

Credit is Capital.

By A. M. B.

"A good name is rather to be chosen than great riches." A good reputation is an important factor in business to ensure success. A merchant should do all in his power to establish a reputation as a person whose word can ever be relied upon. A temporary advantage may be gained by a false or misleading statement but upon no such foundation can a merchant hope to erect a successful business. A business whose foundation rests upon the treacherous sands of falsehood cannot withstand the ravages of time and weather. Truth is the foundation upon which every business should be based.

Merchants should look well after their credit. Credit is capital—it is a fortune. If a merchant abuses his credit he might as well throw away so much stock. How may a merchant impair his credit? By not discharging his obligations promptly; by waiting until the last moment, or, perhaps, longer than the last moment; by neglecting their accounts so long that creditors have to send in dunces.

Nothing should give more pleasure to a high minded merchant than to discharge his obligations cheerfully and with promptitude; and in so doing he is giving his creditors the best evidence possible that their confidence in him has not been misplaced.

It is not always the man with the most prosperous looking business and the largest banking account who has the best credit, although, of course, that goes a long way. The man who is ever in time—who always meets his accounts with a smiling face and an open hand—who pays up as if it were a pleasure, as it should be, and never dishonors a creditor's draft because it happens to be a few cents out—he is the man whose credit, although he may not have so much money out at interest as the other fellow, is better than the "other fellow."

At the time of a crisis a merchant may transfer his money, he cannot change his character. When considering the worth of debtors the question with the creditor is not so much what a man has, but what he is; not what his means, but what his character. Is he truthful? Will he equivocate? Will his assets in case of financial difficulty be found in the possession of some trumped-up creditor? or, will he prove loyal to his creditors, even if he has to suffer himself?

Substantial credit, which may be drawn upon in pressing need, may bridge over many an abyss, into which the merchant would otherwise plunge to destruction; it ever gives the merchant a lift towards success. So let not business men abuse their credit; let them guard it well.

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for wear all dingy, soiled and faded Ostrich Plumes, Tips and other Feathers.

Ask your dealer for the DIAMOND DYES; take no Substitutes.

Make sure that, however good you may be, you have faults; that however dull you may be, you can find out what they are; and that, however slight they may be, you would better make some patent for them.

A bad name is more to be feared than poverty.

Kings Dined Together.

London, Nov. 19.—Shortly after the return to Windsor of the royal personages and their suites, the Italian foreign minister, Signor Tittoni, had a conference with Lord Lansdowne, the British minister of foreign affairs, and later was granted an audience by King Edward.

The British and Italian sovereigns dined together tonight in the Oak room of the castle, the members of their respective suites dining separately.

After the dinner their majesties were presented at a performance of "David Garrick" in the Waterloo chamber by Sir Charles Wyndham and his company, given under the royal command.

King Edward and Victor Emmanuel tonight conferred decorations on some of the members of their respective suites.

Tomorrow King Victor Emmanuel, King Edward and others in the royal parties will shoot in the Windsor covers.

For a Bad Cold.

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LADIES' FURS.

Fur Coats, in Seal, Lamb, Astrachan, Coon and Dog Skin. Fur Collars in all shapes and all kinds of Fur. On Fur Goods this year we can outdo any of our previous efforts in quality and price. We would like to give you quotations before you invest.

DRY GOODS.—Shelves all filled up with the different items, under this heading, seasonable goods. Cash buyers get big returns for their money, and plenty to select from.

Men's and Boys' Overcoats.

We do not venture to insult the intelligence of the public, as some do, by claiming that we are the only people that sell good goods, but we do claim to be able to give you best value for your money, in this particular line, and the greatest stock to pick from.

MEN'S AND BOYS' UNDERWEAR.—Every grade of Wool and Fleece Goods, the biggest stock we have ever shown.

MEN'S AND BOYS' CAPS.—Fall and Winter wear, Cloth and Fur of all kinds.

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P. FARRELL

June 27, 1903

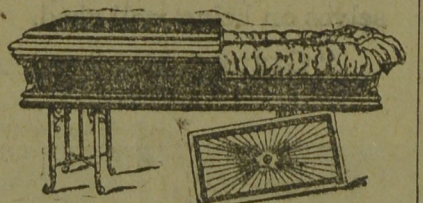
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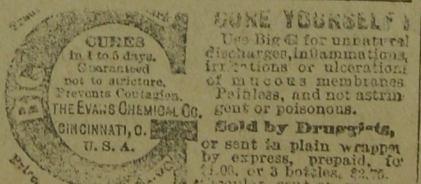
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