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EDITOR SEMAPHORE,

YARMOUTH, N. S.

THE GAP FILLED.

As outlined in the first number of THE SEMAPHORE, it is to be the particular mission of this paper to advocate the assessment plan of Life Insurance. Our first issue of six thousand copies has by this time, we trust, found as many as thirty thousand readers—it being a fair assumption that a paper going into a family will be read by as many as five persons—and we hope that the seed which we are trying to sow will before long begin to germinate and give evidence of future vigorous growth.

The more we study the Life Insurance problem, the more are we convinced that the “natural premium” system, as applied by such Associations as the MUTUAL RELIEF OF NOVA SCOTIA, is the only equitable, logical and sensible system extant, and is destined in the end to supersede all others. We have received from our readers many encouraging and appreciative letters, for which we here wish to express our thanks. We are also informed by the Manager of the MUTUAL RELIEF SOCIETY that the Agents of his Company find THE SEMAPHORE a very valuable aid to them in securing applications for Insurance. It is gratifying to us to know this, and to feel that we are doing some good in the work we have laid out for ourselves.

Webster vs. Mutual Relief Society of Nova Scotia.

We have recently obtained the Judgments of the Supreme Court of Canada in this Cause, which has been occupying the attention of the Courts for the past three years.

We subjoin the full text of the Judgment, as delivered by the several Judges of the Supreme Court of Canada:

Webster vs. Mutual Relief Society of N. S.

PATTERSON J.

The contract of insurance on which this action is brought is called a Bond of Membership. The operative portion of it is in these words:

This Bond of Membership witnesseth, that the Mutual Relief Society of Nova Scotia, in consideration of statements made in the application herofor, and the payment of nine dollars, the receipt whereof is hereby acknowledged, and the further payment of Annual Dues of Four 50-100 Dollars, on or before the 23rd day of February of each year, and a further sum in accordance with the rate in Column number Two of the Table endorsed hereon, as often as required to replenish the Death Indemnity Fund during the continuance of this contract, (said sum not to exceed, however, ten payments each year);

Do agree to pay to Helen O. G. Webster, the wife of the member, her Executors, Administrators or Assigns, sixty days after due notice and proof of death of John L. R. Webster, one full assessment contributed to the Indemnity Fund by all the Members of the Society at the date of the death of the said member; provided, however, such payment shall not exceed the sum of Five Thousand Dollars.

Then follow some conditions relating to specified

causes of death and to non-payment of dues which do not affect the questions in the action.

The bond bears date the 23rd of February, 1885. It is set out in the statement of claim, with an allegation of the death and of the proofs of death.

The statement of defence is so laudably concise that I shall not attempt to abbreviate it.

The Defendant Company says that:

1. It was an express condition of the said Bond of Membership, and the Bond was issued to the said John L. R. Webster, upon the express warranty that the said Bond should be null and void if any of the answers made in the application for the same should be untrue, evasive, or if the applicant should conceal any facts; and the Defendant Company says that the said John L. R. Webster in his application (which was declared to be part of the consideration for, and a part of the contract of indemnity), did make untrue and evasive answers, and did conceal facts in his said application—to wit:

a. The fact of the day of his birth.
b. That he had not, nor been afflicted with no disease, except a slight attack of apoplexy.
c. That he was at the time of the said application in good health.

d. That he was confined to house by sickness five years before said application, when in truth and fact—

a. He was not born on the day mentioned in the said application.

b. That he had been afflicted with a severe attack of apoplexy, and not a slight attack.

c. That he was not in good health to his own knowledge at the time of his application made.

d. That he had been confined to the house by a severe attack of apoplexy, within four years of said application, and for more than once during said period, with profuse bleeding at the nose.

The Application which bears the same date as the bond states that the applicant was a physician; that he was born on the 23rd of February, 1835; that his age was 50 on the day of the application; and then questions 11 and 12 are answered thus:

11. Has the party had, or been afflicted since childhood with any of the following complaints?

Apoplexy, bronchitis, coughs, disease of heart, disease of kidneys, disease of liver, disease of lungs, fits or convulsions, insanity, palpitation, paralysis, piles, rupture, spinal disease, spitting or raising blood, or any serious disease.

Give full particulars of any sickness you may have had since childhood. No disease except a slight attack of apoplexy.

When were you confined to the house by sickness? Five years ago.

12. Has the party ever been seriously ill? If so, when, with what? Apoplexy. Is the said party now in good health? Yes.

After the questions on the application paper there is this memorandum:

It is hereby declared and warranted that the above are in all respects, fair and true answers to the foregoing questions; and it is acknowledged and agreed by the undersigned, that this Application and Warranty are a part of the consideration for, and shall form a part

of the Contract for Indemnity; and that if there be, in any of the answers herein made, any untruth, evasion, or concealment of facts, then any Bond granted upon this Application shall be null and void.

In January, 1881, the deceased had an attack of apoplexy. Dr. Farish attended him for it for seven weeks, and then left him, not because he had fully recovered, but because he thought further attendance unnecessary, the patient being himself a doctor. Several doctors were examined, the contest concerning the attack of apoplexy being whether it was a severe or a slight attack, turning on a criticism of the word "slight," which the applicant had used as contrasted with the term "severe"; but whether that was a fair criticism, having regard to the applicant's explanation given by the next answer, in which the illness was stated to have been serious, may well be questioned.

The deceased died of apoplexy on the seventh day of June, 1885, less than four months after he effected this insurance. Evidence was given to show that he had never fully regained his strength after the illness of 1881, traces of the attack remaining in his speech and gait; and it was proved that two years before the application he had had profuse bleeding at the nose for which Dr. Farish had attended him.

The evidence touching the age of the deceased in the Plaintiff's statement in the proofs of loss of February 19th, 1835, as the date of his birth, taken from a paper called a "Family Record," which was produced at the trial but got mislaid. It is thus described in the printed case:

It is a half sheet of foolscap paper containing entries or memoranda on one page only, and has no heading or signature.

These entries or memoranda purport to give the date of marriage of Dr. John L. R. Webster's parents, the date of his own birth, and the dates of his brothers and sisters, and the dates of death of some of them, the date of his own marriage, and the dates of birth of his children. There are some alterations, interlineations and erasures on the paper.

The memorandum or entry referring to his own birth and in which there is no alteration, interlineation or erasure, is as follows:—J. L. R. W., born Feb'y 19th, 1835.

The whole paper is in the handwriting of John L. R. Webster, now deceased.

The case was tried before Mr. Justice James who found in favor of the Plaintiff on all the questions raised by the defence, except the one which related to the date of the apoplectic attack, the answer in the application paper being understood to be that that attack was as long as five years before the application; and he gave judgment dismissing action.

The Plaintiff moved against that judgment, and the Court reversed it and gave judgment for the plaintiff, dealing only in the opinion delivered, with the one question of the five years, and treating the others as for the purposes of that motion finally disposed of by the trial judge.

From that judgment the defendants appeal. They contend that the judgment given at the trial was right, and the action properly dismissed, and while they maintain that the trial judge was correct in the view he took of the five years point, they insist also that he ought to have found in their favour in all, or some, of the other alleged misstatements, and that therefore the action should have been dismissed, even if the five years question were properly dealt with by the court in banc. To this contention it is answered in the first place that the Defendants, not having moved against the findings of the trial judge, are precluded from now questioning them.

This answer overlooks in my opinion the true nature of the proceeding.

The issue for trial was whether, under the terms of the contract, the bond was even an operative instrument. It was null and void ab initio, if any one of the allegations of the defence was sustained. The defence advanced four reasons for holding the bond inoperative. The learned Judge held that it was inoperative for one of those reasons but not for the others. The Defendants could not have moved against the judgment. The action was dismissed. They would not have been heard to complain, as the foundation of a motion, that while the judgment was in their favor the judge ought to have found more than one reason for his conclusion to dismiss the action. But when the judgment was attacked they had a right to insist that it was the proper judgment to render upon the whole evidence.

The rules of the Judicature Act authorising a notice in place of a cross appeal do not apply.

We must therefore regard all the allegations of the defence as open for consideration if necessary to be insisted on.

The decision at the trial proceeded upon the finding that the deceased had represented by his answers that his attack of apoplexy was five years before he made his application, whereas it was only four years, and further that (if the materiality of the answer were important), it was shown by the medical evidence to be material, because the longer the time after such an attack the less was the danger of another similar attack.

The court considered that the issue on which the trial judge had pronounced was not raised by the pleading, and that there was no statement made by the deceased to the effect that the attack of apoplexy occurred five years before the application.

The allegation of the pleading is, that he stated that he was confined to his house by sickness five years before the application, and it is averred that in truth and in fact he had been confined by a severe attack of apoplexy within four years.

The answer of the deceased, as pleaded, may not have asserted in so many words that the last time he was confined was five years ago, but if that was not what it meant, it was not negatived by the pleader's averment that the deceased was confined within four years, and the Defendants should have taken exception to the pleading instead of joining issue on it.

We must treat the pleading as asserting that the deceased untruly represented that he had not been confined to his house within five years. To do otherwise, particularly after the battle at the trial has been fought on that understanding of the issue, would not be in the spirit of the Judicature Act, but would be exceeding the strictness of the bygone days of special demurrers, when after pleading over, and a folio after verdict, such an objection would not have been entertained.

Then as to the proof:

It will be observed that the issue is not strictly whether the attack of apoplexy had occurred five years before the application. It is whether the deceased had within that period been confined to the house by sickness. The proof, it is true, as well as the importance of the statement, turns on the apoplectic attack, and the pleader has specified that illness as the occasion of confinement to the house within four years, and limits his proof by that pleading. But it is not unimportant to note the exact form of the issue, because, in the judgment in discussion, it is said, and said truly, that there was no statement made by the deceased that the attack of apoplexy occurred five years before the application. The result of the answers to the three consecutive questions: "Give particulars of any sickness you may have had since childhood?" "When were you confined to the house by sickness?" "Has the party ever been seriously ill?" may be that the confinement five years ago was by reason of the apoplexy, but there is no statement of that in so many words. It was equally true as mentioned in the judgment that the enquiry is nowhere made in the application, when the attack of apoplexy occurred, and the questions being general, one would not look for specific enquiries about matters that are not heard of until after the answers are given. But the application paper must, in this as in other respects to which I may yet advert, be looked at reasonably, and as understood and intended to embody information given in good faith by the one party to be acted upon by the others. The answers were manifestly intended to convey, and would naturally be understood to convey, that the Applicant had not been confined to the house by sickness within five years before the application. That was an untrue answer. It was contended for the Plaintiff, before us, that the allegation of the defence being that the deceased had been confined within four years, and the proof falling short of demonstrating that the attack for which Dr. Farish was called in on the 2nd of January, 1881, and for which he attended the patient 49 days, or say until the 19th of February, when he discontinued his visits because the patient was himself a doctor, actually kept the deceased indoors at any time after the 23rd of February, which was just four years before the application, it ought to be held that the defence was not proved. That cannot be truly called a reasonable contention. The facts to which I have just alluded would support, and taken in connection with the other evidence may be said to compel, the inference of the fact that it was well within the four years before the deceased was able to leave the house, but that is not essential. The question was the truth of the answer as to five years. Was that substantially true, as it might have been if the time fell some days or weeks short of the full time? Under the old system of pleading, the traverse being of the five years, the averment would have been that he had been confined within five years, to wit within four years, and proof of the substantial inaccuracy of the answer would have sustained the plea, without regard to the time laid under the verdict. The present pleading cannot be construed more strictly.

Now if it happened that in place of the old illness being apoplexy, it had been a broken arm, or something from which the recovery had been perfect, and which had no possible relation to

the cause of the death, the answer would as I apprehend, have avoided the bond. In other words we have not to inquire into its materiality. The insurers ask for information on which they may base what inquiries they please before accepting the risk, and the contract is upon the express terms that if the answers are untrue, their liability shall not attach. The agreement in this case is not distinguishable from that in *Anderson vs. FitzGerald*, 4 H. L. C. 484. The corresponding part of the contract in that case may be taken as stated by Parke B., at p. 495. "At the end of the list of questions the assured subscribed a declaration to the effect that the particulars should form the basis of the contract between the assured and the company, and that if there should be any fraudulent concealment or untrue allegation contained therein, or any circumstances material to the insurance should not have been fully communicated to the company, all the money paid on account of the insurance should be forfeited and the policy should be void."

The association of the words "fraudulent concealment or untrue allegation," afforded more room for construing the document as meaning that the untrue allegation must be tainted with fraud, than can be found in the words "untruth, evasion or concealment of facts" which are used in the contract before us.

There is nothing that can be laid hold of, such as existed in cases like *Fowkes vs. Manchester and London Assce. Assn.* 3 B. & S., 917, to modify the prima facie signification of the word "untruth." "The question is," said Blackburn J., in *Fowkes' case*, "what is the meaning of the word 'untrue'?" Prima facie it means 'inaccurate,' not necessarily implying anything wilfully false." *Cazmore vs. British Equitable Assce. Co.*, 6 C. B. H. S., 437, the subject is very fully illustrated, as it is in numerous other cases, many of which were cited in the argument.

The circumstance that the attack of apoplexy occasioned the confinement of the deceased to the house at a later date than five years before the application, forms the only direct bearing of that illness upon the issue. The discussion which occupied much of the time at the trial, and on the arguments as to the greater probability of a recurrence of the malady after an interval of only four years than after the lapse of five, does not become important, unless the materiality of the answer and its materiality in relation to that particular malady has to be decided. In my opinion we have not to consider the subject in that aspect. If it were otherwise, I should not consider the finding of Mr. Justice James open to objection, nor do I understand a different view to have prevailed in the full court, the decision proceeding upon the more technical objections.

Upon these grounds I think the judgment for the defendants should be restored.

This being so it is not necessary to examine closely the other questions dealt with by Mr. Justice James. I have not failed to give attention to them, and I may say generally that I see no reason to differ from him in his conclusions.

The principle which makes the truth or untruth of the answers under a contract like the one before us, the matter to be inquired into, irrespective of the motives of the applicant, does not require or justify so narrow and literal a reading of the answers as to give them an effect which cannot have been intended by the parties. The questions must be read in the light of their apparent purpose, and if a question is ambiguous it must be understood in the way that will best sustain the answer. These principles will be found applied and illustrated in the judgment of the Judicial Committee of the Privy Council in *Moore vs. Connecticut M. L. Ins. Co.*, 6 app., cas. 144. One cannot read the questions in this case without observing that like some of those observed upon in *Moore's case*, their literal meaning must be qualified in some way. For example, in one of those which it is asked if the applicant has had or been afflicted since childhood with any one of a list of complaints, including cough and spitting or raising of blood, it is obvious that those words are not to be understood in their largest sense. *Moore's case* is direct authority for this. So when the age of the applicant and the date of his birth were asked, the duplicate question asking only the same information in two forms, the inquiry must be for the purposes of keeping within the Company's rules as to insurable age, and to govern the rate of premium. For those purposes no note is taken of the fraction of a year, and whether in this case the applicant was born on the 19th of February, or the 23rd, he truly presented himself as a man of 50. The answer was not in my view of the question an untruth within the meaning of the contract.

I am satisfied that we should allow the appeal and with costs.

SIR W. J. RITCHIE, C. J.—I am of opinion that the appeal should be dismissed with costs.

STIRONG, J.—I agree with the judgment of the Court below as delivered by Mr. Justice Weatherbee (reported in N. S. 20 Rep.

p. 347) so far as it determines that there was no breach of the condition of the bond, which was the only defence set up.

As regards the merits of the case upon the evidence they are not such as to warrant us in allowing a new defence by way of amendment to be set up at this stage, for I also agree with the Court below that the evidence does not warrant the conclusion that there was in the application, having regard to surrounding circumstances, of which the appellants, officers and agents had notice, any untruth, evasion or concealment of material facts.

The appeal should be dismissed with costs.

TOURNIER, J.—Did not hear the argument in this case.

TASCHEREAU, J.—This appears to be a very simple case.

All the findings, but one, were in favor of the plaintiffs at the trial before Mr. Justice James without a Jury. The finding against them is that an attack of apoplexy, which the deceased had, occurred four years before the application and not five as stated in the answers to the application. But there is no such issue raised by the defendants as remarked by the Supreme Court of Nova Scotia. This, alone, disposes of this appeal. I should dismiss it.

GWYNNE, J.—It must, I think, be admitted that the medical adviser of the Company who recommended the acceptance of the risk in question acted with great indiscretion, but the question before us is not as to the indiscretion of the medical adviser of the Company, but whether any of the answers of the deceased, in his application for the insurance, to the questions therein, do, or do not, constitute a breach of warranty contained in the bond of membership, which constitutes the policy of insurance in the present case, and upon this point I am unable to come to the conclusion that his answers to the 11th and 12th of such questions do not, in view of the evidence, constitute a breach of warranty avoiding the contract.

The 11th question is:—"Has the party had, or been afflicted since childhood, with any of the following complaints (here follow several enumerated complaints in which are) apoplexy, paralysis or any serious disease? Give full particulars of any sickness you may have had since childhood. When were you confined to the house by sickness?"

To the whole of this the applicant answered:—"No disease except a slight attack of apoplexy five years ago."

The 12th question is:—"Has the party ever been seriously ill? With what? Is the said party now in good health?"

To the first part of this question the applicant answered "apoplexy." To the second "yes."

Now the whole substance of the warranty which is contained in these answers is:—That the applicant has never, since childhood, had any serious disease, nor any one of the enumerated diseases except apoplexy, a slight attack only of which he had five years preceding the day upon which he was making his application, namely, the 23d Feby., 1885. The learned Judge who tried the case came to the conclusion that the attack of apoplexy, which the evidence showed the deceased to have had just four years, and not five years preceding his making his application for insurance, was only a slight one. I confess that the evidence does not lead my mind to the same conclusion, for it was attended with partial paralysis and his gait was affected thereby and his memory impaired to that extent that neither ever became perfectly restored; and as to his state of health at the time of his making the application for insurance, all, I think, that can be said in its favor is that it was, perhaps, as good as it could be after an attack of apoplexy, but that it was impaired by that attack, from which, as in my opinion the weight of the medical evidence is that the deceased never wholly recovered, and that in February, 1885, when he made his application for insurance, his health was so affected thereby that he was not a fit subject for insurance, a fact of which, as a medical man himself, which the deceased was, he cannot, I think, be assumed to have been ignorant.

We cannot lose sight of the fact, also, that the applicant, after having had the attack of apoplexy, had two attacks of bleeding at the nose, the second of which was very serious. Now, although bleeding at the nose may arise from other causes, still, as the evidence shows, it is a frequent attendant upon apoplexy and indicative of apoplectic tendencies, and after an attack of apoplexy it is a bad symptom. In one of those attacks the hemorrhage appears to have been excessive, inasmuch that the doctor who attended the applicant for it, being the same doctor who had attended him for the apoplexy, pronounced it to be a bad symptom, and this medical man having been applied to by the deceased to examine him for the purpose of effecting the insurance, declined to do so. Moreover, it appears that the deceased himself, about one month before his death, and consequently a short time before his making application for this insurance, in a conversation with a friend of his, J. H. Harris, whom he was in the habit of meeting in consultation, himself stated that this second attack of hemorrhage had been quite a severe attack.

Then, it appears that he had the attack of apoplexy just four years, and not five years, preceding his making application for this insurance. If the question now was whether or not this difference as to the time when he had the attack was material I should be obliged, upon this evidence, to say that, in my opinion, it was. But the question is not as to its materiality, but whether the variance as to the time when the applicant had the attack of apoplexy constitutes a breach of warranty, and in answer to this question I am obliged to say that, in my opinion, it was.

Upon the whole, I find it impossible to say that the applicant's answers to the above 11th and 12th questions appear to me to be, in all respects, fair and true. On the contrary, as the evidence strikes my mind, I am forced to the conclusion that in view of the circumstances above referred to, and of the state of health of the applicant which, as a medical man, he ought, and I think must, have known was not good in the sense in which he must have known, the question to be put, there was in his answers to these 11th and 12th questions untruth, evasion and concealment of facts so as to avoid the policy of insurance.

I am, therefore, of opinion that the appeal should be allowed and the action in the Court below dismissed with costs.

OUR SOCIETY.

The MUTUAL RELIEF SOCIETY of NOVA SCOTIA was organized at Yarmouth in 1881.

It was incorporated by Act of Provincial Parliament in 1885, for the purpose, as set forth in said Act, "of establishing a more equitable, less expensive, and more permanent system of Mutual Relief, adapted to the wants of families and persons of scanty earnings, and conducted upon sound principles in accordance with the best plans of affording benefit and relief to its membership."

It was registered at Ottawa, July 16, 1886, and licensed to transact the business of Life Assurance on the assessment plan in the Dominion of Canada, under the "Insurance Act of 1886."

As its general plan of organization and method of work are well set forth in the Act itself and the by-laws,—to which the reader is referred for further information,—it is deemed that little need be said upon those matters in general, except to emphasize one or two of the more essential features.

The first point, then, to which especial attention is invited, is the matter of expenditure in management of its affairs.

Of course it is a well understood fact in connection with the launching of any new enterprise, and so placing it before the public as that it shall claim attention and ensure success, demands personal effort and a corresponding expenditure of money. But the methods that would be justifiable and proper in a business or enterprise heavily capitalized, are inapplicable, wholly beyond the

reach of an institution such as that we are now considering.

Consequently, while fully recognizing the above truth, the managers of the "Society" have sought to employ such methods only as are most practical and effectual, and at the same time within the bounds of the strictest economy; their ambition and determination having been from first to last, that the "Mutual Relief Society," wherever known, shall be characterized as affording to its patrons the cheapest insurance that is possible under any form or system.

It is well understood, therefore, that every item of expenditure, whether it be for the services of Manager or Agent; Supervisor or Medical Examiner; or, for whatever purpose, before it can pass as an admitted expenditure, must have received the impress of a rigid and uncompromising economy.

The next point for consideration is that of the admission of members; or, in other words, the conditions upon which risks are assumed. The form of application adopted by the Company requires the candidate to give explicit answers to questions touching all matters that have had, or may possibly have, a bearing upon, or affect in anywise his physical or mental condition or constitution. These replies, providing he be successful, form a part of the contract between himself and the Company. The application is then passed into the hands of the local Medical Examiner, who in all cases is himself a member of the Company, and he proceeds to the examination. This is made from, and the results are noted upon, the Company's own printed form, furnished for the purpose, and is made as searching and conclusive as is perhaps possible to be made. It is then sent forward to the Home Office, and must be finally reported upon by the Board of Medical Examiners there. If the local Examiner's report has been favorable, and if, after the most critical scrutiny of every statement made in the application and report, and carefully noting the possible effect of each and all upon the character of the risk, the result be satisfactory and confirmatory of the report, the Board recommend that a policy be granted. Every precaution is taken by the Company to preclude the possibility of any collusion or favoritism being practised in the admission of members. Hence it is, with the safeguards and

conditions thrown around this important part of the business, the Company has been enabled to report, for the seven years of its existence, as low a death-rate as has perhaps ever been chronicled in the history of Life Insurance.

Therefore, having these two vital principles, which have been thus so briefly considered, incorporated into the system, and constituting, as it were, the very organs of vitality, through whose healthful functions the object and aim of the Society in providing cheap and safe Life Insurance has been already so successfully attained, the Managers, with a strong degree of confidence, invite the attention of the insuring public to the simple, inexpensive and effective plan of the "Mutual Relief Society" of Nova Scotia.

CALVIN RAYMOND,
General Agent, Toronto.

Toronto, May, 1889.

The following is a two-page article taken from the April number, 1889, of the *MUTUAL UNDERWRITER*, showing, as it does, the strong points in favor of assessment insurance compared with the endowment plan now worked so universally by the level premium companies:—

ENDOWMENT AND CO-OPERATIVE INSURANCE COMPARED.

BY D. J. WOODWORTH.

Endowment and Tontine are two forms of life insurance which are being most worked at the present time by representatives of "old line" companies, and many young men are induced to take such insurance by the specious representations of the agent. We occasionally find a man giving up a policy in a first-class co-operative company for one of these, with the idea that it is far better for him. He is told that this is a form of insurance in which one does not "have to die to win," and that at the maturity of the policy the insured is repaid in cash more than he has paid, and has had his insurance besides, and without waiting to study the probability of being able to meet the obligations required for a term of years, or to consider the contingencies which may arise in the meantime, he eagerly catches at the bait, and loads himself with a financial burden which has made thousands of lives miserable. We do not say that the above named statements of the agent are false; we freely concede their truth, yet we take the ground and are able to clearly prove to the satisfaction of any man of ordinary intelligence, that in

every contingency which can possibly arise during the life of the policy, it is far better for a man to carry his insurance in the popular co-operative form, and invest the difference, than in either the Endowment or Tontine.

We object to endowment insurance for three reasons:

1. It defeats the first grand purpose of life insurance, viz., the protection of the widow or orphan. He insures for himself and not for his family. Suppose after the maturity of the policy and the receipt of the money, it is lost by some bad investment or otherwise, what then becomes of the dear ones when death strikes down the bread winner?

2. In thousands of instances a financial obligation is thereby assumed far beyond the ability of the insured, an obligation whose regular and excessive demands rob life of its sweetness, deprive the family of present comforts, and put one on a remorseless treadmill for fifteen or twenty years. No wonder that only about one in ten is able to persist to the end.

3. A man can invest the difference between the cost of a co-operative policy and the endowment, and realize a larger return under every emergency than any insurance company in the world can give him. And now for the proof:

You are at the average age of thirty to thirty-five years, and have taken out a twenty-year endowment policy for \$2,000, on which you pay each year a premium of about \$95. We ask you to also take another \$95 per year and procure a policy of \$2,000, which may cost you \$25 per year, and invest the remainder, \$70 per year, in a savings bank at 4 per cent. compound interest, or better still, in one of the eighty-three loan associations of Rochester, which paid to their depositors last year an average of *thirteen* per cent a year.

Now there are certain contingencies which may occur during the twenty years affecting the insurance and let us see the result.

FIRST—MATURITY OF POLICY.

Twenty years have elapsed. Both policies have been kept in force, and the \$70 difference regularly invested. You are entitled under your endowment policy to a cash payment of \$2,000, and in addition the amount of annual dividends which have been declared on the premiums paid. The policy does not say how much the dividends will be, but agents will show you examples where fifty and even seventy-five per cent. has been added in dividends to the face of the policy. They are sure not to tell you that those results were reached years ago soon after the war, when all values were inflated. They will not tell you that the amount of annual dividends are constantly decreasing, and that the three largest life insurance companies of the United States, which paid an average of twenty-one per cent. dividends in 1883, paid only about thirteen in 1887.

The estimates given below are on the supposition that the company will continue to pay a thirteen per cent. dividend for the next twenty years, which is not at all probable, if the three largest companies have fallen off eight per cent. in the past five years. In fact, the matter of dividend surplus is such an uncertain element, that no old line company will guarantee *any rate of dividend in the policy*, and it is absurd to base an estimate of future dividends on past experience. This item of our estimate will therefore be more likely to be too large than too small. Let us compare results at the maturity of the endowment.

Endowment payment.....	\$2,000.00
Estimated dividend about.....	375.00
Total.....	\$2,375.00

The policy is canceled.

Co-operative:

\$70 per year invested in savings bank at 4 per cent.....	\$2,168.00
Or if invested in a loan association at 10 per cent.	4,439.22

The Co-operative policy is still in force, and you are *twenty years older* than when it was taken. A valuable piece of property, surely!

SECOND—INABILITY TO MEET THE PAYMENT.

Unexpected disaster overtakes you, as it does sometime in the lives of nine out of every ten business men, either by fire, flood, sickness, hard times, financial panic, bank failure, an unfortunate investment or endorsement, a dishonest partner, failure of crops or general depreciation of values. You find it impossible to meet the \$95 payment, and the agent informs you that you can take a paid up policy for an amount proportionate to the number of years which have elapsed. You have carried it ten years, for example. Result:

Endowment:

A paid up policy <i>due ten years hence</i> for.....	\$1,000.00
Estimated dividends <i>due ten years hence</i> about	150.00

Total..... **\$1,150.00**

Co-operative:

\$70 per year invested in savings bank with interest <i>cash in hand</i>	\$ 874.28
Or if invested in a loan association.....	1,248.33

Or if allowed to remain invested ten years without further payment until the endowment paid up policy is paid, you will have \$1,294.03 in the bank, or \$2,801.65 in the loan association.

THIRD—BANKRUPTCY OF THE COMPANY.

Wise selection will usually guard against this contingency in either form of insurance, but an element of uncertainty overhangs every human institution. Suppose both companies fail after a term of years. Result:

ENDOWMENT—A bare pittance in the way of a "receiver's dividend."

Co-OPERATIVE—Seventy dollars per year and its accumulated interest, *cash in hand*.

FOURTH—DEATH BEFORE TWENTY YEARS.

You stand one chance in two of dying before the twenty years have expired. Suppose that event occurs after eighteen years. Result:

Endowment:	
Payment on policy.....	\$2,000.00
Estimated dividends about.....	310.00
Total.....	\$2,310.00
Co-operative:	
Payment on policy.....	\$2,000.00
Eighteen years' investments and interest in savings bank.....	1,867.00
Total.....	\$3,867.22
Or if invested in a loan association.....	\$3,535.14
Payment on policy.....	2,000.00
Total.....	\$5,535.14

In the case of a Tontine policy, the difference in favor of the Co-operative policy is still more marked in contingency Nos. 2 and 4, as in those cases the insured is *not entitled to any dividend*.

There is an important difference, too, in the comparative weight of the financial burden which the two systems impose. A man, especially one receiving weekly wages, can lay by and invest in bank \$1.50 per week, and pay \$2 per month for insurance assessments without inconvenience, but the task of getting together at one time \$95 to meet an endowment premium would tax his resources to the utmost. The danger of lapsing is much less, too, where small weekly or monthly payments are required.

It will therefore be clearly seen that whatever contingency may arise, the advantages are overwhelmingly in favor of buying your life insurance as you do your fire insurance, *at its actual value*, and secure your own endowment where it can be utilized by you in case of an emergency by investing the difference in cost, in your own name, rather than locking it up for twenty years entirely beyond your control.

The same arguments will apply to that form of assessment insurance which has recently been started in this state in which the rate of assessment is so high that the annual cost is nearly if not quite as large as that charged by old line companies, with the delusive assertion that after fifteen or twenty years the policy will be self-sustaining. We cannot too strongly warn our members against this craft which sails a co-operative flag, with an old line crew and cargo. Better take the old line policy and done with it. Apply the test which we have given above, and their system nets the

member a large loss in every contingency mentioned, and we wonder that any man with an ordinary mathematical brain should be deceived by it.

But some may ask, why is it not better then to invest all my savings, and not take any insurance at all. And so indeed it would, were it not for that ever present and not to be evaded contingency of death, hanging over, not merely the aged and infirm, but the strong and vigorous as well. The only line of safety is to secure protection for the loved ones first, at the lowest cost, and invest your surplus afterward.

Hon. John J. Tarbox, late Insurance Commissioner for Massachusetts, in his report to the legislature of that state, said:

"I am moved to express regret—shared, I believe, by the conservative and most sagacious men in the business—that our insurance establishments have adopted schemes of insurance whereby they have become so largely institutions of investment. This may be legitimate in a certain sense, but it has no just relation to life insurance. To unite more than need be, for the assurance of its contracts, the proper business of an insurance company with the functions of a savings bank, makes a combination both incongruous and unwise. A provident person will be wiser to buy his insurance of an insurance company, and make his deposits, if he wishes to make investments of that character, with some regular savings institution, whose sole business is the administration of trust funds."

Judging by Appearances.

In the other years, when Maine was a district of Massachusetts, Ezekiel Whitman was among the chosen to represent the district in the Massachusetts legislature. He was an eccentric man, and one of the best lawyers of his time. In those days Whitman owned a farm, and did much work upon his land; and it so happened that when the time came for him to set out for Boston his best suit of clothes was a suit of homespun. His wife objected to his going in that garb, but he did not care. "I will get a nice fashionable suit made as soon as I reach Boston," he said.

Reaching his destination, Whitman found rest at Doolittle's City Tavern. Let it be understood that he was a graduate of Harvard, and at this tavern he was at home.

As he entered the parlor of the house he found that several ladies and gentlemen were there assembled, and he heard a remark from one of them, "Ah, here comes a countryman of the real homespun genus. Here's fun." Whitman stared at the company, and then sat down.

"Say, my friend, you are from the country," remarked one of the gentlemen.

"Ya-as," answered Ezekiel, with a ludicrous twist of the face.

The ladies tittered.

"And what do you think of our city?"

"It's a pooty thick-settled place, anyhow. It's got a sweepin' sight of housin' in it."

"And a good many people too."

"Ya-as, I should reckon so."

"Many people where you come from?"

"Wal, some."

"Plenty of ladies, I suppose?"

"Ya-as, a fair sprinklin'."

"And I don't doubt you are quite a beau among them."

"Ya-as, I bean 'em home—tew meetin' and singin' schewl."

"Perhaps the gentleman from the country will take a glass of wine?"

"Thank-ee. Don't keer if I do."

The wine was brought.

"You must drink a toast."

"Oh, git out! I eats toast—never heard o' sich a thing as drinkin' it. But I kin give ye a sentiment."

The ladies clapped their hands; but what was their surprise when the stranger, rising, spoke calmly and clearly, in tones ornate and dignified, as follows:

"Ladies and gentlemen, permit me to wish you health and happiness, with every blessing earth can afford; and may you grow better and wiser with advancing years, bearing ever in mind that outward appearances are often deceitful. You mistook me from my dress for a country booby, while I, from the same superficial cause, thought you were ladies and gentlemen. The mistake has been mutual."

He had just spoken, when Caleb Strong, the Governor of the State, entered and inquired for Mr. Whitman.

"Ah—here I am, Governor. Glad to see you." Then turning to the dumbfounded company: "I wish you a very good evening."

And he left them feeling about as small and cheap as it is possible for full grown people to feel.

What would you think, if you saw a merchant put three two-cent postage stamps upon a half-ounce letter, when you know one would carry it just as well? Would you not think him a fit subject for a lunatic asylum? Is not the man who pays forty dollars a thousand for his insurance, when he knows eleven dollars per thousand is all that the same insurance costs, doing quite as insane a thing? It is a matter of great moment to your family whether, for the same outlay of money, you leave them \$10,000, or only \$3,000.

B. G. Bloss.

Insurance Commissioner Surgert, of Illinois, upon Assessment Insurance.

At the Seventeenth Annual Convention of Insurance Commissioners of the United States, recently held at St. Paul, Minn., Auditor Charles P. Surgert, of Illinois, made the following remarks regarding the assessment insurance system:

"Assessment life insurance has closed another year of its history and another year of growth in this country. In the year 1885, sixty-six associations doing business in the State of Illinois collected \$6,184,825 from members, and \$297,258 from other sources, and paid to beneficiaries \$4,223,552, and for expenses \$1,645,577. In the State of New York \$16,630,851 was received by 138 associations, \$13,461,772 paid to beneficiaries, and \$2,337,588 paid for expenses. Business of this magnitude, if based upon sound principles and intelligently and honestly conducted, possesses large powers for good—and under opposite conditions, equal opportunities for evil. The present plan is far in advance of the original ideas upon which assessment insurance was based, and in the direction of the principles underlying old-line life insurance. Passing over a discussion of the merits of the system which has been legalized by the statutes of most of the States, suffice it to say that it is due to the members of these institutions that the laws should be so amended and perfected, and so administered, as to secure to them the greatest amount of good in the system. The statutes of most of the States, relating to this business, are imperfect, indefinite and incomplete. The rapidity with which associations of this character spring up, and the almost equal rapidity with which they expire, show defects in the law or fallacies in the system. There is great need of amendments to the laws of most of the States, and the deliberation of this convention on that matter would tend greatly to secure uniformity in their requirements."

DR. WATTS.—Dr. Isaac Watts was remarkable for his vivacity in conversation, although he was never forward in displaying it. Being one day in a coffee-room with some friends, he overheard a gentleman say, "What, is that the great Dr. Watts?" The doctor, who was of low stature, turned suddenly round, and, with great good humor, repeated a verse from one of his lyric poems, which produced a silent admiration of his modesty and talents:

"Were I so tall to reach the pole,
Or mete the ocean with a span,
I must be measured by my soul;
The mind 's the standard of the man."

Why Assessment Insurance is Cheap.

THE POLICY-HOLDER THE BEST CUSTODIAN OF HIS OWN MONEY.

[From Our Society Journal.]

Nearly everybody, except the managers and agents of old-line companies and two or three subsidized insurance journals, has long since been convinced that *assessment life insurance does insure*, and that the better assessment associations and societies are paying all their death claims promptly and in full, and to all intents and purposes transacting a life insurance business as effectually as any old line company.

Here and there, however, is to be found a tergitant party whose objection to assessment life insurance is, oddly enough, precisely that feature which everybody else regards as most conspicuous and commendable.

His process of reasoning—if that can be called reason which looks so much like unreason—is about this: That, since the old-line companies have a number of rates of premium, of which that for whole life by continuous payments is the least expensive, it must therefore be for this reason the very lowest rate at which lives can be safely insured, for if it was not, competition between the companies would long since have made it the cheapest rate; and that life insurance at any cheaper rates must lack the elements of stability and safety.

It must be admitted that, from his standpoint, this view of the matter does not lack plausibility. His reasoning, however, is founded upon ignorance of two or three facts which the old-line companies have always very carefully obscured, to wit: That the old-line companies do a combined savings bank and insurance business; that the savings bank part of it is the expensive part of it—that which swells the volume of premiums, while the cost of insurance is, relatively, very small; that the old-line companies, many years ago, under pretence of establishing government supervision for the protection of the policy holders, adroitly managed to legalize their exactions and estop all possible competition by procuring legislation compelling every company to put up the same reserve. The effect is to compel every *policy holder* to put up the reserve—a savings bank deposit which *cannot be withdrawn* while the policy is in force, or, indeed, until it terminates by death or maturity.

For example: The cheapest rate per annum at which a man thirty years of age can obtain insurance from an old-line company is \$22.76 for \$1,000 of insurance. This premium is made up of three component parts, each intended to serve a widely different purpose, as follows: \$6.49 is intended to lubricate the machine, and is usually very faithfully applied to that purpose; \$8.00, or more precisely, \$8.04, is designed to pay the policy's share of current death claims; the re-

mainder, \$8.17—and the largest share—is to be "held in trust," with annual additions of other sums derived from renewal premiums, together with compound interest, as a *permanent deposit* with the savings bank department of the company until the policy terminates by death, at which time these accumulated deposits are used to pay a part of the widow's death claim—the company making up the balance.

But, although \$8.04 is set aside to be used in paying current death claims, the whole of it is seldom, if ever, needed for this purpose. Usually one-half or two-thirds, or, at most, three-fourths is amply sufficient, the company promising to return to the policy holders, in the shape of dividends, the \$2.00 or \$3.00 of over payment. So that practically, the payment of, at most, about \$6.00, with an allowance of \$4.00 to \$6.00 for expenses, would have made the transaction just as complete, so far as the policy holder is concerned, as if ten times as much had been paid, and if the company had collected \$10.00 or \$12.00 instead of twice as much, it would have been amply supplied with the means of defraying current losses and expenses.

Now, what assessment life insurance proposes to do, and does, is to take the \$5.00, \$6.00 or \$7.00 necessary to pay current death claims, and also \$3.00 for expenses, without requiring a heavy additional payment of \$8.17. In doing this it is just as amply provided with the means of paying losses as any old-line company, and the secret of the cheapness of assessment insurance lies in the simple circumstance that it *does a life insurance business*, and not—as the old-line companies do—a combined life insurance *and* savings bank business. It requires the payment of just as much of that part of the premium which is devoted to the payment of current death claims as does any old-line company. This is the one item of premium which cannot be tampered with. Its amount depends upon the uncontrollable law of mortality. The company collecting it can, with it, pay its losses. This is the amount which is represented by the rate of assessment at various ages in the table rates of assessment companies, and this is the amount which usually makes up about one-third only of the premium required by the old-line companies—the remainder is made up of the permanent and irrevocable savings bank deposit and an allowance for expenses quite three times as great as is needed for economic management.

The safety of assessment life insurance, its superior stability over that of any other, depends on its vested right to collect and receive from its members, year by year, *enough* of the part of the premium which goes to pay current death claims, and a stipulated addition of three dollars for expenses. Its safety and permanence are actually enhanced by the omission of precisely that feature which the old-line companies emphasize as their main reliance and sheet anchor, to-wit: the savings bank feature; *the accumulation of immense amounts of*

trust funds belonging to other people; funds taken from the productive industries of the country, where they earn from ten to twenty per cent., to be invested by corporations at four or five per cent.; funds which in no emergency can be applied to the payment of current death claims: funds which are demonstrably a constant temptation to malfeasance and misappropriation, and which, if the not very remote history of the old-line companies is to be relied upon, have been stolen by millions.

To put the whole matter in a nut shell: Assessment insurance is cheap because it leaves in the possession of the policy holder—by whom it can always be most safely, securely and prudently invested—the millions of money which the old-line companies call their “assets.”

Aurevoir Ontar-eo.

Yas, I wus Frenchmans from Lower Canaday,
 'Bout tree four hour below Kebec
 On de riviere Sagganay,
 An' I come here on Ontar-eo
 Fur work an' mak acquaint
 Wit de koostem of de people
 An' see 't 'eese true or eef eet aint
 Dat a Frenchman's got no show
 Een Ontar-eo.

Well, I goan tol' you what I fine out
 Sense I've leeve on dees contray!
 Dare ces wan ting verrah sure and witout a beet of
 dout
 Fokes talk too much releejohn
 To mak eet com-fort-abble
 Fur me an mah compatriot here,
 So I tuk eet wus prob-bable
 Dat a Frenchman's got no show
 Een Ontar-eo.

When a mans steeck hees nose een odder fokes affair
 An preeck 'bout anudder wan's beesness!
 Well I doan lac fur mak compare
 But I tink he's not good nabor,
 An I doan want stay aroun'
 Where sich fokes have 'll de say,
 An so I've set eet down
 Dat a Frenchman's got no show
 Een Ontar-eo.

Suepose de fokes down een Kebec
 Pay wat dey tink dey owes
 To de Jessweet, de clarejay or dare good Eveque!
 Dat wus not Ontareo's beesness
 An she's aut be shame to say
 Dat our lawngage an releejohn
 Wus opose een sich a way
 Dat a Frenchman's got no show
 Een Ontar-eo.

Suepose our byes and gells cou'nt speek Angleesh as
 she's spoke
 And dey goes on yon school house fur ter larn,
 Muss dey nevairs seelance broke

Witout dey broke do law?
 Muss dey nevairs spoke dare tung
 But juice be deaf and dum
 While dey have eet at dem flung
 Dat a Frenchman's got no show
 Een Ontar-eo?

Fur mah part eet ees mah feerm opeenyan
 Dat all dees fuss about de Jessweet
 Our lawngage an releejohn
 Wus wan ansulte to mah Provance
 An her habitant poppulation
 Eet was not good for our union
 An I say wit tribbation
 Dat a Frenchman's got no show
 Een Ontar-eo.

Aurevoir, Monsieur, I'm go back to mah funlay
 Mah waf an seexteen chile
 On de riviere Sagganay.
 When fokes kin mine dare beesness
 An 'low each Chreestian mans hees way
 Wit what was hees and only hees
 Den praps dey won't all say
 Dat a Frenchman's got no show
 Een Ontar-eo.

G. C. R.

Woman's Opinion of Man.

Mrs. Duniway, of the New Northwest, at a literary reunion at Salem, Oregon, “toasted” the gentlemen as follows:

“God bless 'em! They halve our joys, they double our sorrows, they treble our expenses, they quadruple our cares, they excite our magnanimity, they increase our self-respect, they awake our enthusiasm, they arouse our affections, they control our property, and out-manoeuvre us in everything. This would be a very dreary world without 'em. In fact, I may say, without 'em it would not be much of a world anyhow. We love 'em and tho dear beings can't help it; we control 'em, and the precious fellows don't know it.

“As husbands, they are always convenient, though not always on hand; as beaux, they are by no means ‘matchless.’ They are most agreeable visitors; they are handy at State fairs, and indispensable at oyster saloons. They are splendid as escorts for some other fellow's wife or sister, and as friends they are far better than women. As our fathers, they are inexpressibly grand. A man may be a failure in business, a wreck in constitution, not enough to boast of as a beauty, nothing as a wit, less than nothing as a legislator for woman's rights, and even not very brilliant as a member of the press; but if he is our own father we overlook his shortcomings and cover his peccadilloes with the divine mantle of charity. Then, as our husbands, how we love to parade them as paragon. In the sublime language of the inspired poet:

“We'll lie for them,
 We'll cry for them,
 And if we could, we'd fly for them—
 We'd do anything but die for them.”

Rumsellers Grow Rich by Impoverishing Their Customers.

No man engages in the liquor business save from the love of gain. He wants money, and must have it, no matter who suffers from it, and when he has once obtained it he seems to take a special delight in flaunting the tokens of his success in the faces of his victims. Thus, the rumseller's wife may have a piano in her parlor to entertain her friends, and on winter days she usually wears a seal-skin sacque to protect her from the cold; while the wives of her husband's customers, impoverished by the traffic which pays for those luxuries, have to stand at the wash-tub, making music on the scrubbing-board, and when cold weather comes, they and their unfortunate children shiver, half clad in the wintry blast.

Every luxury enjoyed by the rumseller and his family comes out of those who patronize his bar, hence, while he takes his comfort napping in his easy-chair, or riding in his top buggy, drawn by a clipped horse with a gold-mounted harness, his customers make music with their wood-saws, or trudge along on foot, with bare toes sticking out of their worn-out boots or shoes. Of the two, however, other things being equal, the poor wretch in rags is often the better man, with more brains and better abilities than the vampire who is fattening upon his life's blood. It does not require much of a man to make a rumseller, and every lazy bummer who thinks that the world owes him a living, which he is bound to get, though he may have only a small amount of wit or ability, usually has enough to start a dram-shop or tend a bar. Intelligence and principle are not among the requirements needed in the rum business.

DON'T.

Don't put off insuring until to-morrow. Don't say you will think about it. It is not a thing to be thought over, but to be acted upon. Insure now.

Tell the agent to write up your application at once. You will never regret it. You don't do it for yourself, remember, but for your family, and when you have done it, it will be a pleasant thing to think upon.

The thought of it will lighten and brighten your daily labor. You will sleep the sweeter for it. When your children gather around you, you will reflect that you have done something for them from the purest and best of motives.

Don't put off insuring because you feel unable at present to insure for a large enough amount. Insure for all you can afford now. Take another policy by and by if you are able, but insure your life to-day.

Don't make a mistake in supposing that life insurance is only good for the rich. Certainly it is good for them, and just what they need: for riches take wings and fly away, not unfrequently. It is just as good for people in moderate circumstances, for the wage earners, for the poor.

It is so cheap, too, that the beggar can afford it. It is so cheap and so good that you who read these lines can't afford to neglect it.

Therefore insure. Do it. Do it now, this day at once. Throw this additional safeguard around the home, whether that home be a palace or a hovel. Protect the wife, the children.

Insure.

An Assessment Company that Does Insure.

Claims Paid to the Widows and Orphans by the Mutual Relief Society of Nova Scotia since organization, August, 1881.

MEMBER.	RESIDENCE.	DATE PAID.	AMOUNT
W. Frank Moses,	Yarmouth, N. S.,	1882. Sept.	\$260.82
Wm. L. Allen,	"	" Dec.	362.36
David Hilton,	"	1883. Aug.	376.32
Sarah B. Chute,	Annapolis, N. S.	" June	571.58
William F. Shafner,	Granville, "	" Sept.	617.23
Benajah Tedford,	Annapolis, "	" Dec.	700.66
Horace Lent,	Freepport, "	" "	693.77
Ezra Rosch,	Yarmouth, "	1884. Jan.	657.80
Amelia R. Parker,	Bridgetown, "	" Sept.	1000.00
William H. Ray,	Melvern Square, N.S.	1886. April,	2000.00
Henry C. Phillips,	St. John, N. B.	1885. Dec.	1000.00
Edward Hennesey,	Halifax, N. S.	" Sept.	2000.00
George Moore,	St. Andrews, N. B.	1886. March,	1000.00
John F. Brown,	St. John, N. B.	" "	1000.00
Robert Bayley,	Westport, N. S.	" June,	1000.00
David Corbin,	Aylesford, "	" "	1000.00
Robert Lyons,	Waterville, "	" "	1000.00
Robert J. Ryan,	Lockeport, "	" Aug.	2000.00
Matthew Fisher,	Somerset, "	" "	1000.00
Joseph H. Redding,	Yarmouth, "	" Sept.	1000.00
Maximilien Porier,	Shediac, N. B.	" Oct.	1000.00
W. H. Fair,	Lawrencetown, N. S.	" "	1000.00
George M. Harris,	Salisbury, N. B.	" "	3000.00
W. P. McRoberts,	Truro, N. S.	" Dec.	3000.00
Perez M. Ward,	Halifax, N. S.	" "	1000.00
Alex. McLean,	Portland, N. B.	1887. April,	3000.00
Benjamin Vye,	Newcastle, "	" March,	2000.00
Malcolm McLeod,	Truro, N. S.	" June,	595.00
Edward A. Haley,	Yarmouth, N. S.	" April,	1000.00
Wilson Jenkins,	Tryon, P. E. I.	" "	1000.00
Rev. J. A. McLean,	Hantsport, N. S.	" June,	3000.00
David Corbett,	Ottawa, Ont.	" July,	2000.00
Wm. E. Trefry,	Yarmouth, N. S.	" "	2000.00
Hyron Robbins,	"	" "	1000.00
Isaac V. Dexter,	Liverpool, N. S.	" "	1000.00
Amos Heckman,	Bridgewater, N. S.	" Aug.	1000.00
Wm. A. Belyca,	St. John, N. B.	" "	2000.00
Samuel Perry,	Halifax, N. S.	" Nov.	3000.00
Jacob Miles,	St. Mary's, N. I.	" "	1000.00
B. D. Reid,	Granville, N. S.	" "	1000.00
George R. Doty,	Hebron, N. S.	" Dec.	2000.00
John Hay,	St. John, N. B.	1888. Jan.	2000.00
George A. Barker,	Portland, "	" "	2000.00
Caleb Gates,	Middleton, N. S.	" March,	2000.00
Nathan T. Baker,	Port Medway, N. S.	" "	3000.00
William McKay,	Spring Hill, "	" April,	1000.00
Leishman Fulton,	L. Onslow, "	" "	2000.00
Jas. S. Kirkpatrick,	Morden Road, "	" "	2000.00
D. J. Gillies,	St. John, N. B.	" July,	2000.00
Henry Zink,	Port Williams, N. S.	" "	2000.00
Alexander Kerr,	Digby, N. S.	" Sept.	1000.00
J. O. Morrow,	Los Angeles, U. S. A.	" "	2000.00
J. D. McLeod,	Kentville, N. S.	" Nov.	1000.00
S. M. Archibald,	Truro, "	" "	2000.00
William Kane,	St. John, N. B.	" "	1000.00
Gordon B. Forsyth,	Berwick, N. S.	1889. Jan.	1000.00
Theophilus Corning,	Yarmouth, N. S.	" Feby.	3000.00
George Fraser,	Halifax, N. S.	" April,	5000.00
Geo. A. Ross,	Lunenburg, N. S.	" "	1000.00
Warren Churchill,	Yarmouth, N. S.	" May,	1000.00
Jas. B. Addy,	Moncton, N. B.	" "	1000.00
J. L. R. Webster,	Yarmouth, N. S.	" "	4891.23

Assessment System.

THE MUTUAL RELIEF SOCIETY

OF NOVA SCOTIA.

Registered under the Insurance Act, 1886.

HOME OFFICE, - - YARMOUTH, N. S.

A. C. Robbins, President.

Cash in Bank, Dec. 31, 1888,	-	\$16,637.83
Number of Members,	-	1,918
Amount of Certificates,	-	\$3,464,000 00

This Society was organized for the purpose of providing Life Insurance *at actual cost*, and, after seven years' experience, the officers claim that the promises made to the public have been fulfilled.

☞ Certificates issued for one, two, and three thousand dollars.

THE COST.

Admission fee of eight, nine, and ten dollars when making application. *Assessments*—One in advance (according to age), if application accepted; further assessments as called for to meet death claims.

Each member has to pay the cost of his own insurance—no more. If a member aged 41 holds a certificate for \$1,000, he has to pay \$1.00; while another member of the same age, holding certificate for \$3,000, has to pay \$3.00 each assessment.

EXPERIENCE.

Our experience has been that, from six assessments per year, all death claims have been paid, and several thousand dollars placed at interest as a reserve.

SECURITY.

In addition to the sixteen thousand dollars reserve in Bank, we have two thousand members who remit promptly as often as assessments are made.

For full particulars of the plan, consult our Agents, or write to—

MUTUAL RELIEF SOCIETY,

THOMAS B. CROSBY, *Manager*.

WILLIAM V. BROWN, *Secretary*.

A few Reliable Men Wanted, to act as Agents.

NOTICE TO MEMBERS.

When you have occasion to write the Society in regard to your insurance, please give the number of your certificate. This will save us time in finding your account.

NOVA SCOTIA MUTUAL RELIEF SOCIETY.

AYLESFORD, N. S., Jan. 12th, 1888.

To the President and Directors of the Mutual Relief Society of Nova Scotia.

GENTLEMEN,—I take this opportunity of expressing my satisfaction and approval of the working and management of your Society. In doing so I merely state facts that come under my own personal knowledge. For instance: I hold a bond in your Society for \$3000.00, at a total cost of \$70.42 for three years, ending December 11th, 1887, age at date taking out bond 48 years, whereas I hold a policy in the Equitable for \$1000.00 taken at the age of 34 years, at an annual premium of \$25.56, or at the rate of \$76.68 on the \$1000.00, for three years, or \$230.04 on \$3000.00 for three years.

So I think it can be seen at once the advantage of insuring in the Mutual Relief Society, not only financially but the satisfaction of biding with our own people and assisting in building up our own country.

I am, yours truly,

T. R. HARRIS.

BRIDGETOWN, N. S., January 2nd, A. D. 1888.

DEAR SIR,—In reply to your letter of the 26th ult. asking my opinion of the Mutual Relief Society of Nova Scotia, which you represent, permit me to give a few facts within my personal knowledge. On the 27th day of December, A. D., 1883, when at the age of 40, I obtained a certificate in your society for \$3000. Up to the present time I have paid in assessments and dues the sum of \$56.40, being a yearly average cost of \$14.10 on \$3000.00 of insurance. About ten years ago I took out a policy for \$1000.00 in the Reliance Mutual Life Assurance Society of London—an old line company—on which I am paying a yearly premium of \$26.04. You will thus see that I am carrying \$3000 in your society at the present time for but little more than half the cost of \$1000 in an old line company. Thus far I cannot be otherwise than pleased with the Mutual Relief Society under its present management.

Very truly yours,

L. S. MORSE,

Inspector of Schools.

THOMAS B. CROSBY, Esq., *Manager of Mutual Relief Society.*

BRIDGETOWN, N. S., January 31, 1888.

To the Directors of the Mutual Relief Society of Nova Scotia.

GENTLEMEN,—I received your circular asking my experience in connection with the M. R. S. of N. S.

I am among the first members, having joined April 3rd, 1882. My certificate being for \$2000, No. 341, age 44.

The total amount paid into the society for calls and annual dues by me is \$68.54, or about \$13.70 per year, which is about \$6.85 annual cost for \$1,000 insurance.

No plan has ever yet come under my notice which will compare with this for cheapness, and as far as reliability and safety are concerned, I know of no reason why it is not as safe as any other, and more so than many.

LOUIS G. DEBLOIS, M. D.

YARMOUTH, N. S., December 29, 1887.

The Mutual Relief Society of Nova Scotia.

GENTLEMEN,—Replying to your circular of the 26th inst., allow me to say that I became one of the earliest Bondholders in the Mutual Relief, my Bond being No. 16, and so far have had no reason to regret taking the \$2,000 Bond in this Society, which I still hold.

My policy is dated Aug. 29, 1881, and up to date the \$2,000 insurance has cost me a total of \$53.86, i. e., for over six years I have been insured for \$2,000 at an annual cost of \$8.51. In November, 1878, I took out an all life policy for \$1,000 in the Etna Life of Hartford, and during the last six years I have paid that Company on \$1,000 insurance a total of \$118.67, or in other words I have had double the insurance in the Mutual Relief of Nova Scotia, for the same period, AT LESS THAN HALF THE COST of my insurance in the Etna.

These figures speak for themselves.

Yours truly, GEORGE M. EWAN.

YARMOUTH, N. S., May 10th, 1889.

To the President and Directors of the Mutual Relief Society of Nova Scotia.

GENTLEMEN,—We have much pleasure in acknowledging the prompt payment of the sum of one thousand dollars, (\$1000.00) being amount of Bond issued by your Society to Warren F. Churchill, now deceased ---and for which we put in proofs of death only a few weeks since.

CORNING & CHIPMAN,

Solicitors for Executors of the last will of the late Warren F. Churchill, deceased.

Reasons Why we Should Prefer, to All Others, The Mutual Relief Society of Nova Scotia.

- 1st.—It is a Home Company.
- 2nd.—Its Directors and Officers are known.
- 3rd.—Members are made acquainted with the affairs of the Society.
- 4th.—It is Incorporated under Provincial Act.
- 5th.—And registered under the Dominion Insurance Act, and its affairs must be submitted to the Insurance Department of Canada.
- 6th.—It affords Insurance at actual cost, and assessments are only made when deaths among the Members actually occur.
- 7th.—It pays all legitimate claims promptly.
- 8th.—It books and accounts are always open to the scrutiny of members.
- 9th.—Its members are carefully selected and placed under the strictest medical examination.
- 10th.—Every member has a voice in the control of its affairs.
- 11th.—The Members being mostly in our own country, impositions are not easily practiced.

Its Mission and Purposes.

To establish an Indemnity Fund, from which, on the satisfactory evidence of the death of a member of the Society, who has complied with all its lawful requirements, a sum, not exceeding three thousand dollars, shall be paid to such person or persons as may be named in the application for membership.

Expenses of Management Limited to Admission Fees and Annual Dues.

Total Cost of Admission, which covers all expenses for First Year:

\$1,000 Death Benefit	-	\$8.00
2,000 " "	-	9.00
3,000 " "	-	10.00

RATE OF ASSESSMENT FOR MEMBERS HOLDING CERTIFICATE.

Members will be required to pay on receipt of certificate one assessment upon each \$1000 of insurance held by them, the amount in column No. 2 of the Table opposite age, and as often thereafter as called upon by the Directors to replenish the Indemnity Fund. Members may pay in advance upon each \$1000 of insurance the sum in column No. 1 opposite age, which will continue the membership for one year, but if the whole amount is not required in the year, the balance will be carried to the Member's credit on the next year. Column 3 shows the Reserve the Life Insurance Companies are required to set aside in each year. Column 4—the Annual Premium charge for \$1000 Assurance by the leading Life Insurance Companies. Column 5—the expectation of life at your age.

Age.	Column 1.	Column 2.	3. Reserve.	4. Life Insurance Rates.	5. Expectation of Life Years and one-hundredths.
25	\$7.47	\$.75	\$8.19	\$19.89	37—98
26	7.58	.76	8.51	20.40	37—27
27	7.69	.77	8.85	20.93	36—56
28	7.82	.78	9.20	21.48	35—86
29	7.98	.79	9.56	22.07	35—15
30	8.10	.81	9.95	22.70	34—43
31	8.29	.83	10.34	23.35	33—72
32	8.47	.85	10.76	24.05	33—01
33	8.57	.87	11.20	24.78	32—30
34	8.75	.89	11.68	25.56	31—50
35	8.93	.90	12.18	26.38	30—87
36	9.12	.91	12.70	27.25	30—15
37	9.31	.93	13.27	28.17	29—44
38	9.52	.95	13.86	29.15	28—72
39	9.74	.97	14.50	30.19	28
40	9.90	.99	15.18	31.30	27—28
41	10.00	1.00	15.90	32.47	26—56
42	10.40	1.04	16.66	33.72	25—84
43	10.84	1.08	17.41	35.05	25—12
44	11.24	1.12	18.16	36.46	24—40
45	11.74	1.17	18.91	37.97	23—69
46	12.34	1.23	19.63	39.58	22—97
47	12.96	1.30	20.38	41.30	22—27
48	13.71	1.37	21.15	43.13	21—56
49	14.48	1.45	21.97	45.09	20—87
50	15.32	1.53	22.80	47.18	20—18
51	16.24	1.62	23.64	49.40	19—50
52	17.25	1.73	24.51	51.78	18—82
53	18.35	1.85	25.41	54.31	18—16
54	19.53	1.95	26.36	57.02	17—50
55	20.83	2.08	27.33	59.91	16—86
56	22.21	2.22	28.32	63.00	16—22
57	23.73	2.37	29.39	66.29	15—59
58	25.33	2.54	30.47	67.82	14—97
59	27.16	2.72	31.60	73.60	14—37
60	29.16	2.92	32.70	77.63	13—77
61	31.35	3.14	33.84	81.96	13—18
62	33.73	3.37	34.96	86.58	16—61
63	36.37	3.64	36.13	91.54	12—05
64	39.25	3.93	37.30	96.86	11—51
65	42.38	4.24	38.49	102.55	10—97

And pro rata thereafter.

Annual Dues.

After the first year, the following sums will be required from each member to meet the general expenses of the Society, as follows:—

On \$1,000 Benefit	-	-	\$2.50
2,000	"	-	3.00
3,000	"	-	3.50

Special Risks.

In addition to rates as shown in table, an extra annual payment is required from applicants engaged in the following occupations, payable annually, in advance, according to the following table, viz.:—

Engineers of Stationary Engines (according to engine-men)	-	-	\$1 to \$10
Captains and Stewards of Ships, Steamships, and Steamboats	-	-	\$7.50
First Mates	-	-	\$10.00

The Increase of the Rate of Assessment

as the age increases, is a sound principle, with which intelligent minds will find no fault.

Sheppard Homans, the distinguished Actuary of New York, says:—"As a person grows older, the risk of dying, or, in other words, the cost of insurance, necessarily increases, and this cost must be paid for, in some shape or manner, under any and every system of life insurance; or, in other words, as the expectation of life decreases, so in proportion must the rates of assessment increase."

Members will be required to pay on receipt of certificate one assessment upon each \$1000 of insurance held by them, the amount in column No. 2 of the Table opposite age, and as often thereafter as may be necessary to replenish the Indemnity Fund. Members may pay in advance upon each \$1,000 of insurance the sum in column No. 1 opposite age, which will continue the membership for one year, but if the whole amount is not required in the year, the balance will be carried to the Member's credit on the next year. Column 3 shows the Reserve the Life Insurance Companies are required to set aside in each year. Column 4—The Annual Premium charged for \$1,000 Assurance by the leading Life Insurance Companies. Column 5—The expectation of Life at your age.

Thirty days' notice will be given for payment of assessments and dues, and members not paying within that time stand suspended. A death claim will be paid within sixty days of proof thereof in due form.

THIS PLAN

of providing for those who need protection is purely mutual, and to a large extent is original with the Mutual Relief Society of Nova Scotia. It is a plain, avowed plan, that each and every member shall pay into the Society for carrying his risk, each year only, the cost of that year.

No man should make a life insurance company or one of these associations a savings bank for his funds. Sufficient surplus should be kept to meet possible contingencies; no more. All you want is indemnity to your family against the loss of your earnings in the event of your death, and this can best be provided where you pay the actual cost and that only.

We leave it to our own people to choose between it and the old level premium plan. We refrain from berating other Insurance Associations who may do business differently, but we do claim that our plan is cheap, simple and feasible.

Any other plan than that of charging the net cost rate makes insurance, as it were, a luxury, the cost of which is so great that those belonging to the medium classes of our people cannot afford it; hence the class that really require insurance to protect those who may be dependent upon it, are compelled to go without it.

The Government

of this Society is vested in a Board of Directors. These Directors appoint the Officers, determine their salaries, and by committees, pass upon all claims for death. All funds of the Society are deposited in the bank by the Treasurer, who is required to furnish bonds, from time to time, as the interests of the Society and the Directors demand, and no cheque to pay death claims can be drawn except by the signature of the President or Vice-President conjointly with the Treasurer. This Society thus presents to those needing insurance all the elements of safety and advantage that knowledge and long experience can devise.

The Directors and Medical Examiners have always taken a very great interest in all matters pertaining to the business of the Society. The Directors meet often, and carefully note the work of the Executive Officers. Every safeguard is employed to protect the Society against fraud in the admission of members. Applications are carefully scrutinized by the Supervisors and Medical Examiners. If considered necessary, information as to the character of risks is sought through sources other than the application for membership.

The Guarantee

is provided by requiring each and every member to pay one assessment in advance; the Certificate not being valid until it is paid—the Indemnity Fund is created from this source. This fund is held to meet the first death claim, which is payable within 60 days after proof of death, and approval by the Directors.

Permanent Security

may be anticipated upon the same grounds as those upon which rests any other human institution which is carried on upon sound business principles, based upon honesty, and holding a Reserve Fund.

Societies of this kind ante-date Life Assurance by more than forty years.

From the report of the Chief-Registrar of Insurance in Great Britain, published in 1801, we extract the following, giving the names of a few societies:—

Name.	Date when Established	No. of Members.	Assets.
Royal Liver Friendly Society,	1850	865,076	\$3,145,000
Liverpool Victoria Friendly Society,	1849	472,945	1,250,000
Ancient Order of Foresters,	1831	201,633	5,535,000
Manchester Unity Friendly Society,	1814	188,519	9,695,000
United Assurance Society,	1849	181,098	65,000
Blackburn Philanthropic Burial Society,	1839	120,402	90,000

Total number English Friendly Societies	-	-	10,775
Total number of members	-	-	7,000,000
Total number French Societies registered	-	-	6,777
Total membership in registered French Societies	-	-	1,065,507

"The oldest friendly society now existing and reporting to this department was established in 1168, under the reign of King Henry II., a half century before the English secured their rights on Magna Charta. It is known as the Count de Winton Society, and has existed over seven hundred years. The second oldest is the Loyal Evanus Society, which was established in 1358—over 500 years since. Eighty-nine friendly societies by the same report are shown to exist that were established in the seventeenth century, many of them having existed for over one hundred and fifty years, while over 1,000 of these friendly societies are over 50 years old."

Associations for the Assurance of Lives are to be ranked among the noblest institutions of civilized society, and their usefulness can be attested to by thousands of happy and independent families, rescued by their means from the bitterness of poverty and the degradation of charity.—*Lord Brougham.*

A policy of Life Insurance is the cheapest and safest mode of making a certain provision for one's family. It is a strange anomaly that men should be careful to insure their houses, their furniture, their ships, their merchandise, and yet neglect to insure their lives, surely the most important of all to their families, and far more subject to loss.—*Benjamin Franklin.*

Thousands have families growing up around them, whose means of support depend upon the continuance of the father's life; should he die, the income would cease. The children must be withdrawn from school; the mother and elder children must resort to every expedient merely to sustain the family, and in many cases, with the utmost exertion, this cannot be done; the wife will return to her father for support, and the children, separated, must go—the older to seek work, and the younger to be distributed among friends. Such histories are of constant occurrence.—*Henry Ward Beecher.*

A policy of Life Insurance is always an evidence of prudent forethought: and no man with a dependent family is free from reproach if his life is not insured.—*Lord Chancellor. Lyndhurst.*

"All may, by the exertion of a little forethought and a small outlay, protect their families from want, independently of any charity aid.—*Rt. Rev. Bishop Potter, of Pennsylvania.*

Instructions to Agents.

Scrutinize each application before sending it to the office, and see that all questions are answered and explained.

Agents are instructed to explain fully to all applicants the condition of membership; to tell them that the assessments increase each year with age; that they will be notified when the certificate is sent, to remit one assessment in advance, and that thereafter they will be called upon to pay death calls as often as found necessary to replenish the Indemnity Fund.

Risks Not Accepted.

- 1.—Powder manufacturers, miners, soldiers, common sailors, brakemen and switchmen, on any railroad.
- 2.—Persons who have been rejected by any Insurance Company or Association within two years, unless the cause can be satisfactorily explained as not being now an objection.
- 3.—Persons drawing pensions on account of disease.
- 4.—Persons who have been subject to coughing or spitting of blood.
- 5.—Persons who have been troubled with palpitation of the heart.
- 6.—Persons who have had rheumatic fever within a year, or several attacks within ten years.
- 7.—Persons who have, or have had, any form of cancer.
- 8.—Persons under 40 years of age, who have lost both parents, or one parent and one or more brothers or sisters from consumption, or under 35 years of age, if one parent has had the disease.
- 9.—Persons whose chest expansion is not at least two inches.
- 10.—Persons who are twenty per cent. under weight, especially if they have lost relatives from consumption.
- 11.—Persons who are 30 per cent. over weight, especially if they have lost relatives from apoplexy or heart disease, or themselves have had rheumatism, or if their abdominal measurement is greater than their chest measurement.

While these, as a rule, will be rejected, an exceptional case may be favorably considered, provided he is "No. 1," in every other particular and these discrepancies can be satisfactorily explained.

Table of Heights of Weights.

Height.		Average Weight.	30 per cent. Addition.	30 per cent. Deduction.
Feet.	Inches.	Lbs.	Lbs.	Lbs.
5	3	130	169	101
5	4	135	174	108
5	5	140	180	112
5	6	143	186	114
5	7	145	188	116
5	8	150	195	120
5	9	155	200	121
5	10	160	208	128
5	11	165	214	132
6	0	170	220	136
6	1	175	225	140

NOTE.—The above table is prepared and given to the public as a guide to Agents in taking and to persons making applications for membership.

Altogether too Transparent.

The story is reported of a lawyer who had been the victim of an accident. It is thus told by some jolly scribes to one of our neighbors: "This limb of the law signed an application for indemnity as a policy-holder, and attached thereto his seal as a notary before whom the claim was sworn to; he signed as witness and gave his personal certificate as to the injury, and capped the climax by stating that he was personally cognizant that the claimant had been unable to transact his business for five weeks. During that time he did the necessary writing on the papers and transacted business in the courts."

"Did he get the claim?"

"Well, no; the company thought the cause of the accident was too thin."

"What was it?"

"He claimed to have sprained his right wrist while spreading his coat tails apart preparatory to sitting down."

Bro. Gardner's Idea of Law.

"Talking ob law," says Brother Gardner, "makes me think ob what de' mortal Cato, who lib 'most a thousan' years ago, once said: 'De law am like a groun' glass window, dat gibb light 'nuff to light us poor folks in de dark passages of dis life; but it would puzzle de debble hisself to see through it!'"

The wind is unseen, but it cools the brow of the fevered one, sweetens the summer atmosphere, and ripples the surface of the lake into silver spangles of beauty. So goodness of heart, though invisible to the material eye, makes its presence felt; and from its effects upon surrounding things we are assured of its existence.

Two Milesians were standing at the Fairmount water works, watching the big wheels splashing the water, when one of them remarked, "Mike, isn't this a quare country, where they have to grind their water before they can use it?"

A bolt of lightning struck a tree in front of a Chicago alderman's house, the other night, and in his fright the alderman remarked: "Hold on! I'll restore the money!"



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 — FOR —
First-Class Staple AND Fancy

-: GROCERIES :-

WE have a large stock constantly in store, and, as we buy at close prices from first hands, we give our customers their share of this advantage. Our

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BRAND OF FLOUR is made specially for us, and every barrel warranted.

WHOLESALE AND RETAIL.

The Farmers' & Citizens' Co-Operative Co.
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— AND —
Other West India Products,
RYERSON WHARF, — — YARMOUTH, N. S.

GEO. W. T. FARISH, M. D.

(late of London Hospitals),

Offers his professional services to the public.

OFFICE—At the residence of the late G. Joseph Farish, M. D., YARMOUTH, N. S.

Telephone connection with Town and surrounding district.

G. J. MORTON,
House and Ship Plumber.
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 for Halls, Churches and all Private and Public Buildings a specialty. Specifications, estimates and prices furnished on application. Write for particulars and prices.
G. J. MORTON,
 P. O. Box 305,
YARMOUTH, N. S.

DISCONTENT.

A man in his carriage was riding along,
 His gaily-dressed wife by his side;
 In satin and laces she looked like a queen,
 And he like a king in his pride.
 A wood-sawyer stood on the street as they passed;
 The carriage and couple he eyed,
 And said, as he worked with his saw on a log:
 "I wish I was rich and could ride."
 The man in the carriage remarked to his wife:
 "One thing I would give if I could—
 I would give all my wealth for the strength and
 the health
 Of the man who is sawing the wood."

The late James Lee, of New York, took an active part in collecting the necessary fund for the erection of the equestrian statue of Washington on Union Square. It is related of him that on applying to a person for a contribution the reply was: "No monument to Washington is necessary; I have him ever in my heart." "Then," was the Colonel's prompt rejoinder, "all I have to say is, he is in a — small place."

Editing a paper is like carrying an umbrella on a windy day. Everybody thinks he could manage it better than the one who has hold of the handle.