

Recalling personal experience, extending over several years, and over a large part of the Dominion, I am free to confess that I do not know of any one abuse so cumulative in its evil effects or so well calculated to destroy that confidence which is a necessary factor to satisfactory progress. If any logical ground could be occupied in defence of the practice, or any necessity existed for a reduction being made in an insurer's first premium, of course complaint would be absurd, but so very far from this being the case lies the undoubted fact that all the weight of sound argument is on the side of its abolition.

The very fact that the agent himself is the principle sufferer, both in pocket and reputation, should, according to all the laws of common sense, give birth to a fixed determination upon their part to obliterate the evil. I do not for a moment lose sight of the fact that it is human nature we are dealing with, and that in the present keen competition for new business the temptation is very great to offer an extra inducement to the prospective applicant, but, great as the temptation may be, is it true wisdom, is it studying our own real interest, to give way to it? I say not; that it is really a short-sighted policy, for which the future will exact a high rate of interest. How much better for company and agent to rely altogether on the strong points that may be honestly urged as in favor of the company represented, or upon the specially attractive and advantageous system of insurance such com-

pany may have to offer. If the company has no such strong points and no such attractive feature, then let it be relegated to its proper position, and its representative seek a more favorable company to spend his energies upon, but, having these bulwarks of strength, it is certain that if such advantages are not strong enough to secure the risk the offering of a rebate can only be calculated to create a dissatisfied policy-holder that the first breath of suspicion cast upon the company so buying his risk would be sufficient to wipe out the memory of the reduction, and, having nothing else to fall back upon, he is swept out at a loss to the company, a loss to the agent and a loss to himself. Is the result obtained in any case worth the cost? Can any good outweigh the evils which must cling like barnacles about the whole transaction? Experience declares No! with all the emphasis at its command. What remedy can we apply then to this confusedly, undesirable and unremunerative practice? I think the adoption of some such plan as suggested above would go far to mitigate the evil, and, if coupled with a determination on the part of the agents themselves to keep their hands clean in this direction, the speedy dissolution and prompt interment of this costly and professionally demoralizing evil might hopefully be looked for. Let one of the new year resolutions be a fixed resolve to make the effort.

G. K.

Hamilton, January, 1888.

## PRELIMINARY ABSTRACT OF CANADIAN LIFE INSURANCE COMPANIES, FOR THE YEAR 1887.

COMPANY.	†Premiums for Year.	Number of Policies new and taken up.	Amount of Policies new and taken up.	Number of Policies in force at date.	†Net Amount in force.	Number of Policies become Claims.	†Net Amount of Policies become Claims.	†Claims Paid.	Unsettled Claims.		Date of Return.
									Not Resisted.	Resisted.	
	\$		\$	\$	\$		\$	\$	\$	\$	\$
*Canada Life.....	1,207,676	1,931	4,175,789	21,175	41,549,545	205	438,718	450,808	39,462	6,500	Dec. 31, 1887
Citizens'.....	59,161	324	503,000	1,413	2,006,767	16	27,705	32,205	2,000	None	do.
Confederation.....	517,220	1,556	2,455,500	10,201	15,599,162	81	134,743	110,388	34,566	3,000	do.
*Dominion Safety Fund.....	40,458	120	172,000	2,268	2,626,000	24	26,000	21,000	5,000	None	do.
Federal.....	137,073	1,351	4,039,000	2,935	7,847,537	11	30,000	30,000	None	None	do.
London Life { General.....	34,609	357	402,930	1,460	1,461,860	14	11,400	9,400	2,000	None	do.
Industrial.....		3,112	320,385	2,029	206,006	None	None	None	None	None	do.
Manufacturers' Life.....	40,458	907	2,543,000	905	2,342,000	1	7,000	7,000	None	None	do.
North American { General.....	204,564	1,468	2,209,689	3,826	6,536,742	15	40,064	33,064	9,000	None	do.
Industrial.....		None	None	186	24,648	4	284	284	None	None	do.
Ontario Mutual.....	301,662	1,948	2,412,100	8,605	10,935,090	56	75,306	63,306	14,500	1,000	do.
*Sun (Life Branch).....	407,779	1,847	2,803,349	7,141	10,846,639	50	105,026	96,064	17,892	2,000	do.
Temperance and General.....	36,450	967	1,605,600	1,099	1,840,100	1	1,000	1,000	None	None	do.
Totals for 1887.....	2,987,110	15,898	23,642,342	63,243	108,822,094	478	897,246	854,519	124,420	12,500	
Totals for 1886.....	2,498,453	11,011	20,168,159	53,900	89,904,071	407	734,702	777,670	76,110	23,000	

\* Including the business outside of Canada.

† These amounts are net, re-insurance having been deducted.

## Sanitary.

## STATE MEDICINE—COMPULSORY VACCINATION.

(Written for THE BUDGET.)

It was once believed that a man's house was his castle, his place of refuge from all his enemies; but the compulsory vaccination laws of Ontario and New Brunswick require a man to admit the filthy cast-off pus of a diseased beast into the tissues of his body—the home he lives in—into the very citadel of his life. All men and women in Canada have an equal right to their respective religious opinions and practices. Why should they not have an equal right to their respective medical opinions and practices? Certain revolutions have taught, and are still teaching, the would-be tyrants of the world that individuals have certain inalienable, essential, undying, natural rights which inhere in and grow out of their constitutions as human beings. These rights are sacred from the touch of all persons, and ought especially to be kept unpolluted from the greedy grasp of priests, doctors and legislators.

The end and purpose of all governments is to secure to individuals, who compose the body politic, the power of enjoying in safety and tranquillity these natural rights and the blessings of life. Good health, if a person be so fortunate as to inherit it or otherwise possess it, is a natural right, which one does not derive from doctors or legislators. He possesses, and it is in and of him from the nature of his being. No right is more sacredly inherent in, or more essential to, an individual than good health. No one of the blessings of life is more valuable. Surely no government has a rightful power to imperil that good health

by compelling its possessor to submit his body to the disputed theories and experiments of doctors. A man's good health is his property. It enables him to obtain a livelihood and support the government. A man's body is his property. Formerly in British colonies many men's bodies were the property of their masters, and, notwithstanding the fact that human slavery no longer exists under the flag of Britain, certain Medical Health Boards (?) hold the delusion that they are the owners of the bodies of the people, and entitled to vaccinate and revaccinate those bodies without the consent of their owners, as if unconstitutional, inhuman and tyrannical statutes could confer the right. If parliament, believing that vaccination is a public benefit, enact statutes compelling people to submit to medical outrage, and any of them be thereby injured or killed, are not such persons entitled to compensation? And if so, what shall be the compensation to the parents of an innocent and healthy child, or the healthy man or woman whose blood has been poisoned by vaccination? Parliament has no constitutional right to authorize, select or favor any corporation, profession or class to outrage the natural, inalienable, personal rights of the people, and it is nothing less than tyranny to coerce, or attempt to coerce any individual, much less all the people, to take any particular doctor's medicine or submit to his practices any more than it is its function to establish a particular religious system and compel the people to accept it. Both the one and the other are tyrannous and perverse of honest legislation.

The medical profession have never been agreed as to the efficacy of vaccination. Some doctors and some people profess to believe that vaccination prevents small-pox, and other doctors and other people, equally intelligent, that it, like other unwholesome conditions of life, tends to produce small-pox and many other diseases.