

The Leading Wholesale Trade of Toronto.

THOMSON and BURNS,

IMPORTERS OF

SHELF AND HEAVY HARDWARE,**Crockery, China, Glassware,**

AND DEALERS IN

Canadian and American Manufactures

OF

HARDWARE AND AGRICULTURAL**IMPLEMENTS,****10 & 12 Front Street West, Toronto.****JOHN MACNAB & CO.,**

Late Lyman & Macnab,

WHOLESALE*Hardware Merchants,***TORONTO.**

5 Front Street East, opposite American Hotel.

JOHN MACNAB.

T. HERBERT MARSH

The Leading Wholesale Trade in Toronto.

OGILVY and CO.,

CORNER OF WELLINGTON AND JORDAN STS.

We invite an inspection of our Stock, which is now complete in all Departments,

**WOOLLENS, COTTONS, LINENS,
SILKS, SMALL WARES AND
FANCY GOODS.***Liberal Terms and Close Prices.*

OGILVY & CO.

Toronto, 13th September, 1871.

R. H. GRAY & CO.,

43, YONGE STREET, TORONTO,

Are closing out the balance of their stock of

NUBIAS,

HOODS,

SHAWLS,

CROSS-OVERS,

SCARFS,

At prices that will secure their sale.

R. H. GRAY & CO.

Toronto, Nov. 15th, 1871.

The Leading Wholesale Trade of Toronto.

THOMAS WALLS and Co.,

7 Front Street,

(The New Iron Block,

TORONTO,]

ARE prepared to show the contents of 400 packages of well assorted

DRY GOODS.

Terms liberal to close buyers.

FISH! FISH!! FISH!!!

LAKE SUPERIOR

Trout and White Fish,500 half Barrels just received from our own Fishery—
Also on hand

Bbls. Round Herrings.

Bbls. and ½ bbls. Mackerel.

Quintals prime Table Codfish.

¼ Boxes choice scaled Digby Herrings.

Cases Fresh Mackerel, (1lb. tins.)

Cases Fresh Salmon (2lb. tins.)

&c., &c., &c.,

THOMAS GRIFFITH & CO.,

Wholesale Grocers Wine and Spirit Mercha

37 & 39 Front Street,

A Mr. J. ROBERTSON, with little experience in trade and without a knowledge of accounts—who kept no regular books—commenced business in Goderich about a year ago, almost without capital, and failed a few week since. His assets are about \$2,500, including book accounts, his liabilities about \$4,000. His stock of dry goods is said to be in good order, and was sold to Mr. McIntyre, of Lucknow, for 40 per cent., the greater part of which is to be sold upon the premises, and the remainder removed to Lucknow. We understand Messrs. Henderson & Bostwick are the principal creditors. What chance have honest traders in Goderich?

We intimated last week that a manufacturing boot and shoe firm of this city was in difficulty. Since our last issue, the firm indicated—Messrs. John Patterson and Co.,—have gone into insolvency. This failure shows the folly of attempting a business without ample means and adequate capacity. As retailers, two of the gentlemen of this firm had been fairly successful; and they are believed to have commenced with sufficient capital, if shrewdly handled, to suffice for the reasonable wants of a moderate business. Lacking the essential business requirements, their affairs seem to have been involved, and their capital was frittered away to no purpose, except to the detriment of legitimate business.

A Mr. YATES, doing a small dry goods business on Yonge Street, Toronto, has assigned to Messrs. Kerr & Anderson, official assignees. It is only quite recently that he obtained his

discharge from the Insolvent Court. The immediate cause of the second failure is stated to be the discovery that considerable accommodation paper given by him to Mr. J. D. Merrick was not retired, although, as he alleges, he was falsely assured that it was taken up. We understand that Mr. Yates is not the only individual who is likely to suffer in this way, as there is a long list of traders, which includes several money brokers and numerous storekeepers and note-shavers.

TELL YOUR WIFE.

If you are in trouble or a quandy tell your wife—that is if you have one—all about it at once. Ten to one her inventions will solve the difficulty sooner than all your logic. The wit of woman has been praised, but her instincts are quicker and keener than her reason. Counsel with your wife, or your mother or sister, and be assured that light will flash upon your darkness. Women are too commonly adjudged as verdant in all but purely womanish affairs. No philosophical student of the sex thus judges them. Their intuitions, or insights, are subtle, and if they can not see a cat in the meal, there is no cat there. In counselling a man to tell his trouble to his wife, we would go farther to advise him to keep none of his affairs a secret from her. Many a home has been happily saved and many a fortune retrieved by a man's full confidence in his "better half." Woman is far more a seer and a prophet than a man, if she have a fair chance. As a general rule, wives confide the minutest of their plans and thoughts to their husbands, having no involvements to screen from them. Why not reciprocate, if but for the pleasure of meeting confidence with confidence? We are certain that no man succeeds so well in the world as he who, taking a partner for life, makes her

the partner for all his purposes and hopes. What is wrong of his impulses or judgment she will check or set aright with her almost universally right instincts. "Helpmate" was no insignificant title, as applied to man's companion. She is a meet help to him in every darkness, difficulty and sorrow of life. And what she most craves and most deserves, is confidence—without which love is never free from shadow.

DECEPTION IN BUSINESS.

Nothing is more likely to injure business and business men than deception in business. It ends to keep the prices of goods above their intrinsic value; causes the purchaser to hesitate in making purchases, and often in making payments; in fact, there is no end to the damage it creates in the mercantile world. If fair dealing was the motto of the dealer or manufacturer, and lived up to them, there is no doubt nearly twice the amount of business would be done in this country that is being done now; the money market would be easier and banks more liberal, but the fact is, every one doing any kind of business feels compelled to exercise so much caution that many bargains fall through, and a good deal of business that would be of advantage to many is never done. While writing this we are reminded of a case of "Diamond cut Diamond" that occurred recently in this city. A certain dealer in real estate, etc., who displays remarkable energy in disposing of poor property at large prices, by offering, according to his own account, great bargains, great inducements, great friendship for the purchaser, etc., got sadly sold by a party whom he had selected as a lamb. He had a lot for sale in a flourishing part of the city. It would be worth double the price in one year; it was remarkably cheap, in fact, it was everything that a man could want. He was anxious to do some business with the party in question. He was such