

It will be a long time before the effects of the late fire in this city have passed away. The flames then rapidly devoured the premises of R. H. Gray & Co., makers and jobbers of white goods. By persistent effort and attention the firm had built up an apparently prosperous industry. But the fire consumed the entire stock and prevented them from filling orders, and generally demoralized their business. The result has been a meeting of creditors last Wednesday in Montreal, where a compromise of 62½ cents in the dollar was offered. In all probability this will be accepted. It might be said that the business was commenced about thirty years ago, and their balance as at the 1st Jan., 1894, was a nominal surplus of \$36,000.

DECLINING years have had about as much as anything to do with the present financial trouble of S. E. Stephenson, jeweler at Aurora. We stated a week ago that he was financially embarrassed, and since then he has assigned.—Bowman & Moore, hardware, Hamilton, have assigned.—Some six years ago Peckover Bros. took up the furniture business of their father in Hamilton, who had just assigned. They have handled only a cheap class of goods and done business with a poor class of customers. An assignment has now been made by them.—A small grocer at Essex, Thos. Hicks, has had to assign. He began business there in May, 1890, but has never made more than a small living.—Daniel Lavery, at Kirkfield, who succeeded Lavery & Rehill about a year ago, has assigned his general stock to J. W. Lawrence. He formerly came from Myrtle, where he had been in business for a number of years. He always had a good reputation as a business man, and up to the present was considered fairly well to do, so that his assignment is somewhat of a surprise.—From Berlin we hear word of the trouble in business of Stuebing Bros. They have carried on a grocery and fancy goods trade. In January, '92, Henry Stuebing, the senior member of the firm, admitted his younger brother into the business, and at that time they claimed to have a cash capital of \$3,000. Of late their trade has been very slack, and this has made them very hard up. They have assigned to W. Ross.

THE death of Mr. A. M. Smith, though it can scarcely be said to have been unexpected, for his strength had evidently been long declining, has called forth from business men very general expressions of regret. Such men as he are of pronounced value to a community, and their

taking off lessens our general stock of wisdom and helpfulness. They "solder society and sweeten life," as Cowper phrased it. The portrait by Forster of the late Mr. Smith, as it hangs in the board room of the Western Assurance Company, presents to the eye the benignity which was one of the marked qualities of the deceased gentleman. His was a kind nature and a just. Such was the confidence felt in his integrity and common sense, that people went to him for advice as well as for sympathy. Many are the instances where he has smoothed differences, arbitrated disputes, helped the deserving either with advice or money, without hope of reward. But it would be a mistake to suppose that his placid benevolence of disposition implied a pliant or easy-going nature. He was a man of great firmness, likewise of unusual pluck, and in respect to certain business principles and practices a martinet. It says much for the innate qualities of the man that in his younger days a private soldier with very limited opportunities of education, he should have risen to be a bank president, an insurance president, a member of Parliament, and a partner or director in a variety of financial and commercial bodies. He had accumulated a good deal of money, and we understand has left large bequests to charitable institutions.

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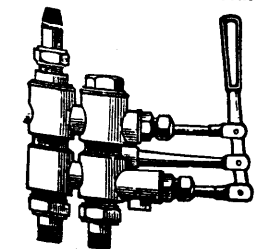
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