

nection with the fall of a building. In one case the Court decided that the fire insurance company interested in such an affair is bound to prove when the fire started to show whether the fire caused the collapse or collapse the fire. Another Court took a different view. The question should be brought for final judgment before the Supreme Court. The fall of a building, when it is not caused by a fire, terminates the insurance, and so ends the insuring company's liability for a fire caused by such collapse. Such a provision in the contract of fire insurance would be nullified were the insuring company in case of fire and collapse occurring together to be compelled to prove the exact time when the fire started. The insured policyholder is the right person upon whom to place this obligation as he makes the claim, for indemnity for loss by fire, and it is clearly his duty to prove that the loss was directly by fire and not the incidental result of a collapse in the building. The insurance companies who were interested in the Friedman department store fire at Grand Rapids to extent of \$67,000 jointly defended the case against the Atlas, as the companies claim that the fire resulted from the building collapsing. The Court found for the Friedman firm, but the case will be taken to the Supreme Court.

If buildings were constructed with ordinary care, if architects and builders were properly instructed in regard to bearing strains, and if builders were made responsible for the disasters caused by defective construction, there would be no such scandals and fatalities. Were, too, the woodwork of all buildings electrically fireproofed, the annual fire loss would be reduced by many millions of dollars.

#### Periodic Examinations of Policyholders.

Dr. Stewart W. Tufts, of Pittsburgh, U.S., has a paper in the "Insurance World," advocating

the periodical examination of policyholders to test their health conditions, the examination to be conducted by the company which issued the policy. A person insured in several life companies would have a lively time were such a rule to be universal. He would become nervous under such a strain, and worry might bring on heart disease.

This is not intended, of course, says the "Weekly Underwriter," to affect the tenure of their insurance, for having been accepted as sound at the outset their policies must continue until maturity, if the premiums are paid. But the value to the company of an examination of the insured every year or every two or three years by the official examiner, according to Dr. Tufts' view, would be in the reduction of mortality in two ways: first, through the discovery of chronic diseases very much earlier than otherwise;

whereby the percentage of cures would be increased; second, by giving the physician the opportunity to instruct the insured in the use of such preventive medicines as would check the growth of a disease that has been discovered. Most chronic ailments, such as tuberculosis, Bright's disease, heart disease, cancer and affections of the liver, are, in incipient stages, often unsuspected by the patient, and apparent only to the practiced eye and ear of the physician. The early detection of the malady may stop its development or retard its progress and add ten or twenty years or more to the life of the individual. German consumption statistics, cited by Dr. Tufts, show that 27.8 per cent. of incipient cases were cured, while but 6.8 per cent. of cures were effected in the secondary stage. The report of the Massachusetts State Sanitarium in 1901 exhibited a still higher percentage of cures in the early stage, which was 56. There is something alluring, as well as novel, in Dr. Tufts' proposal of periodical examinations of policyholders by their companies, and it would not be surprising if some company desirous of popularizing its methods should adopt a plan of offering free examinations at stated periods to its members who cared to avail themselves of the opportunity. The saving by lessened mortality would be very much greater than the cost of additional examinations.

The scheme sounds fairly well in theory, but it is impracticable. Each large company would require to have an army of doctors constantly employed in making examinations, but the probability is that policyholders would resent such action and thwart the scheme.

#### British And Canadian Liberality.

The Canadian Gazette has been amazed at \$400 being collected at one service in a Canadian church.

Our astonished contemporary asks: "How many English churches can beat an £80 collection?" The £80, or \$400, was the offertory at a church at Austin, Manitoba, or North West which is quite a new settlement. There are many thousands of churches in England with congregations far more wealthy than the one at Austin, but they have never learned to give to the church in proportion to their means. If the Canadian Gazette's question means "How many English churches could, if so disposed, beat an £80 collection?" the answer might most truthfully be, Many thousands! But an average wealthy English congregation gives far less than the average poor congregation in Canada.

Large English congregations in which are persons whose individual income is greater than the aggregate of some Canadian congregations, habitually contribute less to church objects than what the Canadians give. A Canadian church-goer gives his