

## A RETAILER'S ADVICE.

A successful grocer in the Quaker city, while abroad on the Atlantic, took occasion, according to an exchange, to write to Secretary Smedley, of the Philadelphia Retail Grocers' Association, and give to young grocers and aspirants for independence some good advice, as follows:

"A word of counsel to young grocers—first, study your adaptations; if you are adapted to the business and like it, then make everything bend to accomplishing success, but remember this can never be done unless you have in the first good moral habits; this is the first qualification; to my mind there is no such thing as what some would call luck. To my mind, based on experience, pluck is luck; the old adage holds good, 'Keep your store, and your store will keep you;' let this be a motto, and depend upon it you must succeed.

"Again, never buy more goods than you can pay for when the bill becomes due; never make a promise, without you first see your way clear to fulfil it. Always try and discount your bills; it will pay you!

"Do not allow salesmen to persuade you to buy what you do not see your way clear to sell before the discount season arrives. You will find this an excellent plan—first, because it makes more money for you, and all merchants hunt up the men that discount, with the bargains they have to offer.

"If you want to enlarge your business never do it by keeping your wholesaler waiting for his money; if you find it needful, go to some friend and borrow what you require and pay interest. By this means it enables you to be always independent and respected. That is the plan I adopted in my business life, and I recommend it to any young man: it is bound to succeed if these suggestions are adopted. Last, but not least, never lose faith in yourself, and aim high, and you will 'get there.' I will close with the words of Solomon: 'See'st thou a man diligent in business, he shall stand before kings, and not before mean men.'"

## SUICIDE AND ITS CAUSES.

A review of a work on "Suicide and Insanity," published lately in a London journal, contains the following: Confining attention to recent years, we find from statistics based on the registrar-general's returns that in the period of 1867-88 (twenty-two years) the number of suicides has risen steadily. In the former year there were 1,316 discovered in England and Wales, and in the latter 2,308, showing an increase for the period of over 75 per cent. This steady and rapid increase of self-destruction, remarks Dr. Strahan, is "common to the whole civilized world. It is most marked in those countries which take leading parts of the world's doings, but it is noticeable in all," and particularly on the North American continent. And now as to causes. Dr. Strahan has fairly well demonstrated that "the cause of all true suicide lies in that degenerate condition which is the constant product of civilization."

"All that goes to make up what we call civilization, aided by drunkenness, gluttony, and all other vicious excesses, leads to degenerative changes in the organism, and it is from the abnormal condition thus acquired that arises true suicide and such allied evils as insanity, idiocy, epilepsy and instinctive crime." Dr. Strahan has made an analysis of the several causes to which suicide has customarily been attributed, and the chief of his conclusions are "that intemperance can be charged with but a small portion of the increase," and "that the increased ferocity of the struggle for life cannot be set down as the cause of much of the additional self-destruction." The question then arises, to what are we to attribute the increase? and his answer is, "Hereditary transmission."

The importance of attention being given by medical examiners to the family history of applicants for assurance thus becomes apparent, and a closer scrutiny of this, in the light of the facts adduced by Dr. Strahan, might well be enjoined on all connected with the medical department of life assurance offices.

The difficulty of proving by statistics the part played in the production of suicide by heredity is insurmountable; but notwithstanding the efforts of relatives and friends to conceal the truth, enough is known to prove the soundness of our assertion—that the greater part of the increase in recent years is due to hereditary transmission.

Statistics of suicides, alluded to by the Paris

correspondent of the London *Standard*, show that during the last four years 26,000 persons, three or four times the number in England, have in France put an end to their own lives; in Italy, with a population almost equal to that of France, the number of suicides during the same period has not exceeded 8,000. In seeking the reasons for this great difference, the well-known Parisian journalist, M. Henri Fouquier, explains that in Italy the Roman Catholic religion is still strongly rooted in the population, and that it acts as a deterrent against self-destruction. Formerly, in Italy, the body of a suicide was dragged through the streets and then exhibited on a gibbet. Moreover, if Italy is not so rich a country as France, poverty there is less severely felt and more easy to bear than in France, thanks to the Italian sunshine and blue sky. It is estimated that perhaps a quarter of the population of Naples, for instance, live in a state of poverty which could not be borne by a workman in Paris or in the towns of the north of France. In addition to this, mendicancy is not, in Italy, regarded as either shameful or humiliating. Therefore, notwithstanding the extreme poverty prevailing in Italy, M. Fouquier is not astonished that it should lead but few persons to commit suicide. M. Fouquier points out that in Italy self-destruction is in most cases the denouement of a love drama, whereas in France, out of an average of 6,500 suicides a year, there are not more than about 300 that can be classed as suicides of passion.

In France, money, or rather the lack of it, is the cause of self-destruction. M. Fouquier considers that some 2,000 suicides a year may be due to insanity; but he points out that it is now demonstrated by the statistics that in France 4,000 persons a year, that is to say, about ten persons a day, hang, drown or stifle themselves with the fumes of charcoal, or blow out their brains because they are ruined, because they are prosecuted by their creditors, because they cannot earn enough to procure food and are dying of starvation.

## NEWFOUNDLAND BANKS.

A special despatch from St. John's, N.F., dated 17th inst., to the Montreal *Gazette*, states that the condition of the Union Bank was disclosed in a report made by the committee. It is very bad. The liabilities are \$3,464,900, and the assets \$3,174,798, leaving a deficit of \$290,000. This deficit will probably be much greater on realization. The bank may pay its creditors sixty to seventy cents on the dollar. The over-drafts of the directors reach nearly a million and a quarter of dollars. The loss on this item will be more than three-quarters of a million of dollars. The shareholders lose double the value of their shares. Much indignation is felt against the directors.

Another despatch to the same journal, dated Saturday last, says that a statement of the condition of the Commercial Bank was presented to the shareholders on the previous day. It shows assets worth 48 cents on the dollar. The meeting of the shareholders was very stormy, and the directors were denounced in strong language. The five directors who composed the board overdraw \$1,250,000, and the total over-drafts amounted to a little over \$2,000,000. Prosecution of the directors of the Union Bank has not yet been begun, but the Government has the matter under advisement.

## PAWNSHOPS IN GREAT BRITAIN.

But few persons are aware of the enormous part which the pawnshop plays in the life of the British people. In no country in the world is more pawning done. It is estimated that the pledges amount to ten per head of the population a year, which would give 400,000,000 annually. The average value of the pledges is about 4s., which would mean that the loans amount to £20,000,000 a year. This estimate is not by any means exaggerated. At an inquiry held by a select committee of the House of Commons for the benefit of the pawnbrokers in 1870, it was stated by the chief witness who got up the evidence for the trade that in Liverpool there were 9,088,000 pledges taken in a year. On this same basis we might estimate that the number of pledges in London every year now will be about a hundred million. At the same inquiry the secretary of the Glasgow Pawnbrokers' Association stated that there were 6,960,000 pledges annually in that city, and that money lent amounted to £1,392,000.—*Finance Union*.

## A PROPOSED AMENDMENT.

The second stanza of the British national anthem is rather shaky poetry, and also pretty tough sentiment for a Christian nation in these latter days of enlightenment and toleration. To be sure, it breathes something of the militant spirit of the psalmist in his most bellicose frame of mind, and it is not out of keeping with some British practices in the past. But the Toronto Presbyterians are doubtless wise and right in dropping it. How would a verse like this do as a substitute?

Oh, great John Bull, to thee,  
Boss of the land and sea,  
We tribute pay,  
You'll rule by wit or might;  
Your cunning's "out of sight;"  
In bossing you delight,  
For that's your way.

This may be no better poetry than the eliminated verse, but it has at least the merit of truthfulness to nature.—*New York Commercial Advertiser*.

## FIRMS A CENTURY OLD.

One of the latest and not the least interesting of the retrospective societies of the United States, of which the *American Historical Register* is the organ, is the Association of Centenary Firms and Corporations. As the name implies, any firm that seeks fellowship in the association must be at least a hundred years old. The youngest member of the 31 firms that make up this unique society has just completed its century. It is the drug firm of W. H. Schieffelin & Co., of New York city. The oldest is more than two hundred years in operation, and is the Francis Perot's Sons Malting Company, of Philadelphia. Next to it comes the James M. Wilcox Paper Company, of the same city, which dates back to 1718. Among the other branches of business comprised in this list of venerable firms are publishing, milling, provisions, tobacco, pig iron, lead works, transportation, glass works, augers and bits, earthenware, snuff, seeds, tin and watches. Of the 31 firms represented, 21 have their home in Pennsylvania, 4 in New York, 2 in Massachusetts, 2 in Delaware, 1 in Maryland, and 1 in New Jersey. The condition of membership is that the business must have been for at least a hundred years under the control and management of the same family. Montreal has at least one firm that could claim (if the society were international) the right of admission—that of Gibb & Company. The *Gazette*, though nearing the close of the second decade of its second century of existence, has changed hands several times. There ought to be some old firms in Quebec. The Neilson family had an interest in the *Quebec Gazette* for nearly, if not quite, a century. Halifax, St. John, and Three Rivers ought also to furnish examples of centenary firms.—*R. V., in Montreal Gazette*.

## A GOOD SIZED ISLAND.

In a recent paper Mr. Tyrrell, of the Canadian Geological Survey, reaffirms that this continent north of the Churchill River and east of the Mackenzie, is a great island, a statement that was denied by Father Petitot five years ago. The explorer of the Geological Survey says that from the large body of water known as Wollaston Lake emerge two almost equal streams, the one flowing to Lake Athabasca and thence by the Slave and Mackenzie Rivers to the Arctic Ocean, and the other to Reindeer Lake, and thence by the Reindeer and Churchill Rivers to Hudson Bay, the island thus formed comprising about one-third of the Canadian domain; and directly southeast is another large island and between Lake Winnipeg and Hudson Bay, the result of a bifurcation in the little Sandy Lake, which has an outlet to Hudson Bay through the Severn River, and another to Lake Winnipeg through Family Lake.

"If I live long enough," he said, moodily, "I hope I'll get over being a natural mark for any bunko steerer that happens to be loose."

"What's the matter?"

"I concluded I'd have to economize, so I sent 50 cents to a man who said that was all he'd charge to tell me how to make a little money go a long way."

"And what did he tell you?"

"He simply wrote: 'Send five cents by express to San Francisco.'"