

We learn from the *Gazette* that the Dominion government has determined to put its own sleeping cars and parlor cars on the Intercolonial Railway.

The hams of a small hog being esteemed more delicate eating than those cut from a heavy animal, Chicago provision dealers trim a twenty-pound ham down to sixteen pounds, sell them at a higher price, and have the four pounds of trimmings left.

A SALVATION army man in Schenectady, N. Y., declared himself a devoted christian before a large concourse of persons in Crescent Park. Some one who knew, replied in a strident voice that "the Lord didn't love anybody who didn't pay his grocery bills."

It was a graceful act on the part of the directors of the Bank of Nova Scotia to hand to two of its returned volunteer employees a check for salary during their absence in the North-West. The example is worthy of imitation by all employers who think that they can afford it.

AN Illinois man who was ill, and worrying, as men will, lest during absence from business something should go wrong, was surprised by receiving a check for \$20,000 from a brother in another town with the simple injunction not to worry about business. That's a good kind of a brother to have.

THOMAS BELANGER, of St. Jean Port Joli, Que., who, this spring, compromised at 50 cents, with payments spread over twelve months, has assigned, being unable to carry out this arrangement.—Mrs. E. Dupont, hotel keeper, of Three Rivers, is offering her creditors 33½ cents on the dollar.

IN our issue of the 10th inst. we noticed the assignment of Jerry Robinson, a Winnipeg dry goods dealer. Since then his stock has been sold at 45 cents on the dollar. Jerry evidently understands the dry goods trade, and if he could overcome one weakness he would, probably, enjoy a fair share of prosperity.

COUNTERFEIT \$5 bank of British North America bills were in circulation last week at St. Thomas, and a couple of merchants were nipped. The tellers in the Traders' and Merchants' Banks, have seen the bogus bills which are perfect duplicates of the genuine ones, except that they are not dated and have two dark lines under the figure "5."

TEN shares of Bank of New Brunswick stock were offered for sale by auction in St. John, N. B., on the 18th inst. The highest bid was 37 per cent. premium at which price the stock was withdrawn. One city 6 per cent. bond, due A.D. 1905, brought 14½ per cent. premium and two province 4 per cent. bonds, 40 years to run, brought \$470 each.

ABOUT two years ago A. R. McDonald, of Sarnia, undertook to pay \$9,000 for an hotel. His assignment is now announced.—G. W. Randall, who kept an hotel at Queensville, has also assigned. Liabilities about \$1,200.—The grocery stock of W. J. Elliott, who recently left this city rather suddenly, has been, we are informed, sold at 85 per cent.

AT Lakefield, R. G. Cotton, a young man with little if any capital, began business about four years ago. He has worked hard but is now compelled to ask his creditors to consider his embarrassed position.—McMahon & Dean, customs' brokers in this city, found but little employment in this line, and consequently got behind with their rent. McMahon is reported to have left the city.

MONCROX, N. B., has made application for the establishment of a U. S. consular agency. The merchants, it is said, instead of buying

from jobbers, are direct importers, which naturally brings a large shipping trade to the port, and it being an excellent point for export, a heavy trade with the United States is growing up. The total value of exports to that country, for 1884, was \$90,125, being about double the amount for the previous year.

AMERICAN buyers in France are making large purchases of figured ribbons for the fall, while the Berlin correspondent of the *Journal of Fabrics* says: "Cloaks with wadding will be leading the coming winter. America has largely taken them up in short dolmans and circulars in solid-colored plushes, figured and frise velvets, while other countries preferred brocade siciliennees. For lining these cloaks a changeable taffeta is used with bright arabesque designs of plush."

A GENERAL storekeeper at Allandale, T. P. Redfern by name, was supposed to own a good farm when he began business two years ago. After being in trade for that short time, we find that he has considered it necessary to assign.—J. Needler & Co. ran a store and saw-mill at Orillia and Waubaushene, for a number of years, but have, evidently made no money. An assignment has taken place, and a statement of their affairs will, in a few days, be submitted to creditors.

THE affairs of the Quebec, Montmorenci and Charlevoix Railway appear to be in a rather complicated shape. A despatch to the N. Y. *Times* says that the shareholders who had paid up their stock found themselves confronted by the secretary, who has entered himself on the books for \$24,000 worth without the directors' knowledge, who say that he never paid a cent upon his stock. The secretary with his \$24,000 controlled all the votes taken at the last meeting, and the bona fide shareholders withdrew in disgust.

A GROCER of Stockton, N. Y., found his cellar overrun with rats, and bought a common steel trap, which he set in a large measure filled with meal and covered it up. Next morning he had a rat, and felt sure that he would soon see the last of all his pests. He reset the trap and left it. Next morning it was sprung, the meal was gone, and in its place about a quart of sticks and stones. He tried it again and with a like result. Investigation showed that the rats threw sticks and stones in upon the trap until they had sprung it and then devoured the grocer's meal.—*Utica Observer*.

AT UXBIDGE, Thos. McGratten, dealer in hardware, etc., failed a week ago with liabilities of about \$5,000. His creditors have kindly settled with him at 50 cents on the dollar. His books were no indication of his embarrassed condition. Considering the liberality of his friends, we trust that it will not be so in future. Under no circumstances should there be any remissness in this respect. A man's books should be so kept at all times, as to show clearly and correctly his financial position. Geo. Milligan, who keeps the Rossin House cigar store in this city has made an assignment.

IN the lower provinces the failures in business are neither very serious nor numerous. J. Tanner, dealer in dry goods, in Pictou N. S. has assigned to one of his clerks. The liabilities are not yet known.—James S. Neil, hardware dealer in Fredericton, N. B., finds himself unable to meet his bills and has assigned. His father, who kindly endorsed for him, will not suffer loss. The liabilities and assets are about equal, viz., \$30,000. The estate will pay nearly 60 per cent.—A harness maker at St. Marys, N. B., E. H. McConaghey, has assigned with liabilities of

\$2,000 and assets of \$1,500.—B. S. Babbitt, a general storekeeper at Gagetown, N. S., has also assigned.

"Some Safeguards Against Fraud," is the title of a paper recently read before the Manchester Accountants Students' Society. In it the author expresses the opinion that fraud in 90 per cent. of the cases is the result of loose bookkeeping, or of neglect to take the most obvious means of checking the accounts of the defaulters. The one greatest safeguard against fraud he considers is "balance your books," and the next to have them regularly examined by a competent professional man. "If this were done, then the species of fraud which is effected by means of fraudulent entries and erroneous additions, debits with no credits, and credits with no corresponding debit, would be either entirely impossible or attended with such difficulty as to be practically prevented."

IN certain districts of Philadelphia the penurious can buy a cent's worth of almost anything to be found in a grocery. For a nickel a poor woman can get quite a variety; for a dime she can fill her arms; for a quarter she will need to have a good-sized market basket to take her goods home safely. Here is what twenty-five cents will buy: Three ounces of coffee; one ounce of tea; three ounces of rice; small loaf of stale bread; six sticks of kindling wood; three onions; four potatoes (old); three ounces of barley; three ounces of light brown sugar; four ounces of starch; thin slice of brown bar soap; enough raisins for a rice pudding; small teacup of black molasses; lampful of oil; quarter of a yard of lampwick; quarter of a pound of oleomargarine; scuttle of coal (mixed); three ounces of lard; two pickles. It must not be supposed that the coffee has many grains of Mocha, Java, or even Rio in it. Roasted barley, peas and chicory well boiled will make a liquid very much like coffee, and a cent's worth of tea dust will furnish half a dozen cups of very passable tea.

THE Hamilton *Spectator* tells of a firm in that city which discovered that a clerk in its employ had been in the habit of sending more goods to certain customers than were ordered. Of course there was an arrangement between the dishonest customer and the clerk by which the latter was paid a consideration for carrying out his part of the swindle. The head of the firm, a kindly gentleman, allowed the young man to go with a severe reprimand. A portion of the goods was returned by the customers against whom no action was taken. The *Spectator* asks: "Was it not the duty of the firm in question, if not to bring these offenders to punishment, at least to expose them so that other dealers would be put on their guard against them? We may honor the clemency which permits an erring man to escape punishment; but we can hardly approve the stretched generosity which leaves the culprits free to practice fresh iniquity. These customers who conspired with a young man to rob his employer were at least as guilty as the clerk. The probability is that they were more guilty—that they tempted him, and were not tempted by him."

THE Canada Paper Company's new building on Craig St., Montreal, is one hundred feet square, and is spoken of as being one of the best structures in that city. The front on Craig street is eighty feet high, and is divided into six storeys. The first storey, which has a height of eleven feet, contains the boiler, engine, coal cellar, etc., and has storage for heavy goods. The second storey is fourteen feet high, and is occupied along the Craig