

DRUGGISTS REFUSE TO PAY THEIR BILLS

Charge Iowa City Jewelry House With Fraud. W. F. Main Gives a Few Facts Regarding the Matter.

A representative of the National Association of Druggists sent out by Attorney Charles W. Carr, of Chicago, has been doing alleged detective business in Iowa City. It is said that a great many druggists over the country will refuse to pay bills contracted in Iowa City and other manufacturing houses and the traveler in question is hunting evidence on which to base repudiation.—Iowa City Press, April 12, 1905.

This is the latest move apparently, in a campaign that has been carried on in the newspapers and trade papers against the Puritan Manufacturing Company in particular, although its name is seldom, if ever, mentioned and by innuendo against the other wholesale jewelry houses in and outside Iowa City. Without mincing words it is an endeavor on the part of certain druggists in the larger cities, inspired and egged on by some attorneys with their eyes on a good sized fee, to repudiate their obligations and by some excuse escape the payment of an honest debt.

They are aiming to bring this about by a systematic attack on the business methods of the various houses and in some cases on the quality of their goods, hoping by the presentation of only one side of the case, to arouse prejudice and create sympathy for themselves. To a man up a tree, however, it would appear that despite their ostensible consuming desire for legal proceedings, the airing of the matters in the courts and a decision of the case on its merits are the last things that these druggists want. They and their attorneys do hope by this hue and cry and shout of "fraud," "stop thief" and like to prejudice other merchants who would otherwise buy the line and thus greatly damage the business of the wholesale house,

and in this way frighten the different houses into abandoning the collection of their just claims.

The situation from the druggists' standpoint, as stated in one of their trade journals is in brief this: They signed an order form, calling for \$380 worth of jewelry. This bound them to purchase the goods and to give acceptances for them. After receiving the goods and inspecting them, they signed and delivered the acceptances. These facts are admitted. It must also be admitted that the giving of the acceptances after they had received the goods and had had the opportunity to examine them at their leisure, was a tacit acknowledgment that they were entirely satisfactory in quality, finish, workmanship and price.

After all this had been done, the druggists, so we are informed, made a startling discovery. They found, for the first time, that they had agreed to purchase the goods and settle for them by acceptances, instead of handling them on commission. They had supposed, too, that the acceptances were merely receipts for the goods or meaningless nothings and howl "Fraud," and refuse to pay!

Were we to accept these statements as true, these druggists ought to be under a guardian's care, to protect them from their ignorance, instead of conducting a successful and prosperous business, as they must be or else no house would have permitted its salesmen to take an order of such size. That it did, is convincing proof that they are shrewd, keen witted, successful, experienced business men.

We know the business ability of our druggists in Iowa City, their shrewdness and familiarity with business and legal forms. Can we conceive of one of them signing an order for \$380 for a new line, and giving it to a strange salesman for a strange house, without

knowing exactly what he signed? Would any one of them sign an agreement to pay for goods in a definite, specified way, and suppose that he was merely selling them on commission? Is there a druggist in Iowa City so ignorant, so careless, as to sign a set of acceptances, supposing he was merely making out some receipts?

Yet these Baltimore, Chicago and Philadelphia druggists who have had far more business training and experience, ask us to believe that they did these things one and all and should be allowed to repudiate the obligations they entered upon by pleading fraud and misrepresentation on the part of the house or its salesmen and questioning the quality of the goods.

Instances of this sort, unfortunately, are not rare in business life. Such complaints or excuses, however, prove absolutely nothing and necessarily cast no reflection upon a house, its methods or its goods.

The commercial reports tell us that 85 per cent of business men in all lines fail to make a success of their enterprises. Some fail utterly, some lose a part of their investment, while others come out even, without loss or gain. The cause of most of these failures is lack of fitness for the business, lack of attention to it or some form of mismanagement. It does not stamp the particular business as a failure, for merchants elsewhere are successful in it.

What applies to a business, is true of any line or department in it. We have excellent drug stores in Iowa City and their proprietors are doing a good business, because they understand and push it. Had each one of them put in a \$500 assortment of jewelry, which had been bought from G. W. Marquardt, Marshall Field or Ben Allen, would their failure to make a success with it mean that the goods lacked quality, the house was untrustworthy and the jewelry business a failure?

We have a number of fine jewelry stores, attractively arranged with large and well balanced stocks, whose success speaks for the enterprise and business ability of their proprietors. Were each one of them to buy \$500 worth of drugs or druggists' sundries from established houses, the same as our druggists patronize, and fail to sell them, would they be justified in saying that the goods were worthless, that they had been shamefully deceived and consequently would not pay their bills?

How many business men who fail come out frankly and admit that it was their own fault and that they were alone to blame? Not one in a hundred. It's human nature to blame someone else for your mistakes and failures. We do it, all of us. The business man finds fault with the goods, the wholesale house, the way it treated him, its rascally salesman, the location of his store, the crops, his competitors, his enemies—and not his innocent self. "I didn't break the vase, ma. Jimmie did, I was putting it back and he got in front of me." But, mother, if she understands human nature, gives Johnnie and not Jimmie, the thrashing he deserves.

These druggists have failed to sell their jewelry, for one cause or another possibly because they did not try to, possibly because someone prejudiced them against it and destroyed their confidence? They have agreed to pay for it and don't want to. How are they going to get out of it? They can't say the goods were all right and the house treated them white, for then they have no way of escape. So they look about for some plausible excuse, and shout long and loud, "Jimmie did it." They, in their guileless innocence and utter ignorance of worldly matters, didn't read what they signed, or didn't understand it if they did; they didn't know what a contract was, didn't know it was binding and couldn't tell the difference between an acceptance and a label. The house was responsible, of course, for such a state of things, and they are not going to pay.

Suppose I rented a house on College street from one of our good business men and signed my lease, agreeing to pay my rent at the close of every quarter. At the end of the first three months, my landlord wants his money and I decline to pay. I tell him I didn't know I was signing a lease and understood that I was to have the house on trial and pay if I liked it. Wouldn't my landlord sue me and wouldn't I have to pay?

A year ago, let us say, I gave the agent for one of our local papers an order for a year's subscription. The paper came regularly and I read it. Last week he came for his pay and I refused it because it hadn't helped my business as much as I thought it would. "Didn't I have a fine excuse?" he supposed. Bought a suit of clothes down on Clinton street a few months ago and am wearing them yet. The

merchant wants me to pay for them, but I tell him I think there's some mercerized cotton in them and the lining isn't as good as I wanted and decline. Have I a good excuse?

As the business methods of the Puritan Manufacturing Company have been so called into question by the druggists in their attacks, I wish to say a word regarding them. Although I have no connection with the firm directly or indirectly, it is the successor of the business I established in 1883 and I am perfectly familiar with it.

I established the W. F. Main Co. in 1888 and was its sole owner until March 17th, 1900, when M. F. Price became my partner. Feb. 1st, 1901, Louis E. Lyon, M. H. Taylor and S. C. Coman became members of the firm, Mr. Coman retiring a few months later. Dec. 9th, 1902, Messrs. Price and Lyon purchased my interest and changed the name of the company from that of the W. F. Main Co. to that of the Puritan Mfg. Co., I retaining the name of the W. F. Main Co., and have been the sole owner since that time.

I give the sales for the entire period. (There was, it will be remembered, a break in the company's business in 1898 and 1899, owing to the building of the factory and the opening up of East Iowa City, which demanded my entire time and attention and caused me a loss of \$100,000 in business.)

List of Sales Made by the W. F. Main Company.

Goods sold during 1889.....	\$ 15,247.34
Goods sold during 1890.....	25,071.65
Goods sold during 1891.....	72,913.83
Goods sold during 1892.....	88,034.71
Goods sold during 1893.....	107,312.73
Goods sold during 1894.....	148,239.82
Goods sold during 1895.....	201,071.53
Goods sold during 1896.....	181,581.73
Goods sold during 1897.....	131,999.15
Goods sold during 1898.....	38,000.00
Goods sold during 1900.....	339,326.64
Goods sold during 1901.....	316,594.05
Goods sold during 1902.....	171,475.60

Puritan Mfg. Co.

Goods sold during 1903.....\$194,100.69
Goods sold during 1904..... 406,500.00
The house under its various managers has done a business of \$2,500,000 in practically fourteen years; has raised its sales from \$15,000 in 1889 to \$406,500 in 1904. In other words it did last year the most business it ever did and 27 times as much as the year of its establishment.

Can a business house that is guilty of "fake" methods, fraud and misrepresentation and that practices "skin game" tactics on its customers, have such a record of growth and accomplishment? Would its sales not have reached the vanishing point long ago, or its business been closed up by the Postoffice department or the local authorities and its managers landed in the penitentiary? Would it keep on selling more goods if they were not as represented and if it did not fulfill its contracts and abide by its agreements?

The figures I have quoted are the only answer needed. Any house, whose business were tainted, that didn't keep its word and "deliver the goods" would have been dead long ago, keeping company with thousands of concerns that have had their brief day, preying upon the public. That a wholesale jewelry house like the Puritan or others lives and continues to grow is the best possible proof that its business is legitimate, its methods honorable, its wares satisfactory.

The men who are at the head of the Puritan Mfg. Co. have lived in Iowa City for years. Their reputation and standing in this community are known and need no word of mine. The opinion of their townspeople and business associates gives the lie direct to the charges made against them by outsiders, whose sole aim in doing so is to avoid the payment of their honest debts.

There may be persons in Iowa City so hostile to the city's good name and the enterprises that have meant so much in its growth and prosperity and so eager to pick a stray dollar from the mire by any means as to furnish individuals like the detective with the reports he sought in his effort to blacken the good name of our city's business men and cripple their business. I am loath to believe that there is one. The standing of our business and professional men is so high, their sense of honor so profound and their interest in every Iowa City enterprise so deep and genuine, that our visitor must have left their presence, if he ventured to call on them, with a mass of information that he could never use, as it would damage his side of the case beyond repair.

I have followed the whole agitation carefully and am convinced that the charges made by these druggists, instigated by pettifogging attorneys, are absolutely groundless and that each and every one will be obliged to pay the whole amount of his claim with costs, if he brings the case into court,

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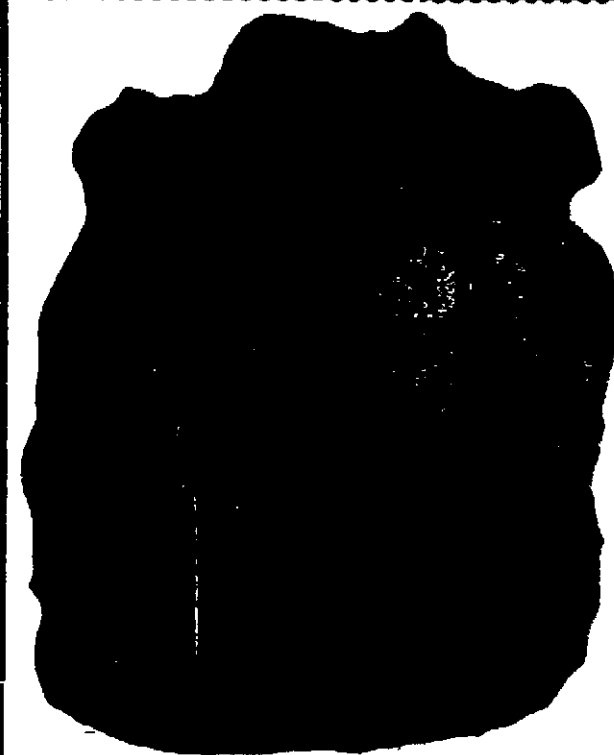
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as well as a good round fee to the attorney who encouraged him to make the fight.

The best class of druggists don't go into the newspapers with their complaints, send out detectives or resist the payment of honest obligations. If they have bought a line of goods that does not sell at first like their others, they regard it as one of the inevitable incidents of business. They pay the bill, set it down to experience, and

then go to work to familiarize themselves with the line and in the end generally sell it without loss, oftener with a good margin of profit. The heavy weight druggist is too busy selling goods and making money to spend time and money in such campaigns.

W. F. MAIN.

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