

habits into a life of crime. This is not the only case to which we could point as evidence of the truth of the words in which Shakespeare declares that, the sight of ill-deeds, the vivid presentation of them to the mind, inspires the doing of ill-deeds, and of the wisdom of Cowper's lines in which he declares that, familiarity with vice breeds indifference to its guilt, which develops into a vicious love of evil. In recent years the stage has become degraded by holding the mirror up to nature chiefly by representations of crimes of violence. Our streets are placarded with huge pictures villainously drawn and colored depicting murders, attempts at murder, and other revolting displays of the coarsest forms of inhuman violence. So debased has become the taste of a certain class of theatre goers that, were the Nulty, or the Guldenseppe tragedy enacted in all its horrors on a stage, the scene would be intensely popular. The pictures of such crimes in newspapers tends towards the elevation of murderers into popular heroes, and blunts the sensibilities of the people to the horrible nature of such deeds. The Stage and the Press have a hypnotic power, they suggest the doing of what they depict. Coleridge and Richter, both of whom were masters of the inner mysterious movements of the human mind and spirit, refer to the sensitiveness of man to waves of influence of this outside nature, which indeed is the conscious experience of all persons who reflect upon their own actions. Violence now-a-days is made altogether too familiar by scenic placards, stage scenes and newspaper pictures. Another vitiating influence is the glorification of brute force by making prize fighters into popular heroes. Those men are simply persons who for a money payment do their best to smash the face, break the ribs, paralyze the heart, rupture the blood vessels, break the jaw, or otherwise injure another person. Violence is their trade, and all who directly or indirectly encourage its pursuit, encourage a love of violence, and help to make deeds of violence and brutality so familiar as to lose all repulsiveness. As to the murders for insurance money, we believe they are only one phase of the effects of such influences as suggest murder by familiarity with violence, influences which brutalize those who suffer themselves to be subjected to their debasement. Just as the performances of "Jack Sheppard" created an epidemic of house-breaking, so is it reasonable to believe that the perpetual presentation of scenic and pictorial displays of violent crimes has done much to engender the epidemic of murder which has broken out on this continent.

#### NEW YORK INSURANCE BROKERS AND COMPANIES.

In reference to the matters, respecting which the New York Board of Insurance Brokers and the Tariff Association have been negotiating, the former body has unanimously resolved, that the following obliga-

tions, as summarized by *The Insurance Press*, will be undertaken by brokers in return for certain proposed concessions.

(1) Not to accept or receive any commission or other consideration directly or indirectly from any company, individual or association in excess of 25 per cent. of the premiums on risks not specifically rated. (2) An equally strong agreement not to receive on rated risks more than 12 1-2 per cent. of the premiums. (3) Not to divide commissions directly or indirectly with the insured for the purpose of obtaining or retaining Metropolitan District business. (4) Not to employ solicitors unless they are paid a fixed salary; the names of solicitors so employed to be filed with the manager of the Board of Brokers. (5) Settlements of premiums with companies to be made within forty days after the expiration of the month in which the insurance takes effect, except in certain cases. (6) The trustees of the Brokers' Board, by a majority vote, may authorize the issuing of a "limited broker's certificate" at a fee not exceeding \$5 per year; limited brokers may solicit and place fire insurance on private dwellings, their contents, flats, apartment-houses and similar risks, they may receive 25 per cent. commission thereon, but no other compensation whatsoever; limited broker's certificates shall not be issued until the applicant has agreed in writing not to rebate to the insured, nor to accept a salary in lieu of commissions; such certificates may be revoked for violations of any of the conditions imposed upon limited brokers; limited brokers shall have no rights in the board, nor to any of its assets.

The companies, on their part, by the draft of the agreement to which the committee appointed by the Tariff Association has given its assent, agree:

(1) That after a date to be fixed they will not pay commissions on Metropolitan District risks to persons not members of, or vouched for, by the New York Board of Insurance Brokers; nor will they pay to brokers, or limited brokers, higher commissions than those above mentioned; it is understood, however, that the companies may effect reinsurances among themselves provided the commissions allowed are not in excess of the commissions stipulated. (2) Minimum rates on dwellings, flat houses, etc. (constituting what shall be known as the Preferred Class) shall be promulgated by the Tariff Association. These risks are not now rated. (3) That on and after a date to be fixed, in consideration of the low loss ratio and the reduced conflagration hazard in the Metropolitan District, the Tariff Association shall make a reduction on all tariff-rated risks, other than the preferred class, of 10 per cent.; but this reduction shall not apply to policies attaching prior to said date. (4) Charges of violations against brokers shall be heard and disposed of by the Brokers' Board; charges against companies shall be heard and disposed of by the Tariff Association. (5) Branch offices shall be regulated on a basis, governed by the requirements of territory, on a plan satisfactory to all parties in interest.

**Assessmentism**, says the *Investigator*, exists chiefly because deep down in the hearts of many men there is implanted the desire of obtaining something for nothing. For these men cheap insurance exists, and is suffered as a fitting punishment.