faction of her husband's debts, has some years after been forced to return the same. It is clear that all dealings which would have to rest for their safety upon the wife's responsibility should be rigidly eschewed.

QUESTIONS ON POINTS OF PRACTICAL INTEREST.

Attention is directed to the announcement made in this number under the above heading. Associates are invited to make the freest use of the privilege offered. Questions may be asked on matters of banking practice as well as on legal points. New and intricate legal points are constantly arising, a discussion of which in this column would be of great interest; but apart from this, a very large number of the younger bank men are stationed at outlying branches where information even on matters in which the practice or the rules of law, as the case may be, are well established, is not readily obtainable. If the latter avail themselves of the services of the Journal in this matter, the Committee will be pleased. The JOURNAL is published for the benefit of the Associates, and the efforts of the Committee will be directed to conduct it upon lines which will best conduce to the attainment of the object for which it was instituted.

THE SUPPLEMENT.

The Committee think it well to state that the issue of a supplement with this number, containing the report of the two first annual meetings of the Association, is for the purpose of completing the permanent record of the formation of the Association. Hereafter, the report of the proceedings of the annual meeting will be published in brief form in the JOURNAL.