

COMMERCIAL HANDBOOK OF CANADA.

Reference has been made repeatedly in these pages to this publication, projected in 1904 by Ernest Heaton, B.A. Oxon. The edition now put forth in its second year is entitled "The Commercial Handbook of Canada, Trade Register, and Index of Industrial Opportunities"; 265 pages, paper 60 cents, cloth \$1.00. To exchange and other tables, Customs and excise duties, legal and postal information, is added export and import statistics, banking, mining, and insurance information and hints to traders. Among the last-named we find, pp. 13 and 14, a digest of the System of Standard Time, originated by Sir Sanford Fleming in 1876 and now in use both in Europe and America. It is manifest that a great deal of labor has been expended on various parts of this Handbook, witness the details as to imports and exports on pages 81 to 87, a marvel of condensation. For persons out of Canada the Boards of Trade Register is valuable, so, too, is the list of useful Government publications, the sketch of Canada's Progress, and the compilation entitled Industrial Opportunities, from which the towns which have furnished data may well expect some return. The table of travel distances is an unusual feature, and the page (91) giving population and assessment of leading towns will be found of service. The author makes it clear in his preface that the Handbook is intended as "a medium to make known from year to year the opportunities afforded in the Dominion for the employment of men and money"; and it is also foreshadowed that "from an Imperial point of view pages should be devoted to Imperial trade." It is to be hoped that Mr. Heaton's industry may be rewarded by a large sale of a work which gives in small compass a graphic exhibition of Canadian trade features. His office is at 6 Colborne Street, Toronto.

THE UNSYSTEMATIC AGENT.

We have all known hussy business men, always in a hurry but not getting much done. And among them we have known in particular the fussy insurance agent. In a communication to the "Commercial World," of London, "E. R. S." selects for description from the great army of employees in the insurance professions one type in particular which may be said to be common to all districts—The agent without a system, and who does not *clinch* business. He is thus hit off:—

This man has been described as "The busy man who does nothing," and this description can scarcely be improved upon. Everybody knows him, he appears to be always in a hurry, he bounds into the office three or four times a day, takes up half the counter with his various impedimenta, asks a half-dozen questions without waiting for an answer to any, enquires for various forms of stationery which he usually leaves behind him, and after monopolizing the clerk's attention during the whole time he has been in, bounds off muttering something about being half-an-hour late.

He is always behind time, he is in at the last minute on paying-in day, and often he has not even then finished his collecting, consequently his arrears are always fluctuating—up this week and down next with no apparent reason.

To anyone not acquainted with him he would appear to be a very energetic and busy agent, but his superintendent knows from his return how much of this energy is wasted. He is rarely a success, often he is rather a source of anxiety to his superintendent. There is no doubt that he works hard; there is, perhaps, not a man in the district who puts in more time than he does, but his work produces nothing, in fact, much of it is only caused by his lack of system. He goes over the same ground twice, he has no regularity, his policyholders never know when to expect him, consequently he misses many, and his list of back calls takes him an extra day each week to attend to and he never seems to have time to canvass.

The assistant superintendent tells the same tale. He makes an appointment for a day's canvassing, but he has no list of arranged calls ready, but drags the assistant round

from one end of the town to the other just as the thought strikes him, consequently they have made, perhaps, two calls by noon, and they make no more in the afternoon, the rest of the time being spent on the pavement with no result but worn shoe-leather.

It is something of a problem to know what to do with a man of this stamp, who may possess the materials for the making of a good agent, the only difficulty is that his energy is wasted instead of being productive. To convert him into a good progressive agent the superintendent will have to take him in hand, and go with him on his round to see where the fault lies. Loss of time caused by collecting over ground twice or by taking too wide an area should be noted and rearranged, with the object of condensing the work into one locality. When canvassing, the man should be shown that a system is essential; if he is "raw" in canvassing he should confine his operations to one locality at a time, or if working on introductions he should classify them so as to be able to visit as many as possible in the time at his disposal. Then after all the outside work has been done his books should be examined, for it is likely these will also show indications of his failing; he should be induced to spend a little time regularly on clerical work, sheets should be filled up as received so as to save any confusion and correction. After a week or two of this sort of proceeding the agent will, doubtless, find out the advantage of systematic work. He will see, if he has good sense, that he has been working at a disadvantage. And in reforming him the superintendent may find that the week has been well spent, and that the company has gained a producer who had previously been a waster.

—The Great Northern Railway, it is said, has located the line by which it proposes to enter Winnipeg from the south. It parallels the Canadian Pacific road on the east side all the way from Gretna, and crosses the city limits just south of the junction of the Canadian Northern and the C. P. R. in Fort Rouge, and runs alongside the last-named road to Elgin Avenue. The company have applied to the officials of the Canadian Northern Railway for permission to cross their road at Menta, Wakopa and west to Carman. This will give the Great Northern a direct haul from a rich wheat country into the twin cities, and will materially aid the milling industries of Minneapolis.

—Canada is to be an exhibitor at the exhibition at Milan, Italy, the opening of which has been postponed a few weeks on account of the Vesuvius eruption. She will also, we are told, have one of the most important pavilions of the fair. This is proper enough, for if we are to have an exhibit at all we cannot afford to have a meagre one. Mr. C. H. Catelli, president of the Montreal Chambre de Commerce, who has been appointed Canadian Honorary Commissioner, has received his credentials and is now preparing to leave for Genoa from New York. Mr. Hutchison, the permanent commissioner, and Mr. Mariotti, a member of the staff, have already left for Genoa, en route for Milan.

—Much interest is being manifested in the award of contracts for the National Transcontinental Railway. It is now formally announced that the contract for the Winnipeg-Superior Junction section has been awarded to J. D. MacArthur, of Winnipeg, and that for the Quebec-La Tuque section to Hogan and Macdonald, Ottawa. The figures for the former work are \$13,250,000, and those for the latter about \$5,750,000, these being the lowest tenders in each case. The contractors in question have both put up large deposits. The distance from Winnipeg to Superior Junction is 245 miles, and from Quebec to La Tuque 150. It is required that work on the first-named section is to be finished by October 1907 in order to help in the crop movement of next year. The contract for the steel superstructure of a bridge over Cap Rouge Valley, near Quebec, has been given to the Dominion Bridge Co.