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PROSPECTS OF THE WESTERN CROPS.

Some telegrams received on Wednesday from points in Manitoba and the Territories were disquieting, for they announced that drouth was doing harm to the growing crop. Our Winnipeg despatch of yesterday noon, however, is calculated to dispel any such feeling of depression. We quote it below:

"The weather has been hot and dry throughout the West during the past week. Many points reported need of rain, stating that actual damage was being done for want of moisture. There was a general rain throughout this Western country last night, however, which will greatly relieve the situation. In spite of heavy rains during the early part of the season grain has not shown any marked tendency to go to straw. The straw is heavy, and will carry a heavy grain head. A majority of places heard from report grain heading out. The crop on high land is showing best growth, the crop on low lands being somewhat backward. Conditions on the whole promise bumper yield."

SHORTER CREDITS.

The question of shorter credit by merchants was taken up the other day by the Board of Trade of Neepawa, Manitoba. We hardly supposed it would be deemed necessary by any Western retailer to defend the giving of time to his customers, supposing that the cash system would instantly commend itself. But there were a number in the gathering who deemed it unwise to make any change. It was apparently to convert these that the president of the board, Mr. G. M. Gibbs, gave an address upon the general subject, parts of which we shall quote in order to help in dispelling the fears of merchants elsewhere who are timid about altering their system of giving credit just because their customers have got used to

it. Assuming that no one will dispute the contention that a system of cash trading is for the merchant's interest superior to a credit system, Mr. Gibbs combatted, first, the notion that a cash system will drive trade away from a town. He denies this, both on theoretical and practical grounds. Theoretically, the question needs no argument, he says, and "as regards the practical side of the objection, I am equally positive. It will not drive trade away from town, but rather increase it." Then he instances the large cash trade—all cash, indeed—done by the departmental stores in the cities. "They take away thousands of dollars worth of trade from every town in the country. Perhaps you may think this is because they offer tremendous inducements. Possibly they do in some cases, but in offering them to the outside public they rely principally on their catalogue to make their sales, while you have your goods, and, what ought to be besides an exceedingly strong factor in selling them, your personality."

Here the speaker made an excellent point. If a merchant has goods which are bought right, and which he understands, he has an enormous advantage in being on the spot to sell them for he is face to face with his customer, where his knowledge, his earnestness, his civility, can be brought to bear in convincing the man or woman. As against all this the department store, a thousand miles away, has to depend on catalogues and correspondence. Dealing with the sort of people who run accounts for six months in certain shops, and then when they sell their produce go to other shops to spend the cash (there are plenty such people—the Ontario woods used to be full of them), Mr. Gibbs gives such faithless folk a piece of his mind:

"There is no excuse for dealing away from home. Money should be spent in the locality in which it is made, otherwise the growth and success of the district is impaired. The conduct of those people who buy on credit in town and outside for cash cannot be too strongly condemned. The merchants know what they have to contend with in outside competition,