

FALL SEASON, 1896

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Mercantile Summary.

MRS. ANNIE BEATON, who kept a grocery in Toronto, died a short time ago, and the executors have appointed E. J. Henderson trustee.

GRIFFIN & CAMPBELL, subscription book publishers in Guelph, have suspended payment. It is feared that they have made losses outside of their business.

It has been found expedient to suspend the manager of the Queen street branch of the Dominion Bank, in Toronto, and accordingly Mr. Price is replaced by Mr. J. H. Horsey, pending the result of an investigation of the books, which is now in progress. It is not supposed, so far as we can learn, that Mr. Price has been guilty of any improper use of the bank's funds to his own profit. But it seems he has been imprudent and lax in his administration, and this cannot be tolerated in banking.

We have mentioned the difficulties of H. W. Wilson & Co., dry goods men, Ottawa. Their creditors met last week, and agreed to accept 35 cents on the dollar, provided cash or satisfactory security were forthcoming. Liabilities are \$11,635, including chattel mortgage of \$3,196. — H. H. Pigeon, of the same city and in the same line of business, is offering 40 cents on the dollar, payable in quarterly instalments spread over a year, with security. The liabilities are \$24,795, with apparent assets of \$19,214.

A YEAR-BOOK of Mining is to be compiled for the Province of British Columbia. Owing to the increasing attention being directed to British Columbia, and the rapidly growing interest in its mineral and other resources, there is likely to be much demand for such a volume. It is now under preparation, and is intended to contain everything pertaining to its history, politics, trade, industry, laws, social conditions, etc., concerning the province. The author and publisher is Mr. R. E. Gosnell, librarian of the Legislative Assembly and secretary of the Bureau of Statistics.

ADVICES from Ottawa remark the beneficial effect of the advance in the price of wheat upon the lumber market there, especially for the common cheap grades, of which there has been a perfect glut in the yards for two or three years. Prices have advanced from \$1 to \$1.50 per thousand, and the demand is now active. The explanation given of the improvement is that the farmers of the Northwestern States are now using for repairs on their farms cheap lumber which the Michigan lumbermen used to send on to Albany. But this Michigan cheap lumber is now being replaced by Canadian.

THE general store of Bounsall & Peters, Blenheim, whose assignment we noted some weeks ago, have disposed of their stock at 57 per cent. to G. W. McLean. — Last May, Campbell & Craig started a grocery at Niagara Falls. Already they are in trouble and make an assignment. It appears there was some dissatisfaction between them, and the former has been committed for trial on the charge of defrauding his partner, Alex. Craig, of \$800, which Craig gave Campbell to put into the business, and which it is stated that the accused promised to deposit in a bank. — The dry goods stock of C. S. Graves, of Wallaceburg, amounting to about \$8,000, has been attached by creditors and is offered for sale to-day. — John Bradley, a farmer in Caledon East, had a general store managed by one Clark, and they were burnt out in April, 1895.

About a year afterward John Bradley & Co, started a furniture store in the same place. Already they have assigned.

At the quarterly meeting of the Sarnia Board of Trade, the president, Mr. King, stated that a conference of lake shore people, and of the corporation of Point Edward and Sarnia Town, with the Board of Trade, had been held in regard to an electric railway, but nothing practical came out of it. The extension of railway communication to the south-eastern portion of the county was discussed briefly. And the Government circular respecting the promotion of trade and commerce was referred to a committee.

It is announced that the wholesale jewellery and silverware firm of M. S. Brown & Co., which has been established in Halifax since 1840, will, at the end of this year, remove its wholesale and manufacturing departments to Montreal. It is possible that the firm may continue to maintain a retail establishment in Halifax. The reasons for this step are various. The main ones appear to be that the firm will secure a wider market by removing to the larger city, and that the expense of doing business will be relatively lessened. Again, as we elsewhere note, the matter of taxation has to do with the change. M. S. Brown established this business about 1856 at retail, and about 1875 started selling at wholesale. Thomas Brown became a partner in 1865; in 1870, W. J. Stewart became an employee and in 1880 a partner. M. S. Brown's retirement, twenty years ago [he died in 1886], left Thos. Brown, the managing partner, and since his retirement in 1895, Mr. Stewart has carried on the business.

J. B. LAND opened a hotel in London a number of years ago. Since his getting into difficulty in 1890, the business has been carried on in his wife's name. She died in July, 1895, and afterwards the estate has continued the hotel under the widow's management. A chattel mortgage that covered the effects has recently been closed. — In Parry Sound, two years ago, John B. Laurie succeeded to the book and stationery business of J. M. Ansley. Having but little capital, and less business experience, he could not accumulate means, and now assigns. — Another assignment is that of J. H. Hamm & Son, lumber dealers in McMurrich township. — A couple of weeks ago we noted that Alfred Parker, shoddy manufacturer at New Toronto, had assigned. Now he offers creditors 35 per cent. of their claims, amounting to \$10,000; — Cullis Bros., tailors, Bruce Mines, have made an assignment. They have been doing a small business for some years without making any progress.

SOME very amusing instances of the meanings attached by people in America to the phrase "16 to 1" are given by the New York *Evening Post*. For example: "(a) That the Government ought to coin 16 silver dollars every time it coins one gold dollar; (b) that 16 silver dollars ought to be worth as much as one gold dollar; (c) that the Government ought to coin \$16 for each person, making a total coinage of \$16 per capita; (d) that the Government ought to give \$16 to each one (a newspaper in Alabama published a letter from a man who favored the policy of 16 to 1 because it would give him \$80, his family consisting of five persons); (e) that it means \$16 to each white man and only \$1 to each colored man, for which reason the latter was opposed to it. This in North Carolina. The phrase 'free coinage of silver' having been shortened in common parlance to 'free silver,' many persons have come to understand that it means the free distribution of silver by the Government to the people."