

where it accidentally caused the injury and that if an accident that persons of ordinary strength would stand, should kill a weak person, or a person of ordinary strength at a weak place, the accident, and not the weakness, should be said to have killed." If death were caused by the accidental swallowing of a bone or some other hard substance we could understand this decision but if, as seems to be indicated, the deceased were trying an experiment with substances more usually found in the stomach of an ostrich we should be inclined to think he was himself inviting his own funeral. Insurance companies can hardly be expected to contemplate the contingency of the assured eating "hard pointed masses of food which perforate the intestines."

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*A DOMINION OR ONTARIO CHARTER?*

Company promotion has with the arrival of better times been increasing enormously in Canada, and during the past few months the wave has attained such proportions in Ontario, that it may be stated by way of illustration on the best authority that the fees received by the Provincial Secretary during the month of October alone amounted to more than the previous average for a whole year.

This increase, of course, is chiefly due to the outburst of commercial activity, but an explanation may also be found in the easy and efficient machinery provided by the Ontario Government, which affords all the advantages of the registration system, while control is still retained.

The question is frequently asked by company promoters as to the comparative advantages of incorporation under a Dominion or Ontario charter respectively, and while some of the main features and differences may occur at once to the mind it has seemed to the writer that at the present time it may be of some practical service to set out briefly what the respective advantages and disadvantages are in the main.

1. Time: If this is of importance to the promoters it should be noted that an advertisement of an intended application for a Dominion charter must be inserted in the *Canada Gazette* for six insertions or nearly six weeks previous to the application, while in Ontario no such advertisement is now necessary, As a general