

THE COLLECTING LETTERS.

In fulfilment of our promise last week, we give a copy of the collecting letters as used by the Toronto Retail Grocers' Association. There is, we believe, nothing very wonderful claimed as to the wording of them, but their advantages lie in other directions. First, they are a necessary adjunct of a delinquent list; secondly, they are an assistance to the members in collecting a certain class of debts; thirdly, they can be made the source of a small profit to the funds of the Association; fourthly, they are inexpensive to the individual member. Instruct a collecting agency to do this work and the costs commence to run up. Send a lawyer's letter—the same thing happens; besides, both claim 10 or 15 per cent., if they collect any portion of the account. With the Association letters nothing of the kind takes place. If the member by means of these letters collects anything, he pockets the whole of it; if he fails, it costs him next to nothing. The letters are in a series of two—the first stamped A, the second B. The envelopes are prepared in like manner; on the left hand upper corner is printed:

"A. Toronto Retail Grocers' Association; office, 592 Parliament street; organized 1885, for the protection of the retail grocery trade."

The envelope for B is similar to that for letter A, the only difference being in the capital B, in place of A.

The first of the series, after the address and date, together with the official stamp of the Association, runs thus:

(A) Dear _____, an account owing by you to Mr. _____, grocer, of this city, has been lodged with this office. I have to inform you that the same must be at once settled, or I shall be compelled to place your name upon our list, issued for the guidance of the grocers of this city, who receive monthly a statement of these accounts for mutual protection. I hope to hear from the above named grocer that the necessity of placing your name on the above list has passed.

I remain,
Yours respectfully,

Secretary

The second letter, which follows in a few days if no results have been obtained, is stamped B. The remainder of the heading is the same as A. Mr. _____ Dear sir. You were notified by letter of a late date that an account owing by you to Mr. _____, grocer, of this city, and amounting to \$_____, required your immediate attention, and you have failed to settle as advised. I have now to state that unless a satisfactory settlement is made within ten days from this date, your name will be placed upon the next monthly list, for the informa-

tion of the grocers of this city. I trust that you will avail yourself of the time given you, and avoid this experience.

I remain,
Yours respectfully,
_____, Secretary.

These, then, are the letters, and truly they are plain enough. Now for the modus operandi. It is not claimed that they will draw blood from a stone, nor is it pretended that they will touch the heart of the professional dead beat, but there are lots of people who want spurring up and no amount of dunning by the grocer will affect them. They move in a good circle, however, and they don't like getting upon a delinquent list, so they strain a point or two and endeavor to be honest by paying up. In Toronto the member purchases these letters, already signed by the secretary, at a nominal price. He gets five of each of the series for 25 cents. When the necessity arises he sends letter A. All he has to do is to fill in the blanks, seal the envelope and post it. If he gets no reply, in a few days he sends B, and failing again he has recourse to the list. Of all these operations he has control, and he uses his own judgment in the matter. He is his own collector, and all collecting agency percentages belong to himself.

Looking at the letters and judging them by the results, they are effective and have had a very fair measure of success. The member who does not use them does not have to pay for them. The one who does is taxed so lightly that he can use them without feeling it. In conclusion, we have given this information simply because we have been asked for it by merchants outside of Toronto, and we cannot do less than recommend the adoption of a similar scheme wherever there is an association working.

CEYLON CINNAMON.

Most of this article finds its way to the London and St. Katharine docks. It is imported from Ceylon in canvas-covered bales about four feet in height, and packed with considerable care. Exceedingly thin quills of the spice are placed one within the other until they form a long and compact, though brittle, reed or stick. A large number of these sticks are packed together in a roll, or ball, and upon their arrival in the warehouse they are sorted, re-packed, and classified in four different grades, according to thickness, the thinnest bark being the best. Besides these four varieties of whole sticks, the broken sticks are sold separately—mostly to druggists. Cinnamon "chips"—which are, or were, exported separately from Ceylon in large quantities—are the small shoots removed from the long quill bark when it has been stripped of its leaves. They are very largely used for the distillation of essential oil, but the recent combination of cinnamon-growers in Ceylon has placed a veto upon their export, on the ground that their extensive sale spoils the European market for the more valuable product.—American Grocer.

IT MIGHT HAVE HAPPENED IN A GROCERY.

"Can I use your telephone a moment?" asked a lady, stepping into a drug store. "Certainly," said the polite drug man, and he engineered her to the back part of the store, past counters and bottles, to the telephone itself. "I cannot reach it," she said, anxiously. "Can I telephone for you?" asked the druggist, with one eye on his store. "Yes. Please call up Smith & Blank's drug store, and tell them to send Mrs. _____ a box of mustard leaves and a porous plaster. I have an account there," she kindly explained to the paralyzed druggist.—American Analyst.

"MY OWN CANADIAN HOME"

At the coming Christmas closing exercises, for the first time in the history of our country, the school children of Canada from the Atlantic to the Pacific will sing their own national song, "My Own Canadian Home." This is largely owing to the generosity of Mr. J. E. Ganong, of St. Stephen, N. B., who has presented copies to all the teachers and to the scholars of the principal cities of the Dominion, in all 95,000 copies.

The words of this song were written in 1888 by Mr. E. G. Nelson, and printed by order of the Department of Education on the covers of educational matter. In August of the present year they were set to music by Mr. Morley McLaughlin, and both the composers being residents of St. John, the Board of Trade of that city forwarded a copy, with a printed note, to every paper in Canada. The song is now played by the principal bands of America, including Gilmour's, Salem Cadets and the Washington Marine, and Mr. Ganong announces his intention of presenting the band score to every band in the Dominion.—"Dominion Illustrated."

Advertiser—Ginger, I'd like to have you write me a little ode on my baking powder. I want it right up to the prevailing style. Ginger—I understand. You want it alum-ode.

To Grocers!

There are three articles which the consuming public have decided are the best of their kind in the market, and it will pay every grocer to keep them in stock. They are

The "Horseshoe" brand of canned fruits and vegetables.

Packed by Bowlby Bros. & Co., of Watertford, Ont.

"Cairns" Home-made marmalade, jams and jellies.

Packed by Alexander Cairns, Paisley, Scotland.

The "Trident" brand of canned salmon.

Packed by Ed. Wadhams, Ladner's Landing, B.C.

Every package of the above brands guaranteed as to quality and weight.

BLAIKLOCK BROS, Agents,
17 Common St., MONTREAL.