

MAKING A LIVING.

That it is growing more difficult for the average man to make a living, not to mention a fortune, owing to the steady increase of competition in all occupations, is more and more impressed upon the mind of the observer of affairs every year, and probably to no class is the fact brought more closely home than to the merchants of the country, especially those in the retail branches of trade, the ranks of which are comparatively easy to enter, because of the small amount of capital that is required. And yet it is doubtful if even those who are struggling against the many obstacles to success in mercantile life are fully aware of the actual state of things and realize how rare are the successes in their own vocation. Were they thoroughly informed on this head they might lose heart and give up the struggle as a hopeless one; but, on the other hand, they might find consolation in the fact that thousands of other men are in a similar or worse condition, and be encouraged by the knowledge that they are at least making a living. "Making a living!" Who would be content with a bare living? According to a writer in the Jan. *Harper's*, the bulk of the population ought to be well content if they can attain that end and die clear of debt. This is what he says of the chances of success of the mercantile class:

"Apart from the professions, including literature, journalism and art, is the mercantile class, to which bread and butter should be entirely subordinate, scarcely worthy of consideration. They who belong to it, especially the wholesale firms, often make a deal of money, and retire on fortunes; but, take them as they run, they are hardly successful. They prosper while money is easy and confidence firm, as anybody might, the road being smooth and of gradual descent. But when the market tightens and general credit is disturbed, they undergo a change. No longer able to borrow on favorable terms, they pay unsurious interest, sacrifice their goods, and yield at last to the strain, failing, compromising with their creditors as best they may."

"The veritable history of business houses in any one line since the war would reveal a surprising series of disasters and losses, and make it doubtful if, on the whole, the partners had got more than a living out of their years of labor, anxiety and vicissitude. If what the many have lost were deducted from what the few have made, would the difference exceed the sum of all the salaries they might and would have received had they been employed? Is it not more probable that the subtraction would need to be made the other way? Although self evident that the capital of the republic continuously and swiftly increases, it is difficult to over estimate for any given period the immense total of commercial losses and wages combined which never enter into statistics. Reverses of fortune are numberless and incessant here, for obvious reasons. It is hard to discover a rich man at sixty who has not failed more than once before attaining permanent riches. And the men

of energy and enterprise who are poor at that age, after repeated prosperity, cannot be reckoned. Not one in a hundred acquires and retains wealth; and he is the exception who dies without debt—financially clear of the world. The money-maker is scarce, the money-keeper scarcer, and the man who can always cope with the bread-and-butter question, and does cope with it, achieves, though it is not so considered, a distinct success."

Possibly the above is too gloomy a view to take, and yet the frequent failures in all branches of business and the occasional fall of some old established concern of large capital and extensive trade lend support to the conclusion that the success which leads to wealth is comparatively rare in mercantile life, and that the merchant who manages to secure a good living, and is enabled to leave a good name and a business clear of debt to his family at his death, "achieves a distinct success," even though he has missed a fortune and has been compelled to remain in harness to the end.

Even though the above picture be too deeply colored, it will, if widely circulated, perhaps accomplish one useful purpose, namely, the keeping out of an already over-crowded avocation of a large number of inexperienced people, who imagine that they can make a success as storekeepers, although they may have failed at clerking or farming or any other pursuit that is less arduous and requires less brains and energy than storekeeping, and who could only succeed in making existence more difficult for the established traders. If such people could be convinced of the rarity of success in merchandising, they might be induced to avoid it and remain in positions to which they are more accustomed.—*Merchants' Review*.

SAN FRANCISCO COAL TRADE.

J. W. Harrison, coal and metal broker, San Francisco, reports Jan. 26, as follows: "During the past week there have been the following arrivals: From the coast mines, 8,520 tons; from foreign ports, 13,650 tons. Jobbing and retail trade has been unusually active for the past thirty days, principally attributable to the sharp cold weather prevailing and the liberal rainfall. Quotations remain unchanged, as there are full stocks in yard, and there is a disposition on the part of the wholesale dealers to reduce amounts on hand. There is very little speculation going on at present, no buyers for future deliveries, hence trade has almost come to a standstill. If we were assured that bituminous coal would be placed on the free list, there would be an immediate impetus given to the fuel trade. Large consumers would become liberal buyers, and our manufacturers would become inspired with confidence, and give our importers generous orders for their future requirements. English quotations for coals since the settlement of the recent labor troubles, still remain high, as all the principal collieries are backward in filling former contracts, and are not anxious to book future orders until they are in better shape to fill them."

The C. P. R. land sales in Manitoba for 1883 amounted to 107,500 acres, realizing \$353,000.

A ROYAL ROAD TO FORTUNE.

There is no royal road to learning, but, that one to fortune is opening out is manifest from the number of claims being made against accident insurance companies by self-mutilators. In one recent case claims were made for \$50,000 for loss of a leg; which had been designedly placed where it was sure to be injured. Now, \$50,000 for one limb is a high figure; but a later case is a claim, or cluster of claims, aggregating \$133,000 for loss of a hand, which the owner shot off to secure a handsome fortune—which he will not get. The manager of one of the companies he was insured in wrote as follows, in reply to an application for the money stipulated in policy: "This is one of the most barefaced pieces of villainy ever perpetrated against an insurance company. Should you have the temerity to take the case into court, we think we have abundant evidence not only to defeat your nefarious scheme, but perhaps give you a few years residence in a penitentiary, where you ought to have been long ago." There have been outcries against underwriters associating for the purpose of mutual protection, but such cases demonstrate the necessity of such action, just as social organization is necessary for protection against marauders.—*Insurance and Finance Chronicle*.

A ROYAL HIGHNESS' COSTUME.

It appears to be not generally known that the unhappy Lobengula has, in his fight, his royal sister, Nina, with him. She is decidedly plump, tremendously embonpoint, and her skin is of a coppery hue. She wears no dress, the only covering about her waist being a number of gilded chains, some encircling her, some pendant. Round her arms are massive brazen bracelets. A blue and white Free Mason's apron appears in front and looks strangely anomalous there, though really not unbecoming. From her waist also there hang down behind a number of brilliant colored woolen neck wraps, red being the predominant color. Under the apron is a sort of short, black skirt, covering the thighs, made of wrought ox-hide. Her legs and feet are invariably bare, but she wears round her ankles the circlets of bells worn by the women to make a noise when they dance. Her headdress is decidedly pretty a small bouquet of artificial flowers in front and amongst the hair, standing in all directions, feathers of bee eaters' tails. A small circular ornament, fashioned out of red clay, is fastened on the back of her head. She has always been a great favorite with European settlers.

Horses were brought to America as early as 1518. There are now about 15,000,000 horses in the country, valued at \$941,000,000.

For the first eleven months of 1883 there were imported into the United Kingdom 12,511,801 gallons of various kinds of wine. France supplied the largest amount, viz: 3,806,424 gallons of red wine and 1,573,733 of white wine. Spain and Portugal follow next on the list, with Australia, Italy, Holland, Germany, Madeira and South Africa in the order named.