

**DALBY & CLAXTON**Real Estate, Insurance,  
Mining & Financial**AGENTS.**

-AGENTS FOR-

The Yorkshire Guarantee and Securities Corporation, England.  
 Alliance Assurance Company (Fire), England  
 The British Columbia Fire Insurance Company, Victoria.  
 The Great West Life Assurance Co., Winnipeg and Victoria.  
 The Royal Canadian Packing Company, Claxton, Skeena River.

**64 YATES ST., VICTORIA.****COMPETENT HELP.**

The advisability of securing competent and intelligent assistants is being recognized more and more every day by merchants in all branches of trade, writes Joseph Heritage Ingersoll; and more especially among the retail storekeepers is this essential, where the clerk is brought into contact with scores of people daily. A few years ago, the grocer's clerk who could add a fair sized column of figures and knew the number of ounces to the pound, was considered perfectly competent to attend to the wants of the customers; but now he has been superseded by the intelligent and polite assistant, who knows the names of all the regular customers, so that a lady entering the store is greeted with a "Good morning, Mrs. A.," followed with a remark regarding the current topics; or, "Were you pleased with the new brand of flour we sent you last week?" etc. By the interest taken, the customer feels at once that the clerk is directly interested in supplying her with a good quality of goods, and will often seek his advice and rely on his judgment regarding intending purchases.

It is policy, also, in addition to having a competent corps of assistants, that the force be of sufficient number to attend to the wishes of your customers without subjecting them to unnecessary delay. Would-be purchasers, after waiting in a store for five minutes without receiving the attention of any one, are very likely to make their exit without purchasing, and you will find that their future orders will be left with your competitor. Our friends, when calling on us at home, are not neglected in this manner, and why should not this friendly feeling be extended to our customers at the store?

The wide awake grocer nowadays also prepares for the Saturday rush, not only by having a sufficient force of assistants, but sees that the staple goods during the week have been wrapped in packages of different weights, so that when a pound or two of sugar, coffee, tea or other commodity is called for, it is not necessary then to be weighed and wrapped. In this way a great deal of valuable time is saved, and the regular force in some cases will be sufficient to attend to the Saturday's trade. During the week, your clerks will often find a half hour when this work can be done, and by observing this rule you will find by the end of the year that you have saved considerable in your expense account.

The system of delivering goods has been

**PAINTS, VARNISHES, ETC.,**  
*MIXED PAINTS, DRY COLORS, CALSOMINES,*

Coach Colors in oil and  
 japan, Coach Varnishes,  
 Window Glass, Plate Glass



Ornamental Glass and  
 all kinds of Painters' and  
 Artists' Requisites.

**A. RAMSAY & SON.**ESTABLISHED  
1842.**MONTREAL.**

adopted by all grocers who wish to keep up with the times. Among the larger stores, the order clerk will call during the week on the customers, and receive their orders for Saturday's delivery. A bright device which is furnished housekeepers for recording grocery orders consists of a about a foot in length by three or four inches in width, upon which the names of the different articles handled in the grocery trade are stumped. Opposite each item a hole is made in the board, and when the housekeeper finds the supply of a certain article running short a pin is inserted in this board opposite the corresponding name of the article. By this method a great deal of time will be saved when the clerk calls for the orders. And, again, items which would be very apt to be overlooked by the housekeeper if entrusted to her memory, and consequently be omitted in the list furnished the clerk, will by this method be ensured. When it is considered that these items will be very likely purchased at a more conveniently located store, the value of this arrangement will be very readily perceived, and among grocers who enjoy a suburban trade, this plan will be found very practicable, also a stimulating factor to increased patronage.

**COMMERCIAL SUMMARY.**

It is announced, and we are glad to hear it, in the agricultural interests of the Province that, this year, greater care than ever is being taken by the farmers as to the kind and quality of the seed which is being sown by them in the same way as scientific farming declares that their should be a rotation of crops there should be a change of seed, and the best that can be had is that which will give the best return.

The tendency of the age in business is to compel insurance wherever that is possible, and only those who in a manner insure themselves, as do some large steamship companies, can afford to dispense with the wise precaution which may some day be to themselves or their own flesh and blood, the life buoy that preserves hope, position and competence in the storms of adversity. Life insurance, moreover, is now one of the recognized securities among lenders and borrowers, and as such deserves especial study. As certain as death is the ultimate payment of a debt so guaranteed, and if the tontine system is followed, death does not count in the matter at all. The system is better even than the old one of paying interest merely. The borrower

keeps the insurance going and at the close of the period of insurance either by death or otherwise arranged, the lender receives his money, and the estate is left intact.

The profits of the Suez canal are said to exceed \$7,500,000 annually.

The Winnipeg Board of Trade has adopted a resolution calling on the Dominion Government to immediately introduce legislation that will dissolve trusts and combines.

The exports of mica from Canada to England and the States now range from \$15,000 to \$20,000 monthly. Canada mica, for both electrical and stove purposes, ranks as high as that of any country in the world.

At a recent meeting at Hanover, of the Brunswick-Hanoverian Branch Union for the manufacture of beetroot sugar, remarks were made on a new substance called "Valzin," which is expected to entirely supplant saccharine. This new substance is being manufactured by Riedel, of Berlin and is 200 hundred times sweeter than sugar, but does not possess several unpleasant qualities which saccharine has.

Some of the most successful storekeepers can readily substantiate the fact that nothing has assisted them as much in building up a trade as has the neatness and appearance of their store and its surroundings. Does any one suppose that when a store is kept in an untidy condition, with soap and ham, coal oil cases and butter boxes, bread and potatoes all intermingled and thrown together, that the customers do not become disgusted with such state of affairs? Those grocers who think so generally find plenty of time to wait on the trade they have.

With reference to the exports of butter and cheese from the antipodes, the law in New Zealand is very stringent in its precautions against fraud, and amongst other wise and wholesome regulations it stipulates that packages of provisions should be distinctly branded, on being shipped to England and the distant markets of the world, with the real character and name of their contents, such as "dairy butter," "blended dairy," and "factories" or "creameries;" and cheese as "factory cheese," "half-skims" and "full cream;" the omission to do which involves the consignor a penalty of £100 or more for the first and second, and imprisonment without the option of a fine, for the third offense, than making fraudulent practices as nearly as possible out of the question with the colonists.