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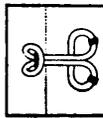
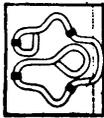
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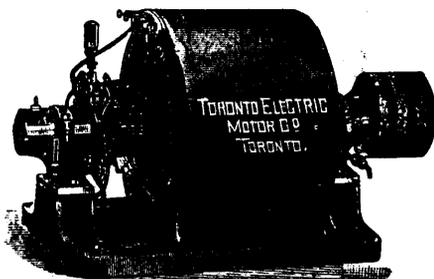
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the Hook and Eye.

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Mercantile Summary.

A. GIOVANNETTE, formerly a barber of Cow Bay Mines, N.S., and who has of late years been doing a liquor business, of somewhat irregular character, it is reported, at that place, and latterly at Sydney, has made an assignment. His credit has never been very strong.—Lawrence Bros., a victualling firm at Yarmouth, N.S., are also insolvent. They have been generally reported as hard up for some time past.

In 1889, Francis Allore, jr., was a clerk in Stoco, at which place, with the assistance of a kind father, who mortgaged his farm to assist his son, he opened a general store. Frank apparently prospered for some years, but lately he had to borrow in order to meet his bills. Now he makes an assignment, and what is worse, the farm may be sold. No doubt both father and son will profit by this costly lesson. Don't mortgage the homestead.

MANY years ago Mr. T. W. Fletcher, dealer in musical instruments in Victoria, B.C., made considerable money in mining enterprise, for he was one of the pioneers of that province. But this money was afterward lost. He has been twenty-five years in his present business, and for a time made very fair progress in it; lately, however, he has met with the reverse. Recently he handed over his Nanaimo business to his sons, who claimed four years wages. He has made an assignment.

JOSEPH BOUCHARD, of Ste. Anne de Chicoutimi, Que., heretofore reported doing fairly well, has assigned, and is said to owe about \$2,000, mainly in Quebec.—Miss Adelina Duplessis, who has been doing a small dry goods business in the eastern suburbs of Montreal, has assigned. She owes \$2,300, and the assets are said to be so small as to hardly warrant an assignee taking the estate.—Narcisse Bissonette, a grocer in the western suburbs of the same city, has compromised liabilities of \$1,300 at 30 cents, cash.

ON Monday next a meeting of the creditors of A. H. Hermiston, dealer in furniture at Listowel, will be held. A little over a year ago he removed thither from Toronto, where he was dealing in milk. He now assigns, and it is likely that the name of some of his friends will appear on his list of creditors.—P. C. Maddock went in October, 1894, from Brussels to Acton, Ont., where he had a general store in partnership with his brother. In the latter place he was well reported, and had a stock of \$3,000. We have not heard the cause of his assignment.—In 1885 Wm. McKee opened a general store in Orton, in partnership with his brother. Six years later the brother retired, and William continued the business. He was supposed to be doing well, and it was thought that his property was not encumbered. He now surprises his creditors by an assignment.

ACCORDING to the Nelson, B.C., *Miner*, there had been no less than one hundred and twenty-five mining companies registered in British Columbia up to the 2nd March last. Of these nearly two-thirds were foreign companies and only a few of them British, nearly all being American. It would be interesting to know how many of these were incorporated for the purpose of speculating in their shares, and what number was organized with the intention of making money out of dividends earned by working the mines. Of the total number no less than 26 companies have their chief place of business in Rossland. Victoria comes next, with 17 offices in its city; Vancouver has 11 and Ainsworth 9. Two of the companies have a nominal capital of \$5,000,000. The capital

of eight others is over \$2,000,000. Fifteen have a capital of \$1,000,000. From these figures the amount varies down to two companies with \$6,000.

It is many a day since T. H. Harding bought the grocery stock of A. W. Green, at Acton. Having no experience beyond that obtained on the farm, he did not make a methodical or successful business man, and never accumulated capital. Lately he has been ill and away from the shop for nearly two months, and now he assigns.—A short career is that of James Mortimer, grocer, at Burlington. Being in business scarcely more than one year, he was able to accumulate liabilities of \$2,090. To offset these he has nominal assets of \$932. One is in a measure prepared to hear of his assignment to G. H. Lamb, under these circumstances, especially in view of the fact that he lately neglected his business.—For more than five years, S. R. Hammond, livery stable keeper, Hamilton, has had his assets blanketed with a mortgage, and now his assignment follows.—In Nov., 1894, Park & Co., general storekeepers, in Jarvis, assigned, and their stock was sold to George Mitson, at 66 per cent. Park continued to manage the business, and the stock was mortgaged to a wholesale firm here that became tired waiting and foreclosed it.

CLEARING HOUSE FOR ST. JOHN.

The managers of banks in Saint John, New Brunswick, have determined upon a clearing house in that city. They have completed all preparations, and, in a few days, the new system will be in working order. Under the new arrangement the representatives of the different banks will meet each day in a room that has been placed at their disposal by the managers of the Bank of New Brunswick, and will there adjust the transactions of the day through the clearing-house manager, who will keep a proper record of all the transactions. The managers of the local banks are the governing board of the clearing house, with Mr. E. C. Jones, the senior manager, as chairman. A clerk from each bank will act in turn as the manager of the clearing house. We understand that the manager for the first month is Mr. Alex. Wilson, of the Bank of Montreal.

Debentures.

Municipal, Government and Railway Bonds bought and sold.

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