Debentures.

Municipal, Government and Railway Bonds bought and sold. Can always supply bonds suitable for deposit with Dominion Government

STOCKS.

New York, Montreal, and Toronto Stock purchased or Cash or on margin and carried at the lowest rates of interest.

H. O'HARA, & CO.

Members Toronto Stock Exchange, TELEPHONE 915 **34 Toronto Street**

THOMSON, HENDERSON & BELL,

BARRISTERS, SOLICITORS, &c.

D. R. THOMSON, O.C. DAVID HENDERSON. OHN B. HOLDEN.

Offices Board of Trade Buildings TORONTO.

G. G. S. LINDSEY.

I INDSEY, LINDSEY & BETHUNE,

Barristers, Solicitors, Notaries, and Conveyancers.

Pacific Buildings, 23 Scott Street, TORONTO. TELEPHONE 2984 Money to Loan

RIBBONS, MULKERN & HARPER,

Barristers, Solicitors, &c.

Office-Corner Richmond and Carling Streets, LONDON, ONT.

GEO. C. GIBBONS, Q.C. FRED. F. HARPER. P. MULKERN.

FRANCIS H. CHRYSLER, Q.C.,

SOLICITOR AND PARLIAMENTARY AGENT

Ottawa, - - Canada.

Patent for Incorporation of Companies, also to cases respecting Patents Trade Marks and Industrial Designs.

R. CUNNINGHAM, Guelph.—Fire Insurance and Real Estate, Properties valued Counties of Wellington, Halton, Dufferin, Grey, Bruce, and Huron covered monthly. Telephone 195.

GEORGE F. JEWELL, F.C.A., Public Accountant and Auditor. Office, No. 193 Queen's Avenue, London, Ont.

COUNTIES Grey and Bruce collections made on commission, lands valued and sold, notices served. A general financial business transacted. Leading loan companies, lawyers and wholesale merchants given as references.

H. H. MILLER, Hanover.

WALTER SUCKLING & COMPANY, Winnipeg.
Real Estate, Renting and Mortgages. 374 Main
Street (ground floor). We undertake the management
of estates, collection of rents and sale of city property.
This agency controls the management of 300 dwellings.)
Over twelve years' experience in Winnipeg preperty.
References, any monetary house in western Canada.

COLLECTIONS in North Grey and Bruce. Notices Served; Advertisements Inserted; Morth Grey and Bruce. Notices Served; Advertisements Inserted; Lands Sold by auction, General Commission business transacted. Several factory and mill sites in good locations to dispose of Loans effected. Beat of references. JAS. H. RUTHERFORD (Sec.-Treas. O. S. Board of Trade), 132 Poulett Street, Owen Sound, Ont.

Counsell, Glassco & Co. **BANKERS & BROKERS**

Stocks, Bonds, Insurance, Real Estate.

W. H. Glassco. C. M. Counsell. F. S. Glassco.

HAMILTON, Canada

Manitoba Farms

Improved and Unimproved in all parts, and on easy terms.

MARES, NICHOLLS & Co., Box 1265, Winnipeg

References { The Canadian Bank of Commerce. The Union Bank of Canada.

DECISIONS IN COMMERCIAL LAW.

FLEMING V. LONDON AND LANCASHIRE AS-SURANCE Co .- To cover the first premiums upon two policies of assurance, the assured gave to the company's agent his promissory note and the promissory note of his brother, payable to the agent's order. Each policy contained a provision that in the event of nonpayment of a note given for a premium the policy should become void. The agent discounted the notes with his own bankers, and in his return to the company treated the premiums as paid, and the company took from him his own note in their favor to cover the balance due by him, which included other premiums. The notes given by the assured and his brother to the agent were not paid, and after their maturity and dishonor the assured died. Two judges of the Court of Appeal held that what took place between the company and the agent was not equivalent to payment of the premiums, and that there being no mis-application by the agent or misleading of the assured, his representatives could not recover, and other two held that by discounting the notes the agent received payment of the premiums as between himself and the company, and the subsequent non-payment of the notes was entirely a matter between the agent and the makers. In the result, the judgment of Meredith, C.J., in favor of the assured's representative, was affirmed.

McCausland v. Hill.-A covenant by a merchant carrying on a general business throughout the Dominion of Canada in all kinds of glass, not to be "in any way directly or indirectly engaged, concerned, or interested in the business of buying, selling, or dealing, in clear plate glass," in the Dominion of Canada for twenty years, made for adequate consideration, upon the formation by himself and other dealers in glass of a company to deal in clear plate glass in the Dominion of Canada, is good. Acting as agent or traveler for a firm dealing in clear plate glass in the Dominion of Canada is a breach of the covenant. An agreement by a company incorporated under the Dominion Joint Stock Companies' Letters Patent Act for the purpose of manufacturing, importing, and dealing generally in mouldings, picture frames, mirrors, plate glass, sheet glass, etc., etc., for the sale of its stock of plate glass to a company to be formed, with a covenant not to compete in the plate glass business with that company for twenty years, is valid, and is not an ultra vires abandonment of its powers. One party to an agreement made between a number of dealers in plate glass for the formation of a company to take over the plate glass business of each of them, each dealer covenanting not to compete with the new company when formed, may be restrained by the other parties to it from breach of the covenant, even after the formation of the new company, the parties complaining being at the time of the action shareholders in that company; this is a judgment of the Court of Appeal.

CAVANAGH V. PARK.—The provisions of the Workmen's Compensation for Injuries Act, allowing the defendant to set up want of statutory notice, are not complied with by alleging in the statement of defence that the notice of action relied on by the plaintiff is defective, or that notice of action has not been given, according to the Court of Appeal. The defendant must give formal notice of his objection, if he intends to press it.

SINCE the opening of the Canadian Soo canal last year, 6,080 vessels have passed through.

Over 13,000,000 Feet of Land for Sale

Situated in Hochelaga Ward, Beginning at Frontenac Street

This property is well located for factories; the Canadian Pacific runs through its centre, and sidings may be ouilt to any part of it. Easy of access by electric cars.

Terms easy. Apply to

HENRY HOGAN, Proprietor.

St. Lawrence Hall, Montreal



FOR PRINTING ON FOR WRITING ON FOR BOOKS FOR CATALOGUES

FOR LEDGERS

TIPULATE FOR OUR PAPER

when giving an order to the Printer - -

ALL WHOLESALERS KEEP IT

IO PAPER MFG. GO.

Wm. Barber & Bros.



GEORGETOWN, - - - ONTARIO,

MANUFACTURERS OF

Book Papers, Weekly News, and Colored Specialties

JOHN BARBER.

ASK YOUR PRINTER OR STATIONER FOR

Bank Blotting

High quality. Reasonable price. Wholesale only.

CANADA PAPER CO.

BOECKH'S Brushes

And

Brooms