THE RETAILBRS' CONVENTION.

THE MANITOBA AND NORTHWEST RETAIL ASSOCIATION ORGANIZED.

MERCHANTS GENERALLY PLEASED WITH THE RESULT.

Since the first proposal was made to hold a convention of retail merchants of Manitoba and the Territorics, it has been apparent that a great deal of interest has been taken in the matter. Meetings were held in a great many towns throughout the country to discuss the proposed convention, and it was recognized that an effort should be made to correct the evils which face the retail trade of this country. At these meetings delegates were appointed to attend the convention as representatives of the local mercantile community. A good many merchants also attended from places where meetings had not been held.

On Sunday and Monday every incoming train brought a number of delegates to the city. The number of people congregated about the leading hotels was sufficient to show that something unusual was going on. The convention was called as per notices issued, to begin at eight o'clock on Monday evening, in Trinity hall, and by the hour appointed about one hundred merchants had gathered at the hall, representing almost every commercial community in Manitoba and from several points in the Territories.

At the hour appointed Mr. Steen took the chair, and called the meeting to order. He explained that he had taken the initiative in calling the meeting at the request of a number of the retail merchants of Manitoba. A desire had been expressed for such a convention, and a proposal to that effect had been met with a hearty response from merchants all over the country. He referred to the objects of the convention, to a number of the disadvantages under which the merchants labored, particularly as to the exemption act, and concluded by stating that though he had called the convention, he had no desire to manage it nor interfere in any way with the deliberations of those present. He would leave the meeting entirely in the hands of the delegates, and asked to be relieved of any further responsibility, by the appointment by the meeting of a chairman and secretary.

The convention then proceeded with the election of a chairman, the choice of which fell on H. C. Ross, of Rapid City. W. T. Reid, of Neepawa, was chosen secretary, and the meeting settled down to business. After considerable discussion the following committees were appointed:

COMMITTEE ON ORGANIZATION.

Messrs. Baird, Pilot Mound; Rollins, Crystal City; Chantler, Westbourne; McDermott, Miunedosa; Livingstone, Glenboro; Sanders, Deloraine; Marsh, Beulah.

COMMITTEE ON ORDER OF BUSINESS.

Messrs. Anderson, Portage la Prairie; Young, Virden; Mole, Killarney; Hill, Carberry; Larrio, Morris; Sherlock, Grenfell; Hunter, Winnipeg; Hemingway, Carman; Bole, Regina; Lewis, Birtle; McKnight, Boissevain; Ross, Rapid City; Reid, Necpawa.

COMMITTEE ON WAYS AND MEANS.

Messrs. Wright and Horne, Winnipeg; Conniff, Portage la Prairie ; Hindson, Rapid City; Bray, Wolseley.

The following persons registered their names a delegates to the convention : W. J. Hemenway, Carman; James Connery, Morris; Wm. Hunter, Winnipeg; D. W. Bole, Regina; L. R. Arnett, Winnipeg; T. L. Bray, Wolseley; J. Anderson, Portage la Prairie; David McIntosh, Lake Dauphin; R. E. Sherlock, Grenfell and Lethbridge; S. E. Shelvan, Snowflake; J. S. Young, Virden; J. B. Baird, Pilot Mound; D. A. Hopper, Rapid City; D. F. W.lliams, Treherne; J. E. Saunders, Deloraine; John Chantler, Westbourne; J. L. Gould, McGregor; Geo. Martin, Portage la Prairie; H. C. Ross, Rapid City; B. M. Canniff, Portage la Prairie; R. Rollins, Crystal City; R. T. Moore, Crystal City; Thomas McKay, Pilot Mound; T. B. Moikle, Catman; T. S. Moule, Killarney; A. E. Hill, Carberry; A. W. Dalton, Carberry; S. Himpton, Glenboro; R. D. Martin, Deloraine; J. B. Rutherford, Stonewall; W. T. Reid, B. R. Hamilton, C. W. Herral, Neepawa; G. T. Robinson, Winnipeg; M. Laurie, Morris; A. M. Herron, Deloraine; Henry Burke, St. Charles; D. J. McQueen, Gladstone; William Cairns, McGregor; J. G. Hindson, Rapid City; F. H. Francis, Headingly; R. D. Templeton, H. P. Hammerton, A. Callander, J. K. Mc-Lennan, D. C. McGregor, C. D. Anderson, N. N. Cole, J. Mullen, J. K. Wright, J. W. Cockburn, Winnipeg: John Hiebert, Pilot Mound, G. W. Marsh, Beulah; P. J. McDermott, Minnedosa: W. T. Rodem, Deloraine: H. J. Woodside, Portege la Prairie; Edward Jordan, Thornhill; A. McKnight, Boissevain; W. Logg, Elkhorn; H. P. Hansen, W. J. Sutton, Geo. Ashdown and J. Heiman, Morden.

There were also quite a number of Winnipeg and other business men present who did not register their names.

The committees were requested to get to work at once, and have matters ready so that the work of the convention could be regularly begun at the session on Tuesday morning. The meeting was then adjourned till ten o'clock on order to allow the various committees to perform their work.

TUESDAY MORNINO'S SESSION.

The merchants gathered at the hour appointed. The first business transacted was a report from the committee on organization, which favored a permanent association, to be known as "The Manitoba and Northwest Retail Association." The report was adopted and the convention at once proceeded with the election of permanent officers for the ensuing year, with the following result:

President-J. Baird, Pilot Mound.

Vice-President-J. Anderson, Portage la Prairie.

Secretary-W. T. Reid, Neepawa.

Treasurer-W. Hunter, Winnipeg.

The following were nominated as the council of the association: A. E. Hill, Carberry; W. J. Hemmingway, Carman; R. Rollins, Crystal City; R. E. Sherlock, Grenfell; J. S. Yonng, Virden; J A. Bryson, Winnipeg; J E. Saunders, Delorane; F. G. Lewis, Birtle; A. C. Fraser, Brandon.

The committee on the order of business recommended the following subjects for discussion:

- 1. The credit system.
- 2. The butter system.

3. The prevention of the slaughter of bankrupt stocks.

- 4. Exemption.
- 5. Incurance.

6. The best methods of storekceping.

7. This committee advises the convention to petition the Government to adopt inspectors in each municipality to see that farmers' grain stocks are properly protected from fire.

While the ballots for the council were being counted over by the scrutineers, an informal discussion on the credit system was begun, and participated in by a number of those present. The coupon system was the particular item under discussion. Mr. Livingsione, of Glenboro, explained the system as practiced by him. A farmer bought a coupon book from him, giving in return a note for a certain length of time, and paid for his goods by coupons. Unused coupons when the note fell due were credited on the note. A number who spoke sail the coupon system worked satisfactorily. It saved a great deal of time and trouble in book-keeping, and another advantage was that the farmer always knew how he stood, the extent of his liabilities. and the date when he was expected to pay.

AFTERNOON SESSION.

The discussion of the credit system was resumed immediately after the convention was called to order, and a long running discussion took place on the coupon system.

It was moved by R. Rollins, seconded by B. R. Hamilton, "That in the opinion of this convention the credit system as it now exists is unsatisfactory and detrimental to the best in terests of the retail trade. That credits are given for too long a time. That this convention recommends the general adoption of the coupon system."

Mr. Heminway moved, seconded by Mr. Livingston, "That in the opinion of this meeting all books should be closed from the first day of November to the first day of May."

Mr. B. R. Hamilton moved as an amendment, seconded by R. Rollins, "That this convention recommends the suspension, as far as possible, of all credit during the winter months, say from 1st December until 1st of April."

The latter portion of the resolution regarding the shutting off of all credit business during a portion of the year, provoked a great deal of discussion. It seemed to be the general opinion that an effort should be made to curtail credit business as much as possible during the winter. After the crops commence to move in the fall, it was believed that merchants should do a strictly cash business until the following spring, but at the present time it was not thought advisable to adopt such a resolution.

As to the coupon system those present appeared almost unanimously in favor of it. A number related their experience with coupons, which showed clearly that it was an advantage, and it was proved to the satisfaction of all, that it was very much easier to collect notes than open accounts. A number related their experience with notes as against open accounts, and from their statements it was shown that the percentage paid on notes was about double that paid on open accounts. As to the signing of a note in return for the coupons, before the goods were received, it was shown by the erperience of those present, that it was very much casier to get a note from a farmer before goods were purchased, than it was to get a farmer to give a note in settlement of a back account.

It was stated by one speaker, that what was required was a little firmness in the matter. The farmers were the persons receiving the acommodation, not the merchant, and therefore the farmer should not object to sign the not

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