

respecting liquor-selling. Since April last, as we find from the records of the Police Court, there have been thirty-four cases of conviction, and five for unlicensed selling. The York street dives have been broken up, and it is boasted by Inspector Archbold that the number of unlicensed drinking places in Toronto is now very small.

SOME HOT-WEATHER READING.

Confidence is said to be a plant of slow growth, especially in an aged bosom. But who that was not hardened by long commercial experience could refuse a sort of experimental, conditional trust to a man who throws himself at you with such an abandon of generous faith as the author of the following letter, which comes, type-written and duly signed, to the National Electro and Stereotype Co. of this city:—

—, Ohio, 21st July, 1890.

DEAR SIRS,—As you recline peacefully in your office chair during the long summer afternoons, dreamily reckoning your losses on the last base-ball game, or smoke meditative cigars upon the front porch at twilight, we hope that your fancies occasionally drift toward the town of —, and linger around a certain mill which we will not name. There is nothing about it which suggests rose gardens and moonlight rambles with the only girl; the surroundings are neither æsthetic nor artistic, but there isn't a spot in the universe where orders, large or small, are received with such enthusiastic appreciation.

Won't you do something for us to-day in the way of an order for — goods? We will take—whatever we can get, so please don't refuse upon the ground that what you want may be too small to bother us with. We will gladly submit to any amount of such vexation and thank you for it beside.

If you use anything whatever in our line, why not allow us to figure upon it? We do not pretend that we can give you the value of a gold dollar for a cent. We do claim that our goods will last longer, will do better service, and are more economical than those which can be bought at much lower figures.

By way of a beginning, will you not oblige us by checking off upon the enclosed slip anything you buy, and return it to us so that we can submit quotations? If you use special articles that are not mentioned upon the slip, please state what they are, or, better still, send samples for estimate.

Awaiting your good news, we remain

Very truly yours,
The — Co.

Clearly it is no ordinary Gradgrind of a merchant, no frivolous Alfred Jingle of a commercial traveller, who concocts in the dog-days such an epistle as this. He must be a person of literary culture and philosophic temperament.

"A man he seems of cheerful yesterdays
And confident to-morrows."

Such a man and such a letter could have birth only in the free United States or in France. One might almost say of this frank, guileless address, as Thackeray said of the *Christmas Carol*: "It seems to me to be to every man or woman who reads it a personal kindness." See how boldly he intrudes upon your office thoughts, and yet how gently he comes again upon your residential porch with his "Anything in our line to-day?" With what disguised cheek he takes for granted your meditative cigar and your favorite girl to "steal into your study of imagination," as the Friar says of Claudio and his sweetheart, and woos you for orders, large or small—"anything whatever in our line." Truly this sentimentalist of commerce is a rare bird, a "cuckoo" in slang phrase—nay, rather let us call him the mocking-bird of the Cuyahoga, for the cuckoo builds no nest of his own.

While one fails to recognize the probable concocter of this letter in either of the unique

illustrations by which it is accompanied, we do seem to have tasted his quality before. It is worth a wager that this is the same Yale or Harvard joker who wrote a subscriber of ours a year or two ago begging for an order. The letter concluded: "This [the sending of the order] will be a cheap way of making a fellow-being happy, a matter of some consequence from an ethical or humanitarian point of view." At any rate, both productions are fair specimens of the application of culture and delicacy in a field of commerce which is not always distinguished for cultivation and refinement.

A DIVIDEND SHEET.

"In the matter of Potter, Cowan & Co., of the township of Yonge in the county of Leeds, manufacturers, insolvents." So reads a printed document, three pages note, sent us by a subscriber without a word of comment, but with eloquent little marks in red ink opposite certain items of law costs, etc. We are not told what business the firm was in, but infer from the items of receipts, such as "from cheese boxes, measures," etc., that they were makers of these articles.

The receipts of the assignee from the disposal of various assets were \$3,468.11; and the disbursements, before he could begin to divide proceeds, were \$2,937.84, so that he had the pitiful sum of \$530 to divide among sixty-three creditors. There was wages, \$1,293; law costs, \$505; expenses of selling goods, "inspection of measures," repairs, caretaking, inspector's fees, trustee's fees, \$719; assignee's charges, \$400—all to pay, and then came the distribution of the dividend.

Now what need or justification was there for Potter, Cowan & Co. having 63 creditors? They are too many in number by forty or fifty, and are not entitled to any sympathy for the most part. Was there any money invested in the business at all, or if so, was it swallowed up in plant, leaving the firm no working capital? Going over the list of those who were paid 1-54 cent in the dollar, we find twelve creditors each in Brockville and in McIntosh's Mills, ten in Montreal, seven in Toronto, five each in Gananoque and Mallorytown, four in Athens, one each in places scattered from Parry Sound and Kingston in Ontario to Douglas in Manitoba, from St. Catharines to Belleville! Verily, verily, credit is easily given and taken in this great and glorious country of ours.

We have not yet given the aggregate liabilities of this luckless concern. They appear at \$34,495, and of this total no less than \$18,238 is to the Merchants' Bank, which must be supposed to be, after the manner of prudent banks, pretty well secured. This leaves \$16,257 as the share of the other sixty-two creditors, in sums of \$2 up to \$3,600. Where the bank gets \$280 in dividend, a twenty-dollar creditor gets only 30 cents, which we respectfully advise him to invest in a little book of commercial maxims, among which he may find the homely precept: Don't credit people for small sums so far away from home.

The list of creditors in this case includes dry goods importers, boot manufacturers, tailors, jewellers, lumber dealers, founders, hardware merchants, glove men, patent medicine makers, and a mercantile agency. Luckily for the lawyers, the printers, the livery men, the blacksmiths, and the officers of the law, they got paid in full. It is enough to spoil the appetite and break the rest even of one who is not a creditor, to wade in this hot weather

through the particulars of such an ill-starred estate as this.

HINTS TO STOREKEEPERS.

I got your letter, my dear sir, saying that you wanted a letter from me in THE MONETARY TIMES some time in June, seeing that my last was in May. But you see, I have been fishing—one must go fishing if he lives in this part of the country; and when I go to catch fish I don't generally take writing materials in my dunnage bag. The best thing you can take on a fishing trip, I want to tell you—better than a valise or a leather trunk—is a waterproof dunnage-bag. Then of course you have your fish-basket and your flask besides, and your little precious box or wallet with your tackle—but, bless me! it isn't hints to fishermen you want, but HINTS TO STOREKEEPERS.

Well, up near about where I have been fishing there are some country stores and some of the countriest storekeepers I ever saw. Good-natured, slovenly, honest, ignorant fellows with no business training whatever and no notion of proper arrangement of a shop. Although the sight used to rile me, my fishing chum said it was enough to make a graven image laugh to see the higgledy-piggledy mess that these remote stores are left in for the most part. One of these stores, the keeper of it told us, was swept out once a week—that's all. "What's the use," he said, "of everlastingly sweepin' like as if you wuz a hired gal in a city dwellin' house? It only makes a dust." And when I told him that dust could be got rid of by dusters, his answer was, "Well, that makes double work, dog-gone it all; I couldn't get my chores done if I laized aroun' such finicky work as sweepin' and dustin'." Any how, here in the country it don't matter no-ways."

There is room right here for a moral lecture, that you might head, "CLEANLINESS, AND ITS EFFECT ON FOLKS." I mean its moral effect on them, for you can pretty generally gauge the physical effect. But in this hot harvesting (you can bet we are harvesting!) weather, perhaps you don't want lectures on such deep-down subjects. In the shop that my chum laughed at there was very little room. Talk about Mrs. McClarty and Mrs. Mason, and the Cottagers' proverb of "A place for everything, and everything in its place." There seemed to be space for nothing—and wherever an article would sit, lie, or stand most handily, there was its place. On top of a coil of rope was a box of clothespins, and on top of the clothespins a pile of straw hats. A keg of currants stood by the counter, just under a box of various sized shot. The keg was supposed to be covered by a bit of board, but there was room at the sides of the board for things to fall in. It seemed to me that the buyers of those currants must have often wondered how they got swan-shot and buck-shot and pigeon-shot in their currants, as well as the usual supply of stones and other dirt. Such things as low tables for woollen or for cotton goods, there were none, and as the floor-space of the shop was pretty well littered with scythe-snaths, whet-stones, cradles, hoes, hay-forks, and field or harvest tools that were in present demand, and as the shelving was limited, groceries, dry goods, metal wares, and even drugs, were mixed in a queer way on the counters. In the midst of a lot of cottonades on the counter, piled "square and hollow," like the butt of a cord-wood pile, I spied a package of thumb-latches as much lost as if they were hidden under the floor. "Begosh," said the shop-keeper, when I pointed them out,