

# The Commercial

WINNIPEG, JULY 8, 1884.

## GRUMBLERS.

A few Winnipeggers who had been visiting the east lately met a few days ago in this city, and, after comparing notes unanimously agreed that the best cure for discontent with the Northwest was a visit to the older portions of the Dominion, which they believed, under present circumstances, would make any Manitoban feel thankful that he was located in the prairie province. There is no doubt but there is a great amount of truth in the decision thus arrived at. But it must be kept in mind that the men who so decided were all regularly engaged in trade, and were making comparisons upon a purely trade basis. While they were reasoning thus they were absolutely correct in their conclusions, and it is hard to find a trader in this province who is not satisfied that his prospects are brighter here at present than they possibly could be in the east. Another class has to be looked for before grumblers are found, and unfortunately that class is by far too numerous yet in this province.

There is nothing which so tends to make a man truly contented as steady, uninterrupted work, let it be mental or physical, and in Manitoba at present the contented class are the hard-working class while the grumblers are, with scarcely an exception, the idlers. The existence of idlers in a new country, where above all others, man should prosper by his labor, seems quite an anomaly. Yet this anomaly exists here to an extent truly astonishing. The city of Winnipeg alone has at present not less than one thousand idlers, a large proportion of whom belong to the polished class of society, but who are, nevertheless, as much loafers and a dead weight upon the community as the poor corner lounge who begs or beats his way rather than dig or plow. It is among such that the most disagreeable grumblers are to be found. A life of indolence makes them miserable, and they do their best to impart their misery to others more fortunate. The majority of them had high hopes two years and a half ago, and many of them, now that these hopes are reduced to idle dreams, look upon themselves as entitled to a living in a country where their hopes have been so blighted.

To tolerate them as an ornamental class of paupers is certainly a stretch of liberality every community would not allow, but to be compelled, to listen to their chronic grumbling at the same time is beyond human endurance. Few, if any of them have ever accomplished anything to entitle them to consideration from more industrious people, as their whole aim, even in days of fancied prosperity, was to acquire wealth by trading upon the enterprise and industry of others. If disappointment must overtake some people among us, it is well that this class are the parties selected. Their fortunes like the house of the foolish builder were founded upon sand, and the storm of depression soon swept them away.

Even the causes for grumbling, which people of the above-described class have, are frequently cause for congratulation to the industrious. "Hudson Bay lots are now down to \$800, and the country is bursted," was the remark made a grumbler a few days ago; to which the industrious man might answer that when they reached half of that the country would be in a healthier and more natural state. Traders and other industrious people suffered heavily in past days from the extortions of such people, and they are to be excused if, now that the tables are turned, they chuckle a little over the change. It is only human nature to chuckle a little over the discomfiture of an enemy, and the scheming speculator are as much enemies as are the ferret and the rat. While therefore the latter is the grumbler it may be indirectly inferred that the former is the gainer. It is well arranged thus, and while we may make up our minds that we will never be clear of grumblers, let us at present consider well the source of the grumbling before attributing any importance to it.

## ATTEND TO YOUR PAPER.

One of the worst characteristics of a poor business man is a carelessness about attending promptly to paper falling due, which is simply the worst development of want of punctuality. As a country grows older this practice generally ceases, or at least becomes much less frequent in occurrence, and in this respect there is much reason to hope for an improvement in Manitoba and the Northwest. There is no doubt but irregularities in meeting, or rather failing to meet paper, is as yet due

in a great measure to the want of banking facilities throughout this country. As yet there are not ten towns in the Northwest where a bank of any description exists, and the city of Winnipeg has huddled within its limits nearly twice as many banking offices, chartered and private, as all the balance of the Northwest. But making allowance for all these drawbacks there is still great room and unlimited opportunity for improvement in attention to paper falling due, especially on the part of many of our country merchants. Every month complaints from wholesalers are heard about paper being allowed to come back without any notice on the part of acceptors, and the worst feature in many instances is that the paper is that of a merchant in a good solid position. Only the endorser of such paper can fully comprehend the trouble and annoyance which carelessness on the part of customers causes, and how tantalizing they are to men who wish to keep their financial arrangements free from entanglement. Even in cases where the acceptor is unable to meet the note or notes falling due, the trouble caused is comparatively little, when ample notice and prior arrangements have been given. There is no doubt but this kind of carelessness did much to increase the nervous feeling which pervaded Northwestern trade affairs last year, and it is questionable if some of the insolvencies which took place could not have been averted had prompt attention been paid even to the renewal of paper unable to be met when due.

But there are a class of people still in business here who seem to have become half educated up to the necessity for attending to paper falling due. Wholesale merchants here are becoming accustomed to receiving letters and telegrams from their country customers asking them to protect notes falling due perhaps the day on which the letters or telegrams are received. As a rule such requests are seldom accompanied by a renewal note so as to keep matters straight in the wholesalers books. He has simply to pay the note or notes himself and secure renewal paper at the end of a little more correspondence. Independent of the financial demands such irregularities cause, as an annoyance they are so plainly evident that it is astonishing that any man who has ever learned the elements of business should be guilty of such blundering neglect. It should be a fixed principle