

## HINTS TO STOREKEEPERS.

It is possible for a man to develop sense, but tact is a thing a man must be born with. Here is an example of the lack of tact such as sometimes costs a dealer customers, and makes him ache to punch the ribs or the head of the clerk who makes the "break." A swell girl, some five feet eleven and a half inches tall, came into a shop to buy shoes. She wore a generous No. 9 boot, and was very sensitive about the size of her feet. What did that idiotic clerk do but go off to get the shoes for her, forget the size she wore, and call out from the other end of the store to her so that every one could hear: "I beg your pardon, miss, but what size did you say you wore?" Of course she didn't bawl out "No. 9's." She got mad, thought he did it on purpose, and flounced out of the store, where she had always got her shoes, and never bought another pair there. There is nothing, says an old clerk, about which women are more fastidious than the manner in which their shoes are tried on. The experiment of having saleswomen to fit lady customers' shoes has been tried and proved a failure. Women prefer men every time to fit them in shoes.

The patronage of a merchant's customers is by no means a constant thing. No man is safe in saying or in thinking that he controls the custom of such and such a family or individual. To paraphrase the saying of Josh Billings about making money *versus* keeping it, a smart man may build up a trade, but it requires a very smart man to keep it, for 900 men out of 1,000 are trying to get it away from him. Merchants should therefore look sharply after their salesmen, to see that they are the right sort. As the *Grocer's Review* puts it: "The man behind your counter has it in his power to create or destroy trade," for which reason "look after the character of those you employ, particularly as to the temperament and disposition. A man may be an early riser, attentive to business, industrious and sober, and yet a most undesirable salesman. The disobliging, sour-faced, and ill-natured clerk will wreck any business, if he is employed long enough; and all the advertising in the world will not help matters. If there is one thing more than another that irritates and annoys, it is to be waited upon by an ill-natured clerk. One such experience is enough for the average person, after which he will invariably go elsewhere for supplies. The majority of persons will never say anything or make any complaint, but they transfer their patronage elsewhere just the same." Therefore get good-natured and obliging salesmen.

## WESTERN ONTARIO COMMERCIAL TRAVELLERS' ASSOCIATION.

The fifteenth annual meeting of this body was held on Saturday morning last in the rooms of the association, London, Ont., Mr. W. S. Case, retiring president, in the chair. On motion of the president, seconded by Mr. R. Tait, first vice-president, it was resolved that the annual report as printed be taken as read and adopted.

The notices of motion to increase the mortuary benefit to \$800 for eight-year members, and for the association to assume its own accident insurance, were rejected. The revised by-laws, as submitted by the committee, were unanimously adopted.

The annual report congratulates the members on the continued progress of the association. The membership now stands at 920, an

increase for the year of 30. The following have been the payments under the mortuary benefit by-law for the year just ending:—Beneficiary of the late H. D. Long, \$700; beneficiary of the late Cyrus Kenny, \$700; beneficiary of the late E. G. Thomas, \$700; beneficiary of the late J. B. Booth, \$700; beneficiary of the late J. W. Trenaman, \$700. Total, \$3,500. The reserve fund now amounts to \$19,797.91, an increase for the year of \$2,575.86. It is recommended that the maximum of mortuary benefit remain at \$700; and the accident insurance at \$1,400, with usual weekly indemnity.

The financial statement shows receipts for the year to have been \$10,482.28, of which \$9,210 is derived from travellers' certificates. Disbursements were, for accident premiums, \$3,155.58; death claims, \$3,500; secretary's salary, \$1,000; other expenses \$932.79. This leaves a balance of \$1,893.91 to the good at the closing of the books on December 12th. The assets at hand amount to \$19,797.91, mostly in stocks of the Huron & Erie, Canadian and Dominion loan companies.

About the middle of December, candidates had been nominated for the different offices in the gift of the association. On Saturday evening, after a very spirited contest, the result of the ballot was made known. It showed that Mr. R. C. Struthers had been elected to the presidency by a vote of 297 against 290 for his opponent, J. M. Dillon. For the position of vice-president, R. Tait beat C. E. Perry, the vote being 303 to 231. The second vice-presidency was carried off by P. J. Conroy by one vote, 290 to 289. For the directorate, Messrs. G. A. McGillivray, D. McKenzie, J. Burns, H. Line, J. Collander, Thomas Mortimer and J. E. Richards were elected the London representatives, the outside directors having been chosen by acclamation at a previous meeting. The result above given having been made known, the president elect was called to the chair. Mr. Struthers expressed genuine surprise at the honor conferred upon him. Though a merchant now, he always remembered with pride the day when he carried the trunk. In brief terms President Struthers returned thanks to his supporters. His opponent, Mr. Dillon, was the first to congratulate the new president, and in so doing was greeted with much applause. Messrs. Tait, Conroy, Gray and Mortimer also spoke briefly.

Then a vote of thanks to the retiring president and other officers was passed *nem. con.* Mr. Case, who had been the unanimous choice for the presidency for a number of years, made a happy speech in reply.

The new board subsequently re-elected Mr. Alf. Robinson, secretary; Mr. J. W. Little, trustee, and Mr. George F. Jewell, auditor.

## INSURANCE NOTES.

When a fire insurance appraiser combines a practical knowledge of buildings with shrewdness in his profession, he is all the more valuable to the underwriter. Under the heading of "Damages by Fire Appraised," Mr. Alex. Bruce, of Guelph, is able to print on the card he may hand to an insurance company, "Builder and Contractor," and we are told that he possesses that desirable quality of reliability which doesn't need printer's ink to make it felt.

The merchants of a town in the Province of Quebec have hit upon a novel way to beat the insurance companies. They contribute to a fund out of which the priests are paid to say prayers and masses for the prevention of fires.

The wholesale merchants of the Dominion, however, object to this method, and *Le Moniteur de Commerce* advises them thus: "Ask Divine protection, this is a strict obligation, under pain of absolute ruin; but at the same time follow the wise example of your *cure* and church-wardens—take out a policy for a reasonable amount in a good company."

A neat calendar for 1892 is sent us by Mr. Sims, who represents in Toronto the London and Lancashire Fire. The familiar moose-head, which appears to have been adopted by that company as an emblem, appears on the calendar of the Eastern Assurance Company. Views of the company's buildings in London and Aberdeen adorn the new calendar of the Northern Assurance Co. A very handsome piece of work, in which the sturdy arm and hand grasping a hammer form a prominent feature, is the heading to the calendar for 1892 of the Manufacturers' Life and Accident Company.

The Hamilton City Clerk has been rearranging the fire insurance upon the twenty-one city schools. They are to be covered under a blanket policy for \$195,000, in which all the companies will join. Eighteen companies will have \$10,000 risks under this policy and three \$5,000 policies. A schedule has been issued to the companies aiming to show what the share of each will be in each school in case of its destruction by fire.

Dividend at the rate of 12 per cent. per annum is declared for the current half-year by the Sun Life Assurance Company, payable on and after 2nd January.

Among the recreations of the day, the game of hockey is beginning to loom up largely. It will be a busy winter for hockey if we can get ice, which, up to date, seems long of coming. The Insurance Hockey Association of Montreal met a fortnight ago and framed a schedule of matches for the coming season, as under:

January 18, Guarantee-Northern vs. N. B. & C.

January 23, Phoenix-Guardian vs. L. and L. and G.

January 30, L. and L. and G. vs. Guarantee-Northern.

February 1, Phoenix-Guardian vs. N. B. & C.

February 8, L. and L. and G. vs. N. B. & C.

February 13, Guarantee vs. Phoenix-Guardian.

## BOOKS AND PAMPHLETS RECEIVED.

OTTAWA AND THE PARLIAMENT OF CANADA, is the title of a quarto publication by the Sabiston Lithographing Company, Montreal. It is a special number, indeed, of the *Dominion Illustrated*, devoted to Ottawa and the Parliament of Canada. The history of that city, first known as Bytown, is really interesting. Philemon Wright, Lieut.-Col. Bouchette, surveyor-general of Lower Canada, the late Anthony Trollope, W. Pitman Lett, and the Bytown newspapers of fifty years ago are some of the sources of the historian's information. There are abundant illustrations of the city early and late, of the Parliament buildings, always stately, and beautiful portraits of the members of the Cabinet, also of many Senators and Members of the House whose appearance one has often felt a curiosity to learn, and whose faces one cannot have presented so readily in any other way as by obtaining a copy of this voluminous quarto, the price of which, in paper covers, is only 75 cents.

CANADIAN ARCHITECT AND BUILDER.—We have received the December number of this creditable illustrated monthly published by C. H.