

had been given by the Crown, as in the case of the India bill of Lord North and Mr. Fox. Pitt's resignation was on a Catholic Emancipation bill, as was Lord Grenville's a few years later. Geo. IV. refused his consent to the introduction of the Catholic Relief bill as long as he dared, and his consent was literally wrung from him. The Reform Bill was introduced with the sanction of Wm. IV. All these are cases that we are familiar with, owing to circumstances. What has always been incomprehensible to us is that Mr. De Boucherville, with the knowledge which he possessed that the political bias of the Lieut.-Governor was unfavorable to his Government, should have committed the mistake of ignoring his position.

It is clear that the Crown, or the individual empowered by law to represent the monarchical element in our Constitution, and his ministers must be a unit. The cause of the recent difficulty in Quebec was that the Ministers, possibly through distrust of the Lieut.-Governor, did not deal with him in that frank and unreserved spirit that is absolutely necessary. We, of course, cannot admit for a moment that such a question as the right of the Crown's representative to be informed of the measures proposed by his Ministers, with his sanction, prior to their introduction, can be solved by any chance majority either way. The majority can of course obtain the dismissal of the ministers responsible for the act of the Lieutenant-Governor, and the re-instatement of those who acted, as he thought unconstitutionally, but we doubt much whether a future Lieutenant-Governor would be prevented from taking the course followed by Lieutenant-Governor Letellier if a measure which he conscientiously believed to be contrary to law and justice were introduced without his consent. There is one point which is strongly urged by many of the speakers, and especially by Mr. Wurtelle, in his very able speech: The cause of the dismissal of the ex-ministers having been in a great measure personal, the Lieutenant-Governor should have endeavored to form a ministry from the majority, instead of sending for Mr. Joly. We continue to be of the opinion already expressed that no other interpretation could fairly be put on the Lieutenant-Governor's application to Mr. De Boucherville to recommend some one to him for whom he could send, than a desire to do precisely what it is contended he ought to have done. On Mr. De Boucherville declining to recommend one of his own party, it was hardly possible for the Lieutenant-Governor to avoid sending for the leader of the Oppo-

sition. His Honor could not have been fairly expected to send for one after another of the members of the majority.

We have endeavored in all that we have written on this question to discuss it strictly on constitutional grounds, and to avoid the mere party controversies at Quebec. The debate on the address has been most creditable in every way to both sides, both as regards temper and ability, but the actual state of affairs is deplorable. We shall not enter into particulars, but it is clear that, where there are only two parties in the House, and that they are equally divided, a compromise is absolutely necessary, and it follows, as a matter of course, that the responsibility for securing a strong and efficient government must rest on Mr. Joly. The plainest intimations were given by the Opposition that they recognized the necessity of a coalition. There is an obvious mode of bringing that about if all parties would yield their personal feelings and interests in order to secure the interests of the Province.

"LAPSED."

NOTE.—This article is an endeavour to deal in some measure with the wholesale waste of Life Assurance constantly going on, and which is undoubtedly one of the great evils with which Offices have to contend at the present day.

There are kept in Assurance Offices certain imposing looking and highly important books, in which is recorded a kind of debtor and creditor account, as between the assured and the Company, of every policy issued from its birth to its end. Herein is written—

"The story of our lives from year to year."

Vast numbers of these accounts are open, and have been so for years. Others are grimly closed, balanced, and ruled off by the hand of "death." Not a few end with the significant word "surrendered:" and many more with "lapsed by non-payment of premium."

Now a good deal may be said about this latter class. It may seem a trivial matter, and not worthy of much dwelling upon, that a contract of Life Assurance should be prematurely closed. But it is often by no means so unimportant as it seems.

There are two points of view from which this question of the lapsing of Life Policies may be regarded. The first is the point of view of the assured; and the second that of the Assurance Offices. The interests of both are much more identical than would be supposed.

Just for the sake of being practical, suppose we put the matter personally. We will assume that your life is assured; that the premium is now due, and that you are hesitating whether or not to pay it—in other words, whether to renew the Assurance or to let it "lapse." You are in effect deciding how the little account in the Office books, having respect to your life, shall be closed.

If you are seriously contemplating the dis-

continuance of the Assurance, have the circumstances which induced you to assure in the first instance become altered? If you once considered it a moral obligation to assure, has the duty ceased? How would it be with "wife and bairns"? If you took out the policy for their benefit and protection when you were powerfully impressed with the conviction of the terrible fate they would be exposed to in the event of your death, would it be different with them now? You manfully raised the shield of Life Assurance over them; why do you so soon cast it to the ground?

Most of the reasons for allowing a Life-Assurance to lapse are bad. Test a number of individual cases, and the majority will be found to show insufficient grounds. A great proportion of the lapses are absolutely inexcusable. These are general facts, and may not apply to your case, but let us look a little further.

Do you propose dropping the Assurance because you consider that you cannot afford the expenditure. Is it possible that Life Assurance, the advantages of which you have briefly enjoyed, is a luxury beyond your reach? If these are the thoughts which have led you to hesitate about making the renewal payment, it will certainly be well to consider whether you cannot very well afford it after all. It may be that retrenchment is dictated by ordinary prudence, but it by no means follows that the Life policy should be the first victim to the sacrificial knife. There are, no doubt, other expenses which may be cut off, and probably with far less detriment. Constitute a committee of ways and means with yourself, and fairly consider whether the outlay cannot be arranged.

Perhaps it is not the question of paying the current premium so much as premiums of the distant future which affects your mind, and so may be you are "fearful for the day ye will never see." You forget that every year's premium paid covers that year's risk. It is a mistake to consider money paid for premiums as wholly lost unless the policy be continued to maturity. The Life risk is a definite fact, and a certain portion of it is covered by each payment made.

But there are other considerations which may be taken account of. The Assurance may be reduced in amount or altered to a less irksome form if the burden is really too great. The £1000 policy may given be up for one for £500; the annual premium be changed to quarterly; the ordinary whole Life Assurance replaced by one on the half premium or half credit system.

For every lapsed Life policy there should be a good reason. That there so often is not is in no slight measure due to a free and easy style of dealing with Assurances which largely prevails in consequence of the facilities for effecting them. It is so easy to assure in ordinary cases that a policy is frequently allowed to lapse with the deliberate intention of taking out another later on. This is an arrangement to which there would be no objection if there were the certainty that the policy would not be wanted in the meantime, and that the new Assurance could be obtained.

"A traveller between life and death" should hesitate about placing too much confidence in such possibilities.