

time taken to withdraw the objectionable maximum duties. If Canada throws away this opportunity to show determination, self-respect and mastery, it will look like an almost irreparable blunder.

### REJECTED LIVES.

It often seems strange to the passerby that So-and-So, who was an applicant for life assurance, has been declined by the company on the advice of its medical staff. But to the young agent who has recommended the risk it seems much more than strange—it seems an outrage, for his eyes detect nothing in particular physically wrong with the prospect. And, therefore, he cannot forgive the doctors who rejected his man.

Besides, the agent has spent much time and effort on getting the prospect to consent, had waited and worked, it may be, night and day, for weeks. And now, when his protegee, who seems to his eyes a perfectly good risk, is at last persuaded to be examined, behold! he is refused insurance. The agent to whom this happens—and it does happen rather often and not to young agents alone, would not be human if he did not harbor hard feelings against that medical examiner.

All the same, the cool-headed doctor is most likely to be right and the sanguine agent to be wrong in estimating the prospect. Experience will persuade the agent to be more kindly in estimating the doctor's reasons for an unfavorable decision upon an applicant, and to believe that the practised eye and ear of the medical man can discover things which he could not. Not that the medical man is always right in such a case; he sometimes errs on the side of leniency. In the last issue of the Insurance Record notice is taken of a paper read by Dr. Tom R. Taylor before the Yorkshire Insurance Institute dealing with cases of premature or unexpected deaths in insurance circles and their causes.

In this paper the author gives a lot of indications in the human face and figure which point to certain tendencies or certain diseases. He gives so many, indeed, as to arouse wonder that there are such things as perfect risks. For example: "Puffy eyelids, prominent eyeballs, squinting and flickering of the eyes are each likely to denote a liability to certain complaints. The slurring speech and the staccato speech convey their warning to the doctor that all may not be well. The hands also are an interesting study to him, and often give the intimation of chronic rheumatism or gout. Even from the nails can information be gained, while 'clubbed' finger tips denote chronic heart and lung trouble. The man who limps is an object of suspicion, for instead of arising from corns or a sprain, the cause may be old or commencing tubercular disease; while the effects upon the constitution of emotions too readily aroused, especially when mind and body are wearied, are considered to be the means of finding a large number of recruits for lunatic asylums."

Dr. Tom Taylor deals, too, with possible proposers for life assurance who die suddenly or "break up" prematurely, and who are known to insurance people as "undesirables." The article goes on to say: "It is fairly common knowledge that fat men may be subject to heart affections or predisposed to apoplexy, and that thin men are perhaps ill-developed, but it is not so well known that a fine, translucent skin, lustrous, dreamy eyes and abundant silky hair denote a type prone to succumb to tuberculosis, or that clumsily-built people, with muddy complexions, often show signs of glandular trouble. The anxious face inevitably suggests worry, overwork, or strain, with their natural corollary, malnutrition. Red noses, accompanied with pimples about the cheeks and chin, are a sign of chronic dyspepsia, and are not necessarily an indication that their possessors are prone to look frequently upon the wine when it is red. In ladies of a certain (or should it be uncertain) age, red noses, we are

told, are associated with deep religious convictions and business capacity. Suspicion attaches to the person who plugs his ears with cotton wool—it may be dread of the east wind, but to the medical man it suggests a possibility of middle ear diseases or meningitis." It will hardly be wondered at, after reading this, that "Passing the Doctor" is by no means a foregone conclusion in life assurance.

### IN ALBERTA.

Politics in Alberta are both losing and winning. Last week it looked as though all that was left of the Rutherford Government was Rutherford. To-day the Opposition searchlight has less glare. This position is partly attributable to the Rutherford brand of honesty. For whatever tactical errors have been made in the Alberta and Great Waterways deal, no one suspects that the Premier is one cent richer through his negotiations with Kansas City promoters. The provincial government was the weaker of the two engaged in the transaction. The Opposition thought that, placed similarly, it would have been the stronger party and given Alberta a better railroad. This thought, padded with iron words, was placed on the parliamentary steel. When the Alberta Cabinet train came along, Mr. Cushion stood by ready to take care of the passengers. But the locomotive was of too heavy a type. It jumped the obstruction.

Now, there will be a judicial enquiry into the whole deal. Accusations are thickening the atmosphere. Some say that the files containing railway documents and papers have been stripped. But we suspect the chief trouble is in the resolution introduced on Tuesday by Mr. Stewart, of Sedgwick. In brief, it says: "That as a statement had been made in the House that the bonds sold for \$7,400,000, that being par as stated by the government, they were really sold at 110 in the London market, there thus being still \$740,000 to be accounted for." And here is the kernel. "Be it resolved that the House wants immediately conclusive evidence as to what became of that amount." When an Opposition desires information of the conclusive variety one may anticipate political pyrotechnics. We presume that Mr. Stewart has figured out the cost of floating a big loan in the London market.

### EDITORIAL NOTES.

James A. Patten, the wheat king, was hustled off the Manchester Cotton Exchange. His chief consolation is that his reception did not occur in the Lancashire mill districts.

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London is to have a woman's bank, officered and conducted exclusively by women, and catering only to women customers. The only man permitted on the premises will be a messenger, whose chief function is to sidetrack curious and amorous men. In cases of sudden or urgent necessity it is presumed that the bank manager, Miss May Bateman, will act in his place. She has been a war correspondent.

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The automobile is hurrying this age of speed. The business man has it for peregrinations, from point to point. The farmer needs it to hasten prairie life. Newspapers use it that six o'clock edition may be with the reader at five fifty-nine. Civic government maintains a municipal garage. Ladies pair the auto and visiting card. Meanwhile the trade is not only catering to the demand, but encourages it by lower prices. Home production and imports are increasing. United States interests are establishing branch factories here. Figures are being adjusted to everyday life. Will our nerves stand the pace or will a new type of mortal arise?