

# MICHIGAN TRADESMAN

PUBLISHED WEEKLY

TRADESMAN COMPANY, PUBLISHERS

EST. 1883

Thirty-Eighth Year

GRAND RAPIDS, WEDNESDAY, AUGUST 18, 1920

Number 1926

## A Sound American Creed

We believe in the preservation of American institutions as defined by the Founders of this Republic.

We believe that the privileges of American citizenship carry with them corresponding responsibilities.

We believe that all who enjoy the privileges must share the responsibilities.

We believe that the rule of the majority established through representative government is best for all concerned.

We believe that every man is entitled to life, liberty and the pursuit of happiness.

We believe that every man is entitled to religious freedom.

We believe that universal education is the cornerstone of progress.

We believe in equality of opportunity for every man to improve his position in life according to his ability and willingness to work.

We believe in the largest measure of individual liberty in all things consistent with the general welfare.

We believe that patriotism is a continuing obligation.

We believe that these self-evident facts demand and should receive from every man in America.

OBEDIENCE TO LAW  
RESPECT FOR THE RIGHTS OF OTHERS  
LOYAL SUPPORT OF OUR GOVERNMENT  
AND ITS INSTITUTIONS



**Watson-Higgins Mfg. Co.**  
GRAND RAPIDS, MICH.

**Merchant  
Millers**

Owned by Merchants

Products sold by  
Merchants

Brand Recommended  
by Merchants

**New Perfection Flour**

Packed in **SAXOLIN** Paper-lined  
Cotton, Sanitary Sacks



**FIELD SEEDS**

For Use Wherever Seeds Are Sown



**Continental Seed Company**

Lock Drawer 730  
CHICAGO, U. S. A.

## Finding the Best Food

In these times of high prices and shortage in food supplies, the housekeeper's greatest problem is to find the best food for the least money. Your customers who understand the food value of

## Shredded Wheat Biscuit

solved this problem long ago. It is the one thoroughly cooked, ready-to-eat whole wheat product. Contains more real nutriment than meat, eggs and other high-priced foods. Twenty years of persistent educational advertising have built up a world-wide demand for this product.

MADE ONLY BY

**The Shredded Wheat Company, Niagara Falls, N. Y.**



## Push Fleischmann's Yeast

That's the one way to cash in on the tremendous national campaign which is being run to educate the public to appreciate the curative properties of

## Fleischmann's Yeast

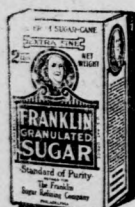
Try it for what ails you then tell your customers of the benefits you experienced.

There's no limit to the sales you can make.

**The Fleischmann Co.**

**Fleischmann's Yeast**

**Fleischmann's Service**



## FRANKLIN GOLDEN SYRUP

is in demand every day in the year.



This cane sugar syrup is equally delicious in summer and winter dishes. It is a wholesome addition to the table at every meal.

**The Franklin Sugar Refining Company**

PHILADELPHIA

**"A Franklin Cane Sugar for every use"**

Granulated, Dainty Lumps, Powdered,  
Confectioners, Brown, Golden Syrup



## Red Crown

## Pure Food Products

### A Fine Line For Grocers

Red Crown Food Products are packed in vacuum sealed tins and prepared in sanitary kitchens. Attractively labeled. Correctly priced. Please consumers. In large demand. Constant repeaters.

**All Popular Varieties**

**Sold through  
Wholesale Grocers**



**Acme Packing Company**

**Independent Packers**

**Chicago, U. S. A.**



# MICHIGAN TRADESMAN

Thirty-Eighth Year

GRAND RAPIDS, WEDNESDAY, AUGUST 18, 1920

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## MICHIGAN TRADESMAN

(Unlike any other paper.)

Each Issue Complete in Itself.

DEVOTED TO THE BEST INTERESTS OF BUSINESS MEN.

Published Weekly by

TRADESMAN COMPANY

Grand Rapids.

E. A. STOWE, Editor.

### Subscription Price.

Three dollars per year, if paid strictly in advance.

Four dollars per year, if not paid in advance.

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Sample copies 10 cents each.

Extra copies of current issues, 10 cents; issues a month or more old, 15 cents; issues a year or more old, 25 cents; issues five years or more old, 50 cents.

Entered at the Postoffice of Grand Rapids under Act of March 3, 1879.

## SLEEPER'S SLIMY HAND.

The Tradesman has information which it regards as entirely trustworthy to the effect that Sleeper has double crossed Martindale in his candidacy for Governor and is clandestinely throwing his influence and that of his cohorts and henchmen to Milo Campbell, in consideration of Campbell's agreeing to appoint Sleeper United States Senator in the event of there being a vacancy in that office. The deal is understood to have been arranged by Fred D. Green, of Ionia, who enjoys the reputation of being the most astute politician in Michigan. The final agreement was reached at a meeting of Sleeper henchmen in the Governor's office at Lansing. The meeting was attended by Dick Fletcher, Frank Ellsworth, and other aspiring and practical politicians who happen to enjoy the favor of the Governor because they are willing to cater to his ambition to misrepresent Michigan at Washington. As soon as the Lansing compact was clinched, it is stated that Gen. Green hied himself to Grand Rapids and proceeded to line up the "gang" in behalf of the deal. This he found it comparatively easy to do, because he has always stood well with the local leaders of the G. O. P., because of his delightful personality and his jovial good nature. Two leading members of the party were started out with a subscription paper, soliciting funds from the jobbing trade and manufacturers at this market to put through the deal, which will assure a continuance of the Sleeper regime. At last accounts more money is understood to have been pledged than a candidate for Governor is permitted by law to expend in his own behalf.

The Tradesman hangs its head in shame while chronicling the particulars of this deal and the consequences it involves. The election of Campbell would not necessarily be a public calamity, albeit he has pledged himself to about every interest in the State—antagonistic or otherwise—

which has sent a special pleader to him in its behalf, but any deal which has for its object the perpetuation of Sleeperism deserves the most severe condemnation and should be rebuked at the primary election August 31.

The only resort now left for an honest man who takes pride in upholding the dignity of American citizenship is to show his contempt for Sleeper, Sleeperism and Sleepercraft by working and voting for the mercantile and business man's candidate, Cassius L. Glasgow.

## IMPROVEMENT IN DRY GOODS.

The slight improvement in the tone of the primary dry goods markets is a natural result of actual needs for merchandise on the part of those who must have goods to go on with. Many factors declare they see no improvement whatever. Others point out that enquiries from regular customers are more frequent and widespread. There are some well authenticated instances of larger sales.

One of the reasons why reports of improvement are scoffed at is the difficulty salesmen are meeting with in getting business for spring. Buyers are compelled by financial managers to limit their future commitments within the narrowest limits and the merchandise managers are using every possible means to liquidate spot stocks and have future orders accepted. It is not reasonable to say that business is not improving if distribution on old orders is maintained to within 80 per cent. of the orders on the books after such a shock as the markets have undergone in 90 days. To save such a large part of the advance business is a fine accomplishment under all the circumstances.

It is to be remembered, also, that retailers are under pressure from two directions. Consumers are fighting the prices they are asking for goods, although very few of the really high prices have been passed over the retail counters. The retailers are also trying in every way possible to provide payment for goods they must take in for their fall trade. It is not easy to do this. Anyone following the course of retail sales will notice that unusual pressure is being exerted to induce buyers to come forward and assist in the liquidation of high priced stocks. It is not quite time for the first effects of early fall retailing to become apparent in the jobbing houses, and hence any little sign of improved spot buying is looked upon as a positive indication that things will mend quickly when actual selling again becomes active. The vacation season will soon be over and preparations for the children's school wear must be undertaken.

Passing through the valley of the shadow of retribution for overdoing is not a pleasant process and fright

is expressed more frequently than confidence. The market is full of sinister rumors and depressing talk. Nevertheless true corrective forces are being started in several places and it is possible for some discerning merchants to foresee an early return to buying for actual wants. Instances of this sort have been too plain this week to be easily mistaken. The man who would predict that the worst is over would be the boldest sort of a prophet.

But when goods are offered at cost by mills much of the previous mischief has been eliminated. Curtailment is increasing and will continue to increase for several weeks. This will be done in part to save orders, and in part to assist customers in selling out their high priced holdings. Other reasons will be given, but those two appeal to a business man as sound. Mills do not want to accumulate stocks at high prices for which there is not demand enough to keep merchants happy. On the other hand, merchants are just as well pleased if some of the goods they have on orders with mills are not delivered faster than they can distribute them.

The basis for anticipating continued improvement looks sound. The crop reports of the week are very encouraging. Abundance in many directions is assured, and abundance with moderate prices means real prosperity. Transportation troubles are lessening. Strike talk is less vicious in character. Get-rich-quick merchants are gradually being set back in their proper places and the conservative forces are again asserting themselves in the markets. There are a great many mills that are going to keep running for months, whatever the course of politics or finances may be. But more than all of these things, it is possible to see in the dry goods stores a decided letting up in the demand for extravagances and luxuries, and a persistent fight for reasonable prices for good merchandise. Economy is the beginning of wisdom in trade and when it brings about more moderate levels of value merchants will be ready to move ahead and do business without worry.

Perhaps the best way to describe conditions in general mercantile business just now is to say that everything is adrift. The moorings, nautically speaking, which in actuality mean values, are gone. There seems to be nothing to tie to, not even a well-founded judgment on what the ultimate consumer intends doing. Nor is this state of affairs in any wise due to what are usually regarded as basic conditions, which are generally regarded as sound. Foremost among such conditions is the promise of the yields of farms and fields. This year, according to the estimates of the

Agricultural Department, the crops of wheat, corn and the other grains, as well as of hay and cotton, are to be very large, much greater, in fact, than they were first thought, and each succeeding week adds to the brightness of the prospect. The fruit crops have also been showing up splendidly. Cheaper breadstuffs, as well as fodder, seem assured, and with these must come a drop in the prices of meat and dairy products, especially in view of the fact that the foreign demand for these articles is showing a decided falling off. Even the influence of the unemployment of labor in certain fields is being offset by the advance in wages granted to large bodies of men employed in the transportation field. But, despite all these favorable indications, buying continues to halt for lack of confidence and because of the uncertainties which seem to loom ahead. The continuance of the tightness in the money market remains as another factor in the same direction, while the greater difficulty in making collections adds to the problems of the merchants.

It is exceedingly unfortunate that both Harding and Cox are parties to closed shop agreements with the typographical union, which means that they are bound, body and soul, to one of the most unscrupulous and monopolistic organizations in the entire infamous range of trades unionism. The man who signs such an agreement violates the Declaration of Independence, which guarantees to every man the right to life, liberty and the pursuit of happiness, and sets at variance the Constitution of the country, the teachings of the Bible and the precepts of Jesus Christ. No one who signs a closed shop agreement has any defense for his action except cowardice and expediency. He commits the crime to avoid controversy with the union and the destruction of his establishment by dynamite. He goes along the lines of least resistance knowing that he has done wrong; that he has defied the moral law and the highest constitutional law of the land; set at variance the decisions of the courts and outraged the sentiment of every honest man. The closed shop agreement ties the hands of every great daily newspaper in America, with three exceptions, rendering it impossible for the editor to give expression to honest opinions which are not in accord with the infamous doctrines of trade unionism. No dog chained to a post is more subservient to his master than the daily paper editors of this country in their dealings with the twin infamies of the age—trades unionism and sovietism.

A salesman never becomes popular with customers unless he is willing to be bored by them a good many times.



## MEN OF MARK.

## Frank D. McKay, Candidate For State Treasurer.

Frank D. McKay was born in Grand Rapids Nov. 4, 1883. His father was of Scotch descent and was for many years traveling representative for D. M. Amberg & Co. His mother was of German descent. He attended the public schools of Grand Rapids until he had finished the eleventh grade. His first business venture was as salesman for the Grand Rapids Fire Insurance Agency. He has continued the sale of fire insurance in a brokerage capacity ever since. His next move was to sell foreign exchange mostly Russian and Austrian. He also conducted a steamboat agency. He soon came to the conclusion that if he ever got very far in attaining a competency, he would have to espouse some other line of business. He decided to embark in handling real estate and up to the present time has erected and sold over 100 residences, all fine homes containing modern conveniences and up-to date appointments. He has also platted many additions, including Hoyt & Hooker, Frank D. McKay's subdivision and the McNamara addition, which involved an investment of \$50,000. He was the first man in the city to sell lots on the basis of \$1 down and \$1 per week. He has purchased several additions and replatted the lots so they can be sold to better advantage.

Sixteen years ago he was appointed Deputy County Clerk during the time Ralph Mosher was County Clerk. When Robert Hill became County Clerk, he was promoted to the position of Circuit Court Clerk. When the law was enacted, eight years ago, creating Assignment Clerks in Kent and Wayne counties, he was appointed Assignment Clerk for this county by Governor Ferris on the recommendation of the three circuit judges of Kent county. He still occupies this position, with credit to himself and with satisfaction to all who have business to transact in the courts.

Four years ago Mr. McKay engaged in the tire business at 128 Crescent street, at the corner of Bond avenue, under the style of the Akron Tire Corporation. The business has been very successful. The house has the local agency for the Pennsylvania Vacuum Cup tires.

Mr. McKay was married fifteen years ago to Miss Agnes Hermansen, of Grand Rapids. They have two children—a boy and a girl—and reside in their own home at 1435 Broadway avenue.

Mr. McKay owns up to—but one hobby, aside from his penchant to erect houses, and that is fishing. His life has been so busy that he has found little time to indulge his inclination toward that pastime.

Mr. McKay has always been a Republican, having been Secretary of the Republican county committee for several years. He has never held any elective office, but has this year entered the lists for State Treasurer in the belief that every one should do his part to break up the Sleeper regime which has developed more personal selfishness than any other administra-

tion which has ever held sway in this State.

Sleeper has two personal candidates for State office—Treasurer Gorman and Supreme Judge Clark, both, of course, of Bad Axe. Judge Clark, the Governor's nephew, entered the Supreme Bench under a great handicap—his relationship to Sleeper and his connection with Sleeperism—but he has developed so rapidly and shown so much adaptability for the work that he has, to a great extent, overcome the prejudice which accompanied his entrance in public life. Because of these developments, the bar, bench and business men of the State appear to be willing to consent to his re-nomination, although it is a bitter



Frank D. McKay

pill to swallow any candidate whose associations are of such a questionable character. Not so with Gorman, who is the cringing tool and servile slave of the chief executive. The people of Michigan are so disgusted over the nepotism and hoggishness of Sleeper in treating public office as a private snap that they are determined to rebuke him for the mistakes he has made and the narrow ambitions and selfish intrigues he has constantly maintained. He aims to continue Gorman in office solely to enable him to divert State funds to the little banks he controls in various parts of the State. He has reaped a rich harvest from the financial benefit he has acquired from these deposits so long that he evidently imagines he absolutely owns the State funds and can continue to divert them to his country banks, instead of dividing them among strong banking institutions at financial centers, where they can be utilized in a way to benefit the public at large.

The election of Mr. McKay would sound the death knell to the petty politics and nefarious methods which have made the office of State Treasurer a by-word and nauseated the business men of Michigan ever since the Sleeper gang gained the ascendancy.

Mr. McKay has all the equipment necessary to progress and achievement and he uses to the full what nature has provided him. He is a man no person can pass by with indifference; nor can any city in which he

moves and lives long leave him out of its reckonings. He is absolutely straightforward. He tells the truth without quibbling. He always means what he says and mostly he says what he feels. He believes in fair dealing and practices it. He also demands fair dealing in others, and generally he obtains it. He is without fear, consequently he goes to his objectives unhampered by many considerations that might block a less forceful man. He is a dynamo of energy with a driving power that is tremendous.

## Personal Tribute To Memory of Sherwood Hall.

My acquaintance with Sherwood Hall extended over a period of nearly forty years. It was not a casual acquaintance. It began when we were young men and, with frequent contact under many and varied conditions, it ripened and mellowed into an old and valued friendship.

I knew Mr. Hall in business. He was the soul of honor. His word was as good as his bond. His principles were based on a living conscience and his practices followed his principles.

For ten years we were associated in the West Michigan State Fair, and to this work he gave much time and his best abilities. Not for any selfish end, but whole heartedly for what he believed to be for the good of the community.

We were together in the old Board of Trade and I pleasantly recall how helpful he was in all its activities; how earnest he was in any service required of him.

We were comrades on many a fishing trip, and what a jolly companion he was? Not boastful if in luck, not downcast if the fish did not bite; always cheerful, whatever happened.

Socially, as I knew him, Mr. Hall was a typical Southerner in his geniality, a gentleman of the old school in his courtesy and kindness; as a host, his hospitality had no limit; as a guest, he made all around him happy.

I knew Mr. Hall when the clouds of sorrow darkened his horizon. However deep were the shadows, he endured them with fortitude and uncomplaining resignation. When others were in sorrow, his was the ready sympathy which brought consolation. His joys he shared with others and none was more pleased than he when good fortune came to his friends.

Just a year before his death, lacking a day, Mr. Hall was the guest at a dinner arranged by old friends to honor his attainment of the scriptural age. It was a simple, informal affair, but it gave him infinite pleasure. I am sure he appreciated to the fullest the tribute intended, but to me it seemed his greatest happiness was in having old friends and familiar faces and those whom he loved around him for a social hour.

Mr. Hall was ripe in years and he went down with the foliage of faculties and friendship still green. His fall was like that of the old oak riven by a bolt from the sky.

We will miss his familiar figure and listen in vain for his cheery voice. But memory of him will remain.

William H. Anderson.

W. E. Zank, druggist at Stanwood, writes as follows: "Please accept my compliments on the Tradesman. I find it not only interesting to read during my spare time but of much value to me in my business."

Petersburg—Fred Kohler will rebuild the hardware and lumber store recently destroyed by fire; will be twice as large as former store.

Benton Harbor—J. B. Weir & Co. have purchased the drug stock of Irving Talbot, of that city.



## MARTIN H. HOLCOMB

Candidate for Republican  
Nomination for  
**SENATOR**

16th District—City of Grand Rapids  
East of River  
VOTE AUGUST 31, 1920

## QUALIFICATIONS:

Twenty years business experience.  
Six years Supervisor.  
Four years in Michigan Legislature.  
Citz. Phone 66498.

## Grocers' Display Counters



No. 46

This glass front counter shows the goods. Goods well displayed are half sold. Are you interested? If so, let us give you full particulars and price.

DETROIT SHOW CASE CO., Detroit, Mich.



# **A Successful Business**

## **Requires**

A clean stock, turned frequently;  
Careful crediting and close collections;  
Economical expenses;  
A fair percentage of profit.

## **Begin Now to Figure**

**Clean House**—Push sale of all goods that have been on hand longer than usual.

**Examine the Over-due Accounts**—Insist upon payment on definite date; the earlier the better.

**BE SURE** operating expenses are reduced to a working minimum.

**Don't Forget to**—Include in your selling cost of merchandise not only the invoice value with freight and drayage, but rent, taxes, insurance, interest, bad accounts, waste and shrinkages, as well as clerk hire, light, heat, etc.

**How About Fire Insurance?** Are you fully protected?

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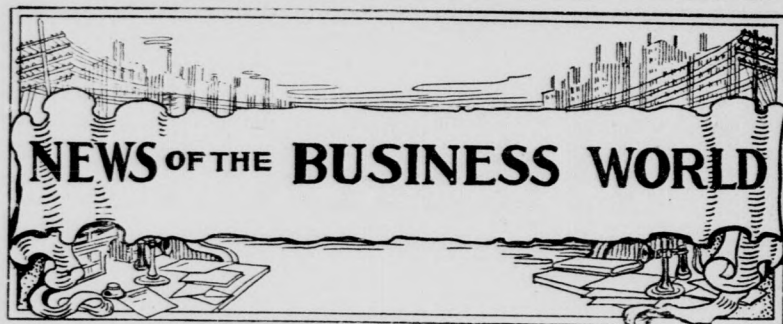
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## **WORDEN GROCER COMPANY**

Grand Rapids—Kalamazoo—Lansing

**The Prompt Shippers.**





### Movement of Merchants.

Owosso—The Auto Sales Co. has increased its capital stock from \$10,000 to \$30,000.

Greenville—The Greenville State Bank has increased its capitalization from \$50,000 to \$100,000.

Port Huron—Black & Co., dealer in automobiles, etc., has increased its capital stock from \$15,000 to \$25,000.

Hemans—The Hemans Co-Operative Elevator Co. has been organized with an authorized capital stock of \$20,000.

Pullman—Floyd Hayes has concluded to retire from the grocery business and is closing out his stock of goods.

Niles—The Hunter Co., Inc., wholesale dealer in ice cream, etc., has increased its capital stock from \$50,000 to \$100,000.

Ludington—Emmet Kanouse and Arthur Treloggen have opened an ice cream parlor and confectionery store on South James street.

Saginaw—Bert Simpson has purchased the Pacific hotel, 715 North Jefferson street, and will remodel and refurnish it throughout.

Muskegon—Sam Rosenbaum has engaged in the meat business at 19 Terrace street, under the style of the Packing House Market Co.

Tekonsha—Fire destroyed the store building and stock of general merchandise of Seeley J. Cook, August 11, causing a loss of over \$10,000.

Mt. Pleasant—The W. Doughty Dry Goods Co. is succeeded by the Charles Barnard Co. Mr. Barnard was formerly in the employ of the Doughty store.

Hastings—The Hastings Co-Operative Elevator Association has been incorporated with an authorized capital stock of \$50,000, \$32,500 of which has been subscribed.

Detroit—The Mayer Carburetor Sales Co. has been incorporated with an authorized capital stock of \$6,000, \$3,000 of which has been subscribed and paid in in cash.

Benton Harbor—John Reibes, who has conducted a drug store here for many years, has moved his stock to 22 Portage street, Kalamazoo, where he has opened for business.

Negaunee—E. M. Klein is closing out his entire stock of dry goods and clothing and will remove to Muskegon where he will engage in the same line of business about Sept. 30.

Detroit—The new Borowood Hotel, owned by G. A. Lindke, of the Lindke Shoe Co., was formally opened a few weeks ago. It has seventy rooms and is already doing a capacity business.

Bridgeport—Mrs. Molly Gramlich has sold her hotel, the Center House,

to Charles Manchester and Mettey Robarte, who will take possession Aug. 24, after which they will remodel the entire building.

Detroit—The Klein-Gordon Co. has been organized to deal in commodities, merchandise of all kinds, etc., with an authorized capital stock of \$100,000, \$65,000 of which has been subscribed and paid in in cash.

Flint—Farah & Corey has been incorporated to conduct a grocery business, with an authorized capital stock of \$100,000, of which amount \$60,000 has been subscribed, \$10,200 paid in in cash and \$20,224.77 in property.

Detroit—Paul J. Schmidt has merged his boot and shoe business into a stock company under the style of the P. J. Schmidt Shoe Co. with an authorized capital stock of \$50,000, all of which has been subscribed and paid in in property.

Detroit—The Yaeger-Aceman Shoe Co. on Gratiot avenue, near Randolph street, is conducting a closing out sale announcing its retirement from business. This concern has been in the shoe business for more than fifteen years.

Detroit—The Great Western Grocery Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$50,000, of which amount \$40,000 has been subscribed, \$1,040 paid in in cash and \$20,000 in property.

Detroit—The Seater Service Station has merged its business into a stock company under the style of the Seater Sales & Service Co. with an authorized capital stock of \$8,000, all of which has been subscribed, \$500 paid in in cash and \$4,500 in property.

Jackson—R. B. Ward, formerly engaged in the grocery business at 1304 Francis street, being succeeded by D. B. Aiken & Son, has purchased the grocery stock and property of Clyde J. Smith, at 713 Greenwood avenue, where he has been actively engaged since July 12.

Detroit—Morris Canvasser has merged his plumbing and plumbers' supplies into a stock company under the style of the Detroit Nipple Manufacturing & Pipe Cutting Co., with an authorized capital stock of \$15,000, all of which has been subscribed, \$2,500 paid in in cash and \$11,000 in property.

Saginaw—The House of Design, dealer in furniture, furnishings, draperies, etc., has merged its business into a stock company under the style of the House of Design, Inc., with an authorized capital stock of \$25,000, \$12,500 of which has been subscribed and \$12,000 paid in in property.

Greenville—M. Skroder has sold his interest in the clothing stock of Feldt & Skroder to Earl M. Feldt, son of the senior member of the company, and Floyd J. Peacock, Cleveland representative of A. Krolik & Co., Detroit, and the business will be continued under the style of W. S. Feldt & Co.

### Manufacturing Matters.

Detroit—The Detroit Metal & Steel Works has increased its capital stock from \$18,000 to \$50,000.

Monroe—The Monroe Steel Castings Co. has increased its capitalization from \$100,000 to \$300,000.

Holland—The Tel-Tip-Tip Co., manufacturer of shoe tips, has increased its capital stock from \$10,000 to \$20,000.

Wolverine—R. R. Burrington, of Detroit, who recently purchased timberlands near here, plans to build lumber mill.

Saginaw—The Central Cut Glass Co. of Saginaw and Chicago, has filed notice with the state authorities of withdrawal from business in the state.

Detroit—The American Process Bakeries has been incorporated with an authorized capital stock of \$20,000, \$10,000 of which has been subscribed and paid in in cash.

Lansing—The Consumers Paint Co. has been incorporated with an authorized capital stock of \$100,000, \$51,250 of which has been subscribed and \$20,500 paid in in cash.

Detroit—The Motor Balancing Corporation has been incorporated with an authorized capital stock of \$2,000, \$1,000 of which has been subscribed and paid in in cash.

Detroit—The Ray Battery Co. has been incorporated with an authorized capital stock of \$100,000, \$65,000 of which has been subscribed and paid in, \$1,000 in cash and \$64,000 in property.

Detroit—The Universal Trans-Lever Spring Co. has been incorporated with an authorized capital stock of \$75,000, all of which has been subscribed and \$7,500 paid in in cash.

Detroit—The J. S. J. Die & Tool Co. has been incorporated with an authorized capital stock of \$16,000, all of which has been subscribed and paid in, \$2,000 in cash and \$14,000 in property.

Niles—The Allerton Foundry Co. has been incorporated with an authorized capital stock of \$50,000, of which amount \$41,000 has been subscribed, \$7,000 paid in in cash and \$13,000 in property.

Detroit—The Vixson Co. has been incorporated to manufacture and deal in machinery, building materials, etc., with an authorized capital stock of \$50,000, \$25,000 of which has been subscribed and \$5,000 paid in in cash.

Muskegon Heights—The Co-Operative Creamery Co., recently organized among the nearby farmers, has purchased a site on Maffett street and will occupy it with a modern creamery, commencing the erection of it at once.

Pontiac—The Pontiac Industrial Works has been incorporated to manufacture and sell pleasure boats,

stump pullers, etc., with an authorized capital stock of \$50,000, of which amount \$37,700 has been subscribed, \$100 paid in in cash and \$32,900 in property.

Adrian—Workmen have begun clearing away brush and trees on Henry ford's property and a dirt cofferdam is being built in front of the river dam. It is reported that Mr. ford intends to build a new dam to utilize all the water power at the Red mill and White mill sites, which are on his property.

Alma—A company is being organized here to take over the automobile parts business of the Western Carburetor Co., which was started just before the war. Those interested in the project are Henry H. Soule, Charles O. Ward and Harley Williams. It is expected that the company will get into production in about three months.

Battle Creek—The fact that the ford Motor Co. has purchased a site in Battle Creek has given rise to a report that an assembly plant will be established here. This is not correct, as the plans call for the construction of a two-story salesroom and garage for the local distributor of ford cars and fordson tractors. The structure will have 35,000 square feet of floor space.

Cadillac—The Acme Motor Truck Co. has increased its annual cash dividend rate from 7 per cent. to 10 per cent. On January 1, 1920 the book value of the company's shares was \$17, the par value being \$10. On June 30, according to the audit of the concern's books for the first half of the year, the book value of the shares had increased to \$19.72. At present there is outstanding \$600,000 of common stock. The officials announce that the balance of the common stock, \$150,000, is being offered for sale at \$20 a share to present stockholders, but none of this stock will be issued until November 15, 1921, and will not draw dividends until that time, nor will any discount be allowed for prepayment of installments. The stock is offered to the stockholders at the rate of one share of the issue for each four shares of outstanding common stock.

### Fireweed.

Written for the Tradesman.

Like a wanton waste of war  
Forests fell before the fire  
Desolation reigned afar—  
Naught escaped the burning pyre.

Of beneath the woodland fair  
We had wandered in our quest  
Of the dainty maiden hair  
When with it the vale was dressed.

Indian pipes, arbutus too  
Coral root and squirrel corn  
Winter green, then orchids true  
Did those shady nooks adorn.

All had fallen in the fire  
Blackened scapes did now remain  
Could there come the fond desire  
Ere to see these scenes again

But to-day we journeyed there  
And a glory met our eyes  
Like a mantle everywhere  
Had descended from the skies.

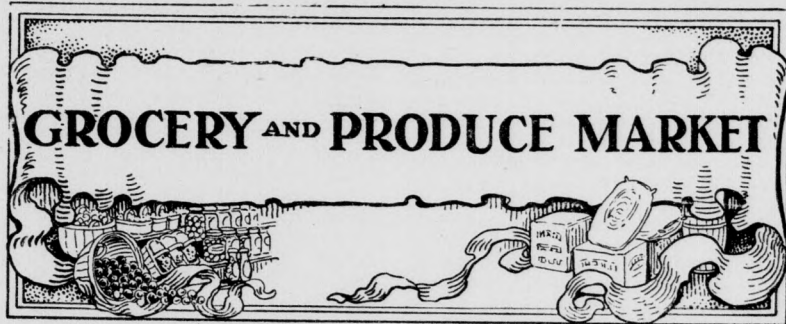
When the setting summer sun  
Decks the clouds in softest red  
So the fireweed had begun  
Blooming where once all was dead.

Till a sea of color shown  
Over hill and blackened wood  
In a summer it had grown  
Turning failure into good.

Charles A. Heath.

Train the mind how it should go  
and it'll proceed of its own volition.





### Essential Features of the Grocery Staples.

**Sugar**—The reduction to 17.10c less 2 per cent., basis of fine granulated, announced last Thursday by Arbuckle, had up to the end of the week little apparent effect upon demand. It was, however, considered to be too early to base an opinion upon this fact and the pressure by second hands to unload at 16½@16¾c that a further decline in refiners prices is probable. There is still much high-priced raw sugar to be melted against which granulated has been sold, some of the forward sales running well into the fall months. All indications pointed to a glut of refined sugar in many, if not all, markets and endeavors made by second hands to dispose of their surplus stocks at the best obtainable prices to avoid heavy carrying charges. Strenuous efforts are also being made to induce refiners to cancel contracts, deliveries on which are yet to be made. Perhaps a typical instance of the general situation in consuming markets is that disclosed in a telegram from a prominent wholesale grocery firm in the far South. In part it read as follows: "This market is glutted with sugar. Refiners have been requested to hold up further shipments and to cancel unfilled orders for the reason that payment cannot be made for them. We have over half of our capital tied up in this item and any more deliveries will embarrass us. Refiners insist on filling contracts which they have for shipment for the balance of the year, but most of these contracts were booked by a local broker and were not signed, although a letter was sent requesting us to advise if booking was not satisfactory, which we ignored until we had altogether too much sugar. Are such contracts legally binding?"

**Canned Fruits**—There is some call for the better grades of 1919 California peaches and apricots, but for seconds and standards the market is far from active. What call there is is routine in character and limited in volume. Additional orders for 1920 packs are not being placed at the moment. Pineapples rule firm on Hawaiian packs. Apples show an easier tone on future State standards, which are offered as low as \$4.75. Buying ideas are limited. Spot offerings are indifferently regarded.

**Canned Vegetables**—The canned food market is going through one of the duller and most inactive spells experienced in several years. The price tendency is toward lower levels, and with no stability shown in either spot or future offerings the buyer can

hardly be censured for limited orders for his bare necessities. There is so little interest shown that in order to create any buying demand a discount is often required, leading to an irregular market all along the line. Although jobbers' stocks are light they are not being replenished at present, so that the only bright aspect is in the anticipated heavier spot demand later on, when necessity forces the distributor to come onto the market for his actual needs. At present he is working on his reserve stocks, but even though they are light they cannot last forever. Tomatoes have shown pronounced weakness. Future prices have been subject to almost steady decline since they were first named. Spot tomatoes are salable only in a small way here and there as the goods are needed and sacrifice prices are the feature of the market, California No. 2½s and No. 10s are in no better position on spot as to tone or demand. There was very little trading in corn last week. A few pickup orders were turned in by salesmen, but they plainly indicated an apathetic buyer. Standards hold up in price fairly well, but they show no firmness and no strength despite the fact that the old crop is pretty well cleared up. Fancy Maine and State corn is about out. No new future buying of consequence is going on. Peas reflect the same general trading conditions. Some Southern lines are selling, but the prices are strained to the lowest level canners will accept. Western and State packs are quiet also. Minor vegetables have been more or less at a standstill in the dull and narrow market as it stands at present.

**Canned Fish**—Inaction is as pronounced in fish as it is in vegetables. Maine sardines are being tested out as to prices as canners are firmly holding their goods at the old price levels, while buyers are underquoting the market in an effort to get the weak sellers to loosen up a bit. Trading is not heavy in any description in the domestic and foreign fields. Some canneries have reopened, but the pack outlook is far from favorable as cans are still short of requirements. California and imported sardines were neglected all of last week. Salmon shows its greatest firmness in red Alaska, which are almost unobtainable, affording an outlet for the better grades of medium red. The latter is offered at a wide range of prices, covering an equally wide variation in quality. Pinks are not selling freely, but they are held up in price owing to the fact that they cannot be replaced on the Coast except at equal or higher prices. Chums are

dull. Tuna fish remains a slow seller for the 1920 pack.

**Condensed Milk**—An indifferent spot demand, covering a period of several weeks and during which there have been no large orders for relief buying, has created an unsettled and irregular market on condensed milk. A wide variety of prices are quoted on resale blocks, but the range is substantially the same as it has been. Brokers all complain of a general inaction in the foreign and domestic fields. On some brands on which the six months' guarantee has about run out, the market is sloppy and as low as \$9.25 a case is quoted. From this figure, values run all the way up to \$10.50 a case, depending upon the brand and the seller. Fresh shipments command the outside figure, but they are taken sparingly.

**Olive Oil**—Permits to export oil from Spain are allowed only on deposit of 150 per cent. of the export for local handling by the government, at about 65 cents per pound. This adds to the export price the difference between the fixed price of the oil and its actual market value. At the price there is little demand for olive oil from European countries, the United States and South America seeming alone to be willing to purchase.

### Review of the Produce Market.

**Apple**—Duchess command 75@85c; Red Astrachans, \$1@1.10; Sweet Boughs, \$1.75.

**Bananas**—9½c per lb.

**Beets**—Home grown, 30c per doz. bunches; bulk, \$1.25 per bu.

**Blackberries**—\$5 per crate of 16 qts.

**Butter**—Local jobbers hold extra creamery at 53c and first at 51c. Prints 2c per lb. additional. Jobbers pay 35c for packing stock.

**Cabbage**—Home grown, 90c per bu. and \$2.25 per bbl.

**Cantaloupes**—California stock is now selling on the following basis:  
Standards, 45s ----- \$4.50  
Ponys, 54s ----- 4.00  
Flats ----- 2.00  
Honey Dew ----- 3.00

**Indiana Melons** are held as follows:  
Standards ----- \$3.25  
Ponys ----- 2.50  
Flats ----- 1.25

Michigan Osage are now in market, being offered on the following basis:

12 x 12 ----- \$3.25  
11 x 11 ----- 2.75

**Carrots**—30c per doz. for home grown.

**Cauliflower**—\$3.25 per doz. for California.

**Celery**—40c per bunch.

**Cocoanuts**—\$1.50 per doz. or \$10 per sack of 100.

**Cucumbers**—Home grown hot house, \$1 per doz.

**Eggs**—Jobbers pay 46c f. o. b. shipping point for fresh candled, including cases.

**Egg Plant**—\$2.50 per doz. Home grown are now in market.

**Green Corn**—20c per doz. for either Yellow Bantam or Evergreen.

**Green Onions**—25c per doz. bunches for home grown.

**Green Peppers**—\$2.50 per bu.

**Lemons**—Extra fancy Californias sell as follows:

300 size, per box ----- \$5.50  
270 size, per box ----- 5.50  
240 size, per box ----- 5.00

Fancy Californias sell as follows:

300 size, per box ----- \$5.00  
270 size, per box ----- 4.75  
240 size, per box ----- 4.25

**Lettuce**—Home grown, \$1.50 for head and 85c for leaf.

**Onions**—Spanish, \$2.50 per crate; Illinois Yellow, 70 lb. bags, \$2.25; California, 100 lb. sacks, \$3.50.

**Oranges**—Fancy California Valencia now sell as follows:

100 ----- \$8.00  
126 ----- 8.00  
150 ----- 8.00  
176 ----- 8.00  
200 ----- 8.00  
216 ----- 8.00  
250 ----- 7.50  
288 ----- 7.00  
324 ----- 6.75

**Parsley**—50c per doz. bunches.

**Peaches**—The market is well supplied with Elbertas from Illinois, which command \$5 per bu.; home grown Dewey (freestone) fetch \$3.50 per bu.

**Pears**—Clapp's Favorite, \$4.50 per bu.

**Pickling Onions**—\$2 per box of 16 lbs.

**Pieplant**—\$1.50 per bu. for home grown.

**Plums**—Burbanks, \$4.50 per bu.

**Pop Corn**—\$2.25 per bu. for ear; shelled rice, 10c per lb.

**Potatoes**—Home grown command \$1.65@1.95 per bu. Cobblers from Virginia range around \$6 per bbl.

**Radishes**—Outdoor grown, 20c per doz. bunches.

**Spinach**—\$1.25 per bu.

**String Beans**—\$2 per bu.

**Sweet Potatoes**—\$3.75 per 50 lb hamper.

**Tomatoes**—Home grown hot house \$1.10 per 7 lb. basket; garden grown, \$1.25 per ½ bu. basket.

**Water Melons**—60@75c for Missouri.

**Wax Beans**—\$2 per bu.

**Whortleberries**—\$4.50@5 per crate of 16 qts.

Whenever a certain Toledo grocer engages a new clerk, he asks him to write a personal letter to all of his friends telling them of the writer's connection new connection and inviting them to trade at that store. The clerk, as a rule, is glad to do this and his lodge, church, and other friends are glad to trade with him.

M. D. Crane, dealer in general merchandise at Stanwood, writes as follows: "I hope I may be able to take the Tradesman for years to come, as I consider it the only worth while trade paper we have ever had in Michigan. Keep it going, it is a great help to me."

George W. Millsbaugh & Son, grocers at Ann Arbor, writes as follows: "We could not get along without the Michigan Tradesman."

The Grand Rapids Art Glass Co. has changed its name to the Grand Rapids Art Glass-Mirror Works.



## THE GOLDEN WEST.

## How It Looked To Ex-Congressman Belknap.

Written for the Tradesman.

To have a real good time on an auto ride through New Mexico, one must have a good sport streak running through his veins.

Every sign of the morning promised a well-mannered day and the trail map told a story of plains, lava beds, extinct volcanoes, adobe ruins, ranch houses, good roads and those historic hills, three of them named by the early travelers through the country, the wagon mounds, the mountains which in their makeup resemble the covered top emigrant wagons. It takes no stretch of imagination to see the resemblance, each being more than 2,000 feet elevation above the plains.

Los Vegas, the starting place of the day, has an elevation of 6,500 feet and the mountains on the other side of the valley, one hundred miles, distant have an elevation of nearly 10,000 feet, with snow in sight all the year.

The wagon mounds were the sign posts which guided the emigrant to water, wood and good pastures—three factors in life of man and beast on the plains.

The trail followed close to the railroad over twenty-five miles of fine roads and past a few well watered ranches then another twenty-five miles of extinct volcano craters and lava beds—a hard country causing slow time.

We had arrived at the summit of a wide sloping plain when we discovered a puncture in one hind tire. Then we also spied a storm in the air, the first we had met up with in the State. With a hurry change of tires we got out the side curtains for the first time on the trail. Large drops of water, high gusts of wind and a sky that said trouble were soon in evidence. The elements were celebrating some one of the great events of the long ago time. We did not linger to look up the calendar, but put on all the gas we had and hurried towards wagon mound. For a couple of miles we kept about even. Then it came at us from all angles. First rain with whirling winds, then hail in blinding sheets. Inside the car we were alright. Outside there was raging a battle of the elements which was deafening for an hour. I was in the market for a Kansas cyclone cellar. The hail was so thick and blinding that it stopped the car.

When the air cleared for a moment we found ourselves near a small ranch house and in a slight depression in the road the railroad at our right a few rods away and a wide sloping hill at our left. The hail covered all the country to a depth of more than a foot and, to our amazement, was moving in a grand slide down the water way upon us. Quick to get the situation our driver put on all the power we had and backed our auto out of its peril. A moment later a torrent of floating hail was rushing past in our front and banking up against the railway embankment. Then came another deluge of hail, then rain, then again hail and when it let up, there were two feet of hail as large as marbles and hard as flint floating down the sloping waterwash, not half a mile wide, piling up against the railway. Had we failed to back out of its path, we would have been in cold storage for the season.

At last the storm let up, although the sky was full of war clouds which threatened our future. Then we discovered other tourists were close up behind us. The first car contained a man, his wife and two small children; the next a man and his wife. Both had just recovered from the flu and both of these had camping outfits. Then came a heavy Reo car with two ex-service men. The younger of the two had pinned to his breast the highest honor conferred upon an American soldier of the Kaiser's war.

The other, the elder man, wore the chevrons of a Motor Corps Sergeant. They, also, had a camping outfit and plenty of pep to warm the situation. The glass in all their windshields was in mourning, the tops shot to rags, dripping tears on the passengers inside.

The ranch house with its cattle sheds was the one haven of safety in sight until a long freight train turned in on the sidetrack, tooting thanks or it might have been defiance to the storm king. The train men tried to come over the banked-up hail, to our aid, but had to give it up. They could not wade it, climb over or swim through. Then a limited passed on the main line and the freight went on to the East and we were alone in our misery.

The writer was wearing light shoes and \$10 trousers. The chauffeur was digging out his rubber boots from the step box. That ranch house looked good, so he broke the road along the wire fence to the gate and a bee line to the house.

The madam had a heart, was right on the job, the house was all ours, also her two pairs of rubber shoes. She had between jumps been looking at us for she had other troubles of her own. Eleven cows, some calves, a pair of horses, a lot of pigs and a right smart flock of Rhode Island Reds.

The next morning, after the hail had partly melted away, we gathered up about a hundred of these biddies and a bushel of little baby chicks. The coroner said some were just killed by hail stones, some drowned by the deluge of water, some a lot of both, all junk now ready for the back lot. The soldier boy with the bronze medal over his heart said with a sigh, "Just like it was over there with the Rainbow Division. They shot lead and steel at us over there and here ice did the business." With the Angel of Mercy's rubbers I got my women folks out of the car and into the house with dry feet. I must tell you about that house—the inside.

Ranch houses are never very large. In the main room, about 16 x 16, there were three beds, one in each of three corners curtained off; the fourth corner contained a grand piano made of genuine mahogany with carved legs. Open on the key board was "My Old Kentucky Home." There was a lot of other music, sheets and books. Then there was a lean-to kitchen, a large modern range, a cream separator, dining table, with all the other attachments to go with a well-provided family.

Of course, there was a man with the outfit, but he had been so busy with the stock at the barns and stock-

ades—the calves, pigs and colts, all calling for help—that he could give us no attention. Unexpected guests dropped in with the hail, a bit of a surprise party.

I remembered that when we came in sight of the ranch house, a windmill in the yard was breaking the speed limit. The painted blades of the fan were running away. Now as I looked up it presented only a few splinters. Scattered about the yard were bits of gayly painted lumber.

As the hail ceased we mustered all the shovels from both autos and ranch and began to dig out. In the deep drifts the chauffeur of our car filled his rubber boot tops with hail that packed down about his ankles, freezing his legs and feet and he was suffering intense pain, as we worked in vain to pull the boots off his feet and, after much time, succeeded in doing so.

We dug out the two cars with the camping outfits, got them together, put up their tent coverings and made them comfortable with fires of old rail ties. All too soon the night came on with showers that helped melt away the ice. Between the rains we dug in the canal until we were bushed. The Angel of Mercy loaded that kitchen table with bacon and eggs, hot tea biscuits, milk, fresh churned butter and coffee.

All the beds in the house were given up to the guests, who needed them most, and the host and hostess spread a bed for themselves on the floor in the space between the real beds. It happened in the winter months that this space was occupied by a heater stove. Rains are so un-

usual that when they put away the heater for the season, they forgot to put a cover over the pipe hole in the ridge of the roof. It seems that old Pluvius had waited a long time for this chance to get even with the country. We fellows who had been working in the road had sense enough to come in when it rained. About midnight the roar that came across the plains from the mountains on the South with flashes of liquid fire that lighted up the country set me thinking. I never could see the need of investing in lightning rods, but if a rod agent had happened along just then he could have sold me several. We knew there was a good fire in that kitchen range and the two soldier men and myself soon were drying our feet and legs in the wide open oven.

When we entered through the kitchen door it looked as if the ranch house occupied the middle of the stage and the spot light working overtime. We talked only in whispers, lest we wake up the sleepers in the main room and there was no door between us. It seemed as if Pluvius had his spotlight on that hole in the roof and hit it full size, a twelve-inch stream right into the middle of that shake down bed. As is usual in such affairs, the man jumped up and cursed while the chambermaid hustled the bed out of the flood into the only dry place under the piano. It doesn't sound good to hear a woman swear and in a case of this kind only a man of good physique is strong enough to do the subject justice. And I think he did.

This being a well planned rain and fire storm, there was no wind as in

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the day before and it was doing more to rid us of the hail than an army could do with shovels. So the old Sergeant laid down on the floor with his feet under the range and passed into dreamland.

Said the other ex-service man, "Captain, I wish dad and mother could look in on me now. Dad is the best old boy in the State of Texas, got a big business and lots of dough. I am the yeast that keeps the dough working. Dad doesn't like the girl I want to marry. He says she is a fine girl, but not as fine as the one he has selected, so dad gives me a roll—\$1,000 in \$20 bills—and a Reo and tells the Sergeant to outfit for a Summer in the hills, where I can see the country and of course, forget that girl. I will go back in the Fall, busted, the Reo in rags and settle down with the best girl. You see, Captain, I plan it this way: I will scout around in no-man's land until I find a place in the sun, where there is a creek with fish and a swimming hole just outside the canyon. There will be oranges, apples and peaches. On the bungalow there will be roses and wisteria. I don't expect to find all these things ready made, just the canyon, the water and the fish. She and I will do all the rest. When the Sergeant and I find the place up in Colorado somewhere, I'll wire my girl, not dad's girl, to hike out on her wedding tour. The first one of those twenties I peel off that roll that's here in my shirt, will be given to the chaplain. We will get right out of this at sun up and dig in the ice, as I don't want to fool away any time."

We did get out in the first light and the rain had done wonders to help. All told now there were six able-bodied to shovel out a canal wide enough to pass the autos. About 9 o'clock another freight with the same crew as the day before came in on the siding. The conductor was a man in every sense of the word. We gathered in our children, women and other non-combatants and by a half mile's walk put them in the train caboose with bread and hot coffee. When they had a clear track they pulled out on the main line and in due time were at wagon mound.

At noon we passed the first car through the drifts from both ways. Through four feet of drifted hail and slush ice we helped each other until the blockade was broken. All the hail was in a four mile space. When once over this, we had fair wheeling.

One line more for that Mother of the Ranch house. We discovered all about it while washing up the dishes that morning. Educated in an Eastern college, graduated with a big diploma, now hanging over the piano, bonnet full of romance, life full of energy, a cow-boy with a big hat and jingling spurs all make separate chapters of life's book. This Fall they will sell all the stock and ranch, move to a town, where they can educate their only daughter, now 11 years old, and begin to live over again.

There is nothing like a tornado of hail to develop some men. Some of these auto tourists go out on the great desert plains expecting to find California boulevards and perpetual sunshine with a pocket full of insurance. They are liable to run up against a boulder of lava at any turn of the trail. It is at this time that a shovel is more persuasive than a silk hat.

Charles E. Belknap.

#### Experience of Hotel Inspection in Washington.

Coldwater, Aug. 16—I send you herewith a letter received from Hon. Lewis T. Hart, Governor of the State of Washington, bearing on the operation of the hotel inspection department in that State.

This is a matter that should appeal to every voter and taxpayer in the State of Michigan.

With the still further increases in railroad passenger fares and the everlasting continual increase in every service that confronts the traveling

man in pursuit of his business, it is high time that we should be afforded at least the safety of life and property and be given a just consideration of our cause.

John A. Hach,

Chairman Grand Legislative Committee.

Portland, Oregon, Aug. 10—Believing that it might be beneficial to that great army of men who spend so much of their time away from home supplying the needs of the public, through their calls at regular intervals upon the merchants of the country, I am taking the liberty of complying with the request of some of the members of the United Commercial Travelers of America to write you briefly concerning the condition of the hotels of the State of Washington.

Having myself in early years been engaged in a vocation that necessitated a considerable amount of travel over the State, I know something of the condition of the hotels as they existed at that time. A few years ago the United Commercial Travelers of this State appeared before the Legislature with a bill providing for hotel inspection and regulation. The Legislature readily complied with the request of the traveling men and enacted that bill into law. The result of the operation of this law is that the furnishings of our hotels have been

improved several hundred per cent. and are made in a large measure as homelike as it is possible for a public house to be. The sanitary conditions have been so improved that one is almost as safe from disease in any of the hotels of this State as he would be residing in his own house.

At first the hotel keepers were inclined to resent the interference with their business, but as they have noted the cheerfulness and good nature of the traveling public by reason of the safety and sanitary improvements and the pleasures and comforts of hotel life, they gladly welcome the visit of the Hotel Inspector and readily comply with any suggestion for greater improvements for the health or comfort, pleasure or convenience of their guests.

Being a firm believer in laws that make for the betterment of mankind, safety of health and life, I would like to direct the Commercial Travelers of this country to a study of the health statistics of our State and of the results brought about largely by the co-operation of our Commercial Travelers, Hotel Inspectors, State Board of Health and the hotel keepers.

If every state in the Union had a similar law governing hotels, popularly and properly enforced all criticism from commercial men and tourists

would cease and many ailments to which human flesh is heir, would rapidly disappear and I beg to tender to any one interested anywhere, the counsel and advice of our Hotel Inspection Department, of our hotel keepers and of our united commercial travelers, any and all of whom will be willing and glad to render you any possible assistance in having such a law placed upon the statutes of every other State in the Union.

Louis F. Hart, Governor.

#### Some One Blundered.

Lansing, Aug. 16—In your issue of Aug. 4 you made note that I (E. P. Hobart) has disengaged in the grocery business with E. I. Pierce here in Lansing and has set up shop in St. Johns.

Some one must have known more about our affairs than we did ourselves, for I knew nothing of any change until I saw it in your columns. Pierce & Hobart at one time conducted a store in St. Johns. I (Hobart) sold out to Pierce a year ago and have been located in Lansing ever since and expect to stay.

Will you please make the necessary correction in your next issue of the Tradesman as to my location and remember I am an ardent booster for the Tradesman? E. P. Hobart.



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The quality of the flour comes out in the baking. How it bakes, the flavor, the color, the nutriment, all depend upon the selection of wheat and the processes of milling.

LILY WHITE is made from the choicest wheat grown in this country—not too hard, nor too soft, but just right for perfect balance. Only the "goodies" of the kernel are milled. The wheat is cleaned four times, scoured three times, and actually washed once before going onto the rolls for the first break. The result is a flour of superfine texture, of perfect uniformity of granulation, of a most palatable flavor, of unsurpassed color.

Everything baked from LILY WHITE is light, tender, delicious. It is an all-round flour. Countless thousands of women are enjoying reputations won from baking wonderful bread, rolls, biscuits and pastry from this high-grade flour.

Try LILY WHITE—Results will convince you. Satisfaction is guaranteed. Ask for LILY WHITE at your dealer's.

VALLEY CITY MILLING CO.

GRAND RAPIDS, MICHIGAN

"Millers for Sixty Years"

Ads like these are being run regularly and continuously in the principal papers throughout Michigan. You will profit by carrying Lily White Flour in stock at all times, thereby being placed in position to supply the demand we are helping to create for Lily White Flour.

Look for the  
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trade-mark  
on the sack



## SUGAR MARKET DEMOCRALIZED

A condition approximating demoralization has been developed in the sugar market within the past week. Indications of its approach have been apparent to close observers for some time, for to them it has been evident that a reaction to actual conditions of supply and demand was due. It is now apparent to any one who follows day to day market developments, even cursorily, that consumers have overbought.

The causes which forced prices to unprecedented high levels in the early months of the year have been so frequently set forth that it would seem to be unnecessary to recapitulate them but for the fact that a clear understanding of the present situation would not be possible without starting at that point in discussing it.

The panicky fears of large manufacturing consumers such as candy-makers, when it became apparent that the Government was to exercise no further control of the purchase and distribution of raw sugars, with the implication that the competition of the world's market for the purchase of the 1919-1920 Cuban crop would result in a highly restricted supply for this country, induced them to enter upon a wild buying campaign in which prices appeared to cut no figure. The average household consumer actuated by the same fears, and having a keen remembrance of the famine of last winter and that of the year before, took to hoarding, there is every reason to believe. While there was a very heavy apparent consumption of refined sugar in the first half of the year the exact reverse of this condition exists now when demand in normal times is at the peak.

Instead of buying more sugar the manufacturing consumers are endeavoring to sell what they have already bought at prices much below those made by refiners, while jobbing grocers who find the outlet through retail channels choked are pursuing the same course. Neither is meeting with any measureable success, as the only market is with the household consumer or small manufacturer and these are either already supplied or are curtailing their use of sugar to the minimum.

In fact the high prices that have prevailed up to the present date have defeated their own ends. In conjunction with the cost of fruits they appear to have discouraged the housewife from "putting up" the usual quantity of preserves. All indications point to an exceptionally small use of sugar for this purpose so far this season. Instead of hoarded reserves being consumed in that manner they are going to meet the ordinary requirements of the kitchen and table if the fact that "all the sugar you want" fails to increase the sales of retailers who freely display such signs is to be taken as a criterion. In the commercial canning field indications are said to point to a curtailed output, not so much because of the cost of sugar as the scarcity of tin plate for cans and the difficulty of financing operations presented by

the stringency of the money market. It is also thought that the wave of economy that is sweeping the country is having its effect upon the consumption of candy.

The fact that the price of raw sugar has declined more than 10 cents a pound since the peak was reached in late May and that refined is fast following may not be accepted as evidence of a continuing downward movement. There are certain elements in the situation which furnish reason for the belief that a point must soon be reached where a balance between supply and demand will be found. While the arrivals of so-called outside sugars have been and continue to be heavy, their total as compared with normal requirements of so-called outside sugars have been and continue to be heavy, their total as compared with normal requirements of the country's consumption is not excessive and it would not require a much farther decline to discourage further purchases of them for shipment to the American market. Such as remains of housewives' hards must soon be used up, it is pointed out, and, moreover, there yet remains some five or more weeks of the fruit season of which better use will probably be made than of the part that is gone in household preserving with cheaper sugar as well as fruit. Candy consumption, although reduced, will require quite as much if not more sugar than normally. It is noted that the Cubans, who are in a strong financial position, are not keen to meet the market for raws as it is being made by holders of cargoes afloat or soon to be shipped, who are in need of money to meet the calling of loans by banks. It is also evident that refiners who have much sugar coming to them that was bought at cost and freight prices far above the present market cannot sell refined cheaper except at losses running into millions.

From all these circumstances it would appear that the immediate future of the market is dependent upon the pressure needy holders of "outside" sugars and overbought Cubans and Porto Ricos will bring to bear to liquidate such holdings and on whether the consuming demand will increase sufficiently to easily absorb the surplus supply now in sight. That the limit of the decline has not been reached is the consensus of trade opinion, but that it will go very much further is not believed by conservative people. Exporters have been showing renewed interest in the market of late, although prices have not reached the point at which they are ready to take hold. When they do it is believed that there will be afforded a European outlet, especially in countries that have been sending their sugar here and depriving themselves to take advantage of our high prices, thus greatly relieving the situation.

Unless you know what is in the windows on display, you may find yourself in the position of knowing less than your customer.

## THE FOOL AND HIS MONEY.

With the arrest of that enterprising financier, Mr. Ponzi, for using the mails to defraud prospective depositors of money in his "company," the usual termination of schemes for paying fabulous profits has arrived. The newspapers have given to this gentleman's mysterious achievements all the publicity that could have been desired, and there can be no doubt that the public has read the daily bulletins of the Government's investigation, not only with absorbing interest but with a good deal of willing credulity towards Ponzi's assertions as to the source of his profits.

Interest of 50 per cent. every month-and-a-half on money intrusted to Ponzi was a bit staggering to the matter-of-fact mind. But when it was patiently explained by the head of the "Securities Exchange Company" that this represented only the proceeds of buying bills of exchange on Europe at the depreciated current rates and using them to purchase in Europe "postal return coupons" payable in America at par of exchange, the public began to yield to the belief that perhaps, after all, a new machinery for accumulating wealth beyond the dreams of avarice might have been discovered. It is always difficult to say, when the actual character of such undertakings is exposed, whether the indignation of the man in the street is greater because a wicked deception is exposed or because a pleasing illusion has been shattered.

While the secret remained a secret, not much interest was taken in the fact that, although dealing in "mail coupons" might conceivably have yielded a profit of a few hundred dollars offset by a fairly equivalent running expense account, the use of the alleged six or seven millions in the imagined enterprise was impossible. This attitude of the readers of the news towards the "Ponzi investigation" was precisely the attitude of the 40,000 individuals who, the Federal investigators now calculate, may have intrusted the "wizard" with their money. It is all a familiar amiable weakness of human nature, and perhaps its recurrence in every period of haphazard speculation, after repeated lessons from past episodes of the kind, is no more surprising than the fury of the speculative public to buy stocks on anybody's "tip" at the top of a wildly inflated market.

There does not appear to be anything novel about the Ponzi episode. Such exploits differ only in the explanation of his methods offered by the manager of the scheme to the believing public. The "Franklin Syndicate," whose author came to grief in the similarly speculative period of 1903, alleged secret means of manipulating the stock market—less original than Ponzi's explanation but equally convincing. That undertaking paid 10 per cent. a week to depositors; this "dividend" being derived, as was to have been expected, from the cash paid in by new depositors. We believe that the "Frank-

lin "Syndicate" received in all a little over a million dollars of deposits and paid out some \$600,000 in "dividends;" most of the remainder having been used up in unlucky private speculation by a couple of scamps who had employed the "manager" of the syndicate at \$25 a week to deceive the investing public.

Such achievements are in fact by no means confined to these relatively humble ventures. Men who were on earth thirty years ago will possibly remember how the ingenious Ferdinand Ward deceived his innocent special partner, Gen. Grant, with the story of fabulous winnings on the Stock Exchange and deceived the Stock Exchange itself by whispered tales of "War Department contracts" obtained through the General's influence, while all the time he was engaging in an infatuated speculation of his own in South American securities. No pretext, one would say, could have been more easily proved to be pure deception. Yet even in the heart of Wall Street, Grant & Ward were able to fail with credit liabilities of \$25,000,000 and assets of about \$25,000.

## FIND DELIVERY COSTS.

How much does it cost for a department store to carry home a package for a customer? The National Retail Dry Goods Association, which is answering the question, has compiled the results of a questionnaire on the subject and found that it may cost a store an average of anywhere from 5.5 cents to 30 cents.

Thirty-three stores, members of the Association, were asked how much it cost them. These stores, each of which does a business of more than \$1,000,000 annually, gathered their statistics and sent in the results to the bureau of research and information of the association. The result, as shown by the bureau in a chart it has prepared, indicates that for fifteen of the thirty-five stores the cost of delivery per package is 12-15 cents. For eight of them the cost is 15-18 cents. It cost four stores less than 10 cents to deliver a package, two it cost 10-12 cents, two 18-25 cents and two more than 25 cents.

The stores included in the list are scattered all over the country from Massachusetts to California, and from Washington to Texas. The statistics show the result of careful accounting, and include practically every expense connected with the delivery of the package, such as the package collectors' wages, the shipping department's wages, delivery department wages, freight and express charges, postage, special messengers, C. O. D. collection charges, packing supplies, gasoline and oil, electric light, depreciation, repairs, rental charges for space occupied by delivery department, loss, uniforms for employees.

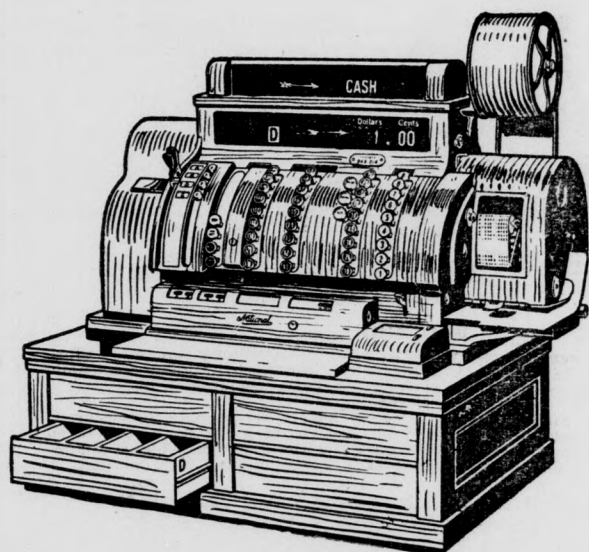
Those stores, however, which show a per package cost less than 10 cents did not include in their reckoning such an item as rental.

Results of the questionnaire seem to indicate that it costs a trifle more than 12 cents to deliver milady's parcel.





## An up-to-date National Cash Register would tell if this clerk is worth the raise that he is asking for.



**N**ATIONAL Cash Register records would tell instantly whether this clerk had increased his sales enough to make him worth more money.

Up-to-date National Cash Registers give complete daily records of how much each clerk is selling and the number of customers each clerk is waiting on.

They show which clerks are the most valuable. They enable merchants to fix wages on actual selling records.

They give the records needed for a profit sharing or bonus system. This makes the clerks directly interested in the success of the business. It puts them on their mettle and results in increased business.

The National Cash Register Company, Dayton, Ohio  
Offices in all the principal cities of the world



#### Michigan Retail Shoe Dealers' Association.

President—J. E. Wilson, Detroit.  
Vice-Presidents—Harry Woodworth, Lansing; James H. Fox, Grand Rapids; Charles Webber, Kalamazoo; A. E. Kellogg, Traverse City.  
Secretary-Treasurer—C. J. Paige, Saginaw.

#### Speeding Up Sales in the Shoe Store.

In any sales problem, be it shoes or automobiles, the first essential is the merchandise involved. I will assume, therefore, that the shoes we are going to talk about tonight are good shoes—sturdy, stylish and built over salable lasts; that they are priced right, built on right lasts, and honestly constructed. Now then, we have our stock, and the first problem in connection with maximum sales is to locate a store where a majority of the large buying prospects normally pass.

Advantageous location is essential to good business. If you locate where people pass and pay proportionately higher rent, you cut selling costs because you do not have to pull them away from established trend and traffic—because your windows are constant reminders at a point in the city where most of the shoe leather is being worn out—in other words, more shoes are worn out on the principal business streets than in the residential sections. The cheapest form of advertising is a store location in the heart of traffic. Correct location solves one basic problem in that it puts the store where the people are, and thereby obviates the necessity of pulling the people to the store, the result being automatic.

Having stock and store, we must now establish a policy. To you it may seem trivial, but it is nevertheless essential to cite that in shoe selling, correct fit must be the cornerstone. A salesman who puts a sale before a fit can cripple any business. The old "Public be damned policy" passed away a long time ago in the railroad business, and never has had any place in the modern shoe store.

As long as there are human beings some few people will take advantage of courtesy and kindness, but there never has been a business of any kind that could not afford to establish as the backbone of its sales organization the policy that the "customer is always right." There will be times when such a policy is imposed upon, but they are so rare and so inconsequential that they can be turned by clever salesmen into good talking points and "mouth to ear" advertising.

Promptness in meeting the possible patron, the constant smile no matter what the demand, the willingness to display and fit a wide variety are all essentials of successful selling. Here

I will give you a good point, the most impressive thing a shoe salesman can do is to try a pair on a man's feet, and then refuse to let him take them because they do not fit to best advantage. When a man's foot is fitted it is a simple matter to fit his purse. In short, the selling policy must be such as to inspire absolute confidence and dependability. It must not only seem to do things, but it must actually do these things. Such a system may cost more to sell pair of shoes number one, but its effect is continuance, and cuts the selling cost not alone to the individual patron in the future, but makes him a walking advertisement among his friends.

Of course, to do this a salesman must believe in the shoes he is selling, must understand and believe in the policy behind the business, and must realize that to the average customer the salesman is the firm.

We have found that to imbue this knowledge and spirit in each of our men, and to keep interest keyed to the best advantage of the patron that frequent meetings of our men, collectively and individually are advisable.

Now let us recap for a minute. We have the merchandise, the store, the policy, and the selling organization—they are each all right. The question now before us is how many pairs of shoes can we sell?

Volume of business is fundamental to success. The more times a merchant can turn over his stock or his capital, the more money he makes. Here is a safe way to look at your business. Costs go up when sales are slack. Rent, light, insurance, clerk hire, and overhead in general is the same on the dull day as on Easter Saturday. No salesman or selling system is high priced when steady sales are produced. The dull days are the profit eating days.

What force, therefore, can we put behind our business to stabilize trade, to encourage a constant flow to equalize the demand upon our organization? Our best answer is advertising. There

#### Shoe Store and Shoe Repair Supplies

**SCHWARTZBERG & GLASER**  
**LEATHER CO.**

57-59 Division Ave. S. Grand Rapids



**The "Bertsch" shoes are shoes your customers want. Reasonably priced ---quick sellers---they will give you a larger volume of sales with increased profit, and the unusual value will mark you as the leading shoe merchant in your city.**

#### Herold-Bertsch Shoe Co.

Manufacturers of Serviceable Footwear GRAND RAPIDS, MICH

**HOOD**  
**WURKSHU**

#### Built Like An Auto Tire



#### BLUCHER

Brown duck upper. Loose lined to toe. Half-bellows tongue. Fibre insole and counter. Leather sock lining. Gray corrugated rubber sole made from tire-tread composition. Rubberized toe box. Pneumatic heel.

For hard work and hard play, where stout, serviceable footwear is needed. Mail-bag duck uppers, joined by live steam pressure to tire-tread soles, give the ideal combination of durability without excess weight. Pneumatic heels ease the feet and a leather sock lining insures cool comfort.

	Sizes	Bal.
Men's E and EE	6 to 12	\$2.85
Boys'	2½ to 6	2.60
Youths'	11 to 2	2.35
Women's	2½ to 8	2.35
Misses' (Spring Heel)	11 to 2	2.10
Child's (Spring Heel)	8 to 10½	1.85

We have thousands of cases of HOOD TENNIS on the Floor.  
Write for special Tennis Catalogue.

**HOOD RUBBER PRODUCTS CO., Inc.**  
GRAND RAPIDS, MICHIGAN



is a rather old "foegey" contention that advertising adds to the cost of an article, but we have found that the man who pays for advertising is the man who does not advertise.

It costs no more in the average shoe store to sell double the numbers of pairs of shoes—the trick is to scatter the trade to an even flow rather than to the exclusive Saturday night demand. Through advertising, the customer comes to your store prepared to buy—and the minute he crosses your door he is fifty per cent. sold. Right there is a cut of fifty per cent. in selling costs.

Another important point is that the customer comes to the store knowing what he wants, which saves time, and time is money in inspecting stocks.

We look upon advertising as business insurance. Every one of you carry life insurance and fire insurance, but most of you overlook the opportunity to insure the life of your business. Whatever we have spent in advertising and by the way we are probably the largest shoe advertisers in the South, we still have. Advertising with us is an investment and not an expense. The word "Unedda" is listed in the good will of the National Biscuit Co. at six million dollars, one million dollars a letter. When you think "Gillette," you think safety razor. When you think "Kodak" you think Eastman, and when you think collars you think "Arrow." We like to believe that when some people in New Orleans think shoes, they think "Porkorny" and if you admit that they do you must admit that the name "Porkorny" is probably worth to-day more than we have spent in advertising in the fifty-nine years of our existence.

Do you make the mistake of confusing advertising with your donation account. Charge it to capital invested, charge plenty of it, and I think you will find it the best stimulant to speeding up sales. We find that newspapers because they give an opportunity for the development of educational argument, and billboards because they serve as a general reminder everywhere, are the two best forms of advertising, and here is another tip—one twenty-seventh of all the people in the United States live in Louisiana and Mississippi, they all wear shoes, and it pays to develop mail order business. To again summarize the matter of speeding up sales—give

service, and do not be bashful in telling people about it. Ralph Levy.

#### Opinions of Two Michigamme Merchants.

C. F. Sandstrom, general dealer: "Certainly I will renew. The Tradesman is a mighty good help to me and is the best thing I ever invested in for the money. It keeps me posted. It tells me when, where and what to buy. It gives me the forecast of the markets and I have followed its advice and made money by it. Its editor, Mr. Stowe, has since the very first done all he possibly could for the business man and he is one of the very best Americans living. He fights for his country as much as the men in the trenches. The way he goes after traitors, crooks and crooked politicians without regard to party, is a caution. What he has to say he says so we all understand him. I say, give us more men like Stowe and more papers like the Tradesman."

Ed. G. Muck, grocer: "I like the Tradesman. It is a good thing to have on file in the store of any prosperous merchant."

#### Bottom Facts From Booming Boyne City.

Boyne City, Aug. 17—Crops around Boyne City are looking fine.

The Chamber of Commerce is working up a fall harvest festival, to be held Sept. 21. The affair is to be captained by W. F. Tindell and seconded by Richard Walker, of the City High School Agricultural Department and promises to be a very attractive affair. This is preliminary to the county fair to be held at East Jordan the following week.

The Traction Engine Co. is making its first shipment of the "Chicago 4" tractor to Oklahoma and other Southern and Western points. The various exhibitions and tryouts have been eminently satisfactory in this vicinity.

The Crozed Stave Co. has begun placing the machinery in its plant. The equipment, beside the special stave cutting machine, is of the most modern and up-to-date character and is a credit to the promoters and will add to the city's industrial attractions. Maxy.

Don't wait until to-morrow to make use of to-day's opportunities. To-morrow will bring opportunities of its own.

#### OFFICE OUTFITTERS LOOSE LEAF SPECIALISTS

*The Tisch-Hine Co.*

237-239 Pearl St. (near the bridge) Grand Rapids

## TRUE ECONOMY

People are now beginning to realize the advantage and economy of buying their shoes by the mile not by the pair.

It is at this point where Hirth-Krause shoes come to the rescue and bring true economy.

Look for the More Mileage Guarantee on all Hirth-Krause shoes.

**Hirth-Krause**  
Shoemakers for three Generations  
**Shoes**

Makers of Work Shoes and Horse Hide Gloves

GRAND RAPIDS

MICHIGAN

## MR. SHOE DEALER

ARE YOU AWARE OF THE FACT THAT OUR LINE OF MEN'S FINE SHOES COMPARES FAVORABLY WITH THE FINEST PRODUCED ANYWHERE IN THE COUNTRY?

DO YOU REALIZE THAT FROM OUR IN-STOCK CATALOG YOU CAN SELECT A COMPLETE ASSORTMENT OF MEN'S FINE WELTS AND THEREBY ELIMINATE EXCESSIVE TRANSPORTATION CHARGES, LONG DELAYS, DUE TO TRAFFIC CONDITIONS AND THE MOST IMPORTANT OF ALL, "LOST SALES," THE DIRECT RESULT OF BOTH?

CONSIDER THE NEARNESS OF OUR FACTORY TO YOUR STORE, THE MANY BENEFITS THAT ARE BOUND TO RESULT, FROM RELYING ON US TO SUPPLY YOUR NEEDS OF FINE SHOES FOR MEN AND DON'T FORGET THAT WE CARRY 22 STYLES IN-STOCK FOR IMMEDIATE DELIVERY.

FIFTY-SIX YEARS OF SHOE BUILDING WITH "QUALITY" AS THE WATCHWORD IS THE RECORD THAT WE HAVE TO OFFER YOU AS A GUARANTEE THAT OUR PRODUCT WILL BEAR OUT ALL OUR STATEMENTS REGARDING THE STYLE, QUALITY AND THE SERVICE OUR SHOES WILL RENDER TO YOUR CUSTOMER.

TRANSPORTATION CONDITIONS AND FREIGHT RATES ARE SUCH THAT YOU OWE IT TO YOUR CUSTOMER AND YOURSELF TO GIVE OUR LINE THE CONSIDERATION THAT IT JUSTLY DESERVES.

COME IN AND SEE US. WRITE FOR OUR CATALOG OR LET US SEND YOU SAMPLE PAIRS FOR YOUR INSPECTION. A TRIAL IS ALL WE ASK AND YOUR INITIAL ORDER WILL CONVINCE YOU THAT WE HAVE A PROPOSITION OF MERIT.

## RINDGE, KALMBACH, LOGIE CO.

10 to 22 Ionia Ave. N. W.

GRAND RAPIDS, MICHIGAN

## RAMONA

"The Park Beautiful"

### The Ideal Place For Your Outing

TWICE DAILY  
**V**AUDEVILLE **E** | **D**ANCING **G**  
"The Ramona Kind"  
Mats. 3:00 Nights 8:30  
8:15 Every Evening  
Hentschel's Orchestra

Boating, Fishing, Picnics, Pavilions. Plan your Picnic today. Don't miss the Jack Rabbit, Merry Go-Round, the New Frolik, Manhattan Bathing Beach, Fishing Pond, Chinese Restaurant.

Every Day is Your Day at Ramona



### Stock Dividend Status Explained By Treasury Department.

No decision of the Supreme Court of the United States in recent years has been of greater importance to the financial interests of the country than that handed down in the case of Eisner vs. Macomber. This decision has given rise to numerous enquiries as to just what stock dividends are for the purpose of the Income Tax Acts, how they are to be determined and treated, and distinguished from other dividends.

The following rulings, embodied in Treasury Decision 3052, cover the questions which will most frequently arise and which are of widest interest to corporations and taxpayers generally.

"Where a corporation, being authorized so to do by the laws of the state in which it is incorporated transfers a portion of its surplus to capital account, issues new stock representing the amount of the surplus so transferred and distributes the stock so issued to its stockholders such stock is not income to the stockholders and the stockholders incur no liability for income tax by reason of its receipt.

"Where a corporation being thereunto lawfully authorized, increases its capital stock and simultaneously declares a cash dividend equal in amount to the increase in its capital stock, and gives to its stockholders a real option either to keep the money for their own or to reinvest it in the new shares, such dividend is a cash dividend and is income to the stockholders whether they reinvest it in the new shares or not. "Where a corporation which is not permitted under the laws of the state in which it is incorporated to issue a stock dividend, increases its capital stock and at the same time declares a cash dividend under an agreement with the stockholders to reinvest the money so received in the new issue of capital stock, such dividend is subject to tax as income to the stockholder.

"Where a going corporation having a surplus accumulated in part prior to March 1, 1913, and being thereunto lawfully authorized, transfers to its capital account new stock representing the amount so transferred to the capital account and then declares a dividend payable in part in cash and in part in shares of the new issue of stock, that portion of the dividend paid in cash will be deemed to have been paid out of the surplus accumulated since March 1, 1913, and is subject to tax, but the portion of the dividend paid in stock will not be subject to tax as income.

"A dividend paid in stock of an-

other corporation held as a part of the assets of the corporation paying the dividend, is income of the stockholder at the time the same is made available for distribution to the full amount of the then market value of such stock. This ruling is based upon the decision of the Supreme Court of the United States in Peabody vs. Eisner (247 U. S. 347), which was not modified by the case of Eisner vs. Macomber. If such stock be subsequently sold by the stockholder the difference between its market value at date of receipt and the price for which it is sold is additional income or loss to him as the case may be.

"The profit derived by a stockholder upon the sale of stock received as a dividend is income to the stockholder and taxable as such even though the stock itself was not income at the time of its receipt by the stockholder. For the purpose of determining the amount of gain or loss derived from the sale of stock received as a dividend or of the stock with respect to which such dividend was paid, the cost of each share of stock (provided both the dividend stock and the stock with respect to which it is issued have the same rights and preferences) as the quotient of the cost of the old stock (or its fair market value as of March 1, 1913, if acquired prior to that date) divided by the total number of shares of the old and new stock."

### One Way To Avoid Bad Checks.

Speaking of the passing of bad checks, a prominent banker makes this suggestion: If the average merchant would instruct his clerks who have checks offered for cashing after banking hours to ask the parties giving them to state telephone and street numbers, they would probably be able to make certain whether the check could be safely cashed. The clerk would have a certain department call the telephone number or information at central might be consulted to see if the numbers and names were correctly given. A conversation with the resident at the proper telephone number would usually give information of value either for or against the party wishing to cash the check. Again, if the latter did not wish to wait long enough to permit the telephoning to be done, this could probably be construed as evidence that the cashing of the check is not safe. There are many checks, he adds, in amount too small to warrant going into the expense of prosecution, but these small bad checks are a dead loss to the merchant and in the aggregate may at the end of the year reach a considerable total.

## The Joy of Living

The joy of living largely depends upon the elimination of care and worry.

A Living Trust is a plan that will relieve you of the care and management of your estate.

"YOU AND YOURS," our monthly trust letter for July, discusses this matter.

We will gladly place you upon our mailing list without charge, upon request.

### GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICH.

OTTAWA AT FOUNTAIN

BOTH PHONES 4391

Assets \$3,886,969



Insurance in Force \$80,000,000

### MERCHANTS LIFE INSURANCE COMPANY

WILLIAM A. WATTS, President

CLAUDE HAMILTON, Vice Pres.

FRANK H. DAVIS, Secretary

JOHN A. McKELLAR, Vice Pres.

CLAY H. HOLLISTER, Treasurer

RANSOM E. OLDS, Chairman of Board

Offices: 4th floor Michigan Trust Bldg., Grand Rapids, Michigan  
GREEN & MORRISON, Agency Managers for Michigan

### Kent State Bank

Main Office Ottawa Ave.  
Facing Monroe

Grand Rapids, Mich.

Capital - - - \$500,000  
Surplus and Profit - \$750,000

Resources

11½ Million Dollars

3½ Per Cent.

Paid on Certificates of Deposit

Do Your Banking by Mail

The Home for Savings



JOIN THE  
GRAND RAPIDS  
SAVINGS BANK  
FAMILY!

44,000

Satisfied Customers

know that we  
specialize in

accommodation  
and service.

### BRANCH OFFICES

Madison Square and Hall Street  
West Leonard and Alpine Avenue  
Monroe Avenue, near Michigan  
East Fulton Street and Diamond Avenue  
Wealthy Street and Lake Drive  
Grandville Avenue and B Street  
Grandville Avenue and Cordelia Street  
Bridge, Lexington and Stocking



### Attempt To Break Down the Present System.

Before the establishment of the Federal Reserve System, the check collections of the country were made by reciprocal arrangements between commercial banks, and a number of serious evils grew out of this practice.

1. Charges for exchange were made by banks for paying and remitting for their own checks, these charges in many cases being highly exorbitant.

2. In attempts to find some avenue of approach to the paying bank which would avoid payment of exchange charge, checks were forwarded by extremely circuitous routes, with increased risk to those who had indorsed the checks and increased expense for handling.

3. The Federal and State laws at that time permitted the bank to count as reserve checks which it had merely forwarded for collection, with the result that a substantial portion of the reserves shown by our banks were purely fictitious, as the same check frequently served as reserve for several banks at once, when, as a matter of sound banking principle, it should not have counted as reserve for any bank until actually collected.

The Federal Reserve Act contained provisions requiring the Federal Reserve Banks to collect checks for their member banks, and active operations under this provision began in July, 1916, at which time the Federal Reserve par list included 14,656 banks. Gradually the par system has gained ground, until at the present time it numbers 27,000 banks, leaving only 3,000 of the banks of the country whose checks cannot as yet be collected at par. Thirty-four states are now entirely par, the exceptions being Wisconsin, Minnesota, Washington, Oregon, Arizona and ten states in the South. Thus, an enormous tax on commerce, due to exchange charges, indirect routing, etc., has been almost entirely eliminated, and our check collection system has been made to function along lines of real efficiency. During the first month of the new collection plan's operations, the twelve Federal Reserve Banks together handled an average of 133,113 items, or \$5,301,696 daily. In the most recent month for which figures are available the daily average was 1,328,114 in number and \$567,180,320 in amount. All checks handled by a Federal Reserve Bank are sent either direct to the bank on which drawn or to another Federal Reserve Bank or branch, which in turn sends direct to the banks on which drawn, so that the routing is very direct.

This is a brief statement of the development of one of the three operating functions of the Federal Reserve Banks provided for in the original Federal Reserve Act, section 16

thereof, as written by R. M. Gidney of Buffalo. It is a function the value of which was promptly recognized by the business men of the country and quickly attracted the attention of the members of the National Association of Credit Men, giving them added reason for extending support to the passage of the Federal Reserve Act.

Unfortunately some of the banks feeling that under the provisions of the par system of collecting checks their right to make a special collection charge or tax for service which they claimed was rendered was curtailed, have endeavored to secure an amendment to the Federal Reserve Act such as will give the banks the right to charge a collection fee on checks, and thus bring about a return to the chaotic and costly check collection conditions that existed prior to 1914. The first attempt was through the Hardwick amendment in 1917, and a second attempt is now being made in H. R. 12379, introduced by Representative Steagall of Alabama, and H. R. 12646 by Representative McFadden of Pennsylvania.

If one of these bills is enacted, the result will be that all the great work which has been done to get 27,000 banks of the country to come into the par system, will have been lost, and the savings to merchants and manufacturers of the country, estimated at many millions annually will go with it.

The theory of the collection charge, from the viewpoint of the banker, is that it costs money to transfer the funds represented by the checks, but in practice the Federal Reserve system has relieved the individual banks of this cost, since it agrees to pay the

## GRAND RAPIDS NATIONAL CITY BANK CITY TRUST & SAVINGS BANK ASSOCIATED



CAMPAU SQUARE

The convenient banks for out of town people. Located at the very center of the city. Handy to the street cars—the interurbans—the hotels—the shopping district.

On account of our location—our large transit facilities—our safe deposit vaults and our complete service covering the entire field of banking, our institutions must be the ultimate choice of out of town bankers and individuals.

Combined Capital and Surplus	\$1,724,300.00
Combined Total Deposits	10,168,700.00
Combined Total Resources	13,157,100.00

## GRAND RAPIDS NATIONAL CITY BANK CITY TRUST & SAVINGS BANK ASSOCIATED

### Make This Your Bank



Established 1853

We not only are prepared and equipped to care for your banking needs, but we also

#### WANT TO DO IT

In a way which will meet with your unqualified approval

CLAY H. HOLLISTER

President

CARROLL F. SWEET

Vice-President

GEORGE F. MACKENZIE

V.-Pres. and Cashier

## WE OFFER FOR SALE United States and Foreign Government Bonds

Present market conditions make possible exceptionally high yields in all Government Bonds. Write us for recommendations.

**HOWE, SNOW, CORRIGAN & BERTLES**

401-6 Grand Rapids Savings Bank Bldg., Grand Rapids, Mich.

## Constructive Public Accounting

### This Department of Our Main Office

**Prepares** Income and Excess Profits  
Tax and other Federal Tax  
Returns.

**Installs** General and Cost Accounting Systems.

**Makes** Audits and Investigations for any purpose desired.

## THE MICHIGAN TRUST COMPANY

PEARL AND OTTAWA

Citiz. 4271

Bell M. 408

Grand Rapids, Michigan

Quick Service Safety Vaults on ground floor

Hours 9 A. M. to 5 P. M.

cost of shipping currency in payment of checks, and thus has removed whatever justification might formerly have existed for exchange deduction. Therefore, in urging the retention of the par system, one is not advocating anything in the slightest degree unfair to the banks. And this being so, it is to the interest of business men, and credit men in particular, to do just as they did when combatting the Hardwick amendment—get as many messages as possible to their representatives at Washington and to members of the Banking and Currency Committee of the House of Representatives—Edward J. King of Illinois, J. C. Strong of Kansas and Otis Wingo of Arkansas.

The credit men in the various markets should enlist the interest of the country merchants, a great number of whom pay their creditors in other cities by remitting their own checks upon local banks. Formerly creditor merchants had to pay a charge for collecting such foreign checks, the aggregate annual cost of such collections being a large sum and forming a heavy and unnecessary tax upon business.

Three thousand country banks are hostile to the present system and are seeking to break it down. By repealing the provisions of the Federal Reserve Law, which made a free collection system possible, they demand the right in paying checks drawn on themselves by their own depositors in favor of creditors in other localities to deduct a charge, called exchange, although they incur no expense in paying such checks; and should they desire to ship currency in payment thereof the shipping charges are paid by the Federal Reserve Banks.

It is for credit men everywhere to act against a threatened injustice. It is wrong to force upon the entire business community a tax merely to enable a small minority of the country banks to continue a charge for services which the better system now in effect has made unnecessary.

William Gregg.

#### A GILT EDGE PREFERRED STOCK

# 8%

## Preferred Stock—

with bonus  
of 30% in  
common stock

Issued by World's  
Largest Manufacturer  
of Felt Hats.

Average earnings last  
four years 3 times div-  
idend requirements.

Each share of prefer-  
red is convertible any  
time into two shares of  
common stock. Earn-  
ings on common last  
four years averaged  
\$5.62; last year, \$7.84;  
first half 1920, \$10.

Business 72 years old,  
managed by men of  
long experience.

Ask for full details.  
No obligation.

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[Investment Bankers]

GRAND RAPIDS, MICH.

## Fourth National Bank

Grand Rapids, Mich.  
United States Depository



### Savings Deposits

### Commercial Deposits

# 3

Per Cent Interest Paid on  
Savings Deposits  
Compounded Semi-Annually

# 3½

Per Cent Interest Paid on  
Certificates of Deposit  
Left One Year

Capital Stock and Surplus  
\$600,000

WM. H. ANDERSON, President  
J. CLINTON BISHOP, Cashier  
HARRY C. LUNDBERG, Ass't Cashier

LAVANT Z. CALKIN, Vice President  
ALVA T. EDISON, Ass't Cashier

# Michigan Finance Corporation

FLINT and GRAND RAPIDS

Capital \$4,500,000.00, Cumulative Participating  
Preferred Stock, 600,000 Shares of Common Stock

#### OFFICERS:

ALBERT E. MANNING, *President*  
Resigned as Deputy State Banking Commissioner to accept Presidency  
of the Corporation.

C. S. MOTT, *Vice President*  
Vice President of General Motors Corporation. President Industrial Savings Bank.

CARROLL F. SWEET, *Vice President*  
Vice President Old National Bank, Grand Rapids.

CLARENCE O. HETCHLER, *Secretary*  
President Ford Sales Company, Flint.

GRANT J. BROWN, *Treasurer*  
Cashier Industrial Savings Bank, Flint.

#### DIRECTORS:

W. P. CHRYSLER  
Vice President Willys-Overland Co.,  
Director Industrial Savings Bk., Flint.

FRED J. WEISS  
Vice Pres. and Treas. Flint Motor Axle  
Co., Director Ind. Savings Bank, Flint.

E. R. MORTON  
Vice President City Bank of Battle  
Creek, Mich.

HERBERT E. JOHNSON  
President Kalamazoo City Savings  
Bank, Kalamazoo, Mich.

DAVID A. WARNER  
Travis-Merrick-Warner & Johnson,  
Attorneys, Grand Rapids, Mich.

LEONARD FREEMAN  
President Freeman Dairy Co., Direc-  
tor Industrial Savings Bank, Flint.

FLOYD ALLEN  
President Flint Board of Commerce.  
President Trojan Laundry, Flint.

S. A. GRAHAM  
Vice President Federal-Commercial  
and Savings Bank, Port Huron, Mich.

CHARLES E. TOMS  
Cashier American Savings Bank,  
Lansing, Mich.

A. C. BLOOMFIELD  
Vice President National Union Bank  
of Jackson, Mich.

#### Old National Bank, Grand Rapids, Registrar.

R. T. JARVIS & CO., 605½-606 Michigan Trust Building,  
Grand Rapids, Michigan.

#### GENTLEMEN:

Without any obligation on my part, please send me full information  
regarding the purchase of Michigan Finance Corporation Preferred and  
Common Stock, which is

#### SOLD for CASH and on the MONTHLY PAYMENT PLAN

Name, \_\_\_\_\_

Address, \_\_\_\_\_

## R. T. JARVIS & COMPANY

### Investment Securities

605½-606 Michigan Trust Bldg. Citizens Phone 5433. Bell M. 433  
GRAND RAPIDS, MICHIGAN



## Flat Opening Loose Leaf Devices

We carry in stock and manu-  
facture all styles and sizes in  
Loose Leaf Devices. We sell  
direct to you.

*THE Proudfoot*  
**LOOSE LEAF CO.**

GRAND RAPIDS, MICHIGAN



**Will Overhaul Internal Revenue Laws**

Whatever may be done in the way of overhauling the Underwood-Simmons tariff law next spring, I believe there will be a whole-hearted effort to revise our emergency internal revenue legislation and the problems that will be developed in connection with this work will be of a caliber to command the serious consideration of the ablest members of both the big parties.

It goes without saying that if the Republicans are victorious at the polls they will go to work upon a revision of the tariff law soon after the elections. The Ways and Means Committee has already done considerable work along this line and a large amount of statistical matter has been gathered for use in the coming revision.

The United States Tariff Commission has also prepared a review of a number of the leading industries from a non-partisan standpoint and will lay many facts and figures before Congress as soon as it is advised that the tariff schedules are to be overhauled.

It hardly need be said that should the Democrats win in November they will proceed most conservatively in the revision of the Underwood-Simmons law. It is generally conceded that they will make important amendments in its schedule at a comparatively early date, assuming, of course, that in carrying the election for President they also succeed in electing a Democratic House and Senate.

Should the Federal Government at Washington be divided on party lines with the Presidency in the hands of one party and the Senate or House, or both, in the hands of the other, the situation would be a problem the outcome of which no one in Washington is now brave enough to attempt to forecast. It is safe to say, however, that under any such conditions, nothing but the most conservative changes would be made in the tariff laws, although there is absolutely nothing in a bi-partisan government that would prevent the comprehensive overhauling of the internal revenue status.

We do not recall any piece of legislation enacted in the past forty years that for unpopularity could hold a candle to the excess profits law. Manufacturers, wholesalers and retailers in every line of trade have execrated it heartily, and every economist who

chances to make a speech takes a wallop at it. It would have been repealed long ago but for the difficulty in finding a more satisfactory method of obtaining revenue which must be provided if the excess profits tax is to be repealed.

Readers of the Tradesman will remember Congress was on the eve of striking the excess profits tax law off the statute books at the last session but finally yielded to the politicians and went off on a wild goose chase after the soldier vote with the so-called bonus bill. You can't have a big soldiers' bonus and at the same time get rid of the excess profits tax any more than you can spend your money and at the same time keep it.

There will be less injustice done in the collection of excess profits taxes in the future than there has been in the past. The Government is no longer fixing prices, war babies are not yielding the returns they did before the armistice was signed, and, generally speaking, things are getting down to a more conservative basis.

This does not mean that the demand for the repeal of this vicious legislation will cease to be heard throughout the land. But it does mean that the operation of the law will be less drastic and inequitable than in the past.

**Read the Michigan Tradesman and Moved On.**

On Monday Floyd E. Schoup, of Beaverton, was here looking over the town with a view of moving his ice cream and butter factory from that town here. He had read a brief article in the Michigan Tradesman, stating that a Chamber of Commerce had recently been organized here and that we had a live town, so he concluded that he would come over and see. The town struck him all right and all that was lacking was a suitable location. He looked over the Beemer building and thought that suitable. President Cable accompanied him to Harrison to see the owner and a bargain was speedily made.

As soon as possession can be obtained, Mr. Schoup will move his machinery here and commence business. It is to be hoped that this is only the forerunner of others to follow.—Clare Sentinel.

A man who thinks himself of little importance usually is.

**The Grand Rapids Merchants Mutual Fire Insurance Co.****STRICTLY MUTUAL**

Operated for benefit of members only.

Endorsed by The Michigan Retail Dry Goods Association.

Issues policies in amounts up to \$15,000.

Associated with several million dollar companies.

Offices: 319-320 Houseman Bldg. Grand Rapids, Michigan

**Bristol Insurance Agency**

"The Agency of Personal Service"

Inspectors and State Agents for Mutual Companies

**STOCK INSURANCE vs. MUTUAL**

350 Stock Companies in operation in U. S. today.  
2000 Mutual Fire Insurance Companies in operation in U. S. today.  
1500 Stock Companies have started in U. S.—1300 failed, 16 per cent survived.  
2900 Mutual Companies have started in U. S.—700 failed, 76 per cent survived.  
Stock Companies sell indemnity at a profit. (Competitive Agency system encourages over insurance, resulting in high expenses and loss ratio. Average expense, 45 per cent; loss, 50 per cent.)  
Mutual Companies sell maximum protection at minimum cost. (Reducing fires and keeping expense at a minimum. Average expense, 15-20 per cent; loss, 25-30 per cent. Can you afford to patronize the costly old line system.)

C. N. BRISTOL, Manager  
FREMONT.

A. T. MONSON, Secretary  
MICHIGAN

**STRENGTH**

More than 2,000 property owners co-operate through the Michigan Shoe Dealers Mutual Fire Ins. Co. to combat the fire waste. To date they have received over \$60,000 in losses paid, and even larger amounts in dividends and savings, while the Company has resources even larger than average stock company. Associated with the Michigan Shoe Dealers are ten other Mutual and Stock Companies for reinsurance purposes, so that we can write a policy for \$15,000 if wanted. We write insurance on all kinds of Mercantile Stocks, Buildings and Fixtures at 30% present dividend saving.

Michigan Shoe Dealers Mutual Fire Insurance Company  
Main Office: FREMONT, MICHIGAN

ALBERT MURRAY Pres.

GEORGE BODE, Sec'y

**Michigan Bankers and Merchants Mutual Fire Insurance Company  
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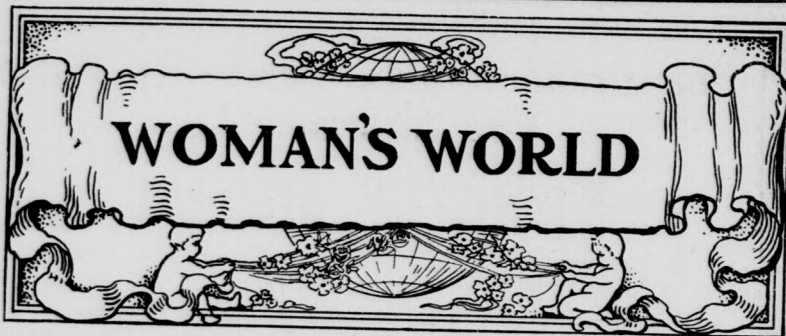
CHARTERED AUGUST 14, 1916

Insurance in force Aug. 1, 1920 .....	\$3,076,815.00
Premium and Re-Insurance Receipts for period .....	84,712.21
Dividends to Policy Holders .....	25,580.05
Losses Paid for period .....	19,800.72
Unsurpassed record for growth, strength and prompt payment of losses.	

Correspondence Solicited

WILLIAM N. SENF, Secretary-Treasurer





### Remarks About the Powers of Observation.

Written for the Tradesman.

When I was a little girl I read somewhere—the fact that I cannot remember where may serve as an illustration of what I have in mind to say—a story entitled “Eyes and No-Eyes,” about two boys, one of whom saw what he looked at, while the other didn’t. One found a great store of interest in the world about him; the other was more or less bored with life, and, I suppose (maybe the story didn’t say so; anyway, I know it must have been a fact), that he had to seek or have others find for him, entertainment of an artificial sort.

I have been thinking of this story during an experience that I have been having lately; an experience very simple and commonplace, but to me very significant. An experience with curtain-rollers—those spring affairs on which window shades roll up and down.

In the little woodland camp which my family has occupied for a part of each summer during the past few years, every window shade in the house was put on hind-side before, so that the shade not only was inside-out, but rolled down on the side of the roller away from the window, leaving a light space of two inches at each side. The simple reason was that the fixtures in which the metal ends of the rollers rested were put in on the wrong sides—the left-hand one where the right should be, and vice-versa. On each roller were printed directions, warning against just such a mistake. The man who owned and occupied the camp before us put them up himself; he told me so. I can imagine him for all the years after he put them up growling about their having been made wrong in some way that he couldn’t understand. He was a traveling salesman.

Now, I do not blame that man for not understanding how to put up window shades, or for not being able to see the simple thing that needed to be done to set them right. But all the time my husband was muttering to himself as he changed every fixture about “the blind fool that put these up.” I was thinking about the man’s parents, and the wonderful opportunities they missed in the training of the child; opportunities not only for his benefit, but for great interest and delight for themselves.

The power of observation is a matter of training, just as much as any other faculty. It lies at the base of all intellectual operations. Left to itself the ordinary developments of the mind, it does wonderful things; the most neglected child acquires power of seeing and an astonishing

fund of information. But with wise training the power can be indefinitely developed, along every line, and the child’s usefulness, capacity and general intelligence immensely increased. And I can tell you that if the power to see, accurately and comprehensively is not thus trained very early, before he is six or seven years old, it never will be.

It relates to every activity of life. For instance, the man or woman who seems oblivious to the common customs known as good manners and is inconsiderate of the comfort and mental peace of those about him, usually is so because he or she does not see what is going on; does not notice how others conduct themselves. And they lose a great deal of comfort and enjoyment on their own part and are the cause of no end of embarrassment to others.

It all goes back at last to the question of the amount of pains the parents or others who guided the little child’s earliest years took to open his mind and sharpen his faculties. It goes back beyond that; for the person who guides the child may be dull and unobserving herself. You have to start, I guess, with the great-grand-parents at least!

When my first child was the merest infant we surrounded him with things to see, to handle, to hear. And as early as possible we began to draw his attention to things which had characteristics that he could notice—color, shape, weight, odor, sound. A bit later we gave him things which were nearly alike but slightly different, so that he could notice small distinctions for himself—distinctions of temperature, shade and tone. Very soon he was able, and eager, to play little games involving these matters.

I took him to market with me, and let him help me select out things that called for discrimination. I let him help me prepare for the table the things we had bought. He counted and noticed the colors of the cranberries as he picked them over and washed them; he arranged the potatoes with regard to resemblances in size and shape.

He helped me distribute the clean things that came from the laundry, separating the colored and the white articles and so on.

I encouraged him to draw and paint the things he saw, not only because it amused him, but because the habit of reproducing what you have seen increases your power of observation and calls for closer attention to details of form and color.

I made him notice whether things, like roller-shade fixtures, were on the right side or the left; were square or round, longer or shorter. I had him

select and arrange colored worsteds, putting together those that were predominately red, or blue or yellow. As soon as he was old enough, I led him to write about what he saw. And he always told his father in the evening the things he had seen and done during the day.

By means like these one opens the mind of the child to the characteristics of the world about him. It is of the utmost importance to him, and of the most wonderful pleasure and inspiration to the one who guides his increasing development.

Prudence Bradish.

(Copyrighted 1920.)

### Proctor & Gamble vs. the Wholesalers.

The action of the Proctor & Gamble Co. in eliminating the wholesale grocer as a factor in the distribution of that company’s products is something which the wholesaler will do well to consider very carefully.

A company which has attained a position of unequalled importance in its field would not sever relations which have endured for three-quarters of a century unless it believed that it was justified in doing so.

There are several questions which the wholesale grocer might ask himself. For example:

Can he distribute the manufacturer’s products more economically than can the manufacturer himself? Can he prove it—or does he merely think it?

Can the wholesaler who is a manufacturer as well as a wholesaler expect co-operation, forever and a day, from those who are manufacturers only?

Is the wholesale grocer a distributor—as he claims to be—or merely an order filler—as some of his critics say he is?

What service does the wholesaler render the public that cannot be rendered, equally well and at equal or less cost, by some other method of distribution?—Printers’ Ink.

The fellow who prides himself on always saying just what he thinks usually thinks a lot of things that might better be left unsaid.

Whether you win or lose in your argument with a customer, the argument does not make any hit with the customer.



## Let HEBE have its own special place on your shelves

**BECAUSE** there is no other article in your store exactly like it, HEBE should have its own special place in your store. Don’t put it with your canned milk—keep it with the cooking supplies.

# HEBE

—a distinctive product for distinctive uses  
—without a competitor

Sold for just what it is, and as it is labeled—“a compound of evaporated skimmed milk and vegetable fat”—it creates a new field of profit. Recommend and sell it as an economical liquid ingredient for cooking and baking and for use in coffee, and it will add to your volume of business.

Let your customers know you have HEBE and reap the benefits of HEBE advertising now appearing in women’s magazines of national circulation. Trim your counters and windows with HEBE and send to us for attractive window and wall hangers, counter cards, leaflets, etc. Address 2838 Consumers Bldg., Chicago.

**THE HEBE COMPANY**

Seattle

Chicago





## Do your customers know?

**I**T will be of interest to the housewife who trades at your store to know what a far-reaching and efficient service stands back of the Inspection Seal of the National Canners Association. For over seven years the Association's extensive research laboratories in Washington have been serving your customers' interests. Here, under the direction of some of the world's most eminent food scientists, various problems of the canning industry are worked out and the most scientific and sanitary methods of preparing canned foods from wholesome raw materials are determined.

The Association's daily inspection serv-

ice in the many canneries whose brands will bear the Inspection Seal is the practical application of its plan to serve your customers.

### NOTE CAREFULLY

The National Canners Association has organized an efficient inspection service for the purpose of assuring satisfactory sanitary conditions and clean, sound food products, canned either in tin or glass.

Any canner may subscribe to the Inspection and Advertising service and by complying with the Association requirements may secure the privilege of placing the Seal on each can of his products.

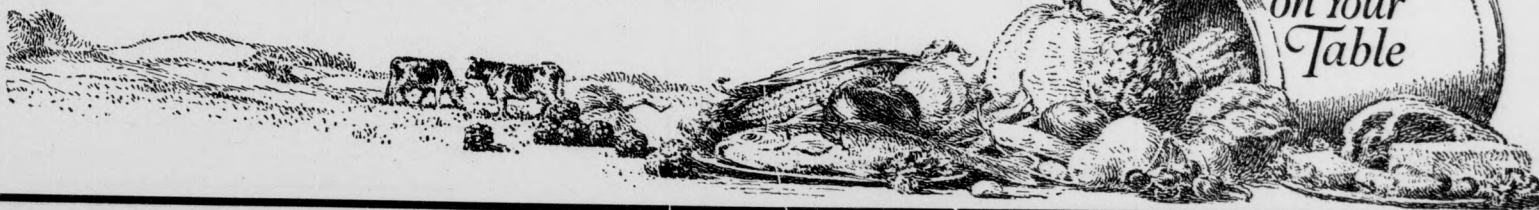
The Seal itself is the housewife's assurance that the Foods are scientifically prepared from wholesome raw materials in clean surroundings and packed as full as practicable.

Over 700,000,000 cans, bottles and jars of the 1920 pack of fruit, vegetables, meat, fish and sea-food will bear this Seal. Through a forceful national advertising campaign, millions of women will know that the Seal is their sure guide to wholesome canned foods.

NATIONAL CANNERS ASSOCIATION, *Washington, D. C.*

A nation-wide organization formed in 1907, consisting of producers of all varieties of hermetically sealed canned foods which have been sterilized by heat. It neither produces, buys, nor sells. Its purpose is to assure for the mutual benefit of the industry and the public, the best canned foods that scientific knowledge and human skill can produce.

*Canned Food-the Miracle  
on Your  
Table*



### Nominations For Offices of Dry Goods Association.

Lansing, Aug. 16—I am directed by the chairman of the nominating committee of the Michigan Retail Dry Goods Association, and in compliance with Section 8 of Article 5 of our constitution, to send you the report of the Committee on Nominations, which in accordance with the Constitution must be sent to our members thirty days previous to the time of our Annual Meeting.

The Nominating Committee appointed by President Christian is as follows:

C. O. Sprowl, Lansing, chairman.  
F. A. Wendland, Bay City.  
W. J. Dancer, Stockbridge.  
E. F. Blake, Middleville.  
D. W. Goodnow, Howell.

This Committee met several days ago and made the nominations as follows:

President—George T. Bullen, Albion.

W. O. Jones, J. R. Jones Sons & Co., Kalamazoo.

J. W. Knapp, Lansing

First Vice-President—John C. Toeller, The Toeller-Grant Co., Battle Creek.

Herbert N. Bush, Flint.

W. P. Emery, Crowley Milner & Co., Detroit.

Second Vice-President—J. B. Sperry, Port Huron.

Paul F. Stekettee, P. F. Stekettee & Sons, Grand Rapids.

J. H. Walther, Walther's Dept. Store, Bay City.

Secretary-Treasurer—L. G. Cook, Cook & Feldher Co., Jackson.

H. E. Beadle, Sturgis.

Leon Rosacrans, Tecumseh.

Director, 1 year—H. G. Wesener, The Wm. Barie D. G. Co., Saginaw.

B. H. Carter, Midland.

E. F. Mills, The Mills Company, Ann Arbor.

Director, 2 years—D. W. Robinson, Alma.

C. E. Hagan, Mt. Pleasant.

E. C. Lloyd, Belding.

Director, 2 years—D. Mihlethaler, Harbor Beach.

S. A. Lockwood, Lapeer.

Otto Sachse, Chas. Mercantile Co., Pontiac.

Director, two years—J. H. Clements, Rochester.

E. F. Blake, Middleville.

Guy L. Thoms, W. L. Thoms & Son, Centerville.

We also recommend that the retiring President and Secretary be made ex-officio members of the Board of Directors for the ensuing year.

To explain the method of electing officers and directors I quote from the section of the constitution above referred to:

"Any member desiring to place another candidate in nomination for the board of directors or officers must place the nomination in the hands of the secretary at least ten days prior to the date of the annual meeting. Such nominations shall bear the signature of the nominator and of two members seconding it."

By this means it will be observed that any one who is not fully satisfied with the nominations made by the Nominating Committee is in a position to nominate candidates of his own and have the names placed upon the official ballot. On the date of the Convention the official ballots will be prepared and distributed among our members and the voting will be done practically according to the Australian method.

It is believed that this provides a very fair method of choosing officers and giving each and every member a chance to consider who the candidates are and, in fact, nominate additional candidates if he so desires.

Jason E. Hammond,

Manager Michigan Retail Dry Goods Association.

### Situation in Wool and Woolens.

Dealings in wool lately have been very scarce, as is natural under the

circumstances, and it is curious to note that what indications of activity are shown are for the medium-priced varieties. The great, overpowering vogue for the finest merinos is gone, without, however, the mills having disposed of their large accumulations of this variety. It is felt that the call will be for garments that will not fetch the topnotch prices of the last year and that the needs of those who wish to practice economy will be the principal ones to be met. A little curiosity prevails as to the results of the Government's offering of about 1,563,000 pounds of assorted wools. Sealed bids for these will be opened in Boston on the 25th inst. This Government, like that of Great Britain, is anxious to get rid of its holdings and go out of the wool business for all time. There is no longer any hope of profit for either of them in continuing at it. A wild scheme was reported from Australia during the week. There, as in New Zealand, the South American countries and South Africa, there happens to be a very large quantity of wool seeking a market. It is gravely asserted that Australia purposes in the future to manufacture its wool and ship out fabrics instead. It is conceded, however, that this could not be done even under the most favorable circumstances in less than about fifteen years. So this has no bearing on present conditions. But there is no likelihood of anything of the kind being attempted except on the smallest scale the Commonwealth having neither the population nor the artisans, to say nothing of the machinery or equipment, to accomplish anything of the kind, and needing whatever capital it can secure for purposes that promise a quicker and surer return in profits. The goods market here is lifeless. It is now expected that openings for Spring will be had after labor day. There is as yet no assurance that the orders will be anything like they have been in previous years. The uncertainty of consumer-buying remains the principal factor. Dress goods are in about the same position as are fabrics for men's wear.

**Interall**  
U.S. PATENT OFFICE  
"The Economy Garment"



**Michigan Motor Garment Co.**  
Greenville, Mich.  
4 Factories—8 Branches

## Do You Need Personal Help During These Trying Times!

No one seems to know just what to do, but we think that our "DRY GOODS SERVICE" will be sufficiently valuable to lighten the load considerably, and bring you safely through these worrisome days. Read what it is and send in your subscription NOW.

### TEN REASONS WHY

- (1) **MARKET AND BUYING ADVICE**  
We will give you specific and definite advice as to when and when not to buy on any specific item or items. We will also give you general market advice from time to time. All subscribers will receive every Monday morning a short letter outlining the situation as we see it.
- (2) **MERCHANDISING**  
We will send you every month several helpful pamphlets containing merchandising stunts to build your business, which cannot help but be useful to you. We will answer any personal questions on merchandising and tell you how we think you can best merchandise your business.
- (3) **ADVERTISING**  
We will furnish you from 4 to 8 ads, from full page size down, covering all general lines of merchandise every month. These are drawn up in such a way that you only need to fill in the items. There are a few catchy cuts which we will furnish at cost and which will only cost a very small amount.
- (4) **WINDOW TRIMMING AND STORE ARRANGEMENT**  
Every month we will send you four simple but attractive and yet inexpensive window displays. These are the kind that can be put in by your clerks easily.
- (5) **ACCOUNTING AND SYSTEMATIZING**  
An important phase of your store business and we stand ready to supply you complete data and show you how to handle same.
- (6) **INSURANCE**  
This is an item on which you need expert advice. In addition to any general information, you can ask any specific questions, which will be handled by the Chairman of our Board, Mr. E. A. Stowe, who is an authority on this subject.
- (7) **TAXES, INCOME, ETC.**  
Do not worry and fret about your taxes. We will give you advice and help you make out your returns.
- (8) **CREDIT, FINANCE, INVESTMENTS**  
We will gladly advise you on all matters pertaining to Credit, Finance or Investments, without any additional charge.
- (9) **STORE MANAGEMENT**  
Your store must be properly managed and our service will give you many good points and we stand ready to give you personal advice at any time requested.
- (10) **PERSONAL HELP**  
We want to make this service a real help to you. When requested experts from this Company will call upon you personally to solve any problems you may have, without expense to you. We feel that these calls will be of as much benefit to us as to you, hence we do this without cost to you.

Subscriptions received now will receive service beginning September 1, 1920, but we must limit the subscription to the first merchant in each town who subscribes. Be the lucky one and do it now.

### GRAND RAPIDS DRY GOODS CO. Grand Rapids, Mich.

**Exclusively Wholesale No Retail Connections**

Date \_\_\_\_\_  
 Dry Goods Service,  
 c-o Grand Rapids Dry Goods Co.  
 Grand Rapids, Mich.  
 Gentlemen:  
 We wish to procure your Dry Goods Service for our store, and agree to pay the sum of \$24.00 per year for the use of same, payable at the rate of \$2.00 monthly. We also agree to pay additional for all cuts that we may want to use in connection with the advertisements that are supplied monthly in the service.  
 Yours very truly,  
 Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 \_\_\_\_\_



### Cost of Cotton and Fabrics.

Aside from the fluctuations in the quotations of cotton, shown daily in the reports of the exchanges and based on reports of weather conditions in one section or another, there is one outstanding fact which militates against any permanent increase in price. This is the practical certainty of a fairly large crop, combined with a carry-over sufficient to more than provide for the world's probable needs for the year to come. Loud outcries followed the statement of Secretary Hester of the New Orleans Cotton Exchange that the carry-over was 6,000,000 bales, and a lot of efforts have been made to try to whittle this down. But no one contends that there will be less than 3,500,000 bales, and this, with the probability of about 13,000,000 bales of the new crop, will give more than ample supplies for all needs. This is especially true since the indications of a lessened demand from abroad. The seriousness of the situation from the standpoint of those who are trying to keep up price levels is apparent from a hurry call for a meeting sent out to members of the Southern Cotton Association to take steps to conserve their interests. Curtailment of output by the mills is not helping matters any, and spinners are determined to get their raw material at as low a price as possible, in order to meet the public demand for cheaper cotton goods. During the last week the goods market has been comparatively stagnant. Most of the offers which have been made for goods in the gray have been below the cost of production. The mills are showing a disposition to let go fabrics on the basis of about 80 cents a pound, as against the \$1.30 or so which they were demanding ninety days ago. Bleached and printed fabrics share this kind of weakness and most goods are unsalable in any but small lots. Despite curtailments at the mills there does not seem to be any lack of spot goods to be had, nor is there any great sticking as to price if a customer with cash comes along. Knit goods and hosiery manufacturers are still marking time, very much undecided as to how and when to proceed.

### Basting Threads.

"When I was a girl," said the lovely old lady, "we used to buy for basting a thread that was cheaper than the regular sewing thread and not

quite so nice, but which was plenty good enough for basting. Then when we pulled out our basting threads we never threw them away, but rolled them up on spools and used them over again as long as we could.

"Maybe there are people still who practise that economy, but so far as my knowledge extends people to-day buy the best thread and use it for basting and then throw the basting threads away. And, do you know, I think that in these later days we have become wasteful in many little ways? In my youthful days we never wasted anything."

### Glasgow Is His Choice.

Clare, Aug. 16—Mr. Glasgow has been my choice for Governor from the beginning. He is a man who has been tried in public affairs and did his duty well. I consider him a man of great business ability and believe, if elected Governor of Michigan he would be an honor to the business interests, not only the mercantile, but every interest of the State that is essential to the best interests of all.

Business men all over the State ought to get busy and not falter from now on until a good and competent business man is nominated and elected Governor. J. F. Tatman.

On dull days use your spare time in planning to prevent duller days in the future.

We are manufacturers of  
**Trimmed & Untrimmed HATS**  
for Ladies, Misses and Children,  
especially adapted to the general  
store trade. Trial order solicited.  
**CORL-KNOTT COMPANY,**  
Corner Commerce Ave. and  
Island St.  
Grand Rapids, Mich.

*McLellan University*  
"The Quality School"  
A. E. HOWELL, Manager  
110-118 Pearl St. Grand Rapids, Mich.  
School the year round. Catalog free.

**Salesbooks**  
THAT GIVE  
100 PER CENT PLUS SERVICE  
ALL KINDS, SIZES, COLORS, AND  
GRADES. ASK FOR SAMPLES AND  
PRICES.  
**THE MCCASKEY REGISTER CO.,**  
ALLIANCE, OHIO

## The Latest and Greatest Idea in MEN'S CAPS

### The Adjustable Cap "Faultless"

With One Cap in stock you have ALL  
SIZES and can fit anybody.

No elastic.

All the latest cloths.



**Daniel T. Patton & Company**

GRAND RAPIDS

The Men's Furnishing Goods House of Michigan

# MICHIGAN STATE FAIR SEPT. 3-SEPT. 12



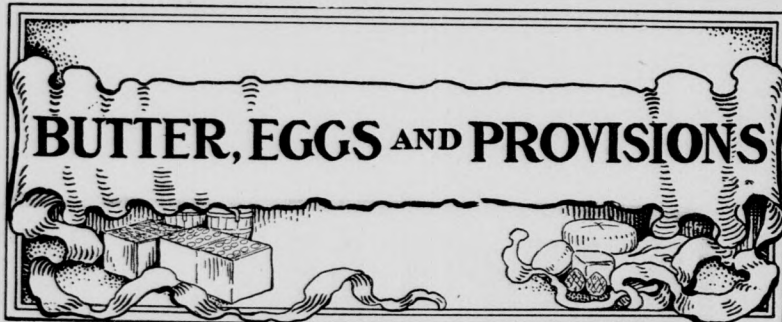
## 'BIGGER AND BETTER THAN EVER

10  
DAYS

10  
NIGHTS

## SEPT. 3 - SEPT. 12





### Michigan Poultry, Butter and Egg Association.

President—J. W. Lyons, Jackson.  
Vice-President—Patrick Hurley, Detroit.  
Secretary and Treasurer—D. A. Bentley, Saginaw.  
Executive Committee—F. A. Johnson, Detroit; H. L. Williams, Howell; C. J. Chandler, Detroit.

### Unjust Treatment Accorded Western Egg Shippers.

Boston, Aug. 16—George E. Cutler has kindly given me copies of much of the correspondence which he has had with you in regard to egg breakage, I have been much interested in this, as well as in the attempt made by Mr. Meek in the interview given in the Produce News of July 24, to sidestep the responsibility for damage, and in which he also attempts to say that the carriers are not trying to avoid legitimate claims. But it seems to me that somewhere in the transit of these eggs, the railroads should accept the responsibility; and responsibility for the safeguarding of these eggs the minute they sign the bill of lading for any kind of a shipment, or the minute that they hitch on to a car that may be loaded by the shipper.

It is evident that shippers of eggs are using all care possible in packing and loading, but they are attempting to follow out the directions of the Agricultural Department for solid loading, and these recommendations have resulted in nothing or if anything, more breakage. The carriers have been asked to inspect the loading of eggs, and accept or reject the conditions as they find them, but they say this would take too much of their time, so that is impossible. They have been asked to inspect certain shipments which they think might be delivered to them in a damaged condition, but they say they have no time, so in substance they have no time to inspect before accepting shipments, yet they wish to enforce rules which compel the receiver to inspect their terminals and to definitely decide just what his damage is before accepting shipments; and afterwards when he discovers a whole lot of concealed damage, the receipt which he signed at the railroad must be evidence that they were in good order. So, to size up the situation, they want to assume no responsibility by inspecting the eggs or the loading, neither do they wish to assume any responsibility for concealed damage, even when it is very evident the goods have been damaged for several days.

Now it would seem that the minute the carriers sign the B/L for a small shipment, or not a carload, just that minute they should assume the responsibility for conditions which they practically accepted, and their liability should not expire until we have had an opportunity to definitely decide the condition of these eggs when they are received at destination; and as it is common knowledge that much of this damage is concealed (and the better the eggs are packed the more it is concealed) we should not give up our rights to inspection if within a reasonable time the eggs are discovered broken, even if in our places of business.

I will admit that it results in a good deal of unnecessary expense and labor to inspect eggs before accepting them, but that same statement should apply to the receiver as well as to the carriers themselves. And where there is

any suspicion on the part of the carriers that certain merchants are not loading and packing in a proper way, they do have the privilege of inspecting anywhere, and this inspection should be made to satisfy their own curiosity and not as the final judgment in passing eggs on to the receiver.

This damage which is so extensive, that is resulting in so much ill feeling and is of such importance evidently all takes place from the time the eggs are loaded into the car, or delivered on a station platform until they are finally delivered at destination, and where the breakage is clearly 2 or 3 days old when received at the final destination, there is no question as to the breakage belonging to the railroads and they should be obliged to inspect it even if it is concealed damage which is not discovered until it reaches our place of business.

I trust you have read the interview of Mr. Meek in the Produce News and if you have, I believe you will agree with me that he is attempting to say that the railroads are not responsible for anything and not trying to avoid claims. They are paid for performing a service and well paid, but they are not responsible for the damage which is found in cars and they do not propose to pay any claims for damage that is concealed or to pay for any claims which can be declined for some technical reason or other.

We have just received this morning, three letters from the claim agent of the Boston & Albany railroad. Two of them are positively declining claims for \$1.76 and for \$6.23 respectively. Both shipments were in the same car and both shipments showed concealed damage. The claim agent was notified the very day the eggs were received and told of this damage and he was asked to inspect it, but he refused to do so, and now both claims are being turned down on the recommendation of the New England Weighing and Inspection Bureau, and neither claim has been investigated or declined on its just merits. He simply says that the claims are declined on the recommendation of the New England Weighing and Inspection Bureau, because it finds that they were delivered without exceptions.

We admit the latter part, but we have ample proof that the eggs were



WE ARE  
EXCLUSIVE  
DISTRIBUTORS  
FOR  
"Dinner Bell"

ALWAYS FRESH AND SWEET

**M. Piowaty & Sons of Michigan**

MAIN OFFICE, GRAND RAPIDS, MICH.

Branches: Muskegon, Lansing, Bay City, Saginaw, Jackson, Battle Creek, Kalamazoo, Benton Harbor, Mich.; South Bend, Ind.

OUR NEAREST BRANCH WILL SERVE YOU

**E We Buy E We Store E We Sell**  
**E G G S E G G S E G G S**



GRANT  
DA-LITE  
CANDLER

We are always in the market to buy FRESH EGGS and fresh made DAIRY BUTTER and PACKING STOCK. Shippers will find it to their interests to communicate with us when seeking an outlet. We also offer you our new modern facilities for the storing of such products for your own account. Write us for rate schedules covering storage charges, etc. WE SELL Egg Cases and Egg Case material of all kinds. Get our quotations.

We are Western Michigan agents for Grant Da-Lite Egg Candler and carry in stock all models. Ask for prices.

**KENT STORAGE COMPANY, Grand Rapids, Michigan**

**MILLER MICHIGAN POTATO CO.**

Wholesale Potatoes, Onions

Correspondence Solicited

Frank T. Miller, Sec'y and Treas.

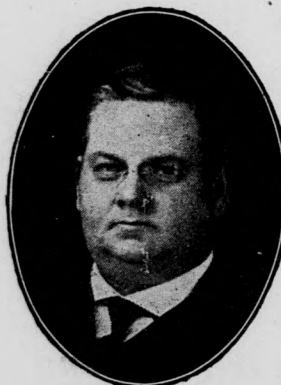
Wm. Alden Smith Building  
Grand Rapids, Michigan

**SEND US ORDERS FIELD SEEDS**

WILL HAVE QUICK ATTENTION

Pleasant St. and Railroads  
Both Phones 1217

**Moseley Brothers, GRAND RAPIDS, MICH.**



M. J. DARK  
Better known as Mose  
22 years experience

**M. J. Dark & Sons**

Wholesale

**Fruits and Produce**

106-108 Fulton St., W.  
1 and 3 Ionia Ave., S. W.

Grand Rapids, Michigan

WE HANDLE THE BEST GOODS OBTAINABLE  
AND ALWAYS SELL AT REASONABLE PRICES

**You Make  
Satisfied Customers  
when you sell**

**"SUNSHINE"  
FLOUR**

BLENDED FOR FAMILY USE  
THE QUALITY IS STANDARD AND THE  
PRICE REASONABLE

**Genuine Buckwheat Flour  
Graham and Corn Meal**

**J. F. Eesley Milling Co.  
The Sunshine Mills  
PLAINWELL, MICHIGAN**



in bad order when received although it was concealed damage and the eggs were inspected by a sworn inspector for the Boston Fruit and Produce Exchange, and his certificate of inspection was attached to the claim but this was wholly ignored.

The third letter is asking us to amend a claim on 18 cases of eggs. This same Inspection Bureau discovered one case in bad order and they marked on the cover of this case "23 doz. O. K.—7 doz. short," and we found this statement correct and filed a claim for 7 doz. short, and the Inspection Bureau recommends a settlement on a basis of 6 doz. short.

I fully believe that shippers and receivers are perfectly willing to accept any responsibility which belongs to them for damage caused to eggs while in their possession, and the railroads should be just as willing to assume the responsibility and the entire responsibility for the condition of the eggs while in their care, and you have doubtless seen enough of this damage in your city, to see that 99 per cent. of all of this damage happens while the eggs are in the possession of the railroads, and we down here find practically no damage that belongs to our teamsters or to the shippers.

It is very evident that carriers should be responsible for all damage to eggs in transit, and their responsibility should begin the minute they sign the B/L and it should not end until we definitely determine, upon examination, in our places of business that eggs are in apparent good order. The trade has suffered a long while and the consumer has been obliged to pay for the carelessness of the carriers, and I fail to see where they have done one single thing to stop this breakage or accept responsibility for it.

E. E. Wilson.

#### Store Building in Continuous Service Since 1836.

Redford, Aug. 16—About the summer of 1836, a man named Cable—whose descendants still live in this neighborhood as prosperous farmers—built a two-story structure, hewed sills and framed in old-fashioned mill construction, on the Seven Mile Road, thirteen miles from the city hall in Detroit.

Shortly after its completion a man named Charles Tyson put in a general stock of merchandise and the first regular general store in the Northwest part of Redford township, began its career. It is still a general store and dwelling, has never been used for any other purpose—barring a corner which for many years accommodated the Redford post-office—and has never been vacant.

Mr. Tyson was the first merchant and he was succeeded, about 1844, by a man named Osterburg and next, about 1857, Julius Ziegler, became the proprietor and manager. After many years he sold out to his brother, Herman Ziegler. In 1904, Herman sold out to James A. Mack who retained and carried on the business until last June, when he sold out to Messrs. John A. Venus and Edward Grace.

Mrs. Grace—a native and continuous resident of this township, and who is not of any kin to the Mr. Grace of the new firm—says, in telling of the history of the old store: "I have known the store ever since I have known anything and I am in my eighties."

Messrs. Venus and Grace are young married men, well and favorably known as upright and active citizens and each one of whom has had experience at merchandising. In addition, Mr. Grace is well informed as to barrages, shell-holes, bombard-

ments, the gas-stuff and a year or so of experience as an interesting "case" in first aid stations, base-hospital and hospitals in London.

He doesn't talk fluently about his experiences "over there," but his record was a severe and most honorable one. Accordingly he is content to vent all his enthusiasm in co-operation with his partner in making the oldest general store in this part of Michigan stand out, refurnished throughout, admirably stocked and alive with up-to-date methods, a most attractive establishment, and a decided convenience for a semi-rural population which is increasing daily.

Charles S. Hathaway.

#### Information Wanted Regarding Fishel

Greenville, Aug. 16—Sept. 20, 1916, we sold to Mrs. E. Fishel a bill of furniture. Mrs. Fishel was then located in Edmore, where Mr. Fishel was a junk dealer. In March, 1917, they moved to Fennville and that was the last place where we heard from them. We understand that Mr. Fishel has gone on the stage. These goods were sold to Mrs. Fishel on a contract and the goods were disposed of without our consent. We would certainly appreciate it if you could help us locate either Mr. or Mrs. Fishel.

Jackson Bros.

#### Be On the Watch For Wymer.

Logansport, Ind., Aug. 16—A party by the name of Earl J. Wymer, formerly a resident of Logansport, is at the present time located somewhere in Michigan. While in Logansport he held a position as manager of a dry cleaning establishment, but left Logansport last spring and went to Michigan, leaving an account unpaid on our books amounting to \$75. We are anxious to locate Mr. Wymer and will appreciate any information as to his whereabouts.

A. Grube.

Bell Phone 596

Citz. Phone 61366

### Lynch Brothers Sales Co.

#### Special Sale Experts

Expert Advertising  
Expert Merchandising

200-210-211 Murray Bldg.  
GRAND RAPIDS, MICHIGAN



Toilet  
and  
Bath

Grand  
Rapids  
49 Market  
St., S. W.

**W. E. Roberts**

EGGS AND PRODUCE

Citz.  
1361  
Bell  
M. 1361

## Prompt Service Reasonable Prices Courteous Treatment

Three features combined for your benefit by

### THE VINKEMULDER COMPANY

The Ideal Produce Firm Serving the community

## Bel-Car-Mo Peanut Butter

—Is Consistently Good



8 oz. to 100 lbs.

Automatically packed in air-tight sanitary tins the moment it is made. All its original goodness is preserved. Guaranteed quality. A staple that keeps moving in all seasons.

Your Jobber has it

## Who Gets the Profits?

You—or a  
Competitor?

Thousands of grocers profit daily by Sun-Maid advertising. We urge upon thirty-eight million housewives regularly the irresistible appeal of Sun-Maid Raisins. Grocers in your vicinity who sell Sun-Maid are getting a profit, of course. Are you one of them?

Display Sun-Maid on shelf, in window. Let your customers see that you, too, sell these tender, juicy, delicious thin-skinned raisins. It's the brand most women want.

Get your share of Sun-Maid business.

Order from your jobber.

#### THREE VARIETIES:

- Sun-Maid Seeded  
(seeds removed)
- Sun-Maid Seedless  
(grown without seeds)
- Sun-Maid Clusters  
(on the stem)



### CALIFORNIA ASSOCIATED RAISIN CO.

Membership 10,000 Growers  
Fresno, California

Growers and shippers of  
America's only all-year  
nationally advertised  
brand of raisins.



Michigan Retail Hardware Association.  
President—J. H. Lee, Muskegon.  
Vice-President—Norman G. Popp, Saginaw.  
Secretary—Arthur J. Scott, Marine City.  
Treasurer—William Moore, Detroit.

### Team Work Helps In the Hardware Business.

Written for the Tradesman.

A lady I know was the victim of a rather unpleasant incident while shopping not long ago. She had tentatively decided to buy her boy an express wagon for a birthday gift, and was exercising the feminine prerogative of "just looking around."

In one store she saw the wagon she wanted. It was a \$10.50 article. But she didn't like the price. So she went on shopping, and in another store she found the same size wagon, a trifle shopworn.

"It is a regular \$10.50 wagon," explained the young clerk who waited on her, "but it has been used about the shop and you can have it for \$9."

The customer had intended to spend \$8 only; still, this looked like a good bet. She told the clerk that she would see her husband, and, if he was agreeable, would take the wagon at \$9.

In half an hour she came back to complete her purchase. The clerk she had met before was downstairs, and the proprietor waited on her. He knew nothing of a wagon at \$9. There was a \$10.50 size, he explained, and showed it, and the next size was \$10.50 but they were all gone.

The customer just then chanced to see the shop worn wagon. "That is it," she exclaimed. On which the proprietor insisted that it was a \$10.50 wagon, and \$10.50 was the price.

At this juncture the clerk appeared and explained that he had put a price of \$9 on the wagon as it had been considerably used for trucking about the store. The boss, to use a colloquial phrase, "shot him off the limb" in no uncertain fashion. Then, turning to the embarrassed customer, he grumbled "Well, seeing he made you a price of \$9, you can have it for that, but it ought to be \$10.50."

"You shouldn't have taken the wagon," the woman's husband told her, when she narrated the incident. "You should have told him to keep his old wagon, if he chose to make such a fuss about it." Which comment indicates the unfavorable impression the incident made on the section of the buying public immediately concerned.

Incidents such as this bring no profit to the hardware store. They create an unfavorable impression. For one thing, no customer—particularly a lady—cares to hear a clerk berated in her presence, even for real shortcomings. It is a safe rule to accept misunderstandings with a smile; and,

if the clerk has to be "called," to do the job when you are alone with him in the privacy of your office.

Furthermore, the price concession should have been made ungrudgingly or not at all. I don't believe in cutting prices, though in this case the article proved to be in a worn and unprepossessing condition that did not justify asking the full price. But if circumstances arise where a price is misquoted and the merchant decides to stand the loss, he ought, from the common, practical, business point of view, to meet the situation in such a way as to get some business advantage out of it. To say, pleasantly, "The price quoted you is lower than should have been quoted, but we will assuredly stand by our clerk's quotation" leaves at least a favorable impression. Whereas the grumbling concession in the matter of price did nothing of the sort; in fact the grumbling, unsatisfied attitude neutralized whatever advantage the actual concession might have secured in the customer's mind.

But these are minor points. The main point is that, with team-work inside the store, such a situation would not arise.

With good team-work, the selling staff of the hardware store will produce far better results than where there is no unity of effort or concerted planning.

In another hardware store a customer had the curious experience of having three distinct and different prices quoted him on a line of wall paint inside almost as many days. He in fact bought the same sized can—the quart—at 75 cents, 85 cents and \$1.35. The actual price should have been, at that time, \$1.35. The customer bought in good faith, undertook to finish some rooms in his house under the impression that the 75-cents-a-quart quotation was the correct one, and was irritated when he found that he would have to pay more for the paint required to finish the job. Just another instance—though an extreme one—of bad team work and defective store organization.

Good team work must begin, naturally, with the head of the business. It is essential that the individual salesman should learn to know the goods, and the prices to ask, but, left to themselves, they rarely do this. The responsibility of seeing that his staff are properly informed rests primarily with the merchant; the part of the clerk is to at least remember what is told him. To know the goods, both merchant and clerk should do his part.

Here is where the occasional staff conference serves a useful purpose. There should in every store be some method for getting the entire staff

together at periodical intervals, to talk over store problems, and promote better team work between the individuals who are, after all, working for a common objective. In some large stores the staff conference becomes an elaborate affair, often involving a luncheon; but the store where there is a small staff can do just as good work at a quiet table in a restaurant stall, or even in the "back office" over a quart of ice cream.

The main essential is for the staff to get together, discuss their work, familiarize themselves with goods and prices, and learn to work as unit.



### SIDNEY ELEVATORS

Will reduce handling expense and speed up work—will make money for you. Easily installed. Plans and instructions sent with each elevator. Write stating requirements, giving kind machine and size platform wanted, as well as height. We will quote a money saving price.

Sidney Elevator Mfg. Co., Sidney, Ohio

## EVEREADY

### STORAGE BATTERY

### PEP

Guaranteed 1½ years  
and a size for  
YOUR car

SHERWOOD HALL CO., LTD.,  
Distributors  
Local Service Station,  
Quality Tire Shop,  
117 Island Street,  
Grand Rapids, Michigan.

## Signs of the Times Are Electric Signs

Progressive merchants and manufacturers now realize the value of Electric Advertising.

We furnish you with sketches, prices and operating cost for the asking.

### THE POWER CO.

Bell M 797

Citizens 4261

### Jobbers in All Kinds of BITUMINOUS COALS AND COKE

A. B. Knowlson Co.  
263-267 Powers' Theatre Bldg., Grand Rapids, Mich.

## Sand Lime Brick

Nothing as Durable  
Nothing as Fireproof  
Makes Structures Beautiful  
No Painting  
No Cost for Repairs  
Fire Proof  
Weather Proof  
Warm in Winter  
Cool in Summer

### Brick is Everlasting

Grande Brick Co., Grand Rapids  
So. Mich. Brick Co., Kalamazoo  
Saginaw Brick Co., Saginaw  
Jackson-Lansing Brick Co., Rives Junction

## Foster, Stevens & Co. Wholesale Hardware

157-159 Monroe Ave. :: 151 to 161 Louis N. W.  
Grand Rapids, Mich.

## Michigan Hardware Co.

Exclusively Wholesale

Grand Rapids, Mich.



Occasionally I have noticed in some stores evidence of lack of team work in regard to newspaper advertising. This is perhaps not so much the case in hardware stores; most of the instances that have come to my notice have been dry goods or stationary stores, or ten-cent stores where young inexperienced girls are often employed. I have, however, asked even an experienced salesman for an advertised article, only to be met with the explanation that the goods referred to were no longer selling at that price—everything had gone up on account of the war. The salesman being quite ignorant that the article asked for had been featured in the current newspaper advertising at a specially attractive price.

Theoretically, the ambitious salesman ought to familiarize himself with his firm's newspaper advertising, and know what goods are in the current window displays. But the ambitious salesman doesn't—or, at least, the average salesman isn't ambitious enough to post himself in these matters. I have known salespeople who weren't even familiar enough with the window displays past which they walked to enter the store, to know that a certain article was being featured there at a reduced price.

In practical merchandising it is up to the overburdened hardware dealer to supply the initiative in these matters, and to train his salespeople in the habit of knowing what the store is doing in an advertising way. One big merchant has "pulls" taken of the current advertising and distributed to all his salespeople every day and posted in all the departments of his store. It is a good idea to talk over these specials at staff conferences, before the advertising is run; or to call the attention of salespeople individually to articles featured. There are many stores, of course, where such a procedure may seem superfluous—but there are some where it isn't.

Victor Lauriston.

#### Gompers Mounts His Wild-Eyed Pegasus.

The arrival of the dog days is hailed by President Sam Gompers of the American Federation of Labor, who, in a leading editorial of the August issue of the American Federationist, calls upon the "workers" everywhere to unite in defeating candidates for Congress who have "shown themselves

hostile to labor." The Federation has decided that it will not take sides in the great political scrap but that it will go gunning for every Senator or Representative who has not been "fair" to labor.

Here are a few nuggets from this diatribe:

"The enemies of labor have given to their servants the mandate that labor must be crushed, its rights denied, and its liberties destroyed.

"The most virile movement in political life to-day is the national non-partisan campaign by the American federation of labor. There is no mistaking the influence that is being exerted for the defeat of candidates who have shown themselves antagonistic to the best interests of the working people.

"The challenge of the forces of greed and plunder to the citizenship of the nation is brazen and blunt. That the right-thinking men and women of our republic can afford to allow this challenge to reap a harvest of political power at the coming election is unthinkable. More than in any political campaign since the civil war the issue is clearly drawn between reaction and progress, the wish of the enemies of labor to go back to what was.

"Against this concept of darkness, the people must mass themselves solidly and invincibly for progress. There burns in the hearts of the American people a great and noble ideal. The spirit army a host of crusaders demands expression in the acts of our public representatives and of our government.

"In wanton denial of this nobility of thought and concept, the Hessians of greed and plunder seek to ride down the rights of the people and destroy their liberties. The enemies of labor have given to their servants the mandate that labor must be crushed, its rights denied and its liberties destroyed."

Now, isn't that a terrible arraignment of the enemies of labor? The next time you have occasion to employ a plumber at \$10 a day or a bricklayer at \$12, get a gun and stand over him to see that no Hessian rides him down before he finishes the job.

When people come in with a desire to look around, to "shop" rather than to buy, don't drive them into a quick exit by urging them to buy.

## Brown & Sehler Co.

"Home of Sunbeam Goods"

Manufacturers of

## HARNESS, HORSE COLLARS

Jobbers in

Saddlery Hardware, Blankets, Robes, Summer Goods, Mackinaws, Sheep-Lined and Blanket-Lined Coats, Sweaters, Shirts, Socks, Farm Machinery and Garden Tools, Automobile Tires and Tubes, and a Full Line of Automobile Accessories.

GRAND RAPIDS, MICHIGAN

## H. Leonard & Sons

Grand Rapids, Michigan

### The American "Fireless" Cookstoves

ROASTS—BAKES—STEAMS—STEW—BOILS.

Obtains results that are impossible with an ordinary cookstove. The food that is prepared in the Fireless is much more delicious, healthful and nutritious than the food cooked in an ordinary cookstove.

Not only is the food better tasting and healthful, it also saves 80 per cent in fuel.

Does away with all drudgery; requires no watching, stirring, basting or turning. Solid aluminum lining, seamless cooking compartments. Sanitary steel outer case.

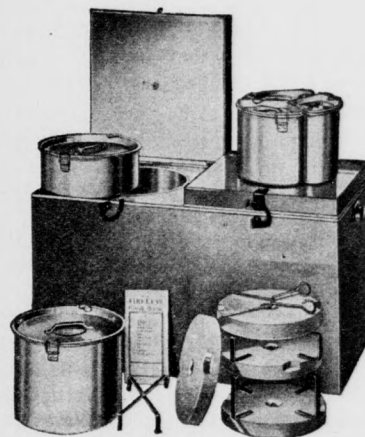
SAVES FOOD

BETTER COOKING



No. 32 One Compartment, 18½ in. high, 15¾ in. long, 15¼ in. wide. Has one 8 quart pan; one 4 quart flat pan; two radiators; one pie rack; one cake rack; one radiator rack and one hook. Retail price, each ----- \$19.75

No. 34 Two Compartment 14¾ in. high, 15¼ in. wide, 30 in. long. Fitted with one 8 quart pan; one set of triplicate pails, one radiator hook. Retail price, each ----- \$30.00



No. 36 Two Compartment 18½ in. high, 30 in. long, 15¼ in. wide. Filled with one 8 quart kettle; one 4 quart flat pan; one set of triplicate pails; 4 radiators; one pie rack; one cake rack; one radiator rack and radiator hook. Retail price, each ----- \$33.00

**We Are Wholesale Distributors**

Ask for Circular and Net Prices





Grand Council of Michigan U. C. T.  
 Grand Counsellor—H. D. Ranney, Saginaw.  
 Grand Junior Counselor—A. W. Stevenson, Muskegon.  
 Grand Secretary—Morris Heuman, Jackson.  
 Grand Treasurer—Harry Hurley, Traverse City.  
 Grand Conductor—H. D. Bullen, Lansing.  
 Grand Page—George E. Kelly, Kalamazoo.  
 Grand Sentinel—C. C. Carlisle, Marquette.

#### How One Salesman Increased His Salary.

There is a chap selling confectionery by the name of Land. Land has imagination. One day he stood waiting for a customer to make change for a woman. He noticed that the woman's eye followed the dealer to the cash register. He also noticed that there was a little space around the cash register that wasn't working.

"By George," he thought, "If that fellow would only fix up a display of our small specialties around that register everybody that comes into the store would see it and he would double his business on his line." So he got the dealer to let him arrange a few packages there. People would see the candy as the dealer was making change and say: "Take ten cents out for a package of that candy." It was surprising how much candy the dealer sold by merely displaying it that way.

Another candy salesman had a customer who was not selling anything like the amount of candy that he would be selling. He told the dealer that he had to get more business or the agency would be taken away from him. The dealer said it couldn't be done. The salesman said it could, and told the dealer if he would give him a window for a week he would prove it.

The salesman covered the window hole with a black velour. Then in the middle of the window he arranged a small bon-bon dish in which he put the contents of a popular box of candy. Near the dish he stood a small easel holding a sealed package of the same candy. There was nothing else in the window to detract from suggestiveness of the message. It proved a winner. By such tactics this salesman was able to jump the sales of the dealer alone over \$4,500 in one year.

These illustrations are cited to show how salesmanship has changed in the last five years. Selling goods is becoming more and more a matter of knowing all sides of your business—knowing it even better than the man to whom you are selling. In a recent letter of instructions to his salesmen the sales manager of a well-known house said:

"Under no circumstances should a

salesman take a man's order, thank him for it and go away. In our opinion a salesman has not completed a sale until he has given that customer at least ten new merchandising ideas which will enable the customer to quickly dispose of the merchandise so that he will come back for more."

The same thought applies in selling anything—adding machines, soap, automobiles, or just "stuff" from a dozen trunks. You can never become a master salesman unless you mix imagination and brains with your selling. Never lose sight of the fact that you are not selling merchandise—you are selling ideas about merchandise. And the more you surround the thing you are selling with ideas the more you will sell.

#### The Real Salesman.

One who has a steady eye, a steady nerve, a steady tongue and steady habits.

One who understands men and who can make himself understood by men.

One who turns up with a smile, and who still smiles if he is turned down.

One who strives to out-think the buyer rather than to out-talk him.

One who is silent when he has nothing to say and also when the buyer has something to say.

One who takes a firm interest in his firm's interests.

One who keeps his word, his temper and his friends.

One who wins respect by being respectable and respectful.

One who can be courteous in the face of discourtesy.

One who is loved by his fellowmen.

#### He Who Hesitates.

In order to do anything in this world that is worth doing, we must not stand shivering on the bank, and thinking of the cold but jump in and scramble through as best we can.

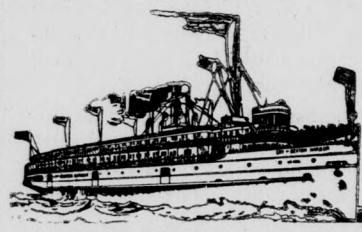
It will not do to be perpetually calculating and adjusting nice chances. This did very well before the flood, when a man could consult his friends upon an intended enterprise for a hundred and fifty years, and then live to see its success for six or seven centuries afterwards.

But at present if a man waits, and doubts, and hesitates one day he will find he has lost so much time in consulting first cousins and particular friends that he has no more time left to follow their advice.

In Getting  
**COSTS**  
 Write to  
**BARLOW BROS.**  
 GRAND RAPIDS, MICH.

#### New Hotel Mertens

Rates, \$1.50 up; with shower, \$2 up.  
 Meals, 75 cents or a la carte.  
 Wire for Reservation.  
 A Hotel to which a man may send his family.



**GRAHAM & MORTON**  
 Transportation Co.

#### CHICAGO

In connection with

**Michigan Railway Lines**

BOAT TRAIN 8 P. M.

**DAILY**

DAY BOAT SATURDAY 8 A. M.

**Freight for CHICAGO ONLY**

#### CODY HOTEL

GRAND RAPIDS

RATES { \$1 up without bath  
 { \$1.50 up with bath

CAFETERIA IN CONNECTION

#### Beach's Restaurant

Four doors from Tradesman office

**QUALITY THE BEST**

## GOODRICH BOATS

#### TO CHICAGO

Daily 8:05 P. M.

Central Standard Time

#### FROM CHICAGO

Daily 7:45 P. M.

Central Standard Time

Day Boat Every Saturday.

Fare \$4.10 plus 33 cents War Tax

Boat Car leaves Muskegon Electric Station 8:05 P. M.

Route Your Freight Shipments

"The Goodrich way."

Over-night service.

Goodrich City Office, 127 Pearl St., With Consolidated R. R. Ticket Offices. W. S. NIXON, City Passenger Agt.

Interurban Station, 156 Ottawa Ave., N. W.

#### OCCIDENTAL HOTEL

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.00 and up

EDWARD R. SWETT, Mgr.

Muskegon

:-:

Michigan

**RED CROWN** Gasoline line is made especially for automobiles. It will deliver all the power your engine is capable of developing. It starts quickly, it accelerates smoothly, it will run your car at the least cost per mile, and it is easily procurable everywhere you go.

Standard Oil Company  
 (Indiana)  
 Chicago, Ill.



### Gabby Gleanings From Grand Rapids.

Grand Rapids, Aug. 17.—T. L. Blanke, Controller of the Wurzburg Dry Goods Co., has been appointed a member of the Systems Standardization Committee authorized by the Controllers Congress of the National Retail Dry Goods Association, recently in convention in Cleveland, Ohio.

The Corl-Knott Co. has removed its entire stock to its new building on the opposite corner from its old location and is entertaining large numbers of fall buyers this month.

Henry J. Vinkemulder has leased the A. D. Rathbone cottage, at Whitefish Lake, and he and his family will spend August and September at that resort. He has purchased a lot at Whitefish, on which he will erect a handsome summer home as soon as building materials recede in price.

W. F. Burns, landlord of the Hotel Phelps, Greenville, writes as follows: "I understand the commercial men are going to try and get a bill through to have an inspector to inspect hotels in regard to cleanliness and fire protection. I want to be one of the first to say I shall heartily support such a bill."

J. P. Gannon has engaged in the grocery business at Hopkins. The Rademaker-Dooce Co. furnished the stock.

Edward Harris has sold his stock in the Harris Mercantile Co., Conklin, to Ruel H. Smith and E. A. Stowe, and retired from the management of the business. The new alignment of officers is as follows: President, Amos C. Smith; Vice-President, Ruel H. Smith; Secretary and Treasurer, E. A. Stowe. Ruel Smith, who has been associated with his father in the Smith Mercantile Co., at Plainwell, for several years, has assumed the arrangement of the Conklin store.

Some men make more noise doing a day's work than other men do in organizing a billion-dollar trust.

For one who can not thoroughly respect himself the high and abiding confidence of others is impossible.

The time will come when this will be regarded as a great epitaph for a man: "He lived while he worked—lived and enjoyed and helped as he went along."

There are people who make no mistakes because they never wish to do anything worth doing.

There is no advertisement for a business house like having its men go around bragging because they are working for it.

To-day is the day, this hour is the hour, now is the minute—it is the Code of Accomplishment.

The lazier the man, the more he will have to say about great things genius had done.

Don't mistake the stubbornness of your prejudices for the courage of your convictions.

Fools will turn out fools whether they go to college or not.

The auditing and systematizing firm of Ernst & Ernst is announcing the opening of an office in Grand Rapids in suite 304 Grand Rapids National City Bank building. This firm now has offices located in twenty-four of the principal business and financial centers, including New York, Chicago, Philadelphia, Boston, Washington, Cleveland, St. Louis, Detroit, Pittsburgh, Cincinnati, Buffalo, Minneapolis, Kansas City, St. Paul, Denver, Toledo, Indianapolis, Atlanta, Dallas, Fort Worth, Houston, Providence and New Orleans. It is a compliment to the business and industries of Grand Rapids that this important and reasonable concern has opened offices in this city, thereby affording to local business, the same high grade of auditing, systematizing and tax service that is available in the larger business centers.

A well-known salesman whose word has been good for forty years, more or less, says: "You gave the McKinnon House a little puff, but you didn't say half enough. The toilets are vile beyond description. The toilet room

usually has plenty of towels—dirty from use the day before. The rooms are uninviting, the beds are poor and the service is punk. The only first-class thing about the McKinnon is the rates. Nothing is in keeping with the charges." Another long-time salesman remarked: "Why not go after the McKinnon right? You didn't say half enough. The service is wretched and the condition of the hotel is anything but sanitary."

F. J. Seibel makes the following announcement regarding the annual picnic of the Grand Rapids Dry Goods Co.: Our annual picnic, as previously advised, was postponed until Saturday, August 21, and we hope you will all get ready for the big event. The picnic will be held at Lake Michigan Park, near Muskegon, and a caravan of autos will leave the office at 8 o'clock sharp. The committee in charge of transportation have plenty of cars to take everybody. Any of you who have cars please come to the office with your car, as we wish to start from here. "The big event," outside of the "eats," will be the ball game between the salesmen and the house. If any of you could see the attitude of some of the bunch around the house, you would all realize how necessary it is for them to get a "cleanin'". Some of them are still crowing about last year, and had it not been for the umpire, the salesmen would have done what they will do this time. Gerrit Takens will act as manager for the salesmen; A. Jan-nausch will captain the bunch, and I am told that C. J. Farley will do the "de-ceiving" and L. D. Bovee will do the "re-ceiving." This battery will make 'em look dizzy. The remainder of the line-up will be kept a secret. I have been quietly informed that F. J. Neuman will play first base for the house team and has boasted that he will get a home run and is taking all bets. "Sims" will carry water. We suggest to the house team that they at least try to make it interesting.

### Items From the Cloverland of Michigan.

Sault Ste. Marie, Aug. 17.—J. A. Sessions, the popular Community Secretary of the Y. M. C. A., returned last week from the East, accompanied by his bride. Having completed his vacation, he is now laying plans for fall and winter activities. He is receiving congratulations from his numerous friends who wish him all the joys and happiness of a long future.

F. Sargent, representing the Clark-Coggin Coffee Co., is covering the summer resort territory this week. He made his first call at Drummond Isle which he considers one of the most attractive spots on his territory. He not only did a good business, but succeeded in making numerous new friends who will be pleased to see him when he comes again.

The people of Drummond Island are wearing a broad smile over the good news that the Kreetan Lumber Co., which recently suffered a fire loss, have decided to resume operations in the near future. Mr. LaBelle, the former superintendent, who has since resigned from the Kreetan Lumber Co., has put the glad feeling into the village of DeTour with the announcement that he, in company with several others, are negotiating to put up a mill at DeTour. Details have not as yet been finally arranged, but it looks like a sure thing from all accounts.

The many friends of A. J. McKenzie representing Carpenter-Cook & Co., are extending him their sympathy in the loss of his wife, whose death occurred last Friday.

The Chippewa farmers are planning a big meeting upon arrival of the Michigan farmers touring from Bay City and Battle Creek. They expect to arrive here Monday. The farmers have sent a delegation to meet the visitors at Mackinac City. They will use the camping grounds on East Portage avenue, where the pikers held their camp while here. Arrangements have been made for a picnic Tuesday afternoon at Bell's grove. It is ex-

pected that the farmers will be given one of the best times while in the Soo.

As mother of Presidents, Ohio will have to be joyful and sorrowful next November.

George Shields, one of our popular grocers, had a narrow escape while enjoying a day off Thursday, when a wheel snapped off his thrifty ford on his way to Brimley. George was going about 15 miles an hour along the straight roadway at the time of the accident, which accounts for his escape with only a few scratches.

Considerable work is being done on the road in Whitefish township this summer. The entire road from Vermillion, on the South shore of Lake Superior, to Whitefish Point, Sheldrake and Emerson is now being repaired, so that autos can travel the entire distance without any difficulty.

John W. Grey, who formerly was one of the Knights of the Grip, but is now proprietor of the leading store at Neebish, called on Soo friends last week. John is well pleased with the change of location and from present indications the old job will be a thing of the past.

William G. Tapert.

### General Conditions in Wheat and Flour.

Written for the Tradesman.

The past two weeks has shown an up and down market. On August 4 December wheat was selling at \$2.29½ to \$2.30; from which point it worked up to \$2.45 on the 12th, then reacted slightly and is now selling at \$2.38½.

Cash wheat has been bringing approximately 20c per bushel over the option.

The trade in general have been looking for lower prices, as have the majority of the grain men and millers, and there is still a great deal of sentiment in favor of the bear side of the market, many predicting wheat will sell lower between now and the middle of September or the first of October.

However, receipts of wheat at terminal points have shown decreases right along compared to a year ago. This is not because of lack of wheat, but due wholly to inability of the railroads to move the grain from country points. Cars are exceedingly scarce and mills have had difficulty in obtaining enough wheat to meet the light demand for flour. Primary receipts of wheat the 16th of August were 1,995,000 bushels, the week previous, 2,275,000, a year ago the same period, 3,394,000, nearly double this week's receipts.

As long as grain receipts are as light as they are at terminal points, it is going to be practically impossible to force down the price very much and should heavy flour buying materialize, the mills would be hard pressed to obtain sufficient wheat to keep them running enough of the time to take care of the business.

The farmer is bullish and refuses to market in any large volume when prices get much below \$2.40; in fact, he wants \$2.50 per bushel or more.

The total estimated crop this year is, winter wheat 533,000,000, spring wheat 262,000,000, or a total of 795,000,000 bushels, a decrease from July 1 report of 17,000,000 bushels. Private estimates, however, exceed the Government report, some of these estimates running as high as 825,000,000 bushels for both spring and winter.

The market is in such shape it is

very hazardous to make a prediction as to just what is going to happen during the next thirty days. We have been looking for somewhat lower prices than are prevailing, and still feel there is a possibility of a slight reduction in the prices of wheat between now and the first of October; yet, on the other hand, receipts of wheat are not sufficient to handle a normal fall business on flour and the way everything is shaping up, it would not be surprising if prices were around the low mark right now for the next ninety days.

Transportation will not be improved materially before the first of January and probably not before the first of March and until it improves sufficiently to move grain in much larger volume than it has been moving in recent months, much lower prices are wholly out of the question and they may be higher. Lloyd E. Smith.

### Live Notes From a Live Town.

Owosso, Aug. 17.—We notice a report this week, that Henry Ford has bought the Ann Arbor Railroad. Fred Hannifan says that explains what has been bothering his think tank for two or three days, as he saw a string of new fords in town day before yesterday with flanges on the wheels. Fred is a mighty observing young fellow.

We notice that several law suits have been started against the city of Ann Arbor by farmers in that city for pumping all the water from under their farms, to the disturbance of their crops and forests. Now that city always did seem to want everything and we wouldn't be surprised to learn next that the city folks would all go out in the country to pump up their auto tires and rob the farmers of all the air. This seems to have all happened since the State went dry.

J. A. Brader, of Carson City, bakery and confectionery, has admitted to partnership Paul Todd, of Todd & Son, Ashley, and will double the output of the bake shop.

B. I. Zizler, of Ashley, has sold his meat market and grocery stock to J. Holecluk, of Bannister, who has taken possession. Uncle Ben Zigler, who has served the citizens of this hamlet long and well, now attaches himself to the agricultural industry of potatoes and other high priced vegetation. Honest Groceryman.

### Mr. Glasgow Made Good Impression at Petoskey.

Petoskey, Aug. 17.—Mr. Glasgow has been in our city a day or so and I had the pleasure of meeting him several times. I believe he is the right man for Governor, inasmuch as he has a little of the Theodore Roosevelt spirit and, if elected, will go to the chair unfettered, as a real man should, and would thus become a Governor for all the people. This cannot be said of many candidates, as most of them are class candidates and I hope the voters will so realize it and send Mr. Glasgow to Lansing. I have always been afraid of men who accept any dope for a nomination and we have many who will do so and then we poor boobies growl because of poor results when we insist on tying them up before nomination.

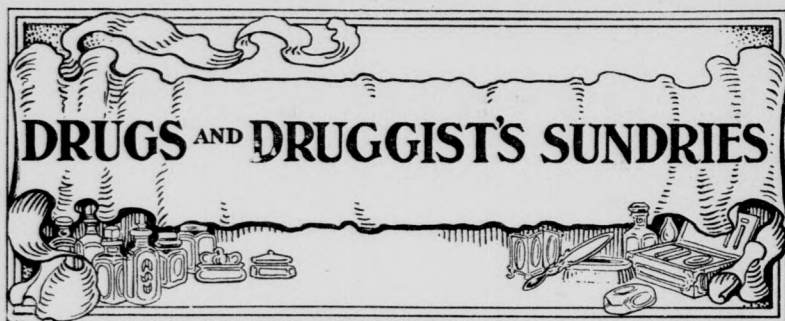
Mr. Bothwell gave Mr. Glasgow a nice send off in a circular letter this week. I believe the visit of Mr. Glasgow to Petoskey was productive of good results here. John A. Lake.

### Off To Land of Lower Shoe Prices.

Chicago, Aug. 16.—Arthur Jackson, 46, stepped into a Chicago shoe store to-day and asked the price of a pair of shoes on display in the window. "\$14.50 without the war tax," replied the clerk, affably.

Jackson dropped dead.





Michigan Board of Pharmacy.  
President—H. H. Hoffman, Sandusky.  
Secretary and Treasurer—Charles S. Koon, Muskegon.  
Other Members—E. T. Boden, Bay City; James E. Way, Jackson.  
Examination Sessions—Houghton, Aug. 17 and 18; Grand Rapids, Nov. 16, 17 and 18.

#### Selling Flaws and Seconds.

"That every retail druggist should know his goods, goes without saying," said a veteran storekeeper, "but you have noticed what a so-called 'surface' knowledge some have about the goods which is supposed to pave their way to fame and fortune."

Every one from cross-roads store to the large combination "Dougless Drug Stores" has goods of some kind to offer the public and it depends in a great measure how their wares are "presented" what the outcome will be.

The druggist who placed a blooded cow in the store window made a strong appeal to farmers, also associated live stock with soda business, framing his appeal in the strongest manner.

It is a deplorable fact that some druggists do not seem to want to become letter perfect, also sheer laziness at times enters into the scheme; for example, have you ever heard of the case of Uncle Joe, who keeps the cross-roads store in my county?

"Seems as if Uncle Joe was sold a case of 'grape juice' by a live salesman a short time ago. Joe placed them on the counter and they sold out in a few days. Uncle Joe ordered another case and they went the way the first lot. Then he laid down and to a customer's query, 'Have you any grape juice?' Joe replied, 'No, I ain't; had some, but I sold them all.'"

"Will you have any more in stock soon?" inquired the caller. "No, siree, I ain't gone to keep no goods that as soon as I have them in stock, people come in and buy me out. I ain't got the time to be ordering goods like that every day."

After all is said and done, also to get down to solid facts, a merchant can not count what he did yesterday, unless he supplements to-day with renewed efforts and tries for a better tomorrow and a great next month, topped off with a banner year. This is the way small drug stores grow to be national institutions.

The following prominent flaws in storekeeping are as a rule caused by:

Flaws caused by imperfect perception.

Flaws caused by mistakes in observation.

Flaws caused by prejudice.

Flaws caused by jumping at conclusions.

As a matter of proof and record, an exceptional shopper recently stated, "I went into a store the other day to

purchase a hot water bag. I was attracted by the advertising and window display of the goods and asked the druggist before I made my selection if the goods were perfect. He said: 'Yes.' I paid my money and took the goods home. There I found various little imperfections in the article which I would expect to find had I bought 'seconds,' but the merchant either did not know enough about the goods to know they were 'seconds,' or did not have the courage to tell me so."

If you want to build for the future, tell the truth about the goods you sell, for it is the only way you can build a following that once secured on such solid grounds will stick by your store forever.

B. J. Munchweiler.

#### New Chemical Aids.

Ingenious methods of utilizing the natural resources of the United States were features at the recent meeting of the American Chemical Society.

Several sections of the society dealt with the reduction of the high cost of living in its various phases. The search for vegetable substitutes for meat was shown in papers describing the proteins found in pecans and in Georgia velvet beans. The growing importance of the American beet sugar industry was revealed in a paper on its chemical control. The nature of that invisible and illusive power represented by the vitamins, which are so essential to the quality of food and are destroyed in stale and overcooked viands, was discussed in papers indicating that the day is at hand when they may be isolated and administered.

Suggestions for the hardening of vegetable oils with the aid of catalyzers, substances which alter the nature of liquid fats through chemical reaction, point the way to the further development of butter substitutes.

The soft drink industry, which has increased greatly in the United States, is making an extensive use of lactic acid, usually derived from sour milk and also obtainable from other sources. The acid is formed by those benevolent bacteria present in the Bulgarian sour milk drinks made famous by Metchnikoff as a means of prolonging life. The use of edible lactic acid in the potations prohibition has popularized, such as ginger ales and mild beers, would thus tend to prolong the span of life.

The slogan, "Use American Potash," was sounded by a representative of the United States Department of Agriculture, which is endeavoring to bring this fertilizing element within the reach of every farmer. Experts

reported that the American industry need have nothing to fear from the German potash companies which once practically monopolized the trade. The element is now being obtained in considerable quantities as a by-product of the making of cement. The announcement was also made that so many were the by-products obtained in the making of potash from kelp, a giant seaweed plentiful along the Pacific coast of the United States, that the kelp-potash industry, with which the Government has been experiment-

#### COLEMAN (Brand)

Terpeneless

### LEMON

and Pure High Grade  
VANILLA EXTRACTS

Made only by  
**FOOTE & JENKS**  
Jackson, Mich.

*Fieglers*

### Chocolates

Package Goods of  
Paramount Quality  
and  
Artistic Design

#### COMPUTING SCALES

adjusted and repaired  
Send them in  
Service guaranteed

W. J. KLING  
843 Sigsbee St., Grand Rapids, Mich.

# CANDY



The "DOUBLE A" Kind

Made by

People Who Know How

Our record of over fifty years of continuous growing business, not only in Michigan but all over the United States, speaks for itself.

You take no chances when you buy "Double A" Brand.

The Sign of  Good Candy

Made in Grand Rapids by

NATIONAL CANDY CO.  
**PUTNAM FACTORY**  
Grand Rapids, Michigan

Ask for a copy of our  
latest price list.

We are agents for LOWNEY'S  
in Western Michigan.

## Our 1920 Line of Holiday Merchandise is on Display in the Saginaw Auditorium

Located at the corner of James and Washington Sts., just in the next block south of Bancroft Hotel. We have never before displayed such a complete line in so pretentious a display room. We are sure that you will be more than delighted with the merchandise and the service offered by Mr. Hoskins, and his assistant, Mr. Schneider.

**Hazeltine & Perkins Drug Co.**  
Grand Rapids, Michigan



ing, can now be developed on a profitable basis.

The newly constituted Leather Section of the society developed improved processes in the tanning of hides for shoes and for industrial purposes which are likely to greatly increase the efficiency and speed of tanning processes and possibly contribute to a decrease in the prices of footwear.

The section devoted to rubber considered a new method of testing that elastic substance with the microscope which is considered revolutionary.

Taken all in all, the meeting is likely to have a far reaching effect not only upon applied chemistry, but upon all American industry.

#### Knew Better.

"What's that you said?"

"I said 'talk is cheap.'"

"Oh, I thought you said 'talc.'"

It must be that a clerk who is satisfied to excuse his mistakes by saying that the boss does it that way does not expect to be any better man than the boss.

#### Things To Forget.

Forget the slander you have heard,  
Forget the hasty, unkind word,  
Forget the quarrel and the cause,  
Forget the whole affair, because  
Forgetting is the only way.  
Forget the storm of yesterday.  
Forget the chap whose sour face,  
Forgets the smile in any place.  
Forget the trials you have had,  
Forget the weather if it's bad,  
Forget the knocker, he's a freak,  
Forget him seven days a week,  
Forget you're not a millionaire,  
Forget the gray streaks in your hair,  
Forget the home team lost the game,  
Forget the pitcher was to blame,  
Forget the coffee when it's cold,  
Forget the kick, forget to scold,  
Forget the plumber's awful charge,  
Forget the iceman's bill is large,  
Forget the coal man and his weighs,  
Forget the heat of summer days,  
Forget wherever you may roam,  
Forget the duck who wrote this poem.

If you cannot get the clerks to push certain slow sellers, you will do well to eliminate that class of goods from the stock.



## "Glenn Rock" Beverages

AMERICA'S FINEST BOTTLED

**Ginger Ale Root Beer "Sunshine"**  
**Orange Lemon Sarsaparilla**  
**Glenn Rock (Sparkling) Water**

When you offer "GLENN ROCK" BEVERAGES to your customers you have a feature selling argument to present. They are bottled at the "Spring" in Waukesha. This Spring is the oldest and most famous in Waukesha, Wisconsin—A city with a world-wide reputation for its wonderful health-giving spring waters.

Sell It By the Case "The Year Round"

**Judson Grocer Co.**

**Grand Rapids, Michigan**

## Use Citizens Long Distance Service



To Detroit, Jackson, Holland, Muskegon, Grand Haven, Ludington, Traverse City, Petoskey, Saginaw and all intermediate and connecting points.

Connection with 750,000 telephones in Michigan, Indiana and Ohio.

**CITIZENS TELEPHONE COMPANY**

## Wholesale Drug Price Current

Prices quoted are nominal, based on market the day of issue.

Acids		Almonds, Sweet,		Tinctures	
Boric (Powd.)	20 @ 29	imitation	85 @ 1 00	Aconite	@ 1 85
Boric (Xtal)	20 @ 29	Amber, crude	3 00 @ 3 25	Aloes	@ 1 65
Carbolic	35 @ 40	Amber, rectified	3 50 @ 3 75	Arnica	@ 1 75
Citric	1 25 @ 1 35	Anise	2 00 @ 2 25	Asafoetida	@ 3 90
Muriatic	4 @ 6	Bergamont	9 00 @ 9 25	Belladonna	@ 2 40
Nitric	10 @ 15	Cajeput	1 50 @ 1 75	Benzoin	@ 2 40
Oxalic	75 @ 85	Cassia	4 00 @ 4 25	Benzoin Compo'd	@ 3 15
Sulphuric	4 @ 6	Castor	2 15 @ 2 40	Buchu	@ 2 70
Tartaric	98 @ 1 10	Cedar Leaf	3 00 @ 3 25	Cantharides	@ 3 00
Ammonia		Citronella	1 50 @ 1 75	Capsicum	@ 2 30
Water, 26 deg.	12 @ 20	Cloves	4 50 @ 4 75	Cardamon	@ 1 50
Water, 18 deg.	10 @ 17	Cocanut	4 00 @ 4 25	Cardamon, Comp.	@ 1 35
Water, 14 deg.	9 @ 16	Cod Liver	3 90 @ 4 25	Catechu	@ 1 50
Carbonate	22 @ 26	Croton	2 25 @ 2 50	Cinchona	@ 2 40
Chloride (Gran)	20 @ 30	Cotton Seed	2 35 @ 2 55	Colchicum	@ 2 40
Balsams		Eigerson	10 00 @ 10 25	Cubebs	@ 3 00
Copaiba	1 00 @ 1 20	Eucalyptus	1 50 @ 1 75	Digitalis	@ 1 80
Fir (Canada)	2 50 @ 2 75	Hemlock, pure	2 00 @ 2 25	Gentian	@ 1 40
Fir (Oregon)	60 @ 80	Juniper Berries	8 00 @ 8 25	Ginger	@ 2 00
Peru	7 00 @ 7 25	Juniper Wood	3 00 @ 3 25	Guaiac	@ 2 80
Tolu	2 00 @ 2 25	Lard, extra	2 15 @ 2 25	Guaiac, Ammon.	@ 2 50
Barks		Lard, No. 1	1 90 @ 2 10	Iodine	@ 1 50
Cassia (ordinary)	45 @ 50	Lavender Flow	14 00 @ 14 25	Iodine, Colorless	@ 2 00
Cassia (Saigon)	75 @ 85	Lavender Gar'n	1 75 @ 2 00	Iron, clo.	@ 1 50
Sassafras (pow. 70c)	@ 65	Lemon	2 75 @ 3 00	Kino	@ 1 40
Soap Cut (powd.)	40c	Linseed boiled bbl.	@ 1 75	Myrrh	@ 2 25
	30 @ 35	Linseed bld less	1 85 @ 1 95	Nux Vomica	@ 1 90
Berries		Linseed raw bbl.	@ 1 75	Opium	@ 4 50
Cubeb	1 90 @ 2 00	Linseed raw less	1 83 @ 1 93	Opium, Camph.	@ 1 25
Fish	50 @ 60	Mustard, true, oz.	@ 2 95	Opium, Deodor'd	@ 4 50
Juniper	10 @ 20	Mustard, artifl. oz.	@ 75	Rhubarb	@ 2 70
Prickly Ash	@ 30	Neatsfoot	1 75 @ 1 95	Paints	
Extracts		Olive, pure	5 50 @ 6 00	Lead, red dry	15 1/4 @ 16
Licorice	60 @ 65	Olive, Malaga,		Lead, white dry	15 1/4 @ 16
Licorice powd.	1 20 @ 1 25	yellow	3 75 @ 4 00	Lead, white oil	15 1/4 @ 16
Flowers		Olive, Malaga,		Ochre, yellow bbl.	@ 2
Arnica	75 @ 80	green	3 75 @ 4 00	Ochre, yellow less	2 1/2 @ 6
Chamomile (Ger.)	80 @ 1 00	Orange, Sweet	12 50 @ 12 75	Putty	@ 5
Chamomile Rom	50 @ 60	Origanum, pure	@ 2 50	Red Venet'n Am.	3 @ 7
Gums		Origanum, com'l	1 25 @ 1 50	Red Venet'n Eng.	3 1/2 @ 7
Acacia, 1st	60 @ 65	Pennyroyal	3 00 @ 3 25	Vermillion, Amer.	25 @ 30
Acacia, 2nd	55 @ 60	Peppermint	10 00 @ 10 25	Whiting, bbl.	@ 3 1/2
Acacia, Sorts	35 @ 40	Rose, pure	24 00 @ 25 00	Whiting	4 @ 10
Acacia, powdered	45 @ 50	Rosemary Flows	2 50 @ 2 75	L. H. P. Prep.	3 75 @ 4 00
Aloes (Barb Pow)	30 @ 40	Sandalwood, E.		Miscellaneous	
Aloes Cape Pow	30 @ 35	I.	15 00 @ 15 20	Acetanalid	95 @ 1 15
Aloes (Soc Pow)	1 40 @ 1 50	Sassafras, true	3 00 @ 3 25	Alum	16 @ 20
Asafoetida	4 50 @ 5 00	Sassafras, art'l	1 50 @ 1 75	Alum, powdered and	
Pow.	6 75 @ 7 00	Spearmint	17 50 @ 17 75	ground	17 @ 20
Camphor	1 80 @ 1 85	Sperm	2 75 @ 3 00	Bismuth, Subni-	
Gualac	@ 1 40	Tansy	9 50 @ 9 75	trate	3 75 @ 4 00
Gualac, powdered	@ 1 50	Tar, USP	43 @ 60	Borax xtal or	
Kino	@ 85	Turpentine, bbls.	@ 1 85 1/2	powdered	11 1/4 @ 16
Myrrh, powdered	@ 1 00	Turpentine, less	1 95 @ 2 05	Cantharades, po	2 00 @ 2 50
Myrrh, Pow.	@ 1 50	Wintergreen, tr.	12 00 @ 12 25	Calomel	2 22 @ 2 30
Opium	11 50 @ 12 00	Wintergreen, sweet		Capsicum	38 @ 45
Opium, powd.	13 00 @ 13 60	birch	8 00 @ 8 25	Carmine	7 25 @ 7 60
Opium, gran.	13 00 @ 13 60	Wintergreen art	1 20 @ 1 40	Cassia Buds	50 @ 60
Shellac	1 75 @ 1 85	Wormseed	12 00 @ 12 25	Cloves	67 @ 75
Shellac Bleached	2 15 @ 2 25	Wormwood	16 00 @ 16 25	Chalk Prepared	16 @ 18
Tragacanth	6 50 @ 7 25	Potassium		Chloroform	55 @ 65
Tragacanth powd.	@ 50	Bicarbonate	55 @ 60	Chloral Hydrate	1 70 @ 2 10
Turpentine	35 @ 40	Bromide	1 10 @ 1 15	Cocaine	13 60 @ 14 05
Insecticides		Carbonate	92 @ 1 00	Cocoa Butter	70 @ 85
Arsenic	20 @ 30	Chlorate, gran'r	48 @ 55	Corks, list, less	40 %
Blue Vitriol, bbl.	@ 10	Chlorate, xtal or		Copperas, less	@ 05
Blue Vitriol, less	11 @ 16	powd.	28 @ 35	Copperas, less	@ 12
Bordeaux Mix Dry	18 @ 38	Cyanide	30 @ 60	Copperas, powd.	6 1/2 @ 15
Hellebore, White		Iodide	4 10 @ 4 25	Corrosive Sublim	2 01 @ 2 10
powdered	38 @ 45	Permanganate	1 15 @ 1 25	Cream Tartar	70 @ 75
Insect Powder	85 @ 1 25	Prussiate, yellow	50 @ 65	Cuttlebone	80 @ 90
Lead Arsenate Po	35 @ 55	Prussiate, red	1 85 @ 2 00	Dextrine	10 @ 15
Lime and Sulphur		Sulphate	@ 85	Dover's Powder	5 75 @ 6 00
Dry	12 1/2 @ 27	Roots		Emery, All Nos.	10 @ 15
Paris Green	48 @ 58	Alkanet	3 50 @ 3 75	Emery, Powdered	8 @ 10
Ice Cream		Blood, powdered	60 @ 75	Epsom Salts, bbls	@ 05
Arctic Ice Cream Co.		Calamus	60 @ 1 50	Epsom Salts, less	5 1/2 @ 10
Bulk, Vanilla	1 25	Elecampane, pvd.	22 @ 25	Ergot	@ 7 50
Bulk, Chocolate	1 35	Gentian, powd.	27 1/2 @ 35	Ergot, Powdered	8 @ 00
Bulk, Caramel	1 45	Ginger, African,		Flake White	15 @ 20
Bulk, Grape-Nut	1 35	powdered	29 @ 36	Formaldehyde, lb.	65 @ 75
Bulk, Strawberry	1 35	Ginger, Jamaica	57 1/2 @ 65	Gelatine	2 25 @ 2 40
Bulk, Tutti Fruiti	1 35	powdered	57 1/2 @ 65	Glassware, less	53 %
Bulk, Vanilla	1 40	Golden Seal, pow.	8 50 @ 8 80	Glassware, full case	58 %
Brick, Chocolate	1 40	Ipecac, powd.	4 75 @ 5 00	Glauber Salts, bbl.	@ 03 1/2
Brick, Caramel	1 60	Licorice, powd.	35 @ 40	Glauber Salts less	04 @ 10
Brick, Strawberry	1 60	Licorice, powd.	40 @ 50	Glue, Brown	21 @ 30
Brick, Tutti Fruiti	1 60	Orris, powdered	40 @ 45	Glue, Brown Grd.	19 @ 25
Brick, Vanilla	1 60	Poke, powdered	40 @ 45	Glue, White	35 @ 40
Brick, Chocolate	1 60	Rhubarb	2 25 @ 2 50	Glue, White Grd.	35 @ 40
Brick, Caramel	1 60	Rhubarb, powd.	@ 2 00	Glycerine	37 @ 55
Brick, Strawberry	1 60	Rosinwood, powd.	30 @ 35	Hops	1 60 @ 1 75
Brick, Tutti Fruiti	1 60	Sarsaparilla, Hond.		Iodine	5 70 @ 5 90
Piper Ice Cream Co.		ground	1 25 @ 1 40	Iodoform	7 00 @ 7 30
Bulk, Vanilla	1 25	Sarsaparilla Mexican,		Lead, Acetate	20 @ 30
Bulk, Chocolate	1 30	ground	@ 80	Lycopodium	4 00 @ 4 25
Bulk, Caramel	1 30	Squills	35 @ 40	Mace	85 @ 90
Bulk, Grape-Nut	1 30	Squills, powdered	60 @ 70	Mace, Powdered	95 @ 1 00
Bulk, Strawberry	1 35	Tumeric, powd.	25 @ 30	Menthol	10 00 @ 10 20
Bulk, Tutti Fruiti	1 35	Valerian, powd.	@ 2 00	Morphine	12 50 @ 13 20
Brick, Vanilla	1 40	Seeds		Nux Vomica	@ 30
Brick, Chocolate	1 40	Anise	35 @ 40	Nux Vomica, pow.	26 @ 35
Brick, Caramel	1 60	Anise, powdered	40 @ 45	Pepper black pow.	37 @ 40
Brick, Strawberry	1 60	Bird, ls	13 @ 19	Pepper, white	@ 50
Brick, Tutti Fruiti	1 60	Canary	13 @ 20	Pitch, Burgundy	20 @ 25
Brick, Vanilla	1 60	Caraway, Po.	30 @ 22 1/2	Quassia	12 @ 15
Leaves		Cardamon	2 25 @ 2 50	Quinine	1 22 @ 1 72
Buchu	5 50 @ 6 00	Celery, powd.	50 @ 45	Rochelle Salts	50 @ 55
Buchu, powdered	@ 6 00	Coriander powd.	25 16 @ 20	Saccharine	@ 40
Sage, bulk	67 @ 70	Dill	20 @ 30	Salt Peter	20 @ 30
Sage, 1/4 loose	72 @ 73	Fennell	30 @ 40	Selditz Mixture	40 @ 45
Sage, powdered	65 @ 60	Flax	12 1/2 @ 18	Soap, green	25 @ 35
Senna, Alex	1 40 @ 1 50	Flax, ground	12 1/2 @ 18	Soap mott castile	22 1/2 @ 25
Senna, Tinn.	30 @ 35	Foenugreek pow.	10 @ 20	Soap, white castile	@ 25 00
Senna, Tinn. pow.	35 @ 40	Hemp	10 @ 18	case	
Uva Ursi	25 @ 30	Lobelia	1 75 @ 2 00	Soda Ash	@ 2 75
Oils		Mustard, yellow	25 @ 40	Soda Bicarbonate	3 1/2 @ 10
Almonds, Bitter,		Mustard, black	40 @ 50	Soda, Sal	2 1/2 @ 5
true	16 00 @ 16 25	Poppy	@ 75	Spirits Camphor	@ 1 50
Almonds, Bitter,		Quince	1 50 @ 1 75	Sulphur, roll	4 1/2 @ 10
artificial	2 50 @ 2 75	Rape	15 @ 20	Sulphur, Subl.	5 @ 10
Almonds, Sweet,		Sabadilla	@ 35	Tamarinds	@ 1 25
true	1 75 @ 2 00	Sabadilla, powd.	30 @ 35	Tartar Emetic	1 25 @ 1 30
		Sunflower	16 @ 25	Turpentine, Ven.	50 @ 60
		Worm American	45 @ 50	Vanilla Ex. pure	1 50 @ 2 00
		Worm Levant	1 80 @ 1 90	Witch Hazel	1 60 @ 2 15
				Zinc Sulphate	1 @ 15



# GROCERY PRICE CURRENT

These quotations are carefully corrected weekly, within six hours of mailing, and are intended to be correct at time of going to press. Prices, however, are liable to change at any time, and country merchants will have their orders filled at market prices at date of purchase.

## ADVANCED

## DECLINED

### AMMONIA

Arctic Brand  
12 oz. 16c, 2 doz. box 3 00  
16 oz. 25c, 1 doz. box 2 00  
32 oz. 45c, 1 doz. box 3 25  
Moore's Household Brand  
12 oz., 2 doz. to case 2 70

### AXLE GREASE



25 lb. pails, per doz. 25 10

### BLUING

Jennings' Condensed Pearl  
Small, 3 doz. box 2 55  
Large, 2 doz. box 2 70

### BREAKFAST FOODS

Cracked Wheat, 24-2 4 85  
Cream of Wheat 9 00  
Grape-Nuts 3 80  
Pillsbury's Best Cer'l 2 90  
Quaker Puffed Rice 5 60  
Quaker Puffed Wheat 4 30  
Quaker Brkfst Biscuit 1 90  
Quaker Corn Flakes 3 35  
Ralston Purina 4 00  
Ralston Branzen 2 70  
Ralston Food, large 4 15  
Ralston Food, small 3 15  
Saxon Wheat Food 5 60  
Shred Wheat Biscuit 4 90  
Triscuit, 18 2 25

### Kellogg's Brands

Toasted Corn Flakes 4 10  
Toasted Corn Flakes  
Individual 2 30  
Krumbles 4 20  
Krumbles, Individual 2 00  
Biscuit 2 00  
Drinket 2 60  
Peanut Butter 3 65  
No. 1412, doz. 2 25  
Bran 3 60

### BROOMS

Standard Parlor 23 lb. 5 75  
Fancy Parlor, 23 lb. 8 00  
Ex. Fancy Parlor 25 lb. 9 50  
Ex. Fcy, Parlor 26 lb. 10 00

### BRUSHES

Scrub  
Solid Back, 8 in. 1 50  
Solid Back, 11 in. 1 75  
Pointed Ends 1 25

### Stove

No. 1 1 10  
No. 2 1 35

### Shoe

No. 1 90  
No. 2 1 25  
No. 3 2 00

### BUTTER COLOR

Dandelion, 25c size 2 00  
Perfection, per doz. 1 75

### CANDLES

Paraffine, 6s 16  
Paraffine, 12s 16 1/2  
Wicking 40

### CANNED GOODS

Apples  
1 lb. Standards 2 25  
No. 10 7 00

### Blackberries

3 lb. Standards 13 00  
No. 10 13 00

### Beans—Baked

Brown Beauty, No. 2 1 35  
Campbell, No. 2 1 50  
Fremont, No. 2 1 60  
Van Camp, 1/2 lb. 80  
Van Camp, 1 lb. 1 25  
Van Camp, 1 1/2 lb. 1 60  
Van Camp, 2 lb. 1 80

### Beans—Canned

Red Kidney 1 35@1 45  
String 1 35@2 70  
Wax 1 35@2 70  
Lima 1 20@2 35  
Red 95@1 25

### Clam Bouillon

Burnham's 7 oz. 2 50

### Corn

Standard 1 45@1 65  
Country Gentleman 2 00  
Maine 1 90@2 25

### Hominy

Van Camp 1 50  
Jackson 1 30

### Lobster

1/4 lb. 2 45  
1/2 lb. 4 60

### Mackerel

Mustard, 1 lb. 1 80  
Mustard, 2 lb. 2 80  
Soused, 1 1/2 lb. 1 60  
Soused, 2 lb. 2 75

### Mushrooms

Buttons, 1s, per can 1 40  
Hotels, 1s, per can 1 00

### Plums

California, No. 3 2 40

### Pears in Syrup

Michigan 4 50  
California 5 50

### Peas

Marrowfat 1 60@1 90  
Early June 1 45@1 90  
Early June sifd 1 75@2 40

### Peaches

California, No. 2 1/2 4 75  
California, No. 1 2 40  
Michigan, No. 2 4 25  
Pie, gallons 12 00

### Pineapple

Grated, No. 2 4 00  
Sliced No. 2 Extra 4 75

### Pumpkin

Van Camp, No. 3 1 60  
Van Camp, No. 10 4 60  
Lake Shore, No. 3 1 35  
Vesper, No. 10 3 90

### Salmon

Warren's 1 lb. Tall 4 10  
Warren's 1/2 lb. Flat 2 60  
Warren's 1 lb. Flat 4 25  
Red Alaska 3 90  
Med. Red Alaska 3 50  
Pink Alaska 2 25@2 40

### Sardines

Domestic, 1/4s 6 00@6 50  
Domestic, 1/2s 7 00@8 00  
Domestic, 3/4s 7 00@8 00  
California Soused 2 00  
California Mustard 2 00  
California Tomato 2 00

### Sauerkraut

Hackmuth, No. 3 1 50  
Silver Fleece, No. 3 1 60

### Shrimps

Dunbar, 1s doz. 2 10  
Dunbar, 1 1/2s doz. 3 75

### Strawberries

Standard No. 2 4 50  
Fancy, No. 2 5 50

### Tomatoes

No. 2 1 35@1 75  
No. 3 1 80@2 35  
No. 10 7 00

### CATSUP

Snider's 8 oz. 2 20  
Snider's 16 oz. 3 35  
Royal Red, 10 oz. 1 35  
Nedrow, 10 1/2 oz. 1 40  
Royal Red, Tins 10 00

### CHEESE

Brick 32  
Wisconsin Flats 30  
Longhorn 31  
New York 31  
Michigan Full Cream 30

### CHEWING GUM

Adams Black Jack 70  
Adams Bloodberry 70  
Adams Calif. Fruit 70  
Adams Chiclets 80  
Adams Sen Sen 70  
Adams Yucatan 70  
American Flag Spruce 70  
Beeman's Pepsin 80  
Beechnut 90  
Doublemint 70  
Juicy Fruit 70  
Spearmint, Wrigleys 70  
Zeno 65

### CHOCOLATE

Walter Baker & Co.  
Caracas 43  
Premium, 1/4s or 1/2s 56  
Walter M. Lowney Co.  
Premium, 1/4s 50  
Premium, 1/2s 50

### CIGARS

National Grocer Co. Brands  
El Rajah, Diplomat- 75 00  
El Rajah, Epicure, 50 75 00  
El Rajah, Ark, 50 75 00  
El Rajah, Epicure, 25 83 00  
El Rajah, Longfel- 95 00  
low, 50 95 00  
Odin, Monarch, 50 65 00  
Mungo Pk., Perfectos 75 00  
Mungo Park, African 90 00  
Mungo Park, Gold 100 00  
Stand, 50 105 00  
Mungo Park, Wonder 92 00  
Discount on Mungo Park.  
Lots of 500, \$1 per 1,000  
Lots of 1,000, \$2 per 1,000  
Lots of 2,500, \$3 per 1,000

### Worden Grocer Co. Brands

Harvester Line.  
Record Breakers, 50s 76 00  
Delmonico, 50s 76 00  
Panatella, 50s 76 00  
Epicure, 50s 112 50  
Favorita Extra, 50s 97 50  
Presidents, 50s 115 00

### Royal Lancer Line

Favorita, 50s 75 00  
Imperial, 50s 95 00  
Magnificos, 50s 112 50  
La Azora Line  
Washington, 50s 75 00  
Panatella Foil, 50s 75 00  
Aristocrats 75 00  
Perfecto Grande, 50s 97 50  
Opera, 50s 57 00  
Sanchez & Haya Clear  
Havana Cigars, Made in  
Tampa, Florida

### Diplomatics, 50s

95 00  
Rosa, 20s 115 00  
Bishops, 50s 115 00  
Reina Fina, 50s Tins 115 00  
Queens, 50s 135 00  
Worden's Special 150 00

### Ignacia Haya

Made in Tampa, Florida.  
Extra Fancy Clear Havana  
Delicados, 50s 120 00  
Primeros, 50s 140 00

### Rosenthal Bros.

R. B. Cigar (wrapped  
in tissue) 50s 60 00  
Lewis Single Binder 58 00

### Manilla Cigars

From Philippine Islands  
Lioba, 100s 37 50

### Other Brands

B. L., 50s 56 00  
Hemmeter Champions,  
50s 59 00  
El Dependo, 20s 37 50  
Court Royal, 50s 61 00  
Court Royal, 25 tins 61 00  
Knickerbocker, 50s 58 00  
Boston Straight, 50s 56 00  
Trans Michigan, 50s 58 00  
Templar, Perfecto,  
50s 100 00  
Iriquois, 50s 58 00

### CLOTHES LINE

Hemp, 50 ft. 3 00  
Twisted Cotton, 50 ft. 3 25  
Twisted Cotton, 60 ft. 3 90  
Braided, 50 ft. 4 00  
Sash Cord 5 25

### COCOA

Baker's 53  
Bunte, 15c size 55  
Bunte, 1/2 lb. 50  
Bunte, 1 lb. 48  
Cleveland 41  
Colonial, 1/4s 35  
Colonial, 1/2s 33  
Epps 42  
Hersheys, 1/4s 42  
Hersheys, 1/2s 40  
Huyler 36  
Lowney, 1/4s 48  
Lowney, 1/2s 47  
Lowney, 1/4s 47  
Lowney, 1/2s 48  
Lowney, 5 lb. cans 45  
Van Houten, 1/4s 12  
Van Houten, 1/2s 18  
Van Houten, 1/4s 36  
Van Houten, 1/2s 36  
Van Houten, 1s 65  
Wan-Eta 33  
Webb 33  
Wilbur, 1/4s 33  
Wilbur, 1/2s 33

### COCOANUT

1/4s, 5 lb. case Dunham 46  
1/4s, 5 lb. case 45  
1/4s & 1/2s, 15 lb. case 45  
6 and 12c pkg. in pails 4 75  
Bulk, pails 38  
Bulk, barrels 35  
48 2 oz. pkgs., per case 4 15  
48 4 oz. pkgs., per case 7 50

### COFFEE ROASTED

Bulk  
Rio 19@20  
Santos 30@35  
Maracabo 30@37  
Mexican 38  
Guatemala 38  
Java 50  
Bogota 38@41  
Peaberry 33

### Package Coffee

New York Basis  
Arbuckle 38 50

### McLaughlin's XXXX

McLaughlin's XXXX package coffee is sold to retailers only. Mail all orders direct to W. F. McLaughlin & Co., Chicago.

### Coffee Extracts

N. Y., per 100 10 1/2  
Frank's 250 packages 14 50  
Hummel's 50 1 lb. 10

### CONDENSED MILK

Eagle, 4 doz. 12 85  
Leader, 4 doz. 10 65

### EVAPORATED MILK

Carnation, Tall, 4 doz. 7 45  
Carnation, Baby, 8 doz. 6 80  
Pet. Tall 7 45  
Pet. Baby 5 10  
Van Camp, Tall 7 15  
Van Camp, Baby 5 00  
Dundee, Tall, doz. 7 15  
Dundee, Baby, 8 doz. 6 50  
Silver Cow, Tall 7 45  
Silver Cow, Baby 5 10

### MILK COMPOUND

Hebe, Tall, 4 doz. 5 80  
Hebe, Baby, 8 doz. 6 00  
Carlene, Tall, 4 doz. 5 70

### CONFECTIONERY

Stick Candy Pails  
Horehound 35  
Standard 35  
Cases  
Boston Sugar Stick 39

### Mixed Candy

Broken 37  
Cut Loaf 36  
Grocers 27  
Kindergarten 37  
Leader 36  
Premio Creams 49  
Royal 33  
X L O 29  
French Creams 39

### Specialties

Auto Kisses (baskets) 36  
Bonnie Butter Bites 36  
Butter Cream Corn 41  
Caramel Bon Bons 40  
Caramel Croquettes 38  
Cocoanut Waffles 35  
Coffy Toffy 42  
Fudge, Walnut 38  
Fudge, Walnut Choc. 39  
Champion Gum Drops 30  
Raspberry Gum Drops 30  
Iced Orange Jellies 34  
Italian Bon Bons 34  
AA Licorice Drops 34  
5 lb. box 2 15  
Manchus 34  
Nut Butter Puffs 36

### Chocolates

Assorted Choc. 44  
Champion 40  
Honeysuckle Chips 54  
Klondike Chocolates 47  
Nabobs 47  
Nibble Sticks, box 2 85  
Nut Wafers 47  
Ocoro Choc. Caramels 45  
Peanut Clusters 54  
Quintette 44  
Regina 39  
Victoria Caramels 45

### Gum Drops

Champion 30  
Raspberry 30  
Favorite 32  
Superior 31  
Orange Jellies 34

### Lozenges

A A Pep. Lozenges 39  
A A Pink Lozenges 39  
A A Choc. Lozenges 39  
Motto Lozenges 41  
Motto Hearts 41

### Hard Goods

Lemon Drops 39  
O. F. Horehound Drps 39  
Anise Squares 39  
Peanut Squares 40  
Rock Candy 50

### Pop Corn Goods

Cracker-Jack Prize 7 40  
Checkers Prize 7 40

### Cough Drops

Putnam Menthol 2 25  
Smith Bros. 2 00

### COOKING COMPOUNDS

Mazola  
Pints, tin, 2 doz. 7 00  
Quart, tin, 1 doz. 6 50  
1/2 Gal. tins, 1 doz. 12 25  
Gal. tins, 1/2 doz. 11 80  
5 Gal. tins, 1/4 doz. 15 30

### COUPON BOOKS

50 Economic grade 2 50  
100 Economic grade 4 50  
500 Economic grade 20 00  
1,000 Economic grade 37 50  
Where 1,000 books are ordered at a time, specially printed front cover is furnished without charge.

### CREAM OF TARTAR

6 lb. boxes 75  
3 lb. boxes 76

### DRIED FRUITS

Apples  
Evap'd, Choice, blk 17

### Apricots

Evaporated, Choice 36  
Evaporated, Fancy 45

### Citron

10 lb. box 50

### Currants

Packages, 15 oz. 22  
Boxes, Bulk, per lb. 22

### Peaches

Evap. Choice, Unpeeled 24  
Evap. Fancy, Unpeeled 26  
Evap. Fancy, Peeled 28

### Peel

Lemon, American 35  
Orange, American 36

### Raisins

Choice S'ded 1 lb. pkg. 24  
Fancy S'ded, 1 lb. pkg. 25  
Thompson Seedless, 1 lb. pkg. 26  
Thompson Seedless, bulk 24

### California Prunes

80-90 25 lb. boxes @15  
70-80 25 lb. boxes @16  
60-70 25 lb. boxes @17  
50-60 25 lb. boxes @20  
40-50 25 lb. boxes @24  
30-40 25 lb. boxes @28

### FARINACEOUS GOODS

Beans  
Med. Hand Picked 8 1/2  
California Limas 16 1/2  
Brown, Holland 6 1/2

### Farina

25 1 lb. packages 2 80  
Bulk, per 100 lbs. 2 80

### Hominy

Pearl, 100 lb. sack 5 50

### Macaroni

Domestic, 10 lb. box 1 10  
Domestic, broken bbls. 8 1/2  
Skinner's 24s, case 1 37 1/2  
Golden Age, 2 doz. 1 90  
Fould's, 2 doz. 1 90

### Pearl Barley

Chester 7 00

### Peas

Scotch, lb. 7  
Split, lb. 9

### Sago

East India 11

### Taploca

Pearl, 100 lb. sacks 11  
Minute, 8 oz., 3 doz. 4 05  
Dromedary Instant, 3 doz., per case 2 70

### FISHING TACKLE

#### Cotton Lines

No. 2, 15 feet 1 45  
No. 3, 15 feet 1 70  
No. 4, 15 feet 1 85  
No. 5, 15 feet 2 15  
No. 6, 15 feet 2 45

#### Linen Lines

Small, per 100 yards 6 65  
Medium, per 100 yards 7 25  
Large, per 100 yards 9 00

#### Floats

No. 1 1/2, per gross 1 50  
No. 2, per gross 1 75  
No. 2 1/2, per gross 2 25

#### Hooks—Kirby

Size 1-12, per 1,000 8



## HIDES AND PELTS

Hides	
Green, No. 1	14
Green, No. 2	13
Cured, No. 1	16
Cured, No. 2	15
Calfskin, green, No. 1	20
Calfskin, green, No. 2	18½
Calfskin, cured, No. 1	22
Calfskin, cured, No. 2	20½
Horse, No. 1	6 50
Horse, No. 2	5 50

Pelts	
Old Wool	50@1 00
Lambs	50@1 00
Shearlings	50@1 00

Tallow	
Prime	@ 7
No. 1	@ 6
No. 2	@ 5

Wool	
Unwashed, medium	@ 25
Unwashed, rejects	@ 15
Fine	@ 25
Market dull and neglected.	

HONEY	
Airline, No. 10	4 00
Airline, No. 15	6 00
Airline, No. 25	9 00

HORSE RADISH	
Per doz.	1 00

JELLY	
Pure, per pail, 30 lb.	6 25

JELLY GLASSES	
8 oz., per doz.	44

MAPLEINE	
1 oz. bottles, per doz.	1 75
2 oz. bottles, per doz.	3 00
4 oz. bottles, per doz.	5 50
8 oz. bottles, per doz.	10 50
Pints, per doz.	18 00
Quarts, per doz.	33 00
½ Gallons, per doz.	5 25
Gallons, per doz.	10 00

MINCE MEAT	
None Such, 3 doz.	
case for	5 60
Quaker, 3 doz. case	4 75

MOLASSES	
New Orleans	
Fancy Open Kettle	95
Choice	85
Good	65
Stock	28
Half barrels 5c extra	

NUTS—Whole	
Almonds, Terragona	35
Brazils, large washed	26
Fancy Mixed	32
Filberts, Barcelona	32
Peanuts, Virginia raw	16
Peanuts, Virginia,	
roasted	18
Peanuts, Spanish	25
Walnuts, California	39
Walnuts, French	

Shelled	
Almonds	65
Peanuts, Spanish,	
10 lb. box	2 75
Peanuts, Spanish,	
100 lb. bbl.	25
Peanuts, Spanish,	
200 lb. bbl.	24½
Pecans	95
Walnuts	35

OLIVES	
Bulk, 2 gal. kegs, each	4 50
Bulk, 5 gal. kegs each	10 50
Stuffed, 4 oz.	1 80
Stuffed, 15 oz.	4 50
Pitted (not stuffed)	
14 oz.	3 00
Manzanilla, 8 oz.	1 45
Lunch, 10 oz.	2 00
Lunch, 16 oz.	3 25
Queen, Mammoth, 19	3 50
oz.	
Queen, Mammoth, 28	6 75
oz.	
Olive Chow, 2 doz. cs.	2 50
per doz.	

## PEANUT BUTTER



## Bel-Car-Mo Brand

8 oz., 2 doz. in case	--
24 1 lb. pails	--
12 2 lb. pails	--
5 lb. pails, 6 in crate	--
10 lb. pails	--
15 lb. pails	--
25 lb. pails	--
50 lb. tins	--
100 lb. drums	--

## PETROLEUM PRODUCTS

Iron Barrels	
Perfection	19.7
Red Crown Gasoline	28.1
Gas Machine Gasoline	43.3
V. M. & P. Naphtha	29.7
Capitol Cylinder, Iron	
Bbls.	56.8
Atlantic Red Engine,	
Iron Bbls.	38.8
Winter Black, Iron	
Bbls.	21.8
Polarine, Iron Bbls.	61.8

FICKLES	
Medium	
Barrel, 1,200 count	16 00
Half bbls., 600 count	9 00
5 gallon kegs	4 00

Small	
Barrels	20 00
Half barrels	11 00
5 gallon kegs	3 80

Gherkins	
Barrels	23 00
Half barrels	15 00
5 gallon kegs	5 00

Sweet Small	
Barrels	30 00
5 gallon kegs	6 50
Half barrels	16 00

PIPES	
Cob, 3 doz. in box	1 25

PLAYING CARDS	
No. 90 Steamboat	2 25
No. 808, Bicycle	4 00
Pickett	3 00

POTASH	
Babbitt's, 2 doz.	2 75

PROVISIONS	
Barreled Pork	
Clear Back	48 00@49 00
Short Cut Clear	40 00@41 00
Pig	
Clear Family	48 00

Dry Salt Meats	
S P Bellies	32 00@34 00

Lard	
Pure in tierces 21½@22	
Compound Lard 18½@19	
80 lb. tubs	advance ½
69 lb. tubs	advance ½
50 lb. tubs	advance ½
20 lb. pails	advance ¾
10 lb. pails	advance ¾
5 lb. pails	advance 1
3 lb. pails	advance 1

Smoked Meats	
Hams, 14-16 lb.	38 @40
Hams, 16-18 lb.	37 @39
Hams, 18-20 lb.	36 @38
Ham, dried beef	
sets	41 @42
California Hams	24 @25
Picnic Boiled	
Hams	35 @40
Boiled Hams	60 @62
Mince Hams	18 @20
Bacon	35 @52

Sausages	
Bologna	18
Liver	12
Frankfort	19
Perk	14@15
Veal	11
Tongue	11
Headcheese	14

Beef	
Boneless	30 00@35 00
Rump, new	40 00@42 00

Pig's Feet	
¼ bbls.	1 90
¼ bbls., 35 lbs.	3 15
½ bbls.	10 00
1 bbl.	16 00

Canned Meats	
Red Crown Brand	
Corned Beef, 24 ls	3 90
Roast Beef, 24 ls	3 90
Veal Loaf, 48 ½s, 5 ½	
oz.	1 65
Veal Loaf, 24 ½s, 7 oz.	2 60
Vienna Style Sausage,	
48 ½s	1 40
Virginia, 24 ls	3 35
Potted Meat, 48 ½s	52½
ortted Meat, 48 ½s	90
Hamburger Steak and	
Onions, 48 ½s	1 75
Corned Beef Hash,	
48 ½s	1 75
Cooked Lunch Tongue,	
48 ½s	4 00
Cooked Ox Tongues,	
12 2s	22 50
Chili Con Carne, 48 ls	1 40
Pork and Beans, 24 2s	1 50
Sliced Bacon, medium	4 00
Sliced Bacon, large	6 25
Sliced Beef, 2 ½ oz.	2 20
Sliced Beef, 5 oz.	4 00

Mince Meat	
Condensed No. 1 car.	1 80
Condensed Bakers brick	30
Moist in glass	6 50

## Tripe

Kits, 15 lbs.	90
¼ bbls., 40 lbs.	1 60
¾ bbls., 80 lbs.	3 00

Casings	
Hogs, per lb.	@65
Beef, round set	19@20
Beef, middles, set	50@60
Sheep, a skin	1 75@2 00

Uncolored Oleomargarine	
Solid Dairy	28@29
Country Rolls	30@31

RICE	
Fancy Head	
Blue Rose	15 50

ROLLED OATS	
Monarch, bbls.	11 50
Rolls Avena, bbls.	13 00
Steel Cut, 100 lb. sks.	6 50
Monarch, 90 lb. sacks	6 40
Quaker, 18 Regular	2 70
Quaker, 20 Family	6 85

SALAD DRESSING	
Columbia, ½ pints	2 25
Columbia, 1 pint	4 00
Durkee's large, 1 doz.	5 80
Durkee's med., 2 doz.	6 75
Durkee's Picnic, 2 doz.	3 00
Snider's large, 1 doz.	2 40
Snider's small, 2 doz.	1 45

SALERATUS	
Packed 60 lbs. in box	
Arm and Hammer	3 55
Wyandotte, 100 ½s	3 00

SAL SODA	
Granulated, bbls.	2 15
Granulated, 100 lbs. cs	2 25
Granulated, 36 2 ½ lb.	
packages	2 60

SALT	
Solar Rock	
56 lb. sacks	75
Common	
Granulated, Fine	3 00
Medium, Fine	3 10



Per case, 24 2 lbs.	2 40
Five case lots	2 30

SALT FISH	
Cod	
Middles	28
Tablets, 1 lb.	3 20
Tablets, ½ lb.	1 75
Wood boxes	19

Holland Herring	
Standards, bbls.	19 50
Y. M. bbls.	22 50
Standards, kegs	1 20
Y. M. kegs	1 50

Herring	
K K K K, Norway	20 00
8 lb. pails	1 40
Cut Lunch	1 25
Scaled, per box	21
Boned, 10 lb. boxes	24

Trout	
No. 1, 100 lbs.	12
No. 1, 40 lbs.	
No. 1, 10 lbs.	
No. 1, 3 lbs.	

Mackerel	
Mess, 100 lbs.	25 00
Mess, 50 lbs.	13 25
Mess, 10 lbs.	2 95
Mess, 8 lbs.	2 30
No. 1, 100 lbs.	24 00
No. 1, 50 lbs.	12 75
No. 1, 10 lbs.	2 80

Lake Herring	
½ bbl., 100 lbs.	7 50

SEEDS	
Anise	45
Canary, Smyrna	12
Cardamon, Malabar	1 20
Celery	65
Hemp, Russian	10
Mixed Bird	13½
Mustard, yellow	23
Poppy	65
Rape	15

SHOE BLACKING	
Handy Box, large 3 dz.	3 50
Handy Box, small	1 25
Bixby's Royal Polish	1 25
Miller's Crown Polish	90

## SNUFF

Swedish Rapee 10c 8 for	64
Swedish Rapee, 1 lb. gis	85
Norkoping, 10c 8 for	64
Norkoping, 1 lb. glass	85
Copenhagen, 10c, 8 for	64
Copenhagen, 1 lb. glass	85

## SOAP

James S. Kirk & Company	
American Family, 100 7	85
Jap Rose, 50 cakes	4 85
Kirk's White Flake	7 00

Lautz Bros. & Co.	
Acme, 100 cakes	6 75
Big Master, 100 blocks	8 00
Climax, 100s	6 00
Climax, 120s	5 25
Queen White, 30 cakes	6 00
Queen Anne, 100 cakes	6 75
Lautz Naphtha, 100s	8 00

Swift & Company	
Classic, 100 bars 10 oz.	7 25
Swift's Pride, 100 9 oz	5 75
Quick Naphtha	7 50
White Laundry, 100	
8 ½ oz.	6 75
Wool, 24 bars, 6 oz.	1 95
Wool, 100 bars, 6 oz.	8 00
Wool, 100 bars, 10 oz.	13 00
Peerless Hard Water,	
50s	4 10
Peerless Hard Water,	
100s	8 00
Sunbrite Cleanser, 72s	3 25

Tradesman Company	
Black Hawk, one box	4 50
Black Hawk, five bxs	4 25
Black Hawk, ten bxs	4 00
Box contains 72 cakes. It is a most remarkable dirt and grease remover, without injury to the skin.	

Scouring Powders	
Sapallo, gross lots	11 00
Sapallo, half gro. lots	5 50
Sapallo, single boxes	2 75
Sapallo, hand	3 00
Queen Anne, 60 cans	3 60
Snow Maid, 60 cans	3 60

Washing Powders	
Snow Boy, 100 5c	4 00
Snow Boy, 60 14 oz.	4 20
Snow Boy, 24 pkgs.	6 00
Snow Boy, 20 pkgs.	7 00

Soap Powders	
Johnson's Fine, 48 2	5 75
Johnson's XXX 100	5 75
Lautz Naphtha, 60s	3 60
Nine O'Clock	4 25
Oak Leaf, 100 pkgs.	6 50
Old Dutch Cleanser	4 50
Queen Anne, 60 pkgs.	3 60
Rub-No-More	5 50

## CLEANSERS.

# KITCHEN KLENZER



80 can cases, \$4.40 per case

SODA	
Bi Carb, Kegs	4

Whole Spices	
Allspice, Jamaica	--- @18
Cloves, Zanzibar	--- @60
Cassia, Canton	--- @30
Cassia, 5c pkg., doz.	--- @40
Ginger, African	--- @15
Ginger, Cochin	--- @20
Mace, Penang	--- @75
Mixed, No. 1	--- @17
Mixed, No. 2	--- @16
Mixed, 5c pkgs., doz.	--- @45
Nutmegs, 70-8	--- @50
Nutmegs, 105-110	--- @45
Pepper, Black	--- @30
Pepper, White	--- @40
Pepper, Cayenne	--- @22
Paprika, Hungarian	---



### Some Pertinent Thoughts on Commercial Honesty.

Grandville, Aug. 17—Honesty in business is recognized as one of the prime factors in a successful prosecution of the work, and yet the cynical man often speaks lightly of the moral fiber of those in the mercantile field, assuming with an air of superior wisdom and self satisfaction that they are all dishonest.

Once there was a man who had been a merchant in a small town for a score of years, who, after holding the fort for a long time as the only dealer in his bailwick, came out with a statement that, as it was necessary in order to compete with rival dealers, that he short-weight his customers and do various low down tricks, he had chosen to remain honest and quit the business.

"It is absolutely impossible to stay in the store business and not be a liar and a cheat," declared this worthy man. "I have managed all right as long as I was the only store-keeper in this burg, but latterly, with several others contesting the field, there is no way to live by selling goods without selling your customer at the same time. Since I won't cheat, I shall quit the business." And he did.

At the time I thought this man had warped ideas with regard to the ethics of merchandising, and I have not been led to change my belief since the day "honest John" quit dead and went into retirement, to live out his remaining days in the comforts of a home his careful methods during a long life had insured him.

That men in the business world are any different than those engaged in farming, labor or sailing the salt seas is hardly tenable ground, and we must admit that no better class of men live than the retail merchants of to-day. Many a poor fellow, down and out because of hard luck, has cause to credit some anathemized middleman for giving credit when the world looked dark with no ray of light above the horizon.

I can personally testify to this, and shall never go back on those friends in the business world who have demonstrated the fallacy of that oft-repeated lie that "there's no friendship in business." Some of the best friends I know were among those engaged in the mercantile trade.

As in every other line of endeavor, there are black sheep in trade, but I contend that these are the exception and not the rule. Rivalry in business does not necessarily mean personal enmity; far from it. There are those who envy the success of a business competitor, yet let the pinch come and the brotherhood of man will assert itself as in every other walk in life.

When it comes to raising money for the public good, for charitable purposes, along any line of endeavor that commends itself to the best good of the people, you will find the meligned middleman there every time.

In church work they are among the most worthy contributors, and in many parts of the country community churches are springing up, fostered by the men who sell goods over the counter. During the war period no more patriotic citizens were to be found in the nation than the retail merchants in both the small and large centers of trade.

Go where you will and you will find the merchant vieing with the professional man and farmer in the fostering of good works. No stronger advocates of good roads exist. It was the small town merchant who first made plain to the farmer the necessity for good roads for the betterment of himself and family.

With the advent of good roads, farm property has been enhanced in value, and nobody dare suggest to the tiller of the soil a return to the old dirt road system when fall and spring were the dreaded seasons of the year. Marketing has now become a pleasure rather than a dread, while city village and country have been brought into closer relations than ever before.

Jealousies which once existed be-

tween the small town and country have been reduced to a minimum since the improved methods of locomotion have fetched farmer and merchant into closer contact. The business man and farmer are and should ever be friends whatever interested politicians and red ranters may say to the contrary.

That honesty is the best policy has come to be regarded as a fact and there are less disagreements among merchants and patrons than ever before.

In small communities it is sometimes a hard matter to keep church and Sunday school going without applying to non-church members to aid. The man in business, invariably subscribes liberally to the cause.

There are towns where the minister is almost wholly supported by the merchants of the place, while at the same time members of the church never patronize the local dealer, finding it to their interest (?) to send all their money to the mail order houses for both groceries and dry goods.

The beauty of it all is that the merchant pays his assessment for support of the preacher with a smiling face, never once intimating that he would like the patronage of these good christians who send their money abroad for goods that he is himself selling.

Old Timer.

### Refusal To Ship on Contract.

The New Jersey Court of Errors and Appeals, in the case of the Corn Products Refining Co. vs. Anna B. Rasola, et al., have rendered the opinion, that where a vendor contracts to deliver goods and allows the buyer credit for a term agreed upon and by the same writing reserves the right (if the financial responsibility of the buyer becomes unsatisfactory to the seller) to withdraw the credit and demand cash payment for security before shipment of the goods, then the question of satisfaction as to the buyer's responsibility is to be settled by the seller before he parts with the goods. There must, however, be want of satisfaction with the buyer's financial responsibility and the refusal to ship without payment or security must be based upon that reason alone.

In this case the plaintiff entered into a written contract by the terms of which the plaintiff agreed to sell the defendant 500 cases of so-and-so to be delivered within sixty days after delivery of order. The terms of payment were thirty days net or two per cent. discount for cash if payment were received by the seller within ten days from date of invoice, subject, however, to the following stipulations:

"If at any time before the shipment, the financial responsibility of the buyer becomes impaired or unsatisfactory to the seller, cash payment or satisfactory security may be required by the seller before shipment."

Under this agreement the plaintiff shipped to the defendant 200 of the cases contracted for, dating invoice November 12, 1918. The defendant on the 26th day of November requested the delivery of the balance of the cases contracted for. The plaintiff refused to honor the request, and the defendant, claiming a breach of contract, refused to pay for the cases delivered. The plaintiff then brought suit and recovered a judgment for the delivered goods at the contract rate, the court directing the jury to return a verdict for the plaintiff.

The facts are that the plaintiff had

# WHITE HOUSE

DWINELL-WRIGHT COMPANY  
BOSTON — Principal Coffee Roasters — CHICAGO

## COFFEE and TEA

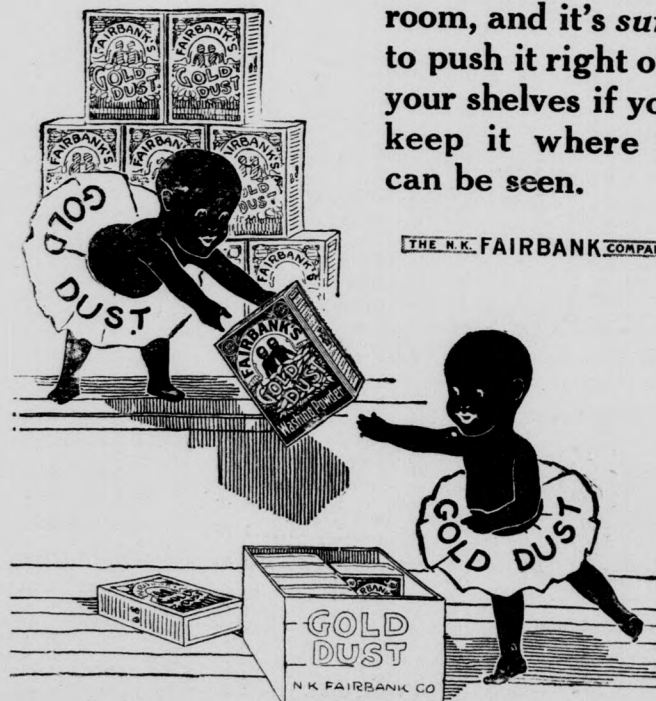
A  
MIGHTY GOOD  
PAIR  
FOR YOU  
TO "DRAW TO"

NONE BETTER AT ANY PRICE

Distributed at Wholesale by  
**JUDSON GROCER CO.**  
GRAND RAPIDS, MICH.

Advertising  
brings Gold Dust  
out of your store-  
room, and it's sure  
to push it right off  
your shelves if you  
keep it where it  
can be seen.

THE N. K. FAIRBANK COMPANY





been doing business for some time with the defendant, limiting the credit at \$3,000. To comply with the order of November 26th would have meant the extension of credit to about \$9,000.

It had been the practice of the defendant to discount bills within ten days to the extent of at least 75 per cent. of the purchases, but no discount had been made in the present case when the request was made that the plaintiff ship the residue of the cases contracted for.

The trial court held, that under this contract the seller had a right to require cash payment or security before further shipments, if the financial responsibility of the buyer had become unsatisfactory to the seller, and that the undisputed facts showed a sufficient basis to sustain a want of satisfaction with the financial responsibility of the buyer to justify the seller in exercising the option reserved in the contract. The court states that the willingness of the seller to extend credit upon being satisfied with the financial responsibility of the buyer must to a large extent be committed to the judgment of the seller, and when the responsibility of the buyer becomes unsatisfactory to the seller, the latter may require cash payment or satisfactory security before delivery of the goods contracted for that the vendor is entitled to the benefit of his contract, and if for any reason not pretended or unreal he becomes dissatisfied with the financial responsibility of the debtor he may invoke

his contract and refused to ship until secured according to the terms of the contract.

The court added, that in the case before it, the testimony is interpreted that the refusal by the plaintiff to make further shipment was because the plaintiff had become dissatisfied with the financial responsibility of the buyer, and not for any other reason. It appears that the plaintiff was perfectly willing to ship the goods upon demand if secured; so that there was no jury question open on that subject; it was simply a case where the seller had become dissatisfied with the financial responsibility of the buyer.

The court stated that where a vendor delivers goods and allows the buyer credit for a term agreed upon and by the same writing reserves the right to withdraw the credit and demand cash payment or security before the shipment of the goods, if the financial responsibility of the buyer becomes unsatisfactory to the seller, the question of the satisfaction of the seller with the buyer's financial responsibility is to be settled before he parts with the goods; but there must be a real want of satisfaction with the buyer's financial responsibility, and the refusal to ship without payment or security must be based upon that reason alone.

Keep your stock slick and in order, but don't be so obvious about it that nobody dares touch anything for fear of getting in wrong with the management.

**DIAMOND  
CRYSTAL**

*The Salt  
that's all salt.*

**DIAMOND CRYSTAL SALT CO.,  
ST. CLAIR, MICHIGAN.**

## BUSINESS WANTS DEPARTMENT

Advertisements inserted under this head for five cents a word the first insertion and four cents a word for each subsequent continuous insertion. If set in capital letters, double price. No charge less than 50 cents. Small display advertisements in this department, \$3 per inch. Payment with order is required, as amounts are too small to open accounts.

### THE SAME BRAINS

that sold \$4,500 in one day for Vic. Anderson & Sons, Rockford, Ill., clothiers, in June; \$20,000 for J. D. Merner, dry goods, at Hespeler, Ont. in July in 13 days; \$5,000 worth of shoes for H. Bedford, Charlevoix, in August—these same brains and this same sales system is available to any merchant of the better class who wants to reduce his stock or close it out entirely at a profit. For particulars write A. E. Greene, 403 State St., Traverse City, Mich.

### CASH REGISTER FOR SALE

Our No. 736-G National Cash Register. Prints detail slip. Records number of sales and number of customers.  
Register was bought new for \$275 from factory ten months ago. Will furnish original invoice. Have closed retail department and no further use for it.  
Will sell cash or terms.  
See Creamery & Produce Co., See, Michigan

If you want to sell or exchange your business, no matter where located, write Black, 130th St., Chippewa Falls, Wisconsin. 980

For Sale—Furniture and eight-year lease forty-room hotel in one of the best thriving towns in Michigan. Good reason for selling. Address No. 4, care Michigan Tradesman. 4

For Sale—Old established business of dry goods, furnishings, shoes and groceries. Will inventory about \$10,000. Can reduce stock. Located in good small town about 50 miles from Grand Rapids, surrounded by excellent farming community. Doing splendid business. Brick building also for sale. Address No. 5, care Michigan Tradesman. 5

If you are thinking of going in business, selling out or making an exchange, place an advertisement in our business chances columns, as it will bring you in touch with the man for whom you are looking—THE BUSINESS MAN.

For Sale—Grocery store and residence combined on one of the principal streets in Port Huron, overlooking St. Clair river. Good paying business, worth looking into. F. A. Williams, 2118 Military St., Port Huron, Mich. 8

For Sale—Stock of groceries, drugs and crockery, one of the best chances in South-western Michigan. A live town, surrounded by fine farms. This business has been established forty years. Will invoice around \$9,000. Address No. 12, care Michigan Tradesman. 12

Wanted—Retail store, or any paying business—Illinois, Indiana, Michigan, Wisconsin or Iowa. Give description. R. Jones, 2326 VanBuren St., Chicago. 13

For Sale—Grocery and meat market in Battle Creek, \$45,000 business last year. Up-to-date fixtures. Invoice about \$45,000. Good reason for selling. Address No. 14, care Michigan Tradesman. 14

MIDLAND, MICHIGAN—The best gent's furnishing, tailoring and cleaning store in Michigan, doing a large business. \$3,500 will handle it. Lewis E. Easley, Midland, Mich. 17

HOTEL PROPERTY FOR SALE—Rental from business rooms \$55 per month. Price, terms, business, etc. right. No opposition. Address F. E. Farr, Proprietor, Bronson, Mich. 978

For Sale—Chandler & Price 10 x 12 Gordon for \$200. In use every day, but wish to install larger machine. Tradesman Company. 2

For Sale—Complete stock of dry goods and groceries. Store doing good business. Best location in town of 700. Electric lights, factories, good schools and churches. Address No. 2, care Michigan Tradesman. 2

HELP AND POSITIONS FURNISHED—in all manufacturing, business, and professional lines. Properties bought and sold on commission. American Business Exchange, Box 227, Benton Harbor, Mich. 974

For Sale—Stock of groceries, shoes, dry goods and men's furnishings. Stock will inventory around \$12,000; also store building, 26 x 85 feet, together with four lots with barber shop which rents for \$52 per year, and ice house, 18 x 30 feet. Price on buildings \$4,000 at inventory. Will take in trade one-half in real estate, balance cash. George E. Seaman, Bailey, Mich. 975

WANTED—A-1 Salesman for Illinois, Iowa, Wisconsin, Ohio, Indiana, Michigan. Advertised line, sold by drug and hardware trade. Apply at once. PARSONS CHEMICAL WORKS, Grand Ledge, Mich. 997

**Butcher Wanted — By  
Sept. 1. All around man.  
Good wages. Married  
man preferred. A. S. Bur-  
rows, Grayling, Mich.**

DRUG STORE—In prosperous farming country, on Mackinaw Trail, the main trunk line leading to the northern resorts. Modern drug fixtures, soda fountain, Rexall, Kodak, Phonograph agency. Sales over \$12,000 in 1919. Will go \$16,000 to \$17,000 this year. Side line that will net \$1,000 profit a year. Inventory, including stock, fixtures and building, about \$9,000. Will take 1/4 down, balance on good security. Business will bear the closest investigation. Address No. 18, care Michigan Tradesman. 18

FOR SALE—Up-to-date retail hardware store, established fifty years in Southern port city of 75,000. Invoices about \$40,000. On account of death of former owner, going business can be bought, including good will and trade name. Address K. O. Reid, Agent, 302 Church St., Nashville, Tenn. 19

Wanted—An experienced salesman in dry goods and floor coverings for the leading store in Southern Michigan city of 6,000. State experience had and give references. Address No. 20, care Michigan Tradesman. 20

FOR SALE—Old established hardware business in Eastern Michigan. Stock and equipment about \$14,000. Will have one local competitor this fall, where we had had two heretofore. Country trade in good farming section. Must sell before winter and go to warmer climate. This is an excellent location for a hustler. Address Crandall Hardware Co., Imlay City, Michigan. 21

FOR SALE—Only jewelry business in thriving factory town. Invoice \$2,500. Reason for selling, ill health. Address P. K. Jensen, Rockford, Mich. 22

For Sale—Good proposition: half or whole interest in a good live hardware store, fine manufacturing and farming district. Nicely located. Address No. 23, care Michigan Tradesman. 23

For Sale—Stimpsons Detroit Automatic Grocery Scale, 30 lbs. capacity. In A-1 condition, in use only short time when party closed out groceries. Inquire of John N. Brice, Carson City, Michigan. 24

I want to buy a good grocery business. Southeastern Michigan preferred. F. C. Harlow, Kego Harbor, Mich. 25

For Quick Sale—In the best location in a town of over 4,000, in Northern Michigan, a \$7,000 stock of dry goods, men's furnishings, shoes and floor coverings, also store building and residence. Owner wishes to retire. A good chance for a live wire. Address No. 26, care Michigan Tradesman. 26

For Sale—Clean grocery stock and good fixtures in a live town of 10,000 population. Doing about \$60,000 business this year. Stock will invoice about \$6,000. Fixtures \$1,600. In building 25 x 90. Can buy or lease building. Two blocks from nearest grocery. Address Carlson & Butcher, 1435 Peck St., Muskegon Heights, Mich. 976

Pay spot cash for clothing and furnishing goods stocks. L. Silberman, 106 E. Hancock, Detroit. 566

ATTENTION MERCHANTS—When in need of duplicating books, coupon books, or counter pads, drop us a card. We can supply either blank or printed. Prices on application. Tradesman Company, Grand Rapids. 2

If you want to reduce or close out your stock, write the "Big Four" auctioneers, Fort Pierre, South Dakota. 994

### CASH REGISTERS REBUILT CASH REGISTER CO. (Inc.)

122 North Washington Ave.,  
Saginaw, Mich.

We buy sell and exchange repair and rebuild all makes.  
Parts and supplies for all makes.

BANISH THE RATS—Order a can of Rat and Mouse Embalmers and get rid of the pests in one night. Price \$3. Tradesman Company, Grand Rapids Michigan.

Will pay cash for whole stores or part stocks of merchandise. Louis Levinsohn, Saginaw, Mich. 998

For Sale—Grocery and meat market, centrally located in Grand Rapids. Sales exceed \$50,000 per year. Stock \$3,500 to \$4,000, rent reasonable, with lease. Good Reason for Selling. Address No. 999, care Michigan Tradesman. 999



## WATCH YOUR STEP.

## Seasonable Advice For the Wise and Prudent Grocer.

Although the question, "What is a profiteer?" still remains unanswered—much to the disgust of sundry reformers and the relief of most grocers—it is the season when the prudent grocer will do well to "watch your step." The energetic flying squadrons and other flying bugs of the reformer type are abroad in the land and redoubling their efforts to attain glory by bagging a few iniquitous grocers.

For instance, one reads in the daily papers about acres of this or that vegetable or fruit going to waste because the profiteers won't pay reasonable prices to the farmers; also comparisons of the prices paid the farmers for garden truck and the enormous prices charged for the same in the corner market.

Long since the city, State and the Federal Governments established various schemes for bringing supply and demand into concert, but without success. No one has yet been able to take a rapidly ripening crop, a vagarious public appetite, a lot of crazy weather, limited shipping, receiving and holding facilities and make supply and demand exactly balance. Deductions based on condition in the field are no criterion as to the condition in the market. It's all very well to sympathize with the farmer for not being able to sell what ripens in a given day, but it by no means should follow that consumer—or his agent, the retailer—should be cursed because he doesn't care to buy what, or all of it, the farmer may want to sell.

The flaws in criticising food merchandising are those which do not appear on the surface. No one can tell just what amount of this or that he can sell before it spoils. No grocer can buy a sixty-pound tub of butter and weigh out sixty pounds to the consumer; nor all the poundage of any bulk commodity he buys. He must add all his wastes to his fixed overhead.

On the other hand, it may be wasteful to plow good food into the ground instead of sending it to market—wifful waste makes woeful want—but if the consumer won't pay a price for it that justifies picking and packing and shipping and selling, there is no known remedy for the situation. Not even the wonderful economy of the cannery can compensate for it. The farmer grows acreage commensurate to the expected needs of the packer, but crop plethora or failure is a factor which knocks out all calculations; also the canner's. This year there is bound to be waste, because the crops are ripening faster than any cannery can take care of them, or consumer demand absorb them. Apparently there is no help for it.

Wherefore, the "profiteer" finds a loophole of excuse. But the plain fact is that if he is a wise merchant he will take special care in times like these to keep as far away from accusation as possible, rather than skim as close to the edge of public criticism as he thinks he can.

"Seventh and lastly," says President Sears of the National Canners' As-

sociation in commenting on the trade co-operation with the canners in their certification plan, "practically all wholesale grocers who merchandise canned goods under canners' trademarks and brands are for this movement to-day." And then he adds that most of the jobbers selling private brands are also for it.

The distinction plus the relegation to position of seventh magnitude is not without its significance, and the situation is worth watching. It brings out one of the salient evolutionary features of the whole scheme of canners' inspection and certification, broader than the mere question of whether sanitary methods and assuredly honest products are desirable. In fact it is not surprising that jobbers should have hesitated to co-operate fully in the scheme, and by no means does it indicate opposition to the spirit of the enterprise.

The plain fact of the case is whether the canner or the jobber shall be the sponsor for the goods sold the retailers and consumers. It is the old problem of the "specialty," intensified by a fight for life on the part of the distributor. Not until recent years did the canner become what the Socialists prefer to call "class conscious." They were content to pack goods for the jobber, take their money and leave the marketing to the buyer. The result was that in thousands of instances the community has known canned foods by the reputation of the jobber in its midst, who might have them packed wherever he pleased without restraint. But now the canner has discovered that if his name can be attached to his reputation goods his reputation will benefit and the consumer will know who packed the goods and be moved more by that consideration than the name of the distributor.

Of course the certification does not identify the canner—at least not so that the consumer would get the facts—but it does divide canned foods into two classes, certified and otherwise packed. The jobber fears that if the certified goods get the upper hand in the consumers' minds the others will be taboo and the trade will in common defense be obliged to patronize only such canners as use the association label. The jobber is not really opposed to the sanitation and guarantee of quality, but thousands of them do regard the label under the circumstances as somewhat of a challenge and therefore to be met with an attitude of caution if not open antagonism.

## KNOCKS AT DOOR ONLY ONCE.

If England sells less coal, she must sell more of other things to keep herself economically solvent. If other countries lack coal, they must sell other things to buy coal. The brutality and economic folly of embargoing coal ought to be too plain to argue. It would probably fail, and if it succeeded it would cost us more in loss of coal profits and cheap imports than any reduction of the price of coal would advantage us. Our miners who are complaining that the mines work too few days ought to have plenty of work. Our shipping, tied up by hundreds, ought to have full cargoes go-

ing and coming for a few years at least. Our railways ought to have full earnings. Here are profits not made by profiteers which would swell the wage fund in many ways.

The case is the same with food. Never was there such a combination of quantity and quality in the United States, and never was it clearer that we must seek our profit less in cheap food than in purchases of other goods, sold to us by the needy in other lands, at whatever concession in price necessary to feed themselves. The International Institute of Agriculture reports that the world's total production averaged for five pre-war years 52 million metric tons, and for the five war years averaged 41.6 million. The decrease in European yields during the war averaged ten million tons, and was offset by increases outside Europe of eight million tons. Even that shortage of two million tons would not be disastrous under normal conditions, but it happens to be focused on us as the only source of supply under the mingled conditions of shortage of food and transportation. If we consume our abundance, we shall have cheap food at the cost of declining trade. We shall not deny ourselves cheap food because our hearts bleed for the alien hungry, but because it is better business to feed them and pay more for our food.

The case is the same with cotton. Once more it may be said that the prices of these and all other necessities are interchangeable, compensatory, not only in domestic but in world markets. For the war period the world has consumed more cotton than it has produced, and is now consuming 21,000,000 bales, with a demand in sight for 10,000,000 more bales in each decade. Before the war we supplied about one-fifth of the world's demands. During the war we supplied 37 per cent., and we shall supply what we choose of the world's increasing demand for the fiber which clothes a larger part of the human race than any other. There are those who think that we have reached the peak of production. That only emphasizes the fact that the prospect of cheap cotton is remote unless reached through depression of trade. There is talk of cheap wool and depression in the textile industry. It cannot go far unless cotton cheapens, for the world demand for the cheapest clothing is far greater than the de-

mand of the highly paid consumers of silk and wool.

These considerations are not interesting to those who take short views and think that the prices of the day are most important. The long view must be the world view, for "the period of our exclusiveness is past." There never was such a summons to profit through service as now. Those who think that the reduction of the cost of living by consuming rather than by selling our surplus is compensation for slacking in supplying world wants fail to recognize the opportunity which knocks at every man's door once, and it is said only once.

## Stock Fire Insurance Agents Still Collecting Surcharge.

Hancock, Aug. 16—I find, in traveling through the Upper Peninsula, that many of the agents for stock fire insurance companies have not paid back the surcharge they criminally collected between June 25 and Sept. 1, 1919. Many of the merchants know nothing about it, nor do they know what a fight you made to get it off. Some agents continued to write policies and charge it after Sept. 1, 1919, when the companies had agreed to take it off themselves. I claim and tell the merchants that any insurance company which penalized its customers by making any surcharge after June 25, 1919, should, according to the agreement the stock companies entered into with the State Insurance Commissioner, immediately return the ill-gotten gains to the policy holder. You would hardly think it, but a man who was in a store at L'Anse, where I was explaining it said: "Why, I just renewed a policy on my house last week and the agent added the surcharge." I believe it would be a good thing to again publish in the Tradesman the fact that all surcharge collected any time after June 25, 1919, must be returned to the policy holder. It is his by right and they should pay it back and interest on it for the time they have had it. I find there is no doubt a large amount has not been returned.

S. A. Sheldon.

The Tradesman is assured by a mutual insurance representative who recently made a trip through the Upper Peninsula that very few agents have returned the surcharge, as they were instructed to do by the State Insurance Commissioner, showing very plainly that too many stock fire agents are criminals, emulating the stock fire insurance company managers in defying the law and setting at variance the decisions of the courts and the acts of the Legislature.

It is a little unfortunate that the State Insurance Commissioner is just now too busy making slates and boosting the fortunes of the crumbling Sleeper regime to give such violations of the law the attention they deserve.

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