The Tailor and the Lawyer. A tailor who had committed some law business to the hands of an attorney had a bill delivered to him containing such a variety of charges

that he thought himself fleeced most unmercifully. He prevailed on the attorney to have a suit of clothes, for which he, in his turn, gave in the following bill:—

ıng	mea-uring and taking orders for a suit of	£	8	d
To	clothes foreman for	0	6	8
11	warrant and instructions to my foreman to	0	6	8 .
		4	10	0
-		ò	6	8
4.6		ĭ	ĭ	0
61	materials for working	0	13	4
44		1	8	0
**		0	10	6
11			.6	8
			13	4 8
			16	0
44			12	0
**				
4.6	111110		1	0
"	removing it by certiorari from Gray s India	1	6	0
66				
66				0
**			0	-
**	ditto eight times more	-		
		£19	12	0

The "London Dispatch" gives the above and says:

—" By this bill the tailor contrived to have a sufficient set-off against his attorney and acted, no doubt, on principles of at least equal fairness and honesty."

The Jury System Condemned. The "Insurance Monitor," which is not given to exaggeration or sensationalism, declares that, "Trial by jury in the United States has become

little more than an expedient for defeating justice." The incident which called forth this verdict was the finding of a jury on a life assurance case. Their verdict was that a cancer from which a policyholder died a few days after being accepted as in sound health, was formed and developed in ten days. "They were ready," says our contemporary, " to endorse a miracle in the interest of the plaintiff." The jury doubtless was misled by a so-called physician, we say "so-called" for no practitioner worth a diploma would believe such a tale about cancer. The above denunciation of the jury system, if justified, is an indication of there being "something rotten in the state of" the American people. Each juryman takes an oath under solemn circumstances to give a true verdict according to the evidence. As a juryman he is entrusted with a share in the administration of the judicial system of his country. The responsibility is heavy, the honour is great, though the service is disagreeable. The jury system, if honestly conducted, is the supreme protection of the individual citizen against any form of injustice or tyranny, as the accused who is tried by a jury is tried by his

peers, who are sworn to administer justice. no deeper infamy can a man fall than to use his power as a juror "for defeating justice," as the "Insurance Monitor" avows is done by juries throughout the United States. "Juries being human," often err; juries are at times prejudiced; juries are apt to sympathise with the accused when poor against a rich accuser ; juries are apt to go sadly astray under misleading evidence of a technical nature given by scientific experts. But that, in the United States, the jury system is an "expedient for defeating justice," we are not prepared to believe as it implies an incredible depth of national infamy, of which our neighbours give no signs. It is the rankest folly as it is the cruelest injustice to judge a nation by its criminals.

## BANK OF MONTREAL MEETING.

The shareholders present at the meeting of the Bank of Montreal, held on 3rd inst., had the pleasure of hearing that the net profits for past year were \$1,537,522, being in excess of 1900, and had a statement laid before them, the strongest ever issued by the bank. The Chair was filled by the Vice President, the Honorable G. A. Drummond. The Report was very brief, embracing a short reference to the recent changes in the Bank Act, to the extension of the Head Office building, to branch buildings at Point St Charles, and Sydney, N.S., and the opening of an office at Glace Bay, N.S. These, with the Profit and Loss Account, constituted the entire annual report. The net profits were \$1,537,522, out of which two 5 per cent, dividends were paid, amounting to \$1,200,000, the balance of \$337,522 being added to Profit and Loss, the balance of which carried forward amounts to \$764,703, a sum which seems to give promise of another million dollars being added to the Rest at the close of the current year, unless it is decided to distribute some of the profits in excess of the ordinary ten per cent, dividend as a bonus, which would gratify many shareholders. The address of Mr. E. L. Clouston, General Manager, was briefer than usual; indeed, the whole proceedings of the annual meeting had this feature, which was emphasized by there being no address from the Chair, nor any critical remarks by shareholders.

The General Manager gave a short synopsis of the changes made in the Bank Act, which have already appeared in full in THE CHRONICLE. He said, "The Banker's Association has practically become an agent of the Government in the administration of the Bank Act." Mr Clouston then alluded to the Act to establish a Mint in Canada, and said:

"The opinion of the bankers, not from any selfish point of view, but from what we believed to be in the best interest of the country at large, were