THE "PROBATIONARY" POLICYHOLDER.

A Chicago company is inaugurating a novel plan for dealing with rejections. The company believes, according to the Weekly Underwriter, that many men are rejected after an examination for life insurance whose impaired conditions are only temporary, but who, through disappointment or chagrin or worse, never again try to obtain protection. Many rejected men of a decade ago are going about their business to-day in practically perfect health. Many others of the same class are, of course, dead. But what the company purposes to do is to establish a "probationary" class of policyholders, who are insured for a year only and who in that length of time are to take medical treatment or a course of diet and right living, with the object in view of qualifying for a regular contract of indemnity at the end of that time. The company knows that there is a considerable element of extra mortality in writing this class, and will fully protect that by a special reserve on such policies about twice as large as the usual one-year term reserve. The decision at the end of the probationary term will rest entirely with the company's medical department whether a permanent policy is to be issued or not. It is believed that many applicants will be held in the life insurance ranks in this way who otherwise would not only lack protection, but become members of the "sour grapes" clan, who have a bad word to say against the business of life insurance when they get a chance. It remains to be seen what success the new idea meets with.

LIFE SAVING A FUNCTION OF LIFE INSURANCE.

An elaborate paper recently read before the Insurance Institute of Toronto by Dr. Eugene L. Fisk, of New York, calls attention to the possibilities of health and life conservation contained in the new movement of which the Life Extension Institute of New York is an exponent. It is pointed out that the degenerative diseases, the results of the neglect of personal hygiene, have shown a remarkable increase during recent years coincidently with the marked decrease in diseases which have been vigorously combatted by public hygiene activities. Dr. Fisk advocated the thorough examination of each individual medically at least once a year. With the knowledge thus gained, he said, it is possible for medical science and the new science of personal hygiene, not only to check the progress of disease but to lead those of average health up to higher planes of physical efficiency and well-being. Dr. Fisk adduced as reasons why insurance interests should interest themselves in this movement the following:— (1) Because a life insurance company has a direct business interest in reducing mortality if it can be done at a cost that will leave a safe margin of profit; (2) a life insurance company has available the channels through which it can readily and effectively reach a vast body of people; (3) because the successful performance of this function would just about double the value and meaning of life insurance as a social institution.

A London exchange estimates the average amount of the new life business written at home by British offices this year as thus far about 40 per cent. of the amount written in the corresponding period of 1914.

MANUFACTURERS WANT FIRE EXPERT.

Toronto manufacturers are getting tired of the lobbying and wire-pulling which is going on in connection with the appointment of a new head of the fire department, and they have addressed the following resolution to Mayor Church:—

"Whereas it has been recommended as a result of investigation that the Fire Department of the city of Toronto urgently needs to be thoroughly reorganized;

"And whereas that in order that the department be reorganized an administrative head of well-known business and organizing ability is required;

"And whereas it is of vital importance to the property interests in this city that the protection of a highly trained fire prevention force, in addition to a skilled fire fighting force, is required;

"And whereas, in view of the fact that of the list of applicants for the position of Fire Commissioner, none of the names so far submitted have been acceptable to the City Council;

"Be it therefore resolved that this committee, representing as it does the manufacturing interests of the city of Toronto, is of the opinion that the City Council would be well advised in calling in the services of some well-known fire prevention and fire fighting expert, whose experience has been gained elsewhere, and who would be free from any associations with so-called political or other influences which are subversive of discipline, and who would thus be able to make effective such a scheme of reforms as may be found necessary.

"OUT OF AND IN THE COURSE OF" EMPLOYMENT.

"Out of and in the course of" is a term with which accident underwriters have had plenty of opportunity of becoming familiar, and cases turning upon this point continue to come up in the Courts with bewildering frequency. It has been held that a man sustaining an accident in the streets in the course of his employment would not necessarily have a claim under the Workmen's Compensation Act unless it could be shown that it arose out of his employment, *i.e.*, whether by the nature of his employment he was more than ordinarily exposed to danger. A case of this nature recently came before the Court of Appeal. A porter was sent to a place some distance away from the shop where he was employed when a stone parapet fell upon him and caused his death. The Court decided that, although the case seemed a particularly hard one, they were bound by the previous decision laid down in "Collins *v.* Collins," where it was held that such accidents, whilst they arose "in the course of" the employment did not arise "out of the employment," and until this decision was reversed they had no power to give judgment to the contrary. The appeal was accordingly dismissed, but it was mentioned that the applicants intended to carry the case to the House of Lords, in an endeavor to get the judgment reversed.—*Insurance Record.*

The Gresham Life took a leading part, through its South African organization, in providing life insurance for members of the S. A. defence force on active service, charging an additional premium for the risk. No losses were met with by the Gresham in the southwest campaign.