

lowest. "All railways will sell tickets to Toronto and return for a single fare. Tickets will be good to return up to Monday, September 21st. No certificates are necessary."

MR. A. PUGH, of St. Paul, who is largely interested in the anthracite coal mines of Canada, said:—"The mines are open again. They have passed into the hands of an operating company which will pay a royalty to the company owning the mines. H. W. McNeill, formerly General Manager of the Oregon Improvement Company, will have charge of the mining, and I shall hunt up a market. These mines are near Banff, and we expect soon to put the anthracite coal in Seattle and other Sound cities by direct rail transportation. What the price will be I cannot say now, but probably within \$12 a ton."—*Coal Trade Journal*.

FORTUNATELY for travellers, says the *San Francisco Grocer and Country Merchant*, the custom of "tipping" is steadily on the decline in Europe, and though still practised to a great extent, it is said less is given than formerly, the practice having been carried to excess in many countries, causing quite a drain on the tourist's purse. Its lessening popularity in Europe will undoubtedly effect a decline of the custom in this country, where the habit has never been so common as in the old world. The practice never should have been encouraged, and would not have gained favor if employers had refused employees the privilege of accepting tips, and had acquainted the public of their action.

A NEW canning factory has just started at Kingston, Kings county, N.S. It is said to be one of the best equipped establishments of its kind in Canada. The principal industry of the new factory will be condensing milk, coffee, and cocoa, and canning blueberries, beans, peas, tomatoes, corn and apples. They are already handling 4,000 quarts of milk a day; the larger quantity of which is supplied by the farmers of Kingston, Melvern Square and Aylesford. One of the serious difficulties that had to be contended with in getting the factory started was the scarcity of good water. Wells were used, but the supply was insufficient; at last the services of D. P. Kent, of Amherst, were secured, and a shaft of 300 feet bored into the solid rock, which resulted in a splendid stream of fresh water, cooler than 49 degrees and equal to a supply of 100 gallons a minute.

A GENERAL dealer in Maple Valley, Ont., named W. D. Taylor, has got into financial

trouble. It is only a couple of months since he sold out to Alex. Earl, and now he makes an assignment. His estate shows a proportion of assets to liabilities of about 50 per cent.—James Lomax has been in the baking business in North Bay for about six years. He also sold out a short time ago, and now assigns.—It is evident that John Simons is now about to realize the force of the old adage that "a rolling stone gathers no moss." About two years ago he sold out his general store business at Lindsay and went to Bradford, afterwards from there to Arthur. [In the last-named place he did not prosper, for an assignment has been found necessary.—A young man named W. J. Brett, at Amherstburg, finds himself in trouble after being in the grocery business a little over a year, and an assignment has been made.

FUEL is likely to be higher, as the activity in moving this autumn's crop in the States begins to tell upon the large stocks of coal accumulated, and as freights become higher. An advance of fifteen cents per ton on anthracite is announced by the mining companies of the United States. Yesterday's *Coal Trade Journal* considers that "the decision to advance prices fifteen cents per ton is good, but an advance of full twenty-five cents on certain sizes would have had more of the effect which it is desired to achieve. The retailer is entitled to protection on the coal he had bought and laid in under the promise of an advancing market being sustained by the producers." The output of anthracite coal in the Wyoming, Lehigh and Schuylkill regions for the seven months ended with July last was 21,756,433 tons as compared with 18,676,032 tons in the same period of 1890, an increase of about 14 per cent. The restriction of output agreed upon by the companies is said to have been well maintained. Says the *New York Journal* quoted: "It has too often been the fault that tonnage has been far in excess of requirements; this is not likely to be the case in the near future at least."

A FRAUDULENT CONCERN.

News came last week from Chicago of a building association scheme of a dishonest character which was unearthed there. Its headquarters were in Chicago, but it had members all over the country, and it is estimated that the amount of money received is \$175,000 during the year and a half the association has been in existence. The books of the association show that it had agents in all the States, but the most active were in

Omaha, Denver, Des Moines, Portland, Ore., Galveston, Olympia, Wash., San Francisco and Minneapolis. These agents transmitted hundreds of dollars daily in checks, drafts, money orders and by registered letters. Until within a few months the concern, it is said, did a heavy business in Philadelphia, but it appears that the authorities there made inquiries which resulted in the manager leaving Chicago in a hurry.

A subscriber who sends us this account, writes: "It is not improbable that such schemes may be worked in this country [Canada]; indeed there are some concerns operating now whose *modus operandi* closely resembles that of the National."

The name of this exploded Chicago concern was "The National Capital Savings, Building and Loan Association of North America." Alfred Downing, the president, and N. H. Tallman, the vice-president, have been arrested by the post-office authorities on a charge of using the mails for purposes of fraud, but the chief swindler, Louis F. Mortimer, general manager and secretary, has made his escape with the lion's share of the money. The concern has made a few genuine loans in various places to induce people to invest. It sold shares for 50 cents each, with a payment of \$11.05 each month for 96 months, at the end of which time a \$1,000 loan would be paid for. There was a membership fee of \$30, an appraisal fee of \$2, \$20 and \$45 for three months' payment in advance, thus making \$95.

SOME WHYS.

Why should a man expect to be in good credit when he doesn't pay promptly?

Why should a travelling man waste his time on those who are not in good credit with his firm?

Why do parties who often report "shortage" never report "goods over"?

Why shouldn't a dealer return goods which were not ordered?

Why should a salesman lose his temper when his customer cannot give him an order?

Why do retailers always complain of dull trade when, to come to sift it down, "they acknowledge they are ahead of last year"?

Why isn't the plan of consulting first-class clerks in the selection of goods a good one?—*The Haberdasher*.

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