

chair was taken by Mr. T. Griffiths, Mayor, and amongst those present were Messrs. Robert Scott, J. T. Cashmore, George Wilkinson, W. H. Hollier, James L. Perton, David Davies, J. E. Evans, W. A. Miller, — Hosking, Evan Jones, I. Hopkins, E. Jones (Llanbadarn), H. H. Davies, J. L. Jones, David Evans (Corn Market), H. Biddulph, etc.

The Mayor, in a short speech, introduced Mr. Marshall, and casually remarked that they in Wales were not so thrifty as was the case 40 or 50 years ago. He expressed a hope that the young men would see their way to join such societies as that before them.

Mr. Marshall was received with applause, and in the early part of his address took the opportunity of presenting the Mayor with a handsomely-bound volume of the History of the Order, by Oronhyatekha, the leader of the Order.

The speaker went fully into the workings of the Order, and was listened to with close attention.

The Mayor said he was glad he had attended to listen to the address of Mr. Marshall. The book presented to him was worth reading, and it would be open for inspection by anyone who wished to peruse its pages.

The company then adjourned to supper, where the Mayor presided, and he was supported by Mr. Marshall, Mr. Hopkins, and others. The Mayor gave the toast of the Queen, which was drank with honors. Mr. Marshall proposed the toast of the Court Deputy, and mentioned that since Court Aberyswyth had been opened 22 new courts had been started. Mr. Hoskins briefly replied.

Ireland.

Court Dalriada, No. 2016.

This court has sent out to its members a neatly printed report and balance sheet.

Court Dalriada was instituted by Brother Lieut.-Colonel N. F. Paterson, Q.C., D.S.C.R., on March 21st, 1893.

During the year just ended we initiated ten brethren, and had one brother admitted by card, so that on the 1st January, 1896, our court was 45 in good standing, and it is earnestly hoped that the brethren will use all their ability to secure new members, so that at the close of the year we have just entered upon we may be able to report a most substantial gain, and be then, as now, first of any court in Belfast.

One item of pleasing interest that we should mention was the great honor which was conferred upon the court by Sir William McCammond, J.P., Lord Mayor, allowing his name to be entered on the books as an honorary member.

We hope that the membership of the court will soon be in the three figures.

"My native city has treated me badly," said a drunken vagabond; "But I love her still." "Probably," replied a gentleman, "her still is about all you do love."

Life Insurance and Suicide.

A case of much importance to life insurance interests has just been decided by Judge Acheson, of the United States Circuit Court of Appeals, sitting at Philadelphia; and it virtually settles a point that has hitherto been more or less in dispute. The suit was that of the executor of William M. Runk against the Mutual Life Insurance Company of New York, to recover \$75,000, the sum claimed being insurance carried by Runk, who committed suicide, October 5th, 1892. It was proved on the trial that the man was unquestionably of sound mind, and that he "deliberately committed suicide with the intention and in order that the insurance he had effected on his life might be collected by his executor and applied to the payments of his liabilities." The lower court therefore decided that the insurance could not be collected, and Judge Acheson, in a lengthy opinion, affirmed the decision. The learned Judge held that it "is a fundamental condition of the contract of life insurance, even if the policy be silent on the subject, that the insured, while in a sound mental condition, will not voluntarily destroy his life. The contract would lack mutuality of obligation if the insured, at his own pleasure, by intentional self-destruction could terminate the payment of the stipulated premiums and precipitate the payment of the sum insured. To sanction a recovery in such a case would be to reward fraud and encourage wrongdoing." In other words, insanity must be shown before a policy can be collected, in case of suicide, and a man of sound mind, who takes his life, in order that his heirs or assigns may benefit by his insurance money, is no better than an ordinary swindler. This is sterling common sense as well as a good law.

Comparative Vitality of the Sexes.

The *Maryland Medical Journal* is responsible for the following, which is fully endorsed by the *Medical Record*, of New York, one of the oldest and most widely circulated medical journals in the United States:—"It is the common impression that men are not only less subject to illness, but are longer lived than women. The life tables of insurance companies, however, show that the term of life of women is slightly longer than that of men. The difference in the mortality rates during the first few years of life is striking. During the first year, the mortality among males is decidedly greater than among females. Although more boys are born than girls, the proportions are reduced to almost even terms at the end of the first year by the excessive male mortality. Even during the first four years the mortality among males exceeds that among females, notwithstanding the fact that there are practically no distinctions made in the management of the two sexes. Both are subject to the same conditions, are dressed virtually the same, and receive the same food. At