

and greater charges where unusual privileges are granted, the business promises well for the companies.

We referred last week to the insurance of the "Shamrock" for \$100,000. The policy covered the ordinary hazards of yacht insurance, and stipulated, it is said, that the underwriters should not be held "liable for spars or sails carried away while racing." This condition is held to be essential by most underwriters, although in rare cases it is believed to have been surrendered.

Altogether the direct and indirect expenditure on these International yacht races must represent an enormous amount of money. Such a lavish outlay serves to show the value placed by yachtsmen on both sides of the Atlantic on possession of the coveted Cup, and also illustrates the devotion to a noble pastime of two great nations.

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**Fraudulent Life Risks.** The family physician is usually the family friend, and some of them are "so pleasing and conformable to the humour of the patient, as they press not the true cure of the disease; and some others are so regular in proceeding according to art for the disease, as they respect not sufficiently the condition of the patient." The writer of the above opinion of an honourable and noble profession would be surprised if he could return to this world to know that such is the skill of the physician of the period that he can restore rejected applicants for life insurance to a physical condition that will enable them to pass the usual examination and thereby victimize the companies. At least this is the contention of the "Evening Post" (N.Y.), which states that certain doctors in New York thrive on this questionable practice. Following is the statement of the "Post," supported by the testimony of medical examiners:

"Discovery was made some time ago that a man afflicted with heart-trouble, who had been blacklisted by one company as a bad risk, had been accepted by another after the usual investigation by an excellent examiner. A second and a third examination was ordered, with the result that the man's true condition was discovered and his application rejected. Persons suffering from Bright's disease have been so treated, it is said, as to undergo successfully the "examination ordeal," and to satisfy all requirements.

A well-known medical examiner representing a large local company, said: "There are certain members of the medical fraternity of the variety that has lost all hope of attaining success by legitimate means, who will, for a monetary consideration, examine an applicant for insurance who is doubtful about his chances of success, find out his physical weakness, and put him through a course of treatment which will bolster up his frame and enable him to pass as a thoroughly healthy man for the time being. When the examination is passed, he will return to his former

state. The company, however, has granted him a policy, and will be victimized in the event of his death. We have for a long time suspected that something of this kind was going on, but it is only recently that we have been able to obtain positive proof that such is the case."

As to a proper remedy for such abuses, another examiner said: "The examination of would-be policy-holders is too superficial. Were applicants examined two or three times at irregular intervals, it would not, in my opinion, be exaggerated caution, and it would have the effect of rendering such fraud impossible, for the drugs which are administered to cover up disease are so temporary in their effects that one of the examinations would be sure to disclose the weakness. With heart-trouble an examination that was carefully and thoroughly done should expose the weakness, unless it was only a trivial heart-murmur, in which case it would probably be effectually hidden. It all depends upon the care of the physician who makes the examination. There is no other means that I know of to insure a company from accepting a man as a good risk who is doomed to die within a year."

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**A Burning Shame.** It is evident that the charms of the English nurse-maids will have to be more carefully concealed, or the firemen of London will have to be recruited from a less impressionable class of men than those found in the navy. Commander Wells, the chief of the London Fire Brigade, is reported as contemplating the abolition of street fire stations, because his men spend too much time talking to nurse-maids. That such a reason for such a step should be seriously given seems incredible, and we decline to believe any part of the story save the reference to the inability of sailors and firemen to restrain the openness of their admiration for any passing maid who displays attractive hose covering ankles described by Byron as being

*"Small by degrees and beautifully less."*

That the London fireman should delight in the company of an English nurse-maid is not inconsistent with the amative temperament of his class, and we have no doubt Commander Wells will hesitate before making his men suffer so woefully for their one weakness. We think something is due in the way of explanation of such a heavy sentence for merely talking to nurse-maids. The girl who takes care of children in London is evidently a neater, sweeter maiden than Kipling's 'ousemaid, who, he assures us in one of the best of his Barrack-Room Ballads, possesses a

*"Beefy face and grubby 'and'."*

We should be sorry to see similar treatment for a similar offence accorded to our own firemen, and we hope Commander Wells will not deny his equally brave brigade the right to share with soldiers and policemen from Chelsea to the Strand the delicious