

MICHIGAN TRADESMAN

PUBLISHED WEEKLY

TRADESMAN COMPANY, PUBLISHERS

EST. 1883

Thirty-Eighth Year

GRAND RAPIDS, WEDNESDAY, OCTOBER 20, 1920

Number 1935

Lily White Turnover IS FOUR TO ONE



25 BARRELS Lily White Flour

Compared With
Other Flours



25 BARRELS Cheaper Flours

LOOK AT THESE FIGURES

Cost to Grocer	\$12.50 per Bbl.
Cost to Consumer @ \$1.80 per sack	\$14.40 per Bbl.
Profit to Grocer	\$ 1.90 per Bbl.
No. of barrels	25
	950
	380
Profit on 25 barrels	\$47.50
Guaranteed turnover 4 times as fast as other flours	4
Grocer's profit on Lily White	\$190.00

Cost to Grocer	\$12.10 per Bbl.
Cost to Consumer @ \$1.75 per sack	\$14.00 per Bbl.
Profit to Grocer	\$ 1.90 per Bbl.
No. of barrels	25
	950
	380
Profit on 25 barrels	\$47.50
Guaranteed turnover 1/4 as fast as Lily White	1
Grocer's profit	\$47.50

Note that the turnover on LILY WHITE, "The flour the best cooks use," is 4 to 1 as compared with other flours. LILY WHITE offers grocers 4 times the profit on other flours and no dead stock—no tied-up money.

YOU CAN MAKE THIS EXTRA LILY WHITE PROFIT

Here's the reason we can guarantee LILY WHITE to turn over 4 times as fast as cheaper flours. The constant demand for LILY WHITE is already created. It has been used in Michigan for three generations. It has always satisfied. Customers show a preference for it. LILY WHITE is already selling 4 times as fast as other flours. It is milled better from the finest wheat grown in America. It bakes better. LILY WHITE creates permanent LILY WHITE customers. It is guaranteed to satisfy, and is advertised continuously direct to the grocer's trade.

That which makes LILY WHITE turn over 4 times as fast as other flours is QUALITY—quality constantly maintained, universally demanded and convincingly advertised.

Begin now by increasing your profits with

Lily White

"The Flour the Best Cooks Use"

VALLEY CITY MILLING COMPANY

GRAND RAPIDS, MICH.

4 to 1

"Millers for Sixty Years"

4 to 1

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.

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

Red Crown



INSTANT
SERVICE

Canned Meats

Pork and Beans
Chili Con Carne
Mince Meat

24 VARIETIES

A Line that is Famous
for Dominating Quality.

NATIONALLY
ADVERTISED

Sold Through Wholesale
Grocers Exclusively

Acme Packing Company
CHICAGO, U. S. A.



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



NONE BETTER
AT ANY PRICE.

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

Make the Supreme Test

Ask people you know have used or ARE using "White House" Coffee just what they really think about this particular brand, and you will easily find out enough to satisfy you that IT is the MOST DELICIOUS, UNIFORM AND SATISFACTORY coffee they have ever used.

Distributed at Wholesale by
JUDSON GROCER CO.
GRAND RAPIDS, MICH.

MICHIGAN TRADESMAN

Thirty-Eighth Year

GRAND RAPIDS, WEDNESDAY, OCTOBER 20, 1920

Number 1935

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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five years or more old, 50 cents.

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Rapids under Act of March 3, 1879.

INCREASED ACTIVITY.

The expiration of the period for which bleached goods prices were pegged, through agreement with jobbers, having been reached, the action taken to restore confidence, in values by cutting prices to a cost basis or lower, necessarily attracted a great deal of attention and comment. A new merchandising policy has been adopted for the handling of one of the most widely known brands and its course is being watched with keen interest. Thus far, the distribution through sales to new and old customers has been very wide.

In a measure the action taken in announcing a price basis that has startled the trade has discounted the result of election. Some merchants have preferred to await the outcome of the election before revising their lines of goods not affected directly by action on bleached cotons, but in the meantime the developments indicate a need for goods and a purpose to buy them. This need will become more pressing in the next few days before the ending of the national political campaign so far as finished cloths are concerned. Users of gray cloths, while still unsettled by the cotton markets, were very much inclined at the week end to pick up some of the bargain offerings in print cloths and sheetings.

The rapidity with which jobbers have cut their prices to meet the new prices made by mill agents shows the existence of a very different spirit than was known to exist when mills first began to drop prices. The jobbers are accepting their losses and are calling upon their retail customers to take note of the very low prices at which they can now buy for immediate or future needs. Under such circumstances the readjustment of prices in the markets, to hasten distribution and increase consumption, should be very rapid when the election uncertainty is gone.

Curtailement of production in cotton manufacturing centers is assuming alarming proportions. If it con-

tinues to grow in the ratio now seen experienced merchants say it will unbalance stocks and prices so that stability in trading will be difficult after demand is resumed as a consequence of the radical price revisions now being made. A reaction upward from the present levels of prices is looked for in cotton goods and yarns and merchants regret the curtailment because it may make that reaction disorganizing later on.

The conditions in woolen and worsted goods markets do not improve much and are not expected to by most agents until after election, at least. Clothiers who did not seem to want very low prices a short time ago are now represented through their buyers, as being anxious to secure much lower prices for fabrics. The efforts to liquidate high priced wool goods without loss is very general in all channels and the consumer demand still reflects decided antagonism. Experienced men in the trade say that they now see signs of the kind of competition that will soon result in moving goods more freely at some price, and perhaps not at a profit for some time. The Australian auctions have at least foretold a lack of buying interest that is worldwide. One bright spot is found in the willingness of many workers to accept moderate wage reductions to give manufacturers a chance to meet market conditions and to give them employment.

The intervention of holidays in India has served to stem a decline in burlap prices that had become erratic. It was due, it was said, to a further demoralization of Indian exchange, and was helped on by the collapse of some speculative accounts abroad.

Linen merchants are taking comfort from the break in ridiculously high list prices in manufacturing centers abroad. Linens will be cheaper and are being offered at lower prices. This will put a stop to the growing use of linen substitutes in homes where they are not really wanted, but had to be endured.

In knit goods markets propaganda encouraging the larger use of knit materials is running parallel with cut price sales inaugurated by some few manufacturers who intend to reduce their stocks. The yarn markets have fallen away so fast, and the wage outlook has changed so much in a month that some manufacturers are about prepared to discount a future producing condition that will enable their agents to meet a price condition in merchandising that has been a stumbling block for months. As in all other divisions of textiles, the question of accepting and absorbing losses is a very grave one. Buyers are hobbled in many cases by merchandise managers, and in some other cases they

are now quite as troubled as to where bottom is as some cloth selling agents were a few days ago.

It is worthy of note that some of the most capable merchants in the markets fell more encouraged about the early resumption of demand than they have felt for a long time. They are not thinking of politics or finances quite so much as they are of the very attractive values now current, compared with anything they hoped for after Labor Day. They believe goods will soon begin to move more freely because they are priced right.

UNIFORM FOOD LAWS AT LAST

It begins to look as though there may yet be real uniformity in food laws as a result of the action of the recent convention of food commissioners at St. Louis. With the "liberals" in command of the situation and the "radicals" largely gone into the discard what looks like a real movement for uniformity has been launched.

There has never been any disagreement as to the desirability of uniform laws, State and Federal. Everyone admitted that it would save much money and annoyance. The only trouble lay in the controversy as to whose law should be the basis of the uniformity, and each proud parent of State regulations stood loyally and steadfastly by his own statute as the best. Of course, under such circumstances compromise was impossible. Even those who favored uniformity admitted that the Federal statute of 1906 was not perfect, and for some months past a committee headed by Dr. Alsberg has been studying ways to improve the Federal law as a suitable model. With Dr. Alsberg now president of the Officials' Association and at the same time head of the Federal Food Inspection Board and with a rational and liberal committee working on the problem, it looks as though agreement might be reached.

The Calder bill probably had more to do with forcing the issue than anything else, for it struck at the very vitals of the controversy. It sought to rob the State laws of their effectiveness whenever they ran counter to the Federal statute in regard to a commodity which had once been subject to the provisions of the Federal law in its commercial career. It was direct legislation intended to cut red tape and settle once for all whether this is commercially a nation or a series of playgrounds for cranks and hair-splitting theorists. Of course the "single track minds" could not tolerate any such thing, but the wiser counsels saw that unless the trade opinion and common sense of the situation was met fairly it would force its way in spite of carping niceties. And the new leaders have prevailed.

CANNED GOODS SITUATION.

The canned food market for the past week has added another disappointing chapter to the history of the 1920 season. Weakness is the outstanding feature of the situation with strong pressure to sell and little inclination shown to buy except in a small way to take care of current distributing needs. The era of buying to supply legitimate and known trade requirements later in the season has not opened and there is no indication that it will set in at least before election and possibly later. At the turn of the year the average jobber tries to keep his stocks low because of the inventory period, so it looks now as if the hand-to-mouth policy of buying would be the rule until after the opening of 1921. The only material change in the situation is likely to be in the way of a healthier spot movement from day to day, but speculative and large buying orders are not anticipated. The heavy losses sustained by the trade in many grocery items will be felt for some time to come and they will deter heavy buying in canned foods, especially as the banks are not ready to advance money freely. Producing costs, apparently have little consideration in determining prices at present, as the market values are determined by the buyer and his ability or willingness to take on goods. This places the main burden of the present disappointing market upon the canner. Of the three major vegetables, pea packers have fared the best so far this season. Tomato canners are second in position, because of the short pack, while corn producers, with a large production, are unable to sell their goods freely and face a decidedly weak and discouraging outlook. In peas buying started early in the year and continued through the spring before the present commodity situation became so distressing. Canners succeeded in selling standards and extra standards along with fancy grades and booked up a considerable part of their anticipated pack. Now the proportion of unsold standards of good quality in first hands is not heavy. Fancy small sieves are almost out, while No. 4 and No. 5 sweets are the main thing left. The canner is inclined to hold them and his strictly standard grades. The trouble with the pea market is to get buyers to accept deliveries on their contracts. The weakened market has led to many complaints and to frequent rejections. So-called fancy are considered as extra standard by the buyer and are turned down on that score.

A man who declines to plan ahead on his work because he expects to make a change in his job is a man who will make many changes, and never have any plans in any place.

Doings of the Peerless Talking Machine Co.

The disclosures of the past week go to show that the methods employed by the representatives of the Peerless Talking Machine Co., in inveigling merchants into signing "orders" for talking machines which subsequently turn out to be promissory notes, are more in keeping with the tactics of flim flam artists than honorable men seeking to secure orders in an honorable manner. All reports received by the Tradesman are to the effect that the strangers approach their prospective victim with a line of talk something like this:

"We don't want you to make any investment in our machines."

"We want you to act as agents for us and we will finance the deal by furnishing you machines."

"No money is to be paid us until the machines are sold and paid for. Then you take out your profit and send us the remainder."

"All we want is your agreement to act as our agent and permission to use your name as our representative in this territory. We will send a man here to work up interest in the machines and sell them for you. All you need to do is to display them prominently in your store. We will do the rest."

Naturally, this line of argument takes with many merchants, especially after the agent reads—or permits the merchant to read—an agreement in exact accordance with the above conditions.

It turns out that, by means of some manipulation or other unknown to the merchant, instead of signing such an agreement, what he has really signed is a thirty day note, with "warrant of attorney" attached thereto.

As these notes are invalid for three good reasons, the Tradesman advises every merchant who has been thus victimized, to stand pat and refuse to honor the notes as they are sent on to local banks for collection. The reasons why the notes are invalid will be disclosed to any victim or to his duly authorized attorney, personally, on request. For obvious reasons the Tradesman prefers not to show its hand as undoubtedly, a desperate attempt will be made to realize on these notes, but any such attempt will meet with sure defeat if the makers stand pat.

The Tradesman takes the liberty of reproducing a few of the many letters it has received regarding this questionable procedure, as follows:

Nunica, Oct. 16—In reading your issue of Oct. 13, I saw your article, Questionable Methods. I was caught by the same man or men. There were two here. One came in and did the business. The other stayed in the car. The contract that he showed me and which I read was straightforward and O. K. I handed it back to him. He then asked me for one of my bill heads. When I went to the desk to get this he shifted the contract that I had read. I became suspicious from his actions. When he went to the car he showed the order to the other man and jumped into the car and did not stop when I motioned him to do so. There was to be only one sample machine, but when they arrived at the express office there were two. I refused to take them out on arrival. In the course of seven or eight days the

bill came for two talking machines, billed 30 days net. I at once wrote them that I had not purchased any machines from them and would not take the machines from the express office. This man, C. W. Shover, at once answered the letter and a very sarcastic one at that, telling me what I had signed and that he would proceed to collect at once through my local bank, which they did. The draft and note are here in the bank yet. As this is my own private bank I am still holding it. Now, Mr. Stowe, if you would care to see this letter and note I will bring them to your office Monday at half past one. You may let me know by phone in the forenoon by calling the Farmers & Merchants Bank or when you see my letter from the company you will see that this man Shover is as big a rascal as any of the gang.

William Ernst.

Perry, Oct. 15—I have just received my Tradesman and note what you say in regard to the Peerless Talking Machine Co. and wish to let you know that I am also one that is caught in that swindling scheme. At least things look very queer, for I have not heard a word from them since the day the agent got me to sign the contract. He was to take it in or send it to the company for their signature and return it at once to me. I have heard nothing from them since and that was Sept. 25. The agent visited here a couple of times. The first time he told his story to my wife and our son and myself and we all read the contract and it did not say I should purchase any machines. The order stated that I was to display sample machines in my store and they would send an agent to canvass the territory around and sell from these samples. I note that they say in opening up an agency with a merchant they require him to purchase two machines outright and pay cash, taking his promissory note as security, and that is altogether different than the agent stated it to us. When he first began to tell my wife about it the first thing she said to him was: "We will invest no money in phonographs." And he said: "No madam, you do not invest a cent." My son, clerk and myself all stood by and heard his story. I am sure that if I could see the fellow I could identify him. Of course, I have not heard a word from them and do not know what they have put up against me, but have been suspicious that something was wrong and know that I did not agree to purchase any machines.

I thank you for the interest you always take in your readers.

Ira Hempsted.

Sidney, Oct. 15—After reading your Tradesman of Oct. 13 in regard to the Peerless Talking Machine Co., I find that I am one of the victims, although I have heard nothing from them since signing the order. Their salesman, as they call him, called on me and told me who he represented and his first words were that he had nothing to sell, but wanted to ship me two talking machines and I should act as their agent for the term of one year. They would send a salesman to canvass this territory every three months and I should receive twenty-five per cent. of gross sales by permitting them to use my name as their agent. I was to do the collecting on notes which they might take and deduct my 25 per cent. and remit the balance to them. I thought I read over their contract very thoroughly and noticed particularly that it said that these machines should be paid for when sold. He had me sign orders for two machines, with the understanding that one was to be returned to me when approved by the Chicago office. This, however, has not been returned yet. I kept one blank to see what I had signed and upon reading this over I can find no place in this one where it states that the machines are to be paid for when sold. I do believe that the two or-

ders were printed different. To date I have not received any machines, nor heard anything from them.

H. Peterson & Son.

Casnovia, Oct. 15—You are hereby introduced to another sucker of the Peerless Talking Machine Co. I have been in business at the old stand nearly twenty-seven years, but I have never considered that I am proof against getting caught sometimes. The salesman represented to me that salesmen would follow and place and sell the four machines the company would ship me on consignment. I thought I read the contract over very carefully and believe the only paragraph construable into a note referred to future orders. I asked for a copy and was informed that one would be sent me when the company accepted the contract. I am waiting now for my bank to receive draft, "with contract and note attached," per their letter to me under date of Oct. 11 and still believe that was the substance of it. I "felt in my bones" that everything was not right and have been waiting for something to turn up. I acknowledged that I should have side stepped when I could not have a copy of the contract at once, but I guess that was one of my days off.

I have not been worried nor answered their letter, as they probably expect me to do, preferring to let them bluff a little.

I see there are others and I am willing to join them and fight it out and charge the expense up to experience.

I thank you for the interest taken in your subscribers' business troubles, even those who may occasionally come under the "sucker" class, and assure you of the continuance of my name on the subscription list of the Michigan Tradesman during the term of my, your and our natural lives.

E. A. Webb.

Fountain, Oct. 16—We read your article on Questionable Methods. We are one of the victims. The day their representative was here we were very busy, but the contract I read was not the one I signed. He had several in his hand and when I laid the one down I had read, he handed me one from his hand, and, being in a hurry, I signed it and asked him for a copy.

He said the company would send a copy of the contract with their signature. He said we should pay for them as we sold them. I told him to ship three, one to retail at \$100, one at \$125 and one at \$150. We were to receive 25 per cent. commission. When we received the machines and invoices there were just two and an invoice for \$315. I immediately wrote them and told them and told them that was not according to agreement and they wrote back and said they would draw on us through our bank and send the contract note I had signed. When I went to the bank and read it, I found it was altogether different than what I read. The one I read did not mention the price of the machines. It was merely an agreement to handle their machines exclusively. I asked what price machines they had and he answered from \$75 to \$300. That shows how it was I ordered the prices I did.

Reek Bros.

Jackson, Oct. 18—I got hold of a copy of the Tradesman of Oct. 13 and showed your exposure of the Chicago swindlers to every customer I called on Thursday, Friday and Saturday. I am going to take it with me this week, also, because it so happens that I am a day ahead of the crooks at every turn of the road. A telephone message from one of my customers in a Lenawee county town informs me that the two Jewish gentlemen made the rounds of that place on Friday and finally caught the one merchant in town who is not on the subscription list of the Tradesman. He does not handle my line of goods or I would have posted him on the fraud. My informant said that the Chicago crooks were very much wrought up over the article in the Tradesman and vowed they would head their automobile directly for Grand Rapids and "get" the editor of the Tradesman. My customer informed them that if they carried their threat into execution, they might "catch a Tartar" and find themselves behind the bars of the Kent county jail, because Mr. Stowe has an established habit of meeting crooks with open arms—extended by accommodating officers of the law carrying warrants in their pockets. I hope to be able to save many additional merchants from being victimized by this precious pair of crooks.

James G. Gray.



CORRIGAN COMPANY

SUCCESSORS TO THURMAN AND COMPANY

Investment Bankers and Brokers

GROUND FLOOR MICHIGAN TRUST BLDG.
GRAND RAPIDS, MICHIGAN

Thurman & Company

Announces a change in firm name to Corrigan Company, dealing in high grade investment securities, without change of management or personnel. Private wires to all leading markets.

The House of Service

A constant stream of orders coming in—another stream of goods going out, and commodities from all over the world coming to maintain the enormous stocks of the House of Service.

When magnitude reaches the proportions it has reached here, only departmentized efficiency can keep untangled the many details of the work we do.

Here every department has its function to perform—that and no other. It becomes in itself a miniature organization specializing in a certain thing.

Yet each department is intimately related to every other department in the house. The work of each is interdependent—not independent.

Here every man knows his works—knows it better than he knows anything else. Consequently he does it well.

He is not a cog in a machine. He supplies a vital part of that power which keeps this business moving—the power of brains.

Aided by the most modern equipment, precisely, efficiently, he performs his part in exemplifying the full meaning of our name—the House of Service.

Departmentized efficiency—which means efficiency of the highest type—is our answer to the problem of handling an enormous volume of business with the greatest satisfaction to each customer.

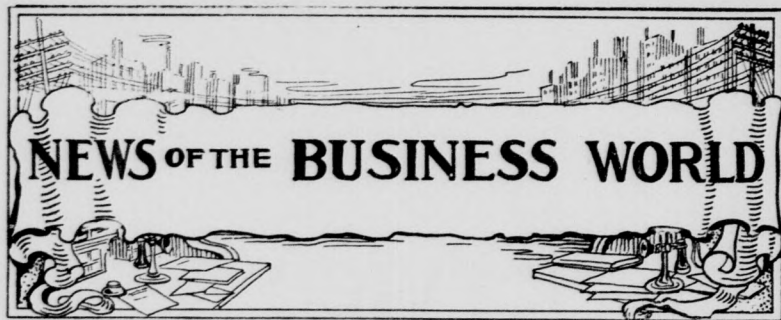
To our retail mercantile friends it means dependable service and prompt delivery.

Visit the House of Service and let us show you how organized effort keeps the work of this vast institution running smoothly and efficiently. We shall be glad to explain every feature of our business.

WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers.



Movement of Merchants.

Compenish—Joseph Sika succeeds A. D. Ireland in the grocery business.

Hastings—William J. Reed succeeds Frank Horton in the grocery business.

Decatur—Grayson & Bowers succeed C. A. Van Hise in the grocery business.

Muskegon—William A. Pierson succeeds Henry Sietsema in the grocery business.

Charlevoix—H. L. Brady & Son succeed R. C. Korth in the grocery and meat business.

Muskegon—M. Piowaty & Sons are remodeling their produce house on North Terrace street.

Wyandotte—The Murphy Auto Sales Co. has changed its name to the Murphy-Ertz, Inc.

Detroit—The Irvine Motor Sales Co. has changed its name to the Edwards Motor Sales Co.

Clare—The Clare Hay, Grain & Bean Co. has increased its capitalization from \$10,000 to \$30,000.

Ishpeming—Henry W. Stegeman, who recently purchased the Nelson House, has taken possession.

Detroit—The General Storage & Cartage Co. has decreased its capital stock from \$100,000 to \$50,000.

Mattawan—The Mattawan State Bank has been incorporated with an authorized capital stock of \$20,000.

Pinckney—Fire destroyed the meat market of Floyd Reason, Oct. 19. The loss was complete, no insurance being carried.

Blissfield—The Farmers' Co-Operative Grain & Produce Co. has increased its capital stock from \$30,000 to \$100,000.

Breckenridge—Thieves entered the general store of Alex Chisholm & Son and carried away merchandise to the amount of about \$1,500.

Litchfield—Arthur Ely has purchased the stock of general merchandise and groceries of Stoddard & Porcupine and will continue the business under his own name.

Detroit—The Artificial Building Products Co. has been incorporated with an authorized capital stock of \$2,000, all of which has been subscribed and \$500 paid in in cash.

Fowlerville—A. Miner has sold a half interest in his grocery stock to W. L. Gale and the business will be continued as a self-serve grocery under the style of Miner & Gale.

Jackson—The Bendall Coal Co. has been incorporated to conduct a wholesale and retail business with an authorized capital stock of \$50,000 common and \$40,000 preferred, \$40,000 of which has been subscribed and paid in in cash.

Ishpeming—Hjalmer Handberg has purchased the meat and grocery stock of Ed. D. Berg and will continue the business at the same location at the corner of Cleveland avenue and Third street.

Jackson—C. C. House, formerly of Jonesville, has purchased the stock and business of the Franklin Tire & Rubber Co. and will continue the business at the same location, 804 East Main street.

Jackson—The Motor Sales Corporation has been organized to deal in automobiles, accessories and parts, with an authorized capital stock of \$25,000, \$15,000 of which has been subscribed and \$6,000 paid in in cash.

Detroit—Brainard & Orleman, Inc., has been organized to deal in poultry, meats, groceries, etc., with an authorized capital stock of \$2,500, all of which has been subscribed and paid in, \$2,000 in cash and \$500 in property.

Detroit—The Markoni Co. has been incorporated to deal in automobiles, tractors, accessories and supplies, with an authorized capital stock of \$5,000, of which amount \$2,500 has been subscribed, \$1,000 paid in in cash and \$500 in property.

Hancock—John M. Teeling, manager of the Scott Hotel, has purchased it and will remodel it at once, making many improvements. Additional baths will be installed and the dining room will be removed from the second floor to the first floor and a billiard and ice cream parlor opened in connection with it.

Kalamazoo—Fred N. Milliman, dealer in second hand motor vehicles, gasoline motors, automobile parts and accessories, has merged his business into a stock company under the style of the Milliman-Curtis Co., with an authorized capital stock of \$40,000, \$25,000 of which has been subscribed and paid in in property.

Owosso—Charles A. Lawrence, who has conducted the Lawrence department store for the past twenty-three years, has sold his stock to J. E. Atkins, formerly president of the Owosso Business College, and H. L. Wever, for several years with the D. M. Christian Co. The new owners have taken possession and will continue the business at the same location.

Manufacturing Matters.

Detroit—The Watkins Nut Co. has been incorporated to conduct a general manufacturing and mercantile business, with an authorized capital stock of \$50,000, \$25,000 of which has been subscribed and \$7,500 paid in in cash.

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

Detroit—The Michigan Parfay Co. has increased its capital stock from \$25,000 to \$100,000.

Lansing—The Lansing Stamping & Tool Co. has changed its name to the Lansing Stamping Co.

Shelby—The Marshville Milling Co. has been organized with an authorized capital stock of \$20,000.

Detroit—The Detroit Steel Casting Co. has increased its capital stock from \$600,000 to \$1,300,000.

Saginaw—The Nelson Motor Truck Co. has increased its capital stock from \$500,000 to \$1,100,000.

Detroit—The Reli Tool Steel & Foundry Co. has increased its capital stock from \$5,000 to \$64,000.

Detroit—The Detroit Sewing Machine Co. has increased its capital stock from \$12,000 to \$300,000.

Niles—The Bertrand-Lawton Chemical Co. has been incorporated with an authorized capital stock of \$40,000, to manufacture dyes and coloring material.

Edwardsburg—The Edwardsburg Lumber Co. has been organized with an authorized capital stock of \$25,000, all of which has been subscribed and paid in in cash.

Port Huron—The Draper Manufacturing Co., manufacturer of ball check valves and valve facing tools, has increased its capital stock from \$25,000 to \$40,000.

Big Rapids—Jones & Green have sold their flooring mill to Robert Reynolds and Paul Goltz, who will continue the business under the style of Reynolds & Goltz.

Detroit—The West Foundry Co. has been incorporated with an authorized capital stock of \$50,000, of which amount \$25,000 has been subscribed and \$5,000 paid in in cash.

Detroit—The Tiltlok Steering Wheel Co. has been incorporated with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and \$1,000 paid in in cash.

Detroit—The H. E. Watson Battery Corporation has been incorporated with an authorized capital stock of \$4,000, \$2,100 of which has been subscribed and paid in in property.

Jackson—The Vulcanizing Machine & Supply Co. has been incorporated with an authorized capital stock of \$25,000, of which amount \$12,500 has been subscribed and \$2,500 paid in in cash.

Detroit—The Harris Music Co., Inc., has been incorporated with an authorized capital stock of \$100,000, all of which has been subscribed and paid in, \$50,000 in cash and \$50,000 in property.

Detroit—The Master Welding & Cutting Corporation has been incorporated with an authorized capital stock of \$25,000, all of which has been subscribed, \$500 paid in in cash and \$4,840 in property.

Detroit—The P. S. G. Tool Co. has been incorporated to manufacture and sell at wholesale and retail, tools, jigs, machine parts, etc., with an authorized capital stock of \$7,000, all of which has been subscribed and paid in, \$1,122.90 in cash and \$5,877.10 in property.

Detroit—The Detroit Fire Brick Co. has been organized to deal in fire brick and builders' supplies, with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and \$1,000 paid in in cash.

Cheboygan—The Cheboygan Metal Products Co. has been organized to manufacture and sell automobile parts and accessories, with an authorized capital stock of \$60,000, \$42,500 of which has been subscribed and \$6,000 paid in in cash.

Detroit—The Oakwood Manufacturing Co. has been incorporated to manufacture metal specialties with an authorized capital stock of \$30,000, of which amount \$18,200 has been subscribed, \$410 paid in in cash and \$3,000 in property.

Jackson—The Union Woolen Mills Co. has been incorporated to conduct a retail and wholesale business in clothing and men's furnishings, with an authorized capital stock of \$5,000, all of which has been subscribed and \$2,500 paid in in cash.

Sault Ste. Marie—The Soo Handle & Enameling Co. has been incorporated with an authorized capital stock of \$60,000 common and \$40,000 preferred, \$67,750 of which has been subscribed and paid in, \$30,750 in cash and \$30,000 in property.

Detroit—The United Dental Supply Co. has been organized to manufacture and sell at wholesale and retail, dental supplies, toilet articles, etc., with an authorized capital stock of \$10,000, \$9,000 of which has been subscribed and \$7,600 paid in in cash.

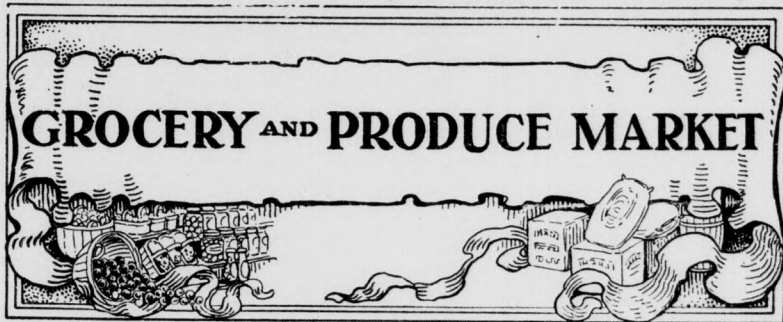
Waldron—Jacob Meyers has merged his furniture manufacturing business into a stock company under the style of the Meyers Furniture Co. with an authorized capital stock of \$30,000, of which amount \$18,000 has been subscribed and paid in, \$5,000 in cash and \$13,000 in property.

Detroit—Schroder's Music House has been incorporated to manufacture and sell at wholesale and retail, pianos, etc., with an authorized capital stock of \$100,000, \$70,000 of which has been subscribed and paid in, \$1,000 in cash and \$69,000 in property. The business offices of the company will be at Escanaba.

Frank Welton, the versatile cashier of the Cadillac State Bank, is in the city to-day en route home after a fortnight's respite from business cares and responsibilities. He and his wife traveled by automobile and they tarried for a day or two at Dowagiac, Watervliet, Benton Harbor, Chicago, and several other places of note. Mr. Welton did not take his speaking clothes or barrel of sermons with him, so all his talking had to be of an extempore character.

Grape Juice—\$1.25 per gal. in bulk.
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



Essential Features of the Grocery Staples.

Sugar—The downward tendency in prices appears to have taken a turn. This morning the American and Howell advanced their quotations to 12c and Arbuckle, Federal and Warner announced that they had pulled out of the market. Local jobbers advanced their selling price to 13c. A press dispatch from Washington states that a group of prominent American bankers have agreed to finance the Cuban government and to float a bond issue in the United States to tide the Cuban government over the present crisis. It is understood, however, that there are no measures under way looking to the purchase of the remaining unsold portion of the Cuban crop of this year. At any rate, this news seemed to stiffen up the tone of the raw market in this country and some small business was done, mostly with operators, at advancing prices.

Tea—The market continues in the doldrums, with only a small distributing business doing from day to day. Some days jobbers feel rather optimistic as more liberal orders come in, but this is usually followed by a dull period. Advices report that conditions at primary points are not a bit more encouraging than they appear to be here in the local market. Stocks of teas are much smaller than normal, but consumers are buying on the hand-to-mouth order and retailers are not carrying stocks. It appears to be just business stagnation due to the financial situation, which has affected all markets.

Canned Fruits—The question of domestic distribution this winter is still unsettled, and as little export outlet is expected before next spring, the tendency is to go slow in buying 1920 California offerings. In fact little new business is being placed. Jobbers are taking in their early orders as they arrive, and they job them out to their retail trade. There is a shortage of good fruits on spot and such sell fairly well, although the retail outlet is not large. Old packs of medium and poor grades are urged to sale at low and irregular values. There are still considerable quantities in local warehouses, but as the instructions of the owners are to move the goods without regard to value, the stocks are being gradually reduced. Hawaiian pineapple is increasing in volume and the market is not so strong as during the shortage this summer. Gallon apples are unsettled and easy so far as new packs go. Early buying at higher prices than those which now prevail discourage

further advance buying. The spot market is featureless.

Canned Vegetables—Tomatoes are weak in tone and not active. Complaint of quality shows that buyers are not overly pleased with their purchases and are not overly confident of the future. California tomatoes are in no better demand locally. Corn still rules the weakest of the canned food line since the pack of standards is heavy. Jobbers are in no hurry to cover their later requirements and they are giving the market but scant support. Peas are unchanged from a week ago, meaning that the market is narrow and characterless. Western are not offered freely in the fancy grade as that is about out and other types are not wanted. Southern peas are nominal. Sweet potatoes of the new pack are offered but they are not selling freely.

Canned Fish—About a month and a half is left of the canning season for Maine sardines, but little will be accomplished as many of the factories are already closed and others completed their operations last week. The largest canner is working on a Government order of about 30,000 cases and will create no material surplus for the regular trade. There is little incentive to produce fish when they sell at cost, as they have and are doing. The outlet is almost wholly domestic and in small lots. Car lot orders are infrequent, and even the demand from the jobbing trade is irregular and limited. Packers held their prices all week as they refuse to make further concessions, although they cannot secure any better figures when weak holders are still seeking an outlet. Foreign buying from all quarters was light all week. California sardines are moving in a small way and show an easy tone. Imported are as dull as formerly and as weak. Alaska salmon is firmer in Red Alaska, which is held with confidence on the Coast. The local movements is in small blocks, but not in any large way. While it is believed by some that the spring market will be an improvement over that now prevailing, there is not enough advance buying to boom the market. Medium red is steady but not active. Pinks and chums were weak all of last week and it took pressure to move goods, either 1919 or 1920 pack. Forced sales of both have a demoralizing effect on the market. Shrimp is almost unobtainable on spot. What few cases come in are easily placed and the market shows an advancing tendency, as the pack promises to be light at all South Atlantic points this fall. Tuna fish is going in a small way on spot, but there is little or no Coast buying.

Dried Fruits—Old crop prunes have

not been entirely cleaned up, although a big hole has been made in stocks during the past month. It is harder to sell 1919 fruit now that the surplus has been picked over and the poorer grades left. Also the increasing supply of California new crop is felt. Shipments of the latter are coming through in almost normal time and a free supply is on the way East. Few quotations are received from Coast on new crop, but some slight discounts under the association opening are named. Oregon growers are not offering 30s or 40s, as they expect a very short yield of these two sizes. Not much effort is made to sell the other sizes, as the jobber here is not in the mood to take on goods. The raisin market developed an easier tone last week, as supplies from abroad are increasing, while the distributing demand has not been up to the expectations of dealers. While it is hard to get buyers to take their incoming fruit, it is naturally difficult to interest them in shipments to be made later in the season. California new crop is also in limited demand. Those who bought early in the season are not taking on new shipments, while others are awaiting the second opening prices in November. Apricots are easy and in limited demand. The outlet cannot be forced, as goods are being taken only as they are needed and the price is a secondary consideration. Fancy Blenheim on the Coast are scarce, although some fancy and extra fancy are offered. Peaches are only in routine demand.

Nuts—The approach of the Thanksgiving holiday and of the period of normal increase in consumption has not been heralded by any large increase in spot business or for later shipment. It is still a buyers' market and one which affords what looks to be bargains with few takers. Foreign nuts of all types are generally at a standstill. The jobber is taking a chance on the surplus from last year and new arrivals. Almonds and walnuts are both below normal as to buying demand. Samples of new crop walnuts show the quality of the Grenoble to be superior to that of normal years in size and appearance as well as in cracking quality. California walnuts have sold to some extent s. a. p. at opening prices, but like all other future purchasing the demand has not been heavy. California almonds are unchanged. Brazil nuts are slightly lower.

Molasses—A warm fall has checked the normal increase in grocery orders and has caused an easy tone to the market. Stocks are being jobbed out as they are needed at the listed quotations.

Rice—The Southern markets are helped by an export demand which counteracts the narrow domestic trade. On spot the market is quiet with a limited movement in all grades.

Review of the Produce Market.

Apples—The outlook is poor for both grower and dealer. The farmer is handicapped by the high cost of labor and packages—\$3 per doz. for bushel baskets and \$2.75 for 1/2 bushel baskets. The dealer is handicapped by poor transportation service, lack of demand on account of a full crop

everywhere where apples are grown and high interest rates on money. The latter drawback is keeping many of the largest handlers out of the market altogether this season. Local jobbers hold the various varieties now in market about as follows: Wolf River and Maiden Blush, \$1.25@1.40; Tallman Sweets, \$1.25; Wagners and Baldwins, \$1.35; Northern Spys, \$1.40 @1.50.

Beets—65c per bu.

Butter—Local jobbers hold extra creamery at 55c and firsts at 53c. Prints 2c per lb. additional. Jobbers pay 30c for packing stock.

Cabbage—60c per bu. and \$1.50 per bbl.

Carrots—75c per bu.

Celery—40c per bunch.

Cider—Fancy commands 25@40c per gal.

Cocoanuts—\$1.20 per doz. or \$9 per sack of 100.

Crap Apples—\$3 per bu. for Hyslops.

Cranberries—Early Blacks from Cape Cod command \$11 per bbl. and \$5.75 per half bbl.

Cucumbers—Illinois hot house, \$3 per doz.

Eggs—Jobbers pay 58c 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	54c
Candled Seconds	49c
Checks	42c

Egg Plant—\$1.50 per doz.

Grapes—Table grapes command \$2.50@\$3 per bu.; wine grapes fetch \$1.50@\$2. The season in this vicinity has been the most profitable one growers have ever experienced, owing to the heavy demand for stock for wine making.

Grape Fruit—\$6@6.25 for all sizes Florida stock.

Green Onions—20c per doz. bunches for home grown.

Lemons—Extra fancy California sell as follows:

300 size, per box	\$6.25
270 size, per box	6.25
240 size, per box	5.75

Fancy Californias sell as follows:

300 size, per box	\$5.75
270 size, per box	5.75
240 size, per box	5.25

Lettuce—Home grown, \$2.50 for head and 15c per lb. for leaf; Iceberg, \$6.50 per crate.

Lima Beans—20c per qt.

Onions—Spanish, \$2.75 per crate; home grown in 100 lb. sacks, \$1.25@1.50 for either yellow or red.

Parsley—50c per doz. bunches.

Pears—Kieffer's, 75c per bu.

Peppers—Red, 30c per doz.; Green, \$1.75 per bu.

Pickling Onions—\$1.50 per box of 16 lbs.

Pieplant—\$1.50 per bu.

Potatoes—Home grown, \$1 per bu.

Pumpkin—\$1.50 per doz.

Quinces—\$2.50@2.75 per bu.

Radishes—20c per doz. bunches.

Squash—Hubbard, \$2 per 100 lbs.

Sweet Potatoes—Virginias command \$2.25 per 50 lb. hamper and \$5 per bbl.

Tomatoes—Green, \$1.50.

Turnips—60c per bu.

SEVENTY-FOUR YEARS YOUNG

Captain Belknap Celebrated His Natal Day Sunday.

Captain Charles E. Belknap reached and passed his 74th milestone Sunday. His daughter, Mrs. Bliss, surprised him by arranging for an informal gathering of relatives and close family friends to celebrate the event, which, of course, was made doubly enjoyable by the good health and genial good fellowship of the recipient.

Capt. Belknap lied about his age as a boy in order to get into the war and fought courageously and valiantly all through the four year struggle. He commanded soldiers in camp, on march and in the field, receiving the homage of all who knew him because of his intrepidity and coolness while under fire.

He came home and joined a volunteer fire department, in which he did valiant service for years. He once saved the West Side from destruction by swimming the canal and stopping the fire on the bridge.

He served as Mayor of Grand Rapids with great distinction. His administration is still referred to as one of the best the city ever had.

He subsequently represented the Fifth District in Congress with credit to himself and satisfaction to his constituents. His first act in Congress was to secure an increase in the pension of Mrs. General Custer from \$17 to \$100 per month. He subsequently acted as escort of Mrs. Custer at the dedication of the monument to her late husband at Monroe. During the time he was in Congress he was conceded to be the steadfast friend and champion of the soldier in all matters affecting his interest.

During the Spanish-American war and also during the kaiser's war he worked day and night to keep things moving smoothly at home. In the late war, he neither ate or slept while there was work to be done in directing the assembling, feeding and sleeping of the soldiers who passed through Grand Rapids en route to the camp. He received warm commendatory letters from the War Department and military authorities for his untiring efforts in behalf of the soldiers.

He is a natural leader and administrator and makes a success of everything he undertakes. During the late war the labor unions asked him to take charge of one of their labor day parades and conduct it along patriotic lines. He accepted the offer and, for the first time in the history of these celebrations, changed the parade from a gang of toughs and socialists and anarchists to a line of law abiding citizens. Contrary to the usual custom of labor union parades, no disloyal or unpatriotic signs or banners were permitted. On the contrary, the entire line was made glorious by the Old Flag and inspiring mottoes.

Capt. Belknap was a member of the Board of Control of the Kalamazoo Insane Asylum six years. He was for ten years a member of the Board of Control of the Institution for the Deaf at Flint, during which time he rebuilt the institution from the ground up.

He has been historian of the Army

of the Cumberland for the past twenty years.

He was President of the Chattanooga and Chickamauga Park Commission and had practically entire charge of the location of monuments marking the exact position of Michigan troops in the battles of Chickamauga and Mission Ridge. He subsequently wrote a book on these battles and their effect on the Civil War, which was approved by the War Department. Two 10,000 editions have been printed and circulated among people who regard it as one of the most interesting and reliable histories brought out by the Civil War.

He was tendered the position of Commandant of the Soldiers' Home by Governor Rich and later by Governor Bliss, but declined both offers for business reasons.

As chairman of the local locating committee of the Soldiers' Home, Captain Belknap raised the funds which paid for the location of the Home in Grand Rapids.

The training of Captain Belknap's early life, the varied employments of his young manhood and his participation in broad affairs of local, State and National moment have given him, in an exceptional degree, clear comprehension of the vital power of good citizenship as a stabilizing influence in domestic prosperity. He stands on the threshold of full manhood with a record of life long achievement that gives great promise for the years of his maturity. He is of the best type of true Americanism—generous, kindly, self-sacrificing, devoted to his country and its cause, filled with a patriotism that reckons not the cost but counts only the service. His career is a lasting inspiration to the youth of America.

Bakers Make .62 Cents On One-Pound Loaf.

Some interesting facts concerning the component items in the cost of the 12c loaf of bread were given by Herbert Hoover in an address before the annual convention of the American Association of the Baking Industry held recently at Atlantic City. He said that commercial baking has steadily supplanted household baking, until it now supplies fully 60 per cent. of the bread of the nation.

In analyzing some of the possible methods for reducing the bread price, Mr. Hoover found that although the price of the loaf has doubled since the war began, the baker receives only .62c profit and the retailer 1.75c.

The analysis of the cost of bread, from Mr. Hoover's speech follows:

"If we examine the component items in the cost of the 12c 1-pound loaf in New York, assuming average wheat and flour, we find it can be divided approximately as follows:

	Cents
Baker—Flour	4.30
Other ingredients	1.23
Labor, overhead and general ..	4.10
Profit62
Retailer	1.75

Total

12.00
"The four and three-tenths cents devoted to flour could be further analyzed and it would be found that the Mississippi Valley farmer receives at

the railway station for average of all wheat about 3c from the loaf (and some further return from the animal feed produced from his wheat). The balance of the flour prices goes to handling, storage, inland transportation, milling, wholesale distribution. This should tend to dissipate any notion that the farmer is primarily responsible for doubling the price of the loaf. In fact, a reduction of 60c a bushel in wheat would affect the loaf but 1c.

"If we examine the 75 per cent. of the cost of the loaf which lies outside the wheat farmer's portion we will find it comprises about 7 cents for wages and salaries in transport, handling grain, milling, baking and retail distribution and subsidiary ingredients, and that this item has doubled during the war. We will also find that legitimate profits on the capital employed in these services amount to about 1½ cents; that farmers, other than grain, receive about two-tenths of a cent for lard, milk and other ingredients, and that there is to-day about thirty-five hundredths of a cent of what may be for the moment called 'extra profit.'

"There are components of the price which can be reduced without trenching either upon the farmer, the wage earner or legitimate profits. The thirty-five hundredths of a cent which I have called 'extra profit' is approximately the increased spread between the farmer and the consumer above a normal spread in stable markets. It is not necessarily profiteering. In highly fluctuating prices, such as we

are now going through, there is both tendency and reason for the handling and manufacturing trades to secure themselves against great hazards of fall in price by taking a larger margin than is necessary in times of more stable markets. This extra amount is also contributed to by the incidence of excess profits tax, by the shortage in our transportation and many economic causes that are capable of remedy with sound governmental and industrial policies. While there does not appear any apparently great saving in mentioning one-third of one cent on an individual loaf of bread, it amounts to many millions in our National bread bill.

"There is also another direction for improvement in the price of bread without trenching on either wages or the farmer. That is the improvement of processes, of labor saving devices, the elimination of waste and further scientific development in the manufacture of bread. These are directions of true National economy and service. They mean increased amount of commodities from the same expenditure in labor and capital. They mean an expansion in the standard of living of our entire population. How much such economies could affect the price of the loaf it is impossible to hazard, but they represent an effort that should have the insistent support of the entire trade."

The thing that puts money in the cash register is a sale, not a promise to come in again in a few days and buy.

Michigan Finance Corporation

FLINT and GRAND RAPIDS

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

Preferred Stock now paying quarterly dividends at the rate of 7% annually.

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Vice President Old National Bank, Grand Rapids.C. S. MOTT, *Vice President*,
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President Industrial Savings Bank.CLARENCE O. HETCHLER, *Secy.*, GRANT J. BROWN, *Treas.*,
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GRAND RAPIDS, MICHIGAN

50 Farrington Business Builders FREE!

Frank Farrington's letters *will liven up the lines* you thought were dead on your shelves.

A forceful, interesting Farrington letter is a *tonic* that will *speed turnover, stimulate special sales, waken interest, and increase profit all around.*

Every live merchant ought to have the 50 Farrington letters and plan a campaign to use *every one*—one mailing a week throughout the year.

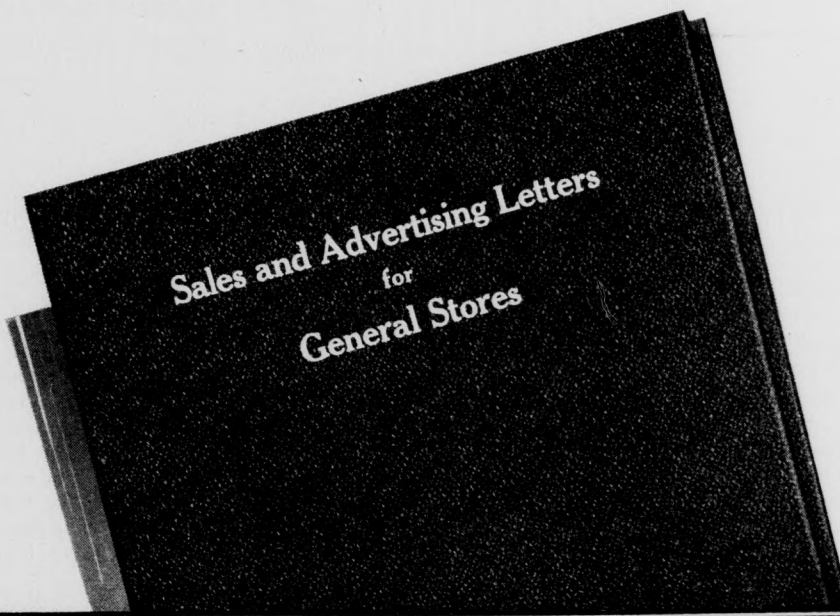
Frank Farrington knows retailing—is an experienced advertising man—a writer of *forceful, interesting, business getting* letters. His master salesmanship is apparent in every line of these letters.

These Frank Farrington letters were written especially for us at our request, because we knew the *weak spot* in retail advertising was the lack of *strong, well-written sales letters all ready to send out.*

Any one of these letters would be worth its cost if you had to pay \$10.00 for it. We value the series of 50, conservatively, at \$100.00 but they are *not for sale.*

The Frank Farrington letters are reserved for Multigraph users, and a complete set is furnished *FREE* to every purchaser of a Multigraph retail equipment. The set contains not only the 50 complete sales letters, but hints on writing additional letters, suggestions as to sales contests, new plans for building business and bettering profit, any one of which may more than pay for the cost of the Multigraph in a few weeks.

If you want quick turnover—better profit—a *bigger, busier store*, you'll want to know all about these letters, and how you can *print* them on the Multigraph.



The American Multigraph Sales Company

1434 East 40th Street
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.,
1434 East 40th Street, Cleveland, Ohio.

Gentlemen:

Please give me particulars about the 50 Farrington letters and how I can print them with the Multigraph.

Name.....

Street.....

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

LIKE A BUNDLE OF STICKS.

It is a comparatively short time since Gov. Allen of Kansas sent a message to cotton growers, who were threatening to restrict their acreage and enhance the value of their product by getting out a small crop and withholding the same from market until they got their price. He contrasted their action with that of the wheat growers who tried to increase the yield of grain because it was needed by the world and had not asked Government aid when prices were low. From what happened in Washington, it appears that the wheat growers have now joined hands with the cotton growers and are demanding aid from the Federal Reserve Bank and from the Government to enable them to get higher prices than the course of the markets affords them. They are out for \$3 wheat and the cotton men insist on 40 cents a pound for cotton, which is, respectively, one-third and one-half more than the market price. To reach these figures, it is proposed to have loans made to the growers or holders—who are by no means the same in all cases—so that they may be able to hold the stuff in storage until buyers come to their terms. In making these loans, furthermore, it was insisted the other day that the Federal Reserve Bank should "pay no regard to prices." This means, in other words, that the amount of the loan in any case should not be based on the present market values but should be gauged, apparently, by the need of the borrower. If this were possible it would only lead to disaster. The head of the Reserve Bank had to inform the committee which waited on him that the bank had no such powers as were invoked and that its function was to discount the paper of member banks to whom applications for loans should be made.

Besides this, it was found necessary again to explain that, while the banks would do all they could to help market the crops, they could not aid in advancing prices of them by extended loans. Acts of that kind would be merely a help to speculation which had been reprobated by none more severely than by the agricultural interests. The committee was told to organize export associations among the growers so as to provide foreign outlets for their holdings and thus aid, in a legitimate way, in supporting prices. But advice of this kind, urging self-reliance and initiative as against official aid, did not seem very palatable. Indeed, the frame of mind of the protestants was not such as to welcome an appeal to reason. This was clearly shown when the committee insisted that the Federal Reserve officers and officers of the Treasury Department "shall discontinue and desist from issuing statements of their opinion as to prices and their attitude toward the trend of commercial events." This was based on the erroneous notion that prices are governed by what somebody, in official position or other, says. It ignores altogether the fundamental fact that price declines have

occurred because the general public stopped buying when it found it could not afford to pay the inflated prices asked. The ridiculous and ineffective overalls movement was a symptom whose significance could not be overlooked and one which wise merchants have had to take into account. The spirit back of that and the other rebellions against the high cost of living is still in evidence, as will soon be made manifest against those who provide and purvey food. The latter have approved reductions in the cost of apparel, but refuse to lower their own wares. But, in a general decline of prices such as now in progress, everything must be affected sooner or later.

In connection with this subject comes up the matter of labor which means, in the main, manual labor. During the war and since wages have risen to new high levels, although in most instances not disproportionate to the profits made as a result of such labor. Productiveness, however, has not kept pace with the rise in wages and has in a number of cases even retrograded. With price declines, the element of labor cost has become a serious problem, and the workers have been made aware of this in divers ways. Mills and factories have gone on part time or have shut down altogether because of inability to see a profit in working under existing conditions, and bonuses and extra shifts have been dispensed with. Efforts are being made in several of the industries to get a piece-work basis, instead of a weekly wage, in order to get greater productiveness. The significance of these things, added to the lessened demand for labor, has not been without effect on the attitude of the workers. Nor have they been insensible to the meaning of the fact that attempted strikes have in almost every recent instance been a failure. So the spectacle has been presented, for the first time in years, of operatives being willing to speed up production and even to submit to reductions in wages rather than see complete stoppage of work. On the part of employers there has been a striving for greater and increased use of automatic devices to take the place of manual labor. One concern engaged in designing automatic machinery is so overwhelmed with orders that it will not promise deliveries for about a year, while another has work enough in sight to keep it busy for three years to come. The use of such devices may serve to increase the capacity of workers so as to make it possible for them to continue to receive high wages, because the latter will be wholly dependent on quantity of output.

ABSTRACT RIGHT AND WRONG

It is, perhaps, not surprising that there should be considerable comment and gossip over the fact that Alfred H. Beckmann should change from the active management of the destinies of the National Wholesale Grocers' Association and "go over to the enemy," as one paper put it, by taking charge of the Chain Store As-

sociation. But some of the comment is hardly justified, nor is the logic underlying it wholly fair or correct.

The writer holds no brief for Mr. Beckmann, nor is he disposed to discuss the merits of the specific question, but it is typical of the common disposition of some grocery trade writers to consider one side of a trade controversy as wholly right and virtuous, while all other shades of opinion are wrong, wicked and unfair. For instance, jobbers think chain stores are wrong in principle and whoever caters in any way to them is guilty of something almost amounting to unfair competition. And champions of the chain store and fifty-seven varieties of "co-op" think that jobbers and their friends are promoting iniquitous middlemen who should be suppressed.

Without passing on the merits of that question—for the sake of this argument, at least—neither side of the partisanship is wholly right or wholly wrong. Food merchandising is more or less in a state of flux at present. It is undergoing on the one side a normal evolution due to stress of competitive efficiency, and on the other it is passing through the most severe stress of a reconstructive economic crisis known to the oldest veterans of the trade. The old-line wholesaler and the chain store are the two chief types of present-day evolution and no one can say absolutely which will prevail in the end, if either does. More likely both will be somewhat modified—they are already modified as contrasted with ten or fifteen years ago—before the ultimate "best" type is produced; if it ever is.

As for Mr. Beckmann, he is the "employee" in both instances. No one ever accused him of double dealing while he was working for the jobbers; and because he has left one job to take on another, it does not follow that he is false to the fundamental contentions of the jobber's efficiency. Chain stores have not invariably claimed to be more efficient than the jobber-retailer combination; their managers know very well that they have to perform the jobbing function just as much as they do the retailing and that, when they attain a certain magnitude, they are faced with the same necessary "overhead" that the jobber is. They are simply taking advantage of such circumstances as they can—quantity prices, co-ordinated buying, elimination of duplicate service, etc.—to make money in a way which seems to them likely to succeed.

The food trade is big enough for both types of distributive machinery to exist and contend for supremacy—or more likely get a simple living or a fortune. Whether Mr. Beckman turns his back on his old contentions remains to be seen. It might be well to look at the question in a broad rather than a narrow light. For genuine students there is much of interest in the experiment of using the same instrument in new environment.

You want the business of kickers along with the rest, but you should avoid treating the kicker better because of his kicking than you treat the man who never complains.

GEORGE G. STEKETEE.

In the death of George G. Steketee, Grand Rapids loses her last representative of one of the remarkable families which emigrated from the Netherlands to Western Michigan with the Van Raalte clan in 1847. Holland city still possesses the last living male representative of that family in the person of Bastian Steketee, the veteran merchant. Sturdy, stubborn, steadfast and honorable, the deceased embodied the best traits of the Steketee family and the Holland race. Mr. Steketee was at one time engaged in the dry goods business at Holland in company with his deceased brother, Paul. For over thirty years he conducted a retail drug business on Monroe avenue, Grand Rapids. His mercantile career was marked by great fidelity and energy. His habits were simple. His methods were direct. He never beat around the bush or gave utterance to a sentiment he did not believe to be true. Like nearly all men of Holland descent, he was a little too tenacious of his own opinions and too much inclined to set his own judgment above that of his associates and fraters; but no one ever questioned his honesty of purpose, because deceit and circumlocution were utter strangers to him.

Mr. Steketee grew old gracefully, retaining only enough touch with business duties of late years to keep his mind alert and his body active. He loved his lodge and the associations which it afforded him and passed into the Great Beyond with the courage of a Christian and the composure of a stoic.

HOSIERY MARKET QUIET.

Manufacturers who are offering hosiery for sale find that merchandising is rather rough sledding just at present. The majority are letting the market follow its natural course and are making no particular effort to sell anything; that policy is not a new one by any means and is generally known of in the trade.

Here and there a selling agent will offer certain lines at prices that are particularly attractive, and some response to such tactics was reported the middle of last week. Mills that are resuming operations on such a basis or are continuing to run stimulated by such orders are working on the barest margin of profit. However, selling agents admit that that sort of a plan is more satisfactory than to remain idle for an indefinite length of time.

For the moment retail stores are not offering any lines of hosiery at reduced prices. It is therefore likely that the feeling is that they can move what merchandise of this description they have in stock at the prices at which they are holding stock or else they are lightly stocked and are merely watching for a favorable opportunity to buy.

Generally speaking, the market remains just about in "status quo." That is to say, there are few who are willing to be explorers in the broad unknown field of merchandising today and the majority are waiting for a more definite route to follow before starting to sell in earnest.

California Fruit Growers Exchange

A Non-Profit, Co-operative Organization of 10,500 Growers

TO THE TRADE:

Now is the time to push lemons. California is practically giving them away. Only a few times in the history of the lemon industry have our prices on California lemons been so low.

Lemons have been selling below the cost of production all summer. Growers' returns are approximately \$2.00 a box below a ten-year average. In view of increased costs, they should have been considerably above the ten-year average to enable the grower to break even.

Yet most retailers have failed to cash-in on this opportunity because of the practically universal habit of fixing retail prices of lemons without regard to wholesale costs.

This practice has resulted in slow sales—retarded turnover—and it must be remembered that no profit is made until goods are sold—hence margins which are too wide defeat profits by slowing up sales.

The way to make money on lemons is to—

Price them **by the dozen** on the basis of a fair margin over current wholesale prices.

Such margin is conceded to be 25% on

sales (equivalent to 33 1-3% on cost). Such a margin results in rapid sales, increased turnover, fresh stock, accelerated consumption and consequently much greater net profits.

Display lemons by putting them where the customer can see them—price them **by the dozen**, not by the three or four—put a price card on them—and watch them move out!

Do not be afraid of the season. Lemons are sold freely all winter by merchants who price them consistently in accordance with wholesale costs. Such merchants sell almost as many lemons in the winter as in summer—and you can do the same if you follow these suggestions.

At present prices lemons should be your "leader." Make next week a "Lemon Week" in your store.

To make figuring easy for you, below is printed a **selling chart**. Thereon are prices which yield you 25% on sales (33 1-3% on cost) and all the work is done for you. Note it carefully—it will save you all the trouble of figuring—and its use will very greatly increase your sales and net earnings on this important all-the-year-round fruit.

Selling Price Chart

To Yield 25% Margin on the Selling Price—California Lemons

The cost per box is shown at the top of each column and the various sizes of Lemons are given in the column at the left.

To find selling price per dozen to yield 25% margin on the selling price (which is equivalent to 33 1/3% on the cost), locate the size in left-hand column and follow the line to the right until it intersects the column cor-

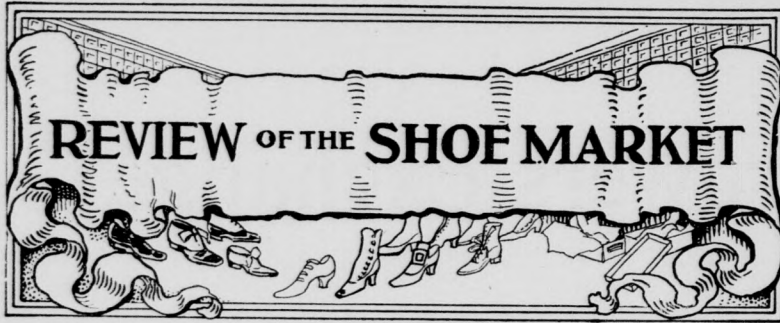
responding to price paid for box. The figure at intersection is the selling price per dozen.

Example. A box of 300-size Lemons costing you \$5.00 will yield 25% on the sale if sold at 27 cents per dozen. (See Chart.) Remember these figures indicate **selling prices, NOT costs.**

SELLING PRICE TABLE CALIFORNIA LEMONS																					
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
380	.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

Keep this chart handy for reference. Write us for free displays and selling helps.

CALIFORNIA FRUIT GROWERS EXCHANGE, Los Angeles, California



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.

Fall and Winter Prospects For the Shoe Dealer.

Written for the Tradesman.

In this period of liquidation and price adjustment all is not precisely as merry as wedding bells, but on the whole the situation isn't as bad as it might have been, and there is no reason why, with proper grit and gumption, the average retail shoe dealer shouldn't close the fall and winter seasons with a nice showing on the profit side.

The retailer is able to quote prices somewhat lower than those of a year ago. In most cases these concessions represent voluntary reductions by means of which the dealer passes a good thing on to his customers, less frequently it represents reductions made on account of the government's fair price code. But, from whatever cause or causes, and whether the reduction be only nominal or more appreciable, the fact is that the downward tendency is in harmony with a great economic law whose outworking is as inevitable as the law of gravitation.

And the encouraging thing is that people are coming generally to understand that prices are controlled by economic laws, and that intelligence helps to reconcile them to existing prices.

During recent months many manufacturers and retail dealers—not only in shoes but in other lines—have taken the pains to explain things about prices to the lay mind, so to speak; and this education has been helpful. There should be more of it. When a break occurs in the price of raw materials this does not mean an immediate and corresponding drop in the price of commodities already made up and in process of distribution; for, if materials have been appreciably higher, this excess in price must be registered in the retail price as well as the wholesale price of the goods now on the way. Last summer a farmer-friend of mine showed me a great pile of wool which was baled up and stored in one of his out-buildings. He has about three thousand pounds on hand. He said there was virtually no market for the domestic clip. It is said that the 1920 Australian clip is still on hand. And reports agree that there is wool, wool, wool—the greatest abundance of wool. But my tailor soaked me to the tune of \$68 for a suit of clothes the other day. Did I wax indignant and accuse him of being a profiteer. Not when he explain-

ed to me that the cloth out of which my suit was made cost him just \$9 a yard. Worsted and woolen goods will be cheaper presently, but only when we begin to get cloth and woolens made up from cheaper raw materials. We shall have to be patient. By next fall we will all be buying clothing for less money.

Now if the people who are most interested in having other folks know how these economic laws work would only take the pains to explain them to shoppers it would help tremendously in relieving the situation.

Open Weather and Fall Offerings. "Isn't this beautiful weather?" "What a perfectly ideal fall!" and many other such expressions one hears; but it isn't retail shoe dealers who are thus expressing themselves. The shoe dealer has his own notion of an "ideal" fall, and his idea of a corking fall is the sort of weather that puts shoe-buying notions in the minds of folks; not your dry, open weather with warm sunshine and little as yet to suggest the proximity of the season when frost, snow, chilling rains and wintry gusts may reasonably be expected. In weather like this everybody and all his kith and kin are naturally clingingly tenacious (and gleefully) to the old oxfords which did service through July, August and September.

But just wait. There will be cold, chilling rains later on; yes, and frost, snow, and slush. And the way chilling sensations and moisture will permeate the thin, worn soles of those same old summer oxfords, will start more people to your shoe shop than you could budge with your most lavish and expensive advertising campaign.

If you are a shoe dealer don't become peeved with the weather man; just remember the familiar aphorism—Every dog has his day.

So much for the weather, and now as to fall offerings.

Well, dark tans are going to be good sellers. People like the darker shades in brown and tans. It now appears that this color has become standardized. These shades are popular with boys and girls, and with young people, and men and women.

And it now looks as if fall and winter oxfords were going to be worn extensively—especially by girls and young ladies in the cities. Wool stockings are much higher priced than silk ones, costing anywhere

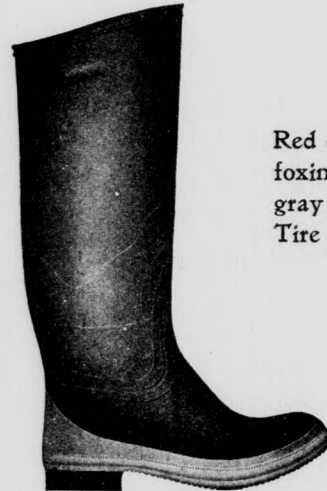
Bullseye Boots

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.
 GRAND RAPIDS, MICHIGAN

FOR EVERY KIND OF SERVICE

H. B. Hard Pan Shoes

are a credit to the good judgment of the retailer supplying them. Michigan folks know and have been wearing these shoes for a quarter of a century.

At this season your outdoor customer is going to need the best in service shoes, don't take chances with unknown kinds—sell him the best—The H. B. HARD PAN.

Herold-Bertsch Shoe Co.

Manufacturers of Serviceable Footwear

11-13-15 Commerce Ave.

GRAND RAPIDS, MICH.

Shoe Store and Shoe Repair Supplies

SCHWARTZBERG & GLASER
 LEATHER CO.

57-59 Division Ave. S. Grand Rapids

from \$3.50 to \$7 the pair, and this makes them, of course, ever so much more desirable. But they can't be worn with boots; therefore, oxfords! You can't beat that logic.

So metropolitan dealers are reporting a big advance call for chic oxfords to be worn with extravagantly priced wool hosiery.

All of this is tough on Dad, but a young girl's life isn't worth the living if she can't have the latest and newest wrinkle in wearables.

Offerings for the present fall and the forth-coming winter do not exhibit any radical departures. The bulk of the business now, as in former years, will be done in what is known as staples; i. e. conservative genteel, and accredited styles.

Of course big shoe concerns of the cities will feature novelties and smart effects in footwear—especially for women—as they always do, but the noise made anent such things is far and away out of proportion to the quantity and importance of them. It is good business, of course, for it has its news value and publicity merit. And, with some stores the so-called "smart" clientele is really a determining factor; but the dealer who is now stocked with neat, sensible lasts—shoes that are good fitters and wearers—is in shape to meet the bulk of the demand. If he wants to pep up his lines later with something a little more snappy, there will doubtless be between-season styles and specials to which recourse may be had.

The main thing now is to keep on the job trying to move the present stocks. In this the weather will doubtless help presently, as it invariably has in other years. And in the meantime keep on telling the people why prices of shoes cannot immediately drop to pre-war levels. They must come down gradually, and they will never again reach that low level. And the reason for this is that the labor element must be considered.

Cid McKay.

Teacher Is Still Waiting For Farmer's Answer.

"Jump in," said Farmer Smith to Miss Jones, who was walking along the road from her school to her boarding place, "and ride with me to town. A little spin will do you good. It will take only about an hour and you can be back in time for supper.

"Do you know," he continued, "it used to take me about all day to go to town? It is wonderful what the automobile has done for us farmers—yes, and the other improvements, too. When I was a boy my grandfather cut grass with a scythe and went to bed by the light of a candle. Now many of us farmers in the township have mowing machines drawn by gasoline tractors, and we have electric light plants right in our homes."

Miss Jones, after thinking for a while, asked:

"Would you not make more profit from your farm if you drove to town in your buggy and if you cut your hay with a scythe? A buggy and horse would cost you only a few hundred dollars, while your auto cost you more than a thousand. You could buy a scythe for two or three dollars, while you pay \$100 for a mowing machine."

"Gosh, child," exclaimed Mr. Smith, you may be able to teach school, but you don't know much about farming. Why, it would take me a week to cut with a scythe what the machine will cut in a few hours. I would waste a day going to town; now I go and return in an hour or two. It is cheaper in the long run to use improved machinery; that is, my profits are much larger for the same amount of time and labor. Any farmer will tell you that. Charlie Schwab would tell you the same about the use of improved machinery in a manufacturing plant. When he was managing the Homestead Mills he often scrapped good machinery in order to put in machines that would turn out more and better steel. Oh, yes, improvements make us all richer, and the fellow who sticks to the old is a fossil."

"Say, Mr. Smith; I want to ask a question:

"Do you think the little one-room school I am teaching is as good as the big consolidated school over in Valley Township? The Consolidated school costs more, but now, honestly, is it not better?" Without giving him time to reply, she continued:

"I was over there last Saturday to see about getting a position in it next term. You know that none of us normal school graduates will teach more than a year in a one-room school, or just long enough to get a little practical experience.

"Just think there is a new teacher each year at the school I am teaching.

"Well, I went to see the principal of the consolidated school, and he told me that I would have recitation periods of about thirty minutes and would have eight or nine periods a day. In my school the children have recitation periods of about ten minutes. I simply call a class, rush them through, then call another.

"I saw laboratories for the teaching of science and agriculture, manual training shops, kitchens, and so many other things at that school. The principal told me that big boys and girls attend. Here in this township there is not a big boy or girl in school. In fact there are none in the township, all having gone to the city.

"There are twelve one-room schools in this township, some of them only a mile or two apart, all on roads within four or five miles of a good center. Would it not be a good plan, Mr. Smith, to tear down all the twelve school buildings and to erect a building like the one in Valley Township? The children living more than a mile and a half away from the school could be hauled there in an auto truck, just as is done in Valley Township. You say that modern improvements pay the farmer; would not a modern school pay just as big dividends?"

Just then something went wrong with the auto and Mr. Smith did not hear—at least it is supposed he did not, since the twelve one-room schools are still in use, the sole reminders of the pioneer days of the township when Mr. Smith's grandfather cut grain with a sickle and threshed it with a flail.

W. S. Deffenbaugh.

Speculating sounds more refined than gambling, but a fellow loses just as much.

FACTS

Your merchandising problems are easily solved when you handle the Hirth-Krause line of more mileage shoes.

Repeated sales are the best proof of the quality of the goods sold.

Stock up with more mileage shoes and watch your merchandising problems vanish.

HIRTH-KRAUSE

Manufacturers of the More Mileage Shoes
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 Now**

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

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



Present High Interest Rates Are Financial Menace.

It must be borne in mind that present price reductions are not the results of changed fundamental conditions. The public still stands face to face with conditions resulting from high taxation, high wages, underproduction and high interest rates. The present wave of price cutting very largely represents the elimination of excessive profiteering through the processes of competition, and it also represents the conversion of stocks of goods into money as a result of curtailed credit. But, with basic conditions unchanged, the real test of prices will come when it is necessary to replenish with new merchandise the stock that is now being sold to the public at reduced prices.

Owing to excessive government indebtedness and disturbed conditions of international finance, it does not seem within the range of possibilities that the public will obtain relief from high taxation for a long period of years. Even though the present various extraordinary forms of taxation are not levied directly against the masses of the people, the burden really falls on all, and every piece of merchandise that goes over the counter of a store for a great many years to come will carry an added cost as the result of government taxes.

It will require a long period of years to remedy the conditions of underproduction, for permanent relief will come only after the people, by working and saving, have brought the supply of material wealth of the country to a point where it equals the demand and in addition have created a surplus. It seems apparent at this time, however, that the people are thoroughly resolved to bring about these results, and current events indicate they have had their fill of profiteering. The public protest against high prices within the last six months has been clear and unmistakable and the people have shown that they will not continue to tolerate increases in the cost of living. The cure for profiteering is competition. The law of supply and demand has not been repealed, and the profiteer always will find, sooner or later, that some competitor is willing to undersell him and take the market away by disposing of goods at a more reasonable price.

What really is required is stability of costs, which can be effected only by greater efficiency and thrift. There must be an honest day's pay, by which I mean there must be eight hours work for eight hours pay, not four hours work for eight hours pay. The processes of economic stabilization

can function only with the development of such complete efficiency.

It also must be remembered that the higher standards of living toward which we are constantly working, mean increased prices. And manifestly each individual is striving to live in a better environment. What was a luxury a few years ago is considered a necessity to-day. In the days of Washington the tallow candle was a luxury; in the days of Lincoln it was the kerosene lamp; and now, in the days of Wilson, even the wonder of the electric light has become a commonplace necessity. How many of our people would be willing to go back and live as they did 10 years ago?

We cannot have these constantly advancing standards without corresponding advance in prices, and the elevation of our standards of living represents a force of human nature as immutable as the law of gravity. As the standard of living has advanced involving a continual increase in the cost of living, there has been a corresponding shrinkage in the purchasing power of the dollar. A dollar of to-day only goes half as far as it went five years ago—in other words, the dollar of 1920 is only a 50-cent piece in disguise and the same thing was true a generation ago. The history of the dollar is one of a continually shrinking value. No doubt a generation hence the dollar will again be a 50-cent piece in disguise as compared with the dollar of to-day.

Not the least striking, and to thoughtful minds, not the least alarming phenomenon of the present day

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
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The Eagle's Eye

Is superseded now by that useful eagle, the Airplane Camera. The Camera produces a usable record.

The trained accountant is like the camera; he coordinates his findings into an AUDIT, and the result is the best "map" for business uses, ever devised.

The value of an Audit of business affairs is not so much the immediate perspective of the results of the year.

AUDITS are of subsequent use:

- for credit purposes,
- for establishing values,
- for re-organizations,
- for determining interests of partners,
- for ultimate liquidation.

They have many uses, and are available and valuable for reference.

Call our Public Accounting Department for this service.

THE MICHIGAN TRUST COMPANY

**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**

consists of widespread attempts by industries and by many governmental bodies to attract capital at exorbitant rates of interest. We have seen securities amounting to hundreds of millions of dollars placed on the market, yielding, or at least promising to yield, 7, 7½, 8 and even 9 per cent. on invested funds.

But it is not difficult for the thoughtful mind, looking underneath the mere surface indications, to see the danger signals in the exorbitant interest rates which to-day are being offered to the American people. No man can pay a debt unless he earns the money to pay it. No corporation can pay 8 or 9 per cent. on its securities without earning the funds to meet inflated interest coupons as they come due.

There are two great dangers in an abnormal interest rate. In the first place, a corporation paying an inflated price for the capital it borrows is endangering its future security. The wise corporation executive who looks and plans years ahead, hesitates to assume obligations so heavy as to endanger the future prosperity if not the actual existence of his company. In days gone by many great business organizations found themselves able to raise funds at 4 per cent. If to-day they can attract capital only at 8 per cent., they are burdening their future development with an interest charge of double the old normal rate, and leaving just so much less to be laid aside to renew existing plants and equipment, to be allocated to surplus, and finally to be distributed in profits to the stockholders. But this is not all.

Five years ago, let us say, a corporation found \$1,000,000 sufficient for its needs in financing expansion or purchasing new equipment, borrowing at a 4 per cent. interest rate and assuming a yearly interest burden of \$40,000. To-day, because of the depreciation of the dollar, it must borrow \$2,000,000 to make the same purchases, and is willing to pay double the old interest rate, or 8 per cent., thereby burdening itself with a fixed annual interest charge of \$160,000—actually four times as great as in the days before the war.

There is no need to elaborate on the dangers inherent in such financing. Eight per cent. seems to be an attractive return when one looks at the return only, but this amount should

not be obtained at the price of security and at the cost of seriously weakening the financial structure of the issuing corporation.

The other danger of exorbitant interest rates lies in stimulation of profiteering. To earn and meet fixed annual obligations in the shape of extraordinary charges for capital, many corporations will be forced to increase the price of their products to a degree as abnormal as the interest rates they pay. These increased prices must inevitably constitute an increase in the cost of living, again laying new burdens on already over-burdened consumers, and unless the process is checked, it will result in a vicious circle of mutually increased and increasing prices and interest rates.

We may write it down as a truism that, if the railroads must pay 8 per cent., railroad rates must further increase; if cities and governments are to pay 8 per cent., they must further raise their taxes; if borrowers on first class real estate securities must pay 8 per cent., they must increase rentals even beyond the high charges for properties of all classes to be found everywhere in the country at present. In general, a low interest rate indicates safety and security. If an enterprise can borrow on a 6 per cent. basis, this fact is in itself an indication of high credit standing and a high degree of security.

The Story of a Bridge.

There was once a village of ordinary people. Near by it there was a river with a swift current. Many villagers were drowned in this river every year. They wanted a bridge. Several times they tried to build a bridge, but they failed. One day a skilled engineer came to the village. He planned a strong, safe bridge and built it with his own money. There was great joy among the villagers, until they found that the engineer charged a toll of a penny to all who crossed the bridge. They paid the toll, but they began to call the engineer a robber and a monopolist and profiteer. Soon they began to throw stones at him. In the end they hanged him. The bridge was neglected and in a few years was swept away by a flood. The village is there still. The villagers still wish for a bridge, and once a year they put flowers on the engineer's grave.

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7. Taking up through our Washington office such tax matters as call for personal representation there.

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Analysis of Enterprise Value to Business Men.

Business in one form or another constitutes the most important and largest field of interest and occupation in all highly civilized countries. It is presumably the subject that concerns us most. Why, therefore, should not people read more books and articles regarding business questions and any other form of literature? To put the question in a more definite light, why is it that business books have a relatively small circulation? Let us go further than this: Why is it that people generally take little or no interest in business books, and "business men" are frequently known to sneer at the idea of getting any real help or encouragement from this class of reading? Your very practical man seems to believe that whatever he requires of aid in solving his problems or advancing his business prospects he is much better able to draw from the fountain of his experience than any other source. That a man could "show him the way" by the written word has long been and is to-day very much regarded as a fallacy. You frequently hear the man who has written a book on some business or banking question referred to as a theorist or dreamer, even in cases where the writing is based upon the fruits of knowledge acquired in business or a close study of business history and conditions. Not once, but many times, when I have spoken to men in the banking business about certain writings which I felt sure would or should interest them, they have replied in a sort of patronizing way to the effect that they hardly believed they need waste their time in reading about things that they felt they knew much more about than the mere student of finance.

I know that there is more of a willingness to read about business affairs now than there formerly was, but not sufficient to make one feel that business books are as generally read and appreciated as they should be. We will consider the case of men with whom I have talked on this subject. Their view is fairly typical of a great number of business people. Their invariable opinion is, "Why should I read what A. B. C. has to say? What business did he ever run? Do you think he knows as much about this business as I do? I have been in it for twenty-five years. Came up from the bottom. Have had all the hard knocks one can get in this line. I have known every successful man in this trade. When I have something that seems difficult I just work it out. That is the way to run a business. Your writer friend couldn't by any possibility know as much as I do about it."

A reply that could be made to this man is,

"Possibly my writer friend might not be as successful in conducting a business as you are. In fact, if I were choosing a man to handle the business, I would probably prefer you to him. You have more force of character, and probably could handle men better. But there are some things that I am sure he knows much better than you do. I am certain—if it were necessary to make an investigation or survey of the business in which you are engaged, trace it from its beginnings, show the reasons and forces that have called it into being, explain the economic motives and necessities that make it a necessary part of our life, make it a necessary part of our life, analyze its different elements, appraise its values as public instrumentality, dissect the methods of administering its expenses or fixing costs, and do many of the other things essential to telling an intelligible and helpful story of the business—that I would select him and not you to perform this task. In the first place, you have not the type of mind that is qualified to do such a job, and he has."

To let any business friend know that he has certain limitations and disqualifications is no doubt a shock to him, but as he is a mighty good fellow in the main, it does him good. So he comes back somewhat apologetically and asks,

"But what good is all this stuff you are talking about going to do, anyway? Don't I know all about my business?"

We have now brought him to where more plain talking will be beneficial.

"No, Mr. Businessman, you don't know all about your business. You only think you do. There is a whole lot that you can learn that will do you good. But please remember also, that if you consider yourself so well fortified with knowledge, there are others who are not. So let the writer man indite something that may help them. But, more than that, encourage him to do it by considering what he has to say. Furthermore, you built your business by depending upon the readiness of your mind and the favoring circumstances or conditions that surrounded you. Maybe the men who are going to take your place should have before them a picture of the difficulties you faced and grappled with, of the methods you used, of suggestions that the writer may have drawn from your experience or the experiences of many others he has consulted, of the effect of this experience upon other branches of business, and the relation of this business to the larger and more important sphere of general affairs.

"But to bring the application directly back to yourself. Do you not think, Mr. Businessman, that it would help you to know what people in business are doing generally, what they are thinking of the same questions that you must argue with yourself? And to carry the suggestion a little further, do you think it would do you any harm to read what the author of a book on business might think on the questions he has studied and concerning which he has gath-

ered so many different views? Even admitting he has never run a business, as you say, that does not disqualify him from passing a candid and full judgment on the testimony he has before him. Business books are not written for vanity's sake, but in most cases for the purpose of assisting in the accumulation of a broader and freer knowledge which will enable men to better understand the work that comes to their hands."

Wm. A. Prendergast.

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For a year or more bonds and other conservative securities have been purchasable at the lowest prices of a decade, affording extraordinarily high yields.

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There are still available, many highly rated securities at prices that will yield an unusually good interest rate over a period of years. We recommend to investors the purchase now of securities, before prices go higher.

For immediate investment in strong securities returning continued high yield, we suggest the following from among our recent offerings:

LIQUID CARBONIC COMPANY

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

Comparison of Stock and Mutual Fire Insurance.

Written for the Tradesman.

The underlying and fundamental principle of insurance is mutuality. This principle, common to all forms of insurance, is the distribution of the loss of one among the many.

When the ship owners, who congregated at Lloyd's Coffee House in London, agreed to each bear a part of the others losses from the perils of the sea it was with the thought of mutual self protection and not of making a gain from the need of protection of others.

Thus modern insurance began on the mutual plan.

Wherein does this mutual plan differ from that of the stock company?

The mutual, in its simplest form, is that plan wherein owners of property, having a community of interests, a common need for the protection of such interests and a common bond of organization or acquaintance, are drawn together for the mutual protection of their interests against a common peril.

The stock company is organized to protect its patrons against loss, by persons who become interested, not for the sake of the protection they may need, but for the hope of gain from their investment, and such investments are considered among the best.

In looking over the reports of the fire insurance companies for the year 1919 in the United States and Canada we have selected forty-seven American companies, each having a capital of \$1,000,000 or more and twenty of

the best established foreign companies as those doing the largest proportion of the business and having the best distribution of risks.

We find that the forty-seven American companies made an underwriting profit of nearly \$32,000,000 and made an average underwriting profit to premiums received of nearly 7 per cent. These same companies made an investment gain of over \$12,000,000, which paid almost 75 per cent. of their dividends to their stockholders.

We find that the twenty foreign companies made an underwriting profit of over \$9,000,000, an average underwriting profit to premiums received of nearly 8 per cent. and an investment gain of over \$2,000,000.

This merely shows that, at the prevailing prices for insurance, the business was profitable in 1919 for such companies as were large enough to obtain a broad average distribution of risks and losses.

The mutual companies doing business in Michigan may be divided into four classes:

1. Local mutual companies. These conform perhaps more closely to our definition than any others and carry a very large proportion of the farm property at a lower cost than the stock company rates. In fact, they have been so successful that many of the stock companies make no attempt to write farm business.

2. Mill mutuals writing sprinklered risks only. These companies have a large patronage among the better class of manufacturing plants, make their own rates and have been very

successful through careful selection of their risks.

3. Class mutuals, specializing in certain classes of risks and writing their policies usually at the tariff rates of the stock companies. The average returns to the policy holders has been from 25 to 50 per cent. of the premiums.

4. Mutual companies doing a general business, usually issuing non-assessable policies at stock company rates. They pay no dividends to policy holders, have about the same underwriting experience as the stock companies and are, in fact, the same as stock companies in their relationship to their patrons.

The insurance companies, as a whole, are subject to many preventable losses of which those companies

doing a large general business must bear their full share. The mutual companies appear to be successful in the direct proportion that they, by careful selection, avoid the moral hazard through a personal or business knowledge of their members, and reduce the physical hazard by intelligent inspection and private fire protection.

Investigator.

Buyers and Sellers.

Since Esau sold his birthright for a little mess o' pottage,

Down to the present moment, when Thompson sold his cottage,

We've been a race of buyers and of sellers—nothing less,

And will be until the finish of the universe, I guess.

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

MR. JONES, the grocerman, says that fire insurance **BUTTER**
to him is just like
The stronger it gets, the less it's worth

WE are not one of the strongest companies in the state, but we are classed with the **BEST**

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

Michigan Bankers and Merchants Mutual Fire Ins. Co. of Fremont, Michigan

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**

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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.)
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C. N. BRISTOL, Manager
FREMONT.

A. T. MONSON, Secretary
MICHIGAN



Charley's Little Habit of Saying "What?"

Written for the Tradesman.

A little boy at a house where I was visiting not long ago always demanded that people should repeat what they said to him. No matter who it was—father, mother, sister or brother or stranger within the gates—he always said "What?"

Like other children he was continually asking questions but he never listened to the answer. Invariably he insisted that it be repeated to him. And the curious thing was that neither of his parents, nor any member of the household, seemed to notice this: they always cheerfully repeated whatever they had said, even when, as not infrequently happened, he required a second repetition, or occasionally a third.

It being my first acquaintance with the child, I noticed it at once, especially as he treated in precisely the same way such remarks or replies as I addressed to him myself.

At the first opportunity to do it tactfully, I said to his mother:

"I'm so sorry that Charley is so hard of hearing."

"Hard of hearing! I should say not I am sure his hearing is more than ordinarily keen."

"How can that be when everything one says to him has to be repeated?"

Now it is hard to believe, but it is a fact, that that mother actually had not noticed this most conspicuous peculiarity of her child! Nor had it been especially noticed by any other member of the family. Now that I had called it to her attention, she was, I could see, a little startled by it, but she thought lightly of it, saying:

"Oh, it is only a habit; he will out-grow it."

It did not take me long to discover the cause of the habit—for habit it was. The little boy's hearing, as his mother said, was entirely normal, not to say acute; he heard perfectly what was said to him. But I observed, first, that his mother was in the habit of saying to him things that she did not mean; that she did not expect immediate attention or obedience to

what she said, but had permitted the child, doubtless from his earliest years, to require her to say a thing several times before he would pay any attention to her.

I observed further that he was inattentive in all respects. When some one answered his question or said anything to him he did not listen, knowing well that he didn't need to—always he could have it repeated.

So I tried the experiment of answering his question, or making my remark once and once only.

The first time this happened he was somewhat surprised, and asked:

"Why don't you tell me what you said?"

"Because you didn't seem to care anything about the answer to your question. I'm a busy woman, and I can't afford to waste my time talking to little boys who aren't interested in what I say."

A little sly grin spread over his face and he said:

"Well, you needn't tell me, anyway, because I heard what you said the first time."

"I thought you did," I answered, "and I'm glad, because I would hate to think you were deaf."

Within a few days the little boy—and he was a very nice little boy—came to realize that I never would repeat, and when he said "What?" to me he always laughed, excepting once in a while, when he would say:

"Really, Aunt Prudence, I didn't hear you that time."

Other members of the family took up the good work, and by the time I left the reform was well under way.

But the mother was still repeating her answers, still wasting her words, and to her the child was still saying "What?" Yet I noticed that usually when he said "What?" to her he looked out of the corner of his eye at me or any one else who was present and grinned.

This habit is very common in children, and very easy to break, simply by saying what you have to say once, and refusing to repeat except in the instances where you really believe that the child has not heard you. It is one of the ways to train attention and concentration. It seems a small thing, but the child who learns in the early years to listen to what he hears is acquiring a good habit in place of a bad one.

It is a far-reaching thing. It makes the difference between reading a page of a book—a school-book, for instance—and then having to read it over again because you did not notice what your eyes passed over. It goes on through life, in social contacts and business. Any thing worth hearing is worth noticing and remembering. All these child-habits have their aftermath.

Prudence Bradish.

(Copyrighted 1920.)

In Doubt.

The pompous politician burst into the lawyer's office and in an excited manner asked:

"What would you do if a paper should call you a thief and a liar?"

"Well," said the lawyer scrutinizingly, "if I were you I'd toss up a nickel to see whether I'd reform or lick the editor."



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the Cup

THE BUSINESS GIRL.

Good Looks Not Necessarily a Disadvantage.

There is a great deal of discussion about the advantages and disadvantages of the pretty girl in business, but after all, good looks are never a disadvantage unless the girl allows them to become so. The girl who keeps her head need never fear that her attractiveness hurts her chances for success, but if she loses her head and keeps her mind only upon the fact that she is pretty she certainly soon learns that these good looks are a disadvantage.

Most men like to have a nice-looking girl in their office if that girl is seemingly unconscious of her beauty and to whom it is a thing apart from her work. Years ago it used to be thought impossible for the pretty girl to have brains, but to-day it is very common, and it is needless to say that the two together make an interesting and delightful combination. An intelligent face which also bears the marks of beauty is far more attractive than the empty face which has only the perfect features and skin. The beauty which comes from within and shines from the eyes, portraying character as well, is double beauty and something to be sought.

There are girls who believe that being beautiful can get them anything, and so it can to a certain degree, but it is not lasting. Men may play with them and love them, but the girl whose whole thought is upon herself cannot remain long in the office where

so much depends upon brains. She would only distract every one from their work and be negligent and undependable herself. The other girl who is beautiful but forgets it while at work—her thought upon the tasks of her desk—will attract business and help to hold it as well as be worth her salary in actual labor. She becomes an object of further admiration because of this beauty and a stronghold in the office because of her ability. Success is sure to come the way of such a girl if she does not give up and marry before the race is run.

It is not exactly easy for the girl to forget herself and apply her effort to the work if she is unusually good looking. She is inclined to want to primp and dress up and enjoy the admiration which is the right of any pretty girl, but as sure as she indulges she loses that other quality which, when it comes to choice, is most desirable. No one likes to see a girl who should be at work sitting at her desk performing the last toilet efforts. It is rather disgusting to see even a pretty girl buffing her nails and powdering her face in any public place, much less an office. It seems to be intended as a means of attracting attention to the hands or face and certainly gives away the fact that the girl is much concerned about herself and her looks. In most candy stores the clerks are chosen for their attractiveness, and one does not often see them drawing especial attention to that beauty by doing these things. They are beautiful and of value as sales-girls because of it, but they would

lose that value and that attractiveness if they showed consciousness of it.

The business world is rather sordid and demanding at best and it is glad to stop a moment and admire the beautiful girl—perhaps not outwardly and rudely, but by subtle acts of respect and courtesy to the office in general.

Sometimes a girl who is timid is apt to think her beauty makes her unsafe, but that is always a matter which the girl can control. Like the girl who seeks attention by doing little suggestive things in public, the shy pretty girl is unsafe only when she leads men on and makes herself conspicuous. She will in most cases find that that beauty, if properly used, will keep her safe if she so wills, or that if she thinks differently will bring her danger and mistakes.

After all, much in life depends upon ourselves, and those girls who have been given the great gift of beauty should not treat it lightly, but use it as a means for helping and bettering conditions rather than pulling them down. It is neither an advantage nor a disadvantage but both—just as the girl makes it.

Effie Maurine Paige.

Money Can Not Buy Happiness.

Money wields a tremendous influence in the world but it can not buy happiness. Money is something that can be used happily to bring happiness or it can be used to bring about misery and unhappiness. A business man has the following interesting observation on the possession and the use of

money and how it should be regarded:

"Any man, in order to achieve real success, must have the right ideas about money. If he hasn't the right ideas about money, he is not solid in character. A man may easily be happy, successful and highly regarded on \$1,800 or less a year, but, if he is it is because he knows how to handle those \$1,800, and realizes the power that is in each of those \$1,800, and keeps in sight the fact that it takes 100 cents, or 20 nickels, or 10 dimes, to make one of those \$1,800.

"On the other hand, a man may have an annual income of \$50,000 and be neither successful nor happy nor highly regarded. If this is true of him it is because he has not the right ideas about money.

"Here is the thing that applies to my experience and to every man's: Money is the symbol of worth and power, if your money is handled correctly. If you regard money as a constructive thing, something to be used beneficially for yourself, your family and your community, something with which to build up and produce improvements, you are on solid ground; nothing can shake you, nothing outside of earthquakes and fires, can ruin you financially. Let me put it this way: The use a man makes of his money after he has got his hands on it is the measure of his worth."

Well, seeing you can't spend more or less time now in slipping out to get a drink, there is just so much extra time in which to plan how to get more business.



Quantity Price Offer

OCTAGON WHITE FLOATING SOAP—in boxes of 50 or 100 cakes—can be included with Octagon Soap, Octagon Soap Powder and Octagon Scouring Cleanser to get quantity price.

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Octagon White Floating Soap

is fast gaining the recognition it deserves. Sales increasing everywhere. Get behind it—push it—display it wherever possible. Quick turn-over and good profit. Order now—OCTAGON WHITE FLOATING SOAP will sell. The name "COLGATE'S OCTAGON" is recommendation enough—the quality assures satisfaction—effective advertising in many cities will keep it to the front.

AROUND THE WORLD.

Impressions Graphically Recorded By
Noted Globe Trotter.

En Route from Java to Singapore, March 29—I suppose one really becomes a full-fledged traveler after crossing the Equator. Great ceremony attends this event.

We crossed that imaginary line on Monday evening, Mach 25, at about 10 o'clock. The event was signaled by a long blast from the steamer's siren. Immediately following this, Father Neptune appeared on deck, accompanied by the First Officer. He greeted the passengers and informed them in select verse of their welcome to the Equatorial Zone and gave warning that at 2 o'clock the following day he would appear with his retinue to baptize such of the passengers and crew who, for the first time, had crossed the line.

Promptly at 2 o'clock on Tuesday, the entire ship's company appeared on the after deck, where a large tank about three feet in depth had been placed, next to a raised platform. On the platform were seated the Captain, the chief officers and members of the Traveling Bureau. Neptune appeared accompanied by the band, dressed in fantastic costume, and sailors dressed as Indians and Cannibals, naked to the waist and covered with black or red grease paint. There were also red nosed, red faced soldiers, a high priest and a barber. Father Neptune, the priest and the barber conducted the ceremony in verse, written for the occasion.

The Captain and officers were presented with large papier mache orders, in recognition of their efficiency and bravery. After each presentation, at the suggestion of the high priest, and to the accompaniment of the band, the official hymn was sung.

Four of the black painted sailors then jumped into the tank. The water immediately took on the color of their bodies. Father Neptune explained (all in verse) that all of those who crossed the Equator for the first time, in order to be baptized and receive their Equatorial names, must have the dirt accumulated above the Equator removed, and woe betide him who refused.

At the call of their names about a dozen passengers appeared upon the platform, in such clothes as they happened to be wearing. Seated on the edge of the tank they were, in turn, given a fine soap lather, applied with a scrubbing brush, given their Equatorial names and thrown backward into the tank where they were well taken care of by the waiting sailors. Three good duckings were the least that anyone received, and they were real duckings, too. Sailors do not often get an opportunity to duck the passengers and this was their day and they knew it. After the ducking, they were sent headlong through one of the narrow canvas ventilators, to the accompaniment of a high pressure stream from a fire hose, and you may rest assured they did not linger long in the canvas. When you appeared again you could not tell whether you were covered with more grease than water or with more water than grease.

But vengeance is sweet. Those passengers who were enjoying the discomfort of their fellows soon discovered that they were not to escape so easily, for without warning, sprinklers placed on the masts and hose from various parts of the ship began to blow streams of water all around and then there was some scurrying for shelter. Our laugh had come, and I say "our" advisedly, for I was one of the first baptized, and below the Equator I answer to the name of Hippopotamus.

Upon returning to our cabins we found nicely engraved baptismal certificates, as souvenirs of the occasion, from Neptune.

In the evening we enjoyed a dance on the port deck, while the starboard deck was decorated to represent a tropical garden where the ship's trio (piano, violin and cello) dispensed

sweet music and the ship's steward handed out refreshing drinks. The sea was as smooth as glass, the moon and some of the passengers about one-quarter full. While the heat was a predominant feature, no one seemed to care. Of course, we are away for a rest, but in spite of that fact, it was arranged to land at the Island of Java at 7:30 the next morning. We dropped anchor at Tandjong Prick, just outside of the breakwater at 6 o'clock and were taken ashore on a large steamer.

One-half of the party was at once taken to Buitenzorg, about forty-five miles away, where is located the great Botanical Gardens, founded over 100 years ago. Looking at the Botanical Gardens at noonday, or between 11 and 4 in the tropics, can hardly be considered among the great privileges accorded the few, and though wonderful in their foliage and landscape gardening, you need not envy us that part of our experience. In fact, two days on the Island of Java is a most unsatisfactory experience. The days are really very short. No one who lives on the Island does anything at all between noon and 4 p. m. All shops and business houses are closed during those hours, and while the American tourist can do and does many things that some people would not think of doing in the tropics, he must follow this custom or drop by the wayside. Keep out of the sun in the heat of the day and you can be quite comfortable, for there is always a nice breeze blowing, but the sun is not your friend, even though he is much closer to you than he is at home.

Twelve of us stayed at Buitenzorg over night. We had a pleasant drive in the afternoon and were treated to the daily rain in the evening. This is the dry season and it rains only from one to five hours out of every twenty-four. In the dry season—April to October—it rains, and in the wet season—October to April—it pours.

The Chemin de Fer Hotel, where we stayed all night, is the type of hotel one sees throughout the Island. From the street you can see only a one-story building of small appearance, which usually contains the dining room. The rooms are built around a court yard, the whole forming a letter E. Each room has large doors in front and rear which are left open at night, and its own piazza is separated from the neighbor's piazza by a screen. Baths are a necessary feature, but are of quite a different variety than we find at home. Cement floors with a large tub of rain water in the corner of the room, from which you dip out water in a bucket, furnish a very novel and most refreshing bathing experience. Chameleons, frogs and lizards keep one company at night. The chameleons are cultivated to keep out the insects and you are protected from both by heavily screened beds, which screens, however, are the only covering furnished. Meals and service are excellent. Fruit and tea are passed around very frequently and here is found fruit never dreamed of before. However, the Northern palate does not regret having to leave the fruit behind, nor the fact that it cannot be shipped to our homes.

The ground is unusually fertile and, with constant heat and rain, plants cannot help growing. The Islands, as I understand it, are very prosperous. Very little information is obtainable in so short a time as we had at our disposal, particularly in view of the fact that practically our only means of communication was through the sign language. In fact, our visit to Java might well be likened to taking up an illustrated story and merely looking at the pictures without reading the text. The pictures themselves are wonderful and worth while, but in a great measure unsatisfactory. The real text we must now gather from real books.

We started for Batavia in motor cars early Thursday morning. The Dutch certainly know how to build and maintain roads. Without exag-

eration, I can say that during the entire forty-five miles, which was easily accomplished in less than one hour and fifty minutes, including the time taken for photography en route, there was not one bump or anything resembling a bump. The road is, in the main, almost entirely shaded by enormous trees and passes through numerous villages of very picturesque character. The houses are built of straw, with thatched or tiled roofs. Contrary to the Filipino plan, they are built right on the ground. This is probably due to the fact that they are principally built in sheltered groves. On the drive we passed literally one long procession of men, women and boys, carrying their products to market. The men carry their burden on cross sticks over their shoulders; the women carry one or two baskets on their heads.

For the natives, clothing seems to come neither under the head of a necessity nor a luxury. Men are bare to the waist, and all the men and women are both barefooted and bare legged. Head covering, however is absolutely necessary, the men wearing turbans or helmets and in many cases both. Their skin is of a wonderful shade and the lack of clothing with them seems as natural as it would seem unnatural to an European. There are now between thirty-five and forty million people on the Island, as compared to three million when it became a Dutch possession, over 100 years ago. Education is not the rule, but rather the exception. The Dutch language naturally prevails, although the Javanese and Polonaise each have their own language.

The modern Dutch settlement is situated at Meltevreden, about five miles from Batavia. Here are found very beautiful homes of a mongrel Spanish-Dutch architecture. Everything is painted white and, naturally, takes on a very cleanly and bright appearance. Outwardly the native Javanese are superior to any people we have seen and I might add that the Filipinos have made the most unfavorable impression.

After a drive through Batavia and Meltevreden, we lunched at the Netherland Hotel, of the former place, and by 2 o'clock were quite satisfied to take a train for Tandjong Prick, although our steamer did not sail until 6 o'clock.

We drove to the station in the most uncomfortable vehicle we have so far ridden in. They call this affair a dos-a-dos. It is a low two-wheeler, pulled by a miniature pony, seat for two (including the driver) in front, backed up against the seat for two in the rear. This is theory. Really, one good sized man and the driver make a very comfortable load for the pony, although not even in that case, a comfortable ride for the passenger. They are a very cheap mode of transportation, cheaper than anything we have run across. The ponies are well formed and can develop quite some speed if you show the driver a silver piece equivalent to 5 cents in our money.

Of no little interest to the foreigners, are the many canals and rivers (all navigable for small craft) through the country, and which literally split the city. The water is dirtier and muddier than the dear old Ohio ever pretended to be. The natives do all their washing and bathe themselves and their families in this water—of course, in public view. Muddy as the water was, scanty as was their attire, we could not help but envy them their position of vantage.

We were a tired lot of people when we arrived aboard yesterday afternoon. A refreshing sleep, with a half hour's work in the gymnasium and a swim in the tank makes one quite keen for new scenes, but thankful for the day's rest accorded us. Retrospectively, Java, as we have viewed it, leaves with us the picture of a park, wonderful in its foliage, flowers and natural beauty, with a people which nature fitted to the scene.

Julius Fleischman.

Things To Consider When You Move.
Written for the Tradesman.

In selecting a new location for your place of business, several important items must come in for serious consideration. Some of these will be found in the following list:

Is the location in view considered a better one than your present one?

Is rent higher? If so, will increased business take care of the increase?

Is the traffic as great and is the store on the "right" side of the street?

Will you be under higher rate of insurance?

Are the windows as good?

Are the light and air as satisfactory?

Is the cellar light, dry and satisfactory to store your goods?

How are the paint, paper and wiring?

Is the store on the side of the street teams can stand on without interfering with traffic regulations?

Is the rear entrance or exit satisfactory?

Have you counted the number of persons who pass at a given hour, and compared the total with that which now passes your present location?

Will your fixtures fit the new rooms without alteration, and, if so, what is the cost of moving?

Will your signs, awnings and screens fit?

How close are other stores carrying the same line of goods as you propose to sell?

Are you handy to freight, express and postal facilities?

Are the sidewalks even and clean and the paving good?

Are the doorways wide enough to accommodate goods you buy?

Do you consider it a store difficult to rob, and are all unprotected windows fitted with burglar alarms?

Have you asked a woman's opinion on the contemplated change?

Are windows fitted with dustproof sashes and bored for draft to prevent ice collecting on the panes in winter?

Is the profit made on goods you sell equal to the added rent?

Is your new store within easy reach of your home?

Is the telephone exchange which handles your traffic efficient?

Will your carpets, rugs and door-mats fit?

What is the condition of the floors?

Do you find any foul odors or refuse in the cellar?

Do you find all locks in working order and fitted with keys?

Does your banker approve of the move?

What will it cost to move your stock and how long will it take?

Can you stand the loss of business to ensue during the time your present store is upset and the new shop is being arranged?

Will your stock boxes and bin covers fit or can they be altered without serious loss?

Have other merchants in your line ever leased the same premises and did they make a failure or a success?

Has the location a stigma or does it bear a good name?

Many a Sunday church going man shoots the chutes of forgetfulness the following Monday.



If You Couldn't Phone for the Doctor

In life's stern moments—when the doctor must be secured quickly—when life, death or disaster may hinge on minutes—your telephone is the surest, quickest messenger of relief.

Tell your operator that your call is an emergency one and instantly there is marshalled to her assistance the entire telephone organization, alert, eager, efficient—anxious and untiring in their efforts until your call is swiftly and safely complete.

MICHIGAN STATE



TELEPHONE CO.

"Our Ambition—Ideal Telephone Service for Michigan"

Genuine Enthusiasm Is the Dynamo of Salesmanship.

The old saying, "salesmen are born, not made," is both wrong and right. It is a fact that a salesman must first be born before he can be made, and I believe that any intelligent man, who has the average amount of common sense, can make a splendid salesman if he will only follow the rules. If I am able to leave with you at least one point that will be helpful, I shall feel fully repaid.

There are to-day many travelers who think they know all there is to know about selling; and their principal knowledge on this important subject rests only on what they think—their orders do not prove it. I have often heard the remark that "Mr. So-and-So is such a good talker, he ought to make a splendid salesman." A good talker does not always mean a good salesman, and I want to impress one very important fact upon you, that the best salesmen I have ever known were not the good talkers, but the best listeners.

A real salesman is one part talk and nine parts judgment, and he uses the nine parts judgment to tell him when to use the one part talk. To be wise, you must be a good listener. There is not a man in the world who can learn any wonderful things by hearing himself talk; we learn our greatest lessons from intelligent listening; that which goes into the mind rather than that which comes out of the mind.

There are two principal classes of salesmen to-day: Those who sell staples and those who sell specialties.

The highest priced salesmen to-day are the specialty salesmen, and for more reasons than one; but one of the principal reasons is that the enthusiasm of the average specialty man is the one thing that makes him a great salesman. I wish that the reader might here analyze this wonderful accomplishment, which so few men possess and which many others seem to be afraid of. I would liken it unto electricity; it is easy to be felt but hard to see.

I would like to say right here if there are any new beginners—and this will also apply to any men who are thinking of making changes in their positions—I would advise that they first look carefully into the articles which they expect to sell. No matter what the salary or commissions are or what the inducements are, first find out if you believe in this article; for the reason that all enthusiasm is first based on belief and never on an untruth. With enthusiasm, which is based on knowledge and facts, your success is assured, and that is why I put so much stress on the one important thing enthusiasm. If I were asked what constituted the best salesman, I would sum it up in one word and that one word is enthusiasm.

I will outline here five things to do first in order to lay the right foundation for our great profession, salesmanship:

1. Never sell anything you do not believe in. Be honest with yourself.
2. Study your business, find out all the good things about it; be satisfied but not contented.
3. Be honest with yourself, honest

with your company and honest with your customers.

4. Take good care of your body. Don't drink, don't swear, don't smoke cigarettes: Be both physically and morally right. Command respect through your actions.

5. Study how to be enthusiastic, remembering an enthusiastic man always gains confidence.

A great many manufacturing concerns to-day are conducting salesman schools for the education of men in their particular line; such as cash register, computing scales, adding machines and account registers. The sole object is that by a thorough and complete education of both new as well as old men, they expect that they shall gain such knowledge and such facts relative to the particular article, to make them enthusiastic. I know every aspirant has the desire to be a great salesman, and if you want to be a top-notch and if you have ambition to go to the top of your business, it will first be necessary for you to know how to become enthusiastic.

A great many young men start out looking for positions with no definite object in view—anything that will furnish them employment. That is all wrong.

There is one field to-day which does not require any labor union connections in order to secure higher salaries, and one field in which there is a constant demand for good men, and one field which has never been overdone and that is the field open to high grade, enthusiastic salesmen.

Manufacturers are willing to pay any price for them; and my advice to all is, before seeking a position, first pick out an article which looks good to you, study this article carefully, find out all you can about it, and find out all you can about the company manufacturing this article.

If it looks good to you and you believe in it, then put in your application for a position with this concern and do not be afraid to get enthusiastic. Stick to this concern until you get what you want. Tell them why.

Demonstrate your enthusiasm by not taking "no" for an answer. The company I am with have positions for a hundred enthusiastic salesmen. And if any of my readers will study enthusiasm as I have studied it, he will then appreciate its importance.

Let me emphasize that one of the principal things is to work because you love the work and not because of the dollars you get out of it. The dollar follows in the wake of enthusiastic labor as naturally as water runs down hill.

Here is an actual bona fide instance of self-assurance and enthusiasm that came to my notice only yesterday. A gentleman asked me if I knew Mr. —I replied, only slightly. "Well," he said, "if you ever want a living breathing example of your ideal in self-assurance, I'll tell you about the fellow so you can point to him and what he accomplished in carrying out your principles.

"This fellow got onto a certain article that was made in another city. He thought that the article had merit, but he couldn't see any evidence of business in his home city. Now this fellow didn't rush to the other city

and ask for a job; he first hunted up a chemist and had a complete analysis made of the company's product. He satisfied himself that it was good; he fortified himself with a complete knowledge of its contents; he satisfied himself that there was a market for such an article; he got a special report on the financial strength of the company referred to; and after three months of careful and prayerful study he marched himself to this city and was met by a \$10 per week employment clerk, who informed him there was nothing doing.

"Now, you can just imagine about how such information would phase a real live enthusiastic man, looking for a job that he was bound to get, even if he had to fire the president to get it. Our ideal cat came back and after a conference with another underling, a few pegs higher up the ladder than the first, he finally got to the president right.

"When the president asked this persistent youth what he meant by annoying and pestering them, and what he knew about the business, he promptly told them.

"And, further, to show the lack of interest of the institution, they promptly informed him that there was a job open in which they could use a bright young man, so they put him on as shipping clerk. To make a long true story short, this fellow to-day is a director of the company that only seven years ago wanted to fire him into the street as a grand nuisance, and what's more, he gets \$7,500 per annum for knowing enough to know that any fellow can do this same trick."

Every city is full of just such opportunities. In three months from to-day, fully one-half of you fellows can fit your peg in the same kind of a hole, and I issue the challenge right now to any \$10 per week clerk in this or any other city, to deflect you from the course after you have chosen it and made up your mind what you want.

Every good salesman must necessarily be an optimist. I have heard several definitions for an optimist; I have also heard that the difference between an optimist and a pessimist was "An optimist could see the doughnut while the pessimist could see only the hole."

The best definition as applied to salesmanship, and the one which I like best, is "an optimist salesman is one who when a lemon is handed to him, he can squeeze the juice out of it and make lemonade." This means that every salesman must so understand his business, be so conversant with the thing which he is selling, and so enthusiastic about them that all he can see is the good side of it.

I have a good deal to say here about being a "good listener," "being honest," "study your business," "good health," and "enthusiasm," and I want to conclude my discourse with a few words on being a good talker. If a salesman wants to be a good talker, one of the first things necessary is to know what he is talking about.

Therefore, I would advise that every one, before accepting a position, or before starting out to sell an article, be sure that he understands all the

points about this article; also the company. Then conform to its rules and work enthusiastically.

I could not conclude my remarks on this subject any better than to say here is the thing in a nut shell. First, merit begets confidence, confidence begets enthusiasm and enthusiasm conquers the world.

J. E. Roberts.

The Salesman's Creed.

To respect my profession, my company and myself. To be honest and fair with my company, as I expect my company to be honest and fair with me; to think of it with loyalty, speak of it with praise, and act always as a trust-worthy custodian of its good name. To be a booster, not a knocker; a pusher, not a kicker; a motor, not a clog.

To base my expectations of reward on a solid foundation of service rendered; to be willing to pay the price of success in honest effort. To look upon my work as opportunity, to be seized with joy and made the most of, and not as painful drudgery to be reluctantly endured.

To remember that success lies within myself, in my own brain, my own ambition, my own courage and determination. To expect difficulties and force my way through them; to turn hard experience into capital for future struggles.

To believe in my proposition heart and soul; to carry an air of optimism into the presence of possible customers; to dispel ill temper with cheerfulness, kill doubts with strong convictions and reduce active friction with an agreeable personality.

To make a study of my business or line; to know my profession in every detail from the ground up; to mix brains with my efforts and use system and method with my work. To find time to do everything needful by never letting time find me doing nothing. To hoard days as a miser hoards dollars; to make every hour bring me dividends in commissions, increased knowledge or healthful recreation.

To keep my future unmortgaged with debt; to save money as well as earn it; to cut out expensive amusements until I can afford them; to steer clear of dissipation and guard my health of body and peace of mind as my most precious stock in trade.

Finally, to take a good grip on the joy of life; to play the game like a gentleman; to fight against nothing so hard as my own weaknesses, and to endeavor to grow as a salesman and as a man with the passage of every day of time.

This is my creed.

W. C. Holman.

A Very Unusual Name.

Mrs. Flatbush: "Have you settled on a name for the baby?"

Mrs. Bensonhurst: "Oh, yes."

"How did you settle it?"

"Oh, I got a book on nomenclature and read it."

"What's that?"

"Oh, it is a book giving hundreds of names for children to be christened."

"And you found one?"

"Sure."

"What is it?"

"John!"

This clerk makes no mistakes in adding the items of a sale



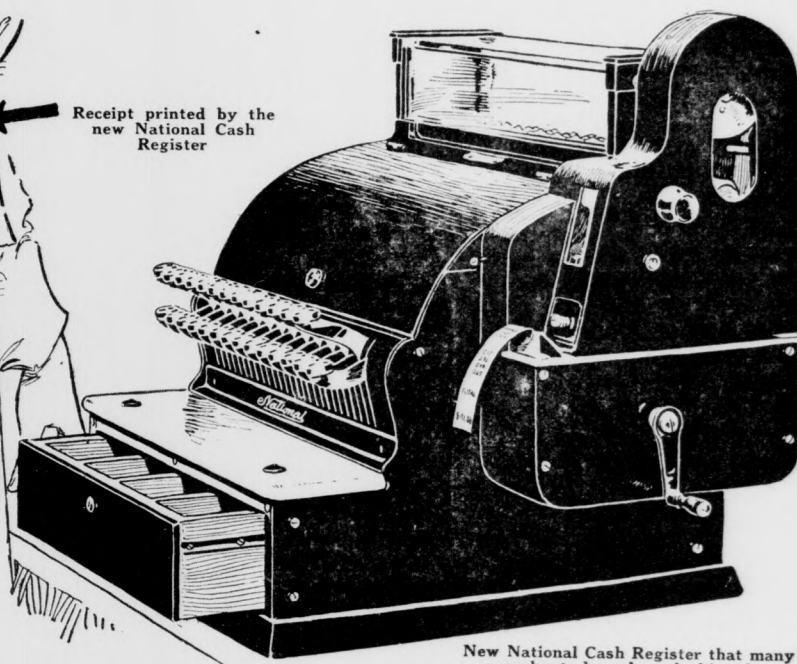
SHE records the price of each article on the new kind of National Cash Register. The register does the adding. The total always is correct.

No mental addition, and no mistakes.

The register also does many other important things for merchants, clerks, and customers.

Every merchant should know about this new cash register.

Let our branch manager explain it to you.



New National Cash Register that many merchants have been looking for

We make cash registers for every line of business. Priced \$75 and up.

NATIONAL CASH REGISTER CO.

DAYTON, OHIO.

TESTS GROCERS' MORALITY.

Wholesalers and Retailers Alike Refuse to Welch.

Unquestionably there is no use spilling crocodile tears in behalf of the unhappy wholesale grocer—and retailer, for that matter—neither is there any value in wild harangues of re-priming and accusation such as some are prone to use by way of safety valve. But the plain fact is that, whatever the cause, the sugar episode is truly serious for scores of otherwise safe and substantial grocers, all over the country.

The most probable explanation of it all lies in two contingencies—either the speculators negotiated a more complete "corner" than they supposed or everyone yielded too much to a "case of nerves." Whichever it was, grocers and refiners alike got scared, miscalculated the actual supply of sugar, bought too freely on an inflated and inflating market, and are now lamenting in sackcloth and ashes. Many will be lucky if it does not turn out to be a lamentation in the bankruptcy courts, for there is a limit to the amount of sugar one can take in to the tune of 12 or 15 cents a pound initial loss. Income taxes this year will make less of a showing on the jobber's ledgers than they otherwise might, once he charges off his losses. Which is about the only consolation one finds in the situation.

It is all very well for grocers to beg off from the refiners, but the latter have their own troubles in absorbing high cost raws. It is stupid for another group of jobbers to talk about criminal investigations for a culprit, just because the culprit refuses to be the sole "goat." And, even if an inquiry were to disclose that someone created a "corner," it is doubtful if willing buyers could recover anything out of the wreck. The only remedy appears to be "grin and bear it."

About the most hopeful recourse for relief would be a voluntary disposition on the part of sellers to help relieve a truly bad financial predicament; not necessarily because they are bound to, but because it is humane and in the long run prudent not to squeeze just because one has a throttle hold.

In harmony with this idea the following appeal for the wholesale grocer published by one of the local brokerage houses, appears to suggest a safe and rational idea:

"It has appeared to us that the old adage, 'Self-preservation is the first law of nature,' applied only from the physical standpoint that when one is attacked he should defend himself, but it equally appeals to us that this adage never applied to the question of morals, civilization or Christianity, and, hence, in these days when quotations do not mean markets, but rather the reaction of a disturbed mind, coupled with temperament, that all interests connected with any industry affected should pause and consider whether they should in their strength attack the wounded, especially if by so doing they would destroy their friends whom they must rely upon in future years.

"To make ourselves clear, it seems to us that it does not mean much that one interest, destroyed and fallen by the wayside, is a great accomplish-

ment if in effecting such destruction one hurts, wounds or destroys those who are essential to his own future livelihood.

"We think at this time it is necessary to appeal to those who perhaps have a different viewpoint not to continue marketwise a condition which may bring about catastrophe to the legitimate distributor of food products, namely, the wholesale grocer of this or any other country, for after all in our opinion, the fundamental, economic and financial situation of the United States applies more particularly to him than to any other line of industry, for at least he is the medium through whom the public is fed.

"We direct this suggestion to the Christian mentality of bankers, merchants, brokers, manufacturers and distributors of all lines of food products who are affected through the frightful situations which have been brought about by the aftermath of the war, and we suggest to those who have been responsible for frightful advances with limited profits to distributors a proper reflection, to which their attention has been repeatedly called by such distributors to the reaction of commodity prices.

"In conclusion, we suggest that not alone in sugar, but in other lines of commodities, leaders are needed in these unusual times."

The retailers, too, are beginning to feel themselves up against the same general situation as the jobbers, so far as they allowed themselves to be committed to the jobber for sugar. But it is a rather happy commentary that most of them are showing the same integrity to hold the sacredness of a contract as the jobbers. To quote Secretary Meyers, of the New York State retail grocers:

"Grocers were told sugar would retail at 35 cents by October 1, and many were without sugar for months. The warning caused them to order in advance for the fall trade, and the drop in the market followed right after they had been signed up for orders lasting well into the holidays, something they had never before been asked to do. They now face delivery of their orders, which were given on a basis of 22 cents cost, and the very air is full of other sugar at around 15 cents or less. It is being retailed at that price.

"We advise our readers that they have no redress, in the sense that the order was given and they will have to abide by it. It is a contract and it is binding. If the sugar people wish to stand on their rights they can technically demand the cost of the refused delivery. By the same rule they are probably within their legal rights by charging for storage on the refused sugar. All of the jobbing grocers have taken the same stand and will abide by their contracts, taking their medicine and not asking any quarter whatsoever. Hence we suggest the retailers follow the jobbers' lead, for what else is there to do?

"While this may not bring them a remedy, some of them have intimated that there may come a time when the shoe is on the other foot and conditions will be reversed. The intelligent retailer realizes what a powerful asset good will is and showed it at the time

when he retailed 27-cent cost sugar to his retail customer at a loss of 5 cents a pound, and this added burden hasn't sweetened his disposition to any appreciable extent."

And from Michigan comes this appeal to retailers from one of the best known jobbers of the State:

"Practically every conscientious wholesale grocer in the country made contracts for sugar to cover the canning season in order to fulfill his obligation to his community. To the credit of the wholesalers it can be said that there have been only a very few who have tried to sidestep their responsibility have lost the respect and confidence of the refiners as well as their fellow wholesalers.

"What would you think of a wholesale grocer who refused to fill your contracts because the price had advanced after you made them, and what will your wholesaler think of you if you try to avoid taking your contracted goods because you think you might obtain a few items on the open market for less than your contracts?

"It is a poor rule that does not work both ways, and the greatest business prosperity is builded on a mutuality

of interests and mutual confidence in one another. Can there be any question that all the retailers of Michigan will continue their business along honorable lines in the future as well as in the past?"

Hand, Head and Heart in Business.

Sometime ago a successful and popular retailer showed the writer his yearly Calendar book, which he called "The heart of my business." It contained memo of the birthday of every one of his employes (obtained from application blank or otherwise) and on such days he would call into his office that particular employe who had passed another milestone, to either advance the pay, or to promote him, or to present some little gift of recognition—or at least to extend congratulations, incidentally expressing encouragement or appreciation of his efforts.

This is one time of the year, better than the fiscal year, when the employe looks ahead or back and is ambitious. These acts of thoughtfulness give a spur and speed to loyal service that is unobtainable in any other way.

This man was, consciously or un-



HEBE brings a New Profit - Quick Sales - Delighted Customers

Every can of HEBE sold means just that much *extra* profit. HEBE is a new and distinctive product, unlike any other article you sell. It produces a new profit because it does not cut into the sale of any other product in your store.

HEBE

—the ideal liquid ingredient for cooking
—without a competitor

Housewives enthusiastically endorse HEBE as a cooking medium. They find that everything prepared with it is improved in taste, texture and food value. Sell it for just what it is, as stated on the label—"a compound of evaporated skimmed milk and vegetable fat"—and recommend it for cooking and baking and coffee. Your customers will be delighted with the fine results it gives, as well as with its economy.

National advertising in women's magazines is creating a big demand for HEBE. You can get your share of this business by tying your store to this advertising. Trim your windows and counters with HEBE and send for attractive wall and window hangers, counter cards, leaflets, etc. Address 3038 Consumers Building, Chicago.

THE HEBE COMPANY
Chicago Seattle



Standard EMCO Dishes
EMCO Toothpicks
EMCO Clothespins



Every Box of EMCO Matches Is WRAPPED and SEALED

Good retailers everywhere are enthusiastically stocking AND SELLING the EMCO Match.

The snappy wrapped package, printed in colors, gets the eyes of the store shopper. The wrapper protects the contents and saves time and twine for the retailer.

The EMCO Match makes good with the housewife. It's a sure-fire match built for service.

You'll sell three times as many matches if they're EMCO Matches.

Demand the EMCO Match. Ask your Jobber or

ESCANABA MANUFACTURING COMPANY, Escanaba, Michigan

consciously, a practical psychologist and in business psychology, there are four known methods of remuneration:

1. Monetary reward.
2. Promotion.
3. Prizes or premiums.
4. Public praise.

Managers have learned that suggesting to co-workers pays better than censuring, commending is better than condemning—warm impression is better than cold expression. The former draws closer together, the latter pulls apart.

It behooves a merchant to develop the human element in business. Bear in mind, men who know how to get the most or best out of machinery and materials are quite common; but the ability to get the best out of men and minds is a much rarer and more valued possession.

There is really much hidden talent on every payroll, but it takes encouragement and mutuality to develop it.

Using the right men is organizing but using man right is humanizing; and there isn't enough of this factor among the employers of to-day. To do good the force must feel good.

You will invariably notice that the feeling and attitude salespeople entertain toward "the boss" is simply a reflection of his attitude toward them. Some employers unfortunately manage to get only the worst out of their men and women, because he has given them his worst instead of his best.

The big successes make their sales-force an asset instead of a liability. "Good must come from where there is good within."

Don't try to do the thinking for every one, you will find your store just a one-man proposition. And right here let me tell you that success in its organization means the man-element. Show me a slow growing concern and I will show you a low order of either standards, mentality, efficiency or harmony.

Don't spoil the bread and then blame the flour. If you want to raise a bed of fine strawberries, you don't plant rocks; if you want to raise a good crop of efficiency, don't plant in the minds and hearts of your people the seeds of negative action—"poisoned roots produce poisoned plants."

Organization, harmony, co-operation, consideration, mutuality, etc., etc., are the lubricating oils of the mercantile machinery, just as surely as discouragement, disinterestedness, grouches, thoughtless words and acts are the sand that cut and wear out that self-same machinery. Mental giants in business to-day are recognizing the possibilities of developing the man-power in business, the hand, the head and the heart. It is men, not only things. It is mind, not only merchandise. It is people, not only sales that count the most.

Money alone cannot make minds, but minds can make money. Get good people, and then get good out of your people. What you put into your minds is the quality of what you take from it.

Contentment must prevail, but before the spirit of purpose and action can be secured, there must be that vibratory-attention from the man higher up, just as the sunshine and rain from above are necessary to get

the best out of Mother Earth. The best boss does not boss. He inspires.

The words, "Confidence, thoughtfulness, enthusiasm, co-operation, encouragement, loyalty and kindness" are not merely terms with dictionary definitions—they are actual potentialities with a significant message a mission and a moral. Only through the continued welfare and happiness of its individual members, the welfare and progress of an establishment is assured.

Don't delude yourself with the idea that you are exempt from this admonition. You may be to a certain degree, but whoever will accept these suggestions seriously, will find that in this "man-age" he can manage along the lines of least resistance and greatest assistance.

Ask yourself seriously of what are the men and women around you thinking?

How are you, personally, acting toward your help this week? Did you call down that young woman right before the rest of the salesforce and so spoil her worth for the balance of the day? Perhaps you said something harsh that cut to the quick. Perhaps your lack of brotherly expression dampens the ardor and smothers the ambition of those who could help you so much.

Do you freeze your employes with a stare? Do they tremble when they approach you? Do they keep away from you as much as possible, and let you fight the battles alone? Or, on the contrary, does your store breathe a welcome?

Do you count their suggestions and give them credit for a good idea? Think it over and if the negatives exist, study the cause and get busy on the remedy.

It pays to pay attention to the men you pay.

Let us look deeper than the surface for the faults. Let the employer mirror himself, perhaps you are to blame for the low standard of efficiency or service prevailing.

Understand your employes, but first of all understand yourself. Analyze yourself. Take pains at the start and save pain at the finish.

Is your foundation on sand or rock? Too many merchants simply do business, but never build business. They are traveling in a circle, because they fail to cultivate the permanent goodwill that builds and grows, that yields and shields.

Grow the roses that sweeten and brighten lives—inspire your co-workers with the spirit of resolution. Let in the sunshine. Get closer to your help. Shake off that icy mantle, and your help will warm up to you.

Samuel A. Davis.

The Chief Need.

Bridget, the maid, appeared at the door with a somewhat rueful expression.

"What do we need for dinner, Bridget?" asked the lady of the house.

"A new set of dishes, mum," was the prompt response. "I've just tripped over the edge of the rug in the hall."

A woman's activities have to speak louder than words in order to make themselves heard.

"APEX" UNDERWEAR

Will Put New Life in Your Underwear Sales

Your customers will appreciate the many sales creating features found in "APEX" Underwear.

"APEX" will not only make friends for your store, but will help you materially to boost your volume of sales.

We know that once you see an "APEX" sample, you will take immediate steps to put the line in. Why not send for samples Today?

THE ADRIAN KNITTING COMPANY

ADRIAN, MICHIGAN



Ye Olde Fashion Horehound Candy

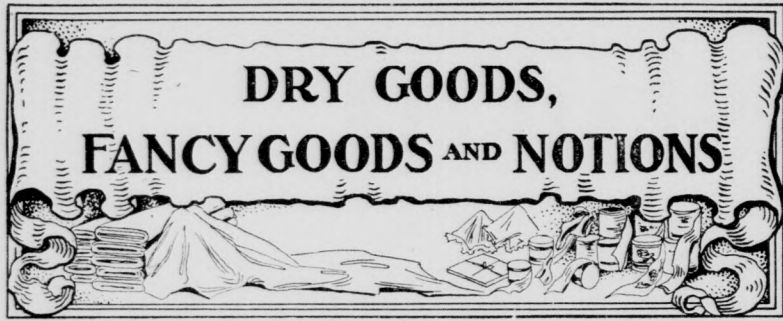
"Double A" on Every Piece



Made only by

Putnam Factory, National Candy Co.

Grand Rapids, Michigan



Michigan Retail Dry Goods Association.
President—J. W. Knapp, Lansing.
First Vice-President—J. C. Toeller,
Battle Creek.
Second Vice-President—J. B. Sperry,
Fort Huron.
Secretary-Treasurer—W. O. Jones,
Kalamazoo.

Legislation in the Interest of Virgin Wool.

From a political standpoint the disagreements between brethren whose common interest is alike would be mighty interesting, to say the least. But there is more underlying the demand for honesty in merchandising than the politics or the troubles of the wool men. The same grievance of which wool men complain is exactly the same that is found among linen merchants and manufacturers whose products are misrepresented to those who buy them. It is exactly the same grievance against which honest silk merchants cry out when they see mercerized cotton and paper products sold as pure silk. It is exactly the grievance that cotton men complain of when they find wool waste goods sold as cotton worsteds or all cotton. It is the grievance that is imperilling more than one branch of the textile industry, and the grievance the party in power for the past eight years has not remedied. A new party may do something, and whatever it attempts it should be the right thing at the start.

The charge of the Sheep Breeders' Bureau to the effect that the legislative practice embodied in the British Merchandise act, will not protect the people against the "shoddy interests," or any interest that is misrepresenting merchandise, is untrue. That act does protect the British people in the United Kingdom. It has been protecting them thoroughly for more than twenty-five years. It does not forbid the manufacture of paper products, sold as something they are not, to people outside of England. But it punished with great severity, and in an unerring way, the sale of such products to English people in England. That is why every large textile manufacturers' and merchants' association in this country has appealed to Congress time and again to lay a legal foundation in this country for similar action by the national Government here.

Decent merchants in the dry goods trade have become tired of the constant misrepresentations in the sales of the goods they handle. They know that some day or other the public of this country will rise up against the frauds that are being practiced in every dry goods store unless they put it within the power of the public to protect itself.

The Pure Food law that is so much praised by the sheep breeders does not protect the canners of tomatoes

only. The law the breeders seek to have enacted could not be enforced in practice, and it would not even protect the sheep breeders alone, as they hope it may. A law that is broad enough to permit quick punishment in any court of the man who sells something for which it is not, is the law that the wool grower and the wool manufacturer and every one handling dry goods should have.

To arrive at legislation of the character required, two great principles must be kept in mind: The fraud must be penalized, and it must be described. It is not enough to insist that goods shall be branded. Whether goods are branded or not, they should not be misrepresented in sale. The public is not interested in making a brand very valuable through the process of a law it will sustain. It is vitally interested in the matter of having brands represent, and nothing else. The thing that constitutes a misdescription of goods offered for sale should be broadly outlined in legislation, and the finer points of the misrepresentations and misdescriptions will ultimately be outlined in legal decisions in courts.

The fundamental thing that Congress will have to keep before it in the matter of pure fabric legislation is the right of all the people to be free from fraud arising from the misdescription of goods they must have and are willing to pay for.

It is nothing less than silly for wool growers and wool manufacturers to disagree on the fundamentals of what pure fabric legislation should provide for. The propaganda that is under way concerning virgin wool, in many aspects, insults the intelligence of everyone engaged in the textile industry. Once the wool growers of the country comprehend the false light in which they are being placed before an intelligent public they too will feel insulted.

They are absolutely right in demanding protection against the frauds that are being practiced and that do not draw a proper response from Congress. But their remedy lies in joining with the honest public and the honest manufacturer and merchant in seeking a law that will put the frauds out of business quickly and thoroughly. A law that considers only one interest, and that imperfectly, will not do it.

The customer who sees that you think he doesn't believe you immediately gets the impression that he ought not to believe you.

Trying to find a short road to success would make a good epitaph for the vast multitudes of failures.

Features of the Cotton Situation.

While representatives of cotton growers were in Washington during the past week trying to get Government aid in boosting the price of their commodity to 40 cents a pound, "night riders" and others of like ilk were trying the effect of intimidation on those who hold or gin cotton in the Southern States. As these two things were pretty good evidence that cotton is in rather a bad way, the operators on the exchanges continued to hammer down prices. Not much comfort was afforded the bull contingent by the Census Bureau's report of cotton consumption in domestic mills last month, which amounted to only 457,647 bales. On Sept. 30 there were in consuming establishments, in public storage and at compresses a total of 3,699,440 bales of lint and 598,640 bales of linters, with most of the new crop yet to be heard from. One argument of the cotton growers put forward as justifying their demand for higher prices seems to be going rapidly into the discard owing to the big reductions in cotton goods prices. They claimed cotton was worth 50 cents or more considering the basis on which cotton goods were sold. Now that these prices have been cut about in half, the force of the contention is gone. In the goods market during the week the sensation was the drastic cut in the price of the best known muslin. It is now being sold on the basis of 70 cents a pound, which is in marked contrast to recent quotations, although it is double what it was before the war. This revision is likely to lead to a spurt in trade, and

it will affect the prices of other cotton goods which must come to a parity with this trade leader. Business in cotton fabrics has been languishing for a long time, awaiting what buyers would consider bottom prices, and these are apt to be expedited by the action just taken. Knit goods still remain in a lifeless condition, the makers waiting for overtures from jobbers. Hosiery prices continue demoralized.

A grain of forethought is worth more than a ton of afterthought.

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



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

The Stuff Men Wear In that we specialize

As your stock breaks up,
keep in touch with us.

Daniel T. Patton & Company

GRAND RAPIDS

The Men's Furnishing Goods House of Michigan

Retail Blanket Week—Nov. 1 to 8

Display Blankets in one or more windows. Announce the opening and watch the splendid results.

Look over your stock to-day. Then come in and buy all the **Nashua Blankets** you will need. We have the sizes you want in the colors you will like, at a full range of prices. Buy your **Nashua Blankets** now.

Quality Merchandise—Right Prices—Prompt Service

Paul Steketee & Sons

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.

Inadequate Salaries of Rural Ministers

Grandville, Oct. 19—Reading that a Methodist minister of ten years standing has resigned his pastorate to become a letter carrier for Uncle Sam, one is led to wonder if the churches are being depleted of ministers to supply places in more remunerative vocations.

There has been considerable complaint of small wages among Methodist ministers this last year. First, it was the school teachers, now the ministers of various denominations, more especially the Methodists, who are entering complaint.

Of course, it has been well understood that the lot of some of the pastors working in the vineyard of the Lord was not made easy because of enticing salaries; in fact, that many deserving men were underpaid. It seems, however, that this murmuring because of insufficient salaries is of modern origin, such things seldom being in evidence in the days of the fathers, when the itinerent Methodist preachers roamed the wilderness of our new countries seeking to save souls without regard for the emoluments in the case.

The old time circuit riders lived, which is about all one can say for them. That they enjoyed any of the luxuries is beyond supposing. Now and then stray pennies and dimes were realized from the collections, but as for regular salaries, nothing of the kind.

In the lumber country sixty years ago there were godly men who took up the cross and preached to the settlers and lumberjacks with a fervor not approached in these days of flippers, moving pictures, telephones and talking machines.

One of the most eloquent divines I ever listened to was a man who wore overalls, shoepacs and wamus, who preached regularly every Sunday, working in the woods the other six days. He went into the pulpit (the teacher's desk of the school-house) wearing his working garments, and never seemed to realize that he was not being amply rewarded by seeing now and then one of the congregation rise for prayers or to speak a word for the Master.

As to remuneration the old time preacher would have been shocked out of his senses had anybody suggested pay for his religious services.

The backwoods preacher would have been considered lacking in religious duty had he even hinted at requiring pay for his Sunday talks to the people.

How then did he live? queries the modern salaried man of the pulpit.

He boarded off the people he visited, and an occasional donation helped out, while most of the early day preachers did not make dispensing the gospel a vocation, but rather a secondary consideration.

I knew another good man who toiled twelve hours a day through the week for a weekly wage of \$4, who every Sunday preached a sermon to those who assembled at the school-house to listen. He was a worthy man and well thought of by the roughest lumberjack.

A queer idea prevailed among the people of the wilderness that it was the minister's duty to preach to save souls and not for the raking in of the shekels. Moderns know that a minister cannot do his best with a starved stomach and fuelless furnace.

There was a fervor in the old time preaching that smacked of disinterested earnestness in behalf of the Lord.

I have seen the man who earned \$4 per week in field and mill get down on his knees and lift up his voice in prayer with such intense earnestness as to start tears from the eyes of hardened sinners.

I have seen this man stand before a crowded house and preach liberty and Union with the eloquence of a Daniel, pleading the cause of the Republic, which was at the time being threatened by fratricidal hands, raising his

voice up among the stars, dropping it to a low, almost whispering cadence, falling at length to his knees, with streaming eyes uplifted as he asked the young men present to remember their duty to God and country, and urged them to come forward and sign the enlistment roll, that more soldiers for country might be added to the armies struggling for the Union in the woods, swamps and cotton fields of the Southland.

The man was not educated above the common school, yet that was one of the most stirring and eloquent pleas I ever listened to. I have found nothing to compare with it in any of the addresses I have heard from city rostrums in later days. That man was a day laborer, and yet a Baptist minister in good standing in his denomination.

Salary he had none, yet rain or shine, he was at his place in the rude backwoods pulpit every Sunday in the year—a devoted Christian to his very finger tips. Doubtless if we had more such men to-day there might be larger hope for the church and its mission on earth.

A suggestion of paying for services as a preacher would have shocked this lowly divine of the hills and mills. His life was devoted to religious thought and work; such work as he could give for his fellow man without desire for payment in the dross of this world.

The ex-minister mentioned at the beginning of this article expressed his belief, at a farewell reception tendered by his parishoners, that the entirely inadequate salaries paid rural ministers to-day is one of the greatest menaces to Christianity, and believes that ministers by the hundreds will be compelled to follow his example unless something is done in the near future to better the lot of the country pastor. Old Timer.

Voluntary Testimonials.

L. W. Turrell, 14 Burton, Grand Rapids: "We like the Tradesman. Are pleased to renew. It certainly pays us to take it."

Norman McLean, grocer at 601 North * Third street, Marquette: "There are some wonderful things in the Tradesman. For my part I should feel lost without it. I need it as much as I do my scales or cash register. My scales keeps me posted in regard to weights and the Tradesman in regard to prices. Then there are so many good things in the Tradesman each week for anyone who will read it and learn. For my part I do not see how anyone handling merchandise can afford to be without it."

Robert Richards, 117 East Park street, Marquette: "I like the paper first rate."

Chas. G. Anderson, 603 North Third street, Marquette: "I like it very much, but I don't have time to read it sometimes."

F. Bending Co., Marquette: "The Tradesman is a mighty fine and valuable trade journal. It certainly is a live wire and keeps one posted right up to the last minute and the pointers you get and the lessons on salesmanship are mighty valuable for any businessman to read. It is full of good live stuff each week and I would not run business without it."

Gasoline of To-day and Other Years.

Every six months the United States Bureau of Mines makes tests of the gasoline that is furnished to the market. It asserts that each year the stuff is getting poorer in quality.

Its character has wholly changed in the last dozen years. We did not ap-

preciate the wonderful "gas" we used to have, or (from our present viewpoint) its marvelous cheapness. Never shall we see its like again.

There are nearly 10,000,000 automotive vehicles in this country. Our total consumption of gasoline is in the neighborhood of 3,000,000 barrels a day. To obtain from petroleum the quantity needed, the refiners must "dig deeper" into the crude product—which means that they take out with the gasoline some of the less volatile constituents of the oil.

Hence it is that nowadays commercial gasoline is liable to contain more or less kerosene. It has on this account less volatility; and so it happens that the motorist finds difficulty in starting his machine, especially in cold weather.

The chief gasoline expert of the Bureau of Mines thinks that before long every automobile will be provided with two tanks—a small one to contain high-grade gas for starting the engine and a good-sized one for fluid fuel volatile enough to keep it going.

Slow-Pay Patrons Made Speedy By Stratagem.

Customers who are slow pay who pay no attention to statements sent them are always a source of worry to dealers. A clothing merchant named Yeates, of Sumner, Miss., has

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.

GLOVES

For the man who works and needs gloves for his work, there is nothing like having a pair that he can rely upon. A pair that can be expected to wear so long that he forgets when he bought them.

Such is the quality of the Horsehide Gloves manufactured by us.

HIRTH-KRAUSE
Manufacturers of Genuine Horsehide Gloves
GRAND RAPIDS 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 Proudfoot LOOSE LEAF CO.
GRAND RAPIDS, MICHIGAN

a plan that has hurried up some of his slow ones.

On the first statement sent the customer after he has bought a bill of goods he makes an error—and does it knowingly. If the bill comes to \$62.50 he sends out the statement as \$162.50

This causes the customer to sit up and take notice and he comes in at once to find out what is wrong, and he usually pays in full.

Don't get the idea that you have a right to anybody's trade. You have a right only to the business you can get, and the customer remains a free agent.

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

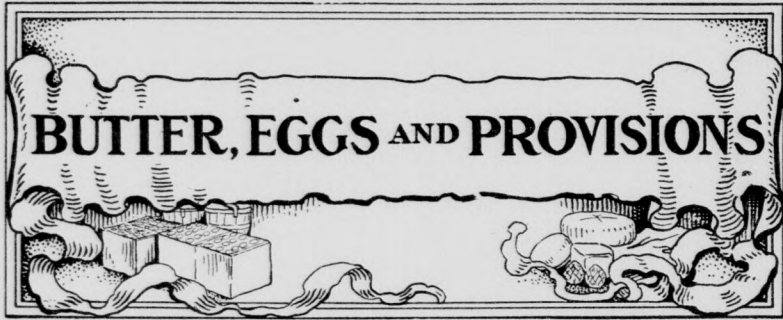
Madison University
"The Quality School"
A. E. HOWELL, Manager
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School the year round. Catalog free.

Signs of the Times
Are
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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



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.

The Domestic Swiss Cheese Trade.
 Monroe, Wis., Oct. 19—During the month of May the Swiss cheese produced in this State was of the finest quality. However, the months of June and July furnished us with cheese not as good as May, due to the fact that the terrible drought caused the farmers to feed their cattle other than from the natural pastures. The August and September made Swiss is going to be the best of the Swiss that Wisconsin has produced in the last five years. By this we mean, it will have a greater quantity of fancy cheese in each month's make than ever before.

The care of Wisconsin Swiss was somewhat neglected during the last four years. However, producers have realized now that with the competition in the Swiss cheese market from the imported goods it is necessary for them to cure their goods more thoroughly than heretofore; these same producers are now very anxious to place nothing but the best goods on the market, knowing that they have the strictest competition in the cheese imported from Switzerland and France.

We cannot grant that the imported Swiss is any better in flavor or texture than cheese made in this State, but we do know the imported cheese has better care and is cured longer than our goods. It is this fact that we are trying to impress upon the producers, that we must hold and cure our Swiss cheese better in order to compete with the imported product.

At the start of this season's making we found that Wisconsin was producing very near to its limit in Swiss cheese, but inasmuch as there was a great quantity of undergrade Swiss left from last year's make in the cold storages, the price on the early month's make Swiss was very small which averaged the farmer a price less than they could secure from condenseries or direct milk shippers to city markets. Naturally, this took a great deal of the milk away from the cheese on account of price.

Now the price of Swiss cheese is netting the farmers as much, if not a little more, than they can receive from any other outlet. However, the amount of milk is not as great as in the spring and naturally, the quantity of cheese produced is much less. This means a higher price on the fancy goods. Further, a shortage on the real Swiss cheese is to be expected during the first six months of 1921. You must realize that Swiss cheese making will be discontinued after the middle of October, 1920. R. T. Bast.

The American Cheese Trade.

Richland Center, Wis., Oct. 19—In this vicinity at the present time the outlook is not very promising, owing to the comparatively low prices this season, as compared with butter and especially evaporated milk. The output of cheese has been and is now considerably less than for the past four or five years. At present this shortage is about 45 per cent., as compared

with 1919, with no hope for any increase for the remainder of the season, unless the price of cheese rises or the condenseries reduce their price of milk. With the advent of better roads condenseries can haul the milk much longer distances and in a shorter time, thereby receiving it in much better condition than in former years. Such being the case I can see no hope of any expansion in the cheese industry in the immediate section of Southwestern Wisconsin. However, there is room for considerable expansion in the Northern part of the State in the cut-over lands where clover is indigenous to the soil. In fact, this expansion has been going on slowly for a number of years and I think will go on faster, now that the war is over and more farm help will be available, with increased emigration from Europe.

Everything being equal, farmers prefer to take their milk to cheese factories, because of the return of the whey, which is prized very highly for feeding to hogs.

In view of the fact that stocks of cheese in storage are very much less than last year and these stocks are being rapidly reduced, it would seem to me that fine Fall made cheese will be good property to hold at present or even at higher prices than are now prevailing. John Fitzpatrick

Nation Rapidly Increasing Consumption of Coffee.

For the year ending June 30, 1920, the coffee consumption of the United States increased 16,000,000,000 cups over any preceding year, according to estimates.

If we calculate for convenience the number of inhabitants at 100,000,000 this means that every man, woman and child on the average drank 160 cups of coffee more in the twelve-month than in any corresponding previous period, or, roughly speaking, half a cup of coffee more a day. Of course comparatively few children of tender age drink coffee at all, and a good many adults rarely or never touch it, so that the number of users must be considerably below 100,000,000, which implies that the per capita increased use of the drink was more than 160 cups in the year.

The total consumption in the country for the twelve months ended last June is placed at 1,358,000,000 pounds. Certainly we are a coffee-drinking people.

If You Fail

to please a customer she often says nothing but merely transfers her patronage.



VAN DUZER'S CERTIFIED FLAVORING EXTRACTS never fail to please even the most exacting. And the reputation which seventy years of superiority has built for them, never fails to benefit the merchant who recommends them.

Van Duzer Extract Co. New York, N. Y. Springfield, Mass.

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 1/2 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



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

"WORCESTER SALT"

Takes the "Cus" Out of Customers



SEND US YOUR ORDERS

BUTTER
 CHEESE
 IVORY Non-hardening
 TABLE
 SPECIAL FARM
 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

Confidence Builds More Sales Than Cleverness.

Various methods have been proposed for fighting the mail order houses. When one concern is selling as much as \$225,000,000 through the mails it is easy to see how necessary it is to find some way in which the mail order business can be fought with success.

In nearly every case, however, the one thing that has made these mail order houses so successful is overlooked. No mail order house could continue to grow and prosper and become a serious competitor to any wholesale or retail dealers unless it could win the confidence of its customers. The steadily growing business of the larger mail order houses is the best evidence in the world that they have succeeded in arousing the confidence of the public.

Those concerns which start mail order businesses and do not succeed in building up public confidence for themselves either do not grow or fail outright. People will not continue for long to buy from any concern that does not inspire their confidence.

The growth of mail order houses indicates that it will pay every manufacturer, wholesaler and retailer to strive harder to win the confidence of their customers.

Business concerns that have followed this course have demonstrated this to be the case.

Every wholesaler is handling goods of certain manufacturers, not so much because of the profit margin those goods allow or the quality of those goods as because of the complete confidence that he has in the manufacturers themselves. Dealers are buying goods from certain wholesalers largely because of the implicit confidence they have in the salesman of that house and the house itself. Retail stores that have grown and prospered for fifty years or more are the retailers who have been able to win the complete confidence of their customers. What hurts the regular channels of distribution more than anything else and thereby gives the mail order houses unearned opportunities is lack of confidence.

Confidence, therefore, is something that must be created if the greatest success is to be attained in the transaction of business. If confidence is not created in the regular channels of distribution, a weak point is being exposed to the enemy.

The wholesaler has a big part to play in this work. If the wholesaler can once completely win the confidence of the dealer, that dealer will take a great deal of business advice from the wholesaler. Many a large wholesale house has demonstrated this to be a fact. These wholesale houses have also been able to grow and prosper because of the fact that their customers accepted and acted upon the business advice which they gave them.

Confidence in its broadest sense includes two things. It means belief in all statements that are made. It also means belief in the business judgment of the men at the head of the concern and of the salesmen who call upon the retailer.

The clever salesman can often se-

cure a much larger volume of sales on the first few trips over the territory than the man of a more plodding nature. The clever salesman, however, is not likely to wear so long. He does not create so much confidence in himself or his house and he does not control his trade so completely as he would if he paid less attention to being clever and more to creating confidence.

There are hundreds of examples to bear out this fact. One from the automobile industry may suffice to illustrate the point. A certain automobile agency had a star salesman who relied upon creating confidence in his goods to a far greater extent than he did in practicing what is sometimes considered good salesmanship. He made people really want what he had to sell rather than exerting a great deal of pressure in securing their order.

One man who purchased a car from him testified that he considered this salesman a very poor salesman. In fact he considered him such a poor salesman that the night he bought his car from him he devoted a good deal of time giving him good sales points in order to help him out. This man said that he was impressed, by what the salesman said, with the wonderfully good qualities of the car. He had perfect confidence in what the man said. What bothered him was that he didn't feel that the salesman had talked strongly enough. The talk of the salesman had impressed him so favorably with the qualities of the car that he felt that he could go out and sell more cars than the man who was selling them was selling. Later when he learned something about the record of this salesman, he changed his mind.

Successful salesmanship is always based upon confidence. It matters not how many other good qualities a salesman may have, if he does not possess the ability of inspiring confidence in others he will not ultimately succeed. Cancelled orders, returned goods, and many other business evils are due directly to lack of confidence. It is easy to see that if a dealer has perfect confidence in the salesman and his house he is never going to return goods or cancel orders except in the rarest cases.

Returned goods and cancelled orders indicate either poor business judgment on the part of the seller or untrue or misunderstood statements on the part of the seller. Both of these lead to lack of confidence on the part of the buyer. They create an opportunity for competitors who make absolutely truthful statements and truthful statements mean not merely telling the truth but telling it in such a way that the buyer will gain the correct impression.

There is a vast difference between telling the truth and conveying the truth to the mind of another person. Confidence is inspired only when the truth is actually conveyed. Just so soon as all dealers, all jobber salesmen, and all jobbers are able to do this, any mail order menace will disappear. In fact, it is doubtful if any such houses could remain in business under such conditions.

J. E. Bullard.

Whether you need a carload of Apples or less, to boost

National Apple Day

Saturday, Oct. 30th

you can get the choicest of them from

The Vinkemulder Co.

Grand Rapids,

:::

Michigan

Bel-Car-Mo Peanut Butter



Serve Bel-Car-Mo to your own family, then you'll know the value of this great Food Staple in a home. It's the lowest priced Good Food your customers can buy—tell them this fact.

—Order from your Jobber

Grand Rapids
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St., S. W.,

W. E. Roberts

Citiz.
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EGGS AND PRODUCE

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



In Getting
COSTS

Write to
BARLOW BROS.
GRAND RAPIDS, MICH.

You Make
Satisfied Customers
when you sell

**"SUNSHINE"
FLOUR**

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

Genuine Buckwheat Flour
Graham and Corn Meal

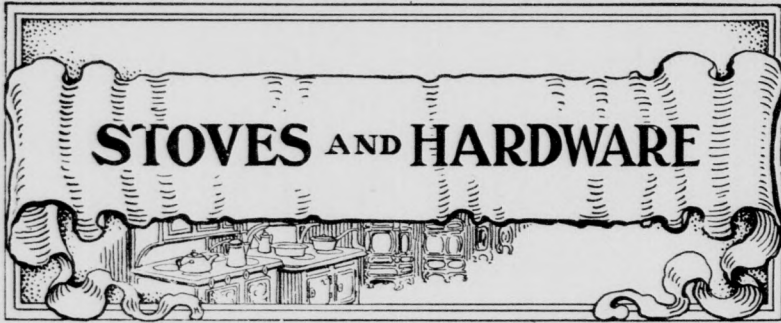
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Some Pointers From a Small Town Stove Dealer.

Written for the Tradesman.

I was talking not long ago with the manager of a hardware store in a small town of between 5,000 and 6,000 people. His store has achieved a considerable success in developing its stove trade. This has been done, less by the employment of spectacular stunts, than by those simple, common-sense methods that are within the reach of every hardware dealer, whether he resides in New York or in Podunk Corners.

"The first essential," he said, "is to be careful in selecting a good line of stoves and ranges. Limit yourself to one line only, and then you are talking the same stove day after day, and you get the benefit of cumulative effort. It also saves confusion in the handling of repairs. Your customers will never quite forgive you if you are not able to furnish them repairs for the stove you sold them.

"Having made your selection, arrange your stoves neatly in rows on your floor. You should be as generous as possible in allotting floor space to the stove department. Avoid crowding the stoves together; and, above all, do not use them for shelves or keep the tops littered with other goods. See that they are kept well brushed and that the nickel is cleaned often.

"We have made it a point lately to thoroughly brush our stoves every morning and thoroughly clean the nickel every Friday and so keep them bright and attractive. We find that having a regular day or time of day for this work, it is done systematically, and the appearance of the stock is kept up. We have all our stoves mounted on trucks so that they are easy to show and easy to sweep under.

"We think it is a good plan to keep our stoves on display on our floor the year around. Some dealers, as soon as the heavy stove trade is over, huddle the stock away in some unused corner and forget all about it until stove season comes again or until a customer comes in and asks to be shown a stove. Almost daily, even at the most unseasonable part of the year, when customers come in for other things and are being waited on, they will stray through the stove department and stand and admire the stock. It is an easy matter, if you see a customer interested in a stove, to ask him, before he leaves the store, if he intends buying. Possibly he says no; but he has looked over the

stock and, if he sees something he likes, he is pretty sure to mention it to somebody else who may buy.

"Then a customer may say, 'No, I'm not going to buy now—maybe later on.' Jot down his name and address in the prospect book. Always keep a prospect book. It pays.

"You get a line on a lot of new prospects by keeping your stoves on the floor where the customers, who come in for other goods, can see them—indeed, can't help but see them.

"Having made your selection of stoves and arranged them in the most attractive manner possible, if you have a window space you can spare, put a stove in the window. You can change your display, a range for a while, then a heater, then accessories, depending on the season. But, above all, keep both stove and window clean. If you can't spare time to do this, it is better not to display the stove at all. I find that stoves pay well for the window space we give them.

"Now you are ready to start your advertising campaign. On Saturday, our market day, we send circulars telling of the quality of our stoves to the market place. We tell the boy to put them in the baskets of marketers or hand them to the farmers and their wives. Next, the boy is to visit the hotel sheds, stabling barns and places where farmers autos are parked, and place circulars in the vehicles. We also mail a goodly number of these circulars.

"Take a prominent place in the newspapers and start talking stoves and nothing but stoves. Don't spoil the effect of your ad by mentioning any other article unless it is something pertaining to the stove. If your space in the paper will permit, be sure to use a cut. If you have more than one cut change the cut every week along with the rest of your copy. Of course in our town we have only a weekly paper; a city dealer would change oftener.

"For the purposes of small town trade, we are firm believers in road advertising, provided it is properly done. Our company helps us quite a lot in this respect. There are five roads leading into our town and on each road we have a beautiful lithographed sign supplied by the manufacturers placed conspicuously and not too far from town, advertising our stoves and ranges. Then we place the small signs furnished us, at intervals, for about five miles out, each way. Of course we do not stop there. We could not expect the company to supply us with all the signs needed. Each year we make a number ourselves. We make them of galvanized iron, paint them yellow, and letter them in black. We find these colors

stand the weather best and they are more attractive.

"This fall we have just finished putting out over 200 signs and hope to have another lot ready for spring. Care must be taken not to put too much wording on the road signs. Just have enough so that a person driving past may read it at a glance. Try and have them as different in wording as possible, and see that they are well put up, in conspicuous places. Keep them up by placing new ones here and there between old ones a few times a year. This is bound to bring results.

"Then, when our wagon starts out delivering in the country—for we have to deliver practically all the stoves we sell, some to 10, 12 or 15 miles away, throw a few signs in the

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

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.

Michigan Hardware Co.

Exclusively Wholesale

Grand Rapids, Mich.

wagon and have them put up on the return trip at the farthest point out.

"When the stove season opens up, start talking stoves to every adult customer who comes into your store. If the customer tells you he is not going to buy, take him back and show him the stock, anyway. Tell him how good a stove you have and prove it by showing your line. He will tell others who may intend buying.

"When a buyer comes along and wants to look at our stoves, we first ascertain about what size stove he will require. This avoids going over all the stoves, for possibly he has his mind made up before he comes in as to just what he wants. Our plan is, on finding this out, to take him to the best stove in the class he desires. If he finds that too high-priced, then we show him the cheaper ones. Nine times out of ten he will ultimately decide to buy the best, or one of the better grades.

"Do the most of your talking on the most expensive stove, but never start with the cheaper one and work up to the dearer one; for if you try that, the customer will be dissatisfied at the constantly increasing price. Don't be afraid to take a stove apart and explain it. It tires a customer to stand looking at a stove and look at you and have you do the same. He feels you are not painstaking, and perhaps suspects you don't know much about the business.

"Start at the fire box and show him how the heat travels. Explain the construction of the flues. If you have draw-out grates, draw them out and tell him how easy it is to make repairs on the grates without removing the furnace linings. Lift off a cover and let him heft it. Show him the linings on the bottoms of the centers. Lift out the reservoir and explain to him the weight of copper from which it is made. Instruct him in the use of all dampers.

"Having done this, take up the general appearance, design and finish of the stove. Above all, say nothing detrimental of any other make of stove. Every time you do that, you advertise the other fellow. We find it a good way, if a customer asks us regarding another make of stove, to simply say, 'Yes, we think all stove manufacturers nowadays are making a first-class article,' and let it go at that. Never attempt to argue.

"Get acquainted with your stove before you try to sell a customer, know every part of it, and its entire construction so you would be capable of replacing every part. Unless you know this yourself, you cannot expect to tell your customer. It may be tiresome to go through this ordeal with every customer who comes in, and you may have black hands and face when you get through, but in my experience it is the way to sell stoves.

"After you have told your customer all there is to tell, don't allow your selling to lag. Proceed with as little delay as possible to clinch your sale. The good salesman knows pretty well when he has his customer convinced, and then is the time to close the deal, without further argument.

"If you deliver your stoves, as we do, see that whoever takes them out

is competent. Some dealers have an idea that anybody who can lift a stove into a house and set it on its base and stick the pipes together in some sort of fashion is a good enough man to deliver. We consider the delivery very important. We are particular to see that the stove sets perfectly square, and particular about the running of our pipes, to have them stand straight and look workmanlike. All this pleases the housewife. When the stove is set up, we always brush it, rub off the nickel, and proceed to show the operator thoroughly the working of the drafts and where to clean out the flues, and to tell how often they should be cleaned. Having done this, we invariably start a fire, and, after the fire is started we have the housewife work the dampers herself to be sure she thoroughly understands them. By being particular in these matters we find we have little difficulty with stoves not working. If nothing goes wrong at the start, it is never hard afterward to convince the customer that the stove is all right."

Victor Lauriston.

Old and New Uses for Mica.

The stuff we call mica has been used since very ancient times in India for many odd purposes. Washermen employed it to give a sparkle to cloth. It is the material out of which "unbreakable" lamp chimneys are manufactured, and is used for windows of pottery furnaces. Also it serves as a glazing material for pottery, and for the backs of mirrors. Artists in India utilize it largely for paintings.

Mica, ground to a fine powder, has a high reputation in India as a medicine. It is prescribed as a tonic. Native physicians are said to have a secret process for dissolving mica—which, supposing it to exist, would be an enormously valuable discovery, inasmuch as it would mean that mica could be used for making unbreakable tumblers, decanters and other dishes.

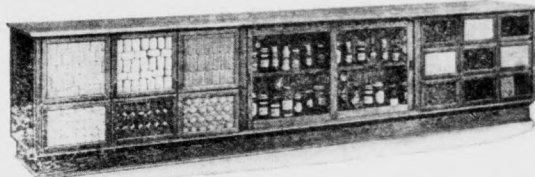
By far the most important deposits of mica in the world occur in a belt which lies in the Northern part of the Hazaribagh district in India. There it is commonly found in plates large enough to have marketable value.

It does not occur in thick seams, like coal, but in small deposits, or "books," and a mica mine or quarry presents the appearance of a huge rabbit warren, the workers burrowing from book to book by passages that are sometimes just large enough to admit a small boy. The lower levels of the mine are reached by bamboo ladders, the excavated material being passed out hand to hand from one coolie to another.

In former days four-fifths of the mica taken out of the mines was waste, because the pieces were too small to have commercial value, and the refuse dumps, glittering in the sun, were a conspicuous feature of the mines and factories where the splitting was done. Not long ago a process was invented for cementing small pieces together and molding them into sheets, called "micanite."

The most important demand for mica in modern industry the world over is in connection with electrical engineering. Mica is one of the best nonconductors of electricity.

Sanitation Plus Attractiveness



No. 46.

This special sanitary counter is meeting with universal approval because it is designed properly, built solidly and is priced so that no store can afford to be without one. It is 13 feet long, 34 inches high and 28½ inches wide.

We want every reader of the Michigan Tradesman to send for complete description. A post Card will do.

DETROIT SHOW CASE CO.

499 Fort St. W.

Detroit, Michigan

BRAENDER TIRES

INDUSTRIAL GIANTS



Braender bull-dog Extra Ply Cord Tire

Moulded Tread. Cured Like a Cord. 25% More Fabric. New. 10% Oversize. Combination Rib and Non-Skid Tread. Interchangeable on Front and Rear Wheels.

Give Absolute Satisfaction.

Bring Repeat Orders.

Dealers Investigate Now.

Fast Nickels Are Better Than Slow Dimes.

Michigan Hardware Co.

Distributors

Grand Rapids

Michigan

TOLEDO SCALES

Automatic—No Springs

For Stores, Factories, Warehouses, Mills, Banks, in fact a Scale for every need. Both new and second hand. No. 20 Fulton St., West. Repairs kept in stock.

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.

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

MCCRAY

SANITARY

REFRIGERATORS

For All Purposes

Send for Catalog

MCCRAY REFRIGERATOR CO.

944 Lake St. Kendallville, Ind.

Fieglers

Chocolates

Package Goods of
Paramount Quality
and
Artistic Design



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

Brubaker Rings True on Cancellation Evil.

Mears, Oct. 19—Don't you think the enclosed letter from Landauer & Co. is a condensed and comprehensive bunch of good American business sense? I have been interested in the Tradesman discussion of cancellations. I am taking my medicine right along and cannot see any excuse for a merchant to crawfish and flunk on any futures he had ordered. It may be business for a retailer to cancel and make the wholesaler the goat, but it is damn poor business.

I would as soon beat the Grand Rapids Dry Goods Co. out of a hundred dollar bill as to cancel goods that I had booked in good faith that would cause them to lose that amount.

I don't like to sell cloth that just arrived at 35 cents a yard that cost 41 plus, and maybe later sell for 25, but what moral or business right would I have to refuse to accept it?

I wish as hard as any other unfortunate retailer that I had not bought so heavy on canned goods, rubbers, shoes and winter dry goods; but it would be a pretty kettle of fish if retailers could cancel unfortunate purchases—simply put half the wholesalers into bankruptcy. If you can find one wholesaler who says I tried to cancel a single thing in any line, even though deliveries were two months late or more, I will buy you a good dinner and prove him a liar. I am making lots of money on sugar though selling at 14c to-day, and will drop to 12½c to-morrow. Only got a couple of tons left of a big lot of 21 cent stock. I suppose I ought to have refused it, because it was two weeks on the way and had dropped while delayed in transportation. I started it at 18 when it arrived. Oh, well, the loss won't be any more than if I had bought a ford and had it stolen next day. Between you, and the lamp post, I will have a hell of a joke on the income tax collector this year. No, my creditors need not worry, but I will square my debts and quit business whenever I begin to ask the other fellow to shoulder my burden.

Every wholesaler should shut down on the cancellor, no matter how good a customer or how well fixed financially. If a man can't take his medicine without a whine, he should have a hard kick to get him out of the way.

Come on, boys, take stock of yourselves, get a good view of the wholesaler's side, shoulder your own load, let's do business in the American way. A square deal for the other fellow.

Chronic Kicker.

When Salesmanship Reaches Its Highest Achievement.

A salesman named Paul arrived in Athens one morning in a very dilapidated condition. The line that he

was pushing was about as popular as Bolshevik propaganda in an American Legion Post. The city was overstocked with brands that had been used for years.

He pushed his way right up to the center of the city, where the wise ones were gathered; and just for the fun of it they gave him a few minutes' time. They were ready to jeer at his first word. If he had said "How are you fixed for religions to-day?" they would have hooted him out of town. Religions? They had barrels of them unused.

Instead of which he said, what?

"Men of Athens, I want to congratulate you on having such a wonderful line of religions. For as I passed through your city I perceived that you not only had altars erected to all the known gods, but that you had even erected one inscribed 'To the Unknown God.'

"Now it's a curious coincidence that the very God whom you have been worshipping without knowing him is the very God I represent."

Can you find in all the world of sales literature a more adroit opening for a selling talk than that? If Paul had stopped at the end of that sentence they would have begged him to go on. They would have insisted that he show his goods and give his talk. Salesmanship reaches its highest achievement when it produces in the prospect a desire to be sold.

Will Sawyer Located in California.

Glendale, Calif., Oct. 15—You will note from the above heading that we are now located in the land of roses and sunshine in Southern California, and as our vacation trip is ended and I am anxious to get into business again, I have applied for the position of department manager with H. Jevne Co., one of the large wholesale grocer concerns in Los Angeles.

In this department I shall have charge of the coffee, tea, extract and spice end of the business. These items have always been a hobby with me and I look forward with much interest in specializing in them.

Mr. Jevne asked me for the names of five people to whom he might refer concerning me, so I gave him the names of the five men whose acquaintance have been the greatest inspiration and help to me. They are:

Mr. E. A. Stowe
 Mr. Guy W. Rouse
 Mr. E. D. Winchester
 Mr. R. J. Prendergast
 Judge O. S. Cross.

In the event that Mr. Jevne writes you I will greatly appreciate any kindness you may do me in your reply.

William E. Sawyer.

To be satisfied and to say, "I guess that's good enough," means it is something short of what it ought to be. The "good enough" fellow is never rated high class.

New Hotel Mertens

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

OCCIDENTAL HOTEL

FIRE PROOF
 CENTRALLY LOCATED
 Rates \$1.00 and up
 EDWARD R. SWETT, Mgr.
 Muskegon :-: Michigan

Bell Phone 596 Citz. Phone 61366

Lynch Brothers Sales Co.

Special Sale Experts

Expert Advertising
 Expert Merchandising

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

Beach's Restaurant

Four doors from Tradesman office
 QUALITY THE BEST

CODY HOTEL

GRAND RAPIDS
 RATES { \$1 up without bath
 { \$1.50 up with bath
 CAFETERIA IN CONNECTION

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

Standard Oil Company
 (Indiana)
 Chicago, Ill.

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

RISE OF A NEW OCTOPUS.

Farmer Plans To Throttle the Consumer.

Grandville, Oct. 19.—The Wheat Growers Association of the United States, with a membership of 70,000 in Kansas, Oklahoma, Texas, Nebraska and South Dakota, has issued from its office at Wichita, Kansas, a proclamation to all its members, urging them to refrain from selling any wheat after 8 p. m. Oct. 25, until such time as the price of wheat is raised to \$3 per bushel at growers' terminal market.

Furthermore, the Association urgently invites officers of all farm organizations of the United States and Canada to endorse this proclamation and to use every effort to bring the matter before the farmers of North America, to the end that the price of wheat may be advanced and stabilized at \$3 per bushel, with more along the same line.

Now what do you think of that?

Right in the face and eyes of the farmer denunciation of the wheat pit gamblers of Chicago, the local coal profiteers, sugar manipulators and wicked meat packers comes this demand that the farmers hold fast to their wheat until the consumer, seeing starvation in the eyes of hungry children and worked out wives, comes to the ringbolt with whatever price this organization of honest (?) farmers may choose to establish.

Monopoly! Profiteering!! Speculating on the necessities of others!!! Oh, no, certainly not. Simply the down trodden tiller of the soil asserting his rights. Profiteering can only be done by the packers, men of big business, lastly the despicable middleman—by farmers never! Perish the thought!

And we defend such things in this country!

Our laws are so framed as to hit every business under the sun save that of labor unions and farmer organizations. These twain are exempt from the pains and penalties of the law. Do you know why this is so?

It is because there are more voters among these two classes than in the others, hence the worst kind of class distinctions are made, and the man who has a family to feed and clothe, who is outside of these two classes, is made the goat, is ridden to death that labor unions and farm monopolies may prosper.

It is high time this condition of affairs was changed. We need another Teddy Roosevelt to lambast this sort of villainy and make an example of the profiteers, whether in trade or on farm and inside labor organizations.

It looks as though the farm organizations were jealous of the victories over right and justice won by labor unions and seek to emulate their hold-up practices on even a larger scale. A combination of packers, wholesalers in dry goods, groceries or what not along trade lines would not be permitted for twenty-four hours, and the farmers would be the ones to shout their indignation the loudest and jump the hardest on the offenders.

At this time, when some of the necessities of life have started on the down grade, this tremendous organization of farmers all over the Nation, even throughout Canada, have planned to hold up the American public for prices of the great cereal foodstuff of the world far above what it was during the world war!

This announcement is astounding in its possibilities.

It is furthermore unmoral, from every point of view, to say nothing of the demoniacal nature of its suggestions. That the good natured public will continue to smile and seem happy while their pockets are being picked by the new octopus which has sprouted on the Western farm, and grown into a giant monopoly unheard of before in all wonderful manipulations of the gambling fraternity, is unbelievable.

An appeal to the President has been made from sections of the farming community, asking him to come to the rescue and save them from reductions in the price of wheat. All of this is interesting and somewhat amusing to those who have borne the brunt of high prices for these many moons, with no chance for appeal where that appeal would be heard and acted upon.

The gradual reduction of grain prices is as it should be. Our farmers must learn that they are not a peculiar people, set upon a pinnacle to be worshipped from afar by the people in other walks of life.

That the trend of prices is downward cannot longer be denied, and it is right that this should be so. The peak of high prices has been reached and passed. However much the farmers may wish this otherwise, and that some of them stand to lose the expected profits of the business, the facts are before us and may as well be met with complacency and a smiling countenance. There is nothing gained by berating wheat manipulators, Government officials or the ever present bogey, the middleman.

The time for a recession to normalcy is here. Every good citizen has been expecting this; hoping for it, in fact. That it will work any great hardship to the farmers of the Nation is not believable.

Twenty-six years ago farmers drove many miles to market and sold their wheat for 36c a bushel. We are not looking, neither are we wishing for a return to the undesirable condition then prevailing.

It is not likely that there will be a falling of prices down to those prevailing before the world war; not in some years at least. Seventeen cents for bread that sold for less than half that in pre-war days is too high for the consumer, and should, doubtless will be, cut to 10 cents at no distant day.

If wheat, the great staple of the world, does not get below \$1, we may rest assured that there is hope for the farmer still. The holding up of the consumer by a combination in restraint of trade, whether sponsored by big business or a great organization of banded farmers, should not be tolerated under any circumstances.

Old Timer.

Tricksters Sell Michigan Onions As Spanish.

Detroit, Oct. 19.—Present methods of handling and distributing fruit by dealers, rather than by the railroads, are blamed for fruit being left to rot on Michigan farms, is a statement just issued by F. A. Butterworth, assistant general freight agent of the Pere Marquette Railway. As a solution he urges that farmers and fruit growers erect cold storage plants in which the fruit can be held to prevent glutting of markets. Defending the railroads in the handling of this season's fruit crop, Mr. Butterworth asserts that the Pere Marquette provided nearly all the refrigerator cars asked for and gave them right of way over other traffic.

He says that abnormally warm September weather caused the crops to ripen virtually at one time rather than over a period of several weeks. Further, he says, basket and crate manufacturers were unable to supply the demand for packages. Another reason he advances is a shortage of pickers and packers despite the \$7 a day with board offered by growers. He also claims that dealers were slow in unloading shipments.

Mr. Butterworth believes that the cold storage plants could be made a profitable all-year business by using them also for storing eggs, dairy produce and poultry. His statement was freely discussed in trade circles and some of his critics went so far as to say that he didn't know what he was talking about.

The grapefruit season got into full swing here this week and if early indications are any criterion there is going to be some doings in grapefruit

in this market. The fact that much of the fruit was pale and green did not keep the buyers from grabbing it and top prices were realized. There was a lot of uneatable fruit in this first bunch of cars, and if people think this is a fair sample of what they are going to get they will soon pass up the citrus and take to something more palatable. It would seem that shippers would some time realize that they are killing future business by starting off with this green, undesirable stuff.

Some of the Michigan onions have been so large that unscrupulous retailers have been picking out the big fellows and selling them for Spanish. They were paying about a cent apiece and getting from 8@12 cents for them, and they thought it was great business. However, they found that when they tried to sell the same customers the real Spanish a little later they were told that Spanish onions were no good this year and they wouldn't take them. Another example of shortsighted policy.

Grapes and sweet potatoes are about the best features in a dull market this week, but there is a general belief that a few cold days will start an active line of trade.

Butter is sick and every day sees lower prices with the slowest demand this market has had in many seasons. Fresh eggs are again firm, but nothing else is wanted and poultry is weak with lower prices, a heavy supply and a decreased demand.

Robert Ferguson, manager of the Detroit Refrigerating Co., will go to Chicago for the Egg and Butter Convention.

The Butter and Egg convention will bring together the House of Thibe-deau. The big chief, A. F., will go from Detroit, the Cleveland bunch will send two men, while Jack Sigler will be there representing the Cadillac Produce Co., and L. Barber of Edmore, Mich., the Michigan Dairy & Produce Co.

The School Amendment—the Real Issue.

Written for the Tradesman.

The argument that the adoption of the parochial school amendment will entail a greatly added expense, it seems to me, is faulty.

The suggestion that schools cannot be handled as economically by the public as by churches is an arraignment of our ability to profitably handle public education.

The plea that children are not taught thoroughly and wisely in parochial schools to be good Americans is not founded on fact.

The question turns upon the value of fostering sectarian differences as an accompaniment of general education and the possibility of giving tuition upon broad religious principles in our public schools. If churches have schools for the purpose of teaching a type of religion which emphasizes religious differences, they should not be trusted with the general education of the children. If parents desire to foster exclusiveness in education and shrink from having their children mingle freely with other children, private schools should be frowned upon.

The ability of churches to adequately give religious training and still have their children attend the public schools need not be questioned for a moment unless the desire to promote sectarian ideas is a dominant motive. We should not allow our minds to be clouded in this vital problem by careless logic and unfounded statements.

If we can not under our system of

government teach broad religious ideas and recognize the spiritual life as an intrinsic object of training, churches are warranted in maintaining separate schools and should not be hampered by organic law. If we can legitimately feed the spiritual life of the child in the public schools, and church schools can only add the sectarian element, the parochial schools should not be allowed as a substitute for public education.

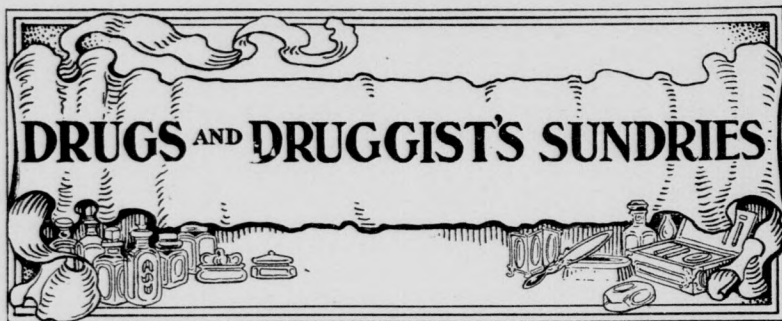
This simplifies the problem, to my mind, and emphasizes its importance, while not advising how a vote shall be cast. This depends upon individual judgment, based upon a balancing of the facts involved.

Charles W. Garfield.

Although the pressure toward lower levels of prices has been applied for a long time, its effects have been chiefly noticeable so far in the reduced values of articles of wear. To a slight extent, it is true, certain food-stuffs have come down in price, but the great bulk of them has not been affected. In the dairy products, indeed, the tendency seems to have been the reverse. Faulty or too costly distribution appears to be responsible for the fact that the benefits of price recessions are not sooner brought to the ultimate consumer. The latter reads, for example, of the drop in the cost of wheat and of flour at wholesale, but his loaf of bread costs just as much as it did when flour was very much dearer. And the cost of shelter has been going up instead of down because adequate housing facilities have not been provided. The main reason for the lack of building is undoubtedly the very high labor cost of such work. This is attempted to be justified by the workers on the ground that their food and rent cost so much. Their own demands are responsible directly for much of the increase in rents to themselves as well as to others, and they alone can deal with this. As regards food, there is now being evidenced the same resistance toward price reductions which was so long manifested with reference to articles of wear. This was brought out very strikingly in the last few days in the conferences at Washington between representatives of certain farming interests, Federal Reserve Bank officers and officials of the Government.

Interest rates are now the highest they have been for many years. Large borrowers like Armour, Swift, Wilson, Ely-Walker and others are offering to pay 8 per cent. on loans running for six months. The prevailing bank rate on regular loans to regular customers ranges from 6 to 7 per cent., depending on the greediness of the banker and the necessities of the customer. Financial authorities assert their belief that the going rate on loans will be reduced to 6 per cent. by Feb. 1.

Some very attractive offerings are now being made by large companies in the shape of time loans on an 8 per cent. basis. Those who have idle funds would do well to consider some of these offerings.



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.

Regular Hours For Opening and Closing.

A druggist of the writer's acquaintance has a good location in an up-town residence neighborhood, and has in years gone by built up a splendid business. But lately his store is never opened at a regular hour. Sometimes he opens at eight o'clock, sometimes at half past, occasionally at nine. His closing hours are equally irregular. He is on a car line and many workers using this line were in the habit of purchasing various goods during the early hours. Some of them would leave prescriptions to be filled and called for later. Many customers have been dropping off. They would wait for a few minutes after eight, and then, as the store was not opened, they would go away. Sometimes others would come at eight-thirty, and go through the same performance. This druggist has plenty of clerks, one of whom opens the store, but apparently the clerks are allowed to make their own hours.

When questioned about it the druggist said: "Oh, well, I want to let down the bars a little. I want to give my clerks easier hours, and I want easier hours myself." This part is commendable and of course the way he operates his store is his own business. He has made a good deal of money and is probably in a position to retire. But if he does retire he will want to sell the store possibly to one of his own clerks. The point is this. In giving the clerks easier hours, it would be far better to fix on some regular hour for opening and closing. Then these hours should be rigidly followed. Even if the hour for opening were made nine o'clock, the situation would be bettered. Some customers would probably be lost, but those who remained would know where they stood, so to speak, a thing which they do not know now.

And some customers now in danger of drifting away could be held. For instance, some old customers would like a morning cigar. This they could buy elsewhere. There is a cigar store only a few doors away. And these same customers could still bring in their prescription business later in the day, or during the evening. They could still buy drugs and sundries. Many of them would undoubtedly continue to do this, for the druggist carries a fine line of goods and has an exceptional reputation for accuracy and general reliability. In particular,

the irregular opening hours do not make a hit. Sometimes a morning customer will wait a few minutes and see the store opened. Sometimes a customer will wait twenty minutes and not see the store opening, having to go away with this time lost. And very few customers can afford to lose time when on the way to work. Naturally a feeling of irritation arises, and quite a number of former customers have taken their business elsewhere.

If things continue as they are, it looks as if the store will go down. Consequently when the time comes to sell, it will be only a shell of what it was. Neither the proprietor nor the clerks seem to realize this. The clerks are good faithful chaps, and it would be very easy to perfect an arrangement by which the store could be opened at a reasonably early hour, the clerk opening the store being permitted to get off earlier in the evening, and each clerk taking his turn. Or the store could even be opened at nine in the morning and closed promptly at nine at night. As matters stand, there is no system and no regularity. Anything providing regularity would be better than the present system, or rather the present lack of system.

It is depressing to see a good store go down in this manner, especially on account of conditions which could so easily be rectified. But when two or three customers drop off every day it is not difficult to foretell results. The writer saw a doctor lose a fine practice in such a fashion. He was competent, he was popular, he had a large office practice. But he simply would not keep office hours. His afternoon hours were from three to six, but it was not unusual to see patients arrive at three and sit in the office until six before the doctor put in an appearance. This is a long wait. When the doctor did arrive there was a grand rush, and patients were sometimes hustled through at the rate of one a minute, or in very quick time. This is far from good policy, too, for the patient, already resentful over the long wait, is sure to think that the doctor isn't paying enough attention to his individual case.

Some patients are very fussy about these things. Nobody likes to wait. Of course, a doctor with outside practice cannot always keep his office hours strictly. Hurried calls may come in, or a visit which the doctor thought could be finished within a few moments may have to be prolonged. But a doctor can keep some sort of office hours. Anyhow, this doctor lost a lot of good patients, and is now working hard to build up a practice which should never have been al-

lowed to run down. We do not blame druggists for wanting shorter hours. They have had to work very long hours in the past, and in this respect many improvements have been effected within the last few years. But you can easily see that regular hours for opening and closing are important. They can be maintained without interfering with a shorter working day.

His "Pull."

One of the annoyances of the manager of a show is the "free list" in small towns, and it is his duty to look over the list when he arrives and do the necessary cutting. Edward Arnold, of "The Storm" company, tells of a manager of his company in the Middle West who found two seats allotted to the "bell-ringer," asked the house manager why, and was introduced to the man. "Why two seats?" he said.

"There is a curfew in this town," he said, "I am the bell-ringer. If I get the seats the bell gets a couple of light taps. If I don't it rings an hour." "Where is the bell?"

"Next door." He got the seats.

Wouldn't Misrepresent.

"Is it true," asked the careful, not to say meticulous, new mother, "that this remedy has been in use for over thirty years?"

"Yes," answered the punctilious clerk, "but not by the same children, I believe."

New Drug Clerk.

"I want some arnica."

"Not here, my dear sir. You may get something on the subject in the book department. Besides they are calling it bolshevism nowadays."

Cutting prices to injure the man next door is cutting off your nose to spite your face.

COMPUTING SCALES

overhauled and adjusted to be sensitive and accurate, will weigh as good as new. A few for sale at discount prices.

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

CANDY



The "DOUBLE A" Kind

Made by
People Who Know How

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

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

The Sign of  Good Candy

Made in Grand Rapids by

NATIONAL CANDY CO.
PUTNAM FACTORY
Grand Rapids, Michigan

Ask for a copy of our latest price list.

We are agents for LOWNEY'S in Western Michigan.

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 Webbers and Allen Qualley Leaders:

WEBBERS

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

GROCERY PRICE CURRENT

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

ADVANCED

DECLINED

AMMONIA
Arctic Brand
12 oz., 2 doz. in carton,
per doz. \$1.65
Moore's Household Brand
12 oz., 2 doz. to case 2 70

Clam Bouillon
Burnham's 7 oz. 2 50
Corn
Standard 1 50@1 65
Country Gentleman 1 90
Maine 1 90@2 25

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

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 Branzos 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, Individual 4 60
Krumbles, Individual 2 00
Biscuit 2 00
Drinket 2 60
Krumble Bran, 12s 2 25

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

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

Stove
No. 1 1 10
No. 2 1 35

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

BUTTER COLOR
Dandelion, 25c size 2 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
No. 10 @ 14 00

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

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
Slice 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. Re Alaska 3 50
Pink Alaska 2 25@2 40

Sardines
Domestic, 1/4s 5 50@6 00
Domestic, 1/2s 6 50@7 50
Domestic, 3/4s 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 70
No. 3 1 75@2 25
No. 10 @ 5 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 30
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 Chiclets 75
Adams Sen Sen 65
Adams Yucatan 65
American Flag Spruce 65
Beeman's Pepsin 75
Beechnut 85
Doublemint 85
Juicy Fruit 65
Spearmint, Wrigleys 65
Zeno 60

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,
Corono, 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

COFFEE ROASTED
Bulk
Rio 17
Santos 30@32
Maracabo 35
Mexican 38
Gutatemala 36
Java 46
Bogota 36
Peaberry 33

COFFEE ROASTED
Bulk
Rio 17
Santos 30@32
Maracabo 35
Mexican 38
Gutatemala 36
Java 46
Bogota 36
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Bulk
Rio 17
Santos 30@32
Maracabo 35
Mexican 38
Gutatemala 36
Java 46
Bogota 36
Peaberry 33

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

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

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

COCOA
Baker's 53
Bunte, 15c size 55
Bunte, 1/2 lb. 50
Cleveland 48
Colonial, 1/4s 41
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, 1/2s 33
Wilbur, 1/4s 33

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Cleveland 48
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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, 1/2s 33
Wilbur, 1/4s 33

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
Boxes
Futnam 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, 1/2 doz. 16 00

COUPON BOOKS
50 Economic grade 2 50
500 Economic grade 20 00
100 Economic grade 4 50
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 30
Evaporated, Fancy 34

DRIED FRUITS
Apples
Evap'd, Choice, blk 17
Apricots
Evaporated, Choice 30
Evaporated, Fancy 34

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Apples
Evap'd, Choice, blk 17
Apricots
Evaporated, Choice 30
Evaporated, Fancy 34

HIDES AND PELTS

Table listing various hides and pelts such as Green, Calfskin, and Horse, with their respective prices.

Table listing pelts like Old Wool, Lambs, and Shearlings with prices.

Table listing Tallow in Prime, No. 1, and No. 2 grades.

Table listing Wool in Unwashed, medium, and Unwashed, rejects categories.

Table listing Honey in Airline, No. 10, No. 15, and No. 25 grades.

Table listing Horse Radish per doz.

Table listing Jelly Pure, per pail, 30 lb.

Table listing Jelly Glasses, 8 oz., per doz.

Table listing Mapleine in 1 oz. bottles, 2 oz. bottles, 4 oz. bottles, 8 oz. bottles, pints, quarts, and gallons.

Table listing Mince Meat in None Such, 3 doz. case, and Quaker, 3 doz. case.

Table listing Molasses in New Orleans, Fancy Open Kettle, Choice, Good, and Stock.

Table listing Nuts—Whole (Almonds, Brazils, etc.) and Shelled (Almonds, Peanuts, etc.).

Table listing Olives in Bulk, Stuffed, and Queen, Mammoth, 19 oz.

PEANUT BUTTER



Table listing Bel-Car-Mo Brand Peanut Butter in 8 oz., 2 doz. in case, and various pail and drum sizes.

PETROLEUM PRODUCTS

Table listing Iron Barrels, Perfection, Red Crown Gasoline, and other petroleum products.

Table listing Pickles in Medium and Small sizes.

Table listing Gherkins in Barrels and Half barrels.

Table listing Sweet Small in Barrels and Half barrels.

Table listing Pipes in Cob, 3 doz. in box.

Table listing Playing Cards in No. 90 Steamboat, No. 808, Bicycle, and Pickett.

Table listing Potash in Babbitt's, 2 doz.

Table listing Provisions in Barreled Pork, Clear Back, Short Cut Clear, Pig, and Clear Family.

Table listing Dry Salt Meats in S P Bellies.

Table listing Lard in Pure in tierces, Compound Lard, and various tub and pail sizes.

Table listing Smoked Meats in Hams, California Hams, Picnic Boiled, and Bacon.

Table listing Sausages in Bologna, Liver, Frankfurt, Pork, Veal, Tongue, and Headcheese.

Table listing Beef in Boneless and Rump, new.

Table listing Pig's Feet in 1/8 bbls., 3/4 bbls., 1/2 bbls., and 1 bbl.

Table listing Canned Meats in Red Crown Brand, Corned Beef, Veal Loaf, and Vienna Style Sausage.

Table listing Cooked Lunch Tongue, Cooked Ox Tongues, Chili Con Carne, Sliced Bacon, and Sliced Beef.

Table listing Mince Meat in Condensed No. 1 car, Condensed Bakers brick, and Moist in glass.

Table listing Tripe in Kits, 15 lbs., 1/4 bbls., and 3/8 bbls.

Table listing Casings in Hogs, Beef, and Sheep.

Table listing Uncolored Oleomargarine in Solid Dairy and Country Rolls.

Table listing Rice in Fancy Head and Blue Rose.

Table listing Rolled Oats in Monarch, Rolled Avena, Steel Cut, and Quaker.

Table listing Salad Dressing in Columbia, Durkee's large, Durkee's Picnic, and Snider's large.

Table listing Saleratus in Packed 60 lbs. in box, Arm and Hammer, and Wyandotte.

Table listing Sal Soda in Granulated, 100 lbs cs, and Granulated, 36 2 1/2 lb. packages.

Table listing Salt in Solar Rock, 56 lb. sacks, and Common in Granulated, Fine, and Medium.

Table listing SALT FISH in Cod, Middles, Tablets, and Wood boxes.

Table listing Holland Herring in Standards, Y. M., and Standards, kegs.

Table listing Herring in K K K K, Norway, 8 lb. pails, Cut Lunch, Scaled, and Boned.

Table listing Trout in No. 1, 100 lbs., No. 1, 40 lbs., No. 1, 10 lbs., and No. 1, 3 lbs.

Table listing Mackerel in Mess, 100 lbs., Mess, 50 lbs., Mess, 10 lbs., Mess, 8 lbs., No. 1, 100 lbs., No. 1, 50 lbs., and No. 1, 10 lbs.

Table listing Lake Herring in 1/2 bbl., 100 lbs.

Table listing SEEDS in Anise, Canary, Cardomon, Celery, Hemp, Mixed Bird, Mustard, Poppy, and Rape.

Table listing Shoe Blacking in Handy Box, Handy Box, Bixby's Royal Polish, and Miller's Crown Polish.

Table listing SNUFF in Swedish Rapee, Norkoping, Norkoping, 1 lb, glass, Copenhagen, 10c, 8 for 64, and Copenhagen, 1 lb. glass.

Table listing SOAP in James S. Kirk & Company, American Family, Jap Rose, and Kirk's White Flake.

Table listing Lantz Bros. & Co. in Acme, Big Master, Climax, Queen White, Oak Leaf, and Queen Anne.

Table listing Tradesman Company in Black Hawk, one box, Black Hawk, five bxs, and Black Hawk, ten bxs.

Table listing Scouring Powders in Sapollo, gross lots, Sapollo, half gro. lots, Sapollo, single boxes, Sapollo, hand, Queen Anne, and Snow Maid.

Table listing Washing Powders in Snow Boy, 100 5c, Snow Boy, 60 14 oz., Snow Boy, 24 pkgs., and Snow Boy, 20 pkgs.

Table listing Soap Powders in Johnson's Fine, Johnson's XXX, Lantz Naphtha, Nine O'Clock, Oak Leaf, Old Dutch Cleanser, Queen Anne, and Rub-No-More.

Table listing CLEANSERS. KITCHEN KLENZER in 80 can cases, \$4.80 per case.

Table listing SODA in Bi Carb, Kegs.

Table listing SPICES in Whole Spices like Allspice, Cloves, Cassia, etc.

Table listing Pure Ground in Bulk in Allspice, Cloves, Cassia, etc.

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Table listing SPICES in Whole Spices like Allspice, Cloves, Cassia, etc.

Table listing Pure Ground in Bulk in Allspice, Cloves, Cassia, etc.

Table listing WICKING in No. 0, per gross, No. 1, per gross, No. 2, per gross, and No. 3, per gross.

Table listing Seasoning in Chili Powder, Celery Salt, Sage, Onion Salt, Ponelty, Kitchen Bouquet, Laurel Leaves, Marjoram, Savory, Thyme, and Turmeric.

Table listing STARCH in Kingsford, 40 lbs., Muzzy, 48 1 lb. pkgs., Powdered, barrels, and Argo, 48 1 lb. pkgs.

Table listing Kingsford Silver Gloss, 40 1 lb.

Table listing Gloss in Argo, 48 1 lb. pkgs., Argo, 12 3 lb. pkgs., Argo, 8 5 lb. pkgs., Silver Gloss, 16 3 lbs., and Silver Gloss, 12 6 lbs.

Table listing Muzzy in 48 1 lb. packages, 16 3 lb. packages, 12 6 lb. packages, and 50 lb. boxes.

Table listing SYRUPS in Barrels, Half Barrels, Blue Karo, No. 1 1/2, Blue Karo, No. 2 1/2, Blue Karo, No. 5, 1 dz., Blue Karo, No. 10, Red Karo, No. 1 1/2, Red Karo, No. 2 1/2, Red Karo, No. 5, 2 dz., and Red Karo, No. 10, 1/2 doz.

Table listing Pure Cane in Fair, Good, and Choice.

Table listing TABLE SAUCES in Lea & Perrin, large, Lea & Perrin, small, Pepper, Royal Mint, Tobasco, England's Pride, A-1, large, A-1, small, and Capers.

Table listing TEA in Japan, Medium, Choice, Fancy, Baked-Fired Med'm, Basket-Fired Choice, Basket-Fired Fancy, No. 1 Nibbs, Siftings, bulk, Siftings, 1 lb. pkgs., Gunpowder, Moyune, Medium, Moyune, Choice, Young Hyson, Choice, and Fancy.

Table listing Oolong in Formosa, Medium, Formosa, Choice, and Formosa, Fancy.

Table listing English Breakfast in Congou, Medium, Congou, Choice, Congou, Fancy, and Congou, Ex. Fancy.

Table listing Ceylon in Pekoe, Medium, Dr. Pekoe, Choice, and Flowery O. P. Fancy.

Table listing TWINE in Cotton, 3 ply cone, Cotton, 3 ply balls, and Wool, 6 ply.

Table listing VINEGAR in Cider, Benton Harbor, White Wine, 40 grain, White Wine, 80 grain, and White Wine, 100 grain.

Table listing WRAPPING PAPER in Fibre, Manila, white, No. 1 Fibre, Fibre, Manila, white, Butchers Manila, and Kraft.

Table listing YEAST CAKE in Magic, 3 doz., Sunlight, 3 doz., Sunlight, 1 1/2 doz., Yeast Foam, 3 doz., and Yeast Foam, 1 1/2 doz.

Table listing YEAST-COMPRESSED in Fleischman, per doz.

Table listing WOODENWARE BASKETS in Bushels, narrow band, wire handles, Bushels, narrow band, wood handles, Market, drop handle, Market, single handle, Market, extra, Splint, large, Splint, medium, and Splint, small.

Table listing Butter Plates in Escanaba Manufacturing Co. and Standard Emco Dishes.

Table listing No. 8-50 extra sm cart, No. 8-50 small carton, No. 8-50 md'm carton, No. 8-50 large carton, No. 8-50 extra lg cart, and No. 4-50 jumbo carton.

Table listing Churns in Barrel, 5 gal., each, Barrel, 10 gal., each, Stone, 3 gal., and Stone, 6 gal.

Table listing Clothes Pins in Escanaba Manufacturing Co., No. 60-24, No. 30-24, and No. 25-60.

Table listing Egg Cases in No. 1, Star Carrier, No. 2, Star Carrier, No. 1, Star Egg Trays, and No. 2, Star Egg Tray.

Table listing Faucets in Cork lined, 3 in., Cork lined, 9 in., and Cork lined, 10 in.

Table listing Mop Sticks in Trojan spring, Eclipse patent spring, No. 1 common, No. 2, pat. brush hold, Ideal, No. 7, 20oz cotton mop heads, and 12oz cotton mop heads.

Table listing Pails in 10 qt. Galvanized, 12 qt. Galvanized, 14 qt. Galvanized, and Fibre.

Table listing Toothpicks in Escanaba Manufacturing Co., No. 48, No. 100, No. 50-2500, and No. 100-2500.

Table listing Traps in Mouse, wood, 4 holes, Mouse, wood, 6 holes, Mouse, tin, 5 holes, Rat, wood, Rat, spring, and Mouse, spring.

Table listing Tubs in No. 1 Fibre, No. 2 Fibre, No. 3 Fibre, Large Galvanized, Medium Galvanized, and Small Galvanized.

Table listing Washboards in Banner Globe, Brass, Single, Glass, Single, Single Peerless, Double Peerless, Northern Queen, Universal, and Our Best.

Table listing Window Cleaners in 12 in., 14 in., and 16 in.

Table listing Wood Bowls in 13 in. Butter, 15 in. Butter, 17 in. Butter, and 19 in. Butter.

Table listing YEAST CAKE in Magic, 3 doz., Sunlight, 3 doz., Sunlight, 1 1/2 doz., Yeast Foam, 3 doz., and Yeast Foam, 1 1/2 doz.

Table listing YEAST-COMPRESSED in Fleischman, per doz.



Gabby Gleanings From Grand Rapids.

Grand Rapids, Oct. 19—Grand Rapids Council, U. C. T., will hold a series of ten dancing parties the coming season on the following dates: Oct. 30; Nov. 13 and 27; Dec. 11; Jan. 15 and 29; Feb. 12 and 26; March 12 and 26. Good music has been secured and refreshments will be served at all of the entertainments. The parties are open to U. C. T. men and their friends. Season tickets can be obtained for \$5.50 of any one of the dance committee, as follows: Perry E. Larrabee, (citizen 32-044); C. F. Hart, (citizen 32-976); Walter Lypps (bell M. 1342); Gilbert Moore (citizen 61-851); Roy Bentley (citizen 67348). Those who have not secured tickets are requested to register their requirements without delay.

Mrs. A. E. Barnum, wife of the general dealer at Alaska, recently underwent a severe operation at Blodgett Hospital. She is recovering so rapidly that her husband expects to remove her to her home in about two weeks.

Heber A Knott, (Corl Knott & Co.) is again at his desk, after an enforced absence of three or four weeks on account of illness.

John D. King, hosiery salesman for the Grand Rapids branch of Burnham, Stoepel & Co., has been transferred to the knit goods department. E. K. Collins, who has handled knit goods in the past, will carry the hosiery line hereafter.

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

Cornelius Crawford, Vice-President of the Hazeltine & Perkins Drug Co., is very happy over the possession of a group photograph of three generations of Crawfords—himself, his son and his grandson. The latter is now in Chicago, taking lessons on the violin with a view to fitting himself for the concert stage. The lad is only 17 years of age, but weighs 230 pounds and is taller than either his father or grandfather. Jack Crawford has achieved a wide reputation in Michigan as a musician of much promise. His parents are determined that he shall be given an opportunity to exercise his ambition and genius in a larger and wider field.

Encouraged by his success in exploiting local organizations of Bob Tailed Cat Clubs all over the world, Dave Drummond (Brown & Sehler Co.) is now training ordinary fox squirrels to perform tricks, with a view to creating an act which will be an attractive feature in vaudeville. He has a pair of squirrels which turn summersaults and also perform hand-springs, with the aid of a small stick. It has required a great deal of patience on Dave's part to accomplish this result, but he has succeeded to a marked degree and has every reason to believe that his act will "go big." Before venturing on the stage with his trained squirrels, he will make the round of his customers, accompanied by his little acrobats, so they may have an opportunity of judging of his expertness in training animals.

Hon. S. A. Sheldon, the genial and accomplished subscription representative of the Tradesman, is putting in a week with friends at Waukeshaw, Wis. Next week he will devote to calling on his customers in Jackson.

The meeting of the Bagmen, Saturday evening, Oct. 16, to use the expression of one of the candidates who was given the full ceremonial work, was a "blinker." There was a good turn out of the members of Absal Guild and as this was the first ceremonial session since last spring the class to be initiated was a good one, and included viceroys Gilbert H. Moore who was given the obligation last spring and at the annual meeting in April elected to the office of Vice-roy. The meeting was called to order by Great Ruler John D. Martin, and when all was set for initiation the

Great Ruler called the Past Great Ruler to the chair to preside and Great Ruler Martin took the office of Vice-Roy until the initiatory work was finished and he then called Vice-Roy Moore to his station and the Great Ruler resumed his station and the business of the meeting was closed up as speedily as possible, because the Ways and Means committee had our annual "eats" ready. The hungry Bagmen did that lunch ample justice. Before the close of the meeting it was announced that the meetings of the Bagmen for the months of November, December and January would all be social sessions and announcements of these particular social sessions will be given later. The next full ceremonial session will be held Saturday, Feb. 19, 1921, which will be the last ceremonial for the fiscal year ending in April.

The writer is authorized to state that a syndicate is being formed to erect and conduct a chain of first-class hotels in Western Michigan towns which have thus far neglected to keep the pace. Two of the cities which are badly in need of good hotels are Cadillac and Holland—and these cities will be the first to receive attention at the hands of the syndicate. A central warehouse will be established in Grand Rapids and all commodity buying will be done through this establishment. A labor bureau will also be established here, to supply help for regular service or emergency requirements. All the plans have not yet been matured, but rapid progress has been made in the development of the project.

The price of conquest is tenacity. Struggle develops it—makes a type of man which rolling down hill can never create.

Everything is comparative. If you have not seen the best, it is quite easy to be content with something else.

Don't be so busy doing small things that you fail to see your opportunity to do larger ones.

It's better to bump your head against the clouds than to get flatfooted sticking to the pavement.

Nut Margarin Industry Shows Rapid Growth.

Rapid growth in the nut margarin industry of the United States is indicated by statistics issued by the Bureau of Markets. In 1916, the first year for which the bureau has figures, only 1,941,932 pounds were produced. In 1919, 9,792,694 pounds of colored and 132,906,154 pounds of nut margarin were made.

The production of animal and vegetable margarin has also increased greatly. In 1916 the year's total for animal margarin was 184,463,411 pounds, as compared with 9,302,681 pounds colored and 214,759,089 pounds uncolored last year. The production of exclusively animal margarin has decreased, for 16,038,718 pounds were produced in 1916, as compared with 1,165,363 pounds colored and 3,391,206 pounds uncolored last year.

Another Co-Operative Undertaking Gone Wrong.

Application for the appointment of a receiver for the American Co-operative Association, whose headquarters are in Milwaukee, has been made by the Jungo Shoe Co., a creditor. It is claimed the Association's liabilities are \$400,000. The assets are said to be between \$800,000 and \$900,000. The concern has more than 14,000 stockholders, for the most part farmers in central states.

Extensive Exhibit By Carson, Pirie, Scott & Co.

From Monday to Thursday, inclusive, Carson, Pirie, Scott & Co., of Chicago, are making an extensive exhibit of their lines in the Pantlind Hotel. They leased the entire second floor of the hotel for their exhibits, representatives and guests. All who came were royally treated and lavishly entertained. The exhibit was made under the personal supervision of W. W. Geary, sales manager, and Frank M. Pierson, general salesman for Michigan. The name of the gentlemen in charge of the various departments is as follows:

Ribbons—W. A. Owen.

Gloves—H. J. Iding and E. R. Derby.

Domestics and gingham—P. G. Cook and E. L. Conrick.

Laces, embroideries and ladies' neckwear—C. A. Vallin.

Dress goods, linings, silks and velvets—S. P. Mark.

White goods, linens and handkerchiefs—H. G. Clarke.

Under muslins and fancy goods—W. E. McGowan.

Ladies' ready to wear—P. E. Ebbesen.

Knit goods and infants' wear—A. C. Dolberg.

Furs—James Kirk.

Floor coverings—C. W. Porter.

Draperies and curtain materials—J. J. Popkin.

Holiday goods—Walter Johnston.

Notions, drug sundries and jewelry—F. O. Schlender.

Hosiery and underwear—E. A. Pumphrey and E. C. Nation.

Flannels, blankets and comforters—E. J. Boyce.

Men's furnishings—W. H. Van Peenen.

Economy.

Melville Boggs, generally reputed to be the best informed person in the village concerning the affairs of his neighbors, was telling a friend, but recently returned after an absence of some years, of the troubles of Susie Smith and Peter Jones.

"Susie, she has broken off her engagement with Peter," he said. "They's been goin' together for about eight years, durin' which time she had been inculcatin' into Peter, as you might say, the beauties of economy. But when discovered, just lately, that he had learnt his lesson so well that he had saved up 217 pairs of socks for her to darn after the wedding she appeared to conclude that he had taken her advice a little too literally, an' broke off the match."

Good Bread Makes Healthy Children!

It's their one best food

Buy the Best

Aristos Ceresota
Fanchon Puritan
Red Star
Flour

JUDSON GROCER CO.
GRAND RAPIDS MICHIGAN

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

Boyland Creamery Co., A. Casabianca & Son, Ellis Brothers Co., Henry Meyer, M. Piowaty & Sons, I. Van Westen-Brugge, Vinkemulder Co.



Queerest of the Metals.

Mercury is called "quick" silver because it seems as if alive, so lively is the way in which it runs about. It is a fluid—that is to say, molten—at temperatures which render other metals solid.

The ore from which it is derived is a mixture of sulphur and mercury, called "cinnabar," and when very pure is in color a brilliant vermilion. It is from this source, indeed, that vermilion used to be obtained. Nowadays, however, it is usually made by heating mercury together with sulphur, potash and water.

To get the mercury from the ore it is necessary merely to separate it from the sulphur with which it is chemically combined, and this is accomplished by roasting. The ore goes from the crusher into a furnace, where high heat volatilizes the quicksilver, the latter being thereupon precipitated pure in a water-jacketed "condenser." Out of the condenser it runs in a silvery stream, and is put up in wrought-iron flasks for market.

Some tribes of California Indians have used cinnabar for red paint since prehistoric times, frescoing their faces and bodies with it, and it was observation of this circumstance that led to the discovery of the famous quicksilver mines of that state. Occasionally a miner's pick penetrates a pocket that contains a cupful or so of pure mercury.

When reduced by low temperature to a solid, quicksilver becomes very malleable, and can be beaten into sheets as thin as tissue paper.

The metal has a strong affinity for gold, and is much used in connection with gold mining. During the war its price multiplied tenfold, owing to the need of fulminate of mercury for cartridge caps, shell fuses and detonators for all sorts of projectiles.

Why He Got It.

In a certain city of 75,000 is a grocer who one day got a new neighbor, a family that had just moved into the city. From the very start the newcomer began trading with a competitor of his neighbor grocer. Both stores were convenient. After some months the neighbor grocer became well acquainted with the newcomer. But the newcomer continued to buy at the competitor's store—and seemed to buy plenty. One day the neighbor grocer mustered up courage enough to ask about it.

"Abbott, don't you know that you can do as well with us as with any other grocer?" he asked. "You never have given us a trial."

"No; that is a fact. But let me tell you about it. When we moved in here we never had any idea that you were a grocer—not until we had been settled a few weeks later when your wife happened to mention it. But before we had gotten a start with our unpacking our first day on the premises, Milt, from Wagner's came to the door and asked us what we wanted for our dinner. 'I'm the grocer,' he said; so we let him be. Have got so well acquainted with them that I'd hate to quit them cold."

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—General store and buildings at Lyon's Corners, near Pleasant Lake. Clara L. Sullivan, Munith, Mich. 93

WANTED—TWO FIRST CLASS SHEET METAL WORKERS. \$1.25 PER HOUR. Wire when you can come. H. H. Bain Sheet Metal Works, Shreveport, Louisiana. 94

For Sale—Meat market doing good business, only shop in town. Exceptional chance for someone. If you are interested, take this up with us. Must be sold at once. Herren Bros., Thompsonville, Mich. 95

For Sale—Chandler & Price 10 x 12 Gordon for \$200. In use every day, but wish to install larger machine. Tradesman Company. 96

Wanted—Business investment, Michigan or any Middle-West state; retail general merchandise, confectionery or drug store, or manufacturing business. Give particulars and price. Address No. 96, Michigan Tradesman. 96

Wanted—To buy good class cafeteria or pool and lunch room live town Southern Michigan. Address No. 97, Michigan Tradesman. 97

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.

For Sale—The best going business in the Thumb. Location central, nice light store. Rent reasonable. O. B. Griffin, Vassar, Mich. 98

FOR SALE—Hotel property at Hudsonville, Michigan. Steam heat, water, lights, etc. Good location; more business to be had than can be taken care of. Fine opportunity for right party. For further particulars inquire of F. P. McEachron, State Bank, Hudsonville, Mich. Both phones. 99

ATTENTION MERCHANTS—When in need of duplicating books, coupon books, or counter pads, drop us a card. We can supply either blank or printed. Prices on application. Tradesman Company, Grand Rapids. 100

Meat Cutter Wanted—For good retail store in South Central Michigan town of about 1,000 population. Write experience and salary wanted to F. A. Loomis, 225 North Michigan Ave., Chicago, Ill. 100

Permanent position for a man who can write cards and trim windows and who is familiar with the dry goods business. Globe Department Store, Traverse City, Michigan. 101

GET OUR PRICES—on counter sales books and credit registers. Battle Creek Sales Book Co., Battle Creek, Mich. 102

FOR SALE—Garage, machine and welding shop. Lots of business; reason for selling, health. J. W. Mulholland, Greenville, Mich. 75

"LET REED SELL IT"—Anything—anywhere. Reed Realty Co., Carsonville, Mich. 70

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.

For Sale—Four six-foot showcases, one four-foot case, all plate glass tops. Also six display tables about six feet by three feet. Inquire or write Jay W. Ellsworth, Wheeler, Mich. 88

For Sale—Stock of general merchandise consisting of groceries, dry goods, men's furnishings, rubber footwear. Will sell or rent building. A mighty good proposition to the right party. W. W. Almond, Dansville, Mich. 89

FOR EXCHANGE—FARM for stock of general merchandise. Owen Harvey, Wayne City, Illinois. 91

FOR SALE—General store. Been in business nine years and have good GOING BUSINESS. Located in one of the BEST FARMING TOWNS in Michigan. \$8,000 to \$9,000 stock. Will sell building or rent. I want to retire to country life as I am single. For further information address Abe Koffman, Owendale, Mich. 92

Pay spot cash for clothing and furnishing 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

ness, 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.

Will pay cash for whole stores or part stocks of merchandise. Louis Levinsohn, Saginaw, Mich. 998

FOR SALE—110-account steel McCaskey Account Register, used six months, good as new. \$25. R. Stahelin, St. Joseph, Mich. 86

Grocery in rich Central Illinois farming town of 1500. Will sell or lease residence and store. Wisconsin Business Exchange, 4 Metropolitan Building, Milwaukee, Wisconsin. 87

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General Conditions in Wheat and Flour.

Written for the Tradesman.

The past week has seen considerable action in wheat, it selling as high as \$2.19 for December and as low as \$2.05, which indicates it is in a very sensitive position and the market has possibilities.

Heavy marketing of wheat by farmers, continued lack of demand for flour on the part of domestic buyers and a slack export demand could easily force wheat to \$1.50 per bushel. On the other hand, should domestic buyers begin to take hold, exporters renew buying in fair volume and farmers throughout the country hold their wheat, the price could be forced to \$2.50 a bushel very quickly.

Just what is going to happen cannot be foretold.

The farmers of Kansas are insisting they must have \$3 per bushel for their wheat and October 23rd is the day set when farm offerings of wheat are to cease throughout the entire United States; all producers have been requested to discontinue marketing wheat until it brings \$3 per bushel in terminal markets.

If the United States were the sole producer of wheat, it can be readily seen the American farmer could very easily control the price; however, Canada is offering wheat in the United States and selling it very freely at prices very much under the \$2.50 mark and Canada has approximately 200,000,000 bushels to export, so unless domestic and foreign demand for our flour or wheat increases materially, the effect of heavy Canadian offerings will be to depress values.

If the producer were holding his wheat in the face of a heavy demand for flour, immediate results could be obtained in his favor, but when the buying of flour is on such a small scale as at the present time and in such limited quantities, mills are not interested in taking on wheat, and about the only effect to be produced by the farmer holding out for higher prices is to prevent the market from going to pieces altogether.

The wheat market is in a most unusual position. From a statistical standpoint, prices should be going up instead of down, as the world crop is really short; this fact is recognized everywhere. On the other hand, the downward trend of prices on all commodities has caused the buying public to be ultra conservative, so the demand for not only flour, but practically every other product, is subnormal; in fact, very limited.

The Chicago Board of Trade has been accused of forcing the price of wheat down, but this is the same Board of Trade that was accused during the War of forcing the price up, and the Government influence caused it to suspend operations because of the opposition on the part of the consumer to advancing prices.

The producer is the one who is objecting to its operations at the present time, and, to be frank, it is just as proper for the producer to demand discontinuance of its operations when prices are declining as it was for Government influence to cause it

to suspend when prices were advancing.

The fact of the matter is, however, the Chicago Board of Trade is not responsible for the ups and downs of the market. Demand for, or lack of demand, is the dominating agent in price changing of not only wheat and flour, but every other article of trade.

There is no "Potato Pit" so called, and yet the price of potatoes advanced to \$9 and even \$10 per bushel during the past spring, simply because there were not enough potatoes to meet the demand of the public; since that demand has been satisfied, potatoes have declined to a normal basis; in fact, the price in some cases has been subnormal because of excessive offerings. The same influence affecting the price of potatoes is affecting the price of wheat and the "Chicago Wheat Pit" merely reflects the sentiment of the trade and public in general, and to legitimate traders it is almost indispensable.

Undoubtedly, there are rulings which should be made to eliminate the "market scalper," who is not interested in buying or selling wheat or other grains from a merchandising standpoint, but is purely a speculator, whose business interests are in other lines, for undoubtedly there is a small army of such buyers and sellers of wheat, corn and oats, who should be eliminated from trading; in other words, those who sell with no idea of making delivery, as well as those who buy with no idea of taking delivery and who are not in any way legitimately engaged in the grain business. The influence of such trading is not healthy, but the same class of traders will be found in stocks and bonds.

Very likely some system will be devised sooner or later to remedy this situation, but it would be a most serious mistake to eliminate the Clearing House of grain values and the Chicago Board of Trade is just that.

The public should not too severely criticize the producer in his demand for stabilized wheat prices, as it must be remembered that Government influence kept the price of wheat down when there was an opportunity for the producer to realize a handsome profit on increased values had not Government influence been exerted to prevent prices soaring. He feels as long as Government influence was exerted to prevent prices soaring, it should now be exerted to prevent the market from going to pieces. The position he takes is logical and reasonable. However, it has been very clearly demonstrated that interfering with natural laws and interfering with the law of supply and demand by setting arbitrary prices is very expensive and illogical. We firmly believe the law of supply and demand should have been permitted to control prices during the war just as we believe the law of supply and demand should control them now.

Wheat producers are attempting to create better demand for their wheat by holding it off the market, but as wheat is a world-wide proposition, it is going to be a very difficult task to force prices with the present exceedingly light demand for flour not only here but abroad as well. However,

the producer is entitled to a fair return on his investment and unless he obtains it in a natural way, he must and will organize and, in fact, is already organizing to assure reasonable profits for time and money invested.

Whether such organization is far enough along to affect values of wheat and other farm products at the present time remains to be seen. The producer must be aided, we believe, by natural conditions; in other words, by an increased demand for what he has to sell to very materially affect prices at the present time.

General conditions are against advancing prices. Deflation has set in in earnest and the influence of it is powerful. The European situation is very unsatisfactory. The rate of exchange places Europe to such a disadvantage it is forced to buy very sparingly and in some cases not at all. If Europe had plenty of money and were able to supply her actual needs, the price of wheat would go to \$3 per bushel without the influence of producers' organizations, but Europe hasn't the money and is able to buy in only a limited way. The domestic demand for flour is sub-normal. Prices in general are declining, and our advice to the trade is to buy flour conservatively, in a hand-to-mouth fashion. Until sentiment changes, two or three weeks' supply is a plenty, we believe, to have on hand or in transit. However, traders should watch markets and conditions very closely; sentiment may change over night.

World stocks of wheat are lighter now than at any time during the past three or four years. The wheat and flour markets have possibilities.

Lloyd E. Smith.

Captain Belknap's Experiences Near to Nature.

Onota, Oct. 18—At this time there are but two important topics before the woodsmen of the North country—the Fall elections and the open season for birds and deer.

"The Lure of the Wild" is in the air. Men of many minds get it in their blood. Not all men go into the forests expressly to kill something. Many of them are lovers of nature with a sport streak in their blood and a warm heart for all of God and nature's creations. Few of them take pleasure in killing simply for the plunder which may be had from the rod and gun.

The greatest sportsman I know shoots his game with a kodak. He is in the woods most of the time and visits the best game countries in America, yet he has not killed a deer in twenty years. I believe he gets more real pleasure out of his hunting days than any other man in America. I hope some day to say more about him and his manner of hunting, as he cannot be classed with the common everyday man met with in the forests.

It is unlawful to shoot under a light. I noticed in an upper country paper a day or two ago that thirteen men (unlucky number) had been arrested in one week and heavily fined for shooting game under a headlight. Shooting game under a headlight is not a square deal, but paddling a canoe under a light along the shore lines of a lake or on the waters of a quiet river in a wild country is the most fascinating adventure indulged in by a lover of wild life.

All wild life is charmed by fire light at night. Often deer are run down as they face the headlight of a locomotive on a railway. The roar of a train, the ringing bell or the blast of

the whistle will not serve to drive them out of harm's way.

In a canoe most any kind of a light can be used that will not blow out. The old time "bull's eye" was often used, also the old reflector lamp, fitted with a slide to shut out the flame; but of late years the acetylene light with its penetrating rays, can be carried on the head and makes the ideal lamp. Best of all for use in a boat is the light placed on a short staff, set in the bow of the boat, just high enough above the observer's head so that it can be turned to cast its rays in any direction.

The art of paddling seems almost lost with the passing of the Indian. An Indian never takes his paddle from the water. In the stillness of the night the splash of a paddle can be heard a mile. Always paddle against the wind, so that you give out no scent of man.

Many times I have witnessed the skill of an Indian duck hunter in sending his canoe within gunshot of a flock of ducks on quiet water, when the motion and splash of a white man's paddle would send the ducks into the air at the distance of half a mile. One man in the stern to paddle and one in the bow to handle the light and do the shooting, if any is to be done, and "silence" is the watchword.

Dark nights are always best. The eyes that will be looking at you from the bushes and ferns on the shores have in all their lives never looked at any light at night but the stars and the moon. Most of the wild folks sleep in the daylight hours. They travel, feed and play at night or in the late afternoon and the shore line of the lakes and streams are their favorite places, where for hours in daylight one would not have more than a glimpse of anything wild, unless it be a porcupine or squirrel. We see at night many pairs of fireball eyes. The owners of these eyes will not hide from you unless that invisible scent of man gives the alarm, when they fade away in the shadows of the trees. Rabbits, old and young cease their games of tag and stare at you in dignified silence, as though viewing from a front seat a movie show.

Families of beautifully marked white and black skunks play like house kittens; nearby a couple of minks hunting a fish dinner, then a coon shucking clams. A muskrat glides by the side of the boat, then under it, and away to the other shore beyond the rays of the light. Just around the cattail point in the quiet water, a flock of fish ducks sleeping, their heads under their wings. They are but round balls of feathers, with no sign of life until the bow of the boat touches one. Then with splashes squawks and whir of wings, they go into the air. The man under the light gets a face full of water as well as a nervous thrill, but he is not the only one to be startled. From the limb of a tree near the water's edge an owl lets out a hoot that sends creeping chills up his back. Then for a while the woods seem haunted. An owl on every tree is laughing at you as only owls can laugh.

But the most thrilling sight of all is the deer with her two fawns, standing knee deep in the water, feeding upon the tender grass. Seeing only the light she is not alarmed; only curious to know what new moon has come that way. With ears working and eyes flashing, they all step softly. Not a ripple on the water and they are gone from sight.

Once upon a dry beach where the winds drifted the sands on warm days, making just the place for a lot of children to play, the light brought into view a peace convention of many wild woods folks. I never could discover what brought them together. Passing over this place afterwards I never failed in finding the foot prints of squirrel, rabbit, mink, skunk, bobcat, fox and coon, but seldom had a sight of one of the animals in the day time. Charles E. Belknap.

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