

## SCHEMING.

Man, the man of business we mean, is essentially a scheming animal. Probably not more than one in twenty of his plans are carried to a successful consummation, but he is nevertheless always hopeful, and not even complete failure daunts or discourages him. Business nowadays has been reduced to an exact science, and its moves are as varied and innumerable as are those of the chess board. Good fortune may be responsible for the favorable outcome of an enterprise in a very few instances, but it is chiefly upon discreet management, good judgment, and the adaptability of the individual to the exigencies of the situation that satisfying results depend.

Every venture made in the business world is in a certain sense a scheme and, judging by the returns furnished by the mercantile agencies, the great majority never attain a full and complete maturity. Hope is indeed strongly implanted in the human breast for if it were not the business fabric would long ago have been disintegrated. The merchant carefully calculates his chances and opportunities in a certain transaction, and decides that he cannot lose. A sequence of antagonistic elements diverts the deal from its proper course and another scheme "gone wrong" is added to the list, but the merchant, far from being disheartened, again turns his attention to the everlasting problem that few men solve.

All of us are familiar with the fascinations of scheming. To the true man of business there is an exhilaration and stimulus in the ever recurring mercantile game that nothing else can afford. It sustains and buoy's him, and aside from its ultimate influences are never depressing. Defeat is not to be considered, for he never acknowledges defeat. His life is a conglomeration of schemes whose history must be sought, in their concrete result, in his last will and testament. From the green goods man to the bank president in his office, life as pertains to acquiring a competence, has about it the same glamour and glitter of gold that all scheming implies.

The little boy, who starting upon his school life is filled with hope and expectancy, has his childish schemes that represent the comfort and companionship of his hours. Later on, when the youth enters into active business life, the schemes become less chimerical, and assumes a more definite and practical shape. The idea of reaching eminence by way of the circus route or the burnt cork and bones has been relegated to obscurity, and more serious matters occupy his days. In early manhood, and in middle age, added depth is given to the sombre tinge that does of necessity color the scheming and the planning of the vast majority of men. To look upon a rather grim aspect of the question, the marble mausoleum which had been considered as part and parcel of his latter end is displaced by an unassuming slab of marble or slate. The old man finds that schemes as a rule, partake

largely of that mutability which belongs to all things mundane.

The past summer has not been characterized by any singular activity in business circles; indeed many of us know by experience that depression has been the distinctive feature of trade happenings for many months. Yet what is the attitude of the business community, and has the evolution of schemes ceased? No, the men who conduct the mercantile affairs, the manufacturers and all who contribute toward the industrial resources look into the future with optimistic hopefulness and a confidence that nothing can lessen or abate.

This wary old world has seen some startling schemes and of these it makes record, though of the myriads that concern but a limited circle nothing is chronicled. However, be they large or small, they are an integral part of the action that makes the history of the business world. Of all the factors that promote and advance the development of man scheming is undoubtedly the most important, for in a certain sense the term scheme is properly applicable to every endeavor that looks forward to the aggrandizement of the individual or the community. To discuss the subject of scheming in all its ramifications would be impossible for its opportunities are infinite in number. But let the scheming proceed, it is the elixir of life, the draught that renews youth, or to change the metaphor, the guide book that directs to the treasurers of Golemda. The way is long, and but few comparatively attain the goal, but whether the objective point be reached or not, the efforts in general receive a reward commensurate to their energy.—*Grosvenor World*.

## GLOVES FOR FALL.

Colored gloves are again the fashion, and in the latter part of the season will be seen some extreme novelties, which, however, are certain not to be admired by women of good taste. The first to be noticed among these fancies are those gloves of grass green kid that flunt themselves side by side with gloves of royal purple, that are, if possible, a trifle uglier. Then there are bright heliotrope and vivid blue novelties that attract much attention, if not admiration. Some peculiar new shades are to the front which will probably be more successful than the green and purple varieties; they are hussar blue, lettuce green, peach and pile goose berry. Handpainted gloves that were heard of, but not seen in the spring, will wield the sceptre over the fall novelties; they are of suede in delicate colors with tiny, carelessly strewn blossoms painted over the backs. In illustration of this is a glove of pale heliotrope suede with violets painted in dark purple. Pink gloves stitched with black will be offered for evening wear.

For street wear a heavy kid glove of the four or five-button length is very fashionable, and is recommended for its neatness and durability. They are made with lapped seams and are finished with welts and large bone or brass buttons. For these gloves tan and deep gray are the

chosen colors; these colors cannot be replaced by any other colors, although dark red and brown are receiving much attention.

## DECLINE IN SHIP BUILDING.

The number of ships built in Canada in 1876, was 420, and the value of the same \$2,189,270. For 1892 the number was but 255, with a value of \$506,717. The principal reason for the falling off is, we believe, found in the fact that a market is no longer found abroad for our wooden ships. Several years ago the Maritime Provinces did a very considerable business in building schooners and brigs for European nations, but the modern iron steamship has well-nigh driven this class of vessels from the ocean, and as a consequence the demand which once existed exists no longer. This, in part at least, accounts for the decline in an important industry.

Another cause for the existing depression in the marine interest is the competition of the railways. The latter are now doing an enormous business which was formerly almost wholly in the hands of the vessel men.

Railway competition, and the fact that there is no longer a demand for wooden vessels in Europe, are mainly accountable for the falling off in ship building in Canada.

## SAN FRANCISCO COAL TRADE.

J. W. Harrison, coal and metal broker, San Francisco, reports Oct. 28, as follows: "During the week there have been the following arrivals: From the Coast collieries, 23,631 tons, from foreign sources, 3,040 tons. The market remains steady, no change to note of any importance. Jobbers seem satisfied with the week's trade, although the orders are principally small ones, upon which the profits are better. Freight from Australia are steady at 11 shillings from Newcastle; some few engagements have been recently made at this figure. The rates from Great Britain are reported as shading off a little, but as coal values are yet high, (the result of the recent strikes there) cargoes are still bringing fair figures. The retailers are anxiously awaiting some rain storms, so as to increase their deliveries. The sales of steam grades are much lighter than they should be; this is attributable to our manufacturing houses having so few orders to fill."

Over one fifth of the whole number of people in the United States have visited the World's Fair.

The census of England and Wales, was taken by requiring every householder to report, on a blank furnished for the purpose, full particulars about every person in the house on a certain night in May. In this way the census was practically completed in one night.

A gold medal of the value of 1,000 Italian lire is offered by the Royal Academy of Sciences of the Institute of Bologna to the author of the best memoir describing a new and efficacious system, or a new apparatus, for preventing or extinguishing fires.