

AS TO THE AUTHORSHIP OF THE ESSAY ON THE "MEDICAL
ESTIMATE OF LIFE FOR LIFE ASSURANCE."

To the Editor of the Assurance Magazine.

SIR,—In the October number of the *Assurance Magazine*, a long extract is given from the *American Life Assurance Magazine* on the "Medical Estimate of Life for Life Assurance." Permit me to send you a copy of the *Medical Estimate of Life for Life Assurance*, by Dr. Stephen H. Ward, of 28, Finsbury Circus, E.C.—the London Medical Officer of this Association—and to point out that the article, appearing as original in your American cotemporary and reprinted in your *Magazine*, is a *verbatim* copy of Dr. Ward's treatise.

Had the circulation been confined to the other side of the Atlantic, no notice would have been taken of this plagiarism; but I cannot allow Dr. Ward's admirable little pamphlet to appear in your pages as an American production, without declaring its nativity, and the name of its author. There can be no doubt as to the authorship of the pamphlet, for it was published in London, in 1857, and I had the pleasure of perusing the manuscript.

Trusting that you will publish this communication in the next number of the *Assurance Magazine*, and render justice to the author of the *Medical Estimate of Life for Life Assurance*.

I am, Sir,
Your obedient servant,

THOS. FRASER.

Life Association of Scotland Office,
20, King William Street, City, London, E.C.,
5th Nov., 1859.

Res. Sec.

ON THE CASE RECENTLY TRIED OF "BLACK *v.* THE ENGLISH
WIDOWS' FUND LIFE ASSURANCE SOCIETY.

To the Editor of the Assurance Magazine.

SIR,—This case was tried before the Lord Chief Baron at Guildhall on Monday, December 12th, and the plaintiff was nonsuited. It is a warning to actuaries not to trust to verbal understandings and to the anticipations of individual directors as to what a Board will do; and, as such, a short report of what took place may be useful.

Mr. Black was chief clerk of the office, at £150 a year; to which was afterwards added the post of actuary, at £50 a year additional. The valuations were left to be paid for according to the judgment of the directors. Mr. Black, thinking this rather close work, applied by letter to the directors, and was answered by a resolution that no *increase of salary* would be granted. Upon this ambiguous decision, which neither creates nor rebuts any presumption as to an understanding about the valuations, to which was added some information from individual directors, Mr. Black made a complete valuation of the affairs of the office. But though the directors were placed in the witness box, they were not examined upon the proceedings of the Board, nor upon the private information given to Mr. Black.