



# INSURANCE SOCIETY

"Still achieving, still pursuing,  
Learn to labour and to wait."

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Whilst one of our contemporaries is revelling in libel suits we have been endeavouring to uphold the true interests of the Life Insurance Companies. One of our efforts to this end contained in our issue for April is commented upon by *The Chronicle* as follows:

## THE GOSPEL OF MUD.

We call attention to the sketch, copied into our columns this week from INSURANCE SOCIETY, under the heading, "Who are Responsible for the Unpopularity of Life Insurance?" and remark that although it is probably an emanation from the prolific fancy of the ingenious editor, yet the circumstances therein narrated are highly probable—nay, are but the fictitious counterparts of what are every day occurring in this country as well as in Canada and in the old countries and their colonies—wherever, in short, there are active life insurance agents representing competing companies. The seeming universality of the practice satirized is no evidence of its necessity as an incident or accompaniment of the business, but only of the extent of a gross abuse and of the urgent need of reform. A life insurance agent is not called upon by the requirements of his profession to be a common defamer of the corporations which come into rivalry with his own. It is no part of his employment proper to manufacture or to circulate slanders and libels upon his fellows and their companies. If it be, the sooner he shall abandon his occupation and get into one which he can conduct without sacrificing all honour and decency the better it will be for him. It is undeniably true that life insurance in the United States is suffering more from those within its own household than from all the enemies without it, and there are enough of the latter, one would think, to make a cessation of internal hostilities and a combination for mutual defence matters of supreme moment. Instead of so ceasing and so combining life insurance managers are continually furnishing their foes with aid and comfort, with the munitions of war and the incentives to battle. Public prejudice, as it appears in the jury box when controversies between life companies and claimants upon their funds are pending, is fed and strengthened by the system of mutual detraction that prevails. Jurors say to themselves, and say to each other, when they come to consider of their verdict: "These companies are pretty much all alike; every one of them is all the while trying to run down every other; but it is only a question of a longer or shorter time when all of them will

be insolvent; they charge so many mean things upon one another that it is safe to presume any one of them is managed by rascals; so let us find for the plaintiff, who may be wrong, against a defendant who can hardly be right." Our lawmakers are affected in the same way. They have been taught distrust of life insurance companies and methods by life insurance men, and hence it is that at every session of every legislature there must be a fight to prevent adverse legislation on this subject. Co-operative companies, which are dying on every hand yet multiplying far more rapidly, are largely the product of baleful seed sown by the legitimate companies and assiduously cultivated and plentifully—yes, that is the word—*manured* by the same. It is the muck and ofal the legitimates throw at each other which are gleefully gathered up and used to make the co-operatives sprout and grow and bud and blossom and fructify. It is high time this sort of thing should stop. But how to stop it—that is the question. Complaint is made, though not so much now as formerly, of the venality of the insurance press, of the readiness with which journals lend or rent their columns for attacks on particular companies. Who make such complaints? The very men who habitually appeal to and encourage the venality; the very men who snap up a paper containing such an attack—upon a rival—and order an extra thousand of it for circulation among their agents. It is they who pay for the mud who are loudest in their denunciation of mud-throwing, and the vociferation of their pretended antipathy to this sort of dirt is intended to divert attention from themselves as the munificent and willing patrons of it. Difficult it often is for a journalist who believes in the worth and usefulness of his profession, who feels that life insurance is deserving of generous advocacy, who respects himself and means so to conduct himself in his calling as to be able to retain self-respect, to refrain from making indignant protest against the libels which are being published and from making specific protest against the libellers, both those who actually forge and utter the libels and those who pay for the forging and uttering. But what good would it do to so protest? Some of our advertisers would be offended were we to call the names "right out in meetin'," for certainly the names of not a few of them would have to figure conspicuously in the list of the patrons of mud. And why should we offend our advertisers and injure our own interests for a mere quixotism? We shall not—just now. Doubtless it is quite as well to generalize in the manner of this present article, condemning the foul practice without particularizing the foul practitioners. It may be added that as long as the publisher of an insurance journal, no matter how obscure, unimportant and characterless it may be, can any time he chooses make anywhere from a hundred to a thousand dollars out of one or another company by maligning a rival organization, so long malignity will be the characteristic of a class in insurance journalism, and so long will fellows who have but a slight sense of honour, little knowledge of syntax or rhetoric, the least acquaintance with insurance principles, and only the crudest notions of such a thing as logic, be able to pose as editors and disgrace the honourable professions of journalism and underwriting by putting their vile wares upon the market. The apostles and evangelists of dirt will live and thrive and multiply, while ignoble fears and mean animosities continue to prompt insurance officers, managers and agents.