

The first suggestion for the insuring of Dube's life came through the agent of the Etna in Quebec, who would not take the risk for his company, but hinted that it might be made use of by the New York Life agent. All parties it seems got their little commissions, and the risks were sold to the present claimants.

There was considerable business in speculative life policies done some time ago in Quebec. People who did not understand the law of life insurance had policies transferred to them, many of which were *bona fide* transactions given by merchants who had become unfortunate in business to their creditors, but some of the transactions were not quite so free from suspicion. British Companies formerly did a very large business in that city, and this excited the cupidity of a New York company who sent a new man down there, who certainly did a "rushing" business in speculative policies. 'Twas a new idea to him, and he "went for it." He found a ready market for all the policies he could take, and wrote glowing accounts of the business he was doing in the new El Dorado. He was not acquainted with Young's "All men think all men mortal but themselves," and comforted himself with thoughts of the healthy climate of Quebec, and that each of its pilots and "captains bold" had a constitution like the British, and its whiskey in such a clime and on such constitutions was perfectly innocuous. When at any time an application was made by a doubtful subject to any of the other agents this gentleman would say, "let me show you how to do life insurance business; send him along, and I'll insure him in a first-class company." The trouble was that in this agent's case there were some circumstances closely resembling those of the two Dromios in Shakspeare's "Comedy of Errors," and this was what played the mischief. Dromio E. says that Dromio S. very often got instructions intended for himself, and says he has got a letter from his company in which a clause exists endorsing his course to a certain extent. The company says there is nothing of the kind,—that it is carefully worded, and that they are determined to *burke* "every Man Jack of them."

There was one rather strange circumstance inseparable from the social condition of these men with strong constitutions: no sooner were their lives insured than they experienced a sudden increase of friendship; they were taken familiarly by the arm fifty times a day, led into the St. Louis or the Albion and "treated" to the strongest and the best the city afforded. These sturdy old sons of Neptune gener-

ally stood this increase of social status for a year or so, and then bade it good-bye forever.

Any man having once insured his life found it impossible to resist the plausible arguments of these speculators, and in a short time he had \$40,000 or \$50,000 on his life, divided among the several persons composing the "ring" who held \$5,000 or \$10,000 each, and who, it is *apparent*, were anxious that each of their associates should have as large an interest as themselves, in order to bring more pressure to bear in prosecuting their claim against the companies, and greater chances of success than when prosecuted by one man only.

The claims held on the man Dubé's life amount altogether to \$45,000. Of this the Union Mutual has got rid of \$4,000 out of \$9,000. It is said that the New York Life paid \$7,000 back to one man named Vennor to release the policies he held against it. These are only a few isolated cases. To a thoughtful observer they present much food for reflection. It is not at all usual for life insurance companies to try to buy off the policies of any subject as long as he pays, and the holders of the policies in question are prepared, they say, to make affidavit that they held the notes of the deceased for the amounts of the insurance.

We have information, also, of another case in Quebec in which a man, who is "deep, yet clear; and gentle, yet not dull," got a policy some time ago, on the life of a man afflicted with pulmonary consumption, by presenting a different person of sound health before the medical man for examination. The doctor was not acquainted with either party, and of course passed him as a first-class risk. The insured died shortly after, and the company naturally refuses to pay the claim.

Another case has also come under our notice; that of a man who was put into the inebriate asylum last fall. This man was approached by one of the speculators who induced him to insure his life, promising if he took out a \$5,000 policy he would give him \$100, which would enable him to leave the country. Next day an examining physician was taken out to the asylum, who tested the man and passed him as a first-class risk. The policy for \$5,000 was taken out, and in a few days the man's life was insured for \$30,000. Instead of one hundred dollars however he got only ten, which he soon spent in drink, and now he is on the streets of Quebec, dunning the agent every day for the balance of the sum promised. He gets two or three dollars at a time, enough to keep him abundantly supplied with "the spirit that kills."

The preceding statements are not the suggestions of a lively imagination, but facts, stubborn facts. It is to be hoped in the interest of commercial morality that the coming trials, at which we may expect to hear some startling revelations, will result in the speedy punishment of the guilty parties.

LAWYERS AS STATESMEN.

The profession of the law has always been considered the high-road to political preferment, and nearly all lawyers enter the political arena with this object in view.

There is a widespread notion that a great lawyer is *ipse facto* a great statesman. Great lawyers themselves are very apt to labor under that illusion, and the fact that the masses look up to them as such, and are apt to drink in their utterances on the questions of the day as oracles of political wisdom, contributes not a little to encourage them in that mistaken belief. Versed in the forms and learned in the letter of the law, accustomed to counsel and advise, critical in their judgments,—by long practice in the act of speaking and of writing, able to express themselves forcibly and eloquently, lawyers exercise an influence over the opinions of their fellow-citizens scarcely inferior to that of the pulpit or the press. We do not wish to complain of this. Of the Bar as a whole our people may well feel proud. Its influence generally has been a beneficial one. The education and career of the lawyer, however, has a tendency to make him narrow and one-sided.

No matter how well meaning they be, it is impossible that as legislators on commercial matters they can possess that practical acquaintanceship which the merchant or manufacturer alone can have. Hence the blunders made by our legislators when arranging matters relating to the commerce of the country also the complexity of many of our legal enactments. If we sent fewer lawyers and more business men to Parliament, we should have less tinkering with commercial matters, and more intelligent legislation in those departments where it is really needed.

The people of this country may as well learn now as at any future time that a good lawyer is not necessarily a good statesman, and that because he may counsel an individual what course to take to guard his material interests when they are threatened, it does not follow that he is competent to advise or guide a nation in a commercial or political emergency. There have been great lawyers who have been great statesmen but they were