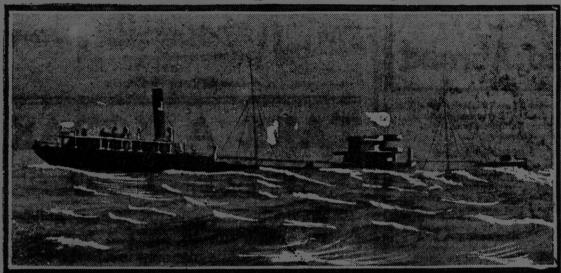
### The Sinking of The Gulflight



### HON. H. A. MCKEOWN IN ADDRESS TO CREDIT

How modern commerce depends for its firm credit system on old English its firm credit system on old English statutes going back to the times of Charles II. and Queen Elizabeth and to the decisions of judges rather than direct legislation, was shown by His Honor Judge McKeown in an address before the maritime division of the Canadian Cerditmen's Association last night. He took the stand that all trade and business today was based on credit and showed how the Babylonian clay tablets in the British Museum proved that the whole system of legal forms for trade existed then in a highly developed state. In the legislative records were many articles of beauty to the trained eye that exactly carried out to perfection the objects for which they were created. There was that of the pupils of with the chief characters were representation was entitled Britain's Myriad Voices, in which the chief characters were represented by twenty-three pupils and the statute of Frauds which

language was spoken. It formed the basis of dominion and provincial commercial law as well as the laws of the United States.

"This is the blossom and the flower of the intellect of man in commercial iaw," declared the judge. Then there was the Statute of Elizabeth's time, so well known that it had no other name. Those two statutes lay like the sills of a house unseen but built on and forming the very foundation of the super-structure of business law.

Judge McKeown then went on to show how all the great volume of what was known as common law was unwritten but was the sum of all the good sense of business in the past. No one could define common law was unwritten but was not. He instanced the law of the stoppage of goods in transit in the case of a debtor bein— unsatisfactory. There was no written law on the matter but it was one of the fundamentals of Canadian law today. It had grown out of the ruling of judges in accordance with good sense and public opinion. Another point was that of the right of a workman to hold goods upon which he had worked until paid for them. That could not be found on the statutes of any land yet was well known and acted upon.

His honor's idea, he said, in the address was to show that while legislation of trade could not be made and it was the conditions of trade, credit especially, that made modern commerce so different from primitive barter.

"It is to the wise legislation and the stern sense of the judiciary of days gone by that we owe today the conditions under which commerce can flourish."

A vote of thanks to Judge McKeown was moved by George A. Horton, seen on the fundamental and the pastor, Rev. D. J. McPherson, presided. A planoforte stepping when there was a large attendance and several of the singers were received to transact the ordinary work of the annual gathering of the branch. The course was a large attendance and several of the singers were received to transact the ordinary work of the annual gathering of the branch. The course of the branch. The course of the branch

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home in St. John for a year, during which she will do studies of New Brunswick scenery.

The conversazione with which the art club closed the 1914-15 period, was presided over by T. H. Estabrooks, in the absence of President W. S. Fisher, and the entertainment was one of the most successful in the history of the club. At the first meeting of the club, next October, the members will assemble in the new studio, Germain street.

The chairman announced that the art club would hold an exhibition next Thursday, when tea would be served from 4 o'clock until 9 for patriotic purposes.

ART CLUB CLOSING

MEETING OF SEASON

MEETING OF SEASON

Beautiful water-colors by the talented English artist, Miss Edith Kirke, were the feature of the Art Exhibit in the St. John Art Club's studio in Peel street, last evening, on the occasion of the last meeting of the club for the season of 1914-F The work of Miss Kirke was greatly admired by the large gathering of members and general comment was to the effect that Miss Kirke's studies are the best water-colors ever shown in the city.

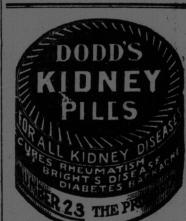
Miss Kirke, who has travelled extensively in Canada, and who has done many western scenes, will make her home in St. John for a year,during which she will do studies of New Brunswick made to Secretary E. C. Weyman, now made to Secretary E. C. Weyman, now made to Secretary E. C. Weyman, now made to Secretary E. C. Weyman, now

The field meetings of the junior mem-bers of the Natural History Society which furnish such an abundance of



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