had never even seen a Jew before. It is therefore highly probable that a remembrance of Joseph's fiscal policy whilst chancellor of their exchequer, contributed in no small degree to th severity with which they afterward ground down and oppressed the children of Israel. But the fact especially noticeable about the introduction of credit is this—bankruptcy and credit came together; Joseph left Egypt a nation of bankrupts. And ever since that time, bound together by an indissoluble bond of union (*bonds*, in fact, of bills and promissory notes,) those Siamese twins, bankruptcy and credit have gone on thriving together, and will go on and thrive, until *one* of the twain gets his death-blow, it matters not which; then the other will immediately die a natural death.

Civility, though not one of the cardinal virtues, takes high rank as a business quality, and is none the less valuable because it is cheap. It is not less becoming to the highest government or corporation official than to the dry goods clerk, who may be described as the very embodiment of this quality. Civility, or politeness, is called "the small change of morality." It smoothes the asperities of business intercourse, and rubs off the rough points which would otherwise irritate and render unpleasant one's contact with his fellows in many of the associations of life. In the vicissitudes of human affairs, the hero of the play to-day becomes the lackey of the stage to-morrow; and those clothed with authority for the time should bear themselves towards their inferiors not merely with dignity, but with the politeness and civility which are recognized at once as marks of good breeding and good sense. And the absence of this quality should be considered a defect, if not a positive disqualification for many of the positions that business men are required to fill. Incivility frequently subjects a domestic to the loss of a good situation, or causes a master to lose a valued servant.

A Western wholesale merchant recently visited Montreal on important business connected with the settlement of an estate. Amongst others, he called to obtain the views of a bank largely interested. The chief official, seemingly absorbed in business, paid no attention to his expectant visitor. The latter, thinking he might be intruding on the banker's privacy, ventured to so enquire; but being unable to obtain any response, turned on his heel and left the office. It so happens that this western merchant is one of the best customers of the same bank; and in complaining to a friend of the incivility of his reception, remarked that the newsboy calling at his office could always obtain a reply, and at once, as to the object of his trivial errand.

We know of cases where banks have lost valuable customers from uncivil treatment; and an unnecessary amount of *hauteur* in a bank official should be regarded as disqualifynig him for promotion. With the present competition in banking, popularity, combined with ability, in the the officers of a bank, will in future exert an important influence on the success of an institution.

—A telegram from Hong Kong, dated 22nd February, gives the total exports from China and Japan up to that date as 127,000,000 lbs., against 134,000,000 lbs. about the same time in 1870, and 138,000,000 lbs. in 1869.

The Way to Succeed.—Fortune, success, fame position are never gained but by piously, determinedly, bravely sticking, growing, living to a thing till it is fairly accomplished. In short, you must carry a thing through, if you want to be any body or any thing. No matter if it does cost you the pleasure, the society, the thousand pearly gratifications of life. No matter for these. Stick to the thing and carry it through. Believe you were made for the matter, and that no one else can do it. Put forth your whole energies. Be awake, electrify yourself, and go forth to the task. Only once learn to carry a thing through in all its completeness and proportion, and you will become a hero. You will think better of yourself; others will think better of you. The world in its very heart admires the stern, determined doer. It sees in him its best sight, its brightest object, its richest treasure. Drive right along, then, in whatever you undertake. Consider yourself amply sufficient for the deed. You'll be successful.

—It is said of a shrewd merchant that he has his bill heads printed upon paper of three different colors—red, green and white. When the bill is made out upon a red paper it denotes "danger," and the messenger is not to leave the goods without the cash; if on green paper it means "caution," as the customer is doubtful, and the man is to get the money if he can; if on white, it is safe to leave any amount of goods on credit.

—Mr. J. Porteous, the manager of the Bank of Montreal, at Cobourg, has been promoted to the Agency at London, Ont.

Petroleum.—The following were the Exports of Petroleum from the United States, from January 1st to March 20th:—

	1871.	1870.
From New York....galls.	15,421,339	11,371,756
Boston...............	436,539	363,194
Philadelphia........	7,764,957	6,217,141
Baltimore............	270,985	375,313
Total Export from the U.S.	23,293,820	18,357,414
Same time 1868..........		15,382,940

MONTREAL LEATHER REPORT.

(Reported by M. H. Seymour, Commission Merchant.)

Montreal, April 11, 2871.

During the past month there has been less activity, and sales have fallen off, as consumers are unwilling to purchase beyond the necessities of the moment; and as the receipts of stock have been fair, the market is tolerably well supplied with most descriptions.

Spanish Sole.—There is no marked change, but large buyers would be likely to obtain slight concessions.

Slaughter Sole.—There is more than usual offering, some of which is inferior, and except for very prime, prices are barely sustained.

Rough—Is without any special inquiry, and moves off slowly.

Harness—Has had very little call of late, nor is there any considerable stock in market.

Waxed Upper.—There are no large lots in first hands; the stock coming forward is not abundant, yet cutters are cautious buyers at rates asked.

Buff and Pebbled—Are not active; heavy Pebble is in most demand, of which there is but little in market. Prices, though nominally unchanged, are, if anything, less firm.

Patent and Enamel—Are selling slowly at quotations

Calfskins—Are more quiet, the demand being less active.

Splits—Are in ample supply, and prices favor buyers, it being impossible to realize over 30c. for the best makes.

Sheepskins—Russets are less firm and less inquired for. Colors are in better stock, with a downward tendency.

EXCESSIVE IMPORTATIONS.

We regret to observe that at present there are strong indications of the imports for this season being not only in excess of any previous year, but of our requirements, and ability to pay for with ease. In 1870 the imports were for the first two months, $2,602,257, and this year they reached $3,393,329 to end of February, an increase of $791,072. While it is perfectly true that the exceptionally early period in which navigation has opened this year— earlier on some waters than ever before known: on the Richelieu River, for instance,, it is a full month in advance of last year—has given a stimulus to early importations, we cannot except this as evidence that the excess will not be on the whole beyond our needs, as both here and elsewhere there is a large accession to the wholesale trade. The lesson of last year may be read on the walls, announcing sales of stocks at ruinous sacrifices, and in the number of failures and withdrawals from business of those who have been scared out by the poor results of trading. In one week we noted five cases of merchants thus retiring to other pursuits. It would seem, however, that the over-sanguine spirit we have alluded to has possessed our merchants. There is nothing whatever to justify any large increase of imports over last year beyond the mere hope of a better harvest. We share the hope. It would be a heavy drawback, indeed, for us to have so little to sell as last year, and so much to buy of what we ought to have enough and to spare. To many it will be strange news that last ear the Dominion imported 365,554 barrels of our, 8,080,759 bushels of wheat, and of other grains 1,182,470 bushels making a total value of nearly nine millions.

Should our importations this season continue on the scale they commenced, nothing but a harvest of extraordinary productiveness can prevent us from going through a time of commercial disaster. A very heavy amount of the liabilities of 1870, of all kinds, trade debts for purchases, temporary loans, instalments on mortgages, have been put off in the hope of this year bringing funds to meet its own and these postponed engagements. If to these are added more than ordinary liabilities for purchases of goods this season, in the hope of doing more business and securing the needed increase of profits, and there comes a scanty harvest, we shall have to chronicle in the fall the punishment of those whose reckless and unprincipled speculating on a mere chance will have brought heavy calamities on themselves and the country. The retailer who has tided over last year by obtaining an extension of credit, or by temporary loan or mortgage, will be strongly tempted to force an increase of his business this year, and will be easily induced to take a share of the excessive importations. We can only say to such and to all who are not rich enough to hold stocks for amusement and trade for pastime, that in entering upon engagements which they can only keep if the harvest is good and their customers liberal in buying, they are guilty of flagrant imprudence, and if they are not ruined they will escape their just deserts.—*Witness*, 10th.

Prince Edward Island.—The exports of the Island for the year 1870 were—To the United Kingdom, $603,906; Canada, $25,464; Nova Scotia, $426,515; New Brunswich, $187,303; Newfounland, $78,063; West Indies, $18.240; St. Pierre, $11,013; United States, $406,765—making, with 12,475 tons new shipping, a grand total of $2,132,270, or over $306,000 more than that of last year. For the same period the imports were as follows: From Great Britain, $842,945; Canada-$240,850; Nova Scotia, $357,585; New Brunswick, $218,365; Newfoundland, $13,730; Wes, Indies, $26,570; St. Pierre, $640; United States, $227,940—making a grand total of $1,928,665, or $107,500 more than in 1869.