

# The Chronicle

## Insurance & Finance.

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### The Royal Family.

The latest infant Prince born to the Duke and Duchess of York brings the number of the Queen's family to 74: Her Majesty (1); sons and daughters living (7); grand-children (32), great grand-children (34).

The Prince of Wales' own family is a relatively small one—four children (one son and three daughters), and six grand-children, (three grandsons and three grand-daughters). Thus the line of direct succession to the Throne continues unbroken in Queen, Prince of Wales, Duke of York, and sons of the Duke of York. Their birthdays and ages are as follows:—

	Birth-day.	Age.
The Queen . . . . .	May 24	80
Prince of Wales . . . . .	Nov. 9	58
Duke of York . . . . .	June 3	34
Prince Edward of York . . . . .	June 23	5

The prospects of the latest arrival, Prince Patrick, succeeding to the sovereignty of the British Empire are somewhat slim; but he would make a good Vice-roy of Ireland.

### A Life Company and a Lawyer.

The prompt payment of life insurance claims, except in cases where undoubted evidence of fraud exists, has gained for the companies public confidence, and has often been made the subject for praise and commendation by those most interested. Yet the story of a suit brought by an Omaha lawyer against the Michigan Mutual Life would seem to indicate that there are people in the world whose ignorance of the ways of life companies renders them easy prey for wicked and designing men, to which category the Omaha lawyer belongs. A railway switchman who carried \$1,000 policy with the company in question was accidentally killed, whereupon the lawyer offered his services in the collection of the insurance. His modest commission was fixed by himself at 25 per cent., and the poor widow accepted his offer and agreed to the terms named. But a good angel, in the guise of the company's agent at Omaha, appeared

upon the scene and informed the widow that no collector was necessary as the \$1,000 would be paid promptly upon proof of death being produced. The baffled villain then turned his attention to the company, and brought suit to recover heavy damages, setting forth in his pleas that by reason of the interference of the agent he had lost a fee of \$250. We are exceedingly glad to be able to record the verdict. The judge, probably ashamed that his honorable profession should harbour such an impudent rascal, gave the jury no chance to exercise a proverbial peculiarity of reasoning; but, immediately he had grasped the facts as narrated herein, entered a verdict for the company.

### Only A Cold.

Let any one sit down and go carefully over the list of deaths of people of his acquaintance, and if he has not previously considered the question, he will be surprised at the large number of them which can be traced to a "cold."

It is not the purpose of the writer to go into the question exhaustively, but we want the simple heading of this article to serve as a reminder that in ordinary cases when a man has a "cold" that is giving him any trouble, he is bound for the cemetery, unless he takes the greatest care of himself, and even then a single exposure may carry him off. The graveyards are full of victims of "cold," and although people do not seem to realize the fact, the number of deaths attributable to "a cold" in answers to questions in applications for life assurance furnish striking evidence in support of this position.

Our warning is a seasonable one. A man of full habits, good appetite, a fairly free liver, unwittingly exposes himself, perchance talking with a friend on the street corner; he feels out of sorts, he is told by his inedical adviser that "he has only caught a cold, and will be all right in a few days." He is ordered to stay in his room. But having "only a cold," he disregards the doctor, and goes out to business—fo: the last time.