

What does not Anything that happens unexpectedly
Constitute an is not necessarily an accident, al-
Accident. though the unusual effect of a known
 cause may, as a rule, be so regarded. However, we
 are not dealing with the question of what constitutes
 an accident, but with an event that, in the opinion of
 the Supreme court of Iowa, is not an accident. A
 man named Feder was insured against death from
 "any accidental cause" in an Iowa Association. He
 went to Denver in poor health. One day he had
 occasion to close a window shutter, and, while stand-
 ing on a chair to do so, he broke a blood vessel and
 died almost immediately. The claim made under his
 accident policy was disputed, and the decision obtain-
 ed by the defendant company appealed from. But
 the decision first given has been confirmed by the Su-
 preme Court in a judgment of which the following is
 the pith:

"There is no evidence that Feder fell, slipped, lost
 his balance, failed to catch the shutter when he reach-
 ed for it, or that it moved at his touch more or less
 readily than he had expected it would move; in other
 words, there is no evidence whatever that anything
 was done or occurred which he had not foreseen and
 planned, excepting the rupture of the artery and the
 consequences which resulted from it." * * * The
 certificate in suit made the defendant liable if the
 death of Feder resulted from an accidental cause.
 The evidence shows that the cause was the ruptured
 artery; but that was not accidental if it was the result
 of an act voluntarily done by Feder. That he did
 anything but what he intended to do in attempting
 to close the shutters is not shown or claimed. It
 is not even shown that he made unusual exertion in
 what he did. Had the artery been ruptured while the
 defendant was sitting quietly in his chair, or while
 walking at a moderate pace, there would be no
 ground for claiming that the rupture was accidental;
 and we do not think that, because the act of closing
 the shutters may have required a little more exertion
 than would have been required to remain seated or to
 walk leisurely, the rupture was accidental."

An Object Lesson. No greater rebuke could be given to the
 apathy and indifference of citizens who
 permit the conduct of public affairs to
 fall into the hands of ignorant and neglectful rulers
 than the condition of affairs reported from the city
 of Philadelphia.

The Philadelphia "Press" states that there have
 been 4,399 cases of typhoid fever in its city under the
 present epidemic, and that 510 deaths have resulted
 from it. The "Press" attributes the prevalence of the
 disease to the defeat of the movement to improve the
 water supply furnished the people, and to introduce
 filtration. It quotes also the prediction of Dr. Wil-
 liam Osler of Johns Hopkins University, made at the
 time the measure was under consideration, that just
 such a condition of affairs as is now seen in Philadel-

phia would result if it was defeated. The "Press"
 selects and names thirteen councilmen who, with this
 terrible warning, have still refused to vote the neces-
 sary appropriation to purify the city's water, and it
 adds significantly that all of them are earnest political
 supporters of Matthew S. Quay. Quay seems to have
 had an agency in poisoning more than the politics of
 Philadelphia.

A New Orleans paper in commenting on
 the Philadelphia pestilence says: "The fact
 that Philadelphia has an epidemic of ty-
 phoid fever in which over 4,000 cases have
 been recorded up to date has done no injury to the
 trade of that city, but on the contrary it is rapidly in-
 creasing, and people go about their business as though
 the pestilence had no existence among them. How
 different it would be with New Orleans if two or three
 mild cases of yellow fever were to make its appear-
 ance here. In the twinkling of an eye quarantines
 would be established by adjoining States and business
 paralyzed, yet the typhoid prevailing in Philadelphia
 is far more deadly than the so-called yellow fever
 which has appeared here in recent years."

Typhoid fever and kindred diseases are traceable
 to dirt, impure water and imperfect sanitation. It is
 to be hoped that public opinion in Montreal will be
 sufficiently strong to force upon our councilmen the
 importance of keeping the city clean during the ap-
 proaching warm spring weather.

Now that the sun is removing the snow from some
 of the filthy side streets of the Canadian metropolis,
 the noxious exhalations arising therefrom are likely
 to breed fever of the kind reported as adding so large-
 ly to the death-rate of Philadelphia.

A Drastic In- surance Law. So far as fire insurance underwriters
 in Arkansas are concerned, March
 may have come in like a lamb, but it
 certainly went out like a lion. On the last day of
 the month, the Attorney-General of Arkansas filed
 no less than 126 suits against the sixty-three fire in-
 surance companies doing business in that State, and
 an insurance policy cannot at present be obtained at
 any price. The suits are brought under a new anti-
 Trust law which was passed by the Legislature a few
 days ago. It is said by the N. Y. "Commercial
 Bulletin" to be "one of the most sweeping and far-
 reaching measures of the kind ever enacted." Ac-
 cording to the Attorney-General's interpretation of
 the law, it makes no difference whether the insurance
 companies maintain an association, exchange or rat-
 ing bureau in Arkansas or not. If they merely affiliate
 with such association, exchange or bureau in any
 other State, they are guilty of violating the law of
 Arkansas, and the penalty is a fine of not less than
 \$200 nor more than \$5,000 for each day's violation,
 with the additional penalty of the forfeiture of right to
 do business.

By virtue of the suits filed, all of the foreign insur-