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## DECISIONS IN COMMERCIAL LAW.

**McPHILLIPS V. LONDON MUTUAL FIRE INS.  
Co.**—A policy of insurance upon chattels may,  
before loss, be validly assigned by the insured  
to the mortgagee of the buildings owned by the  
insured in which the chattels are, according to  
the Court of Appeal, and the assignee may, in  
the event of loss, recover in his own name.*In re DAVIS TRUST.*—The Court has no  
power upon a summary petition, or otherwise  
than in an action, to remove a trustee against  
his will.

## A HIRE ARRANGEMENT.

A short time ago suit was brought in Lond on  
against the Bell Organ and Piano Company,  
Guelph, for the purpose of recovering the value  
of an organ taken from the plaintiff G. F.  
Gibson's house, and sold by the defendant com-  
pany. It appears that Mrs. Gibson fancied a  
\$400 piano which she saw in the warehouse  
and it was arranged that she should take  
the piano and be allowed \$125 for the  
old organ. Finally the piano was placed  
in the house and the organ removed, although  
Mrs. Gibson informed the company's represen-  
tatives of her husband's objection to the ex-  
change. The following Saturday night Gibson  
went to the warehouses and notified them to  
take the piano away. He continued this for  
nearly ten months until the piano was re-  
moved. In the meantime the organ was sold,  
and Mr. Gibson wants to recover the value of  
it as above stated.In his address to the jury Judge Elliot said  
there was no doubt but that Mrs. Gibson  
signed the document, which, if it was authen-  
tic, would settle the matter. If the husband  
had stood by and offered no objection to the  
note being signed, it would be binding, but  
when a wife undertook to enter an agreement  
contrary to the expressed desire of her husband,  
it altered the case. Mrs. Gibson admits that  
she was going contrary to Mr. Gibson's wish,  
but that the company's representatives coaxed  
her into signing the agreement. The jury  
awarded the plaintiff \$155.

## INSTITUTE OF ACTUARIES.

We have received from the assistant secretary  
of the Institute of Actuaries of Great Britain,  
a memorandum respecting the June meeting  
of that body, the forty-ninth annual general  
meeting. The Institute has now 788 members,  
the increase during the year having been 13.  
Reference is made in the memorandum to the  
first International Congress of Actuaries held  
in Brussels last September, under the presi-  
dency of M. Mahillon, since deceased. Euro-  
pean countries, the United States, Australia,  
South Africa and Japan, were represented, and  
the Institute by the president, Messrs. A. J.  
Finlaison, C.B., H. W. Manly, George King, J.  
Chisholm, and G. H. Ryan, while the Faculty of  
Actuaries sent Dr. Sprague and Mr. Meikle.  
It was resolved to resume the Congress in Lon-  
don in the spring of 1898.The council makes the announcement with  
regret that Mr. Gerald H. Ryan, owing to the  
pressure of official business, has reluctantly  
felt compelled to resign the position of honorary  
editor of the *Journal*, which he has filled  
with marked ability during the last three  
years.In connection with the new Mortality Ex-  
perience Investigation by the Institute, in con-  
junction with the Faculty of Actuaries, the  
council reports that the majority of the con-  
tributing offices have already sent in the cards  
recording their experience.**PAPER**FOR PRINTING ON  
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