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Lists of celebrities are being published of men who, after reaching the age limits of Dr. Osler, 40 and 60, achieved distinction in every department of human activity. We will add another, Lord Lyndhurst, when over 90 years of age made one of the most brilliant and effective speeches ever heard in the House of Lords. Lord Roberts was close on 70 when he ended the South African war, and General Kitchener was over 50 when he marched to Khartoum. All the "Fathers of Confederation" were many years past the age which Dr. Osler says is the limit of a man's best powers. So were the organizers of the Canada Pacific, so were Sir John A. Macdonald, Alexander Mackenzie, and so is Sir Wilfrid Laurier and Mr. Whitney. A writer in "The News" points out that, Cicero delivered one famous oration when aged 63, and in his discourse on old age, "De Senectute," wrote, "The old man does not do things that young men do, but in truth he does much greater and better things."

"Great actions are achieved by talent, authority, judgment, of which faculties old age is not only not deprived, but it has even a greater measure of them." Our worst wish for Dr. Osler is that he may live to be a splendid refutation of his own theories.

A Mis-Statement of Age Case. The case recently decided in the High Court of Justice, London, England, of Hemmings versus Sceptre Life Association is of general interest to life assurance companies. The facts, briefly stated, were as follows: Lady Ker, in May, 1888, secured a policy for \$10,000 (£2,000) payable to assured, executors, administrators, or assigns on her attaining the age of 60 years, or on her death. This policy was assigned to the plaintiff for a consideration. The company in 1897 found that Lady Ker has stated her age to be 41 when it was really 44. With full knowledge of this error the company accepted two more annual premiums, in 1898 and 1899, and all the subsequent premiums were tendered but refused. On the claim being made for payment of the policy as Lady Ker had reached her 60th year, the

company refused to pay on the plea that her age had been falsely stated. This plea the Judge declined to accept, as the company did not prove that the age error was wilful and by accepting premiums after they knew of the error the company had affirmed the policy. Judgment was given that the defendants became liable to pay the policy moneys at the date the lady attained 60 years.

A Level Headed Governor.

Honour to whom honour is due is a good maxim, we give it, therefore, to the Governor of California, who in his recent message declared against the principle of municipal insurance. His Honour said:

"One of the business practices of the state which is of questionable expediency is the refusal to insure its property (with some exceptions) against loss by fire. Because in former years abuses were discovered in connection with the placing of policies, the legislature passed an act prohibiting insurance, and it has remained a law for fourteen years. Moreover, the biennial appropriation bill usually contains a prohibition against the expenditure of any money to buy insurance.

"Since the enactment of the law of 1891 the state has been fortunate in escaping any very heavy loss by fire; but buildings have burned, and there have been a number of narrow escapes from the destruction of some of the most expensive structures. During the past year one of the buildings of the Preston school of industry was burned, causing considerable inconvenience, and if one of the larger and more costly state buildings, say one of the hospitals for the insane, should suddenly be swept away, the lack of insurance would make rebuilding a serious problem."

The Governor in the opinion of the "Coast Review" might have added that because of this narrow no-insurance policy there is no good hotel in Yosemite Valley, the State never having spared funds to rebuild the Stoneman Hotel, which was burned several years ago. The States of Pennsylvania and Iowa, with a similar no-insurance policy, lost their capitols by fire.