

by the medical profession, and the managers and actuaries of assurance companies of proposal papers, death records, and all the rich material which now assists in measuring the risk arising from flaws in the personal health or family history of applicants for assurance. The result of such a joint enquiry would be invaluable when the subject of State insurance receives consideration.

The papers bearing on insurance read at the Congress were :—

"The Medical Advisers of Assurance Companies : Some of their Difficulties," by Mr. John M. McCandlish.

"Extra Rating as a Statistical Problem," by Mr. G. M. Low, manager of the Edinburgh Life Assurance Society.

"Gout as a Factor in Life Assurance," by Mr. James Meikle, Actuary of the Scottish Provident Institution.

In the course of his paper, Mr. McCandlish referred to the changes that had taken place since the infancy of life assurance, when there had been no medical examination of proposers and no difference of rate in respect of age. In reviewing what must have been an instructive paper, the *Insurance Observer*, of London, adds :—

"Life assurance now was based on the belief that rates of mortality and longevity, very uncertain in the case of individuals, could be reckoned on in the mass if some necessary conditions were attended to. To detect disease was the first duty of the examiner, but the main problem was to discover the proclivities to disease or any reasons there might be for apprehending premature death where unfavourable circumstances presented themselves. The probable effect of this had to be measured that equitable rates of premium might be fixed upon. There had to be a selection of lives. Persons who bought annuities exercised such a selection, and very effectively, and persons wishing to be insured were under the temptation of concealing facts about their health or habits or heredity that ought to tell against them. A discussion followed."

As the conclusions of insurance experts are based upon observed facts, and the comparison of total deaths with the numbers exposed to risks under review, continual study and research cannot but be useful to one of the most important professions—that of insurance, and it is to be hoped the medical profession will lend their influence in favor of the joint enquiry asked for by Mr. Low at the recent Medical Congress in Edinburgh.

As in a
Looking-Glass.

Some of the leading New York papers are stoutly advocating the retention of the Philippines, and are quoting in favour thereof the opinions of San Francisco, Americans in Australia, consular officials in the Orient, and of all men who "appreciate the commercial situation," and know of the immense capacity of production to

exceed home demand. To strengthen the pleading for energetic action by the United States in the deglutition of what their sailors have bitten off in the East, the opponents of territorial extension are vigorously assailed in this fashion :—

"But Salem and Concord and Harvard University, and the intellectual portion of Boston, which spends most of its afternoons asking somebody to tell it 'Whither are we drifting?' are apprehensive lest this venerable and tottering nation shall do something that will disagree with it. In its early and vigorous life it absorbed a good deal, and much of it was not very digestible or well done. But a country in as delicate a state of health as ours, it is said, ought not to sit near an open window or swallow solid food unless it is very carefully prepared."

But although our neighbours are, in British fashion, inclined to hold what they have taken, they are also surveying themselves as in a looking-glass to ascertain their fitness for the self-imposed task of colonial government, and the scrutiny does not seem to be quite satisfactory to the *New York Journal of Commerce* which, on Tuesday last, editorially remarked :—

"In an effort to console itself for the inevitable the Madrid 'Imparcial' admits that the colonies were of use to very few of the Spaniards, anyway. A small number of manufacturers and merchants made money out of them, and 'in certain regions of the peninsula the exercise of sovereignty was utilized by politicians to send their proteges as officials to those islands.' This is interesting, because it shows that what our politicians proudly call the 'American system' is in full operation in Spain, and it is suggestive of serious reflections because the badness of Spanish government in its colonies is one of the most direct results of this patronage system, which our bosses are practicing at home and eager to extend abroad. It will be impossible for us to keep up the profession of philanthropic motives in the war now coming to a conclusion if we continue the Spanish, or extend our own, spoils system over these unfortunate islands. If the Erie Canal scandals can occur right here at home and under the eyes of the whole electorate, what would happen under our bosses and their proteges so far away from the controlling power and public sentiment as Manila or even Havana and San Juan? We cannot believe that the patronage system which is largely responsible for the ruin of Spain, and which is corroding our own politics, is to be established in our dependencies. First will come military government, and then we trust a rational system of honest civil administration."

The same energy and vigour with which the United States conducted the campaign will enable them to overcome all the difficulties inseparable from the first attempts to introduce a proper monetary system and honest civil administration into Cuba and Puerto Rico, where rottenness and roguery have hitherto been rampant. Those who have had business to transact in the Spanish West Indies have always known of the corruption prevailing among public officials at the island ports. If Manila has suffered similarly it is to be hoped "the men who appreciate the commercial situation" will triumph over the thinkers of Harvard, the wise men of Salem and Concord. It is too late for repentance and recession.