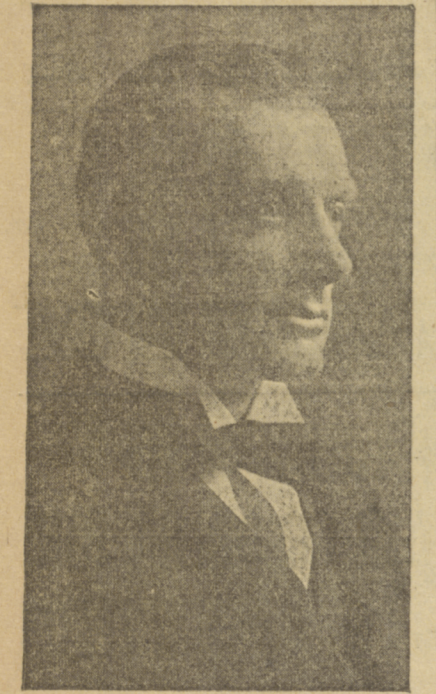


# RETAIL MERCHANTS' ASSOCIATION FOUNDED 1914, LIVE ORGANIZATION

### Eight Years of Good Work—Rights and Privileges Outlined—Every Merchant Should be a Member—First President and Prominent Members of Provincial Board.

(The Business Review and Maritime Retailer)

There is no disputing this fact—the retail merchant is the backbone of any community. Upon him rests



R. A. MACAULAY,  
President of the St. John Branch of the Retail Merchants' Association.

the responsibility of keeping the wheels of industry turning. W. S. Fisher, ex-president of the Canadian Manufacturers' Association, once stated that the welfare of Canada depended upon the retail merchant, for without him the jobber could not exist, and without the jobber the manufacturer would cease to be, and without the manufacturer there would be no labor required. This brings out the fact that even the consumer is to a certain extent dependent upon the retail merchant. It would seem that the retail merchant first became alive to their importance in the community in 1914, and decided to get together and form a New Brunswick Branch of the Retail Merchants' Association of Canada. The first officials were: A. O. Skinner, president; D. J. McPherson, 1st vice-president; J. H. Vaughan, 2nd vice-president; W. Hawker, treasurer, and N. C. Cameron, secretary. The first annual convention was held in the Seaman's Institute, St. John, on April 14, 1915, and addresses were given by many prominent citizens to the largest gathering of retail merchants ever brought together in the history of the province. A most inspiring address was given by the president, A. O. Skinner.



W. G. DEWOLFE  
President of the Provincial Branch of the Retail Merchants' Association, Canada. This is Mr. DeWolfe's second year in office.

held in Fredericton, N. B., in April, 1916, and A. Murray, of Fredericton, was elected president. The third annual convention was held in St. John, March 14 and 15, 1917, and A. O. Skinner was again elected president, which office he held of two years, until 1919. In October, 1919, W. G. DeWolfe, of St. Stephen, was elected president, and was re-elected last year. During this period of eight years matters of great importance to retailers have been dealt with by the association. Under the secretaryship of Miss F. P. Alward, the members have been kept in close touch with each other, and there is no doubt but that it is owing to her efficiency that the association has reached its present-day high standing.

The St. John branch of the association has been most active during the past eight years. During this time five prominent mercantile merchants have officiated as presidents, A. O. Skinner was president for three years, F. W. Daniel occupied this office for two years. He was followed by A. Neil McLean. During Mr. McLean's term of office a resolution was passed that of a new president be appointed each year, and in 1921 F. Dykeman was elected. On April 7 of this year, the present president, R. A. Macaulay, was elected.

During our interview with Miss F. P. Alward, she advised us that every large firm in the province was a member of the association, and that the province of New Brunswick was the only province in Canada holding this record. Miss Alward believes that there will come a time when every merchant in New Brunswick will realize the value and importance of the association, and join up as all the large merchants have done.

formation, and which he has neither the time nor the facilities to secure. Our correspondence department will dig up that information with the least possible delay, or take up any matter of complaint or dispute with the persons affected on behalf of our members.

Legal Service  
Working with the correspondence department is the legal department which is prepared to advise on all minor points which crop up in the course of business, and answer questions regarding any litigation that the merchant might desire to engage in if there is a reasonable chance of success.

Our legal department watches all legislation brought down in either the Provincial or Dominion House, opposes that which is detrimental to the interests of retail merchants, suggests amendments and initiates new laws which aim to improve business conditions for the retailer. Many laws have been rescinded, amended or placed on the statute books, according to their bearing on the retail trade at the instance of the association.

Collections and Credit Rating  
Assistance is given to our members in the collection of accounts by means of a free preliminary collection service and a subsequent service on a percentage basis. Lost debtors may be traced in "The Business Review and Maritime Retailer."



A. O. SKINNER,  
First President of the Retail Merchants' Association. Mr. Skinner filled the office of Provincial President for three years, and was also President of the St. John Branch for three years.

vice. The benefits of this service only calls for a letter detailing the enquiry. It will help to avoid loss from bad accounts.

If a number of members in any town decide to create a local credit rating bureau of their own, we not only give them instructions how to proceed, but supply them with the necessary stationery.

Publicity and Education  
Members are kept in touch with the work of the association by means of personal letters, circulars on all important developments, and through the pages of "The Business Review and Maritime Retailer," the official organ of the association. This publication reaches the hands of 2,000 retail dealers in the Maritime Provinces every month; in its pages new legislation affecting the retail trade is explained. Matters of interest to the various trade sections are dealt with; educative and helpful ideas on merchandising; accounts of local association meetings; and the discussion of questions of interest to its readers, all find a place in its pages.

Valuable work is constantly being done to bring about closer cooperation with the manufacturers and wholesalers for the purpose of securing better trade conditions.



A. NEIL McLEAN  
Ex-President of the St. John Branch of the Retail Merchants' Association.

By an arrangement with the North-western Mutual Fire Association, in which all provincial branches of the R.M.A. from coast to coast have participated, we are able to save for our members amounts equal to three or four times the cost of their membership fee, by placing their insurance through the Retail Merchants' Underwriters' Agency. This at the present time means a saving of 30% to 45% on the board rate. The assured receives the benefit of the dividend from the time the policy comes into force, and he is credited with it after

it is earned, exactly in the same way as the dividend on a share of stock.

Trade Sections  
Every trade affiliated with the association controls its own internal policy by means of a trade section executive.

The association is prepared to place a secretary in charge of any section of trade which has its own particular difficulties, provided the members will support the association sufficiently to warrant it.

The association's method of handling "Dollar Day" is considered to be one of the best in Canada, and works out most efficiently.

In conclusion we cannot do better than re-print the address given by A. O. Skinner, at the first convention of



F. A. DYKEMAN  
Ex-President of the St. John Branch of the Retail Merchants' Association.

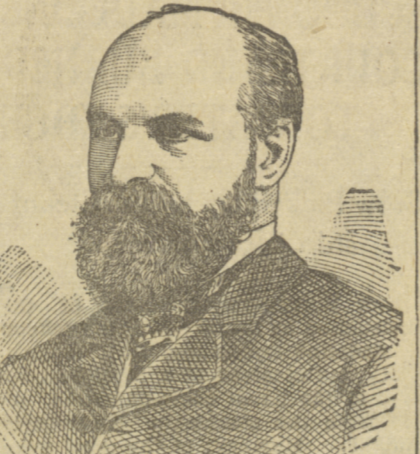
the Retail Merchants' Association held eight years ago.

"Gentlemen,—I can assure you that it affords me a great deal of pleasure to see so many prominent retail merchants present from the different parts of the province, to this our first annual convention of the Retail Merchants' Association of Canada for the province of New Brunswick. We have been organized only a short time, and I am gratified to know that we have been able to bring together the largest number of retail merchants that have ever been gathered together before in the history of this province.

Our parent organization has been in existence for the past seventeen years, and I believe they have seen many ups and downs during that time. Within the past two years this organization has spread to nearly every province in the Dominion of Canada, and no doubt before the year is ended, every province will have a branch of the Retail Merchants' Association of Canada.

This is a day of organization and every class in this province seemed to have been organized except the retail merchant, and I am glad to know that today we have an organization, and no doubt every one present feels that it is good to get together in this way.

Personally I have been able to collect a considerable amount of money, which I otherwise could not have got, through the efforts of this association. But this is only a small part of



WILLIAM HAWKER,  
First Treasurer of the Retail Merchants' Association and a most active worker to the present day.

our work. The principal object of this organization is preparing legislation that will be of benefit to every retail merchant, and to prevent that which would be detrimental to our interests; also to carry out the association's slogan of "Honest Goods, Honest Trading."

The cases against retail confectioners, members of the R. M. A., in Kitchener, Ont., who were charged in the police court by the Department of Customs, for failure to take out manufacturer's licenses and not making a monthly return, were dismissed by the police magistrate. The R. M. A. solicitor defended. The Department of Customs thus defeated, will amend their charge and the cases will come up again. It is not known at this writing how the amendment of the charge will help matters as far as the Department is concerned, for presumably the offense, if there is an offense, is unchanged. The R. M. A. are defending similar cases in the province of Quebec.

Mrs. D. H. McAllister and Miss Isabel Kirk of Sussex are at the Royal Hotel.

Miss Gladys M. Parlee left on the Governor Dingley on Saturday to visit friends in Boston.

DELIVERING WATER TO THE STEAMSHIPS  
Commissioner Bullock reported yesterday that arrangements had been made with the water and sewerage department to deliver water to the steamers at Sand Point this winter through hoses owned by the city, where the lines did not maintain their own hose. Two of the steamship lines, C. P. R. and Furness-Withy keep hose on hand for this purpose but the other lines do not and it has been the custom in former years to lease from these companies.

## Deferred Action On Arbitration Offer

### City Council Decides to Take Matter Up Again on Wednesday Next.

At a special meeting of the common council, held yesterday morning, the offer of the New Brunswick Power Company to sell by arbitration the New Brunswick Railway Act, 1919, to the Commissioners by Mayor McLeelan and after some discussion it was decided to have each member of the council furnished with a copy of the letter and of the statement of His Worship, made on Thursday afternoon, and to hold a meeting on Wednesday morning next at eleven o'clock to dispose of the proposition.

The communication from the Power Company was as follows:  
Sept. 28th, 1922.  
His Worship the Mayor and Members of the Common Council of the City of Saint John.

Dear Sirs:—By section 3 of the Act promoted by the City at the last session of the Legislature (Acts of 1922, chapter 74) it is provided that if the Company offer to sell all its property at a price to be determined by arbitration based upon its value as a going concern the Common Council may by by-law accept this offer and enter into an agreement providing for such arbitration. The section stipulates that the provisions of the New Brunswick Railway Act shall apply to the arbitration. Evidently it was overlooked in preparing this section that the Railway Act was amended in 1919 so that property is valued by the Judge of the County Court in which the property is situated. (See Acts of 1920, pages 161 and 162). As the Company has property in Charlotte, Saint John and Kings County it is to be noted that three arbitrators would be necessary. There are also other provisions of the Railway Act which make an arbitration under this amendment difficult if not unworkable, and it would seem what was contemplated was an arbitration such as obtained prior to the passing of the amendment to the Railway Act in 1919.

The Company accordingly offers to sell all its property real and personal to the city at a price to be determined upon by arbitration based upon its actual cash value as a going concern, the agreement for arbitration to provide that one arbitrator shall be appointed by the City, one arbitrator by the Company and a third by the two appointed in the event of the two arbitrators failing to agree on the third arbitrator, he is to be appointed by some disinterested and competent official in whose selection both the Company and the City would have confidence.

If the City approves of this we would be glad of advice of its suggestion as to the official to appoint the third arbitrator in case of disagreement of the other two and have no doubt there will be no difficulty in his selection.

It will be necessary to have the agreement validated by legislation. In the event of this offer to sell being accepted by the City the Company undertakes at once to convene a special general meeting of the shareholders, and shareholders controlling a majority of the stock have promised at such meeting to vote in favor of the sale and arbitration.

Yours truly,  
The New Brunswick Power Company.  
(Sgd.) John A. Olive,  
Secretary Treasurer.

After he had finished reading the letter, His Worship in the Telegraph, without knowing what was to be offered, had condemned any proposition to arbitrate and it looked as though they were trying to hold the whip over the members of the common council and scare them from considering the matter at all, but he did not think they would be swayed by that paper. He has been working for three weeks to get the offer to arbitrate and now it was in the hands of the council to accept or reject.

Must Decide Something  
There was one thing he wanted to point out. There had been two propositions already before them, the first had been turned down and the second had not been dealt with at all. If they kept on rejecting, what were they going to do and use the Municipal power. Their action on the present proposition would be practically a declaration of policy on the matter of distribution and should be carefully considered.

Commissioner Wigmore expressed the opinion that not much progress could be made until a policy had been arrived at.

Commissioner Thornton said he was not prepared just at present to vote on the matter and he would like a copy of the letter and of the statement of the Mayor on Thursday to study. He had made arrangements to be away next week but would be willing to come back on Tuesday.

The Mayor expressed the opinion that every commissioner was entitled to time to study the question, despite the demand for an immediate signing of the contract.

Commissioner Wigmore said he would like time to study the question before voting on it.

Commissioner Frink undecided  
Commissioner Frink said he hardly knew what to think. He could not get away from the verdict of the 4,000 citizens who had voted for a civic distribution system.

Mayor McLeelan interjected that was wrong, the civic distribution system had never been intended for more than a wedge to compel the New Brunswick Power Co. to come to terms.

Commissioner Frink continued and said if this was so the people should be placed in possession of all the facts from the inside and the mayor assured him they would.

matter lie on the table to be taken up at a council meeting to be held on Wednesday morning next at 11 o'clock, this meeting to take the place of the Tuesday meeting. This was seconded by Commissioner Frink and carried.

Richard W. Wetmore, Clifton; a sister Mrs. S. S. Carmichael. Deceased had a number of friends in this city, and was well known in Kings County. She made it a practice for a number of years to return to the province during the summer months and took an active part in church and social affairs.

## Obituary

### Mrs. Mildred Craft.

The death of Mrs. Mildred Craft, widow of Robert Craft, occurred yesterday morning at the residence of her daughter, Mrs. Duke Ritchie, Main street. She was seventy-three years of age and is survived by five sons, Frederick, Frank, Merritt, Walter and Hunter, all of this city, and three daughters, Mrs. Ritchie, Mrs. Fred McKee, both of this city, and Mrs. Frank Colwell, of Woodstock. The funeral will take place on Sunday afternoon from the residence of her son, Walter, 131 Water street, west.

### Miss Mary McDevitt

The death of Miss Mary McDevitt, daughter of the late Daniel and Mary McDevitt, occurred yesterday morning at her home, 26 Marsh street. She leaves to mourn two brothers, James and George, of this city, and one sister, a Sister of Charity in the west of Canada. The funeral will be held this afternoon from Fitzpatrick's Undertaking Parlors at 2.30 o'clock.

### Robert W. Fox

Many friends will learn with regret of the death of Robert W. Fox of 84 Rodney street, West End, which occurred Thursday evening after an illness of a few weeks. He leaves to mourn his wife, three daughters, Mrs. Wm. S. Magee, of Fairville, Mrs. Harold K. Haskill, of Ipswich, Mass., and Miss Helen and one son, Lewis, at home.

### Miss Araminta Wetmore

Allan H. Wetmore, manager of the Canada Spice and Specialty Mills, received word yesterday of the death of his sister, Miss Araminta Wetmore, at Newton Cottage Hospital, from appendicitis. Miss Wetmore was a graduate nurse of the institution where she passed away, and was employed in private nursing under Dr. Withy, Newton Centre. She was operated on a week ago.

Besides her brother in this city, she is survived by her mother, Mrs. Richard W. Wetmore, Clifton; a sister Mrs. S. S. Carmichael. Deceased had a number of friends in this city, and was well known in Kings County. She made it a practice for a number of years to return to the province during the summer months and took an active part in church and social affairs.

There will be a service at 8 Brindley street on Monday night at 8 and the interment will be at The Narrows, Queens County, on Tuesday.

## RIGGER FELL SIXTY FEET TO HIS DEATH

Halifax, N. S., Sept. 29—John Lake, a rigger in the employ of the Marconi Company, was killed following a fall of sixty feet at Cape Race, Nfld., according to a wireless message to Halifax. He was being hoisted up to the station mast when a new rope which was being used broke. He was a native of Newfoundland but had lived in North Sydney.

## Married

In Trinity Church, St. John, N. B., on September 27th, 1922, by the Rt. Rev. C. D. Schofield, Bishop of British Columbia, assisted by the Rev. Canon Armstrong, Rector of Trinity Church, Horace Luttrell Emman, of Toronto, to Jean Clarke, daughter of E. A. Schofield, Esq., of St. John, N.B.

## Died

### WETMORE

At Newton, Mass., on Sept. 28, 1922, following an operation for appendicitis, Araminta Wetmore, daughter of Charlotte and the late Richard W. Wetmore. Funeral at Clifton on Saturday the 29 inst. at 4 p. m.

### McARTHUR

At the St. John Infirmary on September 28, 1922, Joseph McArthur, son of the late Joseph and Elizabeth McArthur, leaving three brothers and two sisters to mourn.

### JOHNSON

Suddenly, on Friday Sept. 29, 1922, at Grand Bay, Stanley son of Samuel Johnson, 2 Camden Street, St. John, leaving his parents, two brothers and one sister to mourn.

Funeral from his late residence, 4 Camden Street, Sunday afternoon at 2.30.

## FUNERAL NOTICE

Members of the Brick Layers Union No. 1 are requested to meet at 165 Queen St. to attend the funeral of their late brother, Jos. McArthur at 2.30 Saturday afternoon.

Many Men Are Protecting Themselves Against Chilly Weather by Taking Quick Advantage of This Timely Sale

# Men's Fall Topcoats

**\$18<sup>65</sup> \$19<sup>85</sup>**  
and \$20.25 to \$27.00

No mistake about it, every dollar spent for one of the topcoats will pay big dividends. It would be utterly impossible for us to go into the market and replace these qualities at anywhere near the prices quoted.

A large number of men have already realized this fact and have been quick to protect themselves with one of these fine topcoats. Have you? You can't afford to hesitate—this offer ends Monday at six o'clock—Come in now, today we will be open till ten o'clock in the evening.

**\$18<sup>65</sup> \$19<sup>85</sup>**

One-quarter silk lined fancy slip-ons and form-fitting, snappy styles that young men like. Fancy tweeds and chevots that formerly sold at \$30 to \$45.

More conservative topcoats in dark grey and medium grey all-wool chevots. A wonderful bargain at this price. Former prices \$30 and \$35.

**Other Sale Prices \$20.25 to \$27**

**DON'T DELAY—GET YOUR COAT NOW—MAKE A REAL SAVING.**

**OPEN SATURDAY 10 P.M.**

# OAK HALL - Scovil Bros., Ltd. King St.