

## Carsley's Column.

## YEARLY TEST.

YEAR ENDING FEB. 28TH, 1878.

	Number of Customers served.	Number of Parcels sent by Express.	Number of taken by Customers.
1877.	16,222	1,935	14,287
March.....	16,222	1,935	14,287
April.....	17,235	2,127	15,108
May.....	20,107	2,609	17,498
June.....	23,510	2,615	20,901
July.....	19,175	1,898	17,277
August.....	19,633	1,872	17,661
September.....	18,441	2,284	16,157
October.....	21,254	2,908	18,346
November.....	18,559	2,487	16,072
December.....	23,851	2,509	21,342
1878.	16,727	2,013	14,714
January.....	16,581	1,951	14,630
February.....			
	231,201	27,208	203,993

Number of Customers served during year ending February, 1878.....	102,170
Do do do 1877.....	148,759
Do do do 1876.....	104,473
Do do do 1875.....	231,201

## WEEKLY TEST.

NUMBER OF PURCHASERS SERVED during the week ending March 2nd, 1878.

4,277.

NUMBER OF PURCHASERS SERVED during the corresponding week of last year,

3,798.

Increase.....479.

## VOLUMES.

The above figures speak volumes in favor of our system of conducting business, and we consider proves beyond doubt that we give the best possible value for ready money, and that our goods give general satisfaction.

## OUR OPINION.

Our opinion about business prospects has each year been just the opposite to the editors of all Montreal newspapers. But our opinion has so far been correct and theirs wrong. For this year we predict that business will be worse than ever, that there will be more failures in the wholesale trade than ever before, and that the failures will be of a worse class. There is no use disguising the fact that the wholesale business in Canada is becoming weaker and more risky every year. Retailers rank far higher than wholesalers in the United States, and we think do so in Canada in few years. Mercantile Agency men have capped the very life out of the wholesale trade in the United States, and are fast doing the same thing in Canada. If Canadian wholesalers ever rank below Canadian retailers, "which they certainly will if they continue to support Mercantile Agency men and official assignees, as they are now doing," they have none but themselves to blame. In business, each man brings on his own ruin, and is a business coward if he tries to throw the blame on others. Bad debts may be the reason, but is no excuse for a man failing to pay 100 cents in the dollar.

The fact that Mercantile Agency men can make money in Canada, we think, proves that the trade of the Dominion is in the hands of a miserable class of business men. We have not yet heard a respectable or solvent firm speak favorably of the Agency system. On the other hand all weak and insolvent firms praise the system, and find money to support it, even when they cannot find money to pay their creditors.

It is somewhat encouraging to know that our efforts to drive this miserable system out of the country have had some success. As may be seen from the fact that a few years ago agency men's company used to be courted, whereas now it is avoided. Business men used to be afraid of expressing their candid opinion about these schemers, now people condemn them in just terms. Newspaper men are not so much afraid of them. Still some papers either pamper to them or fear them. But it is the policy of newspapers to toady to the agencies, for the reason that the worse state of business the country is in, the more money newspaper men make by advertising insolvent estates, which is a pretty big paying thing to some papers. Getting rid of the agencies means better times, fewer failures, fewer assignees, and fewer auctioneers, and assigned advertisements for the newspapers. Drive these Agency gents back to New York and times will mend.

## NEW INSOLVENTS.

The following list of new insolvents for the week ending March 2nd, 1878, shows how the Mercantile

Agencies misrepresent their subscribers and weaker insolvent firms, thus often helping unprincipled people to buy on credit, when there is no chance of them paying for the goods:—

T. of Galt.	..	..	\$2,000
S. of London.	..	..	40,000
M. of Hamilton.	..	..	5,000
N. of Belleville.	..	..	2,000
L. of Burns.	..	..	2,000
H. of Toronto.	..	..	20,000
F. of Toronto.	..	..	5,000
P. of Toronto.	..	..	2,000
G. of Chatham.	..	..	40,000
T. of Joliette.	..	..	2,000
L. of Quebec.	..	..	2,000
W. of Montreal.	..	..	10,000
L. of Joliette.	..	..	20,000
C. of Sherbrooke.	..	..	5,000
W. of Quebec.	..	..	20,000
B. of Quebec.	..	..	2,000
L. of Montreal.	..	..	5,000
D. of Montreal.	..	..	5,000
C. of Montreal.	..	..	20,000
W. of Montreal.	..	..	10,000
			\$219,000

How thin it is for wholesalers to get these insolvent retailers rated to be worth large capitals just to enable them to get their paper discounted, but bank directors seem obliged to discount according to ratings they know to be false. We venture the assertion that there is not a wholesale firm in Montreal that candidly believes the Agency ratings to be of any real use as a guide to capital. Yet numbers of them pamper to and for those American schemers FOR AN OBJECT. In your opinion the fact that a firm, who is obliged to buy on credit, for any of the Agencies should be a warning to English creditors.

Numbers of Americans speak for the misreporting agency system in about the same terms as they would speak of a gambling den.

The greatest swindlers in the United States and Canada have been helped by it, to defraud their creditors. And so the thing goes on, and Canada becomes commercially weaker every year. A nation of bankrupts and nothing less.

Scoundrels, Irish men, Frenchmen, Americans and Englishmen appear to be equally guilty in supporting this miserable agency system. But, more correctly speaking, they are all Canadians and Americans.

## NEW PRICE LIST.

Best American fast-color Prints, only 5½c per yard, quite as good as is being sold wholesale at 6½c, and best American Creton Prints only 8½c.

## EXTRAORDINARY LOTS.

Our last year's Ladies' Silk Umbrellas are to be sold at once in four lots at the following prices:

NUMBER ONE LOT consists of Silk Umbrellas, marked from \$1.15 to \$1.30, all marked down to only 90c each.

NUMBER TWO LOT consists of all-Silk Umbrellas, marked from \$1.35 to \$1.50. Your choice of this lot at \$1 each.

NUMBER THREE LOT consists of all-Silk Umbrellas, marked from \$1.75 to \$2. Your choice of this lot at \$1.25.

NUMBER FOUR LOT consists of all-Silk Umbrellas, marked at from \$2.25 to \$3.00. Your choice of this lot at \$1.75 each.

A few St Umbrellas reduced to \$2.50.

## S. CARSELEY'S MIXED PRICE LIST.

Useful Bed Ticking at only 8c per yard.  
White Union Flannel at 13c to 17c per yard.  
Useful Unbleached Towels at 4c each.  
Good Strong Union Fancy Flannel Shirtings at only 18c per yard.  
Useful Dress Wincey at 6½c per yard.  
Fast Color American Prints only 5½c per yard.  
Fast Color Wide English Prints at only 9c per yard.  
Fast Color Cretonne Prints at only 8½c per yard.  
Useful Grey Cotton at only 5c per yard.  
Good Grey Cotton at only 6c per yard. By the yard, piece or bale.  
Good Table Napkins at only 70c per d z. All Linen.  
95c per d z.  
Good American White Table Damask at only 45c per yard.

## S. CARSELEY'S RETAIL PRICES.

Black Silk Trimming Velvet at only 9c per yard.  
Unbleached Roller Towelling at only 6c per yard.  
Useful White Cotton at 8½c per yard.  
Good Yard Wide White Cotton at only 10c per yard.  
Good Scroll Dress Goods, in the leading colors, at only 15c per yard.  
Useful Check Dress Goods at only 7c per yard.  
Muslin Be room Curtains, with border at the bottom, 55c per set.  
Useful Skirt Lining at 7c per yard.  
Good Skirt Lining at 8c per yard.  
Useful Black Gaiter at only 25c, or yard.  
Children's Ribbed Under Vests at only 6c each.  
Children's Ribbed Canadian Drawers at only 10c per pair.

S. CARSELEY,

393 and 395 Notre Dame Street.

## Bank Dividend.

THE

## MOLSONS BANK.

The Shareholders of the Molsons Bank are hereby notified that a dividend of

## THREE PER CENT

upon the capital stock was this day declared for the current half-year, and that the same will be payable at the office of the Bank in this city on and after the

FIRST DAY OF APRIL NEXT.

The transfer books will be closed from the 16th to 30 prox. inclusive.

By order of the Board,

F. WOLFEVERSTAN THOMAS,  
Cashier.

Montreal, Feb. 28, 1878

## New Route to Ottawa.

Quickest and Most Direct

VIA

## Q. M. O. &amp; O. RAILWAY

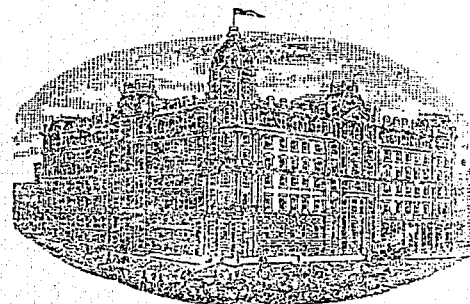
ON and after MONDAY, 7th inst., trains leave Hochelaga as follows:—

	Mixed.	Express.
For Hull.....	7.00 a. m.	4.00 p. m.
For St Jerome.....	4.30 p. m.	

Returning—  
Leaving Hull.....6.45 a. m. 3.30 p. m.  
Leave St. Jerome.....8.00 a. m.  
Passenger Trains leave Mile End 10 minutes later.

Arrangements have been made at Ottawa to convey passengers to and from Hull Depot for 25c.

DUNCAN MACDONALD,  
Manager.



## WINDSOR HOTEL,

MONTREAL.

The Palace Hotel of the World.

JAMES WORTHINGTON,

Proprietor.

JANVRIN &amp; SOUTHGATE, Managers