

who pays it, for the moment the cheque is paid it is extinguished, and the bank has no other remedy than to sue the party paid as for a wrongful payment. A holder in due course has on the other hand a right of action against all previous endorsers up to the first endorser. In other words, a bank paying a cheque has not the same rights as to the parties on the cheque if it be wrong as a person who receives a cheque and does not pay it, which seems an absurdity. The proposed amendment will alter this anomaly, and provides that the bank shall have all the rights of a holder in due course. The other substantive alteration which this Bill will make is to re-insert in the Act a clause which was in the original draft, but which was left out. It is to be found in the previous law, and it was so in the code,—simply to make the common law of England apply upon a point where it is not inconsistent with the provisions of the Act. The insertion of such a clause was not considered necessary when the Act was passed, but its omission seems to have caused a certain amount of doubt and uneasiness, and it was considered important to re-enact this provision.

When these amendments were being considered in the House, we regret that an effort was not made to alter the provision of the present law regarding Saturday protests. No note can now be protested until after three o'clock on such days, and as the banking hours terminate at one, a large aggregate number of clerks are kept for two hours after closing time, in order to comply with the requirements of the law. In the cities at least the custom as to banking hours should be respected.

REPRESENTATION IN PARLIAMENT.—*La Patrie* draws attention to a curious thing that may result from the decline of the population in Quebec. Quebec has sixty-five members in the House of Commons. That number is fixed for all time by the Constitution, which also provides that the number of representatives from the other provinces shall be regulated by the unit of representation in Quebec. Thus, in 1881, the census showed a population in all Canada of 4,300,000. Quebec had 1,300,000, so that each of her sixty-five members represented 20,000 persons, and accordingly 20,000 was the unit for the other provinces, giving them 150 members for their 3,000,000 inhabitants. Suppose that in consequence of emigration the population of Quebec should be reduced to 1,000,000, she would still retain her sixty-