

PERMANENCY OF LOCATION.

It is but seldom that any advantage is gained by moving from one location to the other or by selling out your business at one place with the purpose of commencing business elsewhere. Permanency of location is as much a gain to a young merchant as is the profit he makes on his goods. With some young men it has become second nature to be ever dissatisfied with the location in which they are engaged in business. They are either looking for a place to start a new store or else they are looking for a purchaser for the one they already have. In this manner, they constantly continue until their money is gone, and then they find themselves without either store or credit, as even the wholesale merchants who have formerly supplied them with goods lose faith in their stability and consider it too great a risk to extend credit to them.

In proof of the injury that a constant moving about is to a storekeeper, one needs only to follow up some of those who practise it. Men who were formerly in the grocery business may be found in every walk of life, but when one is found who is poor, very few questions will have to be asked before it will be ascertained that he belonged to the class that believed in frequent changes of location while he was in the grocery business. Those who have made a success of the retail business will generally be found to have started business in a certain location and remained there until they amassed sufficient wealth to either go into the wholesale business or else retire altogether and live upon the fruits of their early labors.

Though at the first start the receipts may be small, and business may even continue slow for some time, as is generally the case when a business is first commenced, it is far better for a young man to remain in the one place and do the best he can in the way of gaining the good will of neighbors and probable customers than to be always changing stores, thereby lessening his chances of ever establishing a permanent trade and ruining his prospects of eventually obtaining the confidence of wholesale merchants, without which no retailer can ever expect to become successful in his business.—*Retail Grocers' Journal*.

BE PROMPT.

"Do it to-day," says a writer in the *Merchant Sentinel*. "Meet the day's demands with promptness, regardless of their seeming insignificance, and there is no better way to place your name between the lips of undesirable business gossip than by showing this lack of promptness in small matters. This does not alone apply to the strictly financial part of your work. There are thousands of opportunities which present themselves where it is possible for the business man to take advantage of the 'stitch in time saves nine' axiom. The 'stitch' is but an insignificant factor in the making of the long, binding seam, but the neglect of the one broken thread, and procrastination's prevention of its prompt repair, is the ruination of the entire garment. So we find men in their busi-

ness transactions constantly 'putting off' that which should be done to-day, until an accumulation of the little neglected details form an aggregate with a crushing weight when the time comes that circumstances give the mandatory command. It must be done! How often do we hear the merchant who is his own book keeper lamenting an unpardonable negligence in himself—in the matter of keeping his accounts entered up to date and his books in a condition of intelligent management. A negligence which he would not tolerate in any one in his employ. So easy is it to thoughtlessly 'put off' that which does not make a peremptory demand upon our time, that we are liable to fall into the habit of being behind the details. Better, by far, be ahead of time than constantly lagging. Do everything as it presents itself, for just as sure as you 'put off' until to-morrow, your time will be fully filled by the duty of the day, and you have lost the only opportunity of life open to the neglected work."

SINGULAR EFFECT OF EMOTION ON THE SENSES.

Sir William Dalby, consulting aural surgeon to St. George's Hospital, has been noting down some "strange incidents in practice"—that is to say, certain cases within his own experience as a medical practitioner—which he confesses himself unable to account for by any course of cause and effect with which the profession can be said to be at all accurately familiar. The most curious have reference to the effects of emotion on the various senses. One is that of a lady who was standing before her toilet table and looking through an open door into her husband's dressing room, when she saw in a mirror the reflection of her husband in the act of cutting his throat. From that moment she was absolutely deaf. A similar sudden and complete loss of hearing happened some years later to a young married woman who was suddenly confronted with her husband's dead body at the time when she believed him to be quite well, and when she was going to meet him after a long absence.

On various occasions, Sir William Dalby has noted the remarkable effects produced upon the hearing by emotional influences not only by great mental shocks, but by mental strains. He has known not only sudden grief but also overwhelming joy, instantly to make a person quite deaf. Sir William Dalby has known the sense of smell to be lost by very strong emotional influences, and with this the sense of taste. A remarkable instance of loss of a faculty is that of a brother physician, who in boyhood found himself suddenly deprived of the power of speech. He was a man of middle age and robust appearance. His hearing was perfect and he could understand all that was said, but his replies were always communicated by pencil and paper. One day this physician announced that the power of speech had returned as suddenly as it had originally left him. He added that he was entirely unable to ascribe the recovery to any cause, and Sir William Dalby confesses that his experience does not enable him to offer any explanation.

WHENS FOR BUSINESS MEN.

When you have a decided taste for it, possess sufficient capital, and are acquainted with the details, you are fitted to engage in any business.

When you come to consider every other business superior to your own, you may conclude that your own business is superior to yourself.

When you have learned to serve faithfully, you may be expected to command wisely.

When your stock is turned over often you can afford to sell cheaper and still increase the net profit.

When you acquire into the cause of a marked success, you will invariably discover that much of it was due to the ability to select and retain efficient employees.

When you lock your store door at night leave your business inside. No balmy sleep with worry for a bed-fellow.

When you have decided on a course of business which is satisfactory to your own mind and experience, do not allow the doubts of others to dampen your enthusiasm.

When you have exerted your abilities, and success seems doubtful, train your mind to review results kindly. Be sanguine. Worry, not work, is the bane of many lives.

When a business is said to run itself, it is generally the result of the force of gravitation. Gravity is always downward.

INSURANCE INCREASE IN CANADA.

Taking the increase in premium income for 1892 by the fire insurance companies doing business in Canada, as shown by our table of February 1st, as an indication, and a gratifying increase in insurable property values in the Dominion has taken place. The same number of companies, practically, wrote business in 1892, yielding \$322,127 more premiums than in 1891. Of this increase \$211,609 was by the Canadian and British companies combined, and \$110,518 by the American companies, the percentages of premium increase being not quite 4 per cent., for the former and upward of 16 per cent., for the latter, or a general average increase of over 5 per cent., on a total premium income of \$6,573,424. For the six years since 1887, the premium increase has been \$1,356,068. The ratio of losses to premiums (63.46), as we have before noted, however, shows an increase for 1892 over 1891 of over one and a half per cent., and over the average ratio for the six years (which was 59 per cent.) of not quite four and a half per cent., which is anything but encouraging. The life business of the Canadian companies also shows a very gratifying increase. The new issues for 1892 (including the Great West of Winnipeg, a new company) were about \$28,245,000, against about \$23,200,000, in 1891—an increase of nearly \$5,000,000, during the year, including perhaps \$2,000,000, done outside of Canada. This is certainly an encouraging record for our companies.—*Insurance Chronicle*.

Europe consumes upward of \$30,000,000 worth of gold and silver annually for plate, jewellery and ornaments.