

**Prohibition** Tennessee, Alabama and Georgia boast of **Marriage**, of a Tri-State Medical Society which is grappling with a scheme, having for its object the regulating or prohibiting marriage among criminals, drunkards, incurable invalids, and those addicted to the use of injurious drugs. The members of the society are actually seeking legislation for this purpose. Many persons will watch the enforcement of such a curious bit of legislation with no little interest. The law, if enacted, may serve to limit the free circulation of decanters at ante-nuptial dinners, lest some jealous rival of the bridegroom-elect be tempted to take advantage of that gentleman's temporary worship at the shrine of Bacchus, and, by declaring him a drunkard under the law, prohibit his marriage.

While confessing to having witnessed marriages which the votes of those present at the ceremony would have condemned, and, if possible, prevented, we fear the doctors of Tennessee, Alabama and Georgia are about to meet with mortification and defeat in their attempt to prevent the little blind god from entering the homes of moral and physical invalids.

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**Fraud in Life and Fire Insurance.** The extraordinary case of conspiracy to defraud life insurance companies now being investigated at Chicago, taken in conjunction with the many crimes of a similar character to that which brought about the death of Marie Defenbach, shows that, in the insurance business, fraud is fast becoming one of the greatest enemies with which it has to contend. The time has passed when underwriters could calculate the value of a fire risk from its material surroundings, or a life risk from the family record and the present health of the applicant. There may have been a time when the value of a risk could be determined by the law of chances, over which law there was no reason to suppose that the insured would attempt to exert a controlling influence; but, if that day has not passed by, it is certainly drawing to a close. And now underwriters are face to face with the necessity of taking into consideration a new element of danger in calculating the value of a risk; and of all the uncertain elements which enter into these calculations this is the most uncertain, and, it is superlatively provoking.

In fire risks, the presence of a defective flue or of highly combustible matter, is easily detected; and, in a life risk, the presence of incipient disease is readily discovered by the skillful physician; but in neither case can the presence of a determination to make money in the shortest time possible, out of the company taking the risk, be guarded against.

Where this element of danger exists, there is no means for detecting it when the policy is issued; and, if one successful attempt did not encourage others, the matter would be less alarming.

The increasing instances in which the insured claims indemnity for property which his own hands have destroyed, or a life policy is presented to an officer as a claim, while the insured still lives, and if dead, it is by his own voluntary act, shows to what degrading means some men will resort to make money. And we have no doubt, every man insuring either life or property, with the intention of defrauding the company, reckons largely on the ease with which claims are collected—the undue haste with which losses are paid—the unwillingness of companies to litigate losses, and the difficulty experienced by them in obtaining an impartial jury trial. Excepting the last, these are encouragements to fraud, for which the companies themselves are responsible. To these we may add two others, viz.: indisputable policies and the published statements of some companies that they have never litigated a claim. This last may be a fact, but it is not wise to publish it amongst rascals; but the use that is made of such things, only shows the contemptible meanness of men who will take advantage of such liberality; if liberality it may be called. We have too many exhibitions of human depravity for insurance companies to persist in a course of liberality; they must confine themselves to the strict requirements of justice; and the public must see that nothing more is extorted from them. The good of society demands this; and the sooner this demand is obeyed the easier it will be to check the evils we are now considering. The culpable destruction of property and life, and the corrupting influence upon society, are too great to be treated with indifference.

And now, what can be done? What remedy can be applied to abate the growing evil? If fraudulent intentions could be detected and punished, a short cut might be taken with rascals; but it is only acts which can be detected, and fraud committed which can be punished. A man may harbour wicked thoughts in his own breast with impunity, so long as he does not give expression to them by word or action.

All that can be done then, is to remove the encouragements and the facilities for committing fraud successfully. The house can be barred before the thief comes; the safe can be locked before its contents are carried off; and if all this does not make property perfectly secure, it makes it more secure than if no precautionary measures had been adopted.

The unreasonable and unnecessary haste with which losses are frequently paid, not only encourages dishonest men to attempt fraud, but facilitates the consummation of a crime. It removes the chances for detection before the payment is made; it gives but little time to investigate facts, or for facts to develop themselves, which might lead to important but ugly discoveries as in the case now occupying the attention of the Chicago authorities.