

to be a begging friar." The work of church extension should be conducted by a Synod Committee. This system would restrain undue zeal in building such edifices on credit and stop the pernicious practice of ministers tramping around and travelling in the old land begging aid for their own church, which is not ministerial work, and is apt to create false impressions about Canada.

**The Money Value
of Human Life.**

Some few days ago a woman in Brooklyn got a judgment for \$7,000 against the Brooklyn Heights Railroad Company, an account of the death of her husband while coupling cars on the Brooklyn Bridge. His pay was probably not over two dollars and a half per day—or, at most, less than \$1,000 per year. "The Insurance Press" remarks: "If this man had been asked to insure his life for \$7,000, the amount would have been thought excessive. It would probably have been more than he could have paid for and supported his family besides. Yet the amount is not in excess of the money value of a life earning \$1,000 a year. At age 40 it costs \$16,930 to buy an annuity of \$1,000 per year for the remainder of life; hence, if a man's earnings over and above personal expenses, from age 40 till death, are \$500 per year, the present value of his life is over \$8,000."

Manifestly a workman of the car-coupler class has not an income large enough to pay for a life policy or \$7,000, still less to buy an annuity to yield his ordinary income. For such man a \$7,000 policy would be not merely "excessive" but impossible, unless he had means outside his wages. Solicitors of industrial insurance will not find it helpful to present calculations like the above so far above the means of artisans and persons of their average income who are easily deterred from insuring their lives by figures representing results far in excess of their capacity even to realize by periodic payments of premiums. A proposition placed before a man that is well within his power will be considered, but otherwise the matter excites no interest.

**Old Inquests Better
than New System.**

The trial of young Mr. Fosburg for the slaughter of his sister ended in the case being practically withdrawn from the jury, as the judge directed them to bring in a verdict of "not guilty," which they did instantly. That Miss Fosburg was killed in the dead of night by a pistol shot, that the assailant was close to her, that the pistol was her brother's, were the only points on which his prosecution was based. On the other hand, there was overwhelming evidence of his innocence, such as (1),

the family being all devotedly attached to each other, (2) the evening of the murder having been spent in a cheerful family gathering, (3) the entire absence of any conceivable motive for the crime, (4) the certainty that a strange man masked was in the house when the deed was done, (5) the existence of malicious intentions towards the family on the part of rough neighbours. Had the old custom been followed of holding an inquest on the deceased, all this evidence would have been adduced, and the brother would have never been even suspected, much less subjected to the terrible ordeal of trial for killing his sister, which inflicted great suffering on the aged parents. But, no! the old way was too slow, so a young man of high character was brought into Court charged with and tried for a murder when not a jot or tittle of evidence was known to justify this infamy.

The ultra democracy of the States has given rise to some proceedings closely akin to those of the most cruel despotisms. Extremes breed extremes.

**Age of Friendly
Societies.**

A circular is afloat issued by an American friendly society in which it is stated that a number of such societies in England have been in successful operation for several centuries: The inference is drawn that the society issuing this circular will attain equal longevity. There is not one word of truth in there being a number of English friendly societies, in the modern sense, several hundreds of years old. There are such societies that claim to be "ancient" and others which say or sing, at their festive gatherings:—

"Antiquity's pride we have on our side," but the antiquity and ancientness are merely rhetorical flourishes. There are also societies that may be styled "friendly" in their object, such as the old trade companies which may claim "long descent" like the lady in the poem, by virtue of their having taken the place, and, to some extent, the work of the Guilds, or trade fraternities which flourished many centuries ago. These associations exercised a powerful influence over the commercial and social life of England. They carried on one class of work which had the same motive as the modern friendly society, that is, they assisted sick members and gave the deceased ones a ceremonial burial. The Guilds however, were rather a trade's union of masters, formed to watch over employers' interests, than a friendly society, as the term is now understood. Ever since the Guilds disappeared there have been obscure efforts made to organise friendly societies in England, usually known as "clubs." In some old villages traditional traces of these efforts are found centuries old, but there is no society of the class now in operation that has had continuous record, extending over centuries, as the circular declares is the case.