

and Sweden, but the late discovery of a new ore (a silicate of nickel) in New Caledonia will probably suspend the use of the arsenical ores, and yet bring nickel into common use. Switzerland, in the year 1862, made a coin of German silver, which is identical in composition with our nickel coin. The United States made nickel cents in 1856, and eight years later coined the five-cent pieces. Belgium adopted nickel coinage in 1860, and Germany in 1873. England has lately coined pennies for Jamaica, but at home she and France adhere to the clumsy copper small change.—*Exchange.*

STORY OF AN AMATEUR CLOCK MAKER.

A story which points its own moral is being told of a well-known citizen who came limping into one of our jewelry stores the other day with a water pail in his hand containing the demoralized remains of an eight day clock. The jeweler had the curiosity to inquire how the thing got so badly mixed, and after a little hesitation the victim told his story. "You see, last Sunday morning this confounded clock stopped, and I wound away at it for some 15 minutes, thinking it might have run down a little before the usual hour, but 'twouldn't go, and during the afternoon I got to thinking it over and quietly trade up my mind when wife went to church in the evening that I'd look the thing over and save paying out a dollar or two for repairs. I got so impatient to begin work that it seemed as though Sarah would never start for her prayer-meetin', but at last she did, and no sooner was she out of the house than I began operations. I got a small table, took down the clock, removed the works and then began taking out the screws that held it together. As I loosened the last one there was a sudden whizz, bur-r-r, whiz, and for an instant I saw wheels and springs flying all about and felt something sharp strike me in the face. Instantly followed a crash of glass, and then all was darkness. My first thoughts were of a nitro-glycerine explosion and that some one mistook me for the Czar of Russia; next of an earthquake, and I tremblingly awaited the crumbling in of the house. At length I mustered courage to grope about for a match, and while doing it out my foot on a piece of the lamp and crushed one of the clock wheels out of shape. When at last I got a light and looked round on the havoc caused by

that dod-rotted eight-day spring, the room appeared as though a land-league meeting had been held there and some disputed question of parliamentary law had arisen to be settled after a free fight. All round were scattered pieces of the confounded clock, the oil from the broken lamp was soaking into the carpet, the table was smashed and I bleeding from the face and foot. I grabbed the first thing within reach to wipe the blood from my person, and soak the oil from the carpet, only to discover afterward in a lengthy curtain lecture on wickedness in general and mine in particular, that the article used for a handkerchief and mop was my wife's precious 'tidy.' Then I got a broom, dust pan and water-pail and swept up the remains of that clock, and here they are. You can sort 'em out and put 'em together if you like, it 'twon't cost more than the clock did, and if ever you hear of my fooling round with the spring of an eight-day clock on a Sunday night, or any other time, you may book me for an idiot. I'd rather tackle a can of dynamite with a hammer.

THE QUESTION OF CREDIT.

The value of good credit is beyond estimation in dollars and cents. To a business man it serves the purpose of a part of his capital and, in some instances, it bridges him over difficulties where money would not avail to save him. No good business man, be he rich or poor, will hold his credit in light esteem. The better the business man, the higher does he prize his good name and his good commercial standing. Reputation has been the stepping stone to many and many a man's fortune. Instances are innumerable where young men and old men too, have been put upon their feet and upheld in business by those having money, simply because the latter had faith in the honesty and integrity of the former and his possession of the necessary business education to warrant his ultimate success. Large firms have been wrecked by reason of their loss of it. A suspicion once gaining ground against the reputation of a firm is likely to embarrass them in all their after business operations. The lines of credit run through all trades, from the producer down through the jobbers to the retailer, and from him to the consumer. Thus the article manufactured is generally sold to the wholesale dealer, on a longer or shorter credit, who in turn sells it to the retailer on time, and he to his cus-

tomers on credit. Business thus rests upon the foundation of mutual credit. But, strange to say, there are plenty of dealers who seem to have a reckless disregard for their good standing in the trade. Most of them court bad reputation by being slow and careless in the method of meeting their engagements. This is more likely to be true with the smaller than with the larger dealers, but it is true of too many large ones. The trouble is that many dealers think that, because they have assets enough to cover their liabilities, that there is no occasion for their creditors fretting, if they do let their bills run over time before paying them. Some seem to think that as they have a good standing at home that is sufficient. They feel that the jobber ought to know all about them, and that as long as they are not bankrupt, it makes no difference whether they keep their business engagements or not. They forget that the business of the wholesale dealer is run on system, and that perhaps he has a list of from 8,000 to 10,000 customers on his books, and that he judges their credit and standing very much from the promptness they display in paying their bills. It is a suspicious circumstance to find a dealer always behind in keeping his engagements. He ceases to be looked upon as a desirable customer. The salesman, not over-anxious to retain his patronage, is inclined to be less accommodating in cutting prices, and before the dealer is aware of it, he has lost ground and standing with the wholesale trade, or with the manufacturer, if he deals with firsthands.—*American Journal of Industry.*

CONCERNING GOLD.

Mr. Richard B. Kimball, LL. D., lectured before the Washington Heights Century Club last evening, in the Presbyterian Church, Carmanville, on the subject of "Gold." Commencing with the references made to the metal in the second chapter of Genesis, the first record of creation, the lecturer spoke of the qualities of gold, and traced its history through the later books of the Bible down to the present day. It is emblematical of virtue honesty and beauty. It is the only certain measure of value, because it is value in itself. In the Book of Job so perfect a description of mining is given that a Californian miner would readily recognize the drift, the tunnel and shaft. Solomon was successful as a gold miner. The Greeks and Romans were fully alive