

houses are sometimes in winter too cold to read in or sit in, since their salaries do not permit the expense of a fire. Now it is perfectly true that all youngsters are not alike, and that, among bank clerks as among other people, where there is one who wishes to read and study after his day's work is over, there are half-a-dozen who wish for companionship and recreation. And it would be useless, even if it were wise, to attempt to compel the six to adopt the habits of the one, however much we may respect the student. But we do say, unhesitatingly, that the well-known fascinations of the game of poker are bad mental stimulants for the young servant of a bank. And whatever else is done or left undone, with respect to the regulation of card playing in bank premises, poker and betting should be forbidden.

It is proper here to insist upon the importance, to bank clerks as to every one else, of living within one's income. We may see almost anywhere instances of the danger of spending more than one receives—how it leads to deceit, unhappiness, and even crime. People tell us: "These poor devils of bank clerks are not well enough paid; they have to keep up appearances on four or five hundred dollars a year, no wonder they are hard up." Keeping up appearances is the very thing they have no right to do, if by that is meant pretending to means which they have not. A bank clerk is made of much the same sort of stuff as other people—it would be well for him sometimes if he could realize that he is really not of the superior clay that he believes. He is supposed to be well mannered, clear headed, and neatly dressed. These qualifications, if he is also honest, will likely prove sufficient to satisfy his employers and the public. If they do not satisfy "society," so much the worse for society.

The fact may as well be recognized that many of the young men of the present day have become possessed by the notion that a young fellow must be "a sport," while many more honestly think that it is of the last importance that he should mingle with the best society, and conform to its usages, its dress, its festivals. Now, it is not necessary to grudge anybody his *penchant* for society, if he can afford it. Nor would we for a moment oppose sport, by which we mean harmless recreation of an athletic kind—yachting, rowing, foot-ball, cricket, hockey, and anything that tends to physical development and harmless rivalry. But the prostitution of athletics, the cursed inroads of professionalism, betting, gambling—these are to be dreaded and deplored. Still more must we deprecate the notion that it is manly for a youngster to drink beer, to smoke, to play cards or billiards for money. Better far that he should keep aloof from any and all of these. The very fact that smoking and drinking intoxicants are forbidden to men who are training for physical effort should show him that these things are not necessary, if indeed they are not considered harmful.

The company to keep is another matter that the young man of to-day should be more particular about. Even those who thought most highly of the young bank clerk in Napanee were compelled with regret to acknowledge that some of his associates were of the kind which injure. It is as true to-day as it was in the days of the Greek poet and the great Roman apostle who came after him, that evil company doth corrupt good manners. There are many young fellows in Canadian banks and counting houses of good principles and moral habits who are apt to be led astray by the glamor of a false standard of what is manly and becoming. To these we would say: it is manly and becoming to do your work, to pay your debts, to keep good hours, and to qualify yourself for higher duties when they

come. And this may be done consistently with attention to exercise and health. But it is not necessarily manly to ape the language or the habits of the professional horsey man or the slang of the prize ring, any more than it is becoming to imitate the employments or the hours of "dead game sports," speculators and gamblers.

TRADE DISCOUNTS.

There are some trade customs or methods of procedure in either shipping, pricing or accounting, which, having been perhaps, proper enough in their inception, have by lapse of time or change of circumstances, become exaggerated until they are no longer useful, but cumbersome, if not misleading. Of such would seem to be the system of "discounts off list," allowed by manufacturers. We in Canada are not so bad in this respect as the States people, who give most absurd discounts in certain lines of trade. There is a complex system of single, double, triple, quadruple, quintuple, and even in some cases, sextuple discounts from printed price lists. The system prevailing in hardware lines, for instance, where competition is so keen, has reached, says an American journal, "a height of absurdity which it is hard to believe can actually exist in any business conducted by sane persons." Alluding to the gas pipe trade as an example, the *Philadelphia Record* illustrates the folly of the system as under:

"Fifty-seven per cent. and six tens off" is a familiar quotation in this trade; and as we presume that the majority of our readers will not understand the meaning of this technical phraseology, we will do the arithmetical sum for their benefit. Thus an article is listed perhaps at \$1.57 per cent. off leaves 48 cents net; 10 per cent. off of 48 cents leaves 38.7 cents; 10 per cent. off of 38.7 cents leaves 34.83 cents; 10 per cent. off of 34.83 cents leaves 31.35 cents; 10 per cent. off of 31.35 cents leaves 28.22 cents; 10 per cent. off of 28.22 cents leaves 25.40 cents; 10 per cent. off of 25.40 cents leaves 22.86 cents—the net price of the article!

SOME TRADE SUGGESTIONS.

This week additional information has come to hand in regard to the recent shipments of Canadian fruit to the United Kingdom. The trial cannot be called a failure, although the fruit did not arrive at Covent Garden in the best condition, inasmuch as a close investigation has shown that the deterioration in quality was occasioned by causes which can easily be removed. The main trouble was the old-time enemy of Canadian exporters, faulty packing. While the packages were attractive in appearance, they were found to be too heavy, and lacking in facilities for ventilation. California fruit, as packed in New York for shipment abroad, is given plenty of air during the voyage by means of cleats nailed between the crates on ship-board, while the packages are not filled to their utmost capacity. The records of the Canadian shipment show the officials in charge of the storage facilities to have been careless, or the plant defective, in that an even temperature was not maintained during the voyage. It appears that sufficient provision had not been made for the fact that packing on board the ship would have the effect of raising the original temperature of the fruit. Canadian fruit-growers should not feel at all discouraged by the results of the shipment. A successful trade cannot be suddenly found in the markets of the United Kingdom, it must be won by continuous hard work which for some time may bring inadequate returns.