

Inhalation  
disease germs  
an accident?

In the *Legal News*, Mr. Eliel, a prominent lawyer of Chicago, discusses "The Scope of Accident Insurance." He endeavours to establish that the inhalation of disease germs constitutes an accident caused by "external, violent, and accidental means."

He draws an analogy between this and the inhaling of coal gas, or accidental drinking of poison, as "in the light of modern science death from the attacks of any bacillus, accidentally taken into the body, is produced by external violent and accidental means in the same sense as the accidental drinking of poison," etc. It seems to us that the analogy is not so close as Mr. Eliel supposes. The inhalation of coal gas is very rarely indeed an accident; as a rule it is a natural consequence of serious negligence, and under all circumstances it is avoidable by ordinary care. Between a risk which can be neutralized by prudence, and one impossible to foresee or guard against, the analogy is not apparent, as the one arises from human folly, the other from man's helplessness. The one is very easy to trace as a cause of death, nothing easier, while the other is, after all, a speculation, as though the bacillus theory is held by scientists, they cannot tell how bacilli came to be lodged in the human system. A claim under an accident policy based on Mr. Eliel's theory, that the deceased policyholder had inhaled bacilli by "external, violent and accidental means" would not be provable in a Court of Law. Proof could never go beyond a medical probability, whereas in a case of death by inhaling gas or drinking poison, proof could amount to absolute demonstration. We therefore doubt the inhalation of disease germs falling within, "The Scope of Accident Insurance."

SOME of the largest practical calculations, upon which every year

**A Food Problem.** hundreds of millions of dollars depend, all turn upon whether in a certain connection the figure 4 is correct or 5 on such apparent trifles do vast issues hang. The question is, What is the annual consumption of wheat or flour per head in countries where it is the staple food of the people? Mr. Atkinson, the eminent American statistician, states the average ration of wheat flour to each adult person in the United States as one barrel each year. He rates as adults all children of 10 years and upwards, and two children of younger ages as equal to one adult. The estimates of consumption per head by other experts range from  $4\frac{1}{4}$  to  $4\frac{3}{4}$  bushels of wheat per annum. The population being known and the yield of a harvest, it is a mere school-boy task to decide what surplus, if any, would remain after providing enough for the home consumption. From this, highly important information was obtained as to the prospects of the grain trade for some time to come, and from this data the price of wheat comes to be fixed, being affected temporarily by speculative movements. Bradstreets some time ago sent out 5000 circulars throughout the States and Canada, distributed amongst hotels, schools, asylums, and private families asking information as to the number of consumers and the annual con-

sumption of flour. These returns, on careful analysis, bring out the result, that the average consumption of flour per head on this continent is one and one-fifth barrels yearly. This is considerably higher than the figure generally accepted as correct, and in reliance upon which hundreds of millions of dollars have been staked every year. But for years there has been a suspicion of inaccuracy in the commonly accepted estimate, as, year by year, the surplus left over at close of each season differed from calculations, a fact which disturbed the market, and gave occasion to operations in the wheat market very like gambling. The exact consumption of flour per head, when once established, would do much to steady prices, and protect farmers from sacrificing their crops under the influence of reports published by speculators. It will also be useful to householders to know that each adult in the family—children being calculated as previously stated—consumes one and one-fifth barrels of flour per annum.

A Church Insurance Company

THE attendants at the recent Conference of the Methodist Episcopal Church, held at Cleveland, wandered away from ecclesiastical affairs by deciding to go into the fire insurance business. By this step they cause that Church to become a competitor with the regular insurance companies. It is an inscrutable mystery why organizations of a non-trading character, such as municipal bodies and churches, should be so fascinated by the fire insurance business as to tempt them to leave their natural spheres to undertake a business of which they have no practical knowledge. Possibly they are moved by the same curiosity which has led persons into touching a buzz saw to see how rapidly it moves, an experiment which they usually have reason to regret. It seems to us suicidal for a Church to enter upon secular business, as it thereby diminishes the legitimate profits of those who have invested money in the enterprise, and are looking to it for daily bread; consequently lowers their ability to give to Church objects. If a Church goes into a competitive struggle for trade it is certain to have its tone as a religious society lowered, and to excite antagonisms which are likely to besmirch its garments, and scandalize its name. "My Kingdom is not of this world," said the founder of the Church, but those who are ruling authorities in a Church which has gone into the fire insurance business, cause that Church as an institution to be inspired with worldly motives, and to be given to the ways and habits of this world. The whole thing is most incongruous. The regular companies will watch their ecclesiastic risks departing without any deep regrets. Churches and parsonages are inflammable, and are by no means a very profitable class of business. The Church underwriters will learn ere long that it is undesirable to have only one class of risks, and the enormous profits they imagine are made out of the insurance of churches will certainly never be realized, the probability being that the whole scheme will collapse, and bring dishonor and shame on the Church which sank down from its divine functions to become a money-making corporation.