

cerns carrying on business to-day greatly beyond their means; and I fear that were the veil drawn asunder, and everything exposed to the public view, a very alarming and rotten state of affairs would be seen to exist. And this pitfall is widened and endangered, I am certain, by wholesalers themselves.

I have known young men desirous of commencing business going with \$500 which they had saved to the wholesale house, stating their case, paying down their \$500, and getting credit for \$1,200 or \$1,500, and at once the damage is done. The young man in the bustle and glee of opening out his new store, and the favor with which he is at first received, buys on credit from others and thinks lightly of his indebtedness, but there are few who stand it long who get loaded up and little to pay with, and thus our experience has always shown us that too many are too early started in business with little or no means, and too often without either experience or ability. It would be ten times better for young men if they would stay in good situations, and keep saving their money, instead of launching out to face the keen competition of the present day with inadequate capital.

Another exceedingly treacherous pitfall is the acquiring of

BAD HABITS.

The time is not very remote when in the country towns, as elsewhere in Canada, a merchant was expected to go out with his customer, and, in vulgar parlance, "have a horn." But thanks to the strong temperance sentiment prevailing of late years, even rough farmers look down on a business man who "smiles" too frequently. Of all the pitfalls the drinking habit was one of the most alluring, but degrading, where money and time and talent were wasted, and consequent inattention to duties of business brought its sure reward.

Although referred to as a past evil, it is by no means extinct, and business men are largely amongst the yearly throng who go to drunkard's graves. Ah me! many a bright and noble fellow has the writer known, who, because of becoming too fond of a dram with a chum in business hours, lost reputation and credit and business, and went down into this capacious pitfall.

There are very many pitfalls of greater or lesser magnitude which could be very beneficially touched upon if time or space would permit, such as neglecting to judiciously advertise business, the discourteous or inattentive treatment of customers, and the want of attention to changes in styles and fashions serious pitfalls for retail men who desire to be abreast of the times.

Allow me to conclude this essay by briefly alluding to not the least dangerous of the many pitfalls of the retail trade—

OUTSIDE SPECULATION.

Yes, too many retail men have been dazzled by the glitter of easily made wealth, and have been induced to embark in some speculation outside of their own business. Real estate booms are over for the present, and many are "wise after the event," but they were a prolific source of trouble to business men while the craze was on. Slow but sure is a good rule, at all events a safe one, and while the writer of this essay appreciates at all times business push, enterprise and pluck, he values still more highly, industry, intelligence and integrity, being the possessor of which gifts no retail man need fear any of the pitfalls of his business.

YARDSTICK.

THE "AMERICANS" INDIGNANT.

A RECENT despatch from Washington says: "A practice has arisen in Canada of late of merchant tailors sending into this country along the border drummers who take the measures of men and have the clothes made in Canada in accordance with samples submitted. The men, when the clothes are finished, repair to Canada and either wear the clothes or bring them in as personal effects free of duty. The practice has grown to such an extent that protests have been made to the Treasury Department by merchant tailors of this country. The matter was referred to Solicitor Reeve, who decides that the practice is a fraud upon the revenue and the law. Steps will be taken to prevent further imposition from this source."

It would thus seem that the "Americans" have suddenly discovered that Canadians have some enterprise, even if it is of an objectionable kind.

Robert Flaws

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