

sometimes responsible for these apparently fraudulent sales.

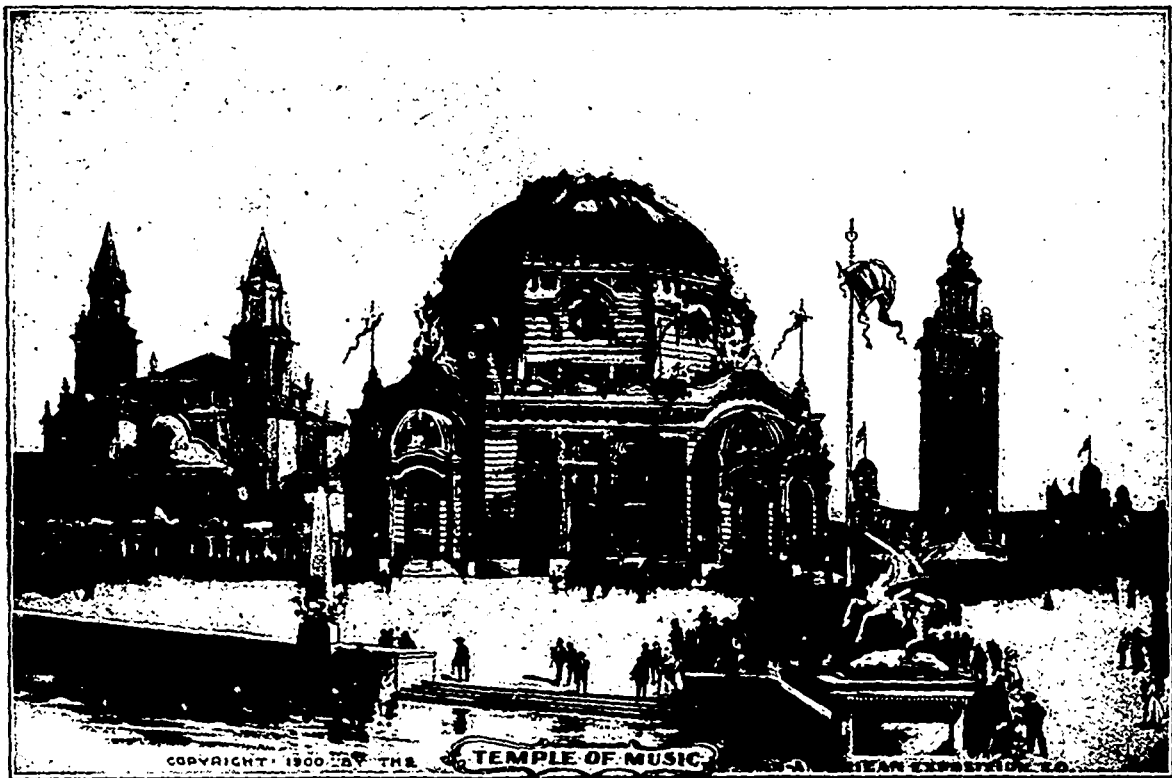
It is to the credit of the trading community of this country, with the extensive system of credit involved, and the numerous opportunities for the perpetration of fraud, that there is not more of this sort of thing done; but the cases which have become more numerous lately make it necessary that the legal barrier or restraint must be put upon these transactions. One remedy might be, to compel the insertion in each bill of sale of a clause providing for the satisfaction of all claims against the goods, which may be presented within, say thirty days of the registration of the bill of

sale, his capital, however small it may be, by losses on the turnover of his goods or by little leakages here and there in connection with stock or expenses, (both of which sources of loss are, of course, in themselves deplorable) but it is astonishing how soon a business, no matter how well bolstered up with capital will go to pieces if credit is given loosely and collections not followed up. These facts are generally admitted nowadays insofar as the theory goes, but they are not so generally made the basis of practice by merchants in the west. That they will have to be given a larger place this year seems certain in view of the short crops and pros-

deadbeats. The main point is to do something with every account and to do it patiently, systematically and thoroughly. They should not be allowed to drift aimlessly along on the stream of chance.

The Temple of Music.

The Temple of Music, designed by Esenwein & Johnson, of Buffalo, for the Pan-American Exposition, will cover a plot of ground 150 feet square and will be located on the northwest corner of the Esplanade and the Court of Fountains. The exterior of this handsome building will be treated architecturally after the style of the Spanish Renaissance. It will be octagonal in shape, with octagonal pavilions at each corner. The main entrance will be through the pavilion on the



sale; or it might be enacted that the consent of the majority of the creditors be necessary to make the disposition valid.

COLLECTIONS.

The time for looking after collections is coming around and it will pay every man in this country who has money out to make a study of his accounts and formulate a policy and system for collection of the same. This is the most neglected and despised part of the business with nine out of every ten of the merchants of this country, notwithstanding which it is at the same time with many of them the most important. There are more commercial wrecks caused by failure or inability to make collections than by any other cause. It takes a long time for a man to dis-

sipate his capital, however small it may be, by losses on the turnover of his goods or by little leakages here and there in connection with stock or expenses, even in hard times when collections are made a subject of special attention and the work thoroughly systematized. As a rule debtors can find the money with which to pay something on an account if they are asked in the right way and made to see the necessity of it and no honest debtor will be humiliated by the courteous efforts of his creditors to collect their bills even if he has nothing at all to pay with, and has to request more time. The question of the expediency of pressing some a little harder must of course be decided by the individual merchant, who should be careful to give every honest man a fair show and to adopt harsh methods only with the professional

corner of the Esplanade and Court of Fountains. Each of the facades of the main building will have a richly ornamented colonnade. Between the columns will be large window openings and ornamental panels, each bearing a portrait bust of some famous musical composer. The cornice, frieze, and balustrade of the main building are designed in a florid adaption of the Spanish Renaissance, and the balustrade will carry tablets bearing the names of noted musicians and composers and at intervals will have posts surmounted by flag staffs. On the corners above the pavilions will be groups of statuary representing music, dancing, etc.

The chief features of the drum of the dome will be star shaped windows resembling those seen in the ancient Spanish mission buildings. These windows will light the interior of the auditorium. The dome and the roofs of the pavilions will be richly gilded. Gold and brilliant coloring will be freely used in all the exterior decoration. The crown