

CURSED DETAILS.

Cursed details is a phrase which is neither new nor nice, neither are the details themselves.

BUT to a man of business a clear comprehension of details is indispensable to success. In a small business, the details of a transaction which amount to a few dollars, mean loss if neglected, and gain if carefully attended to. For example, you buy an article for \$10 and sell it for \$11 after paying freight, etc. You wait three or four months for your money, and you also neglect to pay your wholesaler inside of the thirty days and lose your five per cent. Thus the transaction entails a loss instead of a gain. You buy a dozen articles for \$1.80 a dozen and sell nine of them for 20 cents each, or \$1.80; the other three are shovled away and become dead stock. You are the loser. Again, you buy \$20,000 worth of stock each year. Terms are four months, or five per cent. thirty days. You take the four months. Another man takes the five per cent. and his gain from this source is \$1,000. That is a nice profit for a small business; made from a detail. These are examples of how the details of a business, if well looked after, will make it profitable; if neglected will make it ruinous.

No man who wishes to be successful can afford to neglect details, yet nearly every business man abhors them. Some do not. There are men who poke into every little detail of their business and nearly worry themselves to death. In order to see that their business is properly conducted, they try to perform everything themselves down to the most minute particular. The result is that they are rushed and worried. They haven't a minute to call their own, and occasionally something important is neglected, and serious loss results.

Thus a comforting result has been arrived at. Neglect details and the loss will be serious. Attend to details and you worry yourself to death. Hence details are generally termed "cursed." The way out of this Cretan labyrinth is not an easy one. The head of a firm must not bother himself with all the petty details of a business, the most unimportant of these he must leave to his clerks, after having thoroughly trained them in their duties. An occasional inspection will then reveal any defects in the clerks' management, and a suggestion will generally remedy this. If it doesn't get new clerks. But as to details in finance or other office work, the merchant must attend to these himself. They should be the chief object of his attention. The most minute attention is necessary moreover, to estimate closely the expectant or resultant gains and losses. In these days of close and keen competition profits are close and margins narrow, and unless expenses are kept with a proper bound, the net profits will not be great. It is in such circumstances that details are most important, and must be watched separately and collectively. In the details of selling and stock management the details should be carefully watched by means of a system, in which subordinates are required to do the watching.

KATE FIELD AND MR. CRAWFORD

KATE Field, the celebrated journalist, speaks in her "Washington" as follows: The days of Sydney Smith are gone past redemption. This witty man saxed merry over the New World, wanting to know among other conundrums, who wrote or read an American book. It is not in the nature of things that backwoods-men should evolve Homers, Thackerays, or Sir Joshua Reynolds. Considering, however, the age of our civilization—two hundred and fifty years at most—we are really doing as well as could be expected, so well, in fact, as to put an extinguisher on the unmitigated native snobs who still think this Republic hopelessly commonplace and only fit for money grubbers. Their attitude reminds me of a delightful retort Walter Savage Landor once made to an English nobleman whom he met at Lady Bessington's, in London, where all the men worth knowing congregated among them Louis Napoleon, then a poor exile. "What a fool that Prince Napoleon is, Landor," exclaimed his countryman, who hated France and would see no good in anything or anybody belonging to la grande nation. "It takes a fool to discover that he is not a wise man," replied Landor.

It takes a good deal of an idiot to discover that there are no American authors. Irving and Cooper, Hawthorne, Poe and Emerson, Bryant, Lowell and Whittier make a tolerable beginning. Now, Mr. F. Marion Crawford returns home to tell us what our idiots do not yet know—that it is unnecessary to go abroad to find material for novel-writing. Mr. Crawford lays his scenes in Italy because he was born there and has lived there most of his life. To write American stories, he says it would require a residence of several years among his characters. Even then, I doubt whether he would get the real atmosphere, American characterization being so at variance with what Mr. Crawford has observed and studied for years. Bret Harte has found a home in England for his body but not for his genius. I question whether anyone who could write the classic "Delphine" of George W. Cable had not been steeped in Creole life from plastic youth.

Here is what Mr. Crawford said to the New York Tribune:

I think there is a richer field for the novelist in the United States than in Europe. There are more original characters to be found here, and they are in greater variety. Just think of it. Here you are not only getting immigrants from all over the world, from Japan, China, and so on right around the globe, but they are intermarrying, producing an entirely new species of character. You not only have all the characters that the old world affords, but have the aboriginals of the new world, and the descendants of the immigrants of a later day, and the new characters that are produced by the intermarriage of all these different people. You have the richest field in the whole world for the novelist to work in right here in the United States, and when properly handled and developed it will make the United States the great arena for the novelist, as it is already the centre of almost everything else.

"When properly handled"; there's

the rub. If our authors can't find subjects, it is because they don't know how. There is the fault, not the lack of material lying around in profusion waiting for the touch of genius to spring into immortality. Irving found his material at his own door; so did Cooper; so did Hawthorne; so have our few poets; so have Bret Harte and Cable. Let it never be forgotten that it was a woman who led the negroes out of bondage in "Uncle Tom's Cabin," that it was a woman who found romance and nobility in the betrayed and despised Indian. Harriet Beecher Stowe inspired a revolution which abolished slavery. Helen Hunt Jackson inspired reform in her "Century of Dishonor" and her passionate story of "Ramona."

Mr. Crawford is right. Here is the material for American writers of all kinds, and as they smack of their native soil, so will they command attention and reap a reward more or less enduring.

AN ADVERTISING AGE.

This is the age when people are doing business by advertisements. It is a grand rush for trade, and the man who can write the best advertisements as regards space and quality is the man who gets the biggest share of the trade. It is an age of splurge; and unless you can cast something into the sea of public thought which will cause a bigger ripple than what your neighbor casts into the water you are un-noticed. Circus methods are now business methods. P. T. Barnum and his brother circus managers have led the business world a great deal. The departmental stores began to use printers' ink in profusion, and now the retailer, wholesaler, jobber, or manufacturer who does not advertise liberally cannot succeed—unless he has a monopoly.

A leading merchant, in being asked a few days ago if he believed his advertising paid, replied that he didn't know. "It is like casting your bread upon the waters; but you know everybody caters to the public taste in the advertising line, and unless you keep yourself prominently before the public you are lost sight of."

The retailers of Canada cannot do business without spending a certain amount in advertising. People expect advertisements, look for them, and read them very critically—if they are worth reading. They read them if they are chatty, or if they tell them something which will perhaps be the means of enabling them to make savings on future purchases. They must contain knowledge in some form or other. Moreover the advertisements must not be stingy. It is lamentable that the size of advertisements are generally taken, if other circumstances correspond, to be a criterion of the trade and a few dollars saved in this way may not be a few dollars earned. Advertising must be liberal or it may be wasted. It must be hearty and healthy. It must be witty, pithy and learned. It must be fresh and important. It must be continuous and impressive. It must have all these qualities, because this is an advertising age.