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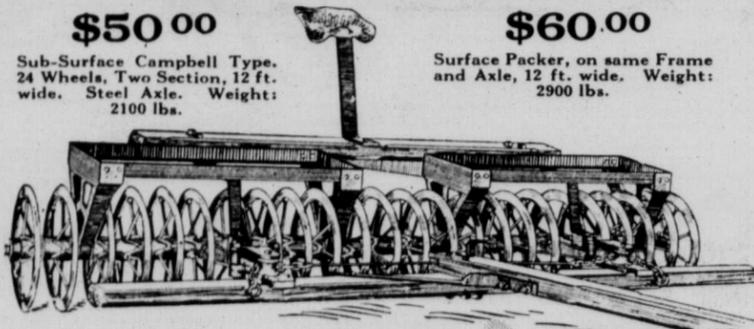
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out to farmers, yes, all his own and in some instances many times all his own capital, but the merchant is responsible, has become responsible because of his confidence in the farmer, when he had it in his power to pay that he would pay. Because of his confidence in the farmer, his business reputation, his success or failure as a business man, hangs in the balance while the farmer stands at the fork in the road.

It is true the merchant may take harsh steps and use force to make the farmer pay his account, but this is a costly process which must only be used as a last resort, and surely no farmer in this western country, with his bountiful harvest, would think of treating in this fashion the man who has befriended him so many times, who has staked his all and more on his justice and manhood. No, the farmer knows full well what is simple justice now. He will pay his just debts, his accounts with the village merchants, the interest and instalment on his land, the payments on his machinery, he will buy some things that his good wife needs so sorely for herself and to make the home more comfortable and the family happier. He will sell enough of his grain to do this, at any rate. He is too much of a man to be guilty of such an injustice. Yes, see his shoulders go back and his chest out, and mark the stride he takes as he turns into the right fork in the road. H. S. SEAMAN.

Note.—The above picture of the wicked farmer standing at the fork of the road gambling with the money of the good, kind country storekeeper will surely make every honest man weep—or else laugh. What the Credit Men's Association—that is the wholesalers—complain of is that some of the farmers, instead of rushing all their wheat on the market at once, are holding a portion or all of their crop until later in the season when prices may be expected to improve. Nothing apparently would satisfy the credit men except to see every bushel of wheat in the country sold before the close of navigation, regardless of the fact that such a glut always depresses the price. As a matter of fact the grain crop of the West has this fall been marketed as fast as the railroads could handle it. Already as much grain has passed inspection at Winnipeg as in other years would have comprised the total exportable surplus. Railways, elevators and grain dealers are working as they never did before, the deposits in the banks are higher than ever before and bank clearings have reached unheard of proportions. The farmers are paying their bills as fast as the channels of trade can handle their crop and turn it into money. We have a good deal of sympathy for the country merchant, however. Owing to his system of doing business, under which he gives credit to those customers whom he believes to be good risks and buys on credit from the jobbers and wholesalers, he is not able to sell a great many articles as cheaply as they can be obtained from the big mail order houses. The consequence is that with his liability to make bad debts and the certainty of having to wait for his money until winter in a great many cases, he cannot make a living without charging what would otherwise be exorbitant profits. A great many country stores scattered thru the West are virtually owned by the wholesalers in Winnipeg, the merchant being so heavily indebted that he is forced to buy everything from the particular house that is carrying him, and pay whatever prices for his goods that house may demand. The credit system in vogue in this country is responsible for a tremendous loss to consumers, retailers and the country generally. The consumer owes the retailer, the retailer owes the wholesaler, the wholesaler owes the manufacturer and the manufacturer owes the bank. Each must charge interest and make provision for the cost of collection and bad debts. What is needed is a banking system that will make loans direct to farmers to finance their farm operations, so that there will be only one interest charge, only one risk, and everyone will be able to pay cash. We would suggest that the Credit Men's Association should assist in simplifying the credit system of the country in the interest of economy rather than devote their talents to accusing the farmers of gambling with someone else's money.—Editor, Guide.



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