

trol of some favorite, is a disgrace to the American people, an impeachment of their manhood, and a broad sarcasm on the boasted progress of this much-lauded nineteenth century.

THE GROWTH OF THE MUTUAL IDEA.

The careful observer of the fire insurance field can scarcely have failed to note with some concern the growth of mutual associations and companies in the various parts of the field of late. We do not refer particularly to the mill mutuals of New England, whose successful operations have been for some time notorious, but rather to the ordinary mutual in the United States, confined largely to two or three of the Middle and several of the Western States. In the West, county, district and township mutuals grow apace, and if they do not monopolize they certainly control a large portion of the farm business. In the three States of Ohio, Indiana and Illinois there are at present some three hundred of these local mutuals, and Pennsylvania is full of them, having of all classes of mutuals 196. West of the Mississippi in Iowa, Nebraska, Kansas and Minnesota they are increasingly numerous—just how numerous we have not the data to demonstrate.

We may well ask what this persistent growth of the Mutual idea portends. Is it the natural outgrowth of a commendable desire on the part of the people to seek the most economical protection? If only this, experience ought to have shown them that, on the whole, the stock companies can give the maximum of protection at the minimum of cost. Is not the movement rather an outgrowth of that wide-spread socialism which, while crying out against combinations and the "monopoly of capital," fosters the greatest of all combinations, and is in itself becoming an essential monopoly? It is a day of syndicates, of trusts, and of concentration of capital, in some things oppressively so, and hence the popular prejudice rises against combinations indiscriminately, the useful as well as the injurious. Stock fire insurance, having been forced to seek associate co-operation for simple self-preservation, is misjudged by this popular prejudice, which, unfortunately, is not able to discriminate; hence the ready adherence of the people to the mutual idea in insurance as a protest against the monopolistic idea, as they mistakenly regard it. In order to show something of the recent increase of the mutual companies, we have culled from the various insurance reports the number of companies, amount of insurance written, and premium-assessments received from each of eight States in 1885 and in 1889 respectively. Following is the result:—

STATE.	1889.		1885.	
	Amount Written. \$	Assessment Premiums. \$	Amount Written. \$	Assessment Premiums. \$
Massachusetts . . .	361,050,027	3,640,958	285,621,843	2,834,049
Connecticut	28,136,524	168,300	25,047,392	162,801
New York	150,501,684	1,242,712	87,148,047	649,533
Pennsylvania	105,572,801	1,362,524	85,370,151	1,143,375
Ohio	62,471,387	883,272	73,189,869	1,036,388
Illinois	35,320,000	1,345,133	37,131,746	736,716
Michigan	51,000,000	341,061	44,482,000	290,365
Missouri	17,668,000	165,275	17,950,000	274,776
	\$11,720,423	9,149,235	655,941,448	7,128,005

The total number of companies in the above States in 1889 was 634, and in 1885, 576. It will be seen that the increase during the five years in amount of insurance written was \$155,779,375, and in premiums and assessments \$2,021,230. This represents a gain of 23 per cent. in risks written and 28 per cent. in premium-assessments. During the same period, the stock companies reporting to the New York Insurance department, representing of course the bulk of the business in the United States, show a gain of 21 per cent. in amount of risks written and a little over 14 per cent. in premiums received. It will be noticed that the mutual companies' increase has been in New York, Massachusetts and Pennsylvania mainly, so far as the above States are concerned, though it seems pretty certain that the increase in Western States not here included has been considerable. Will this general growth of the mutual idea continue? The probabilities are strongly toward an affirmative answer, though in the light of the inroads being made by the stock companies on the mill mutuals of New England of late, we may possibly be able to read a different result at the close of the year.

WANTS.

The longest columns in daily newspapers are those which announce the wants of persons seeking employment. There are widows who once lived in affluent circumstances, and daughters of men formerly prosperous in business, who are at their wits' end to find respectable means of support. They stand ready to be hired as governesses, teachers, amanuenses, typewriters, companions, readers, saleswomen, seamstresses; and some of them are willing to serve for wages smaller than those paid to washerwomen.

One cannot read their advertisements without thinking how sad is the condition of respectable women who are both poor and friendless, and how reprehensible the neglect by which they have been brought to that condition! In the majority of cases it was the neglect of the head of the family to make, at the right time, a provision for the future welfare of the wife and children. Perhaps a long enjoyment of prosperity had blinded his prudence. He fancied that he was to be prosperous forever, and that his prosperity would be bequeathed to his heirs. There came at last business reverses, failing health, and nothing to look forward to except the grave.

A small outlay of money—so small that in the days of his prosperity it would not have been missed—would have been sufficient to provide, by a policy of life insurance, for the future of his family, and place them in comfortable circumstances after his life had ended. The experience of man has failed to devise a more certain provision for the future than by the payment of a fixed sum for assurance during the earning period of life. Instances of its value, related in the experiences of the agents of the Equitable, are presented in every issue of this journal. But, unfortunately, the number of cases in which the head of a family has neglected to avail himself of life assurance are far more numerous than those in which he has done his duty. If the fathers had thought more of the future welfare of their families, the newspaper columns of "Situations Wanted" would be much shorter than they are.—*Equitable Record*.