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GENTEEL OCCUPATIONS.

Among the various influences that operate prejudicially to the business interests of the country, one of the most prominent is the general desire of our young men to engage in mercantile pursuits. It is unfortunate that they too often receive encouragement to adopt this mode of life from parents and guardians, who have no truthful conception of the temptations and struggles incident to a mercantile career, and who have not the remotest suspicion of what is in store for very many whose early life has been watched with the most anxious solicitude. Each one seems to think his own *protegé* is destined to become the merchant-prince of his time, and vainly flatters himself that the shining talents of his particular youth are a guarantee of success.

After the necessary probation, the young fledgling is equipped at the expense or on the security of his relatives or friends, and is ushered forth. But in many instances the contest proves an unequal one, and after a weary struggle he again seeks the position of an employee, for which he is better fitted, to recruit his purse and prepare for fresh attempts. Years ago this was not difficult to achieve; but so great has been the concentration of employment-seekers at the business centres, that it is only by displaying the persistency of a mendicant, or bringing some outside influence to bear, that anything can be secured; and notwithstanding the increased cost of living, the remuneration for such services as the greater number can render is decreasing. A bad feature in the case is that, of the swarms of applicants for any vacancy that occurs, the large majority are entirely unsuited, either by education or previous training, for the duties they are so anxious to undertake. So much is this the case, that many merchants keep vacancies unfilled, waiting till a casual applicant, suitably qualified, presents himself, rather than submit to the importunate solicitations of a horde of ineligible candidates.

The great majority of these disappointed would-be clerks and store-keepers retire to the obscurity from which they emerged, and have to content themselves with plodding the up-hill road of mediocrity. Some become burdened with relationships entered into when hope held up a golden vision in the future, and find themselves encumbered with a load for which they are unequal.

With an increasing population at the business centres, treading on each others heels in the pursuit of a livelihood, mediocre abilities have little chance. The most that may be looked for is a bare subsistence. If we could take our readers behind the scenes and see what those who have met with apparent success have to contend with, the picture would be most instructive. There are hundreds who have started with apparently good prospects, but whose threadbare respectability testifies to the too close approximation of their income to the smallest sum which would suffice to supply their sheer necessities. We could find numbers who from an income of $500 or $600, have to meet the wants and needs of a family. With perhaps but moderate business capacity and the vigor and ambition of youth fading out, the chances for self-elevation of such are exceedingly slight. Let us analyze the expenditure of even a small family in one of the large cities. There is rent, $100 to $120; food at say $6 a week, $312; fuel, $40 or $50; taxes, $10; help and sundries, $100; but the salary is already exhausted, with no allowance for clothing, for numerous pairs of little boots and hats, not to mention toys and sweetmeats, and the indispensable medical attendance, pleasure excursions, schooling and what-not. The picture is not very attractive; but it is life-like. There are great numbers struggling with life under these circumstances who had painted a bright and prosperous future for themselves.

This is all the result of an overstocking of the market—of a mistaken fondness for a career, the bright and illusive side of which only has been seen. There are hundreds now forming their "pot-hooks" at school, and having their brains crammed with the elementary ideas of arithmetic, whose course in life will be just such as we have depicted. They are infected with that foolish pride that prefers the broadcloth respectability of a light genteel business to the brusk manliness that attaches to the occupations of honest industry. Occasionally one drops up who, failing to obtain enough to gratify his necessities or desires, filches from his employer and adds to the privations of poverty the disgrace of crime. He becomes either a punished criminal or a despised outcast. Such cases come to the surface not unfrequently, and the practice is much more general than many suppose.

If some of those who are enjoying their ease and quiet in country homes, but who are infected with those false ideas which we have been endeavoring to condemn, would but advertise for a clerk during some of those dull periods which occur in business; and then listen to respectable and educated men pleading for employment in order to earn even enough to pay for their board they would see business life from a new angle; its fascination would disappear; and they would hesitate about recommending those whose best interests they have at heart to adopt a sphere of life which in a multitude of cases leads to such bitter straits.

HONEST INSURANCE RETURNS AND OFFICIAL SCRUTINY.

It has been pointed out more than once in these columns that government supervision over insurance companies must be thorough and effective, or it is certain to prove worse than no supervision at all; it becomes a cover for snares and traps, and a prop of sickly delusions. The system adopted by a number of the States, following the lead of New York, has received deserved praise, time and again, as being admirably fitted to secure to the public the blessings of sound insurance. But it has become apparent that a well devised system is not sufficient unless it be vigorously and fearlessly administered.

The questions propounded by the Insurance Superintendent of New York, and to which the companies are bound to answer upon oath, are admittedly comprehensive and exhaustive enough. They embrace all, or nearly all the information respecting assets and liabilities, losses, premiums, expenses, salaries and commissions, &c., that it is of importance to the public to know. But behind all this there is the vital question of veracity—there is the danger that untrue answers will be given. Fictitious values may be substituted for real values on the one side of the account, and liabilities greatly underestimated on the other.

In the case of the Home Insurance Co. of New Haven, which has just felt the weight of the official lash, the statement made to Superintendent Barnes last year showed a deficiency of $176,603. Now it appears beyond a doubt that the Home has lost at least half its entire capital, and that a large share of that loss had happened before