

for a smaller sum each than \$100. Policies may be issued for 5 years or less. Any unjust or unreasonable condition endorsed on the policy is void. The Co. may insure dwelling houses, stores, shops, and other buildings, household furniture, merchandise, machinery, live stock, farm produce and other commodities against loss by fire or lightning. The minimum rate on first class isolated property is 33½ cts. per \$100, on others, to be in proportion. A policy is void upon sale or transfer of property, unless it be assigned with permission of Directors. It becomes void also by an increase of risk through alterations, &c, or if the assessments are not paid on premium notes within 30 days after notice. The Directors may require a payment in advance on the premium to be deducted from future assessments. They may establish a reserve fund out of unexpended balances at the end of the year, and may assess 10 per cent. of premium notes for the purpose. Forty days after expiry of policy the premium note must be given up. If all assessments have been paid, an insurer may be excluded from the Co., or retire, as in the case of the Toronto & Beaver Mutual. (See ante. *Legislation of Canada*) In case of loss the insured must give notice to the Co., and produce the necessary proofs, &c., within 30 days, the loss being payable 3 months after receipt of such proofs. In case of dispute the amount of loss may be settled by arbitration. Actions must be brought in 1 year. Costs and interest go against the Co. if the loss is found more than they offered; if no more, costs go against the insured. No execution can issue against the Co. for 3 months. Any J. P. may receive affidavits as to losses. The business may be divided into branches and a tariff provided for each. In that case the insurers in one shall not be liable for losses in another. No insurance can be effected by companies to be formed under this Act except on the mutual principle, and no member is liable for more than the unpaid balance on his premium note. The Co. may hold lands necessary for their places of business or acquired for debts. Liens on lands for premium notes are abolished. No guarantee capital or fund is to be raised, nor are loans to be made to or obtained from Directors. Mutual Insurance Companies already in existence may issue cash policies on terms similar to the Toronto & Beaver. See ante. Annual statements are to be sent to the Provincial Secretary, and must give such information as the L. G. in C. may require, under penalty of \$50. The L. G. in C. may appoint a person to examine into the affairs of any Insurance Co.; if it be found that they are in such a condition as to render it inexpedient that it should continue business, the Attorney General may apply to either of the Superior Courts, which shall, after a summary hearing, decide whether it shall be continued or no, and in the former case will appoint a receiver to take possession and wind up its affairs. The receiver may assess the necessary amounts on the premium notes to pay the claims. On application of the receiver, if it be found that Directors have misapplied or improperly disposed of the funds, the Court may order re-payment.

PROTECTION OF INSECTIVOROUS BIRDS.

Cap. 45—It is unlawful to kill or attempt

to kill, wound, &c., any birds except eagles, falcons, hawks, owls, pigeons, kingfishers, jays, crows and ravens, and game birds mentioned in 35 V. c. 38 in their season, or to trap and capture or sell or expose for sale other birds, or to take their nests, eggs or young. They may be seized by any person, taken before a J. P. and if alive liberated—except imported or other cage birds or poultry. Permits may be granted by the Comr. of Agriculture to kill and capture any birds, eggs, &c., for scientific purposes. Fine for infringement of Act \$1 to \$20 or imprisonment in default for 2 to 20 days,—the whole fine to go to prosecutor unless J. P. has ground to suspect collusion. No conviction to be invalid for want of form; but appeal is granted under 33 V. c. 27.

DOUBLE TRACK SNOW ROADS.

Cap. 46—Provides that any County Council may, by by-law, provide that any of the leading roads within the county shall be kept open with a double track so that teams may pass with ut turning out. The right hand track is always to be kept—a person taking the other to be bound to turn out of it on meeting a team under penalty of \$1 to \$20. The township path-masters must keep the double track open and may use statute labour for the purpose. If the township authorities refuse the county may appoint road-masters and levy a rate on the township for the purpose. A person liable for statute labour refusing to do the work forfeits \$1 to 20.

MUNICIPAL LOAN FUND.

Cap. 47—Cancels the balances due to the Fund by Dundas (town), Norwich, Prescott (town), Simcoe (town), Windham, Woodhouse, and Woodstock. Reduces the indebtedness of the following: Northumberland and Durham to \$223,665, Perth to \$143,708, Ottawa to \$37,113, Barrie to \$2,123, Cornwall to \$252, Guelph to \$52,221, St. Catharines to \$165,182, Lanark and Renfrew to \$32,269, Brantford, to \$194,018, Chatham to \$103,478, Elizabethtown to \$98,847, Goderich to \$93,854, Hope to \$36,546, Port Hope to \$150,482, Peterborough (town) to \$2,480, Stratford to \$77,797, Brockville to \$135,373, Chippawa to \$3,338, Cobourg to \$60,580, London to \$136,058, Niagara to \$14,205, and Ops to \$47,914. All other municipalities are to receive grants of various amounts from the surplus on hand and the debentures to be issued by these indebted municipalities, or their proceeds, to be distributed in proportion to population according to Census of 1871. The L. G. in C. may compel the indebted municipalities to transfer any revenue—producing investment as a security for the balance due, or where such investments are greater than debt may require the absolute transfer. Before 1st September last new debentures were to be issued by the indebted municipalities for above amounts. The amount payable on them shall not raise the rate for other than school purposes over 2 cts. in the \$ on the assessment of 1872 and the sums payable shall be sufficient to pay off the amount in 20 years. Interest is to be allowed to the receiving municipalities on sums not paid after 1st February, 1874. The moneys when received are to be kept apart and applied under by-laws to be approved by the L. G. in C. to aid railways, for drainage, building