

PRAISE FOR CANADIAN ASSOCIATIONS.

The following letter from Mr. P. H. Burton, of Caldecott, Burton & Spence, Toronto, appears in a recent issue of the Drapers Record, of London, England. I was glad to observe in your paper of the 16th ultimo that, among other things, the question of adding insurance to the other advantages of the Benevolent Institution, in order to make it more generally supported, is discussed. I send you per post a copy of the by-laws of the Commercial Travelers' Association of Canada, and also of the Mutual Benefit Society, from which you will see that both these institutions are in a flourishing condition. The subscription to the Commercial Travelers' Association is ten dollars per annum, and entitles the holder to travel first class on all the railways at 2½ cents per mile and carry 300 lbs. of luggage free of charge, besides reduced rates at all hotels. These concessions are not attainable without this membership, the certificate of which has to be presented when purchasing a railway ticket. Membership alone carries with it insurance, beginning with \$120 insurance the first year, and rising yearly to \$1,200 for all members of ten consecutive years and upwards. This insurance is, you may say, obligatory, as all membership tickets carry insurance as well as other privileges referred to. In the Mutual Benefit Society membership is voluntary, costing only two dollars admission, and an assessment on each member, according to his age, for each death. Being over 50, my assessments the past three years have averaged 15 dollars per year, and the amount payable at death, fixed by actuarial calculation each year was last January fixed at \$1,000. These are very low rates, but of course, are obtainable because there is scarcely any cost for management of this branch and no fees or commission to pay to get members. I commend these facts to your consideration, and shall be very glad if my countrymen in England can make any practical use of them."

The Record has a leading article based upon this letter in which, after strongly urging the formation of a thoroughly representative Association, it says: Much more important—much more relevant to our present purpose—is it to consider the claims of men whose views point rather to self-insurance than to benevolence. It may be answered that there are plenty of offices for insuring against accident or death, and plenty of benefit societies which make provision against sickness. While the bare statement is true enough, it fails to meet our present aim. None of these offices or societies combine all the advantages and privileges that are offered by such truly representative associations as those described by our Toronto correspondent—advantages and privileges which have been won by union. In their former disintegrated state the Canadian

travelers were as helpless as their British confreres, and what has been obtained in one country by organization is obtainable in the other by similar means. Are not the results deserving of strenuous and combined effort? Simple membership in any of the Canadian associations carries insurance against sickness, accident, or death; the privilege to travel first-class (not third) on the different railways at a trifle over a penny per mile; to carry 300 lbs. of luggage free (not 60 lbs.); to travel home and back at single rates from Saturday to Monday; to use steamboats and Turkish baths at a reduction of 25 per cent.; and to have free access to the commodious reading-room at the offices of the Associations. What a boon such a resort would be in a city like London—not only as a refuge from the bewildering streets, not only as a fount of information, but as a nursery for that camaraderie which is a solace to the wanderer, as well as a secret of strength in the prosecution of a common cause. Our duty ends in enumerating the prizes to be gained, and indicating the road to be taken. They who covet the prizes must themselves strive and pursue. We are much mistaken if British travelers are unequal to the effort, and prepared to surrender the palm for self-help to their Canadian brethren. The first step is to convoke a special meeting of the Benevolent Institution. If that move should fail, a preliminary meeting in London of travelers, supported by principals, would test the amount of encouragement the project would be likely to receive. For ourselves, we do not doubt the result, if men will only be in earnest.

A NUISANCE TO TRAVELING SALESMEN.

One of our greatest nuisances of the present day, and one to which traveling men are especially subjected, is the almost universal manner in which tips to servants are given wherever and whenever the slightest service has been rendered. Originally intended as a token of appreciation of some service rendered in an unusually good manner, or close attention to ones wants, it has grown to such proportions that it is now expected, and generally paid wherever service is performed, whether particularly well done or not.

An occasional gratuity for good services rendered is quite correct. It is in its universality that the evil lies, and for this state of affairs travelers have themselves to thank. Promiscuous tipping on any and all occasions has led the serving class to expect it, while thoughtless tips out of all proportions to the service rendered has had the effect of raising the amount which is expected.

While this might not be noticed as an occasional evil, it becomes of really serious moment to the man of limited means who is compelled to be on the road a greater part

of the year, and is a constant hotel patron, for it is in hotels that the tipping evil reaches its highest perfection.

Many who deplore the evil and would if they could avoid it, say, that it is often a choice between getting little attention, and that of the poorest, or giving a tip, and that in the end they find it better for their comfort and peace of mind to give in gracefully and give the expected fee.

Tipping can not be entirely done away with, nor would it be advisable if it could, for a small gratuity for service exceptionally well performed is proper, and tends to increase the efficiency of the serving class. It is in the extent to which it is carried and the amount paid that the evil lies, and this can be remedied if traveling men determine that they will give only where faithful and efficient services warrant it, and that the amount given shall be strictly in proportion to the services rendered. On the Continent, tipping is regulated by established custom as to the amounts paid for a given service, and no more is expected or given. It would be a good thing if a similar system were instituted in this country.—Ex.

A HOTEL FOR THE DRUMMERS.

A Chicago business man who owes much of his success to the smooth talk of the commercial traveler is to build a \$900,000 hotel especially for the drummers. He will fit it up with all the conveniences so dear to the hearts of the knights of the grip, and will cater especially for their patronage.

The wants of the average drummer are varied and peculiar. The projector of the hotel is acquainted with all of them and he will study to please "the boys." Doubtless every room will be a corner room, with a bath, and will be situated on the parlor floor. The elevators and the Turkish baths, as well as the bar and barber shop, will probably be open all night. Ice water will certainly be sent to each room at an early hour in the morning; also bowls of cracked ice for external application. Elastic expense accounts will be furnished at the desk. The dining room will never close and no dish will ever be "out." No cigars will be sold at less than "three for a half," and accident policies will go with every receipted bill. There will be sample rooms all over the house and all tables will have slots in the centre.

Everything that the gay drummer can wish for will be found in the new hostelry, and every drummer will travel miles for the privilege of spending Sunday in Chicago.—Chicago Post.

TEST OF HUMOR.

Wake a man up in the middle of the night and ask him to lend you a dollar.

The trader who pays his way must sell at a profit, and cannot afford to cut below others in the same line.