## The Commercial

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## THE NEED OF CAUTION.

Although we would not like to teach the doctrine that every man should be treated as a rogue until he has been thoroughly tested, yet it is evident that over confidence has and is constantly being abused. It is often the case that men havefound out when too late, that they have had too much confidence in those with whom they have been associated in a business way. Humanity at best is frail, and the desire to possess oncself of the goods of others, is a crime which too often overcomes many men who perhaps for years have borne the best reputation, and also have been looked upon as trustworthy and confidential employes, or upright men of business. That such is the case is a matter for regret, and however repulsive the very discussion of such a subject must be, yet it does not do to shut our eyes to the facts as they are being made manifest every day. In western vernacular, it does not pay to be too "fresh." Over confidence in humanity, or "freshness," as it is termed, of the ways of the world, has been the ruin of many, commercially and financially, and also socially and morally. While it is with anything but pleasant feelings that these lines are written, yet it is with the belief that the case warrants the assertions made.

These thoughts have been induced by reading reports of sever- unique steals which have occurred recently. A short time ago it was discovered that a manager of an elevator company at Minneapolis had for a long time practised a systematic mode of robbing his company. His plan was to abstract grain from the elevator by means of spouts or traps, hidden from the observation of those who might be about the elevator. In this way the dishonest manager was enabled to rob the company of several car lots of wheat. This slight but steady drain upon the contents of the elevator went on for years before it was discovered, but in the end it wound up in the way that such dishonesty usually ends. Since the discovery of the Minneapolis elevator robbery, a similar system of dishonesty has been found out in connection with a Buffalo elevator. Still another and-more wholesale system of plundering has been discovered in connection with

the great lumber industry of Bay City, Michigan. Ships loading at that port have, it appears, been carrying away thousands of feet of lumber in excess of the amount which they were supposed to take. This has been made possible by a combination apparently between the official inspectors of the port and the consignees, the shipper of course losing the difference between the inspectors figures and the real amount taken. In one instance it has been discovered that 12,000 feet of lumber had been appropriated in this way, and in another instance over 9,000 feet excess cargo was learned of.

These instances of reguery are almost of daily report, and it behooves men having a good deal at stake, to be on their guard. It is but right that men should know the habits and mode of life of those whom they would place in positions of trust. Undue extravagance on the part of a person in such a position is often a bad feature, for though the man may not be naturally dishonest, yet there is nothing like extravagance to lead a man into dishonesty. The matter is one, however, in which no precise rules nor instruction can be given. Every man must rely largely on his own judgment and forethought. It is a good plan, however, to make friends of trusted employes, as much as the circumstances of the case will admit of. Also note whether employes seem to take a personal interest in their work. Employers must be honest and frank themselves, if they would wish the best results from their employes. While using caution, do not be always suspicious, and never resort to any little mean tricks, with the object of learning about your employes. In other business matters adopt the same course. Be prudent, without showing a mean suspicion of everything; but at the same time do not be too easily gulled. Do not be afraid to say no! with a big N if occasion may require, when asked to endorse a note, or place your autograph upon a bit of accommodation paper. Men who are galled through weakness or lack of firmness, rather than owing to bad judgment, often merit the misfortune which may overtake them. Schemes with "millions in them," usually presented by an individual who carries a stock-in-trade in this line, but who often requires a little money to pay his over-due board bill, are rarely worth considering. In all schemes rely on your own judgment first, rather than upon the interested advice of others.

But though there are hords of individuals who are always ready to rob and scheme the freshman out of his wealth, and if possible deceive the most cautious and conservative business men, yet society is not entirely composed of this class. There are many men in all the walks of life, who value honor more highly than wealth, or the distinctions which too often accompany wealth, even when this wealth has been acquired in a shady manner. There are thousands of men who would not bear the reproach of dishoner for all the distinction and luxury which unlimited wealth could bring. It is therefore not necessary to preach the doctrine to treat every man as a rogue; but there is quite enough roguery in the world to render the exercise of caution and calm judgment always necessary. Do not believe everything you hear, nor in everything which appears from a superficial examination to be all right. Do not be too "fresh."

## THE WHEAT CROP OUTLOOK.

A great deal of interest is centering at the present time in the general wheat crop outlook. In Canada, so far as can be estimated at this time, there is likely to be a full crop, though the aspect may be considerably changed yet before the crop is all safely garnered. In Manitoba owing to drought and high temperature the crop will certainly be short, even with the most favorable weather from this time forward. Here the most reliable reports would lead to the conclusion that a half a crop over the full acreage, is about what can be expected. Eastern Canada is likely to produce a large crop. the conditions being very considerably better than last year. Altogether, therefore, it is likely that the wheat crop of Canada will be fully up to the average.

In the United States the crop varies from good in some States to very poor in others, like Canada, the most unfavorable reports coming from the hard spring wheat regions. Drought and remarkable high temperature has done a great deal of damage in north and south Dakota. On some days, the temperature has reached 98° to 100°, and with the soil very dry the crop must have suffered severely Wheat as a rule has not stooled well. G. D. Rogers in the Northwestern Miller says, only 1 or 2 stacks, where there should be 4, have appeared from each berry. Rains have been mostly of a local nature this year, and some small districts where