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A Millionaire Overdraws his Account.

Mr. Rockefeller's banker must take care or he will be getting free board and lodging in a penitentiary for five years. Some few weeks ago Mr. Rockefeller is stated by an American journal to have had a special deposit of \$3,000,000 with the National Bank of Commerce, New York. This he drew upon until it was reduced to \$30,000. Not having the terrors of the law before him the manager of the bank allowed Mr. Rockefeller's cheque for \$100,000 to be paid, by which his account was overdrawn \$70,000, which, however, was shortly covered, as this oil magnate is not yet in an impecunious condition. How do such facts, if facts they are, get into a newspaper? What low ideas must be prevalent for them to be published!

A French Authority on Tuberculosis.

In the January number of "Annales Physicothérapiques," published in Paris, Bourgeois, an eminent French physician, France, there is an article by Dr. G. G. G. on "Exode rural et Tuberculose." He compares the ravages of tuberculosis to those of the "Minotaure Antique," taking tribute of the young, and destroying the best blood of the nation. The mortality from this disease is especially large amongst those in Paris who are immigrants from rural districts, the proportion of deaths being 38 per cent. of the Parisians of Paris, and 62 per cent. of Parisians of provincial extraction. The causes of this malady are alleged by Dr. Bourgeois to be, insanitary dwellings, foul air, air without sunlight, unhealthy, unventilated bedrooms, crowded workshops, inadequate nourishment, and l'alcool meurtrier et dégénérateur." To these 12,000 deaths in Paris are said to be annually due.

The remedies he proposes are simply the suppression, or amelioration of the fatal conditions, such as, more ventilation in all living rooms, more exposure to sunlight, better hygienic and sanitary arrangements. The French physician emphasizes the importance of direct sunlight and an ample supply of air, the lack and paucity of which are mainly responsible for tuberculosis.

Could not Work an Insurance Miracle.

Members of the New York Produce Exchange not having a business like respect for experience and the logic of figures before their eyes tried to work an assessment life insurance scheme without paying any regard to actuarial principles. The assessments grew and grew, in the usual way, by claims becoming more numerous every year, until they so enlarged as to be intolerable. Had these shrewd, energetic, usually long-headed produce merchants reflected for a few moments they would have realized that, as the whole body of them was becoming older every year, there was every year an increasing liability on the part of each member to become a claim on the survivors. The assessment scheme is to be abandoned so far as death claims are concerned, but contributions to a fund are to be made which will be in the nature of a personal deposit returnable with interest. So passes another scheme based on an effort to effect the impossible.

Rainy Weather Insurance.

At the meeting last week of the Provincial Fairs' Association, at Toronto, a suggestion was made for rainy weather insurance to protect agricultural societies from a crushing loss in case of unfavourable weather. "Last summer," a speaker said, "I corresponded with societies, and from the returns received ascertained that 221 societies estimated their total loss through rain at an average of \$10,000 a year. Including all the societies in the province the total yearly loss is probably \$18,000 to \$20,000. This means that every year many societies are seriously injured and sometimes almost ruined through fault of the management, which may have been most efficient. The East Parry Sound Society has had rain on the day of its exhibition every year for six years. After carefully looking into this matter, I have concluded that it will be possible to work out a system of insurance that will not be a burden to any society, while affording valuable protection to all."