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THE SUCCESS OF FAILURE.

"In our superior knowledge we are disposed to speak in a patronizing tone of the follies of the alchemists of old. But their failure to transmute the baser metals into gold resulted in the birth of chemistry. They did not succeed in what they attempted, but they brought into vogue the natural processes of sublimation, filtration, distillation, and crystallization; they invented the alembic, the retort, the sand-bath, the water-bath, and other valuable instruments. To them is due the discovery of antimony, sulphuric ether and phosphorus, the cupellation of gold and silver, the determining of the properties of saltpetre and its use in gunpowder, and the discovery of the distillation of essential oils. This was the success of failure, a wondrous process of Nature for the highest growth,—a mighty lesson of comfort, strength, and encouragement if man would only realize and accept it."—*William George Jordan.*

The American Pharmaceutical Association

Organized: Philadelphia, 1852.

Incorporated: Washington, D. C., 1888.

Sixtieth Annual Convention, Denver, Colo., August 19, 1912.

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BAN ON INDEMNITY INSURANCE.

The insurance commissioner of the State of Missouri has placed a ban upon indemnity insurance for druggists, doctors, dentists and automobilists. It is his contention that such a system of insurance is a danger to the people, as it would tend, if not to encourage carelessness, at least to make many persons less careful in matters in which every precaution should be taken. He says the measure is particularly necessary as affecting automobilists, as owners and drivers are likely to take more chances if they feel that they will be protected from heavy costs by an insurance policy. The order affects many insurance companies in the state which have been doing a large business in indemnity insurance. It is as follows:

Insurance companies are hereby prohibited from writing insurance in the state of Missouri for physicians, surgeons, dentists or druggists indemnifying them against liability for damages resulting from negligence in dispensing or administering drugs and medicines or in the practice of medicine, surgery, dentistry or pharmacy.

Insurance companies are also prohibited from writing insurance in the state of Missouri indemnifying the owners or drivers of automobiles against liability for damage arising from injuries or death occasioned to persons who may be struck by automobiles.

It would seem there is to be no end of restrictive regulation and legislation affecting the druggist, and making his business more hazardous and less profitable. Menaced on every hand by laws and regulations not easily interpreted in all their phases, he is in constant danger of being sued or prosecuted for an unintentional infraction of some regulation in violation of some law. Now the Missouri official would prevent him from protecting himself against financial loss as the result of innocent mistakes or false charges by denying him the right to indemnity insurance. Surely this is the limit. By the same course of reasoning fire insurance is dangerous because it leads to carelessness in the protection of property or tempts to arson; marine insurance is bad because it tempts owners of ships to wreck them at the risk of many lives; life insurance is against public policy because it might tempt to suicide or murder as a means of securing money for the beneficiaries. In a few cases all these kinds of insurance have led to wrongdoing, but on the whole their operation has been helpful to individuals and to the community.

So with indemnity insurance. While it may be abused by a few unprincipled men, its general result is wholesome and salutary, saving many individuals from ruinous financial loss through harassing suits by unprincipled persons.—*Voice of the Retail Druggist*.

“In their hurry to attain some ambition, to gratify the dream of a life, men often throw honor, truth, and generosity to the winds. Politicians dare to stand by and see a city poisoned with foul water until they ‘see where they come in’ on a water-works appropriation. If it be necessary to poison an army—that, too, is but an incident in the hurry for wealth.”—*William George Jordan*.