

HIGHEST EXPENSES RETAIL STORES FOUNDED IN SALARIES

Average Grocery Establishment Works on Gross Margin of 19.8 in 1924

WAGES IMPORTANT FACTOR

Harvard Bureau Makes Known Findings of Survey in United States

The average retail grocery store in the United States in 1924 operated on a gross margin of 19.8 per cent, according to findings of the Harvard Bureau of Business Research, made known at the annual convention of the National Association of Retail Grocers. The operating cost was 18 per cent, leaving a net profit of 1.8 per cent. The survey proved the biggest expense item in operating a store. Regarding this, the Harvard report said:

"Total salaries and wages commonly made up more than half the total expense of retail grocery stores in 1924. Thus, a typical retail grocer with net sales of \$73,000 spent \$35,551, or 10.9 per cent of his net sales, for salaries and wages. This included not only payments to employees for their services, but also fair charges for the services of proprietors or partners equivalent to what they could have earned if employed by others. Individual salaries and wages varied from less than 5 per cent, to almost 25 per cent of net sales. The hundred and six firms reported this item as less than 8.5 per cent of net sales in the Subdivided Wages."

"It is presumably desirable in retail grocery stores with relatively large sales volume to subdivide salaries and wages into several groups for purposes of control. Grocers should be careful not to resort to secure figures into such groups as salaries and wages, buying and management salaries, and delivery wages. As a result of this procedure the bureau became convinced that it was not practicable to secure detailed figures of such classification. The average unit store with small sales volume. The diversity of duties performed by the proprietor, manager and by the various employees commonly prevents the accurate determination of the relative amount of each item in the operating cost as contrasted with buying and management."

"For purposes of comparison among grocers, the average unit store, the most reliable figure, is total retail sales. The average unit store, however, is not a true average, because the bureau's standard form of profit and loss statement for retail grocery stores, a separate heading appears for salaries and wages. The average unit store, however, is not a true average, because the bureau's standard form of profit and loss statement for retail grocery stores, a separate heading appears for salaries and wages. The average unit store, however, is not a true average, because the bureau's standard form of profit and loss statement for retail grocery stores, a separate heading appears for salaries and wages."

"In numerous retail grocery stores with annual sales below \$50,000, the proprietor himself frequently carries a large portion of the operating cost of that store management, sometimes as much as 25 per cent of the total. Under these circumstances, the amount that he pays himself as salary is not a true average, because the bureau's standard form of profit and loss statement for retail grocery stores, a separate heading appears for salaries and wages. The average unit store, however, is not a true average, because the bureau's standard form of profit and loss statement for retail grocery stores, a separate heading appears for salaries and wages."

Old Sales Business Under New Management

Simcoe, Sept. — A noteworthy change took place recently in Simcoe business circles, when Henry C. Crabbe assumed control of the dry goods store conducted for the past several years by the late Mr. C. Murdoch Company. One of Simcoe's oldest businesses, the store was established here more than twenty years by the late Mr. C. Murdoch. That Mr. Crabbe is well equipped to handle the business is indicated by the fact that he has been in the mercantile trade in Waterloo for the past 15 years, and has been engaged in it continuously since 1908. Mr. Crabbe has been in the county is better known to many of its business men.

Small Accounts Eat Up Profits

At the end of his business year the retailer extracts his aggregate of payments for merchandise, equipment, supplies and expenses from his total receipts, making proper allowance for any change in inventory. He then calls the balance his net profit. Whether it really is his net profit or not depends upon the condition of his book accounts. Specifically, it depends upon what proportion of accounts payable will prove uncollectible.

ADVERTISED PRODUCTS

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

NINE, TEN AND OUT

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

THE FIRST PAPER OF ITS KIND IN CANADA

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

IN GRANTING CREDIT

Study of Applicant's Essential Condition

Personality of Patron Is Factor of Prime Importance

Correct Attitude of Retailer Neither Condescending Nor Servile

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

BUSINESS MORTALITY

In Grocery Trades Bears Comparison

Patrons May Be Lost By Substituting Goods

General Average of Seven Years' Business Life Stands Up Well With That in Other Lines — Figures Deceptive in View of Number of Poorly Equipped Individuals Who Open Stores and Fail

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

OCTOBER IS FULL

OF OPPORTUNITIES FOR RETAIL STORE

Busy Merchants Should Not Fail to Plan for More Business

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

ADVERTISE FREELY

Appeal for Trade From Comfort and Style Platform

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

Long Shot Merchandise

SALES GATHERINGS PROVE VALUABLE

Claims Brief Get-Together
Periods Excel Day-to-
Day Efforts

A CRITICIZED PRACTICE

Buffalo, September.—In the summer months many of the major industries and business concerns of the country call in their heads of agencies, distributors and salesmen from all over the land to the home office or some convenient center for a gathering, generally called a "sales convention."

This practice has been criticized by some business people on the ground that it breaks in on the regular movement of trade and tends to intensify the seasonal slowing up of the country's business in the mid-summer months. They say that such gatherings seem unnecessary. Also that they take the distributors and road men away at a period when the average retailer has more time than usual to talk with salesmen, consider purchases and make plans for the more active seasons ahead.

President Andrew J. Brown of the Douglas-Butler Co., Inc., the paint and varnish makers, whose sales convention was recently held in Buffalo, when this criticism was put to him in connection with the recent gathering, made the following explanation of the practice, and gave these points which made the heads of industries consider such meetings necessary and valuable:

"No management of any business would arbitrarily interrupt the sales representatives of its many manufacturers or handies at any time, unless such an interruption were to be necessary," said Mr. Butler. "It is a gathering by the continuous nature and the sales of that production, that business lives on."

As great continuity of distribution as possible is vital to every manufacturer's concern and commercial success. Personal Touch Is Needed.

"But every business big enough to require widespread agencies and distributing centers, and which keeps salesmen on the road, finds it absolutely essential every once in a while to get into personal touch with the far-flung representatives. Through many months of each year all communications with such representatives and agencies is through courtesies, or informative, descriptive, or in the nature of modern business the letters have to be comparatively brief and the circulars of a general nature. There are many things which cannot be adequately taken up in either sales gatherings or conventions are found to be desirable or necessary for several reasons. First, that the managers of a business may keep up a personal acquaintance and friendship with its distant representatives; second, that these same agents may keep up their acquaintance with the products plan, its methods, changes, its products, and particularly its new products, third, that plans for coming sales and advertising campaigns may be discussed, and views from different sections and angles correlated, and, fourth, that the entire sales force may get together, learn to know each other, and refresh that intangible but psychologically indispensable sense of unity which the French call esprit de corps."

"We would like to have our entire sales force and distribution organization on the job every minute of the business year if we could, alike for our own interest and that of our customers. But we have found that some brief periods of getting together are more valuable all around than every day-in-the-year sales effort." And that is why we have semi-annual sales conventions."

Guide.—I've hunted sometimes for a week at a time and never find a bear. Hunter.—Well, probably I won't be that lucky.—Life.

Like a Mustard Seed

Classified ads are not very large. But both have possibilities of insuring great growth.

—Ren Mulford Jr.

WIDESPREAD FAVOR GAINED BY QUALITY

Purity of Chiclets and Dentyne Backs Up Advertising

STANDS TEST OF YEARS

Advertising in the past five years has come more into discussion of business methods, particularly among the retail merchants. One is the retailer who says: "I can sell what I want in spite of advertising. I know what my customers want and they will accept my judgment." But when the advertiser's statements are reading in the newspaper columns the truthful reasons why the advertiser should choose between the known and the unknown article. The advertiser will change course rather than have "something just as good" forced upon him. The dealer is a vital link in successful merchandising. He can make or mar the success of an article. Temporarily, at least, he can give "something just as good" as the advertiser's article.

Quality in the Advertiser's Article. The advertiser must have quality. It must have a large volume of sales to stand the cost of advertising. And that volume is attained by favor of a large number of customers, both as to quality and price. Advertising is not a mere charge on the cost to the customer, but a quality of the article. The volume of sales makes this fraction a small amount.

The increased volume from the advertiser's product with greatly reduced overhead, and to make a better article. Advertiser pays for it.

Canadian chewing gum products are a quality line. This quality is clearly shown by the fact that Chiclets and Dentyne have been favorites for over a dozen years. Containing only pure chicle and genuine peppermint flavor and cane sugar, Chiclets are really a delightful confection. Dentyne has the same ingredients, only with a true cinnamon flavor. Confectioner and the Dealer Profit.

Competition has forced the manufacturers to sell their goods at the lowest price to the dealer. This means a good profit for the dealer. Clearly a reduction in price would mean a reduction in quality. The quality of Chiclets and Dentyne is maintained with the product plan, its methods, changes, its products, and particularly its new products, third, that plans for coming sales and advertising campaigns may be discussed, and views from different sections and angles correlated, and, fourth, that the entire sales force may get together, learn to know each other, and refresh that intangible but psychologically indispensable sense of unity which the French call esprit de corps."

"We would like to have our entire sales force and distribution organization on the job every minute of the business year if we could, alike for our own interest and that of our customers. But we have found that some brief periods of getting together are more valuable all around than every day-in-the-year sales effort." And that is why we have semi-annual sales conventions."

Guide.—I've hunted sometimes for a week at a time and never find a bear. Hunter.—Well, probably I won't be that lucky.—Life.

MOHAIR VELVETS GIVE SATISFACTION

Featured by Beauty, Durability and Luxurious Effect

A principal essential of every product is the honor and integrity of its maker.

In most instances different things are given a trial unit one is found more suitable and desirable for the purposes required. Just so in the bulk of the upholstered furniture trade, for the elegantly pleasing mohair velvets have replaced the various types of coverings to a surprisingly large degree. Pure mohair velvets are made from the fleeces of the angora goat, and during the past few years mohair velvets have made such vast advances and improved so much in durability and luxury that today they are unequalled for beauty, durability and luxurious effect. It is claimed that other fabrics neither possess the same pleasing effects nor give the good service, because the materials composing them and the nature of their weave do not make it possible.

The mohair fibre, staple length, is great, which means its yarns can be given more twist, resulting in a stronger fabric. Mohair, and consequently, the life of the fabric is increased.

It is further stated that mohair has more than twice the strength of wool, while, from the viewpoint of wear and sanitation, there are few cloths capable of producing the same rich color.

The public realizes when making what appears at first to be a small saving in purchasing a set of furniture that the reduction in price is sometimes due to the substitution of inferior material during its manufacture.

EARLY MERCHANT

IN BAY OF QUINCE

(Continued from Page 1, Column 6.)
arrangement of land, had the wheat ground into flour, sent what was required to Canadian millmen, and shipped the balances to England.

No Competition Then.

The merchants, according to Huchingson, worked together in those days. He says: "The whole trade is carried on by merchants, whose profits are the more considerable, as they fit the wants of the provisions which they receive from Europe, and sell without the least competition."

In addition to buying the farmer's wheat they bought his corn. In fact, they appear to have been for several years the sole buyers of the trade. Some 1,000 barrels of salt were purchased by the merchants from the farmers by merchants who dealt in general goods in the Bay of Quince district in 1750. This was sent from Frontenac (Kingston) to Quebec, where it sold for \$15 a barrel. By assuming the responsibilities of both wholesaler and retailer, the merchants took almost everything from a farmer's farm, and assumed the responsibilities in 1750 were onerous, and few others had more pressing places in a community. It is recorded that one Bay of Quince settler who crick in lands, but poor in cash, exchanged a hundred acres of land and some \$10 worth of goods for himself and family, which he purchased from an early merchant.

Bought Farm With Sugar. The early Ontario farmers were producers of sugar in a much larger extent than purchasers of sugar. The manufacture of maple sugar was then a staple industry all over Ontario. Not only was enough sugar raised in the early spring to last many a family a year, but some made a considerable profit from the sale. Dr. Wm. Canniff tells of one settler who had enough sugar to pay his taxes. As land sold from 50 cents to \$1 an acre the task was not as great as one might be conceived.

Substitutes for Tea.

The selling of tea in the first years of Upper Canada's history was not common occurrence among merchants. Its price was prohibitive for some years, and any farmer who could buy a few pounds of tea when he brought his wheat for sale was regarded as a rich man. Various substitutes for tea were used. Among these were hemlock and sassafras, and there was also a plant, gathered in the woods, which was called the tea plant. But it many settlers and their families did without tea they did not do without rum. This drink was generally sold by the early merchants. A log barn was raised in Adolphustown about 1750, and the good lady of the house was sorely put about to know what to provide for a treat for the men who came to the "raising." For several weeks she hid away a few eggs each day, and when the day for the use came the best these will, added a generous quantity of rum and all the milk that she had been able to keep sweet from the last few milkings. This beverage was given to the men as an invigorating drink.

First Beef Killed.

As has been stated, the early merchants bought the farmer's pork, as well as his cereal products. The first beef killed in the Quinze district was, however, reserved for some occasion. A settlement, after coming there in 1750, had imported oxen to be used in clearing the land. One of a yoke was accidentally killed by a tree falling on it. The other animal was useless for teaming purposes. It was purchased by a farmer, who converted it into beef. With a hospitality characteristic of the times he invited his neighbors, in a district extending for fifty miles, to a grand entertainment, when beef was served as the principal article of diet.

Wives Present in Weaving.

It was some years before the merchants sold any large quantities of clothing to the families of the settlers of Upper Canada. Most of the garments worn were of home manufacture, and proficiency in spinning and weaving was regarded as a high accomplishment among an education, which was rare.

Dr. Canniff says in describing primitive attire: "The spinning-wheels were all the go, and home-made linen, the pride of all families, was made that would last a lifetime. The young men of industry would look for the spinning-wheel, and loom before selecting a wife."

During June and September now.

During June and September now.

Badly Misplaced

The salesman who is long on trousers and short on miles is as misplaced as a cat-bird in the cage of a canary.

made from the buckskin, and some had enough deerkin to cover beds."

"Petticoat and Short Gown." A calico dress was regarded as a standard lure up to the beginning of the nineteenth century. The petticoat was the height of fashion, and the most common articles of apparel. A long chintz dress "to go to meet" was the height of fashion, and the damsel's ambition, or a gown in dress and short petticoat. Years passed and a grown-up daughter was well as spinning, was done by hand with inferior implements rudely made. Consequently spinning was made for the bride alone, and a short, a writer of the day, says: "A young man would often be astonished to find on his marriage day that his fair partner had a big supply of linen for her marriage dress. He had known as much as sixty yards spun and manufactured at one bee or gathering."

Fur Trousers Were Well.

Dr. Canniff says: "The Indians, who as a general rule were friendly and kind, gave to the settlers the method of manufacturing a set of deerkin. They now and then exchanged pelts for articles the settlers could spare, and taught them how to prepare the fresh skin so that it would be comfortable for winter, but very durable. A gentleman who resided in Sophiasburg wore a pair of twelve years' being repaired occasionally. At the end they were sold for two dollars and a half. Petticoats for women were often made of the same material."

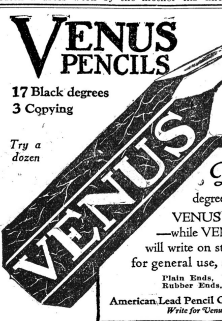
Robert Bates, an early settler in Cobourg, left this record of the custom of using skins of the same kind of useful dresses of these years, which were most comfortable for a country life and for going through the bush, as they could not be torn by the branches. Also moccasins

in the Old Country was made to do service.

Some of those weddings were grotesque affairs, according to early historians. One of the R. L. settlers had been prominent in New York life, and not a few of the men brought with them to Canada their black breeches, scarlet tunics, colored stockings and shoes with big silver buckles. The wife's finery was naturally all handed over to the daughters for their wedding outfit, and as there was little opportunity and little money to buy with, the wife, clad in homespun, would take her place beside her dignified lord in his finery. The daughter, as the

prospective bride, would appear all decked out, while her lover was at-tired in homespun, home-made breeches, and looking anything but a

apic-and-span bridegroom. But such as they had they were with boots, and looking anything but a



VENUS PENCILS

17 Black degrees
3 Copying

Try a dozen

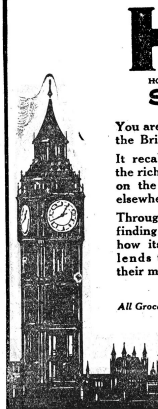
The largest selling quality pencil in the world

Do you realize what 17 VENUS Pencil degrees really mean?

VENUS 6B is as soft as crayon—while VENUS 9H is so hard it will write on stone! For a soft pencil for general use, ask for VENUS 2B.

Pat. Marks, per doz. . . \$1.25
Retailer 25c. per doz.

American Lead Pencil Co., 220 Fifth Ave., N.Y.
Write for Venus Pencil Booklet



H.P. SAUCE

HOUSES OF PARLIAMENT.

You are familiar with the view of the British Houses of Parliament. It recalls the meaning of H.P.—the rich, thick, fruit sauce always on the dining tables there—where.

Throughout the Empire people are finding out the goodness of H.P.—how its delicious, unique flavor lends taste and distinction to their meals.

All Grocers stock H.P.

What radio set shall I buy?

4. **DEPENDABILITY**—achieved by standards maintained day by day, under every condition, and upon every occasion—assuring you all these qualities, plus long distance reception, and uninterrupted enjoyment as long as the set is in use.

Of the millions of owners of radio receiving sets, not a few will probably admit that a constantly sustained perfection on all four points may not yet be possible.

But the owners of radio sets are reasonable.

They are willing to accept the miracles of the modern receiving set, shaking heaven that they live in a period when even those from the simplest and most remote homes, can enjoy front seats at the opera, an arm-chair at the ring-side, reports from the football or baseball field, and a little more of the Bible than reached them before the advent of radio.

Although the Radiola of today marks a tremendous advance over the instruments available two years ago, the first Radiolas are still the subject of complimentary references in the correspondence received by this Company.

For, after all, in buying a Radiola, of any type or at any price, the purchaser has the assurance of becoming the owner of a product in which the highest form of scientific research and engineering has been combined with quality of materials and manufacturing skill.

1. **QUALITY OF TONE**—reproducing the human voice and instrumental music without mechanical impairment.
2. **SELECTIVITY**—enabling the user to choose broadcasting from any station without interference from another nearby station.
3. **VOLUME**—bringing in the program you select, full and clear.

Radiolas by C.G.E. chosen by Brunswick

The Brunswick-Balke Collender Company of Canada, Ltd., after conducting a thorough investigation coupled with a series of experiments in their own laboratories, selected C.G.E. Radiola equipment to the exclusion of all other radio receivers for use in their combination instruments.

When shall I buy a Radio Set?

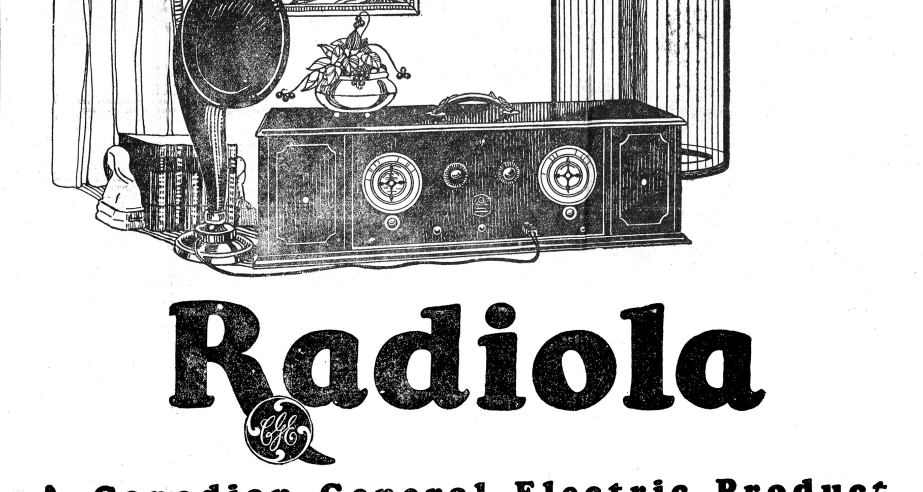
The radio art has progressed to a point where famous scientists are willing to say that it is doubtful whether any basically better reception circuit is apt to come from the laboratories.

Fundamentally, the SUPER-HETERODYNE marked the location of rock beneath the sand and gravel. It is the foundation on which future Radiolas will be built.

And there are other good Radiolas—Radiolas requiring future, but which bring the full measure of radio into your home—selling for as low a price as \$35.00, and the reputation and skill of C.G.E. are behind them.

And so we say, buy your Radio Set now.

Provided it is a Radiola on which the name of the Canadian General Electric Company appears, you run no risk of disappointment.



They're just as good for the kiddies as they are for you

CANDY COATED GUM
"Really Delightful"

Badly Misplaced

The salesman who is long on trousers and short on miles is as misplaced as a cat-bird in the cage of a canary.

A Canadian General Electric Product