

Even apart from its age and solidity, the Standard has always held a prominent position among British life companies. It was the first to introduce greater liberality into life policies, and even now it offers a contract which, for simplicity and freedom from restrictions, is unsurpassed by that of any company in this country, and equalled only by those of one or two. The Standard has a well earned reputation for honorable dealing.

The company is at present erecting a large and very beautiful brown cut-stone building in this city. It is already well advanced, and when completed will certainly be an ornament to Montreal. We are informed that it is, to a large extent, a copy of the head office of the Company in Edinburgh. A prominent feature of it, is the large carved figure of Hercules carrying the globe on its back, which is over each of the pillars at the entrance.

THE PROVIDENT MUTUAL ASSOCIATION.

BUYING A LAWSUIT.

We lately drew the attention of our readers to the power which the managers of this institution have, in accordance with their by-laws, of compelling every member to pay all dues and assessments on his certificate, even after it has lapsed, unless he return his certificate to the company for cancellation while it is still in force. The quiet manner in which the clause giving them this right is inserted in the by-laws, without any reference being made to it in the application for the certificate, in the certificate itself, or in any of the canvassing documents, is especially worthy of notice. The whole matter appears to be carefully kept away from the notice of the public until they become members, but the Society seems determined to use every means in their power to prevent any one who has once joined from leaving them. Hundreds and thousands of unfortunates are, without knowing it, purchasing lawsuits when they enter this concern. Already the first instalment of these suits is in progress, and, judging by the number of cases we have heard of, this instalment must be between one and two hundred. Apart, too, from the ugly features we have already referred to, there is one for which we were not prepared. These suits are being taken out in *Montreal*, although the parties live in the Maritime Provinces and other distant parts of the Dominion. The Company no doubt hope to be able thus to get judgment by default in nearly every case, when they will be able, by a simple process of law, to put an execution on the property of the certificate holder in the neighboring province. It is not necessary for us to dwell on the extreme hardship of such a proceeding to the unfortunates who are being sued. The whole transaction and the way in which it is being carried out we can only condemn in the strongest terms.

We append an abbreviated copy of the writ served in these cases, which will, no doubt, be interesting to our readers.

CANADA,
PROVINCE OF QUEBEC,
DISTRICT OF MONTREAL.

IN THE CIRCUIT COURT.

The Provident Mutual Association of Canada, a body politic and corporate, having its chief place of business in the City of Montreal, District of Montreal,

vs.

Plaintiffs,

Defendants.

The plaintiffs declare:

That they are a provident mutual association incorporated under the authority of Cap. 71 of the Consolidated Statutes of Canada and amending Acts.

(Here follows a long description of the objects of the Society and its modes of doing business.)

That the said assessments are due, in virtue of the by-laws and regulations, at all times, when, by reason of a certificate becoming exigible, they are ordered by the Directors of the association, and are payable by the members thirty days after notice;

That on the—day of May, 1882 the defendant * * * * * made a written application to the plaintiffs, for admission as member thereof in the Provident class and demanded a certificate of five thousand dollars in the said class, payable in case of death to his wife.

That defendant's application contained a medical examination made by * * * one of the examining physicians of the said plaintiff, and the declaration that, in case of his admission as member of the said association, the defendant would submit to all the plaintiffs' regulations and by-laws;

That the said application of defendant for admission having been deemed satisfactory and in conformity with the regulations and by-laws of the plaintiffs, the defendant was admitted a member of the same, and a certificate bearing number * * * to the amount of five thousand dollars in the Provident class was issued under plaintiffs' seal and granted to the defendant, at Montreal, in the District of Montreal, on the * * * day of * * * 1883, and delivered to the said defendant;

That at the time of his admission as member of the association the defendant was * * * years of age and subject to an assessment of \$0.90 for every \$1,000 specified in his certificate of membership, to wit \$4.50 payable at the time when the certificate of any member in the Provident class, to which the defendant belongs, as above stated, would become exigible;

That on the sixteenth day of August, 1883, Judge Richard Alleyn of Quebec, Province of Quebec, one of the members of the said association in the Provident class died, and the said Judge Richard Alleyn, having conformed to all the regulations and by-laws of the association, his certificate became exigible, and the Plaintiff's directors ordered an assessment to be levied upon all the members of the Provident class, to which belonged the member deceased as above stated;

That notice of the death of the said Judge Richard Alleyn and of the said assessment, amounting to the sum of \$4.50 was immediately given to the defendant, according to the exigencies of the by-laws of the association;

(The same for James D. Merriman of Pictou, N.S., Rev. C. A. Loranger of Lanoraie, P.Q., and Robt. B. Belyea of Woodstock, N.B.)

That the defendant has failed to pay to plaintiffs the amount of the above-mentioned assessment within the delays fixed by the by-laws and regulations of the association to wit, within thirty days from the notice required by the by-laws.

That the defendant is further indebted to the plaintiffs in the sum of five dollars, amount due on the first of January last [1884] for the annual dues which the defendant is bound to pay in virtue of the by-laws and regulations of the said association, as above stated;

That the sum of four dollars and fifty cents, defendant's assessment *re* Alleyn, four dollars and fifty cents, defendant's assessment *re* Merriman, four dollars and fifty cents, defendant's assessment *re* Loranger, four dollars and fifty cents, defendant's assessment *re* Belyea, and five dollars, defendant's annual dues when united, form that of twenty-three dollars [\$23.00], which the plaintiffs have a right to recover from the defendant who has often acknowledged to owe and promised to pay the same to the said plaintiff, but has refused and neglected to do so, although thereto duly requested.

Wherefore plaintiffs pray that the defendant be condemned to pay said plaintiffs the said sum of twenty-three dollars [\$23.00] with interest and costs *distrains* to the undersigned attorneys.

LACOSTE, GLOBENSKY, BISAILLON & BROUSSEAU,
Attorneys for Plaintiffs.

Montreal, 9th May, 1884.

Writ returnable at Montreal, on the 12th of August next.

LIFE INSURANCE.

How many men, supposed to be doing a prosperous business, have died suddenly! Their affairs are found mixed up, heavy debts have been contracted, greedy creditors step in, and all goes to satisfy their claims. The family are scattered. They might have been provided for by insurance; but the wife opposed—she did not consider it a paying investment. The property already accumulated was enough. Too late the truth dawned upon her. She has no one but