

ing alienated, does not prevent its being cancelled by the assured. The law, therefore, as it stood, did not afford the protection to wives and children which was generally assumed. It did, however, prevent arrangements being made for the mutual benefit of the assured and his family. A trader, for instance, might be so placed financially as to require help to keep him from insolvency. But such help from his policy of life assurance was forbidden. Or, he might need temporary assistance during a long sickness, the lack of which might bring his family into great distress, and result in his being compelled to abandon his assurance. In the former case the help given by a life policy might, as the saying is, "set him on his legs again," and enable him to carry on his business so as to provide for maintaining the policy by regular payments of the premiums, or, in the other case, aid in restoring him to health, and to his employment, from the income of which he could keep up his policy. Other circumstances could be named which might render it very desirable for the power of "the insured and the parties benefitted to join in assigning any policy," to be lawful, as it was made by the recent amendment.

On the whole, therefore, we consider the change to have been in the interest of the assured, and of the beneficiaries under a life policy. The law of Quebec in this respect is now in harmony with that of Ontario, as in the latter Province a policy may be re-assigned, or may be liquidated by the joint consent of the assured, and the person to whom it was originally assigned.

THE PROSPECT OF WAR BETWEEN FRANCE AND ENGLAND.

The dispute between France and England has arisen over the respective rights and possessions of each country in a portion of Africa, where both nations have been pursuing a "forward policy" for some years. Although the material value of the territory in dispute may be truly compared to the cost of a war, that is no reason why the question should not give rise to war. The war between France and Germany arose ostensibly over a quarrel regarding the succession to the throne of Spain of a Prince whose prospect of retaining his crown by the assent of the Spanish people was very slender. Neither nation had any material interests at stake, all commensurate with the cost of securing them by a successful war. Although the question in dispute was essentially a Spanish one, it was regarded with such absolute indifference in Spain that not the least effort was made by that nation to give assistance to either France, or Germany, who were fighting over the succession to the Spanish throne. That question was

A MERE PRETEXT FOR A WAR

which France was anxious to precipitate, or, rather, which the Emperor Napoleon was desirous of engaging in with the hope of consolidating his dynasty by the prestige of a military triumph. Were either

France or England at this time desirous of a war, or had they for some time been in such unfriendly terms as to create a very critical situation, the affair in Africa would be sufficient to provoke hostilities. Both nations, under such circumstances, would justify their war policy by pleading its necessity to protect the national honour. But such circumstances do not exist. There has not been for many years any grave diplomatic dispute between England and France, numerous minor ones have arisen, such as are constantly arising between European powers, whose trading interests are apt to clash, and whose aggressions on foreign territory are similar in character and in object.

ONE DANGEROUS FEATURE

is affirmed by some to be the alleged revolutionary movement in Paris, which the rulers of the Republic might be tempted to offset by drawing the attention of the populace from domestic disputes to a foreign war. The present ferment in Paris is, however, discounting a revolution, and it has not been in the least degree excited by any action by the English Government. If it became known that Captain Dreyfus had been betraying French military secrets to the Emperor of Germany, we could understand the people and the army forcing the Republic into a war with Germany. But, so far, there has not been any sign of irritation against England beyond such ebullitions of anti-British feeling as are perpetually excited by the lower class of French journals, which, like a similar class of American papers, trade upon national prejudices and hereditary, racial animosities. There are

IT GOES IN EVERY COUNTRY,

who, more especially in Republics, seem to take delight in stirring up hostile demonstrations against some foreign country. Some Jingo French Colonel or Captain has probably been "showing off" on the West coast of Africa, where the great heat of the climate is apt to disturb the coolness of judgment befitting one charged with a military command. The line of demarcation on the West coast of Africa between French and British settlements is not so absolutely defined, and so formally agreed to by both nations, as to prevent disputes, or misunderstandings, or to render the movements of the one nation to which the other objects wholly inexcusable. Since the

CESSION OF THE GOLD COAST TO ENGLAND

in 1872, there have been numerous diplomatic arrangements entered into, so that we doubt whether outside the Foreign Office the precise boundaries of the possessions claimed by France and Great Britain are clearly known, nor is it fully understood what the respective intentions and policy of the two countries are in regard to the advance of their several interests in the western regions of Africa. The assertion that a monopoly of the trade of the Niger river and district is the bone of contention is very doubtful.