

for we happen to know several instances in which local agents have received payments of premiums after the periods limited had expired. This may go on smoothly enough, unless the life drops; but the practice is a dangerous one—and the whole provision for a family may be swept off by a single act of neglect.

Speaking on this subject generally, it occurs to us that possibly there might be some difficulty in cases of English and Foreign Insurance Companies having only agencies in Upper Canada. The holder of a Policy, we will suppose, omits payment until the last day, and then on calling at the agency finds that the agent has died suddenly, and he cannot pay the premium: the terms of the policy do not provide against any such contingency, as far as we are aware; what security then has the holder but in the honour of the Company? Our Home Offices, such as the *Canada*, are not open to this objection, but possibly Foreign Offices might be willing to insert in their policies a condition for better security of holders. We would recommend them to ascertain how their rights stand, what their position would be as respects claims on a Company in case they, the holders, were unable to find some authorized agent to make payment to when a premium became due.

BAILIFFS—ONE OF THE USES OF THIS JOURNAL.

We have received many letters from D.C. officers thanking us for information which our pages disclose: they are too long and too numerous even to extract from, but we give in another place the letter of Mr. Jones, one of the Bailiffs in Northumberland and Durham—a good sample of the rest. We know the writer only by his communication, and judging from the spirit of his letter, have no doubt that the Court of which he is an officer is well served.

We have always been really anxious to aid officers, and without exactly aspiring "to the better enlightenment of the public men of our Canada," as Mr. Jones says, it is pleasant to know that our exertions in an humble way have not been in vain.

POLITICAL STATUS—PROFESSIONAL CLAIMS.

The following (in the *Law Times* of the 26th April last) is cut from an article in reference to the discontent occasioned by the recent promotion of Mr. Cairns, of the English Chancery Bar:—

"Notoriously, at both Bars, political services have always purchased honours that were denied to professional merit. Lord Palmerston's Ministry has done no more than its predecessors had done before it, and the remedy should be sought in a change of the system, not in abuse of the particular instance in which its fault is shown more glaringly than usual. If political services are to be recognized at all as justifying legal promotion, the present exercise of the power may be well excused. But it is a serious question whether that power should be retained—if the time has not come when professional merit alone should regulate the distribution of professional honours. We think that it has—that the abandonment of it would operate equally for the benefit of the political and of the legal world. Parliament would be relieved from the throng of Lawyers who now go there because it is the easiest path to professional advancement, and who too often earn their honours at the expense of the public welfare; and the Bar would have the benefit of its best members devoting themselves wholly to their professions, and the best abilities promoted to the right places, instead of favouritism in the distribution of rewards, and places filled by the wrong men. And how might this change be accomplished? Very easily. By enacting that no member of Parliament shall be eligible for any judicial office, nor for two years after he shall have ceased to be a member. The other evil would then cure itself."

DIVISION COURT DIRECTORY.

The County Judges from whom we have not yet received the lists of the limits of the Divisions of their Counties and the names of the Officers, would confer a very great favour on us by forwarding the necessary information as soon as they conveniently can: we are most anxious to obtain these lists, as the completion of the Directory will necessarily be delayed until we have from all the Counties reliable returns completed. We repeat, a very great favour will be conferred on us by early attention to this.

MERCANTILE LAW REFORM IN ENGLAND.

The Bills for assimilating the Mercantile Law of England and Scotland have passed through committee of the Lords. The first Bill alters the English law and assimilates it to the Scotch law, in some particulars in which the Scotch law was deemed to be preferable. The second, *vice versa*, alters the Scotch law upon points in which the English law was preferred. In answer to the objections which had been made to the repeal of the provision in the Statute of Frauds, that requires contracts to be in writing, Lord Campbell explained that the law at present made several exceptions to