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Policies) for from \$1,000 to \$20,000, premiums payable yearly, half-yearly or quarterly. The policies are liberal in
their provisions, contain no restrictions as to travel and residence, provide for **immediate payment** of claims,
and the premium rates are extremely low. We invite comparison of rates with the rates of other companies.**BRANCH OFFICES IN CANADA:**Toronto, Ont., Room B, Confederation Buildings—R. M. GIFFORD, Supt.
Montreal, Can., Board of Trade Building, 42 St. Sacramento St. (Rooms 529 to 533), CHAS. STANSFIELD, Supt.
Ottawa, Ont., 29 and 30 Ontario Chambers, Sparks Street—LAUNCELOT GIBSON, Supt.
London, Ont., Masonic Temple, Richmond Street—J. T. MERCHANT, Supt.
Hamilton, Ont., 64 James Street S.—FRANK LESLIE PALMER, Supt.**Agents wanted in all the principal cities. For information apply as above.****DECISIONS IN COMMERCIAL LAW.****IN re THEATRICAL TRUST LIMITED.**—Section
25 of the Companies Acts regulates the only
mode of payment for shares, and therefore if a
contract is registered under it, and the consid-
eration stated in such contract is illusory, or if
it permits an obvious money measure to be
made, showing that discount was allowed, or of
showing that the shares were openly issued at
a discount, the allottee will not be relieved from
paying up the balance of the cash value of the
shares, according to Vaughan Williams, J.**ANDREWS v. NOTT-BOWER.**—In obedience to
the orders of the watch committee given at the
request of the magistrates, a head constable
compiled a book giving a list of the licensed
houses, with names, dates, "superintendent's
remarks," and other particulars, for the pur-
pose of facilitating the business at the general
annual license meeting. The plaintiffs were the
licensee and barmaid respectively of one of the
houses named in the book, and their action was
for defamation in respect of a statement in the
book that the renewal of the license of the
house was to be opposed on the ground of im-
proper conduct. Copies of the book were sup-
plied by the head constable to the magistrates,
and by their direction also to persons having
business at the sessions, and to their legal ad-
visers. The English Court of Appeal decides
that the occasion of the publication was privi-
leged.**FLOOD v. JACKSON.**—The members of a trades
union having resolved not to work with the
plaintiff on account of what the latter had
done at another time and place, the district
delegate of the union intimated to the em-
ployers that if they did not discharge the plain-
tiff, and undertake not to employ him again,
all the members of the union would strike. In
consequence of the interference of the delegate,
which there was evidence to show had been
undertaken to punish the plaintiff, the em-
ployers discharged the plaintiff at the end of
the day (his employment being only from day
to day), and refused to employ him again.
The Court of Appeal, of England, decidedthat the plaintiff had a cause of action against
the delegate. A district delegate appointed by
the members of a trade union to confer with
and advise them in disputes, is not the servant
or agent of the officers or of the members of
the union.**HUNTER v. DOWLING.**—Four persons carried
on business in partnership under articles which
provided that on the death of one partner, his
share was to be taken over by the survivors at
the value put upon it in the last balance-sheet.
Negotiations for a sale of the business premises
to a railway company were in progress when
one partner died. North, J., finds that, in
taking the accounts, the deceased partner was
entitled to be credited with his share of the pre-
mises, plant, fixtures, etc., at the price which
was subsequently given for them by the rail-
way company, but not with a share of the
good-will, although that was included in the
sale and a value put upon it.**IN re CROWTHER, MIDGLEY v. CROWTHER.**
—A direction in a will empowering trustees to
postpone the sale and conversion of any part of
the testator's property for such period as to
them should seem expedient, justifies the trust-
ees, in the view of Chitty, J., in postponing
the sale of the testator's business, and in carry-
ing on the business with a view to benefit the
tenant for life who is entitled to the profits till
sale.**MARSHALL v. SOUTH STAFFORDSHIRE TRAM-
WAYS CO.**—Though an equitable charge or lien
usually confers a right to have the property
sold, the owner of an equitable charge or lien
on an undertaking or business acquired under
statutory power and for public purposes is not
entitled to a judicial sale of such undertakings
for the payment of his debt, if the purposes, for
which it was acquired would be defeated or
seriously affected thereby. A tramways com-
pany, like a railway company and a waterworks
company, is within this exception to the general
rule, according to the English Court of Appeal.**NO MORE DAYS OF GRACE.**The Governor of Pennsylvania has affixed
his signature to the new law, which will abolish
days of grace. The passage of the bill has
been warmly urged by the Pennsylvania bankers
and they are gratified to see it become a law.
It will go into effect January 1st, 1896. A
similar law went into effect in Illinois July 1st.
The States are rapidly doing away with the
days of grace law. Among those where it has
been abolished are California, Idaho, Oregon,
Utah, Vermont, Wisconsin and New York.
New Jersey has also passed a similar law. It
went into effect July 4th. A bill containing the
same provisions as the one which passed the
Pennsylvania Legislature has just been intro-
duced into the Tennessee Legislature, and there
seems to be good prospect that it will pass.—
Banker's Monthly.—Wingham's rate of taxation is twenty-one
mills in the dollar.—William Smith has purchased the under-
taking business of D. B. Calbick, in Goderich.—If a recent Halifax paragraph may
be relied upon, suit for nearly \$700,000 has
begun in the Supreme Court, the plaintiffs
being the American Loan and Trust Company,
and the defendants the Eastern Development
Company, both companies consisting chiefly of
Boston men. The defendants own the Cox-
heath Copper Mines, Cape Breton. The suit
is to foreclose a trustee's mortgage for the
bondholders, which mortgage is on the Cox-
heath Copper Mine and real estate adjoining
belonging to the company.