department ats Ottame.

In raply I beg to say that the System of graceting credits in the horth west Verretories, which tolacued tome years ago, was found to be productive of so much confirm on the accounts and to be such a line shelade to their beeny foromptly stand at the sund of the fireal year, that, at the metacce of the Senauce. degrarment suit with the entere concurrence of this alexantment, it was almost entirely aboutours, and that no good reason for server ing it is epparent. The setablish. ment of a credit . e.g. on favor of hat agreet Butchere at tratores would not by reason of hingening a cheque in exchange smable trader in whose favor

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