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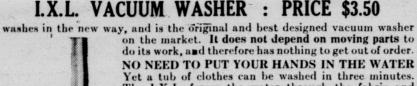
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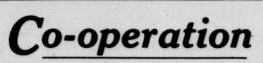
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#### Every Man His Own Merchant

Continued from Page 9

"The competitive retailer has been compelled to reorganize his price sys tem to provide for this tendency; and, so far as I know, the co-operative store is the only one that has not fallen into step with this tendency and is in a position to give to the prudent and thrifty the fruits of their thrift. If the co-operative store never did any more than this it would amply justify its existence and earn its right to live."

#### Delivery Arrangements

To customers living within a radius of three miles, the Tamarack Co-operative Association makes a daily delivery; to those living more than three miles and less than eight from the store, goods are delivered three times a week; those living outside this zone get a delivery three times a month.

As the store has a very respectable number of customers living as far as fourteen miles distant from it, with competitive stores in their immediate neighborhood, it would appear that the advantages of co-operative trading must be something more than theoretical. Most of these more remote customers have been educated to buy the bulk of their goods once a month and to order in as large quantities as possible every time they purchase. This practice not only effects a great reduction in the expense of delivering the goods, but it also reduces the time involved in taking the order.

Peace has never been the portion of any manager of this co-operative enterprise. Always the man at the helm of the Tamarack store has had to fight the forces of competition without and the elements of ambition and unenlightened selfishness within. According to those who have had the welfare of this venture most at heart, there is nothing that will bring warring competitive merchants together half so quickly as the presence of a co-operative concern that is genuinely co-operative. Almost at the outset of this enterprise the other merchants of Calumet evidently reached a common understanding.

"'It seems," says Manager Roberts, campaign could be more effectively prosecuted if the burden of it were divided among all concerned and if it were conducted by a central board of strategy. One week a certain storekeeper would advertise a reckless cut in the price of sugar, another in the price of hams, and still another in the price of some article of seasonable clothing.

"Though our association had planned not to advertise, this move forced us to depart from this policy somewhat and put a little money into printer's ink. But the best fighting we did along this line, and that which really saved the day, was personal work with every stockholder, carefully explaining that this price cutting was only a scheme on the part of the competitive stores to put the co-operative association out of business by drawing away its customers; and that as soon as this was accomplished the old scale of prices would

be promptly restored.
"Then, too, we had to explain again to our shareholders that, no matter how much cheaper the other stores might sell a single article, it was good busi-ness for them to trade at their own store, because at the end of the year they would get the profit on their own purchases over and above the actual cost or operating the business. When it came to this point it was easy to show most of our shareholders just where and how we were operating at a less expense than our competitors.

"Of course some of our less intelligent shareholders fell to the allurements of the competitive enemy, but their places were taken by fresh recruits who were able to understand the logic of the situation. It was a constant and running fight all the time; but there was hardly a time in the history of the enterprise when we were not gaining at least a little ground. Undoubtedly we owe very much to the shrewd and practical counsel of those mine executives who had associated themselves with the cause of co-operation. These men may have been very

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