

Every Man His Own Merchant

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Theorizing about the economies of every man being his own merchant is fine mental exercise—but how does it work out in actual practice?

The prevailing opinion is that co-operative storekeeping has not a single, solid, established success with which to support the philanthropic idea on which it is based, and that it is often used as a cloak under which the schemer is able to mulct the consumer.

There is a still more common conviction that it is a field in which well-meaning theorists with a surplus of humanitarian emotions are constantly working off their sympathetic steam and forming organizations foredoomed to failure, building trade structures that are predestined to fall into the hands of the wrecking crews of competition—men who will convert this co-operative salvage into the foundations of personal enterprises that will prosper because the impelling motive behind them is wholly personal and selfish.

There is no doubt that a comprehensive history of co-operative failures in America would make a bulky and depressing volume; neither can it be denied that shrewd merchants have constantly made clever and profitable salvage use of these co-operative wrecks, and that selfish schemers are often able to use the zeal and faith of the apostle of co-operation as convenient tools with which to pull their own chestnuts out of the fire. Instances of this character are all too numerous. But when you put the question squarely: "Is there a single instance to prove that the co-operative store can succeed year after year under down-to-date American conditions of competition?" the answer is, "Yes!" Calumet, Michigan, the greatest copper town in the world, comes forward with this affirmative answer. It speaks from an experience of twenty-three consecutive years of co-operative storekeeping. Probably there is less theory and more actual experience connected with co-operative merchandizing to be found in Calumet than in any other American city. And it is an experience that snuggles tight to the cost-of-living problem and furnishes co-operative advocates with ammunition of high explosive power.

Some of the most discouraging handicaps that could possibly be saddled upon a co-operative enterprise have been carried by the Calumet undertaking from its inception; but in spite of this burden its dividends for the year 1912 were \$103,947; its sales were \$845,930; its reserve in bank was \$18,724; and it has paid out since its organization a total of \$1,144,006 in dividends to its owners, who constitute the main body of its patrons. Its paid-in capital stock is \$68,180 and it has \$105,000 insurance in force. Its actual assets today are three and one-half times its paid-in capital, and it has eighteen hundred and fourteen shareholders. Measured by any standard of retail storekeeping, this is an example of success that is alluring and worth looking into.

When it is remembered, however, that this store is a clean-cut example of co-operative merchandizing without any private strings tied to it—as pure a type of commercial co-operation as may be found in any country on the globe—the consumer and the competitive merchant are both compelled to take off their hats before such a record. And if they are at least partially alive to the tendencies of the day they will wish to take this co-operative success apart and see what makes it go. Certainly its history and its methods command a serious respect that the public has seldom been called upon to accord anything bearing the co-operative trademark.

Many Races in Calumet

As a melting pot of nations Calumet tops the list. A long time ago the keen Yankee minds controlling the great Calumet-Hecla Mining Company decid-

burdens resting upon the shoulders of the men who worked in the mines.

In those fifteen years before he came to America, Bennett saw a co-operative store placed upon a solid footing. Despite his zeal Bennett was a hard-headed man, and his long service as a director of the co-operative store drilled into him a practical knowledge of working details, of the difficulties that beset the path of the co-operative principle, and of the kind of fighting required to triumph over them. When he set sail for America the heaviest burden on the heart of Robert Bennett was the thought that he was leaving behind him the miners' store into which he had poured the best energies, the warmest sympathies, and the highest, keenest thinking of his life.

On the passage over, the thought came to him that perhaps he might serve the cause in America as a missionary of co-operation. The inducements he

with whom Bennett ventured to discuss the possibility of a co-operative store in Calumet.

The scheme appealed to Cruse for reasons the man from Northumberland could not fully appreciate because of his unfamiliarity with local conditions. All matters intimately affecting the welfare of the mineworkers were almost invariably talked over with Captain John Daniell, then the general manager of a large syndicate of mines—a man of broad sympathies and keen business penetration. He had the confidence both of the owners of the property and of the men on the payroll. When the plan of the English miner was placed before him Captain Daniell remarked to his friend Cruse:

"Jim, that's a good scheme. We've got to put a brake on the fingers of the storekeepers in this town; they want to get their hands on about every cent the miners earn, and lately they've been learning better how to do it. Have you noticed that the last three times we raised the wages of the men there has been a prompt raise in the price of store goods of every sort, and especially of all food supplies? That isn't good for the men; it isn't good for the mining properties, and it is not good for the town. If we can put this thing on its feet in good shape it is bound to act as a balance wheel in local trade." "The owners of these mines are not advertising themselves as philanthropists, but, at the same time, they are about as decent and broadminded a set of men as ever got hold of an enterprise of this character; and it goes against their grain to raise the wages of the men merely for the sake of seeing them absorbed by the local storekeepers. If the men and their families got more to eat and more to wear out of an advance in wages, then I wouldn't care so much; but, as it is going now, they don't even have a chance to eat more."

Captain Daniell promptly put his shoulder to the movement and twenty thousand dollars was subscribed and paid in to start the enterprise going. Before the end of the first year this was increased to more than forty thousand dollars. No limit was placed at the start on the number of shares any one man was permitted to hold. This was not because of any failure to recognize the soundness of such a restriction, but because in this way only could enough capital be raised quickly to put the enterprise on its feet, and especially to give it a standing with the wholesale and jobbing houses that would cause them to compete for its account instead of dodging it. With some four or five of the strongest executives of the mining companies as directors and heavy shareholders in the co-operative venture, it was a foregone conclusion that it would receive a consideration at the hands of the jobbing trade that had not up to date generally been given to co-operative associations.

Again, these mine executives figured

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TURKISH GUNS CAPTURED BY BULGARIANS.

The Labor and Material in these Instruments of Murder, would have made Plows, Seeders and Binders, for Thousands of Farms.

ed that about the best insurance against strikes which could be found was to employ a force speaking more sundry and diverse tongues and dialects than broke loose upon the air of old Babel when the original language trust was dissolved by divine decree.

A more barren field for the planting of a co-operative enterprise than this could hardly be imagined; but about twenty-five years ago a man of faith drifted in from Northumberland, England. With Robert W. Bennett co-operation was almost a religion. For more than fifteen years, back in the English coal mines, Bennett had been a leader in establishing a co-operative store for the benefit of his fellow workers. The devotion that his minemates had bestowed upon their pet dogs was directed by Robert Bennett into fighting for the principle of co-operation. And no Northumberland miner ever lavished upon his fighting terrier more devoted attention than Bennett bestowed upon the little co-operative enterprise that he felt was bound to lift some of the heavy

had received to come over were, however, so alluring that he had a vague suspicion that perhaps mining conditions in America were so prosperous that the workers would be beyond the need of the saving the co-operative store might effect for them; but this notion was speedily dispelled when, on his arrival in Calumet, he bought a lot of family supplies with which to begin housekeeping. He was business man enough to know that it is not what a laboring man earns but what he may save—if he will—above the cost of frugal living that makes his lot desirable. In the cost of his first household supplies Robert Bennett saw a challenge to his missionary spirit and realized that he had his apostolic work cut out for him.

Within a few weeks every boss, foreman and mine captain with whom he came in contact saw that Robert Bennett was no ordinary mineworker and that he was bound to exert an influence among his fellows. James Cruse, one of the mine captains, was the first man