

would have accepted 10 cents on the dollar for, and they were all paid recently. Generally speaking, we understand collections are good. Almonte being a manufacturing town, merchants who do a credit business find it necessary to do it on a 30-days basis, and do not lose a great deal in consequence. WILSON & WILSON.

Cornwall.—Crops of all kinds are good. Not much for export, except oats. The principal product through this section of country is cheese, price of which has ruled low so far, averaging about 7 to 7½c. As there is a large quantity held in cold storage prospects are not bright for much higher price for balance of season. The outlook for fall and winter trade is brighter, and we look for slow but steady improvement. The sharp advance in nearly all raw material we consider one of the best signs of better times.—MCINTYRE & CAMPBELL.

Owen Sound.—The present outlook favors the belief that, with the exception of hay, the crops in this immediate vicinity are, perhaps, the finest for years. Fall wheat, peas and oats show an abundant yield, the latter in some instances reaching sixty bushels per acre. More particularly in the south of the county the continued drouth ruined pastures and reduced the hay crop to about 25 per cent. of an average; on this account much young stock was sold at a sacrifice. Late corn, planted to supply the deficiency in fodder, is doing well, and there is now an abundance of after grass. Root crops are abundant; apples, pears and plums almost nil. The outlook is not cheering. Any business doing is forced, partaking largely of the discount sale order, cut rates on even the staple lines being the rule rather than the exception. The public, as a body, are buying with extreme caution; while admitting that goods were never so cheap, they aver, with oft-recurring frequency, that never was money so scarce nor so unusually hard to get. Business people are watching stocks closely, and sailing with a little more than the usual caution. Few claim sales quite up to last year; those doing credit trades report collections difficult. In no line is there yet any activity in new fall stocks at remunerative prices; exceptionally warm weather, the Toronto Exhibition, coupled with county and township fairs, tend to unsettle trade and retard fall buying. With cooler, seasonable weather we anticipate a fair business.—MCCOLL & LEE.

Renfrew.—The crops in this section are a good average, the principal of which are peas, wheat and oats; the hay crop is also very good. It is impossible to gauge the future correctly by the actual transactions in business in this section so far, because there has been very little threshing and practically no marketing done here yet, and owing to the unfavorable results of their operations for the past two years farmers are, as a rule, more careful than they would be under ordinary circumstances, considering that they have had good crops, yielding above their expectations, and the prospect of better prices than they have had for some time past. The prospects are bright, and a good fall and winter trade is looked for and expected. Collecting is a branch of business that I know practically nothing of, but in conversation with those of experience in that branch of the trade I find that these have been very satisfactory, which is attributed principally to the large amount of cash paid out monthly by the Renfrew Creamery Company, Limited, (a new industry organized this year) for the milk received from their patrons. The high price (10 to 12c. above the ordinary dairy butter) realized by the company for their butter, the demand for

which is far in excess of their output, enables them to pay an extra price for the milk.—ISAAC E. PEDLOW.

Brantford.—The aggregate yield of all crops is considerably below average in this section. The net money value to farmers, based upon present prices, is also considerably below average. The outlook for the fall, so far as country trade is concerned, is not bright, and collections will probably be unsatisfactory. As the productions of Brantford factories find a market in all sections of the country as well as abroad, city trade may reasonably be expected to be relatively better than country trade. On the whole, only a moderate business should be looked for, not in excess of last year. Prosperity, to be strong and permanent in this country, must begin with the farmer.—FRANK COCKSHUTT & CO.

Bridgeburg (formerly International Bridge).—Hay was quite short, and is selling at \$10 to \$12. It is one of the principal crops, being marketed generally in Buffalo, N.Y. Wheat was average. Oats, extraordinarily good; 40 to 75 bush. to acre; 20 to 25c. Potatoes, very good. Corn, extra good; large acreage. Apples, very good close to water; also grapes; away from water nil. The outlook here is not gauged very strongly by crops, this being a frontier border village, and more essentially a railroad town. The outlook, however, is just fair, through freights not having assumed very large proportions. Payments are principally monthly, and are about as usual.—JOHN T. JAMES.

Walkerton.—Harvest home; threshing, pretty general; yield, nearly an average, with not more than one-third the crop of hay; no fruit in this locality; dairy revenue, reduced one-third on account of drouth. All the above affects our local trade, and must reduce the general volume of business accordingly. Up to this date all are practising caution. Farmers are buying with great care, and town purchases show the effects of smaller earnings during the past summer, and while our own trade is larger than last year, we attribute it to the cash system and extra pushing of trade. But there is nothing to hope for from collections except renewals for a larger percentage than usual.—T. WHITEHEAD.

Goderich.—Crops throughout the county are a fair average, less hay and apples, which are a complete failure. The prospect for fall and winter trade is fair. Collections will be slow, as products are being held back very largely from sale on account of the present low prices.—W. ACHESON & SON.

PROVINCE OF QUEBEC.

Quebec.—The crops in this section are slightly over the average, and have been well harvested. Principal products are hay, oats, butter and vegetables. The outlook for fall and winter trade is so far only moderate. Collections are slow, and merchants have bought carefully. So far low prices prevail for agricultural products, and the result of the fall trade will much depend on the manner in which farmers can realize.

Sherbrooke.—The crops in this section are excellent without any exception, hay and oats being the principal products. The outlook for trade is very encouraging just now, and collections are fairly good.—H. SAMUEL.

NEW BRUNSWICK.

St. Stephen.—Crops are only fair in this county. Potatoes are poor. Hay, only an average crop. Rain is very much needed here for fall feed for cattle. The outlook for trade is, on