

vacant store next door may be occupied by a man who will put out a great sign, "Bankrupt Stock," and draw big crowds, although charging from 15 to 30 per cent. above regular prices for job lot stuff that no legitimate dealer would have handled at any price a few years ago.

I do not think that I am astray in saying that a stock of goods damaged by water and smoke can, in this city of Toronto to-day, be sold over the counter for fifteen per cent. higher prices than the same goods can be sold for if they are not damaged by fire and smoke. What I mean by this is, that the moment there is a fire in a store people decide that there will be bargains, and so they rush in and scramble for the privilege of paying more for damaged goods than they would have paid for the same goods before they were damaged. Women are not alone in this. Men go in and buy winter underclothes in April—cheap, coarse, and so large that a suit of it would hold two such men. The bargain is used as a mop before the next winter. I am told that "bargains in underclothes" make really good mops.