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**THE DAILY NEWS**  
PRINCE RUPERT - BRITISH COLUMBIA  
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### Paying The Bills Completes The Purchase.

Now that the extra purchasing, so much associated with Christmas is over for another year, it would, to the majority of shoppers, be a matter of extreme surprise could they learn just how much of this extra purchasing is still uncompleted, and at what cost to every buyer. Paying the bills completes the purchase. And it is safe to say that there are many thousand dollars worth of uncompleted purchases in this little city, out of which a certain proportion will eventually be written off as "bad," long after the books for 1922 are closed. And until the bills be paid, the merchant, instead of counting jingling coin or more or less dirty bills has the dubious satisfaction of considering his "book debts." This phrase invariably appears in the debtors' statement of affairs in the bankrupt courts. And more often than not, these two little words were the cause of the failure. "Book debts," one of the things which help to keep the cost of living high, and yet the one thing which everybody can help to avoid by paying cash.

### The High Cost Of Unnecessary Credit.

Frequently it is alleged that living costs are higher here than in other parts. Goods from the south have 500 miles more freight added to the cost over Vancouver prices. This cannot be avoided for geographic reasons. But there are costs added after the goods reach the retailer which these same retailers say are imposed largely by the purchases themselves, the thoughtlessness and thoughtfulness of the many and the deliberate obliquity of the few. The thoughtless ones open small accounts here and there needlessly and "charge it" when cash might as easily be paid. The thoughtful ones arrange for the usual month's credit—and take many more. The few seek and get credit without any or little means or intention of ever paying. And all on a scale in Prince Rupert as in no big city. The cost of credit is much greater than even the average retailer knows and is rarely considered by the purchaser. Yet it has to be and is paid, not only by the credit buyer, but by the cash purchaser also.

### Analysed Costs Are Interesting.

All retailers have bookkeeping of some sort. It is demanded by law. Few retailers are bookkeepers. Some employ bookkeepers. Some don't. Some employ others. Few retailers know accurately the cost of doing business. And still fewer know from year to year the cost of their credit business—the actual cost of turning their book debts into cash. If purchasers knew how much extra they were paying for bookkeeper's wages, postage and stationery, the proportion of the retailer's bad debts, the interest on the slow payers' bills, and the merchants' financial worry which has its cost too, they might feel justified in demanding lower prices for cash. Credit is no economy. It is an accommodation which has its cost and must be paid for. This has been recognized at Anxox, where there is one general store for a payroll of 1,500 people, which means a population of three to four thousand. Customers' orders are delivered to their homes, but—cash on delivery! There they have cut the costs by doing away with unprofitable labor in the store office by eliminating credit accounts.

### Unfair To The Cash Customer.

No thrifty housewife wants to pay any proportion of her merchants' bad debts. She doesn't want to pay her proportion of the interest on the bills of her slow paying neighbors. If she pays cash, she ought not to have to pay any proportion of a bookkeeper's wages, nor for stamps nor stationery in sending out statements and dunning letters. But meantime, she has no alternative but pay her quota for service she does not get, but which is demanded by other people who pay no proportion of her bills. If it be 10 per cent or 5 per cent or even less, the fact remains that the retailer charges his cash customer for service he gives his credit customers. For the average store has the same price for cash as for credit customer. The retailer may have a hundred or more good accounts "as good as cash." But isn't cash! And there's the point. There are monthly bills to go out. Postage is a direct tax. And time is money. There is the interest on a hundred month's purchases. It may not be much, but it is there just the same—an extra cost, which the cash purchaser has to pay for. Some extra shrewd buyers run up accounts because they cannot purchase their necessities any cheaper for cash than the other customer who takes one, two or more months' credit. The one who does pay cash has also to pay the interest on the slow payers' bills. People have been known to leave our fair city and also sundry bills unpaid. Who meets the loss? Does the retailer? Assuredly not. But the cash purchaser has to pay the proportion. No advantage is given the cash purchaser by the retailer, but rather the opposite. And the whole community is penalized by this wretched system.

### Quite Possible To Change System.

In the last resort, the buyers themselves could insist on closer prices by co-operating with the retailers and paying cash down. Like every form of government, the people can get what they want by going after it properly. Retailers could also help to lower prices by charging for credit in a direct item instead of including it in their overhead. It is a simple matter to find this cost. If certain customers demand this service, they are entitled to pay for it. It is a matter in which the cash customer is in no wise interested. If credit customers had from 5 per cent to 10 per cent added to their bills monthly, many would pay cash, and thus cut out a most unnecessary cost in the still too high cost of living.

## CONSERVATIVE MINISTERS ARE NOW FIGHTING

Senator Lougheed and R. B. Bennett Bring Actions Against Each Other

A special despatch from Calgary to the Winnipeg Free Press says claims and counter-claims, including demands for damages in the sum of \$50,000, have been filed against each other by the members of the dissolved firm of Lougheed and Bennett. This legal firm, one of the best known in Canada, comprised two former members of federal cabinets—Sir James A. Lougheed and R. B. Bennett. In addition, D. L. Redman, former M.P., was a member.

**Counter Claim for \$50,000**  
Counter claims for \$50,000 have been filed in the supreme court clerk's office here by R. B. Bennett, K.C., in the action brought against D. L. Redman, J. Craig Brzyowski, K.C., P. L. Stamford, A. Macleod Sinclair, W. H. McLaws and O. H. E. Might by Sir James Lougheed. Mr. Bennett sets the damage sustained by him by dissolution of partnership in the law firm of Lougheed & Bennett at \$50,000.

Alexander Hanning, W. H. McLaws, and A. Macleod Sinclair, in another counter-claim, demand \$15,000 damages, while O. H. E. Might, in his counter-claim against Sir James Lougheed, claims \$3,000 damages. In an action against Sir James and Messrs. McLaws, Sinclair and Redman, Mr. Might requests \$2,500 damages. P. L. Stamford has also filed a defence and does not annunciate any specific amount for damages.

Following the dissolution of the partnership of the law firm of Lougheed and Bennett, Sir James asked for a declaration of the court that the partnership be declared formally dissolved, and that the accounts be taken and the affairs of the firm wound up and adjusted. Plaintiff asked that a receiver be appointed for the assets of the partnership, and by an order of the court dated August 1, 1922, the Trusts and Guarantee were appointed receivers.

Mr. Bennett, in his defence, declared that Sir James, in collusion with Messrs. McLaws, Sinclair and Redman, instituted the proceedings through a former employee of the firm of Lougheed, McLaws and company, and that the appointment was made at the instance of, and in furtherance of, a conspiracy between them and the plaintiff.

Mr. Bennett declares in his defence that the plaintiff caused wide publicity to be given to the alleged dissolution of partnership, which Mr. Bennett claimed injured his professional reputation and standing and caused him to alter his plans. Mr. Bennett charged that the action taken by the plaintiff constitutes professional conduct unbecoming a barrister and solicitor, and that such misconduct in England would be sufficient to bring him under the punitive power of the supreme court of Judicature.

A special foxhunt service for girls and boys was held in the Methodist Church yesterday afternoon. All references to foxes in the Bible were taken up and Rev. G. G. Haeker compared bad habits to the animals and gave a forcible sermon on the subject. The Junior Choir, under the leadership of A. J. Lancaster, assisted in the musical program.

### PRINCE GEORGE

George B. Naden, deputy minister of lands, while visiting this city last week, stated that Hon. T. D. Pattullo and Hon. W. H. Sutherland would visit Prince George shortly and an announcement would then likely be made in regard to new public buildings for the city.

L. R. Dickson and W. Harrison, the liquor board operators who made a clean up here three weeks ago, repeated the performance last week at Quesnel. Three Chinese merchants were convicted there.

Rev. Dr. C. H. Heustis, secretary of the Lord's Day Alliance for Alberta and British Columbia preached at the Knox Church here yesterday.

The following officers have been elected for the Prince George Farmers' Institute: President, George C. Duncan; Vice-President, R. J. Blackburn; directors, H. C. Thompson, Lou Bowser and William Christie; secretary-treasurer, R. Bueck; secretary, L. T. Martin and F. Abbs.

### HAZELTON

William J. Parry, a returned soldier farmer of this district, died at the Hazelton hospital recently.

The Hazelton District Liberal Association has elected the following officers: Honorary President, Hon. W. L. Mackenzie King; Hon. Vice Presidents, Hon. John Oliver, Hon. A. M. Manson and Fred Stork, M.P.; President, W. W. Anderson; Vice Presidents, Peter Carrigan and Thomas Marshall; Secretary Treasurer, A. Roy McDonnell; executive, Ed. McLaren, Skeema Grossing; L. Mero and John Love, Kispiox; C. S. Galloway, Angus Benton and Ben Peterson, Hazelton; C. H. Sawie and W. S. Sargeant, New Hazelton.

Robert May, of Moricetown, has sold his farm to George M. King and George L. McDonald, of Travers, Alta.

Miss Margaret Wattle is in the Hazelton Hospital suffering from a broken leg sustained while skating.

Leonard Wrench has returned to Edmonton where he will resume his studies at the University of Alberta.

Otto Utterstrom is again on duty in the Hudson Bay store after having spent the holidays at Vancouver and Kispiox.

### Ten Years Ago in Prince Rupert

The Prince Rupert committee of the Maimand Fire Underwriters' Association held its annual meeting yesterday and the following officers were elected: Chairman, C. W. Peck; Vice-Chairman, T. D. Pattullo; secretary-treasurer, M. J. Hobin; investigating committee, E. H. Mortimer, E. C. Gibbons and W. S. Fisher; fire protection committee, J. C. Halsey, J. Lorne Mackaren and Lee Baker; rate schedule and commission committee, M. M. Stephens, G. A. Foster and T. Brown.

The municipal election is in progress today. T. D. Pattullo and S. M. Newton had their final rallies last night at the Westholme and Empress respectively. The speakers at the Pattullo meeting were Mr. Pattullo, O. H.

## "I Can Now Do My Work Without Feeling Tired"

Mrs. A. Moffatt, Roxton Falls, Que., writes:



"I suffered from a run-down system and nervous debility. I could not sleep or rest at night, and felt so weak I could not walk any distance. I took several tonics, but they only helped me while I was taking them. Mother advised me to take Dr. Chase's Nerve Food, and I felt great benefit from the first box, and continued taking several boxes. Today I feel like a new woman, and am able to do my work without that dreadful tired feeling."

### DR. CHASE'S NERVE FOOD

50 Cents a box, all dealers, or Edmondson, Bates & Co., Ltd., Toronto

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"Perfection!"

Package of 10 - 20¢  
"50" - 35¢  
Examel Tin - 20 - 90¢  
"100" - \$1.75

Nelson, A. H. Allison and G. B. Naden. Those on Newton's platform were Mayor Newton, Ald. Douglas, F. M. Lennie, Ald. Mailand, P. McLachlan and Ald. Bullock-Webster.

Capt. Barney Johnson has been appointed a Vancouver harbor pilot and will make only one more trip here as skipper of the steamer Prince Rupert. He has made 107 round voyages on the steamer, having commanded her since she first entered service.

Tenders to be plainly marked on the outside of the envelope "Tender for Returns to 'Malaspina' and must be received at the office of the undersigned not later than 12 o'clock noon, 24th January, 1923. Lowest, or any tender, not necessarily accepted.

NOTICE IS HEREBY GIVEN that the reserve affecting the lands covered by expired Timber Licence No. 18210 is cancelled.

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Sealed Tenders will be received by the Minister of Lands at Victoria, not later than noon on the 22nd day of January, 1923, for the purchase of Licence X 4315, to cut 7,518,600 feet of Spruce, Cedar and Hemlock, situated on an area adjoining the south boundary of Lot 1548, Shannon Bay, Queen Charlotte Islands Land District. Two (2) years will be allowed for removal of timber.

Sealed Tenders will be received by the Minister of Lands at Victoria, not later than noon on the 16th day of February, 1923, for the purchase of Licence X 4316, to cut 7,518,600 feet of Spruce, Cedar and Hemlock, situated on an area adjoining the south boundary of Lot 1548, Shannon Bay, Queen Charlotte Islands Land District. Two (2) years will be allowed for removal of timber.

Sealed Tenders will be received by the Minister of Lands at Victoria, not later than noon on the 6th day of January, 1923, for the purchase of Licence X 4317, to cut 5,560,000 feet of Spruce, Cedar and Hemlock, situated on an area adjoining the south boundary of Lot 1548, Shannon Bay, Queen Charlotte Islands Land District. Two (2) years will be allowed for removal of timber.

Sealed Tenders will be received by the Minister of Lands at Victoria, not later than noon on the 22nd day of January, 1923, for the purchase of Licence X 4318, to cut 5,560,000 feet of Spruce, Cedar and Hemlock, situated on an area adjoining the south boundary of Lot 1548, Shannon Bay, Queen Charlotte Islands Land District. Two (2) years will be allowed for removal of timber.

## Canadian National Railways

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