

THE dealer who has the money to buy carpets, the room to show them, and the trade to take them, should not allow his lines to run down and become insufficient for his trade. Carpets are no longer luxuries. Says the *Carpet Trade*: They are as staple as any article which enters the home. No woman who wears a silk dress will forego her carpets. They are, therefore, not only safe stock, but they are indispensable stock. They go with furniture and curtains as surely as shoestrings do with shoes.

THERE is a movement on foot among some of the leading shoe dealers of the country to adopt a system of stamping the date of purchase of shoes. A large retail merchant recently said: "There are quite a number of people who buy shoes which are represented to stand several months' continual use, and then, after they have utilized the goods perhaps double the time they are warranted to last, they return, declaring they have only used the shoes a few weeks, and they want either the money or a new pair."

ALTHOUGH prices for our raw material are somewhat on the droop, says the *Petrolia Advertiser*, referring to crude oil, the trade expansion looked for is coming slowly. One thing there can be no doubt of, however, in the opinion of that journal, and that is, "that the Canadian crude oil business, as far as the producers are concerned, never was in a more satisfactory condition and on a more solid and substantial basis." The price of crude oil at Petrolia on Friday last was \$1.29, and at Oil Springs \$1.29½ per barrel.

CIVILITY costs nothing and pays enormously, yet not one man in ten but loses more or less every month by his neglect of it. Probably incivility may some times be largely due to the want of health—to a nervous, irritable, dyspeptic condition, which makes men ill friends with themselves and with all those around about them. A man in such state of health ought not to remain in business, particularly in a position where he has to direct and control subordinate workers and come in direct personal contact with the public.

WE have to thank the publisher for a copy of the Year Book and Clergy List of the Church of England in Canada, 1892. Toronto, Joseph P. Clougher, publisher; price 25 cents. This publication is intended to be, as the preface says, "a useful and accurate reference manual for all who are interested in the work and welfare of the church." It is compiled with evident care and labor, and the illustrations lend it added interest. Among these is a portrait of Bishop Medley, metropolitan

of Canada, and pictures of his cathedral, Christ church, St. George's and Trinity churches, in Montreal.

BUSINESS men often feel the want of some handy reference book or list that will post them quickly and accurately as to the running of trains and boats. The promoters of the Toronto Railway and Steamboat Guide propose to meet this want in their weekly sheet, put up in a frame, giving the departure of trains from this city to each station between Montreal and Detroit, also the arrivals, together with single and round trip fares, express rates, and distances. A steamboat time-table, in the season, will be included, as well as much local information regarding street car routes, amusements, etc., as may be found to be needful. The list will be carefully revised every week, and a moderate yearly charge made for what should prove a very useful thing in an office.

THE prediction that Mrs. S. Robinson was much in advance of the locality and the time when she built that substantial looking hotel near the subway in the west of this city, has been verified by the fact that her creditors have been called together. The building is heavily encumbered and her liabilities will not be light.—E. W. Powers, box manufacturer and builder, and J. J. McConvey, tobacconist, both of Toronto, have assigned.—Starting some three years ago on very limited capital, Smith and Boothby, dealers in dry goods, Collingwood, have now assigned to Henry Barber & Co. with liabilities of \$6,779 and assets \$6,800.—After the failure five years ago of Morrison and Caton, general store merchants at Owen Sound, the last named partner began again on his own account and now he has assigned.

It would seem, says the *Owen Sound Times*, that the G. N. T. Co. are not going to be left in the business of the Soo route without opposition. With the disappearance of the Canada L. S. Transit Co., the removal of the "Carmona" to Toronto, and the recent disposal of the "Cambria," it was thought that the Collingwood line would be left to do the trade. Arrangements are, however, about completed for a new connection, to wit, that the steamer "City of Midland" and the "Favorite" will run from this port on the regular Soo route, while the "Kathleen," or as she will be called when rebuilt, the "City of London," will run from Owen Sound along the east shore route, making connections at Killarney. The arrangements remain to be ratified by the company controlling the "Midland" and "London" and the owners of the "Favorite." Messrs. Mait-

land, Rixon & Co., the well-known forwarders, will be the agents.

WHEN T. S. Armstrong, of Fergus, changed his business from that of a photographer to that of a general storekeeper, he doubtless found the negatives in the latter to be almost as frequent as in the former. No other result could hardly be expected from a man without previous knowledge of storekeeping, and so the \$3,000 which he put into the venture has dwindled away until an assignment to Henry Barber & Co. of his estate was found necessary.—Unwise extension of building operations, and speculation in real estate, continue to bring disaster upon those making the experiment. John Douglas, of this city, is a recent example. His liabilities reach a large sum, and he has made a deed of all his properties and other assets to W. A. Campbell, of Campbell & May, who will act as trustee for creditors.—Mr. E. R. C. Clarkson has been appointed assignee in the matter of McKeown & Co., dry goods dealers, Toronto, whose troubles we noted last week.

FOLLOWING the stoppage of D. Melville & Co., general dealers at Owen Sound a number of years back—which stoppage was brought about by the speculations in grain of a partner named Jas. Sutherland—the stock was bought in by A. Melville, father of D. Melville, and has been since conducted as Melville & Co. The father died in 1889, and the business appears to have become the property of D. Melville, who has now assigned. On the first of last year he showed a surplus of \$27,000, but the stock, it is said, has been accumulating for years, and the value placed on it away over the mark. Business has not been good in that town, it seems, during the past twelve months. Competition was keen, and failure was the result.—A furniture dealer at Rat Portage, named T. H. Elliott, has assigned.—Gall, Anderson & Co., lumber and planing mills, Toronto, furnish another instance of the evils of real estate ventures. Recent judgments against Mr. Gall by loan companies on mortgage covenants on properties formerly owned by him, have made it necessary to consult creditors, which will be done to-day.

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