there are of authority with us—and I am unable to recant the opinion expressed in Re Davis that the law of Ontario, strictly speaking, knows nothing of adoption. As the Chancellor has not decided to the contrary (in Re Hutchinson), I am at liberty to follow my own judgment.

It follows that in Ontario there can be no "legal adoption," in distinct and proper use of the words, as there can be in many of the States of the Union: 1 Cyc. 918. The Royal Arcanum is an organisation which covers many of the United States, as well as Canada, and its rules are made of general application.

No doubt, it was in view of the difficulty in framing any general rule as to "legal adoption," that the determination of the fact of "legal adoption" was left to the Supreme Secretary (sec. 324); and the provision was made that the proof of legal adoption was to be satisfactory to the Supreme Secretary. In my view, the Supreme Secretary was made the judge as to "legal adoption"—and particularly in a country where "legal adoption" has no meaning, in the proper use of the words. I think his decision is final. In our Province, I think that what the Supreme Secretary decides to be "legal adoption" is "legal adoption" for the purposes of the insurance, no statute or other law of the Province being violated.

As the benefit certificate cannot be issued until the Supreme Secretary is satisfied, it must be taken that he has decided that Lucy Hendershot was the adopted daughter, or, to use the words of the rules, "the child by legal adoption" of the member: Ancient Order of United Workmen of Quebec v. Turner, 44 S.C.R. 145.

(b) I think it equally clear that Rhoder made "no other or further disposition thereof as provided in the laws of the Order;" sec. 327 making an assignment void; and sec. 326 declaring that a certificate is not to be held or assigned to secure or pay any debt; and the provisions of sec. 333, permitting a change of beneficiary to be effected by surrender of certificate and payment of a small fee, not having been taken advantage of.

(c) The defendant appeals to the Act of 1904, 4 Edw. VII. ch. 15, sec. 7: but that has no application. It applies only in the case of preferred beneficiaries—husband, wife, children, grandchildren, or mother: R.S.O. 1897 ch. 203, sec. 159. And adopted children are no more "children" than are god-children; or than the "wife" in Crosby v. Ball, 4 O.L.R. 496, or Deere v. Beauvais, 7 Q.P.R. 48, was a wife.

The statute to apply is R.S.O. 1897 ch. 203, sec. 151(3). . . . This is applicable to the Royal Arcanum: sec. 147.