

CUNNABELL'S NOVA-SCOTIA ALMANAC.

(ORIGINAL.)

Suggestions for the New Year.—1845.

WHEN I offered a few observations in the last number of this publication,—although I would have felt much gratified to witness a more general adoption of what I then suggested—I did not expect to see so great a reform in regard to the conducting of business, as has been evinced during the present year in our metropolis. Whether this change for the better is to be attributed in any way to my humble influence, I will not stop to inquire. To one who feels an interest in the prosperity of his native country, it ought to be sufficiently pleasing to observe improvements, no matter from what source they originate; and if no other compensation is received from the results of his influence, the credit which may be gained from successful exertion in a good cause is not the least species of reward, even when compared with pecuniary advantages. The principal feature I now refer to is the system of *dealing for cash*, and shorter terms of credit; which is every day becoming more general. On the benefits to be derived from such a system there can be but one opinion; and while but a few, comparatively, would derive advantages from the old mode of yearly running accounts, the circumstances of the people of this Province in general would be improved were this cash system more fully adopted. If those who have tried the experiment were to express their sentiments on the subject, no doubt the opinion I have ventured to offer would be fully confirmed. Reformations, it has been said, never go backward; and therefore, we may indulge the hope that if the advantages of such a system do not now appear, the time will come when necessity will effect more universally what argument may fail to produce at the present period.

In every relation of life individuals are capable of exercising a more or less powerful influence: and the opinion may be safely expressed that men are to be found in all parts of the Province, who, while possessing both the disposition and abilities to promote whatever is calculated to benefit the country generally, are prevented by some cause or other from exercising those talents, which, if brought into action would produce beneficial results, either *pecuniary, scientific, or moral*.

The consideration of what I have alluded to above, may be sufficient to call up the subject of *pecuniary matters*; on which the influence of Merchants and General Dealers might be advantageously exerted. It appears to be the province of the merchant to regulate the intercourse between men of business; mechanics and farmers look to them for examples; and as it is in their power to do much for the general interest, without diminishing their own, the public good would be greatly promoted by their associating for the purpose of friendly deliberation upon a system of conducting business, calculated to abolish our present odious practice of yearly credits, besides having to wait for another year, (and frequently longer) to get what is due to us, with also the unpleasantness of continued dunning.

As regards *scientific improvements*, Nova Scotia appears to be awakening to their importance; but a more active and continued circulation of money is necessary to give an impetus to the ingenuity of the mechanic. The want of cash is doubtless easily felt in this particular—while the contrary would tend to encourage the following out of every project that might be conceived by the ingenious. To the facilities afforded by the operations of the cash system may be attributed the success of our Republican neighbours, in the number and utility of their mechanical inventions. We