

criminate praise bestowed in a moment of weakness upon some patent medicine may be the means of making a man miserable because of his inability to prevent the publication of his satisfaction with Beecham's pills or the proclamation of his faith in the appetizing qualities of a certain sauce, the genuineness of which is determined by the signature of Elizabeth Lazenby. These are a few of the reflections which naturally suggest themselves to the mind of the reader of the legal decision by which the plaintiff, a doctor, failed to prove property in his name. Whether the Privy Council will have the privilege of reviewing the judgment of the Court, which has come down so heavily upon this unhappy doctor, remains to be seen.

Equally interesting is the very funny story of the suit brought by Mr. O'Brien, of county Monaghan, in the Emerald Isle who, after long years of waiting, has fruitlessly endeavoured to obtain possession of money collected by his political friends as a testimonial to his services to Ireland in general, and his county Monaghan constituents in particular. The story may seem to the light-minded reader a funny one; yet the decision of the judge that the money subscribed ostensibly for presentation to Mr. O'Brien must be returned to the donors is likely to be of value as a warning to politicians, who might otherwise grow careless about retaining the good-will and gratitude of those whom they represent in parliament.

Now, we do not know what was the offence to Mr. O'Brien's admirers which prompted them to express their contempt for a previous good opinion of him by deciding to change their minds in the matter of making a presentation to their member of parliament. The only points made clear by the legal decision printed elsewhere are that a man may express contempt for his opinion of yesterday, by his action of to-day; and that money subscribed for such a purpose as that specified in the case submitted to the judge reverts to the donor if the object be deemed unworthy. The expressed intention of Mr. O'Brien's political friends to give him something as a mark of the esteem and regard of county Monaghan, was evidently not equivalent to a promissory note, and if the disappointed plaintiff in this singular suit has been regarding the testimonial as his property, he now realizes the truth of the old adage about one bird in the hand being worth two in the bush.

Clerics in the Fire Insurance Business. At the recent Wesleyan Conference, some of the reverend gentlemen present thereat indulged in much fervid eloquence on the subject of fire insurance. The advantages of a scheme for underwriting their own churches, and presumably parsonages, and pocketing the profits of this splendid business, and contributing everything over six per cent. to the Superannuation and other funds of the Methodist body were explained by reverend professors, doctors of divinity, and brothers lost in wild imaginations of the resultant

good to their denomination. The advantages were so alluringly set forth that a London stockholder entrusted with the task of preparing a prospectus for Mr. Hooley might well get points from our worthy Wesleyan divine who, at the meeting referred to, talked of giving "all the profits over and above a dividend of six per cent.," to the church he loves and serves. If he failed to disturb a happy dream of dividends, by hinting at the possibility of losses, it was probably an oversight or owing to want of practical knowledge of the subject of his discourse. In fact, the proposed scheme is not a fabric of facts and figures; and the destruction by fire of the property proposed for insurance not being contemplated was naturally not referred to in the prospectus.

We do not know if one of the advantages of a religious training is that it confers upon the student of theology a peculiar aptitude for the fire insurance business. But if the workers in the real and practical underwriting field think otherwise, assuredly they may not be blamed. Moreover, it is a safe deduction in worldly philosophy that churches embarking in business must have their energies for religious work crippled or reduced by the amount of time or the degree of energy with which they join in the pursuit of profit and material reward in the shape of dividends. Again comes the haunting fear that unexpected losses may dissipate the delusive dividend, and by necessitating a further call upon the shareholding brethren distract their attention from the church. Why this suggested fire insurance company should expect exemption from the losses inseparable from the fire insurance business in Canada, we have not the faintest shadow of the most remote idea.

The world of business in a commonwealth where all men become equal for the time being, and even the desire to give the insurance business of the Methodist body to an insurance company operating in the interests of the Wesleyan church will not induce the many practical business men belonging thereto to run the risk of inadequate rates and inexperienced management imperiling their promised six per cent. dividends, and jeopardizing the "everything over," contributions to the Superannuation fund of the church. Again, will loyalty to the faith of Wesley induce his followers to believe and subscribe blindly to the proposed company when study of the figures prepared by experienced insurance managers for the past quarter of a century show that the visionary scheme of the persons responsible to the Conference for its introduction, are not even based upon facts or figures. That one or two insurance companies in England restricting their operations to ecclesiastical business have met with success will not warrant similar experiments in a country where the churches have always been insured at a rate which experience shows is not commensurate to the risk.

We should be sorry to see our Canadian churches commence a practice not by any means conducive to the profit or welfare of members. The hope