Messrs Cod & Co., who never asked them to pay up in that manner. They will give lots of good reasons why they did not do so. They had a "machine note" to meet and the oats did not "do much," etc., etc.

Again, in summer the country is flooded with Arab and Jew peddlers and hucksters of all kinds who gather up all they can of cash, wool, eggs, etc. In winter when money is scarce and the hen cackleth not, these itinerants are not seen and the dealer has to carry along these summer patrons of the huckster and wait patiently for his payment.

The foregoing are some of the difficulties. There are many more and when we consider the unsatisfactory manner in which business is done on the Island, it does not surprise us that statistics prove that only five in one hundred merchants are successful and earn a competence after a lifetime of toil. We trust that there is something better in store for them. In the past and up to the present the country dealer is but a "scavenger" for the wholesaler and manufacturer, gathering up all the fruit of the land, turning it into gold, in many cases at a loss, and turning the money over to them. Truly the country merchant who can make money under such circumstances is deserving of a Victoria Cross. Yet there is an impression in the country that all merchants are coining money at the expense of the farmer. Everyone says he is "rich" and it must therefore be true. The surprise comes at last, when he lays down his weary head for the last time, that he was poor and that perhaps "financial troubles" hastened the end. The sympathy that was denied him, when living, is now lavished on his memory. At the present time this idea that the "merchant" is getting rich at the expense of the farmer, shows itself in the move among some of the Institutes to purchase "wholesale" and even to start a "Farmers Store." Time may prove that the old adage, " Let the cobbler stick to his last" is quite true.