

Carsley's Column.

CORRUPT.

There is no denying the fact that New York and Montreal are, commercially speaking, the two most corrupt cities in the world. They are necessarily so, because, to support mis-reporting mercantile agencies, the business men of the place must as a class be of the lowest and most corrupt type. In New York we are told these agency men carry their hypocrisy so far as to help by their false ratings the greatest swindlers in the United States to obtain credit, and at the same time to act as Sunday School teachers in some of the leading churches.

Listen.

There were sixty-seven failures in New York City during the short month of February, with \$2,658,958 liabilities, and only \$695,681 assets.

Listen.

There were thirty-six failures in Montreal during February, with \$1,535,266 liabilities, and \$989,360 assets. Failures in these two cities are becoming more frequent and of a more disgraceful character than ever. To get a false rating, then to buy on credit, then to make private over to wives, then to fall and swindle your creditors is the order of the day in New York and Montreal. This sort of thing can be done effectually and easily by what is termed in New York the judicial use of mercantile agencies.

It would be interesting to know how much blackmailing there was done in New York and Montreal during last month, so things go on getting worse every day, and will continue to get worse as long as these mis-reporting agency men are allowed to carry on their game.

New Insolvents.

The following list of new insolvents for the week ending March 9th, 1878, shows how the mercantile Agencies misrepresent their subscribers and weak or insolvent firms, thus often helping unprincipled people to buy on credit when there is no chance of their paying for the goods:—

Q., of Windsor,	\$1,000
L., of Kingston,	1,000
M., of Ottawa,	20,000
G., of Windsor,	40,000
A., of Aurora,	5,000
G., of Ottawa,	300,000
S., of Dresden,	5,000
D., of Chatham,	2,000
V., of Goerich,	2,000
S., of London,	1,000
E., of Hamilton,	2,000
L., of Listowel,	10,000
O., of Montreal,	1,000
P., of Quebec,	5,000
M., of Montreal,	2,000
M., of Quebec,	75,000
L., of Quebec,	1,000
S., of Quebec,	5,000
T., of Montreal,	5,000
P., of Quebec,	5,000
\$488,000	

We have it from reliable authority that numbers of mis-reporting Agency men in New York who help the greatest swindlers in the United States to carry out their fraudulent plans, at the same time help to run Sunday-schools belonging to some of the leading New York churches.

It has always been a mystery how professed church-goers have managed to get their false ratings, and thus make use of the Agencies to obtain credit under pretence of being worth large capital, when they knew perfectly well they were insolvent and could not pay for the goods they were buying. But when we see Agency men working in Sunday-schools and receiving fees from members of churches, and then helping said members to obtain credit under false pretences, the thing is explained. No wonder Canada is called a country of bankrupts. If things go on as they are it will soon be a country of fraudulent bankrupts.

New Goods.

We show Twenty-five cases of new Spring Goods next week. All new and fresh from British and American manufacturers.

Kid Gloves.

Ladies' Kid Gloves, 46c.
Ladies' Kid's, 50c.
Ladies' Kids, 2 pair for 95c.
Beautiful Kids, 60c.
Splendid Kids, 75c.

Beautiful Ribbons.

Fringed, Corded, Oriental and Tartan. Beautiful stock of the newest Fringe and Fringed-edge Ribbons, a great novelty.

Corded Sash Ribbons, 30c, 45c, 50c, 60c, 75c per yard.

Latest Novelty.

We have the latest novelty in Ladies' Silk Ties and Scarfs.
Ladies' Scarfs, 10c, 20c.
Ladies' Scarfs, 30c, 40c.
Ladies' Scarfs, 60c, 65c.
Rich Scarfs, 60c, 65c.
Extra Rich, 70c, 75c, 80c.

Mixed List.

Ladies' Belts, 25c.
Sash Ribbons, 35c.
Shetland Vests, 75c.
Military Braids.
Breton Trimmings.
Moonlight Braids.
Diamond Bretons.
Regatta Shirts, 35c each.
Men's Wool Socks, 16c per pair.
Girls' Small Vests, 10c each.
Frills, 9c, 10c, 30c, per doz.
Ladies' Wool Hose, 30c per pair.
Buttons, 25c per card.
Floral Braids.
Largestock of the above to choose from.

S. CARSELEY,

393 and 395 Notre Dame Street.

**INSOLVENT ACT OF 1875,
AND AMENDING ACTS.**

SALE BY ASSIGNEE OF

ELIGIBLE BUILDING LOT,

—AT—

COTE ST. ANTOINE.

In re JULIUS DAVIS, an Insolvent.

The Assignee will sell, within the Office of Messrs. EVANS & RIDDELL,

**On Saturday next, 16th inst., at noon,
THE UNDERMENTIONED PROPERTY:**

That certain Lot of Land, situate, lying and being at Cote St. Antoine, in the Parish of Montreal, known and described on a plan of the property of Robert James Reekie, deposited in the office of James S. Hunter, Notary Public, in the City of Montreal, by *acte de depot*, dated the 23rd March, eighteen hundred and seventy-one, as number 14 (fourteen), containing ninety-nine ft. in width in front, on a road marked on said plan, ninety-five feet in width in rear, one hundred and sixty-two feet on the north west side line, and one hundred and sixty-one feet six inches on the south-east side line, the whole English measure, and more or less; bounded in front by a road dividing this property from the property of Andrew Robertson, Esq., in rear by Rosemount Avenue, on one side to the north-west by lot number fifteen (15), the property of Robert James Reekie, and on the other side to the south-east by lot number thirteen (13), the property of one Redfern, without any buildings thereon erected, with a servitude of a water course running three feet six inches below the surface for drainage, as the whole is more particularly described on a sketch, a plan of which is deposited in the office of the said James S. Hunter, Notary Public, with the right of way at all times, either on foot or on vehicles, through, on and over Rosemount Avenue aforesaid, and the road in rear to the south-west.

EDWARD EVANS,
Assignee.

Montreal, 12th March, 1878.

FOR SALE.

The well known properties belonging to Widow JOHN PRENDERGAST, 1st Lot—No. 809, cadastral plan (St. James Ward), containing 3,323 feet, divided into three building lots, situated corner St. Catherine and St. Andrew streets, and adjoining A. M'lon & Co's new street. 2nd Lot—No. 854, cadastral plan, same ward, containing 60,450 feet, divided into 34 building lots, situated on St. Andrew and St. Christophe streets, north side of Mignonne street. For further particulars, plans, &c., apply to C. A. M. GLOBENSKY, Esq., St. Esprit, P. Q., or Mr. J. E. BELLANT, office of the JOURNAL OF COMMERCE, 142 St. Francois Xavier street, City.

Bank Dividend.

THE

MOLSONS BANK.

The Shareholders of the Molsons Bank are hereby notified that a dividend of

THREE PER CENT

upon the capital stock was this day declared for the current half-year, and that the same will be payable at the office of the Bank in this city on and after the

FIRST DAY OF APRIL NEXT.

The transfer books will be closed from the 16th to 30 prox. inclusive.

By order of the Board,

F. WOLFERSTAN THOMAS,

Cashier.

Montreal, Feb. 28, 1878.

**INSOLVENT ACT OF 1875,
AND AMENDING ACTS.**

FOR SALE, A RARE CHANCE.

TENDERS INVITED

For the Furniture Factory, with Machinery complete, of the Insolvent Estate of Tees Bros., situate on the Lachine Canal Bank, Montreal, with unexcelled and continuous water privileges. The Factory and Machinery are in good order, and now being run by the Estate, who purpose closing down on the 1st March. There is also a quantity of well seasoned Lumber suited for the business. Offers invited by the undersigned, who does not oblige himself to accept the highest or any tender. Full information will be furnished on application to

JOHN TAYLOR,
Assignee.

Office of Taylor & Duff,
Assignees & Accountants,
355 Notre Dame Street,
Montreal, 14th Feb. 1878.



WINDSOR HOTEL,

MONTREAL.

The Palace Hotel of the World.

JAMES WORTHINGTON,

Proprietor.

JANVRIN & SOUTHGATE, Managers