A Retail Grocer's Experience.

The following interesting letter appears in the *National Grocer*, written by a retailer, and will suggest an interesting line of study:

"Much has been said and much more can be said in favor of the 'collect on delivery' plan. From a two years' trial of the credit plan and a two years' trial of the cash plan I think I am competent to speak on this subject.

"During my two years' experience with credit I became disgusted with it; first, because my capital was out of my reach and beyond my control, and I was of course compelled to carry two stocks of goods in order to do business; one being on the books all the time, I could not meet the keen competition of the larger dealers, who, handling a general line of goods, were in the habit of cutting prices on groceries to cost, and often it was hard to stop at that limit; but of course we small grocers had to meet them, or they would gobble up our trade. This was hard to do and carry a lot of accounts in stock, which have a tendency to increase faster than the stock, as my customers being farmers had no regular time of paying, but wanted me to wait until they were in shape to pay up. And, my friends, it is much easier to open an account with a customer than to close it. In the first place, when an account with no definite time of payment is opened, the merchant in most cases is at the mercy of the customer. For instance, a man comes and starts a book account. He generally will pay a few dollars at a time, and in nine cases out of ten the account gets so far ahead of the payments that it never catches up, the dealer being afraid that if he undertakes to limit the amount of credit that he will lose the balance on the book, so, poor deluded mortal, he carries the line of credit right on, in the vain hope that the debtor may have a streak of luck and pay up. What dealer is there who has not been in a quandary many times in regard to the act of some slow and easy customer, as to whether it would be better to close up the account and lose the debt or keep on and try and get even first, generally pursuing the latter plan, until there is no hope of ever getting even. But worst of all is the dead beat, who gets in debt and never expects to pay, and every dealer who does business on the credit plan gets caught with them, although the association has done much to stop this.

"After doing a grocery business for two years, and suffering all the above annoyances, I resolved to be free from them or quit the business. I resolved to keep one stock of goods only, and that in the store. I told another dealer what I intended doing, and he said it was impossible, as I could not do business on a strictly cash basis, but my mind was made up, and when I announced my intention to the public that all goods were to be sold low and for cash, it met with no end of opposition. But I was firm, and with a direct opposition of a dozen other stores in my line, and all giving credit, it was uphill work, and for the first few months my trade was very small. But gradually people came to see that I could save them money, as, buying for cash and selling for cash, I got all discounts, made no bad debts, had my capital where I could handle it, and was in a position to meet all competition and down it. And now I feel safe in saying that I trade as much or more than any store in Conneaut carrying same amount of stock. I now carry a general stock and c... meet the competition of other general stores. Had I continued on the old plan I feel sure that I should be right where I commenced. If any dealer is in the same place I was two years ago I hope he will have the grit to make the change, believing that he will be better off in the end. But he must expect a struggle, as no reform was ever made without strong opposition. Of the two evils I honestly believe that the credit system hurts the retail dealer far worse than any competition or cutting prices does. Goods sold low for cash bring customers among the better class of people who have money and pay for what they get. The loose credit system not only worries the dealer's life out, but many an honest poor man is often the victim, paying high prices, and often the members of the family buy what they could have got along without just as well, and would if they had to pay cash at time of purchase. Bills run up very fast, and often the dealer is thought to be dishonest on that account. So on the whole I believe the credit plan is a delusion and a snare for both the retail dealer and the honest poor man who buys his goods and helps to pay the dead beat bill by paying high prices for his own.

Prices Wholesale at Toronto.

Flour—Slow demand. Car prices are: Manitoba patent, $5 25 to $5.30; Manitoba strong bakers', $4.85 to $5; Ontario, patents, $4.50 to $4.75; straight roller, $4.40 to $4 50.

Bran—Quoted at $16.50; middlings, $17 to $19.

Wheat—On call No. 1 Manitoba hard offered to arrive at $1.15 and $1.10 was bid. No. 2 hard offered at Carlton Junction at $1.06 and $1.05 was bid; 1 car sold to arrive at $1.05, and 2 more offered at $1.05, with $1.04½ bid; after the board a sale at $1.05 was reported. No. 3 hard offered at 95c to arrive at Carlton Junction or North Bay, and 94c was bid; it was offered to arrive at Point Edward, with grinding in transit privileges, at 97c, and 96c was bid for 5 cars; there were spot sales at 95½c Ontario points. Two cars No. 1 frosted offered at Point Edward at 88c; with 86c bid; a car to arrive by C. P. R. offered at 85c.

Barley—Dull. No demand and but little offered. No. 3, 48 to 49 cents.

Oats—Higher, with a good demand and light offerings. On call to-day 51c was bid for Manitoba white at Carleton Junction; for March delivery white offered at 55c, with 53c bid for 3 cars. White sold north and west at 45c and there were sales on track here at 47½c and 48c.

Butter and cheese—Good roll and tub is scarce and firm, but other grades are plentiful and hard to sell, especially low grades, which are going at buyer's prices. Quotations are: Creameries, per pound, 22 to 25c; dairy, Brockville, 18 to 22c; good to choice western, 16 to 18c; dairy, mediums, 13 to 14c, common and store packed 5 to 10c; large rolls, 12 to 18c; pound rolls, 18 to 20c. Cheese, September, 10½ to 11c; skims, 7 to 7½c.

Eggs—Not so plentiful and prices firmer at 16c to 17c, with lots at 15½ to 16c.

Apples—Green apples scarce and all wanted, at $2 to $3 per barrel. Dried apples, 7½ to 8½c; evaporated, 12½ to 14c.

Hogs and provisions—Dressed hogs held at $4.75 to $5.25. Cured products quoted: Mess pork, Canadian, $15 to $16; bacon, long, clear, per pound, 7½ to 9c; lard, Canada, tubs and pails, 9 to 9½c; smoked meats hams, per pound, 11 to 11½c; bellies, 10 to 11c; rolls, 9 to 9½c, backs, 10 to 10½c.

Fish—Quotations are: Pike, 4c per pound, pickerel, 6c; trout, 6 to 8c; whitefish 8c; Manitoba whitefish, 8c; cod, 7½c; haddock, 5½ to 6c, smelts, 5c; flounders, 5½c; tommy cods, 3c; steak trout, 8c; lake herrings, 4c; finnan haddie, 9c; sea herring, $2 per 100; mackerel, 12½c; black bass, 9½c.

Hides and Wool—Cured, 6 to 6½c; green, steers, 60 pounds and up, No. 1, 5½c; No. 2, 4½c. No. 3, 3½c; cows, No. 1, 4 to 5c; No. 2, 3 to 4c; No. 3, 2 to 3c. Pelts and lambskins—$1 to $1.40; veals, 8 pounds and up, green, No. 1, 8c; 6 pounds and up, green, No. 2, 6c; 8 pounds and up, cured, No. 1, 7½ to 9c; No. 2, 6½ to 8c. Wool, fleece, ordinary, 20c; pure down, 20 to 22c. rejects, 16 to 17c; pulled super, 22c.

Cattle—A few bunches of extra choice butchers' stock was on sale, and all such sold readily at from 4 to 4½c; fair to medium cattle sold at from 3½ to 4c, and inferior went as low as 3c per pound.

Miscellaneous Products—Beans, $1.35 to $1 75; potatoes, per bag, 90c to $1; do, on track, 85 to 90c; hops, 1888 crop, 8 to 10c; do, 1889 crop, 18 to 25c; do, 1890 crop, 30 to 40c; hay, timothy, $7 to $9; mixed $6 to $7; straw, $6.50 to $7 per ton; chickens, 50 to 70c; ducks, 50c to $1 per pair; turkeys, per pound, 11 to 13c; geese, do, 8c; onions, per barrel, $3 to $3.50.—*Empire*, March 2.

A special train containing the officials of the Duluth & Winnipeg railway and the representatives of English capitalists who have negotiated to purchase the bonds of the road, made a trip over the road to its present terminus last week.

A MANITOBA exchange, in quoting from THE COMMERCIAL upon the unrestricted reciprocity question, speaks of this journal as a "neutral paper." If this is intended to mean that THE COMMERCIAL keeps clear from meddling with political party scheming, it is all right. But when it comes to questions affecting the commercial interests of the country, this journal is anything but neutral. Most political questions of importance have a bearing upon the commercial interests of the country, and in all such contingencies this journal can be depended upon to speak in a way that will leave no doubt as to exactly what it means, quite regardless of the particular interests of any political party The trade question involved in the recent contest was discussed on its merits, and no attempt was made in any quarter to answer THE COMMERCIAL articles, because they were unanswerable. Regarding high tariffs, this journal has pursued but one course from its inception. Whether it be a national high tariff, or a still higher tariff on an international basis, the past utterances in these columns mapped out the only consistent course to be pursued in the late contest. If a high tariff be objectionable, a high tariff compact, which would tend to increase the customs tax and perpetuate the policy, must be regarded as more objectionable. to say nothing of the discrimination involved in the latter course.