

larize it, he would, during the month of October, allow to all assurers "a discount of 33⅓ per cent. on all first year's premiums." Those in need of life assurance were invited to address "Good Opportunity." That method of working the rebate scheme would never do in this part of the world, for besides being a dead "give away" for the agent, people don't look in the advertising columns of the newspapers for "life assurance chances." The omnipresent solicitor with his seductive smile and enticing words never fails to acquaint everybody with the merits of "the best company in the world;" and when he has any little communication to make about rebates, he knows the magic of the "special offer," made in "strictest confidence." If an agent in this country were to imitate that Southampton chap, he would be promptly dismissed by his company—for being a bungler!

IT IS CURRENTLY stated that, under the direction of the department of labor, the United States government has sent, or is about to send, a representative to Germany, where he is to spend two years investigating the government scheme, now in operation there, for the compulsory insurance to workingmen. If a competent man, his report will be very interesting no doubt; but we suspect, from present indications, that his investigations will be ended in much less than two years from lack of anything to investigate. It is extremely probable that the scheme will have passed from the actual to the historical before the end of the period named. If the object of the United States government is to contribute to the general fund of knowledge, *pro bono publico*, by instituting this investigation, it is generous; if with a view to the possible establishment of a similar system, it is ridiculous. A serious proposition for the compulsory insurance of workingmen, such as the greater portion of those in the United States are, would be laughed out of countenance by the workingmen themselves before Congress had a chance to bury it by an emphatic negative vote. Intelligent, self-respecting workingmen, either in the United States or Canada, do not care to be ticketed as semi-paupers nor as imbeciles.

THE GREAT JOHNSTOWN FLOOD of over two years ago furnished a case for the Philadelphia courts recently. Mary Dorsey brought suit against the Commercial Mutual Accident company to recover \$5,000 under an accident policy upon the life of her son, John Dorsey, a travelling salesman, who was at a hotel in Johnstown, occupying a third-floor room, when the flood came. He had reached the roof of the building when the torrent struck the house, carrying the roof down the stream, Dorsey clinging to it until rescued, when it was found that one of his ankles was badly hurt, and that he had received bruises and internal injuries causing delirium and spitting of blood. Two days later what was called typhoid fever set in, and after an illness of forty-five days he died. It was alleged by the plaintiff that the injuries sustained by the nervous strain to the system, and the exposure attendant upon being partly submerged in the water for several hours caused the fever from which death resulted. The company

set up in defence that typhoid fever is a distinct disease, that the injuries which the deceased received would not have caused his death, and hence that the company was not liable. Several medical experts were called to demonstrate that the typhoid fever was not caused by the flood. The jury, however, thought differently, and rendered a verdict for the amount of the policy and interest for two years.

WE ARE SORRY to see that our usually considerate contemporary, *Rough Notes*, puts itself in an unenviable position by a petulant and entirely unwarrantable attack in its last issue upon the INSURANCE AND FINANCE CHRONICLE for producing, and upon the *Argus* for reproducing, with approval, an editorial paragraph concerning the Masonic Mutual Benefit Society of Indiana. We briefly called attention in our issue for October 1st to the unsatisfactory experience of the above society in 1890, as reported on apparently good authority, by way of illustrating the defects of the assessment system. *Rough Notes* says its August number contained an article on the Masonic Mutual Benefit, and forthwith jumps hastily to the conclusion that the information on which we based our comment must have been drawn from its columns, thereupon rashly and harshly proceeding to accuse us of theft. To say nothing of the childish assumption that the sources of information as to 1890, on which its own article was based, were not equally open to every other journal in the land, we can state for the edifying confusion of our contemporary that, until the present writing, we never heard of, much less ever saw, the article referred to as appearing in its August number. As our comment referred exclusively to the 1890 experience of the above named society, the remarks of *Rough Notes* about what we didn't say about its own figures about the society's affairs "on June 30, 1891," would have been entirely irrelevant, even had we seen its August article, which, as stated, we had not. This journal invariably gives credit where credit is due, and when it charges a contemporary with theft it does so for demonstrated cause and not from rash conjecture.

WE HAVE BEEN a good deal amused to note the various explanations made both by the friends and opponents of the Post Office system of life assurance in Great Britain to account for its steady decline. One genius thinks the system still too young (it's only 26 years old!) to be appreciated. Another knowing the practical workings of the system from the experience of a policyholder, thinks failure comes because of vacillation and unstable ideas on the part of the officials, who are described as "having to obtain Parliamentary authority for their personal opinions." Sir Arthur Blackwood, the secretary of the Post Office, has written a letter to explain the galloping decline, which he attributes to the fact that "the companies tout and advertise very largely, and remunerate their agents highly for the business brought them, whereas the Post Office is precluded from adopting these practices." Very likely. Then why does the Government undertake to compete with the various corporations which originated