

understand that they (the defence) were not acquainted with all these particulars. They had done their best to ferret out all they could in reference to the matter, because they felt that fraud was contemplated, and was in course of being carried out in reference to this Insurance Company, by the reverend gentleman. The Board of Directors here in Toronto considered they would not be doing justice to the Company unless the case were carried to a jury for consideration. The Board was composed of Messrs. W. P. Howland, M. P. P., W. McMaster, W. Ross, W. Henderson, and J. Crawford, who believed after investigating the matter, that it was a case for the further consideration of judge and jury. It was of great public importance that there should be fair dealing between insurer and insured. The Directors were convinced that in this matter there had been fraud and misconduct; that the plaintiff never had the amount of property he claimed, in fact that he had not room in his house to store it. He (Mr. Cameron) asked the jury to say, when they took these things into account, whether there had not been fraud, overcharge, and imposition? He asked them to show, that no matter in what shape or form fraud appeared, whether perpetrated by the highest or the lowest in the land, that when dealt with by a British jury the wrong-doer had no chance of escape.

HON. J. H. CAMERON replied on behalf of the plaintiff. Surely his learned friend had imagined himself to be making an election speech; one would have thought to hear him, that he was speaking from the hustings. The defence of the Company amounted to this: Had Mr. Hodge only proved himself to be worth the amount for which he was insured, they would have paid the claim; but now, that he was shewn to be possessed of £1700 in value besides, they charge him with fraud, false-swearing, and imposition. Mr. Hodge happily happened to be in a little better position than many country clergymen; but because this was the case, he was to be taunted and pointed at as a person guilty of arson; as a man who desired to get out of the Insurance Company £1,000 currency. How cheerfully they would have paid that sum, had not the plaintiff lost more. No doubt they would! How smooth they would have been! They would in all likelihood have asked him to write a card, thanking them for the prompt manner in which they had paid him. This card would have been put in the newspapers, and doubtless well paid for. But since Mr. Hodge had made out a just and true statement, they turned round and told him they would not give him any thing—not one single cent. The evidence for the plaintiff fully proved that all he had stated was true. Four persons proved most distinctly that he was at Port Credit between eight and nine on the night of the fire. Mr. Cotton had the key of the stable in his pocket all night, so that the plaintiff cer-