broken on the first provocation, but when they are good ones, as most New Year resolutions are, they should be carried out. Business men require to be always on the alert for any improvements which they can introduce, and it will not be wise for them to wait for the advent of the new year to consider what changes they may make to advantage in their business. However, as the new year is now here, it may be useful to look back over over the past, consider the mistakes that have been made and try to avoid them in the future. It may also be well to consider if there are any lax features in the conduct of the business, which should be remedied.

How does your insurance stand? The winter is a bad season for fires. If your property should be wiped out, in what position would it leave you? and your creditors? Presuming you are an honest, honorable man, as most business men in this country are, have you, as you are in duty bound, provided for your own safety and the safety of your creditors, in this matter of insurance? If you have neglected to insure fully during the past year, resolve at once that the mistake shall not be continued during 1895, and having well resolved, act quickly. Remember, that neglect to insure fully in these days is invariably taken as indicating business incapacity. We have heard men say that they cannot afford to insure. The man who cannot afford to insure fully cannot afford to be in business.

How about life insurance also? A very important matter to be sure. Quite as important in many cases to the business man as fire insurance. Many businesses which are reasonably solvent, and which are being conducted with fair success, would not begin to pay 100 cents on the dollar if they had to be wound up suddenly. In what shape would your business be if you were to be suddenly removed? No business man of good moral sentiments would care to be in the position that if he were to be taken away and his business wound up, his creditors would not be paid in full. There is always a great shrinkage of assets in hastily winding up a business, and many a good estate would not pay liabilities in full if the proprietor were removed and the business had to be wound up. Happily there is a means within the reach of every business man to provide against such contingencies. Life insurance, at a cost within the reach of all, enables the business man to make provision for the full payment of all liabilities, regardless of the shrinkage of assets which would follow in winding up an estate. The business man can thus make use of the advantages of life insurance, and he will have the satisfaction of knowing that no dishonor can attach to his memory through the failure of his estate to pay his liabilities in full.

Besides this view of the case, most business men have relatives who are more or less dependent upon them. Their business may not be in such a shape that it could be successfully carried on if they were removed, and thus there would be a loss to their creditors, while those depending upon them would be placed in a trying position. Life insurance comes to the rescue in such cases as these and affords a means whereby the man of business may make provision for the wiping out of all his liabilities, or for the successful continuance of his business by relatives, in case of his removal by death.

If this matter of life insurance has been neglected during 1894, see that it is put right while the new year is yet very young. Life insurance is a matter which should not be put off. The man who is a good risk to-day, might to-morrow be unable to obtain a policy. Some disease or constitutional weakness might suddenly develop, or some accident might occur which would forever prevent him from being able to obtain insurance. If you know that you should insure or increase your life insurance, do not procrastinate.

Where a great many business men come to grief is in neglect of their accounts. If you have been too lax with your accounts in the past, begin with the new year to exercise a firm and sharp management of this department. Do not neglect accounts. Eternal vigilance in looking after accounts, where a credit business is done, is the only hope for many business men. The greatest ills which the commercial interests of this country have suffered have been clearly traced to free credit business and laxity in the matter of accounts. We have learned some lessons in this respect of late years, with good results. Business is now on a better basis than it ever was before. This, however, does not lessen the necessity for special attention to the accounts department. The man who does a considerable credit business, should to use a familiar expression, "never sleep."

After New Year's is passed, many lines of winter goods will sell slowly. See what stock you have left in such lines. Bring it to the front and try to force it off. Keep your stock well in hand, and though it will be necessary to keep the stock well assorted up, try to keep the stock from growing during the year. The majority of merchants are almost continually overstocked. It is really a hard matter to keep stock down. Many failures are due to over-stocking. We know a party who is considered a sharp business man, who recognized that he was carrying too much stock, and he decided to cut it down during the year then entered upon. When the next stock-taking was completed, however, it was found, to the surprise of the merchant, that the stock had actually increased during the year, notwithstanding the resolve to reduce it. This shows what a difficult thing it is to keep the stock down.

Akin to over-stocking is the evil of spreading accounts. Spreading accounts is indeed a fruitful cause of over-stocking. The merchant who is obliged to have a considerable line of credit, requires to exercise special care to keep his liabilities in as few hands as possible. The fewer the accounts the safer is his position, as a general rule, and the more they are spread the greater is the danger. Every additional account beyond those actually necessary is a menace. When the position of a large number of merchants is considered, only those merchants who can pay cash, or almost cash, are safely able to take considerable latitude in the matter of spreading accounts. This is another matter which may be considered at the beginning of the new year, and among the business resolves in the diary of many merchants should be one to largely contract accounts.

A Straw Stove.

Information comes from the far west that much suffering from cold may be averted by the knowledge of how to construct such a stove as is used largely in Dakota, says an exchange. The stove saves the purchasing of fuel, and can be used in any district where straw or hay is plentiful. The device can be made by any tinsmith. A drum is constructed of sheet or stovepipe iron, two feet in diameter and four feet, or more, high. This is placed on a stand, which may be roughly and inexpensively made, with a top of sheet iron, rimmed, to hold the drum in place. The legs are of hoop iron, riveted. The top of the stove is cone-shaped, sliding into the stove-pipe just tightly enough to insure the carring away of the smoke, and yet to enable the drum to be removed for the purpose of emptying and replenishing. The draught is a hole at the lower part of the drum, with a sliding door by which the draught can be regulated. The drum should be filled with straw, hay, or any material of like nature, and the fire is started at the top. One filling will last about six hours. The introduction of this stove into Dakota is said to have been a veritable godsend, and it is so cheaply and easily made that there is nothing to prevent its use in many districts throughout the country where the price of coal is too high for slender purses.

Goods from the Ramie Fibre.

Samples of goods such as yarns, fringes and cloth made from the ramie plant are soon to be placed upon the market, and by a United States concern. When this is done an important step will have been taken in the direction of permanently placing ramie along with cotton, hemp, silk, wool, hair and like staple material of industrial use. A correspondent has forwarded to the Philadelphia Record a sample of ramie fibre which has been freed from all resinous or refractory substances by a process so cheap as to make it certain that it must be largely used as a raw material. The ramie is stripped and degummed in a few minutes after having been submitted to heat and chemical action, and is afterwards, says our contemporary, bleached to a beautiful white color without the aid of chlorine or other bleaching substances which destroy the strength and gloss of the prepared fibre.

We are further informed that a plant has been built, and is now ready for operation, in Albany, N. Y., which will consume ten tons per week of the raw material; and samples of not only yarns and fringes, but of cloths and gloves, will soon be upon the market. The strength of the fibre, which it seems is greater than that of either flax or silk, will make the ramie invaluable for admixture with other animal or vegetable fibres for fire hose, rope, car wheels and thousands of other purposes where strength and durability are desirable qualities. Experiments have been going on for a long time in different countries aiming to treat this fibre so cheaply as to bring it into the market for textile purposes generally. It promises now to prove a valuable addition to the textile fibres.