

**Captain Coghlan
and Club Etiquette.**

Secretary Hay is reported, in reply to the remonstrances of the German ambassador against something said by Captain Coghlan, at a banquet held at the Union League Club in New York, as saying that the language appeared to have been used at a dinner in a club, and so could not be regarded as an official or public utterance in the sense that would warrant the State Department in acting.

Without knowing aught of the circumstances under which the offence was given to a nation fully equal to the task of resenting insult or injury, the reply of Secretary Hay opens up a train of thought for all light-minded members of clubs. Are the forms required by good breeding to be observed in social life, the observance of the proprieties of rank and occasion, the conventional decorum demanded of us at other times not required within the walls of a club? Without undertaking to express an opinion upon the reported utterances of this breezy and bellicose naval officer, or to pass judgment upon his good taste and politeness, or the want of same, we may be permitted to question the wisdom of those who make known to the outside world what takes place within a club, especially at a dinner where the patriotic feeling of those present is aroused by stirring speeches, and the stimulating effect of frothy goblets of dry or sweet champagne. The pictures painted in the brain of man at such a dinner as the one tendered to Captain Coghlan are not such as can be exhibited in public without giving offence to those not in sympathy with the subject treated of.

Altogether, it would be well if the daily and nightly events of club life were regarded as sacred, and the speeches of members and their guests at a dinner were accepted as intended only for the ears of those present thereat. Coghlan's causticity, like Hobson's osculatory performances, is the natural result of the adulation showered upon those who took part in the late war.

The fact is the Coghlan incident was the consequence of a dinner, and the gallant captain's speech and its attendant recitation should never have been heard of outside of the Union League club-house. There is an unwritten law of the dining table which commands the host to condone the weakness of the guest. Guests are privileged persons, as is shown by the fact of the "Ruler of the Queen's Nave" himself reaching Captain Corcoran, of "H. M. S. Pinafore," to dance a horn-pipe upon the cabin table. Captain Coghlan was the guest of a lot of good fellows, who, appreciative of his courage, doubtless requested him to tell his story set to the tune of "The death of Nelson."

*'Twas in Manila Bay
The noble Spaniards lay,
Each heart was bounding then.*

If in these convivial circumstances, this republic of festivity, Captain Coghlan's utterances were blunt and sailor-like, or even strangely thick, that which

would certainly become a breach of etiquette upon the quarter-deck becomes a mere patriotic pleasantry when indulged in at the hospitable board.

At the same time, it becomes a matter of the most serious nature if a club dinner may lead to international complications, and we think something is due in the way of explanation to the waiting world as to who reported Captain Coghlan's sayings and doings at this dinner. Captain Coghlan is protected by the sacred laws of hospitality. Many citizens, elsewhere than in New York, have entertained naval officers at dinner; many bottles of fine old "ditto" have been consumed, and the guests and hosts, one after another, have hic-coughed their farewells, and nothing resulted from it worse than some bad heads in the morning.

To talk of nations quarrelling over Captain Coghlan's after dinner talk is sheer nonsense, and we hope to hear no more of this very funny story from the Union League Club.

**OUR NEIGHBOURS' SUPERVISION OF
INSURANCE.**

That the supervision over the insurance companies transacting business in the United States should be the source of perennial perplexity and trouble is not surprising. Not only is the system of investing a State appointed official with almost supreme power over the insurance business dangerous because of the more than strong possibility of this authority being vested in some incompetent person as a reward for political services, but the insurance laws of each State vary so much, are so subject to change, and are, in many cases, so fearfully and wonderfully made, that the wholesale retirement of companies from some particular State is not infrequent, the "supervision" is more than suspected of being a shameless counterfeit, and is absolutely useless as a means of furnishing reliable information to the insuring public. That the deplorable and ruinous muddle recently caused in the State of Arkansas by hasty and ill-advised legislation is not frequently duplicated is doubtless not ascribable to lack of inclination on the part of the law-makers, but to some slight knowledge of the incalculable confusion and possible loss their action may cause to property owners.

We hardly like to think that many of the harsh laws adopted in the States are levelled at the British and foreign companies doing business in the United States, that the system of tyranny and oppression introduced by some insurance commissioners originated in a desire to force the foreigners to withdraw from a boasted "land of the free," and thus leave each State as a field of operations for new and native companies whose very existence will be made to depend upon the will and whim of the political hack to whom for the time being may be entrusted the sole power of granting, withholding or cancelling licenses, and issuing certificates to agents. We decline to subscribe to the very general belief of insurance journalists in the United States that the system of State supervision is