

TO SOLVE QUESTION OF CREDIT IN TIMMINS

The Retail Merchants' Association Will Carry A Scheme Into Effect

The Retail Merchants' Association of Timmins has outlined a plan of action whereby they hope to reduce outstanding accounts, protect the members from loss through further extension of credit and eventually increase the amount of home trade as compared with that which is at present the case.

To accomplish this they met last Friday evening and fully discussed the project before adopting definite action. The present system of credit was fully handled by individual members and it was felt that, while a cash system was the very best way of doing business such a method would take at least six months before it would be applicable.

President J. P. McLaughlin was in charge of the meeting, there being a very good attendance of members including most of the prominent business men of the town and thus indicating that whatever action might be taken was fully representative of the feeling among the town's business section.

"The first matter we have to discuss," said the President, "is with regard to cash and credit. We practically decided at our last meeting to go on a cash basis but since then it has been thought that some scheme could be devised whereby we might better conditions altogether and not feel that the public are being treated hardly."

He thought they should keep track of slow payers. There were lots of men working who made it a business of going from one store to another running up bills until they were eventually not able to pay up. The Secretary, Mr. F. Y. Uttley, had received information regarding the working of a scheme at Medicine Hat, Alta., which they might have laid before them.

The System.

This information was related by Mr. Uttley and gave some very terse pointers on the method utilized. He had written to the Secretary asking how the whole system worked and a reply was expected this week.

It was stated in the facts from Medicine Hat that a person who

owed one merchant a bill would go to another and secure credit. The second merchant, not knowing of his other debts would probably allow him to run an account. The same thing might occur with other dealers and before long he would have immense debts which he was unable to pay. Under the workings of their Association it was found that the evils of this credit business were eliminated.

A Blacklist.

The Association got out a "blacklist" of those people who had contracted debts and failed to pay them. This list went to every member of the Association and accordingly they knew to whom credit should not be extended. Furthermore each member agreed not to sell to any of the "blacklisters" until they had squared up and their names were removed from the list. This shut right down on the bad payers and they were practically forced to do something in regard to their debts.

Collection Letters.

Form letters were issued by the Association to its members which they could send out to slow payers and being on the letterhead of the Association were probably given more attention by those who received them than on ordinary letterheads of the business man himself.

The President—the same thing is being done by people in this town here, every day.

Mr. Len Newton thought it was more a habit the people had got into and that in about five or six months they could make everything on a strictly cash basis. He was of opinion that a good idea would be to call a public meeting say once or twice a month until the scheme went on to a cash basis; that some of the merchants outline their views and the ways and means to carry it out.

There were a lot of good customers, said the President, whom he found it really a pleasure to do business with and on whom they could absolutely rely but it was the habitual credit takers that they wished to do something with—the people who

never made any effort to pay.

Building, One Cause.

Mr. C. Pierce in outlining his views on the matter thought that the scheme from Medicine Hat was a good one. There were many cases where a man had met with hard luck but who, as soon as he got to work fully intended to pay up and did his best. So far as he, the speaker, understood the scheme, such men would not be "blacklisted" when the circumstances were made known to the merchants.

On the other hand he had experienced the same thing as Mr. McLaughlin where persons kept getting credit; pay day came around but no cash and still they wanted more. If he turned them down they would go to some other merchant very likely and run up more credit.

The President—My idea is that if I find a man deliberately evading that way and ceases to do business with me that I should let my fellow merchants know so that they would not be losers as well.

Mr. Pierce.—Then there is a lot of building going on. A man is building a house costing say \$600 and is trying to pay off with an income of perhaps \$300. He may be behind with his merchant but he cannot pay.

Mr. Marshall.—And perhaps Charlie Pierce has a mortgage on the house. (Laughter.)

Mr. Pierce.—And you cannot blame me for it can you?

Don't Like "Blacklist."

Some exception was taken to the name of "Blacklist" for delinquents while others thought the matter could not be too strongly laid before the people as to what they may expect if they did not clear up their old accounts.

"Because a man is 'blacklisted' once does not say he is going to be on for ever," pointed out the President.

The suggestions then following were to the effect that each merchant should send in his list of bad debts before the next meeting. These would be received by the Secretary and a record kept for ready reference. A merchant might have an application for credit and be doubtful as to the best course to pursue. He could then ring up the Secretary, ascertain the standing of the applicant and it should rest with himself whether credit should be allowed or not.

Before anyone was placed on the "blacklist" the following letter would be sent to them:—

"Dear Sir,

The above Association has been formed by the leading merchants of Timmins with a view, if possible, of forming more friendly relations be-

tween the retailer and public in general and incidentally for the protection of credit and no doubt it will be proven in the near future that it is a benefit to all parties concerned.

Delinquent debtors are reported at each and every meeting and as we notice you have a small bill which is somewhat overdue, we hope you will give this your immediate attention and thus avoid our placing your name before the board at the next meeting.

(Signed)

Member Timmins Retail Merchants' Association."

The idea is that each merchant thinking he may use such letters will receive a number from the Association and mail them to his worst customers who have exceeded reasonable credit without paying equally reasonably, signing the letters himself.

A Campaign.

Mr. Newton again drew attention to the feasibility of a public meeting while the President thought some well thought out campaign of advertising would be better through their local paper, "The Advance."

"I thought perhaps The Advance did not reach as many people as we might by a public meeting. Perhaps Mr. Hinks can enlighten us on this," replied Mr. Newton.

On being assured by Mr. Hinks, of The Advance, that he would be surprised at the large number of homes actually reached through the mail in Timmins, Mr. Newton expressed pleasure at learning the fact. Other complimentary comments were made as to the local paper and many thought the best way would be to conduct a campaign on lines laid down by the President.

This campaign would be to point out to the public the fact that in many cases they were actually paying less prices for certain goods in Timmins than people down east.

Mr. Pierce confirmed this by instances with which he had come in contact at North Bay, Sudbury and Cache Bay recently.

For Home Trade.

"The Timmins merchants are not ashamed of their prices," said Mr. McLaughlin, "and if the public really knew and enquired they would in many cases patronize home trade more. A dollar spent in Timmins stays in the town but once sent outside is gone for ever."

It was decided to secure through various sources the actual prices from merchants themselves at other towns and show the public of Timmins through these statements published in The Advance just how they were being treated.

There are twenty-three members of

TWENTY TWO YEARS IN PRISON DAZED WITH CITY SIGHTS

Released Convict Has Strange Experiences in Chicago After Serving Most of Life Term

The Chicago Tribune tells of the return to the world of a citizen who had for twenty-two years been shut up in Joliet Penitentiary. Tom McNally was recently released under the operation of the new life termers parole law of Illinois.

The man with the gold rimmed spectacles put his hands over his ears and smiled, half apologetically, at his companions in the tonneau.

"You're used to it and I'm not," he said, "The noise is just like thunder. Chicago wasn't like this the last time—twenty-two years ago."

His Panama—a hat of fine weave—sat jauntily on the back of his head, and a heavy gold watch chain spanned the vest of the gray, sedately cut suit. From silk cravat to silk hose he was immaculate.

A deeper flush came into his ruddy, healthy cheeks as his eyes drank in the fitting human panorama of the sidewalks.

Where Are the Bustles?

"What's happened to the women's bustles?" he demanded. "I've never seen such outlandish clothes on woman-kind. But they're prettier—yes, sir; I do believe they're prettier than they used to be. The things they wear are simpler."

"Where have the horse cars gone? Don't have 'em any more, eh? Well, well! What's that—part of a railroad train? A trolley car? Lord,

the Retail Merchants Association at present but it is expected that this number will be very materially increased when the benefits to be derived are laid before those who do not yet belong to the organization.

It was decided to have another meeting this evening in the Council Chamber and before dispersing the President urged on the members to make a sacrifice to attend their meetings if necessary. The business transacted concerned them all personally and it was absolutely necessary for the success of their proposals that they combine and carry their projects through.

it's as big as the day coach I went away in! Some car!"

The automobile swooped under the elevated structure at Fifth avenue. The man in the gold rimmed spectacles involuntarily ducked. Again he smiled his apologetic smile.

"You don't need to tell me; I've done my share of newspaper reading. That's the elevated! Look—there goes a train up there."

"And the buildings. Ho-lee smoke! I've got a crick in my neck now from trying to see the tops of 'em. They're just impossible. I don't believe in 'em. There's no such thing as that one there!"

Firmly on Water Cart.

The motor stopped in front of the City Hall Square building. One of the passengers—Attorney James E. Callahan—woke the wearer of the gold rimmed spectacles from his reverie.

"How would a good cold glass of beer go, Tom?" he asked.

The old man's strong white teeth clicked together.

"Nope," he said. "Not me. I've been riding the water wagon for twenty-two years and this is no time to fall off."

The uniformed chauffeur pulled up the flag in his taximeter and threw open the tonneau door. The old man, alighting, pulled a roll of bills from his pocket—a roll with a layer of twenties on the outside.

"What's the fare, sonny?" he wanted to know.

Callahan insisted on paying the bill. The old man straightened. He was offended.

"I've got a pocketful of money," he said, "and there's more where this came from. They've had me on the inside, but I've been in business just the same these last few years. I've got my stake and can pay my way, please remember!"

Prison Pallor Gone.

Not much like the conventional picture of that sort of event—no, but that was the way Tom McNally, old time gambler, came back to Chicago yesterday after spending twenty-two years in the penitentiary at Joliet. If he ever had the "prison pallor" on his cheeks, Warden Allen's honor system had banished it.

The honor system, too, had done other things for him. It had given him his "stake"; had enabled him to return to the outside world with his Panama hat and his tailored to measure clothes instead of the penitentiary shabby black.

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