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THESE MERCHANTS HAVE CO-OPERATIVE BUYING

Omaha Man Gets All Advantages of Chain Store System Without Disadvantages.

Should you walk into the Omaha Chamber of Commerce any Monday evening in the year, you would find ten to fourteen men sitting at a dinner table in one of the private rooms. All have every appearance of prosperity — and happiness. They're telling stories, relating business experiences, chaffing each other good-naturedly. They seem to be good friends.

These fourteen men actually are good friends; more than that they are co-operating with each other in a business plan that brings them profit.

Dessert has been served. Cigars are lighted, and one of the group begins to arrange a pile of papers lying beside his plate. The chairman looks at his watch.

"Eight o'clock, fellows," he says; and the gathering becomes a business-like meeting of business men.

"Tonight," the chairman announces, "we are to buy our supplies of salt, spices, beans, rice, brooms and flour. The secretary will please see that each member is supplied with a 'kick-in' blank."

Printed forms are passed around, and the chairman proceeds: "What is offered in salt, Mr. Karsch?"

Mr. Karsch, it seems, has inquired about the prices of salt. He announces what he has learned. He has inquired also, about the prices of beans, rice, brooms and flour; and these prices, too, he announces.

Another man, Mr. Synge, knows about the prices of spices, and he, too, tells what he knows.

There follows a brief interval in which each man around the table is busily engaged in writing on his "kick-in" blank; and when all have finished the slips of paper come to the secretary who consolidates their information into two tabulations—one for Mr. Karsch and one for Mr. Synge. Guided by the two lists, Mr. Karsch and Mr. Synge will buy goods for the fourteen stores in the Buy-Rite and Sell-Rite Association of Omaha.

The association is said to be unique in the business world. It possesses, so its member point out, virtually every advantage that chain stores enjoy — and none of the handicaps. Every member is free to conduct his own business in his own way, losing none of his individuality. At the same time he enjoys practically every privilege of the chain-store manager, with no restrictions imposed on him by a general manager in some distant city who dictates the policies of the business, the rate of turnover, salaries, rate of profit and the like.

Ernest Buffett, the association's president, who thought out the plan and successfully put it into execution, is a grocer with some twenty-seven years' experience. And at that he is considerably on the sunny side of fifty years. His store in Dundee, a suburb of Omaha, is one of the finest examples of what a modern grocery ought to be.

"In 1920 I was president of the Omaha Retail Grocers' Association," Mr. Buffett explains. "Of course, I had watched with interest the growth of the chain stores of the country; and every day I wondered more and more whether it would not be possible for the independent grocers to get together in some way and realize the same advantages that the chain enjoys, and at the same time avoid the handicaps that must necessarily be imposed on store managers of the chain."

"I had occasion to go to Atlanta, to a convention, and on that trip I took the opportunity to study the chain-store plans and ideas as closely as possible. Later I went to New York City and spent considerable time looking into chain stores. When I got back home I thought I knew what the difficulty was so far as the local, independent grocer was concerned. I concluded that what was needed, most of all, was co-operation. Then I began to study how such co-operation could be obtained."

"In the fall of 1920 I had worked out a plan I believed to be sound, I called together eleven other men, and we spent an entire evening going over my ideas, seeking every possible objection and perfecting, so far as we could, the tentative plan I had worked out. Before the meeting ended we were all 'sold' on the idea; and we began to put it into practice, in a small way, immediately."

"When we first announced our idea, it was fought, bitterly, by wholesalers, commission men, brokers — in fact everyone who learned of the plan said it wouldn't work. But it did, just the same, and today those who were our most bitter opponents are our best friends. While we seek the best possible prices to be obtained by quantity buying, we always favor Omaha jobbers and manufacturers."

"One of the first and most important effects was that the plan saved nearly all our members from

LIFE'S SUCCESSES

Often we're discontented with the progress that we make in climbing to the goal of sweet success; Disheartened and discouraged at the time it seems to take To gather coin sufficient for a rest; We see the years go slipping by with nothing much to show For energy and labor that we're given, The fires of life's ambition then burn with a duller glow, We fail to strive as once we would have striven.

But can it be we've overlooked the fact that there are things More precious of attainment than mere gold? To lead a life of usefulness earns brighter crowns than kings', And brings no vain regrets when we grow old. To build one home and fill it, by the medium of toil, With sweet contentment, happiness and peace, Will win a greater glory than a vault o'erfilled with spoil Of precious stones and money without cease.

The daily grind may tire with its dull monotony; Our wage may seem unworthy of our work; The worldly gain of other folk may stir our jealousy And dim our sight to joys that round us lurk. But life's successes, by no means, are those who fortunes build, It is they who with all credit their homely niche have filled, And laid the sure foundations of a home.

taking a tremendous loss on surplus stocks. You know that in October, 1920, which was when we organized, the slump came — after a war boom that everyone thought would last for at least another year.

"Every one of our members had on hand certain lines on which he was 'long'; and it seemed certain that with the market breaking as it was, we must take a heavy loss on these long stocks, unless something could be done, and done quickly, to avert it.

"I called a special meeting of our members, asking each to bring with him an exact inventory of the three or four items on which he was overstocked. When we had put the cards on the table, we found that I, for instance, was 'long' on sugar, while another member had but a few sacks — not enough to last for even a week. But he, in turn, was 'long' on something else that I needed.

"The answer was simple. For something like eight weeks, in the midst of that 'silent panic' we traded stocks, advertised co-operatively, and turned those goods into cash — and did it quickly.

"One of our members had seven-five boxes of apple butter. That was enough to last him at least a year in good times. He had paid \$2.40 a dozen for it on a rising market. Eight or ten of us were able to take it off his hands at what he paid, although the market at that time was only \$2.15, and going down every day. We advertised the butter as a special at six jars for \$1.20 and cleaned it up. None of us made a cent of profit, of course but we saved one of our members from a loss.

"In those eight weeks we exchanged goods to the amount of \$20,000 to \$25,000 and got the cash for them. What was the result? On January 1st, 1921, every one of us had clean stocks the jobbers were anxious to sell us, and we were able to buy at the new, low market prices, advertise rather extensively, and turn our goods, and money quickly." — Charles S. Duffie, in "Business."

A survey of activity in the promotion of electrical home demonstrations shows that during 1922 a total of sixty such homes were exhibited in as many cities, with an attendance ranging from 5,500 to 37,000 persons per each home demonstrated, or an average of 20,000 persons. This undeniably proves the interest taken by the ordinary human in electrical equipment of the home to obtain greater comfort, convenience and economy.

Picture a line of 400,000 tugging, straining horses stretching from New York to Chicago. The total power exerted would still fall nearly 20 per cent. below the electric power which will be generated at the new station to be erected by the Public Service Corporation in New Jersey. Suppose these 400,000 horses could be bought for \$250 each; the total cost would be \$100,000,000, or two and one-half times the cost of the New Jersey electric plant. It is said that this new electric station will be one of the largest, if not the largest, in the country. It will be situated on a 100 acre plot at Kearney, N.J., and will take care of a demand for electric power which has more than tripled in the past twelve years.

Miners and operators of the Kansas City Coal Mining Operators, seeking to negotiate a new wage scale, are discussing the substitution of electrical blasting machinery which will do away with the old dangerous method of blasting.

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THE CENTRAL GARAGE, LIMITED

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Distilled PICKLING VINEGAR Best for pickling. Factory: Bagot Street, Kingston

HOTEL PLAZA Corner Montreal and Queen Sts. Tourists' Popular Stopover Where comfort and environment and excellent cuisine meet demand of all discriminating guests.

AMERICAN PROSPERITY TODAY DEPENDS ON INDIVIDUAL THRIFT

By S. W. Straus, President American Society for Thrift

Contact with conditions in Europe emphasizes above everything else the stabilizing value of thrift to a nation.

In America, happily, we are not confronted by many of the problems that are demanding solution across the sea.

Ultimate national progress must depend on the favorable economic status of the individual. In this fact lies the priceless value of thrift to the nation because thrift results in personal economic improvement, thus fostering a contented and happy citizenship.

Our schools, churches, banks and all other institutions which are today seeking the development of more intensive thrift practices in the United States are going straight to the heart of humanity's gravest problem.

Each individual who adopts a routine of systematic thrift becomes an added unit of defense against the encroachment of those fanatical systems which have for their object the overthrow of the present established order of civilized progress.

children in the school savings banks, more building and loan association members, more teachers, preachers, newspapers and magazines developing an intensive and practical appreciation of thrift.

The stability of our present social system is based on individual thrift. We need have no fear of Bolshevism, communism or any other kindred destructive system if we keep this fact well in mind at all times and apply it persistently.

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Dominion Textile Company (Limited) MANUFACTURERS "PRUE COTTON" MONTREAL-TORONTO-WINNIPEG

ALDERMAN HOLDER HAS BUSY SEASON Looks Forward to 1924 as an Even Better Year—His Reasons.

In an interview with a Whig man this week Alderman William Holder, the well-known carpentering contractor and builder, said that building operations have been good this summer in Kingston.

"There have been many new buildings erected," says Mr. Holder, "and a great deal of repair work done, but I have reason to believe that 1924 will be a record year for building in the northeastern end of the city. When I went into the city council in 1922, I found that there was need of much work to be done in that section by the city before building operations could be successfully carried on, as there was need of sewers and water mains to be installed.

"During the two years I have been

in council there has been much work done along this line in Frontenac ward. There have also been many street lights installed and the new trunk sewer from Montreal street to Catarqui Bay is taking care of sewage problems. Now, with Stephen street being paved and Cowdy street being opened from Pine to Russell streets, this leaves a great many building lots available where there will be sewer, water and fire protection.

"A number of building lots in that section of the city have changed hands already and citizens are daily inquiring about more. For this reason I believe that next year will see Kingston advancing in a northeasterly direction at a great rate—and if we cannot bring our railway junction in to the city, then we can build our city out to the railway junction."

Mr. Holder has done a great deal of building work during the past summer and he has made a close study of the existing conditions and the trend of future events. His prophecy concerning next year may be looked upon as definite.