

**The Rating
of the
Future.**

At the recent meeting of the National Association of Fire Agents held at Milwaukee, the address of President George P. Sheldon, of the National Board, is reported to have been one of the best.

He said that a great responsibility devolved upon insurance men. Losses were rapidly increasing, and if the situation did not improve the destruction from fire in this country in the next twenty-five years would reach the enormous aggregate of \$5,000,000,000. If that amount were levied in increased taxes it would elicit a protest everywhere, and yet insurance premiums, after all, were but a form of taxation. Mr. Sheldon urged the enlightenment of the people.

Speaking on the subject of rates, Mr. Sheldon stated that the expense of doing business now averaged 40 per cent. of the premium. The people, when told of this, thought it too much. The rating of the future, he said, must be by discriminating schedule, as no systems of rating could be stable that did not remove inequalities.

**Life Insurance
and
Physicians.**

The general public and even the medical fraternity do not altogether realize the extreme value to science and health of the work

of physicians in connection with life insurance.

The statements of physicians read often at annual meetings do not entirely reveal the fund of information which is gathered in connection with the ills to which flesh is heir.

We have used the quotation advisedly, as probably the most important discoveries made by these physicians are in connection with the hereditary predisposition to disease.

There is, however, one point to which attention may be drawn. It is difficult to express this point, as were it presented in its naked truth, it would appear to be a serious charge against the profession, whereas, in most cases, the action taken is due rather to an extreme of caution. What we wish to mention is the disposition on the part of many physicians to overlook the primary disease, when that is one which is heritable. For example, many cases of phthisis are reported after death as pneumonia, heart failure or some other disease, of which, indeed, the patient died, but which was only a complication of the fatal malady.

Robert Louis Stevenson died by the bursting of a blood vessel in the brain. No doubt, his death was so reported, yet, for insurance purposes, it was far more vital that it should be known that this great writer was a sufferer from consumption for years.

At the same time, it seems still to be a question whether disease is heritable in reality. Many diseases

said to be so, among them the white plague of consumption, are now known to be contagious, and the reason why whole families are smitten by them is the lack of precaution.

**The Judge
and the
Journalist.**

The "extemporary sententiousness of common conceits" has been recently curiously illustrated by an English Judge. The scene was the Nottingham County Court, and the occasion the enforcement of an order to contribute towards the expenses of liquidating a defunct mutual fire corporation, made against the policy holders. The Judge took occasion to remark that he hoped this experience might be a warning to the people who heard of it, not to be so credulous of the touting insurance agents, who were a perfect nuisance in that county, and indeed in many other counties.

The Post Magazine, an English insurance journal, eulogizes the good and useful work of the active agent, reviews the judgment of the Court, and reproves the Judge for his sententious remarks, by saying:

"His Honor might more suitably have directed his fulminations against the ingenious persons who placed amongst the printed conditions of the policy such a trap to catch the unwary public. You cannot indict a nation. Neither because of the delinquencies of a few black sheep, can a vast army of useful men justly be condemned. The agent of more than one great insurance company has climbed to the mayoral chair of his native town; yea, he has even donned a High Sheriff's robe and welcomed a still greater functionary in the legal world than even a county court judge. We admit that there is considerable temerity in merely mentioning such a thing. But the daring deed has been done, and yet the foundations of society have not perceptibly been shaken thereby. The merchant's office knows the "touting agent," and seats him in the place of honor. He moves amidst the Lares and Penates of the toiler's home with familiar and welcome tread. Throughout the length and breadth of the land, the touting agent—who is also the toiling and tireless agent—preaches the doctrines of a wise thrift and a manly independence; and he will continue his useful, necessary and honorable career, the fulminations of all the county court judges in Christendom notwithstanding."

Bravo! Every word of this capital defence of the work of those who are engaged in propagating the gospel of thrift and the careful provision against loss of life or property will be echoed among insurance journalists on this side of the Atlantic, and, being beyond the confines of his jurisdiction, we are almost tempted to call the Judge of the Nottingham County Court a nincompoop. In any event, his sweeping condemnation of insurance agents was unpardonable.