

We note a dissolution in the wholesale sole leather firm of D. R. Northey & Co., Montreal. Mr. Northey retires to enjoy the repose of a farm life in Massachusetts.

A BRANCH of the bank of Montreal is one of the things which Vancouver city looks to have in the near future. A site for such a purpose has, says the *Victoria Times*, been purchased. It is on "the northeast corner of Granville and Dunsmuir streets, in block 33. The building will be a substantial one of modern design and specially adapted to the requirements of the bank."

MR. McCUAIG, of Clinton, says the *London Free Press*, has just finished shipping the timber that was cut under his supervision, for building vessels, within his district. He loaded one hundred and fifty cars, the amount of timber in cubic feet being 120,000. It is anticipated that another year's cutting will exhaust the supply in that neighborhood.

C. H. DOUGALL & Bro., wholesale dealers in lamp goods, glassware, &c., Montreal, have made an assignment of their estate. They became embarrassed last February and endeavored to arrange a compromise at 35 cents on the dollar, but they have been unable to bring all their creditors into the arrangement, hence the assignment. Liabilities are about \$12,000.

It is stated by the *Ottawa Citizen*, on the authority of Mr. W. Stewart, from Templeton, that owing to the present low price of phosphates, the two mines of Messrs. Grier and Bronson, in Templeton, are shut down for the present. His own mine has also stopped producing. The only phosphate operations of any importance now being carried on are at the "High Rock," the "Union," the "North Star," at East Portland, the "Emerald," near Buckingham, and Messrs. McLaren & Blackburn's Templeton mines.

Two young men, named Spinhoff and Seabrook, who kept a handsomely furnished jewellery store in London, have, as was predicted, failed. The first named was formerly a salesman in a Dundas street store, and neither possessed much capital. A Toronto house is the principal creditor. A firm of general store keepers at Owen Sound, McDougall & Richardson, has assigned. D. A. McDougall, a general trader at Sault Ste. Marie, has been in business about six years. He obtained an extension in 1882, another in 1884, and was making overtures for a third in 1885. Now he has assigned.

We learn of the promotion of Mr. Harry E. Suckling, so long known in connection with the Credit Valley Railway. Appointed by the Court of Chancery receiver for that R.R. in the financially dark days of that company in 1879-80, Mr. Suckling acted in that capacity and was at the same time assistant secretary of the Victoria Railway. Of late years he has been local treasurer of the C. P. R. at Toronto, and has now received the appointment of assistant treasurer of the Canadian Pacific Railway, with residence in Montreal. Friends, not a few, from Halifax to Ontario, will be pleased to hear of so worthy a promotion.

A RETAIL shoe dealer, writing to the *Boot and Shoe Trades Journal*, says: "For some years I have made it a rule never to dress my window twice alike. I vary the positions of my stands, of whatever show-cards I may decide to exhibit and also the qualities of goods I put in. Thus, one week I show all medium class, another all best, and another week I judiciously assort them, taking care to work in samples of all sundries I now keep. And it is surprising what an infinite variety of ways can be discovered in which to keep up a con-

stant attraction for the passers-by. My windows always look bright and tasteful, and there is something fresh every week, so that the public never gets tired of examining them."

SHE (reading aloud)—"In the bright lexicon of youth, etc., etc., there is no such word as fail."

HE (absorbed in a balance sheet)—"Eh! No such word as fail! Who says that?"

SHE—"My dear, don't get excited, I am only reading a passage from Bulwer."

HE—"Bulwer's an ass, madam. No such word as fail! Bah! Look at this balance sheet. Here's Jones, with his 25 cents on the dollar; Smith 40 cents, Brown 30 cents. Bulwer ought to buy a new dictionary."

FROM the coachman's box to a grocery store is quite a step, but Robert Clark, of this city, took it bravely and put in his little all of \$400. He has just made an assignment. A bailiff was in possession of the drug store of J. Coombe, Toronto. He owed a respectable bill to a city wholesale house. An offer of 50 cents on the dollar has been made to creditors by R. G. Doherty, a city jeweller. The stock of tins belonging to T. McMullin, of this city, has been sold by a bailiff. D. A. Merrick, the Yonge street milliner has effected an arrangement with his creditors at 20 cents on the dollar.

ELLA WHEELER, who, since she stopped writing "Poems of Passion" and became plain Mrs. Wilcox, is rather more staid in her language, says in *Lippincott's Magazine*: "One of the most important things for a woman to remember, who sets forth upon a self-supporting career, is the necessity of transacting all financial matters in a strictly business-like manner. If she borrow money, she must repay it with interest, as a man would do. If she contract debts, she must pay them; and she must not expect special consideration or favor in these things 'because she is a woman.' Not until women fully realize this can they expect to succeed."

It is pleasing to observe that Mr. Clayton Slater, the well-known manufacturer of wincoys and flannels at Brantford, and also the Craven Cotton Mills in that city, advertise that henceforth they will sell their production to the wholesale trade only. The establishments named have quite recently appointed, as their agents for Montreal and Toronto, Messrs. J. E. Lancaster & Co., of this city. Mr. Lancaster has the advantage of a ten years' connection with the house of David Morrice & Co.; while his associate in the firm, Mr. Jno. P. Leslie, has for some time been known to the trade as agent here for the Nova Scotia Cotton Co. The last named agency for Toronto is continued by the new firm.

THE recent failures in the Province of Quebec are as follows:—John P. Atkinson, saw mill, Ascot, has assigned. A. Cousineau, trader, Valleyfield, has assigned on demand. George Long, general dealer, Dundee, has called a meeting of his creditors; he was unsuccessful some four or five years ago, when he got a settlement at 60 per cent. Goldberg & Leavitt, general store, Beloeil, have assigned, owing about \$3500. J. S. Gauvreau, stationer, Quebec, is reported embarrassed. Mrs. L. M. Sirois, doing a general business at St. Jean d'Eschailons, has failed and assigned. C. A. Simard, furniture, St. Hyacinthe and L. St. Cyr, general store, Nicolet, have also failed. J. G. Guimond, real estate agent, &c., Montreal, who has represented the Grey Nuns in their real estate operations for a number of years, has, through unfortunate complications caused by

the failure of Dufresne & Co., grain dealers, Yamachiche, been obliged to assign. His direct indebtedness is about \$36,000.

For some years past Mr. George Stanway has been known to the grocery trade as one of the most energetic and efficient brokers in Toronto. We are glad to learn that he has associated with himself in the business of general commission and manufacturers agency, Mr. Wm. Braybrooke Bayley, late with Messrs. Charles Boeckh & Sons, whose acquaintance with counting-house work is thorough. The firm, whose style will be Stanway & Bayley, have secured desirable agencies for houses in London, Patras, Yokohama, &c., in addition to those of Canadian manufacturers, such as the N. S. Sugar Refinery, the "Cook's Friend" baking powder, the B. A. Starch Co., which their senior has long represented, and they deserve to do well.

THERE are not many failures, or compromises, to chronicle this week and the amount involved in any one case is not strikingly large. A chattel mortgage has been foreclosed in the case of Mrs. J. E. Boyd, who keeps a general store at Clifford. Her husband failed in 1881 and since then the business has been carried on in her name.—Neil McMillan, a tailor, and one of the oldest residents of Mount Forest, has assigned. He owes about \$2,000 and shows assets of \$2,700. He never, it is said, got his head very high above water.—A druggist and physician at Barrie, J. H. Watson by name, has assigned.—The stock of shoes belonging to Thos. Hawthorne, at Brampton, has been sold at Sheriff's sale and bought in by his son who had a judgment. The father is 80 years of age.—A grocer named W. J. Vrooman, at Campbellford, has failed.—Five years ago Angus Sutherland, a grocer in Hamilton, compromised at 50 cents. He has now assigned.

FOLLOWING are the changes which have taken place in business circles in Ontario and Manitoba since our last. Loftus Cuddy, the Amherstburg banker, has decided to close his Bothwell branch.—R. T. Wilson has taken over the business of the Dundas Stove Company.—A. J. Little, of Guelph, will continue alone the dry goods business heretofore done under the style of A. J. Little & Co.—The general store firm of Morrison & Colvin has been dissolved by the retirement of Mr. Colvin.—From Kinsdale, H. W. Kerr, a general trader, will remove to Belford.—The grocery business of F. Mitchell & Co., at Sarnia, will be continued in the name of T. R. Barton.—Jno. Sayers & Co., dealers in flour and feed, in Stratford, have sold out to Jas. Lloyd.—Hiram Little, of Wallaceburg, has sold out his dry goods business.—Boyce & Feltwell, grocers, in Belleville, have retired.—W. C. White, in the same line, at Blenheim, has sold out to Adalbert Patterson.—The milling firm of Sptuk & Lawson, at Thorold, has been dissolved.—In Toronto, J. Blizzard & Co., dealers in fancy goods, have sold out to F. Qua; Cloudsley & Lauder, in engineers' supplies, have dissolved, Mr. Cloudsley continues. The well-known firm of Lyon & Alexander, dealers in photographers' sundries, in this city, has been dissolved by the retirement of Mr. Lyon.—A general store firm at Birtle, Man., Richardson & Lepper, contemplate a dissolution.—C. F. Powell, dealer in tins and fancy goods, at Neepeewa, Manitoba, has opened a branch at Solsgirth.

—The Phoenix insurance company of Brooklyn has begun the writing of \$50,000 lines on first class manufacturing risks.