

ALPHONSE VALIQUET, a dry goods retailer on a large scale, doing business in Montreal, under the style of "Le bon Marche," finds himself in embarrassed circumstances owing to a plethora of stock, and has arranged for a partial extension of time. He is to pay all his smaller liabilities at maturity, but on the larger amounts he gets twelve months' time, with interest. He owes the very respectable sum of \$110,000, the Toronto dry goods trade being well represented on the list, and a number of Montreal firms figuring for amounts ranging from \$4,000 to \$11,000. An apparent surplus is shown of from \$70,000 to \$80,000, made up of stock and book debts.

MESSRS. THIBAudeau, GIRARD & Co., wholesale dry goods men of Montreal, have asked their creditors, in an informal way, to confer with them as to the best means to adopt to overcome their temporary difficulties, which it is claimed are not of a serious character. The house is only of recent establishment, being an offshoot of the old established house of Thibaudeau Bros. & Co., and composed of the Hon. J. R. Thibaudeau and Mr. Girard, late buyer with the old firm. They had trouble about their warehouse by which considerable trade was lost, and it is stated that an extension of maturing payments will enable them to tide over their difficulty.

At Oak Lake, Man., McCormack Bro.'s, general store-keepers, have assigned with assets of \$5,900. They owe \$7,000, and are offering 65 per cent. on above amount.—J. H. Dickenson, hotel keeper, Moosejaw, has had his premises closed.—A. E. Dickie, harness maker, at Victoria, B. C., is reported to have packed his stock and shipped it across the border.—The Sheriff is in possession of the dry goods stock of Keeler & Co., at Mitchell, and stock is being taken. He and his wife are reported to have left the country.—S. C. Kanady & Co., lumber dealers here, suspended payment last week, and a statement is being prepared, when a meeting of creditors will be called. They are believed to owe \$70,000. A good season's trade was expected and prepared for, but, owing largely to the strike of the carpenters, this was disappointing and the firm finds itself overstocked.—John Dunn, brass founder, London, got into difficulty and has assigned. A meeting of creditors will shortly be held.—The bailiff is in possession of the jewellery store of Jas. H. Noble, who began business in a small way about a year ago in London. His stock is now advertised for sale.—M. G. Froats, furniture dealer in Midland, is an anxious man. He has written creditors to reduce their claims 75 per cent. He owes, luckily, only about \$1,000.

HERE we have a string of ten assignments made by the following traders:—The general store firm of A. Donald & Co., Campbellford.—D. S. Travis, furniture dealer at Erin, who had been in business about twelve years.—Gardner Bros., hardware dealers at Essex Centre; they got an extension of time about three months ago but failed to meet their payment.—In London, T. Brenton, furniture dealer.—C. D. Wilson, dealer in boots and shoes at Newmarket, is in trouble. About a year ago he purchased the stock of Charlesworth & Co. for \$1,300 but failed to pay for it. He has now assigned.—In 1879 Snider & Stickle began milling at Plattsville, the latter investing \$8,000. They were industrious and appeared to be doing a large business, but have somehow become embarrassed.—F. & R. Boomer, general storekeepers, Point Edward.—James Buckle, manufacturer, Port Hope, is also in the hands of an assignee.

—The last of this group is in Ridgetown, viz., T. L. Broderick, tailor, he had little or no capital.—Geo. Smith, miller, in the same place, has had his premises closed for some time.—A. Lemieux began general store keeping at Sudbury, Ont., in 1885. Whether his hopes of making a fortune out of the development of copper thereabout have been blasted, or whether he has lost heart from other causes, we do not know. But he has failed to succeed and now assigns.

HERE is a group of Toronto happenings among traders: J. C. Huff has been doing business under the style of Ferris & Co., manufacturers of moxie nerve food, etc. He has been in financial trouble for some time and now assigns.—A dealer in tinware in a small way, named Chas. Logan, has made an assignment.—The hardware stock of Peter Patterson & Son is advertised for sale by auction. This business was originally established about 75 years ago by the grandfather of the same name as the late principal, and has been continued since.—Henry Slight, nurseryman, met his creditors a few days ago, when a statement was submitted showing assets of \$16,000 and liabilities of \$10,000. An investigation into his affairs is being made.—An extension—unsecured—has been granted to B. H. Scott, grocer, on liabilities of \$1,200. He claims a surplus, his assets being \$2,000. Jabez Scribner, another grocer, has assigned. He has been in poor health.—D. F. Tolchard, yet another grocer, has obtained an extension of one year on liabilities of \$2,600. He shows a small surplus.—On the first of the year Petley & Petley, limited, dry goods dealers in King St., closed their premises and stock was taken, when a deficiency of \$26,800 was ascertained. The concern owes \$81,700, and the creditors have decided to offer the stock by auction. Ed. McKeown's dry goods stock will also be sold at the same time. His estate, it now appears, showed assets of \$25,000 and liabilities of \$55,000.

ANSWERS TO ENQUIRERS.

J. F. H.—Montreal, writes:—"I understand that some articles appeared on 'Analytical Book-Keeping' in your journal some months ago. Would you kindly say whether you have spare copies of these issues, or where I can obtain them. [Possibly you refer to a series of papers in various issues of ours in December, 1886, being extracts from a lecture by Messrs. E. R. C. Clarkson and Hy. Lye, and to an article or two on Book-Keeping for Country Stores about that time. We are glad to be able to send you two issues containing these instructive papers; and perhaps by application to the Ontario Institute of Accountants, under whose auspices they were delivered, you may be able to get the whole lecture, which was, we think, published in pamphlet form.]

J. C.; Owen Sound.—We take the following, which will probably answer your questions fully, from Dawson, Bole & Co's. North-West Almanac for '88. Bankers in the North-West: Calgary—Bank of Montreal, Imperial Bank, Lafferty & Smith; Regina—Bank of Montreal, Lafferty & Smith; Qu'Appelle Station—S. H. Caswell; Moosomin and Edmonton—Lafferty & Smith; Prince Albert—McArthur & Knowles; Fort McLeod—Cowdry Bros.; Lethbridge—Union Bank of Canada.

We are obliged to hold over several interesting letters, and also several further replies to enquirers, until another issue.

NEW YEAR PRESENTS.

It may be a little late to acknowledge some of them now, but they continue coming, almanacs, calendars, and other reminders of the enterprise of our neighbours and the good will of our friends. Here is the Montreal Gazette Almanac, with parliamentary information and lists of members, postal and census figures and a Family Guide to Health. And we have also the Petrolia Advertiser Almanac and Business Directory, with an interesting sketch of the oil trade. One of the neatest of calendars is that of the Confederation Life Insurance Company, with portraits of the president and vice-president. The Mutual Life calendar has a lithograph of a domestic scene, very strongly suggestive of the duty of life insurance in the cases of those with families. The neat and compact calendar of the Western Assurance Co., makes pictorial reference to the grandeur of the boundless West, its mountain ranges, its gorgeous sunsets, the ruminative Indian in his bark canoe, the resuscitated buffalo of the plains. The Agricultural sends a picture pretty enough for a boudoir. A military subject after DeNeuville, is chosen by the Commercial Union. Artistic and appropriate is that of the Boiler Inspection and Insurance Company. The Globe sends us a striking calendar, bearing an illustration of its fast train.

CANADIAN SOCIETY OF ENGINEERS.

The first annual meeting of the Canadian Society of Civil Engineers was held on the 12th inst. in the Harbor Commissioners' Building, Montreal, the president, T. C. Keefer, in the chair.

Professor Bovey read the annual report. The membership has grown since February, 1887, till it now numbers 225 members, 65 associate members, 27 associates, and 106 students, or a grand total of 423.

The election of officers for the ensuing year resulted in the choice of the gentlemen whose names follow:

President, Samuel Keefer, Brockville.
Vice Presidents, C. S. Gzowski, Toronto;
E. P. Hannaford, Montreal; H. F. Perley, Ottawa.

Treasurer, H. Wallis, Montreal.
Secretary, H. T. Bovey, Montreal.
Members of Council, H. Abbott, Port Moody, B. C.; F. R. F. Brown, Montreal; F. N. Gisborne, Ottawa; J. Hobson, Hamilton; W. T. Jennings, Toronto; J. Kennedy, Montreal; L. Lesage, Montreal; A. Macdougall, Toronto; H. A. F. MacLeod, Ottawa; M. Murphy, Halifax, N. S.; P. A. Peterson, Montreal; H. S. Poole, Stellarton, N. S.; H. N. Ruttan, Winnipeg; P. W. St. George, Montreal; S. Schreiber, Ottawa.

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