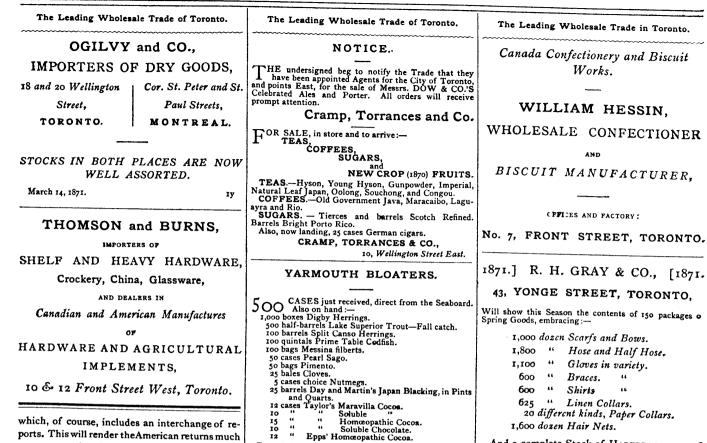
THE MONETARY TIMES AND TRADE REVIEW-INSURANCE CHRONICLE.



For sale by

And a complete Stock of HABERDASHERY and SMALL WARES.

avoid the importunity of any pressing creditors, he transfered his quarters to Buffalo. Feeling secure from molestation he settled quietly down to housekeeping. Last week, however, his domestic happiness was interrupted by the appearance of a persevering creditor who was not to be easily got rid of. He had apparently gone over empty handed, but, by a strict search, his smuggled wares, which being valuable occupied a small compass, were found secreted in his residence. He finally had to chose between the unpleasant alternatives of returning hurriedly across the line, or occupying a States prison, and so this grasping sharper in his mean attempt to elude the customs Tariff of the country, whose pro-tection he sought has overeached and beggared himself besides robbing his creditors. It is a pity that any dividing line should prevent justice being meted out to such unprincipled rascals.

FRANKLIN'S ADDRESS TO A YOUNG TRADESMAN.

The advice of Franklin to a young tradesman, given more than a century ago (1748), may be followed with advantage by the rising genera-tions of merchants and tradesmen in all time.

As you have desired it of me, savs Franklin, I write the following hints, which have been of service to me, and may if observed, be so to you.

Remember that time is money. He that can earn ten shillings a day by his labor, and goes abroad or sits idle one half that day, though he spend but sixpence during his diversion or idleness, ought to reckon that the only expense

ports. This will render the American returns much more comprehensive, and at the same time give us a class of information which may be of great service to our marine interests both on the lakes and the Atlantic coast.

The residence of the late D. Crawford was purchased by Mr. Jno. Hallam for \$14,000. Aldwell's Brewery was sold under the direction of the Court of Chancery for \$60,000. Day's block, on the market square, Guelph, was sold by Dr. Clarke to Col. Wells, for \$25,000. Parker's Hotel, in the same locality, brought \$7,000.

THE TEA TRADE is constantly suffering from the endless tricks of those artful Chinamen. One of the latest innovations is to adulterate imported Japan tea with willow leaf. The British Consul at Shanghai reporting on the tea trade, says that the willow leaf adulteration " threatens to merge into a trade that will seriously affect the quality of all classes of green teas sent from this port." The same authority further states, with reference to green tea, that "the quality of all kinds of green tea, during the past season (1869-70) is pronounced inferior to that of previous years, their make being bad, and in some cases hardly a chop being found entirely free from dust, besides which numerous instances of false packing have been detected." Evidently, if John Chinaman is anything he is -tricky.

AN OTTAWA despatch to a local paper says,-"The United States Government have asked permission of the Imperial Government for American fishermen to be allowed to fish in Canadian waters on condition that all the duties paid upon Canadian fish in American ports shall be

the House of Representaves agreeing to the removal of the duties in question." No doubt of it; and there is as little reason to doubt that the request will be granted. In this way the question is fast being settled as to whether Canada will assent to the treaty. Before Parliament shall have had an opportunity of passing upon it, our position will be so compromised as to render its negation a dangerous and embarrassing step. There is little use, to our apprehension, of regarding the treaty as anything else than an accomplished fact to all intents and purposes; we will have to take it as it is, for "better or for worse."

THOMAS GRIFFITH & CO.,

37 & 39 Front Street, Toronto.

We mentioned in a recent issue the danger incurred by merchants in not particularly ascertaining that their customers had sufficient insurance. A loss incurred by the Barrie conflagration has been brought to our notice, in this instance with liabilities of about \$10,000. The sufferer, if we can use the term, had less than \$1,500 insurance; but the creditors are the real sufferers, they lose all he cant pay, about \$5,000, and have to wait about two years for what they do get. All thi would have been avoided had their customer been a level headed business man.

ABOUT a month ago a trader doing a quiet business in a small western town, closed his premises and moved into the city ostensibly for the purpose of opening here in the same line. Shortly afterwards kept account of, and refunded in the event of finding it more congenial to his wishes to