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Those men that have lately failed and have done
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by feigning the Mercantile Agencies and getting them-
selves falsely rated to large capitals when they are as
poor as paupers, are certainly dishonest persons, and
should be treated as such. We should be sorry to
insinuate that all agency subscribers are dishonest;
but after what has taken place to-day we call most, if
not all, of them either knaves or dupes. Dun, Wiman
are now delivering their very latest revised books of
rating, and actually have one agency subscriber rated
to be worth \$40,000 capital, and best of good credit,
whilst the firm has been publicly declared insolvent a
few days ago. Now, I claim that any man who will
pay for such false information as is regularly published
in Messrs. Dun, Wiman's books must be either a
knave, a dupe, or a —. When lady bank sharehold-
ers take criminal proceedings against bank managers
or directors, it is to be hoped they will also institute
proceedings against the real criminals, who make
swindling so easy by rating dishonest persons to be
worth large capitals when they are not worth one
honestly earned dollar.

A QUESTION.

The pertinent question, which is so often asked,
"How is it that agency subscribers, who manage their
business so badly, spend at the rate of from \$5,000 to
\$20,000 yearly of their creditors' or bank shareholders'
money (when they are hopelessly insolvent), manage
to get compromises of from 10c to 50c in the dollar?"
The reason is that Canadian creditors are often Mer-
cantile Agency subscribers themselves—members of
the same ring as the insolvent, and therefore generally
tarred with the same brush, and have likely more than
once obtained a compromise themselves. They dare
not refuse to sign for a compromise, for fear of the in-
solvent exposing some of their financial trickery.

**GEOGRAPHICAL
DISTRIBUTION.**

Manitoba, Ontario, Quebec, New Brunswick, Nova
Scotia, and Prince Edward's Island, come within the
geographical distribution of our White Shirts. We
have sent numbers of them to Montrealers now resid-
ing in Winnipeg and other parts of Manitoba; num-
bers of orders for them continually coming in from all
parts of Ontario; numbers of them sold through
Quebec, and up as far as the Saguenay and Lake St.
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parts of the Maritime Provinces.

VALUE IS DOING IT,
AND WE'LL KEEP DOING IT.

People visiting our store and seeing the immense
forward stock of White Shirts, and looking through
our Shirt Factory at the amount of work and the way
it is done, invariably remark,

"NO WONDER YOU ARE TAKING THE
LEAD IN WHITE SHIRTS."

An important point is this, we make no common
White Shirts, but sell a good Shirt at a low price.

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we have seen our 80c White Shirts in dry goods win-
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quality of our White Shirts when they can sell them at
that price.

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Buy your Shirts at
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We are now showing a very large stock of new Flan-
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We have reason to know that our new Winceys are
fully 10 per cent. lower than other stores.

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Our store for Dress Goods most decidedly so.

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