

FURTHER assignments in trust: Mrs. Jos. Levesque, a milliner in Quebec; liabilities, \$2,000 to \$3,000. A general storekeeper in a small way, of St. Paulin, S. Bacon by name, to a Montreal firm; liabilities are small.

A SUBSCRIBER at Tara sends two dollars in payment for the *MONETARY TIMES* and *TRADE REVIEW* for 1884. "As it is the first year I have ever subscribed for the *REVIEW*, I think from what I see of the paper that at the end I shall be well pleased. Please acknowledge."

In the opinion of Messrs. J. & T. Jardine, timber shippers, Kingston, N. B., the timber trade has been very unprofitable for the shippers last season, "there being a loss on every cargo exported to Great Britain."

The brief but pointed testimony as to the condition of trade for 1883, sent by Messrs. Frost and Wood, the well-known manufacturers of agricultural implements at Smith's Falls, is:—"For the year 1883 business has never been better."

MR. J. P. YOUNG, general dealer, Minden and Haliburton, a district which a short dozen years ago would have been considered very far back in the woods, writes that he has found business good. "I do not look for it so good from this out. Lumbering being dull and prices of hay and oats low. Farmers will not have the purchasing power they had other years."

JAS. H. CROSS, general dealer, of Caledonia Springs, Ont., at a meeting of his creditors, held in Ottawa on the 12th inst., asked an extension spread over three, six, nine and twelve months; secured, which is likely to be accepted. Shewed liabilities of \$5,000, and assets the same.

MR. W. J. CLARKE, dealer in books and fancy goods in Montreal, met his creditors a few days ago. He shewed liabilities of \$15,613, and assets of \$12,200. Last summer he obtained a quiet extension of time, but has not been able to meet its payments, being handicapped with a heavy stock.

A FURNITURE dealer of Montreal and St. Johns, O. Chagnon by name, has made an assignment in trust. He was originally in business at St. Johns, but becoming ambitious opened a store in Montreal also, last summer. The effort was too much for his resources. He owes about \$4,000, and shows assets nominally the same.

LIVE and LEARN, is evidently the motto of Mr. William Russell, merchant of Annapolis. In renewing his subscription to the journal he writes; "Your very popular publication the *TRADE REVIEW* and *MONETARY TIMES*, as you say, should be in every business man's hands. You give some excellent advice to us chaps. I have been behind the counter for over forty years and have seen a great many changes in business."

THE Sheriff is in possession of the effects of John Byers, general storekeeper at Concession. Mr. Byers has been in business under various styles for fifteen years. In March 1881 he was burned out, and the company in which he was insured, by an error over paid him. For this overplus he was sued and during the interim he confessed judgement to a Kingston firm for \$1,550. By reason of which outside creditors must now be contented with a moderate dividend only.

FROM the Novelty Works, Steam Bending, Spoke and Hub Factory of John Heard & Co., Amherstburg, comes the following reply:—"We beg to state that up to the 1st of October we found business good, but from that time to the present it has been very dull. The season's sales will fall considerably short of last year. We attribute the depression in our line of business to over production."

J. S. NIXON, was a prosperous farmer eighteen months ago, but wanted to be a country merchant. He made himself a merchant accordingly, but perhaps thinks by this time that the farmer's is the most independent profession after all. He now finds himself in the unpleasant position of storekeeper at Mono Road with the sheriff in possession. Although his experience in the *new role* has been a sad one for him, it still is not thought that his creditors will suffer much loss.

THE assignment of W. H. Moore & Co., general dealers of North Sydney, N. S., is announced. They were burned out in December 1881, losing about \$24,000 and had to compromise, effecting a settlement at 50 cents on the dollar, 12½ cents cash and 12½ cents in 6, 15 and 24 months. They imported too much the past year and had but a dull trade, and also put some money into a store premises and building a vessel which made them somewhat cramped.

MR. H. R. ARCHER, of Newbury, a long-established merchant, says in a recent letter: "As one of your first subscribers some fifteen or twenty years ago, I have always being pleased with your independent course on such subjects as banks lending on their own stocks; government assisting weak monied institutions without without proper investigation and levying duties beyond the requirements of the country for revenue purposes."

MESSRS. BASTEDO & Co., wholesale fur dealers in this city, feel aggrieved at our remarks last week respecting their business. They claim that we were in error in stating that nothing had been paid since their extension in the late autumn, as their liabilities have been reduced from \$8,000 to \$10,000. The firm give as the cause of their failure keen competition and the slight advance obtainable on their goods. Stock is now being taken and in a few days more definite knowledge of their real position may be obtained.

W. H. VERITY, of the Exeter Agricultural Works, "has not found business bad at all." I am very well pleased with last year's business, and collections are coming in fairly, and better than anticipated. I hear a good many complaining that times are hard, but I have not suffered any so far. I have quite a few orders for Plows, &c., for the Manitoba trade for next spring's delivery, which does not speak badly, and I assure you I do feel thankful.

HERE is a group of assignments in trust by traders in Quebec Province. The first one is Wm. W. Lewis, of Richmond, who was a contractor. Next, Eusebe Brunet, a grocer, of Pointe Claire, Que., who owes somewhere about \$2,000, and has assets of \$1,000. W. M. Knapp, of Melbourne, who commenced business as a general dealer last spring with one Chapman; the retirement of the latter last fall has probably hastened Knapp's assignment. A. Goulet, hatter, at Joliette, has assigned in trust, as also have Evaniste Landry, saddler, and F. V. Lasalle & Co., general dealers, of the same place. The liabilities in each case are small.

FROM a New Brunswick packer of canned fish, Mr. John Windsor, of Petit Rocher, we have the following reply to our enquiry, how have we found business etc., "Our sales here from 1st February 1883 to 1st December 1883 were upwards of \$4,000 in excess of previous years. The lobster catch on the coast has not been up to last year, we being several thousand cases short of last year production. This has checked the sales of goods but had the fishing been good we think our sales would much exceed the amount shown above."

THE "Canadian Boot and Shoe Co.," of Louisville, Que., have assigned in trust. Though boasting so large a name, all the concern owes is said to be about seven hundred dollars, on which they offered fifty cents in the dollar, but this was refused. W. J. Conway, grocer, of Ottawa, is in difficulties; his business has been losing ground for some time past and the failure was not unexpected; he owes about \$3,000, and shew assets of about \$2,500. P. Pellerin, of Yamachiche, Que., has assigned in trust; the estate has been sold to his son, N. Pellerin, for fifty cents on the dollar; liabilities were \$2,663, and assets about \$2,000. The business is that of a general store.

THE experience of Mr. Samuel Caldwell, who keeps a general store at Auburn P. O., in the County of Huron, is that: "In the summer-time the country is over-run with peddlers of every description. Money is hard to collect." This of course renders it harder for storekeepers to make a living. What he says about money being hard to collect is doubtless true, the crop having been short and not a few farmers trying to borrow money instead of paying it out. But it is likely that the scarcity of money which troubles the storekeeper arises in part from farmers paying cash for the goods of these very peddlers.

THE wholesale millinery firm of Hyde, Turcott & Co., Montreal, has assigned in trust. Their showing is a nominal surplus of \$5,000 over liabilities of \$30,000.—A small dealer in oils in Montreal, L. C. Barney, has assigned in trust. He was at one time of the firm Yeomans & Barney, who failed several years ago.—J. & J. McGill & Co., who kept the St. James Hotel, in Montreal have assigned in trust.—Constant Bombardier, of the firm of Bombardier & Co., grocers in Montreal, is reported to have left the city. In consequence, a creditor took out a seizure before judgment for \$244. The liabilities are small.

THE Cobban Manufacturing Co., make the announcement, in one of its neat circulars, that in order to better serve their eastern customers, they have opened a wholesale warehouse at 455 St. Paul St., Montreal, where a large stock of moulding, mirrors, frames and photographic goods will be kept. The firm will still make direct shipments from the factory to those who prefer it. The branch will be under the management of Mr. C. G. Cobban, long connected with the business. The territory covered by the Montreal house extends from Gananoque eastward including the Province of Quebec, Lower Provinces and Newfoundland.

THE telephone, like the telegraph, is contributing to new departments of law and legal practice. Under a law which makes it a misdemeanor to send false communications by telegraph or telephone line, an expelled member of the St. Louis, Mo., Hackmen's Association has been arrested, charged with having an order sent by telephone, causing sundry other members of the association to send carriages on wild goose chase in different parts of the city. The case is the first of its kind, and considerable interest is taken in the result. The punishment for such false messages is a fine of not more than \$100, with a liability to a civil suit for damages.

CHAS. WARMER, who is a dealer in gent's furnishings in Orillia, has obtained an extension of fifteen months. His estate shows a surplus of \$3,000, and it is expected that he will yet succeed. Dull times, with too heavy a stock, seem to be the cause of his present trouble.—In the same town, J. World & Son, have done a large business for many years but during the last eight or ten they have had more or less difficulties to