

sons so appointed should, if judges, vacate any judicial office held at the time of such appointment, should hold office for life or a term of years, and should be paid an adequate salary. It was further suggested that arrangements should be made for securing a larger attendance of Lords of Appeal at sittings of the Judicial Committee, and that the Colonies should suggest such alterations of procedure as might tend to the avoidance of delay, the simplification of procedure, and the lessening of costs."

The Colonial Secretary then gave the views of various delegates and concluded his remarks by saying :

"It appeared from these opinions that, while not absolutely unanimous, the great majority of the delegates were opposed to any drastic changes in the present Court of Appeal; and accordingly, his Majesty's Government do not propose to suggest such changes, although they will, in accordance with the resolutions of the conference, ask the various Governments concerned to suggest such alterations of procedure as may seem to them desirable."

He was asked, "Will the conference meet again?" To which Mr. Chamberlain replied: "No, it is finally determined."

Power of Assessment by Assessment Co.

By the judgment given in the case of Mutual Reserve Fund Life Association v. Taylor, the powers of an assessment company to levy assessments are defined as follows:—

"A member of a life insurance association who assented to an increase in his assessments by voting therefor at a stockholders' meeting cannot complain that it is unreasonable.

A state officer appointed to examine into the workings of assessment insurance companies therein reported, more than three years before an increase in the rate of assessments was voted by a particular insurance association, that such a step was necessary and "should be taken at the first opportunity." Notice thereof was given to a member objecting thereto, and of the company's action thereon in increasing his assessment by adding to his age of entry, 60 years, one-half the number of years intervening between that and the time of assessment. Held, that a finding of fraudulent conduct could not be predicated thereon, inferable from the amount of the assessment.

A clause in the policy of an assessment association providing that the rate of assessment might be changed each five years to correspond with the actual mortality experience of the association allows it to change the rates as to different ages, to meet the result of its experience.

A member of a mutual life insurance association, represented by proxy at a meeting thereof which increased nearly eight-fold assessments on members who entered at his age, 60 years, so that he was compelled to pay \$141 per year on each \$1,000 of his insurance rather than forfeit it, cannot say that his agent acted fraudulently in voting for the increase which was necessary to keep the company alive, con-

ceding that he, if present in person, would not have done so.

Where an increase in the rate of the assessments against a member of a mutual life association is not made to correspond with the actual mortality experience of the association, as his policy expressly provides in case of an increase, the assessment is unauthorized."

Buffalo and Toronto Exhibitions.

The Exhibition at Buffalo is both a success and a failure, a success as regards the display of novel and meritorious attractions, a failure in respect to attendance. It is a question whether the wide departure made from the original intention of the vast shows has not done them more harm than good. The circus element has been developed on such a scale of expense as to necessitate enormous gate receipts. The last Paris Exposition failed to draw enough visitors to pay the cost. The deficit was made up by the citizens, who were largely recouped by money spent in their hotels, stores, etc., by foreigners. The Exhibition has changed its purpose. The first one was organized in the interests of international trade and commerce, the later ones have been to a large extent designed as an advertisement and a drawing card to bring money-spending visitors to a city. The expense of providing attractions has become so enormous as to render it almost a certainty that the show will not pay its own expenses. The Toronto Exhibition, now open, has gone on year after year, one success following another. It is open only ten days or two weeks, hence the running expenses are light; it is essentially a local exhibit, hence it appeals to local feeling for patronage; its buildings were all moderate in cost and are meant for use, not show; its agricultural exhibits are always extensive and select by which it attracts crowds of farmers and rural visitors; it has always been excellently managed as regards good order, conveniences of access, egress and freedom from crushes, while the circus element has never been too preminent. To Toronto the Exhibition is a yearly bonanza, but were it a more ambitious affair, and kept open six months it would be a failure once and for all.

Attack on British Fire Offices.

There is a Polish fable written to ridicule the insane vanity of those who attack institutions based upon the unchangeable laws of human nature. They are compared to a mouse trying to destroy a mountain by nibbling at its base. "Like firing a pop-gun at Gibraltar," said an English statesman in scorn of the onslaught of a certain party who would fain disrupt the British Empire. A firm of insurance brokers in London, England, has fallen foul of the British fire offices. It is, however, not