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adian Pacific runs through its centre, and sidings may be
built to any part of it. Easy of access by electric cars.

Terms easy. Apply to

HENRY HOGAN, Proprietor.
St. Lawrence Hall, Montreal.**DECISIONS IN COMMERCIAL LAW.****BERTRAND V. MAGNUSSON.**—By deed dated
27th August, 1894, the defendant made an
assignment to the plaintiff for the benefit of his
creditors; the defendant at the time was the
owner of a lot of land with a building thereon,
the lower story of which was a store, fronting
on the street, with large windows, and a sign
over the door. The upper story was divided
into six rooms, four of which are occupied by
the defendant as a dwelling, the other two
being rented; there was in the rear a lean-to,
used as a summer kitchen and another used as
a wood-shed. The defendant had also a stable
built on the back portion of the lot. The lot
and building were valued at from \$1,000 to
\$1,400. The plaintiff contended that the lot
and buildings passed to him by deed of assign-
ment and brought an action of ejectment to
recover the same. The defendant contended
that his property was his actual residence and
home, and exempt from seizure under execution
under the Homestead Exemption Act of Mani-
toba, and that the property did not pass by the
assignment. The Manitoba Court of Queen's
Bench decided that a verdict should be entered
for the defendant. It seemed reasonable that
as long as the building occupied by a debtor ashis residence and home did not, including the
land on which it was erected, exceed the value
of \$1,500 fixed by the statute, such person
should be entitled to the protection afforded by
the statute, although a portion of the building,
even a substantial one, was used as an office,
shop, store, or other place of business.**HEADFORD V. McCLARY MANUFACTURING CO.**
—W., a workman in a factory, to get to the
room where he worked, had to pass through a
narrow passage, and at a certain point turn to
the left, while the passage was continued in a
straight line to a lift. In going to his work at
an early hour one morning he inadvertently
walked straight along the passage and fell into
the well of the lift, which was undergoing re-
pairs. Workmen engaged in making such re-
pairs were present at the time, with one of
whom W. collided at the opening, but the bar
that was usually placed across the front of the
shaft was down. In an action against his em-
ployers, in consequence of such accident, the
Supreme Court of Canada affirmed the deci-
sion of the Court of Appeal, that there was no
evidence of negligence of the defendant to
which the accident could be attributed, and W.
was properly nonsuited at the trial.**NARES, NICHOLLS & CO.****Financial and General Agents, WINNIPEG.**References { The Canadian Bank of Commerce.
The Union Bank of Canada.Debentures Purchased. Sole charge taken of City
and Farm Properties for sale. Rents Collected, etc.
Business solicited. P.O. Box 1265, Winnipeg.**Investment Bonds.**

\$50,000 City of Newton, Mass.	4s
\$50,000 City of Haverhill, Mass.	4s
\$50,000 Hennepin County, Minn.	4½s
\$20,000 Wilmington, N.C., Gold	5s
\$50,000 Astoria, Oregon, Gold	5s
\$20,000 Ballard, Seattle, Gold	6s

E. C. Stanwood & Co'y121 Devonshire Street,
BOSTON, MASS., U.S.A.**TOOTH V. KITTREDGE.**—A judgment credi-
tor of J. applied for an order for sale of the
latter's interest in certain lands, the legal title
to which was in K., a brother-in-law and former
partner of J. An order was made for a refer-
ence to ascertain J.'s interest in the lands,
and to take an account of the dealings be-
tween J. and K. In the Master's Office, K.
claimed that in the course of the partnership
business, he signed notes which J. indorsed and
caused to be discounted, but had charged
against him, K., a much larger rate of interest
thereon than he had paid, and he claimed a
large sum of money to be due him from J. for
such overcharge. The Master held that, as
these transactions had taken place nearly
twenty years before, K. was precluded by the
Statute of Limitations, and by laches and ac-
quiescence from setting up such claim. The
Master's decision was reversed by a Judge in
Court, and the decision of the latter affirmed
by the Court of Appeal, on the ground that
the matter being one between partners, and the
partnership affairs never having been formally
wound up, the statute did not apply. Held by
the Supreme Court of Canada, reversing the
decision of the Court of Appeal, and restoring
the Master's report, that K.'s claim could not
be entertained; that there was, if not absolute
evidence, at least a presumption of acquies-
cence from the long delay; and that such pre-
sumption should not be rebutted by the evi-
dence of the two partners, considering their
relationship and the apparent covenant between
them.**TEN DOLLARS A MINUTE!**This is the average amount being paid to the Policy-holders every minute of every hour, of
every day, of every week, the year through, by the**METROPOLITAN****Life Insurance Co. of New York****Assets, . . . \$22,326,622.16****Its great feature is its INDUSTRIAL PLAN OF LIFE INSURANCE****5** Cents per week (and upwards) will secure a
policy.
All ages from 2 to 70 are taken.
Males and Females insure at same cost.
Only healthful lives are eligible.
All policies in immediate benefit.**C** LAIMS paid immediately at death.
No initiation fee charged.
Premiums collected by the company weekly at
the homes of policy-holders.
No uncertain assessments—no increase of pre-
miums.**Think of it!**The daily saving of FIVE CENTS will carry policies on the lives of every
member of a family of SEVEN PERSONS.**Sixty Thousand Families will receive the proceeds of its Policies this year****Ordinary Department.**The Company in this Department issues all the ap-
proved forms of insurance (and some novel forms of
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.
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. Sacrament 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.**—The beggars of Paris are up to business. For
instance, they have regular "Directory of
Benefactors"—in two editions—a small one at
three francs and a large one for six francs.
These give the names of persons known to be
benevolent, also their religion and political
faith; also the hour at which they may be
found at home, etc. The "religious racket" is
very remunerative, it seems. An old ragpicker at
Clichy lately confessed that last winter her child
was baptized twelve times in Protestant churches
and ten times in Catholic ones; each time the
mother received one franc and a new dress.
When epidemics are raging the beggar asks for
contributions on the plea that his or her off-
spring is down with diphtheria, croup, etc., and
many people quickly respond in order to get
rid of what they believe to be a dangerous
person.