

OFFICE WORK.

EVERY merchant must be able to buy well and sell well, but one of his chief tasks must be to attend carefully to his office work. The man who devotes all his time to buying and selling and expects to manage his business in snatch-times is going to be pulled up short by his creditors some day. Bank managers get \$20,000 to \$50,000 for managing a business, and they save their banks perhaps five times that amount, not in making profits, but in preventing the loss of them when they are made. Here is where the business man falls very often. He does well in making money, but he fails in keeping it. His profits are fair and he sells large amounts of goods, but he fails to stop the leakages which run away with his profits.

In the first place, he does not look carefully enough into the character of the customers whom he is trusting. This may be remedied by spending more time in the office.

In the second place he does not know when an account has got so large that credit should be stopped and a settlement asked for. This may be remedied by spending more time in the office.

In the third place, he does not know how his business is paying off better than once in a year; and this may be remedied by spending more time in the office.

In the fourth place, he does not keep his account with his wholesale house very accurately, and his bills are not paid when due and the firm loses faith in him, and he loses the benefit of the counts and low prices, which a good customer gets. This may be easily remedied by spending more time in the office.

A man must carefully watch the markets, gauge the fluctuations, take advantage of a drop in prices, and do a hundred and one things that help to swell the profits of a business, and enables one merchant to undersell another and still make equal profits. A man who spends no time over his trade papers doesn't know when a change of prices occurs. He is like a pilot of a steamer, sailing without a chart and asking the vessels that pass him where they think he is sailing. The retailer's chart is his trade paper, from which he learns the locality of each rock and shoal, and fluds out, also, all he wishes to know concerning the best route to the port Prosperity.

A model merchant tends carefully to his office work. His papers are all in the best of order and anything can be found on short notice. None of his notes are protested, and he is not drifting with the tide. He allows his subordinates to attend to all they can properly do, and while supervising this he attends carefully to that part of the business which he alone is capable of understanding, judging and performing. He does not waste all his time working, but reserves a portion of it to do thinking in, and careful thought avoids disaster.

Mr. W. H. Murray, the well-known bookseller in Moncton, died quite suddenly there on the 24th of August from the effects of an overdose of chloroform taken by mistake. His life was insured for \$10,000.

AN EARLY CLOSING ACT.

In Ontario a local option early closing Act is in force and has been tried, but with indifferent success. At the late session of the Quebec Legislature a bill was introduced by Mr. Auge, which was thrown out. The bill is worthy of study because this question is becoming one of increasing importance to the mercantile portion of the community. The tendency in all employments has been for the past fifty years towards shorter hours of employment. The longest of working hours are those common in stores and shops. Nevertheless the tendency of the times is towards a shortening of these, partly by voluntary action and partly by legislation. Progress is slow, as was shown in the previous issue of *The Review*. Mr. Auge has recently discussed the matter with the dry goods employers and clerks in Montreal, and reasons were advanced pro and con regarding the gentleman's Early Closing Bill. The bill as proposed applies only to the larger towns and cities, but other municipalities may pass by-laws to provide similar arrangements, on request to the council of two-thirds of the interested class of traders. It exempts tobacco shops, news depots, hotels and restaurants, and meat and vegetable stalls from its provisions, and grocery stores are to be allowed to keep open until nine o'clock. Other shops shall be closed at seven o'clock in the evening, and remain closed until five o'clock the next morning, except, however, the evenings of Saturday and those preceding public holidays, and also during the last two weeks in December. Goods may be sold in case of death, illness or accident, and apothecaries' shops may sell medicines and surgical instruments. If three-fourths of the merchants, proprietors, tenants, or occupants of shops in these towns, or if three-fourths of the merchants trading in similar products so desire, they may petition the Lieutenant-Governor in Council and he may declare that the Act shall no longer apply to such town or to such a class of merchants. The proposed bill is not sweeping in its reform measure, but framed rather to suit circumstances, and providing for the advancement of public opinion on the question of early closing. It is to be regretted that the bill did not meet a better fate, or at least find a "worthy substitute" etc. But Mr. Auge is right in place, the matter before the public, because it is becoming more and more convincing, as the result of scientific and economic research, that long hours of labor means mental and physical deterioration. It is to be regretted that employers will not recognize this and close their shops early in the interests of humanity. Many are doing this, as *The Review* has pointed out in recent issues; but unfortunately there will always be a number who will grind out of their employees all that avaricious greediness can extract. These men teach the public to buy in the evenings, in order that they may help swell the profits of gas and electric light companies and wear out the lives of the clerks. A shortening of hours is consonant with the changes in the working hours of the laborer, who now quits work an hour earlier in many cases, and consequently the laborer's wife can buy earlier in the day than formerly. This removes one of the previous objections to this movement for

shorter hours among the mercantile classes. It is to be hoped that the people of Quebec will force the passage of this bill.

AUGUST BOOK-TRADE.

The following list shows the books which sold well during August for hot weather reading: *The Naulaka*, by Kipling; *Come With Me and be My Love*, by Buchanan; *In and Out of Three Normandy Inns*, by Anna Dodd; *History of David Grieve*, by Mrs. Ward; *The White Company*, by Doyle; *The Scapegoat*, by Hall Caine; *A Window in Thrums*, by Barrie; *When a Man is Single*, by Barrie; *The Three Fates*, by Crawford; *The Light that Failed*, by Kipling; *For Light and Liberty*, by Hocking; *Guenn*, by Blanche Howard; and Kipling's *Ballads*. These were handled by the Copp Clark Co. The Toronto News Co. sold mainly: *The Wrecker*, by Stevenson; *Nada*, the Lily, by Haggard; *One Good Guest*, by Walford; *Love for an Hour* is *Love Forever*, by Amelia E. Barr; *The Little Minister*, by Barrie.

J. M. Barrie seems to be the popular author just now, and every live dealer should keep his books on the counter. *The Downfall*, by Zola, is a historical novel and should sell well. It is an entirely different book from his previous productions and dealers may recommend it freely. It is a tale of the Franco-Prussian war of 1870.

CAN YOU TRUST YOUR CLERKS.

A city contemporary says that the "merchant who visits the race track puts a degree of confidence in his clerks that few of the latter can be worthy of." Must it not be a very unfair and unwarrantable charge to make against the majority of clerks that they are "unworthy of confidence?" If not, there is certainly a deplorable state of things existing. Confidence always begets confidence. Treat a clerk, or any one else with whom you have frequent dealings, with suspicion, and you are taking the best (or worst) course to make a sneak and a rascal of him. On the other hand, if he is put upon his honor, a clerk, even one with crooked propensities, will often be stimulated to a right course of conduct and take special pains to prove to the employer that the confidence was not misplaced. To be sure, the rule is not of universal application, as there are many in all "walks of life" who will take advantage of any and every opportunity to defraud even the very hand that feeds them. As a good student of human nature, however, as the merchant ought to be if he improves his privileges, he will soon "spot" that breed of humanity and close accounts with its representative immediately on discovery. This class has its opposite in a class whose members have integrity and principle so inwrought in every fibre of their being that no amount of provocation will cause them to stumble from the path of virtue, or, if stumbling, will make every possible effort toward restitution. The rule, though, is proven by these exceptions: "Confidence begets confidence."—*Commercial Inquirer*.