

quantities of goods supplied. If the goods are not paid for they ought to be on the retailer's shelf or in his cellar, but they should not be scattered in indiscriminate credit all over the city. It is all very well to sell on credit to a certain extent to families or men in receipt of regular and steady incomes, but retail merchants would do well to keep in mind that such contingencies as loss of employment, loss of health and death may occur, in which case the loss is generally sure to come. It is noteworthy, in this connection, that the outstanding debts of last year's retail failures have not realized on the average over 10c on the dollar.

Grocers seem to have been much more culpable in this matter than the dry goods men. There seem to have been more cases of giving credit, and it is well for them that they have acted in this way. Unpaid lines of goods are better on the shelves than in the hands of consumers at long credit. Even if these goods are slaughtered they will usually bring from 50 per cent. to 60 per cent., and, as a consequence, the wholesale man is immeasurably better protected and paid than by attempting to gather up the fragments of an estate scattered among consumers and incapable of realizing one-tenth of the original valuation.

The lesson to be learned comes home at a special time. It is true that "Christmas comes but once a year, and when it comes it brings good cheer," and while we would like to see all our homes bright, and the children made happy, it would be well for the retailer to consider how far he is justified in parting with unpaid goods on credit, and it would be well for the consumer to confine his Christmas Extras just inside the line he is able to pay for.

With excuse for trespassing thus far on your valuable space,

I am, etc.,
CASH DOWN.

G. F. CARRUTHERS.

J. H. BROCK.

**CARRUTHERS & BROCK,
MONEY TO LOAN,
Fire and Marine Insurance Agency,**

RENTS COLLECTED. ESTATES MANAGED.

A Large Assortment on hand of

J. & J. TAYLORS' SAFES AND VAULT DOORS.

Office: Cor. McDermott St. East & Rorie St., WINNIPEG.

OSLER, HAMMOND & NANTON,

3 BANNATYNE STREET EAST,

WINNIPEG.

**OSLER & HAMMOND,
TORONTO.**

(Members Toronto Stock Exchange.)

Financial Agents

And dealers in Railway and Municipal

DEBENTURES.

Correspondence Invited.

E. B. OSLER. H. C. HAMMOND A. M. NANTON

HENRY PELLATT. HENRY MILL PELLATT.

Pellatt & Pellatt,

STOCK BROKERS,

46 KING ST. EAST, TORONTO.

Members Toronto Stock Exchange.

HUDSON BAY CO.'S SHARES, ETC.

Bought and Sold for cash or on margin.

ORDERS BY LETTER OR TELEGRAPH
Receive prompt attention.

**HENRY, SNYDER & CO.,
PACKERS,**

And Wholesale Dealers in Canned Goods, Jams, Jellies,
Fruits, Vegetables, Meats, Pickles, &c., &c.

Packing House and Head Office: 121 & 123 Front St. East
TORONTO, ONT.

Highest Awards and Medals at Exhibitions of 1882.

ROBERT ADAMSON,

ASSIGNEE-IN-TRUST,

Room No. 5, Hingston Smith Block

Corner of Main and Lombard Streets,

WINNIPEG.

Assignments in Trust taken for
the benefit of Creditors.

**MONEY TO LOAN on Mortgage on
Improved City & Farm Property.**

The Sale of Municipal Debenture and
Stocks Negotiated.

Manitoba Mortgage & Investment Co

CAPITAL (LIMITED) - \$2,500,000.

LOCAL ADVISORY BOARD.

Hon. C. P. Brown, M.P.P., Minister of Public Works.
C. E. Hamilton, Esq., Barrister, of Messrs. Atkins, Culver
& Hamilton.

A. W. Eden, Esq., and Comptroller of the Manitoba
and Northwestern Railway Company, Winnipeg.
Captain Lewis, of Messrs. Lewis & Kirby, Financial and
Insurance Agents.

R. H. Hunter, Esq., Winnipeg.
W. Hespeler, Esq., Germain Consul, Winnipeg.

This Company has been formed expressly for the pur-
pose of lending money on the security of Real Estate in
Manitoba. Advances made on the security of farm and
city property at lowest current rates.

OFFICES: Hazgrave Block, Main Street.

H. R. MOFTON,

KILLAM & HAGGART, Solicitors. Manager.

MONEY TO LEND.

MORTGAGES & DEBENTURES PURCHASED.

Western Canada Loan & Savings Co.

HEAD OFFICE, TORONTO, WALTER E. LEE, Manager.

WINNIPEG BRANCH, - 373 Main Street,

F. B. ROSS,
Manager Winnipeg Branch.

MONEY TO LOAN.

\$100,000

To lend at Lowest Current Rates.

Apply

A. MACNAB & SON,

Office, Dundee Blk., Main St., Winnipeg

OGILVIE MILLING CO.

Mill at Point Douglas.

Capacity - - - 750 Barrels per day.

OFFICE: - Corner King and
Alexander Streets, Winnipeg.

A Full Stock of Patent Hungarian, Strong
Bakers' and Spring Extra Flour; Oatmeal, Pot
and Pearl Barley, Graham Flour, Cracked
Wheat, Bran, Shorts, Ground Feed, Oats, Bar-
ley.

Wheat buyers at all Shipping C.P.R. Stations.

N. BAWLF,

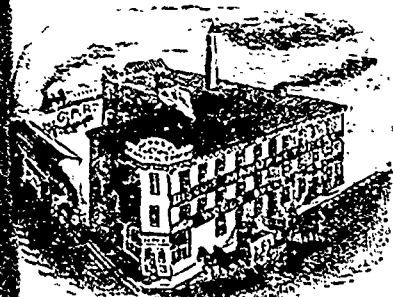
WHOLESALE DEALER IN

Grain, Flour and Feed

Special attention given to

GRAIN EXPORTS.

Cor. Princess & James St. West, WINNIPEG



Manufacturers of

SCUIT-every variety. Brooms.
Office & Spices. Self-Raising Flour.

Trade on supply, and on best terms. Send for
Circular.

WOODS, OVENS & CO.,

Office and Store - Corner Higgins, Fonseca and Argyle
Streets, Winnipeg.