

## COMMERCIAL DEVELOPEMENT.

## SECOND PAPER.

The literature of the eastern maritime provinces of Canada shows that there has been a great deal of friction in maritime commerce, whether under separate provincial government or under the present Federal relations.

Much of this friction has arisen from the fishing industry which has always been a vexed question, for again the history of the Atlantic maritime fisheries shows that they have been a prolific source of diplomatic if not of open international quarreling.

It is not to be wondered at then that the fisheries of the west coast should, in their turn, become the subject of international dispute and diplomatic fencing.

Knowledge of the *meum et teum* of coast commerce, and that the public which is anxious for a commerce that is peaceful and honorable will not be slow in judging who the trespassers are, and that a time arrives in the ethics of commerce as well as in other matters when these trespassers cease to have supporters.

The demands of commerce are seldom unreasonable. It cannot be pursued with any hope of success, where capital is afraid to venture by reason of an uncertain and unenlightened policy on the part of government as well as the people themselves. All that commerce has ever really asked for is fair play. Sometimes capital has been invested into fields attractive enough, but a dishonest and unenlightened policy on the part of rulers has either driven away its devotees or it has, conscious of its own rights as well as power, summoned to its aid that assistance which some people are compelled to respect.

The conditions which, as a general rule, capital seeks are: (1) Legitimate industry, more or less profitable; (2) Stable government; (3) A commercial policy not so circumstanced as to render private enterprise wholly unprofitable; (4) A law abiding and industrious population possessing some local attachment to that portion of the world in which their lot is cast.

But capital does not always attain these conditions. Some are wanting, and, as everybody knows, there are continually arising circumstances that must always arise where capital and labor do not work in harmony as they should work but war with each other with more or less bitterness, and the condition is not improved by those agitators ever ready with their pens or lips but never with their pockets, to ameliorate the condition of the laboring man.

Reference has been made to the Atlantic maritime provinces which, however, it must be said, have seen their palmiest days—so far as maritime commerce is concerned—because it must be admitted that they have attained a degree of development which places them in the list of competitors for the world's commerce and which owing to their situation and to the competition of the Atlantic states and European countries, places them at some disadvantage, but, in many respects, they are holding their own in spite of great competition, and a commercial policy which does not

appear to suit the merchant marine which in all maritime countries seeks trade with the world divested of all restrictions.

When reference is made to the commerce of the west coast of the Dominion or, in other words, with British Columbia, although the same commercial policy prevails, the circumstances or rather the local conditions are not similar.

In the light of experience, the disputants should improve their methods, and neither party should be found now doing what, a few years ago, they would not hesitate to do, but, in justice to the Canadian people, it must be said that in these fisheries' disputes they have been almost wholly in the right as it is well endorsed by the now famous fishery award and other decisions which have become historical, and in justice to the American government, it is fair to say, that, on the whole, they have endeavored to act in a fair spirit, though this cannot be said of many of their citizens whose enterprise for trespassing within the headlands has been the immediate cause of much wrangling and no little bitter feeling.

It is to be hoped, in the light of experience, which should teach wisdom, that west coast commerce has seen the end of these international quarrels.

British Columbia is comparatively undeveloped. It is on the eastern shore of an ocean the commerce of which has only commenced. It possesses natural products that are not to be found in the adjacent states and which are in demand by those states, duty or no duty. It has only begun its career as a maritime country, and the advantages it offers to capital are probably the greatest possessed by any maritime country in the world. But these shall be expounded in another paper.

TRIENE.

## A FEW REMARKS ON CREDIT.

Always bear in mind that in trusting a man you are doing him a favor, and at the time a bill is due you have just as good a right to request him to settle as he has to request you to get the job done on time in the first place. Always set a time when a bill shall be paid. Indefinite credit is the worst of all evils. The more prompt a man can be made to pay, the better customer he becomes. If a man proves to be poor pay, unreliable, etc., do not continue to accept his orders.

Never credit on the strength of personal acquaintance alone. A man may have the hearty grip, winning smile and tender conscience of a Young Men's Christian Association secretary, and yet never dream that your pay-roll comes around on Saturday. He may have an eye of tender blue and wear the finest clothes; you may see the corner of a half used check book sticking out of his inside pocket, and yet—never pay his bills. To summarize: When asked for credit, always investigate the man's previous standing and get your information from the people who trusted him before. Always bear in mind: "The best criterion as to how a man will pay his bills is the way he has paid them."

Study this subject, and you will realize before you are too old to profit by it the value of cash in hand the ghost-like, unreal, visionary value of book accounts.

## NEVER ARGUE WITH A CUSTOMER.

It is very unwise for a grocer to get into an argument with a customer, even though satisfied that the latter is entirely wrong. If the grocer has acute observation, he will quickly discern whether it is manly or assumption for the purpose of increasing his importance in the eyes of the salesman. If the latter, it can be turned to advantage, and if the former, the grocer will act judiciously in confining his remarks to such points as he clearly knows he is right on, so that his ignorance may not be destroyed. A word of caution may be proper in relation to the degree of anxiety which he should show to effect a sale. In no case should this be carried so far as to give the customer the impression that the seller is to be very much benefited by making the sale in question, lest a suspicion arise in the mind of the customer that the seller's gain is to be made to his disadvantage, and he be therefore led to decline purchasing an article which he would otherwise buy.

## FENCE RAIL PHILOSOPHY.

An old friend of mine who was a bookkeeper told me that he once spent two weeks of hard labor hunting for an error of two cents in his trial balance. I asked him why it was necessary to spend so much valuable time hunting for an error of so small an amount. Certainly the business could not suffer even if this little sum entailed a loss to that amount. His reply was: "No, the business would not suffer, but I would. I would be taking down one bar of the fence that keeps me out of the field of wrong doing. If I had let that little item of two cents go, the next time it might have been two dollars, the next time twenty dollars, the next time two hundred, and by that time I should be clear over the fence, with self-control and self-respect all lost, ready to yield to any temptation. So you see I couldn't sell myself for two cents." I wish every person exercised as much care over their moral nature as this bookkeeper did. I wish every young man would say to the cigar he is tempted to smoke: "You are a small affair, and will do me no particular harm yourself, but if you deprave my appetite so that I will desire a glass of beer, which in turn will create a demand for a glass of whiskey, and which will in turn cause my ruin, morally, physically and financially, I think I can't afford to sell myself for a five-cent cigar."

I wish every person when invited to take a chance in some raffie, whether in a saloon or a church, would have the firmness to say: "Excuse me, but this little raffie ticket is the top rail that separates me from the field of gambling, and if I take it down it leaves it that much easier, and thus increases the temptation to climb over and invite the ruin that will certainly follow." If you don't make the first step in the wrong direction you will never go wrong. If you don't take the first glass of whiskey, that in itself may not materially hurt you, you will not take the last glass that will send you to a drunkard's grave. —Western Plowman.

Canadian hackney horses recently sold in London brought 60 to 70 guineas each.