

of these cheques were payable to Gordon & Munro, or order, some to the firm, or bearer, some were crossed, and some were drawn upon the London City and Midland Bank. The firm having discovered that their cheques had gone in the way mentioned, commenced an action against the bank for damages, or in the alternative, for £2,067 money received by the bank for the use of the firm. It appeared from the evidence that, so soon as the cheques were received at the branch of the bank, they were placed at Jones' credit, and at the same time the bank crossed the cheques (whether they were crossed before or not) to the head office, London, the object and effect of which was to make them payable to or through the head office only. The cheques were then collected by the ordinary book-keeping process of debit and credit at the head office, and the amount placed to the credit of the Birmingham branch. Mr. Justice Bocknill held as follows:—

"That all the stolen cheques were received by the bank from Jones as his agent to collect on his behalf, and that it received the amount on collection for his benefit and not on the bank's account. At the trial, the jury found that in the collection of all the cheques, the bank acted "bona fide" and without negligence. In dealing with the various descriptions of cheques, the judge held that the plaintiffs could recover the value of such of them as were drawn on other banks than the London City and Midland Bank in favour of "Gordon & Munro, or order," and which were when paid in, uncrossed, the bank not being protected by section 82 of the Bill of Exchange Act, which is as follows:—

"When a banker in good faith and without negligence receives payment for a customer of a cheque crossed generally or specially to himself, and the customer has not title or a defective title, the banker shall not incur any liability to the true owner of the cheque by reason only of having received payment," (same as section 81 of the Canadian Act). The judge also held, that the plaintiffs were entitled to recover the value of a cheque payable to the firm, or bearer, not drawn on the defendant's bank and uncrossed when received. As to the remainder of the cheques, the judge came to the conclusion that the bank was protected as to some of them by section 60 of the Act, as it had paid them in good faith and in the ordinary course of business, and, as to the others, they were protected by section 82. The bank having paid into court £110, and the plaintiffs having recovered to the extent of £114, the judge held that the bank had substantially succeeded in the action, and gave judgment for the defendant with costs. *Gordon v. London City and Midland Bank (Limited)*, 17 Times Law Reports 176.

THE TITLE, "PRINCE OF WALES."

Should "Prince of Wales," as the title of the Heir Apparent be allowed to lapse the usage of over six centuries, will be broken. Hume, who is usually an accurate authority, says: "The Principality of Wales was annexed to the English Crown, and henceforth gives a title to the eldest son of the Kings of England" (see chap. IX History of England). It has been held by 16 or 18 sons of English Kings, in some cases, as Henry VII. and James I., by the second son at the death of the eldest. The only child of George IV. being a daughter was

styled "Princess of Wales." The precedent set in 1284 cannot be broken by even the joint action of King, Lords and Commons, it is an historic record. It would be most extraordinary to ignore so ancient, so interesting an usage. The Welsh might be deeply offended, for they are proud of their highest national title when Wales was independent, being still the next in honour to that of King. Wales, too, in all descriptions, records and legal instruments is styled a "Principality," because the bearer of the historic dignity of this ancient title. To break such a chain of usage is too serious a matter to be done without the gravest reasons, such an innovation would call for explanations to the whole realm. The title "Prince of Wales" is, however, not of English origin. It was held by Llewellyn, who was killed in 1282 when leading his Welsh troops against the English, when an intermittent conflict of seven centuries came to an end. Henry III. had not only acknowledged that title but made a treaty with its Welsh wearer—a fact Welshmen still tell the "Sassanach" tourist with pride. The first English Prince of Wales was born in a very small, dark room in Caernarvon Castle, which is more like a "condemned cell" than a bed-chamber. The triple plumed crest of the Prince was that of the King of Bohemia, who was slain at Crecy in 1346, when one wing of the English were led by "the Black Prince" of Wales who was a mere lad. For 555 years these three ostrich feathers have been the Prince's crest. The origin of the motto, "Ich dien," I serve, is disputed. It is usually said to have been that of the slain King of Bohemia, but, what few know, at Windsor Castle there is a tradition that the words ought to read, "Eich deen," Welsh for, "Here's the man," which King Edward said on presenting his baby Prince to the Welsh chieftains. The title is older by 200 years than that of "His Majesty," which was first given to Henry VIII. Such ancient precedents, such unbroken usages, so full of historic interest and of such great significance as symbols of an event that brought Wales under the British Crown, are held to be most sacred in the old land, they have the force of law. So ought they to be, for a people not proud of their past history are those without cause for pride in their present. The plea that the title is not to be borne by the present Heir Apparent because he is only a second son of the King is not sound, as the above precedents show. It is probable that the title will be allowed to remain unused for some time from motives of economy, for to wear it with the traditional dignity involves enormous expenditure. The Princes of Wales have been sorely tempted to live in greater splendour than they could afford, hence their record for heaping up debts.