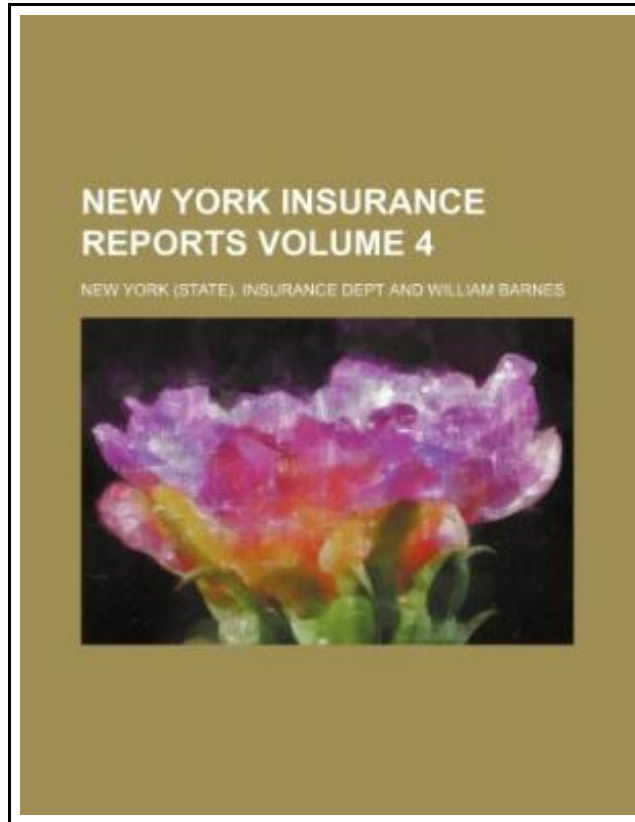


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Rarebooksclub.com, United States, 2012. Paperback. Book Condition: New. 246 x 189 mm. Language: English . Brand New Book ***** Print on Demand *****.This historic book may have numerous typos and missing text. Purchasers can download a free scanned copy of the original book (without typos) from the publisher. Not indexed. Not illustrated. 1892 Excerpt: .upon, little difficulty needs be apprehended over them. Without any argument on the question as to which of these two standards is the proper one, in the abstract, is not this true, that a high standard of reserve is of little value as a guaranty of ultimate solvency? Here is a very pregnant fact--every genuine company at some time has done, or at least has been able to do, business in some four per cent. State. This is true without exception of New York companies. So far as experience goes therefore, as between these two standards, it is not the ability to comply with the one or the other that gives assurance of a company s permanent safety. Whether required to reserve on one standard or the other has not been, in this respect, of the slightest consequence. It may be true, as has been asserted, that generally whenever a company becomes unable to reserve on a four, it has very soon thereafter been troubled to carry a four and a half. But this proves nothing. That a company tending downward, will first strike the higher sands of a four, will not be denied, but the question, if the above assertion be true, is, whether when it does so strike, the ship is not already among the breakers? Although one may give the alarm before the other, is it long enough before to prevent shipwreck? If not, then it is evident that the disaster is owing...

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