

rate was 14 per 1,000 and the Protestant 10.8. A suggestive fact is found in the statement, that, with half a million more population in 1891 than in 1881, the births were 2,500 less and the deaths 4,275 more. The total births in 1891 was 135,843 and the deaths 67,688; in 1881, births, 138,347 and deaths 63,413, the percentage of deaths to births in 1891 being 49.82, and in 1881, 45.83, a loss in the natural increase of population of four per cent.

AS WAS ANTICIPATED, enough fools were found among the 65,000 members of the Iron Hall to put faith in the virtuous protestations of the men who were anxious to become the successors of the deposed Somerby crowd of "supremes," to make reorganization possible at the Indianapolis meeting. Men who take office in any institution which promises to do what both plain arithmetic and plain experience unite in demonstrating as impossible are necessarily either dishonest or incompetent. Any man competent to be on the executive committee of a base ball club knows that the conditions under which the Iron Hall, old or new, is conducted mean the robbery of one portion of the members for the benefit of another portion. While the Indianapolis crowd were denouncing Somerby and voting men into office with exactly the same opportunities the ex-supreme had possessed, that oily-tongued gentleman was manipulating the organization at Baltimore of Iron Hall number two, on a slightly changed basis, which he afterward, with Pecksniffian unction, claimed in a speech at Cleveland was revealed to him while spending all night on his knees in prayer! An intimate acquaintance between the able-bodied boot-toe of some one of the many victims and the posterior extremity of this pious humbug would be a more tangible revelation.

A RECENT NUMBER of the *Insurance Observer*, of London, deals at some length with the rebate question, as applied to life insurance, mainly with reference to the attempt on this side the Atlantic to prohibit rebates by legal enactment. While our contemporary is opposed to the practice of giving rebates, and admits that it is an evil, and one that flourishes in the United Kingdom, it criticizes the attempt to remove it by penal statutes. This is a case where the critic is not familiar with his subject, and hence a wrong conclusion is reached. Full knowledge would have revealed the fact that not the State of New York alone but some twenty other leading States, as well as the Province of Ontario, have enacted anti-rebate laws. A familiarity with the text of any one of the acts passed would have revealed the grounds on which the legislation is mainly based, viz: *discrimination as between policyholders having mutuality of interest*. Very naturally perhaps, the *Observer* loses sight of the fact that a large number of the companies doing business in this country are purely mutual, and that the proprietary companies adopt the mutual principle in their treatment of policyholders. The discrimination involved in a rebated premium is grossly unjust, and as legitimate a subject of legal control by the state as any other unjust or oppressive

practice. That no laws on the subject would be needed, however, we admit, if the companies would unhesitatingly, in this or any other country, apply the remedy in their own hands. But they don't do it

THE TWENTY-THIRD annual meeting of the Fire Underwriters' Association of the Northwest, held in Chicago on the 27th and 28th ults, was, as usual in the experience of the association, a decided success. Attempting the exercise of no authority, having nothing to do, in an executive sense, with rates or rules of procedure, and coming together annually as a big experience meeting to exchange notes and discuss questions of practical interest in a free and easy way, the association has grown year by year in popularity and usefulness. The attendance was large, and interesting papers were read by Mr. E. F. Beddall, of the Royal on "Co-Insurance" (which we reproduce elsewhere in this issue); "The cash value of Hand-shaking to Insurance Companies," by S. H. Southwick; "The Internal and External Hazard of High Buildings," by Fire Chief Swenie of Chicago; "How Rates are made and unmade," by A. A. Crandall; "Public Policy," by H. T. Fowler; black-board exercises on "The Minimum Tariff and its Application," by H. Clarkson; "A few of the Oddities of Insurance Litigation" by C. C. Hine; and "On Electricity, Light and Fire," by Prof. C. C. Haskins. Informal discussions of the various subjects presented were participated in by the members as usual. The annual address was by Mr. Abram Williams of Chicago, manager of the Connecticut Fire Insurance Company.

WE FIND IN the *Insurance World* of Pittsburg the report of a case involving accident insurance as decided by the Supreme Court of Pennsylvania, which illustrates how widely judges, like doctors, disagree. One Dr. Stever carried a policy in the Peoples' Mutual Accident Association of Pittsburg, which promised \$2,500 for the "loss of a hand or foot or both eyes" by "involuntary, violent or accidental means." The plaintiff claimed, and it seems not to have been disputed, that by violent injury to his back caused by jolting of his wagon on a rough road partial paralysis was caused sufficient to deprive him of the use of his left leg and foot, excepting when an artificial device called a "plaster jacket" was used. The Court of Common Pleas decided that this constituted the loss of a foot, though actual severance had not taken place, and rendered a verdict for the plaintiff. On appeal to the Supreme Court, that tribunal reversed the judgment, holding that loss of the foot, within the meaning of the policy, had not occurred. Two years ago we recorded and commented on the case of Sheanon against the Pacific Mutual Life, where paralysis occurred as the result of an accidental shot in the spine, the entire loss of the use of both feet resulting. The conditions of the policy were essentially the same as in the above case. In the Sheanon case, both the lower court and the Supreme Court of Wisconsin decided in favor of the plaintiff.