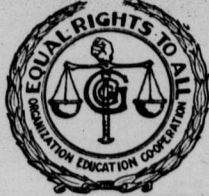


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 A Weekly Journal for Progressive Farmers

Published under the auspices and employed as the Official Organ of the Manitoba Grain Growers' Association, the Saskatchewan Grain Growers' Association, and the United Farmers of Alberta.



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**The Farmer and the Retail Merchant**

The following letter has been sent to The Guide by the Canadian Credit Men's Trust Association, with a request for publication:

The average farmer is up against a new proposition this fall—he has come to a new fork in the road; he has not travelled this way before.

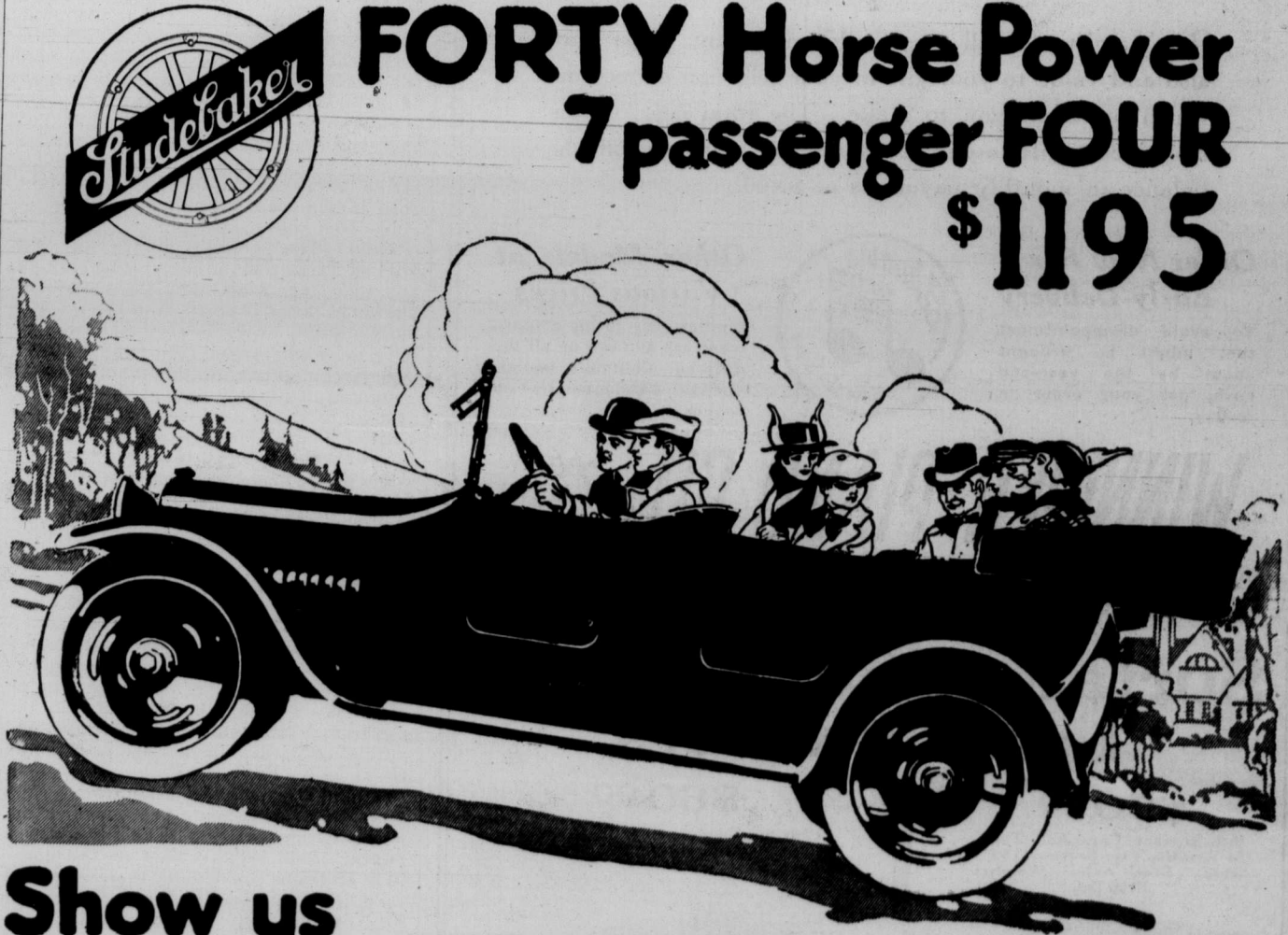
With the largest amount of land under crop he has ever had, by long odds the largest average yield that has ever been taken off his land, and at the same time able, today, to sell at a price that is far and away above the average price that has ruled for any five years in Western Canada, within his reach is the largest amount of cash he has ever had in sight at once in his experience as a farmer.

This new fork in the road he is traveling over has become a temptation. He has never experienced it before, for he has never had very much more than would pay his just debts which were due to others, and therefore never had a real temptation to gamble, never a time before when he could imagine that the few cents a bushel difference in the price of futures would be of any consequence to him, and make it worth while for him to take a chance at Dame Fortune.

This year, however, he has so much grain, and every other farmer has so much grain, it is not hard to imagine that, all other things being equal, grain prices are likely to advance, but no one will guarantee it even this year. However, this temptation is wrestling with the farmer, and the farmer is wrestling with the temptation.

As the farmer stands at the fork in the road will his memory run back over the past weeks and months, yes, and in a good many instances it is a record of years, and think of the willingness and confidence in him of the retail merchants of his village who have helped and sustained him when he had no other place to go for his necessities, and no money to pay for them. As he stands at the fork in the road, will he decide whose money it is that is the subject of his consideration? Of course the grain is his; surely when he has sold it and received the cash for it, it is his also, but is it, is it all his? Think again, he is in debt; the money that he owes is not his, is it? If it is not his, has he any right to gamble with it any more than a clerk has the right to gamble with money belonging to his employer? Can he, in justice to others, hold his grain until the expected rise in price arrives? It is just as possible that it may never arrive, but if he were sure of it, has he any right simply because he has the power to keep the man waiting for his own, when he has it in his power to pay him all his debt? This is the temptation. This is the new fork in the road. Which way will he take?

While he is standing, debating in his own mind, he should remember—but then he cannot, for he has never been told—the position the retail merchant is in or is likely to be in. Mr. Farmer does not know that in all probability the business career of the merchant is in jeopardy because he will not be able to pay his bills and satisfy his creditors, the wholesale merchants and jobbers, who have trusted him for the goods that he has supplied to the farmer. The farmer does not know that all the capital of the merchant is on his books, trusted



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