

Implement companies tell us that they are compelled by the aggressiveness of their competitors to keep an efficient collection staff in order to get "their share" of the annual crop proceeds, but would be perfectly agreeable to taking "their share" when debtors cannot pay all, although until methods change they cannot expect to get "their share" unless they go after it. The collection agency is a big expense to the companies which they would gladly save, and certainly no farmer would urge them to keep collectors in the field.

What is the solution? Could debtors in their dealings bring about an improvement by distributing their revenue among their creditors on an equitable basis so that each one would get a fair share? By adopting such a practice and establishing a reputation for fairness and reliability, might not farmers who do so reasonably expect that in a year or two they would cease to be visited by the special collector? "*Dishonest through force of circumstance*," is a phrase sometimes used by creditors, but it merely means, "*Forced by special collectors to give some creditor a preference to which he is not entitled and unable by circumstances to pay the others what he would like to pay them.*" Many a man has got into costly difficulty with his other creditors or his loan company because he was too much influenced by an expert at collecting and paid one creditor more than he could spare without treating others unfairly.

Mutual confidence is necessary, and if there be dishonest debtors, and some think there are a few, they cannot expect to escape attention except by acting so wisely and fairly as to restore confidence. So long as people buy on credit they will have notes to pay in the fall, but could not much of the present difficulty be avoided by being frank with creditors, by laying full and correct information before them regarding assets and the proposed distribution of revenue, and by following unswervingly a fair and equitable plan of paying creditors from the resources at one's disposal? *The more this is done, the sooner will "co-operation" replace "competition" in collection methods.*

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