

**THE CANADIAN GROCER**  
& GENERAL STOREKEEPER

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and General Storekeepers.

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**SPECIAL TO OUR READERS.**

As the design of THE CANADIAN GROCER is to benefit mutually all interested in the business, we would request all parties ordering goods or making purchases of any description from houses advertising with us to mention in their letter that such advertisement was noticed in THE CANADIAN GROCER.

**OUR MONTREAL OFFICE.**

Our Montreal Office is located at 115 St. Francois Xavier St. Our representative, Mr. G. Hector Clemes, will be pleased to have subscribers and advertisers call upon him there. He will also pay special attention to gathering business items and attending generally to the interests of this paper.

**DEAD BEATS AND INDIGENTS.**

We use the term "dead-beat" in a broad sense, so that it includes all people who contract debts that they do not pay. On account of the stigma there is in the name, it ought to be supplemented by another to designate that class of people who are prevented from redeeming their credit by poverty or other misfortune. In the same way as there should be separate compartments in prisons for persons of greater and of less degrees of viciousness, so there ought to be distinctions in our epithets to label the delinquent class. Not only is it the more merciful way to treat the indigent debtor to assign to him a separate term in creditors' parlance, but it also makes the term "dead-beat" more odious to exclude from its application any person whose honesty appears to be sound. It intensifies the force of the word, and makes it more deeply brand him to whom it is attached.

The division of worthless debtors into the classes of the indigent who cannot pay and the unprincipled who will not pay, is more over of value to the trader. The man whose will is bad he can punish, recover from or expose. The one whose means alone are bad he will find it of little service to do

otherwise with than simply defend himself. With the "dead-beat" proper the possession of money is as strong a deterrent to pay a debt as the want of money is with the simply indigent man. The "deadbeat" feels that he is so much ahead if he can cancel a debt by simply refraining from paying it, while every dollar he acquires in the meantime becomes dearer to him. Of all the ways of disposing of money in hand he considers the most unjustifiable and foolish to be the using of it to pay debts, to employ it upon dead issues. His moral ideas are pernicious. His disposition to pay is weakened, not strengthened, by the acquirement of the means, and on such a man as that the full weight of the opprobrium there can be put in a degrading name ought to be concentrated.

It is a natural enough thing for a man to pay money more cheerfully when he is getting its equivalent concurrently, and every man is more or less reluctant to give money for value received months beforehand. With the "deadbeat" this reluctance becomes evasion of the responsibility, and all who deal with him soon learn that there is no time so good to get money due from him as the moment of buying. With him every dollar's worth got on credit represents a dollar gained.

**INJURIOUS MACHINE OILS.**

Manufacturers and owners of machinery generally have had a good deal to say of late about inferior lubricants, this class of stock being, they allege, much more common than it used to be. This dissatisfaction on the part of consumers is usually visited on the retailer, in the form of withdrawal from him of further trade in oils, if he has been found to have sold what was below standard stock.

It therefore behooves the trader to be on his guard against manufacturers who sell oils that are not what they seem. There is nothing else so certain to estrange the trade of a manufacturer as bad machine oils, because these not only serve him poorly as lubricants, but they damage his machinery. He has to depend on the honesty of the trader, as he cannot satisfactorily test the oils, and if the trader deceives him and also impairs his machinery, there is no likelihood of further dealings between them.

It is known that samples are carried and exhibited to the retail trade of the country, and that orders are taken for oils corresponding to the alleged quality of these samples, at prices much below what well-known manufacturers ask for oils graded the same. But these cheap oils turn out badly. Possibly the first order of the retailer may be satisfactory, the oil may be what it is represented to be, but the subsequent orders are filled with oil that will drive away that retailer's customers. The low price is inevitably followed by low grade. The assurances of the men who show the samples, that the oil will be equal to or better than that for which 5 or 10 cents more is paid to established makers, ought not to be accepted without some useful guarantee. The thing is not reasonable enough to be taken without reserve, and experience has taught the trade that it is not safe to take irresponsible statements in preference to the record of manufacturers who have made a reputation all over the country. The trader cannot test the oils. He must be beholden to the integrity of the manufacturer or his agent, and he should buy no oils from untried makers. That is his only safeguard. To undertake to judge for himself is absurd. The most experienced manufacturer may be fooled, with all he knows of gravity, fire-