

Slow Pay.

"Inability to make collections, is the cause assigned for their failure by a majority of the retailers who suspend payment. The same difficulty in getting what is due them is at the bottom of most of the success and vexation which falls to the lot of successful merchants doing a good business. If all retail trade could be done on a basis of absolute cash down for every transaction, either of purchase or sale, it is probable that the margins of profit ultimately required of the consumer could be reduced one-fourth of what is now essential to safety. But no such good change in the methods of doing business is possible at present; nor is it probable that this generation will see anything approximating it.

The most that we to-day can hope for is a better system of collecting accounts; and, while this relief is, at best, but a palliative, it is worth very attentive consideration. The reported shortage of from ten to sixty per cent of the staple crops in large districts makes it probable that storekeepers in agricultural communities will during the coming fall and winter, be called to "carry" an unusually large proportion of their customers whose promptness they have heretofore relied upon. If this should be the case, the accounts of that large class who settle only at lengthy intervals will drag also, and will occasion serious inconvenience to many dealers of moderate capital and limited credit.

While we have no idea of suggesting to our readers the imminence of anything approaching a general stringency, we do think it the part of wisdom to bear in mind that there are more than a few localities in which forehandedness in collecting is at this time more than ordinarily prudent.

Although local conditions may thus make diligence in collecting unusually desirable, the means to be used need be none other than careful, prudent merchants habitually employ. The best way to collect old accounts is to get them before they come to be old. The next best plan is the nearest possible approach to the first. When delay becomes inevitable it often retains the friendship and good will of a desirable customer to put the account into a note. This is so far an adjustment that it in some measure relieves both parties. It gives the debtor the time he desires, and, if his standing is fair, the note may, in an emergency, be useful to the creditor before its maturity. Where the debtor's means are small and he desires to split up his payments, instead of taking, say, three notes, each for one-third of the debt, payable in two, four and six months respectively, make one note for the full amount payable at sixty days, write on the back a brief contract like this: "If one third of within named principal is paid at maturity, payment of remainder will be extended sixty days." This provision is fair to the maker of the note while, to some extent, protects the creditor.

Hard and fast rules for collecting slow accounts are of little use. It is a good plan to treat the case of each delinquent as if his were the only one of the kind. Consider his special circumstances carefully and adopt the plan which suits them best.

We notice several recent discussions of the

question of collections, which assume the existence of a large class of consumers who deliberately contract merchandise accounts with the express purpose of avoiding payment. This surely must be the view of the professional collector rather than that of the retail merchant. Such dishonesty is too common, it is true. But that it is at the root of one per cent. of bad debts, we disbelieve. An easy facility in running into debt is a very common weakness of lots of men who are away above any deliberate dishonesty about payment. The customer who is careless about his account should be watched as narrowly, but with a far different spirit, as the one whose honesty of purpose is doubted. It is a maxim of wonderfully wide bearing and application that "short accounts make long-time friends." The really well-meaning man is allowed to get behind. When pushed he promises adversely to his fears. Soon he is set down as perversely slow. Half the time such a result is as much the fault of the creditor as of the debtor.—*Bulletin of Commerce.*

**Manitoba and Northwestern Ry.
CHANGE OF TIME.**

Taking Effect Monday, August 15th, 1887

No. 4 MIXED	No. 2 PASS	STATIONS.		No. 1 PASS	No. 3 MIXED
LEAVE	LEAVE	Portage la Prairie		ARRIVE	ARRIVE
13 00	13 00			14 45	14 45
15 30	14 50	..... Gladstone		13 05	12 20
17 25	16 02	..... Neepawa		11 35	10 00
19 45	17 00	..... Minnedosa		10 45	8 40
	18 10	..... Rapid City		9 00	
22 30	18 48	..... Snod Lake		8 52	5 05
24 10	19 55	..... Birtle		7 45	3 30
	22 25	..... Binserath		5 10	
	23 45	..... Russell		3 45	
	1 05	..... Langenburg		2 30	
ARRIVE	ARRIVE			LEAVE	LEAVE

Meals.
No. 1, Mondays and Thursdays No. 1, Wednesdays and Saturdays. No. 2, Tuesdays and Fridays. No. 3, Tuesdays and Fridays.
Trains leave Minnedosa for Rapid City Tuesdays and Fridays at 17 10; returning leave Rapid City Wednesdays and Saturdays at 9. For Langenburg leave Birtle Fridays only at 21 00; returning leave Langenburg Saturdays only at 2 30. For Russell leave Birtle Tuesdays only at 21 returning leave Russell Wednesdays only at 3 45, making connection with m.l. line trains.
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