

little to the companies insuring as to be comparatively inoperative.

While we recognise the justice of the suggestion, we await with some interest a feasible proposition for its universal adoption, without which it would be futile.

BUSINESS DETAILS.

In these days of extreme competition, extra effort needs to be made if wholesale houses would secure new customers. Inducements must be offered, not only in terms—which amongst us are apt to be only too much relaxed in the anxiety to effect sales—but in prices, styles, and condition of goods when delivered. It is equally true that if the older houses would retain the customers they already possess, they must leave no stone unturned to suit the trade with merchantable stock, must pay close attention to orders, and must anticipate the tempting offers made by their rivals. It is not sufficient, nowadays, for a firm to import a certain quantity of goods, and place these upon their tables with prices marked, to secure their immediate and satisfactory sale. Nor, indeed, can any country retailer who does no more than open his goods out of the box or bale, and sit on his counter awaiting the customers who shall come in to buy them, expect with reason to do an active business, unless he be placed on a half-breed reserve, or buried, unopposed, in a remote mining village.

The purchasing public largely expect to be coaxed to buy, through advertising, through a judicious display of wares, or the personal solicitation of the merchant, offering cheap goods in prime order, together with fair and square dealing. There are a few points of detail wherein the wholesale trade might remove a disadvantage under which some houses labour. For instance, it is not unknown to retail merchants to have their orders "stuffed," that is, to have goods which they did not order, sent them along with those ordered. Sometimes this is done ostensibly to fill up a case, which is the most plausible reason possible. At others, it is done out of pretended solicitude about the completeness of the retailer's stock, or a misunderstanding about a verbal order is pleaded. This custom, we are glad to say, is not so common as it once was; but the practice of sending a customer goods which he does not want, and perhaps cannot sell, is a wretched way of either improving his business or securing his confidence.

It is sometimes a subject of complaint from country dealers that letter orders for specific classes of goods, are filled by invoices of other kinds which do not suit their

requirements. In such cases it is perhaps no fault of the house written to that the exact goods ordered are not sent. They may not be procurable in the market; and if so, the wholesale dealer may be rendering his customer a service in sending the ware or fabric nearest to that ordered. This is a matter in which something must be left to the discretion of the house or of its travellers; and the house which is most happy in its interpretation of such cases, will please its customers best.

Packing and shipping merchandize are matters of detail which are deserving of more close attention than they sometimes receive at the hands of jobbing houses. The public carrier by which his goods are sent is a point upon which many a country trader is particular; and when, through negligence, or an assumption of superior knowledge on the part of the city merchant or his clerks, delay or extra expense is repeatedly caused to the retailer, it would not be surprising if the latter should make his next purchase from a house that is more attentive. Careless packing, and the consequent arrival of goods in bad or indifferent order, is an annoyance sure to be resented by the receiver of the goods. And whether he refuses or good-naturedly accepts them, trusting to the vendor to make good his loss, the effect upon his mind is that of disappointment. Although, perhaps, slow to complain, and slower still to write, he will "keep up a deal of thinking," and if the annoyance be repeated, the hold of the house upon him as a customer is weakened.

Friends and customers are often made by the scrupulous care with which some houses fill small letter orders, and see to the dispatch of goods. On the other hand, overlooking instructions and neglecting details such as we have named will annoy, and in time alienate the most friendly of buyers. What may, in the pressure of a large business, seem to a clerk or a storeman a trivial thing, sometimes proves a considerable trouble or loss to the customer. Instructions as to insurance, too, should be most closely adhered to. We have known grievous losses and acrimonious lawsuits arise from the carelessness of shippers in not attending to the wishes of customers who desired their goods insured.

Matters which, some years ago were comparatively small, are now, says the *San Francisco Country Merchant*, by the reduction of the profits of business to the finest point, rendered worthy of attention by every merchant who expects to succeed. That paper continues:

Breakage, leakage, etc., are things always to be thought of, and the slightest omission when preparing goods for ship-

ment is likely to be attended with unsatisfactory results. The manner in which the majority of goods are handled by draymen, we doubt not accounts for much of the damage done. Their only care seems to be to get them to the railway or steamship in a condition of apparent good order; and once they have obtained a transportation company's receipt, the responsibility attached to rough handling is transferred from the drayman to the company. Improper packing, or any injury to box or barrel, is likely to be known before it reaches its destination, but the difficulty of tracing the responsibility is very apparent. In tracing such a claim the jobbing merchant is positive the goods were packed with usual care, and delivered to the cartman in good order. The cartman of course handled them carefully and offers his railroad receipt to show that they were delivered to said company in good order, and the railroad or steamship company prove satisfactorily, to themselves at least, that they were delivered at the point of destination in the same condition as received. The case is a clear one, no one is at fault, and the country merchant is the loser.

It does not perhaps seem just, to hold the jobbing merchant responsible for all the damage sustained in such cases, but doubtless he ought to be responsible for many losses so made, because he has it in his power to prevent them. Some are chargeable to imperfect packing, some to improper handling by draymen, and as both these come under his control he is expected to exercise a supervision.

BUSINESS AND POLITICS.

The Mastin Bank of Kansas City, Mo., organized in 1865 with \$250,000 capital, suspended on the 3rd inst., with liabilities of \$1,000,000; nominal assets about the same. The bank held \$293,000 of State funds, \$110,000 of County funds, and \$70,000 of City funds, while the principal owners, the Messrs. Matins, are on the bond of the State Treasurer. The failure of this bank caused the suspension of the National Bank of Topeka, Kansas, which induces the *N. Y. Public* to make the remarks we quote below. These are worth pondering by Canadian companies or institutions which have a disposition to import overmuch politics into their business.

"It was not very sensible for a sound, commercial and otherwise well managed bank to entrust funds to a concern which had been for years notoriously engaged in politics, but the same error is committed constantly by men who ought to know better, in many states. It is not a good sign when a bank goes into politics. Banks that do a strictly banking business have no occasion to elect financial officers of cities, counties, or states, and when a bank engages in that sort of business, doubts naturally arise. In most cases, such banks are rotten when they begin the struggle for political influence and public deposits; but, if they are sound at the outset, they are very apt to close their doors after using public money for a few years. There are bright and shining exceptions. But a bank that seeks to obtain public deposits by securing the