

PRINCE ARTHUR'S VISIT.

THE visit of Prince Arthur to Canada has been an almost constant ovation since he entered the country. The people of the Dominion do not see Princes every day, and it is not often they are so justly popular as the young Prince now in our midst. His Royal Highness is really a fine-looking, intelligent young man, with a manner at once pleasing and gentlemanly. In personal appearance he favours his lamented father very much, and although, as Mrs. Malaprop says, "comparisons are odorous," we may be pardoned for saying that in this respect he excels the heir apparent, the Prince of Wales. When the latter made the tour of Canada, it was considered that the loyal enthusiasm evinced could hardly be surpassed, but it must be admitted that Prince Arthur has received a welcome quite as enthusiastic, if it does not eclipse it. No doubt the warmth of the receptions have been heightened somewhat by the presence also of His Excellency the Governor General and Lady Young, both of whom continue to win golden opinions from all with whom they come into contact. But the great interest of the people is centred in the Prince, who not only desires to see in for his own sake, but thereby to testify their attachment to their Most Gracious Sovereign, his royal mother. It is gratifying to know that such manifestations of attachment to the Royal Family are not confined to Ontario and Quebec. Notwithstanding the occasional growl we hear from Nova Scotia, in which sometimes rash and inconsiderate men talk of Annexation, in no part of the Dominion did Prince Arthur receive a more cordial reception, and in New Brunswick the display of loyal feeling was quite marked and conspicuous. We rejoice at this, as it goes to show that notwithstanding any differences about confederation which have arisen, and which nearly always follow any great political change, the people of the Maritime Provinces are still loyal to the core. The royal party are said to be delighted with the manner in which they have been received, and whatever may be the future of British America, we are sure the visit of Prince Arthur will do good. There can be no question of the fact that, before very many years, our relations to Great Britain must change. When that change takes place, it will be found that Canada has added another to the roll of nations, and that, too, with a democratic constitution—anything like a Kingdom, after the European model, would be very apt to prove, on this continent, a farce. But we hope these changes are yet distant. And in the meantime, the festivities and rejoicings which Prince Arthur has received, will show the statesmen and people of England that we desire, as long as possible, to maintain the connection with the Empire, and that we entertain towards Her Majesty and family the warmest feelings of love and respect. Whatever may be Canada's future, we are convinced that attachment to Great Britain—the land of the rose, shamrock and thistle—will always remain green in the hearts of our people.

LIFE ASSURANCE IN NEW YORK.

THE extent to which Life Assurance has been carried in the neighbouring States has often excited comment, and particularly the extremely low rates at which some companies do business. Many in Canada have regarded as unsafe some of these companies, believing that it was impossible with such small annual premiums to make them self-sustaining. The annual report of the Superintendent of Life Assurance Companies for the State of New York has recently been published, and throws some light on this subject. Judging from this document, which is official and may be relied upon, the profits made by such companies are enormous. During the last year, of the very large number of insurances effected, only 1,732 policies expired by the death of the persons insured. These losses amounted to \$5,233,789, which sums were paid to the heirs or assignees of the deceased. But during the same period, the companies were relieved of the payment of no less than 5,522 policies, which the holders, either from carelessness or misfortune, allowed to lapse. These policies insured a sum of no less than \$17,152,277. If last year may be taken as an average, this single fact throws a great deal of light on the profitable character of Life Assurance business. From another source, which we suppose to be correct, we learn that the income of the New York Companies was about twenty-five times that of their losses. In other words, whilst they paid

out the sum of \$5,233,789 mentioned above, the sum of \$75,473,265 went to the companies in one shape or another. If this statement is reliable, it indicates that, with anything like good management, such companies ought to return dividends very gratifying to their shareholders or insurers. Of course, the expenses are very heavy, this is particularly the case with American agents, most of whom are said to get as high as 20 per cent. But still, when so many policies are allowed to lapse, in most cases the insurers losing all they have paid in, the business must be exceedingly profitable. The greatest danger to those who enter Life Assurance Companies is that of bad or dishonest management, for no profits, however large, can stand long against such leaks. Governments cannot therefore be too rigid in their examination into the management of such associations, and the State of New York has done well in appointing an officer whose duty it is to see that all the Life Assurance Companies fulfil the requirements of the law. Even with this close supervision, and the very handsome profits which are made, such companies will sometimes fail. Considering the many thousands who are depending upon them, and many of these widows and orphans, it is the duty of every Government to take such measures as will reduce such failures to the smallest possible number.

TRIAL BY JURY.

"TRIAL BY JURY" no less than the "Wooden Walls of Old England" was long looked upon as one of the bulwarks of freedom of Britons. Trial by jury is now about as useless as those same wooden walls. Five inch armour plating supercedes the oak plank, and it is high time the pleasant comedy of preliminary trial by a Grand Jury, and the often broad farce of a trial by a petit Jury, should be done away with.

In many cases of trial by Grand Jury, the "ignorance" might properly be translated literally, and without reference to the indictment, as we are ignorant, and very seldom will it be found that twenty-four people, more or less unqualified are better able to judge of the value of evidence offered by a prosecution than are the magistrates who have made out a commitment.

But trial by jury—by a dozen of stolid professionals who earn a few extra dollars during term time—has come to be almost beneath contempt.

The writer not long since happened to be in court when a case of highway robbery was being tried. The prisoner at the bar was a man of little repute, but well known to the police, and it did not require any effort of imagination to credit him with brutal tendencies and a natural capacity for enacting the role of a robber and a bully.

He stood accused of having in company with a soldier, beaten and robbed a gentleman in this city last April. The prosecution made out a most complete case, while the evidence for the defence was principally that the prosecuting witness was drunk at the time of the assault and incapable of identifying his assailant, and that the prisoner had gone out of town, and could not have returned in time to commit the offence of which he was accused. The judge, in his charge to the jury, pointed out how clear and consistent was all the evidence for the prosecution, and showed the improbability of the story told by the single witness, by whose testimony, an alibi was attempted to be proven. In fact, it seemed to us that the judge was almost trooping on the province of the Queen's Counsel, and summing up for the Crown, in order to secure a conviction, so strongly did his charge bear against the prisoner. He seemed surprised when the intelligent twelve requested permission to retire to deliberate over their verdict, but very much greater was his astonishment when an hour or so later they returned into court and announced a verdict of "not guilty!"

A few days afterwards a man was on trial for murder. It was proven that he had killed a man, although it was not proven that he had intended to commit the murder, and the judge instructed the jury that they might bring in a verdict of manslaughter. After deliberation, a verdict of not guilty was brought in.

Now, such instances as the foregoing are quite common, so that the composition of the jury has come to be the most important consideration in nearly all trials. If jurymen were selected from amongst the most intelligent classes, known to be honest men,

above suspicion of being open to bribery, and, in fact, model jurymen, then there might be some hope that substantial justice would be done, although, even in that case, their decision might not always be based on the evidence, but might be very considerably swayed by appeals to their feelings made by eloquent lawyers. But serving on a jury is not a very pleasant duty, and few men do it willingly; so that it comes to pass that the demand calls into existence a class of professional jurors, who, for the sake of the paltry pay, and the entire absence of work, are willing to act as one of the bulwarks of British freedom. We regret to say that these "gentlemen of the jury" are not, as a rule, especially noted for their intelligence, nor is their capacity for weighing the merit of and deciding between conflicting evidence in the least degree remarkable. And it does not surprise us that there is frequently a failure of justice.

Now, let us ask, why is this jury system to be perpetuated? It was well enough at the time it was introduced into England, and served a useful purpose for a great number of years; but the age has outgrown it, and, instead of the people requiring protection against official and legal oppression, there is much more danger of criminals going unwhipped of justice. How very much more reasonable would it not be to have all cases decided by the judge? His has gone through a regular course of legal training, and is thereby qualified to weigh the value of evidence, and form an intelligent opinion as to the facts. He is less likely to be prejudiced by anything he may have heard or read beforehand, being, from the nature of his profession, accustomed to arrive at his own conclusions from facts, not arguments; and, from his position is less open to offers of bribes, and very much more certain to decline them than are poor and ignorant jurors such as we usually see in the jury box. In every way, we think, the ends of justice would be more effectually attained than they are under the present system, and we should rejoice to see a reform accomplished which should forever sweep away both kinds of jurors from courts of justice.

A very considerable saving both of time and money would result from a reform of this nature.

THE DUTIES ON IMPORTED STOCK.

UNDER the present Dominion Tariff, it would appear that stock imported for breeding purposes is subject to duty. This is not as it should be. Before Confederation such was not the case. Under the Tariff of the late Province of Canada, all such stock was admitted free of duty, and certainly if our Government should encourage anything, it ought to be the introduction of superior animals from foreign countries. It was only the other week that an enterprising farmer from the neighbourhood of Ayr, in the Province of Ontario, arrived in Montreal from Scotland, with a number of magnificent sheep which he had purchased for himself and other farmers residing in that locality. Application was made to the Customs' department to have these animals admitted free of duty. The officials replied that it could not be done without the passage of an Order-in-Council, and that the Hon. John Carling, Minister of Agriculture for Ontario, had endeavoured some time before to get such an order passed, but had failed. The result was—the farmer from Ayr was mulcted in the duty! The plea has been put forth in favour of collecting these duties on animals that they are small in amount and not much felt by those who are able to import horses, cattle or sheep. By reference to the Act we find the duties imposed are as follows:—

Horses per head.....	\$15
Horned Cattle, per head.....	10
Swine, per head.....	2
Sheep, per head.....	1

We are decidedly of opinion that these imports on imported stock ought to be abolished. It may be true that those persons who visit Great Britain or other countries to bring in superior animals are generally well-off; but in many instances they are far from wealthy, and in any event their enterprise confers so much advantage on the whole community, that no hindrances in the way of duties ought to stand in their way. The sums imposed are not large, but they are false in principle. The Government would not go far astray if it even gave a bonus to those who brought into Canada superior animals, let alone putting any impediments, however slight, in their way.

We understand the imports on imported stock can be set aside by the Executive Council. If this is the case, we hope to see it done, and that promptly. The