

Chapter 6 -Economic Realities of Life in Theodore

Overcoming Economic Challenges

The Weather

Both east and west bound trains are said to be stuck fast in snow banks somewhere between here, Saskatoon and Winnipeg. No farmers in town. Nothing to do but wonder what the other fellows in town are doing and why they don't get busy and shovel their sidewalks.¹

One of the most obvious challenges to businesses in Theodore was the weather. The author, who spent several years working in a retail outlet noticed that generally the farmers tended to stay at home when the wether permitted them to work outside without too much discomfort, but when the weather was too miserable to permit working outside business in the store was usually good. There is little reason to think that farmers were much different before World War II. Of course, when the weather was really bad, everybody stayed home.

The local correspondent to *The Yorkton Enterprise* frequently noted the effect the weather had on business in Theodore. In November 1924, for example he reported that, "Business during the past ten days has shown a decided improvement; the cold weather forcing people to provide winter clothing, etc."² Earlier that year he had noted that, "Saturday was a busy day in the stores; the slight rain of Friday having shut down threshing operations, farmers took advantage of the breathing spell to do their shopping."³

The extremely cold and bitter weather that often occurred in the winter months could practically shut down most activity in Theodore for a few days or even a week.

The bitter cold weather of the past week almost put an end to business for the time being. However some of the merchants have made good use of the time by stocktaking and preparing balance sheets for the end of the year. Others have spent the time stoking stoves

and furnaces in an effort to shut out Jack Frost. Many losses through freezing of perishable goods are reported in merchants and others.⁴

With their automobiles put away for most of the winters Theodore's farmer still had the challenge of getting to town during the extremely cold weather that would often reach 45 degrees or more below zero. This challenge was met by building a caboose on the front bob of a sleigh and fitting it with a small iron stove. The driver and passengers comfortably sat inside leaving a long trail of blueish grey smoke pouring from the small round metal chimney that protrudes through the caboose roof. By the end of the 1930's it was not unusual for residents to see a number of these heated sleighs on village our streets on any afternoon when the thermometer registered sub-zero temperatures.^{5 6}

The Shortage of Cash

One of the biggest problems Theodore's residents had to contend with was the chronic shortage of cash in the community. Writing in 1923 just as Theodore was recovering from the post war recession, J. S. Anderson remarked that the money ". . . in circulation consists chiefly of silver and one dollar bills, the later folded and creased together that they require ironing out in order to distinguish their denomination. . . ." ⁷ Merchants, therefore, often had little choice other than to accept goods offered as trade by their customers. As mentioned in Chapter 1, cordwood, furs, and Seneca root were regularly bought by the local merchants and shipped to other points. However, other items such as butter, eggs, and milk were also accepted in trade.

In addition to accepting farm goods on trade many, if not most or all, merchants had two other options. One of these options was to issue trade tokens that could be redeemed for a certain

value in trade. Moses Bokofsky issue a one-dollar token and a ten-cent token, and Lawrence Larson issued a ten-cent toke, A. E. Tame who operated the Theodore bakery had a token that was good for one loaf of break, and Harry Wunder issued tokens that were good for 20 cents in cigars. These tokens were only used for a few years and are now very scarce.

The second option, and the one most of Theodore's merchants adopted was to extend lines of credit to their customers. Unfortunately, some people abused the credit they were given by Theodore's merchants. In 1907, the merchants in Theodore decided to stop giving credit to their customers and required that all sales be on a cash only basis. The decision to require cash was blamed on the custom of some settlers to pay off the notes on their machinery first and let the local merchant, who had accommodated them for a year or more wait until last.

Owing to the money stringency this fall the merchants have decided to give no further credit on and after November 1. It is a well-known fact that our dealers, as well as many others in the northwest, have been carrying about three times as much on their books as should be the case. The present action on their part is a step in the right direction.⁸

Fortunately, for Theodore's local implement dealers, the implement manufacturers, themselves, were willing to do extend credit to the farmers, and the local dealers were not faced with the problems involving in collecting outstanding debts. The implement manufacturers did, however, expect to be paid on time and in accordance with the purchase agreement they sent collectors out to either collect the money owed or repossess the machinery. The Theodore correspondent, reported the arrival of the implement manufacturers' collectors, and on one occasion compared them to a hawk watching for its prey.⁹

It is not known how long Theodore's merchants operated on a cash only basis, but the practice seems to have declined when economic conditions were good and returning when money

was a scare. In the fall of 1924, for example, when Theodore was still feeling the effects of the post war recession, many of Theodore's businesses again were operating on a cash only basis, and many of the local people, buyers and sellers alike, seemed to prefer the arrangement.¹⁰ In a report from September 1923 the Theodore correspondent to *The Yorkton Enterprise* stated that Theodore's merchants had enjoyed the best day's business for some time when a large number of Ukrainian farmers arrived in the village to purchase supplies for threshing and paid for everything in cash.¹¹

Competition Faced by Theodore's Businesses

One of the biggest challenges faced by the early merchants in Theodore and every other small community was competition from the large mail order firms such as the T. Eaton Company. There is no doubt that these companies provided a valuable service to the settlers who could buy just about anything they needed. James Wilson, for example, ordered a house package from Eaton's which included all the lumber and millwork, doors and windows, siding, nail, etc., and was shipped by rail from Winnipeg to Springside at a total cost of \$922,78.¹²

Because local merchants often found it difficult to compete with the mail order houses, it was quite common to see the local correspondents to the newspapers doing whatever they could to encourage people to shop locally. The following three items attributed to J. S. Anderson, Theodore's long time correspondent to *The Yorkton Enterprise*, appeared in *The Yorkton Enterprise* between 1915, and 1925.

Only a store keeper, that's all down the street. Yes, in your own town. Plain sort of fellow, him not much of a merchant, no. Decent chap though and honest. When you drop into his store, it's like him, plain. He calls you "Tom," you call him "Bill," home

folks, you know. He asks you how the children are and wife; he knows them all. He shows you what you want to buy: He tells you it is good or bad and names the price. Just charge it, Bill, you say, I'm a little short of dough. All right, Tom he says, and warps it up.

He pays his taxes here, he chips in all he can to help the fire department, police department and two wells. He sits in lodge with you and calls around when you are sick. Pretty decent sort of chap, isn't he?

But what about that catalogue you keep at home and study nights and days. And when you have the coin you make an order for some things you've got to have and with the order send the dough. But just the same you would hate to have Bill know. Because you feel he might feel hurt because you haven't paid him what you owe.

And if your neighbours do like you and send their ready cash away to swell the sales of those who never help your town or you some day not very far away poor Bill will reach the point where he can no longer hold the bag and will be leaving town. Why? Think it over.¹³

It is rather discouraging to the local merchant to see large shipments of goods arriving daily from the Eastern mail order houses for his credit customers, who have not yet paid a cent on long-standing accounts, contracted during the months when he was out of money, and could secure no credit from the firms in Winnipeg, to whom he is now sending his first crop receipts. Customers of this caliber will likely be referred to Eaton's Simpson and elsewhere, when next they apply for credit. Local merchants are about fed up with this kind of treatment and state that they will close up their stores unless they can get cash as well as credit business.¹⁴

On Tuesday of this week the local post office sold more money orders than has been sold in one day in the history of this office, a fact which proves that the mail order houses are as popular as ever; except during the summer months when very little money is in circulation, The mail order houses get a big share of the business from this district and the local dealer gets the credit business, if he is foolish enough to accept it. However, the days when credit business was done on an elaborate scale, are gone forever, and the man who gets accommodation during the summer months from the local merchant and sends his money away as soon as he has threshed is a bum sport, and not very welcome in this town.¹⁵

Probably the second biggest challenge to Theodore's business community was competition from other nearby communities. In Theodore's case the community that offered the greatest competition was Yorkton. In 1929 the Theodore correspondent to *The Yorkton Enterprise* remarked that some of Theodore's residents must be buying at Yorkton's coupon sale because business in the village was a bit quiet.¹⁶ Traveling to Yorkton for business did not always result in

the expected savings. When a farmer who had been going to Yorkton for his requirements informed J. S. Anderson, the Theodore correspondent to *The Yorkton Enterprise* that he could buy just as cheaply in Theodore, Anderson's reply was, "Of course he can."¹⁷

In a similar way, when the Canadian National Railway completed a line south of Theodore, the Theodore correspondent to *The Yorkton Enterprise* wrote"

The United Grain Growers elevator at Beaverville is open for business and running from daylight till dark under the able management of Mr. Fred McFadyen. The Standard elevator at the same point will be opened in a day or two - while the Wheat Pool Elevator at Jedburgh is also going full blast, and 3 more houses at the same points will soon be ready for business - other elevators at Fitz Maurice and Crowtherview are also under construction. This all means opposition for Theodore, Springside and Willowbrook, these three points having handled the bulk of the grain in former years that is now being marketed at these new points along the Willowbrook, Crowtherview extension.

In December 1913 The Regina Leader Post advertized "A Christmas Shopping Carnival." The idea seems to have been to get as many people as possible to take the train to shop in Regina. People who traveled to Regina by train could get a refund of the cost of their tickets if they spent a certain amount of money. For residents of Theodore the cost of a one way ticket to Regina was \$6.20, and in order to get the refund the shopper had to spend \$62.00. A return ticket between Regina and Theodore cost \$10.35 and the amount one needed to spend to get the refund was \$103.50. If a party of ten or more people had traveled to Regina from Theodore each person would have had to spend at least \$33.00 each in order to get the \$8.30 refund on his or her ticket.

There may be several reasons why there is no indication in the Theodore news that anyone from the village attended the Christmas Shopping Carnival in Regina. The first was the train schedule. The train from Theodore to Yorkton was in the evening, and the train from Yorkton to Theodore was in the morning. This meant an overnight stay of at least two nights. The second

reason was the fact that the shoppers would have to spend at least a month's income to get the refund on the ticket. According to Statistics Canada, the average wage for farm help in Saskatchewan was \$365.90 for men and \$234.93 for women in 1914. These wages included room and board which was valued at \$16.50 per month for men and \$13.96 per month for women.¹⁸

Meeting the Competition Head On

Theodore's merchants were more than willing to rise to the challenge of meeting the prices offered by Eaton's and other mail order houses, and stories of their ability to do so often appeared in the Theodore news column. In addition to the lower prices mentioned above, the merchants in Theodore held regular sales. It was John Smith's custom, for example, to hold a major sale every autumn, and according to the reports in the Theodore news column this annual sales drew many customers to Theodore.¹⁹ In order to compete with Smith and to take make the most of the opportunity provided by the increased number of shoppers, other merchants would often schedule their own sales at the same time as Smith's. The following two items from October 1922 illustrate how effective combining sales could be for Theodore's merchants.

The large crowds that took advantage of the two special sales put on by local merchants on Saturday would seem to indicate that lower prices will stop the money flowing into the coffers of the large mail order houses. A large amount of money changed hands here as a result of these sales.²⁰

The cheap sales now on, have brought purchasers from far and near to purchase winter supplies of merchandise at lowest cost. Many lines of goods handled by the stores have been completely sold out, proving that lower prices can effectually stop a lot of money from going to Eastern department mail order houses. There is no apparent reason why local merchants cannot compete with mail order houses, if they are willing to confine themselves to a cash basis. Buy for spot cash and sell for cash only - this is the only business principle that can win trade.²¹

A second way that Theodore's merchants addressed the competition was to keep their stores open as long as possible. It appears that during the first two decades of the twentieth century, merchants in Theodore could open as early as they wished and remain open as late as they wished. Many holidays were also ignored by Theodore's merchants, which prompted Theodore's correspondent to *The Yorkton Enterprise* to comment as follows:

Monday, Labour Day, was spent in Theodore as usual, stores wide open and business as usual. In fact very seldom are any of the legal holidays kept in our town, although Ruthenian holiday are generally respected by the people of that nationality, the English speaking classes seem perfectly satisfied to ignore our own national holidays. In fact it would seem that some action on the part of the Government is required to enforce closing of stores throughout the province, on certain holidays such as Victoria Day, Dominion Day, Thanksgiving, Christmas and New Years.²²

In 1924 the only places of business that closed their doors for Labour Day were the Union Bank and Post Office.²³ In 1925, however, all stores and places of business were locked up for Victoria day on 25 May, which was seen as a pleasant contrast to the usual custom in the village and allowed residents to spend the day was quietly or enjoy few hours fishing or motoring.²⁴ It should be noted that Theodore's Jewish merchants always closed their business on the Day of Atonement.

Long Hours and Early Closing By-Laws

It wasn't until the end of February 1919 that Theodore's businessmen presented a petition to the village council requesting an early closing bylaw. Under the provisions of the bylaw no stores would be allowed to remain open after 6:30 p.m. between the first of January and the fifteenth of September.²⁵ The exception to the early closing bylaw was Saturday when many, if not all, stores remained open until midnight. Between the fifteenth of September and the end of

December stores in Theodore could remain open until very late in the evening as evidenced by the following news item from September 1920:

On the 15th instant stores in this town commence keeping their doors open evenings, much to the disgust of clerks and others who spend many weary hours waiting for the midnight shoppers whose complaints have been ringing in the air during the close season. Now that the stores are open, these kickers are conspicuous by their absence.²⁶

Late closing allowed farmers to make their purchases after working hours, during the harvest and threshing seasons.²⁷ After a few years, however, the merchants requested a change in the bylaw. It has been found that September 15th was generally too late in the season to accommodate farmers during the busy harvest and threshing seasons, when they usually wished to shop in evenings, and that it was of no convenience to anyone to keep late hours after the busy season is passed. The changes in the bylaw allowed stores to remain open after 6.30 between 15 August and 15 October and for the ten days before Christmas December 15th to 25th.²⁸

In the fall of 1928 an item in the Theodore news column stated that local farmers were not taking advantage of the opportunity to shop in the evenings, and that the stores reported doing very little business after six or seven o'clock. The suggestion was made to alter the early closing bylaw to provide for late shopping during the harvest season.²⁹ At the end of the year it was reported that, "The early closing bylaw comes into force with the New Year, when all stores will close at 6.30 p.m. daily, except Saturday."³⁰

In the spring of 1936 all the stores and places of business in Theodore began to close at one o'clock on Wednesdays for the months of May June and July. On all other days, with the exception of Saturday the stores closed at 6:30 as usual. On Saturdays the stores remained open until midnight.³¹

One other source of competition that the merchants in Theodore faced was the problem of transient traders who would arrive in the village and rent a place of business for a few days or weeks. By renting a local place of business and closing up the shop transient traders could evade the peddler's license, as well as village taxes. As a result the Transient Traders' Bylaw was passed in 1929 by the village council to regulate and govern all transient traders who may come into the village.³²

Economic Losses due to Theft

Like many other communities in Saskatchewan, Theodore suffered from time to time from petty thievery. One of the first instances of this occurred in the summer of 1895 when the store on the Seeman ranch was broken into and the till which unfortunately for the thief contained only a few dollars.³³ Apparently the thief did not understand the combination for the till, so he unbolted it from the counter and carried it away with him.³⁴ This is not the first theft that the Seeman farm had been the target of thieves. On earlier occasions a harness and parts of harness had been taken as well as some grain.³⁵

After the village was established in the early twentieth century, several of Theodore's early merchants were targeted by thieves. In 1909, for example, the store belonging to A. W. Wylie was broken into and a considerable quantity of goods stolen. A suspect was arrested by the local constable, Frederick Fransen, and a quantity of jewelry consisting of watches, chains, and rings taken from the store of C. H. Bokofsky in Yorkton a few weeks previously was found on his person, as well as a few articles stolen from Wylie's store the previous night. No trace of the balance of Wylie's property was found until some days later when it was discovered in a sack

beneath the Canadian elevator.³⁶ The Bokofsky Brothers' store was broken into on two separate occasions. The first break in occurred in 1910 when the thieves got away with some watches and jewelry, and the second occurred in 1915 when merchandise worth several hundred dollars was taken.^{37 38}

When Louis Kelson's store was robbed in 1921, a list of the items taken was published in the Theodore news. The list of stolen articles gives the modern reader some idea of the kinds of merchandise that was sold in Theodore.

Smashing one of the large glass windows in rear of Kelson and Company's general store some time between 2 a.m. and 6 o'clock Sunday morning a thief who had evidently sized up the premises before hand entered after carefully removing broken fragments of glass from the window frame and helped himself to a large supply of clothing including underwear, overalls and a heavy overcoat, shoes, coat, etc., besides rifling the cash register of \$3.00 in change, which had been left there Saturday night, filling his pockets with chocolate bars and other tastees [sic]. The robbery was not noticed until late Sunday morning by which time the thief had [sic] made good his escape. Interviewed this morning, Mr. Kelson was unable to estimate his loss, but it will probably be in the neighbourhood of \$100.00. The Yorkton police have been notified and are now working on the case.³⁹

In addition to the businesses mentioned above, items in the Theodore news column show that just about every business in Theodore was broken into at one time or another. The village council hired a series of night watchmen and village constables but unfortunately, this proved to be ineffective. The following appears in the Theodore news column in 1936:

Many robberies of stores and business places have occurred in this village in the past fifteen years and the thieves have invariably escaped. The citizens of our town have made several efforts to induce the Commissioner of Police to station a Mountie at this point to give us some protection, but all efforts have failed and it is little wonder that business men who have suffered on more than one occasion from depredations of this kind should harbor a little bitterness in their hearts against authorities who have consistently denied the need of police protection in Theodore. Practically every business place in Theodore has been robbed at least once and some of them on two or even three occasions and still we have to pay our share towards the upkeep of the police force.⁴⁰

In the years prior to the Second World War the Theodore village council made several attempts to have a member of the RCMP stationed in the village, and on every occasion the request was turned down. Among the usual reasons given by the RCMP for not stationing a member in Theodore were; Theodore's proximity to Yorkton made putting a constable in the village unnecessary, and that there was insufficient crime in the village to justify the cost.

Theodore's Board of Trade

In the fall of 1921 J. A. McGuire, of Saskatoon, secretary of the Retail Merchants Association, addressed a meeting of the local merchants. He pointed out that the object of the Association, was not to oppose farmers' interests, but rather to bring about legislation that will benefit both farmer and merchant. It was decided to organize a local branch of the Association in Theodore.⁴¹

Nothing more has been found on the Retail Merchants Association in Theodore, but in the spring of 1931, it was noted in the Theodore news column that most towns of a similar size had a well supported board of trade and there were many in Theodore who would like to see such an organization of in the village.⁴² On Tuesday, March 24 a well-attended meeting of farmers and citizens of the town organized a Board of Trade. The first officers, all prominent businessmen in the village, were John Smith (president), A. C. Mickelson (vice-president), and James Seeman (secretary).⁴³

One of the first matters of business was the possibility of establishing a creamery to serve the Theodore district. It was decided to appoint a committee to ascertain the number of dairy cows needed to support a creamery, should one be located in the village. The committee began

work immediately and soon found that there were more than 2,500 cows in the district that could support a creamery in the Theodore district. It was hoped that one of the established creameries would locate a branch at Theodore, but none did.⁴⁴

A second piece of business that the Board of Trade addressed was the extension of the power line from Yorkton to Foam Lake, to serve intervening villages and farmers along the route. Although the Board of Trade and the Village council promised to assist, the neighbouring towns toward this end it would be another two decades before a Saskatchewan government could be persuaded to extent electric power to the rural areas.⁴⁵

Notes:

1. "Theodore," *The Yorkton Enterprise*. 18 March, 1920.
2. "Theodore," *The Yorkton Enterprise*. 14 November, 1924
3. "Theodore," *The Yorkton Enterprise*. 30 September, 1924.
4. "Theodore," *The Yorkton Enterprise*. 22 January, 1924.
5. "Theodore," *The Yorkton Enterprise*. 27 January, 1938.
6. Theodore," *The Yorkton Enterprise*. 16 February, 1939.
7. "Theodore," *The Yorkton Enterprise*. 23 March, 1923.
8. "Theodore," *The Yorkton Enterprise*, 17 October, 1907.
9. "Theodore," *The Yorkton Enterprise*, 14 October, 1909.
10. "Theodore," *The Yorkton Enterprise*. 28 November, 1924.
11. "Theodore," *The Yorkton Enterprise*. 14 September, 1923.
12. "(Adamson) Elizabeth and James Wilson," *Theodore and District History*. p. 140.
13. "Theodore," *The Yorkton Enterprise*. 17 June, 1915.
14. "Theodore," *The Yorkton Enterprise*. 21 October, 1924.
15. "Theodore," *The Yorkton Enterprise*. 17 November, 1925.
16. "Theodore," *The Yorkton Enterprise*. 15 October, 1929.
17. Theodore," *The Yorkton Enterprise*. 15 October, 1929.
18. "Average wages of farm help in Canada, by province, 1909, 1910 and 1914 to 1916," *Statistics Canada*. Retrieved 30 December, 2018 from https://www65.statcan.gc.ca/acyb02/1917/acyb02_191702028-eng.htm
19. "Theodore," *The Yorkton Enterprise*. 20 November, 1923.
20. "Theodore," *The Yorkton Enterprise*. 10 October, 1922.
21. "Theodore," *The Yorkton Enterprise*. 20 October, 1922.

22. "Theodore," *The Yorkton Enterprise*. 7 September, 1922.
23. "Theodore," *The Yorkton Enterprise*. 5 September, 1924.
24. "Theodore," *The Yorkton Enterprise*. 29 May, 1925.
25. "Theodore," *The Yorkton Enterprise*. 27 February, 1919.
26. "Theodore," *The Yorkton Enterprise*. 23 September, 1920.
27. "Theodore," *The Yorkton Enterprise*. 16 September, 1924.
28. "Theodore," *The Yorkton Enterprise*. 3 September, 1929.
29. "Theodore," *The Yorkton Enterprise*. 2 October, 1928.
30. "Theodore," *The Yorkton Enterprise*. 28 December, 1928.
31. "Theodore," *The Yorkton Enterprise*. 28 April, 1938.
32. "Theodore," *The Yorkton Enterprise*. 10 September, 1929.
33. "Theodore," *The Winnipeg Tribune*, Winnipeg, Manitoba, 26 July 1895.
34. "Theodore," *The Winnipeg Tribune*, Winnipeg, Manitoba, 26 July 1895.
35. "Theodore." *The Leader*, Regina, Assiniboia, 25 July, 1895.
36. "Theodore," *The Yorkton Enterprise*. 18 March, 1909.
37. "Theodore," *The Yorkton Enterprise*. 3 November, 1910.
38. "Theodore," *The Yorkton Enterprise*. 13 May, 1915.
39. "Theodore," *The Yorkton Enterprise*. 22 April, 1924.
40. "Theodore," *The Yorkton Enterprise*. 10 June, 1937.
41. "To Organize Local R.M.A. Here," *The Theodore Tattler*. 22 October 1921.
42. "Theodore," *The Yorkton Enterprise*. 17 March, 1931.
43. "Theodore," *The Yorkton Enterprise*. 31 March, 1931.
44. "Theodore," *The Yorkton Enterprise*. 31 March, 1931.
45. "Theodore," *The Yorkton Enterprise*. 31 March, 1931.

