THE "APPLICATION" FOR LIFE INSURANCE.—So far as the offices are concerned, too great care cannot be exercised in the selection of lives: but it is a question whether a very rigidly drawn up proposal form will contribute in any appreciable degree to this object. Our opinion is that it does not, and that in the interests of the offices themselves, the shorter and simpler a proposal form is, the better for all parties. The proposal form consists essentially of four parts (1) particulars required for the policy such as the names, designation, address, and age of the proposer, the sum to be assured and the table under which the assurance is to be effected; (2) particulars as to the health history (including habits) of the proposer; (3) the family history, and (4) the declaration. It is necessary that the offices be in possession of full and complete information with regard to the present and past state of health of the applicant, of his habits, and of his family history; but it is very important at the same time that this information, which is of a very inquisitorial description, be obtained in as delicate and inoffensive a manner as possible. It is the usual practice to lay upon the proposer the whole *onus* of givng precise and accurate answers to questions relating to matters which are most perplexing. It is very common for instance, to ask proposers if they have ever suffered from fistula, fits, dropsy. hernia, liver complaint, disease of the kidneys, heart or lungs, or any other disease tending to shorten life. Many persons could not answer such a question. A person might be ruptured, or have disease of the heart or kidneys, without knowing it, and yet proposers have not only to answer such perplexing questions as these but to sign a declaration that their answers are true, coupled with warranty in many cases that they are at the present time in sound health. Such statement, declarations, and warranties have been the fruitful source of a great deal of litigation which might easily be avoided were a simpler form of proposal adopted. Beyond a simple statement by proposers that they are in good health at the time of making the proposal, and that their habits are strictly regular and temperate, we think it better that the decision of all technical medical points as to health be left to the medical examiner, who should have full instructions to elicit from proposers all information on these points. It is essential that the questions in the proposal form be exceedingly simple, and simply put. All medical technicalities should be avoided. Instead of asking an intended assurer in the proposal if he has had any of a long list of complaints, he might with advantage be asked if he had required medical advice during the last so many years, and to state the names of the doctors consulted, and for what disease their services were sought. A very imposing array of questions on a proposal form is a great obstacle to business, and has deterred many from completing an assurance.—*The Policyholder.*

—Mr. J. A. Campbell, of Stracathro, Scotland, M. P., has authorized his factor, Mr. James Young, Forfar, to intimate to the farmers on the Stracathro estate that this year again he is to give them an allowance for lime and dung. The amounts vary from 15 per cent. upwards on the farm rents.

—In a practical article on "Compulsion in Sanitation," the New York *Sanitary Engineer*, writes as follows: Sanitary laws belong for the most part to that class of rules whose formula is "thou shalt not" if they require a man to forbear from injuring his neighbour's health; nevertheless, they may require the doing of a certain act to insure such forbearance, as, for instance, the filling up of the ancient family cesspool and the putting in of a drain-pipe to connect with the sewer. The necessity for such laws depends to a great extent on the aggregation of human beings; for example, in the country a man may usually dispose of his house-drainage as he likes, while in the city it is a very different matter. The decision as to whether this necessity exists or not in any given case, and also as to what particular mode of action is best calculated to meet such necessity, must depend on the will of the majority of the community, and also upon the opinions of the minority of the community. When these two coincide the way is plain; but, except in special emergencies —as, for instance, just after an epidemic—these two things rarely do coincide. Hence it is that we find almost everywhere that there are laws which are not enforced and that it is not possible to judge of the extent to which men are restrained from injuring their neighbours' health by merely examining the statute book or reading the health board regulations.