

appropriation, either as to one or more, or as to all of the persons intended to be benefited; and to declare in the revocation that the policy shall be for the benefit only of the persons not excluded by the revocation, or for the benefit of such persons not excluded jointly with another or others, or entirely for the benefit of another or others not originally named or benefited. *Such other or others must be a person or persons for whose benefit an insurance may be effected or appropriated under the provisions of this Act.*"

Power is given the assured to surrender the policy for paid-up assurance or to borrow money on the security of the policy for paying the premiums. No provision is made for surrendering for cash.

Neither industrial (weekly and fortnightly payments) nor accident assurance come under the Act.

Although the general features are thus seen to be good, we certainly think some improvements can be made. No one person in a hundred knows that these policies cannot be assigned by the assured, even with the wife's consent, and that the company cannot even give a cash surrender value for them. We believe the Legislature of New York State, at the session before last, amended the Act in force there, so that the husband now has the power to assign the policy if he desires. We think we might do worse than follow suit, but the wife should be required to join with her husband. Such a change would not really impair the security of the wife, while it would give them more control of the policy. Is it reasonable that a man should be unable to make any use of a perhaps valuable policy, on which he has had and will have to pay the premiums? He has put a large portion of his savings into it; why can he not now make use of it? Because it was his intention when assuring to make it in his wife's favor, and, says the law, we will not allow that decision, formed in a moment, to be ever revoked during all the rest of his life, even with the consent of his wife, for whose protection alone that law is supposed to exist. Is this reasonable?

We feel sure the vast majority of policy holders who understand the question desire the change, and possible creditors cannot object, for their interests would be in no way prejudiced by it. Since, then, all interested persons want it, why not give it?

It must, moreover, be remembered that the number of persons in business is small compared with the whole population. As these are practically almost the only ones benefited by the Act, great care should be taken to not saddle the many with vexatious restrictions for the sake of the few. We believe there are twenty cases of hardship under the present law to one of benefit. If the law, then, is to remain unchanged, the least that should be done is to allow the public to get policies in favor of their wives, with neither the benefits nor restrictions of the Act. Many persons would willingly give up the privilege of exemption from attachment, in order to have the control of the policy themselves. At present a person can do so by making the policy in favor of his legal representatives, and then assigning it by will. This, however, is a very cumbersome and expensive way of arranging the matter.

As an illustration of the truth of O'Connell's celebrated saying about the coach-and-four and an Act of Parliament, we will mention a few of the methods which may be and often are resorted to in order to avoid the law:

1. A cash surrender value cannot be given, but numbers of policies have been allowed to lapse beyond the time allowed for revival on a verbal agreement with the company that the amount of the surrender value will then be given as a GIFT.

2. Paid-up policies which cannot lapse can often be cancelled by a voluntary breaking of some of the conditions.

3. Making the policy absolutely in favor of a son who is of age, and specially renouncing all power to revoke this appropriation. It is generally thought that with the son's consent such a policy can be negotiated.

4. Making the policy absolutely in favor of a dying wife or child. When death happens the assurance then reverts to the assured. We have known this plan to be followed.

5. Endowment policies are generally payable to the assured if he lives, to his wife if he dies. Such a policy can easily be used by getting sufficient additional term assurance to protect the lender in case the assured die before the maturity of the policy.

6. Changing an all Life policy to an endowment, and then proceeding as in 5.

7. Putting a clause in the loan document, that the money lent is for the purpose of "paying the premium, and keeping the policy in force."

8. The law says the policy shall be unassignable by either the assured or the beneficiary. We have seen an opinion by a prominent lawyer that the signature of both is probably binding.

9. By changing the policy by endorsement to one of nine or any fewer number of annual payments. By section 4 all policies whose premiums are payable during any less period than ten years are excluded from the working of the Act.

Of course we do not say that these expedients are all perfectly sufficient, but there they are.

PRACTICAL HINTS AND SUGGESTIONS TO THE QUEBEC FIRE BRIGADE.

BY CAPT. SHAW.

Capt. Shaw, Chief of the London Fire Brigade, inspected the men of the Fire Brigade and their appliances on the 28th ultimo the men being drawn up on their reels for the occasion.

Capt. Shaw, who was accompanied by His Worship the Mayor and Councillor Johnston, Chairman of the Fire Committee, inspected all the appliances of the Brigade very closely. He then addressed the Brigade as follows:—

Mr. Dorval and Members of the Quebec Fire Department:

The Mayor has requested me to address a few words to you on what I have seen during my short visit to Quebec; of course in anything I say you will understand that I intend to cause no offence to anybody, but of course unless I speak plainly my remarks will have no value at all, but, where it is necessary to criticize, I will do so in a friendly manner. I have been very much struck by the activity and intelligence of your Chief and all the members of the brigade whom I have come across, and particularly with the intelligence displayed yesterday during the parade of the fire engines, in discharging water from the top of the ladder, and also on the level ground. I find that here you are suffering from defects not at all unknown in the old countries, and which are nowhere perhaps more serious than in the very place of which I have charge, the city of London. You have a distribution of water here which appears to me, and I say it without any desire to find fault with the people who provide the water, you have a supply altogether defective for the purposes of the fire brigade. It seems to me as a stranger positively amazing how a town can get on at all, even for its domestic purposes, for steam vessels, and many commercial and other require-