

**Insuring the Pastor's Life.** It is not unusual for the officials of some churches to insure the life of the pastor.

This is done when a costly edifice is erected and heavy debt incurred, on the strength of a clergyman's capacity to attract and retain a large congregation. In case of his premature death the officials are liable to find themselves laden with a debt beyond their means to liquidate, to avoid which the preacher's life is insured in their favour, or, it is done for the benefit of a widow's fund, or some other similar object. At a recent vestry meeting in Ontario, the question was raised, whether this insurance would be available if the pastor resigned and took another appointment? Of course, in such an event, the original insurers would cease to have an interest in the life of the ex-pastor, and, doubtless, arisen whether, this being the case, the policy would remain valid. In the New York "Commercial Bulletin," a question arising from an analogous case is thus answered:—"It is generally held that a life insurance policy is void from the beginning if there was no interest in the life insured, in favor of the beneficiary, at the inception of the policy. But if there was such an interest at that time, that is, if the beneficiary then had any reasonable anticipation of advantage from the continuance in life of the person insured, then the better doctrine is that the policy remains valid so long as the premiums are paid and all the conditions fulfilled, notwithstanding that this interest may have ceased before the death of the person whose life was insured. Unless there is some provision to the contrary either in the policy or in the rules of the insurer, to which the insured may be held to have consented, the policy, if it was valid at its inception, would be held by most courts to remain valid in favor of the same beneficiary so long as the premiums were continued, notwithstanding the change meanwhile in the relations of the beneficiary and the person whose life was covered by the policy." It is known to us that this course was adopted where a splendid edifice was erected in London, England, for the ministrations of a great preacher, who, however, gave his followers no rest until the church debt was paid and the policy made over for the benefit of his family.

**Prevention of Cruelty to Animals.** The aims and operations of the "Society for the Prevention of Cruelty to Animals" call for a few words of cordial approval and encouragement.

In the last quarter of a century there has been a great improvement made in the habits of those in charge of horses and cattle, owing chiefly to the humane work of such societies. This is not the place for a homily on this subject. But, it is one of the duties of the Press to support such efforts as protect society from any of its members lapsing into barbarism by indulging in savage practices with dumb animals. Any one who inflicts wilful, needless injury upon a dumb animal thereby displays the insensibility, the contempt for the

rights of property, the cruel instincts, the ungovernable temper which constitute the raw materials out of which the worst criminals are developed. The Society in this city has done most commendable work by securing 5 convictions, issuing 57 warnings, attending to 45 complaints, and ordering 11 injured horses to be released from work, and by instructing an inspector to proceed against those who, in most cruel and senseless sport, slaughter birds.

In 1864, an English town, famed for its gardens, was foolish enough to make a raid upon birds. Two seasons after the wholesale slaughtering there were no flowers, fruit, vegetables or honey, the insects had cleared all away, leaving this urban paradise a desolation. The loss was many thousands of dollars. Then a by-law was passed to protect birds. They came and the gardens once more bore their flowers and fruits in due season. This pocket argument is a powerful ally of societies to prevent cruel sports. Our domestic animals, as well as winged vocalists, have been given to man for his use and pleasure. These divine gifts are invaluable. They constitute a sacred trust, which the Society for Prevention of Cruelty to Animals is doing the community a service by guarding in the name of humanity.

**Costly Negligence.** The Comptroller of this city has issued a statement showing that the sum of

\$62,101 was paid last year by the city for damages. The amount was unusually large, as it included some old claims, but in 1899 the damages bill against the city was, \$49,064. The great bulk of this money was the penalty paid by the city for negligence in regard to enforcing its own by-laws. Whatever may be said as to the responsibility of any civic department or civic official, the courts of law put all such considerations aside. The Courts say, in effect, in regard to the claims arising from sidewalk accidents, "The City is bound to maintain the thoroughfare in a safe condition for vehicular and passenger traffic. To ensure this safety it has passed a code of by-laws which it has the authority and the power to enforce. If those by-laws were enforced the pathways would be safe, as the law requires them to be. But the city makes no effort either to enforce its by-laws or to do itself what the safety of life and limb require to be done, therefore the city must pay for such neglect and the damages claimed by sufferers from sidewalk accidents must be paid." This is sound law, sound common sense, and logic without a flaw. The great bulk of the money paid each year for damages could be saved by the city, most distressing suffering to citizens and visitors guarded against, and the reputation of the city sheltered from reproach if its by-laws were put in force and not allowed to be treated as obsolete—as is the case at present. Montreal is like a weak-minded nurse who tells a child, "You must not do this," or you must do that," but allows the perpetual disobedience of