

New Brunswick's Greatest Shoe House.

Men's Fall Footwear



The cool mornings and evenings give testimony of the fact that soon men will need to put aside their low shoes as well as their straw hats.

We think it an opportune time to inform our customers that our new fall styles are now ready. Months ago we laid our plans for this fall's trade. We knew leather was going to be scarce, that prices would be high, and, anticipating the future, we would be able to suit our customers at practically old prices.

Never had we such a desirable range of good footwear.

Waterbury & Rising, Ltd.

King St. Main St. Union St.

Special! Special!

On THURSDAY, Sept. 21, we will offer for sale
72 Special Oak Foot Stools at 95c. each

These are made of solid quartered oak, turned finish, 15 inches long and 13 inches wide, splendidly upholstered in brown leatherette. The legs are 1 1/2 inches in diameter, heavily blocked at the corners to insure strength, and we guarantee them to be a solid piece of furniture, made to last a lifetime.

You can see them for yourself in our window, and we invite inspection. REMEMBER THE DAY.

THURSDAY, Sept. 21. Not Before—Not After

A. ERNEST EVERETT

91 CHARLOTTE STREET

WM. LEWIS & SON

MANUFACTURERS OF

Bolts, Bridge Work and Fire Escapes

Britain Street. Phone M. 736

WASTE PAPER BALERS

Page Wire Fence Co., St. John, N. B.

GRAVEL ROOFING

Also Manufacturers of SHEET METAL WORK of every description.

Copper and Galvanized Iron Work for buildings a specialty
Phone M. 356. J. E. WILSON, Ltd., 17-19 Sydney St.

A. R. C. CLARK & SON, General Contractors

Water and Sewerage Installations

Wharf Building Concrete Construction
51 Water St. St. John Street Paving Phone M. 1320

The Union Foundry and Machine Works, Ltd.

Engineers and Machinists

IRON AND BRASS CASTINGS

West St. John Phone West 15
G. H. WARING, Manager.FOUR CROWN SCOTCH
SMOOTH AND RICH

This is the one whisky that has become famous for its smoothness and richness—a palatable drink of uniform quality.

It is the finest product of the distillery.

Choose FOUR CROWN and you choose right.
Sold throughout Canada.FOSTER & COMPANY,
ST. JOHN

Sole agents for New Brunswick.

OBITUARY.

Mrs. Margaret E. Stairs.

Mrs. Margaret E. Stairs, a former well-known resident of Southampton, N. B., died last Tuesday morning at the home of her daughter, Mrs. A. W. Skilling, Bangor.

She is survived by her husband, Daniel Stairs; five daughters, Mrs. William Miller, of Philadelphia, Pa.; Mrs. A. L. Crepps, of Greenville, Me.; Mrs. H. T. Johnson, of Kinsale; Mrs. A. W. Skilling, Bangor; Mrs. John Black, of St. John; one son, Charles G. Stairs, of Pokiok, N. B.; one sister, Mrs. Hesper King, Woodstock, N. B.; and one brother, Gilbert Grey, of Lower Southampton, N. B. Interment will be at Temperance Dale, N. B.

PERSONAL.

Rev. D. A. Patton, parish priest in Lochaber, N. S., is visiting his uncle, Hon. R. J. Ritchie. Father Patton is a brother of Dr. Harry Patton, who was a practicing dentist in St. John a few years ago and who at present is in St. Stephen.

WHOLESALE MAN GIVES PRACTICAL ADDRESS TO THE RETAIL MERCHANTS

F. W. Roach's Address Before Merchants' Convention Yesterday Contained Many Gems of Thought of Much Value to Business Men—The Benefits of Co-operation and Other Matters Affecting Business Treated in Masterly Fashion.

Following was the address delivered by F. W. Roach, president of the Canadian Credit Men's Trust Association (Maritime Division), before the Retail Merchants' convention at yesterday's session:

When your secretary first asked me to address the Retailers' Association, I certainly felt, and still feel, most diffident in doing so, as I realize there is so little I can say to the intelligent and up-to-date membership of this association that is new or of interest, but this is more than over-balanced by the pleasure and honor it is to me to have the opportunity of speaking for an association whose interest is so interlocked with the one I am addressing.

Co-operation, I might say, is the corner stone of The Credit Men's Association. It is the reason the association exists. The chief object is co-operation among credit men, to avoid bad debts in the first instance, and if bad debts do come about, to lighten them as much as possible by co-operative action. But it has developed much in advance of this and now one of its chief activities is to assist the honest and deserving debtor who through some reason or other has become embarrassed financially and place his business on a solid footing again. This has been done on many occasions and is being done today with several accounts in this district.

When I first learned of the Retailers' Association being formed, I took occasion to speak a good word for it, as I could, as I realized that once the retailers got together and worked together to solve their problems, they would be better business men, more kindly disposed towards each other and as the spirit of co-operation grew in the association, they would desire to co-operate, not only with each other, but with the manufacturer and wholesaler, and this convention conclusively shows that this has come about.

Co-operation cuts out misunderstandings, leads to understanding, and this other fellow's point of view, makes a broader, better and brighter business man, or any kind of a man for that matter.

I have talked to many retailers of business problems and recommended this and that procedure, and I purpose to speak along these lines today.

Capital—The first thought a credit man has in granting credit is, what capital has the prospective customer, either hard cash, ability, experience, acquaintance with the trade or whatever asset he may have to successfully conduct a business.

The most important of these assets, I think you will agree with me, is honest ability, for if he has this requisite, he is apt to have well considered his chances to succeed, and will not rush into business with insufficient capital, or into business for which there is no opening.

I think you will agree with me that credit is, in some cases, too easily secured. By this, I mean legitimate trade often suffers by the wholesale or manufacturer, in his desire to do business, granting credit to irresponsible parties who are not entitled to credit, but who do a certain amount of business while they receive credit, and assign or compromise when this falls them, and thus do an injury to the legitimate trade that pay 100 cents on the dollar.

The Canadian Credit Men's Association is an association formed among credit men to avoid by co-operative action, giving credit where it is not deserved, and in this connection possibly they are no small benefit in discouraging unfair competition to other retailers.

The interest of the wholesaler and retailer are so interlocked that it calls for no discussion. The wholesaler is primarily concerned as to the success of the retailers for it is from such that he finds his customers and secures his sales.

At one time there did exist distinctions as to standing and importance in many departments of commerce. For instance, the ship owner did not like to be regarded in the same class as a ship builder, feeling he had outgrown the limitations of the latter, and every general trader advertised himself as "Wholesale and Retail."

"Direct Importers, etc., etc." and presented any remark that might imply he purchased in the local market. Today it is different, the retailer wants his market defined and the purchases of the consumer confined to him, because he is a retailer and he asserts that the consumer should give him his trade because he is catering to the community and the community should support him. The retailer is right in this, and, generally speaking, the community likes to support the local merchants. The great purchasing class is the woman, and as such is most

enthusiastic commending the stores of her own town. Should she not do so, it is up to the retailer to supply the reason why.

At one time the wholesaler looked to certain retailers as his customers and could count on their trade and support; the old timer likes to think of those days as ideal, but such conditions today are not desired, and if a wholesaler controls a retailer's account, it is because he cannot help (total) and will pass it on to another whenever the retailer desires a change, or another wholesaler will take the burden.

Insurance—it is the duty of every merchant to carry insurance. Some will say, in fact I had one merchant tell me not long ago, when I commented that his building was a bad fire risk, that he paid cash, and that when he locked the store at night, if it was burned down by morning, he was the only loser. Possibly so, but I have recollections of an instance that occurred some few years ago in a Nova Scotia town where the merchant reasoned in the same way.

A merchant doing a good business had accumulated, in about twenty years, assets represented in stock, book debts and buildings, consisting of dwelling, store, warehouses, etc., a worth which he estimated at \$40,000. He paid cash, that is, he took his discounts, but did not carry insurance. As there were no fire lighting facilities in his village the rates were considered high. Well, one night fire started, no one knows just how all his buildings, stock and furniture were burned, even his books, as his safe had been sent to Halifax for repairs.

The only asset this man had left was the good will of his customers and the honesty of those who owed him and knew the amount and would pay him. His liability did not reach quite \$40,000, representing his full purchases, which had just been received, but he could not even pay his comparatively small amount, and he was at a time of life when it did not seem feasible or possible for him to begin business again.

The wholesale merchants whom he owed, realizing they had also lost a valuable account, worked to them possibly the amount this man owed, got together and started him in business again, but he still owes the amount he owed at the time of the fire, and probably will for all time.

Insurance is an argument for keeping proper books, accounts, for, if proper books are kept, the insurance adjuster requires documentary evidence to prove the goods were there.

Speaking of the accounts, it would be interesting to know just how many merchants are aware of their full liabilities, also their total personal expenses, for you will all agree that he should know exactly what his personal expense is and not live out of the shop.

A complete inventory of stock and other assets should be prepared at least once a year and a balance sheet struck. This information should be kept in a safe place, preferably apart from the retailer many times over to strictly adhere to this practice and spend at least a day and study his position as compared with the previous year, the practical effect will be:

First—Less "accounts receivable" to collect, thus avoiding the temptation to discount accounts at the bank—a very doubtful practice for the ordinary retailer—and one that reflects adversely on his credit and standing generally.

Second—Less unsalable merchandise to handle as he will take intelligent knowledge of what this asset means to him—the source of his profit—the only avenue to get gain.

Third—He will appreciate what his expense account means to his business; every retailer should know what the monthly charges, including personal expenses, are every month, even if he has to advance certain charges, he should have regard to the monthly proportion.

Fourth—Your business will be under control and time will not be wasted finding your bearings; you will know and act promptly in attention to necessary duty.

The retailer should keep his stock and properly insured to 75 p.c. of value. The co-insurance clause is dangerous because often misunderstood. Insurance is protection only and the loss you sustain is what is paid, irrespective of the amount of your policy. It is the duty of every merchant to guard against carelessness or accumulation of waste material on his premises, he should be as much interested in the protection of his property as the public official or

insurance inspector; every dollar paid in insurance losses is a tax on trade and commerce.

The Retail Merchants' Association can do more than any agency to bring about better methods among its members. Proper accounting, not necessarily elaborate, but systematic and constant, insurance protection provided and a conservation of buying opportunities, thus limiting obligations in number and amount—the great danger and temptation of the retailer.

In speaking of co-operation between wholesaler and retailer it is not incumbent on the retailer, all things being equal, to buy of the local wholesaler as much as it is the duty of the consumer to buy of the local retailer and not from the mail order house?

Some time ago I read of a farmer who wrote his name on a dollar bill and spent it at the general store of his district. In the course of time he received it back again paid it out locally and for the second time it was returned. The third time he sent it to a mail order house and, of course, he never saw that dollar again.

Speaking of legislation—I would only say that we desire to place on the statute books legislation that is to be helpful to the honest merchant, be he wholesaler or retailer, and our committee will be glad indeed to confer with a like committee of your organization.

Business is a succession of problems great or small and one must look ahead, plan to avoid difficulties, if it be possible, and if not possible, be prepared to meet them. Since the world began, two heads have been considered better than one, co-operative action by many heads must be infinitely better.

Before I close I would like to speak of jealousies of one merchant for another and in this I do not mean retailers any more than I do wholesalers or manufacturers. The only way to cure trade jealousy is to get together and get acquainted, that is, acquainted through friendship. Last Fall I was in a town in Nova Scotia where there are three fairly prosperous stores and it is the custom of the merchants there to place blackboards on their platforms advertising what they have for sale and the price they are paying for produce. Through trade jealousy and watching each other's boards and running up the price on each other's offerings, the day I was there, one merchant was paying 3c. a pound for butter more than the market quotations and I leave it to your imagination what the other merchants said of this fellow, though I understood they were all guilty at times of the same practice. This is a town the Retailers' Association will be a boon to them organized there.

In conclusion, I will quote, if you will forgive me, a verse of a get-together poem that should be set to music, as I think it strikes the right spot:

If I knew you and you knew me,
This seldom we would disagree;
But never having yet clasped hands,
Both often fail to understand.
That each intends to do what's right
And treat each other "honor bright,"
How little to complain there'd be,
If I knew you and you knew me.

There is one thing in which I think the wholesaler has been negligent and that is the personal acquaintance of his customers at their places of business throughout the country.

It has been my practice for ten years or more, to take occasional trips a few days each month and visit the trade throughout the Maritime Provinces. I find that this is very beneficial to me in doing business among those whom otherwise I would not be personally acquainted with.

I believe the wholesaler is not in a position to sit at his desk and judge conditions from reports he may receive from his salesmen, through the press or by hearsay in any manner. He requires to have a personal knowledge of the district in which he is doing business. He could write a customer much more intelligently if he knew the man, knew his store and knew the conditions under which he does business.

At least, I have found it very helpful and I believe other wholesalers would too, if they had some systematic plan by which they would visit their customers occasionally.

GOING TO ENGLAND
TO STRAIGHTEN OUT
MILITARY ACCOUNTS

Special to The Standard.

On Sept. 20—Mr. John Fraser, the Auditor General, will leave for England shortly in order to straighten out accounts in connection with military expenditure. It is understood that certain officers who are at present on the other side have not taken their duties very seriously and have been accused from his salesmen, through the press or by hearsay in any manner. He requires to have a personal knowledge of the district in which he is doing business. He could write a customer much more intelligently if he knew the man, knew his store and knew the conditions under which he does business.

"Can't you children play without continually ringing the doorbell?" asked mother, who had been trying in vain to get an afternoon nap. "No, mother," said Alice, "it's quite impossible. You see, Edith and I are playing house and Freddie is the collector."

Good Clothes

If you are a man of moderate means and want ready tailored clothes of style and quality without paying extravagant prices for them, we can satisfy you. The best values are here. See them.

\$12.50 to \$20

will buy you a suit or overcoat of thoroughly dependable quality.

If you are a man who wants the finest clothes that money will buy, but at the same time don't want to spend a dollar more than is necessary to secure them, come here.

\$25 to \$32

will buy you a ready tailored suit that few tailors can equal.

GILMOUR'S

68 King Street

Valuable
Eye Aids

Would you see clearly?

Get good glasses.

Would you see easily?

Get good glasses.

Would you preserve your sight?

Get good glasses.

Let us help you select good glasses. We make a thorough examination of your eyes and tell you just what they need.

The Optical Shop

107 Charlotte St.

Why Bake Bread
at All?

It takes time and means worry which you can avoid by using

BUTTERNUT
BREADLight, Tasty, Cleanly
and Pure. Ask the GrocerYellow Bantam Corn
Green Tomatoes
Choice Plums

For Preserving

Our three departments are well supplied with good things to eat for Sunday's dinner.

Vanwart Bros.

Cor. Charlotte and Duke
Sts. Tel. M. 108

D. J. HAMILTON

Dealer in

Poultry, Meats, Hides and All Kinds of Country Produce,
STALL A, CITY MARKET,
Phone M. 1358.

A. L. COODWIN

WHOLESALE FRUITS
36-38 Germain St.
St. John, N. B.

S. Z. DICKSON

Produce Commission
Merchant
STALLS 8, 9, 10 AND 11 CITY
MARKET

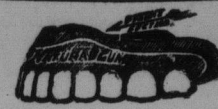
Telephone Main 252 Terms Cash.
ST. JOHN, N. B.

FRESH FISH

HALIBUT, CODFISH, SHAD AND
SALMON.
JAMES PATTERSON,
19 and 20 South Market Wharf,
St. John, N. B.

Humphrey's
Solid
School Shoes

Sensible, shapely,
strong, and keep
their shape.

Ask
Your
Dealer

First Aid!

In case of severe toothache rush your patient to one of our offices where instant relief may be obtained.

We do work painlessly and well.

Boston Dental Parlors

Head Office Branch Office
627 Main Street 35 Charlotte St.
Phone 683 Phone 38
DR. J. D. MAHER, Proprietor.
Open 9 a. m. Until 9 p. m.

If You Want

Glasses to prevent headache, or for any other purpose, a broken frame repaired, or lens replaced. Bifocal lenses re-combined, a new part for your glasses. An artificial eye. To know if you need glasses, call on

S. GOLDFEATHER,
Graduate Optician, 625 Main St.
Out of the high rental district.
Store open from 9 a.m. to 9 p.m.

J. LEONARD HEANS

ARCHITECT.
84 Germain Street St. John.
Phones:
Office M. 1741 Residence M. 1239-1



DO
YOUR
FALL
CLEANING
ELEC-
TRICALLY
WITH A
FRANZ
PREMIER.
ASK
HIRAM
WEBB
& SON
91
GERMAIN
ST.
FOR FREE
DEMON-
STRATION.

During forty years in selling of medicines I can say that I have never sold any remedy for Piles that has cured as many cases as ZEMACURA, 50c. a Box.

At The Royal Pharmacy,
47 King St.

Oysters and Clams

Usual variety of fresh,
smoked and salt fish

Smith's Fish Market

25 Sydney St. Phone 1704

IN STOCK

FEEDING
FLOUR

C. H. PETERS SONS, Ltd.
Peters Wharf

MADE IN CANADA
Bread is the cheapest food known. Home bread baking reduces the high cost of living by lessening the amount of expensive meats required to supply the necessary nourishment to the body.
REFUSE SUBSTITUTES.
E.W. GILLET COMPANY LIMITED
TORONTO, ONT.