THE FAT MAN IN ACCIDENT INSURANCE.

What sort of an accident risk is a fat man? Is he more hazardous than the thin man? Is he as good as the tall man, the short man, the scrawny man, he with the bicycle face or the fellow with a wash-board diaphragm? The advantage, or disadvantage, of a corpulent gentleman in the eye of the medical examiner for accident insurance was expounded by Dr. F. F. Laird, a well-known medical man of Utica, N.Y., who read a paper at the meeting of the International Association of Accident Underwriters on this quaint subject: "The Fat Man in Accident Insurance." As is known, the life insurance companies make use of an established table with a standard relation between height and weight and the rates of variation consistent with good health. This relation is summarized as follows: "As a rule, it may be laid down that an adult male, in good health, sixty-six inches in stature, ought to weigh 140 pounds avoirdupois. And for every inch above or below this height five pounds should be added or subtracted." As any applicant whose weight exceeds that found in the maximum weight column is ordinarily rejected by the old line companies, Dr. Laird maintains that every accident company should regard overweight as an extra hazardous risk. He then gives his reasons for declaring fat men "dangerous" as life insurance risks. They are medicinally technical and about as follows: The grand factors in the causation of obesity are overeating and deficient exercise, acting either singly or more often in combination. In short, the fat man starts off as an insurance risk with small lungs (poor oxidation), weak heart (imperfect circulation), and a big stomach (overfeeding). Take these facts in connection with the excessive deposit of fat in various tissues of the body, and we can readily decipher the danger to the fat man. Forming a thick cushion under the skin, the non-conductor fat interferes with heat radiation and the normal heat-regulating mechanism of the body, hence the easy chilling of the surface and the proneness to catarrh of the respiratory and alimentary mucous membranes. This man "catches cold," develops a bronchial pneumonia, and his naturally weak heart is overtaxed and sudden death ensues. Remember, too, that alcoholic drinks often play a prominent part in the causation of obesity.

And yet, our fat brother has no difficulty in getting all the accident insurance he wants.—Insurance Herald.

—A lakeshore fisherman, on, we forget which one of the Great Lakes, Erie or Huron, says: "The two biggest sturgeon ever seen in these parts were taken in the year of the World's Fair. One of these weighed 174 and the other 178 pounds. A sturgeon which weighs 100 lbs. is a very respectable fish, and the majority fall below this weight. The fish is of a slow growth, and is believed to live to a great age. The principal value in their handling is in the spawn, which is the chief article in the making of caviare. A single fish has brought as high as seven dollars, by reason of the amount of spawn which it contained.

LIVERPOOL PRICES

Liverpool, Aug. 18, 12.30 p.m

	s.	d.
Wheat, Spring	6	0½
Red Winter	5	10
No. 1 Cal	6	0
Corn old	3¾	0
" new	3	3
Peas	5	9¾
Lard	27	6
Pork	50	0
Bacon, heavy	32	6
Bacon, light	31	0
Tallow	25	3
Cheese, new white	49	6
Cheese new colored	46	6