

and stays as long as necessary. For obvious reasons, diseases are not attended where there is danger of the nurse carrying infection to others. Sometimes a call or two suffices; but the number of calls upon a patient has been known to be nearly one hundred. No charge is made, no deduction made from claims. About a million visits are made a year, in about 1,100 cities and towns, at a cost of about half a million of dollars. Over sixty towns and cities in Canada as far east as Sydney, as far west as Calgary, are covered by the system, and about 125,000 visits paid annually in the Dominion. The system is being steadily extended in the United States and Canada. The nurses employed are, wherever possible, those belonging to local associations. In Canada the Victorian Order co-operates in many places, and in Montreal and Quebec an order of Church nursing sisters helps in the work. Where associations are not available, the company employs its own nurses. Tuberculosis, pneumonia, bronchitis, influenza, typhoid fever and, among children, measles, diphtheria and paralysis are the principal diseases treated. Many lives have been saved; many sicknesses shortened in duration; cleanliness and comfort are always introduced; instruction in diet, clothing and care always given.

HEALTH PUBLICATIONS.

Health publications of the company are distributed among the policyholders. The Metropolitan, a magazine, is published quarterly, the edition numbering four and a half millions. Occasional editions in thirteen different languages are sent out. The magazine contains articles written in popular style on subjects dealing with the health of the family, particularly of the children. Many of the articles and most of the illustrations have children in mind. In style, often in story form, the articles are designed to convey in an interesting way the underlying principles of health, and practical instruction in hygiene. Here are some titles of the last two years:

"School Children and Their Needs"; Sanitary Maxims"; "Johnnie's Shoes" (calling attention to the possibility of contracting colds from wet shoes); "Just Flies" (pointing out the danger of the fly as a transmitter of disease); "Daily Health Hints"; "Chinese Doctors" (emphasizing the importance of preventing disease); "Summer Clothing for the Children"; "Seven Laws of Infant Health"; "Alcohol and Public Health"; "Adenoids and Their Cure"; "If You Have a Baby, Place This Where you Will See It Every Day"; "Why Have Playgrounds?" (explaining the need of them); "Our Glorious Fourth" (suggesting the "Safe and Sane Fourth"); "Physical Defects Which May Be Overcome"; "The Guardian Angel" (indicating the need for a National Department of Health); "Water" (calling attention to the superiority of water over alcoholic drinks); "Leisure" and "Play" (pointing out the need of taking exercise, etc.); "The Service of the Teeth" and "Children's Eyes" (dealing with the importance of taking care of them); "Ten Commandments of Spotless Town"; "Health and Happiness League"; "Dirty and Clean Milk"; "Sweet Sixteen" (emphasizing the importance of young girls taking care of their health for future happiness); "Hot Weather Hints."

To interest the policyholders sufficiently to read the magazine, prizes have been offered for the best essays on some of the published articles.

A Health and Happiness League for children has recently been organized, and the membership already approximates 100,000. Members sign a pledge to keep eight specified rules of health, and receive a certificate and a button or pin to wear. The company offers prizes for essays and cups for winning ball teams.

An illustrated pamphlet, printed in ten languages, to the number of four and a half millions, entitled "War upon Consumption," has been circulated. A supplementary pamphlet containing a list of tuberculosis sanatoria, hospitals, dispensaries, classes and associations in the United States and Canada, was prepared and circulated in the hope that many sufferers would be directed to places of treatment. Another pamphlet, entitled "Directions for Living and Sleeping in the Open Air," followed, containing directions for cheap shacks for roofs and for porches and attached open spaces, and for window-tents in rooms, with illustrations.

Many years ago the company published and distributed to industrial policyholders a little book called "Health Hints," prepared by a Montreal physician, containing minute instructions on the care of children, family health, first aid to the injured, diet, clothing, cleanliness, methods of detecting impending disease and treatment until the physician arrived. Recently a similar book, brought down to date, entitled "The Child," has been sent out. It is highly praised by physicians and health authorities. A special book, entitled "Teeth, Tonsils and Adenoids," has been published, with simple but scientific descriptions and directions, profusely illustrated. Other publications will follow. Those in preparation are entitled: "Dangers to Health in Factory and Shop and How to Avoid Them"; "Industrial Poisons in Shop and Factory and How to Avoid Them"; "Work Accidents and How to Avoid Them."

EMERGENCY RELIEF.

Emergency relief has been afforded policyholders in numerous cases; the last following the tornado in Regina, where our policyholders were taken care of by cash gifts. The same was done in San Francisco after the earthquake; in Chelsea, Mass., after the fire; in Johnston after the flood; in New York after the Washington Square fire; in Bangor, Me., when it was burned; in Memphis after the recent flood. This summer, during an epidemic in Torrington, Conn., the company took charge of the nursing. Relief in premium payments and payment of death claims on lapsed policies have been afforded in these cases and in cases of extended strikes.

All of this has been done for policyholders, besides the distribution in the last fifteen years of 30 millions of dollars in bonuses toward the payment of premiums and concessions in benefits over and beyond the obligation of the contracts; the money being derived from savings in death claims arising largely out of improved mortality and from savings in expenses caused by improvements in administration. These improvements resulted in lessening the expense ratio eight per cent., while adding fifty per cent. to the average earnings of agents.

(To be continued.)

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Business failures in Canada during August, as reported by R. G. Dun & Co., numbered 103, in comparison with 105 in August, 1911, for \$25,428 against \$1,307,198.