Under section 27, (2), of the Act of 1893, no new charter can be issued to any club except on the application of not less than fifty persons resident in the district wherein the club is situate. We take this last provision to apply to the provisional charter, and to involve the requirement that, under both provisional and permanent charter, the number of members must not be less than fifty (sections 260 and 261 of the Consolidation Act).

Speaking generally of the Licensing Acts, we may mention that their consolidation has necessitated a great deal of rearranging and recasting.

Life Insurance.

The Act of 1873 required specified deposits in the case of both local and foreign companies, and provided for the registration of policies. "The Foreign Insurance Companies' Deposits Act, 1894," made fresh provision for deposits by foreign insurance companies (including life companies), and section 4 of the amending Act of 1895 repealed such of the provisions of the Act of 1873 as related to the registration of policies and contracts under that Act.

We are of opinion that this repeal, though absolute in terms, applies only to foreign companies, and we have allowed the registration provisions to stand as regards local companies. Certain of these provisions, however—viz.: Sections 10 to 14 of the Act of 1873—are absolutely repealed by "The Statutes Repeal Act, 1902." It appears to us this is a mistake; but we do not feel justified in restoring them. It is for the Legislature to deal with the matter; and we suggest that, in applying the deposits towards the protection of policies, the same method should be adopted with both local and foreign companies.

Under section 33 of "The Life Assurance Policies Act, 1884," policies were not to be available for payment of debts under an intestacy or for debts or legacies under a will, and by section 34, (2), it was provided that the protection was only to extend to £2,000 of assurance or an annuity of £104 per year. By the Amendment Act of 1903 section 33 was repealed so far as it related to debts and legacies under a will, and fresh provision as to them was made by section 5 of that Act. Section 34, (2), was also repealed by section 6 of the Amendment Act, which re-enacted the limit of the amount protected under section 33 of the principal Act, but did not include section 5 of the Amendment Act, which had partly superseded section 33. The position therefore was that, in case of an intestacy, policies were protected from debts only up to £2,000 or an annuity of £104 per annum; but in case of a will the protection from debts was not limited. Moreover the only policies protected under section 33 of the principal Act are those specified in section 2 of the Act of 1885. Hence this limitation did not apply to policies protected not under section 33 of the principal Act, but under section 5 of the Act of 1903. We are satisfied that this was not the intention of the Legislature. The mistake has arisen by not providing that section 5 of the Amendment Act should be read as in substitution for the repealed portion of section 33 of the principal Act. This was done in the case of section 6 of the Act of 1903. The necessary correction is made in section 65 of the Consolidation Act.

The provisions relating to registration of assignments and mortgages have been recast to give effect to amendments.

"Local Bodies' Finance and Powers Act, 1885."

This Act provided for subsidies to local bodies according to a scale in the Schedule. The subsidy was for one year, and by subsequent Acts was extended from year to year. On the expiry of the last of these Acts, the subsidy on a modified scale, but still based on the Schedule to the Act of 1885, has been continued in the annual Appropriation Acts.

If it is desired to continue this practice the Appropriation Act itself must set out the Schedule, as the Act of 1885 no longer appears.

Local Bodies' Loans.

Under Section 2 of the Act of 1906 (section 3, (3), (*f*), of the Consolidation Act) certain objections are to be heard by the Assessment Court under the Rating Act. In a district where the system of rating on the capital or