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Daily News on Daily Doings

HELL LITERARY NOT LITERAL.

Captain Tuttle's terse remark that whether there be a literal Hell or not concerns only those who are going there, and that they will know about it soon enough, is probably the decision already come to by busy men in Prince Rupert. For those who are still arguing the matter out The Daily News offers, in the manner of a final word on the question, for which it has little further space to spare, the following far-reaching thoughts from literature. One has been already quoted. The others may be new to the controversialists in Rupert.

First and foremost is the famous view of Milton:

"The mind is its own place, and in itself

Can make a heaven of hell, a hell of heaven."

Then there is another much more modern verse containing an idea of mental hell. It is by Kipling, possibly derived from an ancient Indian aphorism. It runs:

"If we fall in the race—though we win—the hoofside is scarred on the course; Though Allah and Earth pardon Sin, remaineth forever Remorse."

Finally, there is a tremendous thought contained in an anonymous ancient inscription which runs:

"Of this alone is Deity bereft: To make undone whatever hath been done."

Allowing for the persistence of consciousness and memory after death, these ideas certainly make possible eternal pain. But these are only human thoughts, and there is a Greater than all that is only human.

HARD FEELING AT PANAMA.

The following is from an editorial in the Quebec Chronicle, entitled "Hard Feeling to Be Avoided":

"It would be a matter of acting regret if the misguided action of the United States Senate should interfere with the success of the Panama fair. That exposition is being looked forward to for the bringing together of the nations in peaceful attitude, but now it would seem as if the Senate has decided to bring the nations together when the celebration of the opening of the canal takes place looking daggers at one another. The situation is ominous."

GOOD PLAN FOR THE CITY COUNCIL.

The House of Representatives of Australia has adopted a rule limiting to sixty-five minutes the length of a member's speech, with an extension to ninety-five minutes in special cases. Perhaps the regulation will work so well that other legislative bodies will adopt it, to their gain. For the man who has something to say sixty-five minutes should suffice for his saying it. A former mayor of Prince Rupert once endeavored to bring into effect some healthy legislation in this line for the local hall of oratory, but of late the enactment has been allowed to lapse a little.

TAX MILLIONAIRES FOR THEIR GOOD.

Andrew Carnegie thinks the millionaires of the United States are not taxed enough. They should be taxed in proportion to the income they enjoy under the protection of the state, he thinks, "not as a punishment, but just for their good, because it is just, and justice alone insures general contentment." But they won't; always escape, he prophesies. And it is conceivable that their good won't be the only thing considered when the change comes.

A PRESIDENTIAL PROPHECY.

President Lincoln, shortly before his death, in a letter to a friend in Illinois, who wrote congratulating him on the near approach of the end of the war, said: "Yes, we may all congratulate ourselves that this cruel war is nearing its close. It has cost a vast amount of treasure and blood. The best blood of American youth has been freely offered upon the country's altar that the nation might live. It has been a trying hour indeed to the republic, but I see in the near future a crisis approaching that unnerves me, and causes me to tremble for the safety of my country. As a result of the war, corporations have been enthroned, an era of corruption in high places will follow, and the money power of the country will endeavor to prolong its reign by working upon the prejudices of the people until the wealth is aggregated in the hands of the few and the republic is destroyed. I feel at this moment more anxiety for the safety of my country than ever before, even in the midst of the rebellion."

ABOLISH THE CREDIT SYSTEM: AN ARTICLE FOR ANOTHER CITY BUT APPLICABLE RIGHT HERE IN RUPERT

One of the problems of merchandising, and in fact of all branches of business, is that of credit. People have got into the habit of having goods charged at butchers', their grocer's, the dry goods stores, and in fact at every business place where credit may be obtained. These accounts are, generally speaking, honestly incurred. The intention is to pay up everything when pay day comes, or when the day of whatever other source of income a person man have arrives.

System Is Abused.

The system is one which leads to great abuses. In the first place it encourages over expenditure. People will order things in the belief that when the time comes they will be able to pay in full all that they owe, but in many cases the sad discovery is made when the time for payment comes that the bills are much greater than the amount of income available for their liquidation. The customer pays what he can on his various bills in the hope that next month it will be possible to reduce the amount of the purchases and through the saving thus effected meet the previous arrears. But when the next month's purchases are totalled up, however, it is generally found that this has not been done and that the total liabilities are greater than ever. This goes on from month to month until finally the purchaser on credit becomes hopelessly involved.

Simply Dishonest.

Then there is the other class who will take advantage of the credit system to the last possible cent, spending their ready money on their pleasure or using it for speculative purposes along lines 'hai amount to little, if anything, better than gambling. To tell those who constitute this class that in the manner in which they take advantage of the credit system, they are absolutely dishonest, would be to raise a most vigorous protest. But that is the plain, unvarnished truth.

Everyone Suffers.

The result of the credit system is felt in financial and commercial life from one end of the country to the other. If the retail merchant, charging a reasonable price, cannot collect his money regularly from his customers he cannot pay the wholesalers regularly, and if the wholesalers cannot secure their money regularly they cannot pay the manufacturers and others from whom they buy their goods. Then the retail merchant must figure on his losses under the credit system and he must add sufficient profit in the prices which he charges to cover all possible loss in this manner. The wholesaler must also take into consideration the possibility of the failure of the retailer through the operation of the credit system and the manufacturer or other source of supply must take the same chance into consideration in regard to the wholesaler when fixing prices.

Bears on the Storekeeper.

Thus it will be seen the credit system affects prices from the source of supply to the ultimate consumer. A retailer handling goods on a cash basis knows exactly what profit he must make in order to continue successfully in business, and the same applies throughout. But as matters stand the retailer is forced through the operation of the

credit system to employ far more capital in his business than is necessary. In fixing his prices he must charge a fair rate of interest upon this and he must also add his percentage to cover bad debts. Thus prices are enhanced and those who pay their bills pay the piper and that, not only so far as the retailer goes, but also the added profit which the wholesaler and the producer charge in order to protect themselves against loss consequent upon the operation of the credit system.

Retail Man Chiefly.

Of course while the wholesaler and the producer must take into account the existence of the credit system in fixing their prices, it is the retail man who is affected to by far the greatest extent. He is the man who has to charge the greatest percentage to cover his bad debts account and to pay the interest on the money over and above what he would be required to invest were he conducting his business upon a cash basis. It follows, therefore, that if the credit system were abolished so far as the retailers are concerned, they would be enabled to cut their prices and not only still make as much profit as under the credit system, but in addition they would have the knowledge that they were conducting their affairs upon sound business principles.

Nelson or Rupert.

While all this may be gen-

erally applied, the effect of the credit system in Nelson is such that the matter is one of particular interest here. There is no excuse for the existence of the credit system in this city, at least to the extent to which it is in force. Were the people of Nelson generally to consider for a moment the effect of the present system on prices it is more than probable that the merchants would be asked by the consumers to put their businesses upon a cash basis.

Non-Payers Non-Buyers.

Those who now pay regularly would then get the benefit of lower prices, while those who do not now pay promptly would either have to do without some of the luxuries which they at present enjoy at others' expense or they would have to do without some of the necessities. They would not be allowed through their failure to meet their bills regularly to enhance the price of the necessities of life to their neighbors.

Dealers Should Unite.

In the opinion of The Daily News the credit system is a matter which should be taken up by the merchants of Nelson and which should be dealt with by them once and for all in a manner which will put business in Nelson on a proper footing to the advantage of the retailer, the wholesaler, the producer, but more than to any of these, to the consumer.—Nelson Daily News.

C. P. R. FEARS NO SHORTAGE OF BOX CARS

Warm, clean rooms at Savoy.

"We are making special preparations to handle the crops in the western provinces, and I feel certain that there will be no congestion in traffic during the harvest time," said G. J. Bury, vice president of the Canadian Pacific Railway and general manager of the western lines, the other day. "Our officials are assembling all possible equipment in anticipation of heavy grain shipments, and we are adding new cars so that we may be able to take care of the crops. It will be the biggest year in the history of the western provinces, but I believe the railroads will be able to cope with the situation without much difficulty."

KRUPP FIRM GIVES GIFTS TO GERMANS

Essen, Germany, Aug. 17.—In honor of the centenary of the great Krupp works at Essen, the company have donated \$3,500,000 to be distributed as gratuities to the 65,000 workmen, as welfare funds for citizens of Essen, and for the army and navy. Dr. Sydow, the Prussian minister of commerce, who is here to attend the celebration announced today that a large number of orders would be conferred

upon Krupp employees by the Emperor, who will arrive here tomorrow for the chief celebration.

If its news, you'll find it in the Daily News.

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Scoop Knows How to Take a Joke

—Drawn for The Daily News by "Hoy"



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