

colors are produced by the action of light alone in the camera, owing nothing to the artist's pencil. The photographs taken were true to nature, and the delicate tones and shades were clear to view. "Garland" said he had no money with him, as he was certain that busybodies were suspicious, but he arranged to have \$10,000 worth in a day or two, for which the reporter was to whack up \$600. "Garland" said he was not afraid of any trouble, because any person wanting to buy was as liable as he was, and he got his letters through a local business man, who forwarded them to him 40 miles away. He went down stairs. The reporter followed in a few minutes and described his visitor to the constable, who at once arrested Mr. "Garland," whose real name is O. G. Martin, and who for some years has carried on business here as jeweler, bookseller, etc. The photographic plate, paper, and the reporter's last letter, were found in his possession.

At a preliminary examination this morning before Magistrates P. Kelly and Wm. Drummond, the prisoner had nothing to say. The evidence of the reporter, the constable, and D. B. McKinnon, postmaster, was taken, and Martin was committed for trial. The postmaster testified that Martin had been in the habit of getting letters addressed to W. A. Garland. Martin does not bear a particularly good reputation locally, and many have thought sometime back that he was the "queer" person, for the matter has been an open secret around here for a long while. It is freely stated that others are mixed up with him. Neither counterfeit money nor circulars were found in his premises when the constable made search. He took his examination coolly, and didn't seem the slightest bit worried at the serious charge. He stated in the hotel room that he had been carrying this on for a year and a half. He said he got American greenbacks and photographed the faces of Canadian bills so that the difference was impossible to detect, unless a banker by chance struck two with similar numbers.

It is believed that Martin has no counterfeit money at all, and that his game all along has been nothing but shrewd playing on human gullability.

Up to the last few months he has been poor; since then he has blossomed forth as a rosebud bursts and blooms

under the loving rays of the June sun. He has furnished his house handsomely, got in a fine piano, and largely increased his stock. His living expenses generally became more expensive and people wondered where the money came from to keep this reckless grandeur going. He certainly didn't take it in his business, and no word had come of his having been left a fortune. Of late all sorts of suspicious rumors have been flying about, and last night and to-day the crash came and the "mystery" was revealed.

The post-office inspector came to the village some four months ago and spoke to the postmaster about the matter. At first he said that all the letters that came addressed to W. A. Garland were to be sent to Toronto, but afterwards said the Act gave him no power to interfere in the matter, and told the postmaster to continue giving Martin the letters.

He was taken to the Huron county jail, in Goderich, in the afternoon, by constable Davis, where he will await his trial at the next assize court, which commences April 1. He was committed for trial under 82 and 83 Vic., chap. 19, secs. 19, 20 and 21, which provides that any person who offers counterfeit money for sale, or has a "die" of any description in his possession is guilty of a felony.

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O. G. Martin, alias W. A. Garland, of Blyth, who was detected in a counterfeit scheme by a reporter of the *Hamilton Spectator*, has been released on bail, bonds having been furnished by himself in \$4,000, and by H. Wells, of Saltford, and Elijah Martin, of Goderich, for \$2,000 each.

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### Correspondence.

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Mr. Editor,—

Sometimes I imagine that a great many of the retail jewelers of Canada do not understand the true nature of a note, or the use it is put to by the wholesale dealer. If they think it is taken merely as an acknowledgment of an account, and placed into the safe of the creditor till it becomes due, it perhaps would be just as well to enlighten them to the contrary. Wholesale dealers have their obligations to meet, and to enable them

to do so, they transfer the notes of their customers to their banker, who converts them into cash, and places the amount, less the discount, to the credit of their account. This cash is checked out in payment of liabilities, or for the purchase of other goods, as the case may be. When these notes come due it is expected, and absolutely necessary, for the retailer to meet them on time, otherwise it is just the same as the wholesale dealer putting his hand in his pocket and lending the amount in cash to the former. After buying goods on three and four months' time, which is sufficient for the prudent and careful buyer to convert enough goods into cash to meet his payments, it is nothing but right and fair that provision, by an extra effort, if necessary, should be made to meet his obligations promptly, and save his creditor the inconvenience and embarrassment of having his note go to protest. Some dealers seem to take no notice of their notes coming due, and in about a week, after they receive word from the notary that their note has gone to protest, they coolly send a renewal, stating that it was inconvenient to meet the said note, and asking rather impertinently, with the air of assumed anger, "why their note was not taken care of," while others treat the whole matter with silent contempt; they seem to think, like Macawber, that when they gave their note of hand, they have performed their whole duty by their creditor. Now, Mr. Editor, the sooner the merchant finds out that this continued renewing business is only the beginning to an end, which will sooner or later wind up in bankruptcy, the sooner he will stop short, take stock, buy only what he really needs, and give less credit.

Yours, &c.,

A JOBBER.

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### BUSINESS CHANGES FOR MARCH.

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P. Patterson & Son, Hardware, Toronto, assigned in trust; C. Freeman, Hardware, St. Marys, Ont., sold out to Hamilton & Haight; John Edgar, Jeweler, Liverpool, N. S., burned out; Lane & Bass, Jewelers, Brockville, Ont., dissolved, Lane continues. Hannah & Knapp, Hardware, Shelburne, Ont., dissolved, Hannah continues the business; Wood Bros., Leather Cases, dissolved, W. F. Wood retires; Laing & Ruth, Hardware, and H. Tucker, Jeweler, Ridgeway, Ont., burned out.