

QUERIES' COLUMN.

In order to furnish our readers with information we propose to devote this column to replies to correspondents. Letters should be addressed to "THE CHRONICLE, Enquiry Department, Montreal."

Answers will only be given to such communications as bear the writer's name, not for publication, but as evidence of good faith, and only to questions referring to matters of general interest in regard to which the Editor of Queries' Column will exercise his own discretion.

1544.—F. J. E. B., Ottawa.—Montreal and Boston property is now in possession of the Dominion Copper Company. The Montreal and Boston shareholders received in exchange for their shares of a \$5 par value share for share in Dominion Copper Company shares of a \$1 par value. The property is considered a valuable one and under capable management should show good results.

1545.—J. L. B., Buckingham, Q.—No you are not entitled to interest on the amount standing to your credit against a short sale. Your broker had to supply the stock delivered against the sale and your only obligation or profit will be the difference when the purchase to cover is made.

1546.—L. M. J., Toronto.—We fear that it would be practically impossible to so copyright any special plan of life assurance that it might not, under another name and with some slight modification of the principal features be adopted by some other company. You could, of course, copyright the name and the wording, but we do not believe that another company could be prevented from using the idea with different rates.

PROMINENT TOPICS.

THE ROYAL COMMISSION ENGAGES ACTUARY.—It is announced that the Royal Commission is to have the services of a professional actuary. Before the Commission was organized THE CHRONICLE pointed out how necessary it would be to have an actuary engaged whose scientific knowledge of life insurance, and experience would be invaluable in the proposed investigation, and we suggested that a British actuary, not connected with any companies on this continent would be most acceptable. The enquiry quickly developed the necessity for such guidance as could only be given by an actuary.

MR. MILES MENANDER DAWSON, F.A.S., NEW YORK, we understand, has been appointed actuary to the Royal Commission, Canada.

It is reported that Mr. Dawson will enter upon his duties as actuary of the Royal Commission in a week or ten days. The sittings of the Commission will probably be removed to Montreal next week and afterwards to Toronto.

THE LORD'S DAY ACT.—Every reasonable effort to secure a better and more general observance of the Lord's Day, or Sunday, will, we believe, be approved by the vast majority of the people. Public sentiment is decidedly in favour of the Lord's Day being observed as a day of rest, so that no man shall be liable to be penalized by declining to follow his ordinary occupation on Sunday.

It is doubtful whether it is desirable in the in-

terests of religion to throw a legal obstacle in the way of the poorer classes passing out of their insanitary dwellings and streets to enjoy fresh air in the parks or country.

When such restrictions are in force it only leads to domestic dissipation which is highly demoralizing to the whole family, especially to the young, and is well calculated to lower their standard of health. Attempts to make people moral by Act of Parliament have never succeeded, but, as Macaulay so forcibly points out as regards the severity of Puritan laws against amusements, the ultimate effect is almost certain to be directly contrary to the intention of such legislation.

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THE CITY COUNCIL AND THE LORD'S DAY BILL.—The City Council of Montreal passed a resolution on 26th inst., by a unanimous vote condemning the proposed Lord's Day Act on the ground that its provisions, "would tend to deprive the citizens of Montreal of the means of healthy and moral recreation." A commendable spirit was manifest in favour of a due observance of Sunday, but strong objections were stated against any law that would confine the poorer classes to their houses, or their immediate district which would deprive them of the blessings of exercise and fresh air that were so great a boon to the laboring classes and so essential to the health of children.

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THE CANADIAN BANK OF COMMERCE have recently opened branches at the following points:—
Gleichen, Atla.—Mr. J. S. Hunt, in charge.
Humboldt, Sask.—Mr. F. C. Wright, manager.
Langham, Sask.—Mr. W. J. Savage, manager.
Leavings, Atla.—Mr. H. M. Stewart, manager at Macleod, in charge.
Radisson, Sask.—Mr. C. Dickinson temporarily in charge.
Stavely, Alta.—Mr. A. B. Irvine, manager at Claresholm, in charge.
West End, Montreal.—Mr. H. B. Parsons, manager.
The Leavings and Stavely offices will for the present be open for business only on Tuesdays and Thursdays.

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UNDERGROUND WIRES.—The situation respecting the placing telegraph and telephone wire underground has changed very materially since the time we remember when the City Council of Montreal went into the courts to prevent arrangements being made for placing wires in underground conduits. The Council at its meeting on 26th inst., received a letter from Mayor Ekers in which he pointed out that the application made by the Bell Telephone Committee for power to increase its capital afforded an opportunity for legislation to compel the company to place its wires underground. The Mayor wishes a clause inserted in the charter of the Bell Telephone Company compelling it to place all its wire in conduits to be built at its own cost.

In effecting such legislation there would need to be the utmost care taken to avoid infringing upon established rights, both those of private property owners and the municipality. A delegation from the Council, comprising members of the Law Department, will visit Ottawa to promote the scheme requiring the Bell Telephone Co., to place its wires in underground conduits.