

A further effort is made to assist wage-earners, and persons who supply materials to contractors, in collecting their money. An owner of a building in course of erection may pay the workmen or persons furnishing material, and deduct the sums so paid from the amount due the contractor. Before a contractor for any work in a city shall be entitled to receive a payment on his contract, he must leave with the owner an affidavit or declaration, stating that all persons who up to that time have been employed on the work and entitled to wages have been paid in full, up to and inclusive of the fourteenth day previous to the payment being made by the owner to the contractor. If any wages are due, the owner must pay them, otherwise the payment to the contractor is not to be a valid payment as against the persons whose wages are unpaid. The wages of mechanics for thirty days, or for a balance equal to thirty days wages, are not to be defeated or impaired by any attachment, garnishment or execution, or by reason of the fact that the work contracted for is not finished. Where a mortgage is given, in a city, to secure an intended loan of money which is to be made thereafter, according to the progress of the work done, the lender must pay all claims for wages and material of which notice is given to him, and must require from the borrower at the time of making any advance of money, an affidavit or declaration by the borrower or his contractor, stating that all claims for wages and material have been paid up to the date of the advance. And, if land has been sold, but not paid for, and the buyer is building on it, the seller must observe the same rules with regard to the purchase money as have just been laid down with reference to a lender. City police magistrates are given jurisdiction to deal with claims for wages for thirty days, or a balance equal to thirty days wages.

The Workmen's Compensation for Injuries Act is amended to exclude from benefit thereunder a domestic or menial servant, or servant in husbandry, gardening or fruit-growing, where the injury caused has arisen in the usual course of his employment.

An amendment is made to the Pharmacy Act by permitting, up to 1st of July, 1894, the sale or dealing in any patent or proprietary medicine, without incurring the penalties prescribed by that Act, if any such sale or dealing should contravene the Act.

1. The Act respecting joint stock companies for supplying cities, town and villages with gas and water is enlarged to include in its provisions the manufacture and supply of electricity for the purpose of generating heat or power, and for all other purposes for which electricity is capable of being used.

No society, constituted or incorporated after the first of June, 1893, under the Building Societies' Act, shall have power to loan money or to transact a loaning business, or carry on its operations outside the limits of the county in which the society is constituted or incorporated.

All companies which have hitherto obtained license under the Act to authorize

Corporations and Institutions incorporated out of Ontario to lend and invest monies therein, shall have the same powers as to real estate as if incorporated under the Joint Stock Companies' Letters Patent Act.

The Insurance Act is amended by making further provisions for the application of friendly societies for incorporation, but the changes are too numerous to set out here. Any underwriter of the establishment known as Lloyd's, or his broker or broker's agent, may, on application, procure the registration of the establishment for the undertaking and transaction of marine insurance, under the general name of Lloyd's. Any person whose life is insured may within thirty days after default in payment of any premium, pay or have paid for him the premium, and a fine, if exacted, not to exceed five cents per week for each \$1,000 insured. But if death has intervened this payment cannot be made. If any railway desires its ticket agents to issue, in behalf of a registered insurance corporation, life or accident insurance contracts, for terms not exceeding thirty-one days, the railway may, upon due application and payment of a fee, be admitted to registry for purposes of such contracts only, and the ticket agents shall, but only for the purposes of such contracts, be deemed to be severally registered within the meaning of the Act.

On and after the 1st of January, 1894, heavy penalties are attached to the making of false statements as to capital of companies. Penalties are attached to the sale of milk diluted, skimmed or adulterated. The Act for the protection of game is revised, so is the Registry Act, and there are as usual many amendments to the Municipal and Assessment Acts. Judges are to be paid, until the Dominion Parliament increases their salaries, \$1,000 a year each in lieu of their annual allowances as heir and devisee commissioners, and for their services as election trial and estate bills judges and as regulators of the practice of the various courts. Eighteen townships in the Nipissing district, watered by the head waters of the Muskoka, Madamaska, Amable du Fond, Petawawa and South Rivers, are set apart as the Algonquin National Park.

TOTAL ABSTINENCE LIFE ASSOCIATION.

The rapid growth of this assessment life society, its great promise, and its sudden ending last month, emphasizes the unreliability of the assessment system. On that basis a society may be here to-day and next year may be gone. Sometimes it is sooner and sometimes later, but with little or no assets to fall back upon, the least burst of adversity snuffs the concern out. There is nothing left to the unfortunate contributor but a memory of money paid and lost, and a resolve not to do it again.

The above-named association was formed in Chicago in the year 1889 by well-meaning men, and by the close of that year had 4,062 members. But there soon were death losses to pay, and at the close of 1892 the lapses and deaths left the total membership only 5,327, who considered themselves insured for \$10,682,000. But the ten mil-

lions was counterfeit insurance, and not the real thing. A few months more and the members were rudely awakened from their pleasant dream. A blight came over the society. The auditor of the State of Illinois paid a visit of inspection to the head office, and found half a dozen points in which the business was being transacted contrary to law—one being the failure to have funds on deposit in a chartered bank. They were in the hands of a private banker, who was at the same time a director of the association. Consequently the association was enjoined from continuing business, and it is now announced that it is to be promptly wound up. What is left to its membership is to be taken over bodily by a regular company of very inferior standing in New York city—the Commercial Alliance. No company worth going into would do as that company is reported to have done—take in a lump all the members who choose to come over to it, without a medical examination. This is the way our own Canadian Mutual Aid, of Toronto, was taken over, when it gave up a year ago in the hands of William Rennie and W. P. Page; the same with the defunct Mutual Relief, of Yarmouth, N.S. They were swallowed whole, with all their impaired and consumptive lives, by the Massachusetts Mutual Benefit, but that is not a regular life insurance company. It also runs on the assessment system of increasing calls, which was exactly what was the matter with the late lamented Canadian Mutual Aid and Yarmouth Mutual Relief. In due time, the societies themselves needed both aid and relief. It will only be a matter of a little time, in all likelihood, when the concern which came to their aid will itself need relief. And so, too, will any regular company which makes a practice of gulping down the remains of other societies without medical re-examination. The Commercial Alliance is itself a young affair of only five years, with only 6,533 policies in force, and only obtained 2,620 new members in 1892, as compared with 5,452 in 1890. We do not advise any member of the defunct Total Abstinence Life Association to depend on the Commercial Alliance for future insurance, unless he is pretty sure to die within a very few years. It is folly to pay premiums or assessments for insurance that does not insure. But that is just what thousands of people have been doing, and are ignorantly continuing to do despite all the failures that have so recently occurred. Regular companies are not failing, but scores of assessment societies are winding up every year, and thousands of people are losing the money they have contributed to them. So common an occurrence is this that it is very seldom any mention is made of it, even in the local newspapers.

CANADIAN RAILWAYS AND AMERICAN TRAFFIC.

Congress will again this year devote considerable attention to the competition of Canadian railways with the American trunk lines. Bills relating to this problem will be introduced in the Senate, as well as in the House of Representatives. The Senate Committee on Inter-State Com-