purpose of enabling you to expend a certain amount for improving the fire protective service did not receive sufficient votes to ensure its adoption. The council is, however, of the opinion that the voting on the by-law, recently submitted to the property owners, should not be taken as an indication that the citizens do not desire an improvement of the fire service, but rather that they regarded the amount provided in that by-law, namely, $100,000, as altogether inadequate for its purpose.

The Council therefore respectfully urges that you will give the matter further consideration with a view of asking authority from the citizens for a loan, for fire protective service, and improvement of the water supply where needed in connection therewith, the amount of such loan to be at least $300,000.

It is believed that the expenditure of this sum would have the effect of inducing the fire insurance companies to reduce their premium rates to such a considerable extent as to compensate the ratepayers for the charges arising from the new loan. The expenditure of the sum above proposed would enable such improvements in the fire and water service to be effective as would be of benefit to all parts of the city, and would therefore receive general support as not being of a sectional nature.

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The shooting of a police constable at Toronto by a prisoner whom he was conveying to jail should lead to more precautions being taken in this work. Three desperate characters, professional burglars, had been arraigned in Court on a charge of robbing the Aurora Post Office. After the hearing, these men were put in a common hack to be carried to jail. A constable sat with them, and another officer was on the box seat. When near the jail, a man approached the carriage, who threw three loaded pistols for the prisoners, who at once opened fire on the constables, instantly killing the one in the hack. The prisoners got out, sought to board a street car, but were repulsed, and after a desperate fight were captured. The affair shows extraordinary looseness in police methods. Men of the burglar type are so heedless of life, and so daring, they ought not to be given the slightest chance of doing injury to the officers who have them in charge. Placing desperadoes where they each could have a loaded pistol handed by a confederate was criminally imprudent—it cost one constable's life and put a number of passengers on a street car in imminent peril of being shot. Why should such dangerous prisoners be indulged with a hack drive when others charged with light offences are carted to jail in a closed prison van?

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The sum of $10,000 has been voted by the City Council to expenses of reception to the Duke and Duchess of York. If concentrated on some special feature, this will enable an impressive effect to be produced. If, however, the money is frittered away over a variety of displays, they will all be mean, unworthy of the city and its guests, and rather provocative of jests than admiration. Hence the necessity of unity of action, which does not seem likely to be attained by distributing the responsibility of the preparations amongst half a dozen committees. The citizens may be trusted to

"Hang out our banners on the outward walls."

The display of bunting and streamers bright with the British colours, red, white and blue, symbolic of the national services, the army and navy, will be a spontaneous exhibit of the loyalty of thousands of individual citizens. What, however, the reception of the heir to the Imperial Throne calls for is something that will give our royal visitors a life-long impression; something unique; something that will enable them to say: "The display at our reception by Montreal outdid that of all other cities by its originality, its artistic charm, its imposing splendour."

RECENT LEGAL DECISIONS.

The Sale of Tea and Life Insurance.—The English Life Assurance Companies' Act of 1870 requires all persons, not registered under the Acts relating to friendly Societies, who issue or are liable upon policies of assurance upon human life or who grant annuities upon human life to make a government deposit of £20,000. An English firm, known as Nelson & Co., in combination with a tea business, adopted a scheme of insurance which is set forth in the following extract from one of their advertisements: In commemoration of the 60 years' reign of Her Most Gracious Majesty Queen Victoria, the greatest and most noble widow the world has ever known, Nelson & Co., the great tea men, will pay to every woman who shall become a widow since Christmas, 1897, and who since that date shall have purchased not less than one-half pound of their tea per week for the last five consecutive weeks previously to her becoming a widow, ten shillings per week as long as she remains a widow. The only condition is that at the commencement of the continuous taking of the tea the husband must be certified to us by a duly qualified medical practitioner to be in good health, but a certificate of health will be dispensed with in the case of purchasers who have purchased the tea every week for the twelve months next previous to the husband's death. The business proceeded, and, in course of time, certain widows began to receive the weekly pension. Then followed a prosecution of the firm before certain justices, and a conviction against them for unlawfully making default in depositing the sum required by the Life Assurance Act. The tea merchants appealed to the King's Bench Divisional Court, contending that the Act was intended to apply only to companies which carried on the ordinary business of assurance, and not to such a business as theirs. The Court dismissed the appeal, the Lord Chief Justice remarking that it was impossible to come to any other conclusion than that, in connection with their tea business, the firm was carrying on a system of granting annuities on human life within the meaning of the Act. The amount of the deposit required had no relation to the amount of business done, but was considered to be an indication that the company or person who carried on a life assurance business was in a substantial position. Nelson & Co. v. The Board of Trade 17, Times L. R. 456.