

### Questions and Answers. Miscellaneous.

#### Color in Percherons.

Is there any difference in the breeding of black and gray Percherons? H. M.

Ans.—Pure-bred Percherons are most commonly black or gray in color and the difference in color does not indicate difference in breed but may be the result of difference in strain of the breed.

#### Collecting Damages.

A friend of mine borrowed my cutter. I asked him to return it the same night; he did not do so, so after a week's time had elapsed I went after it but found it badly broken. Can I collect damages? J. T.

Ans.—Under the circumstances, you should be able to collect damages.

#### Mortgage Interest — School Teacher.

A person has a mortgage due and wishes to raise the interest. Would it be legal to get an agreement in writing for the increase in interest, or would he have to get a new mortgage?

2. Would it be legal for a school trustee to engage his own son in his own school?

H. S.

Ans.—1. The suggested agreement would be legal.

2. Yes.

#### Wet Battery.

How is a wet battery made?

F. W. S.

Ans.—There are several forms of wet cells, and to begin with it is necessary to have a glass or earthen vessel as a container; then you must have two metallic plates, of which zinc is always one. Sometimes the other is of carbon or of copper, or a copper compound, depending on what salt is to be used in the solution. Some of the common solutions used are caustic potash, copper sulphate and sal ammoniac. Almost any solution will make a wet cell of the strength suited to that particular salt and the plates in it.

#### Taxation of Income — Moratorium Act.

1. What income from loans, mortgages, etc., can a man have and not be assessed for income tax?

2. Would owning a small piece of taxable property make any difference one way or the other?

3. Would a man's physical ability to work or not make any difference?

4. How does the moratorium law affect mortgages issued since the passing of that law?

O. I. G.

Ans.—1. There is no exemption in respect of interest on mortgages.

2. No.

3. No.

4. It does not apply to such mortgages.

#### Vendor and Purchaser.

A buys a farm from B for \$8,500.00, paying \$1,500.00 cash down, B holding the mortgage for the remainder. This was 3 years ago, since which time A has paid \$200.00 per year off the principal and has had written receipts for same, signed by B, but A has nothing to show in the way of receipt for the \$1,500.00 paid down on taking the farm. B holds the deeds which he claims is customary in such a case. But supposing these deeds through mishap were destroyed, what would happen? Would it not be the correct and legal thing for A to hold them? At least should we not have a receipt for the \$1,500.00?

H. H. G.

Ans.—We assume that you received a deed of conveyance of the farm at the time you paid the \$1,500 and gave the mortgage for \$7,000. Such deed, if in the usual form, contains an acknowledgment by B of the receipt by him of the consideration money, and nothing further in that way is requisite. We assume also that this deed and the other deeds you refer to are registered. If they were destroyed it would entail some expense for a statutory declaration proving the loss and for certified copies from the Registry Office; and if the loss occurred from negligence on the part of the mortgagee he would be the one who ought to bear such expense. It would not be regular for A to hold the title deeds while the mortgage is outstanding. B is legally entitled to the custody of them.

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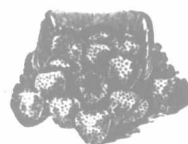
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