

The Commercial

WINNIPEG, NOVEMBER 3, 1890.

PUSH YOUR COLLECTIONS.

The credit system has been carried to extremes in this country of late years. Farmers are in debt heavily to country merchants as well as to other parties; the merchants are in debt to the wholesale trade, and so on all the way through. The system has brought many to the brink of ruin, and it has been recognized that a reform in our mode of doing business is necessary. Credit has been dispensed altogether too freely all around to allow of business being carried on on anything like a safe basis. A couple of unfavorable crop years in succession has rendered it very difficult to make collections, and the result has been to thoroughly expose the evils of the credit system as carried on in this way.

This year the crops have turned out fairly satisfactory to the large majority of our farmers, who should be able to wipe out their past liabilities to a large extent. We would therefore impress upon country merchants the advisability of pushing their collections. The importance of this matter cannot be too strongly urged. Do not wait until the farmers have marketed all their grain and paid out the proceeds therefrom in other ways. Store bills are the very first thing which should be paid, but as a rule they are the last. Many farmers will even invest their cash in speculative ventures, while store bills of long standing are left unpaid. This year there will be a strong push to collect outstanding liabilities all around. The implement and loan companies are preparing to make an extra effort to push collections. It is therefore the more necessary that country merchants should be up and doing, and use every effort to secure payment of their accounts. They will have to push the matter to get their share of the cash while it is going. We would say, do not be too much afraid of offending a customer. The money is due you, and you have a right to it. Moreover, you have liabilities which you must meet, and you need the cash. Wholesale houses have been very lenient during the past year, but they recognize the necessity of being firmer in the matter of collections in the future, and are now anxious to have accounts due them straightened up. Retail merchants will therefore be obliged to pay up more sharply, to keep their credit good. The way accounts have gone for the last year between the wholesale and retail trade is anything but a proper way of doing business. It is altogether wrong, and a change is necessary. Under the circumstances it was impossible to force payment earlier, but now that the harvest is over and the grain is ready for market, retail merchants cannot reasonably expect a much longer continuation of the leniency shown them by the wholesale houses during the past season. In order to straighten up accounts they must gather in the amounts due them. We would therefore again urge upon them the necessity of at once setting about the matter of collecting in their accounts, and pushing this department

most energetically. The collection of accounts will be for the next few months the most important matter to engage the attention of merchants all over the country.

Following up the collection of amounts on books, it is very necessary that an effort should be made to restrict the credit system for the future to a much greater extent than has been the case in the past. Experience during the past few years has shown that credit has been given altogether too freely. It will be a very difficult matter to correct the evil of long and free credit, as it has gained a firm footing in the country, but merchants should be firm in the matter, and endeavor to restrict the business to reasonable limits in the future. United action by the merchants in the different towns would be the most effectual way of remedying the evil. By meeting together to discuss the matter, dealers might come to some decision to work together to curtail the credit business.

NEGLECTING A PROFITABLE INDUSTRY.

Last week THE COMMERCIAL had something to say upon the question of raising hogs, by way of drawing attention to this important matter. THE COMMERCIAL does not reach the farmers of the country who are the greatest losers, through the neglect of this profitable industry. If the provincial papers would take up the question and discuss it thoroughly, they would be doing a service to the country at large, and the general discussion of the matter would be productive of good.

There is no question as to the vast importance of this matter to our farmers. One single statement is only necessary to show this. Pork can be produced at home for less than the cost of freight and duty on the imported article. That is, we pay more in freight and duty alone on the imported product than the cost of growing it at home would amount to. At the present time practically all cured hog products are brought in from the south and east. It is estimated that the cost to the consumers of western Canada for these commodities is not far from \$2,000,000 annually. The imported stuff costs three cents per pound duty, and say one cent per pound for freight and handling. Thus the consumers of these products here are paying four cents in freight and duty on every pound consumed, in addition to the first cost of the commodity and dealers' profits. It is estimated that pork can be produced at home at a cost of two to three cents per pound. In a year like the present, with large crops of cheap grain and roots, it is believed that it would not cost much over two cents per pound to grow pork here, or about half what we are paying in freight and duties on the imported stuff. Thus cured stuff costing five to six cents per pound in Chicago, is increased in value to 9 to 10 cents per pound laid down in Winnipeg, and to this again must be added dealers' profits. The freight and duty could be saved by producing these commodities at home, and this saving would be distributed among our people. Besides this, the farmer would have a further profit, being the difference between the cost of growing and the price realized for his hogs.

This should be sufficient to show the loss which this country is sustaining through not

producing its own hog meats. Besides this way of looking at the matter, there is also the fact to be borne in mind that large quantities of grain and potatoes are sent out of the country which could be more profitably consumed at home for feeding hogs.

IRRIGATING PRAIRIE LAND.

Recently THE COMMERCIAL reproduced an article from a Chicago grain paper regarding irrigation in Dakota. An experiment was made at Hitchcock, South Dakota, of irrigating by means of artesian wells, which proved wonderfully successful. The irrigated land produced twenty-three bushels of wheat per acre, worth 85 cents per bushel. The non-irrigated land adjoining produced four bushels per acre, worth 50 cents per bushel. About the same results were attained with other crops.

This brings forcibly to our attention the possibility of carrying out an extensive system of irrigation by means of artesian wells in our dry western country. Happily throughout Manitoba and a large portion of the territories there is no need to resort to irrigation, as the average rainfall is sufficient for agricultural purposes. But there is a dry belt which covers a vast area of country in the central portion of the territories, and if this region is to be utilized to advantage for agricultural purposes, it is evident that some means of irrigation must be resorted to. The soil and climate are favorable, otherwise than that the rainfall is not sufficient to ensure crops one year with another. If irrigation by means of artesian wells can be carried out successfully in Dakota, it could also be resorted to in this region with no doubt as favorable results, providing the water can be obtained. It has been established by experiment that water can be readily obtained at some points in the dry belt by boring, and it would seem to be the duty of the Government to make further investigations in this direction.

Experiments in the direction of growing crops from artesian well irrigation might be made to advantage in connection with the establishment of two or three experimental farms in the dry belt. The first point would be to secure the water, and where this is found a farm could be located. The two experimental farms now established in the prairie country by the Dominion Government will certainly prove of great benefit to the country. But these farms are both in the eastern and moister climate. The vast western and northern portions of the territories are yet without any institutions of this nature. The difference in the climatic conditions prevailing at Brandon and Indian Head, where experimental farms are now located, is not nearly so great as between Indian Head and say Medicine Hat, or between Medicine Hat and Calgary. There is also a much greater variation in the climate of southern and northern Alberta. While therefore the two farms established will be useful in serving the interests of the eastern portion of the prairie country they will not be of such value to the central and western portions. In following up this work of the experimental farms to the best advantage, it will be necessary to establish farms in the northern, central and western portions of the