

to mean one thing and the other declines to accept this meaning they may go on fighting for ever without even crossing each other's swords, they are both fighting the air, striking at something as imaginary as the dagger which appeared to Macbeth's disordered vision. The disputants who are taking up so large a space in our insurance contemporaries with their logomachical warfare, should hold a conference and come to a joint agreement as to what is meant and implied by fire insurance being "a science." Then they might go-ahead with the debate which, no doubt, would be highly instructive. We beg also to invite their attention to there being a broad distinction between a certain thing being "a science," and its being conducted by scientific methods. The supply of electric light and power is based and conducted upon scientific principles, but the enterprise is not "a science" for all that. In like manner were the controversialist who defends the scientific character of fire insurance to demonstrate that, this business is based on scientific data and conducted upon scientific principles he would not necessarily prove fire insurance to be "a science."

#### Scottish Over-Sensitiveness.

Our Scottish friends in Scotland for a people living in a cold, northern latitude occasionally break out in surprising displays of over-sensitiveness. Professor Blackie, for example, has gone to extreme lengths in violently protesting against his country being included in the term "England," or even "Britain." What does he think of the assertion made by the distinguished historian, Professor Freeman, who when addressing the British Archaeological Society at its Carlisle meeting said: "Edinburgh was a border fortress against the true Scot," and, "Stirling and Edinburgh guarded the northern line, the line across the isthmus between the firths at the point where Britain becomes so narrow that some ancient writers looked on the land beyond this line as forming another island." A remarkable outbreak of this feeling has been a protest by a Scottish Society against the King being styled Edward VII. Their indignation, they say, is justified because several kings of that name behaved badly to the Scotch. Even that unfortunate boy, Edward VI., falls under their condemnation because of his father's desire to unite Scotland with England, and on account also of his sister Elizabeth, "Good Queen Bess," having executed Mary Stuart, of whose almost girlish innocence we all know so much—too much in fact to worry over her just fate. The Scottish Society says: "If the Scots of to-day tamely submit to having the King styled 'Edward, they have fallen into a depth of infamy rarely

equalled in history!" Will these protesters raise a rebellion to shake off this infamy, or, will they get their heads cooled and stop exciting laughter of all rational Scotchmen the world over?

If the King were to resent this protest he might do so on the ground that it was a reflection upon his mother's judgment, for Queen Victoria wished her son to bear the title Edward VII. There are evidently two classes of Scotchmen as of other peoples, the rational and irrational, and the latter include those who in season and out of season, are perpetually at fever heat over the race question.

#### Grand Motherly Oversight of Brokers.

The present age is entitled to whatever credit or shame is due for grand-motherly legislation and the prevalence of a craze for controlling other persons lives. If certain fussy persons had their way we should all, body, soul and spirit, be under their care, thinking as they think, eating and drinking as they dictate, and walking only in the paths they approve. What Burn's calls, "The blessed privilege of being independent" seems in the opinion of legions of zealous people to be a high crime and misdemeanour against society—the society they constitute. This craze has caused the legislators of Georgia to pass a law requiring all licensed insurance brokers to swear as follows, which doubtless provokes another class of swearing:

"I solemnly swear that I will justly and uprightly demean myself as an insurance broker and explain fully the character, residence and solvency of any company with which I shall negotiate for insurance on property in this State and will not deceive or attempt to deceive anyone who comes to me for such insurance in any way whatsoever; so help me God."

What a charming state must society be in where a business man is required by law to publicly call God to help him in doing his best not to be a rogue! Why should insurance brokers be under such a profane obligation? Why not compel every grocer to swear, "I will justly and uprightly demean myself and not deceive or attempt to deceive any one who comes to me for sugar or tea?" The insurance broker is not a functionary of the State, he is carrying on a personal business and his "bread and butter," not to say cigars, are dependent upon his conducting that business with probity and good judgment. The State of Georgia allows those only who are licensed by it to do business as insurance brokers. The licensing system enables it to keep the business in reputable hands, but the oath it compels each broker to take proves that it distributes licenses to those whom it regards as requiring the obligation of an oath to keep them honest.