

INSANITY IN RELATION TO LIFE INSURANCE.

The introduction of the suicide-clause into life insurance contracts has given the question of insanity a prominent place in insurance litigation. But the defence of insanity is not original in insurance. It is in line with the more recent fashion in the courts to utilize this plea in all cases where it can be made of avail. It has become the popular defence of the murderer. The harsh term of thief is softened into kleptomaniac. Transfers of property are sought to be set aside or control of property obtained on the ground of insanity. Within a generation a large amount of medical investigation has been given to the disease, and a large share of public benevolence has been expended in the erection of asylums. These changes are all of recent growth. A hundred years ago but little attention had been given to the subject. The maniac and the imbecile were about the only two phases of insanity that were recognized. The one was chained like a criminal in a prison dungeon, the other suffered to roam as a harmless idiot.

But with all the attention and study which the subject has received the results attained, whether from a medical or legal standpoint, are far from satisfactory. The diagnoses of physicians and the ruling of courts show how little is yet understood of the real nature of what is termed insanity. All attempts made to analyze the mental condition of a life insurance suicide have demonstrated that neither lawyers nor physicians have a clear and comprehensive understanding of the subject. Nor is this to be wondered, at since the malady is this to be wondered, at since the malady pertains to the mind, that subtle something whose primary nature and modes of action have eluded alike the meta-physician and the physicist since the earliest days of philosophic speculation. Insanity is popularly regarded as a specific malady like the smallpox, as a disease which may attack one or another of various so-called mental faculties; whereas, it is in fact an infection of the whole individual, and there is no border-line sharply drawn where sanity ends and insanity begins. It may be truthfully said that there are few men even in the highest walks of life who are not tinged with insanity, for there are few that are not victims of some delusion. Mental aberration is a question of degree among men. We recognize the false judgments of one who is swayed by his passions, the unreasoning prejudice of one in whom some antagonistic sentiment has been deeply ingrained. But we do not often think of them as milder types of that mental perversion recognized as insanity. The mind in harmony with the laws of its environment is sound. When that harmony is disturbed the unsoundness begins. These remarks are suggested by reading the criticisms of one of the leading medical experts in this country, Dr. Lloyd, of Philadelphia, upon the legal theories of insanity. This writer says:—

"The gentlemen of the law, however, have probably risen to their boldest speculations upon psychiatry in some of the more modern tests which they have proposed. These are especially (1) delusion and (2) knowledge of right and wrong. These tests are so narrow that they cannot cover the subject, and so incomplete that they do not touch it even in the right way. A delusion is not the cause of insanity, but insanity is the cause of the delusion. 'Loss of will-power,' which some medical authorities insist on, is equally abstracted and artificial. It is near the truth

to say that the whole mental act of an insane man is wrong (judgment, conscience, memory, and will). In the ideomotor reflex these are but different *modes* of action of the one *substance*. They can be separated in speculation, but neither in physiology nor pathology can they be so dissected, and one part held up as normal and another part as abnormal. To say that a man's intellect is sound, and his will diseased, is a sophism, which has more sound than reason, and is no better than to say that we have his light without the sun himself, or that a Leclanche cell has electro-motive force but no current strength. Thus the word 'delusion' is constantly misused; and is really so vague and generalized a term that no one has yet succeeded in giving a definition of it. With some it is any kind of impaired action of a sick brain; with others, it is an elaborated and systematized complex idea. The physicians, repelled by the *doctrinaire* tests of the lawyers, have flown to the other extreme. Thus, Blandford speaks of 'homicidal insanity without delusion.' If this means anything it must be a condition of impaired brain (memory, intellect, emotion, and will) which has not yet originated a systematized, elaborated, symmetrical delusion, such as an erroneous belief, scheme, or suspicion."—*Monitor*.

INSURANCE NOTES.

The account of the meeting of the Guardian Assurance Co., fire and life, which we publish elsewhere, shows that the dividend of the company for 1886 was seven per cent., and after paying this and distributing \$11,673 among the staff, as a gratuity, they carry forward to 1887 no less a sum than \$46,293.

We learn that John J. Martin, who for many years has been at the head of the agency department of the Liverpool and London and Globe Insurance Company in New York has been promoted to the office of agency superintendent.

An agency of the National Insurance Company of Ireland has been opened at Vancouver. The agents are H. A. Jones & Co.

Vancouver city has a Ronald Steam Fire Engine, and the Brussels firm has now appointed an agent on the Pacific coast. Building operations are very active in that city.

At a meeting of the New Glasgow town council held a week ago, tenders were received for building a water works engine house. There were three, McKinnon and McLean, of Charlottetown, offered for the lowest figure and their tender was accepted.

Wallaceburg people suffered a decided scare last Friday. One of the employees at Steinhoff & Gordon's mill, while at work after hours, saw smoke issuing from one of the stove-sheds. He went to investigate and found some tarred rope and shavings on fire under a bundle of staves. The fire was easily put out, but "how the fire came there is a mystery unsolved. It may have been the work of a fire bug or the result of carelessness of some smoker." Here is the way the *Herald* and *Record* praises the firemen of the burgh on the Sydenham River: "Promptly on hand, engine always ready, energetic, daring, efficient in their work, it but remains to be said that if there is one particular thing in which Wallaceburg should take unbounded pride it is our fire company."

During the present summer, the Supreme Court of Illinois gave a decision under the following circumstances: A party seeking to insure mill machinery and shafting, gearing, belting, and tools in his mill, was required to

answer this among other questions: "What is the present cash value of the property to be insured, exclusive of land and property not specified," and he answered \$25,000, which was the value of the mill property. Held, that the question being somewhat ambiguous, should be construed more favorably for the insured, and that he had reasonable ground for believing he was called upon to give the whole value of the property including the land.—*Mutual Mill Ins. Co. vs. Gordon*.

The life agent is usually not half as 'cheeky' as the man he solicits. On the contrary, he belongs to a class whose shrinking modesty is ever devising ways and means by which their customers may be seen and spoken to in the manner most agreeable and convenient to them. His manner is therefore full as likely to err on the side of not sufficient aggressiveness as on the side of too much. Every superintendent of agencies will tell you how often his presence is welcomed by some local, who has deferred work on a promising subject, simply for want of combativeness to meet said subject's bumptiousness. And yet, says the *Standard*, the world keeps on cackling about the 'cheek' of life insurance agents.

A question familiar enough in fire insurance, but not often raised in life insurance, was disposed of by the Supreme Court of New Jersey a few weeks ago. A life policy had lapsed, but was renewed on what was termed a revival application, in which the insured warranted that he had not during the interval been afflicted with disease, etc. The question was whether as in the renewal of a fire policy the old contract was simply kept in force, or whether there was a new contract between the parties. The court ruled that here the intent was to revive the old contract by a new one which incorporated into it also additional terms. Hence, a breach of warranty in case of the revival application vitiated the policy, which, comments the *Monitor*, was sound sense as well as sound law.

MANUFACTURERS' NOTES.

Engineering describes new steam engines of the four-cylinder, disconnected, quadruple-expansion type, working tandem, one pair above the other pair, on two cranks. They are patented by John F. and Matthew Rankin, made by Rankin & Blackmore, of Greenock, for the excursion steamer "Myrtle," and the cylinders are respectively 12-inch, 17-inch, 24-inch, and 34-inch diameter, all having a piston stroke of 24 inches. On the trial trip the boat made twelve knots an hour with a consumption of 1.2 pound of good Welsh coal per horse power.

The death is announced of Mr. Charles T. Parry, one of the oldest members of the firm Burnham, Parry, Williams & Co., the proprietors of the Baldwin Locomotive Works in Philadelphia. As long ago as 1836, Mr. Parry entered the works as an apprentice in the pattern-shop, served his time, worked some years as a journey-man and then went into the drawing-room. In 1854 he was made superintendent of the works and organized the system in them which has made the concern famous the world over. He, more than any one else, says *Van Nostrand's Magazine*, created the mechanical reputation of these great works. He had charge of the shops and superintended the manufacture of locomotives. In 1867 Mr. Parry and Mr. Burnham, bought Mr. Baldwin's interest, and later Mr. Baird's interest and then re-organized the firm under its present name.