

BUG TOWN, ESSEX CO.,—188

One year after date I promise to pay—or  
order 30 Dollars when I sell  
worth PATENT HORSE COLLARS  
said THIRTY DOLLARS when due,  
for value received at six per cent. per annum  
payable at Ottawa.

JAMES FOXLEAF,

Sole Agent for the Co.

The operation is on the face of it a very remunerative one to the farmer, who apparently takes no risk, and only agrees to pay for what he sells to actual customers.

And having signed this "agreement," the honest farmer turns his attention to tilling the soil, chuckling occasionally as he thinks of the profits that must soon roll in from the sale of horse collars. But from this dream of rural bliss he is suddenly awakened by a notice from a third party that he holds his note of hand for \$125, coupled with a request for immediate payment. This demand falls on him like a thunderbolt. "I have never given a note in my life," he says, "so there must be some mistake in the name. I will see about it at once." The result of his visit to the third party is a crusher. There he sees his genuine signature, James Foxleaf, attached to the following note:

BUG TOWN, ESSEX CO.,—188

One year after date I promise to pay—or  
order one hundred and twenty-five dollars for  
value received at six per cent. per annum pay-  
able at Ottawa.

JAMES FOXLEAF.

It now dawns upon Mr. Foxleaf that on or about that date he signed an agreement with a patent horse collar man to pay \$30 when he had sold \$125 worth of goods, but he cannot for his life make that agreement tally with this note before him. The reason is that the horse collar agent tore off from the agreement the following:—

order Thirty dollars when I sell by  
worth of Patent Horse Collars  
said Thirty Dollars when due.

—Sole Agent for the Co.

Well, the net result is that the farmer, finding he has been swindled, makes what he believes to be the best bargain possible, compromises his note for \$40, \$50, or \$60, and goes home a madder if not a wiser man.

## PROMPT-PAYING MERCHANTS.

The buyers who pay promptly are sought after, and a reputation for prompt pay is worth more to the retail trader than his store, stock or the good-will of his business. Unlike the intangible "good-will" of the law merchant, it cannot be the subject of barter. "The inexorable laws of the world of commerce, which created this invaluable property have also made it inalienable." Go where he may, through town, county or State, the retail merchant who is known as "good pay" possesses a talismanic influence which makes him the peer of the merchant princes of the commercial world. The choicest stock of manufacturers and jobbers is at his command.

It is the verdict of experience that prompt pay and good credit go hand in hand. Good credit piles the shelves of the trader with fresh, bright goods, and prompt payment repairs the breaches made by the army of buyers in their inroad on the stocks of the smiling trader who counts in his capital the indefensible advantages of a reputation for promptness. In the past year prompt pay has done great things for many traders. If changes in terms of sale have become necessary, they have never pressed with much severity upon the trader known to be good pay. He comes into the market as a buyer, on a first-class basis. His request is a command to the jobber. His goods are always shipped promptly, and are never detained on the road.

If such a purchaser choose to buy by sample his goods are uniformly up to the standard of the sample or several degrees above it. If a job lot of goods is to be sold at a bargain, prompt pay is given the first opportunity to purchase. If there is an advantage to be first in the field with some new article or some new line of goods, the jobber or manufacturer naturally secures that advantage to those who pay when due. Prompt pay is a power, as these few points very plainly proclaim. It should therefore be the aim of every retail merchant to secure, by square dealing and the keeping of his word, the material as well as moral advantage which comes from being "fore-handed" enough to be always deservedly known as prompt pay.

## BUY AT HOME.

A well-known American trade journal remarks that no town can be permanently prosperous in which the citizens and tradesmen dependent upon each other do not patronize each other. The merchant wants a harness, for instance, and although his neighbor is a good harness maker and trades with him, he imagines he can save fifty cents by sending to another town or another State for his harness. The harness-maker, in turn, sends away for his groceries, boots and clothing. The shoemaker sends away for his coat, and the tailor for his boots and so it goes. As a result, the farmers, coming to town to trade, see all the tradesmen sending to other towns for goods, because they say they can save money by so doing, come to the conclusion that they can do better elsewhere, and then everybody growls about bad times and no business.

No wonder! The business men themselves turn the tide of trade elsewhere, for if they can supply themselves to better advantage by depriving their neighbors of their trade, others learn to try the same experiment. It is a dangerous one to inaugurate, for even if a trifle can be saved in the purchase of a harness, a pair of boots, a suit of clothes, a hat, a barrel of flour or a yard of calico, ten dollars are lost where one is saved, and the entire business of the place goes to decay. The fact is, they gain nothing but loss in sending away their trade from themselves. Show us a town in which the people make it a rule not to send away for anything they can get at home, and we will show you a town in which business is lively and everybody busy, and trade entering from abroad. Prices are low and tradesmen patronize each other, having no suspicion that confidence will be abused.

Let it once be understood that the business men of any town are in the habit of sending abroad for their purchases, and the business of the town will languish. Having no confidence in each other, how can they expect others to have confidence in them? That's not the way to build up a town. Patronize each other, and keep all your business at home.

## FIRE RECORD.

ONTARIO.—Elmdale, September 19.—Lavinia Scott's barn struck by lightning and destroyed; insured in London Mutual \$400.—Arthur, 24th.—M. Thompson's barn took fire from a steam thresher and was burned; insured in Nichol Mutual for \$1,950.—Port Arthur, 28th.—J. Jerret's planing mill destroyed, loss \$11,600; insured \$2,500 on build-

ing and \$1,500 on Stock.—Guelph, 30th.—The outbuildings of the Ontario Model Farm were burned; loss on buildings, \$6,000, insured for \$4,000; contents insured \$2,000; live stock.—Supposing buildings and contents a total loss, and that on cattle there is a loss of \$2,000, the loss to the Government on the insured property will be about \$12,000, of which 27 insurance companies will bear about \$8,000. The loss to each company will, therefore, be about \$300.—St. Agatha, Oct. 1.—Jacob Schmidt's stone dwelling burned down; loss \$2,000.—Kingston, Oct. 3rd.—Capt. Lewis', chandlery store, gutted, destroying and damaging \$8,000 worth of stock. Also sails and gearing of numerous vessels. The fire spread to the wholesale establishment of Fenwick, Hendry & Co., but was controlled. The stock, however, was ruined by water. The loss on the wholesale establishment is placed at \$7,000; insured for \$15,000, viz: \$5,000 in Glasgow and London, \$5,000 Aetna, Hand-in-Hand \$2,500; Lewis loses \$4,000, insured Phoenix \$3,500. Breck & Booth, Royal Canadian \$1,000; Sam. Fraser in Queen & London.—Toronto, 3rd.—Kidd's cigar box factory destroyed by fire. The loss estimated at \$4,500; insured for \$600 in the Liverpool, London and Globe, and \$1,000 in the Waterloo Mutual.—Vienna, 23rd.—M. B. Edison's barn, supposed incendiary; loss \$800, insurance \$500. James Gregg's barn burned on September 25th; loss \$1,000, insurance \$300.

OTHER PROVINCES.—Apoahqui, N. B., 12th Sept.—Harrison's old Apoahqui House, with barn, neither insured.—Montreal, Daoust's cigar shop damaged \$300.—26th, a stable on Prince street took fire early this morning, and was burned down with three horses, carts, sleighs, etc. Loss, \$1,000 insurance in Royal for \$700.—Morden, Manitoba, Sept. 26.—At M. B. Rombough's farm, the stacks caught fire from a spark, and about 500 bushels of grain burned.

## ADULTERATIONS.

Placid I am, content, serene,  
I take my slab of gypsum bread,  
And chunks of oleomargarine  
Upon its tasteless side I spread.

The egg I eat was never laid  
By any cackling, feathered hen,  
But from the Lord knows what 'tis made  
In Newark, by unfeathered men.

I wash my simple breakfast down  
With fragrant chicory so cheap;  
Or for the best black tea in town  
Dried willow leaves I calmly steep.

But if from man's vile arts I flee  
And drink pure water from the pump,  
I gulp down infusoriae,  
And quarts of raw bacteriae,  
And hideous rotatoriae,  
And wriggling polygastricae,  
And slimy diatomaceae,  
And hard-shelled ophryocercinae,  
And doubled-barreled kolpodae,  
Non-loricated ambodae,  
And various animalculae,  
Of middle, high, and low degree,  
For nature just beats all creation  
In multiplied adulteration.

—Robert J. Burdette.

—An important point in marine insurance has been decided in a United States court of arbitration. A New York firm imported eight cases of plate glass from Newcastle a few months ago. The glass was insured by the British and Foreign Marine Insurance Company. It was broken during the voyage, and the importers demanded \$816.26 damages from the insurance company. The company, says the Times, refused to pay, claiming that the breakage did not come within the conditions of its policy. Both parties finally agreed to submit the case to the Chamber of Commerce Arbitration Court. The sole question in dispute was whether there was a shifting of cargo within the meaning of the term in the insurance policy. It was decided by the judge that any movement of the cargo of a vessel is "shifting" in the legal sense of the word, and as the glass was broken by being shifted he ordered that the damages claimed be paid to the importers.