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"Excellent Work."—*Buffalo Evening News.*

"Interesting and profitable."—*Baltimore Herald.*

"Lively and Sensible."—*Philadelphia Evening Telegram.*

"Handsomeness and Clever."—*New York Press.*

"Should be read twice."—*Cleveland World.*

"Should be on the desk of every advertiser."—*Cleveland Press.*

"Best thing we have seen."—*Buffalo Express.*

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"Every advertiser may read with profit."—*St. Louis Post-Dispatch.*

"Mr. Bates has rendered a service to all progressive business men."—*Philadelphia Record.*

"Most interesting of all instructive books."—*Buffalo Times.*

"Full of ideas of value."—*Cleveland Leader.*

"Nothing humdrum or commonplace."—*Buffalo Commercial.*

"Full of snappy, commonsense hints."—*Boston Advertiser.*

"Striking and readable."—*Baltimore American.*

"Cannot fail to prove interesting."—*Pittsburg Press.*

"Should be in the hands of every business man."—*Philadelphia Ledger.*

a very valuable fur coat was found to have disappeared from the wardrobe of the non-insured official. Whereupon, seeing the error of his ways, he called upon the agent and insured. When the affair was settled and the premium paid the agent dismissed his client by saying, "You will find that you have done the right thing. You will be compensated even for the loss of a few days ago." An hour later a commissionaire called with the lost fur coat and a note from the agent, "I must ask your pardon. Competition is so great nowadays that we are bound to take every chance of securing clients. On my first visit at your house I was absent-minded enough to put your fur over my own overcoat. But I hope your butler will in future keep a better eye on the things in your hall."

UNITED STATES MONEY MATTERS.

Henry Clews & Co. New York, in their weekly report under date August 3rd, say:

At the moment the market is in a waiting attitude and chiefly under the control of the trading element. So long as the big leaders are absent no pronounced movement in either direction can be expected. There is sufficient diversity of opinion, however, to provide a good trading market until more settled tendencies are developed. In buying much discrimination is needed; for there are a number of properties selling much beyond their intrinsic merit. Prices of these have been quoted up in anticipation of various deals, and exorbitant prices paid for relative small proportions of stock to secure control. Needless to say, operating in such stocks is dangerous work for ordinary speculation. On the other hand, selling the market might easily be an unprofitable venture, as many of the unfavorable conditions have been well discounted on the recent decline, and the country as a whole has not received any important check to its general prosperity. Conceding the disaster to the corn crop, it will be more local than national, and will be largely offset by satisfactory crops and conditions in other sections. The action of the unions was a bold challenge to the most potent corporation in the United States. If yielded to the rights of capital, in dealing with employees, must have been surrendered and the industries of the country thrown into confusion. There has been no small misgiving as to what may be the outcome of the hostility of labor towards this great corporation; but that distrust is now extinguished; and the great trust experiment must conquer its foremost difficulty and forestall its chief peril. The moral of this victory means the strengthening of trust institutions at one of their most distrusted points; and thereby adds a new element of confidence to the great industrial investments which have been organized within the last few years.

BOTH CUSTOMER AND SALESMAN.

"Are you being attended to?" said a shopman in George street, Sydney, to an intending customer who was about tired of waiting.

"I was just waiting for you to get your little game over," was the jocular but truthful reply.

"What can I show you?"

"Have you any rubber door closers?"

"No, we don't keep them. You will get them at Perdriau's."

"That is a long way down; have you nothing for closing doors?"

"No, we don't keep anything like that; rubber perishes too soon; there's not much demand for those things."

"Then you have no steel springs or anything that will do instead of rubber? I'm not wedded to rubber."

"Oh, we have gate springs, of course."

"Well can you show me them?"

"Yes, I can show you them, but I thought you wanted rubber."

In the end he got exactly what he needed; but only by being both customer and salesman. But everyone will not take that trouble.

A gentleman with money to spend walked out of a very large establishment last week, and took his money somewhere else, rather than wait for half-a-dozen assistants to decide which should cease play and try to do business.—*Australian Banking Review.*

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