quite another to have it worked so wisely and so efficiently as to make it confer the benefits of which it is capable. Spain owes its dying condition largely to the apathy of the commercial and professional classes in regard to the Government of their country. They will probably be shaken out of their lethargy by the boom of American cannon. Spain has vast and very varied resources. Her very richness is one cause of her comparative poverty, for the tropical climate which makes her plateaus and valleys, and hill sides, so productive enervates the energies, and reduces the working powers of the people who live on fare which can be obtained by a minimum of hard labour.

The vast influx of gold and silver from Spain's colonies in early days, demoralized her trading energies, and helped to ruin her finances. When bereft of her colonies she will be compelled to concentrate her attention upon home affairs. The struggle to rise out of a "dying" condition to new life will be a severe one. If, however, the more inteligent of her people, her business men especially, do their duty by taking an active part in public affairs, and insisting upon the government being conducted on business principles, the threatened catastrophe will be averted from Spain. There is a lesson in her fate for Canadians who shirk public duties. The race which produced one of the most virtuous women who ever adorned her sex, and the wisest and noblest Queen ever crowned—our beloved Sovereign alone excepted—it may reasonably be hoped will some day produce a great ruler who will inaugurate an era of regeneration, and revival of natural strength.

A REMARKABLE INSURANCE STORY.

There is a law suit in progress in London, England, of romantic interest to the public and of special business interest to insurance companies. Mr. Justice Hawkins and a special jury are trying the case of Johnson *vs.* the Mutual Life Insurance Company, of New York. The Plaintiff is Mr. Henry Johnson, a boot and shoe maker of Huddersfield, who is suing the Company upon a policy for £10,000 issued March 5th, 1896, upon the life of his brother Thomas. The allegations and the evidence are of a decidedly sensational character, and an imposing array of legal talent is engaged in the case. Sir Edward Clark, Q.C., Mr. Scott Fox, and Mr. Hobson, appearing for the plaintiff; and Sir Robert Reid, Q.C., Mr. Bray, Q.C., and Mr. C. I. Lloyd, for the defendant Company.

The Company alleges that the death of the policyholder has not been proven and that the policy was procured by fraud and misrepresentation. According to the evidence, Thomas Johnson appears to have had quite a strong weakness for life insurance for a man in his position, and considering that he was a man who had nobody dependent upon him for support. When he applied for the ten thousand pound policy, he stated that he was already insured in the Railway Passengers Insurance Company for £1,000; in the Accident Insurance Company for £1,000; and in the Employers Liability Insurance Corporation for £2,000. The premiums on the Mutual Life policy amounted to £323. 6. 8. per annum, and the Company's lawyers seemed to think that that was a good deal of money to spend on insurance for a man whose chief source of revenue was a share in a business, the profit of which in the spring of 1896 was declared to be about £250 a year. Henry Johnson's explanation was that his brother regarded the insurance as an investment, and hoped at the end of twenty years to be able to draw some money worth having by the surrender of his policy. Henry also testified that James had made a proposal to the Sickness and Accident Company on June 7th, 1895, for a policy of £5,000 against fatal accident; £1,500 in the case of total, and £750 in the case of partial disablement. On June 15th, he made a proposal to the Equitable Company for a £2,000 policy against fatal accident, and, on the same day applied to the Accident Company for a policy of £1,000 in case of fatal accident. On June 17th, he proposed to the Palatine Insurance Company for a policy of £5,000 against fatal accident only, and on June 18th, he asked the Employers' Liability Company for a policy of £2,000. Another witness, Mr. Percy Gates Harrison, Insurance Inspector to the Manchester Branch of the Hand in Hand Office, said that in June 1895, he took from Thomas Johnson proposals for a policy of £5,000 against fatal accident, £1,500 for total disablement, and £750 for partial disablement. He pointed out to Johnson that he was asking for a very unusual class of insurance, and tried to persuade him to propose for some other kind, but Johnson persisted in his desire for insurance against fatal accident, which, however, the Hand in Hand refused to grant. Mr. Albert Hill of the Royal Insurance Company testified that Johnson had favoured that Company with an application for a £5,000 policy against fatal accident.

Such extreme caution in providing for the contingency of death by accident would seem to indicate that Thomas had a premonition of the sad fate which it is alleged actually befell him in July, 1896. In that month the two brothers went to the Isle of Man for a holiday, and on the 23rd they went to Port Erin for the day. Here they took a boat and rowed round by Bradda Head. As they were turning the boat to return, Henry Johnson declares, the boat was upset; he was thrown into the sea; he swam to the rocks upon which he managed to climb in an exhausted condition and he saw the boat floating full of water, but he could not see his brother and the body has never been recovered. He says his brother was a poor swimmer, another witness describes the missing man as a good strong swimmer. By the irony of fate Thomas Johnson was the inventor of a swimming machine consisting of two large bags of cork, with a wheel and screw used as a propeller, but