

An insurance expert could easily suggest many special topics which might appropriately and advantageously be discussed in a larger work on this general subject. Some critics might even go so far as to indicate certain subjects, the treatment of which in the *Yale Readings* might have been more condensed, thus leaving room for an adequate discussion of some other subjects that have either been omitted from the *Readings* or treated inadequately. Prominent among these sins of omission is the utter neglect or meager treatment of such subjects as accident and sickness insurance (or health insurance as it is generally called in this country), agency systems and methods, home office administration, and life insurance investments. On the whole, however, the editor displays careful discrimination in his selection of readings and has succeeded in arranging them in a fairly comprehensive and symmetrical whole.

Furthermore, he has wisely avoided two extremes, either of which would have destroyed the value of the *Readings* as a textbook and a guide to the general reader. On the one hand, he has selected authors who do not treat their special subjects in too technical language, and, on the other hand, he has avoided the selection of those "who make the subject more simple than it really is, and thus conceal its real problems." Everything considered, these two excellent volumes contain just such information as the average student of the insurance business should acquire, and this information is imparted clearly and in such language as the layman can readily understand. The *Yale Readings*, therefore constitute one of the very best textbooks on this important subject thus far placed on the market.

It should be noted that the five chapters written by Professor Zartman himself are among the very best in the whole collection, especially his chapters on "Discrimination and Co-operation in Fire Insurance Rating," "Mistakes in State Regulation of the Insurance Business," "Necessity for Reform of Life Insurance Taxation," and "Control of Life Insurance Companies." It certainly would be very desirable for all actual and prospective legislators, and for their constituents, to study very carefully the contents of these chapters, as well as certain others, as, for example, those entitled "The Co-Insurance Clause" and "Valued-Policy Laws." It is greatly to be hoped that a careful study of just such chapters as these will eventually result in the enactment of more rational and discriminative statutes than have thus far characterized the legislation of most of our commonwealths.

W. C. WEBSTER

CHICAGO, ILL.

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*Housing Reform.* By LAWRENCE VEILLER. New York: Charities Publication Committee, 1910. 8vo, pp. 213. \$1.25.

The chief aim of this interesting and suggestive volume is to encourage legislation which will prevent bad housing. The author has had wide experience in tenement-house work in New York City, in connection with both the New York Charity Organization Society and the Tenement Department, and he speaks, with the voice of authority, words which will be of the utmost encouragement and value to friends of housing reform in all parts of the country.

The way is made ready for constructive suggestions by a discussion of prevalent fallacies concerning different aspects of the subject. It is particularly

gratifying to find a writer who is frank or intelligent enough to admit that no arbitrary standard in regard to overcrowding is possible which is determined by the number of people living on a given area of land. He also shows clearly the absurdity of some of the arbitrary standards of room over-crowding based on cubic air space per person; but while he urges the importance of frequency of air renewal and of the source of air supply, he does not indicate the equally important significance in determining over-crowding of such factors as facilities for maintaining cleanliness and removing wastes.

The author believes that "housing evils in America are not to be remedied by having the government embark upon the experiment of the municipal ownership and operation of tenement houses. The solution of the question is to be found in the right and the duty of the state to say to private individuals: 'You shall not be permitted to build a house in which people ought not to live; you shall not be permitted to so mismanage your house that it is unhealthful or dangerous for people to live in.'" Proceeding on this theory the author describes the essential principles of a housing law and the methods by which it may be enforced. Here he draws largely from his own experience in indicating practical details. In the chapter on "How to Secure Legislative Reforms" he sounds several notes of warning. Legislative enactment he considers a method superior to municipal ordinance. Ways of securing public interest and promoting public intelligence are described and the danger from undue zeal is indicated. He summarizes: "Legislative reforms are to be accomplished only by patient, skilled, well-directed effort. They are not achieved by accident, inspiration, or enthusiasm." The "practical politician" may grant that the author is right in justifying the use of "influence," of strategy, of making recommendations in such form as to allow for necessary compromise; the theorist must regret the implication that indirect methods are ever justifiable in securing results whose purpose is to serve the public welfare. The method may succeed at first, but the secret is soon discovered and the confidence of all whose interest is necessary is hard to secure a second time. It is not at all beyond the realm of proven fact that a well-considered measure of public interest is occasionally at least considered squarely on its merits in legislative assemblies or by the press or the public.

A chapter on "The Field of Private Effort" is suggestive and practical and leads logically to "A Chapter of Don'ts." Sample schedules for housing investigations close the book. The work, together with its companion volume, *A Model Tenement House Law*, will contribute largely to the progress of a movement which needs just such intelligent and practical leadership.

MARION TALBOT

THE UNIVERSITY OF CHICAGO

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*Economic Heresies.* By SIR NATHANIEL NATHAN. Boston and New York: Houghton Mifflin Co., 1909. 8vo, pp. ix+423. \$3.00 net.

Sir Nathaniel Nathan originally intended to entitle his book "Things as They Are," but as this title had been pre-empted by another author, the present somewhat unattractive title was chosen. The reader can readily infer from these facts the author's critical point of view. To write of things as they are