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MOTTO FOR 1887:—

Buy Sparingly—Credit Cautiously—Pay Promptly.

STRAWS.

SAID the cashier of a Toronto wholesale house (referring to the determined and successful effort on behalf of this house, not to sell any but the trade), "We have lost more friends in the past week than we can gain back in ten years."

In another jobber's, the wareroom manager blurted out, "We are stuck on a thousand dollars worth of cards, and the proprietors won't sell one to any but dealers. We get no thanks for it."

THESE two should remember that "virtue is its own reward," though the trade will no doubt reward the houses with increased business.

A HOUSE that had been famous (?) for selling in outside towns, bills of stationery to factories, surprised a man in Galt the other day, by sending him a credit note for discount on a bill of goods, bought direct by one of his customers, he not knowing till he received the credit note that the purchase was made.

FOR the many kind words and encouraging commendations received from many quarters since the New Year opened we tender our sincere thanks.

A HAPPY NEW YEAR!

It is seldom that we can so confidently and cheerily wish all our readers a very Happy New Year, for if only the reflection of the past year is to be regarded, we can congratulate you on the marked success that has crowned the efforts of the trade, to not only make a living, but also to lay by in very many cases a small sum for days that may come, that will be dark and dismal.

Trade in and from the great centres of Montreal and Toronto has been conducted on a sound, healthy basis, as is shown, in the very small number of insignificant failures that have occurred in 1886. So few have they been, and so small that the sum lost may be charged up to incidentals, and then not overrun the moderate amount allotted.

The volume of trade done by jobbers has been in excess of last year, but not to that extent to warrant any idea of largely over-selling.

It can be accounted for in the increase of population and wealth of our country.

Business was uniformly good, at any rate in Montreal and westward. The Eastern Provinces are so far away, seemingly farther from Toronto than even our most Western Province, that we get but little information from them, and not being able to judge accurately, we can give no positive opinion as to prosperity or otherwise.

Toronto trade has kept pace with the largely increasing population, and we have yet to meet a man in this city doing business to any extent (and as our report in detail shows, we have seen a great many of them), who is not satisfied with the results of the year just closed.

Coming on the heels of the old year, and following gaily in its footsteps is this month of January, which ushers in at least in this city a more lively business than has hitherto been the case at this season. Then may we with great good will, desire for all a glad new year, and ask them to join with us in wishing the juvenile 1887, *Cead Mille Fadhla*.

POLITICAL.

"No politics, no politics," said a member of the Ontario Association at the last meeting. The remark was no doubt with reference to a short article on the nomination of the President of the Association for Parliament. We thoroughly agree with the person referred to, and we have in all cases avoided political questions.

We have our own distinctive and decisive views of the policies of the two parties that are contending for the upper hand, but we are thankful that we can in