The Wholesalers' Defence

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for cash from a competing store. The merchant has to undergo duns from his wholesalers. He may even "go broke" absolutely because he cannot collect. That has happened to many a man when if he could have secured a few hundred dollars from the collection of his accounts, he could have tided things over. The storekeeper sees the man who owes him pay his implement bill, his interest and perhaps some of the principal on his mortgage, even the bank must be cleaned up. If there is anything left it goes to the merchant, perhaps in full, perhaps a balance must be carried forward for another year. It is no wonder, therefore that the merchants at times feel sore towards those who could and should pay them—but don't. The farmer should always remember his obligation to the storekeeper and that the vital interests of the latter, sometimes his very business existence, may be jeopardised by the non-payment of such bills.

(b) But the farmer is not the one who is principally to blame if the relations between himself and his retail dealer become strained. The retailer is more often the direct cause of the estrangement—if such there be—between the two classes. The farmer often thinks that the retailer is "putting one over" on him.

First, by alleged overcharging. No doubt in the early life of the provinces, that was often the case, but it can confidently be asserted that, except perhaps in a few isolated cases, it is not so now. The retailer, recognising that he has to struggle for trade, is content with a very reasonable profit. The farmer cannot be charged excessive prices with impunity. Moreover, from a careful analysis, for many years, of retailers' balance sheets, I am prepared to assert that they are not making more than legitimate progress. There are cases in which they do not make even that.

Secondly, the retailers very frequently make no distinction between cash and credit prices. This is probably a grave mistake. It may be admitted that in small country stores, with the proprietor working at high pressure, often far into the night, there is grave difficulty in adding a more complicated system to his pricing. On the other hand, the effect on the customer should be considered. This will be adverted to later.

Thirdly, the storekeeper's service is often inefficient. It is of the utmost importance to have his store clean and well lighted. Goods should be properly displayed in an attractive form, stocks should be well kept and, if possible, within the means of the merchant, they should be fully assorted and up-to-date. The effect on the customer of going into a dirty store, or one in which the stock is jumbled around without method or system, is obviously unfavorable.

The retailer could do many other things towards increasing his trade. He should hustle for business, get out into the country, meet his customers and anticipate their wants. He should not wait in his store for business to come to him. The farmer would be the first one to appreciate the endeavor of the storekeeper to give him the best and promptest service. He should advertise in the local paper, if there is one, and should advertise right. Goods should be brought to the attention of the consumer at seasonable times. Bargains should be promptly advertised. A line of leaders will always help. There are other little ways in which the storekeeper can show his appreciation of his customers' trade and his solicitude for their interests. The suggestion has been made that where there is room in the store, the merchant should provide a resting place for the farmers' women folk when they come to town. This is a splendid idea. The ordinary country store often is too small to do it. On the other hand, many a store could be fixed up in such a way that a rest room would be available. It is certain that it would be thought a lot of by the farmer and his family.

Retailers Lack Training

The trouble is that many retailers start without any business training or experience. In a new country, this is