andering around in Hades' hottest corners inquiring blandly of Judas, "*Is this hot enough for you?*"—and it is.

Yet withal, in these very dull days, when the best of us don't thrive any too well, and when "sparkling fiz" takes the place of "hot Scotch" and lemon toddy, it is well for a man of business to enter into his lightest of all duties—that is, look up his stock. What better time than this to buy goods?

One don't expect to make any money in such weather – in fact, is content to make but little. All the business you do is clear profit in consequence. Just so with us.

We are not looking for much business. From financial man down to messenger the topic of conversation is VACATION. So if you want to make any money, *make it in your purchases now*. That old slogan—

"In Time of Peace Prepare for War" obtains now. Spend your leisure in comparing prices.

We warrant you that:—

It will pay you to "TALK PRICE" with us at this time—in short, why not prepare for next fall's "war."

Yours cordially, etc.,

P.S.—Say, by the way, where do you buy your Flavorings and Fruit Oils?

Now is not this, according to old-world ideas, very unbusiness-like and improper? To be sure it is. Distinctly, but somewhat attractively improper, and while we laugh at it, we don't like it. The after flavor is not grateful. Some of our readers will say that this sort of thing is confined to the American business-man—no other would resort to it. Not so, for here follows the bulk of a circular sent out on the 29th ultimo by a very respectable wholesale house in Montreal:—

Montreal, 29th Sept., 1892.

DEAR SIRS,—It is reported that "Nancy Hanks" broke the record by trotting a mile in 2.04, and that our firm have had to advertise for an educated Bull-dog with low Church proclivities to guard our sample-room door, the rush of customers being so great. This is making history fast and both events are of national importance. We like to keep our customers posted and may now advise that the market value to-day of —— —— is $1.50 to $1.60, with a probability of $1.80 in the not distant future. We can give you a few bargains, but are bashful about parading our figures until we have *bona fide* buyers in view.

SUGARS.—The past two weeks has witnessed the singular phenomenon of Canada shipping upward of 15,000 barrels granulated into the Western States of America—even McKinley could not prevent this—market locally strong with a large business.

One of our most esteemed friends in Toronto told a newspaper reporter that the writer of this circular was "one of the nicest fellows in the world to meet, but abnormally inflated with ostentatious self-conceit." We might have guessed, but we did not know, that our Toronto friend was even then at work on "Non Explosive Gas."

We are the proprietors and owners of the "SACRED SIAM COW," which has just arrived by express and is on view at our stores.

Gentlemen—If you visit Montreal, come and see the Sacred Siam Cow, come and see the "nicest fellow in the world," "the bald headed son of a Gun."

We have everything you can wish to buy from a needle to an anchor, and all our goods are cheap.

We want to be Millionaires. You are doubtless animated by an equal desire to accumulate filthy lucre and we can assist you. If you are bashful about sending orders without getting our prices, write for these, we can electrify you. Buying your stock from us will be a revelation to you, and the sooner you realize this the better for all concerned.

We are, yours respectfully,

There is a point beyond which even a literary iconoclast may not go without offending the general sense of propriety. And it is to be hoped that in this connection, as elsewhere, nothing rudely offensive will be indulged in or encouraged. It cannot be denied, however, that our standards of what is business-like or proper have changed much of late. Mr. Thomas Bengough stated, for example, in a lecture last week that less than ten years ago a first-class business man declined to introduce a typewriter because correspondence so written might look "unbusiness like." That same firm now writes not only correspondence, but invoices on the machine, and would probably regard it as unbusiness-like to be without one.

NEW YORK BANK RESERVES.

Great, but perhaps not unnatural unsteadiness, in the reserves of the banks of New York had taken place during the present year, but the movement has been all in one direction: at the end of January they were $36,000,000; two months ago they had fallen to $20,000,000; last week they were down to $539,050. Last year, in October, they were over nine millions. Currency will be required to go out for a month to come, but no difficulty in meeting the demand is anticipated. It is possible, however, the reserves may run somewhat below the legal requirements, as in October, 1890, when they were $9172,30 below the legal minimum.

LETTER-WRITING AND THE CHOICE OF WORDS.

Business men should, but unfortunately for themselves do not always, give that attention to the composition of a letter which it deserves. There are many men who know the value of a well-worded business letter, but there are many more who do not and cannot, simply because they are always careless in this regard. A good dictionary and a good book of English synonyms will not teach a man how to write a letter, but they are invaluable aids to one who has taste in composition and who wishes to improve and extend his vocabulary. For a book of synonyms there is that standard work by Richard Soule, which has been before the public for some twenty years. We observe that a new edition has just been issued by the J. B. Lippincott Co., of Philadelphia. The author's aim was to make this book the best in the language, and the reviser, Geo. H. Howison, LL.D., has evidently spared neither time nor pains to carry out and perfect the originator's scheme. Whenever a doubt arises with regard to the fitness of any word and a better one does not come readily to the memory, let the writer turn to this word in Soule's work, and he will find the words and phrases, or some clew to them, which in any connection have the same meaning as itself or a meaning very nearly the same. That one of them which comes nearest to expressing the exact shade of thought in the writer's mind will be likely to arrest the attention and determine the choice. Such is the method of using the book as explained in the preface. We recommend this work of 500 pages to the consideration of those who would excel in a very important accomplishment. Some one has said: "The exertion of clothing a thought in a completely new set of words increases both clearness of thought and mastery over words. It is the test of a solid thought that it will bear a change of dress." The importance of clothing an order, a countermand, a dun, a request of any sort, in language easy to be understood and out of which a wrong meaning may not readily be taken, is far too much neglected by business men.

A MAMMOTH RUBBER CONCERN.

On Saturday last there was held at 16 William street, New York, a meeting of directors of the United States Rubber Company, organized under the laws of the State of New Jersey, with a capital of $50,000,000. This giant organization controls the principal manufactories of rubber boots and shoes in the United States. The permanent organization was completed, and among the twenty-seven directors chosen are bank presidents and presidents of trust companies, as well as officials of rubber concerns directly. But these gentlemen appeared to realize what is the fact, that executive skill of a high order is needed to conduct the affairs of so vast a concern. So they set to work to choose the best men for certain departments of work. The executive committee is composed as under: Henry L. Hotchkiss, director of purchasing crude rubber; Robert D. Evans, of New Haven, director of purchasing and manufacturing raw material; Geo. A. Lewis, Naugatuck, Conn., director of manufacturing rubber boots and shoes; Chas. L. Johnson, director of sales; Samuel P. Colt, of Bristol, R.I., director of patents and legal affairs; Charles R. Flint and M. C. Martin, directors of finance.

We observe that Robt. D. Evans, president American Rubber Co., of Boston, was elected president of the new combine; James B. Ford, of New York (Meyer Rubber Co., N.J.), vice-president; Charles R. Flint, of New York, treasurer, and M. C. Martin, of New Brunswick, N. J., assistant treasurer.

A FIRE CLAIM.

An interesting case was that heard in arbitration on Friday last in the council chamber at Woodstock, before Judge McDougall, senior county judge of York county, sole arbitrator. It concerned a stock of goods in Woodstock which had been damaged by fire, water and smoke on April 17th, 1892. The disaster was known as "the Coventry fire," the dry goods business done in the premises being done in the name of Miss Coventry, but apparently for the employment and benefit of her brother, John Coventry. The claim was made that over $4,000 worth of tweeds, clothing and men's furnishings packed in three cases in the rear had been totally destroyed by fire. The insurance companies interested were the Norwich Union for $4,000 and the Commercial Union for $2,000. It appears that the fire broke out in a back room in the store, but was quickly put out by the brigade. The companies aimed to prove that the goods had been removed and the store set on fire by interested parties.

In trying to verify from the books the statements of loss produced in court, it was found that daily cash receipts were not entered, the merchandise account was not extended, there was no record of what the business was earning in a year, nor was there any personal account opened for Miss Coventry or her brother. Yet in spite of all this looseness there was a carefully tabulated list submitted of goods "burned." And the theory of Mr. Coventry was that the $4,000 worth of goods claimed for were in the enormous packing-cases, four to five feet square, which had stood exactly over a hole burned in the store floor 5 feet by 8, not a vestige of them remaining, and yet a pine