

### EACH MAN'S DUTY.

For the man "at home" who, though beyond military age, still feels that possibly he is not "doing his part," there are many bulletins emanating from Washington and other authoritative sources which should be reassuring. With the nation at war, it is the patriotic impulse of every man with real red blood in his arteries to feel that he should be at the front carrying a rifle or serving a cannon, but how futile would be the efforts of the nation if every such man were suddenly placed at the front. There would not be enough rifles to arm the force, there would not be enough ammunition to carry through a single engagement, nor would there be food and other essential supplies to maintain the army. Important as is the soldier in the front-line trenches, his effectiveness depends entirely upon how thoroughly he is backed up through all the communicating trenches and back across the water to the fields and factories from which his needs must be supplied. There is ample opportunity for every patriotic citizen to be essentially a part of the driving force that will eventually defeat Prussian militarism, and the way that the most of us can perform our part is to carry on to the very best of our ability the various duties of the business in which we are engaged, and to be ready constantly to respond heartily and cheerfully to every call that the government may make upon us for support in the way of loaning money for the prosecution of the war program or giving money and personal effort to make efficient the voluntary branches of service, such as the Red Cross, the Y. M. C. A. and kindred enterprises. To be able supporters of these necessary features of war effort, we must be as successful and prosperous in our business endeavours as possible. The sinews of war are being constantly replenished from the productive efforts of our entire citizenship, and there is no honest enterprise which is rendering actual service to some phase of human well-being that is not worthy of being counted as having its important share in winning the war. It is a patriotic duty to keep busy at that thing, if it is worth while, which one can do best and to be willing to work harder at it and for longer hours than has been customary in times of peace. The main thing to beware of, it would seem, is to avoid the taint of that spurious type of patriotism which loudly proclaims its desire and even eagerness to have a place, which it knows there is no danger of its getting, in the front-line trenches, but which shrivels up when some self-sacrificing solicitor appears on the scene and tries to get a reasonable subscription for any one of the worthy war funds—a subscription of such size that it can be felt like the scratch of a piece of flying shrapnel across the face of one of our soldiers. The duty of every citizen is clearly at hand, and in most cases it is that which is closest at hand.—Rough Notes.

### ACCIDENTAL DEATH NOT AFFECTED BY WAR CLAUSE

An important opinion relative to the liability of life insurance companies, respective of the war conditions imposed in their policies, was filed yesterday by Judge Wessel and sustains a verdict for \$5,000 awarded Mrs. Mary B. McCahey, mother of Lieutenant John H. McCahey, Marine Corps, who died of a gunshot wound on July 16, 1917, two months after a policy of insurance was issued by

the John Hancock Mutual Life Insurance Company, defendant in the action.

The insurance was issued on the usual form, with a clause that the liability of the company was limited during the first year to the premiums paid should the insured die as the result of military or naval service.

While the decedent was stationed at Quantico, Va., he accidentally discharged a pistol, causing instant death. The defendant refused to pay more than the first year's premium, \$89.50. A jury awarded the full amount of the policy, \$5,000. In sustaining this award Judge Wessel said:

"It is clear that defendant at the time of issuing its policy knew that war had been declared; that the insured was a second lieutenant in the United States marine corps and that it was part of his duty to keep his firearms in proper condition. It was not then contracting with a person solely engaged in civilian life.

"In order to warrant the insurer's present construction it should have avoided all ambiguity, especially in view of the fact that the insured was a youth of twenty-one, engaged in the service of his country and anxious for his mother's protection in the event of his death. To require of him a hypercritical ingenuity in construing the carefully selected phrases of the insurer would be unwarranted and unreasonable."

### A DEPENDABLE BAROMETER

The real barometer of the sub-marine situation is the rate for marine insurance. The encouraging statement has appeared in the papers within the past few days that rates for marine insurance are being reduced. If this proves to be the case there need be no doubt but that the effectiveness of the ruthless sub-marine program of the Germans is falling down. There is little sentiment in insurance rates; they are not inclined to rise or fall for the purpose of effect upon the minds of the enemy, but they are based upon hard and fast experience. According as losses rise or fall, rates will follow. The governor which makes certain this quick response to changing conditions is competition, and it is this which has done more than all legislation, constructive or destructive, or than all public abuse of insurance corporations through press or from political stumps to prevent insurance rates from rising to unduly high proportions. If rates are high it may be taken for granted that the burning rate is high. Competition is the strong governor of rate levels. It induces economies in the management of insurance corporations, and it instigates many of the most effective activities to the worthy end of fire prevention. Camouflage reports may be given out upon occasion for the bewilderment of a public, but competition is not to be taken in thereby. It bases its edicts upon actual experience. So, if marine insurance rates are to be reduced, it is safe to believe confidently that the navies of the Allies are getting the upper hand of the Hun devil fishes. There will be days, of course, when stories of successful raids will bring their big headlines in the papers, as has been the case this week, but we have every assurance that the increase of shipping and the improvement of methods and equipment for attack upon the U-boats are accomplishing their aim.—Rough Notes.