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RETAILERS' PROFITS.

THE BRITISH COLUMBIA COMMERCIAL JOURNAL has latterly been in receipt of a number of communications on the subject of what is described as the extreme advance on cost which it is said is the almost invariable demand of the retail trader, save and except in the matter of dry goods in which the competition is so keen and the change in styles so frequent that "clearing out sales" at most ridiculously low—less, indeed, than living prices are the rule and not the exception. Druggists' staples and druggists' sundries are cited as cases in which the profits cannot be described as short of exorbitant, hence the army of drug stores all of which seem to be doing well, closings up among them being few and far between.

Then if one looks at the family or rather the prescription trade, a bottle of distilled water containing perhaps a drachm of the most inexpensive tincture cannot be had for less than fifty cents, leaving a profit of at least forty cents—some say to be divided between the druggist and the medical man, who, it is notorious, is accustomed to carry with him prescription papers bearing the head lines of some favored drug store, followed invariably by the symbolical "R." and occasionally by the direction "Sig." Now, is not the Dr. accustomed to be paid by his patient? Why should he then accept, if he does not actually demand, an *honorary* fee from the dispenser in addition to the professional fee of his patient? As for the druggist, he makes it his general rule to charge fifty cents for a twenty-five cent patent medicine, and for other packages he cinches his customers in about the same proportion. This is in addition to the profit he makes over and above the profit derived by selling the article at the price for which it retails nearer the place of production.

But it is the grocer of whom the consumer most frequently complains. Taking quality into consideration, tea, though much nearer its place of growth, is more costly than say at Toronto or Montreal. Sugar, at the present, is about as cheap as it is to be had anywhere else; but that is due to the competition of Hawaiian and other descriptions that have been placed upon the market, but not infrequently a soft white sugar is palmed off upon the consumer at the same price as the harder and much more economic article that sells at the same price. Coffee is from 25 to 50 per cent. dearer than in either of the places we have named. Canned and preserved goods are almost infinitely higher.

Dried fruits are not to be had except at exorbitant rates, despite the proximity of the California orchards and gardens. Butter and cheese are away up, and, as for quality, what is offered is frequently below the standard. Other staples may be similarly spoken of, while, as for fancy lines, spices, condiments, biscuits, etc.—many people are forced to satisfy their appetites much in the same way as the hungry boy did, who, after looking through the windows of an Old Country cook shop, is reported to have gone away with the exclamation "Thank God for a good dinner!"

It is claimed that there are two reasons why in addition to much higher rents customers are compelled to pay such a large advance on cost. How much this amounts to can readily be seen by any one who has the opportunity of seeing the wholesale price lists. In the first place, it is said the distance that goods require to be brought involves augmented charges for freight. Supposing that it is \$1 per hundred weight extra that is only one cent per pound, and not the additional sum that is expected by the retail storekeeper who, according to some wholesalers, has only to bear a share of the difference, the competition in the distributing houses being such as to compel them not subsequently to assume the entire burden.

No doubt one reason of the excessive profits of which we speak is the undue amount of credit extended to some customers, whose neglect to pay is the cause of an additional imposition on customers generally. The retailer in consequence of the default of those who buy from him is forced to pay for the additional time during which his paper runs. If he placed this on the shoulders of those who neglect to pay in the shape of interest charges, there would not be so much to complain of, but, as it is, every one is the sufferer on account of these inordinate profits.

While speaking of the complaints of the wholesalers of these undue profits, it must be said that among them there are, it is announced, those who, when they have a retail customer requiring an extended line of credit make him pay in the first place extra prices for what he buys, duplicating and possibly triplicating their ordinary profits because they know that the retail dealer is helpless in their hands. One thing is certain, said a well-known and highly respected merchant, the other day, prices to consumers must be brought down to rock bottom figures. People cannot afford to pay more. Wages are getting lower, and there are many who cannot, even at the reduction, get sufficient work to do. The days when cost was no object are over, and if those who are now in business do not take a move in the right direction there are those who will enter the field and acquire the trade which they have recklessly driven away.

A BAD SERVICE.

In announcing that the steamer North Pacific had gone on the run in place of the City of Kingston, the *Seattle Post-Intelligencer* says: "The North Pacific is not so fast as the Kingston, and can barely make the round trip in twenty-four hours; but, if she runs behind, the one day in the week when she does not run will afford

time to catch up with the schedule." Now, this is not very consoling to the people affected by any delays there may be. The North Pacific lost during the first four days of her return to service more than her due proportion of the day upon which she was supposed to be able to make up time so as to begin even with the incoming week, while on Friday she lost still more. It has been well said that no better means of destroying the popularity of the steamboat service to and from the Sound than to put on an antiquated and slow going vessel could be devised.

FRUIT GROWING.

An important convention of fruit growers of the states of Idaho, Oregon, Washington, and the Province of British Columbia, the traffic managers of the several railways of the Northwest and the commission merchants doing business in fruit is to be held at Spokane, on February 11. Referring to it the *Seattle Telegraph* says: "There is no part of America, except British Columbia, with just the same climatic conditions as we have here. Therefore, in order that the best results may be reached in fruit growing, it is necessary that a variety of fruit should be developed which is especially adapted to these conditions. A difference in soil or climate makes a great difference in fruit. Certain varieties of pears and peaches grown here are equal to any produced anywhere, and the same is true, though perhaps in a less degree, of apples. What seems to be needed is the development of varieties here by hybridizing or otherwise which will mature to best advantage in our long, cool seasons. Possibly it might be found desirable to try a few English varieties. These are some of the matters which a fruit growers' association could intelligently and profitably discuss." On Thursday evening the annual meeting of the British Columbia Fruit Growers' Association was held at New Westminster, when a number of important matters were discussed and the officers elected for the ensuing year, Mr. John Kirkland, of Ladners', being appointed president, and A. H. B. MacGowan, of Vancouver, secretary.

DISPUTING A LIFE INSURANCE CLAIM.

The Mutual Reserve Fund Life Association, of New York, which has a special faculty for disputing claims when the faintest excuse for such action presents itself, has just had a set-back in the Supreme Court of New York before Mr. Justice Patterson and a special jury. Joseph E. Austin took action to recover from that institution the sum of \$15,000, the amount of a policy on the life of his brother, who was drowned at Manhattan Beach while bathing July, 1891. After deliberating the jury gave a verdict for \$16,752.50 against the Mutual Reserve, which strove to prove that the person insured was not dead, and that the claim was a fictitious and fraudulent one. Policyholders generally will be pleased to see so severe a condemnation of a mean attempt to shirk a liability.