

—In a column and a half review of the new buildings of 1888 in Windsor, Ont., the *Record* shows that no less a sum than \$404,000 has been expended in buildings and improvements in that town and Walkerville thus far this year, namely, \$357,000 in Windsor and the remainder in Walkerville. This total includes \$70,000 for the Hotel Dieu hospital, \$2,500 for a planing mill addition, Home of the Friendless \$3,500, High School \$50,000, canning works \$5,000, five brick stores, three frame ditto, and seventy-two dwellings or other structures. The town spends \$20,000 on pavements, \$25,000 on a sewer on Crawford avenue, and \$30,000 on water works. In Walkerville, Messrs. Walker & Sons expend \$17,000 on two warehouses, \$8,000 on railway buildings, and \$5,000 on ten cottages; the Barnum wire works \$15,000. The showing is a good one.

—We are informed that the private banking business of Messrs. Cameron & Campbell, of Lucknow, Ont., has been sold to Mr. George Mair, manager at London of the Federal Bank of Canada, and formerly manager of the same bank at Aurora and Guelph. The transfer took place, we are told, on the 21st November. The business is to be carried on by Mr. Mair under the name of the Lucknow Banking Company. It is understood that Mr. George A. Siddall, who for some ten years has been manager for Cameron & Campbell, will continue with the Lucknow Banking Company in a like capacity. Mr. Mair has not yet changed his residence, but remains meantime in Guelph, at his post.

—Statistics published by the Russian Ministry of Finance show that the export this year of cereals from Russia between the 1st January and the 21st August amounted to 195,686,000 bushels, as compared with 114,988,000 bushels in the corresponding period of last year. Of the chief cereals, the quantities exported in each of the two years were:—

	January 1 to August 31, 1888.	1887.
	Bushels.	Bushels.
Wheat .....	61,383,000	23,235,000
Rye .....	32,558,000	26,465,000
Barley .....	25,531,000	14,645,000
Oats .....	52,839,000	27,626,000
Maize .....	8,028,000	10,849,000

—On Saturday last, a deputation consisting of the Council of the Quebec Board of Trade, accompanied by the Mayors of Quebec and Levis and the local members for the city and the counties of Portneuf, Levis, Dorchester, and Beauce, was made up to wait on the Government to-day to ask a grant in aid of the Chaudiere Valley Railway.

—Hamilton exported to the United States last month merchandise to the value of \$104,000, consisting of barley, wool, eggs, apples, lumber, horses, cattle, skins, &c. She also shipped to the States, in transit for other countries, \$14,995 worth of apples and a quantity of sewing machines.

—The Ontario Industrial Loan Company of this city and the British Mortgage Loan Company of Stratford have each declared half-yearly dividends to stock-holders of three and a half per cent.

—A half-yearly dividend at the rate of six per cent. per annum has been declared by the Building and Loan Association.

—The National Investment Company of Canada declares a half-yearly dividend of three per cent.

#### A SWINDLING SCHEME.

Irvine Roraback, of the township of Dummer, alias Robert Gardner, alias R. Garner, alias Washington Vosburg, was arrested last week at Norwood on a charge of fraud, which consisted in forging a mortgage on a farm. Particulars of the case are given by the *Peterboro Examiner*: On Thanksgiving Day a man, appearing to be a bluff, well-to-do farmer, 50 or 60 years of age, giving his name as Robert Gardner and his residence as Dummer, called on business at the law office. He stated that last spring he had borrowed \$2,050 from Washington Vosburg, of Belmont, and should have given a mortgage in security, but he had neglected to do so and wished to give the mortgage then on his farm in Dummer. Accordingly the mortgage was drafted and duly signed and witnessed. Though giving his name as Robert Gardner, he signed his name to the mortgage as Robert Garner. He took the instrument away to get his wife to sign it. When he brought it back it bore the additional signature of "Hannah Garner," the "d," however, having been inserted by the wife in one signature and not in the other. The mortgage covered the west halves of lots 1, 2, and 4, concession 8, township of Dummer.

That the mortgage was fraudulently procured is shown by the further statement from the *Norwood Register*, which describes a sharp game practised on the Midland Loan and Savings Company by a man representing himself as "Washington Vosburg, of Belmont." As the sequel will show, however, "Washington Vosburg" is not the only person implicated, as there is certainly a gang in the plot. On Saturday last "Washington Vosburg" presented himself at the office of the Midland Loan and Savings Co. in Port Hope, and offered for sale a mortgage for \$2,050, purporting to have been given by Mr. Robert Gardiner, of Dummer, on the west halves of lots 1, 2, and 4, in the 8th concession of Dummer. The document appeared to be genuine. The dates showed it to have been made on the 15th instant, and recorded in the Registry office, Peterborough, on the 16th. "Vosburg" represented that since lending the money his dwelling-house and barns had been destroyed by fire, and that he required the money to build again—hence his desire to sell the mortgage. The company agreed to purchase it, providing the value of the property would warrant their doing so, and so Mr. Henry Mulligan, of Millbrook, inspector for the company, drove out to Mr. Gardiner's, armed with the mortgage, to value the property. Mr. Gardiner, who, by the way, is a very wealthy man, was thunderstruck when Mr. Mulligan stated his business, and pronounced the document to be a fraud of the first water. Mr. Gardiner's christian name was not given properly on the document, and the names of the witnesses and the mortgagor are evidently fictitious. The document was made out in a Peterborough law office.

The lawyers who drafted the mortgage at Roraback's instance identified him as the man who signed the name of Robert Gardiner, on whose farm the mortgage was made out, and this gentleman laid an information against him. Irvine Roraback in this little transaction was both the mortgagor and mortgagee, assuming names for each personage. He told Messrs. Sawers & Stone to forward the mortgage to Washington Vosburg, at Norwood, care of Irvine Roraback.

#### BAD DEBTS.

"Dorstricks," who writes occasionally for the *Halifax Recorder*, has been in the store business at some time, or if he has not, he shows an acquaintance with some of their troubles. His attention was attracted by an advertisement in the *Eastern Chronicle*, New Glasgow, in which the administrator of the estate of late W. Dearden desires "to dispose of certain Doubtful and Desperate Debts" at auction. Says Dorstricks: "Doubtful and desperate debts" is good, and no doubt there are many shop-keepers of Halifax who do echo this description, though they would be a long time in offering their debts for sale.

"It has struck me, however, that this would not be a bad way of realizing something out of bad debts. I have heard that there are lots of people in Halifax who are living on next year's salary, and are paying off last year's debts out of this year's stipend so far as the

quarterly cheque will "divy" among all heads. There is another class, however, who never intend to pay until they are compelled. Now, if I were a shop-keeper—thank heaven I am not—I would either be paid or have one customer less. I might wait three months for my money; then I would dun for it three months more if need be; then I would threaten; and if that didn't fetch it, I would sue for it, and after obtaining judgment, if there was the slightest difficulty in realizing, I would put a little advertisement in the papers. How would this read:

#### MONEY FOR SALE.

The subscriber will offer at public auction at his store, No. 111 Eleventh street, on Tuesday next, The following bills due him by a number of citizens, viz:

John Smith, for shirts, collars, braces, gloves, etc., due 2 years, \$77.06  
Charles Brown, for 2 pair drawers, and 1 white necktie, due 18 months, 1.85  
No reserve. The highest bidder takes each item. Terms cash.

No FLIES ON US & Co.,  
Gents' Furnishing Store.

#### THE VALUE OF THE RARER METALS.

Aluminum—(Metallic), per lb.....	\$ 5.00
Arsenic—(Metallic), per lb.....	32
Barium—(Metallic), per lb.....	975.00
Bismuth—(Metallic), per lb.....	2.40
Cadmium—(Metallic), per lb.....	150.00
Calcium—(Metallic), per oz.....	1.50
Cæsium—(Metallic) .....	
Cerium—(Metallic), per oz.....	160.00
Chromium—(Metallic), per lb.....	200.00
Cobalt—(Metallic), per lb.....	6.00
Didymium—(Metallic), per oz.....	160.00
Erbium—(Metallic), per oz.....	140.00
Gallium—(Metallic), per oz.....	3250 00
Glucinum—(Metallic) .....	4.50
Indium—(Metallic), per oz.....	158.00
Iridium—(Metallic), per lb.....	650.00
Lanthanum—(Metallic), per oz.....	175.00
Lithium—(Metallic), per oz.....	160.00
Magnesium—per lb.....	4.00
Manganese—(Metallic), per lb.....	1.10
Molybdenum—(Metallic), per oz.....	6.00
Nickel—(Metallic), per lb.....	65
Niobium—(Metallic), per oz.....	128.00
Osmium—(Metallic), per lb.....	610.00
Palladium—(Metallic), per lb.....	400.00
Platinum—(Metallic), per lb.....	128.00
Potassium—(Metallic), per oz.....	2.00
Rhodium—(Metallic), per lb.....	512.00
Ruthenium—(Metallic), per oz.....	112.00
Rubidium—(Metallic), per oz.....	200.00
Selenium—(Metallic), per oz.....	3.00
Sodium—(Metallic), per lb.....	4.50
Strontium—(Metallic), per oz.....	128.00
Tantalum—(Metallic), per oz.....	144.00
Tellurium—(Metallic), per oz.....	9.00
Thallium—(Metallic), per oz.....	3 00
Titanium—(Metallic), per oz.....	32.00
Thorium—(Metallic), per oz.....	272.00
Tungsten—(Metallic), per lb.....	1.25
Vanadium—(Metallic), per oz.....	320.00
Yttrium—(Metallic), per oz.....	144.00
Zirconium—(Metallic), per oz.....	240.00

—Chicago Journal Commerce.

—The Richmond *Guardian* denies that it favors the annexation of Montreal and the Eastern Townships to the Province of Ontario. This is a hobby of the *Coaticook Observer*, with which the former journal has no sympathy. The Richmond paper does not want a new province, but a new and equitable arrangement of the basis of taxation by which Montreal and the townships will not have to bear all the burdens of Quebec.

—"Virtue" linked with "vice": A young man of the name of Virtue is Vice-President of a Michigan athletic association. Vice-President Virtue has an attractive name, but his title mars its effect somewhat.—Chicago News.

—The Sherbrooke Gas and Water Co. has erected a suspension bridge between the north and centre wards over the Magog river, to carry the larger main required for the water supply of the city.