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Life Assurance and Suicides.

THE alleged connection between life assurance and suicide, as cause and effect, was made recently the subject of enquiry by *The Observer*, with the result that a large number of English coroners affirmed that there is no such connection. Mr. Thomas, a Middlesex coroner, writes on this topic as follows: "Amongst the reasons which have led to an increase of suicides, I think the question of life assurance may be excluded. I never knew of such a case, or had reason to suspect it, and no evidence has ever been given before me tending to that supposition. I always enquire in such cases, as in all cases, as to the life insurance, and when it was effected." He goes on to state that life assurance is usually effected when the insured is in a healthy state of mind and body, as well as fairly prosperous. In most suicide cases the policy had been issued many years before the fatality. He regards the increase of suicides amongst those whose lives are assured to be accounted for by "the great increase in life assurance, especially amongst the middle and lower classes, so that it is not surprising to find that an increased number of suicides are insured in proportion to the number some years ago." This authority adds: "I do not think if the clause often inserted in policies respecting their forfeiture if suicide takes place were strictly enforced it would have any deterrent effect, or help to reduce the number of those who commit that act." The sad fact is that "self slaughter," of itself, indicates very serious mental disturbance. The thought and decision, "I will kill myself in order to benefit my wife or family," are not those of a healthy mind.

Economy versus Big Figures.

THE evils of rebating have been much discussed during the last year or so, and companies which had given sufficiently high commissions to induce agents to be guilty of what is now regarded as an offence are substituting, as an attractive feature, "Economy" in the place of "Big Figures." It is doubtful which will be found the more serviceable in procuring business; but "he who wins the eye wins all" is true in insurance, and the public have been educated to look for the best company amongst those they regard as the most successful, and their estimate of success has been "Big Figures."

That the standard of economy is a good one to raise, there can be no doubt; but that it will attract to it as many followers as has been possible under the high commission, rebating, big-figure system is not likely. The result of this change on the part of prosperous companies will be good, both to them and to the agents, as well as to less distinguished offices, for the first named having attained their positions of superiority are now free to practise what they have always preached, while the agents, who in the past have done their part in contributing to this success, will probably find other good offices ambitious of securing large volumes of new business at the old prices.

We are entering on the last quarter of the year, and doubtless those companies who make economy the war cry have sent out their circulars rousing their agents to put forth all their strength to secure as much new business as last year, for it is not possible for the most devoted disciple of economy to contemplate any reduction in the volume of business with gratification. Other companies, who pin their faith to big figures and extended operations, are also on the alert, and when the returns come in next spring we shall probably discover which feature proved the more attractive. If big figures and big commissions, then the companies will find that economy must begin in some department other than the agency; for if the rebate ghost is only laid by one company, to re-appear as an ally of a rival, and made more formidable from a sense of supposed wrong, then he must be counted with; and unless there should be a combination of all the leading companies not to pay more than a stipulated commission, rebate will certainly be practised as freely though not as openly as hitherto.

The Chinese War and Silver.

THE breaking out of war between China and Japan was expected to give silver more value, as the demand was estimated to be very large for war purposes. The nego