

# The National Banker

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"You ought to be ashamed of yourself."

"I am. Is it because you have to put up when it's cloudy and threatening—no, that can't be it. Because, she's a good thing to have in the house. Why is—"  
"You're not within four counties of it."

"Because you can't find any pocket in either. Why is—"

"No choice. Vote again."

"I won't. A woman isn't like an umbrella. There is not the slightest resemblance. You go on with your work and let me alone."

"I knew you couldn't guess it. It's because she is accustomed to reign—Exchange.

### HOW TO TEST PRECIOUS STONES.

In a lecture on precious stones, recently delivered before the Industrial Association of Berlin, Dr. Immanuel Friedlaender said that the testing of diamonds is comparatively simple. The common test for hardness suffices. If the stone resists strong attacks, it is certain to be genuine; if it does not, the damage is insignificant, as only an imitation has been destroyed. This test, however, is doubtful with rubies. If a ruby can be affected by a steel file or by quartz, it is surely not genuine; but such a test with a topaz is liable to injure a valuable stone. The test for hardness is of no avail with emeralds, as this stone is not much harder than quartz, and, in addition, possesses the quality of cracking easily. For examining rubies and emeralds, the optical test is best. A glass magnifying about one hundred times suffices. Every expert knows that almost all precious stones have little flaws. Nearly every ruby and all emeralds have many defects, which are so characteristic that the genuineness of the stones is readily established. Such a test is very necessary with rubies, because the imitations are very deceiving. Their color is absolutely durable and often much finer than that of the genuine, although it may be stated that a somewhat yellowish tint is always suspicious. The only reliable way in which genuine rubies can be told from imitations is by the minute air bubbles of the latter, which become clearly visible under the magnifying glass. These are not to be found in the natural gem; on the other hand, the imitations lack certain defects characteristic of genuine rubies—certain vacuums, whose outlines are much more indistinct than those of the air bubbles in imitations. True emeralds have similar characteristic defects, such as enclosures of liquids, and curious dendrites. Sapphires also show peculiar netlike formations.

### TRUTH IN BUSINESS.

Bear in mind that the goods in your store are always best sold by telling truth concerning them. Plain facts have their heaviest weight when unembellished with extravagant and unnecessary statements. The salesman who tells the customers plain truth has the verification of his language in the goods themselves, never has need for long explanations and is assured of the customers returning to him. Never forget that the best work of merchandising, the bit of it that shows the greatest record for the expenditure, is

the forcing out of goods at their proper time and in the proper manner. You cannot get all there is to be had from your stock if you let it lie on the shelf and counter until it is called for, that is laziness, pure and simple, and will bring only the returns that it deserves. By act and tongue, keep speaking the words that fitly put merchandising on the level of public esteem where it belongs. The disrepute which a store obtains is more from its own shortcomings than from any other cause.—Keystone.

### GET OUT OF THE RUTS.

A merchant, who feared that he might be getting into ruts, recently invited a friend to inspect his establishment. As he explained his various methods, the friend was quick to see faults and offer suggestions. The merchant now claims that this interview pointed out to him ruts, the elimination of which has saved him a hundred dollars a week. Perhaps you cannot see the ruts you are running in. If you ask some friend or some one who don't lie to please you, how your store or factory, or place of business looks, how it compares with other places, of business, he will probably point out a rut or two. If you are an employee the same rule holds good.

It is an easy matter to get into a rut and very difficult to get out. What is today a dangerous rut may have been a perfect method at a time not long past, but conditions and times change. This is an era of up-to-date methods.

Ten years ago, if you did not happen to have what your customer wanted, he would take the best substitute you had. To-day he will get just what he wants from your neighbor. Almost any kind of a store would do twenty-five years ago; to-day, it must be well furnished, well lighted, well kept, and must have bright, courteous salesmen or the best customers will not patronize.

### RULES FOR LONG LIFE.

From interviews with thirty centenarians, as to their habits of living, a Wisconsin paper has made the following summary of rules to be followed by people who desire to attain long life:

Be a strict vegetarian. Eat all the meat you can get. Lead an active life. Spend as much time as possible in bed. Get up early. Be an abstainer from all strong drink and let tobacco severely alone. Begin chewing and smoking before you are ten years old, and absorb as much alcoholic moisture as your purse can buy. Be a good fighter in the world. Possess your soul with patience and don't worry. Be an invalid in early youth and spend a century coddling your ailment. Be born with hard muscles and several teeth.

Most of these prescriptions are conflicting, but not more so than the habits of different individuals, who have lived to a great age. There is no necessary conflict between the precept which enjoins fighting and that which enjoins freedom from worry, for the man fights best who worries least. Worry shortens more lives than anything else, except disease, and worry often brings on disease. The best rules for longevity, which are of general application, are these: Never worry, be regular, and avoid what experience shows to be harmful.

## London and Lancashire Life

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Inspector Ontario—A. STEVENS BROWN, GALT

—"A monopoly is like a baby," says the Manayunk Philosopher, "Men are opposed to either on general principles, until they get one of their own."—Philadelphia Record.