THE first through train to the Pacific from Toronto, via N. & N. W. and Ontario Junction road, will leave to-morrow night.

A Bruce county manufacturer writes: "The writer has been a subscriber to your valuable paper for at least the past twelve years (formerly as one of a firm of general dealers in Walkerton), and would not be without it at double the

A LETTER from Alliston regrets the death of A. M. Kirkland, late Manager of the Bank of Hamilton at that place. He was formerly connected with the Cntario Bank in the same town, and also the Merchants Bank at Orangeville. He was buried at the Toronto Necropolis on Thursday, 4th inst.

THE brigantine "Nyanza," owned in Liverpool, N.S., is ashore on Cacineras Reef, Cuba, bound for Vera Cruz with a cargo of patent fuel. She is likely to be a total loss. Insured in the Nova Scotia Marine office for \$2,660 and in St. John offices for \$5,375.

THE last vessel of the season to leave the port of Newcastle, N. B., was the Norwegian barque "Dagmar," which cleared last week. No more are expected to arrive this season. Three ships and a steamer, now loading with wood at Chatham, will clear in a short time.

FREE fish has stimulated the Maritime fisheries, as is well known. Nine seiners now go out of Alberton, P. E. I., where seven years ago there were none. Ten years ago there were but nine vessels engaged in Prince Edward Island fisheries. Now there are 53 vessels, with 7,000 fathoms of seines.

THE steamer "Miranda" on her last trip to New York took shipments of fish from Halifax, amounting in value to about \$16,000, and the steamer "Merrimack" on her last departure for Boston took about \$5,000 worth. It is said \$25,000 worth of fish for the American market was sent from Halifax last week.

WE are told that Mr. A. J. Westland, of Ridgetown, who has had eight years experience in private banking, and Mr. A R. Nicol, of Tilbury Centre, intend opening a private banking office in Comber on Dec. 1st prox, the style of the firm being "Westland & Nicol, Bankers." Mr. N. is to act as manager.

A TRACT of land on the western shore of Cayuga Lake, near Canoga, has been leased to Rochester parties for the cultivation of frogs. The raising of frogs for the New York market has come to be a recognized industry. There is a large frog farm in the neighborhood of Waterloo and several in Canada, and still the demand is greater than the supply.

THE American steel rails market is strong. The New York Commercial Bulletin says: "The latest allotted production for 1887 1,000,000 tons has been so far sold that an increase to 1,250,-000 has already been asked for and will probably soon be made in order to facilitate the consummation of business now in treaty. As the fact would signify, the greater portion of 1,000,000 tons has been soid. This places the industry in a position never before reached.

From Haliburton, which is in the lake and forest district of Ontario, among the unpronounceable Indian names, and far back of the University town of Coboconk, we get a cheery letter from a store-keeper. He says: "I consider your paper will pay for itself in information gained by reading it. Trade here for the past year has been better with me than the year previous. On Nov. 5th there was about \$1,000 worth of raw furs sold by the trappers, Messrs. Lech, of Peterboro, Martin, of Toronto, and other local buyers bought the lot each netting about an equal purchase. Prices paid were good."

The position of hide inspector for this market has been filled by the appointment of Mr. Jno. C. Howe, who has had experience in the leather trade, which will prove valuable to him in his new capacity.

WM. OSBORNE, dry goods dealer, is in difficulties. He has been in business about three years in this city, and is now preparing for a meeting of creditors. He is considered honest and is likely to obtain a compromise.

C. B. SLATER, general agent at Wapella, Man., claimed a few months ago to be worth \$17,000. Under these circumstances it would seem a little strange that he should have disappeared suddenly, as he is said to have done. -L. D. McPherson, a tailor in Winnipeg, has assigned.

JAMES CASSIDY, carriage manufacturer, is reported to have left St. Catharines, with creditors in the lurch to the extent of over \$2,000. To realise this sum they have nominal assets of \$1,000. There is no apparent reason why such a course should be adopted, after showing a good record for several years.

Among the changes in the staff of the Bank of Commerce we observe the appointment of Mr. William Gray, formerly of the head office staff and lately manager of the Barrie branch, to the position of Inspector. His successor at Barrie is to be Mr. H. H. Morris, at present accountant of the Hamilton branch.

A Speculative builder named George Tasker, who has not, we are told, been in the country one year, has succeeded in getting into the confidence and credit of a number of persons who probably now regret it. He was advanced not only material but money as well, and is reported to have left this city with wages and other bills unpaid.

Common courtesy may be used to excellent advantage in business, whether a man be a city or a country merchant. By courtesy we mean that politeness and affability which attracts, wins and retains friends. It is a quality that merchants should cultivate and develop in their characters. It will only help them in obtaining the favor of the public and will put them on a solid footing with the influential people in the town.

PARNEY & DUNCOMBE, who kept a general store at Waterford, were supposed to have a lot of property and were even considered in good circumstances, but surprise the community by making an assignment to the sheriff. As yet it is not known what their liabilities -At Bayfield, Isaac Reid, dealer in stoves and tinware, has assigned with small -The tailoring stock of Alfred liabilities .-West, Chatham, will be sold by tender on Saturday next.

THE retail grocers in Winnipeg have for some time been discussing the advisability of forming an association, and an organization completed last evening by the election of the following officers: President, C. D. Anderson; vice-president, J. W. Horne; secretary, A. Fraser; treasurer, John B. Bell; board of directors—W. Hunter, J. K. Wright, George Adam, J. W. Winram, J. E. Weldon, W. E. Hodder, John Dysart. The association has already a membership of about forty.

S. G. Best, who began the boot and shoe business in Cobourg in September last has already assigned. He appears to be of a roving disposition, as he was in business in Guelph, then Trenton, now at Cobourg.—The creditors of W. R. Anderson & Co., dealers in tinware, etc., at Collingwood, had a meeting when a state of affairs was submitted, showing has nominal assets \$2,000 less. Mr. Anderson offers to pay 50 per cent., half of this will be secured.

SINCE the opening of the new bridge at St. John, both freight and passenger traffic has greatly increased on the New Brunswick and Intercolonial railways. From October 31st, 1885, to same date this year, the number of freight cars that arrived and departed from St. John on the I. C. R. was 37,854, and on the N. B. R. 12,774; making a total for the two roads of 50,628 freight cars. The passenger cars inwards and outwards, same period numbered 15,848 and 11,601, making a total of 27,-

THE "Arctic," the last of the Dundee seal and whale fishing fleet, arrived in the Tay on the 14th inst. The statistics of the year's work show a gross money value amounting to £65,-195, as against £97,503 last year. The returns of the Newfoundland seal fishing, says the Glasgow Herald, are stated at £25,899, as against £47,320; those of the Greenland seal and bottle-nose whale fishing at £1483, as against £25,019; and those of the Davis Straits whale fishing at £37,813, as against £25,164 last year.

THE Halifax police have for some time suspected the existence of an illicit still in the north end of that city, but could not find it. One of the Dominion detectives, however, was more successful, and on the 12th inst. he arrested a man named Thomas Kent, who resides in a house on Macara street. In the cellar of the house was found a "worm." Kent was taken to the police station, and declared his innocence, alleging that he had let that part of the house, in which the worm was found to two men, and that he had an agreement to that effect.

Buyers of boots and shoes are bearish as ever in the matter of prices, says the Boston Recorder, and some go so far as to insist on lower prices in spite of the advance in wages and in some grades of leather. This is probably intended as on offset to the advances asked by some of the manufacturers, and as a compromise last year's figures will no doubt be accepted. "The makers will manage in some way to take a little value out of the goods to save themselves from loss. It is certain that there will be a good demand, for there are no stocks to speak of left over from last year."

Something new in the way of transmitting news is reported from France. A curious invention, called the "typo-telegraph," is now being tried in Paris by the Minister of Posts and Telegraphs. It has been submitted by M. Etienne de Fedor, and it is intended to be devoted chiefly to press messages. The article of a paper or journal which is to be forwarded by telegraph to another journal is first set up in ordinary type in a column and then stereotyped. The block is then sent to the telegraph office and serves as original of the message. M. Fedor claims that the rapidity of the transmission may reach 1,200 letters per minute, or about 14,000 words per hour. The principle is not new, but this may be a successful application of it.

A REMARKABLY small concern to have three partners is the Meaford confectionery establishment of Lamb, Day & Marshall. It is not surprising that a bailiff should be in pos session and that he should sell them out and break up the concern.—John D. Brodie, a general storekeeper away back in the woods, on the Nipissing road, after being storekeeper for less than a year has assigned.——Reynolds Bros., general storekeepers at Walkerton, have liabilities of \$7,300. To pay this sum the firm suspended payment and are trying to arrange