

The Chronicle

Insurance & Finance.

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ESTABLISHED JANUARY, 1881

PUBLISHED EVERY FRIDAY

VOL. XXI. No. 30.

MONTREAL, FRIDAY, JULY 26 1901.

SINGLE COPY - - .10
ANNUAL SUBSCRIPTION - - \$2.00

Insurance Com- pany Hospitals.

It has long been regarded by some persons that fire insurance companies ought to maintain a fire brigade or some portion of the fire protection service. There is a fight going on at present between the London County Council and the fire companies over this question, the Council being desirous of saddling the companies with the cost of a fire brigade. The idea seems to be that it is incumbent upon underwriters who insure against loss by fire to maintain a public fire protection service. How this alleged obligation arises is inexplicable. In early days the pioneer companies did provide a fire engine in certain places, but it was worked by volunteers, and was not intended for general use, but to extinguish fires in properties insured in the company owning the engine. Another phase of the above idea is seen in the movement in Germany to establish life insurance hospitals. As a fire company's engine was intended to protect property it had insured, so a life company's hospital is to protect life it has insured. In the "Review of Reviews" Dr. Baxter thus speaks of the system established in Germany for treating persons threatened with consumption whose lives are insured. It must be remembered that every working person is obliged by law to be insured.

"As soon as any person insured develops symptoms of tuberculosis, the company concerned straightway sends him to a sanatorium for treatment. In this way the government authorities quickly learned that by timely treatment incipient consumption could speedily and permanently be cured, and so it was a matter of public economy to send the patient at once to a sanatorium. One remarkable thing is that the percentage of cures is greater than among private patients. This is because working-class patients are apt to be sent at an earlier stage of the disease. In other countries, a working person seized with con-

sumption is likely to keep at work until he can no longer, not having the means for treatment. He thus imperils the health of his associates and his family, to whom his efforts to continue a means of support as long as possible make him finally a burden, and at last deprive them of his support altogether. The enlightened policy of Germany in this respect materially raises the working efficiency of the nation. One sanatorium, where working-class patients are treated, has reported 80 per cent. of established cures among these cases, with an average of 76½ days' sojourn. Nearly all of these State insurance companies of Germany contribute to the funds of various sanatoria. In 1898 nearly a million dollars was thus devoted. Some of the life assurance companies have established special sanatoria of their own. In fact, these results has led Dr. Knopf to say: "The movement of State insurance against tuberculosis in Germany is a great boon to the country."

A long road will have to be travelled before we get insurance company hospitals on this side of the Atlantic, as compulsory life insurance would have to be first established, which is in violent antagonism to the love of personal freedom that prevails in Canada and the United States.

A Raised Cheque Case.

The dispute raised last year between two Toronto banks over a raised cheque drawn on and paid by one of them has been settled by the bank on which the cheque was drawn being condemned to bear the loss. The cheque was raised by an artful schemer from \$5 to \$500 after being accepted for the original and smaller sum. Payment of this cheque was secured from another bank than the one it was drawn upon, and then paid by the drawee bank before discovery of the fraud. It was claimed that the loss ought to fall upon the bank which first cashed the cheque