

cast upon him. Notwithstanding the efforts made to reduce law reports, there is still room for improvement by the omission of many cases not involving any new principle. Let us have only one set of Dominion Reports and one for each province, and let the issue of these be in the control of the Law Society, and furnished by the Law Society to all its members.

The Law Society might well consider the adding to its labours of a fraternal compulsory life insurance branch, with a standard policy insuring each member for at least \$1,000 at a fixed minimum rate, the fees therefor to be included in the annual dues, with the privilege to members to take more, not exceeding \$5,000, and the benefits to be for the wife or female dependents of members.

There should be some protection to mortgagors against the stringent provisions in printed forms of mortgages adopted by certain corporations and by some members of the profession. This subject was recently referred to by the Hon. Mr. Justice Middleton and by the press, and is worthy of your consideration. Borrowers do not, as a rule, consult their solicitors, and the form is accepted as the usual and necessary form to obtain the loan.

The Mechanics' Lien Law is in much need of remodelling, and this should engage your earnest attention, and the time has come when this Association should have a properly paid official to devote the necessary time to these and other similar reforms promoted from time to time by this Association.

It may be that we can with advantage consider a consolidation of our Committees on Law Reform and Legislation, because in practice they have both been covering the same grounds. I would suggest one committee working in two sections, the first studying and presenting matters for law reform, the second drafting bills for Parliament and the legislature, so that our labour may not be in vain.

Certain reforms in Osgoode Hall, its offices and officers, are under consideration, but any suggestions so far have not been communicated to your Council, although the profession is the most interested. You are invited to make suggestions through