

## AN INSURANCE ACT.

Of course, I had always known that a medical examination was a necessary preliminary to insurance, but in my own case I had expected the thing to be the merest formality . . .

The doctor began quietly enough. He asked, as I had anticipated, after the health of my relations. I said that they were very fit, and, not to be outdone in politeness, expressed the hope that his people, too, were keeping well in this trying weather. He wondered if I drank much. I said, "Oh, well, perhaps I *will*," with an apologetic smile, and looked round for the sideboard. Unfortunately he did not pursue the matter . . .

"And now," he said, after the hundredth question, "I should like to look at your chest."

I had seen it coming for some time. In vain I had tried to turn the conversation—to lead him back to the subject of drinks or my relations. It was no good. He was evidently determined to see my chest. Nothing could move him from his resolve.

Trembling, I prepared for the encounter. What terrible disease was he going to discover?

He began by tapping me briskly all over in a series of double-knocks. For the most part one double-knock at any point appeared to satisfy him, but occasionally there would be no answer, and he would knock again. At one spot he knocked four times before he could make himself heard . . .

"Um," he said, when he had called everywhere, "um."

"I wonder what I've done," I thought to myself. "I don't believe he likes my chest."

Without a word he got out his stethoscope, and began to listen to me. As luck would have it, he struck something interesting almost at once, and for what seemed hours he stood there listening, and listening to it. But it was boring for me, because I really had very little to do. I could have bitten him in the neck with some ease . . . or I might have licked his ear. Beyond that, nothing seemed to offer. I moistened my lips and spoke.

"Am I dying?" I asked, in a broken voice.

"Don't talk," he said. "Just breathe naturally."

"I am dying," I thought, "and he is hiding it from me." It was a terrible reflection.

"Um," he said, and moved on.

By and by he went and listened behind my back. It is very bad form to listen behind a person's back. I did not tell him so, however. I wanted him to like me.

"Yes," he said. "Now cough."

"I haven't a cough," I pointed out.

"Make the noise of coughing," he said severely.

Extremely nervous, I did my celebrated imitation of a man with an irritating cough. . . .

"Um," he said gravely, "um." He put his stethoscope away, and looked earnestly at me.

"Tell me the worst," I begged. "I'm not bothering about this stupid insurance business now. That's off, of course. But—how long have I? I must put my affairs in order. Can you promise me a week?"

He said nothing. He took my wrists in his hands and pressed them. It was evident that grief overmastered him, and that he was taking a silent farewell of me. I bowed my head. Then, determined to bear my death-sentence like a man, I said firmly, "So be it," and drew myself away from him.

However, he wouldn't let me go.

"Come, come," I said to him, "you must not give way," and I made an effort to release my hand, meaning to pat him encouragingly on the shoulder. He resisted . . .

I realised suddenly that I had mistaken his meaning, and that he was simply feeling my pulses.

"Um," he said, "um," and continued to finger my wrists.

Clenching my teeth, and with the veins starting out on my forehead, I worked my pulses as hard as I could.

"Ah," he said, as I finished tying my tie; and he got up from the desk where he had been making notes of my disastrous case, and came over to me. "There is just one thing more. Sit down."

I sat down.

"Now cross your knees."

I crossed my knees. He bent over me, and gave me a sharp tap below the knee with the side of his hand.

My chest may have disappointed him. . . . He may have disliked my back. . . . Possibly I was a complete failure with my pulses. But I knew the knee-trick.

This time he should not be disappointed.

I was taking no risks. Almost before his hand reached my knee, my foot shot out and took him fairly under the chin. His face suddenly disappeared.

"I haven't got *that* disease," I said cheerily.

—Punch.

## CANADIAN FIRE RECORD

(Specially compiled by The Chronicle)

MALONE BAY, N.S.—Villages of Martin River and Malone in danger from forest fires.

SARNIA, ONT.—Box car containing inflammables destroyed, August 14.

BRANTFORD, ONT.—G. H. Biggar's residence burned, August 5. Origin, explosion of oil stove.

BELLEVILLE, ONT.—Bush fires in second concession of Sydney township have done much damage to crops.

AMHERST, N.S.—Mrs. Allan's millinery parlors, Victoria Street, burned, August 11. Loss, \$2,500, partly insured.

COBourg, ONT.—E. Anderson's house destroyed with contents and barn, August 15. Originated from stove.

MARYSVILLE, ONT.—Barns of J. Toppings, sen., at Tyendenaga, destroyed with contents, August 17. Origin, sparks from engine.

HAMILTON, ONT.—Storage warehouse of Metropolitan Furniture Company, King Street, damaged, August 14. Loss, \$6,000.

AMHERST, N.S.—Ettter & Low's livery stable burned with 23 horses and other contents, August 14. Origin, unknown.

BOWANVILLE, ONT.—S. J. Heney's farm buildings destroyed with contents, August 17. Loss, \$5,000 with \$1,000 insurance. Origin, lightning.

BRANDON, MAN.—Mrs. Maroneski's frame house destroyed with contents, August 12. Loss, \$2,000, partly covered by insurance.

Shed containing hay, property of J. Bradley, destroyed, August 14. Loss, \$1,500.

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