

A WESTERN Ontario dealer in sewing machines, trunks and valises, boots and shoes, &c., &c., gives his customers a piece of his mind as follows, in the printed headings of his invoices:

ACCOUNTS DUE WHEN RENDERED.
Interest at the rate of one per annum on past due accounts.

Now whether this trader means one per cent. per annum (which would stamp him as a most good natured, not to say soft-headed shop-keeper) or one per cent. per month (which would sound more like a professional bill-discounter) we cannot tell. As the notice appears, it is probably a misprint. But the man has got a glimmering of the right idea. If it could be understood in the country that accounts were due when they were rendered, and the shop-keeper would act accordingly, dun the farmers boldly and refuse further credit until they paid up, fewer sheriff's visits and fewer assignments would be heard of amongst traders.

When the works of the Toronto Sugar and Syrup Refinery were totally destroyed at the great fire on the Esplanade in August last, it was thought, not only by the company interested, but by our business men generally, that the chances of the refinery being rebuilt were slim indeed. But Mr. R. W. Sutherland, the business manager of the works, it appears knew no such word as fail, and whilst busy settling up with the insurance companies and closing the old Co. in liquidation he was at work getting a new company started on a more liberal and substantial footing. Friends and well-wishers shook their heads, and declared pointedly that no one would be induced to put their money into the new enterprise, so much money had been sunk and wiped out by the fire (we believe over \$110,000) that it was an uphill battle, but by perseverance and tact, backed up by figures which showed what had been done and might still be done a company has been formed under the style of The Toronto Syrup Company, capital \$200,000, for the purpose of manufacturing confectioner's glucose, syrups, starch, and all products from Indian corn. Building has already commenced on the former site, and it is expected that the roof will be on the refinery by Christmas. The following gentlemen, we are told, will compose the first Board of Directors:—Messrs. George Gooderham, John Leys, (of Rice Lewis & Son) Wm. H. Beatty, Alfred Gooderham, W. Y. Selleck, Robt. W. Sutherland, and T. G. Blackstock. These are good names, and naturally lead the commercial public to expect that the new enterprise will be conducted with energy and good judgment.

## STEELE BROS. & CO.

Seed and Produce Merchants,

Cor. Front & Jarvis Sts.,

TORONTO.

Correspondence invited from parties wishing to buy or sell

CLOVER SEEDS,  
TIMOTHY SEEDS,

Beans, Flax, Oats, Bran, Shorts,  
BALED HAY AND STRAW,

FEEDING STUFFS, &c., &c.

### INSURANCE NOTES.

As appears by the minutes of a special meeting of the Board of the Accident Insurance Co. of North America the directors of that company, "in view of the recent attacks made by an agent of a competing company," on its status, have re-examined their accounts and statement, as at 31st Dec., 1884, and "certify that they represent truly the actual condition of the Company at that date." The Board, the more the pity, has gone to a great deal of trouble far an unworthy cause. No well-informed person in Canada doubted the soundness of the company, and it is a significant thing that the Insurance Commissioners from the neighboring States, although invited, have none of them bothered themselves to come over and inspect the Accident Co. If they had any apprehension that matters were otherwise than safe, some of them would surely have come.

The Norwich Union Fire Insurance society will, in future, be represented in Montreal by Mr. John Wm. Molson, of 101 St. Francois Xavier street.

There are three things in an assessment life insurance company which you can never be sure of, says the U. S. Review, viz.: (1) How much your insurance will cost you each year. (2) Whether or not the company will be alive at the time of your death. (3) If alive, whether or not it will be able to raise money enough to pay the full amount of your policy.

The New Glasgow, N. S., Marine Insurance Company met a few days ago, when the directors laid a statement before the shareholders, to the effect that the business of the Company was falling off and the losses increasing. It was recommended that the business of the Company be closed. The recommendation was unanimously adopted, but needs to be ratified at a general meeting in January.

It would seem to be considered necessary now-a-days by all well-regulated trade associations, to have a mutual assurance attachment, either fire or life. The other day, it was the Tanners and Leather Dealers of the United States, in convention at Chicago, who formed a committee to frame a scheme of fire insurance. Next, it is the Wholesale Druggists, who gathered last week in Philadelphia. To them the policy of founding a mutual insurance company was suggested. A committee was accordingly appointed to draft resolutions favoring the organization of such a company by the association. It is found, in three cases out of every four, that such matters had better be left to organizations which make insurance their sole and special study.

## GLUE,

Sand-Paper,

Neats Foot Oil,

Blackening.

PETER R. LAMB & CO.

Manufacturers,

TORONTO.

## BRYCE, McMURRICH & CO.

ARE SHOWING A

FINE RANGE  
IN

Autumn Dress Goods,  
MANTLE CLOTHS,

AND

ULSTERINGS.

Stock in all Departments well assorted.

BRYCE, McMURRICH & CO.,

43 Yonge St., - - - Toronto.

## S. F. McKINNON & Co.

IMPORTERS OF

Millinery Goods,

Fancy Dry Goods,

Mantles, Silks, &c.

Cor. Wellington and Jordan Sts.,  
TORONTO.

2 Fountain Court, Aldermanbury, London, Eng

## NEW FRUITS.

Valencias, Selected Valencias, Sultanias, Elemes, London Layers, Black Baskets, Blue Baskets, Superior Dehesa, Finest Vega, Vostizza, Patras and Provincial Currants; Malaga Figs in Mats, Finest Elme Figs in 1, 2, 5, 10, 15 and 20 lb. boxes; Leghorn, Citron, Lemon and Orange Peel.

TEAS, TEAS, TEAS, TEAS,  
CROP 1885 '86.

Young Hysons, Gunpowder, Congous, Oolongs, Japans, Assams and S. O. Pekoes.

## EBY, BLAIN & CO.,

Importers and Wholesale Grocers,

COR. FRONT & SCOTT STS., TORONTO.

## CAUTION

Inferior imitations of our

CELEBRATED

STANDARD BRUSHES

being freely offered, and passed off as our make, we would remind our customers and the trade in general, that all our goods are branded

'BOECKH'

and ask their careful inspection of all goods when received otherwise than direct from us.

CHAS. BOECKH & SONS,

80 YORK ST., TORONTO.