

THE LIMIT IN MALINGERING.

What must be about "the limit" in malingering in order to obtain workmen's compensation money is recorded by Sir John Collie, M.D., in the London Post Magazine. A man who had been in regular, steady employment for some time in the lead trade, upon the declaration of a strike immediately complained that he was suffering from lead poisoning, and furnished medical certificates to that effect. As the case gave rise to some suspicion, it was referred to a medical man of standing, who fearlessly reported that the case was one of malingering; but his opinion was not acted upon, for the man, for many months, was paid compensation for *right-sided "drop wrist."* He appears to have been no mean actor, for whilst he simulated paralysis of the right wrist so well as to obtain weekly certificates, he was actually at the same time engaged in giving performances as a professional Strong Man. Every night, at a Music Hall, clad only in gorgeous harness, he lifted enormous weights. One of his demonstrations consisted in stiffening the muscles of the *right* forearm and wrist and breaking with his right hand a thick strap which passed diagonally over his right shoulder to his left hip!

When detected he not only admitted it, but boasted how he had hoodwinked the examining medical men, and offered, for the payment of five pounds, to appear as a witness against another man who was also receiving fraudulent compensation for alleged lead poisoning. He had the temerity to leave with his employers some picture post-cards, showing himself in his professional garb and attitudes. He volunteered the information that these photographs were taken at the very time when medical men were examining and certifying that he was at his worst!

INCREASE OF ANNUITY BUSINESS.

A fact much commented upon lately has been the increased attention given by the British public to various forms of annuity contracts, writes the London Insurance Record. Securities which have long been labelled "gilt-edged" have fluctuated so greatly in value recently that it is little wonder that many investors—the smaller fry especially—are coming to look upon the term as a misnomer. Doubt and uncertainty has been the portion of every person dependent upon an income from investments. In the circumstances, it is not surprising that people take increasing advantage of the opportunities for investment offered by life assurance companies. Fortunate, indeed, are the possessors of annuities in sound life assurance institutions, for it has been truthfully said that they are able to take pleasure in the possession of the most heavily gilt-edged of all sources of income. The excellent terms now offered by first-class life offices under annuity contracts are in themselves sufficient to attract the attention of the small capitalist, but the knowledge that no further need exists for worry as to the condition of the money market, and that an income is guaranteed by institutions that conscientiously fulfil their obligations, and hold huge reserve funds for that purpose, is further reason for the recent extension of public interest in annuity business.

STICK TO YOUR COMPANY.

It generally pays for an agent to stick to the company with which he entered the business. Of course, there are other considerations to be taken up, and as they sometimes alter cases they must be given due consideration.

It is a mistake, however, for an agent to move around too rapidly between the various offices, as it ultimately makes him an object of suspicion. Loyalty is a cardinal virtue which cannot be too much encouraged by a life insurance company. There are many ways of improving this spirit of loyalty, such as get-together meetings and prizes offered for increases in the weekly and monthly volume, but the difference in commission which an agent may receive by frequently changing from one company to another in the same territory, is not of itself sufficient inducement to make the change worth while.

This is particularly so in a small city or town where an agent gradually becomes identified in the public mind with a certain company and his reputation as a business getter is distinctly connected with getting business for that company. As a general proposition an agent can do more business by sticking to a company than by changing every three or four years, or oftener, to some competitor.—*Insurance Age.*

ONE MORE FAILURE.

A gentleman whose name has figured heretofore in the society columns of the newspaper now comes before the public as the president of an association which is going to run the industrial life insurance agent out of business. On his "advisory board" are the Hon. Joseph H. Choate, Dr. Albert Shaw, the Hon. Elihu Root and Mr. Austen G. Fox. His idea is to pay \$75 at death, and from \$10 to \$17 a week for 52 weeks, the application for a policy to be made at a home or branch office. No broker's or agent's commission can be allowed on the policy. A special clause provides that the insurance can in no way be diverted from the insured's family. The premium is to be paid annually, semi-annually or quarterly. Human nature has not changed much in the last few years, and the chances are that 999 men in a 1,000 will still wait for the solicitor to come around and give vent to the usual amount of persuasive eloquence.—*Insurance Times.*

PLATE GLASS LOSS ORIGINS.

The Fidelity and Casualty Company of New York reports a considerable growth of losses caused by the breaking of store front windows by stones hurled from the roadway by passing automobiles. Burglars' activities also accounted for an increased drain upon the Company's exchequer last year. "The principal cause of loss in our business, however," continues the Company, "is of indeterminate extent and involves the element of moral hazard, i.e., 'cause unknown.'" These words cover a multitude of sins. The assured resorts to the expression, which causes him no inconvenience except possibly to his conscience, rather than become involved in dispute; and the insurance company, being unable to establish any reason to the contrary, has to replace. In this way we are frequently deprived of the right of recovery that would be open to us if the true facts were known and the persons liable for the breakage are protected."