

INSURANCE AGAINST SICKNESS IN GERMANY.

The industrial conditions of the German Empire have been investigated, and an exhaustive report thereon, has been published in the London "Times," a synopsis of which appeared in the "Policyholder."

In one article, valuable data is presented, relating to the sickness insurance scheme of the Government. In that Empire sickness insurance is compulsory, there are over 23,000 authorized sick insurance funds in existence under authority, and between nine and ten millions of persons insured in them. The sickness benefit is payable for not more than thirteen weeks, it includes medical treatment, drugs, etc., free, and sick pay beginning from the third day of incapacity, or free treatment in a hospital with half-pay for the sick person's family. The legal minimum of sick pay is one-half the previous earnings. The reason for the period of thirteen weeks which elapses before the "accident" benefit is payable is therefore obvious, the workman being cared for during that time by the "sick" fund.

The following figures are quoted from the "Times" article:

Year.	Persons Insured.	Cases of Illness.	Days of Illness.
1896.....	7,944,820	2,763,757	47,608,226
1897.....	8,337,119	2,964,937	51,513,783
1898.....	8,770,057	3,002,593	53,201,173
1899.....	9,155,582	3,476,067	60,406,683
1900.....	9,520,763	3,679,285	64,916,827
1901.....	9,641,742	3,617,022	66,652,488

From which we obtain these averages:

	Average No. of Cases of Illness per 100 Insured.	Average No. of Days of Illness	
		Per Person Insured.	Per Person Ill.
1896.....	34.79	5.99	17.23
1897.....	35.55	6.18	17.37
1898.....	34.24	6.06	17.12
1899.....	37.97	6.60	17.38
1900.....	38.65	6.82	17.64
1901.....	37.51	6.91	18.43

The tendency to an increase is therefore apparent in the sickness claims as well as in the cases of accidental injury, although it is not so marked or so regular. At the same time there is a growth in the period of illness suffered by each patient. Whether these features are due to sickness alone, or are part of the increase consequent upon the greater frequency of reported accidents, it is not possible to ascertain from the data. From the Continental experience we quoted in a recent issue, we take the following:

Number of Sick per annum per 100 Insured.	Number of Days of Sickness per Person Ill.
24.2	27.

Hence from some cause—possibly accidents, but there are no means of judging—there are thirteen or fourteen more members annually ill per cent. of insured in the German societies than in the society now quoted, while the shorter period of sickness, nine or ten days, is possibly accounted for by the limit of thirteen weeks which would prevent the increase of the general average by the exclusion of cases of protracted illness.

PROMINENT TOPICS.

A warning has been given to the bank offices in a section of Ontario that American safe-crackers are making their way to operate in that district. This is a highly curious affair. If the authorities know that such scoundrels are making their way from the United States to a certain part of Canada, why do they not prepare to stop them at the frontier? Why are not these burglars shadowed and captured? Warning bank officers to prepare for a visit from these marauders is a confession by the police authorities that they cannot give the protection for which the force is organized, or, it proves that they are acting on mere rumours and not on precise information. Many of the safes in country branch bank offices need an outer-line of defence which could not be broken through without giving an alarm, and, if broken through, would merely put the burglar in front of the real safe.

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How ignorant of Canada some prominent English politicians are was shown by Mr. Henry Chaplin when speaking this week at Ware (where the famous big bed is), saying: "The soil of the colonies was unfitted for the growth of barley, and was likely to be for years to come." Our farmers will have an uproarious laugh at such nonsense. Mr. Chaplin by enquiry would have learned that the finest barley grown in the world is grown in Ontario. The whole crop, nearly, used to be sent to the lager beer brewers in the States until the importation was almost prohibited in order to develop barley growing in the States, which is of a much inferior quality.

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The speech of the Hon. Geo. E. Foster, on the 14th inst., in this city, was one of a class too rarely heard in this country, though we have a fair supply of orators, as that misused term is commonly used. Their efforts, as a rule, are devoted to partisan attacks upon political opponents, of which the matter will bear a liberal discount. Mr. Foster has done his share of this kind of speech making and has stood the fire of numberless replies more acrimonious than argumentative. His speech here showed marked traces of British influence in its more elevated tone, its attention to the subject in hand, its avoidance of personalities, and clear statements of what had to be narrated ungarmented without the flummery characteristic of the "stump" speaker.

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An agreement has been arrived at for the amalgamation of the City and County Bank of Ottawa with the Crown Bank of Canada. The head office will be in Toronto. The directorate of the City and County Bank was composed of Messrs. Charles Magee, J. Roberts-Allan, C. J. Booth, Bennett Rosamond, M.P., and M. P. Davis, while that of the Crown Bank is made up of Messrs. Edward Gurney,