



Markdale Standard.

C. W. Rutledge, Proprietor.
MARKDALE, NOV. 24, 1887.

BANKING.

Already this year three banks have suspended in Canada; The Maritime in February last, the London two months ago and now the Central. In every instance holders have lost money by the bank notes of the suspended concern, which, though by law are a first charge on the assets of the bank, yet are refused or heavily discounted by those who take them in. Many a poor man happens to have his wages in the bills of a suspended bank, and in the excitement of the moment and in his need he is compelled to sacrifice his money at half its value. Many cases of such hardship occur at every bank suspension.

We claim that all bank bills should be national notes like our one and two dollar bills, thus giving all holders of our legal tender the security of the government. This would be a convenience to the public as well as protection, and furthermore would nationalize our currency. As it is now, the notes of one province are either refused or materially discounted by another province or by the United States while the "green backs" are constantly in circulation throughout our Dominion, and are preferred even by Canadians, when doing business in different provinces. By all means we should insist on protection in this matter.

SQUARE ACCOUNTS.

The year is drawing to a close when accounts are generally expected to be paid.

This is an age when the credit system is more or less universally in practice, and while it is a valuable and useful system when rightly used, it becomes a source of mischief injury and serious loss when abused.

It is the unquestioned duty of every debtor to make a determined effort to meet his indebtedness when due, and we are a strong believer, as a rule, in the proverb "Where there's a will there's a way." It is astonishing what a small amount of cash will do, if kept moving—for instance; a man owes \$100, he pays it promptly when due, and it goes to pay various accounts differing in amount from the printers' dollar to the merchants fifty; those to whom it is paid turns it over, perhaps the same hour, to others, and so on until it has changed hands, say five times in a day—thirty times a week, thus in the short space of six days the \$100 pays accounts to the amount of \$3,000, or if one hundred men did likewise, followed by similar results \$300,000 of debts would be wiped out in a week; not by the great quantity of cash in circulation but the prompt use of a little.

There are of course those who cannot possibly be always prompt in meeting their obligations, but every business man knows that it is not generally those least able who are most delinquent; The well-to-do influential and extensive customer who has the wheat in the barn or the money in his pocket or in the bank is often the most tardy in settling his accounts, while the business man feels very delicate about "dunning" him for fear of offence, knowing that he is a good customer and perfectly safe, though fearfully slow; and furthermore this big dilatory customer's account amounts to as much as half a dozen or more of the poor but prompt man's thus "locking up" the large amounts and hindering the circulation of large sums which should legitimately be circulated.

Again—in this agricultural community and at this season of the year when "store bills" &c. are coming

due, the circulation of money commences with the farmer, whose product is a cash article, and which is largely marketed during the fall months. There are however many who hold their grain or other product expecting higher prices and thus enter the roll of a speculator. We have no objections to farmers speculating provided the capital employed is not thus withheld from those to whom it is due or over due; at the same time we are strongly convinced, from personal observation, that in nine cases out of ten the losses sustained, in holding grain, from shrinkage, ratage, risk of fire, declining market &c., overbalances the amount realized by a possible rise in market price of such produce.

Twelve months is a long credit term, and it cannot be urged too strongly the importance of prompt payment of accounts at the end of the year, thus greasing the wheels of trade and commerce and help to avoid unnecessary friction and possible bankruptcy.

NOTE AND COMMENT.

—A reward of one thousand dollars is offered by the Ontario Government for the arrest and conviction of the perpetrators of the dynamite outrage in Orangeville.

—A ton of dynamite stored in a factory at Ishpeming, Michigan, exploded on Wednesday, blowing the building and six men into pieces.

—At the meeting of the Board of Regents of Victoria University, held in Toronto, last Friday, Rev. Dr. Burwash was appointed Chancellor in succession to the late Rev. Dr. Nelles.

—Hon. John Macdonald has donated \$40,000 towards the establishment of a new hospital in the city. The preliminary arrangements for carrying the gifts into effect and increasing the fund to \$150,000 have been placed by him in the hands of the board of trustees of Toronto University.

—The Central Bank, which has been suspended for a week, caused considerable excitement for a time, but bill holders and depositors will be paid in full and the business of the bank generally, resumed. There was no evidence of dishonesty or fraud as reason for the temporary suspension, but rather, too large a business and extensive credit transactions for the amount of capital.

—A freight train comprising an engine three cars and van dropped through the new C. P. R. swing bridge over the Lachine canal while crossing early Sunday morning. The bridge, for some unaccountable reason, was left open, and the train came thundering along in the darkness and went crash down 13 feet into 16 feet of water. The engineer was killed instantly, and the other train hands injured more or less.

Address with Presentation.

An address with presentation to the Rev. R. Hunter Craig from members and adherents of Peabody Presbyterian church on his leaving Peabody district for Holland Centre district.

"DEAR MR. CRAIG,
Accept of this purse as a token of our regard and appreciation of your labors amongst us during the past year, while we sincerely regret that you are now leaving us, we hope the change may be a beneficial one for you and Mrs. Craig; and that you may long enjoy the blessing of health and strength as useful workers in the Masters vineyard, supplied in every need and at last receive an abundant entrance into the heavenly Kingdom. And though we now mourn the loss of a dear pastor and friend we trust that the seemingly dark event may be over-ruled for our good, from friends in Peabody congregation."

REPLY.
Mr. Craig made a suitable reply by thanking the deputation in the name of the numerous friends for their kindness and good wishes, and expressed his regret at leaving so many warmly attached christian friends whom he along with Mrs. Craig highly esteemed and hoped the christian attachment formed would never die but would be renewed in heaven where parting was unknown.

Mr. Craig entered on his large new sphere on the last Sabbath in Oct. He preached at Williamsford 10:30 A. M. at Berkeley 8 P. M. and at Holland Centre 7 P. M. His new address is Holland Centre, P. O.

MAKE NO MISTAKE!

IF YOU WANT A NOBBY DRESS OR MANTLE GO TO

W. J. McFARLAND'S

Do you want a nice Warm Shawl, Fur Muff or Fur Mantle, see McFARLAND'S Stock.

Lovely Rich Maryvellaux Silks only 80c. sold in city for \$1.25.

Garnett Navy Blue, Rich Brown and Slate Dress Velveteens, just opened at McFARLAND'S.

Black Cashmeres, 30, 35, 40 & 50 cents, Fast Dyes and Wide Widths.

A Big File of Melton Dress Goods being the 8rd lot received this season, commencing at 9, 12½, 14 and 18 cents.

Miss Brimmer is turning out some lovely Hats and Bonnets, and our Mantle trade is booming. If you

want a neat nobby Walking Jacket or Ulster leave your order at McFAR-

LAND'S, perfect fit and correct style guaranteed, at moderate price, some very stylish Mantlings received this week in fine curls and neat goods.

Grey Rabbit Fur, Bear Fur, Feather Trimming, and Black Cooney Fur for Trimmings, cheap at McFARLAND'S.

Kid Mitts, Kid Gloves, Fine Cashmere Hose, Cashmere and Toffet a Gloves all sizes at McFARLAND'S.

One Case Gents' Wool and Silk Mufflers, Silk Scarfs, Fine Wool Underware placed in stock. 1500

yds. Grey Light and Dark Fancy and Navy Blue Flannels, from 18 cents up.

Suits! Suits! Suits!

both Men's Boy's and Youth's all sizes, best value ever shown in the county.

Overcoats! Overcoats! Overcoats!

from a \$8.50 up to the finest make, can please the most exacting.

Our Felt Boots is something starting, you can see them only at McFARLAND'S.

Drop in when in Markdale. It

will pay you to do your business with the old reliable firm.

W. J. McFARLAND
Direct Importer

This space belongs to A. Turner & Co.

Who are taking stock this week, look out for their Christmas advertisement next week.

MARKDALE SASH and DOOR FACTORY.

Having erected and fitted up in every detail a Sash, Door and Plain Factory, containing all the latest and most approved machinery, everything being new, I am now prepared to turn out

Sash, Doors, Blinds, Mouldings, Hollow Battoms, FRAMES, LATH, FENCE PICKETS, &c.

And everything needed in the building trade, in a manner second to none in Canada, and having engaged superior mechanics in every department, I would now respectfully solicit public patronage.

Every Effort Made to fill Orders Promptly

PINE LUMBER Dressed and Undressed Direct from North Shore, all sizes, on hand. Plain and Fancy Turning done. Careful Attention to Orders from a Distance.

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THOS. McNEA

MARKDALE CARRIAGE WORKS.

B. McNALLY:—Would hereby announce to the people of Markdale and the public generally that I have moved into my new carriage shop opposite the Markdale House, where I will manufacture every article in the wagon and carriage line, and having long experience in the business, and by using first class material, I can guarantee satisfaction to every one who will favor me with their order.

Repairing, Painting and Trimming promptly attended to.

A call respectfully solicited,

R. McNALLY, Proprietor

Valuable Timber Farms for Sale.

Being lots 29 and 30 in the 9th con. of the township of Holland, containing about 240 acres the above land is situated within 2 miles of Berkeley, situated on the C. P. R. the land is a good heavy soil; almost free from stones and is timbered with—pine, rock elm, water elm, cedar, hemlock, maple, beech, birch, basswood, butternut, hick, hawthorn, the land is well watered, and from the location will make a first class farm. The property will be sold either in one parcel or may be split into parcels and sold in any way desired and on terms to suit purchasers. For further particulars apply to W. J. McFarland, Markdale, Ont.

What we may expect.

An Incorporation boom. Ending in complete success. Ratepayers to favor it almost unanimously. A revival in the matrimonial line. A throng in the poultry market. Markdale continue to be the best grain market in the county. Not much sleighing before Christmas. Bad roads in consequence. And business bad in proportion.

For Sale or to Rent.

A comfortable dwelling house and lot in Markdale, formerly occupied by Geo. Wright, for sale or to rent. Apply to JOHN M. DAVIS, Vanarsdale.

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