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TORONTO

PRESIDENT:

J. R. STRATTON, M.P.P.

VICE PRESIDENTS:

D. W. KARN, Esq. C. KLOEPFER, M.P.

The Company is chartered to act as Executor, Administrator, Guardian, Trustee, Assignee, Committee of Lunatic, Receiver and General Fiduciary Agent for investment of moneys, Management of Estates, Issuing and Countersigning Bonds, etc.

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## LANCLEY & MARTIN, Barristers, Solicitors, &c.

59 Government St., VICTORIA, B.C.

W. H. LANGLEY.

ALEXIS MARTIN.

Cable Address: "MARLANG."

## DECISIONS IN COMMERCIAL LAW

Banholtz v. The New York Life Insurance Company, decided by the Minnesota Supreme Court, was a case in which a widow sued to recover on an insurance policy on her husband's life. It appeared that friends of the deceased tendered his premium payment when he was sick, after it was due, extension having been secured by a note, but that the extension had also expired. The widow claimed that fifteen days' notice of the expiration of time was required under the law of New York, but the Supreme Court held that that did not apply in cases of extension, but only as to original dates.

It is reported from Quebec that A. Turgeon, tanner, against whom suits have lately appeared, is seeking a compromise. He failed some years ago in the same line.

The firm of M. S. Taylor & Co., general dealers, Mansonville, Que., were sued several weeks ago by a Hamilton clothing house, and are now reported as having abandoned their estate on the demand of John Macdonald & Co., Toronto. Liabilities are stated at about \$10,000.

We hear from Montreal of the death of Mr. Francis Scholes, managing director of the Canadian Rubber Company, an old resident of Montreal and an esteemed business man. A sudden death was that of Mr. Joseph Victor Hudon, jr., member of the firm of Hudon, Hebert & Co., who was found dead in his office on Monday morning last, by the watchman, who was inspecting or opening the premises.

The Vanderbilt railway lines intend to establish a clearing house at Buffalo to audit the accounts and clear the balance between the various roads on all traffic interchanged at Buffalo and Suspension Bridge. The clearing house will be in charge of William Nicholson, now auditor of the Fall Brook Railway. The earnings on all traffic interchanged will be accounted for through the clearing house, instead of through the auditing department of each road, as at present.

An incident was related the other evening by Mr. G. B. Ryan, on the occasion of the Guelph Board of Trade dinner, which shows how Canada is advertising herself abroad by means of her manufactures. Not long ago, said Mr. Ryan, I was called upon by the representative of a woolen manufacturing house in Germany. When we had chatted a while he told me that he was pleased to have seen Guelph, and that when he landed from the train, and saw across the street the big four-story factory, with "Bell Organs" on its front he felt instantly at home. "Sir," he said, "I have been travelling for this house twenty-five years and been pretty well over the world though never in Canada before. But in the countries along the Mediterranean, in South Africa, in Australia, almost everywhere I went, I found the Bell Organs, or else their advertisement or representative; and now I am glad to be on the spot where they are made."

## JOHN MACKAY

Public Accountant, Auditor, Receiver  
and Trustee

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

THE INSOLVENCY AND LIQUIDATION  
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 Company cannot be appointed directly to trusts, such as assignees, 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.

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