

should be relinquished unless for the manifest advantage of the business generally, or upon a basis of strict and impartial justice among the several classes of policies and the individual policy-holders. As long as life insurance has been practiced upon approximately scientific bases, it has been recognized that the withdrawal of a policy-holder (certainly within the first 15 or 20 years of the duration of his policy), was a distinct and recognizable, and approximately computable injury to remaining policy-holders; and, therefore, no more clearly defined and generally endorsed principle has existed as an axiom in our business than that which required the exaction of a surrender charge.

It would, therefore, seem as though the total abolition of this factor in certain classes of policies is not only exceedingly inexpedient from a prudent, business-like point of view, but that if the waiver be applied to certain classes of policies only, and not to other classes, it must necessarily involve a considerable measure of inequity.

In view of the condition that now generally prevails, it is quite clear that good would result to all the companies and their policy-holders, if the executive officers of the companies would agree upon some practicable basis and wipe out this element of discrimination entirely.

THE NEGRO PROBLEM IN CUBA.

Whatever may be the form of government that may be set up in Cuba after that island has been evacuated by the Spanish, it is almost certain that it will be confronted by a negro problem more formidable even than that which has occupied so much of the thoughtful consideration of United States public men. The latest figures available regarding the number of negroes in Cuba are those for 1894. That the number is larger than is generally supposed, and that both Cubans and Spaniards—the latter, at all events—seem to have underestimated their strength, and the danger of future trouble which lies in that strength, is evident from a study of the writings of those who are authorities on the subject.

In 1872 the population of the island was given officially as being 1,372,119; and of these about 600,000 were stated to be white Cubans and about 600,000 negroes, Spaniards, Chinese and people of other nationalities making up the balance. By such statistical compilers as La Rousse, however, the negro population of "the Queen of the Antilles" was then placed at 800,000. In 1894, the Spanish authorities gave the total population as 1,631,696, and the proportion of whites, both Cuban and Spanish, as 65 per cent. If from this total we deduct the Spaniards, who will shortly leave the island almost in a body, selling out whatever possessions they have, their pride forbidding them to remain under a native or a foreign government, or a combined native and foreign government, the proportion of whites will be very much decreased. If, again, there be any truth in the state-

ment that between 200,000 and 400,000 white Cubans have either been killed or starved to death by the Spaniards during the past three years, the proportion of white Cubans is considerably smaller. And if the further consideration is added that in Cuba a slight infusion of negro blood is held not to make a man less "white"—unlike the United States, where all "colored" men are counted as blacks—it becomes apparent that in Cuba the negro proportion of the population is largely predominant as to number. Mr. Quesada, the official representative of the Cuban insurgents at Washington, in his book, "Free Cuba," gives the proportion of negroes as only forty per cent.; but as in another portion of the book, he states that Spain imported 900,000 negro slaves from Africa into the country during the present century, and that there are now at least 500,000 there, his figures cannot be relied upon, especially when it is borne in mind that the general climate of Cuba is peculiarly adapted to the negro, or *vice versa*.

The statement that Spain imported 900,000 negro slaves from Africa in Cuba during the present century is misleading, as it suggests that Spain has encouraged the slave trade all that time. Slavery was, indeed, introduced into the island by Spain in 1570. But in 1817 the Spanish government promulgated a decree against slavery. In 1826 the Spanish government issued another decree on the same subject, declaring the importation of Africans into Cuba to be a "theft." Decrees of greater severity were issued in 1832 and 1835. It must be admitted that infraction of these decrees was not visited with immediate or ultimate punishment. On the contrary, they remained practically inoperative. Even if she had the will, Spain had not the power to prevent the importation of slaves into Cuba. Between 1850 and 1860 an agitation sprang up in the island against slavery. Both Cubans and Spaniards were divided on the issue. Those who were interested in the plantations were—as in the United States and even in England—bitterly opposed to the abolition of slavery, while those who were not ardently advocated it. A really serious effort was made by Spain to put an end to slavery in Cuba when the Cortes in June, 1870, passed what is known as the Moret Emancipation Law, which takes its name from Senor Moret y Prendergast, who introduced it while he was a member of the Sagasta cabinet, which was in office at that time. This law provided, not for the immediate, but for the gradual, emancipation of the negro slaves; and this is a proof of Spain's half-heartedness in reference to the suppression of slavery. It comprised six sections, which provided for the emancipation of: (1) Those negroes born after its promulgation; (2) those who had served in the Spanish army, and those who had assisted the Spanish troops in the rebellion which was then going on, and which lasted from 1868 until 1878, when, both parties being unable to continue the struggle, owing to sheer exhaustion, the compromise of Zanjón was signed; (3) those who at the date of the promulgation