PURCHASING IMMUNITY FROM ADVERSE LEGISLATION.

At the National Convention of Life Underwriters, Mr. Robert G. Evans, United States District Attorney for Minnesota, more than hinted that immunity from legislation calculated to adversely affect the interests of insurance companies could be purchased. Mr. Evans said:—

"Some men introduce into legislatures bills which affect insurance companies, ignorantly. They do not understand the effect. They do not understand the relation between the companies and the public. They do not know what they are doing, to use an ordinary term. You should educate, not abuse. There is a way of reaching every honest man, and that is to convince his intelligence that he is wrong. And you don't want to convince it when the bill is introduced into the legislature, but you want to carry on this education all the time, whether you reach the ears of men who will insure in your companies or whether you reach the general public. And I say to you, as a man who is not interested in such companies, except as an insurer, that it is the highest duty of the insured in this country to second every effort you make in that direction. And they ought to see to it. If it is a 'leg puller,' harden the muscles of your leg and let him pull. Don't give up. I think that the charge of boodleism or the actual existence of boodleism in our state legislatures and in our city councils and in other legislative bodies is one of the greatest dangers that threatens this American republic. As honest men, as patriotic men, believing in this great country of ours and its future, with its influence upon mankind the world over, one of the highest duties and the greatest pleasures of the American citizen ought to be to stamp out and eradicate this evil. You cannot do it by temporizing with it. And while I would not intimate that any insurance company or insurance man here to-night has ever listened to the suggestion that in order to protect ourselves, we must meet their demands, I say to you, you are making the greatest mistake in the world, if ever such a suggestion has come into your minds and found lodgment there. If we have boodleism, it is the result of boodling. I have heard men say who stand high, or stood high, in the community, that sometimes these great interests could not be blamed for meeting the demand of some man who held in his pocket a bill to be presented in the legislature or which had been presented, which would adversely affect the great interests which he represented. Gentlemen, I do not believe in any such sentiment as that. We had better apply to such companies the old cry, 'Millions for defence, but not one cent for tribute.' Let the man who would attack the integrity of our great institutions by adverse legislation know and understand that he can never benefit one iota by his act, and if he be dishonest the motive for which he presented it is gone. Let him understand that not one cent will be paid, and, if he be a rogue, the motive which prompts him is gone, and his measure is dead. And let honest men in the legislatures, with whom you meet, understand that you come, not clothed in the panoply of wealth, but backed by the integrity of your institutions, by the integrity of their motives, and their management, to appeal to their intelligence and their patriotism, and you will not suffer by adverse legislation."

THE FOREIGN FIRE INSURANCE COMPANY AND ITS BUSINESS METHODS.

One of the most interesting and instructive papers in the history of fire insurance was that read at the National Convention of Insurance Commissioners by Mr. E. F. Beddall, on "Foreign Fire Insurance Company and its Business Methods." It was not within the scope of the author's purpose to write the history of fire insurance, but to present the more important laws and rules and regulations of different European nations as well as of the United States in their effects on the business of insurance and upon the methods of fire insurance companies. This has been most admirably done. The *modus vivendi* of fire insurance companies, in Austria-Hungary, Bulgaria and Roumania, Servia, Russia, Norway, Sweden, Denmark, the Netherlands, Germany, France, Belgium, Switzerland, Italy, Spain, Portugal, Great Britain, and the United States, is plainly and explicitly set forth, explained and examined. It is not possible within our space to do more than briefly examine Mr. Beddall's able "commentary" upon the operation of law and regulation upon the company, its methods and its business.

The strain of humor and irony which enlivens this paper serves also to point its moral and enforce its arguments. "In Holland," he says, "there appears to exist a practice in securing business which obtains in no other country, under which officers, managers and brokers meet on the Bourse at certain hours of the day for the purpose of receiving and accepting applications for insurance. I commend this plan to the careful consideration of the New York brokers, and would supplement it by the suggestion that in fitting up their exchange they provide a rostrum and an auctioneer, that each risk be submitted to competition, and reversing the practice commonly governing such transactions, knock it down to the *lowest* bidder. Such a public allotment of the business would doubtless relieve both broker and manager from those qualms of conscience and the physical exhaustion consequent upon the effort which has to be made to deceive their competitors when solemnly testifying as to the rate charged and the commission paid. If Ananias had adopted this method of disposing of his property he might have been alive to-day; had he been in the insurance business he would surely have died sooner."

After that neat rap to the brokers, Mr. Beddall calls attention to the responsibility which obtains under the Napoleon Code for damage done to neighboring pro-