

barely cover the landlord's claim outside credit
tots can readily reckon what they will get.—

A Newmarket grocer, P. Harding, has assigned.

—So has Henry Catton in the same line at

Paris.—The creditors of J. Foster, a grist
miller at Watdown, recently met together to
consider his affairs. Their duties were remark-
ably light—his affairs were not worth consider-
ing, for he had virtually no assets.

"How we may all render each other more
cheerful and comfortable in a pecuniary sense,"
is the text of a short discourse put before custo-
mers in a Canadian weekly by a druggist, Mr.
W. W. Stephen. Let every one, he says in his
exordium, "Let every one come as close as
possible to buying for cash. All you want to do
is exercise self-denial, pay for everything this
coming year and by next fall you will in a sense
find yourself a year ahead, and with your "dis-
count for cash," money in your pocket, which I
guess is a pretty comfortable feeling. There is
a dark side to the credit business that you don't
often think about, until its results show up.
How many farmers, mechanics, laborers and
others who run bills in the various stores from
year to year are able on a day's notice to pay an
account to the trustees of some "bust up" busi-
ness. They owe this broken down firm an ac-
count, and they are asked to settle at once.
What is the result? Why, in nine cases out of
ten, if the debtor be a farmer he executes a
chattel mortgage, and by the time the mortgage
is paid, if it is ever paid, he has no doubt paid
double or triple price for his goods; if a
mechanic, he borrows money in some other way
at a ruinous rate of interest and he too has the
same experience in the cost of the goods as the
farmer, and as for the HONEST LABORER, he is the
worst of all. Bailiff comes around and makes a
seizure, and that settles the laborer's hash."

Leading Wholesale Trade of Toronto.

ESTABLISHED 1834.

Peter R. Lamb & Co.,

MANUFACTURERS,

TORONTO.

Blackings,

Glues,

Flint Papers,

Neat's Foot Oil,

Fertilizers, &c

STEELE BROS. & CO.,

Seed and Produce Merchants,

IMPORTERS AND DEALERS IN

Foreign and Home Grown Seeds

Special attention to Red and Alsike Clover Seeds,
Timothy, Orchard Grass, Blue Grass, Red Top,
Hungarian, Millet, Seed Grain, Choice Seed Potatoes,
Oil Cake, Corn, Oats, Hay, and Feeding Stuffs of all
kinds.

WANTED.

OATS AND CORN.

Correspondence solicited by mail or wire form
all dealers wishing to buy or sell.

STEELE BROS. & CO.

Seed and Produce Merchants,

Cor. Front and Jarvis Streets, TORONTO.

CHICAGO AS A LUMBER MARKET.

At the recent sixteenth annual meeting of the
Lumbermen's Exchange at Chicago, it was
shown that the trade received during the last
year 1,802,727,000 feet of lumber, 895,528,000
shingles, and 73,077,000 pieces of lath. There
were disposed of during the year 1,789,021,939
feet of lumber, 1,007,458,385 shingles, and 48,-
115,941 pieces of lath—a proportion of which
being hardwood. The hardwood trade of
Chicago aggregates in the neighborhood of
225,000,000 feet per year, or 12½ per cent. of the
total lumber trade of Chicago. The average
stock reported from the yards of Chicago at the
beginning of each month during the last year
was 38,737,981 feet, the smallest stock reported
being that of April 1, 31,716,678 feet, the report
for January 1, 1885, showing 47,146,194 feet on
hand. In claiming the appellation of the largest
lumber market in the world, Chicago may justly
claim that distinction as regards hardwood as
well as pine.

Leading Wholesale Trade of Toronto.

**BRYCE,
McMURRICH & CO.**

We would direct the attention of the trade to our
IMMENSE STOCK OF

**COTTON, LINEN AND SILK
HANDKERCHIEFS**

which we are offering

At Lower Prices than ever quoted in
this Market.

BRYCE, McMURRICH & CO.

34 Yonge St., - TORONTO.

EBY, BLAIN & CO.,

IMPORTERS

AND

Wholesale Grocers,

Cor. Front and Scott Sts.,

TORONTO.

BERTRAM & CO.

General Hardware & Iron Merchants.

SPECIAL TRADE PRICES

Will be given by the undersigned on application for

Bar Iron, Horse Nails, Axes.

Boiler Plate, Horse Shoes.

Tire Steel, Anvils & Vices, Files.

CROSS-CUT SAWS,

All our Importations are made direct from the
Manufacturers.

BERTRAM & COMPY,

114 Yonge St., Toronto.

WHICH ARE YOU?—Of every twenty persons
who, when a bill is presented, almost invariably
exclaim, "Leave it, I'll examine it," at least
eighteen, probably sixteen, could pay the am-
ount just as well one time as another. It is
quite as often the rich who will thus thought-
lessly make a man run twice or more for his
money as people of moderate means. "I never
make a man call twice for his due," remarked a
gentleman a few days since, and he was eighty
years of age. Imagine the amount of happiness
this man must have contributed to the world.

The plan of presenting almanacs to custo-
mers on Christmas followed by retail merchants
in England, appears to be a heavy tax on the
donors. To some traders, it is stated, that the
expense of these presents often reaches \$200,
and a movement is on foot to abandon the
custom.—*Grocer.*

To Life Ins. Agents.

THE ONTARIO MUTUAL desires to secure the
services of an experi-
enced Life Insurance Solicitor as General Agent for
the

CITY OF TORONTO.

Applications to be made by letter only (which, if
required, will be treated as strictly confidential),
stating experience and giving references.

None but First Class men need apply.

ADDRESS,

**WILLIAM HENRY, Manager,
WATERLOO, Ont.**

Leading Wholesale Trade of Toronto.

SPRING, 1885.

Millinery Opening.

BRAYLEY, McCLUNG & CO.

WILL SHOW THEIR

PATTERN BONNETS,

PATTERN HATS,

PATTERN MANTLES,

FRENCH COSTUMES,

and a Magnificent Stock of Novelties in every De-
partment,

On Tuesday Next March 3rd

and following days.

Every buyer of these Goods should see our Stock

BRAYLEY, McCLUNG & CO.,

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