

paper to be protested for non-payment if it could be avoided, and we are satisfied that many of our commercial delinquents or rather from want of knowledge than intent. To such we offer a few simple rules which will make such transactions much more satisfactory both to the wholesale dealer and themselves.

First, then, every merchant should keep an accurate account of his bills payable. For fifty cents a specially prepared book can be had which will show at a glance what you owe and when and where it becomes due. To be of any service at all this book should be accurately kept and ought to be a complete record of each note or draft, telling its date, amount, where payable and when due. *The proper time to enter these details is when you are signing a note or accepting the draft.* It should never be left over for a more convenient season, for such a time never comes, and further this is the only time when it can be accurately performed. It would be considered folly for a merchant to leave all his credit sales till the close of the day's business, and then attempt to enter them from memory, but such a thing would be no greater an indication of folly than for him to expect to make a record of his bills payable in a similar manner. The former would result in loss of money, and the latter in loss of reputation and business prestige, a thing no merchant who has any ambition would ever desire. Very few first-class wholesale houses now-a-days advise their customers of the maturity of their own notes, as such a notification would seem to imply that they regarded the makers as either incompetent or forgetful, and where such a course as we have pointed out above is pursued, it is entirely unnecessary, as the merchant himself has a complete and accurate record, which he should carefully examine day by day.

Second, provision for the payment of any note or acceptance should never be left off until the last minute, but should be arranged one or two days before it is due. If you can pay it in full so much the better for all concerned; it is but just to yourself and the wholesale dealer who endorses it, and it is better to know it before you are called upon for the money.

If, unfortunately as sometimes happens, you are unable after all your efforts to meet it in full, you should arrange with the wholesale dealer at least one day before it is due. Some people have a bad habit of leaving such things off until the

last moment, and then when they find themselves stuck, telegraph to the wholesale dealer to recall the note. Such merchants seem to think that the wholesale dealer has nothing else to do, but to attend to their individual notes, while the fact is, he may have several other similar applications for favours on the same day. Such a practice cannot be too strongly condemned, as it is unjust to the wholesale dealer and unbusiness like in the extreme. If after your best efforts you feel satisfied that you cannot meet your obligation in full, you should at once communicate with the wholesale merchant and let him know the best you can do in the matter, next to payment in full. *Such a thing should always be done before but never after the note is due.* This is the most satisfactory method of settlement; and it is but just to the wholesale dealer who has the whole financial part of the business on his shoulders.

Bad as the merchant may be, who, while doing his utmost to raise the money, leaves it off till too late, and is then forced to apply to the wholesale dealer, he is a king compared to him whose ignorance keeps him unconscious of his obligation, or whose carelessness makes him indifferent to it. In either case the result is the same and is discreditable to the individual. For the merchant who honestly tries his best to pay his bills as they mature, there is usually consideration and assistance, but for the other class who systematically ignore all such conventional usages there is rarely either the one or the other.

As we have endeavoured to show, it is just as easy, and certainly more business like and agreeable, to transact such business properly so as to afford general satisfaction instead of constant worry and annoyance, and we are satisfied that if some of the retail merchants who find these matters going wrong, were to practically adopt these simple suggestions, they would find such business simpler and much more satisfactory.

### Selected Matter.

#### "SHOVING THE QUEER."

A BLYTH JEWELER ARRESTED FOR OFFERING BOGUS MONEY.

Hamilton Spectator.

On the morning of Tuesday, Jan. 29 last, a Spectator reporter and a friend dropped into Messrs. George Lee & Son's

restaurant to get a glass of beer. The beer was drawn, and while they were drinking it Mr. Leo, sr., went into his office and brought out a plain envelope which bore the superscription, "Best Billiard Parlor, Hamilton, Ont." This Mr. Lee handed to the reporter, saying, "Here is something you might make an item of." The reporter took it and found inside the following circular:

Dear Sir:—My confidential agent gave me your name, he said you was a man of BUSINESS and in a position to handle our GOODS in safety. If we have made a mistake do us no harm and let the matter drop. Never try to injure a man who is willing to prove himself your friend. The articles we deal in are ONE'S and TWO'S of the Dominion of Canada, ONE'S and TWO'S United States Treasury notes, FIVES and TENS of the Bank of Montreal and Commerce. They are for every practical purpose as good as the genuine article, and there is not three experts in Canada who can detect them. The business is perfectly safe, but like all other paying speculations (not exactly legitimate.)

We will deliver the goods to you PERSONALLY, and see you safely out of town before asking you for one cent.

If you are willing to engage in the business write to me, and I will send to you full particulars as to price and how you can find me.

Yours confidentially,

W. A. GARLAND,  
Blyth, P.O.

With it was the following note:

Dear Sir:—If you will paste up the enclosed circular in a conspicuous place, so that it will not get torn down you will hear from me again ere long.

Don't obliterate the address. In confidence,

W. A. GARLAND,  
Blyth P.O., Ont.

Although it was no doubt particularly gratifying to Mr. Lee to have his billiard parlor recognized by the local postal people as the best in town, and although that fact would naturally put him in good humor, he could not reconcile the address with the opening words of the circular, "Dear Sir:—My confidential agent gave me your name, he said you was a man of BUSINESS," for billiard parlors, whether they are the best in town or not, are not commonly addressed as "dear sir," nor alluded to as men of business. Well, the reporter finished his glass of beer, put the circular in his pocket and went out. Shortly afterwards he sent the following telegram to the editor of the Blyth Review: "Got circular here offering 'queer' money,