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sonable, on account of the variable character of their stock, which prevented their knowing precisely its value at all times, and which, therefore, prevented them from living up strictly to the terms of the clause. The Supreme Court held, however, that this special "co-insurance clause" had been used by insurance companies in England, on the Continent, and in the United States, for upwards of fifty years; that it was introduced into the policy in strict accordance with the provisions of the Insurance Act; and that it was not unjust or unreasonable, and that, therefore, it was binding on the plaintiffs, who must have observed the special conditions thereof, to receive the benefit of the policy in case of loss.

KELLETT, Parkes & Riley's elevator, in Morden, was on the 19th inst. burned.

THE Halifax Tramway Co. has declared a quarterly dividend at the rate of 5 per cent. per annum.

Considerable damage is reported as being done to growing fall wheat, in the vicinity of Dundas, Lyden and Hamilton, by the Hessian fly.

THE output of the Dominion Coal Co. at present is about 16,000 tons daily. Some thirty cars of coal leave Sydney LAIDLAW, KAPPELE & BICKNELL, every day for use on the Intercolonial, at various points in Nova Scotia and New Brunswick.

THE Spanish cigar-makers in Montreal, who, up to the present, acted as an independent body, have expressed their intention to join the International Union, and they are now out on strike, in sympathy with the other employees.

A GIGANTIC scheme is said to be on the tapis for the combination of all the gas, electric light and power concerns within 100 miles of Niagara Falls, part of the idea being to 'build power lines in all directions from the Falls.

How to see the Pan-American Exhibition at Buffalo is a question with many people. Not a few Canadians are planning to go to-morrow or Monday, to celebrate our Dominion Day, or to see the Americans across the Lake celebrate theirs. The "Pan" can be seen very well for four or five dollars per head-fare included—or for \$50 to \$100 a head. It all depends. If you want to do it comfortably and with economy, write the Elite Information Bureau, 305 West Utica St., Buffalo, saying whether you want rooms or board, or both.

THE special telephone committee of the Toronto City Council met on Wednesday, to consider the offer of the Ontario Telephone Company. The offer, first submitted some time ago, is to install an up-to-date system, underground, in the centre of the city, and give each subscriber a metallic circuit, the cost to be \$36 per annum for business 'phones, \$24 for house 'phones, and the two for \$50. The committee recommended that they be instructed to prepare with the city solicitor a draft contract, which, if acceptable to the company, will be sent on to council.

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