

Muskoka, John Young, a young man who began business about three years ago, apparently made some money while the lumber trade was brisk, but that branch lately became very dull and his sales dropped off. Collections were hard to make, and finding that he could not meet his bills he has assigned.—Joseph Seitz, Jr., harness maker at Formosa, Ont., has made an assignment.—In Kingsville, J. A. Fitch, general storekeeper, failed six years ago and compromised with creditors. This he paid, but since made little or no headway in business and has assigned. His debts are principally due one house in London.

"I FOUND thirteen commercial travellers in Peterboro on Thursday," said a knight of the road last week, "and not one of them got an order from X—'s house except myself." Let us hope that the remaining dozen did get an order or two, elsewhere than from X—. But the week was an extraordinarily dull one, and even the most persistent salesman could hardly coax or drive a country dealer to buy, so flat was the universal feeling.

An inventor of New York City has devised an apparatus that is of interest to Canadian cities and towns. It is one for melting snow in the streets instead of carrying it away in carts. The machine is described as simply a tubular boiler with an open shell, into which snow is dumped as fast as it can be shoveled. At a recent experiment with ten tons of ice, made as nearly like snow as possible, that quantity was melted in about forty minutes; the amount of fuel used is not stated. The cost of carting a load of snow—might not stated—is 75 cents, without the labor of loading it. The test of efficiency will, of course, lie in the amount of fuel burned for snow removed.

A FARMER in Chatham, who had a good crop of wheat, was offered the other day 72 cents per bushel for it. He indignantly refused such a low price, and declared he could afford to keep it. Shortly afterwards, after confessing that his corn was a poor crop, he said he must buy some to fatten his hogs. When told the price, which was in exact ratio with that just named for wheat, his inconsistent answer was: "Too high, too high; can't afford any such price—I would rather feed my wheat to the pigs." Strange, illogical selfishness. So stubbornly resolved was he that wheat ought to be a dollar the bushel, that he would have been more content with 400 bushels at \$1.00 than with 600 bushels off the same land at \$1.32 which was the offer he got. Nor did it matter, to his unthinking mind, that his seventy-two cents had a greater purchasing power to-day than last year—that it would buy him more sugar, cotton, or clothing than the

same money last year, and that therefore he was relatively better off.

THE recent sudden collapse of the London dry-goods firm of Watson, Young & Co., is an incident worthy of some notice, especially as the circumstances have been misunderstood. They succeeded in 1881 to the firm of Boyd, Watson & Co. Two years ago, or less, it appears, the firm professed to have a surplus of \$20,000. Two weeks ago, at stock-taking it was found to be insolvent. We are told that bad debts and heavy expenses have run the concern behind; but if it was worth any such surplus in 1883 it could not have gone behind so much in the interim. The collapse came about in this way. The principal creditors being notified by the bank that Watson, Young & Co. were in trouble, upon investigating affairs found them as stated above. Boyd, Bros. & Co., having given accommodation paper for \$18,500 to assist the London concern, insisted that this paper should be protected. Accordingly, Watson, Young & Co. put their stock up at auction, when it was sold for 55 cents in the dollar to R. C. Stathers. Alexander Boyd ranks as ordinary creditor for \$3,250, George Boyd for \$13,000, Geo. Boyd, jr., for \$6,000, all these sums overdue, besides \$1,000 interest overdue. The ordinary creditors will have but a small dividend, and are not unnaturally enraged at being misled by the statements of the firm about its surplus, and at the mismanagement which is now apparent. The course of Messrs. Boyd, outside of whom the firm owes some \$38,000, is by no means singular, and until the state of the law is changed is not likely to become less so.

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