1,158,235, making together a total of \$8,029,426. The circular before us states that "the amount credited to the city of Montreal is \$1,684,060. There is a hitch somewhere in the figures of the circular, but the remarks upon the wisdom, the value and the urgency of life assurance are very excellent.

**British
rebating.**

The general manager of the British branch of the Citizens' Life Assurance Co., of Sydney, Australia, during an interview narrated by "Searchlight," said: "If one feature strikes the new comer more than another in Great Britain, it is the number of individuals existing who are duly accredited agents of institutions, but who never, from one year's end to the other, influence a single proposal. To meet almost any one and mention the matter of life or fire insurance, is certain to elicit a statement: 'Oh! I am an agent for such and such a company.' One very great evil seems to prevail, and that is the ease of conscience which characterises people insuring their lives, when asking—yes, even demanding—that the agent, who is to live by the salary, and commission particularly, which he may earn, should share that commission with the proposer. If any objection is made to the proposer that the whole of the commission is rightfully the agent's compensation for his work, trouble, etc., and also the further material matter, is living, his retort is: 'Oh! if I insure with such-and-such