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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.

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ESTABLISHED 1846.

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Grain Commission Merchants

THOMAS FLYNN.
JOHN L. COFFEE.

19 Board of Trade Building
Toronto, Ontario

THE TRUSTS AND GUARANTEE

COMPANY, LIMITED

Capital - - \$2,000,000

Executors, Administrators, etc.

Offices and Safe Deposit Vaults,

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President - J. R. STRATTON, M.P.P.

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T. P. COFFEE, Manager

AN INSURANCE CLAIM.

Judge Langelier rendered judgment this week at Montreal in the case of G. R. Angus v. the Canada Agricultural Insurance Company. The plaintiff, as transferee of Wm. Angus, claimed \$14,759 as balance still due on \$19,759, advanced by the latter to the defunct Canada Agricultural Company. The plea to the action was that the claim had no legal existence, inasmuch as the cheques and drafts forming the basis thereof were signed by one Goff, who had no authority to do so. There was also a plea of prescription, and a further plea that the plaintiff had made a compromise by which he accepted \$10,000 of which \$5,000 was paid in cash, the balance to be paid as soon as the liquidator could make the necessary collections.

The court dismissed the first plea on the ground that, by accepting a compromise, the defendant recognized Goff's standing. The plea of prescription was also dismissed, the court holding that the thirty years' prescription applies in this case. However, the court admitted the third plea. The compromise was proved, but the plaintiff simply credited defendant for \$5,000, and sued for a balance of \$14,759, as if no transaction had taken place. So long as that arrangement was not set aside, plaintiff could not claim more than \$5,000. Action dismissed.

WESTMINSTER REDIVIVUS.

It is agreeable to learn that the rebuilding of New Westminster has placed that British Columbian city in a better position than it was before the conflagration of September, 1898. That is to say, it had been in some respects overbuilt, and was saddled with structures out of keeping with its volume of trade or resources. And the fire was a sad blow. But wisdom has been shown in rebuilding in a manner and on a scale more commensurate with wants and prospects. As a correspondent puts it: "Our city is flourishing and doing well. The rapid recovery of Westminster from the disastrous fire which laid her in ashes only twelve months ago is something phenomenal. Columbia street—the business portion of the city—is rebuilt with structures in keeping with the requirements of the community, and the storekeepers are doing a safe and prosperous business. Many fine dwellings have also been erected during the past year, and preparations are being made to erect many more. Westminsterites are proud of their city, and justly so, and have backed their pride, and manifested their faith in it, by unceasing effort and expenditure of capital."

Tugs are busy arranging the lumber barges along the Hull shore, at Ottawa, for the winter.

The Department of the Interior has received a telegram from Commissioner Ogilvie, stating that the amount of royalty collected in the Yukon up to November 1st was \$730,800. This is considered large.

JOHN MACKAY

Public Accountant, Auditor, Receiver and Trustee

Bank of Commerce Bldg., Toronto
Cable Address: CAPITAL. Tel. No. 3732.

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.

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M. HOLLAND, General Manager.

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