

selling property and taking a mortgage which the mortgagor cannot pay, so the seller, who fancies he has made a profit, becomes again the owner of the property under foreclosure and finds it unsaleable and unproductive and his capital lost, or sunk where it may not be recovered for many years.

**Influenza.** He is fortunate who knows influenza only by its name, and he is wise who takes precautions against a more intimate acquaintance. To secure absolute immunity from this disease is impossible, as it is epidemic, but, diseases of this class have a cowardly trick of striking those who are off their guard, whose defences have been neglected. Ample supplies of fresh air, nourishing food, exercise, avoidance of places where the air is impure, thorough cleanliness of the skin, regular hours of rest, form together a strong line of protection against the attacks of influenza. An eminent American physician, Dr. Chas. Lyman Green, has a short article on this complaint in the Insurance and Commercial Magazine, in which he treats it with especial reference to its control by proper quarantine restrictions. He gives its names in a number of languages, one of which meaning, "knock-me-down-fever," is most appropriate. It is estimated that more than 21,000 persons are killed on this continent every year by influenza, which is more than by diphtheria, and three times as many as scarlet fever. Its victims are chiefly adults, so its ravages are heavily visited on insurance companies. It is recognized by the medical faculty as highly contagious, so that the public welfare demands the isolation of sufferers and other measures to prevent infection spreading. When skilfully treated, more especially when the patient is moved into a bracing atmosphere, influenza passes off in a few days. But it is painfully apt to leave its victim much weakened and for some time very liable to relapse, or the attack of even a more dangerous disorder. Its epidemical career, however, ought to be checked.

**Who Should  
Pay Fire  
Patrols.**

A movement is afoot in Ohio to establish a fire patrol in certain cities, the cost of which to be levied on the fire insurance companies by a percentage on their premium receipts. The State of Ohio already taxes the companies for the support of the fire marshal's office, in addition to a tax of  $2\frac{1}{2}$  per cent. on gross premiums for the general purposes of the State. Why the fire companies should pay the cost of maintaining fire patrols needs explanation none having been tendered by the promoters of this tax, probably from lack of imagination. A fire patrol is not for the exclusive advantage of insurance companies nor mainly for their benefit. The

extra immunity from loss by fire due to such a service is largely shared by those whose property is not insured at all. To the extent of the difference between the amount of the insurance and the value of a property the owner alone is interested. A fire patrol by creating a greater sense of security tends to diminish the business of fire insurance companies, thus a scheme to put the whole cost of a fire patrol on the companies taxes them for advantages in which they have only the smaller share, and compels them to contribute to a service which lowers their income. A fire patrol is, or should be, a branch of the fire brigade service, the benefits of which are shared in by every citizen, whether insured or not. A fire is a menace to the whole community, just as crime is, so that on the same principle that the cost of a police service falls upon the whole body of inhabitants because all share in its protection, the cost of a fire patrol ought to be assessed on the city at large, for its benefits are enjoyed to some extent by every one in the community.

**Smoking and  
Accident  
Insurance.**

A singular scheme for developing its business in England has been invented by the American Tobacco Company, which is fighting hard to get the control of the trade in England. In every package of cigarettes it sells this Company places an insurance certificate which is applicable to the United Kingdom and Channel Islands only. This certificate states that "The Ocean Accident and Guarantee Corporation will pay \$100 to the legal representative of any person killed or fatally injured (should death result from such accident within ninety days thereafter) by an accident to the Train, Omnibus, Tram-car or Cab in which the deceased was a fare-paying passenger, or by an accident while riding a Cycle on the road (excluding racing), or £10 will be paid to the legal representative of any person (miners and railway servants on duty excepted), killed or fatally injured by any other accident (should death result from such accident within ninety days thereafter), the said deceased or fatally injured person being at the time of such accident the possessor of this Coupon, issued by Ogden's, Ltd., Liverpool, bearing date of purchase and his usual signature or initials written below, which, with the giving of notice as before mentioned, is the essence of this contract." The Tobacco Company will pay the premiums to the Ocean Accident. We should consider this eccentric scheme as evidence that the American Tobacco Company is not making any headway in its effort to capture the British market. There is very little money in the plan for anybody, but we fancy the Insurance Company will come out better than either cigarette smokers or the Tobacco Company.