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References { The Canadian Bank of Commerce,
The Union Bank of Canada.

DECISIONS IN COMMERCIAL LAW.

CERRI V. ANCIENT ORDER OF FORESTERS.—The Ontario Insurance Amendment Act, 1889, applies to benefit societies; and where a man was admitted to the defendants' Order on the strength of a representation as to age, which was false, but made in good faith and without any intention to deceive, Street, J., decided that by virtue of the above-mentioned Act, the contract of insurance was not avoided thereby. If the true age of the deceased had been stated, he could not have been admitted to the Order, and therefore could not have effected any insurance. Held, nevertheless, being a member in good standing at the time of his death, and his membership not having been attacked in his lifetime, his certificate of insurance was not avoided by this fact.

ELLIS V. TOWN OF TORONTO JUNCTION.—The plaintiff was appointed police magistrate for the town of Toronto Junction by commission of the Lieutenant-Governor, expressed to be without salary, in 1892, the town council having previously, in 1890, requested that a police magistrate should be appointed. In 1890 the population was under 5,000; but in 1892, when the appointment was made, it was over 5,000; and on the plaintiff demanding \$800 per annum as salary, asserting that it was his due under the statute respecting police magistrates, the town council at first paid him this salary. In 1894, having first tried in vain to get the plaintiff to resign, the town council resolved to pay him only \$400 a year, which the plaintiff agreed to accept. In 1895 the town council resolved to discontinue the plaintiff's salary altogether. Chancellor Boyd decided that the plaintiff not having been appointed as a salaried official, had no right to a salary as one of the incidents of his office, and the Police Magistrates' Act did not apply, and the town council were entitled to act as they had done.

MERCANTILE AGENCY—STATEMENT—RATING.

In the recent case of Treadwell versus the State of Georgia, the Supreme Court of Georgia held that though a merchant makes to a mercantile agency a statement in some respects false, to be used in giving him a rating which he knows is intended to be used by others as a basis for determining whether or not credit will be extended to him, yet, where no credit is actually extended until after the lapse of a considerable period, such, for instance, as sixty days, the person extending the credit and parting with the possession of his goods in pursuance thereof, cannot assume that the statement is still operative, unless the person credited expressly reaffirms the truth of the statement, or at least knows, or has reason for believing, that he is obtaining the credit on the faith of the representations made in the statement, and, by remaining silent, misleads the other party.

—One item of lake freight showing a decrease during the past season was hard coal, which is moved principally from Buffalo to the Northwest. Shipments from Buffalo by lake during 1896 aggregated 2,400,068 net tons, according to custom house reports. This is a decline of 220,700 tons, compared with last year's shipments.

—Silver inkstands, hair tonic, cologne, French blacking, bromo-lithio, skin salve and hygienic oil were among the articles of luxury supplied at the public expense to United States Senators last year.

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