

The Leading Wholesale Trade of Toronto.

THOMSON and BURNS,

IMPORTERS OF

*Shelf & Heavy Hardware,*

Crockery, China, Glassware,

AND DEALERS IN

*Canadian and American Manufactures*

OR

HARDWARE AND AGRICULTURAL  
IMPLEMENTS,

10 &amp; 12 Front Street West, Toronto.

GRAY, RENNIE & CO  
HAVE TAKEN STOCK.*Clearing out Ends Cheap*GRAY, RENNIE & Co.,  
25 FRONT ST. WEST,  
TORONTO.

not available. He is now being sued for fraud in so disposing of goods within three months of his bankruptcy.

WANTED, for a wholesale store, a young man of good character and abilities to travel occasionally, and make himself generally useful. Apply by letter to—

The above advertisement appears in a city daily, and may attract the attention of the officers of the Commercial Travellers' Association. It is not required, it seems, that the young man wanted shall understand any particular branch of trade, that he shall have a knowledge of men or of the country, that he shall possess the prudence which springs from experience. If he is content to "make himself generally useful," he can gratify his ambition at odd times by being made a traveller occasionally, when sales in warehouse are slack. If not urgently required as messenger or light porter, if he has less than usual to do as copyist or as invoice clerk, he can employ his spare time in taking a run upon the road. This is the view of commercial travelling taken by the house which advertises as above, and as we are aware, by sundry other Canadian houses, which we cannot but hope are a minority of the trade. Surely the firms who deliberately use such imperfect mediums for selling their goods, must lay their account to have bad debts in plenty upon their ledgers.

A RATHER troublesome customer of several wholesale houses, Mr. Joshua Kassel of New-bridge, Ont. has just disappeared. He advertised an auction sale of his stock on the 26th January, but on the arrival of the auctioneer both proprietor and stock were missing, he having found some more speedy and less public means of clearing out his goods. It is surprising that men of such notoriety as Mr. Kassel should be able to dupe any intelligent business

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MACNAB &amp; MARSH,

IMPORTERS OF

SHELF AND HEAVY

HARDWARE,

British, French, German, American and Canadian manufacture.

Agents for the unrivalled Chester Emery; also, Foundry Facings.

5 FRONT STREET, TORONTO.

JOHN MACNAB.

T. HERBERT MARSH

P. G. CLOSE & CO.,  
WHOLESALE  
GROCERS,  
TORONTO.

59, 61 and 63 Front St. East,

firm. He appears to have failed several times since 1871; in December of which year, from information obtained, his creditors thought it desirable to obtain possession of the stock for their own protection. This, with a show of virtuous indignation, Mr. K. endeavored to have set aside. On that occasion one of his employees made an affidavit that Mr. K. had made infamous proposals to him with a view to defrauding his creditors, still he managed to obtain a compromise. The result which might naturally be expected was that in a few months the estate was again in insolvency. The style was shortly after changed to Patterson & Co., relatives, until Mr. K. obtained his discharge. This continued but a few months when his creditors again accepted 50c, and gave him one more chance. Mr. K. seems to have regarded this as his third and last chance and accordingly has made the best of it by making a clean sweep of everything.

## OIL MATTERS IN PETROLIA.

(From our own Correspondent.)

PETROLIA, Jan. 27, 1874.

Nothing of any importance to note. The crude association is still going on, and nearly all of the producers are in. A large opposition company is about forming, from London and Hamilton, with the view of developing here on a large scale on their own hook. This latter company will take some time before they have any oil to place in the market, and on the whole will prove a decided benefit to the oil trade here. No new developments to note, and in fact very little is being done in that line. Business generally flat, the condition of the roads being against it. The stock of the Home works is held at par, and on the completion of the Crude Association Petrolia will no doubt be again a place of some importance. Crude, from 60 to 90c; Refined, 17 to 20c, according to quantity.

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THOMAS WALLS & Co.,  
38 YONCE STREET.

Are opening out to-day the following:

- 3 Cases Fancy West of England Tweeds.
- 4 Cases Fancy Worsted Trowerings.
- 2 Cases Dumfries Tweeds.
- 2 Cases Fancy Worsted Coatings.

Our Woollen Department is replete with every novelty for the Spring Trade. Merchant Tailors are respectfully invited to inspect and compare.

- 6 Cases of Bonnet's Silks.
- 4 Cases of Fanc. Silks.
- 18 Cases of Fancy Dress Goods.
- 12 Cases of Fancy Shirtings.
- 24 Cases of Spring Prints.
- 8 Bales of Alhambras.

TERMS LIBERAL.

9 FRONT STREET WEST.  
AUTUMN AND WINTER  
DRY GOODS.*Fall Stock coming to hand daily.*

Will be larger than usual. First class value.

TERMS LIBERAL.

DOBBIE & CARRIE,  
August, 1873.

## CREDIT IN THE TAILORING BUSINESS

*To the Editor of the Monetary Times.*

SIR,—The merchant tailoring business is one that is supposed by many, who are unacquainted with the difficulty together with the expense of management, to be a very profitable occupation. While admitting that the profits are equally good with any other branch of industry, I should like, through the medium of your valuable columns, to place before the public some of the grievances other than the mere adjustment of wages, which that particular class of the mercantile community have to contend against. Whether wisely or otherwise, a system of credit has been adopted in that line of business which is not generally pursued in any other, and to such an extent has this been practised, that it is almost taken as an insult for a tailor doing a respectable business to ask a customer to pay cash on delivery. The result of such a system, applied more especially to those who are trading upon a small capital, is simply disastrous. No matter what may be the disposition or ability of the customer to pay, I can bear testimony to the fact, and will be corroborated by others in the business, that the tailor's bill is generally the last to be paid, no matter how urgent the demand or extreme the necessity of the unfortunate tailor, who is generally loath in these days of keen competition to avail himself of the means at his disposal of collecting his account, lest he might lose the patronage of what he might be pleased to consider a good customer, consequently an accumulation of outstanding debts upon which he is obliged to pay heavy interest to his creditors, is generally the result of his best efforts to do business under such a system. This state of affairs will apply to those whose intention is to pay, whether promptly or not, for what they purchase; but it will by no means point to the miserable hound, who, whether he is possessed of the means, has never been, of the intention to pay for what as a rule admits him into the society he so much disgraces. With bolts and bars, aided by the vigilance of the night watchman, we can generally protect ourselves from the depredations of the prowling thief and burglar, but there are gentlemen (save the