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for the test. The trial is annual and under the direction of the Chancellor of the Exchequer.

It is a long time since English law declared anything more astonishing than that an illegitimate is no blood relation of his parents. The fact that the parents married and brought up and treated their child as legitimate is immaterial. Claims paid to him may have to be paid over again to the legitimate family. Several industrial offices have met this experience in their insurance upon a Northumberland miner.

Not for the first time, the Provincial Homes Investment Company has come in for the drastic censures of a judge. "Essentially a fraudulent concern, run for the purpose of obtaining from ignorant and unthinking people moneys which they save in the vain hope of being able by the company's assistance to buy their house," is Judge Parry's opinion of it. He seeks to cause the Board of Trade to wind the company up.

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The charge against the concern is that while emphasizing all its promises, it makes the least of its restrictions. Customers were told that by paying 2s. 6d. a week for five years they would obtain a loan of £250. One who had paid 300 halfcrowns found that the company would advance no more than two-thirds of the purchase price and that conditionally upon the customer finding the rest. Alternatively they would advance the full price conditionally on their valuation (cost \$5) agreeing with the owner's valuation!

A house thus "purchased" would be paid for in about 30 years and if ever the investor was in default for three months' premiums the whole of the savings would be forfeit. At best, and assuming the complete stability of the concern, the principal would be returnable at death or after 30 years with only 2½ per cent. interest despite the monstrous risks. The judge called on "any honest shareholders" of the concern to enforce its winding-up.

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