

PAY AS YOU GO.

This advice is always good, but it is specially timely, now that the prospect ahead for work or business looks encouraging, and everybody feels cheerful. How many times have you said to yourself during the past few years, "if I could only get my bills squared up, I never would be caught in this way again," and you have fussed and worried over debts, contracted when times were flush and the prospect of paying them seemed fair. Now is a good time to turn over a new leaf, because it is just the time when the temptation to do the same thing again is strong upon you. If your wages are increased or you are selling more goods and getting a better profit, you begin to think "now I can buy that new carpet or chamber set that my wife wants and can pay for it in a short time." You had better wait till you have paid up all the old debts first. Don't get trusted. Pay for your provisions and groceries as you go along and husband what you have over. The relief from the old debts will be like the recovery from a boil—you feel better when it is well—and the comfort of feeling that the little pile you accumulate is subject to nobody's lien, is a positive pleasure. The man who buys what he is unable to pay for at the time of the purchase, is mortgaging his life and his labor, and incurring a burden which most likely he will regret. "Pay as you go" is a wise maxim, for yourself honest, and for your neighbor just. Its observance will lighten the cares and burdens of life, sweeten toil, encourage industry, and induce prosperity. —*Detroit Free Press*,

—A paper called the *Ice and Fish News* is published at Sandusky, Ohio. In an article on the "History of the Ice Trade," it makes the product for 1879 gathered 8,000,000 tons; consumption, 4,500,000 residue, leakage and waste. It says: "There are every year gathered and housed along the shores of the northern lakes and tributaries, for the use of the trade, over 2,000,000 tons; in New York, Brooklyn, Jersey City and vicinity, about 1,000,000; in the New English states, 2,000,000; in Philadelphia, 700,000 tons; Boston, 350,000 tons; and in Baltimore, 400,000 tons; and in other parts of the United States, over two million tons.

—Two great incendiaries of the day are the cigar and the pipe. Some weeks ago, a fire occurred at Columbus, O., that destroyed property of the value of upwards of \$4000, uninsured, which is ascribed to boys smoking who were employed upon the premises.

Commercial.

MONTREAL MARKETS.

Montreal, 11th Nov., 1879.

We report another week of active business. Prices of almost everything have advanced. Refined sugars are fully $\frac{1}{2}$ c higher since this day week. Flour and grain are quiet, and prices have been in favor of buyers. The prices ruling in England do not seem to warrant any advance here. A large business has been done in butter, which is being bought up for shipment to the U. S., where present prices are sufficient to leave a good margin to the exporter. The weather is again mild, but some heavy rain has fallen, which was much needed in the country, as the roads are all dry.

ASHES.—*Pots*—Owing to light arrivals business this week has been confined within narrow limits. Prices keep steady at \$4.65 for Firsts.

Nothing doing in inferiors. *Pearls* are quiet; any sales transpiring are at \$5.45 for firsts, no seconds offering. Stocks at present in store are *Pots*, 490 brls.; *Pearls*, 103 brls.

BOOTS AND SHOES.—Trade still continues active, and prices are firm without any change since this day week. Collections still come in freely. We quote. *Men Split brogans*, \$1.10; ditto *Cowhide boots*, \$2.35 to 2.75; ditto *Kip Boots*, \$2.50 to 3.25; ditto *French Calf*, \$3.25 to 3.75; ditto *Buff Congress*, \$1.90 to 2.50; ditto *Split boots*, \$1.75 to \$2.20; ditto *Boys' stogies*, \$1.60 to \$2; ditto *Buff congress*, \$1.60 to 1.75; ditto *split brogans*, \$1.00; *Womens buff and pebbled Balmorals*, \$1.25 to \$1.60; ditto *split ditto* 85c to \$1.10; ditto *Prunella boots*, 50c. to \$2.00; *Misses split balmorals* 80c to 90c; ditto *Buff and pebbled Balmorals* \$1.10 to \$1.20; ditto *Prunella ditto* 70c to 1.20.

CATTLE.—There was a very fair demand yesterday for cattle; prices are steady at from 24 to 40; a good many bought for shipment realized the outside figure. *Hogs* were in good supply, most of which found buyers at \$4.75, a few very extra animals brought \$5.00 to 5.05 per cwt.

DRUGS AND CHEMICALS.—The market is active, and fair sales have been made at the present advanced quotations. Almost every article in our list has an upward tendency, and buyers seem disposed to purchase in case of a still further rise in prices. We now quote: *Bi Carb Soda*, \$3.50 to 3.75; *Soda Ash*, \$2.00 to 2.15; *Bi Chromate of Potash*, \$14 to 15; *Borax*, 9 to 10c; *Cream Tartar Crystals*, 27½ to 28½c; ditto ground, 29 to 31c; *Caustic Soda*, \$2.50 to 3.00; ditto cream, \$2.20 to 2.75; *Sugar of Lead*, 11 to 12c; *Bleaching Powder*, \$2.00 to 2.25; *Alum*, \$1.70 to 1.80; *Copperas*, \$1.00 to 1.25; *Sulphur*, \$3.00 to 3.25; *Kill Sulphur*, \$2.25 to 2.50; *Epsom Salts*, \$1.50; *Sal Soda*, \$1.40 to 1.60; *Saltpetre*, \$8.50 9.00; *Sulphate of Copper*, best, \$6.50 to 7.00; *Whiting*, 60 to 65c; *Opium*, \$5.75 to 6.00; *Quinine*, \$4.10 to 4.20; *Iodide of Potash*, \$6.00 to 6.50; *Bromide of Potash*, 50 to 55c; *Morphia*, \$3.00 to 3.25; *Castor oil*, 12½ to 13½; *Cod Liver oil*, \$1.00 to 1.10; *Shellac*, (orange) 45 to 55c.

DRY GOODS.—A slightly better demand has existed during the past week for heavy woollen goods, and sorting-up orders are coming in in a moderate way, but no very marked activity so far; the weather still is too warm to cause much demand for woollen goods. Remittances are coming in fully better than for the past week or two.

FISH.—The market is quiet, but prices are firm and advancing. The bulk of *Labrador Herrings* have been bought up by a speculator, and are now held for \$6.50; *Gaspé Dry Cod* is still sold at \$4.00; *Green Cod* is very scarce and prices have advanced to \$5.75 to 6.00 for No. 1, and \$4.00 to 4.50 for No. 2. *Salmon* is steady at \$17, \$16 and \$15 for Nos. 1, 2 and 3; *Mackerel* No. 2 split, \$8; No. 3, \$7.

FURS.—The news from Leipzig to-day states that "only one half of the goods were sold, and that at a very heavy decline; would advise not to buy any skins just now; poor rats are worth next to nothing, and minks lay in the market like lead." The market in Montreal is very quiet; only a few early-caught lots are coming in, which are not very desirable. The skins most wanted for immediate use are *Skunk*, *Otter*, *Beaver*, *Bear* and *Raccoon*, for which our quotations would be paid, although these prices are hardly warranted by the state of the markets in Europe and are only wanted for the local trade here. We now quote: *Mink* prime, dark large, \$1.00 to 1.25; ditto small, 75c to \$1.00; *Marten*, prime, 75c to \$1.00; *Beaver* prime dark, per lb., \$1.40 to 1.75; *Bear* large, \$7.00 to 8.00; ditto small, \$2.00 to 4.00; *Red fox*, \$1.25 to 1.50; ditto early caught, \$1.00 to 1.25;

Musk rat, winter, 8 to 10c; *Lynx* prime large, \$1.00 to 1.50; *Skunk* prime dark, large, 40 to 50c; ditto white large, 20 to 30c; *Raccoon* prime, 40 to 60; *Fisher* prime, \$5.00 to 6.00; *Otter* prime dark, \$6.00 to 8.00.

FREIGHTS.—Demand for tonnage has been small. The regular steamers to London, Liverpool and Glasgow take heavy grain at 6/6 to 7/-. Rates for ashes, butter and cheese are unchanged. There is very little tonnage at present in the harbor.

FLOUR.—Receipts for the past week, 18,846 brls; total receipts from 1st January to date, 701,000 brls, being a decrease of 106,265 brls on the receipts for the corresponding period of 1878; shipments for the week, 19,660 brls; total shipments from 1st January to date, 642,900 brls, being an increase of 9,977 brls on the shipments for the same period of 1878. With increasing stocks, and few orders from England, the market has shown considerable signs of weakness, and to induce sales holders have had to moderate their demands, and even at the reduced prices there has been comparatively little done. The market was cleared of Superior Extra yesterday at \$5.75. The same bid was refused to-day, holders a king \$5.80. We quote *Superior or Ex ra*, \$5.80 to 6.00; *Extra Superfine*, \$5.70 to 5.75; *Fancy*, nominal; *Spring Extra*, \$5.60 to \$5.65; *Superfine*, \$5.35 to 5.40; *Strong Bakers' Flour*, \$6.00 to 6.25; *Fine*, \$5.00 to 5.10; other grades are nominal. *Upper Canada* \$2.75 to \$2.85; *Oatmeal*, \$4 65; *Cornmeal*, \$2.90.

GRAIN.—*Wheat*—Receipts for the past week, 306,271 bushels; total receipts from 1st January to date, 10,746,846 bushels, being an increase of 3,687,747 bushels on the receipts for the same period of last year; shipped during the week, 245,829 bushels; total shipments from 1st January to date, 9,633,899 bushels, being an increase of 3,342,778 bushels on the shipments for the same period of 1878. Business during the week has been quiet, and prices have favored buyers; at the close of the market there was nothing doing, and prices were nominally as follows: No. 2 Red Winter, \$1.30; No. 2 Canada Spring \$1.26. *Maize* quiet at about 56c in bond; *Peas* are steady at 83 to 85c; *Oats*, 31½ to 32c; *Rye*, 78c; *Barley*, 60 to 70c.

GROCERIES.—*Teas*, the firmness continues and prices are still on the upward move business has been very active. The range for Japan is now 35 to 65c; stocks by no means plentiful. Young Hyson very firm at from 29 to 65c; Markets for Black Tea very strong ranging from 30 to 75c; *Coffee*, the market is strong, but little doing, old Government Java 29 to 32c; *Mocha* 29 to 32c; *Maracaibo* 23 to 25c; *Jamaica* 20 to 22; *Sugar*, another active week in this article, a large business done at an advance on prices of 4th. Raw sugars are strong and advancing and the Refiners have not been slow in taking advantage of it. They now quote *Granulated* 11½c; and yellows 9½ to 10½c; in raw sugar a large sale of Cuba and Porto Rico was made yesterday somewhere in the neighborhood of 8½; holders are now asking 8½ to 9 for Cuba Barbadoes and Porto Rico. *Molasses*, a fair business done. Barbadoes is held for 36 to 38; sugar house in pans 25c ditto in brls. 30; *Syrups* are active, good 50 to 65; *Rice* is still quoted at \$4.35 to 4.50; but holders all very firm and fully expect an advance. *Spices* only a moderate demand and very little change of prices, which are firm. *Fruit*, Malaga of all kind is firm but beyond a good jobbing business there has been no speculative demand, prices generally are firm. We quote new crop *Layer raisins* \$2.25 to 2.45; *Loose Muscatels* \$2.45 to 2.60; *London Layers* \$2.70 to 3.00; *Black Basket* \$3.50 to 3.75; *Valentias* 8 to 8½; *Sultanias* 10 to 10½; *Seedless* 8½ to 9c; *Currants* 7 to 7½; *Eleme Figs* 13 to 15c.

HARDWARE.—Business continues active in