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that there is such a thing in business as "Dating Ahead." The Chicago Tribune finds occasion to wax eloquent on the subject over recent failures in that city, Eddy, Harvey & Co., Culver, Page & Hoyne, the well-known stationers and others. We do not boast of much in the stationery line of late, but some of our dry goods houses could give some interesting points to the editor of the Tribune. New York and Chicago merchants are not much less ignorant on the subject; they probably adhere as closely to their 30, 60 or 90 days terms as many Montreal and Toronto merchants to the rule of 4 months' credit. The system of discounting is almost totally different in the two countries, but of this anon. The "rate for commercial bills," which our own papers will persist in quoting daily, is a feature of business common in the United States, but almost entirely unknown in Canada, where the rates are a private arrangement between the bank and its customer.

Some of the creditors of James Cavers, manufacturer of fanning mills, Galt, Ont., are of opinion that they have not been over well

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treated. They are particularly anxious about some chattel mortgages for about \$8,000 held by his father, who has, however, to some extent helped him with money and endorsement. The business was carried on by Cavers & Cowan until about three months ago when Mr. Cowan retired and took a chattel mortgage for the amount of his capital, some \$2,500, and this mortgage is said to be now in possession of Mr. Cavers, senior. There are some liabilities of the old firm still unsettled, although the bulk have been paid or settled otherwise by Mr. Jas. Oavers. His liabilities are estimated at \$15,-000. He assigned to Wm. H. Broughton of Galt, a creditor for \$250, and the business is carried on by him or permission. Pending a statement, full particulars have not transpired.

THE Chicago Gas Light and Coke Co. reduced the price of gas to \$1 per 1,000 net to all consumers, to take effect the beginning of the present month.

MR. CHAS. Wood, of the Nith Valley Woollen Mills, New Hamburg, Ont., bas confessed judgment to his banker's banker for about \$8,000, and owes besides some \$5,500. About \$2,500

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of the former amount is included in and secured by a mortgage on the factory premises, and \$3,700 of the \$5,500 is secured by a second mortgage, besides which he owes about \$2,000 of outside limbilities on notes, accounts, etc. The premises might sell for the amount of the incumbrances. Mr. Wood has gone to Stratford, Ont., to manage a shoddy factory for Mr. S. Fuller, and has abandoned the establishment at New Hamburg to his son, who has been working it for the last few months. It is now in possession of the sheriff under execution of the bank referred to. Some 12 years ago Mr. Wood worked as foreman in the town of Waterloo. In fitting up his factory he probably ignored the advantages of new machinery, The old plant was repeatedly getting out of order, and cost him considerably for repairs. He made a lesser mistake in sinking money in an expensive brick dwelling.

COMPLAINTS are made that the coasts of Nova Scotia are being rapidly depleted of their lobster fisheries in the same way as was the