The hardware firm of Carder, Benton & Co., formed last spring at St. Thomas, has made losses on book-debts amounting to several thousand dollars, and last week assigned to Mr. Fred. J. Menet, of the firm of Wm. Thomson & Co., Toronto, in trust for creditors. Mr. Benton has been in the jobbing business for some years; and being ambitious to do more than he was able, became involved. In order to save himself from loss, he admitted in July last two partners, who invested $9,000, and assumed his liabilities under an extension of eighteen months. It is now reported that the Exchange Bank obtained judgment on two notes belonging to Benton, said not to be included in the settlement, and this is alleged to be the immediate cause of the trouble. The liabilities of the firm will be in the neighborhood of $35,000 or $40,000, and the assets about $30,000.

HOW HAVE YOU FOUND BUSINESS?

The manager in Montreal of the business of the Canada Life Assurance Company. Mr. J. W. Marling, writes as follows: In reply to your query as to business we are considerably ahead of last year at same date, although this month thus far (18th) has been dull. With the turn of the year however, we look for an improvement.

The manager of the Elgin Loan Company, Mr. Geo. Rowley of St Thomas, writes: "In reply to your enquiry, how have we found business. Business is quiet money scarce and higher. We think however, on the whole, that the year's business will be a favorable one."

"As to business prospects," says Mr. B. Whitelaw of the Woodstock Foundry: "I may just state that orders are now dropping off and the prospects for trade at present a e not encouraging. I am running short time and will have fewer hands before long if no change takes place.

Of the store business in Carlton Place Mr. Wm. McDiarmid has this to say. My business this year has been very good, but goods have been sold at very small profits. Business is very much overdone in this place; alt gether too many in business. There is a splendid opening for a watchmaker."

Mr. George Thompson, general dealer, Blenheim, is discouraged. He says "trade is not up to average, and it is all on account of the wheat crop being almost a failure this last year. Wheat, hereabout these last few years has has been an extra good crop so much so that every body went into wheat, and when it fails why they have nothing to sell, scarcely their bread and seed this year. It seems worse around here than any other place I know of; you see it does not do for farmers to run to any one thing, for if it fails why they have nothing to sell and that seems to be the fix farmers are in here."

Messrs. Squire & Boughner, bankers, Bothwell, write: "We have found money very tight this year; seems to be no money in the country, and old farmers who last year had lots of money, this year are anxious to borrow money at any price."

John Henderson & Co., booksellers in Kingston, write on 20th inst. as under:—"We have found our Christmas trade first class, surpassing last year's, in fact the 'best on record' in our books."

FIRE RECORD.

ONTARIO—Toronto, Dec. 17.—J. H. Hughes' bazaar pattern rooms gutted, and damage to building probably $2,500.——Embro, Dec. 18.—Miss McPherson's store building, occupied by S. S. Wilson, tailor, burned, also Manns' store house and Miss McPherson's school. She loses about $1,000, partly covered by insurance. Mr. Mann's loss is fully covered. Mr. Wilson was not insured.——Georgetown, Dec. 17.—Dwelling house of L. Hartwell destroyed by fire with contents. Loss about $2,000; insurance $900.——Sidney, Dec. 20.—Edward Travers' barn burned with its contents. The fire was caused by the bursting of a coal oil lamp; loss $2,500.——Toronto, Dec. 22.—Alex. R. Weir's boot store, damaged in stock and furniture, $7,000; insured for $2 500 in the Scottish Union and National Company, and $2,000 in the Commercial Union.——Campbellford, Dec. 21.—The warehouse and offices of H. J. Rathbun & Son, consuming the building and contents. Loss about $12,000; insured in the Western for about $4,000.——Woodstock, Dec. 20.—Mr. Nelson Baker's house burned; insured in the North British for $1,000. The loss will be double that sum.——Rodney, Dec. 22.—The residence of A. Struthers burned.——Waterford, Dec. 26.—Green Bros. & Co.'s foundry burned. Loss $30,000; insured in the Waterloo, Gore, Mercantile and Etna companies.——Alvinston.—The outbuildings and contents belonging to Mr. Arch Campbell were totally destroyed.——Guelph, Dec. 22.—The boiler-room in Wm. Bell & Co.'s organ factory burned; damage about $700. Loss covered by insurance.

OTHER PROVINCES.—Little River, Que., Dec. 21.—The barns and stables of Mr. Joseph Connolly, Little River, loss about $1,500. Insurance $200.——Westville, N S., Dec. 22.—The premises of John James McDonald burned, loss $2,000; a lamp exploding is supposed to be the cause.——River du Loup en bas, Que., Dec. 24.—A fire broke out in a house owned by J. & J. St. Pierre. It is reported that the building was insured for $1,200 and the furniture for $800. There is no insurance on the stock.——Montreal, Dec. 23.—The Montreal Printing Company's establishment burned with contents. Loss about $35,000; fully covered by insurance.

A circular lately issued by the American branch of the Scottish Union and National Insurance Company and Lion Fire Insurance Company to its agents, contains the following clause:—"One of the most serious and often unnecessary evils that has crept into the business of underwriting is the granting of the privilege of other insurance, without notice, until required. In insuring buildings, please limit the amount of other insurance. The unlimited privilege is generally unnecessary, and deprives the companies of a most proper safeguard."

—This was the very concise verdict of a coroner's jury in Idaho: "We find that the deceased came to his death by calling Tom Watlings a liar."

STOCKS IN MONTREAL.

MONTREAL, December 26, 1883.

STOCKS.	Lowest Point in Week.	Highest Point in Week	Total Transac'n in Week.	Buyers.	Sellers.	Average Price, like Date 1882.
Montreal	175½	178	531	175¾	176	197
" x. d.	....	....	....	....	....	....
Ontario	....	103	16	102¼	104	110½
People's	....	60¼	3	60¼	....	....
Molson's	....	....	....	110½	113½	....
Toronto	165¾	167	127	165¾	167	....
Jac. Cartier	....	....	....	75¾	90	....
Merchants	108	10-¾	147	108	108¾	119¼
Commerce	119	119½	106	119	119¾	130¼
Eastern Tps	....	....	....	....	113	....
Union	....	....	....	....	67½	....
Hamilton	....	....	....	....	....	....
Exchange	....	....	....	....	....	....
Mon. Tel.	119	120	432	118½	119¼	123¾
Dom. Tel.	....	....	....	....	....	....
Rich. & O.	56¾	57	705	56½	57	65½
City Pass	113¾	117½	810	113¾	117½	129
Gas	174¼	177½	5997	174¾	177½	178½
R. C. Ins. Co	....	....	....	....	....	....
....	....	....	....	....	....	....