

## 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 for Cash or on margin and carried at the lowest rates of interest.

### H. O'HARA, & CO.

Members of the firm—H. O'Hara, H. R. O'Hara  
Members Toronto Stock Exchange, W. J. O'Hara  
Member Toronto Stock Exchange).

GEORGE KERR.

WALTER R. MORSON.

## KERR & MORSON

### STOCK BROKERS

McKinnon Building, - - TORONTO

Deal in all Domestic and Foreign Securities, including Mining Stocks.

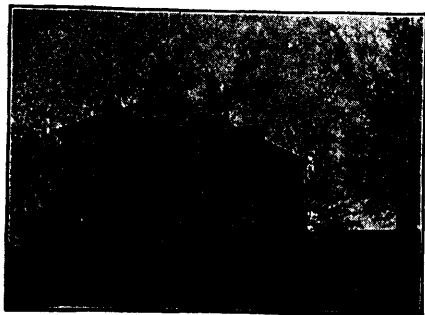
N. Y. Correspondents: HENRY CLEWS & Co.

## J. F. RUTTAN

**REAL ESTATE,  
INVESTMENTS,  
INSURANCE.**

PORT ARTHUR & FORT WILLIAM.

Post Office Address—PORT ARTHUR, ONT.



"Glen Haur," MISS VEALS' SCHOOL  
COR. SPADINA AVE. & MORRIS ST., TORONTO.  
PUPILS PREPARED FOR THE UNIVERSITIES.

ESTABLISHED 1845.

## L. COFFEE & CO.,

Grain Commission  
Merchants

THOMAS FLYNN.  
JOHN L. COFFEE.

19 Board of Trade Building,  
Toronto, Ontario

## THE TRUSTS AND GUARANTEE COMPANY, LIMITED

Capital - - \$2,000,000

Executors, Administrators, etc.

Offices and Safe Deposit Vaults,

14 King St. West, Toronto

President - J. R. STRATTON, M.P.P.

Chartered to act as Executor, Administrator, Guardian, Trustee, etc. Agent for investment of moneys and management of estates. Safe Deposit Boxes to rent. Wills appointing the Company executor or trustee held without charge. Correspondence invited.

T. P. COFFEE, Manager.

## DELIVERY BY CARRIERS.

We were recently asked to state the law in the United States, as to delivery by common carriers. This feature of commercial law has been very concisely summarized, as follows: A common carrier is not bound to deliver goods to the consignee unless the latter is willing to give a receipt for them. But the consignee on his part has a right to examine the goods before accepting them, and if they are found to be damaged he is under no obligation to declare in his receipt that they were received in good order. If the carrier refuses to deliver up the goods without this, the owner may sue for a conversion. If, as is very often the case, a receipt is delivered to the carrier before the goods are examined, declaring that they were received in good condition, this becomes prima facie evidence of the truth of the statement, though it may be explained by proof, showing the actual facts. But an owner is in a much better position if he sues for possession of the goods before giving such a receipt, than if he attempts to explain it away after he has given it.

Victoria, B.C., October 10th.—Justice Walkem, in the Assize Court on Monday, imposed a fine of \$5,000 on the Union Colliery Company, whom the jury had found guilty of criminal negligence in connection with the Trent river bridge disaster. In delivering judgment, His Lordship said: "The Legislature would not have passed this new regulation or enactment if it was not to provide against such an occurrence as actually took place on this bridge. Six lives were lost in the accident, and it becomes a very serious matter. It was naturally in the interest of the company to keep their bridge in repair, so that it would not be destroyed, and so that they would not meet with the loss that they naturally will meet with, speaking from the pecuniary point of view of the destruction of the structure. Having considered all the circumstances, and without mentioning other matters which may come up, I have concluded that the least I can do will be to impose a fine of \$5,000."

THE number of drills in the Le Roi mine is to be increased from 50 to 90.

SEVEN years ago, E. L. Williams opened a jewelry store in Fort William, and for a time prospered, but afterward became anxious to do more than he could afford, increasing his stock too much. In consequence of this he had to assign one year ago, and creditors kindly accepted 50 per cent. of their claims, as in full. This did not relieve him, as he has again assigned.

THERE were 1,437,000 bushels of wheat in store at Fort William, on Lake Superior, on September 30th, as compared with 325,000 bushels a year ago. Stocks of wheat at Fort William, Port Arthur, Keewatin, Winnipeg, and interior country points were estimated approximately at 3,810,000 bushels, compared with about 1,875,000 bushels a year ago.

## JOHN MACKAY

Public Accountant, Auditor, Receiver and Trustee

Bank of Commerce Bldg., Toronto  
Cable Address: CAPITAL. Tel. No. 3732.

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.

## The Dominion Permanent Loan Co.

12 King St. West, Toronto

|                            |                |
|----------------------------|----------------|
| Capital Stock paid-up..... | \$1,059,295 24 |
| Reserve .....              | 37,535 90      |
| Total Assets .....         | 1,427,931 11   |

Debentures issued for 1, 2, 3, or 5 years at highest current rates, with interest coupons attached, payable half-yearly.

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

M. HOLLAND, General Manager.

## THOMSON, HENDERSON & BELL,

BARRISTERS, SOLICITORS, &c.

D. E. THOMSON, Q.C.

DAVID HENDERSON,

GEORGE BELL,

JOHN B. HOLDEN

W. N. TILLEY.

Offices:  
Board of Trade Building  
TORONTO.  
CAN.

## G. G. S. LINDSEY

BARRISTER, SOLICITOR  
and NOTARY

Office—77 and 78 Freehold Loan  
Building.

## 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.

## D. S. WALLBRIDGE,

Barrister, Solicitor, &c.

Inns of Court Building

VANCOUVER, B.C.