

Debentures.

Municipal, Government and Railway Bonds bought and sold.
Can always supply bonds suitable for deposit with Dominion Government

STOCKS.

New York, Montreal, and Toronto Stock purchased or Cash or on margin and carried at the lowest rates of interest.

H. O'HARA, & CO.

Members Toronto Stock Exchange,
TELEPHONE 915 24 Toronto Street

THOMSON, HENDERSON & BELL,

BARRISTERS, SOLICITORS, &c.

D. E. THOMSON, Q.C.
DAVID HENDERSON.
GEORGE BELL,
OHN A. HOLDEN,
Office
Board of Trade Buildings
TORONTO.

G. G. S. LINDSEY

BARRISTER, SOLICITOR
and NOTARY

PACIFIC BUILDINGS,
23 Scott Street, TORONTO

GIBBONS, MULKERN & HARPER,

Barristers, Solicitors, &c.

Office—Corner Richmond and Carling Streets,
LONDON, ONT.

GEO. C. GIBBONS, Q.C. P. MULKERN.
FRED. F. HARPER.

Macdonald, Tupper, Phippen & Tupper

Barristers, Solicitors, &c.
WINNIPEG, MAN.

Hugh J. Macdonald, Q.C. J. Stewart Tupper, Q.C.,
Frank H. Phippen. William J. Tupper.
Solicitors for: The Bank of Montreal, The Bank of
British North America, The Merchants Bank of Canada,
The Canadian Pacific Railway Co., The Hudson's Bay
Company.

FRANCIS H. CHRYSLER, Q.C.,

SOLICITOR AND
PARLIAMENTARY AGENT

Ottawa, - - Canada.

Will attend to Private Bill Legislation and Letters
Patent for Incorporation of Companies, also to cases
respecting Patents, Trade Marks and Industrial De-
signs.

MARTIN & LANGLEY

Barristers, Solicitors, &c.

59 Government St., VICTORIA, B. C.

ARCHER MARTIN | W. H. LANGLEY
Cable Address: "MARLANG."

Counsell, Glassco & Co.

BANKERS & BROKERS

Stocks, Bonds, Insurance, Real Estate.

W. H. Glassco.
C. M. Counsell.
F. S. Glassco. HAMILTON, Canada.

**SLOW
Pay**

And Bad Accounts are
specialties with our col-
lecting department.

Don't write anything
off until we see what we
can do with it.

R. G. DUN & CO.
Toronto and Principal Cities
of Dominion.

DECISIONS IN COMMERCIAL LAW

BAIN V. ANDERSON.—The question at issue here was the duration of a contract of service. The plaintiff, Bain, was in the employment of Hay & Co., furniture manufacturers, at Woodstock. When their business passed into the hands of Messrs. Anderson & Company, Bain was retained in the services of the purchasers at the salary he had formerly received, without any understanding as to a new arrangement. After the expiration of a month he was informed that if he desired to remain his salary would be considerably reduced. Having refused to accept the reduced wage, he was dismissed, and then brought an action for damages, claiming that his retention for the month was a re-engagement for another year on the same terms. It was held that where no time is limited for the duration of a service contract, whether or not the hiring is to be considered as one for a year, is a question of fact to be decided on the circumstances of the case. And as Bain was aware that the Anderson Company were attempting, by economy, to make a concern pay, that had previously been a losing one, it was not reasonable to suppose an implied contract had been entered into between them for another year's work on the same terms.

MILLER V. HAMILTON POLICE BENEFIT FUND.—In the formation of a benefit fund, it is often stipulated by the members that the fund shall not be distributed until it reaches a certain amount. This was the case in the formation of the Hamilton Police Benefit Fund. One of their rules was that "no money to be drawn from the fund for any purpose whatever until it reached the sum of \$8,000." Before the fund accumulated to this amount, George Miller, a policeman in Hamilton, and a member of the association, died. His widow and children made a death claim upon the money of the association. It was held by the Supreme Court of Canada that they were entitled to the amount claimed, so soon as the fund reached \$8,000. This is an interesting case, and may be taken as determining the general principle that wherever a member of a benefit association dies before a fund, to a share in which his heirs would otherwise be entitled, has matured to a stipulated amount, then the gratuity to the family is merely suspended, and becomes payable as soon as the amount is realized.

A subscriber in Detroit, writes: "I see what you had in last week's paper about the queer mixture of population in Chicago. But I have seen something queerer in one of our papers lately, about the same city." It says "the school census of Chicago shows that in one block in the Sixteenth ward there are but seven American born residents out of a total of 2,727, the majority being Poles. In another block there are 2,583 Poles out of a total population of 2,584, the other man being a Chinaman. The present population 1,851,588, indicates a growth of more than 70 per cent. since 1890."

JOHN MACKAY

Public Accountant, Auditor, Receiver
and Trustee

Bank of Commerce Bldg., Toronto
Cable Address: CAPITAL. Tel. No. 2732.

THE INSOLVENCY AND LIQUID ON
DEPARTMENT OF THE

Western Loan and Trust Company, Limited,

IS OPERATED BY

W. Barclay Stephens

Manager of the Company.

Under the laws of the Province of Quebec the Com-
pany cannot be appointed directly to trusts, such as as-
signees, etc. Therefore, Mr. Stephens will act on behalf of
the Company in all such cases, the Company assuming
all responsibility and reliability in regard to any trusts
which may be placed in his hands.

Address communications to

W. BARCLAY STEPHENS,

13 St. Sacramento Street, MONTREAL, Que.

ACCOUNT BOOKS.

ALL KINDS ON HAND

Special Patterns made to order.

BEST QUALITY—CLOSEST PRICES

THE **BROWN BROS.** Limited
Manufacturing Stationers, - Toronto.

PAPER

FOR PRINTING ON

FOR WRITING ON

FOR BOOKS

FOR CATALOGUES

FOR LEDGERS

Stipulate for our Paper when giving
an order to the printer.

ALL WHOLESALE
KEEP IT

Toronto Paper Mfg. Co.

MILLS AT CORNWALL

Wm. Barber & Bros.

PAPERMAKERS

GEORGETOWN, - - - ONTARIO,

MANUFACTURERS OF

Book Papers, Weekly News, and
Colored Specialties

JOHN BARBER