

when you request us to give you some references; you had better keep your goods, Mr. B—, as we do not wish any dealings with you whatever. Your letter proves to us sufficiently what you are. Hard up, I should judge, and want the 'chink' in advance. Well, we don't do business in this way, especially when it is as easily avoided as in this business. We have in possession now prices and goods far superior to that of yours; and, better than that, business men to deal with. We will keep your letter as a sample tacked up in office."

A RETAILER'S RESOLUTIONS FOR '92.

Will have a little clearing up after the holidays.

Will make a big effort to curtail credit-giving.

Will not be persuaded into buying goods that we are not really in need of.

Will not repeat an order for goods whose only merit were found to be cheapness.

Will not try and meet the reckless cutting of the rival over the way.

Will collect more promptly than I did before.

Will take stock at least twice a year and clear out shop-worn and slow goods.

Will be quite frank with creditors as to my position from time to time.

Will impress upon my clerks the importance of politeness to customers.

Will be considerate of my employees as to hours of work and wages.

Will not engage in outside speculation of any kind.

Will caution my salesmen against misrepresentation.

Will not try and do more trade than my capital justifies.

Will not give security for any one, nor endorse "accommodation" paper.

Will advertise in the local paper.

Will keep my stock adequately insured.

Will be well advised before joining any of the various assessment, co-operative, and so-called investment schemes that profess to give 2,000 dollars for ten, etc., etc.

Will live within my income.

Will read my trade paper diligently and keep track of new ideas.

TALES TOLD BY TRAVELLERS.

Whether the approach of Christmas has to do with it, or whether it is the natural outcome of winter weather and a desire to get what comfort they can out of personal intercourse, since the weather is unfavorable and business is dull—whatever is the reason, there has been observable in several groups of commercial travellers within the week a marked disposition to fraternize and to excel each other in the telling of stories. Some of the Knights of the Road are excellent storytellers, highly imaginative fellows, with Sam Weller's "double million magnifyin' glasses" always on, that enable one "to see through two pair o' stairs and a deal door." Others of them have no imagination at all, but some of their stories of actual fact are good—even rich. It is worth while to repeat a few of them, a Barrie group, for example:

That good town has been pretty full of commercial men this week, and one may safely venture to say there is no class of people who enjoy and appreciate the holidays more than they do. It was pleasant to fall in the other evening with a group of old travellers who

represent some of the largest houses in the cities. As we sat by a cheerful log fire in the Queen's Hotel, Mr. Tollington, the well known dry goods traveller, after lighting his pipe, began:

"By the way, I heard rather a good thing a few days ago. About thirty years ago, Tommy Jenkins—who is now dead and gone, poor fellow—started in a general country store, in Barrie. Previous to that time, the old man had run a saw-mill, worked a farm, kept livery stable and done pretty much everything except keep store. One day a lady who was visiting the village (it was a village then) went into Jenkins' store and asked to look at some hose. The old man went into the back storehouse and brought out a couple of garden tools used for hoeing potatoes, at the same time remarking that "it was kind o' late in the fall to be buying hoses."

"Mr. Jenkins, these are not what I want at all; it's ladies' hose I wish to see."

The old man trotted back and brought out two hoses of a smaller size, remarking that "them there was the lightest he had at present."

"Dear me, Mr. Jenkins, those are not what I want—it is hose—h-o-s-e—I want to look at, please."

"Well, I ain't much at spellin', marm, that's a fact, but I'm blamed sartin' h-o-s-e don't spell hoses."

"Now, Mr. Jenkins, it is hose I meant—what vulgar people call stockings. Now, do you understand?"

"Stockings! Why didn't yer say stockings. You townsfolks forget such new-fangled names for things. Hoses, indeed; who ever heard the like."

We are always glad to see immigrants, of a desirable class, coming to the country. And every one will give a lift to a person who shows a willingness to turn his hand to any thing for an honest living. But for the "haw haw" sort of fellow, or the one for whom nothing in this "blawsted colony" is good enough, we have a reserve stock of contempt. Here is a story about a new comer, told by Mr. Cathcart, who is well known in the hardware trade:

"I was talking," said Mr. Cathcart, "to a verdant young Englishman the other day who is at present attending bar in a hotel where I stay. Before he came out to Canada he worked in a pawnbroker's shop in London. The first job he struck after his arrival on this side the water was that of groom and coachman to a wealthy old lady, who belongs to one of the first families in the country. His name was Herbert and he was a rosy-cheeked, civil chap. Now he had never had anything to do with a horse in his life, but it was necessary for him to do something. The lady liked his bright cheerful looks, and said to him:

"Now, Herbert, you are quite capable of looking after the horse and carriage?"

"Oh, yes, mam; I've been amongst horses all my life."

"And what about gardening, Herbert; do you know anything about grape vines?"

"Yes mam; my father and brothers are market gardeners in England."

The first day after Herbert got the job, the cook came out to say that the carriage was wanted at once, so the boy got down the horse collar and tried to force it on with the narrow end up. After wrestling with the novel problem for ten minutes he came to the conclusion that the horse's head was swollen. The cook came out again and told him to hurry up, because the ladies were waiting. The lad was

now in a dreadful dilemma. Perspiration ran down his bonny, rosy cheeks, but the collar would not go on the horse's neck. He went to the gate and noticed all the horses that passed. Every one of them had their collars on narrow end up. He stopped a man who was driving an express wagon, told him that the horse's head was swollen, and begged him to come to the stable and give him a hand. The man kindly harnessed the horse, and in ten minutes Herbert was out on the street with his brass buttons, silk hat and cockade, the gayest of the gay. But he will never forget the time he first tried to harness a horse.

"Well," said Battersby, one of the pioneer grocery men, "I heard a yarn the other day that amused me. It was this: a family—or rather two branches of one family, who live up West—went to law about a year ago. The property in dispute was worth perhaps \$2,000. The case went from one court to another, until the property had to be sold to pay the costs of the proceedings. The man who got the verdict was quite a 'wag' in his way. He paid a visit to his lawyer and said to him:

"Well, we've had satisfaction any way. Now, I've followed your advice all through the case, and I want to ask your advice to-day. I have money enough left to start a peanut stand. I can command capital to buy a pushcart and go to gathering rags, bones and empty bottles. Or I might handle bananas in a small way. What do you advise?"

"Well, John," was the reply, "I confine myself to legal matters, but I should say there's money in bananas, John. Try 'bananas.'"

COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA.

There was disclosed much of an encouraging nature to the members of this body at its annual meeting, held in this city on Wednesday last, when President John Burns occupied the chair. The annual report submitted was the nineteenth, showing that soon the association will reach its majority; then, judging from present indications, it will have attained a corresponding vigorous growth.

Mr. James Barrant, the secretary, told the meeting that notwithstanding the demands upon the funds had been larger than usual, a steadily increasing surplus was indicated, as also a gratifying addition to membership. There were to-day 3,290 on the roll, 157 more than during the previous year. The receipts for the year ending November 30th were \$40,175.62, leaving a balance of \$9,976.70 over disbursements. Payments under the annual mortuary benefit allotment were \$21,648. The maximum mortuary benefit for 1892 was fixed at \$1,200. Accident claims amounting to \$1,777.30 were paid. The report referred to the accident insurance scheme; to the new rooms of the association; to the anticipated amalgamation with the North-West Travellers' Association; to the friendly attitude of the railway companies, emphasized in reduced fares and increased baggage facilities. Not a single certificate had been cancelled for breach of railway privileges. Hope was expressed that every member would become a contributor to the relief fund, and devoted loyalty and zeal to the interests of the association was urged. The removal by death of twenty-four members during the year is touchingly referred to, and the sympathies for the relatives put in the form of a resolution. A motion was also carried that an amendment to the charter be procured, with a view to the extension of