

**AN EMINENT ACTUARY'S CHALLENGE
CONCERNING THE ALLEGED LONGEVITY OF BRITISH
ASSESSMENT SOCIETIES NOT TAKEN UP.**

In THE CHRONICLE of 15th November last, a letter appeared from Mr. David Parks Fackler, the eminent New York Actuary, in which he offered to pay \$1,000, "to the first man who shall produce satisfactory proof, within three months, that, friendly societies, as conducted in America prior to 1895, have existed in Great Britain for over one hundred years prosperously and successfully." Whoever was desirous of accepting this challenge was required to put up \$100 to guarantee the production of satisfactory proof within three months, which sum was to be placed in the hands of Mr. W. Fitzgerald, Superintendent of Insurance, Ottawa, who was to be Referee to decide the case, and to be also the custodian of Mr. Fackler's challenge deposit of \$1,000.

No person having taken up the glove thrown down by Mr. David Parks Fackler, in order to win the prize of \$1,000, he has addressed to us the following letter :

New York, Feb. 15, 1902.

Editor INSURANCE AND FINANCE CHRONICLE,
Montreal, Canada,

DEAR SIR,—When I sent that challenge for the assessment people to prove the correctness of the assertion that there are assessment societies in England hundreds of years old, I noted in my diary for this date, that the three months for taking up the challenge would expire to-day.

As no one has informed me of his intention to present proofs within the *three further months* allowed for doing so, it seems clear that no assessment partisan has faith enough in the legend to put up \$100 against my \$1,000; therefore, the claim should henceforth be considered as utterly exploded.

I would state that I have not made the challenge as a partisan of what is called "regular" insurance, for some of my most esteemed friends are connected with fraternal organizations, which, if scientifically conducted, are really nothing but mutual life insurance companies.

Yours very truly,

D. PARKS FACKLER.
Consulting Actuary.

The legend or rather myth, respecting the antiquity of British assessment societies sprang from some Westerner's morbid imagination. Its proper place is in a collection of tales like Jack and the Bean-stalk.

PRINCIPAL GRANT ON THE CANADIAN PRESS.

If we may judge by the vigour of his utterances last week, regarding "The Defects of Journalism in Canada," the Rev. Principal Grant is himself again after his long illness. It is no new thing for a whole school of boys to welcome a head master's return to duty after sickness, although they know that his re-appearance means sharper discipline for all and for some, punishments suspended in his absence. We congratulate the Principal of Queen's University on

his recovery, though well aware that he will never spoil any of us by sparing the rod, when he considers its application desirable in the public interest.

Dr. Grant's strictures on the Press of Canada are timely, as the faults he censures are becoming more and more a just cause of reproach to Canadian journalism. He complains that the "Press" has become too flippant; its language too vulgar; its use of slang too common; its servitude to party affiliations too humiliating; its sacrifices to commercial interests too objectionable, and some of its practices he declares are degrading to itself and to the public taste, while the tone of the Press, as the advocate of desirable measures, lacks dignity and the signs of earnest conviction. All these censures have been passed on the Press in past years, to which the answer was once made that, "The proprietors and editors of a newspaper are not engaged in a missionary enterprise, but are conducting a commercial undertaking which must be run so as to make profits." On a superficial view this is a good answer, but looked at closely it is a display of the flippancy of which Dr. Grant complains. Every newspaper is doubtless a business enterprise, but every business enterprise is amenable to moral laws, and the exceptionally great powers of the Press for encouraging what is evil, or what is contrary to public interests, place the conductors of the Press under moral responsibilities proportionate to their great influence. Journals have been suppressed by legal process and their conductors put in jail for pandering to licentiousness, the plea that these papers were only "business enterprises" being set aside as irrelevant, if not impertinent. The law of libel applied to newspapers is another proof that society recognizes the necessity of restraining the Press in the public interest, for the public interest demands that every person's reputation shall be protected from malicious assault. Now, in a lesser sense, it tends to the depravation of the moral tone of a community to have publications circulated that treat public questions with flippancy and public men with vulgarity. It tends also to deprave the language of a people to read slang in a newspaper. The language used by every person influences his moral fibre, as the continual use of slangy phrases, of current vulgarisms, lowers self-respect, and breeds such familiarity with the lingual currency of vice as causes a bluntness of perception as to its odious nature. The coarse, flippant, vulgar language of some newspapers depraves the morals of readers, as well as weakens their intellects. Flippancy and slang are refuges for the intellectually destitute; they are resorted to by those whose minds have become so atrophied by neglect, or abuse, that they cannot use language appropriate to the ideas they wish to express.

Well may Dr. Grant condemn the flippancy and vulgarity of the Press when we consider that day after day the year round it is lowering the public