

and his premises are closed. He owes about \$600. His assets, composed of stock and fixtures, are valued at \$300. This, with \$500 book debts, which are mostly unrealizable, is all that he has to pay with.—After being in business about six years, working industriously at wagon-making in Millbank, William Milne finds that he cannot pay his creditors, and has assigned.—Another wagon-maker is John Lundy, at Smithville, who finds himself in a similar position.—For many years R. Fitzgerald has been in the grocery and liquor business at St. Catharines, and was undoubtedly fairly prosperous; but lately he became overloaded with real estate, much of which yielded but little, if any, revenue, and consequently he has made an assignment.

In Carberry, Man., the dry goods firm of Blair & Rogers, who began business there last year, are in trouble. Evidently they have granted credit too freely for their capital, and have found it necessary to call their creditors together for next week.—H. N. Jackson, a Winnipeg druggist, has assigned with \$3,500 liabilities and nominal assets of \$2,200, rather a poor showing for the drug trade.—In the same city, A. Winperis, some years in the stationery and fancy goods trade, has failed and assigned.—Thos. Brownlow, dealer in dry goods, there, who has been a big pusher and the hero of two or three extensions and two compromises, one at 75 per cent. and another six years ago at 65 per cent., is now unfortunately again behind. But his creditors being friendly disposed, have granted another extension. This has been arranged on the basis that he has a stock worth about \$50,000, and liabilities of about half this sum. We shall be pleased to hear that he has carried out this arrangement.

A MEETING of the creditors of D. McLaren, wagonmaker, at Alliston, is to be held in this city next week. This has been proposed by himself.—J. H. Wigle & Bros., general storekeepers at Ruthven, have also deemed it necessary to consult creditors. They have found progress difficult since the failure of J. Birrell & Co., of London, to whom they owed a considerable sum. Then granting credits too freely is another cause of their trouble. It appears that among the firm's assets are about \$15,000 book accounts.—Jewell & Howell's saloon in Toronto has been sold out under power of a chattel mortgage held by Robt. Davis.—Some days ago McIntyre & Davis, of Aylmer, general dealers, called a meeting of their creditors. Since then they have assigned.—The general store firm of Ransom

Bros. at Delhi, who commenced business in March last, are already in trouble. Neither of the brothers had much business experience, indeed one of them was just off the farm, and it is not so surprising that they are so soon in trouble.

LET OTHERS SPEAK.

NEW YEAR'S COMPLIMENTS.

Toronto Mail.

THE MONETARY TIMES has issued to all its subscribers a very neat little silicate pocket slate it is about two inches by four in size, so that it can be easily slipped into a pocket. It has an ornamental leather cover, occupies scarcely any space, and makes a very handy note-book, the pages of which can be washed clean at will.

Toronto Globe.

THE MONETARY TIMES has issued a neat little reminder of the new year in the shape of a vest-pocket silicate slate for lead pencil. The slate has four pages and is enclosed in handsome stiff covers, the inside of one of which is covered by a calendar, while the other is covered by "a dozen don'ts," which give advice all of us should follow, but don't.

Montreal Gazette.

THE MONETARY TIMES, Toronto, sends out to its friends as a souvenir of its 25th year a handy little memo. handsomely bound in morocco. The TIMES is always up to date in everything.

Hamilton Times.

THE MONETARY TIMES, Toronto, which is now in its twenty-fifth year, and holds the foremost place among Canadian financial journals, presents its editorial friends with a neat New Year's souvenir in the form of a vest pocket slate containing a calendar and a dozen practical hints to business men.

London Advertiser.

THE MONETARY TIMES, of Toronto, that excellent financial and commercial journal, has issued a neat little vest-pocket silicate for lead pencil. The "Dozen Don'ts" cover the field in the way of salutary advice.

St. John, N.B., Telegram.

It will be valued by every recipient.

Editor McLean, Toronto World.

I have your souvenir in my vest pocket.

Guelph Mercury.

A handy and useful little article, and will form a pleasant reminder of the 25th year of publication of this valuable journal.

Bobcaygeon Independent.

Our distinguished financial and commercial contemporary, THE MONETARY TIMES, in commemoration of its 25th birthday, has issued a most serviceable little Vest-Pocket Slate, handsomely bound. This journal has received many a slating from its contemporaries, but the TIMES' manner of performance is most agreeable. Long may the TIMES live to slate its confreres, and when the time arrives, may it find that its good deeds have given it a gold-edged, clean wiped slate up aloft.

Summerside, P. E. I., Journal.

Business men will find this little slate a gem in its way, and very convenient for memoranda.

Sherbrooke Gazette.

THE MONETARY TIMES, which, by the way, is the best authority in Canada on trade and financial matters, has exhibited taste in its selection of a New Year's souvenir to its subscribers. . . . It is just the thing for a business man and serves to remind him how useful in other ways is the weekly journal which has provided him with it.

Calgary Tribune.

A handsomely embellished souvenir pocket note book. . . . This journal is noted for its energy in furnishing its readers with the most reliable commercial news, and within a few years it has pushed itself to the front rank of Canadian commercial papers.

Boston Shoe and Leather Review.

It will certainly prove useful in "jotting down thoughts."

Uxbridge Journal.

A souvenir of taste and utility is a vest-pocket slate sent out by THE MONETARY TIMES, the popular trade journal. . . .

Montreal Le Prix Courant.

Nous venons de recevoir du MONETARY TIMES un charmant souvenir de sa vingt-cinquieme annee. Ce souvenir consiste en un petit calepin; portant un calendrier de 1892, de bons conseils et quatre pages blanches en cellulose pour prendre des notes, le tout contenu dans un joli couvert de maroquin rouge.

The above are only a few of the many pleasant things which our exchanges have said about the souvenir. Acknowledgments from subscribers have also been very numerous. We shall make room for some of those from old friends in another issue.

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