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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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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.

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

59 Government St., VICTORIA, B.C.

W. H. LANGLEY.

ALEXIS MARTIN.

Cable Address: "MARIANG."

## COLLECTION LETTERS.

The report that the Bar of the province of Quebec had decided to prosecute R. G. Dun & Co., for usurping lawyers' functions, has attracted considerable interest. The cause of the complaint is two very ordinary collection letters, which read as follows:

"The Mercantile Agency,

"Imperial Building.

"Mr. Joseph Laurier, of this city, has placed in our hands for immediate collection his account against you, amounting to \$10, to which is added \$1, our collection charges, making a total of \$11. Our instructions are to sue this account unless paid at once, and should we not receive remittance in full of same by return mail we shall be obliged to request our solicitor to take immediate action."

This letter is dated January 23rd, while following it is another which states: "Kindly take notice that unless we receive from you remittance to cover the above amount by return mail, suit will be entered, and the costs incurred."

The statute, under which it is proposed to take action, is in part:

"Whoever, without holding a diploma as advocate, solicitor, attorney or barrister, under the laws of Lower Canada or this province.

(a) Practices as an advocate, or.

(b) Usurps the functions of the profession, or.

(c) Does or claims to do any act connected therewith, or

(d) Assumes the title of advocate, or.

(e) Advertises himself as such, or.

(f) Acts in such a manner as to lead to the belief that he is authorized to fulfil the office or to act as an advocate, shall be liable to a fine of not less than \$25, and not more than \$60."

The following are deemed to be acting in such manner as to lead to the belief that they are authorized to fulfil the office and to act as advocates, and are consequently liable to the fine aforesaid, namely: Every person not holding a diploma, as aforesaid, or every association, company or corporation that writes or sends any cards or circulars asking for the payment of any sum with costs, or with the intimation to the effect that legal proceedings will be taken to recover the same, or advertises that he or it will undertake to institute or have legal proceedings instituted or obtain or cause to be obtained, or execute or cause to be obtained or execute or cause to be executed, or cause a judgment to be executed against a debtor.

"This article shall not apply to a creditor who writes to his debtor."

DANIEL SCOTTEN, the well-known Detroit tobacconist, died last week. It is said that his Hiawatha tobacco works in Detroit have been sold to the Continental Tobacco Trust. According to the Ontario Gazette, a Canadian company has been formed, whose Canadian factory will be situated at Ojibwa, a point six miles below Windsor, and owned by Daniel Scotten. They will presumably use Canadian leaf.

## 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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