

ENCOURAGING HEALTHY LIFE.

A LIFE EXTENSION INSTITUTE NOW IN OPERATION—MEDICAL EXAMINATIONS COVERING ALL CONDITIONS.

The Life Extension Institute, of New York, of which Mr. E. E. Rittenhouse, who was formerly conservation commissioner of the Equitable of New York, is president, is undertaking operations of a character which should be of much interest to life insurance companies. The board of directors, of which ex-President William H. Taft is chairman, is a particularly strong one, containing such names as Frank A. Vanderlip, Robert W. DeForrest, and Prof. Irving Fisher.

The institute, which is organized as a self-sustaining philanthropy, aims to disseminate life-saving knowledge in practical and effective ways. It will encourage periodical health examinations, and is prepared to make health surveys of homes, industrial plants and communities. Besides arranging with companies to do the work of re-examining policy-holders by competent physicians, it is extending two regular services to individuals.

INDIVIDUAL SERVICE PLAN.

Service No. 1, costing \$3 a year, includes an educational service with monthly health letters or bulletins. It also includes a study of personal and family history and general living habits as elicited by the institute's question blank filled out by the subscriber. This service also provides twice each year for a chemic and microscopic examination of the urine.

Service No. 2, besides furnishing the health bulletins and the study of personal and family history, provides once a year a thorough physical examination covering heart, lungs, blood pressure, nervous system and general bodily conditions. A chemic and microscopic examination of urine by laboratory experts is likewise made twice a year. This latter service costs \$5 annually.

Special services, including a special examination of the blood, gastric contents, etc., will likewise be arranged for. The monthly health bulletins will cover suggestions for living and mental and personal hygiene. The health letter service alone costs \$1.50 per annum. The services above mentioned can be extended to individuals in any part of the country where competent physicians are available to make the physical examinations.

The institute expects to make arrangements with individual schools or towns or cities for the complete and thorough examination of pupils at regular intervals. Clubs, societies and organizations having a sufficient membership can secure the life extension service for members at scheduled rates.

SEEK FRATERNAL WORK.

Assessment and fraternal insurance orders may likewise make use of this service. The employers in business organizations will also have the merits of the plan presented to them with the idea of increasing the efficiency of their workmen. Particular attention will be paid to work for life insurance companies. It is figured that at a flat rate of \$3 the examination of a group of 5,000 persons annually would cost \$15,000.

It is figured that since the average policy is \$2,000, the cost of this service would be saved in interest

alone if each life were extended an average of 11 days. By prolonging the life of a \$10,000 policy-holder for a little more than two months, the interest saved would cover the cost of his annual examination for a period of 30 years.

The extraordinary increase in the death rate in the United States from diseases of the heart, blood vessels and kidneys, the institute believes, makes the present time ripe for pushing this service. For instance, in one of the older companies 43 per cent. of the deaths are due to diseases of the heart, blood vessels and kidneys, and 42 per cent. of the applications rejected are charged to evidences of these same maladies. Bright's disease and other kidney affections alone cost 90,000 lives annually, and at least 70 per cent. of these lives could be saved or prolonged if these diseases could be detected in their incipency.

GLOBE AND RUTGERS FIRE INSURANCE COMPANY.

The Globe and Rutgers Fire Insurance Company has appointed Messrs. McLean, Szeliske & Stone, Limited, agents of the Company for Toronto. This firm is well known in the Queen City, and has a large connection.

CANADIAN ASSOCIATION OF AUTOMOBILE UNDERWRITERS.

A meeting of the members of the Canadian Association of Automobile Underwriters will be held in Toronto, on the 30th inst.

ONTARIO COMPENSATION BILL GETS SECOND READING.

The Ontario workmen's compensation bill passed its second reading stage on Wednesday, without a division. Hon. Mr. Lucas, the minister in charge of the bill, stated that he would move in committee an amendment dealing with the time that the bill will come into operation. He stated that in any event it would come into operation not later than January 1 next, or at an earlier date, which the Government might by proclamation declare. He thought that for many reasons it should be brought into operation by November 1.

Winnipeg is offering in London this week through the Bank of Montreal £1,150,000 4½ p.c. consolidated registered stock redeemable 1943-1963 at 98.

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The annual meeting of the Actuarial Society of America is to be held beginning May 21, probably in the Hotel Astor, New York City.

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The Local Government Board of Saskatchewan has decided to sanction the issue of no bonds covering a period longer than the life of the improvements which they cover.

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An Insurance Institute has been inaugurated at Victoria, B.C., with the following officers:—President, C. T. Cross; vice-president, J. Kingham; secretary, J. L. Noble; treasurer, A. E. Jacobs.