

Renewing Notes.

"The renewal of notes," said a prominent operator, is not only a hardship upon those firms who have to retire their discounted paper at maturity (whether the makers thereof provide for it or not) but its practice is highly injurious to general trading."

We quite agree with this, as there can be no doubt that firms which make a habit of financing on renewals, are not very safe customers to deal with. This renewing business has been carried on to such extremes, that we could name parties who are so heavily indebted to wholesale houses and the banks, that they do and force renewals upon both. Have not things come to a pretty pass when such degenerate trading is allowed to flourish in our midst? and does it not indicate an alarming absence of true business principles, when firms who maintain their standing and rating in the agency books, nevertheless obtain an extension at regular intervals of say three, four or six months? That is the correct way of putting it; for are not renewals virtually extensions of credit, owing to an admission on the part of those giving notes, that they cannot meet their liabilities? The fact of the matter is, that in certain lines of business, conventionalism sanctions a most astounding laxity of punctuality in meeting financial engagements, which will either have to be checked, or the result will be a seismic disturbance, that will apply such a severe test, that the credits of not a few may be toppled over like ninepins. We learn of one or two instances in which renewals have been positively refused this week, and it now remains to be seen if others will be willing to step in and assume the risks.—*Trade Bulletin.*

Olive (?) Oil.

Mr. Consul A. P. Inglis, of Leghorn, points out that the exportation of adulterated oil, in what are commonly known as Florence flasks, continues, and has, indeed, received a fresh development. Whereas formerly the practice of certain firms was to put in these flasks the lowest quality of olive oil (not produced in Tuscany, but coming from other districts, such as the Romagna) mixed with cotton seed oil, of late the cotton seed oil pure and simple has been sent, the cases being branded "olive oil" of superlative quality. But as cotton seed oil is to be had cheaper in England than in Italy, things have culminated logically enough in exporting the empty flasks, packed in the usual cases, to London, there to be filled with cotton seed oil, and of course palmed off upon the public as "olive oil" of fine quality.—*London Chamber of Commerce Journal.*

How competition does make business men fairly hump themselves! In no line of trade is there any immunity from it. If anyone makes a hit with any certain style of goods, along comes scores of imitators. If one happens to strike upon a new and clever device for advertising, by the time he begins to reap some benefit, others from all quarters begin to work in the same line. It seems that there is no relief. A man must work as hard to keep his business

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as he did to build it up. After all it sometimes seems to appear that the "good old times," when people went slow and had little furnished they had more real enjoyment in life.—*Leather Gazette,*

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