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Hardware.—The only change of note in prices is in cut nails, which have gone up about 10c., the manufacturers, no doubt, thinking that in the present state of trade they were warranted in asking an advance. This is usually a quiet time of the year in the shelf hardware line, but business is fully up to the average. Small goods, such as horse blankets, sleigh bells, etc., are beginning to move in small quantities in preparation for the winter season. Cutlery is in somewhat brisker demand, as are also such articles as cart-ridges and other sporting goods. Considerably greater activity is looked for about October 1st.

Hides and Skins.—A fair demand is noted for hides and skins at former prices, except lambs and shearlings, which are a trifle higher. There is a good demand for sheepskins. Calfskins are firm. Tallow remains steady. In Chicago the market for hides holds firm. No business of importance is being transacted, still packers appear to be disposing of a moderate number of hides in small lots, and the sales made are at full quoted prices, closing at 13c. for native steers, 13¾ to 14c. for heavy Teaxs, 12c. for butt brands, 11¾c. for Colorados, 11 to 11¼c. for heavy native cows; 10 to 10½c. for branded cows. Country hides are firm at 9¼ to 9½c. for No. 1 buffs.

Leather.—Prices for leather remain quite steady, and the indications are very encouraging for a good trade the remainder of the season.

Provisions.—Butter is dull and somewhat dragging. Choice, which is in pretty good demand, commands about 15 to 16c. but very little such is coming forward; the quality of the bulk of the offerings leaves much to be desired. In cheese, but little change in conditions has developed, and the market is dull. Hog products are very firm. Eggs are improving in demand, and prices have risen a little.

Seeds.—Owing to the comparatively heavy crops, it appears that there will be a considerable surplus of red clover and alsike seed for export. Not much trade in this line has been done up to the present, however, owing to the fact that prices asked by holders have been higher than importers are willing to give. Under these circumstances, business is a little dull.

BANKING INCIDENTS.

Several interesting stories are told by a writer in the Indianapolis Journal about experiences in banking. We quote two of them. The first was related by Governor Tyler, of Virginia, last year, at the meeting of the American Bankers' Association, at Richmond, Va.

Soon after the war, when banking rates, or discount rates, were high, an old country friend in one of the south-west counties, a farmer, went to the bank to secure a loan of \$1,000 for five years. Of course, this made "the man behind the grating" open his eyes and look at him with wonder and astonishment, and the farmer was told that they could not make provision for such a loan as that unless they had the most satisfactory collateral that could be obtained.

"The old fellow asked, 'Collot what?'"

"'Collateral,' the banker answered."

"'Well, what is that?' the farmer asked."

"The banker went on to describe the stocks and bonds and securities that are meant by the term collateral. The old farmer said, 'Well, if I had those things I wouldn't want any money. They are better than money,' he said."

"Well," said the banker, "you can't get the money unless you succeed in getting some collateral, and then we might discount your note."

"Well, the farmer succeeded in getting some collateral and in getting some personal endorsements, and also in getting his own name upon the paper and his wife's as well, and obtained mortgages on everything he had. He came and dumped his collateral down on the banker's desk. They were satisfactory and the cashier

made out his note for him for \$1,000 and told him to sign it, which the farmer did. After signing the note he passed it over. Then the cashier counted him out \$287.52. The old farmer ejaculated, 'Come on.'

"'No, sir,' said the cashier, 'that is all you can get on a note of \$1,000 for five years at our present rate of discount.'

"'Dis what?' said the farmer."

"'Discount,' said the cashier; 'that is all you can get.'

"'What do you mean?' said the farmer."

"'Why,' said the cashier, 'we take off the discount for the first four months and the next four months, and so on, and then at the end of five years your note will only make \$287.52.'

"'I am glad I did not ask you to lend me that money for ten years,' ejaculated the farmer, 'or you would have had me in debt, and I would have to pay you something for asking you to lend it to me.'

Another story was as follows: W. W. Woollen, of the banking firm of Woollen, Webb & Co., was the hero of an incident that involved considerable detective acumen. One evening, in an effort to obtain a "trial balance," Mr. Woollen found to his dismay that his cash was short \$1,000. Try as he would, he could not locate the missing amount.

The next day he instituted a rigid enquiry among the other persons about the bank in the vain hope that he might obtain some clue that would aid him in locating the money. The messenger boy spoke up promptly when he heard of the loss and said: "I noticed yesterday, when you were cashing a cheque for a fellow that looked like he might be a farmer, that he had a man with him, and when he was counting over his money he chuckled and nudged his companion and then both of them chuckled a good deal."

With this slender clue Mr. Woollen began his investigation. He went carefully over the cheques he had cashed the previous day and came across one that he believed to have been the one in question. Going to the man who drew the cheque, he asked for the residence of the payee. When he secured this information Mr. Woollen approached the farmer and said abruptly: "I came after that \$1,000 bill I paid you by mistake the other day." The man turned red and stammered something about not having any thousand-dollar bill, but Mr. Woollen pressed him so closely that he finally put his hand into his trousers pocket and drew out the bill.

Another story in which a thousand-dollar bill figures prominently involves a citizen whose sensitiveness will not permit the use of his name. This man was acting as a trustee during the panic of 1893, and had the trust fund on deposit in the Indianapolis National Bank. A day or two before the bank closed its doors the man received a warning that the institution was doomed. He accordingly hastened over to the bank and drew out the money which he held in trust for another.

When he received the money, which was in bills, he rolled it up and placed it in his coat pocket, where he carried it for several days. One day Harry C. Adams came into his place of business and said: "Have you such a thing as a hundred-dollar bill about you? I need one right away." The man reached in his pocket, pulled out the roll of bills and taking off the top bill handed it to Mr. Adams. "Great heavens!" ejaculated Mr. Adams when he observed that the bill called for \$1,000, "you surely don't carry thousand-dollar bills around loose in your pocket, do you?"

"I have no thousand dollar bill," retorted the man.

"I'd like to know what you call that," said Mr. Adams, holding up the bill so as to show plainly the figures 1,000 on its face.

The scene changes to the Indianapolis National Bank. The man enters carrying the thousand-dollar bill in his hand. "Did you find any shortage in your cash the other day?" he asked of Cashier Rexford.

"Did I?" exclaimed Mr. Rexford, "well I should say I did. I was short \$900 and I have lost hours of sleep ever since, trying to locate that shortage."

"Well, you can take a little rest now," answered the man, "for here is your money. You paid me a thousand-dollar bill for a hundred-dollar bill the other day." The cashier suddenly found that he had "business outside," and it is said that money was put into circulation at a neighbouring refreshment stand, although this part of the story is not clearly substantiated.