

THE LEADING WHOLESALE TRADE OF
TORONTO.Canada Confectionary and Biscuit
Works.**William Hessin,**
WHOLESALE CONFECTIONER
AND
BISCUIT MANUFACTURER.OFFICES AND FACTORY:
No. 7 FRONT STREET.
TORONTO.**R. H. GRAY & CO.,**

THE LEADING HOUSE IN TORONTO FOR

PAPER GOODS, all kinds.

GENTS' FURNISHINGS.

TAILORS' TRIMMINGS.

KNITTED WOOL GOODS.

CORSETS AND UNDER-SKIRTS.

HABERDASHERY, and

GENERAL SMALL WARES,

Also the leading Manufactory in Ontario for all kinds of

HOOP-SKIRTS.

Warehouse—43 YONGE STREET.

Robert McPhail,

IMPORTER OF

ENGLISH, FRENCH AND GERMAN
FANCY GOODS,

STATIONER, SCHOOL BOOK PUBLISHER

and Blank Book Manufacturer.

8 FRONT STREET, TORONTO.

story of the hound in chase of two hares. Let
ambitious retailers take the hint.THE following is a leaf from an old insurance
Adjuster's diary:"A merchant at —, Ont., holding a policy for
\$2,000 on his goods, was notified of its expiration,
but deferred renewing; as, in a few weeks, he was
expecting to move into a new brick store build-
ing. In less than ten days his store took fire,
and his stock of merchandise totally consumed,
leaving him a sadder if not a wiser man."Along with this extract from the diary of an old
Adjuster might be placed as many as forty or
fifty pointing the same moral. It is a practice of
business men, quite as common, unfortunately, as
it is pernicious, to neglect, postpone, and practice
all the different phases of carelessness, in regard
to their insurances. Conflagrations usually break
out when they are least looked for, and the very
property that is supposed to be the most exempt
from hazard, the fire-flend often makes the first
victim. The only safe rule is to be insured, and
to keep insured. Insurance renewals should, like
promissory notes, be provided for the day before
they are due.THE RESPONSE of an official assignee to an en-
quiry, made by one of the Toronto creditors of aTHE LEADING WHOLESALE TRADE OF
TORONTO.

Notice.

THE undersigned beg to notify the Trade, that they
have been appointed Agents for the City of Toronto,
and points East, for the sale of Messrs. DOW & CO.'S
Celebrated Ales and Porter. All orders will receive prompt
attention.**CRAMP, TORRANCES & Co.**

For sale, in store and to arrive:—

TEAS,

COFFEES,

SUGARS,

and NEW CROP (1870) FRUITS.

TEAS—Hyson, Young Hyson, Gunpowder, Imperial,
Natural Leaf Japan, Oolong, Soucheong, and Congou.COFFEES—Old Government Java, Mameaibo, Laguayra
and Rio.SUGARS—Tieees and barrels Scotch Refined. Barrels
Bright Porto Rico.

Also, now landing, 25 cases German Cigars,

CRAMP, TORRANCES & CO.,

11-17

10 Wellington St. East.

BOTTLES! BOTTLES! BOTTLES!

TO HAND ex "MANILLA"

FROM Newcastle-on-Tyne, the following assortment
from the Ballast Hill Bottle Works, Sunderland:

75 CRATES	WINE QUARTS.
50 "	PORTER DO.
25 "	PALE QUARTS, STOPPERED.
15 "	PALE QUARTS.
12 "	PALE FLASKS, STOPPERED.

Will be sold low to Bottlers and the Trade.

THOMAS GRIFFITH & Co.,

Wholesale Grocers, Wine and Spirit Merchants,

37 & 39 Front Street, Toronto.

late trader in Stratford named Stone, as to the
prospect of dividends from his estate, has been
shown us. This man Stone, it appears, had been
regarded as quite a flourishing man of business in
a small way: he got into debt, and failed. The
liabilities were about \$1,000; assets were, "am't
realized for stock," \$170; book accounts, \$39.10
—total, \$209.10. Rather a small grain of com-
fort, to be sure, but destined to become beauti-
fully less. The creditors beneficently pay (through
the assignee) insolvent's house rent and store rent,
\$42; also, his lawyers, for "getting his discharge,"
\$60; printing, advertising, &c., \$49.15; the
assignee's commission absorbing the balance. This
is about as pointed an illustration as we have seen
of the way in which our insolvent law operates in
favor of the debtor as against the creditor class.
Mr. Stone's creditors are made not only to forgive
all his debts, but to pay all expenses of setting
him free and untrammelled to repeat this nice
operation. This is wrong. Such a man should
not get his discharge off-hand, as he will, no
doubt. A provision in the Insolvent Act, to
withhold the discharge of such a man for a reason-
able time, is needed; the way of this class of
bankrupts is too easy, and their path too smooth.A MEETING of the Montreal Corn-Exchange As-
sociation was held in Montreal on Friday last, to
consider the expediency of petitioning the Gov-
ernment for the removal of the duties on grain.
A resolution affirming the propriety of such a
step was proposed and discussed. Mr. Esdaile,
in support of the resolution, said that the effect
of these duties was very doubtful, and the revenuederived from them exceedingly small. The tax
was intended to exclude American wheat in favor
of our own; but the crops had been bad, and the
effect was a directly opposite one. It was in-
tended to protect our own products, but it was
proving to be a burden to our millers, and a tax
on the poor. The principle was wrong from the
beginning, and was altogether behind the age.
The object was to exclude American wheat and
flour, but it had been inoperative every way, and
was a decided failure. The amount of flour im-
ported from the United States in 1869 was 149,-
000 barrels, and this year it was 350,000 barrels,
so that the duties had the very opposite effect to
that for which they were intended. Hon. John
Young contended that the duties on wheat and
flour were a great mistake, but it was the place of
the Ontario people to move in the matter. The
Finance Minister had received petitions from them
at the time of the passing of the bill in favor
of it, but he had received none from Quebec. The
working of the tax was wrong altogether. It was
a tax from the United States as against the people
of New Brunswick and the poor people of this
country. The millers of Upper Canada were the
cause of it, and they were now being punished
for it. He hoped a unanimous effort would be
made to have it repealed. It was entirely op-
posed to the principles of the age. Other remarks
were made on the subject, after which the resolu-
tion was unanimously adopted.EMPLOYERS AND EMPLOYEES.—An American paper
in referring to the notions among "young men of
the period" in regard to the reciprocal duties and
obligations between employers and employees, has
the following sensible remarks:—The servant,
man or woman, who begins a negotiation for
service by inquiring what privileges are attached
to the offered situation, and whose energy is spent
chiefly in stipulations, and reservations, and con-
ditions designed to 'lessen the burden' of the
place, will not be found worth the hiring. The
clerk whose last place was 'too hard for him' has
a poor introduction to a new sphere of duty.
There is only one spirit that ever achieves a great
success. The man who seeks only how to make
himself most useful, whose aim it is to render
himself indispensable to his employer, whose
whole being is animated with the purpose to fill
the largest possible place in the walk assigned to
him, has in the exhibition of that spirit the
guarantee of success. He commands the situation,
and shall walk in the light of prosperity all his
days. On the other hand, the man who accepts
the unwholesome advice of the demagogue, and
seeks only how little he may do and how easy he
may render his place, and not lose his employment
altogether, is unfit for service, and as soon as a
supernumerary is on the list, he becomes disengaged
as the least valuable to his employers. The man
who is afraid of doing too much is near a kin to
him who seeks to do nothing, and was begot in
the same family; they are neither of them in the
remotest degree a blood relation to the man
whose willingness to do everything possible to his
touch places him at the head of the active list.—The annual general meeting of the Montreal
Steam Elevating and Warehousing Company was
held in the Company's office, on the 12th inst.
Statements of the business of the Company for
the present year having been presented, a dividend
of five per cent. for the half year was declared,
payable on the 28th inst. Directors for the en-
suing year having been balloted for, the following
gentlemen were declared duly elected: Messrs. T.
Cramp, A. Allan, J. H. Joseph, A. T. Paterson,
and Theodore Hart. — *Montreal Herald*.