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154 Toronto Street, Toronto.

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 trust which may be placed in his hands.

Address communications to

W. BARCLAY STEPHENS,

18 St. Sacrament Street, MONTREAL, Que.

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. OOFFEE, Manager

RESPONSIBLE FOR CHILDREN.

It is only reasonable that if industrial companies employ children in factories they must be held responsible for any harm which may happen such children. This principle was laid down last week at Montreal by Mr. Justice Gill in rendering judgment in the case of J. P. Beaune, tutor for his minor son, Eugene Beaune, against the Merchants' Cotton Company, for \$1,999.97, for injuries sustained by the boy, which injuries will be permanent. The boy was 13 years and 5 months old on August 11, 1898, when he was employed along with other lads in the company's factory, in cleaning the machinery of cotton waste and other rubbish. The boy had been given some summary instructions in the work which was required of him by one of the assistant foremen, and then placed to work under a lad two years older than himself. While cleaning some machinery, his hand was caught and crushed. Taking all the circumstances of the case into consideration, and the fact that the lad will not lose the entire use of his hand, the Court assessed the damages at \$850, and costs, and rendered judgment accordingly.

A VERY considerable business has been done of late years in the export of maple blocks from Canada to the Old Country. Some twenty years ago, when this business was started, the first shipment was 6,000 blocks. But during the present year there will have gone out of Canada probably 150,000 maple blocks. Much of this hard maple comes from the counties of Huron, Bruce and Grey, and is used among other things for washing-machine rollers.

ONE more mistaken step by a farmer, who is dazzled by commercial life and turns merchant: S. B. Paton came off the farm in 1897, and started storekeeping at Oxford, N.S. He had no experience in selling or buying goods, and is not said to have shown any particular business aptitude. A few days ago he wrote his creditors that he had made a loss, and proposed a settlement at 50 cents in the dollar. There seems some local question about the loss claimed, and Mr. Paton may have difficulty in getting the settlement asked.

THE lesser Montreal failures for the week are as follows: A. Lapointe, saloonkeeper demand of assignment.—Lindsay Pillar, doing a small commission and agency business, in the name of his wife, has assigned to the Court; liabilities being scheduled at \$2,537.—A. Pelchat, men's furnishings, is reported absent, and a meeting of creditors is called for the 11th inst.—A voluntary assignment is made by Bergeron & Frere, grocers, in which firm Mrs. Eugene Bergeron is the only registered partner. Mr. Bergeron failed before in 1897.—Another grocery failure is that of Wm. Rourke, who has filed consent to assign. He has been a long time in business, but with very indifferent results, having been reported unsuccessful on several former occasions.—J. U. Hainault, also in a small suburban grocery way, and before reported as in trouble, has assigned, and shows liabilities of \$1,100.

JOHN MACKAY

Public Accountant, Auditor, Receiver
and Trustee

Bank of Commerce Bldg., Toronto
Cable Address: CAPITAL. Tel. No. 3733.

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.

JNO. H. YOUNG

CHARTERED ACCOUNTANT,
Auditor, Trustee, Etc.

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G. G. S. LINDSEY & CO.

Barristers, Solicitors, Notary, &c.

Freehold Loan Building, Corner
Adeleide and Victoria Streets,
Suite 77 and 78.

Telephone No. 2984.

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