highly prejudicial to commerce; but, as we have seen both by the decisions anterior to the statute, as well as by the statute, the insured must have an interest in the property at the time of effecting an insurance against fire, as well as when the loss happens."

Every policy in England will be presumed on interest unless something be shown to establish the contrary.<sup>1</sup>

But in Rhind v. Wilkinson<sup>2</sup> it was held that interest at the time of effecting the policy is immaterial: it is sufficient if it be at the commencement of the risk.

# § 60. Future or expectant interest.

It is the opinion of Mr. Phillips, in opposition to the dictum of Lord Chancellor Hardwicke, in Saddlers' Co. v. Strode, 2 Atkyns 555, that there is no principle of Common Law which prevents a valid insurance on a future or expectant interest against fire, any more than against the perils of the sea, but that either a marine or fire policy will cover such an interest in the absence of fraud, misrepresentation, or concealment.<sup>3</sup>

In Lower Canada no insured can recover beyond his interest made out, but he need not be absolute or unqualified owner of the subject insured, nor have immediate interest <sup>in</sup> it. Trustees, pawnees, factors, commission agents, common carriers, may insure goods, or property, to the extent of any possible interest in them that they may or can have; subject, of course, to the conditions of policies which may require the nature of the interest insured to be specified; subject also to our Civil Code.

[To be continued.]

# INSOLVENT NOTICES, ETC. Quebec Official Gazette, June 7. Judicial Abandonments. Elzéar Laverdière, Irader, parish of St. Pierre de Montmagny, June 4. Cléophas M. Lavigne, grocer, Montreal, June 2. Pronovost & Roy, traders, St. Félicien, May 23. Curators appointed. Re Vital Théodore Dorais, trader, St. Valentin.-C. H. Parent, Montreal, curator, May 29. 1 Cousins v. Nantes, 3 Taunt. 2 Taunt (a marine insurance on ship and freight).

<sup>3</sup> 1 Phillips, Insurance, 118.

Re Henderson Lumber Co., Montreal.-A. F. Riddell, Montreal, liquidator, May 31.

Re Jean Baptiste Lafontaine, district of Chicoutimi.-J. B. E. Letellier, curator, May 28.

Re Prosper Lafontaine, trader, Lac Bouchette.-J. B. E. Letellier, curator, May 28.

Re Fred. Moor & Co. (late Connolly & Moor), Windsor Mills.-J. McD. Hains, Montreal, curator, June 3.

Re Félix Trudeau, Napierville.-Kent & Turcotte, Montreal, joint curator, May 29.

#### Dividends.

Re W. T. A. Donohue, trader, Roberval.—First and final dividend, payable June 23, H. A. Bédard, Quebec, curator.

Re Isidore Durocher, Montreal-First dividend, payable June 26, C. Desmarteau, Montreal, curator.

Re André Lapierre, parish of St. Barthélémi.-First and final dividend, payable June 25, J. E. Rouleau, St. Barthélémi, curator.

Re Dame Marie C. E. Nolin, St. John.-First and final dividend, payable June 17, Bilodeau & Renaud, Montreal, joint curator.

Re Hugh O'Hara, Montreal.—First and final dividend, payable June 26, C. Desmarteau, Montreal, curator.

Re F. J. Scheak & Co.-First and final dividend, payable June 24, W. J. Common, Montreal, curator.

Re Alfred Truteau.—First and final dividend payable June 10, J. M. Marcotte, Montreal, curator.

### Separation as to property.

Laura Jane Huntoon vs. Charles D. Lapointe, farmer, township of Barnston, district of St. Francis, May 28.

Quebec Official Gazette, June 14.

Judicial Abandonments.

William Neil, trader, Montreal, May 12.

Edmond Pérusse, lumber merchant, Port Daniel, county of Bonaventure, May 29.

Machinery Supply Association, Montreal, June 11. Narcisse Turgeon, tanner, Levis, May 27.

### Curators appointed.

Re Dominion Illustrated Publishing Co., Montreal. -J. B. Clarkson, Montreal, curator, June 7.

Re James Hoolahan, Montreal.-Kent & Turcotte, Montreal, joint curator, June 10.

Re Thomas Lamy, Louiseville.—Kent & Turcotte, Montreal, joint curator, June 4.

Re William Neil, Montreal.-Henry Ward, Montreal, curator, May 20.

Re Victor Vachon, trader, parish of St. Dominique. -J. O. Dion, St. Hyacinthe, curator, June 12.

### Dividende.

Re Charles Tellier, St. Félix.-Dividend, payable July 16, E. Guilbaut, Joliette, curator.