

PRODUCE ITEMS.

THE shipments of Breadstuffs from this port show a very material decline, as compared with 1863. But it should be borne in mind that in that year there were large shipments of Western produce, which went to swell the totals, while in 1864, the amount of grain in transit via this route was insignificant. So far as the figures show, however, the shipments of wheat have fallen off forty-three per cent., and of flour about twenty per cent. With flour rendered into wheat the decrease is much greater, being a total decrease of forty-three per cent.

The figures for the year are: wheat 2,319,911 bushels against 3,741,146 in 1863; and 424,421 barrels of flour against 523,155 in 1863; or as rendered into wheat, the aggregate shipments via the St. Lawrence and Portland will be 461,159 bushels against 6,371,921 in 1863, showing a decrease of 1,910,722 bushels in 1864.

In Peas also the shipments show a considerable decrease, but the figures are not yet forthcoming. It is estimated that about one-third less has been shipped in 1864 than 1863. The quantity of this grain now on hand in New York and Albany is very small, and there is a probability of an active demand. The price throughout the country is low, and parties who can command means, and spare the time to accumulate desirable lots, are likely to find a remunerative market.

Oats ranged high throughout the early part of the year, in consequence of the large drain on United States account. It was said in the spring that a large produce operator of Montreal had filled a contract for the United States Government for over a million bushels. Whether it is that this extensive buyer is unable to do business this season, or, that the demand is supplied from other sources, it is certain the price is very low and very little activity in the market.

Barley was largely grown all over both Provinces last year, but the deliveries were not as large in proportion to the yield as in former years. This was mainly attributable to the fact that prices for the past four years always got higher toward the close of navigation; and farmers last autumn expected the same condition of the market and held back their supplies. Contrary to expectation, the price prevailing during the opening weeks of the autumn were the highest, and holders, both farmers and dealers, lost their profits by "waiting for a rise" which never took place. As a consequence, they are now forced to accept from one-half to three-fifths as much as they were offered in October.

Complaint is made of the insufficiency of cars on the Grand Trunk road for the conveyance of all the coarse grains to American markets. A very profitable business has been done in butter, the shipments of which are in excess of 1863, while the prices realized have been the highest for many years past. This was owing first to the active demand for the United States in the early part of the season, which caused a scarcity, and prices consequently advanced to a point which stimulated the manufacture to such an extent that with the hot weather a reaction took place, and prices receded for a time, when it became more or less unsalable. With the continued drought, and a feeling that the quantity manufactured would be light, stimulated by high prices and an active demand for shipment to Great Britain, prices advanced, and were maintained throughout the remaining portion of the season up to the time of the departure of our fall fleet for Europe, and more or less since for choice butter for shipment *via* Portland.

In Pork a very active and profitable business has been done throughout the year, the advance having been steadily maintained throughout to the close of navigation. From the reports from the West, where the Hog crop, it is estimated, will fall short of even the limited product of 1863, it is believed that so far from a decline being likely to take place, the full prices of last season will be maintained, and an advance is not improbable. In Dressed Hogs from Canada West the market opened with a fair demand and good prices; but bad weather and a thaw following, prices declined and became more or less nominal according to their condition. With the cold weather they again revived, and the demand has been active both for local use and for shipment to the United States, at advanced rates, which are likely to be fully maintained.

The average price of British grain on the 21st Dec last was 31s. 10d. stg. per quarter, which we believe is the lowest point touched for the past ten years.

MAXIMS FOR MERCHANTS.

THE honor of an honest man, as far as dollars and cents goes, dies when he dies—therefore, honorable conditions should be in writing.

A MAN who does "a cash" business to the amount of five hundred dollars per annum, is doing better than he who sells on credit five thousand dollars at the risk of losing one half of the amount by bad debts.

It is for the want of correct information of their own standing, and consequently of the qualifications necessary to direct business operations, that so many fail.

HAVE your property at all times fully insured. From a neglect of this caution, thousands are annually ruined. Insure at those offices that have the reputation of paying claims honorably and punctually; even if you give a higher premium. It would be judicious to show your policies to some experienced and disinterested person well versed in the subject of insurance, in order to be sure that all is right.

LET speculators make their thousands in a year or a day; mind your own regular trade, never turning from it, to the right hand nor to the left. If you are a merchant, a professional man, or a mechanic, never buy lots nor stocks, unless you have surplus money which you wish to invest. Your own business you understand as well as other men; but other people's business you do not understand. Let your business be something which is useful to the community. All occupations possess the elements of profit in themselves, while mere speculation has no such elements.

NINE men out of ten who fail owe their insolvency either to having traded beyond their means, to a careless management of their affairs, or to criminal speculations. That is, they have undertaken more than they could perform, and this while knowing at the time of the promise that there was great doubt whether they could meet their engagements. Perhaps, indeed, they had no deliberate intention of violating their promise. But they either were more ignorant than they should have been of their ability to perform, or they trusted too confidently to the chances of the future or took heavier risks subsequently than was consistent with the liabilities.

MERCANTILE CAPITAL.

We present herewith a statement, showing an approximation of the amount of Mercantile Capital employed in business in the various sections of Canada East and West, also the number of traders engaged. The figures are based upon the estimates in "The Mercantile Agency Reference Book," issued last year. It is the first attempt of the kind, we believe, ever made, and of course accuracy is not claimed for it. We think, however, it will be found pretty near the mark, and will serve the purpose of comparison, if nothing more. Next year we hope to be able to estimate with more certainty.

CANADA WEST.

	No. of Traders.	Capital.
Addington Co.	85	\$555,000
Brant Co., Brantford	124	\$1,151,500
Balance of County	125	625,000
Bruce Co.	218	1,709,500
Carleton Co., Ottawa	233	373,000
Balance of County	61	2,597,500
Dundas Co.	82	195,500
Durham Co., Port Hope	163	391,500
Balance of County	151	392,000
Elgin Co., St. Thomas	56	650,500
Balance of County	91	230,000
Essex Co.	112	432,500
Frontenac Co., Kingston	219	745,000
Balance of County	10	612,500
Glenagarry Co.	81	2,555,000
Grenville Co., Prescott	70	321,000
Balance of County	81	594,000
Grey Co., Owen Sound	51	197,000
Balance of County	153	394,500
Haldimand Co.	157	606,500
Hastings Co., Belleville	143	501,000
Balance of County	107	870,500
		1,097,000
		1,974,500

No. of Traders.

Capital.

Huron Co., Goderich	78	311,500
Balance of County	357	682,500
Kent Co., Chatham	99	994,000
Balance of County	93	328,500
Lambton Co., Sarnia	61	217,500
Balance of County	159	576,000
Lanark Co., Perth	94	254,500
Balance of County	127	425,000
Leeds Co., Brockville	87	522,000
Balance of County	81	419,000
Lenox Co.	70	\$11,900
Lincoln Co., St. Catharines	131	388,500
Balance of County	149	311,000
Middlesex Co., London	227	679,500
Balance of County	131	493,500
Norfolk Co., Simcoe	49	1,507,000
Balance of County	131	2,455,000
Northumb. Co., Cobourg	173	723,000
Balance of County	98	445,000
Ontario Co., Oshawa	56	255,000
Whitby	54	288,000
Balance of County	284	1,014,000
Oxford Co., Ingersoll	97	273,500
Woodstock	109	310,500
Balance of County	211	431,500
Peel Co., Brampton	54	1,018,500
Balance of County	197	1,255,000
Perth Co., St. Marys	62	1,448,000
Stratford	75	297,000
Balance of County	137	220,000
Peterboro Co., Peterboro	111	782,000
Balance of County	53	82,500
Prescott Co.	47	954,500
Prince Edward	102	231,500
Renfrew Co.	106	656,500
Russell Co.	19	694,000
Simcoe Co., Barrie	71	47,000
Balance of County	351	221,000
Stormont Co.	104	1,092,500
Victoria Co., Lindsay	74	549,500
Balance of County	85	217,000
Waterloo Co., Galt	78	356,000
Balance of County	291	1,655,000
Welland Co., Thorold	46	1,704,000
Balance of County	154	195,500
Wellington Co., Guelph	113	433,500
Balance of County	313	630,000
Wentworth Co., Hamilton	254	1,270,000
Balance of County	205	5,073,000
York Co., Toronto	553	689,000
Balance of County	624	8,791,500
		1,589,500
		10,351,500
Total for Canada West ..		\$53,758,000

CANADA EAST.

Ottawa District	106	1,275,000
Huntingdon District	151	578,000
Terrebonne District	113	624,000
Montreal D., Montreal City 1161		20,553,000
Balance of District	189	900,000
Iberville District	125	27,402,000
Bedford District	151	768,500
St. Hyacinthe District	127	824,000
St. Francis District	233	561,000
Arthabaska District	80	571,000
Richelieu District	156	433,500
Joliette District	75	455,500
St. Maurice District	149	350,500
Quebec Dis., Quebec City	601	450,500
Balance of District	106	19,985,000
Rimonski District	31	404,000
Beauce District	62	10,480,000
Montmagny District	51	181,500
Gaspé District	5	632,500
		124,000
		578,500
Total for Canada East ..		\$26,648,500
Grand Total for all Canada,		\$110,406,500