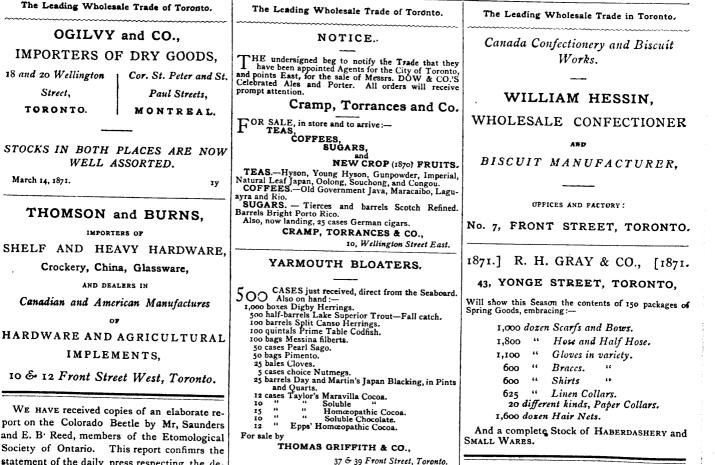
THE MONETARY TIMES AND TRADE REVIEW-INSURANCE CHRONICLE.



and E. B Reed, members of the Etomological Society of Ontario. This report confimrs the statement of the daily press respecting the destructive character of this insect upon the potato crop. After recommending several remedies, the report concludes with an excellent piece of advice to farmers, to the effect that they ought to plant only a small patch of potatoes and keep them clear of bugs. In this way the insect will gradually and surely disappear.

IS LYING NECESSARY IN BUYING AND SEL-LING.—This question needs but a short answer: If it is, buying and selling are sinful, which is absurd. Many of the assertions in bargaining are mere badinage; they are substitutes for want of something better to say, and are generally an indication of poverty of wit. Many of the falsehoods in trade are about irrelevant matters, not pertinent to the bargain. Cost is a matter never pertinent to a sale. It is not to be presumed that a man who is in his right mind is selling at cost, and what he paid for his goods is an interesting inquiry of no practical importance. The reasons which make a man anxious to sell are sometimes, but rarely, necessary to mention. Lying seems to be a natural defect in some men, and must be viewed in the same light as the well known natural propensity for stealing. In others it is a confirmed habit; they have lied so long and so often that it has become a second nature to them. Loguacious men cannot always command time to stop and recollect the truth. But in no instance is the ability to lie a qualification of a good buyer or an expert salesman.

An unblemished reputation is a part of a merchant's stock-in-trade which he cannot guard too carefully. Any unprincipled act in a business career cannot be entirely outlived by years of subsequent honorable dealing, A venerable Montreal merchant, while recently on a tour amongst his western customers, in conversing with a friend, remarked that a certain tradesman had a mean stripe woven into his composition. Says he: "I did business with him before the rebellion of '37, and he tried to shuffle out of paying my claim, alleging heavy losses through the disturbance of business as the reason, but I knew he was dodging, and compelled him to pay up. We have had large transactions together since, but," said he, emphasizing the words, " I know he is a mean man." The tradesman alluded to is now hoary headed, and has nearly completed his allotted term. His estate would be a bargain at \$150,000, but he can neither live long enough or make money enough to wipe out the remembrance of this huge act of unprincipled indiscretion.

THE MONTREAL papers have published a rumor which we have heard from various sources during the last fortnight, to the effect that the Midland Railway, running from Port Hope to Lindsay and Beaverton, with a Peterboro' Branch, has been transferred to a strong company, in which American capital will be largely represented. It is said that the new company propose to extend the line immediately to the

waters of the Georgian Bay, and that a line of steamers will be put on between Oswego and Port Hope, connecting with existing lines, and so making this a grand through route from the Western States to the seaboard at New York. We have not hitherto made any reference to this rumor, being authoritatively assured that it is premature. It is understood, however, that some such a change is pending. This Port Hope enterprise has been managed for several years past with singular economy, skill, and success, but should the proposed change be made, we may anticipate still greater activity in pushing forward its interests.

How to GROW RICH .-- Young men, careful and thrifty, are often in doubt, where and how to invest their small savings so as to achieve pecuniary independence. Many dazzling opportunities for large gains are presented, and stocks and other securities are offered for sale, High dividends and interest are offered as inducements. Now we would say to all who wish to accumulate, before everything else seek se-curity in your investments. Be satisfied with a moderate rate of interest ; high rates almost invariably mean very hazardous risks. The main secret of increasing your stores is in keeping what you get. Those who fail to improve their circumstances, are mostly those who r sk their savings and lose them. As a rule, any one who is shrewd enough to keep what he gains, and puts it out safely at moderate interest will, especially if he invests the interest with equal care, in time be sure of wealth. But he who is tempted to speculate and venture his small capital in the majority of cases loses it. -N. Y. Mercantile Fournal.