

# The Chronicle

## Insurance & Finance.

R. WILSON SMITH,  
Proprietor.

ESTABLISHED JANUARY, 1881  
PUBLISHED EVERY FRIDAY

JOHN T. P. KNIGHT,  
Editor.

VOL. XIX. No. 32

MONTREAL, FRIDAY, AUGUST 11, 1899.

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

**Insurance as an Incentive to Crime.** The recent execution in England of Mary Ansell, a domestic servant, whose crime was the willful murder of a demented sister, has aroused a lot of feeling among those who conducted the agitation for the reprieve of the wretched woman. The Home Secretary, the medical experts who declined to pronounce Mary Ansell insane, and the judge who condemned her to the gallows, having declined to notice the abuse showered upon them, her champions have, at last, turned their attention to the insurance agent who sold the policy which supposedly supplied the motive for the crime. The "Daily Chronicle" evidently declines to dwell upon the guilt of Mary Ansell, and prefers to place the crime at the door of "insurance agents," who are "allowed to go touting round among uneducated servant girls, and the poor in general, tempting them to insure other people's lives." The "Insurance Record" (London, Eng.), in the course of a calm and dispassionate defense of the much-abused insurance agent, admits to a strong objection to such insurances as that effected by the executed woman, but reminds the "Daily Chronicle" that the "moral hazard" is not by any means confined to such cases as the one under discussion. The "Insurance Record" chooses to regard the attacks made by the champions of Mary Ansell upon the judge and the officials of the Home Office as "the product of hysterical frenzy," and very properly remarks: "The right way to render the law a terror to evil-doers is certainly not to attempt to fix upon a respectable class of the community the responsibility for the cold-blooded and sordid crime of which Mary Ansell was convicted." The English paper also adds that it is of essential importance to the companies to suppress speculative or gambling insurances, and the law reports every year contain ample evidence of their efforts to do this. Doubtless there are many cases which escape detection or are not prosecuted, but the number would be fewer if the companies could count upon vigorous support, and if the persons effecting illegal insurances were not so frequently let off on the plea of ignorance or of connivance on the part of the companies' agents.

### Poor Astor Pilloried.

Young Astor, who for a number of years has been living in London in high style on the immense fortune that his great grandfather made in hides, announced yesterday that he had been naturalized as a British subject. In the acquisition of William as a subject Queen Victoria has gained nothing and America has lost nothing.—*Am. Exchange.*

Mr. Astor is receiving a lot of attention on both sides of the Atlantic. Scarcely had the news of his decision to become a subject of the Queen flitted westward across the summer sea before the American patriot commenced to rage, rail and rave, and one spirited repiner is said to have organized a band of disgusted citizens of New York for the purpose of burning in effigy naughty Willie Waldorf. Yet it opens a curious train of thought if an American may not conceive a liking for some other country than his own. Thousands of good Britishers have voluntarily been placed in the condition of natural born subjects of the United States, and we are glad to think that their sensible countrymen fully appreciate the desire of an alien to obtain the rights and privileges of citizenship. Nothing is heard of the naturalization of nearly all-comers by our republican neighbours. What then can Mr. Astor have done? Can he be denied the right to admire monarchial government, and to nourish an ambition to distinguish himself in the nation or country where he lives? It is an ambition which is natural to the soul of man, and we hope that our new countryman will, regardless of his disgusted compatriots in America, the raillery of Labouchere, and the supposed shuddering aversion of shades of dead and gone Astors, succeed in obtaining that which he is striving for, even if he aspires to enjoy rank above a commoner.

If Mr. Astor considers the revolt of the American colonies, even at this late day, a mistake, assuredly he may not be blamed for returning to his allegiance to the British Government. His abandonment of the United States is Mr. Astor's affair, and it must be settled between that gentleman and his own conscience.