

MICHIGAN TRADESMAN

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Thirty-Eighth Year

GRAND RAPIDS, WEDNESDAY, OCTOBER 6, 1920

Number 1933

KEPT BEHIND

I didn't begin with askings;
I took my job and I stuck;
And I took the chances they wouldn't,
An' now they're calling it luck.

And they asked me how I did it,
And I gave 'em the Scripture text,
"You keep your light so shining
A little in front o' the next!"

They copied all they could follow,
But they couldn't copy my mind,
And I left 'em sweating and stealing
A year and a half behind.

Kipling.

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

**BRAND
(NU)
BRAND**

TRADE MARK
BRANDNU

Continental Seed Company

Lock Drawer 730
CHICAGO, U. S. A.

The Machine
you will
eventually
Buy



VICTOR

is a high class adding and listing machine, scientifically constructed along standard lines and sold at a minimum cost. You can PAY more, but cannot purchase better value.

M. V. Cheesman, State Distributor,
317 Houseman Bldg.

Grand Rapids, Michigan

135.00 ALL MACHINES
FULLY GUARANTEED



**Package Sugar
Means Efficiency**



Grocers who handle Franklin Package Sugars are enabled to have cleaner, neater, more attractive stores because of the elimination of bulk containers, spillage and waste.

They save the clerks' time which can be devoted to window dressing and other store work of the kind that helps sell goods.

The Franklin Sugar Refining Company
PHILADELPHIA

"A Franklin Cane Sugar for every use"

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



**Red Crown
TRADE WINNER**

**Hamburger Steak
and Onions**

"A Smacking Good Treat"

Sells Fast and Repeats

The housewife likes it
because she has found it

Convenient,
Economical and
Nourishing.

Sold by
Wholesale Grocers

Acme
Packing Company
Chicago, U. S. A.



FLEISCHMANN'S YEAST
Helps Success

It is tuning up a lot of good fellows to concert pitch and making them stick.

It seems to make you feel like a dash into the big breakers—a ride over the mountains—and a brisk "rub-down" all in one.

Its the vitamine content, and the other beneficial things that Fleischmann's Yeast contains, that does the trick. Tell your customers about it!

THE FLEISCHMANN COMPANY

The Way to Take Yeast
Yeast has an appetizing, creamy taste. You eat from one-half to a whole cake 3 times a day before meals; or take it crumbled in water, fruit juices, or milk. Yeast is not a drug or medicine. It is a food and a tonic, and as such should be taken persistently for best results.



Braender Bull-dog
Extra Ply Cord Tire

**BRAENDER
TIRES**

Champion of the Road

"First Because They LAST"

BRAENDER RUBBER & TIRE CO.

Factory—Rutherford, N. J.
Branches—New York, Philadelphia
Chicago, San Francisco

MICHIGAN TRADESMAN

Thirty-Eighth Year

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MICHIGAN TRADESMAN

(Unlike any other paper.)
Frank, Free and Fearless for the Good
That We Can Do.
Each Issue Complete in Itself.

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly by

TRADESMAN COMPANY.

Grand Rapids.

E. A. STOWE, Editor.

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TIME FOR A SHAKE UP.

The Soldiers' Home has been established in Grand Rapids or as an adjunct of Grand Rapids for about thirty-five years. The land occupied by the institution was paid for by voluntary subscriptions contributed by citizens of Grand Rapids.

Like nearly all State institutions, the organization was immediately dragged into the mire of party politics and has always been conducted as an adjunct of the Republican party; usually the wing of the Republican party which happened to be in power.

Commandants have always owed their appointment to the ruling Governor, acting through the Board which has the institution in charge.

Instead of being a credit to Grand Rapids, the Soldiers' Home has always been a disgrace to the city and the State.

Why?

Because the Commandants have never been men of force or executive capacity.

They have permitted the institution to degenerate into a cheap eating place and lodging house for the old soldiers, who deserve better treatment at the hands of the commonwealth.

They have not insisted on the cleanliness of the inmates of the Home, as they should have done. Hundreds of old soldiers visit the city and nearby resorts on permission every day, looking untidy and positively repulsive. It would be a small matter to insist on their taking a daily bath, a tri-weekly shave and keeping their clothes brushed and their shoes shined. They would then be welcomed anywhere they might go, because of the service they rendered the country when its perpetuity was threatened. It is a common characteristic of old age to be untidy, but if the Commandant was firm and refused to permit any of the inmates to leave the grounds unless they first "slicked up" and made themselves attractive, the problem would soon be solved.

They have not provided the entertainment that defenders of the Nation

are entitled to receive at the hands of an indulgent public.

They have deprived the inmates of the playground and breathing space they should have by devoting the river front to the raising of hogs, instead of developing it as a beautiful river park for the use and benefit of the old fellows who would make much of such an attractive place.

They have permitted the odors of the hog pens to waft into the Home, so that the women frequently have to close their West windows to shut out the disagreeable and disgusting odors which are in evidence when the wind is in the West.

They have permitted the institution to go along in the same old way, with the same old diet, the same old rules and regulations which were established more than thirty years ago.

In the opinion of the Tradesman it is time for a shake-up at the Soldiers Home. This means that the institution should have a Commandant who would be something more than a paid boss who does not touch elbows with the inmates at any point in common.

This means that a veteran of the civil war should be secured who is in hearty sympathy with the men and women he has to deal with, yet who would be firm in seeing that they toe the mark, keep clean and wholesome—for their own good—and are given every opportunity possible to enjoy their few remaining years to the greatest extent. Instead of forcing husbands and wives to eat apart, such a manager would find a way to permit them to dine together, at least. He would be more like a big brother than a stern autocrat and churlish martinet. He would join them in their festivities, rejoice with them in their achievements, sympathize with them in their sorrows and see that the burial of those who pass away is conducted with due solemnity and honor.

Where is such a man to be found?

In the person of Charles E. Belknap, who has devoted his long and useful life to the cause of the people and who might be prevailed upon to devote the next half dozen years to the work of lifting the Soldiers Home out of the rut of incompetence and the atmosphere of unfriendliness in which it has so long wallowed, thus placing it on the same plane of cheerfulness and efficiency which characterizes other homes of a similar character in other states.

The Tradesman is not fully assured that Capt. Belknap would accept such a gigantic task at his age, but if he could be prevailed upon to enter upon such an undertaking, he would incur the cordial approval of every patriotic citizen of Michigan and the hearty gratitude of the old people who are compelled, by force of circumstances, to become the wards

of the State as a slight token of the service they rendered the country in a time of stress and turmoil.

STANDARD CONTAINERS.

To eliminate the confusion and dissatisfaction now existing over the use of a multitude of containers of different shapes and sizes in the marketing of fruits and vegetables, marketing specialists of the Bureau of Markets say that the establishment of a universal unit of measurement is necessary.

The unit of bushel measurement recommended is the stricken, or Winchester, bushel of 2,150.42 cubic inches. With this container there is no difficulty in determining whether the measure is short, as it is required to be level full. It is a unit of sufficient size to permit the buyer readily to distinguish the multiples that are practicable for use in the sale and shipment of fruits and vegetables, and in the opinion of the bureau's specialists the establishment of this unit of measurement for containers for fruits and vegetables sold by volume would constitute an important step toward formulating a consistent policy of standardization that could be applied to practically all types of packages.

The Bureau's specialists also believe that all weight per bushel laws relating to fruits and vegetables should be repealed for the reason that there is no definite relation between dry measure and weight. For example, a basket that contains fifty pounds of small apples may not hold more than forty-five pounds of large ones. Containers are used interchangeably, and a box constructed to hold fifty pounds of apples becomes a twenty-five pound box when filled with snap beans.

There never was such an incentive to save money as now when money is so plentiful yet buys so little. Take the leading corporation bonds as a symbol of real value of property. Six years ago a dollar would purchase only 88 cents' worth of those bonds. Now the same dollar would buy 121 cents' worth of the identical property, but people shun the remunerative bonds as if the latter were infected with financial leprosy. A thousand-dollar bill will purchase over \$1,200 worth of bonds which represent the solidest properties on the Continent, but owing to the conditions of hysteria, coupled with the superabundant supply of dollars, we have been wantonly careless in spending, yet all the while growl about the high price of necessities.

The Sterling Furnace Co. has been incorporated with an authorized capital stock of \$30,000, of which amount \$15,000 has been subscribed and \$3,000 paid in in cash.

PAYING THE PENALTY.

The Citizens Telephone Co. is now paying the penalty of its own past sins in consenting to even employ union men. The Bell interests know the kind of devilry which lurks in the breast of every union man and has steadfastly refused to employ union sneaks and slackers under any circumstances. The result is that the Bell company has been immune from union labor troubles, while the Citizens company has been in hot water for years, finally culminating in an unjustifiable strike, accompanied by the destruction of thousands of dollars' worth of property, strictly according to the usual union procedure.

Because the Bell company hired men on their merits it received three times as much service for every dollar paid for labor as the Citizens company received. It has been a common remark for years that the union employes of the Citizens company were the worst gang of toughs and slackers and slovens which ever infested the city. One glance at any of the gangs headed toward the office the middle of any afternoon is enough to convince any judge of human nature as to the inferior character of the men as a class.

For the sake of the public it aims to serve and the several thousand stockholders whose interests have been jeopardized by the spineless policy of the management in dealing with the menace of union labor, it is to be hoped that the firm stand now taken by the management will be continued to the end. Otherwise, the valuable property of the Citizens company will soon become worthless and the stockholders will have nothing whatever to show for their investments except bitter memories of infamous union domination.

Any man who employs union men in any capacity commits a crime against the community, as well as stultifies himself in the estimation of every honest man. He cannot maintain his own self respect and play with fire.

Lincoln was famous for his spirit of kindness and his fine sense of justice toward the weak and the strong, the rich and the poor; Washington, for his love of freedom for the masses and his willingness to make personal sacrifices for this principle; Napoleon, for his persistent determination and his ability to inspire men to their greatest effort; Emerson, for his ability to read the handwriting of Nature and his understanding of her laws. Not one of these men gained any of his fame for selfishness, hatred, lack of self-control, greed or the disposition to get without giving!

AS ARROGANT AS EVER.

Raisin Trust Evidently Intends To Defy Government.

A perusal of Southern California commentaries on recent doings with regard to the raisin trust reveals an extremely interesting public opinion. It is not surprising that the people in and around Fresno should be favorable to their chief industry, especially when that industry absolutely dominates the world's supply in so staple a product as raisins, but it is interesting to note that there is a dawning appreciation on their part of the Government's motives in the matter.

An editorial recently appeared in the Fresno Republican which indicates a rather surprising appreciation of the facts, although the editor still adheres to the interpretation that the whole matter is less an assault on the trust than the use of the Government's judicial machinery to settle a private squabble between the Associated Raisin Company and the independent packers. On the surface there may be something in this viewpoint, but it in no wise mitigates the charge against the big raisin combination.

The real crux of the raisin matter is broader than a California squabble, because both as a matter of principle and as a practical measure of keeping prices within reason the whole country is concerned. In the face of these facts the disposition of public prosecutors, as reflected in Fresno advices, to rest content and let the trust pursue the even tenor of its way—now that it has removed from itself the annoyance of the independent packers—is hardly believable.

It would be a serious mistake, just because the California vote is an important political factor just now, to allow the combination of farmers and packers to escape, snap their fingers in the face of the rest of the trade and get away with it. The admission of five independents into some measure of the domination of the raisin business enjoyed by the trust strengthens the control held upon raisins rather than relieves it, and Government officials can hardly afford to join the combination themselves and be parties to its continuance.

From every angle the operation of the trust would be just as bad in the future as it has in the past, as the Fresno Republican says:

It is not agreed that raisin growers shall be freed from alleged coercion. On the contrary, their only escape from that coercion is taken away from them. The mountain of anti-monopoly has labored and brought forth this mouse.

The growers may not recognize this at once, because they are at the present time enjoying remarkably high prices, but if the time should come when prices should slump away they might come to a realization of the value of an open market, rather than a monopoly, as an outlet for their products. Looked at from the standpoint of the consumer the Republican once more furnishes an excellent and somewhat surprising text when it says:

For and in consideration of \$20,000 profits apiece, paid to Guggenheimer, Rosenberg, Chaddock, Bonner and Nutting, Jr., the United States Government agrees that the Associated Company may this year continue to

"intimidate" the growers, "monopolize" the product, and "hold up" the consumers. The Associated as a growers' company loses nothing. The Associated as a packing corporation turns over to the outside packers business on which it would have made, and on which, instead, they will now make \$100,000 profits. The consumers save nothing. Rosenberg, Guggenheimer et al, merely get the privilege of being the ones who will take some of it away from them, instead of the Associated doing it.

From the standpoint of the independent packers it looks very much as though they had abandoned the principle and sold out for a "mess of pottage." From the standpoint of the trade it would seem to mean that when the trust took to its bosom the independent packers it deprived from the wholesale grocer the only recourse he now possess of escaping the trust.

From the standpoint of the consumer the raisin prices are to be sharply controlled in the future even more than they have been in the past, and the cause of open markets has been dealt a very severe blow by any supine and contented decision Uncle Sam's attorney may make.

The present high price of raisins is by no means wholly the result of the throttle-hold which the raisin company has upon the California situation. The sudden transference of the "hootch" industry from the distillery to the kitchen, in its 5,700 varieties of product, has been a tremendous factor in placing the raisin on the throne of public esteem.

When prohibition struck California its wine industry was by no means dealt the blow which was commonly supposed. On the contrary it forced thousands of buyers into the market for raisins rather than left the wine grape exclusively in the hands of the few in the State who converted it for the consumers' use. Instead of pressing the grape and fermenting the product, all that the grower has to do now is to dry the product and ship it in original form to the thirsting and waiting public. Although California lamented loud and strongly when the 18th Amendment was adopted, it is very doubtful if to-day the growers of wine grapes would care to revert to the old system, and if by any twist of fate, luck, circumstance or whatever one chooses to call it, prohibition should cease to operate, the raisin would find itself very badly dented when it fell off the throne.

This thought is really beginning to ferment in the minds of some of the raisin people; in testimony of which read the following editorial from the Associated Grower, edited in Fresno by Roy E. Miller:

Suppose that a fourth of our raisins went into wine.

Suppose that the other three-fourths went into the grocery and bakery trades and ultimately were eaten.

Suppose that the demand for domestic wine-making increased and took a larger and larger proportion of the raisins and caused the prices to soar.

Suppose that the association named the price 25c in the sweatbox, or some such figure that winemakers would pay and grocers and bakers and housewives would not pay.

Then suppose Uncle Sam took a notion that home-made wine was illegal and suppressed the traffic in raisins for such purposes.

What would happen to raisins without a market? And what would happen to prices?

But suppose again. If Uncle Sam did not clamp down the lid on home-made wines, but the general and undeniable "dry" movement resulted in a decrease of wine consumption, and soon also in a decline of appetite for wine, until consumption became negligible and the drouth struck at the root of high prices. And what if, meantime, the people, denied raisins at a living price, had lost a taste for them and the Sun-Maid raisin appetite had dwindled into oblivion.

Of course, we do not expect to see such calamities. Because we believe we have the intelligence and sobriety to avoid them. Live and let live is one of the fundamental doctrines of co-operation. We will not forget our regular customers.

Suppose we always keep them in mind! The wine-making boom may be but a flurry of a season, but the food trade goes on through the ages.

Much of this seems to indicate that back of all the bluster and bluff which the raisin trust is putting out there does lurk a realization that the food trade can make itself very much felt in the matter of continuing success of even as regal a community as California. President Giffen of the Associated company is quoted as bowing to the will of the courts—but principally because of the welfare of California—which is a good deal like saying to the rest of the country what Commodore Vanderbilt said to the public concerning railroad service.

We do not think that the courts will require us to continue to sell raisins to the independent packers. The compromise only applies to this year's crop and is not a precedent that will necessarily need to be followed in future years, unless the courts should decide in time they had this right.

We are not satisfied with this settlement, but as the prosperity of the whole community is at stake and by refusing to enter into a compromise there was a chance of having the crop tied up during the midst of a season, which might have cost the growers \$25,000,000 we thought it wiser to submit to a compromise which cost \$100,000, rather than to take a chance of a restraining order being granted.

The High Cost of Loafing.

Never in the history of the world has loafing been as costly as at present. In bygone days it may have cost a man only "two bits" to spend a day in idleness. But with the present wage scale—the highest since man began to labor—an idle day means the loss of dollars—many of them—to the man who loafs and still more dollars to his fellowmen through the imprint of idle fingers upon the production of food and other necessities.

The loafer is the weak link in the chain that supports society. When many loafers appear, the chain sags and men, women and children find themselves dropping into the slough of despondency, depressed and held down by the prohibitive prices of necessities.

essities. Poverty, hungry mouths, wind chilled bodies and suffering results.

When the hod carrier loafs a day it costs him \$8 in cash. His envelope is minus that sum when he receives his pay. Eight dollars take wings and fly from the range of his grasp never to return. While he is idle, work on some protecting roof is delayed, the demand for the materials he handles is curtailed and through an endless chain one loafing hod carrier costs dozens, perhaps hundreds of people dollars and cents that amount in total to a large sum. The idle hod carrier takes food from the mouths of children, clothes from the backs of the shivering, dollars from the pocketbook of the laborer and over an endless chain inflicts punishment because he is a slacker. Every other loafer is just as heavy a burden for society to carry.

The successful man is the man who works. It is through work that man reaches an independent position. It is through work that he clothes and feeds himself and his dependents. It is the worker who owns his home and is a substantial citizen. He reaches the pinnacle where men point to him as a success. All desirable goals are reached through work.

No man ever made a success of loafing. The loafer becomes miserable himself and an undesirable burden for those about him. Fish found in dark caves have no sense of sight. The idler becomes that specimen of fish. When a man fails to use his brain and muscles they soon cease to function properly. He becomes a parasite, and all society wields an ax against the parasite.

Every man expects the woman of the house to spread a full table. That woman has the right to expect a full envelope on pay day. Idle fingers mark up the price of sugar, flour and other necessities. Busy hands never aided in raising the prices of the things that are necessary to man's existence. The larger the production, the lower the selling price. The idler causes famine and famine prices.

During the war, the slacker was branded with the popular iron of derision. He was an "undesirable." In peace, the loafer is the slacker, and he is marked as clearly as was Cain. He is as great an enemy of society as was the slacker of war days. Hundred per cent. labor efficiency means hundred per cent. production in all lines, with an accompanying lower cost of living. Hundred per cent. work means hundred per cent. pay envelopes and one hundred pennies worth of either necessities or luxuries for a dollar. To-day the dollar is easier to get through honest effort than ever before. But the idler is not getting his share.—Pittsburg Leader.

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.

Competition Revived

It has been our prediction that the old-time competition was coming back very rapidly, and now it is upon us.

In order to meet the changed conditions, the retailer must merchandise better than ever before. He must study merchandising from a new angle, and give it his keenest attention every day.

In order to answer the enquiries which are coming to us, and as a further effort to be of service to our customers, we have established the **Worden Merchandising Service.**

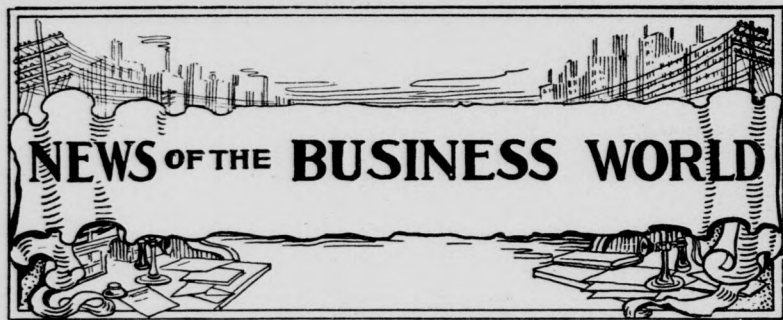
If you are interested in this, and want the experience we have gathered from other retailers during the last fifty years, we have it ready for you.

Write and ask us for our merchandising service.

WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers.



Movement of Merchants.

Belding—Clarence E. Holcomb succeeds H. O. Smith in the grocery business.

Grant—The Grant State Bank has increased its capital stock from \$20,000 to \$30,000.

Detroit—The Hayes Electric Co. has changed its name to the Hayes Home Appliances Co.

Detroit—The Modern Sales & Service Co. has increased its capital stock from \$100,000 to \$250,000.

Lansing—George Daschner has opened a cash-and-carry meat market at 1520 East Michigan avenue.

Detroit—The Cloutier-Hoffmeyer Co., merchant tailor, has changed its name to the Hoffmeyer-Weir Co.

Detroit—The H. J. Martin Co., dealer in mantels, tiling, etc., has changed its name to the Martin-Gibson Co.

Springport—The Springport Co-Operative Elevator Co. will be incorporated with an authorized capital stock of \$50,000.

Detroit—The Breed-Mutschler-Speicher Co., dealer in automobile accessories, has changed its name to the Breed-Speicher Co.

Muskegon Heights—The C. G. Fleckenstein Co., wholesale leather dealer, has increased its capitalization from \$150,000 to \$500,000.

Eaton Rapids—Floyd Peterson has purchased the hotel property of M. D. Crawford and will open it to the public as soon as it has been thoroughly remodeled and refurnished.

Howard City—R. S. Jennings, hardware dealer, has purchased the Charles Will hardware store building and stock, at Coral, and will continue the business at that place as a branch store.

Detroit—The Michigan Honey Producers Exchange has been incorporated with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and \$1,500 paid in in cash.

Muskegon—The Baldwin-Sovacool Co. has been organized to deal in automobile tires and accessories, with an authorized capital stock of \$5,000, of which amount \$2,510 has been subscribed and \$1,010 paid in in cash.

Detroit—The A. W. Cooney Co. has been incorporated to deal in coal, coke, wood, etc., at wholesale and retail, with an authorized capital stock of \$15,000, all of which has been subscribed and paid in in property.

Gaastra—The Gaastra Co-Operative Association has been incorporated to deal in groceries, fuel, lumber and all kinds of merchandise, with an authorized capital stock of \$15,000,

\$325 of which has been subscribed and paid in in cash.

Menominee—The Carpenter Cook Co. has been incorporated to deal in groceries, provisions, crockery, etc., at wholesale and retail, with an authorized capital stock of \$100,000, all of which has been subscribed and \$50,000 paid in in cash.

Wayne—The Mulholland Dry Goods Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$35,000, of which amount \$19,900 has been subscribed, \$3,504.78 paid in in cash and \$6,395.22 in property.

Detroit—Nathaniel H. Jones has merged his drug business into a stock company under the style of the Jones Drug Co., with an authorized capital stock of \$25,000, \$13,000 of which has been subscribed and paid in, \$2,500 in cash and \$10,500 in property.

New Swanzy—John Pizziola, who conducts a men's and women's furnishings goods and shoe store at Negaunee, has opened a branch store here, installing a full stock of general merchandise in connection with his stock of shoes and furnishings.

Detroit—The Wolverine Hotel & Restaurant Supply Co. has been organized to deal in groceries, restaurant supplies, tobacco, etc., with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and \$1,000 paid in in cash.

Lansing—Joseph S. Briggs, for ten years engaged in the grocery business on East Franklin avenue, has begun placing orders for stock for the new dry goods store he will open within thirty days in a building now being erected on East Franklin avenue at the foot of Cedar street.

Manufacturing Matters.

Detroit—The Bucklin Shoe Co. has changed its name to The Shop of Durst.

Detroit—The Mills-Fox Baking Co. has changed its name to the Mills Baking Co.

Albion—The Maple City Dairy Co. has increased its capital stock from \$4,500 to \$30,000.

Detroit—The Detroit Comfort Shoe Co. has increased its capital stock from \$20,000 to \$50,000.

Gobleville—The Gobleville Milling Co. has increased its capital stock from \$10,000 to \$20,000.

Detroit—The Nevison Reed Body Co. has removed its business offices from Detroit to Coleman.

Petoskey—The Blackmer Rotary Pump Co. has increased its capital stock from \$180,000 to \$280,000.

Detroit—The General Tool & Engineering Co. has increased its capital stock from \$10,000 to \$100,000.

River Rouge—The Great Lakes Engineering Co. has changed its name to the Great Lakes Engineering Works.

Iron Mountain—The Iron Mountain Milling Co. has installed a fifty barrel mill in place of the old mill it has discarded.

Bronson—The Douglas & Budd Manufacturing Co., manufacturer of sheet metal specialties, has increased its capital stock from \$30,000 to \$336,000.

Elsie—T. P. Steadman has been appointed receiver for the Waterloo Creamery Co. An effort is being made to open the plant on the co-operative plan.

Detroit—The Lord Steering Control Co. has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and \$1,500 paid in in cash.

Detroit—The Roto Pump Manufacturing Co. has been incorporated with an authorized capital stock of \$50,000, \$25,020 of which has been subscribed and \$5,020 paid in in cash.

Detroit—Hare's Motors of Michigan, has been incorporated with an authorized capital stock of \$100,000, of which amount \$60,000 has been subscribed and \$12,000 paid in in cash.

Detroit—The Michigan Marine Motor Corporation has been organized with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and paid in in cash.

Detroit—Hedges Shops, Inc., has been incorporated with an authorized capital stock of \$25,000, all of which has been subscribed and paid in, \$2,000 in cash and \$23,000 in property.

Big Bay—The Northern Timber Corporation has been organized with an authorized capital stock of \$500,000, of which amount \$250,000 has been subscribed and \$50,000 paid in in cash.

Kalamazoo—The Hartford Automobile Parts Co., of Hartford, Conn., has purchased the plant of the Acme Universal Joint Co. and immediately authorized the expenditure of \$300,000 to increase the capacity of the plant.

Detroit—The Defiance Combination Auto Lock Corporation has been incorporated with an authorized capital stock of \$40,000, of which amount \$20,020 has been subscribed, \$3,000 paid in in cash and \$12,020 in property.

Niles—The Niles Manufacturing Co. has been incorporated to deal in automobiles, automotive parts and specialties, with an authorized capital stock of \$150,000, \$76,000 of which has been subscribed and paid in in property.

Niles—The Bertrand-Lawton Chemical Co. has been incorporated to manufacture and sell dyes, etc., with an authorized capital stock of \$40,000, \$22,000 of which has been subscribed and paid in, \$1,000 in cash and \$21,000 in property.

Saginaw—The A. A. Munson Co. has been incorporated to conduct a general manufacturing and mercantile business, with an authorized capital stock of \$50,000, \$28,010 of which has been subscribed, \$5,510 paid in in cash and \$3,500 in property.

General Conditions in Wheat and Flour.

Written for the Tradesman.

The final out-turn of the spring wheat crop is 239,351,000 bushels, an average of 12.2 bushels per acre, which is about the average of the previous five years. The spring wheat crop is 31,000,000 bushels larger than last year, but the combined spring and winter crop is 169,000,000 bushels less, wheat being the only important grain crop which is smaller than last year, the oat crop being 1,526,235,000 bushels, or 278,000,000 more than last year; the corn crop is estimated at 3,213,088,000 bushels, an increase of 296,000,000 over last year and 404,000,000 greater than the five year average.

Canadian crops are also heavier, they having a total wheat crop of 265,000,000 bushels against 165,000,000 last year, with a crop of 349,000,000 bushels of oats this year against 236,000,000 last year.

There is no question but that the big corn and oat crops are exerting an influence on the price of wheat. December corn selling as low as 84½c, with May down to 87¼-½c; December oats selling at 54½-5½c, May 58¾-7½c, the lowest point in a long time for both. Wheat at the present time is selling at \$1.90 for December and \$1.88¾-½ for March, the lowest prices at which wheat has sold in over two years.

Canadian wheat has been sold in the United States, and is being sold quite freely, at prices under our own; this is another factor in the "toboggan slide" of wheat prices. Another factor has been the elimination of Europe as a wheat buyer for the time being. In fact, as soon as wheat began to decline materially, both foreign and domestic buying stopped; on the other hand, offerings were more free; the combination has resulted in a big wash-out in prices and, of course, it is out of the question to say whether the bottom has been reached or not.

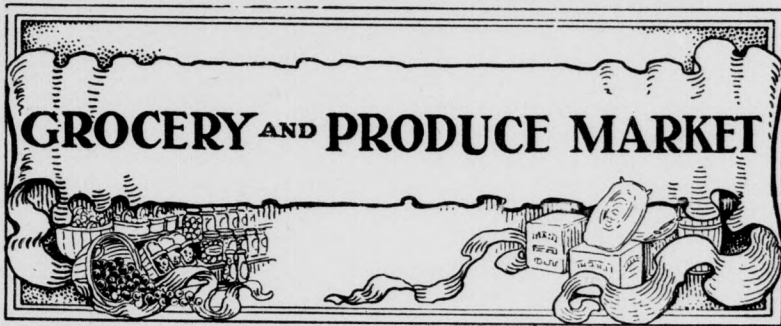
However, the world's crop of wheat is not large this year; in fact, there is no surplus over requirements. Very likely there will be quite a sharp reaction when buying starts again, as there is no question but that the price is being forced lower than it should really go based on conditions.

Yet, of course, we must bear in mind the fact the trend of prices is downward and this is bound to have an effect on the prices of wheat even though the crop is small comparatively speaking. The price of flour has declined in the neighborhood of \$2 per barrel, following wheat very closely.

For the time being, the best policy is to buy from hand to mouth; in fact, we do not believe this is a year when profit can be made by buying heavily for deferred delivery. It seems to us three or four weeks supply at the outside is plenty enough to purchase. This is a safe policy to pursue as long as deflation is on in earnest.

Lloyd E. Smith.

It requires nerve, determination and foresight to blaze a trail.



Essential Features of the Grocery Staples.

Sugar—The price of granulated has been reduced to 12c, f. o. b. New York, and it is reported that Michigan and Ohio beet granulated have been offered at 12c, plus freight rate from Atlantic seaboard. From present indications the price of granulated may go to 8c, because there is no demand for sugar at all. The householder has from 10 to 1,000 pounds on hand, the retailer has more than he wishes he had, and the jobber—we spare his feelings by omitting the remainder of the sentence. Until the present glut is overcome, there will be no stable market on sugar and no pleasure or satisfaction in dealing in the stuff.

Seasonal changes suggest to the retail grocer at this time that it is wise to begin to check up on goods that will require refrigerator and warm cars if shipped much later in the fall. Refrigerator service is uncertain, and for this reason many dealers are ordering in liquid and freezable goods.

Another reason for ordering up goods like these, if packed in glass, is the probability that classification changes will be made and, if carried through, will make the rate on glass contained goods considerably higher than they are now. The time of change is not announced, but there is no telling when it will be discovered by the dealer that his freight bills are still higher in certain lines.

Also the dealer will notice an adjustment in prices on some lines, where the wholesale house has been struck by the advance in freight rates effective some time past. Where this increase has to be paid by the jobber naturally it is passed on, in such lines as it is an equitable additional charge on the retailer.

Another fact must be evident to the dealer. Like his fellows he has been selling close to the minimum limit of his stocks. One reason for this has been a suspicion that wholesale prices might go down—and it has been a waiting game. Naturally the dealers have sold low on stocks, another reason being that the consumer has been holding off on some lines, and the dealer did not want to get overstocked on any commodity. So when this buying begins again it is bound to be brisk, and in cases the retailer may find he is too late to get what he wants, earlier buyers having denuded the wholesale larders. This buying renewal is likely also to increase difficulties in getting rush freight orders through.

The time of almost new stocks is coming as a result of this close selling of various lines, stickers having

been eliminated, and many commodities having been closed out entirely, such as raisins.

Tea—The tea trade, according to certain operators in tea, is a little better than last week, but the unbiased onlooker sees very little change. Business is still very dull, although perhaps a trifle better than a week ago. Prices are very low and sluggish. The market is undoubtedly pretty badly demoralized, with everything on an extremely low basis.

Coffee—The market has shown very little change during the week. What change has occurred has been downward. Both Rio and Santos grades are a shade weaker than they were a week ago, although the demand in certain markets is said to be a little better. In coffee futures there have been slight fluctuations during the week, with a little better feeling. Mild grades show no change for the week, although the market in those grades also is sluggish and unsatisfactory from the holders' standpoint.

Canned Fruits—The week is without feature in California new packs. Coast letters are full of arguments why the 1920 pack should be taken by the jobbing trade, but these reasons, repeated by salesmen, fall upon deaf ears. There is very little new business in any line. Resales of spot stocks are not heavy. Peaches are the main seller, but ten to one the buyer is not satisfied with the sample and the volume of trading is limited. Apricots are dull and weak. Pineapples are steady but in moderate demand. New pack apples are offered at irregular prices but they have not found a ready sale, even though the situation rather favors the buyer.

Canned Vegetables—Tomatoes are about as they were last week. Corn is selling, but in a disappointing way. Like all other products, the demand at this season is much below normal. Sales for immediate distribution are light in all packs. Middle Western is offered on a par with Southern. New York and Maine corn is not so freely offered, as the packer intends to carry his surplus over his early contracts. Southern peas are held at stationary levels, but they are not active. Western and State are dull also. Fancy small sieves are not offered freely, while extra standards and standards are not in demand. Other vegetables were mainly taken in small lots as they were needed.

Canned Fish—The current pack of Maine sardines is light, as fish is not plentiful and there are not enough cans in sight to allow packers to operate to normal capacity. Besides, the market does not justify their doing so. California and imported sardines are of minor importance in the

distributing market as the demand is narrow. Salmon has sold at low prices during the week as a result of the sacrifice of old packs on spot, of returned goods from Europe and of 1920 packs diverted from interior markets, where the fish was rejected because the buyer could not take up his drafts. This situation caused uncertainty and a depressed market, with small buying orders for all grades except Columbia River halves. These are wanted, but the deliveries of 1920 pack will be less than the amounts desired. Red Alaska on spot sells in a fair way but other Alaska fish is nominal. Tuna fish is not moving briskly. Jobbers intend to buy 1920 fish on the spot later on as it is needed and there is no pressing need for it now.

Dried Fruits—What the dried fruit market needs more than anything else is a less stringent money situation which handicaps buying to the extent of entirely eliminating speculation and even the legitimate fall merchandising movement to anticipate fall and winter requirements. Prunes, raisins and currants are the chief center of interest, with the other items of secondary consideration. Jobbers of prunes have moved their stocks to the point where many are out and others are almost down to bare floors. The local retail trade and interior markets were buyers as the prices were attractive compared to new goods. Prices are irregular as the seller often shades values to effect a quick sale. The quotations listed are those covering the legitimate jobbing market and not those of a sacrifice nature. California packers are not accomplishing much in the way of selling new crop. They are urging their brokers to get busy, but they are not quoting prices freely. Early shipments are being made but the car shortage in California is interfering with the movement. Strong efforts are being made to clean up old pack Coast stocks, either in their original state or reprocessed. Oregon conditions are unsettled as a result of the rains during September which make the total yield in doubt. The production, it is believed, will exceed 30,000,000 pounds. Splits will be carefully sorted and sold separately. Spot old pack California raisins are about out. Thompsons of all types are firm and sell well where they are secured. New crop Spanish raisins are arriving and more are on the water, with the same true of Chili fruit. Buyers are slow to take stock ahead. Currants moved freely all of last week, even if the market on old packs favored the buyer. Considerable blocks were sold to interior cities, putting the local situation in better shape to take care of 1920 crop. Peaches are in narrow demand and are featureless. Apricots sell in a moderate way, but chiefly in small blocks. Other dried fruits have made no new developments.

Sugar Syrups—A 5-point decline was registered last week, denoting an easier market. It was not marked by an increase in the volume of trading, however.

Cheese—The market is steady at prices ranging about the same as a week ago, with a light consumptive demand and receipts fully up to nor-

mal time. Considerable cheese is going into cold storage. We do not look for any further advance.

Provisions—Everything in the smoked meat line remains steady at unchanged prices, with a light consumptive demand. The demand for both pure lard and lard substitutes has increased during the past week and the market is firm at an advance of about 1c per pound. Dried beef, canned meats and barreled pork are in light demand at unchanged prices.

Rice—Wholesalers are more inclined to reduce their individual holdings than they are to add to them. This limits the demand for all grades and causes some weakness. Primary markets report similar conditions.

Molasses—The movement from first hands is not heavy and while prices rule unchanged an easy tone prevails, as holders are more anxious to sell than buyers are to purchase goods.

Nuts—September was too warm a month to suggest nuts to the consumer, while the buyer has been handicapped by tight money and by uncertainty as to prices later on. He played safe all month by doing little buying and as October opens he is following the same policy. Necessity, however, requires some purchases from day to day and he is taking small lots on spot. This has created a larger movement, but it has not been broad enough to take the situation out of the control of the buyer. Prices are still irregular and discounts are possible in both foreign and domestic stocks. There is no real buying as yet for late fall or winter use. Almonds are not in any better demand, either for California or foreign offerings. New crop California are generally held in abeyance so far as advance buying is concerned. Opening prices on California walnuts by the Association are expected this week, which will close the season so far as 1920 values are concerned. It is natural to have buyers hold off until values have been declared. Brazil nuts are still quiet.

H. F. Heldenbrand & Son, who have conducted the Kenwood Hotel, at Pontiac, for the past five years with credit to themselves and with satisfaction to the traveling public, have purchased the Kimbark Hotel, at Bay City, and will open it to the public Nov. 1. This property, which was formerly known as the Park Hotel, was purchased by Heldenbrand & Son several months ago, since which time it has been thoroughly remodeled and redecorated and newly furnished throughout. It will be conducted as a first-class, moderately priced European hotel.

The Associated Raisin Association will put on the market two new sized 15-oz. cartons of raisins, and another container that eventually will replace the present carton packs. Seedless and seeded have been packed in 11 and 15-oz. cartons. Eventually there will be packed only the 15-oz. cartons, utilizing newly designed containers, and these can be packed in the same size and shape wooden boxes. The new case will hold either 60 15 oz. seeded cartons or 45 15-oz. packages of seedless.

COMMUNITY CONSCIOUSNESS.

Signs of Recoil From the Edge of the Abyss.

Russia's experience is convincing the workers in other lands that they cannot prosper by fattening on the body of the community. Enlightenment has much yet to do before producing what has been called the passion for the common good, planted here when the Pilgrims landed at Plymouth. There is nothing in common between the Pilgrims and the federation of labor, which is another name for Bolshevism, but its secession last week from the class-conscious propaganda embodied in the British program of "the surplus wealth for the common good" shows more than dawning social consciousness in American labor. It also shows intelligent perception that no surplus of wealth will be produced to be seized for the common good if any class is deprived of earnings, or profits, or any other form of property, for the benefit of any other class. It is as wrong, and therefore as un-American, for labor to exploit capital as for capital to exploit labor. Both policies are equally inhuman, because equally prejudicial to the common good. That is a theory which becomes a condition when put into practice. For example, Izvestia, the official Russian Soviet organ, last week said that of 1,500 industries in the Bolshevik capital only 1,009 are able to work. In that land of unlimited man power more than 55 per cent. of man power is lacking in the national industries. Production has decreased 80 per cent. and 60 per cent. of the production is taken for the armies.

In England there are signs of recoil at the edge of the abyss in the course taken by the miners. They have abandoned their movement for the nationalization of their mines—what might be called the Russification of them—and are considering a proposal to proportion wages to production. Not so long ago there would have been instant and total rejection of such a plan. Labor hitherto has generally demanded an average wage, so that no man might earn more than another. But what the strong did not produce was lost both to the community and to the producer with super-capacity. The proportioning of wage to production signifies gain both to the community and to the worker who benefits it by benefiting himself. The principle is applicable equally to capital and labor. There is no passion for the common good in taxing excess profits, the product of exceptional capacity, so that they will not be produced, and therefore will be lost to the common good, to the wage earners and consumers as well as to the profiteers. The prevention of excess profits by penalizing them has nothing of benevolence or humanity about it. The proportioning of wage to production signifies abandonment of the idea that wages should be proportioned to the cost of living. That tends to raise the cost of living indefinitely, as payment according to results tends to reduce it and thus to benefit consumers as well as producers.

In Italy also there are signs of com-

munity consciousness in the demand of the workers that they shall be consulted in fixing prices, so that wage increases shall not be reduplicated indefinitely in fixing commodity prices. There was an echo of that thought here when precautions were taken that the increase of railway rates should not be recouped by raising prices six or seven fold. Publicity killed that means of profiteering at birth. Prices are falling, not because of the increase of railway rates, but because economic forces stronger than the increase are at work. Community consciousness in Italy is also shown in the self-restraint of the class which exercised the democratic eminent domain in so unusual a manner. The Italian revolution was as good-natured as the Russian revolution was bloody, for the evident reason that the Italians were thinking of all, whereas the Bolsheviks were thinking of a part, to be enriched by robbery of another part. The Italians learned more quickly than the Russians that brain must be rewarded as well as brawn, and that the worst way to get capital is to steal it. Almost the first act of the Italian workers was to apply to banks for loans instead of robbing the banks.

One swallow does not make a Summer. But when the birds flock at about this season it is a sign that they perceive the period of migration to be at hand. The incidents mentioned do not prove that class consciousness is done for yet, but they do signify that perhaps the great movement of our time may as well be through community consciousness on the part of the classes—all of them—as by class consciousness by the minority of the Commonwealth.

Frank Stowell.

Why We Bow at the Shrine of Success.

Written for the Tradesman.

Of all our talismanic words, success is easily first.

Success is at once the goal of human striving and the top virtue.

To the ancient speculative enquiry, What is the summum bonum? we moderns give a quick and decisive answer. It is success.

All the sins which men commit under the sun may be forgiven—with a single exception: He who fails to achieve success can find no forgiveness among men.

Bow down and worship, all ye peoples; and let the praise of success, our god, ring out from the rivers to the ends of the earth!

What is that which all men covet, from the least to the greatest?—Success! Nothing succeeds like success! Selah.

Moloch, Baal, Diana of the Ephesians, and great Jove, none of these ancient deities, nor all of them combined, can hold a candle to our latter-day god, Success.

By the side of Success, these gods and goddesses of the past are but pikers all, and the purblind devotees are greatly to be pitied; but Success, is not he the god of both the small and the great?

We do not yet rear altars and burn incense to this modern deity, and there are no temples with proscribed rituals whither his followers may flock

and worship before his all-high presence; but in our hearts we do him homage.

Great is success, god of all the earth! Shout aloud his praises, extol his name among all the peoples, tell of his wonderful works from the rising of the sun to going down thereof.

What he does to the sons of men, say ye if it be not a plenty!

Though they do strange and spectacular things under the sun, and sometimes become so confused that they know not whether they are going or coming—nay, nor wiser heads than theirs; yet if their mollings and meanderings seem but to fetch them somewhat closer the goal of Success, it is all in the game.

The orthodox way of the Success-worshiper is, go after Success first, last and all the time, and give no heed to the road along which you travel. The main thing is to cut down the distance between oneself and the goal. Success justifies the means thereto.

There was a time in the history of a certain great nation when all but 7,000 had bowed the knee to Baal. Are there 7,000 adult males of sound mind in America who haven't bowed the knee to Success?

The great commandment in the law of Success is this, Thou shalt Succeed; whosoever succeedeth not, let him be anathema!

But what does it mean to succeed? Hear ye the interpretation thereof, for lo, is not this teaching of all the scribes? To accomplish what was intended or attempted; to obtain the object or end sought.

Could anything be simpler? Isn't it as plain as a full moon is in a cloudless night sky?

In the ancient days when the earth was encumbered with a breed of idle dreamers known as idealists, who got some of their silly notions published abroad, a few people used to think that success was not necessarily a thing to gloat over; that it depended somewhat upon the nature of the thing sought and the manner of one's seeking, whether or not a given man was entitled to praise in his achievement. But nowadays the fellow that can get away with it is all right. Especially if it is money, or something that can be turned quickly into cold cash.

Who is the successful man? He who has the coin—it makes not the slightest difference who it belongs to or how he got it. The more money a man has, the bigger success he is.

Sheer mentality, scholarship, breadth of vision, sympathy, morality, and all that bally rot, don't amount to a tinker's cuss in themselves; they are of value only insofar as they can be turned into money, and if something else can coax in the dollars faster, by so much is that something else better.

They used to say the king could do no wrong. To-day we say, the only man who can do no wrong is the successful man.

Great is Success! Let his praise wax louder and louder! Verily is faith in him most comfortable—to one who can believe it.

Frank Fenwick.

An Apple a Day.

"They tell us," said Mr. Billtops, "that an apple a day keeps the doctor away, and I guess that is so; I am sure that an apple a night promotes sound and restful slumber."

"We keep our apples in the icebox. The last thing that Mrs. Billtops, ever thoughtful Mrs. Billtops, does in making her rounds before retiring for the night is to get an apple out of the icebox and place it, with a fruit knife, on the dining room table for me."

"Nightly the last thing I do before going to bed is to go out into the dining room, seat myself comfortably and eat that apple; leisurely. I find it cool and refreshing; in every way agreeable; and having eaten it I turn in and sleep delightfully."

"An apple a day keeps the doctor away. An apple at night makes you sleep right."

Detroit—The Styers Manufacturing Co. has been incorporated to manufacture and deal in automobiles, tractors, parts and accessories, with an authorized capital stock of \$500,000, \$400,000 of which has been subscribed and paid in, \$29,910 in cash and \$370,090 in property.

Detroit—The Gibb Instrument Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$75,000, of which amount \$50,000 has been subscribed, \$691.14 paid in in cash and \$4,938.86 in property.

SAUER'S

THE NATIONAL EXTRACT

VANILLA AND 32 OTHER FLAVORS

For more than a quarter century the name Sauer has meant all that is good in flavoring extracts. A name that has been handed down from generation to generation as a synonym of quality.

33 Flavors in 12 sizes to meet the needs of everyone.

Manufactured by
THE C. F. SAUER CO.
Richmond, Va.

Order
From
Your
Jobber



SEVENTEEN HIGHEST AWARDS FOR
Purity, Strength & Flavor
LARGEST SELLING BRAND IN THE U.S.



One Grocer's Window



Here is a colorful window display that will attract the attention of the multitudes that pass your store and will "tie-up" your store with the great national advertising campaign which is now being carried on to popularize BLUE RIBBON PEACHES.

Make an attractive display of BLUE RIBBON PEACHES in packages, show a copy of the October issue of the Ladies' Home Journal which contains a beautiful four-color page advertisement of this ready seller and you have a simple and inexpensive display that will bring business.

5% SHRINKAGE SAVED! BY BUYING PEACHES IN PACKAGES

There is an unavoidable loss to the grocer when he handles dried peaches in bulk, as the shrinkage will average five per cent. Save this shrinkage by buying dried peaches in packages. Save time, string and bags. Give your customers a clean, sanitary food product, put up attractively and in a manner that is sure to bring repeat orders. It is the modern way.

CALIFORNIA PEACH GROWERS INC.
MAIN OFFICE, FRESNO, CALIFORNIA · OVER 6500 MEMBERS

GETTING DOWN TO HARD PAN.

Announced reductions in prices of one kind or another have been following, in quick succession, those made public some ten or twelve days ago. Their effect has been curious to note. Instead of stimulating buying, they appear rather to have checked it. An impression has been created that the declines are merely the forerunners of others yet to come, and that there can be no harm in waiting for the latter. Buyers are not yet convinced that bottom has been touched, and sellers are by no means free from blame for the prevalence of this notion. In textile lines, feelers were thrown out some time ago containing the suggestion that prices just double those of pre-war times would be a good standard to go by, and one that should be considered reasonable. This did not seem to make much of a hit with buyers, because the latter doubted their ability to pass along these prices with a profit, nor did it appear that adequate reasons were given for such levels of values at a time when the consuming public was withholding its purchases because prices were too high. It is possible, of course, that this incredulity may yet prove costly to the doubters who are holding off, especially in the cases where the cuts made have been sufficiently drastic. But the trouble is that there has been no uniformity in the reductions, and this has been confusing in no small degree. Then, too, the belief that not a large amount of goods can be disposed of even at low figures contributes to the indifference which is manifested. All these elements taken together mar the expectation of a brisk business in the primary markets in the immediate future, and point to a continuance of the hand-to-mouth policy of buying.

What accompanies a condition of this kind can easily be conceived. Those who acquired goods when they were dearer are anxious to avoid loss in disposing of them, and those who have goods coming to them which were ordered at much higher price levels than are now prevailing are trying to escape from their obligations. In each of the classes appear both wholesalers and retailers. It is quite in line with human nature for a person to try and come out at least even in re-selling goods, and so it is not surprising to find a resistance on the part of many toward any immediate great reduction in prices. The idea is first to dispose of stocks bought at high prices before giving customers the benefits of the reductions made in the primary markets. This sounds reasonable enough at the outset, but it does not take into account the mind of the buyer. If the latter is convinced, as he seems to be and has reason to be, that prices are bound to come down in a short time, he sees no force in the suggestion that he should have to wait, meanwhile buying at dearer rates. He thinks that if the reductions are sure to come they might as well come now as later. This results in an impasse, and the only way out is for the seller to come down, as the market has by this time become a buyers' one. Wholesalers are more inclined to act this way quickly than are the retailers, and they are more

emboldened to do so because, in most instances, they foresaw the present conditions and put aside a reserve to meet them. When the turn came they were keeping one eye, as it were, on the sources of production and the other on the public demand. The bigger retailers were not far behind in this, as was shown by their cautious buying during the last four or five months. It is the smaller retailer who is most apt to be hurt by the changed conditions.

When it comes to the efforts to avoid the obligations of contracts duly made, the element of unfairness, not to say dishonesty, enters. The stronger of these terms would be used without qualification were it not that the lax practices acquiesced in before the war gave to such efforts the sanction of custom. A jobber would put in an order with a mill for goods at a certain price. The offer would be accepted and the mill would make the merchandise. When the time came for delivery, if market values had meanwhile declined, the jobber would refuse to take them except at a reduction. At times he would put in a cancellation of his order while the goods were being made. The same thing would happen between the jobber and his customers. In such instances the loss would be saddled on the manufacturer. The latter, at times, had to guarantee his customers against reductions in market prices up to the time of delivery, which was equivalent to an insurance against loss resulting from bad judgment on the part of the buyer. With the tumbling of prices now in progress, the buyers are resorting to the old tactics in many instances. They have been canceling orders, returning goods delivered as per agreement, or have insisted on rebates which would make the cost correspond to the lowered market levels. In too many cases they have succeeded in these attempts, because the sellers knew they could get no higher prices on a resale and were unwilling to bring suit to compel compliance with the terms of the contracts. This is in striking contrast with the conditions not long ago when, on a constantly rising market, sellers welcomed cancellations and in more than one instance held back deliveries in order to exact higher prices.

Practices on the part of distributors and dealers, such as those referred to, cannot be resorted to by the general public. People who buy at retail have merely the option to buy or not to buy. At the present and for some time past, they have been resorting to the latter alternative. The problem of the retailer is how to stimulate a greater demand. The big mail order houses, whose business runs up into the hundreds of millions a year and whose trade is country-wide, have started in aggressively to cut prices to the consumer. These prices will have to be met by the dealers in the smaller cities and towns whose business that of the mail order houses competes with most. But the influence of such competition will, under present circumstances, be more extensive and affect dealings practically everywhere through the country. The head of one of the largest department stores in

this city was quoted on Friday as saying that the consumer should receive all possible benefits from the downward trend of prices, "for it should not be forgotten that he paid all the advances when prices were on the up-grade." The spirit of this is highly laudable, although there is a lack of definiteness in the proposal itself. The practice which some storekeepers are professing to follow is to average up between the cost of the stock on hand and replacement prices and thus bring about a gradual reduction. Its success will depend entirely on how the public takes to it. This is a matter which will be determined by the retail buying between now and Thanksgiving Day. After that the holiday purchasing which is on a different basis, will take precedence.

Meanwhile, the general factors which make up basic conditions are, in the main, very favorable to business. The weather, after a short spell of warmth and humidity, has become normal and such as to call for the supplies of the ordinary Fall season as distinguished from both Summer and Winter. The bearing of this on dealings in things to wear is obvious. It has already been shown in the increased trade in apparel for both sexes. The crops are coming up to the promise of large yields, and the effect of this is apparent in the lowering of price of many foodstuffs. A little later on this will be much more evident from present indications. The only resistance to reductions appears to be in the case of the dairy products, although these, too, must come down in due course with the lowering in the cost of feeds. Another gratifying circumstance, whose bearing on prices is highly important, is the fact that labor is becoming more productive. There is less disposition to "soj" on the job than there was, because it is recognized that only with increased production can wages be maintained. As against these high spots is the drawback of the lessening of the export trade. This is partly due to the disturbed financial conditions of the European and some of the Asiatic countries. Those countries cannot buy all that they need because of the lack of funds and the depreciation of their currencies. Another reason for the decline in exports is in the increasing competition of European nations in the foreign trade fields. This will resolve itself into the survival of the fittest.

POPULATION AND INDUSTRY.

Census returns have been tabulated sufficiently to prove a slowing down in the rate of population growth of the great cities. The rate increase is still above the rate in rural districts. One-tenth of our population lives in the three largest cities and one-fourth in the sixty-eight cities which have a population of 100,000 or more. We have eleven cities of more than a half million population as against five a decade ago, and fifty-six cities with a population of between 100,000 and 500,000 as against forty-three.

A study of the relation between industry and population, in city and country alike, will prove one of the most interesting and fruitful phases of the census. Everybody is familiar

with the fact that it is not alone the lure of city amusements, comforts and wages which draws people from the country. They leave because mechanical improvements have made it possible for a diminished labor supply to produce an equal or greater return from the soil. If more men labored beside the machinery a higher return would be obtained; but the higher return would cost more than it is worth.

In the cities the connection between industry and population is far from constant. The last census showed some remarkable variations between the population rank of cities and their rank as producers of commodities. Boston was fifth in population and eighth in value of manufactured products—perhaps one reason why Boston has since dropped below St. Louis and Detroit. Baltimore, seventh in population, was in 1910 thirteenth in value of products. On the other hand, Kansas City was fifteenth in value of manufactures, but not even among the fifty cities of largest population.

LINEN TRADE WAITING.

The linen trade has been quiet in primary circles during the week. Several linen buyers who were in this city recently have returned to their homes. Importers express confidence in the stability of their values, and additional orders are expected to find their way into the hands of houses which carry stock here during the next two months.

The trade believes that retailers are carrying small linen stocks and that they will have to order more goods before the time of their annual white sales in January. At the present time business is coming to hand in small lots, but in many instances the need for the goods is said to be evidenced by the request for shipment by express which accompanies the orders.

The decline in cotton goods has been noted as a deterrent to a broader market for linens. Competition on some of the more ordinary lines is going to be keener, distributors believe, and the price difference may throw a greater part of the business to cotton goods. Where the linen quality is the factor in making the purchase it is expected that the all flax article will hold its own.

The fact that organizations representing Irish flax growers have lately requested the British government to grant them freedom to export, suggests that the flax scarcity in Ireland is not so keen as it was, or that there is a still better market for flax among the linen mills of the European continent.

Make it a life-rule to wipe out from your memory everything which has been unpleasant, unfortunate. We ought to forget everything which has kept us back, which has made us suffer, which has been disagreeable, and never allow the hideous pictures of distressing conditions to enter our minds again. There is only one thing to do with a disagreeable, harmful experience, and that is to bury it—forget it.



Quality Kept Up

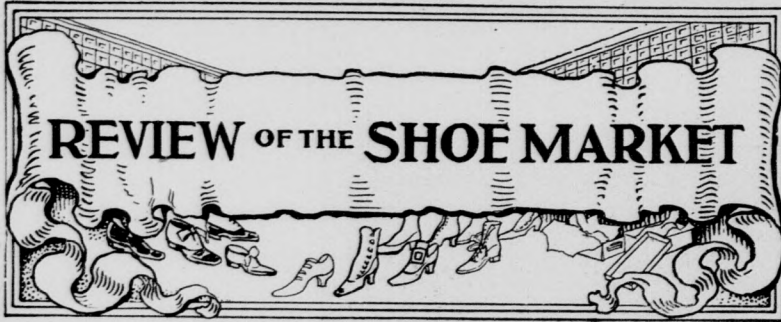
HALLMARK

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SHIRTS

Models for every occasion—Ask your Wholesaler.

HALL, HARTWELL & CO. TROY, N. Y. Makers of SLIDEWELL COLLARS and HALLMARK ATHLETIC UNDERWEAR



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.

What Ails the Children's Shoe Business?

Why have so many stores discontinued their children's shoe departments of recent years—and why have so many manufacturers of women's, misses' and children's shoes thrown out all save their women's shoes within the past few years?

This is a question that has given the manufacturers of the better grades of children's shoes quite a bit of concern. The writer has been looking into the question and fortunately considerable light has been thrown on the subject by a Rochester shoe manufacturer, who travels on the road as well, and therefore has the viewpoint of the shoe dealer as well as the manufacturer.

While the demand for children's fine shoes has not increased, but rather has decreased when one considers how many factories making women's shoes have entirely discarded the misses' and children's end of the business, there has been an increased sale of cheap shoes for children.

"The demand for the good quality of children's shoes has continued to fall off," says Hiram C. Hoyt, vice-president and assistant treasurer as well as road salesman for Williams, Hoyt & Co., Rochester, N. Y., makers of the "Pla-Mate" and other branded shoes for children, also shoes for misses and young ladies, "because the consumer has not been willing to pay the seemingly large advances, while there has been no objection to paying the same proportionate advances for men's and women's shoes. If a good quality of children's shoes were salable several years ago when men's and women's shoes were proportionately cheaper, the question has often presented itself, why are they not salable at the high prices when they are still in the same proportionate value?

"It seems evident that a good standard quality of children's shoes to-day represents a better value in proportion to men's and women's shoes than they did several years ago, for the reason that, with the increasing cost, the cheaper lines have been cheapened in quality while they have continually advanced in price. Therefore, there is a greater difference in service between the cheap shoe and good shoe to-day than there was several years ago, while the price of the cheapest shoe has increased in greater proportion than the price of the good shoe. Nevertheless, the fact remains

that parents paid the price for shoes for themselves, but when it came to children's shoes, where the actual service is most needed and the best quality of material required, there would be the strongest objection to paying increased prices.

This question has been one that has been very difficult to solve. Many dealers complain that their children's business has been gradually decreasing and are at a loss to know the cause, while other dealers have become so discouraged with the results of their children's business that they are threatening to discontinue carrying children's shoes and some have done so.

The following conversation took place recently at an informal dinner, between a member of the industry and a mother. This lady made the remark that it was impossible to-day to buy a good quality of children's shoes and that the last pair of shoes she purchased for her child had paper soles.

"Do you mean to say, Mrs. Blank," asked the gentleman, "that the pair of shoes you referred to actually had paper soles?"

"Well," she replied, "I shouldn't have said that they were paper, but a very poor quality of leather which wore through quickly."

"How much did you pay for the shoes?"

"I paid \$2.75."

"Don't you know that you cannot buy a good pair of shoes for \$2.75?"

"Why that is all I have ever paid for them."

"How much do you pay for your own shoes?"

"Twelve dollars."

"Why don't you buy a pair of \$5 shoes for yourself?"

"Why, they would not wear. They would be good for nothing."

"Well, don't you know that you cannot get a good pair of children's shoes to-day for \$2.75?"

"Why, have children's shoes advanced the same as men's and women's?"

"This conversation brings out one very significant point, and that is that parents have not been educated to the fact that they must pay more for children's shoes."

"The following scene occurs in almost every shoe store in the United States:

"A mother comes in with a child and one of the clerks steps up to wait on

Shoe Store and Shoe Repair Supplies

**SCHWARTZBERG & GLASER
LEATHER CO.**

57-59 Division Ave. S. Grand Rapids

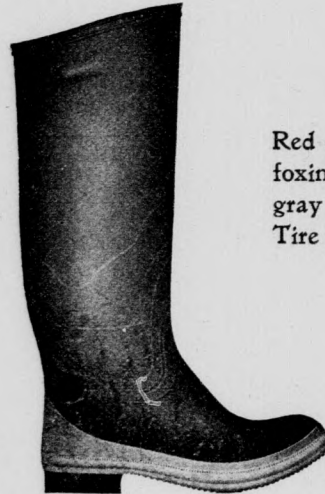
Bullseye Boots

Pressure-Cure

Red and Black Boots

IN STOCK

IMMEDIATE SHIPMENT



Construction

Red or Black. Gum Upper. Gray foxing and plain edge sole. Tough gray sole joined together by Hood Tire process.

Long Wear

Good Looks

Men's Bullseye Red and Black Short Boots	-----\$4.00
Boys' Bullseye Red and Black Short Boots	-----3.30
Youths' Bullseye Red and Black Short Boots	-----2.45
Men's Red and Black Hip and Sporting	-----6.00

We have thousands of cases of rubber footwear on the floor. Write for special rubber footwear catalog.

HOOD RUBBER PRODUCTS CO., Inc.
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**Keep your stock of
"Bertsch" and "H. B. Hard
Pan" shoes well sized up.
You are going to need
many of them during the
season just commencing.**

Herold-Bertsch Shoe Co.

Manufacturers of Serviceable Footwear

11-13-15 Commerce Ave.

GRAND RAPIDS, MICH.

her. In the meantime the store fills up and all the other clerks are busy. When the clerk gets his customer to the children's department, he happens to glance up to the front of the store and sees two ladies who have come in and are waiting to be fitted. These ladies are regular customers and known to buy \$16 shoes, therefore, there is a \$32 sale waiting for this clerk in the front of the store, while the customer he is waiting on is buying a pair of two or three dollar shoes. What is the mental attitude of that clerk towards the buyer of the children's shoes? If she asks for anything different than is shown her, either in style or price, his answer is very apt to be that they do not carry it or that they are all out of it. He will do anything to get rid of this customer as quickly as possible so that he may not lose the \$32 sale in the front of the store.

"The following day, however, this same woman will return to buy a pair of shoes for herself and, if she happens to object to the price, the clerk takes an entirely different attitude toward her with a \$12 to \$16 sale in view than he did when she wanted a pair of children's shoes, with the result that he may expend one-half to three-quarters of an hour carefully explaining why shoes have advanced. The result is that she buys the shoes and goes out satisfied and with a full knowledge of the reasons why shoes have advanced.

"There is no question but what a great deal of the embarrassment and loss of sales could be avoided if the buyer of children's shoes was treated

with the same amount of consideration as the buyer of women's and men's. If dealers will see to it that their children's department is given more attention and, wherever possible the salesmen give their exclusive time to the selling of children's shoes, they will educate their trade so that their children's department will be profitable and there will be a marked increase in the demand of a better grade of merchandise."

Co-operative Collapse of Futile Hopes

One always hears plenty about the formation of new schemes of "co-operative" merchandising intended to circumvent the retailer, but very rarely about the reaction when the great majority of them blow up, as they do. Within the past week there have come to the attention of the grocery trade no less than three such collapses. In Salt Lake City the Municipal Market, which started out with a flourish of trumpets to defeat the old H. C. L. has gone under, and a statement, said to be official, establishes the deficit for the first six months of the year as over \$6,000. In pronouncing the benediction, the State Market Commissioner admitted that they had never been able to make the scheme stand alone and that at times the loss cost the taxpayers several thousand dollars per month. The best that could be said about it was that since April 1 the market had been losing less than ever but did not furnish any great promise of ultimate self support.

Out in Portland, Ore., a co-oper-

ative store which undertook to sell at "cost plus expense" collapsed after a general average of \$14 a day loss for several months.

The Seattle branch of the Pacific Co-operative League, which has made quite a splurge in California, Arizona and New Mexico, has decided to lie down and die.

These stores have been largely financed by labor unions. The Seattle branch is reported to have accumulated debts of \$2,600 and has finally fled to the arms of a receivership with the hope of getting out alive.

Some day reformers may wake up to the truth that it makes little difference what form merchandising takes; if it continues, it must carry not only the original cost of the goods but all the costs of doing business, which are much greater than generally believed, and a margin of safety. It is easy enough in a flush of enthusiasm to forget this, but when bills are finally paid they are all found to answer the roll call as present.

Cut Out the Poison Fangs.

We are told that those who perform with poisonous snakes cut out the poison fangs which carry the venom which makes the reptiles extremely dangerous.

Now, this is what we should do for the coming year; cut out the poison fangs, cut out the stinging innuendo, the poisonous retort, the hatred, jealousy, envy fangs, cut the sting out of the grudge, out of that mean tone of voice, the unkind consciousness.

Every innuendo, every evil suspicion poisons your mind and your efficiency. Leave your heart wide open; be genuine, kind, clean, true. That is the secret of right living.

The way to get rid of the poisons of jealousy and hatred, selfishness and greed, when they have once gotten hold of us, is to neutralize them by their opposites, their natural antidotes. Love essences will antidote the venomous poisons of hatred, of jealousy, of envy. It is the great healing balm.

Enthusiasm is the boy who lubricates the wheels of progress.

A STAPLE LINE

Is your stock complete?

Have you on hand the shoes that are going to sell this fall?

If not, send in your order now and fill out your depleted stock with More Mileage Shoes.

These shoes are going to be the sellers this fall and winter.

The More Mileage Shoes are the most popular shoes in Michigan and their quality is guaranteed.

Make this big seller your staple line.

Hirth-Krause
Shoemakers for three Generations
Shoes

Tanners and Shoe Manufacturers

GRAND RAPIDS

MICHIGAN

Something New and Better

The HOWARD Line Boy's Welts That Wear

Celoid Chrome Soles

23 to 100% More Wear than
the Finest Oak Sole

More Wear, Combined with the Flexibility and Fine
Finish of Oak Leather.

IT IS Channeled and Finished. It is Waterproof. It Will Not Slip

The Guaranteed Sole That Will Outwear Any
Oak Sole in the World

Eight Sturdy, Stylish Numbers in Stock Oct. 15th

Selected Chrome Side Uppers, Solid Leather Construction
Wing Foot Rubber Heels

A Standardized Product. Two Leathers, Two Lasts, One Pattern.

8101	Boy's Dark Tan English Bal. "Little Tad Last"	4.75
8151	Little Men's Dark Tan Eng. Bal. "Little Tad Last"	4.25
8103	Boy's Dark Tan Nature Bal. "Youngster Last"	4.75
8153	Little Men's Dark Tan Nature Bal. "Youngster Last"	4.25
8100	Boy's Gun Metal English Bal. "Little Tad Last"	4.50
8150	Little Men's Gun Metal Eng. Bal. "Little Tad Last"	4.00
8102	Boy's Gun Metal Nature Bal. "Youngster Last"	4.50
8152	Little Men's Gun Metal Nature Bal. "Youngster Last"	4.00

WRITE FOR SAMPLES

RINDGE, KALMBACH, LOGIE CO.

10 to 22 Ionia Ave. N. W.

GRAND RAPIDS, MICHIGAN



Stock Certificates and Delivery.

Of the millions of people who invested in Liberty Bonds, not a few have gone still farther in the investing line than the narrow confines of Government issues and have bought stocks and bonds of various corporations. This is as it should be; but there is still something missing and that is knowledge of how to properly execute various financial instruments.

Being as I am in a position to handle stocks and bonds every day that come from individuals all over the United States, I can readily see how many people make mistakes of this nature. It is for this reason that I am giving a few of the more important rules for a good delivery as drawn up by the New York Stock Exchange.

Ninety-nine per cent. of all stock certificates are of one form, i. e., one side engraved on which the name of the owner is filled in by the company itself or the transfer agent; and the assignment side on which the owner signs and which has spaces for filling in the name of his attorney (usually his broker) and for the name of the party to whom the owner may want it transferred in case he sells it or gives it away. A certificate should at all times be signed exactly as the name of the owner is written in on the front. If, by accident, it is signed otherwise, it should be resigned correctly and the witness should add the words "Witness to both signatures," whereupon it becomes good.

Needless to say a certificate should be witnessed and dated immediately after being signed, space being provided for this—the date above and the witness below the owner's signature.

Stock in the name of a man over age is always a delivery when the above has been done and his signature guaranteed by a responsible house, with but one exception and that is, when the books of the company are closed definitely, in which case he must have an acknowledgment by a notary public printed on the certificate and properly executed in the usual way. Stock in the name of a minor must be acknowledged by him and by his guardian before a notary public.

The rules as regards women vary. The simplest of these says that when a certificate is made out with the prefix Miss and signed in this manner, it is a good delivery. In the case of a married woman whose husband is living, a joint acknowledgment by both husband and wife is necessary. A widow, however, must transfer her stock to make it negotiable, preferably to the name of the broker who has sold it for her, only doing this of course, if she has sold it, for if she

intends to hold it and it is in her name, it matters not that it is not fit to be delivered. Certificates in the name of a deceased party are not a delivery under any circumstance and must be transferred. To do this, however, various legal papers are required—each company having different rules, the most common of which are those requiring a certified copy of the will, a Surrogate's certificate or order of the court and a waiver from the State in which the company is incorporated, whose stock is being transferred. Neither is stock good in the name of an estate but it is an easy matter to transfer it when all papers are on file with the company or their agent. Shares in the name of a corporation and signed by one of the officers are good only when "Proper papers for transfer on file" is put on the certificate by the transfer agent. This does not apply, however, to partnerships, one of whose members needs only to sign the name of the firm and the proper guarantee to make it a delivery.

Certificates bearing a detached or "flying" power of attorney, used when the certificate is not in the owner's possession, are not a delivery and must always be transferred.

In the matter of number of shares, one may sell 100 shares and deliver odd lot certificates aggregating 100 shares. He may also sell part of his holdings and deliver a larger certificate having the remainder returned to him. This, however, entails the expense of revenue stamps (State and Federal) necessary to procure two certificates. Henry Abraham.

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

Your Best Credential

Banks favor a statement gotten up by a Public Accountant. The reason is that it is an outside, uncolored view of your business. The Bank knows that reliable Public Accountants cannot and will not be influenced to make an incorrect statement of condition.

Let our Public Accounting Department serve you.

Complete Audits. Special Investigations
Systems Installed. Federal Tax Returns.



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**

Some Common Falacies About Compound Interest.

A recent newspaper article carries the details of a plan for wiping out the national debt of France by placing a large sum at compound interest. This is not new. The scheme was exploited and actually entertained by the British Parliament after the Napoleonic Wars, but was ridiculed out of existence by economists. Those who consider the plan feasible should read the following comments on compound interest by Professor Irving Fisher.

"The common idea that 'money' has power to breed money' leads to absurdity when applied to compound interest. Were it true, any person might leave fortunes to posterity far exceeding the possible wealth which this earth can hold. The prodigious figures which result from reckoning compound interest always surprise those who make the computation for the first time. One dollar put at compound interest at 4 per cent. would amount in one century to \$50, in a second century to \$2,500, in a third century to \$125,000, in a fourth century to \$6,000,000, in a fifth century to \$300,000,000, in a sixth century to 15 billions, in a seventh century to 750 billions, in an eighth century to 40 trillions, in a ninth to 2 quadrillions, and in a thousand years to 100 quadrillion dollars. Now the total capital in the United States is only about \$100,000,000,000, and that in the world at large—even assuming that the per capita wealth elsewhere is as large as the United States, which is an absurdly large allowance—must be less than 2 trillions, which is only one fifty-thousandth part of what we have just calculated as the amount at compound interest of \$1 in one thousand years. Yet one thousand years is only half the time since the Christian era began. In two thousand years the \$1 would amount to 100 quadrillion times 100 quadrillions, which is many, many times as much as a world composed of solid gold. Needless to say, such a prodigious increase of wealth could never actually take place, for the simple reason that this is a finite world. The difficulty lies, not simply in the reluctance of people to provide for accumulation several centuries after their death, but also to the fact above mentioned, that large accumulations would reduce opportunities for reinvestment and therefore reduce the

rate of interest. The attempt, for instance, to invest trillions every year would drive up the prices of all investable property—i. e., all capital. To invest such sums would practically require the purchase by the rich man of all existing railways, steamships, factories, lands, dwellings, etc. But many of the present owners of these, having already sold a large portion of their property and thus reduced their degrees of impatience to equality with the prevailing rate of interest, would not part with more except at prices so high that the purchaser would make little or no profit or interest on his investment. Thus the approach toward the limit of investment would reduce the rate of interest and retard, and finally altogether prevent, further accumulation."

Use Your Head.

A woodpecker pecks
Out a great many specks
Of sawdust
When building a hut.

He works like a nigger
To make the hole bigger—
He's sore if
His cutter won't cut.

He don't bother with plans
Of cheap artisans,
But there's one thing
Can rightly be said:

The whole excavation
Has this explanation—
He builds it
By
Using
His
Head.

Just because the mistakes you make are little ones, don't think they do not amount to anything. You know the Scotch saying, "Many a mickle makes a muckle."

Kent State Bank

Main Office Ottawa Ave.
Facing Monroe

Grand Rapids, Mich.

Capital - - - \$500,000
Surplus and Profit - \$850,000

Resources

13 Million Dollars

3½ Per Cent.

Paid on Certificates of Deposit

Do Your Banking by Mail

The Home for Savings

Assets \$3,886,069



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.

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

Michigan Finance Corporation

FLINT and GRAND RAPIDS

Capital \$4,500,000. 7% Cumulative Participating Preferred Stock, 600,000 Shares of Common Stock

A SAFE INVESTMENT THAT YOU CAN EASILY FINANCE

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Resigned as Deputy State Banking Commissioner
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tor Industrial Savings Bank, Flint.

FLOYD ALLEN

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of Jackson, Mich.

100 Shares Preferred Stock, par value \$10.00, and
100 Shares Common Stock, par value \$1.00, sold
jointly for \$1,250 Cash, or \$250 Cash and \$50.00
per month for 20 months.

READ What the Financial Editor of the *Detroit Times* says about this stock in answer to
to an inquiry regarding it:

"With the official personnel and opportunities offered, this department would be led to believe there is a bright future ahead for the Michigan Finance Corporation. It has men known and respected at the helm, men to whom reputation is far more valuable than fruits of misdeeds and it generally is agreed the business is to be had. The writer, while not recommending, regards this investment as of the highest class."

R. T. JARVIS & CO., 609½-606 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.

Name, _____

Address, _____

R. T. JARVIS & COMPANY

Investment Securities

605½-606 Michigan Trust Bldg. Citizens Phone 65433, Bell M. 498
GRAND RAPIDS, MICHIGAN

Necessity of Liberty Bond Conversion.

Holders of United States Liberty 4s of the second issue should mark a red circle on their calendars around the dates November 12 and 15. The latter date is the last day of grace for the exercise of conversion privileges. Our reason for suggesting attention to Nov. 12, is the thought that it would be best not to take advantage of the last moment of time allowed.

Holders of the first issue must convert before December 15, next. The conversion in each case is into the 4½ per cent. bonds.

In the past week a noteworthy activity developed in the market for Liberty bonds. Round midweek the market was specially strong. Such was the extent of the improvement, the issues easily were the feature of the day's trading. Nearly all issues sustained substantial gains. Victory Loans remained steady.

It should not be necessary to stress the importance of recognition of those Government issues in any program of investment. It is unnecessary to give in detail the reasons for looking upon the security of the bonds as of the highest grade.

Other issues which are attractive are the United States certificates of indebtedness. These can be obtained in denominations of \$500, \$1,000, \$5,000, \$10,000 and \$100,000. All issues of Treasury certificates are permanently exempt from the normal income tax.

Another point of special interest to the investor is the fact that an amount not exceeding \$5,000 in the aggregate of Treasury Certificates, Liberty 4s, and 4½s, and War-Savings Certificates are permanently exempt

from supertaxes, excess profits taxes and war-profits taxes.

An issue of certificates of interest is Series TD-1920, which has a maturity date of December 15, 1920. These certificates carry 4¾ per cent. interest and are acceptable for United States taxes. At a price of 99.972, they yield 5¾ per cent. and at 99.630, they yield 6¼ per cent.

During the month of October there is apt to be some irregularity in the Liberty bond market because of the heavy cotton financing and the consequent tightness in money. It is during times of that sort that purchases of government bonds appear unusually attractive. The obligations of the government of the United States are of the very highest standing. The Liberty bonds selling below par are just as safe and just as attractive as when they were issued in the first place.

How Man Learned To Fight Fire.

When you see the modern fire engine racing down through the streets, gongs ringing, with the firemen hanging on and the police clearing the track, you should remember that it has taken man a long time to learn as much as he has about fighting fire.

No sooner did man learn to make fire than he found it necessary to learn how to put it out.

The first fire apparatus of record is found in Rome. The Gauls burned the city in 390 B. C., each citizen was ordered to keep in his house a "machine for extinguishing fire." This consisted of a syringe.

The first record of an actual machine for putting out fire is by Hero of Alexandria. This contrivance, a "siphon used in conflagrations," was

STOCKS AND BONDS—PRIVATE WIRES TO THE LEADING MARKETS

HILLIKER, PERKINS, EVERETT & GEISTERT
BELL M. 290. SECOND FLOOR MICHIGAN TRUST BLDG. CITY 4334

STOCKS

BONDS



Fourth National Bank

Grand Rapids, Mich.
United States Depository



WM. H. ANDERSON, President
HARRY C. LUNDBERG, Asst. Cashier

LAVANT Z. CALKIN, Vice President
ALVA T. EDISON, Asst. Cashier

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

The Man Who Travels

An individual of means selected as an Executor of your will is very apt to be a man who travels. He might be away on a trip when you die.

He may take a trip at a time he should stay at home and look after your estate. You cannot compel him to remain at home.

When you name the **GRAND RAPIDS TRUST COMPANY** as Executor you know we will not travel, thereby removing the risk of an Executor being away from home at an important time.

Our officers will be glad to consult with you about your estate. There is no obligation.

GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICH.

OTTAWA AT FOUNTAIN BOTH PHONES 4391

Cadillac State Bank

Cadillac, Mich.

Capital	\$ 100,000.00
Surplus	100,000.00
Resources (June 30th)	3,649,021.82

4%

ON

Savings || Certificates || **3 Months**
Books

Reserve for State Banks

The directors who control the affairs of this bank represent much of the strong and successful business of Northern Michigan

F. L. REED, President
HENRY KNOWLTON, Vice Pres. FRANK WELTON, Cashier
JAY J. VELDMAN, Asst. Cashier

used in Egypt about a hundred and fifty years before Christ.

The first record of what we would call a fire department is also found in Rome. A disastrous fire occurring in the reign of Augustus, called his attention to the benefit a regular fire brigade would bring. So he organized a fire department. It consisted of seven companies of a thousand men each.

The first real fire engines were used in 1633 at a big fire on London Bridge. The first hose was invented by the two Van der Heydes in 1672. One of the earliest engines used consisted of a tank drawn by two horses, which threw a stream an inch in diameter to a height of eighty feet. An improved engine was invented in 1721 by Newsham, of London, and the first engine used in the United States was made by Newsham. The first steam fire engine was invented by John Braithwaite, of London, in 1829.

Fire alarms came into use in Medieval times. It was the custom in many of the towns to have a watchman stationed on a high building whose duty it was to look for fires. As soon as he saw one, he gave warning by blowing a horn, firing a gun, or ringing a bell.

The first London fire department consisted of ten men of each ward.

The first municipal American fire department was created in Boston in 1678. The fire engine was a hand pump bought in England.

The first leather fire hose was made in America in 1808 in Philadelphia.

Rubber hose was first made in England at about 1820.

The Origin of the Dollar Mark.

The earliest known occurrence of the dollar-mark (\$) in print is in Chauncey Lee's "American Accomptant," an arithmetic printed in 1797 in Lansingburgh, New York. Lee, however, did not invent the sign. A great deal of research has been required, on the part of many authorities, principally Cajori, to learn what the steps in its evolution were.

Most old documents and books spell out the names of monetary units in full. Of nine Spanish arithmetics of the seventeenth and eighteenth centuries five gave no abbreviation for "peso" (also called "piastre," "peso de 8 reales," "piece of eight," and "Spanish dollar.") In some early Spanish books, however, there are abbreviations: "pes.," "ps.," "pe.," "p."

It is a remarkable coincidence that the three names by which the Spanish dollar was known, peso, piastre, and piece of eight, all began with the letter p, and all three formed the plural by the addition of the letter s. Hence p and ps answered admirably as abbreviations for any of these names. Men wrote the p with a flourish, and raised the s somewhat above the p.

The transition from this symbol to our dollar mark apparently came about unconsciously, in the effort to simplify the complicated motion of the pen, no manuscript is so convincing on this point as the two contemporaneous copies, made by the same hand, of a letter written in 1778 by Oliver Pollock, then "commercial agent of the United States at New Orleans." Pollock's services to the United States were great; he was in

the West what Robert Morris was in the East.

His letter is addressed to Colonel George Rogers Clark. Both copies of the letter show the \$ in the body of the letter, and in the summary of accounts, at the close, the \$ and the flowing ps are both used. A careful examination shows that the writer made the p with one continuous motion of the pen, but that the symbol \$ required two motions—one down and up for the p, and the other a curve for the s.

Before 1800, the dollar-mark (\$) was seldom used. It appears in eighteenth-century manuscripts not more than fifteen or twenty times. None of these is earlier than Oliver Pollock's letter of 1778. But the dollar was then a familiar coin. In 1778

among the Philadelphia theater prices according to printed advertisements, was "Box, one dollar." An original manuscript document of 1780 bears thirty-four signatures, headed by George Washington. The subscribers agree to pay the sum annexed to their respective names, "in the support of a dancing assembly to be held in Morristown this present winter." The sums are given in dollars, but not one of the signers used the \$ symbol; they wrote "dollars," or "doll.," or "ds." The dollar-mark clearly came over into general use from the accountants or book-keepers who first employed it as a means of saving time.

You can purchase a man's labor, but you've got to cultivate his good will.

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

The Name: Michigan Bankers and Merchants Mutual Fire Insurance Co. of Fremont, Mich., on your policy

REPRESENTS: Quality, Security, Protection

With an immediate saving to you of **25 to 45%**

WILLIAM N. SENF, Secretary

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

Bristol Insurance Agency

"The Agency of Personal Service"

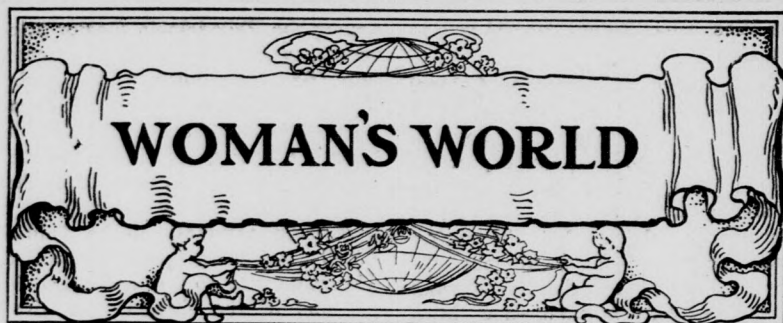
Inspectors and State Agents for Mutual Companies

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



Have You Any Harvest From This Year's Summer?

Written for the Tradesman.

All this summer, during an unusually varied experience of seashore, lakeside, woods, and mountains, I have been studying psychology at first hand, watching unbidden the young folks—little children, older ones and college boys and girls—as they made various use of their vacations. Always I was trying to see what they were getting out of it, what harvest of permanent value they were storing away in mind and character for use in the work time to come. How many children were having their eyes opened to the wonder world about them, full of the best and most inspiring playthings imaginable; how many of the young people were doing anything different for their diversion from what they do all winter in suburban or city homes. I can't say that what I observed impressed me very much with the idea that these young folks will be especially better for the way they spent their summer.

I saw a lot of detached little souls, either sitting with patient or impatient nurses on the beaches or rampaging neglected and wild about the streets of summer resorts. I saw groups of young folks, in the midst of nature's wonderland, sleeping until noon and successive nights of late hours and hectic life at endless dances. I saw them whirling away from seashore cottages and lakeside camps to distant roadhouses, where they ate elaborate and expensive suppers and danced to the point of utter weariness. It seemed as if they ought to have another vacation in the city to rest up after all the excitement of the summer!

Yes, I did see a few, a very few living in a sane way, getting really the benefit of the outing, refreshing minds and bodies under wise care and direction for the work of the winter. I did see a few, a very few, mothers guiding their little children into a wholesome appreciation of the wonders that surrounded them. I did come across one group of mothers who had engaged a competent young woman to carry on with their children a course in nature study and sketching, take walks with them, and utilize their play. The children enjoyed it immensely, and I could see the difference between those children and the others that ran wild.

Think over the activities of your own children during this past summer. Did you do anything to guide them purposefully? Do you feel that it was for them in any sense profitable? Do you want them to do just the same things every summer? What will they carry from it over into the

winter? Dances, movies, automobile rides, noisy picnics—all good in moderation—were they the whole story? Did they read anything? Did they do anything substantial? Was the time utterly wasted from the point of view of character growth?

I remember one brother and sister, spending the summer on the north shore of Massachusetts Bay, who read all they could get of the stories of Colonial times there, visited the historic places at Cambridge, Lexington, Concord, Bunker Hill, Salem, Marblehead and Gloucester, and acquired a remarkable background for their history studies. Almost anywhere that you have been there was material for this sort of thing—did it occur to you to make use of it—even for yourself?

Even now that you are home again, you can make use of the autumn and give your children something that perhaps you neglected to give them during the summer. The leaves are turning now, and you can guide the little folks into a knowledge of the trees that grow in your neighborhood, helping them to make a collection of the different varieties. With a little paraffin and a hot—not too hot—iron you can flatten them out and put them away in a scrapbook where they will keep their gorgeous colors for a long time. You can draw their attention to the differing shapes of the different kinds of maple, birch, oak and elm leaves; let them copy them with pencil and water colors. In the parks they can see all these things; watch the birds and squirrels getting ready for winter; see the succession of flocks on their migration southward. Perhaps in the woods you had the children make blueprints of the leaves about your camp and bring them home to show to Daddy, who had to stay most of the time in town.

Even in the city you can find pumpkins and other things that speak of harvest time in the country; you can find popcorn on the ear and take it home. Even if you have no open fire corn can be popped over the kitchen fire, though of course it isn't anything like so much fun.

You can have a family evening, planned for definitely, when your own children and their friends may describe what they did during the summer, show the photographs and other souvenirs they collected, and wind up with a merry time of games and dancing if you please.

Perhaps there isn't anything worth while that any of you gained this summer. Perhaps you simply lived the same kind of a frivolous, aimless life with which you waste the winter; just one round of purposeless amusement. If so, I suppose the harvest

time will have little for you or yours. If you saw nothing, heard nothing, read nothing worth remembering, you will not be much interested in this subject.

But to me the summer time is the wonder time for children—and for grown folks, too. It is then most of all that one may cultivate the love of nature; see and treasure in mind and endless variety of color and form; get deep into character the poetry of life which will sing on to old age and furnish resources of the soul which will abide when other things have faded or been snatched away, will keep the heart happy and make sorrow and disappointment endurable. This is not gained in some mysterious way when one goes to college or grows old; it begins with the beginning of life, and grows day by day and step by step, or never comes at all. Prudence Bradish.

(Copyrighted 1920.)

Echoes From Grand Traverse Bay.

J. E. Ehrenberger, 701 W. Front, Traverse City: "It is the only paper that keeps us posted in regard to the merchandise we handle. It gives us all the information we need and we appreciate it."

Frank Stephan, 525 Randolph, Traverse City: "I have taken the Tradesman several years and like it first rate. Would not do without it."

A. H. Baughman, 548 East 8th, Traverse City: "We are perfectly satisfied with the Tradesman. We find much valuable information in it each week and believe every one in trade should take and read it. It would pay."

U. B. Hobbs, Williamsburg: "I have taken the Tradesman for several years and have always found it very satisfactory. In fact, I look to it to keep me posted and it never disappoints me."

Alma—John Hicks, of St. Johns, is organizing a company here to purchase the Alma Roller Mills, valued at \$82,000. The company expects to make the mills, which have been closed for several years, the largest in the state.

Union Stipulates for the Payment of Damages.

Langenberg Hat Company, et al. v. United Cloth Hat & Cap Makers of North America, (United States District Court, St. Louis, Mo.)

In September, 1919, an injunction issued against the United Cloth Hat & Cap Makers of North America at the instance of seven concerns manufacturing hats and caps in the city of St. Louis. The union had called a strike on August 18 throughout the trade for the purpose of unionizing it. The injunction was subsequently made perpetual and the case sent to a master for the purpose of assessing damages. Before hearing was commenced the union, on July 3, 1920, entered into a stipulation with the plaintiffs providing for the payment of \$8,250 in three installments, all within sixty days, in full payment for costs, disbursements and damages sustained by the plaintiffs; but providing, however, that in case of failure to pay the money within the time agreed upon that the hearings before the master should proceed and providing further that the perpetual injunction was to stand.

We do not know, of course, where the \$8,250 is coming from. It is unlikely that the workers in St. Louis, organized and stampeded by the agents of the union, in the excitement of the strike, had contributed enough to the union to pay these damages. It probably must be paid by workers in New York, where the union has a strong following in the hat and millinery trade. May be it is worth while to workers in New York to pay this money, because of the unlawful acts of their agents in a city 1,000 miles away. But, what do the agents tell them and what do they actually know about why they must pay this money? There must be a great opportunity for worth while and honest instruction among men whose contributions go to paying damages for violations of the law by their agents.

Find out what you wanta do, then sail in with both feet.

Sheriff of Shiawassee County J. W. Sproule, Sheriff

Both Telephones: Nights and Sundays.
Call through Owosso

Corunna, Michigan, Sept. 9, 1920

W. E. Robb, Secretary,
Citizens' Mutual Auto Ins. Co.
Howell, Michigan.

Dear Sir:

I wish to thank you for check sent to me for the recovery of Dr. Mahaney's auto.

More gratifying to me were the words of appreciation relative to the enforcement of the law in my county, it would really reduce auto stealing if all insurance companies were as interested in the prosecuting of thieves as your company. At any future time this department can be of use to you advise me.

Very sincerely,
(Signed) Jos. W. Sproule,
Sheriff.

The Guaranteed Flour OCCIDENT

This name, on a sack of flour, indicates that all the good of the best grain grown has been preserved in the product.

This name stands for highest quality, constantly maintained, uniformly good.



Occident Flour is made from the choicest hard wheat—a strong glutinous special patent.

Occident is full of flavor and has high absorption power which means—

More and Better Bread.

W. S. CANFIELD FLOUR CO.
205 Godfrey Bldg.—Grand Rapids, Mich.

Cit. 65618

Wholesale Distributors

Bell M 1465

WAREHOUSES

CADILLAC
BENTON HARBOR

LANSING
ST. JOSEPH

KALAMAZOO
GRAND RAPIDS

LURE OF THE WILD.

Captain Belknap's Experiences Near to Nature.

Antler's Cabin, Onota, Oct. 2—Once upon a time—as fairy stories begin, but this is to be no fairy tale—there lived a man whose name sounded like a junk yard. Fortune, I don't know which it was, good or bad, smiled on him in a most bewitching way. He put aside a sled load of money to build a home in the wild where he could enjoy life with his many friends, away from the moths that eat so much of the wool out of a man's coat.

A land looker found the ideal place—five thousand acres in a solid body—where the trees were so thick and high that mortal man with his saw and axe had not the courage to assault them single handed. On one side of this forest a young river had fought for many ages over cliffs through tangled cedar, dodging in and out among the alders until, seemingly tired of its rough and tumble play, it made itself a resting place between two hills, broadening out to make a pond. In the beginning the beavers helped and hereafter a spell it ran another wild race for miles. There were places where a man could jump across and other places where he could fall in over his head in icy water; which mishap has taught many a fisherman how to swear. This bit of a lost lake is clear as crystal, about ten feet deep, with a bottom of ooze of untold depth where one could push a cedar pole fifty feet long out of sight by its own weight.

At this lake the nearest neighbor would be six miles on one side and sixteen miles on the other. If one did kill a deer out of season the game warden would never get an echo of the shot. No one but the bookkeeper could ever figure out the cost. I guess he is dead now and will never divulge the cost of building the roads from the railway, the hauling of building material, supplies and labor for the palace that grew up in the forests on the high bluff at the lake. These were cut away in order to create a farm with forty acres of fields and orchards, out buildings of all kinds, horse and cow stables and chicken coops. A landscape gardener from a big city planned terraces and walks. A florist set out the gayest if not the rarest of flowers and a farmer planned the garden from strawberries to cabbage. There was everything that would grow out of doors. In the king's palace were cases of gold bound books that were supposed to remain there. They cost too much money to risk soiling by handling. There was a grand piano in the music room and in the parlor where the great fireplace would take in four foot logs, the taxidermist had mounted eighteen buck heads, with the grandest antlers that ever grew on deer's heads. There was also a museum of hunting guns, but the great place of all was the dining room where, crowding the walls, were paintings in detail of feasts all the way from soup to nuts and wine for every course. The range in the kitchen was in the care of an imported cook and every season many guests came in from the railway in fine carriages, drawn by sleek fat horses, with silver mounted harness. Very many of these guests came from a town situated on the far end of the big lake, now called Chicago, but in the early days known to the Indians of all the great lakes country as She-cog-win. When translated it meant skunk water. The river there then smelt just as sweet as it does now and She-cog-win is very appropriate now, as it was before the white man came.

All of these guests, both men and ladies, carried a deer hunter's license with the legal number of shipping tags as a matter of both form and protection against the game wardens. As many of these guests never met up in the woods with a wild deer and did not know which end of a gun made the noise, the host provided the woodsman. It was thought the term

hunter was not the proper word, so the woodsman brought in the game and put on the tags when it came to ship the victims. So while the mighty hunters were dividing up their time between the banquet and the poker tables the woodsman was hanging up fat bucks in the forests or skinning a young doe for the next day's table.

There was in one of these hunting parties a large greasy fellow, who, when he arrived, had his pockets full of poker table stuff. The winsome goddess of luck had not smiled on his pile of chips and in plain terms he was busted. His visible assets was one deer license and two tags marked "not transferable." All the others were still in the game. It was then our busted guest wandered alone out on the lawn. His thoughts were on South Water street, but his eyes wandered away to a bit of pasture land. On the bottom land beyond the barns, quietly grazing, were two fine deer, the first he had ever seen outside of a city park. Fast as his fat legs could carry him, he ran to the woodsman's lodge, who happened to be away, but his high powered repeating rifle was hanging on its hooks. He could not win at poker, but "by golly" he could hunt big game. Trailing the gun as he ran behind the cow stables, on his hands and knees behind the fence, until he was but a stone's throw away and, poking the gun through between the rails at a solid rest, he sighted for the fore shoulder. The first deer dropped. The other only lifted its head, giving plenty of time for a careful aim when it also fell. Without waiting to witness the dying struggles of the animals, he dropped the gun in the grass and hurried to the house. Attracted by the two shots the players left the tables, to be greeted by enthusiastic shouts "Come on, come on. So help me gracious, already have I two big deer in the field, dead ones. Maybe you fellows show me some things on the poker game, but I show you how to hunt deer."

With an excited following, he led the way out into the pasture lot, where lying dead in the clover, were the two pure blooded Jersey cows which had supplied the great house daily with pans of milk and cream.

We will have to pass over the scenes that followed. They were beyond the power of man to describe. They were Blue Ribbon animals from the State fair, cost a lot of money and their only fault was that they looked just like deer as they fed in the clover.

But there was another day coming. Two cowhides were hanging on the fence. Two fat cows were being converted into corned beef. The crape was on the stable doors. Several cases of Milwaukee champagne as well as a large quantity of Munn's extra dry, had drowned the sorrows of hosts and guests. In the haze of an Indian summer season the man had gained renown in a single day. As a deer hunter he had sat up with the boys enjoying the bubbles far into the night before. Thinking to take a ride on the pond, he took one of the boats and paddled out where he could see the fish swimming in the crystal waters. It was all so restful and quiet. Gradually his head, then his shoulder, then his body and the boat tipped that way. All very simple. He went out head first, down through the clear waters, into the marl out of sight, where neither fish nor gull will ever get a look at him. There was a ripple on the water that rippled to the shores. The boat with a child's breath of air drifted away into the cat tails. Only bubbles ever came to the surface of the marl. And a long cedar pole found no bottom. The silver pond had closed its chapter.

But to the memory of man we have a thought. When the men were digging the channels for the piers and boat houses and the terraces for the landscape gardens they cast up the bones of moose, caribou, deer and bear. So this is an old time cemetery and our friend has a lot of company. Then there is a rustic house, a quaint gathering of logs, built over a bub-

bling spring. There is room still to bend over and dip a cup of deliciously cold water, but all else is filled with memories of the days when hops and barleycorn were kings. It is not a haunted place. There are corkless bottles. The spirits have fled. There is but the ghost of a smell and smells do not intoxicate.

The deer have become scarce, the hunting season has become short. There is a closed season on hops and the next things will be the lumber jack and the sawmill.

Charles E. Belknap.

Timely Caution Regarding Bad Checks and Drafts.

Lansing, Sept. 28—The practice of forging checks, which in the past has been more prevalent in the West and Southwestern territories, is fast spreading throughout the entire country.

It is an important matter which deserves the attention of so large and important an organization as the Michigan Retail Dry Goods Association, in order that the concentrated efforts of Michigan merchants may do away with this illegitimate nuisance, by co-operating with retail credit associations.

Forgers are very careful in their methods and it requires the vigilance of a person who can make a study of the subject in its various phases to detect them. Some of the methods perpetrated are:

The forger will obtain the name and address of a bank depositor, and copy the signature, thus making the check appear legitimate.

Blank drafts are obtained at the bank, filled out and the signature of the Cashier is carefully copied.

Post office money orders which have been lost or stolen are filled out for any amount desired and presented for payment. Lists of lost money orders—with the numbers thereon—are issued by many post offices and should be given due attention.

Manufacturer's checks are often illegitimately obtained and filled out and signed, and presented for payment.

In fact, so various are the ways of counterfeiters, forgers and perpetrators of bogus checks that the least any firm can do is to have some competent person to whom all checks must be brought to be cashed, unless the clerk is absolutely and personally sure that the check, draft, or money order is O. K.

Any experiences along the above line by one merchant should be immediately taken up with the various business places of the city, or with some central office whose business it is to notify the various merchants, in order that the practice may be quickly stopped, and the person making such practices brought to justice, if possible. Jason E. Hammond, Manager Michigan Retail Dry Goods Association.

Three New Enterprises Within Two Months.

Clare, Sept. 28—It would please us to have you announce that the Clare Chamber of Commerce has secured three new factories for the city during the past two months.

One plant will manufacture light two-wheel trailers for the use of the farmers and small hauling; also a very fine auto camp trailer at a very low cost.

The second plant will manufacture the Northon road leveler, which is credited with being the most practical road leveler ever placed on the market.

The third plant will manufacture ice cream and butter. Up-to-date machinery is being installed to insure high grade products.

Clare is in the market for a foundry. Several free sites lying between two railroads are offered to manufacturers.

N. A. Elden, Chairman Publicity Committee.

Package Sugars Save The Grocer's Time

There is no need for the grocer to waste his time and his customer's in scooping, weighing and wrapping sugar. He can fill his orders instantly with the ready-wrapped

Domino Package Sugars

They save the grocer paper and twine. They stop waste of sugar through spillage and through broken paper bags.

American Sugar Refining Company

"Sweeten it with Domino"

Granulated, Tablet, Powdered, Confectioners, Brown, Golden Syrup.

Announcement to Jobbers---Oct. 1, 1920

On Henkel's Self Raising Pan Cake Flour and Buckwheat Compound

The price on our goods does not permit an extravagant selling campaign.

Righteous protest of the Public against the price of certain foods leads us to expect the Jobber to get behind the—

Quality and Square Price Proposition On Our Products

If Jobbers will accord us full co-operation we hope to continue selling at the present remarkably Low Prices, on the basis of volume.

Don't this chance to offer the High Grade Line so much below the "Big Selling Campaign Fellows" seem very timely and worth hooking up to?



SMILE WITH US.

Will you kindly favor us with an expression on this policy and oblige.

Mr. Dealer: This ad is a copy of our letter to your Jobber. If his reply interests you—we will, with his permission, submit same.

COMMERCIAL MILLING CO.,

DETROIT

AROUND THE WORLD.

Impressions Graphically Recorded By
Noted Globe Trotter.

En route Hong Kong to Manila, March 19—Those who have wished for warm weather have had their wish fulfilled over night. Sailing away from Hong Kong yesterday afternoon, it was uncomfortably cool on the shady side of the ship. Steam was turned on yesterday evening. This morning we ate breakfast to the hum of electric fans and the thermometer now registers 80 degrees in the shade.

The American Consul at Hong Kong ordered that we all be vaccinated under penalty of not being permitted to land at Manila. At Hong Kong there is always small pox and American regulations are very strict. There was much wailing and gnashing of teeth and much indignation expressed, but, as usual, the good citizens of the U. S. hold their indignation meetings, make a lot of noise and then walk up to the counter and pay. The men were vaccinated yesterday and the kickers were first in line. Some few have held out, but nobody takes them seriously. The women have their turn to-day. The ship's doctor does not sympathize with the movement. It is a lot of work to vaccinate one thousand people in three days.

By comparison this is a short voyage—only forty-eight hours. So far, however, the sea has been a little angry and many of our smooth water sailors have remained in their cabins.

Excursions were made to the Island of Maceo, a Portuguese possession about four hours' ride from Hong Kong. In this excursion we did not take part, believing that the short stay would not justify us in taking the long water trip. Whatever one does not see on a voyage of this character is pictured by those who do see it as the most wonderful part of the cruise. One is almost afraid to sleep for fear of missing a "sneeze", which would have been the most marvelous, musical sneeze ever produced by man or beast. Whatever we may have missed, we surely did see Hong Kong and its environments.

Hong Kong is not especially Chinese; the English influence is noticeable at every turn and the cleanliness of the Island is marked. The entrance to the harbor is a sight worth seeing. Its beauty by day is surpassed only by its beauty by night. The city is built on the side of a mountain, which rises very steeply a short distance from the shore.

The foreign residents live on heights varying from three hundred to two thousand feet above the sea. Their houses, of Moorish architecture, are reached by long winding flagstone roads, or by an inclined plane cable railroad, which was built in the late seventies. This railroad also carries you up to Victoria Peak, from which a wonderful panoramic view of the surrounding country can be obtained. The last mile and a half of this trip is taken in sedan chairs or on foot. I chose the latter method and am ashamed to say that it was quite impossible for me to keep up with the fleet footed chair carriers, who transported their loads up the steep mountain side much more quickly than could any horse, if, in fact, a horse could get up at all.

Rickshaws and sedan chairs are the only modes of transportation in Hong Kong. A trolley runs along the street skirting the ocean and horses are used only by foreigners for saddle purposes. Many of the streets take the form of steps and over these only sedan chairs are possible.

There are several excellent automobile rides over the mountains, one in particular leading to a fishing village (Aberdeen) about eighteen miles from town. The road is winding and steep and excellently maintained. Of all the drives I have ever seen, this can be compared, in engineering and scenery, only with the motor road skirting the Mediterranean in the

vicinity of Nice, Cannes and Monte Carlo.

Two Americans maintain small garages for the benefit of tourists, but the timid motorist had better save his money and his nerves and let someone tell him about the ride.

Aberdeen, our objective point, was well worth seeing. In point of cleanliness, it far surpasses any similar settlement seen in Japan; and in density of population also. In the small harbor there were fishing boats running into thousands and, although many of them would have measured over twenty-five feet in length, they are the homes of the fishermen and their families and here also, as a rule, the families do not run small.

In the village every available space was covered with fish put out in the sun to dry, and if anyone ever had a palate that yearned for dried fish, I am quite sure this trip would more than satisfy his yearning, without the use of any of the senses except seeing and smelling. The Chinese fishermen and others on the Chinese junk boats are apparently fond of a change of diet, for not a moment during our stay in Hong Kong harbor were there less than fifty boats surrounding our vessel, picking up every piece of garbage and refuse, all of which they literally fought for and added to their larders.

The Chinese we saw do not suffer by comparison with the Japanese. Both the men and women make a better appearance, from our point of view, than do the Japanese.

The queue has almost entirely disappeared; in fact, the only ones we saw at all were worn by the carriers to Victoria Peak and these were done up in woman fashion and pushed under the hat. The feet of the women are no longer bound, although there are still many with small feet, the result of earlier treatment—or rather mal-treatment.

Many of the natives wear European clothes; in fact, this is the rule among those of the higher classes, including shopkeepers. Chinese are employed in all the banks and business houses and ordinarily men of this class speak more than good English. The ordinary Chinamen in the stores speak some "pigeon" English and in talking to them one soon learns that it is necessary to adopt that style of talk in

order to be more readily understood.

We had the pleasure of attending a bazaar held at and for the benefit of Hong Kong University and there met many of the better class Chinese people, all of whom were much interested in the opportunity for higher education, made possible, or rather about to become possible, through the completion of this institution.

The bazaar itself was interesting from the fact that on exhibition and for sale, we saw many examples of Chinese art, old and new. A loan exhibition of old Chinese pottery, however, entirely spoiled our taste for anything that was offered for sale, either at the bazaar or in the shops.

At the bazaar I met Sir Ho Kai, brother-in-law of Wu Ting Fang, and who became much interested when I informed him that it had been my pleasure to entertain the Honorable Wu in Cincinnati some years ago.

As a merchant the Chinaman is dignified and difficult to deal with. He shows no anxiety at all to make a sale and adheres rather closely to his asking price. When he reaches his bottom figure (and this refers only to jewelry and other luxuries, for in ordinary necessities only one price prevails) and you haggle further, he places his goods carefully back in the showcase and you can buy or not, as you choose. He surely does not urge you. The same does not hold good of the East Indian merchant, of whom there are a great number in the city, neither does it hold good in the case of the Chinese rickshaw men and chair carriers, who in their small way are the greatest highbinders I have ever had the pleasure of meeting. However, when one considers their meager pay you would not be badly crippled, financially, even if you paid what they demand. This class of citizen is well looked after by the many police, who are English, East Indian and Chinese.

The Chinese police are unarmed; the Indians carry clubs and the English revolvers. One of the principal pastimes of the Chinese and Indian police is cuffing the over-ambitious coolie, whose anxiety to get a fare at times makes him considerably of a nuisance to the tourist. I am told that there are about ten thousand British troops stationed in and around the city. Of these, only about two

thousand are English, the remainder Indian and Chinese, but mostly Indian. They all add color to the scene and the city naturally takes on a very cosmopolitan appearance.

On the occasion of the Governor's departure last Saturday we had an opportunity of seeing the army on dress parade in all its pomp and splendor. We were fortunate enough to be on dock during the ceremonies and within a few feet of Sir and Lady Lugard when they appeared in their sedan chairs, carried by coolies dressed in unusually bright liveries, to take the tug for the P. & O. steamer India. The dock was crowded with brilliantly uniformed British army and navy officers, representatives of other nations and the best colonial residents of the city.

Chinese women and children in gorgeous costumes were there to bid them farewell and they carried with them flowers and other good will offerings. Lady Lugard's chair was placed on the plaza, where she held an informal reception for her friends. The band played "God Save the King" and the soldiers stood at attention. The departing Governor and his wife went aboard the lighter to be taken to their ship amid profound silence. Not a murmur, not a cheer and the most popular Governor that Hong Kong has ever known left the Island for good. How different from a similar ceremony in America?

Speaking of America, we really went to a theater in Hong Kong and saw a very creditable performance of "Fiddle Dee Dee," a Weber and Fields production of ten or twelve years ago, given by an American company. I have seen very much worse in Cincinnati—also much better, of course, but good old American jokes, American songs and dances and even American chorus girls of uncertain age are appreciated so far away from the land of the free and the home of our friends. One can easily spend three days in Hong Kong and it would not be so bad if you had to live there. Julius Fleischman.

Do you allow your business to manage you, to irritate you, to get you down and ride over you rough-shod? Or do you insist upon staying on top and managing your business?



"cracking" a coconut with a can opener

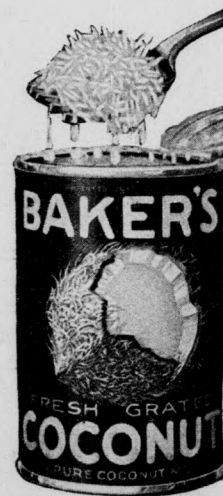
People used to sneak up on an unsuspecting coconut and hit it in the head with an ax. They made the coconut insensible and spoiled the ax. Now and then they got a little milk—usually they got a little mad.

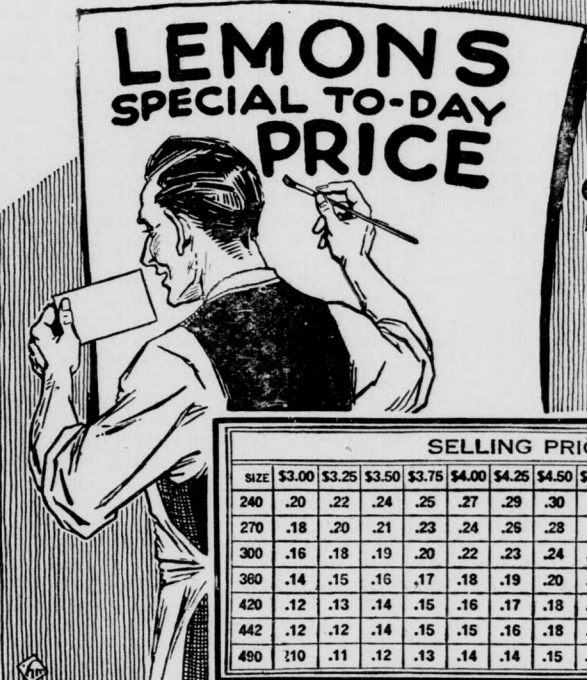
The sensible woman runs a can opener lightly around a can of Baker's Coconut. It's simple—it's easy—and she gets better coconut all ready to use. It saves time, temper and trouble.

No wonder Baker's Fresh Grated Coconut is the choice of discerning housewives everywhere.

THE FRANKLIN BAKER COMPANY
Philadelphia, Pa.

Baker's Dry Shred Coconut—the old-fashioned sugar-cured kind is also sold—in paper cartons.





**LEMONS
SPECIAL TO-DAY
PRICE**

The Right Selling Price

This chart tells
at a glance

SIZE	\$3.00	\$3.25	\$3.50	\$3.75	\$4.00	\$4.25	\$4.50	\$4.75	\$5.00	\$5.25	\$5.50	\$5.75	\$6.00	\$6.25	\$6.50	\$6.75	\$7.00	\$7.25	\$7.50	\$7.75	\$8.00
240	.20	.22	.24	.25	.27	.29	.30	.32	.34	.35	.37	.39	.40	.42	.44	.45	.47	.49	.50	.52	.53
270	.18	.20	.21	.23	.24	.26	.28	.29	.30	.32	.33	.35	.36	.38	.39	.40	.42	.43	.45	.46	.48
300	.16	.18	.19	.20	.22	.23	.24	.26	.27	.28	.30	.31	.32	.34	.35	.36	.38	.39	.40	.42	.43
360	.14	.15	.16	.17	.18	.19	.20	.22	.23	.24	.25	.26	.27	.28	.29	.30	.32	.33	.34	.35	.36
420	.12	.13	.14	.15	.16	.17	.18	.19	.20	.20	.21	.22	.23	.24	.25	.27	.28	.28	.29	.30	.31
442	.12	.12	.14	.15	.15	.16	.18	.18	.19	.20	.20	.22	.23	.23	.24	.26	.27	.27	.28	.28	.30
490	.10	.11	.12	.13	.14	.14	.15	.16	.17	.18	.18	.19	.20	.21	.22	.23	.23	.24	.25	.26	.27

This chart figures profitable margins that will cover costs of handling and shrink age and leave you a good net profit. Use this chart and make 348% yearly on buying-capital turned over weekly.

DON'T guess at your margins in oranges and lemons. If too high, your sales are slow; and there's decay. If too low, you lose, anyhow. So why take a chance?

Here's a selling price-card for lemons, with figures based on years of study and experience. We've another for oranges. Let them figure for you and guarantee 25% margins on your orange and lemon sales.

Free to you. Just ask the C. F. G. E.

This is just one of many ways we help grocers who "ask the C. F. G. E." And there are many other ways, as well.

How We Help You—

FOR instance, we send men from town to town every month to help retailers make profit-winning fruit displays in their windows. Such displays are the life of a fruit-business.

Aren't you thinking of fixing your store in a real live way? Write for our free sets of Sunkist cards, "strings" and banners for your counters and windows. You'll find it worth while.

Or—thinking of advertising in local papers or neighborhood movies, perhaps? We'll gladly send you free "cuts"—for use also on price-lists and letter-heads—and free Sunkist lantern-slides with your name in pretty colors.

Write us your problems. Maybe we can solve them. We've an experienced retail man whose job is

to give you the benefit of his thirty-six years behind the counter. His name is Paul Findlay. Hundreds of grocers welcome his brass-tacks talks.

—Why We Do It

THE C. F. G. E. is a co-operative agency. Years ago it was formed by thousands of California orange and lemon growers to sell their fruit at actual cost. And now a fraction of a penny per dozen is given by these growers to help merchants handle these fruits at a safe profit. Wise co-operation—nothing else.

Anybody who sells or grows California oranges and lemons is entitled to our help. Last year 10,000 retailers asked for our services; and they profited. Were you one of them?

To bring you more profit—and to lessen your selling costs—our Dealers' Service Department works always for your benefit. And we're ready to help you as much as you'll allow—so it's entirely up to you! Call on us any time. Write us today or mail the coupon.

California Fruit Growers Exchange
Los Angeles, California

California Fruit Growers Exchange

Dealers' Service Department
Los Angeles, Calif.

Send me your Selling Price Chart, also your Dealers' List of other Selling Helps and your Booklet on "Salesmanship in Fruit Displays" absolutely free to me.



Name _____

Address _____

City _____ State _____

WATER-POWER ENERGY.

It Must Ultimately Supplant Use of Coal.

Probably the most significant achievement in the field of American industry in the post-war industrial readjustment is to be the development on a large scale of the nation's vast water power resources, according to the Guaranty Trust Company in a survey of the situation. With the revival of normal industrial activity by the recently belligerent nations competition in the world's markets will become increasingly severe. Economy in the application of power to the production and transportation of goods will in large part measure the competitive ability of various nations. As emphasis is more and more placed upon cheapness of power resources, coal and iron alone henceforth will not be such decisive factors in measuring the potential industrial capacity of nations. Water-power will have a new significance as a national asset. It is estimated that the United States has the means for effecting a saving in the matter of its energy supply of well in excess of a billion dollars a year. For the most part this saving can be effected only through a fuller utilization of the nation's water resources.

The Federal Government's control of the development and use of water power has been liberalized by the recent water power act, the survey continues. Already there is under way a survey of the power resources of the Atlantic seaboard between Boston and Washington by the United States Geological Survey under the special direction of Congress. A proposed plan of development in this region is being considered, whereby, through the co-ordination of hydro-electric enterprises with steam generation of electricity in the mine fields and at convenient points elsewhere, an estimated saving of \$300,000,000 annually is to be effected.

The energy sources of prime importance are coal, oil and water power.

About 700,000,000 tons of coal was produced in the United States during 1918, and this country consumes nearly one-half of the world's entire coal output. The demand for coal is increasing at the rate of approximately 50,000,000 tons a year. About two-thirds of the coal consumed in the country is for power, divided about equally between the industries and the transportation systems.

The United States Geological Survey estimates that there are in Alaska 12,000 square miles of coal fields, of which 1,200 square miles are underlaid with coal. The total estimated deposits in these fields are 150,000,000,000 tons. The production of coal in 1917 was 53,955 tons and in 1918 it was 75,606 tons.

We shall continue to rely very largely upon anthracite for domestic uses, but there are important possibilities of supplementing natural anthracite with smokeless fuel obtained from bituminous coal, produced by processes which permit the saving and utilization of the very valuable by-products. The restricted area in which anthracite is found makes inevitable the continuance of an enormous burden upon the railways in distributing this fuel to the consumers.

It is in the possible reduction of the proportionate reliance of the industries and the transportation systems upon bituminous coal for energy that water-power development promises the greatest economies. The price of bituminous coal at the mines has increased about 175 per cent. since 1914.

Coal alone represents more than one-third of the country's total freight and much of it has to be carried very long distances to supply the requirements of our widely scattered population. The steam railways consume more than 160,000,000 tons of coal annually. Under existing conditions of power generation, moreover, the greater our progress in manufacturing the greater becomes the burden

upon our transportation systems in the way of haulage of fuel.

We cannot find a way out of our present difficulties through a retention of the wasteful system of isolated steam power production with a shifting of dependence from coal to petroleum.

The United States produced in 1919, in round numbers, 356,000,000 barrels of petroleum and the country's consumption is nearly three-fourths of the world's output. The steam railways in 1918 consumed 45,700,000 barrels. While in proportion to bulk oil yields more energy than coal, the limitations of the supply alone would make it inadequate to serve as the chief source of motive power.

From 1859 to 1917 there was produced in the United States 4,200,000,000 barrels of petroleum. The supply remaining underground in 1918 was estimated at 7,000,000,000 barrels. At the present rate of production, accordingly, on the basis of this estimate, our supply would be exhausted within 20 years.

But our consumption of petroleum is increasing rapidly. The growing use of the automobile demands an ever greater supply of gasoline, and it is estimated that our merchant marine and navy soon will require not less than 100,000,000 barrels of fuel oil annually.

Already we are importing large quantities of petroleum. In 1919 we imported about 70,000,000 barrels. It is probably safe to say that the world's resources of petroleum have only begun to be exploited, but we cannot rely upon this fuel as the primary source of power.

Eventually we shall be compelled then, to supplement and in large measure supplant the use of coal and petroleum through the development and utilization of the Nation's vast water-power. Once installed, hydro-electric plants are operated at comparatively low cost. The chief carrying charge is the interest on the investment. The source of the energy, moreover, does not give out.

The principal progress in this regard promises to be the linking of scattered water-powers in comprehensive undertakings, including the co-ordination of carbo-electric with hydro-electric undertakings.

Fortunately those regions, generally speaking, which are without coal are best supplied with potential water-power. By linking steam generating plants at the mouths of coal mines with hydro-plants great areas may be supplied with power economically.

It is by no means an untried field into which capital is invited by the fuel problem and the liberalization of the Federal Government's control of water-power development. The growth in water-power installations in recent years, despite certain deterrent influences, is suggestive of the progress which it is reasonable to expect in the near future.

In 1901, when the Federal legislation was enacted under which most of the water-power development of the country has taken place, there was less than 2,000,000 horsepower in use. It is estimated that at the beginning of 1920 the development reached 9,823,540 horse-power, or one-sixth of the maximum potential resources.

The Atlantic States South of New England lead the country in water-power development. Among the individual States New York holds first place, with 981,520 horse power developed; California, with 942,000 horse power, is second, and Maine, with 780,000 horse power, is third.

Estimates of potential water power vary according to the bases upon which they are made. The maximum flow is taken by the Geological Survey to be that amount the continuance of which for six months of the year may be assured. On this basis the estimated potential water-power of the United States is 59,360,000 horse power. Another basis used by the Geological Survey is the minimum flow for two consecutive seven-day periods in each year over the period

of measurement, and the additional power that may be recovered through the development of available storage capacity in the upper basins of the streams and the use of the stored water to increase the flow in normally low water periods. Estimates of potential power based upon storage capacity are subject to a wide margin of error, owing to the limited data available. Indeed, one of the most necessary tasks to be undertaken by the newly created Federal Power Commission is a more comprehensive survey of the whole range of possible water-power development than has hitherto been attempted.

In making comparisons of the potential with the developed power it should be noted that estimates of the former are given in terms of continuous, or twenty-four hour, horse power, while the developed power is given in terms of the installed capacity. The installed capacity is developed in many cases only during a portion of each day. Hence it happens in some States that the developed power or installed capacity of works constructed is in excess of the estimated total potential power.

Generally speaking, more than three-fourths of the potential water power of New England has already been developed; in the remainder of the country East of the Rockies roughly one-third is developed, and in the Far West about one-sixteenth is in use. While, then, most of the water power awaiting development is in the Far West, where 68.6 per cent. of the potential power is found, the Central and Eastern States also have immense power resources not yet brought into use.

And Alaska possesses vast water power resources which have not as yet been surveyed. It is estimated, however, that there is water power available in such quantity in the Territory as eventually to assure great industrial development in Alaska. The possibilities of these resources are now being investigated by the United States Geological Survey.

Although not the first large scale electric transmission development in point of time, the electrification of portions of various trunk line railways has demonstrated the practicability of this method of providing motive power. Mountain sections of the Chicago, Milwaukee & St. Paul Railway, for example, have been electrified. The service has been improved thereby and the volume of the tonnage thereby has been increased, one electric locomotive taking the place of four steam locomotives. The Butte, Anaconda & Pacific Railway is reported to have accomplished with 17 electric locomotives work which had formerly required 28 steam locomotives of the mastodon type. Similar results have been achieved by the electrification of a part of the Norfolk & Western system. Even the successful electrification of railways through the use of steam generators has increased the confidence in the feasibility of carrying electrification involving the use of water power much further than has yet been attempted.

The superiority of the electric motor over the steam locomotive is no longer in doubt. The steam engine is a wasteful consumer of fuel at best, and especially in low temperatures. The locomotive, moreover, consumes much of its fuel when "standing-by" and in descending grades. It must carry supplies of fuel and water with it and its operation requires an excessive amount of labor. On the other hand, the electric motor ceases to consume energy when idle and is even made to utilize the momentum of its train in descending grades to feed electric current back into the line. It is not burdened with the carrying of the source of its energy, and its superior effectiveness on grades saves time and permits heavier loading of trains.

In the Pacific States there has been a remarkable development in the construction of long distance power lines

fed with current from a great number of stations. Through the consolidation of utilities and the inter-connection of systems, there is now in California, from a practical operating point of view, but one vast system, with lines reaching from the Oregon border to Mexico, over a distance of 800 miles, with 75 hydro-electric and 47 steam plants and 7,200 miles of high tension transmission lines. The installed capacity of the system is 785,000 kilowatts and approximately 600,000 consumers are served.

It is worthy of note that the applications of electricity outside the field of transportation and lighting are rapidly expanding. In the Southwest, where irrigation over so large an area is essential to agriculture, electricity is playing an important part. Gravity irrigation is largely used, of course, but it is inadequate to meet the need and in increasing degree is being supplemented by electric pumping. California, for instance, uses more electric power on farms than all the remainder of the United States.

An example of the importance of electricity in Western agriculture is found in the California rice industry, which is almost wholly dependent upon electric pumping. The industry had its beginning in 1912 and last year the crop was valued at \$27,000,000.

Much further East, in the Kansas wheat fields, is another example of the use the farmer is making of electricity. Last summer wheat in at least a dozen counties was threshed by electricity. One company supplies power to sixty towns and 500 farms.

Electrified mines in Montana, Idaho and elsewhere have demonstrated the advantages of electricity in this industry. In the Northwest paper mills quite generally are resorting to electricity and many saw mills are electrified.

Electrometallurgy is a growing field and one capable of great development. In the making of iron and steel there is increasing use for electricity. Electricity is necessary in the manufacture of a variety of alloys, ferro-manganese, ferro-tungsten, etc., which are needed to give the steel the qualities requisite for many of its important uses. Electrometallurgy, moreover, offers a means of bringing into use the more common and leaner mineral materials when the rather limited rich concentrations heretofore exploited shall be exhausted.

Electrochemistry has created a number of useful products. Artificial abrasives, for example, especially carborundum, superior to natural abrasives, have greatly facilitated many manufacturing processes. The acetylene lamp has been made possible by calcium carbide, and artificial graphite is an important lubricant.

Are you a hurrier or a hustler? The hurriers fall over themselves and get into everybody's way. The hustlers get ahead and accomplish great things.

PAPER

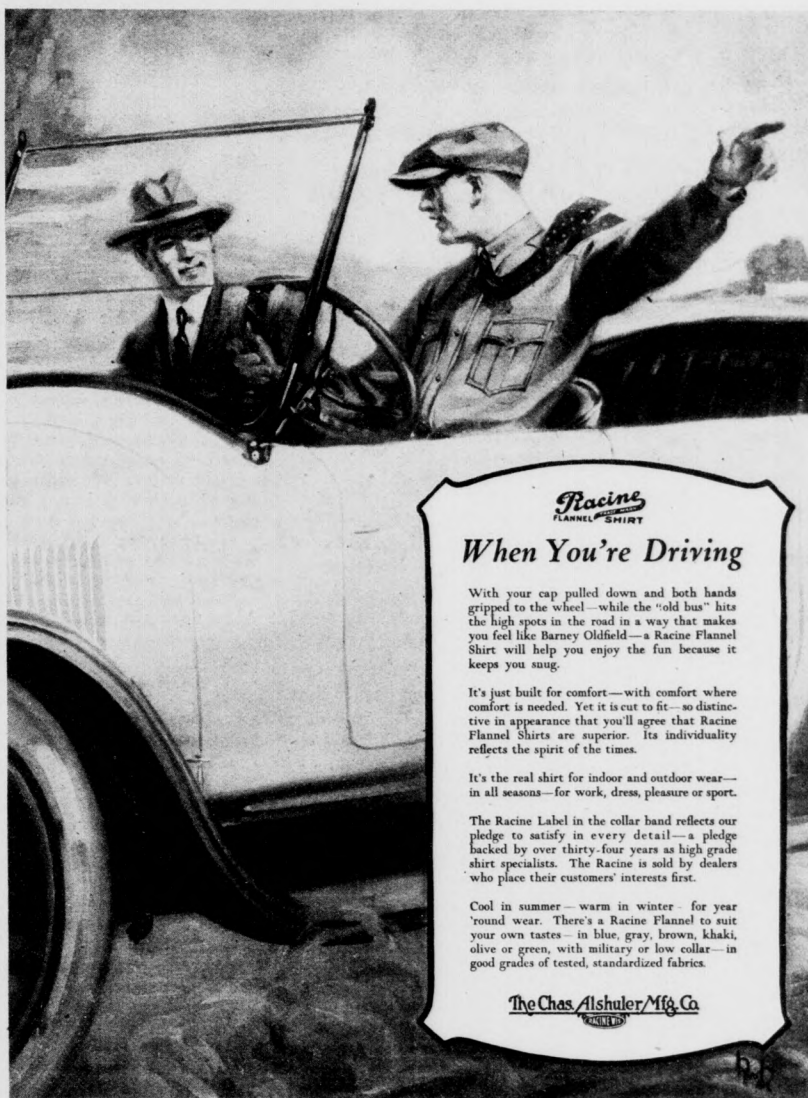
All Kinds

For Wrapping

For Printing

TRY US

The Dudley Paper Co. Lansing, Mich.



Racine
FLANNEL SHIRT

When You're Driving

With your cap pulled down and both hands gripped to the wheel—while the "old bus" hits the high spots in the road in a way that makes you feel like Barney Oldfield—a Racine Flannel Shirt will help you enjoy the fun because it keeps you snug.

It's just built for comfort—with comfort where comfort is needed. Yet it is cut to fit—so distinctive in appearance that you'll agree that Racine Flannel Shirts are superior. Its individuality reflects the spirit of the times.

It's the real shirt for indoor and outdoor wear—in all seasons—for work, dress, pleasure or sport.

The Racine Label in the collar band reflects our pledge to satisfy in every detail—a pledge backed by over thirty-four years as high grade shirt specialists. The Racine is sold by dealers who place their customers' interests first.

Cool in summer—warm in winter—for year 'round wear. There's a Racine Flannel to suit your own tastes—in blue, gray, brown, khaki, olive or green, with military or low collar—in good grades of tested, standardized fabrics.

The Chas. Alshuler Mfg. Co.
RACINE, WIS.



THE national advertising of Racine Flannel Shirts has been accomplished through two widely different factors—the one in regular advertising placed by the manufacturer in national media, and the other by the word of mouth recommendations of consumers who have found satisfaction in the qualities of the Racine Flannel.

An adherence for 35 years to high standards in workmanship, design and the materials used has been rewarded by this country-wide acceptance of the product as a standard and a leader. This huge market, and the good delivery which the manufacturer can make this season, are at the service of the dealer, who may build good will and profits on this significant trademark.

The Chas. Alshuler Mfg. Co.

RACINE WIS.

DEPT. 18

WHEN YOU SIGN AN ORDER.

Precautions Which May Pay the Merchant Big Dividends.

When our friend the salesman calls, his line has been looked over, an order given, and you are invited to put your name on the dotted line, it is well to remember that in most cases such an order amounts to a written contract that binds you to do certain things. Therefore before signing, it is but prudent that its conditions and terms be carefully examined.

In the first place the merchant should see that the original, and the carbon copy, which he will retain, agree as to the articles ordered, quality, time of delivery, and time of payment. If the order blank carries any printing this should also be examined, for it will usually be considered a part of the contract, and just as important as what the salesman has written in.

The merchant should then bear in mind that the order as written and signed constitutes the whole contract between him and the wholesaler, jobber, or whoever he is dealing with; and that the legal effects of such an order will not be changed by anything that does not appear in the order itself.

It does not matter what the salesman may promise, in the way of quality, delivery, time of payment, or other conditions; if the promise is not written into the order, it cannot be enforced against the salesman's employer. The order as written and signed is the thing, and is supposed to contain all the conditions and terms covering the transaction which it concerns.

In particular have orders for future deliveries been a frequent source of dispute between the retail merchant and the firm ordered from. Contracts of this kind are very likely to be printed forms, gotten up by the seller, and as a matter of course designed to fully protect him. This is all right, and no fair-minded retailer can object, but at the same time the retailer should see that his interests are also protected; and if the form does not do this, the retail merchant should have the salesman get busy with the pencil, when the order is being taken, and insert such conditions as the retailer thinks necessary.

For example, when the order is being taken, the salesman may advance many reasons why the retail merchant should make it large. He will also probably mention that the prices quoted are guaranteed against decline. Well and good, but have it put in the order in black and white, for if this is not done the retailer cannot enforce it should a decline occur and he desire to take advantage of it.

Another important point that is often overlooked by retail merchants, and that is in the matter of having orders given to a salesman confirmed by the house issuing it. This is especially important when orders have been given, but delivery is not to be made until possibly several months later. After the order has been given, the merchant should write the house and have them confirm it. Their letter of confirmation should then be filed for future reference.

Above all when making up an order take plenty of time. It is by far the most important single feature connected with any retail business and is deserving of careful attention. Read the order carefully, clause by clause, until it is understood and changed if necessary to meet any unusual requirement or need. Then when it is signed and confirmed, the merchant will be protected by a written contract; will know just what he is entitled to receive, when, and on what terms.

If the ordering of goods is attended to as outlined above the retail merchant will have gone a long way in preventing misunderstandings and disputes with the house he buys from. Precautions of this kind will take but little time, and pay big dividends in the long run.

Had the deacon whose married bliss was rudely destroyed by the maiden lady, given more attention to his young wife, rather than continued in the even tenor of his ways, had he taken her more into his confidence and aroused her interest in what he was doing, the gossip of the maiden lady would never have had the evil effect that it did.

Propaganda creates hate. It can create nothing else for the reason that it is not entirely based upon fact. People will hate without basing their hatreds upon facts if fed with a sufficient amount of propaganda.

Salesmanship creates goodwill and friendly relations. It is the only real antidote for propaganda. Salesmanship takes the facts in the case and shows to those to whom it is desired to sell that what is being done or what has been done is actually for the benefit of those who ultimately pay the cost.

Now, more than ever before, we need to make a greater use of salesmanship, both personal and printed, to counteract the poison of the busybodies who are spreading propaganda. We need more production. We need saner everyday life. We need to have every person get down to the serious work of life. As long as the poison of propaganda is allowed to do its work, without the counteracting effects of real salesmanship, this cannot be accomplished.

Every business man will find it to his advantage as well as to the advantage of all concerned to sell both his employees and his clients or his customers the idea that he is giving a square deal. We will all have to continue to live in this world together. It will be far better to be happy together than to allow hatreds and suspicions to lead to strife. There is no reason why our community relations should reach the strained point reached in the domestic relations of the deacon and his wife. All that is necessary to maintain past friendly relations, or to re-create such relations, if they have ceased to exist, is to present the real facts in such a way as to show how greatly they have been twisted into unshapely form by the propagandists. Leslie Childs.

The prisons are full of men who thought they could get by with some scheme that others have failed to handle successfully.

Bad Advice By Farm Bureaus and Others.

Grandville, Oct. 5.—That the Government's method of killing ground squirrels in the fields of Montana farmers by feeding them wheat poisoned with strychnine is also destroying the song, game and insectivorous birds is the statement of the game warden of that state.

"The system of killing gophers by poisoning has killed everything from horned owls up," the game warden declares.

There have been several denials of this destructiveness from interested parties, but it stands to reason that a promiscuous distribution of poison of any sort will work untold harm to bird life and is something that should not be tolerated for a moment in a land where humanity and enlightenment is supposed to rule.

The Montana game warden further states that his observations indicate that cutworms and other insect pests appear to increase in sections where the strychnine wheat poison is used against gophers.

Can anyone of sane mind doubt the truth of this man's statements? Denials mountains high will not effect the fact that poisons have been used, then why should it be a matter of surprise that the feathered songsters, as well as the gophers, get the bait and perish in consequence?

The indiscriminate use of poisons in fields and buildings is to be deprecated and frowned upon most severely.

A small amount of poison may annihilate all the birds in a large tract of country, and the policy of state farm bureaus distributing strychnine, arsenate of lead and like poisons for indiscriminate use of farmers and householders generally is, to say the least, a dangerous and unwise policy.

Montana is not an isolated instance of this criminal prodigality in the use of poisoned dope, which, while it may kill the rodents or locusts aimed at, also despoils our lands of the feather-

ed flocks, to the detriment of every growing crop raised by the American farmer.

Some parts of our own State were supplied with poison—tons of it—for the avowed purpose of exterminating grasshoppers. What success was obtained has not been fully made public, nor has there been any data given of the number of birds slaughtered.

That poison can be distributed so as to annihilate swarms of locusts in such manner as to vouchsafe safety to the bird life of the State has not been satisfactorily explained.

One bulletin sent out by the State department of agriculture some time ago, giving advice to farmers of how to exterminate one class of birds without hitting another, proved such a boomerang the department recalled the instructions and probably has not erred in that particular since.

Bird life should be encouraged rather than legislated against. This includes all bird life, which, of course, includes the crow, hawk and blackbird. It is open to doubt if all our legislation against certain birds and insects has been in the least beneficial.

In fact, the consensus of opinion seems to be that much of legislation has proved deleterious than otherwise.

The question of preserving our feathered friends is more momentous than is much of the loudly tooted political problems of the day. Every good American should be a champion of bird protection.

Poisons for various purposes have come into such common use that the dangers of indiscriminate sowing of our fields and forests with strychnine seems to excite but little comment. We poison almost every vegetable these days to save the same from being eaten up by swarms of insects which would never have come to torment us had proper regard for conserving bird life been taken into consideration. Old Timer.

There are Buying Grocers and Selling Grocers—

The "buying" grocer stocks up with anything that comes along.

The "selling" grocer invests only in products that he knows he can sell.

You will find the buying grocer with a museum of baking powders on hand, while the selling grocer is wiring for more Royal.

It pays in more ways than one to sell

ROYAL

Baking Powder

Absolutely Pure

Made from Cream of Tartar, derived from Grapes
Contains No Alum. Leaves No Bitter Taste.



Make Him Your Ad Man

Here's your opportunity to put the livest retail advertising manager in America at work *in the interests of your store*. His year's advertising campaign is already *written*, his plans are *fully made*, he's ready to get on the job *any time*!

Who is he? *Frank Farrington*—retailer, advertising expert, convincing writer of sales copy. He's condensed his whole campaign complete in a series of *50 remarkable letters* that are all ready for you to use. Every one of them is full of human interest and live, interesting sales points about the leading lines you carry.

Frank Farrington's service and advice as you get

it in this set of letters is easily worth \$500 to any live retail store. We have conservatively put the price at \$100.00—\$2.00 a letter—but these letters are *not for sale*.

The complete set with a preface of *sales hints*, *contest ideas*, and suggestions on *compiling and keeping mailing lists* was written by Farrington at our request to make direct mail advertising easier and *more valuable* for

the Multigraph user. The letters are given FREE with each Multigraph retail equipment.

If you want to get rid of "shelf loafers"—if you want your stock to turn over at dizzy speeds—if you want to see your store *grow* to the size it ought to be—you'll want details about the *Multigraph* and the *50 Farrington letters*. The coupon will bring them in a hurry—if you mail it that way.

THE AMERICAN MULTIGRAPH SALES CO.,

1634 East 40th Street, Corner Kelley Avenue,
Cleveland, Ohio.

Multigraph Senior Just the machine for turning out the Farrington letters, for printing labels, folders, booklets, stationery, and the like, and for imprinting manufacturers' literature. An efficient, compact, reliable duplicating device. It does form typewriting and office printing and produces high quality work, adequate for the average business.

Flexo-Typesetter It sets real type for genuine printing from printers' ink. Any bright employee can learn to use it, and with a little practice can do the job of typesetting swiftly and *surprisingly well*. The device is light, compact and strong. It not only simplifies the *setting* of the type, but provides for keeping the type in such a way that it is always ready when wanted.

The American Multigraph Sales Co.,
1634 East 40th Street, Cleveland, Ohio.

Gentlemen:

Please tell me how I can build business with the 50 Farrington letters and the Multigraph.

Name.....

Street.....

Town.....State.....



Michigan Retail Dry Goods Association.
 President—D. M. Christian, Owosso.
 Lansing.
 First Vice-President—George J. Dratz,
 Muskegon.
 Second Vice-President—H. G. Wend-
 land, Bay City.
 Secretary-Treasurer—J. W. Knapp.

Gloomy Outlook On Other Side of Water.

Detroit, Oct. 5—Returning from an extended trip through England, France, Germany, Austria and Switzerland, David Scheyer, member of the firm of A. Krolik & Co., of this city, says that he can see little encouragement for business men of this country who are desirous of pushing trade relations with European manufacturers for some time to come. The object of Mr. Scheyer's trip was to re-establish the foreign offices which were maintained by the firm until interrupted by the war.

Conditions are chaotic, industrially, and in the case of Germany the general situation is especially demoralizing. Torn by labor dissension, hampered by the low value of its currency and the soviet agitation, formerly among the world's leaders as an exporting country, this once proud nation only by years of unremitting industry can hope to again reach a stable and normal status. Mills and factories are running at about 10 per cent. of their pre-war capacity. The stories that Germany is going to flood America with their surplus stocks of manufactured goods are without the slightest foundation. England, France and Holland absorbed the available stocks to such an alarming extent that the government was obliged to attach an export tax that in some cases amounted to nearly 100 per cent. The country is practically barren of finished products.

The morale of the people has suffered tremendously. Their former supercilious air has given way to fawning and flattery. Officialdom to the highest class is honey-combed with graft. While the very name of the former emperor is the signal for a look of scorn, because of his pusillanimous conduct following the defeat of his aims, the present method of government is far from being relished by the people. Mr. Scheyer says there is an inclination by many to become closely affiliated with bolshevik Russia in the hope of being released from the allied yoke.

There are, according to Mr. Scheyer many petty annoyances connected with European travel to-day. In France and Germany travelers about to leave the country are thoroughly searched to prevent their taking away more than a government stipulated amount of currency. Officers of the various governments are on hand to grill and cross-examine prospective visitors to their respective countries. In Munich it is necessary to report to police headquarters. This order in Bavaria. There is no end of troubles all Germans who were not born ble in getting passports vised because of the occupation by allied soldiers in the different sectors.

Among the interesting exhibits brought back by Mr. Scheyer were some sample specimens of fabric and laces manufactured in Germany from paper, in lieu of the cotton shortage during the war. The samples resemble the cotton product, but have not the wearing qualities of the latter. Owing

to this fact and that it could hardly be dyed to retain the colors, the manufacturers have diverted their production to textile fabrics exclusively.

Situation in Cotton and Cottons.

In theory, at least those who speculate in the cotton markets have been awaiting the publication to-morrow of the Department of Agriculture's estimate of the condition and prospects of the crop as of Sept. 25. In reality, they have been betting on the strength or weakness of a number of unofficial estimates issued during the last week. There is only one point on which all the latter seem to agree, and that is that there was a falling off since the last Government report was issued. Weather conditions in the growing States were used during the week to help boost quotations, but the market gave signs of great sensitiveness and there were rather violent and sudden fluctuations in no wise due to the statistical position of cotton. The large visible supply of the article is one of the drags to soaring prices, as it is calculated to induce growers and other holders to let go early of what they have. Down South there are appeals to holders to sell only enough cotton to pay their bills and to store the remainder, meanwhile borrowing on the storage receipts. The high prices realized during the war and since have aided in stopping the sale of "distress" cotton, but proper and gradual marketing has not yet been attained any more than it has been in the case of cereals. Under the lack of system which now obtains, it is the speculators to whom most of the profits go, both grower and consumer being mulcted. Better co-operation will be a distinct aid, though this cannot be successfully based on the theory of withholding supplies and so forcing up the price. The demoralization in the goods' market has been somewhat stayed by the reductions made by the Amoskeag company and other producers. Still, the general course of fabrics is downward. This is why there has been a postponement of the fixing of prices on printed and colored goods until real basic ones for those in the gray are established. The same thing holds true as regard bleached fabrics. The weakening of yarn prices has had a sobering effect on the knitters, who are beginning to see that they cannot insist on increases. Openings of knit goods have been put off for a fortnight. Hosiery prices are sliding downward without bringing with them any marked increase in orders.

Wool, Woolens and Clothing.

Not much change is shown in the wool situation from week to week.

The volume of buying in this country is small and promises to remain so until the mills are more fully occupied and have made greater inroads on their stocks on hand. The latest report of the Bureau of the Census showed a larger percentage of idle looms engaged in everything except carpets than has been the case for a year past. This was as of the date of Sept. 1, when 51.8 per cent. of looms wider than 50-inch reed space and 34.8 per cent. of those less wide were reported idle. In August only about

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.

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



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

Ladies' Flannel Night Gowns

A very seasonable selling item RIGHT NOW.

Place your orders with us.

Out stock is complete and we can make immediate deliveries.

Let us send you a sample dozen.

Quality Merchandise—Right Prices—Prompt Service

Paul Steketee & Sons

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.

HEAVY UNDERWEAR AND

Men's Heavy Pants ON THE FLOOR

Goods such as you will be needing every day now.

WRITE US.

Daniel T. Patton & Company

GRAND RAPIDS

The Men's Furnishing Goods House of Michigan



Flat Opening Loose Leaf Devices

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

**THE PROUDFIT
 LOOSE LEAF CO.**

GRAND RAPIDS, MICHIGAN

38,000,000 pounds, grease equivalent were consumed in domestic mills. Prospects for wool prices do not seem to be very bright. At the auction sales held in London during the week even the fine merinos again showed a decline and the withdrawals were large. In this country bids were received, none of them high, for over 500,000 pounds of Government-owned wools. A number of these bids were from carpet manufacturers. On Oct. 28 an auction sale of similarly owned carpet wools will be held in Boston. Business in the goods market seems to consist of a number of comparatively small orders for men's wear fabrics for Spring and of a much better patronage for certain lines of dress goods. The clothing manufacturers are proceeding rather cautiously in view of the restricted buying on the part of retailers and are concerning themselves for the present more with the labor problems which they are facing. Most of them wish to get back to the piece work basis, a plan which the labor unions resist strenuously. The alternative is a standard of production as a basis for wages. Before long this matter will become acute.

Hats For Young Folks.

For children and misses ranging in age from two to sixteen years, one of the leading local millinery manufacturers has brought out an attractive line of Fall hats. Fancy hats made of soft velvets adorned with ostrich tips or ribbon bows vie for favor in this line with trim hats made on tailored lines.

Describing the offerings in a general way, the current bulletin of the Retail Millinery Association of America says that much in evidence and demand are jaunty tams of beaver cloth adorned with streamers of uncut velvet ribbon, as well as beaver hats made on large lines and trimmed with ribbon flowers. Duvetyn, chiffon velvet and broadcloth are also favored by the manufacturer in question. These are fashioned into quaint little pokes and wateaus or are used in hats planned on the "droopy" lines that are so becoming to young faces.

Harding's Tribute to Traveling Men.

The following opening paragraphs of a short speech recently made by Senator Harding to a delegation of traveling salesmen not only pays a well deserved tribute to the services of these men of the road but very briefly cites the general service given to the public by all those in the business of merchandising:

My Countrymen: Long before money was a dependable means of exchange, long before banks and clearing houses were even thought of, the barterers of trade were the advance agents expanding civilization. The primitive man produced from the soil for his own sustenance, but when he began turning nature's bounty into surpluses, people undertook their exchange, and the exchange of products was attended by an exchange of ideas, and the world developed and advanced accordingly. It was in these exchanges that the first traveling men of all civilization became the ambassadors of education and art, the bearers of ideas, and the surveyors of the wide-

ed fields of human relationships. The paths of cargoes were the highways of exchanging ideas, and the men who bought and sold, the traveling men of old, were the foremost exponents of the world's commerce and its attending civilization.

The traveling men of to-day maintain their eminent relationship to the life and progress of our people. Business is the life blood of the nation, and these business agents are unfailing in their reflex of progressive thought and the convictions of the American people. We find them everywhere, always alert, always pushing ahead, always eager to add to the volume of business which is the barometer of our material good fortune and the base of all our boasted attainments.

Your Inventory.

You will help yourself wonderfully if you check off each question below, answering "yes" or "no," and then strike a balance sheet of your mental assets and liabilities.

Are you irritable at times?
Do you worry?
Have you forebodings?
Do you think clearly?
Do you have confidence?
Do you make many errors?
Is your memory good?
Can you reason well?
Can you do creative work?
Are you in a rut?
Do you lack concentration?
Have you poise?
Are you efficient?
Do you get angry easily?
Do you fear criticism?
Do you sleep well?
Are you melancholy?
Is your health good?
Do you make friends?
Do you gossip?
Do you "fib" occasionally?
Do you swear?
Are you a good mixer?
Do you drink too often?
Are you nervous?
Are you pleasant to live with?
Do you have the blues?
Do people shun you?

Are you often afraid?
Is your word good?
Do you distrust yourself?
Are you a hypochondriac?
Are you easily influenced?
Are you miserable when alone?

If you want to make friends for your store, treat customers as if you had a deeper interest in them than merely that of getting their money.

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



THE SIGN OF

QUALITY

What Do You Know About Flour?

Do you know what it means to bake with flour that has a perfect uniformity of granulation—that bakes evenly?

Have you ever noticed the texture of the flour you use? And its color? Maybe you have not gone into these things. Then try a sack of

Lily White

"The Flour the Best Cooks Use"

Look for the
ROWENA
trade-mark
on the sack

and you will see what we mean. You may not be familiar enough with the manufacture of flour to see these things—but if you are a skilled home baker they will be apparent to you. As the flour is, so will be the bread, the rolls, the biscuits and the pastry.

LILY WHITE is a flour containing the choicest selection of soft and hard wheat grown in America. The soft wheat improves the flavor and color. It insures the baking of a good looking loaf of bread. The flour is correctly balanced to make as good bread as it does biscuits and pastry. There is just enough hard wheat in LILY WHITE to make it the ideal all-round flour.

After being cleaned four times it is scoured three times, then actually washed, so that every bit of dirt is removed from the kernels of wheat.

"The proof of the pudding is in the eating?" Try LILY WHITE and be convinced. 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.



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.

Indefinite Meaning of the Term Bushel.

Washington, Oct. 5.—The Department of Agriculture has undertaken to standardize the bushel measure. There are unusual difficulties encountered in the campaign and it is doubtful if it can be made successful unless the practice of selling fruits and vegetables by weight becomes general. A recent publication of the Department calls attention to the great diversity found in the shape and capacity of the various containers used for marketing fruit and vegetables. The desirability of throwing out needless types and sizes is generally recognized. Steps already have been taken through Federal legislation to fix suitable standards of certain types which may be readily distinguished from one another by the eye.

The standard barrel for fruits and vegetables and the standard cranberry barrel, both of which were fixed by Federal legislation in 1915, as well as standard grape baskets and standard berry boxes, which were established the following year, have become universally known through the enforcement of these laws and have greatly improved conditions so far as they apply.

It is unfortunate that the problem of standardizing fruit and vegetable containers has not been attempted on the basis of a sound and consistent plan, for an important relation exists between standards for barrels and standards for crates, boxes, baskets, and other containers used for similar purposes.

There should be a uniform unit of measure in any scheme of standardization dealing with packages which are customarily sold in competition with each other. At present no one unit has been recognized. Packages are now made to contain a certain weight, on the basis of the weight bushel, the heaped bushel, and the stricken bushel, or, in many instances, in sizes which are fixed arbitrarily as being desirable packages for the product in question.

The adoption of standard containers supposed to hold a definite weight of any particular fruit or vegetable, that is, in which the two factors weight and volume are considered simultaneously, is unsound for a number of reasons. First, there is no definite relation between dry measure and weight. All perishable products vary considerably in weight, depending upon variety, condition and size. For example, a basket which contains 50 pounds of small apples may not hold more than 45 pounds of large ones.

Obviously, then, if a 50-pound box were manufactured, it would all depend upon conditions whether it actually held 50 pounds or not, and in view of the fact that in shipping apples the fruit is necessarily packed compactly in the container to prevent injury in transit, the full box would have no definite relation either to a weight or volume standard. Furthermore, it frequently happens that such a box is used for several prod-

ucts, and if the 50-pound apple box were packed with snap beans it might then become a 25-pound box.

There is, of course, a close relation between weight units and the weight bushel. The weight bushel, however, is an indefinite term because of the variety of weight per bushel laws which have been fixed by State governments. It is interesting to know in this connection that a bushel of tomatoes is 60 pounds in Maryland and Virginia and 45 pounds in Oklahoma and Missouri, and a bushel of turnips is 60 pounds in Kentucky and 42 pounds in Wisconsin. A tomato crate which would hold a bushel in Oklahoma would be illegal in Virginia and Maryland. Many other examples might be given. The repeal of all weight per bushel laws relating to fruits and vegetables would seem to be a desirable step.

At the same time the department believes that all fruits and vegetables shipped in bulk or sacked should be sold by weight and not by the bushel, and that, as far as practicable, sales at retail, where the goods are removed from the original container, should be made by weight.

Quite as indefinite as the weight bushel is the use of the heaped bushel, as there is no exact basis for defining a proper heap. The amount varies with the size and shape of the product, with the diameter of the container, not to mention the very practical consideration of the price of the commodity and the judgment of the salesman. As the heaped bushel can apply only to open containers, it is useless as a unit for standard shipping containers.

For most purposes the stricken bushel, or Winchester bushel, of 2,150.42 cubic inches has all of the desirable requirements necessary for a basic unit. It has been recognized indirectly through a resolution of Congress, passed and approved in 1836, which authorized the Secretary of the Treasury to prepare a set of weights and measures for use in the custom-houses and for other purposes. The Treasury Department adopted the Winchester bushel and most of the States now recognize this standard by legislative enactment.

Such a unit has a permanent and definite value with all crops and under all conditions; it is the satisfactory basis for packing both open and closed containers. There is no difficulty about determining whether or not the

"WORCESTER SALT"

Takes the "Cus" Out of Customers

SEND US YOUR ORDERS



BUTTER
CHEESE
IVORY Non-hardening
TABLE
FARMER SPECIAL
BLOCK STOCK

SALT

It Pays the **BEST**
To Sell the

KENT STORAGE CO., Grand Rapids, Michigan
DISTRIBUTORS

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



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

measure is short, as it is required to be level full. It is a unit of sufficient size to permit the buyer readily to distinguish the multiples which are practical for use in the sale and shipment of fruits and vegetables.

Let it be understood that in favoring the stricken bushel it is not supposed that this unit would apply to containers, such as banana hampers and asparagus crates, manufactured to meet the peculiar needs of certain commodities.

The problem of standardization in general has been greatly complicated by the adoption of arbitrary sizes. The standard barrel for fruits and vegetables is commonly thought to hold 3 bushels, but as a matter of fact it actually holds 105 quarts. Manufacturers offering competitive packages, especially crates and boxes, have been using the legal subdivision of the barrel as the standard. Other crates and boxes, manufactured to compete with such packages as the hamper and round stave baskets, have been manufactured on the basis of the bushel.

The objectionable feature arises on account of the fact that the nonuniform containers are used interchangeably. The establishment of the stricken bushel as the standard unit of measurement for containers for fruits and vegetables which are sold by volume would constitute an important step toward formulating a consistent policy of standardization which could be applied to practically all types of packages.

Asiatic Peanuts Competing With Home Nuts.

The dominant factors in the peanut industry since the first of the year have been the unprecedentedly heavy oriental imports of both peanuts and peanut oil and the depressing effect these heavy receipts have had on the price of American goods. During April alone, 2,794,879 pounds of unshelled and 29,042,490 pounds of shelled peanuts were imported into the country, chiefly from China, Japan and the port of Hongkong.

This monthly figure is more than 12,000,000 pounds greater than the total imports during the fiscal year ending June 30, 1919. During the 1920 fiscal year 132,414,423 pounds of peanuts have been brought into the United States, an increase of more than 55,000,000 pounds over the fiscal year 1918, which had hitherto been the banner year.

The imports of peanut oil have been proportionately even heavier. According to the Bureau of Foreign and Domestic Commerce, a total of 170,160,368 pounds of peanut oil have been brought into this country during the fiscal year 1920. The stupendous increase of the imports is indicated when it is considered that during the fiscal year 1919 only 11,392,724 pounds were imported, and that during the heavy peanut importing year 1918, 8,288,756 pounds of peanut oil comprised total receipts from all countries.

The natural result of this steady stream of oriental peanuts and peanut oil into all parts of the country has been lower prices of American goods and a feeling of more or less

anxiety about the future of the peanut industry of the United States. Associations have been formed in the South the main object of which at present seems to be to secure a tariff of 4 cents per pound or more on peanuts, as a protection to the American grower. Co-operation between the peanut trade and the farmer has apparently taken a long step in advance, endeavoring by united action to secure aid for the American grown nut.

In the meantime, the range of sales to jobbers has gone down in Chicago since the last of January from 16 cents per pound for Virginia Jumbos to 13½¢@14 cents per pound on August 31. Shelled Spanish No. 1 in that city have declined even further, from 18½ cents to 13 cents per pound. In St. Louis from a range of 15½ to 16 cents shelled Virginia No. 1 dropped to 11½ cents per pound during the seven months, and cleaned goods fell to a less degree.

The price on the new domestic crop is expected to be several cents below last year.

Merchants of Thirteen Towns Eat and Talk.

Alto, Oct. 5—The business men of thirteen towns met at Caledonia, Tuesday evening, Sept. 28. After partaking of a bountiful four course dinner, served by the Eastern Star ladies, they proceeded to the hall above, where the business meeting was held.

The first number on the program was an invocation by Elder Westbrook, of Caledonia. Then Caledonia's good natured postmaster, N. C. Thomas, welcomed the business men to the biggest little town in Western Michigan. He also reminded them that the dinner was served by the handsomest ladies in Caledonia. Mr. Thomas then introduced Mr. Henry, of Lowell, President of the Association, who responded with a short speech on "Fraternity Among Merchants."

Speeches were then made by C. J. Farley, of the Grand Rapids Dry Goods Co.; also by Mr. Pendregast, of the Worden Grocer Company. Both pleaded for co-operation between wholesalers, retailers and farmers, asking that they be one unbroken family.

Rev. Harris, of Lowell, then told a very appropriate story and gave a short address.

M. N. Henry, of Lowell and Chas. E. Brown, of Alto, were re-elected to succeed themselves as President and Secretary and Treasurer for another year.

A special invitation was given to Dr. Swift, of Middleville, for a short address on business methods. With a few illustrations and a short story, his part in the program was handled very nicely.

An invitation was extended by Ernest Nash, of Clarksville, to hold the October meeting at that place. It was afterward decided to hold the October meeting in Clarksville about the 21st or 22d.

The President then asked the Association to consider themselves adjourned until the next meeting.

Charles E. Brown, Secretary.

Most of the hard luck we meet is not luck at all, but the natural result of our own fool errors or bad judgment.

Bel-Car-Mo Peanut Butter



Delicious, creamy, quality packed in airtight sanitary tins.

Give "Bel-Car-Mo" a prominent place on your shelves. Its attractive package is a great attention compeller and its contents so pleasing and healthful that it's an easy repeater. Folks like to know that their dealer carries the popular food staples.

—Order from your Jobber

NONE BETTER
AT ANY PRICE.

White House Coffee
1-3-5 LB. PACKAGES ONLY



IT IS STARTING
WITH
A BIG RUSH

YOU, Mr. Grocer, Stand Squarely In ITS Way. The Harder It Hits YOU the Better Your Customers Will Like IT—They All Want IT.

LEE & CADY

WHOLESALE DISTRIBUTORS

DETROIT—SAGINAW—BAY CITY—KALAMAZOO

The Vinkemulder Co.

Grand Rapids, Michigan

Apples Onions
Grapes Pears

in car lots and less

Wire us for Prices on the Best

Grand
Rapids
49 Market
St., S. W.

W. E. Roberts

EGGS AND PRODUCE

Citz.
1361
Bell
M. 1361



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.

Selling Household Service in the Hardware Store.

Written for the Tradesman.

In salesmanship, it is worth remembering that what primarily interests the average customer is, not the article you sell, but the service that article will render.

This isn't to say that a great many people aren't attracted by the appearance of a handsome new kitchen range or influenced by the looks of an electric washing machine. But after all the majority of people buy these and scores of other articles for the sake of the added comfort and convenience they will bring to housekeeping, and on account of the drudgery they will save.

To Mrs. John Smith, the new range represents more than a mere handsome accession to her household furniture. It represents relief from the drudgery of doing her cooking every day over an old-fashioned, defective cook stove.

You sell more than the goods themselves. You sell results. And, the more vividly you can picture these results, the more prominently you play them up before the customer, the more effective your salesmanship will be.

Your hardware stock includes a great many labor saving devices, from the 40-cent tomato strainer to the most expensive type of kitchen range. The average customer is interested in these things for the results they will produce in his life. Yet you, as a rule, don't advertise the results.

You merely advertise the goods, describe them perhaps in some detail, and leave the prospective customer to infer what they will do for him—what results they will produce.

Wouldn't it pay, as the best advertisers do, to advertise results? Play up the fuel economy of a modern kitchen range? Play up the advantage to the household of working in a kitchen equipped with every modern labor-saving household device.

Right now this sort of advertising can be very effectively used in connection with the fall housecleaning. You can urge, not merely a household cleanup, but a clean up of obsolete household methods. Your arguments will appeal with particular force to the hundreds of homes where household help is urgently needed and cannot be secured at any price.

Take, for instance, such common items as tinware, granite ware, aluminum ware. The average hard-

ware merchant advertises and shows the goods and quotes prices. But it would pay also to educate customers to the idea of having the kitchen properly equipped, with every needed utensil.

A good idea in this connection is to arrange what are sometimes called "household combinations" of tinware, graniteware, etc. A simple combination would include articles absolutely essential in every kitchen. Then more elaborate combinations could be arranged, with additional articles perhaps not so commonly used, but still very convenient for the housewife to have. These combinations can be carried right up to the most expensive aluminum outfits. Thus, you have a fairly complete combination to fit almost any purse; and you can in your advertising drive home the idea of completely outfitting the kitchen worker for every task.

Even where—as is often the case with aluminum ware—only one or two articles are bought, you have a good chance to urge the wisdom of keeping constantly in mind the desirability of a complete equipment for the kitchen and of adding to the early purchases as needs become urgent and opportunities offer.

It is doubtful if one per cent. of the housewife in this State are properly equipped for their multifarious tasks. Here or there it is found necessary to improvise. There are lots of homes where the hammer and screwdriver serve the purposes of a can-opener. Yet this way of opening tin cans is tedious. It takes perhaps ten or fifteen minutes where a simple can-opener, costing a quarter or even less, would do the trick in a minute or two.

Nowadays, when hired help is hard to get, the housewife's time is worth money; and it pays to stock up the kitchen with these simple time-savers. This is a point for the wide-awake hardware dealer to drive home in his advertising.

Take the fall housecleaning. A lot of women do this work with a broom,

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.

TOLEDO SCALES SALES AND SERVICE

20 Fulton St., West

We now have on hand quite an assortment of used scales, most any make, overhauled, will pass inspection. Ask Joe Robinson.

Henry Smith
FLORIST
139-141 Monroe St.
Both Phones
GRAND RAPIDS, MICH.

Jobbers in All Kinds of BITUMINOUS COALS AND COKE

A. B. Knowlson Co.

203-207 Powers Theatre Bldg., Grand Rapids, Mich.

OFFICE OUTFITTERS LOOSE LEAF SPECIALISTS

The Tisch-Hine Co.

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



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



SHORT CUTS

In Getting
COSTS
Write to
BARLOW BROS.

GRAND RAPIDS, MICH.

Michigan Hardware Co.

Exclusively Wholesale

Grand Rapids, Mich.

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

Foster, Stevens & Co. Wholesale Hardware

157-159 Monroe Ave. :: 151 to 161 Louis N. W.

Grand Rapids, Mich.

a rickety step ladder and a scrubbing brush. It takes three or four times the labor that would be required if they were properly equipped for the work. For instance, a window-rubber, a comparatively cheap article, will save a lot of awkward and even dangerous climbing. A couple of extra brooms in a home, giving one for each floor, will save a lot of climbing up and down stairs, and a lot of waste time. These are the sort of results to play up when you are advertising and selling labor-saving devices.

Of course it is desirable to economize; but too often household economies are made at the expense of the housewife. She makes up in extra work for the little money we save. Thrift is desirable; but it is the best kind of thrift to use dollars to cut out drudgery in the home. This line of argument will enable you to meet the cry of the prospect who habitually says: "I'd like to have it but I really can't afford it."

The hardware dealer who handles electrical devices, as a good many do, can use this sort of advertising—the featuring of results—to good advantage. The electric iron, which does away with the necessity of ironing in a super-heated kitchen, the electric toaster, which enables the housewife to make toast just as she needs it right at the table; the electric washing machine, which does the work while the housewife knits or sews or does her morning's work—with such lines as those you can play up results very effectively.

But don't imagine that because you don't handle electrical devices you can't advertise results and feature results. I have instanced the time-saving can-opener; and the extra brooms, one on each floor, that save the daily and hourly stair-climbing stunt. Spend a little time in your own home studying housework and you will see a lot of opportunities to talk results to your customers over the counter and in your advertising space.

Advertising results of course demands an understanding of the customer's side of the question. You have got to learn to look at his problems from his standpoint, and to see in him, not merely a man who may buy a kitchen range or a water heater, but a man who has wearied of his wife's grumbling about the old cook stove and who hates the chore of carrying a kettle of boiling water up a steep stair to the bathroom. When you get the customer's angle on these problems, it becomes a great deal easier to show him the desirable results that the goods you sell will produce for him.

After all, that is what every customer is after—results. He buys the goods, not for themselves, but for the results they will produce. Talk results to him, and you make the most direct sort of appeal. Of course it is good to know how the range is put together and how the washing machine operates and just what goes to make up a churn or a cream separator but the technical details of construction and operation are valuable only so far as they help to convince the prospect that the article will deliver what he wants—results.

It will pay you to get the customer's

angle on these questions, to find out for yourself what sort of results he is after, and to adapt your selling and advertising methods to his angle. Play up results if you want bigger business.

Victor Lauriston.

SWORN STATEMENT FURNISHED THE POSTOFFICE DEPARTMENT.

Statement of the ownership, management, circulation, etc., of the Michigan Tradesman, published weekly at Grand Rapids, Michigan, required by the Act of Aug. 24, 1912.

State of Michigan, ss.
County of Kent,

Before me, a notary public in and for the State and county aforesaid, personally appeared Ernest A. Stowe, who, having been duly sworn according to law, deposes and says that he is the business manager of the Michigan Tradesman and that the following is, to the best of his knowledge and belief, a true statement of the ownership, management (and if a daily paper, the circulation), etc., of the aforesaid publication for the date shown in the above caption, required by the Act of August 24, 1912, embodied in section 443, Postal Laws and Regulations, to wit:

1. That the names and addresses of the publisher, editor, managing editor, and business manager are:

Editor—E. A. Stowe, Grand Rapids.

Managing Editor—E. A. Stowe, Grand Rapids.

Business Manager—E. A. Stowe, Grand Rapids.

Publisher—Tradesman Company, Grand Rapids.

2. That the owners are: (Give names and addresses of individual owners, or, if a corporation, give its name and the names and addresses of the stockholders owning or holding 1 per cent. or more of the total amount of stock.)

E. A. Stowe, Grand Rapids.

S. F. Stevens, Grand Rapids.

F. E. Stowe, Grand Rapids.

3. That the known bondholders, mortgagees, and other security holders owning or holding 1 per cent. or more of total amount of bonds, mortgages, or other securities, are: NONE.

4. That the two paragraphs next above, giving the names of owners, stockholders, and security holders, if any, contain not only the list of stockholders and security holders as they appear upon the books of the company, but also, in cases where the stockholder or security holder appears upon the books of the company as trustee or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting, is given; also that the said two paragraphs contain statements embracing affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who do not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner; and this affiant has no reason to believe that any other person, association, or corporation has any interest direct or indirect in the said stock, bonds, or other securities than as so stated by him.

E. A. Stowe, Business Manager.

Sworn to and subscribed before me this 4th day of October, 1920.

(SEAL) Florence E. Stowe.
Notary Public in and for Kent Co., Mich.
(My commission expires Jan. 26, 1922.)

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

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-Jansing Brick Co., Rives
Junction

Salesmanager Wanted

A well and favorably known New York food manufacturer has opening for salesman of recognized ability, who can manage assistants and take care of the State of Michigan on our line. No has-been's or would-be's wanted. This position is an eminently desirable one for the right man. In confidence reply with record of past performances and credentials, to

Box No. 1000,

Care Michigan Tradesman.

Fiegler's

Chocolates

Package Goods of
Paramount Quality
and
Artistic Design

Grand Rapids Safe Co.

Tradesman Building

Dealer in

Burglar Proof Safes
Fire Proof Safes
Vault Doors
Cash Boxes
Safety Deposit Boxes

We carry the largest stock in Michigan and sell at prices 25 per cent below Detroit and Chicago prices.

Automobile Thieves

Work in Country Districts

On August 14th Joe Ashton of Sturgis was driving his Ford automobile, state license Number 391669, factory No. 408351, in the country near Lenawee Junction, when he was held up by six young men, the automobile and \$75 being taken away from him.

On August 22d the car of Charles S. Novak of Bay City was stolen and later found in a ditch near Utica, Michigan, with five tires stripped.

On August 4th, during the night, the Buick car of George L. Spillane, president of the Farmers' Mutual Insurance Company of Genesee County, was stolen from the garage on his farm. The car had state license No. 105178 and factory No. 567085.

On August 24th the Buick automobile belonging to Ex-Sheriff Frank Green of Genesee County was stolen, and a few days later found in the ditch near Napoleon, Ohio.

On August 16th the Buick automobile of Doctor R. C. Mahaney was taken from the street near his office at 11 o'clock and recovered in Lansing two hours later in possession of three young men, two of whom were sent to prison by Judge Collins for from one to ten years.

All the above mentioned cars were insured in the Citizens' Mutual Automobile Insurance Company.

MR. AUTOMOBILE OWNER: Keep your car locked and when in the big cities place it in a garage and see that you have a policy in good standing in the

Citizens' Mutual Automobile
Insurance Co.
HOWELL, MICH.



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.

Selling Satisfaction the Aim of the Salesman.

During the severe weather of last winter one of my friends in Cleveland found it very difficult to keep his house warm, owing to the low pressure of natural gas. He had tried to heat his front room with an open coal grate, but the draft was so poor that he was obliged to use a small electric fan to keep the coal burning, and then he did not get very much heat, for most of it went up the chimney. The situation really became critical, and one morning he started out with a set determination to buy an improved coal grate that would enable him to dump the ashes by pulling a lever. The one he had been using had a solid bottom, with grate bars, and the ashes and cinders had to be removed with a shovel.

Now, keep in mind that he wanted heat, and his idea of getting it was a coal grate. He demanded quick action. The weather was too severe to wait for the installation of a coal furnace, and, furthermore, the furnace men were swamped with orders for some time.

After a search of the department stores my friend could not find anything that promised any better results than the grate he had been using. In a city that had been served with natural gas for so many years, coal grates were not much in style. They had been used here and there more as ornaments than as heat producers.

Then he began hunting through the hardware stores. At last, within a few blocks of his home, he found a merchant who knew the difference between a coal grate and satisfaction. My friend asked for a coal grate, but the merchant did not have any in stock. Then followed a general discussion of heating methods, in which the merchant suggested a certain make of heater that would use gas of a very low pressure. My friend objected. He had been obliged to throw out a gas log because he could not depend on the gas supply. His whole thought was centered on a coal grate.

Thereupon the merchant told my friend that his heater would give good heat on a half ounce of gas, whereupon my friend became interested. To get heat out of a half-ounce gas pressure was a rather strong claim. The

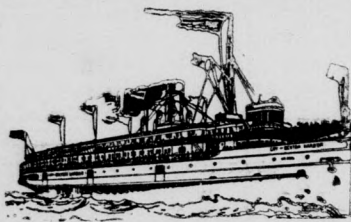
merchant did not happen to have a heater in stock, such as he was advocating, but he did have a catalogue containing a picture of it. With the picture before him he explained why the heater would give warmth with a low gas pressure. Then he clinched his selling talk by offering to set the heater up ready for business, make all the connections, and if it did not give satisfaction he would take it out and my friend would have nothing to pay.

The offer to guarantee satisfaction was too strong to be ignored, and he told the merchant to put in the heater. It was installed promptly, and gave the desired heat even when the gas pressure was near the vanishing point.

There is a big idea in this incident for every salesman. And that point is: Sell satisfaction in place of merchandise. Note that my friend had gone out in search of a coal grate for the purpose of producing heat. Now what he really wanted was something that would heat his house. He insisted on a grate because, as far as he knew, that was the only thing that would work. What he really wanted was warmth in cold weather, and when he got that he was satisfied; he did not care how it was done, whether by gas or coal, so long as he got heat. Satisfaction was the big desire of his mind. The method by which he obtained it was incidental. Let me commend the wisdom of the merchant in really sizing up the situation.

Isn't this true in all selling activities? A salesman, manufacturer, or retailer who guarantees satisfaction, and then lives up to his guarantee, will have little trouble in building up a substantial trade. In the incident just related, my friend had gone back to that merchant repeatedly for other articles, and brags about him on all proper occasions.

Another instance in point comes to mind. An ambitious young man was put at the head of the publicity department of a bank. It was in the days when bank advertising was new. He set out to create a city-wide feeling of "good will" toward the bank. His object was to make folks feel that the bank would honestly help them if they asked it. The methods he used were original, striking, and out of the beaten track. His idea was not so much to drag people in and get them to start savings accounts as it was to create a feeling of good will that would cause new accounts to flow into that bank. He did not make a great deal of headway for the first year or two, but at the end of three years there was a very marked increase in the total of bank deposits, and that increase kept right on rolling up until it was the talk of the city at the end of ten years. That pub-



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

Bell Phone 596

Citz. Phone 61366

Lynch Brothers
 Sales Co.

Special Sale Experts

Expert Advertising
 Expert Merchandising

209-210-211 Murray Bldg.
 GRAND RAPIDS, MICHIGAN

The College You Are Looking For

A School offering something for everybody.

A college with a national reputation. A college with 15,000 graduates, thousands of them living in Michigan.

A college offering sixteen new courses.

A school where you will meet with students from practically every county in Michigan and from a score of other states besides Michigan.

A school where you may get stimulation from seeing expert teachers actually at work with children.

A college where a degree is in reach of the student who must pay his way by his own hard-earned money.

A college where hard work is seasoned with recreation and social pleasure.

A campus where you may get near God's great out-of-doors.

A college so near two of the most interesting cities in the United States—Detroit and Ann Arbor—that you could visit them frequently with little expense.

A college giving special attention to rooming and boarding conditions.

Classification for Fall Term,
 Monday, September 27

Michigan State Normal College

C. P. STEIMLE, Sec'y-Registrar, Ypsilanti, Mich.

OCCIDENTAL HOTEL

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.00 and up

EDWARD R. SWETT, Mgr.

Muskegon

Michigan

Beach's Restaurant

Four doors from Tradesman office

QUALITY THE BEST

New Hotel Mertens

GRAND RAPIDS

RATES

Rooms, \$1.50 up;
 with shower, \$2 up.
 Meals, 75 cents or
 a la carte.
 Wire for Reservation.

Union
 Station



Fire Proof

CODY HOTEL



IN THE HEART OF THE CITY
 Division and Fulton

RATES { \$1.00 up without bath
 \$1.50 up with bath

CODY CAFETERIA IN CONNECTION

licity man was regarded as a national authority in bank publicity.

Real lasting salesmanship consists of the ability to sell satisfaction along with the commodity. It means taking a real interest in the customer and his needs, in getting his point of view; in pulling down stock or making calls, and in showing samples until the customer gets what he needs. Many people do not know exactly what they want, but they think they do. It is up to the salesman to locate the need, and then satisfy it. This very frequently requires a high degree of tact.

Marshall Field won good will worth millions when he set up the policy based on the maxim: "The customer is always right." Of course that may be debatable, but as a policy for a high-class store it is hard to beat. Wanamaker's advertising policy of offering defective goods, and of advertising the defects, of course selling at a reduced price, won a great deal of confidence for him and his store.

A widely known book publisher who sells through agents gives a written guarantee that the buyer may return the book and get his money back within a year, if not satisfied. Such a guarantee, when backed by mercantile and bank standing, at once disarms suspicion, and does away with argument.

Dissatisfaction often results from a poor delivery service, and lack of tact in making collections. Salesmen may promise the earth, and the collection department disregard every promise made. The result is ill-will and loss of trade. It would be a fine thing for collection men to hunt for trouble by asking former customers the cause of their dissatisfaction. A request from the merchant will bring in unpleasant "kicks," but they will indicate concrete causes, and open the way for an adjustment. It would surprise many salesmen and merchants to know that, with many big orders they have sold, the element of satisfaction which has so much to do with repeat orders, was wholly lacking.

In a town fifty miles from Cleveland a bride was in agony because her bridal wreath and veil had failed to arrive. She called up a Cleveland store to get the things and send them by a messenger. It so happened that this store makes a feature of a service department (that is the reason the bride asked them for help). The flowers were bought at another store, reshaped, and sent with the veil as directed. In this instance the store did not sell much merchandise, but it did sell a big bill of "satisfaction."

Albert S. Gregg.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Oct. 5—Hazel Reily, Manager of the City Bakery Co., leaves to-day for London, Ont., where he will spend a week with his mother, who is now 76 years of age. He is accompanied by his wife.

F. H. Connor has engaged in the grocery business at Bellaire. The Worden Grocer Company furnished the stock.

W. S. Canfield is off on a trip to Kansas City and through the Southwest to look over the wheat situation and get first hand information as to what the trend of future prices will be.

Dave Drummond (Brown & Sehler Co.) received an application for a charter for a branch of the Bob Tailed Cat Club this week from Honolulu.

Uncle Louie Winternitz is again in Grand Rapids for a month, after putting in July and August at Mackinac Island and September in Charlevoix. He has engaged rooms for the winter at Ft. Meyer, Florida, and expects to leave for that resort about Nov. 1. Everyone is glad to see and greet "Louie," because he is the embodiment of good health and good nature and bubbles over with optimism.

Charles H. Kinzie, the Caledonia merchant, is planning on celebrating the thirtieth anniversary of his engaging in business at Caledonia early next spring. He is carefully maturing plans for the event, weighing every suggestion ranging from a barrel of lemonade to a three ring circus.

Local factories are forced to lay off a large percentage of their employees because of lack of orders. The percentage of idle men has not been so large for ten years as it is to-day.

Chas. P. Judson, hardware dealer at Big Rapids, and Geo. Fairman, druggist at the same place, were buyers in the Grand Rapids market Monday.

Frank B. Ewing, who recently sold his hardware stock at Grant to Joseph Hanville, will take up his residence in Grand Rapids in the near future. Mr. Ewing will be recalled as a long-time clerk in the retail department of Foster, Stevens & Co. prior to his embarking in business on his own account several years ago.

When you lose faith in yourself you become a pessimist. No pessimistic person ever made a success as a salesman. So look for the brighter side—be an optimist or get out of the selling game.

Give a man all that is coming to him whether it is a kindly word or a rip up the back.

Some guys have a way of looking wise and prosperous, and manage to get away with it; but it takes real brains and work to look and act that way, that is why they are wise and prosperous.

Jobbers Refusing Rebates of Merchandise Shipped.

In a circular to the trade on price revision on unfilled orders and rebates on goods already shipped, the National Wholesale Dry Goods Association says:

"This letter is to confirm our two previous letters on the subject of price revision and rebating, and to say that telegrams and letters have been received indicating that members will refuse rebates on all merchandise already shipped.

"It has generally been decided in a spirit of liberality that prices will be revised on all unfilled orders, but from every part of the country we receive assurances that no rebates will be allowed on merchandise shipped conditions of such orders.

"Our members are standing heavy losses through drastic declines in prices, but the association earnestly hopes that this loss will be confined to merchandise on hand and en route from mills and that the loss will not extend to merchandise already shipped to retailers.

"In the event that you are informed that any house is not in accord with this effort on the part of your association to minimize the loss, you are requested to advise us by wire collect."

The Powell & Tatum Co. has changed its name to the Ed. W. Tatum Book-Binding Co.

The Michigan Hearse & Motor Co. has changed its name to the Michigan Body & Motor Co.

REPRESENTATIVE RETAILERS.

J. L. Congdon, the Long-time Pentwater Druggist.

Jerry L. Congdon was born on a farm in Ashtabula county, Ohio, Aug. 29, 1869. His antecedents were Irish on his father's side and English on his mother's side. He attended country school until he was 14 years of age, when he worked as a clerk in a grocery store in Cherry Valley for one year. He then entered the academy at Ada, Ohio, graduating from the pharmacy department of that institution three years later. On securing his registration certificate, he sought and obtained employment in the drug store of F. W. Fincher, at Pentwater. He remained in that position six years, when he went to Kalamazoo and worked a year and a half for the late George McDonald. He then went to Cleveland, Ohio, where he took the management of one of the seventeen stores of the Marshall Drug Co. A year later he returned to Pentwater and purchased the drug store of E. A. Wright. He has continued this business for the past twenty-eight years, during which time he conducted a drug store at South Haven for about one year.

Mr. Congdon was married in 1892 to Miss Mary Collister, of Pentwater. She died fifteen years later and in 1908 he married Miss Jennie Jepsen, of Pentwater. By his first wife he had one son who is now 27 years of age and is designer in the art department of the Reno Publishing Co., Chicago. The family reside in their own home at Pentwater.

Mr. Congdon is a member of the Elks lodge at Muskegon and the Masonic lodge at Pentwater. He enjoys fishing, hunting and automobilizing and attributes his success to keeping everlastingly at it.

Some years ago Mr. Congdon discovered an excellent preservative for sweet cider, which he markets under the name of Cider Saver and which would evidently reach a large sale if it was extensively advertised and energetically pushed.

Buyers Uncertain of Hosiery Market.

A special news letter issued by the National Association of Hosiery and Underwear Manufacturers, dated Sept. 29, discloses some interesting facts concerning the present hosiery situation.

The letter states that hosiery buyers are still much perplexed. It is likewise said that merchandise managers of large jobbing houses are anxious that their buyers should not miss any opportunity to make contracts at the bottom of the market. At the same time no buyer is expected to place any orders until the bottom has been reached.

To quote from the bulletin: "A buyer whose contracts with a manufacturer sometimes run into hundreds of thousands of dollars says if he had not bought up for some months he would be wanting to operate on a large scale; that he believes that prices are as low as they can be expected to go until the final readjustment—that of operating costs—has been effected."

Another buyer is quoted as saying: "I am puzzled as to whether I ought to buy now or wait. If I thought that prices would be safe for the next three to six months I would buy for spring." That is the dilemma that many buyers appear to be in just at present and manufacturers do not feel in a position to reassure them as to prices.

Ford car reductions are said to have caused many prospective buyers to think that knit goods prices will decline as sharply.

"Whether the average buyers overlooks the fact or wilfully closes his eyes to it, he will be confronted with upward prices when eventually buying starts, particularly if there be continued, protracted delay. The longer the buyers wait the less knit goods there will be available and, necessarily, the keener will be demand for delivery and the stiffer will prices be." Such a situation applies especially to the underwear market.

Making Allowances and Accepting Returned Goods.

Detroit, Oct. 5—One of Detroit's leading dry goods houses has sent the following special letter to its traveling representatives, giving cogent reasons why the abuses therein mentioned must not be tolerated:

In this period of re-adjustment you no doubt will be asked by your customers for all sorts of allowances on merchandise shipped to them this Fall.

There is no reason in justice or equity why we should be called upon for these allowances, and we simply cannot grant any. We have all the loss we can possibly stand coming to us on our own merchandise.

We guaranteed prices to date of delivery and no further. We have absolutely no obligation in the way of allowances after date of delivery of merchandise.

We noticed that in circulars issued to the trade by Cleveland and Chicago houses they take this stand against allowances very definitely. We also know that the Detroit houses stand in exactly the same position.

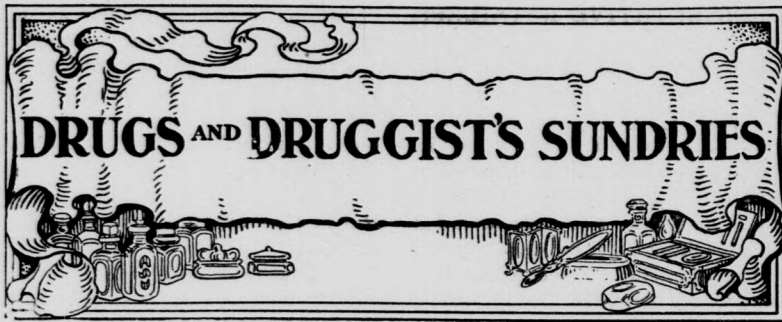
In talking to our customers here about the matter, we take the stand that during the past five years we have delivered one hundred per cent. of our advance orders regardless of market prices when goods were delivered. In many cases the goods at the time of delivery were worth fully one-third more than the price charged.

We put it up as a matter of just ordinary fair play that anyone can understand, and have been able to convince the trade to whom we have spoken that they should be good sports and think about the splendid profits they have made on the goods we delivered to them in previous seasons, and not worry about having to sell a few goods at a little less than their normal profit, or even at cost. Returning of merchandise which they bought and which we reserved for them and delivered in good faith is unfair and dishonest, and you must help to stop it.

We expect your fullest co-operation with a view wherever necessary, to selling your customers the idea of dealing fairly with us just as we have always dealt fairly with them.

Let us hear from you just what we may expect from you along these lines.

Reed City—The Reed City Creamery has merged its business into a stock company under the style of the Reed City Creamery Co., with an authorized capital stock of \$10,000, of which amount \$7,500 has been subscribed, \$2,000 paid in in cash and \$3,500 in property.



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; F. C. Cahow, Reading.
Next Examination Session—Grand Rapids, Nov. 16, 17 and 18.

SPECIAL BRANDS.

How Cigar Dealers May Increase Their Sales.

Any merchant can get a cigar manufacturer to turn out a special brand for him, or as many special brands as he likes. And it isn't a bad idea to have a cigar of your own. A really good cigar will make friends among smokers. And a cigar seems to have this about it—when a man gets used to a certain brand, he does not want anything else. You don't see a cigar customer picking one brand one day, and another brand the next. A newcomer in a neighborhood might do that for awhile, trying out unfamiliar brands. But after a week or so you will find him calling for one particular brand, and pretty soon that is his cigar, for which he calls all the time. Right along you will see cigar dealers getting out a certain box when a certain customer steps into the store. The customer doesn't have to say a word.

A poor cigar is not worth making up. The extra margin of profit is small and it is utterly impossible to build up any business. If you decide to run a cigar under your own name, remember that you are standing sponsor for it. What you want is something extra good. There was a time when a cigar had to be a five-cent smoke, or a ten-cent smoke, but now we have the six-cent cigar, the eight-cent cigar, and so on. Better have a good cigar and charge enough for it to insure a fair profit. An extra cent or two means nothing to the smoker in these days, provided the quality is there. What you want is a cigar you can be proud of, something to serve as a real leader, something that smokers will remember and talk about.

Smokers are discriminating. A certain class of smokers used to smoke five-cent cigars—now they smoke cigars costing six- seven or eight cents. Another class smoked ten centers, another class twenty-five centers, and so on up the line. Each class has had to raise the ante a little, but the classes remain distinct. The five-cent class was always much larger than the twenty-five-cent class, of course, and some very large cigar dealers found it profitable to cater to the class that had the most buyers. Most men buy their cigars according to their means, that is, they would rather smoke four five-cent cigars a

day than two ten-centers. The man who bought a five-cent cigar didn't expect a fifteen-cent value, but he did expect a good five-cent cigar. And we have seen five-cent cigars, selling in millions, which were better than some brands retailing at a higher price.

The manufacturer of a world beater puts a lot of value into his product, does business on a very narrow margin, and depends for his profits on a big volume of business. He is jealous of the reputation of his brand, keeps the brand standardized, and always up to the mark. The smokers of that particular brand have the utmost confidence in it, stick to it for a lifetime, perhaps, and prove to be good persistent boosters. Some of these boosters are very, very enthusiastic and see merits in the goods that the manufacturer himself might be reluctant to claim. Such is true friendship. The smoker really becomes attached to his own especial favorite, and when his favorite is a brand of your own, you are in a strong strategic position, for he can't buy that cigar anywhere else. The name belongs to you and the same cigar wouldn't seem the same to the smoker if sold under another name. This forms one of the most powerful arguments in favor of having a cigar of your own. You may not stampede the local market, for there are plenty of good cigars, but here and there you will enlist an enthusiast. He will become a permanent customer and will probably bring you other customers.

As we say, there are plenty of good cigars, and also plenty of opinions as to what constitutes a good cigar. One man will rave over something that another man can't see much to. So when a man comes in and calls for a certain brand, it is risky to try to switch him. If he knows what he wants, the safe way is to hand him what he wants. The other day the writer tried to steer a friend into a certain grocery.

"No," he said, "I don't care to go into that store."

"Why not?"

"Well, the proprietor is always trying to switch me. If I ask for a certain brand of breakfast food, he always has something better. Now I know what I want, and even if he has something better I don't want it forced on me in that manner. If he were to hand me a little sample of his 'better' brand, I might try it out. But he is too persistent and too cocksure to suit me. I can never buy what I want without an argument."

And there was considerable truth in what he had to say.

It is not a difficult matter for a

good salesman to influence certain customers. But is it good salesmanship to try to switch a man who calls for a certain brand of cigar, or breakfast food, or patent medicine? Think it over yourself. We have seen clerks who would go to great lengths in their efforts to make a sale, trying argument, cajolery and even sneers. Risky business. The safe way is to hand a man what he calls for. If he is undecided or asks for advice, then it is time enough to hand out advice. Getting into arguments with customers is always dangerous. A good cigar will make its own way in time. A poor cigar will never get anywhere. No cigar is so popular as to enable you to fill the case with that brand alone. The cigar business calls for an assortment sufficient to enable the customer to at least go through the motions of making a selection.

So there is no reason why you shouldn't mix in a few brands of your own. It is not necessary to force them on people. Don't forget that the big national advertisers make a

market for you, do a lot of advertising which costs you nothing, and thus bring business to your doors in many lines. When an advertised article is called for, it looks like good business to hand it out promptly. Many of these articles have started in a very small way. Perhaps you can put on the market a cigar so good that its reputation will eventually spread far beyond the bounds of its home city. The thing has repeatedly happened before and will happen repeatedly again. And then you will be a national advertiser yourself.

Don't be niggardly about showing the goods. You may make a sale and yet lose a customer in the end because you failed to show your most attractive goods.

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

Weather Conditions

Are making it possible this year to ship candy orders early for the Fall and Xmas trade. We positively have thousands of dollars worth of candy which will be ready in a few days for immediate shipment.

We call to your attention the Webers and Allen Qualley Leaders:

WEBERS

Tutti Fruitti Chocolates
Nut Clusters
Hard Centers
Butter Chocolates
Chocolate & Bon Bon Brazils

ALLEN QUALLEY

The Poppies
Hindustan
Blackstone
Radisson
Milk Chocolates

Hazeltine & Perkins Drug 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

To Take the Drudgery Out of Your Occupation.

Respect it.
Take pleasure in it.
Don't feel above it.
Put your heart in it.
See the poetry in it.
Work with a purpose.
Do it with your might.
Go to the bottom of it.
Do one thing at a time.
Be larger than your task.
Prepare for it thoroughly.
Do it cheerfully, even if it is not
original.

Do it in the spirit of an artist not an artisan.

Make it a stepping-stone to something higher.

Endeavor to do it better than it has ever been done before.

Do not try to do it with a part of yourself—the weaker part—be all there.

Keep yourself in condition to do it as well as it can be done.

Believe in its worth and dignity, no matter how humble it may be.

Accept the disagreeable part of it
as cheerfully as the agreeable.

Choose the vocation for which nature has fitted you.

See how much you can put into it, instead of how much you can take out of it.

Remember that it is only through your work that you can grow to your full height.

Train the eye, the ear, the hands,
the mind—all the faculties—in the
faithful doing of it.

Remember that work well done is

the highest testimonial of character
you can receive.

Use it as a tool to develop the strong points of your character and to eliminate the weak ones.

Remember that every vocation has some advantages and disadvantages not found in any other.

Regard it as a sacred task given you to make you a better citizen, and to help the world along.

Remember that every neglected or poorly done piece of work stamps itself ineffaceably on your character.

Write it indelibly in your heart that it is better to be a successful cobbler than a botched physician or a briefless barrister.

Refuse to be discouraged if the standard you have reached does not satisfy you; that is a proof that you are an artist not an artisan.

Educate yourself in other directions than the line of your work, so that you will be a broader, more liberal, more intelligent worker.

Regard it not merely as a means of making a living, but first of all as a means of making a life—a larger, nobler specimen of manhood.

What Others Say.

"No, sah, Ah doan't neber ride on dem things," said an old colored lady looking in on the merry-go-round. "Why, de other day I seen dat Rastus Johnson git on an' ride as much as a dollah's worth an' git off at the very same place he got on at, an' I sez to him, 'Rastus,' I sez, 'yo' spent yo' money, but whar yo' been?'"

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 05 @ 1 15	Anise ----- 2 00 @ 2 25	Asafoetida ----- @ 3 90
Muriatic ----- 4 @ 6	Bergamont ----- 9 00 @ 9 25	Belladonna ----- @ 1 40
Nitric ----- 10 @ 15	Cajeput ----- 1 50 @ 1 75	Benzoine ----- @ 2 40
Oxalic ----- 60 @ 70	Cassia ----- 1 85 @ 2 00	Benzoine Compo'd ----- @ 3 15
Sulphuric ----- 4 @ 6	Cedar Leaf ----- 3 00 @ 3 25	Buchu ----- @ 2 70
Tartaric ----- 98 @ 1 10	Citronella ----- 1 30 @ 1 60	Cantharadines ----- @ 3 00
Ammonia	Cloves ----- 4 50 @ 4 75	Capsicum ----- @ 2 30
Water, 26 deg. -- 12 @ 20	Cocoonut ----- 4 @ 50	Cardamon ----- @ 1 50
Water, 18 deg. -- 10 @ 17	Cod Liver ----- 3 00 @ 3 25	Cardamon, Comp. ----- @ 1 35
Water, 14 deg. -- 9 @ 16	Croton ----- 2 25 @ 2 50	Catechu ----- @ 1 50
Carbonate ----- 22 @ 26	Cotton Seed ----- 2 00 @ 2 15	Cinchona ----- @ 2 40
Chloride (Gran) -- 20 @ 30	Elgeron ----- 10 00 @ 10 25	Colchicum ----- @ 2 40
Balsams	Cubeb ----- 12 50 @ 12 75	Cubeb ----- @ 3 00
Copalba ----- 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 ----- @ 2 00
Fir (Oregon) ----- 60 @ 80	Juniper Berries ----- 7 50 @ 7 75	Ginger ----- @ 2 80
Peru ----- 6 00 @ 6 25	Juniper Wood ----- 3 00 @ 3 25	Guaiac, Ammon. ----- @ 2 50
Tolu ----- 2 00 @ 2 25	Lard, extra ----- 1 25 @ 1 50	Iodine ----- @ 1 50
Barks	Lard, No. 1 ----- 1 90 @ 2 10	Iodine, Colorless ----- @ 2 00
Cassia (ordinary) 45 @ 50	Lavender Flow ----- 10 00 @ 14 25	Iron, clo. ----- @ 1 50
Cassia (Saigon) 75 @ 85	Lavender Gar'n ----- 1 75 @ 2 00	Kino ----- @ 1 40
Sassafras (pow. 70c) @ 65	Lemon ----- 2 75 @ 3 00	Myrrh ----- @ 2 25
Soap Cut (powd.) 40c 30 @ 35	Linseed boiled bbl. @ 1 43	Nux Vomica ----- @ 1 90
Berries	Linseed bld less 1 53 @ 1 63	Opium ----- @ 4 50
Cubeb ----- 1 90 @ 2 00	Linseed raw, bbl. @ 1 41	Opium, Camph. ----- @ 1 50
Fish ----- 50 @ 60	Linseed raw less 1 51 @ 1 61	Opium, Deodor'd ----- @ 4 50
Juniper ----- 10 @ 20	Mustard, true, oz. @ 2 95	Rhubarb ----- @ 2 70
Prickley Ash ----- @ 30	Mustard, artifil. oz. @ 60	Paints
Extracts	Neatsfoot ----- 1 75 @ 1 95	Lead, red dry ----- 15 @ 16
Licorice ----- 60 @ 65	Olive, pure ----- 5 75 @ 6 50	Lead, white dry ----- 15 @ 16
Licorice powd. 1 20 @ 1 35	Olive, Malaga, yellow ----- 4 00 @ 4 25	Lead, white oil ----- 15 @ 16
Flowers	Olive, Malaga, green ----- 4 00 @ 4 25	Ochre, yellow bbl. ----- @ 2
Arnica ----- 75 @ 80	Orange Sweet ----- 12 50 @ 12 75	Ochre, yellow less ----- 2 @ 6
Chamomile (Ger.) 80 @ 1 00	Origanum, pure ----- @ 2 50	Putty ----- @ 50
Chamomile Rom ----- 40 @ 45	Pennyroyal ----- 3 00 @ 3 25	Red Venet'n Am. ----- @ 7
Gums	Peppermint ----- 10 00 @ 10 25	Red Venet'n Am. 3 1/2 @ 7
Acacia, 1st ----- 60 @ 65	Rose, pure ----- 24 00 @ 25 00	Red Venet'n Eng. ----- @ 4
Acacia, 2nd ----- 55 @ 60	Rosemary Flows ----- 2 50 @ 2 75	Whiting, bbl. ----- @ 4 1/2
Acacia, Sorts ----- 35 @ 40	Sandalwood, E. ----- 15 00 @ 15 20	Whiting ----- 5 @ 10
Acacia, powdered ----- 45 @ 50	Sassafras, true ----- 3 00 @ 3 25	L. H. P. Prep. ----- 3 75 @ 4 00
Aloes (Barb Pow) 30 @ 40	Sassafras, artif'l ----- 1 50 @ 1 75	Miscellaneous
Aloes Cape Pow) 30 @ 35	Spearment ----- 16 00 @ 16 20	Acetanalid ----- 95 @ 1 15
Aloes (Soc Pow) 1 25 @ 1 30	Sperm ----- 2 75 @ 3 00	Alum ----- 16 @ 20
Asafoetida ----- 4 50 @ 5 00	Tansy ----- 10 50 @ 10 75	Alum, powdered and ground ----- 17 @ 20
Pow. ----- 6 75 @ 7 00	Tar, USP ----- 48 @ 60	Bismuth, Subnitrate ----- 3 75 @ 4 00
Camphor ----- 1 80 @ 1 85	Turpentine, bbls. @ 1 50	Borax xtal or powdered ----- 11 1/2 @ 16
Guaiac ----- @ 1 40	Turpentine, tr. 1 60 @ 1 70	Cantharades, po ----- 2 00 @ 6 50
Guaiac, powdered ----- @ 1 50	Wintergreen, tr. 12 00 @ 12 25	Calomel ----- 2 22 @ 2 30
Kino ----- @ 85	Wintergreen, sweet birch ----- 8 00 @ 8 25	Capsicum ----- 45 @ 50
Kino, powdered ----- @ 1 40	Wintergreen art 1 20 @ 1 40	Carmin ----- 7 50 @ 8 00
Myrrh ----- @ 1 50	Wormseed ----- 12 00 @ 12 25	Cassia Buds ----- 50 @ 60
Myrrh, Pow. ----- 11 50 @ 12 00	Wormwood ----- 20 00 @ 20 25	Cloves ----- 67 @ 75
Opium, powd. 13 00 @ 13 60	Potassium	Chalk Prepared ----- 16 @ 18
Opium, gran. 13 00 @ 13 60	Bicarbonate ----- 55 @ 60	Chloroform ----- 55 @ 65
Opium, Shellac ----- 1 75 @ 1 85	Bichromate ----- 57 @ 65	Chloral Hydrate 1 70 @ 2 12
Shellac Bleached 2 15 @ 2 25	Bromide ----- 1 10 @ 1 15	Cocaine ----- 13 60 @ 14 05
Tragacanth ----- 5 50 @ 6 50	Carbonate ----- 92 @ 1 00	Cocoa Butter ----- 70 @ 85
Tragacanth powd. @ 50	Chlorate, gran'r ----- 48 @ 55	Corks, list, less ----- 40 %
Turpentine ----- 35 @ 40	Chlorate, xtal or powd. ----- 28 @ 35	Copperas, bbls. ----- @ 12
Insecticides	Cyanide ----- 60 @ 75	Copperas, less ----- 6 1/2 @ 15
Arsenic ----- 20 @ 30	Iodide ----- 4 10 @ 4 25	Copperas, powd. ----- 6 1/2 @ 15
Blue Vitriol, bbl. ----- @ 10	Permanganate ----- 1 20 @ 1 30	Corrosive Sublim ----- 2 01 @ 2 10
Blue Vitriol, less ----- 11 @ 16	Prussiate, yellow ----- 50 @ 65	Cream Tartar ----- 70 @ 75
Bellebeaux Mix Dry ----- 18 @ 35	Prussiate, red ----- 1 85 @ 2 00	Cuttlebone ----- 70 @ 80
Hellebore, White ----- 38 @ 43	Sulphate ----- @ 85	Dextrine ----- 10 @ 15
Insect Powder ----- 35 @ 1 25	Roots	Dover's Powder ----- 5 75 @ 6 00
Lead Arsenate Po ----- 35 @ 55	Alkanet ----- 3 50 @ 3 75	Emery, All Nos. ----- 10 @ 15
Lime and Sulphur ----- 12 1/2 @ 27	Blood, powdered ----- 60 @ 75	Emery, Powdered ----- 8 @ 10
Dry ----- 48 @ 58	Calamus ----- 35 @ 1 00	Epsom Salts, b

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

Milk
Rice

AMMONIA
Arctic Brand
12 oz., 2 doz. in carton.
per doz. \$1.65
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 3 00
Quaker Puffed Rice 5 60
Quaker Puffed Wheat 4 30
Quaker Brkfst Biscuit 1 90
Quaker Corn Flakes 3 70
Ralston Purina 4 00
Ralston Branzen 3 00
Ralston Food, large 4 35
Ralston Food, small 3 35
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 00
Krumbles 4 60
Krumbles, Individual 2 00
Biscuit 2 00
Drinket 2 60
Krumble Bran, 12s 2 25

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 25

Shoe

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

BUTTER COLOR

Dandelion, 25c size 2 80
Perfection, per doz. 1 75

CANDLES

Paraffine, 6s 16 1/2
Paraffine, 12s 17
Wicking 60

CANNED GOODS

Apples
3 lb. Standards 6 00
No. 10 6 00
Blackberries
3 lb. Standards 12 00
No. 10 12 00

Beans—Baked
Brown Beauty, No. 2 1 35
Campbell, No. 2 1 50
Fremont, No. 2 1 60
Van Camp, No. 1/2 90
Van Camp, No. 1 1 25
Van Camp, No. 1 1/2 1 60
Van Camp, No. 2 1 90

Beans—Canned
Red Kidney 1 35@1 60
String 1 35@2 70
Wax 1 35@2 70
Lima 1 35@2 35
Red @1 10

Clam Bouillon
Burnham's 7 oz. 2 50

Corn
Standard 1 50@1 65
Country Gentleman 1 90
Maine 1 90@2 25

Hominy
Van Camp 1 60
Fanville 1 40

Lobster
1/4 lb. 3 10
1/2 lb. 5 50

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

Mushrooms
Choice, 1s, per can 80
Hotels, 1s, per can 65

Plums
California, No. 3 2 40

Pears in Syrup
Michigan 4 50
California 4 60

Peas
Marrowfat 1 45@1 90
Early June 1 45@1 90
Early June sifd 2 25@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 5 25

Pumpkin
Van Camp, No. 3 1 60
Van Camp, No. 10 4 60
Lake Shore, No. 3 1 25
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, 1/2s 5 50@6 00
Domestic, 1/2s 6 50@7 50
Domestic, 1/2s 7 50@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 45
Dunbar, 1 1/2s doz. 3 75

Strawberries
Standard No. 2 3 75
Fancy, No. 2 5 50

Tomatoes
No. 2 1 35@1 75
No. 3 1 75@2 25
No. 10 2 75

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

CHEESE
Brick 31
Wisconsin Flats 31
Longhorn 31
New York 30 1/2
Michigan Full Cream 30

CHEWING GUM
Adams Black Jack 65
Adams Bloodberry 65
Adams Calif. Fruit 65
Adams Chiolets 75
Adams Sen Sen 65
Adams Yucatan 65
American Flag Spruce 65
Beeman's Pepsin 75
Beechnut 85
Doublemint 65
Juicy Fruit 65
Spearmint, Wrigleys 65
Zeno 60

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

CIGARS
National Grocer Co. Brands
El Rajah Epicure, 50s 95 00
El Rajah Epicure, 25s 97 00
El Rajah, Longfellow, 50s 95 00
Faraday Rothchild, Extra, 50s 110 00
Faraday Rothchild, Imperiales, 50s 125 00
Faraday Rothchild, Junior, 50s 55 00
Faraday Rothchild, Panetelas, 50s 95 00
Faraday Rothchild, Monopoles, 50s 95 00
Faraday Rothchild, Coronos, 50s 110 00
Faraday Rothchild, Royal, 50s 93 00
Mungo Park, Perfecto, 50s 75 00
Mungo Park, African, 50s 90 00
Mungo Park, Wonder, 50s 92 00
Mungo Park, Gold Stand, 50s 100 00
Mungo Park, Gold Stand, 25s 105 00
Odins Monarch, 50s 65 00

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
Imperiales, 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
Lloba, 100s 37 50

Other Brands
B. L., 50s 16 00
Hemmett Champions, 50s 69 00
El Dependo, 20s 47 00
Court Royal, 50s 61 00
Court Royal, 25s 61 00
Knickerbocker, 50s 58 00
Boston Straight, 50s 58 00
Trans Michigan, 50s 60 00
Templar, Perfecto, 50s 100 00
Triguols, 50s 58 00
CLOTHES LINE
Temp, 50 ft. 3 00
Twisted Cotton, 50 ft. 3 20
Twisted Cotton, 60 ft. 3 90
Braided, 60 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, 5 lb. cans 48
Van Houten, 1/4s 12
Van Houten, 1/2s 18
Van Houten, 1s 36
Van Houten, 1s 65
Wan-Eta 36
Webb 33
Wilbur, 1/4s 33
Wilbur, 1/2s 33

COCOANUT
1/4s, 5 lb. case Dunham 48
1/4s, 5 lb. case 48
1/4s & 1/2s, 15 lb. case 47
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 17
Santos 30@32
Maracabo 35
Mexican 35
Gutatemala 36
Java 46
Bogota 36
Peaberry 33

Package Coffee
New York Basis
Arbuckle 27 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 1/2

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

EVAPORATED MILK
Carnation, Tall, 4 doz. 7 50
Carnation, Baby, 8 dz. 6 85
Pet. Tall 6 95
Pet. Baby 4 60
Van Camp, Tall 6 95
Van Camp, Baby 4 60
Dundee, Tall, doz. 6 95
Dundee, Baby, 8 doz. 6 00
Silver Cow, Tall 6 95
Silver Cow, Baby 4 60

MILK COMPOUND
Hebe, Tall, 4 doz. 5 85
Hebe, Baby, 8 doz. 5 70
Carlene, Tall, 4 doz. 5 70

CONFECTIONERY
Stick Candy Pails
Horehound 35
Standard 35
Cases
Boston Sugar Stick 40

Mixed Candy
Broken 37
Cut Loaf 36
Grocers 25
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 35
Cocoanut Waffles 38
Coffy Toffy 40
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 2 15
5 lb. box 2 15
Manchus 34
Nut Butter Puffs 36
Snow Flake Fudge 33

Chocolates
Assorted Choc. 44
Champion 40
Honeysuckle Chips 47
Klondike Chocolates 47
Nabobs 47
Nibble Sticks, box 2 85
Nut Wafers 47
Oreo Choc. Caramels 45
Peanut Clusters 64
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 36
A A Pink Lozenges 36
A A Choc. Lozenges 36
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. 16 00

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 58

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
Fancy S'ded, 1 lb. pkg. 29
Thompson Seedless, 1 lb. pkg. 31
Thompson Seedless, bulk 30

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
California Limas 15
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 6 00

Peas
Scotch, lb. 6
Split, lb. 8 1/2

Sago
East India 11

Taploca
Pearl, 100 lb. sacks 10
Minute, 8 oz., 3 doz. 4 35
Dromedary Instant, 8 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 84
Size 1-0, per 1,000 96
Size 2-0, per 1,000 1 15
Size 3-0, per 1,000 1 32
Size 4-0, per 1,000 1 65
Size 5-0, per 1,000 1 95

Sinkers
No. 1, per gross 65
No. 2, per gross 72
No. 3, per gross 85
No. 4, per gross 1 10
No. 5, per gross 1 45
No. 6, per gross 1 85
No. 7, per gross 2 30
No. 8, per gross 3 35
No. 9, per gross 4 65

FLAVORING EXTRACTS
Jennings
Pure Vanilla
Terpeness
Pure Lemon

Per Doz.
1 Dram 20 Cent 1 65
1 1/4 Ounce 25 Cent 2 00
2 Ounce, 37 Cent 3 00
2 1/4 Ounce 40 Cent 3 20
2 1/2 Ounce, 45 Cent 3 40
4 Ounce, 65 Cent 5 50
4 Ounce \$1.00 9 00
1 Dram, 20 Assorted 1 65
1 1/4 Ounce, 25 Assorted 2 00

Van Duzer
Vanilla, Lemon, Almond, Strawberry, Raspberry, Pineapple, Peach, Coffee, Peppermint & Wintergreen
1 ounce in cartons 2 00
2 ounce in cartons 3 50
4 ounce in cartons 6 75
8 ounce 13 20
Pints 51 00
Gallons, each 16 00

FLOUR AND FEED
Lily White, 1/2 Paper sack 12 60
Graham 25 lb. per cwt 5 10
Golden Granulated Meal, 25 lbs., per cwt. 5 00
Rowena Pancake Compound, 5 lb. sack 6 10

Watson Higgins Milling Co.
New Perfection, 1/4s 12 75

Meal
Gr. Grain M. Co.
Bolted 5 40
Golden Granulated 5 50

Wheat
No. 1 Red 1 80
No. 1 White 1 78

Oats
Michigan Carlots 52
Less than Carlots 60
Old Oats 75

Corn
Carlots 1 40
Less than Carlots 1 50

Hay
Carlots 33 00
Less than Carlots 36 00

Feed
Street Car Feed 58 00
No. 1 Corn & Oat Fd 58 00
Cracked Corn 58 00
Coarse Corn Meal 58 00

FRUIT JARS
Mason, pts., per gross 8 75
Mason, qts., per gross 10 00
Mason, 1/2 gal., gro 14 25
Mason, can tops, gro 2 85
Ideal Glass Top, pts. 10 00
Ideal Glass Top, qts. 12 00
Ideal Glass Top, 1/2 gallon 16 00

GELATINE
Cox's 1 doz. large 1 45
Cox's 1 doz. small 90
Knox's Sparkling, doz. 2 25
Knox's Acid'd doz. 2 25
Minute, 3 doz. 4 95
Nelson's 1 50
Oxford 75
Plymouth Rock, Phos. 1 55
Plymouth Rock, Plain 1 35
Waukesha 1 60

HIDES AND PELTS

Hides	
Green, No. 1	13
Green, No. 2	12
Cured, No. 1	15
Cured, No. 2	14
Calfskin, green, No. 1	18
Calfskin, green, No. 2	16 1/2
Calfskin, cured, No. 1	20
Calfskin, cured, No. 2	18 1/2
Horse, No. 1	5 50
Horse, No. 2	4 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, reject's	@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 60

JELLY	
Pure, per pail, 30 lb.	6 25

JELLY GLASSES	
8 oz., per doz.	42

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.	13 00
Quarts, per doz.	33 00
1/2 Gallons, per doz.	5 25
Gallons, per doz.	10 00

MINCE MEAT	
None Such, 3 doz.	
case for	5 60
Quaker, 3 doz. case	
for	5 00

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	2 75
Peanuts, Spanish, 100 lb. bbl.	25
Peanuts, Spanish, 200 lb. bbl.	24 1/2
Pecans	95
Walnuts	85

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 oz.	5 50
Queen, Mammoth, 28 oz.	6 75
Olive Chow, 2 doz. cs.	
per doz.	2 50

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 6
Red Crown Gasoline	29 1
Gas Machine Gasoline	44
M. & P. Naphtha	31
Capitol Cylinder, Iron Bbls.	56 8
Atlantic Red Engine, Iron Bbls.	38 8
Winter Black, Iron Bbls.	21 8
Polarine, Iron Bbls.	61 8

PICKLES	
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	28 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 75
No. 808, Bicycle	4 50
Pickett	3 50

POTASH	
Babbitt's, 2 doz.	2 75

PROVISIONS	
Barreled Pork	
Clear Back	38 00@42 00
Short Cut Clear	37 00@40 00
Pig	
Clear Family	48 00

Dry Salt Meats	
S P Bellies	32 00@34 00

Lard	
Pure in tierces 20 @20 1/2	
Compound Lard 10 1/2 @18	
80 lb. tubs	advance 1/2
60 lb. tubs	advance 1/2
50 lb. tubs	advance 1/2
20 lb. pails	advance 1/2
10 lb. pails	advance 1/2
5 lb. pails	advance 1/2
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 Balled	
Hams	35 @40
Balled Hams	60 @62
Minced Hams	18 @20
Bacon	35 @52

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

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

Pig's Feet	
1/4 bbls.	2 15
1/4 bbls., 35 lbs.	3 50
1/2 bbls.	10 00
1 bbl.	17 50

Canned Meats	
Red Crown Brand	
Corned Beef, 24 1s	4 05
Roast Beef, 24 1s	4 05
Veal Loaf, 48 1/2s	1 80
Vienna Style Sausage, 48 1/2s	1 50
Virginies, 24 1s	3 45
Potted Meat, 48 1/2s	70
Potted Meat, 48 1/2s	1 15
Hamburger Steak and Onions, 48 1/2s	1 80
Corned Beef Hash, 48 1/2s	1 80
Cooked Lunch Tongue, 48 1/2s	4 00
Cooked Ox Tongues, 12 2s	22 90
Chili Con Carne, 48 1s	1 80
Sliced Bacon, medium	4 00
Sliced Bacon, large	6 30
Sliced Beef, 2 1/2 oz.	2 25
Sliced Beef, 5 oz.	4 05

Mince Meat	
Condensed No. 1 car.	2 00
Condensed Bakers brand	31
Moist in glass	8 00

Tripe	
Kits, 15 lbs.	90
1/4 bbls., 40 lbs.	1 60
1/2 bbls., 80 lbs.	3 00

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

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

RICE	
Fancy Head	
Blue Rose	10 50

ROLLED OATS	
Monarch, bbls.	10 00
Rolled Avena, bbls.	11 00
Steel Cut, 100 lb. sks.	6 50
Monarch, 90 lb. sacks	4 90
Quaker, 18 Regular	2 70
Quaker, 20 Family	6 85

SALAD DRESSING	
Columbia, 1/2 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 1/2s	3 00

SAL SODA	
Granulated, bbls.	2 15
Granulated, 100 lbs cs	2 25
Granulated, 36 2 1/2 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, 1/2 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	
1/2 bbl., 100 lbs.	7 50

SEEDS	
Anise	45
Canary, Smyrna	12
Cardomon, Malabar	1 20
Celery	65
Hemp, Russian	10
Mixed Bird	13 1/2
Mustard, yellow	23
Poppy	65
Rape	15

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

SNUFF	
Swedish Rapee, 10c 8 for	64
Swedish Rapee, 1 lb. glass	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, 80 cakes	6 00
Oak Leaf, 100 cakes	6 75
Queen Anne, 100 cakes	6 75
Lautz Naphtha, 100s	8 00

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, \$4.80 per case

SODA	
Bi Carb, Kegs	4

SPICES	
Whole Spices	
Allspice, Jamaica	@18
Cloves, Zanzibar	@60
Cassia, Canton	@30
Cassia, 5c pkg., doz.	@40
Ginger, African	@15
Ginger, Cochon	@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	

Pure Ground in Bulk	
Allspice, Jamaica	@18
Cloves, Zanzibar	@60
Cassia, Canton	@40
Ginger, African	@28
Mustard	@38
Mace, Penang	@85
Nutmegs	@36
Pepper, Black	@34
Pepper, White	@52
Pepper, Cayenne	@29
Paprika, Hungarian	@60

Seasoning	
Chili Powder, 15c	

GROUP BUYING.

Some Serious Drawbacks To Collective Purchasing.

The development of group buying is being watched with considerable interest by retail store executives who are eager to see if a combination of purchasing power has all the merit claimed for it. Singularly enough the stores have not been so quick to adopt the bulk purchasing idea. Ordinarily it might be said for them the opportunity of effecting a saving of 10 per cent. or more would be eagerly grasped. Thus in one retail combination scarcely 1 per cent. of the total volume of orders placed is given as a group and in 99 per cent. of their purchases these stores have preferred to buy as individuals. Such a one-sided preference seems to indicate that the merchants have in mind some important considerations besides a price saving that do not always make bulk purchasing desirable.

Perhaps the experience of one buyer, who was taken over by a store which is a member of a co-operative group, may explain why the buying fraternity is not giving its enthusiastic support to bulk purchases and other innovations to be found in a store associated with other stores.

"I made the best record of any buyer in my section of the country," he said, "and after my accomplishments got noised about there were plenty of offers coming my way. Finally I accepted a position that paid almost half as much again as I was getting. Now, I wish I was back on the old job at the old salary, because I know that in a year or two I won't be able to command even my former price. In my former connection I was in absolute charge. I ran that department as it suited me to run it, and in a way that would get the best results. In my present position I have very little to say. I am responsible for results in my department, but at the same time I am all bound up in policies and methods grafted from other stores. I am called upon to do my buying with the buyers of these other stores, and, though the merchandise may not be exactly what I want, I have to defer to the common judgment and take it so that we can get 10 per cent. off the regular price. Stores on the outside know I am now part and parcel of a collective group of brains and the results I get are not credited to my individual ability. In other words, the system gets the credit now and I come in for a very small share of praise. The result is that if I want another position at the same salary as I am getting here it will be necessary for me to go out and get another reputation. My previous one is somewhat tarnished."

The sentiments of this buyer were echoed by another who tried to make his situation clearer.

"There is a sharp contrast," he said, "between the talents required by a chain store organization and those which are necessary for an individual business. Chief of these is that the chain store is run on a system and requires a very small degree of ability on the part of its employees. The stock is bought in bulk and shipped to each of the stores. The very arrange-

ment of the goods may be made according to a fixed plan. The store accounting is done on standard forms so simple that it takes a very short time to break in a green man. In short, everything is done to make the various operations of the chain store as automatic as possible. The individual preferences of a customer get scant consideration from the chain store because the merchandise is bought in bulk and sold in bulk and bought and sold with the idea of serving the greatest number of people and not the individual.

"Now, with the individual business, first preference is given to the personal element. A store of this kind is anxious to meet each customer's wants and satisfy them as fully as possible. Automatic buying and selling cannot satisfy that customer and, consequently, the subordination of the individual executive to a system cannot yield the proper results. Service plays a very important part in the success of such an institution, and the very meaning of service is opposed to something automatic.

"Therefore, I hold that a store is one thing or another, automatic or individual, and there is no happy blending of the two, particularly when it comes down to hampering the buyer and making it necessary for him to operate in conjunction with others who have different ideals."

Another phase of the question was described by a buying executive who criticised especially the tendency toward bulk purchasing of articles in which style is the first consideration.

"The majority of articles a store sells," he said, "consists of staple goods which show very little variation in form or materials year in and year out. But a store finds its most profitable sales in the division of merchandise in which style enters. Now, on staple articles, I see no reason why the stores cannot bulk their purchases to advantage. The very development of bulk buying for chain store systems in groceries, drugs and notions shows that the method has merit.

"On clothing and other articles of ready-to-wear, however, there is a different story to be told. Each community has its ideas of style and, consequently, what one community will receive favorably does not always suit the taste of another. The buyer who is best posted on the desires of the people he serves is the one who is going to be most successful. He cannot decide on one thing and then have his ideas changed around by other buyers, and hope to satisfy his trade fully. A parallel to this principle, and the proof of it, is that no large and successful specialty store in New York has seen fit to establish branches in other cities. The owners know that, while they may be successful in interpreting the style requirements of New York men and women, they are not qualified to judge what other people in other cities prefer. By maintaining different organizations in each city some success might follow, but attempts made to use the same buying organization for more than one specialty store have not been altogether successful where the intention was to create individual and not chain store business.

BLUE BELL and FOREX Peanut Butter



Blue Bell the incomparable, made only from No. 1 Virginia peanuts, hand-sorted—the peanut butter for customers demanding the best. Forex is a low priced high grade article, from selected Virginia stock, bitter skins and hearts removed.

BLUE BELL PEANUT BUTTER CO.
Grand Rapids, Mich.

Distributors

Boylard Creamery Co., A. Casabianca & Son, Ellis Brothers Co., Henry Meyer, M. Piowaty & Sons, I. Van Westen-Brugge, Vinkemulder Co.



MULTIPLY YOUR PROFITS

The modern merchant looks beyond the profit on the immediate sale to the greater profit derived from building goodwill and steady patronage.

Van Duzer's Certified Flavoring Extracts



are recognized by progressive merchants as builders of patronage and good will. They satisfy and "repeat," and each individual sale nets a satisfactory profit.

Van Duzer Extract Company

New York, N. Y.
Springfield, Mass.

We have
Franklin Granulated
Sugar Only
Best for every use
Table—Cooking

Judson Grocer Co.
Grand Rapids Michigan

GRAND RAPIDS SAFE CO.

Agent for the Celebrated YORK MANGANESE BANK SAFE
Taking an insurance rate of 50c per \$1,000 per year. What is your rate?
Particulars mailed. Safe experts.

TRADESMAN BUILDING

GRAND RAPIDS, MICHIGAN

"It seems to me that both group buying and group systematizing have certain evils which do not recommend them strongly to the buyers. Outside some of the objections I have explained there is a natural antipathy on the part of the buyers themselves to any such arrangements. They are getting the salaries paid for one position. Isn't it natural for them to object to having their successful ideas exploited in other stores? It is quite logical for a successful buyer to feel that, once the other man has all his ideas his own position is not so secure. If he is passing on his ideas to ten stores and drawing a salary from only one he sees a disparity that is not to his liking.

"After all, the element of personal selection is most desirable in an individual business. It far outweighs price in both the buyer's and the customer's mind. Consequently the buyer feels that despite price advantages in favor of bulk buying, he can always do better on his own initiative."

Business Stability Threatened By Existing Conditions.

Grandville, Oct. 5—Despite the varied avowals of optimism expressed by bankers and men of business in general, there is an undercurrent of distrust among the solid citizenry that all is not quite as well as it should be and there seems to be a tendency toward the danger line that not even the most hopeful of our people can brush aside.

This being a political year everybody is fighting shy of embarrassing questions which may in any manner compromise a candidate for official preferment. Even Candidate Ferris goes so far as to say that we owe the magnificent prosperity of the country during the few years just passed to the sagacity and statesmanlike forethought of the Democratic administration.

Now talk like this is pure bunk.

The great increase in wages was wholly due to the war. Neither party can justly claim any glory for such conditions, and it is mighty certain neither party will be willing to shoulder the responsibility of closer times that is just now in the offing.

The closing down of factories has already begun. The automobile industry has been worked to capacity far too long and now many of the makers see the handwriting on the wall in the decreased demand for their product. This decrease will not be temporary, but will rather be augmented with the passing of time.

The beginning of the end to high prices, both in wages and merchandise, is at hand. The craze for automobile buying has been as much a factor in the general stampede for sudden wealth as any other, and now that this craze has spent itself we may well look for a reaction that, let us hope, will not derange other business to an equal extent.

Immediately following the announcement of the closing of automobile factories, we read that, to meet the rush of work at Ellis island caused by the influx of immigrants, Assistant Secretary Post of the Labor Department directed that 133 additional employees be added to the force.

Is not this significant? Does it not point the road we are traveling? Why, then, do we not take heed to the plain significance of these happenings and lock the stable door before the horse is stolen?

Nobody seems to look to the source of impending disaster for a way to mend the fences and save America from the most disastrous drop in industry in its history.

How often have we heard the appeal for America to prepare for future dangers in the line of war, but no word aimed at the most vital

danger that threatens the homes and firesides of industrial America.

Strikes and rumors of strikes still hold the boards, yet they are less in evidence than a few months ago. When hard times stalk through the land, the striking fad ceases and men are quite willing, nay anxious, to work for even the veriest pittance that they may earn enough to keep the wolf from the loved ones at home.

People who cry out against talking of disagreeable things, who shun the one who would warn the public in time, are not unlike the ostrich that hides its head in the sand, thus blinding itself to the danger that menaces near at hand.

There are more men out of employment to-day than the general public imagine. It is the part of good citizenship perhaps for the newspapers to keep the truth from the public eye. However, this cannot always be successful, and when the naked facts become so pre-eminent over all the land as to be seen and known of all men, then and not until then will the ordinary citizen come to comprehend that truth, however bitter, and which might better be revealed than covered up to please those political would-be leaders who hope to ride into office under false pretenses.

Ellis island is the entrepot for the thousands swarming to America, soon to glut the labor market to the limit and precipitate, perhaps, a panic that might be avoided had we real statesmen at the head of affairs who were seriously interested in the good of the American people and not so over anxious not to break the heart of the world.

The times are critical. This is not the time to camouflage the real danger. Throwing dust in the eyes of the people by braying so long and loudly about a defunct league of nations or over the question of prohibition and the expenditure of a few thousands to forward campaign work serve only to blind our citizenry to the real needs of the hour.

There can be no prosperity without employment of labor to its full capacity, and it stands to reason that labor cannot be so employed when the land is being inundated by a horde of foreign, un-American workers, who have quitted the old home land with the glittering promises of an Eldorado on this side of the brine.

It is a wicked thing to deceive these foreigners with alluring pictures of American industrial prosperity; pictures that are to be surely and rudely dispelled soon after these men land on our shores.

The American laborer who enters into a strike for recognition of any union or for an increase of wages at this time, is certainly flying in the face of Providence and should have a guardian appointed to look after his mental condition. Old Timer.

If you insist upon doing all the talking, how are you going to find out what the customer prefers?

MCCRAY

SANITARY
REFRIGERATORS

For All Purposes
Send for Catalog

MCCRAY REFRIGERATOR
CO.

944 Lake St. Kendallville, Ind.

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.

For Sale—Well established ladies furnishings and dry goods business in live town in Northwestern Michigan. Good reason for selling. No. 68, care Michigan Tradesman. 68

For Sale—Drug store in city of Kalamazoo, centrally located. Modern fixtures, medicine cabinet, soda fountain, etc., strictly up-to-date. Owner wishes to retire from business. Will sell for \$7,000 or inventory at market value. Address J. A. Reiber, 110 Portage St., Kalamazoo, Mich. 79

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—Complete electric light plant suitable for village of 600 inhabitants. Allen Electric Light Co., Allen, Mich. 80

WANTED—Salesmen or women to sell Jumbo Blue to grocers. Pays \$15 day, 700 per cent. profit on first deal. Jumbo Blue Co., 321 E. Sycamore, Evansville, Indiana. 81

FOR SALE—General merchandise store at cost price. Cause for selling is old age. J. ESHELBY, Stittsville, Mich. 82

For Sale—Home bakery and cafe with ten furnished rooms above, in one of Michigan's best resort cities. Year around business. Best location, and low rent with lease. Address No. 83, Care Michigan Tradesman. 83

For Sale—Chandler & Price 10 x 12 Gordon for \$200. In use every day, but wish to install larger machine. Tradesman Company. 84

FOR SALE—Garage, machine and welding shop. Lots of business; reason for selling, health. J. W. Mulholland, Greenville, Mich. 75

HOPS—Choice flavored, \$.80 to \$1.00 per pound. Any quantity. J. N. Burton, Madison, New York. 77

For Sale—Grocery stock and store building with six-room flat above. Best location in Benton Harbor. Address 1010 Pipestone St., Benton Harbor, Michigan. 66

\$650 BUYS ONLY BAKERY county seat town 1,500 population. Elegant location, mammoth business. Terms. Reed Realty Co., Carsonville, Mich. 69

"LET REED SELL IT"—Anything—anywhere. Reed Realty Co., Carsonville, Mich. 70

BANISH THE RATS—Order a can of Rat and Mouse Embalmer and get rid of the pests in one night. Price \$3. Tradesman Company, Grand Rapids, Michigan. 71

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.

Pay spot cash for clothing and furnishings goods stocks. L. Silberman, 106 E. Hancock, Detroit. 566

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

Will pay cash for whole stores or part stocks of merchandise. Louis Levinsohn, Saginaw, Mich. 998

DON'T SACRIFICE YOUR STOCK. LET US CONDUCT A SPECIAL SALE FOR YOU. YOU WILL HARDLY BELIEVE THE RESULTS. A WONDERFUL SURPRISE AWAITS YOU.

THREE STAR SALE SYSTEM
253 E. Main St., Jackson, Mich.

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The "DOUBLE A" Kind

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

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latest price list.

We are agents for LOWNEY'S
in Western Michigan.

TEXTILE PRICES SLIPPING.

Primary dry goods markets continue generally dull. The cotton yarn markets have dropped to lower price levels, thus forecasting fundamental price changes of a drastic character on future production in many lines. The woolen and worsted yarn markets have not shown such a radical decline, but the results of the Australian and London wool auctions indicate beyond question that wool will be reasonably priced for some time to come. Further price declines in manufactured goods arising from this cause are not improbable and they are likely to be hastened by competition for orders on which mills may be run. More stability in silk prices has been noticed of late and the trade is beginning to recover a little from the shock of past months.

The cotton goods markets have been much unsettled. Price declines in raw material have occurred on spot cotton markets as well as in speculative markets. Private crop reports have not been so bullish as those of a month ago and, while there will be plenty of cotton, there is more question now as to whether any low basis of value reached will hold after there are any signs or financial assistance being given for carrying the crop for a time. Demand from the mills for cotton could hardly be much poorer than it has been during the past month of the cotton movement. This is explained by the very poor business conditions in cloths and yarns. In some manufacturing circles it is surprising that larger declines in cotton values have not been seen and suspicions as to the actual state of the growing crop have been general.

Wide interest centers in the retail price movement. Many staple dry goods are priced very high in retail channels and are not in keeping with the possible costs of replacement today. Retailers can only be forced to liquidate high prices by a lack of consumer demand or pressure applied constantly by energetic competitors who have cash with which to buy the cheap goods now offering in first hands' channels. Publicity concerning further price changes that are imminent in primary markets will help and jobbers and mill selling agents are disposed to enter upon that policy until such time as the retail trade responds to the change in price sentiment that has occurred in the past three months. Until the retail movement quickens demands from distributors threatens to be fitful.

Throughout various divisions of the trade beyond mill and jobbing channels prices are being held or are not being reduced in keeping with the known reductions in raw material costs. Concerns making goods that are sold direct to retailers or consumers, and are widely advertised, are known to be holding prices long after their manufacturing costs have been substantially reduced through raw material declines, whether those materials consist of yarns, cloths or some other things. Retailers in many places look to these concerns to direct their merchandising. By and by when department store managers and other large factors of retail distribution find

that consumer resistance is real competition will force many small retailers into the difficult position of being unable to liquidate very high priced goods that have been foisted on to them under various pretences. Fears of the consequences of this sort of merchandising are growing more general in well informed wholesale quarters.

Association efforts to prevent normal restoration of supply and demand conditions have become bolder than usual in dry goods channels, and it remains to be seen whether relief will come from independent merchants or through a drastic house cleaning undertaken by the Department of Justice. Next week a hearing before the Federal Trade Commission will be of interest as disclosing the facts in one phase of this situation.

Curtailement of production in textile lines has grown rather than lessened of late. Some men think this will continue until manufacturers are fully satisfied of the outcome of the pending National election. Others say it will not be lessened until union labor conditions in the industry will change to permit a reduction of labor costs, to come about either through decidedly increased units of work for wages paid, or through the acceptance of lower wage schedules in keeping with the lower returns farmers and others are getting for their products at this time.

In some parts of the market the opinion prevails that a revival of business will begin about the middle of this month when new bleached goods prices, new lists on percales and prints, and possibly on denims, and some other changes that are pending, have been announced. Credit conditions are trying, but on the whole there has never been a time, outside of actual war conditions, when so much co-operative efforts was volunteered to assist any merchant who has been trying to do a conservative business. This assistance has come from the trade and from the banks.

CANNED GOODS SITUATION.

Not much progress has been made as yet in the distribution of canned foods from the packer to the jobbing trade for the reason that the pronounced disinclination to buy ahead still remained the most pronounced feature of the market. While small lot jobbing orders from the local and especially from the interior trade increased over the preceding week, an examination of the orders themselves showed that the buyer was accumulating stocks for his immediate needs. The carlot man took 100 cases or so, while the minor factors scaled their purchasing down to minimum lots, enough to carry them from week to week. This shows a reluctance to carry any considerable surplus, which is not only natural but good policy from a buying standpoint when the unsettled markets in all lines is considered. The advancing season, with more favorable weather, and a shrinkage in receipt of competing fresh fruit and vegetables, gives encouragement to canned food operators. The buyer can at present neglect his depleted stocks, but sooner or later he will be forced to buy on spot.

Review of the Produce Market.

Apples — Sweet Boughs, \$1.50; Strawberries, \$1.50@2; Wealthy, \$1 @1.25; Wolf River and Maiden Blush, \$1.25@1.40.

Bananas—10c per lb.

Butter—There has been an active consumptive demand for creamery grades the past few days. The market is firm at an advance of about 1c over a week ago. The receipts have been lighter than usual for the season and the market is in a healthy condition at the moment. We do not look for any further change in the immediate future. Local jobbers hold extra creamery at 57c and firsts at 55c. Prints 2c per lb. additional. Jobbers pay 36c for packing stock.

Beets—65c per bu.

Cabbage—60c per bu. and \$1.50 per bbl.

Cantaloupes—Home grown Osage stock is now selling on the following basis:

Crate, 12 to 14 ----- \$2.50

Crate, 14 to 18 ----- 2.00

Carrots—75c per bu.

Celery—40c per bunch.

Cocoanuts—\$1.20 per doz. or \$9 per sack of 100.

Crab Apples—\$2.75 per bu. for Hy-slops.

Cranberries—Early Blacks from Cape Cod command \$11 per bbl. and \$5.75 per half bbl.

Cucumbers — Home grown hot house, \$1.25 per doz.

Eggs—The market is firm at an advance of 2c per dozen over last week, with a good consumptive demand. The receipts are reported to be lighter than usual for the season and the market is very firm on the present basis of quotations. If we do have any change in the price, it is likely to be a slight advance. Jobbers pay 53c f. o. b. shipping point for fresh candled, including cases. Storage operators are feeding out their April and May eggs on the following basis:

Candled Extras ----- 51c

Candled Seconds ----- 46c

Checks ----- 39c

Egg Plant—\$1.50 per doz.

Green Corn—15c per doz. for Yellow Bantam, 25c for Evergreen.

Green Onions—20c per doz. bunches for home grown.

Lemons—Extra fancy California sell as follows:

300 size, per box ----- \$6.00

270 size, per box ----- 6.00

240 size, per box ----- 5.50

Fancy Californians sell as follows:

300 size, per box ----- \$5.50

270 size, per box ----- 5.50

240 size, per box ----- 5.00

Lettuce—Home grown, \$2.50 for head and 15c per lb. for leaf.

Lima Beans—20c per qt.

Onions—Spanish, \$2.75 per crate; home grown in 100 lb. sacks, \$2.75. Winter onions are being contracted for dealers on the basis of 75@90c per 100 lbs.

Oranges—Fancy California Valencia now sell as follows:

100 ----- \$9.50

126 ----- 9.50

150 ----- 9.50

176 ----- 9.50

200 ----- 9.50

216 ----- 9.50
250 ----- 9.00
288 ----- 8.50
324 ----- 8.25

Parsley—50c per doz. bunches.

Peaches—Prolific and Kalamazoo, \$2.25@2.50; Barnards, \$2.50; Smocks, \$2@2.75. This week will practically clean up the crop.

Pears—Sickles, \$2; Clapp's Favorite, \$1.75; Sugar, \$1.25; Keefer's, \$1.25.

Peppers—Red, 30c per doz.; green, \$1.50 per bu.

Pickling Onions—\$1.50 per box of 16 lbs.

Pieplant—\$1.50 per bu.

Potatoes—Home grown have advanced to \$1.25 per bu. The advance is likely to be only temporary.

Pumpkin—\$2 per doz.

Radishes—20c per doz. bunches.

Spinach—\$1 per bu.

Squash—Hubbard, \$2 per 100 lbs.

String Beans—\$1.50 per bu.

Sweet Potatoes—Virginias command \$2.40 per 50 lb. hamper and \$6.25 per bbl.

Tomatoes—Ripe, 75c per ½ bu. basket; \$1.25 per bu.; green, \$1.50.

Turnips—60c per bu.

Wax Beans—\$1.50 per bu.

Equality.

"Morning, stranger," began the talkative party as he settled himself in the only vacant half-seat in the smoker. "And what state might you be from?"

"Oh," replied the stranger wearily, "it doesn't matter now. One's as dry as another."

Ann Arbor—The Patterson-Cosgrain Manufacturing Co. has been incorporated to manufacture and deal in metal stampings, drop forgings, etc., with an authorized capital stock of \$5,000, all of which has been subscribed, \$270 paid in in cash and \$730 in property.

Jackson — The Superior Motor Works, manufacturer of gasoline engines, motors, etc., has merged its business into a stock company under the same style, with an authorized capital stock of \$11,000, all of which has been subscribed and paid in in property.

It does not show a high degree of business intelligence to condemn theories. There is nothing more practical than a sound theory.

Pioneer Broom Co.

Amsterdam, N. Y.

Makers of High Grade Brooms

Michigan Jobbers:

Symons & Moffett Co., Flint
Sturgis Grocery Co., Sturgis
Moulton Grocer Co., Muskegon

Ask for "Comet," "Banker,"
"Mohawk" or "Pioneer"
brands.

Krekel-Goetz Sales & Supply Co.
Grand Rapids, Mich.
Michigan Representatives



Choosing the Girls at Central

We cannot afford to be disappointed in the choice of a telephone operator. Upon her efficiency is staked our reputation and the high standard of service which we are trying to give Michigan.

Even during the post-war period when girls were so hard to obtain, we stood by our standards—selecting, carefully, girls into whose personality and character have been built those qualities of cheerfulness, even temperament and physical and mental alertness that will qualify her, after a period of careful training, to become a truly efficient operator.

How wisely we have chosen is reflected, today, in the ever increasing efficiency of the service rendered by these girls—a service which we can now state is fast approaching its pre-war efficiency.

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best
bet

—because you know
you're getting prunes
and apricots that will
measure up in quality,
count and size

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EYE TO GOOD BUSINESS AND
ANOTHER EYE TO GOOD WILL

MORE and more retailers have learned
to demand SUNSWEEP from their job-
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You save money because your
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ricots is just as large on each sale as
if you handled an ordinary brand.
You save time because it is twice as
easy to sell a nationally advertised
quality-brand like SUNSWEEP. You
save trouble because you avoid the
complaints and returns which often
follow sales of many private, non-
standardized brands.

Properly handled, dried fruit can
be made one of your most profitable
items—especially when merchandised
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dealer-helps and advertising material
that will help to swell your sales of
dried fruit.

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