

CREDIT IS TOO LONG.

A BANKER EXPRESSES HIS OPINION ON BUSINESS METHODS

In View of the Present Day—Some of the Reasons Why so Much Time is Given to the Consequences are Apt to be Bad—The Prospects for Full Business.

PROGRESS had the pleasure of having a long chat this week with a gentleman prominent in banking and business circles regarding the present condition of trade and the outlook for the future.

"There is no reason," he began, "to be discouraged as to the present condition of business or the prospects for the fall and winter. On the contrary, all things considered, the people of St. John and those of the province generally, have every reason to be thankful. Business has been dull, it is true, but we have had in no part of the province anything like a panic feeling; and I feel well assured that the worst is past, and that, with good crops all over, the fall will see a most satisfactory revival in trade. In the great majority of cases country traders have been able to pay less or more on their obligations, and the wholesalers have no reason to be dissatisfied. The present of course is not the time to pull in all sail so far as accommodations are concerned, but it is a time when business men generally, might well consider if the methods of trade all over the dominion could not be very materially changed. For some time past Ontario and Quebec houses have been extending their time of credit until at the present moment goods are being sold by them on really a credit of in many cases a whole year. In order to compete with them the St. John or other New Brunswick or Nova Scotia wholesaler has to follow suit. I regret to say that it is a fact that some business houses are selling goods now, the bills on which will not begin to date until next March or April. Then the parties will be drawn on at four months, and in some cases six months. Indeed this system has grown to such an extent that with many traders it has got to be not so much a question as to what the goods are to cost as to what the length of time the manufacturer or wholesaler is prepared to give. This system is doubly severe on the honest trader. In the first place it gives a dishonest man a chance to really buy at least two stocks in a year and dispose of the bulk of the goods at low figures and clear out—all before his first bill becomes due. As a consequence the wholesaler has to suffer by having to compete against such a person while he is in trade and against the balance of his bankrupt stock after he has quit the country. The honest man suffers in another way in consequence of the system. He does not look as sharply after his retail credit customers and when a demand is made upon him he may not be able to pay, which in many cases would mean disaster. Of course there are scores and scores of honest failures. Whether failures are honest or otherwise, creditors in their own interest should devise some means by which they come into competition with those of other business concerns."

"What remedy would you suggest?" "My mind is not definitely fixed upon what would be a proper remedy. One way to cure it, however, would be for the principal creditors to take back the goods or job out the bankrupt stock among those in business in the same city, town or village in which the failure occurred. I do not say that this would be the best method, but I am satisfied the business men of the dominion could agree upon a proper method if they gave the matter serious attention."

"What is the cause of the long credit system to which you have referred, and how would you cure it?" "The cause is twofold. It is due to over-production and a natural desire on the part of manufacturers to get clear of all surplus stocks; and also to the spirit of competition among the wholesale trade. Under it honest traders are liable to buy too largely. The time for payment seems so far off that they in many cases purchase much more than they require. The result is that when the day of reckoning comes more than a few of them have to draw back on the original sellers. In this way they are liable to get into deep water, and many a man who, under short credit, would be doing a safe business, would be shipwrecked under the present threatened system of long credit. Now for the remedy. Over-production can only be cured by lessening the supply and I fully agreed with the position of Progress that the over-supplied lumber market could not be cured by getting the mill men of St. John to work ten hours instead of nine. A curtailment in the hours of labor at all manufacturing work all over the dominion would do much to cure the present difficulty. I do not mean to say that five, six or seven or eight hours should constitute a day's work, but I mean to say that until the evil of over-production is cured the hours of labor should be reduced in most three-quarter day system were established for a time. I can well understand that St. John manufacturers of all kinds might naturally have a grievance in having to compete under a nine-hour system against goods from small towns where they work ten or more hours a day. Their effort, however, should be directed more towards spreading the shorter hour system all over the dominion rather than in killing out the nine-hour movement here. It requires but little logic to enable a man to reason that over-production cannot be cured by longer hours. Once the trade of the dominion is regulated in the matter of over-production, it should not be difficult for the wholesalers of Canada to come to a common understanding as to the length of credit to be allowed. It is their interest to do so, and they will be forced in self-defence to do so at no very distant day. What is to prevent a meeting among the different wholesalers in some part of the dominion every year? They might wisely say to each other something like this: 'We can afford to cut into each other on prices on some lines of goods and yet make a profit; but we cannot afford to encourage a system that really means a year's credit. If we encourage this, will it not lead to a greater evil? We believe it will, and we will therefore out of regard to our common interests put a stop to a system that may destroy the honest trader, result in great losses to ourselves and be beneficial only to the dishonest trader.'

THE WITNESSES WERE TARDY.

Some Interesting Chronicles of the Scott Act in Sussex.

And it came to pass as has heretofore been heralded in your columns that Sussex was inwardly disturbed by the enforcement of the Scott act.

And divers sundry persons have been hauled before ye chief magistrate and rulers among ye people.

And straightway many summonses were made on ye young men that they should come before his honor and testify.

But behold as ye day came for ye testimony they came not. No, not one. Some departed for ye fishing grounds, others went to the country for their health, and yet others silently, like the shadows of night, drifted away to unknown regions. Nevertheless the stern arm of the law restrained some who did wax exceeding wrath, and withal did have to come and testify.

But ye testimony of William just straight and to the point caused Frederick sore distress.

But as yet ye Chief Magistrate and Ruler among the people was tardy in pronouncing sentence.

Whereat much indignation did prevail, and a meeting of ye Chief Priests and Elders was called in ye Oddfellows temple to debate upon the same.

And again it appeareth that one Pat Rick hath again transgressed the law and straightway the majesty of the law was again evoked.

And sundry parchment was duly placed in Mack Clouds hands to duly serve upon Pat Rick.

But in the distance Pat Rick saw ye Mack Cloud coming, and straightway made he for ye stable and in the innmost recesses of ye fragrant hay sought he to evade the law.

But the sport of ye Mack Cloud was strewed within him, and immediately he proceeded to pitch around promiscuously ye fragrant hay.

And so ye battle waved long and loud but the majesty of the law was fully sustained, and Mack Cloud retired victorious.

But it is chronicled that even unto this day hath he been vigilantly engaged in extracting the hayseed from among his hair and garments. So much so that the day he said daily cried out in the fullness of his heart, 'Oh grant us quick relief from this oppressor.' But no relief cometh and like an avalanche bears down upon them the avenging host prepared to make it exceedingly hot and crisp for the offender.

For is it not an old saying that 'the mill of the gods grind slow, but grind exceeding sure.' And the air is white with the promises and pledges that the offender shall be driven from the land.

Then will arise an exceeding bitter cry when the thirsty tongue and parched throat shall cry for the 'Barley Bree,' as of old, but cry in vain.

When the sound of the ale pump pouring forth its frothing stream shall no longer be heard in the land.

When they who once were used to quench their thirst met the cool and sparkling water from the old oaken bucket shall return again to their first love.

When the severe and smiling countenance of ye bronzed and sun-burned resident of Donegal and Saddle Back shall be clouded o'er as he fails to find his favorite draw as of old.

And so even as these chronicles are thereof no man yet knoweth.

But in the time to come ye shall be further enlightened as to what hath been done and the results thereof.

So that ye shall know how goeth the battle even from the uprising to the going down of the sun.

X. Y. Z.

The Speed of Steam Yachts.

From a general view of the subject it would appear that no marked gain in speed can be reached by confining the attention to any one element or factor of speed; but by a constant devotion to the details of construction, particularly with a view to lessening weights, much can be done to increase the speed of yachts and other vessels, even with the materials now available.

With means now available, a speed for a yacht of twenty-eight miles an hour is quite within our reach; that is, in a run of five hours' duration. Shorter runs at a rate of thirty-one miles an hour have been made by a few torpedo boats, and whatever this class of vessels can do may be taken as a measure of the possibilities of a yacht, and indeed more; for when the warlike apparatus is omitted the chances for attaining the highest speed are increased. It would not be wise to place an actual limit on possible speed, but we can only admit that, as progress has been made in the last decade, raising speeds from 40 to 50 per cent, it is not unreasonable to expect a still further gain, although not so marked a one. It is surely within bounds of reason to say that, by the opening of the new century, steam yachts having a speed of thirty-five miles an hour will be no uncommon thing; and it is also to be hoped that, with the improvement of materials of construction, there will be a like strengthening of human tissue, both in nerve and muscle, for both are taxed to their utmost in the management of machinery and the guidance of vessels under such conditions. Lewis Herreshoff in North American Review.

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A USEFUL THING TO KNOW.

A Person Need Not Drown—Hold Your Breath and Follow Instructions.

To keep from drowning it is not necessary to know how to swim. This may seem at first a rather strange statement, but much depends on the meaning that is attached to the word "swim." A man may be able to "tread water," yet he may not know how to swim. When a man swims it means one thing, when a dog swims it means another and somewhat different thing. In the main, the difference is one of position—of standing upright or sprawling in the water. Of course, the dog cannot swim as the man can and does, but a man may swim on first trial as a dog swims, if he will only do as the dog does.

In what follows the object is to show how drowning may, under ordinary circumstances, be prevented even in the case of persons wholly ignorant of what is called "swimming." They are a dog into the water, and at once he begins to tread water, the same as when out of water. Why should a man, woman or child do different under like circumstances? Clearly there is no good reason why any human being who cannot raise an outcry, throw up the hands, and sink out of sight.

The trouble is that nine persons out of ten lose their presence of mind when for the first time in water beyond their depth. If, instead of struggling, people would do more thinking, fewer would be drowned. Oddly enough, people have to be told to do just what the animal does instinctively in the water. The dog, the horse, the deer and even the cat tread or walk the water at first attempt. Man's ignorance of so simple a thing as treading water is a little remarkable. It is nonsense to say that animals have any advantage in the water over men. On the contrary, man has the further advantage of paddle-formation of hands and of being able to rest himself when tired by floating, a thing which the animals never do. The man who cannot swim must, for the example of the animal, and should go into the water, and he must strike alternately with hand and foot, exactly as the dog does—one, two; one, two.

All human beings can walk in the water without any preliminary practice, if they will simply keep cool-headed. The cut keep from drowning it is necessary only to tread or walk the water.

The most simple way to preserve life out of your depth is to float, which can be simply in lying flat on your back. This is easily accomplished by keeping the lungs inflated, the head thrown well back, the limbs extended, and the arms placed close to the body, with the hands over the head. The majority of people prefer to float on the back rather than to stand upright. Yet any man, woman or child who can walk on dry land can also walk in the water with safety.

Children the dogs met on the banks of the lake and the little spaniel began his fight for life. He adroitly managed to get the bull-dog to the edge of the water and then got him where he had to back with a display of intelligence his battle was a good deal more than half won, for his had the bull-dog at his mercy and in a very short time had him drowned."—Ez.

"Oh, he is a born debater!" said one friend of another, the other day. "There is nothing he likes better than an argument. He won't even eat anything that agrees with him."

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SMALL TOWNS LIKE BUTCHOUHE, Norton, Maryville, Chipmunk, Salisbury, Iboro, Grand Falls, Upper Woodstock, Presque, Isle, Carleton, Fort Fairfield, Madison, Son, month, and scores of other places should each have a boy selling Progress. Splendid profit and little work, by selling Progress. Splendid profit and little work.—address for information, Circulation Dept. Progress St. John, N. B.

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ARTISTIC MANTLE PIECES. In Wood and Slate, Open Fire Place Fixtures, Register Grates, Tile Hearths & Facings. We are showing the finest line of above goods that we have ever had, and we invite the attention of all interested to the same, as being unexcelled in Canada for variety and excellent value. EMERSON & FISHER, 75 to 79 Prince Wm. Street.

EARLY! PERHAPS. But winter is not far off, a very few weeks hence you will get out your COAL SCUTTLES. Our Winter Stock arrived this week, and EARLY PURCHASERS have dozens to select from. We commence to show them today. PRICES ARE REMARKABLY LOW. T. McAVITY & SONS, 13 & 15 KING STREET, ST. JOHN, N. B.

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Five minutes sh... absolutely nothing... Tuesday evening... Smith gave a very... ters, formerly M... the city. Among... the Misses Drake... Mr. and Mrs. W... Miss Halliday, M... Ford, Mr. A. H. I... A valuable me... choir will soon be... leaving for the Uni... two years. Miss... is leaving the Cent... church to spend som... Mr. Custance, B... church, is expecte... also fill in improv... for boys. On Thu... tainment was giv... I shall notice next... the soloists. I... Carl Martin, of... Toronto, Ont., is... of the Toronto... France has an ill... just now. Gonod... shattered as to fut... ever, and his phys... This is the latest... audiences of the b... upon the occasion... given by the Count... on concert was a... young ladies, am... daughter of the b... in England, who... of "honorable" be... orchestra was orga... attained a produc... ion.—Courier.

SPORTS Sporting circle... of this week. I... today when tur... ideas what a dif... this and last ye... Have you though... a grand game ev... local hundred pe... hoarse over the... This year the s... what they could... of it only as an... away. The one topic... the week has... the female aggr... Their "stadium... accounts of their... ing from the pas... show they poss... All the pleasur... at this that they... that they have n... grounds for g... the credit of the... Shamrocks that... their grounds for... an equally sure... player in the city... ever to do with...

Our last recall... as pleasant as... the are as any... good ball as Can... of 1889. We do... looking at a ga... attract not by an... but because they... to their sex. I am not inclin... that they will... with the Socials... of those member... know to believe... themselves by app... tion. Just see if... The same show... beach, and the... is the Boston "G... The long-heralded... ladies' base ball... in Old Orchard... populous and impo... noon train, and im... their field and... circus rig, short... a sorry-looking... base ball team was... ball diamond was... ed in "Shille, Kelly... the game was the... At every bi... sprawl. Every time... tion a piercing yell... would flourish and... duck and one poor... in the great nation... on the ground in a... whole game, only... the spectacle, and a... at least two frisky... and in favor of the... ball game was in prog... of the crowd fell... and in favor of the... the game was the... ed in "Shille, Kelly... the game was the... 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