

**Physicians in
the Pulpit.**

On Sunday night last about 50 of the pulpits in the city were occupied by physicians, who addressed the several congregations upon the tuberculosis question, giving information in regard to the means necessary for its suppression and avoidance, as the "white plague."

It was an eminently appropriate use of churches cited to the "Great Physician," of the body, as well as the soul.

Dr. Adami, the eminent physiologist of McGill College, stated that, the death rate of Montreal, after allowing for deaths of outsiders who came to the city hospitals, was 27 per thousand against 17.3 per thousand in London, England. This excessive death rate he attributed largely to the prevalence of tuberculosis, one seventh of the deaths in this city being from that disease. Dr. Adami declared that this high death rate was largely preventible by better sanitary regulations, the use of healthier food and modes of living. He advocated more fresh air in houses; less indulgence in late hours; regular out-door exercise, and more attention to sanitary habits and conditions in dwellings, offices and places of public resort. Dr. Adami said:—"If we had a community that was sound in health, we need not greatly fear the disease, and if the citizens could be induced to improve their general health, they would be doing the best possible work in reducing the ravages of tuberculosis."

The Montreal Society established to spread a knowledge of what the tuberculosis is, how it can be prevented, and how cured, deserves liberal encouragement.

**Huge
Premature
Claims.**

The death of Mr. Thayer, of Boston, at the age of 28 years, who was insured for \$500,000, has caused quite a sensation and a lively discussion as to the desirability of writing such large risks. As such large risks are usually re-insured, the danger alleged against them does not exist, or is so minimized as to have no serious element. Suspicions have been expressed, that the medical examination failed to detect the weak spot in Mr. Thayer's constitution, or, that he was economical in his statements as to his health record. Such suspicions are natural though often without foundation. Myriads of young men of 28 years have been carried off by disease, of the likelihood of which there was no trace when examined, nor in their health, or family record. Pneumonia, typhoid fever, and other diseases often attack the most robust, a contingency which has to be reckoned upon by a life company. Exceptionally sound physical health and strength tempt men into reckless practices, so that a delicate person is often a far better risk than a robust athlete. For a small, young company to write a large amount on one life is im-

prudent, but to a company of great resources a risk of \$100,000 or more, is as good business as one of \$5,000 to a company proportionately equipped financially.

On the 15th inst., the Equitable, Home and New York Life paid to the executor of E. M. Thayer the amounts of their policies. Thayer evidently was a "plunger," he was deeply involved in speculation, and no doubt the heart disease and Bright's disease he died of were aggravated, if not engendered by the nervous excitement he had been under for a length of time. He was under arrest for forgery when death released him. Such young men are no credit to any country.

**Stock brokers
as foot-racers.**

A number of members of the London Stock Exchange recently walked from London to Brighton, about fifty miles. The winner was Mr. Pringle, of the Mutual Life, of New York, who did the distance in 10 hours, 51 minutes. A man in mature life must have a first-class constitution to accomplish such a feat. In Canada the climate is not so favourable for pedestrianizing as that of England, where, in pre-bicycle days, quite a common custom was for young bank officers to make up a walking party on an excursion that would cover forty miles a day for two or three days running, which is a far severer test of endurance than 50 miles in one day. Tuberculosis would be reduced greatly were youths to take pedestrian exercise more regularly.

**Trade Companies
as Insurance
Agents.**

Allusion was made last week to a complaint sent in by a valued correspondent, the manager of a substantial fire company, that the manager of an Ontario Loan Company had secured the agency of one of the "mushroom" fire insurance companies of that Province, and was switching business away from reputable companies for his personal benefit. A case bearing upon this recently, came before the Court in London, England. The Co-operative Supply Co. had for some time employed a highly respectable firm of insurance brokers to attend to their insurance. It occurred to some official of the Co-operative Supply Co., that it might be its own broker, or agent, and take the commissions on the business. The fire companies however, refused to fall in with this arrangement, and jointly resolved that no commission would be paid to anyone in the business, agent or broker, who did not give a written undertaking that neither the commission, nor any part of it, would be paid to the society, nor to any person on behalf of the society. In face of this resolution the society executed a flank movement, and passed the business on to the affiliated society, the Army and Navy Auxiliary, the secretary