

years without an operation, the mortality was surprisingly low, having been about 90 per cent. This fact is accounted for by Dr. Baker on the ground that the selection was severe, and that most of the cases were extremely mild, and that probably many of them were not really appendicitis.

As a result of careful selection in cases of suppurative middle ear diseases, a low mortality was obtained.

In cases where the abdominal girth was greater than the chest expansion in cases of over weights, the experience showed a mortality of from seven to nine points over the general class of over weights. Dr. Baker argued that 10 points was not an excessive charge to make for such risks.

In conclusion, Dr. Baker said: "In admitting to our standard class any risks with the impairments mentioned we must always have in mind the selection which was practiced by the companies and remember that the mortality experienced is probably the lowest mortality which can ever be secured. On the other hand in using these figures as the basis for standard ratings we must make due allowance for a more liberal selection on the part of the companies and for the inevitable self selection which occurs among applicants as soon as a sub-standard policy is offered. The sub-standard class is composed of individuals who believe themselves poorer risks than the companies have rated them. Those who believe themselves better risks will dispense your offer of a sub-standard policy and take their insurance in some company that will accord them more liberal treatment."

GROWTH OF CREDIT INSURANCE.

The unsettled conditions of 1914 are reported to have been favorable to the growth of credit insurance, with the prospect of a continued increase in business during 1915. The application of a credit insurance policy to a merchant's accounts is simple. Under the policy the mercantile agency ratings, on which the insurance is based, are classified and coverage is graded accordingly. It affords full protection on preferred customers with good ratings, and, for an extra premium, gives additional protection to a limited co-insurance on customers who have inferior ratings.

Lines of trade are classified into groups, according to hazard. By this plan the initial loss (the uninsurable part) is a stated percentage of the annual sales. The excess over the initial loss is the insurable portion and is the amount to be paid to the policyholder. Then there is what is termed the "average" policy, a very liberal plan for the practicable automatic adjustment of the initial loss to a limited and reasonable percentage on the annual sales, according to the amount of excessive losses filed under the policy under which the losses occur. It is growing in popularity and is practically the standard form of policy.

The spirit governing credit insurance is the issuance of a broad liberal policy, fully protecting under its conditions the insured against accidental losses through unexpected failures of customers, and in paying promptly, without quibble, any liability that ensues.

Amendments to the British Columbia workmen's compensation legislation are being mooted, the idea apparently being the substitution of a provincial board of commissioners to make awards in substitution of the Courts.

SMALL INCOME ENHANCES INSURANCE NEEDS.

The Less a Man has from Day to Day, the Greater will be the Financial Problems Confronting his Family after he is Gone—Importance of Insurance Protection Emphasized by Instances of Omission.

So many excuses come to those who are carrying on the business as reasons why premiums cannot be paid, that there is a tendency for the impression to grow that many in the world exist upon a narrow financial margin, and that the need of protection is especially great among those who find it hardest to maintain it. For, of course, it is decidedly true that the man who cannot meet a premium of thirty dollars when it is due would leave his family in circumstances he would dislike to contemplate, should his death occur when finances were so depleted. That this will happen no one so situated for a moment imagines, and yet it does occur often that death comes not only when unexpected but at times that seem especially inopportune, and life insurance is the very thing of all which it is rashest to neglect.

It is common to avoid contemplation of disagreeable facts, but why is it not better to consider than to neglect them? Where the situation is one of intense financial uncertainty, why does not duty point toward seeking a remedy rather than merely dismissing the unpleasant possibility from thought? Even though there be no way around the obstacle for the time being, it is better to recognize just what the position may be with a determination to change the outlook at the earliest practicable moment.

RESULT OF LACK OF MEANS.

One has but to consult the "want" advertisements in the daily papers to consider how often boarding houses are being conducted by widows left with scanty means, and to notice how many needlewomen are widows to realize what the lack of funds means to a bereaved family. It is insufficient excuse, too, that the income is little, for that only suggests that plans should be made so that a portion of the cash available should be devoted to life insurance, even if economy on far too rigid a basis has to be practiced in other ways. The poorer a man is, and the greater adversity pursues him, the more pronounced becomes his need of protection.

Almost every one knows of widows who are facing hardships they would not have to encounter if funds had been plenty. In some instances life insurance provided a partial remedy, but, through being small, was insufficient. There is in mind a widow in a small city who is keeping her family of four children along by the income from a small policy and through the earning capacity of three of the children, who were obliged to leave school, as would not have been the case had the insurance been ample. Another widow, to whom no insurance money came, is doing all the work she can find as seamstress and selling cooked food, finding it a task indeed to support her two small children and herself.

There is a lesson here, hard to learn it may be, or, perhaps it might better be said, difficult to practice, yet the conclusion is certainly apparent that men with scanty incomes ought to devote a portion of their small funds toward guaranteeing money for their families in the future, as can best and least expensively be done through the medium of life insurance.