

to a game of poker. Human nature being what it is this may well be inevitable, but all the same I do not think it is something which needs to be encouraged.

It may be recalled that one of the reasons advanced by Lord Mansfield for the rule was "to prevent fraud, and to encourage good faith."

THE BILA CHARITABLE TRUST – DONATIONS PLEASE! **by Hugh Cockerell**

The BILA Charitable Trust was registered in 1986. Its main object is the advancement (in any charitable manner) of the public knowledge and understanding of law and insurance including the study of law in its inter-relation with insurance and for the study of insurance in its inter-relation with law. The original (and still serving) Trustees are Sir Maurice Bathurst, Hugh Cockerell and Pat Saxton. The Trust Fund, donated by BILA out of monies provided by British Insurers for the 1982 World Congress of Insurance Law held in London, at present consists of about £11,000. The Trustees have power to spend the capital but so far have confined themselves to making grants out of income. This means that they dispose of about £1,000 per year, a pretty modest sum.

Up until now half the income has gone in awarding an annual prize of £500 for a published work making a notable contribution to literature in the field of law as it affects insurance. Notable winners include Malcolm Clarke's "The Law of Insurance Contracts" and "Construction Insurance and UK Insurance Contracts" by Marshall Levine and Jeremy Ward, the 1991 winners. People concerned with both law and insurance are increasingly well catered for by authors and publishers.

The Trustees have also spent small sums from time to time in facilitating the attendance of needy people, notably students at Insurance Law Conferences but it is obvious that a few hundred pounds a year cannot do much in this respect. In 1994 the Quadrennial World Conference of Insurance Law is to be held in Australia. The Trust, with no more than its current resources, will be powerless to help any would-be attenders however desirable their presence might be.

Has the time come to consider building up the Trust's resources so that it may in future years better fulfil its object? No public appeal for money has ever been made on behalf of the Trust. Such an Appeal would only be successful if it identifies the pressing need. Meanwhile, if any far-sighted firm or individual with charitable intentions can

help in building up the Trust, donations and offers of covenants will be welcomed. They should be sent to Mrs Sue Johnson, Secretary of BILA's Charitable Trust at Morrison Mahoney & Miller, 71/74 Mark Lane, London, EC3R 7HS.

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