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turity. This however, is not always possible, even with those who enjoy that most enviable reputation of being an "A-L" credit risk.

## Frankness Necessary

The next best thing to do then, is for the debtor to go to the creditor on or before the due date of the obligation and explain frankly his condition, and arrange for an extension or a renewal. Practically all creditors realize that there are many reasons why a debtor might be unable to meet his obligations when due, and most of them will be found willing to give their debtors' conditions every reasonable consideration, but the creditor should not be expected to take it for granted that the debtor has a sufficient and reasonable excuse for not paying as agreed, nor should the debtor take the privilege of an extension without the consent of the creditor.

The creditor, only, has the right to grant an extension of time on an obligation, and the debtor should, in every instance, give the creditor the opportunity of exercising that right. Any creditor would rather grant an extension than to have the debtor take it of his own accord. If the debtor stays away from his creditor, and does not go near him to ask for an extension on a past due obligation, he is not only taking something that does not belong to him, and using his creditor unjustly, but is also jeopardizing his own reputation as a credit risk. This is one of the most important features in establishing one's credit, and one that has been more neglected than any other.

If a debtor absents himself from his creditor for any length of time after an obligation has become due, a written request to call and adjust the obligation is made necessary. Right here is another serious stumbling block for the debtor. Too many debtors take offence at a notice of this kind, and are so unappreciative and inconsiderate of the rights of the creditor that they manifest their resentment in various ways, some going to the extent of being impertinent to the creditor for daring to ask for the consideration that justly belongs to him.

Such actions on the part of the debtor are all wrong, and Mr. Debtor, if you have any pride in your credit, if you want to treat your creditor as you would have him treat you, if you owe him an obligation that is past due, and you haven't of your own accord gone to him and arranged for an extension, if he asks you verbally or otherwise for an adjustment of it don't assume an air of wounded dignity and endeavor to "Ball him out" for it.

Remember that what he is asking for is his very own, not yours to do with as you see fit. You owe him an explanation and prompt satisfaction regarding your indebtedness to him. See that he gets it. Don't imagine that because your property statement shows a tidy surplus you are so good that you don't have to pay at the agreed time. Your credit worth will be judged more by how you pay than by what you possess. Your possessions serve only as a security, and while they may be a consolation to the creditor, they are of no practical use to him except as a last resort to obtain satisfaction. No creditor wants to extend credit to a debtor against whom he anticipates that he will be compelled to take legal steps to effect collection, no matter how valuable the debtor's possessions may be. It is the debtor who pays his obligations promptly or arranges for an extension of such obligations that is sought out by givers of credit. It is such debtors that will always enjoy continued credit and the most economic buying efficiency.

## Don't Disregard Creditor's Notices

Next to resentment at being notified of a past due indebtedness the most frequent and serious mistake made by any debtor is that of disregarding such notices. Some do this with the deliberate intention of avoiding adjustment of the obligation, while many others do it innocently, thinking that if they can't pay, it is of no use to call on the creditor. This is indeed a wrong impression and one that has been the cause of many honest and well-meaning but misin-

Continued on Page 24



## Real Daylight Saving

In the harvest time every hour between daylight and dark is worth money to the busy farmer.

You get an early start in the morning intending to do a big day's work, but the

binder, mower or other implement breaks down and you must go to town for the repairs. If you have a Ford you are soon away and its speed clips two hours off the former three-hour journey there and back.

## Count up the extra half days that a Ford will save you

during the rush of seeding, haying and harvest. You will find that the Ford will save you a week or more of valuable time on your necessary trips alone.

Many times you will want to take some produce along with you. Then your staunch

Ford is ready to carry a load of 1000 pounds. How handy this would be!

Once you own a Ford and find out the many ways you can use it for business and pleasure you will wonder how you managed without it.

*The Ford is an economical investment, and a necessity on every farm.*

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## Registered Marquis Wheat

We have a small quantity of choice registered Marquis Wheat left over from our big seed grain competition. This wheat was carefully selected from the best grown in the Prairie Provinces. It is all first generation, that is, grown from hand selected seed, guaranteed to be absolutely pure in variety, free from all noxious weed seeds, plump, free from frost, and germinating 95 per cent. There is no better seed available for a small seed plot of from a quarter to two or three acres from which to grow the seed for seeding a larger acreage next year. Any person who wishes to become a member of the Canadian Seed Growers' Association may use this seed as foundation stock and become eligible for membership. This wheat is all put up in 20, 40 and 80 lb. sacks, inspected and sealed by an expert inspector of the Seed Growers' Association, which guarantees the quality. The price at which we will sell this seed, sacks free, is: 20 pound sack, \$1.40; 40 pound sack, \$2.00; 80 pound sack, \$3.00.

With each order we will send instructions prepared by Beager Wheeler for preparing the seed plot, taking care of the grain, hand selection in the fall, threshing and maintaining the standard of quality. We have only a small quantity and orders are limited to 5 bushels each, orders to be filled in the order in which they are received.

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No. 3202A—15 Size Gentleman's Watch, Fortune Quality, Gold Filled Case, Open Face, Screw Front and Back, Plain, Engine Turned, or Engraved Pattern, 15 Jewel Waltham Movement.....\$10.25

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