

THE CANADIAN GROCER

& GENERAL STOREKEEPER

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SPECIAL TO OUR READERS.

As the design of THE CANADIAN GROCER is to benefit mutually all interested in the business, we would request all parties ordering goods or making purchases of any description from houses advertising with us to mention in their letter that such advertisement was noticed in THE CANADIAN GROCER.

The arguments which the Patrons bring forward as the reasons for their existence and propagation are nothing less than an arraignment of the business management of the farmers. The farmers are asked to contemplate the effects of their own shortcomings as business men, and find in these the motives which should urge them to embrace the Patron cause. Their attention is drawn to their relation to the retail trade of the country, and because that is not satisfactory, they are pressed to become members of the all-reforming order. And it is with the class whose worth these arguments most strongly impugn that the persuasions of the organizers will be strongest. The business man on the farm, as the business man anywhere else, will manage to look after himself in his dealings with the retail trade. He will not, through his own improvidence, neglect, laziness or other cause, allow himself to get so far behind in his business with the retailer as to force the latter to any disagreeable resort to recover his money. The county court has no terrors for the thrifty man, and the retail trader is not obnoxious to such a man. Enlightened, prosperous farmers have nothing in common with the men who are attracted by the Patrons' representations.

The people who are always in debt to the storekeepers of the country are the ones who deem themselves down-trodden. The condition of always owing they look upon as a curse, and blame the retailer for it. After they get credit they no longer consider it a great favor, for which their own business incompetence made them the suppliants.

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Instead of going in a business-like way to a bank and borrowing a hundred dollars at 7 or 8 per cent. per annum, a farmer will commonly wait till he gets near the very brink of need for the money, and then will hasten to some money-shark and borrow \$85 to put him through the special emergency, binding himself to pay \$100 in a very short time. This is typical of a very common course of procedure on the part of struggling farmers, whose limited capacity for business is the main reason why they are always struggling. An instance was brought under our notice a short time ago which illustrates this characteristic of the poorer class of farmers. A young farmer who owed several hundred dollars of store accounts that had been accumulating for some years, was suddenly convinced of the great economy of the Patron scheme. He determined to go in for the benefits of cash trade. To wipe off the indebtedness that stood against him he conceived the idea of putting his stock and implements under a chattel mortgage at 8 per cent. He thus started in with a clean slate, reasoning that the margin saved through dealing with a Patron merchant would pay the interest on the mortgage. But he lacked the money to do a regular cash business, and had to drop back into the higher prices and credit system that he hoped to escape by alliance with the Patrons. Self-help is the thing usually lacking in the people who become Patrons.

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There is a great deal of difference between this voluntary adoption by consumers

of a cash basis of trade, and the enforced adoption of such a basis. If the retailers should abandon the credit system there would then be a real trial made of the endurance of people who want now to starve the retailers out of existence. The starving would be likely to be the other way. There are people whom the credit system has built up, whom a cash system would rapidly pull down. Credit has been a great economic factor in the welfare of the people of this country, and the retail traders of the country have been the dispensers of it. Hard times, bad harvests, affliction, inadequate capital, have thousands of times been withstood only because the retail merchant stood the friend of the struggler who had to face these difficulties. Many of the Patrons of to-day owe all they have to retail merchants who forbore at critical times to urge their claims for money due.

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In the weekly charge sheets issued by Bradstreet's, runs the serial story of chattel mortgages given and renewed by people who have to draw upon capital to keep themselves going. Among these are noticeable every week the names of a goodly number of farmers, some on rented some on freehold property. The chattel mortgage is only a symptom of a general condition, whose other signs are to be observed in the management and business of the farmer who gives it. Such a man is usually a long way behind in his store accounts, he owes for his implements, his farm is badly cultivated, his stock poorly housed or fed. The Patron movement is eagerly embraced by such men, as it appeals to the unthrifty class. The thrifty man does not wish to be levelled down to such a standard, and will as a rule trust to his own business capacity to see him through his dealings with other people.