## The Chronicle

## Unsurance & Minance.

R. WILSON SMITH.

ESTABLISHED JANUARY, 1881

PUBLISHED EVERY FRIDAY

Proprietor.

Vol. XXI. No. 51.

MONTREAL, FRIDAY, DECEMBER 20, 1901.

SINGLE COPY - - .10
ANNUAL SUBSCRIPTION - \$2.00

To all with whom THE CHRONICLE has associations, we wish:

## A Kappy Christmas!

Canada and from an editorial in "Herapath's Railway Journal." The Province of Manitoba, which our British contemporary states is enjoying great prosperity, is

contemporary states is enjoying great prosperity, is quite as much an integral part of Canada as the County of Middlesex is a part of England, or Scotland part of Great Britain. What would the Editor of "Herapath's say if he read in these columns such a phrase as, "England and Middlesex are in a state of high prosperity;" or, "Great Britain and Scotland are prosperous." He would feel like sending us a cheap geography, marked. Why do not English editors and English public men keep up-to-date in their political and geographical knowledge. They seem to rest content with information acquired when children at school, or in the nursery.

"How I keep my health," is the title of Health a prize essay by Rev. Dr. Stebbins, Ro-Chart. chester. His essay is a good health chart, the following of the guidance of which would prolong any life. He lays the greatest stress on regular habits of sleep as the first, the prime necessity for good health. Then follows regular, moderate exercise. Reasonable regard for diet is useful, tea and coffee being used sparingly, but milk very freely. Dr. Stebbins recommends plenty of light and fresh air. He commends two maxims, "Don't hurry," and, "Don't worry." He says: "I think too, that my life and accident insurance policies have reduced the percentage of worry," therefore have promoted health, and consequently lengthened life. The essayist concludes as follows: "So much for my creed and so much for my practice. Now for the outcome of it all. I have enjoyed uniformly good health. I have seldom had a pain or an ache. I do not know what a headache is. "Blue Monday" is not in my calendar of un-saint-like days."

While, generally, we endorse the above, we do not see how it is possible for a business man to obey those two maxims, "Do not hurry and do not worry." Business is now conducted under high pressure, hurry is a normal condition, competition too runs so high that worry is inevitable. The twin maxims are golden, no doubt, and must be lived up to, if the best of health and long life are desired.

Mortality
of this
Continent.

It would be an exceedingly valuable and most interesting contribution to actuarial literature, were a table compiled and published showing the mortality rate of different sections and

localities of this continent. In Canada the classification being for counties and urban municipalities. Considerable attention has been and is being paid in the United States to this question in spots, as also in Canada, but no comprehensive work has been carried out. To a country like Canada seeking immigrants, it would be of the greatest value to have definite, authoritative statistics showing the healthfulness of this country, more especially in the sections open to settlement. Insurance men are directly and very closely interested in questions relating to the duration of life in the field in which they are operating.

A well-known insurance statistician, Mr. Hoffman, who has made a study of the question, considers the American the best insurance risk among civilized people, except Scandinavians. The next to these he places the inhabitants of New Jersey, a remarkable conclusion truly. We believe that Canada would take a very high rank in a comparative mortality table. The number of very aged persons living and busily engaged in work in Canada is certainly far above the average of England. But a table compiled as the result of thorough investigations would be most valuable.