THE VALUE OF SAVING.

THIS subject is one generally overlooked by the average clerk, not that he does not know the value of money in the world to-day, but he is led away by a desire to have "a good time" and to enjoy all the pleasures of life. That he should have none the less pleasure or happiness is my desire, only for his own sake, for the purpose of future advancement, should he so arrange his affairs that a certain amount, even if it must be small, should be continually set aside for some important purpose. It is a mark of stamina in any young man who voluntarily and deliberately faces his financial problems and so arranges them that he can have his own bank account. To do this one is not required to be mean and small in his relations with other young men. No one has any use for the mean man, but it can be accomplished in most cases by a simple matter of adjusting the necessary expenses. A young man who has not the capacity to master his private money affairs, who will be the slave of his desires, instead of their master, enters life with a serious handicap. The use and abuse of money in the early part of a man's life often determines his success or failure. I care not what his intellectual endowments are, how pleasing his personality, if he is unable to properly manage his money affairs the chances are he will end disastrously. There have been men in the past, it must be admitted, who were notoriously indifferent to personal money affairs—brilliant men of wonderful genius—but under the present condition of affairs, in order to be reasonably successful, a young man must make plans and execute them with a purpose steady and fixed. Thousands of young men are making a failure of life because they have never learned to deny themselves the luxuries and pleasures which are, in their circumstances, beyond their income.

An errand boy faithfully laying aside but three cents a day would have in 50 years (with 6 per cent. interest) about $3,000.

A seamstress on but five cents a day would have almost $5,400 to call her own.

A stenographer spending 50 cents a week for candy would blow in $7,000.

A clerk smoking 10 cents a day would dissipate over $9,500.

A laborer averaging two and a half schooners a day would in that time swallow $12,000.

A shoemaker saving but 15 cents a day could retire on $15,000.

A mechanic on 20 cents a day would be worth $19,000.

A storekeeper cutting expenses 25 cents daily and putting it away, could rest in peace on $26,000.

A lawyer on $100 a year would have $29,000.

A doctor on $150 a year would be considered wealthy with $43,000.

A business man paying himself an extra salary of $50 per month or $600 per year, and putting it away as a sinking fund at 6 per cent. could give his business away in 30 years and live very comfortably for the rest of his days on over $225 per month, income from a $47,000 principal.—Selected.

A PROMISED SALARY INCREASE.

"C. A. E." says: Some time ago I was promised a raise in salary; should I ask for it?

Why, certainly, ask for what was promised and what you had a right to expect. Be courteous and businesslike in your request for information on this subject.

MARY'S GROCER BEAU.

One of the "boys" sends me this:

Mary had a grocer beau,
He worked from dawn till late,
And every time that Mary called,
He gave her overweight.
—Commercial Tribune.

It needs another verse, something like this, I should think:

One day when Mary called,
She saw her beau had left,
And to her horror she has found
That now he's up for theft.

STORE COATS.

The question of coats for the store is bothering some of the boys. The white coat seems to have the call among most clerks. Have it well made, of good quality, always well laundered, and I think they look attractive, giving a uniform appearance to the clerks, and an impression of cleanliness to the customers.

READY FOR CUSTOMERS.

"J. C. H." My idea is, a salesman when disengaged should find some work near the front, so as to be ready to wait on customers promptly, just as soon as they enter the store. Don't make a fuss and swoop down upon them, but gentlemanly and pleasantly, with proper deference, attend quickly to their wants. Try and make your customers feel your interest in their welfare from the time they enter until they depart from the store. Give them a good impression of your goods, and let them feel you value their trade. You won't need to tell them. "Actions speak louder than words," is an old saying, and nowhere is it more true than in a grocery store when serving customers. A frown never made a sale, while smiles have many to their credit. No matter what your feelings are, be pleasant at all times with customers, and you will attract trade just as surely as a magnet will attract a needle.

"Alex. C." tells me of a new game practised by a church to raise money. It is called a "rummage sale." All the old stuff the women can pick up is gathered together and sold for what it will bring. Judging from what my correspondent tells me a sale of this description would be a good place to stay away from. I once took in a "basket social" in a church and that experience will do me for all time to come. If the "rummage sale" is any worse or as bad—"excuse me." I think some stores might adopt the idea, and have a regular time for going through the stock to see what is getting out of date or spoiling and getting for it what it will bring rather than have it waste.

"F. G." Lipton's teas are sold in Canada, but as yet have not had an extensive sale. I do not know of any other products of this firm now sold on this market.

THE MANITOBA WHEAT CROP.

Notwithstanding a few reports of loss from sprouted wheat, the indications are that the Manitoba wheat crop will be fully up to the more conservative estimates. On Tuesday, of last week, G. U. Hastings, Manager of The Lake of the Woods Milling Co., Limited, who had just returned to Montreal from a trip through Manitoba, gave out his opinion that the crop in Manitoba and the Northwest Territories would be close to 46,000,000 bushels, leaving a surplus of 40,000,000 to be disposed of. On Monday, this week, F. W. Thomson, of The Ogilvie Milling Co., Limited, stated that the loss from sprouting would not likely be serious and the crop should net at least $25,000,000.

Taylor Bros., wholesale fruiterers, Winnipeg, Man., will shortly move to 241 to 245 Main street, which premises are being altered to suit their business.