

ners—J. A. Racette, shoes, Lake Megantic—L. H. Timmons & Bros. general store, Mattawa—Edmond Lefebvre, trader, St. Constant—J. A. Plamondon & Co., crockery, Quebec—J. A. Laliberte, shoes, St. Henri—Neil Guay, grocer, Bienville, is offering compromise at 25 cents on the dollar—C. Berger & Co., grocers, Montreal have assigned, J. O. Clermont, grocer, Montreal is offering to compromise. The following other troubles are recorded in Ontario—Geo. Glass, grocer, Port Hope—N. P. Finch, general store, Aylmer—Frank Stortts, hats, Belleville—W. R. Kipwell, general store, Lamborne—Wm. Mowat, dry goods, Napanee—Jones & Co., dry goods, Port Perry—Chas. Deveroll, general store, Ravenshoe.

S. T. Suggitt of Grand Valley, hardware merchant, sold his stock to Gray & Co. of Orangeville, at 65 cents in the dollar this week. The stock is said to have realized about \$2,100 and book debts of unknown amount probably about \$2,500. The creditors with claims amounting to \$5,000 are now looking for their dividened Suggitt did a good business and was popular but inexperienced.

In March last D. J. Dow started in the hardware business at Caledon, in partnership with one McDonald, the firm being McDonald & Dow. About two months ago they dissolved partnership, Dow continuing the business. A week ago he sold out for cash for \$240 being about 30 cents in the dollar. He handed over the money to a trustee for creditors. His liabilities were about \$1,200. When he first started business Dow was reported to have received a great many thousand dollars in legacies from the Old Country. This report apparently operated in procuring credit. As is generally the case these reports were greatly exaggerated, the amount he received being actually \$1,250.

#### COUNTRY BUSINESS CHANGES.

A valued Orangeville correspondent writing to the JOURNAL, throws some light upon the causes which are contributing to so many mercantile firms dissolving in the country and the tendency prevalent to carry on smaller businesses with lighter stocks. He says the cause is a result of changes in agricultural conditions. Owing to improved machinery fewer men are required to work the farms. Two men with improved machinery can work 250 acres of land nowadays as easily as three men 25 years ago could work 100 acres. Thus farmers are enlarging their farms. Those satisfied with 100 acres in the past are acquiring 200 or 300. Thus where one family occupied each one hundred acres of land now in many instances one is occupying 2 or 3 hundred with as few or fewer men to work them than formerly were required on 100 acres. Thus there are fewer families to purchase mercantile commodities. On the other hand owing to low prices merchants require to sell nearly double what they formerly did to make the same profits. Instead, however, of selling this quantity they are selling less. In this town—Orangeville—where there were several mercantile firms a year or so ago, five or six of them have dissolved, the most of them going into the insurance agency business, leaving a fewer number of single individuals with lighter stocks in the business.

#### BOGUS BARBADOES ALOES.

A perusal of the lists of nearly all the wholesale drug houses, says a writer in an American drug exchange, show that they still quote Barbadoes aloes. It is well known, however, that no Barbadoes aloes has been brought into England or into any other country for a number of years. At one time a considerable export trade was done in this colony in aloes, but eventually that product, like every other minor industry, in Barbadoes, was compelled to give way to the sugar cane. For many years the exportation has ceased and only in very rare instances are aloes now collected. Would it not be well to stop this practice of selling Curacao aloes under the name of Barbadoes and sell them for what they really are; that is, Curacao aloes, says this writer, especially as the price of the Curacao aloes is about one-third of the price asked for the spurious, so-called Barbadoes aloes? This practice of selling Curacao aloes for Barbadoes aloes is of the same character as selling St. Vincent arrowroot for genuine Bermuda, and obtaining, in this

way, three time the cost of the article. These practices seem to become so fixed by long habit that many of the trade do not consider them dishonest, but a little consideration shows them to be so.

—LIFE Insurance is the very best friend of the man whose house is mortgaged, and the only real friend of his wife and the only real friend of his wife and children. The mortgage threatens—the policy protects. The mortgage is a frowning foe—the policy of life insurance is a smiling friend at a time when the widow most needs comfort. The mortgage is an unwelcome intruder—the life insurance policy is always a welcome guest.—*The Ingleside.*

—THE London "Shareholder" says: "The Rothschilds have had bad luck of late. This celebrated 'house' is known to be largely interested in South Africans and in Brazilian stocks which are in a very rotten condition.

—The supply of Commercial Cable bonds is pretty well exhausted, a great many having been taken on English investment account.

#### BUSINESS CHANGES.

Quebec—B. Joubert & Co., paints, Montreal, Mrs. B. Joubert sole owner; E. H. Breckenridge, general store, Aylmer, moved to Ottawa; H. P. Bruyere & Co., oils, Montreal, new co-partnership; Canada Wood Turning & Novelty Co., Montreal, Mrs. Chas. Giddins sole owner; Cote, Deschamp & Co., hardware, Montreal, dissolved; Dominion Fire Extinguisher Co., Montreal, new co-partnership; Oct. Lapointe, general store, Degele, dead; Union Bottling Co., Montreal, dissolved—Wm. Stuart continuing style unchanged; Isaie Cote & Co., cheese factory, St. Antoine de Tilly, new co-partnership registered; Lahaise & Ferland, general store, St. Hilaire, Adelaide Lahaise dead; Pierre Prefontaine, lumber, St. Hilaire, dead; U. Beauceage, hides, Montreal, U. Beauceage & G. Snelling trading under this name; Eureka Cigar Co., cigar manufacturers, Montreal, A. J. Bloomfield sole owner; English Embrocation Co., Montreal, new co-partnership; Legendre & Chayer, builders, Montreal, new co-partnership; Nettoline Mfg. Co., Montreal, B. Beamost sole owner; Ferd. Desmarchais, grocer, Notre Dame des Neiges, dead; Isidore Papillon, groceries and liquors, Quebec, dead; T. C. Buchanan, leather bolting, St. Henri, about commencing business; H. A. Marceau & Co. hardware, St. Henri, dissolved; Cote & Morin, shoe counters, St. Hyacinthe, dissolved; Carrier, Laine & Co., foundry and machinists, Lewis, new co-partnership; H. W. Lafontaine, grocer, Montreal, reported away; Victoria Hotel Co., Quebec, Jos. Benj. Trudel of this firm dead.

ONTARIO—Huffman Gibson Coal Co., Brantford, succeeded by Gibson Coal Co.; Conway & Co., drygoods, Chatham, reported moving to Paris; W. C. Learoyd, drygoods, Chatham, stock sold to W. T. Smith; E. Miller & Co., drygoods, Dresden, style now Miller & Wilson; Chas. Brain, grocer, Huntsville moved to Kearney; E. C. Crompton & Co., drygoods, Parry Sound, moving to Brantford; J. G. Lewis, planing mill, Parry Sound, succeeded by Findlay & Argue; McKinnon & Co., general store, Rat Portage, reported discontinuing business; Hy. Carter, drugs, Sundridge, closing out; Sinclair & Co., grocers, Toronto, sold out; J. E. Hudson, confectioner, Amprior, moved to Carleton; Dow & McDonald, hardware, Caledon, sold out; C. W. Sharpe & Co., confectionery, Burks Falls, sold out to Mrs. McCaskill; Jno. Stewart, drugs, Cookstown, sold out to Dr. A. Mackay; G. W. Warren, grocer, Perth, sold out; A. S. Goodeve, drugs, Chesley, succeeded by D. J. Sutherland; J. A. McIndoe, confectioner, Dunnville, sold out; Mrs. S. R. Percy, grocer, Napanee advertises business for sale; S. T. Suggitt, hardware, Grand Valley, sold out to Gray & Co.; Shiels Bros. general store, Lyndhurst, dissolved; Thos. Marks & Co., Port Arthur, sold out liquor department to M. Downing & Co.; Falk & Co., general store, Shakespeare, moved to Tavistock; Jno. D. Hoffman, shoes, Waterloo, sold out to V. P. Schmidt.

BRITISH COLUMBIA—Kootenay Wire Works Co., Trail, dissolved—F. Fraser retiring; W. C. Mitchell & Co., commission, Vancouver, dissolved; H. T. Bragdon & Co., hardware, Trail, removing to New Denver; Armstrong & Pearson, grocers, New Westminster, stock sold to Farnell & Gunn; J. A. Gilker, general store, Nelson, re-opened branch at Pilot Bay; A. Y. Wilson, house furnishings, Vancouver, succeeded Cope & Young.

NOVA SCOTIA—Est. of A. C. Baillie, drygoods, Pictou, stock sold to J. K. Quinn who will continue business as A. C. Baillie & Co.; Amiro Bros., general store, &c., Pubnico, dissolved—W. H. Amiro retires and Sylvain & G. L. Amiro continue; Noah & Emin, general store, Yarmouth, new co-partnership registered.

NEW BRUNSWICK—Fowler & Calhoun, corn mill, St. John, dissolved, W. H. Fowler continues and liquidates.

MANITOBA & N.W.T.—Hooker & Co., lumber, Selkirk, E. H. Hooker, dead; Bingham & Co., general store, Killarney, starting; Reid & Co., general store, Neepawa sold out.