

ple whose taxes go to support them, it is insufferable.

This vice, for so we will call it, is not confined to any particular community or nation, but seems to be universal. Nor yet to any particular age, for Shakespeare in his time deigned to notice it, in a passage full of significance, *Hamlet*, Act III, Scene I: "Who could bear the whips and scorns of time, Th' oppressor's wrong—the rich man's contumely, The insolence of office and the spurns That patient merit of the unworthy takes."

No doubt, then, this exasperating and ill-founded arrogance had existed and been observed long before that poet's time. It has been in existence ever since, and will be, doubtless, until some effective means are taken, on the part of different governments, to crush it out. In the United States it takes a different form. The Americans are not as much troubled with brainless dudes as we are, perhaps, but they are cursed with drones without moral backbone, in whom pride of office takes the attitude: "I'm here for four years; what are you going to do about it?"

While we may advise people not to mind the empty swagger of such officials as vent their ignorance and ill-breeding upon those of the public who have to deal with them, we cannot forget that this is not always possible. The effect of this rudeness upon timid women and modest lads is to make them keenly averse to any contact with public officials, and to prejudice them unduly against a whole class who are made to suffer because of the ignorant self-conceit of a minority.

SELLING FOR CASH.

Cash trade is the ideal method of business, either in selling or in buying, and all merchants should aim at it. But cash trade is not always possible. The city retailer in a swell street, with a run of custom established among well-to-do people, can demand cash over the counter from his customers, and properly enough make it an unfailling rule. The retailer in the manufacturing quarter of a city, on the other hand, whose customers are not in a position to pay cash, would very often do serious injustice both to himself and them if he did not give short credit till pay-day. And the country storekeeper, in a newly settled district, cannot always sell for cash. There are times when there is no cash in his district. Must he then wait, with the goods on his shelves or in drawers, and tell the settlers: "Keep away, folks; I don't want to see you without the money. You must starve, on principle, until you can sell your produce. You'll have to drink sassafras tea and home made bran coffee, with no sugar, for you'll get no groceries from me. Your boys must go without shoes and your girls without hats. I won't sell a dollar's worth without the cash." That would be out of the question in his circumstances.

The country merchant must use discretion in this as in other matters. At the same time he should aim at a cash trade as the simplest, healthiest and most satisfactory. Some years ago this matter of

cash and credit was referred to by Horace Greeley, who put it thus: "The poor man who has encountered some sudden and severe calamity, such as the burning of his house or the destruction of his crops by hurricane or flood, may very properly be proffered credit for a season at cash prices; so may the poor widow, whose children, this year at school, will be earning wages and able to help her next season. But in all ordinary cases the merchant, if only from a patriotic regard for the general well-being, should inflexibly refuse to sell on credit, since such selling is, and must ever be, to the unthinking majority, a temptation and facility for general improvidence and overtrading." That is it, exactly; free credit is a temptation to overtrading and a facility for it. And undoubtedly it increases the disposition towards improvidence which we should do our best to cure.

MONTREAL TRADE FIGURES.]

It is never possible to obtain from the Montreal Custom House, with anything like promptness, the monthly figures of imports and exports. Those for November reached us only last week, too late for our issue of the 26th ult., whereas similar figures for Toronto were obtained from the Customs and published in our issue of 11th December. The aggregate entries inward and outward at Montreal for November, were of the value of \$11,046,752, consisting of imports, \$3,052,485, and exports, \$7,994,267. The aggregate for November, 1890, was \$7,022,425, made up of imports, \$2,828,442, and exports \$4,193,983, showing an increase in both this year.

The increase in exports, we must bear in mind, is largely made up of American grain, cheese and butter, coin and bullion, taking the St. Lawrence route to the ocean from Chicago, Duluth and northern New York, for whereas in November, 1890, only \$976,042 worth of "goods not produced in Canada" were shipped from Montreal, the value of such goods was \$2,662,863 in November this year. Rye, \$1,191,000; wheat, \$942,921; Indian corn, \$145,365; cheese, \$51,734; butter, \$17,139; coin and bullion, \$288,173, are among the American goods thus passing through our ocean port.

We give below a list of principal items of import at Montreal. We observe that while dutiable goods declined as a rule, free goods were brought in to the extent of \$1,489,000, where in the previous November the figure was \$909,000.

IMPORTS.		
	Nov., '91.	Nov., '90
Cotton goods.....	\$74,714	\$58,985
Fancy goods.....	25,808	17,832
Hats, bonnets, &c.	6,948	6,272
Silk goods.....	35,927	38,558
Woollen m'frs.....	79,927	88,626
Total dry goods....	\$223,324	\$210,273
Books and pamphlets....	35,036	34,824
Soft coal.....	8,183	18,252
Hard ".....		
Drugs and medicines....	40,711	44,895
Earthenware, &c.....	23,240	21,620
Fruit, green and dried....	102,688	100,063
Glass and glassware.....	51,621	40,970
Jewellery.....	28,820	35,905
Leather goods.....	25,702	28,473
Oils.....	24,297	64,137
Paints.....	21,059	41,175
Paper, etc.....	27,611	28,064

Spirits and wines.....	67,519	72,015
Melado.....	28,026	301,194
Molasses.....	31,272	8,814
Tobaccos and cigars.....	14,647	15,712
Wood goods.....	21,658	19,528
Brass and manufactures..	15,086	18,701
Copper.....	10,218	19,542
Iron and steel.....	319,905	366,540
Metals, various.....	11,820	8,958
Lead and manufactures..	23,206	4,939

Total metals.....\$380,235 \$418,680

Of the total exports at Montreal for November last, \$5,331,404 worth was of Canadian production, as compared with \$3,217,941 in the preceding November, while goods exported not the produce of Canada totalled \$2,662,863, compared with \$976,042. The items of cheese, \$1,531,654; butter, \$197,199; eggs, \$112,826; horned cattle, \$791,607; fruits, \$365,809; grain, \$1,637,041; flour, \$126,161, are the principal ones. We classify the different products:

EXPORTS, CANADIAN PRODUCE.

Produce of	Nov., 1891.	Nov., 1890.
The Mine.....	\$ 68,519	\$ 62,199
" Fisheries.....	30,603	15,690
" Forest.....	116,941	195,549
" Field.....	2,228,581	2,801,639
Animals, &c.....	2,792,331	2,027,123
Manufactures.....	94,205	115,741
Miscellaneous.....	174
Total.....	\$5,334,404	\$3,217,941

HOLIDAY AND EVERY DAY SHOPPING.

"If all the year were playing holidays, to sport would be as tedious as to work." Others besides the Mad-cap Prince Hal have found this out from experience. But wouldn't it be eminently agreeable if the holiday spirit of doing certain things could remain with us the year 'round? Haven't salesmen in our retail stores, for instance, found it pleasanter to sell goods at holiday time than at any other? During the two weeks just gone by how differently people went a-shopping from ordinary times! True, the article can't be any too good for father, mother, sister, brother, or sweetheart, and the purchaser may take longer in coming to a decision about it; but how altered the manner of making a selection, how little the desire to haggle over the price, how much more cheerfully the money is paid, and what a seemingly inexhaustible fund of patience and good humour, despite long hours and often poor pay, the salesmen have! To-morrow we resume our old ways, and wear our old faces. No wonder those on the other side of the counter from us are sometimes impolite and short in the grain. Are we buyers not often inconsiderate of them? We turn up our noses disdainfully at the quality, may be; say the price asked is downright extortion, and a pile of hurriedly inspected goods is left for the salesman to re-arrange as a token of the frequent don't-know-what-you-want, and the something-for-nothing style of many shoppers. Why can't we carry with us at all times something of the atmosphere of Christmas past? A little sunshine, even if artificial, goes a long way in taking off the rough edge of our dealings with one another—sunshine on the part of both buyer and seller—consideration on the one side, agreeableness on the other. Then the familiar "Nothing else