

MICHIGAN TRADESMAN

PUBLISHED WEEKLY

TRADESMAN COMPANY, PUBLISHERS.

EST. 1883

Thirty-Eighth Year

GRAND RAPIDS, WEDNESDAY, NOVEMBER 10, 1920

Number 1938

The Real Millionaire

Health is wealth, and good cheer is cash on hand.

The real millionaire is the man who can smile and mean it.

The most useful, the most successful men in this country have the happy faculty of smiling and then saying something cheerful.

I do not mean the grin-smile—the smile that the lion wears when he has found a way of exit—the smile that is as grateful as a dissolving cake of ice.

I mean the smile that looks like sunshine when sunshine breaks through the storm-clouds on a morning in May.

A smile is the passport to prosperity. It promotes business and, incidentally, business is an important occupation.

Besides the profits we find that follow a smile, there is a lot of satisfaction in living a pleasant life.



Franklin Golden Syrup



combines flavor and wholesome richness in a cane sugar syrup.

It sells quickly because it is of the same high quality as other Franklin Sugar Products.

The Franklin Sugar Refining Company
PHILADELPHIA

"A Franklin Cane Sugar for every use"

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



We Create the Demand

During the last twenty years we have spent millions of dollars creating a demand for

Shredded Wheat Biscuit

but much of the money spent in advertising is wasted unless we can be sure of the co-operation of our five hundred thousand distributors in all parts of the United States and Canada. A pure, clean, wholesome whole wheat product, combined with a fair-selling policy, have insured the co-operation of our distributors. Shredded Wheat is now the standard cereal food of the world, eaten in all countries and in all climes.

MADE ONLY BY

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



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 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 FLEISCHMANN COMPANY

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



The Line That SELLS and SATISFIES



All Popular Varieties



Sold by Wholesale Grocers Exclusively



ACME PACKING COMPANY, CHICAGO, U. S. A.

MICHIGAN TRADESMAN

Thirty-Eighth Year

GRAND RAPIDS, WEDNESDAY, NOVEMBER 10, 1920

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MICHIGAN TRADESMAN

(Unlike any other paper.)
Frank, Free and Fearless for the Good
That We Can Do.

Each Issue Complete in Itself.

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly by

TRADESMAN COMPANY.

Grand Rapids.

E. A. STOWE, Editor.

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in advance.

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issues a year or more old, 25 cents; issues
five years or more old, 50 cents.

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

GROCERS MUST CO-OPERATE

If They Expect to Achieve Full Success.*

It gives me pleasure to be with you this evening and to review the many problems that have affected our business since last we met. We have had many problems to deal with, some of which have been encouraging and some of which have been discouraging. Since we last met retail business has been slandered, libelled, hounded, hammered, kicked, cuffed and cussed and rattled around until it almost sounded like the second-hand car that one of our good Irish members recently bought of a light and popular brand. After he has used it a few days, he discovered that it was a cripple on wheels, instead of the pleasure vehicle he had expected. He was describing it to some of us, giving its numerous ailments and we commented sympathetically. "She rattles quite a bit when you drive her. 'Rattles,' he exclaimed, 'why, dammit, she sounds like a skeleton having a conjestive chill on a tin roof.'"

Seriously, gentlemen, out of this chaos of muddled legislative and regulated conditions, retail business will emerge with greater honors and closer consumer ties than we could possibly have hoped for the last time we met here to discuss and analyze some of the conditions that were working our ruin.

Constructive association work is the influence that is bringing about the new and more desirable condition; and let me say that your individual part in this great work is just what you find time to put into it; otherwise the amount you pay to your association in the way of dues to enable it to employ capable men to carry to a successful issue the needs of your business as a retailer, so if you get little out of your association it is quite evident that you put little in and it is my earnest hope that if you have not been as active in the past as you might have been that you make the resolve to-night that you, at least, will not be lax in your efforts to correct some of the evils that are still at work, creating a feeling of mistrust in the minds of those who are customers of yours and also enjoy the favor of being your fathers, brothers, sisters, uncles, aunts, cousins, lodge friends and church and business as-

*Paper read before the Grand Rapids Retail Grocers' Association by John M. Bothwell, of Cadillac.

sociates. It is as well your duty to these relations and friends to see that they are fairly dealt with by some of the powers that be, who in a business way do not come in contact with those who eventually buy their goods.

I will endeavor to cite you a few of the problems that yet confront us that only retailers are interested in solving.

Let us commence with the farmer who is, of necessity, one of the most important factors in the world work. Their organizations are so strong that they were permitted to profiteer as much as they pleased, but there was no penalty in the Lever law to touch them. Let us cite a concrete illustration.

In 1893 a woman brought ten pounds of butter to a little grocery store for which she got 50 cents. She also sold ten dozen eggs for 50 cents, giving her the whole sum of \$1. For this she got five pounds of sugar, 25 cents; six pounds of beans, 25 cents; eight pounds of bulk oats 25 cents and two pounds of coffee, 25 cents. A few days ago another woman brought in the same store ten pounds of butter for which she got \$6, and ten dozen eggs, for which she got \$4, a total of \$10. She bought five pounds of sugar, 95 cents; six pounds of beans, 75 cents; 8 pounds of bulk oatmeal, 86 cents; two pounds of coffee, 90 cents; a total of \$3.46. This left a difference of \$6.54, which she received in cash. By this it will be seen that the price of butter and eggs had increased 1000 per cent., while the groceries on her list had increased only 333 1/3 per cent. and while the producer is pulling down profits like the above with no Lever penalty, the retailer who finds it necessary to eat is struggling along on an income that has not materially increased.

Farmers' organizations are very active in their efforts to get something for nothing, in Wexford county, where I live, there are a number of small towns as well as the beautiful city where I live, Cadillac, yet the city of Cadillac pays about 50 per cent. of the entire tax levy of the county and this does not take into account special taxes, yet the farmers are furnished a county agent and \$1,000 was voted to the Farm Bureau and the grasshopper pest eradication is being handled by the supervisors. How long are we to shoulder the burdens that do not belong to us, as well as suffer the penalties of legislation? An article appearing the Michigan Potato Growers Exchange of Nov. 5 has the following to say:

"Most of the associations are two distinct businesses in one. Not only do they handle farm produce, but they are retailing many kinds of merchandise. They handle the produce of their members and sell it through the Michigan Potato Growers Exchange, which is the farmer's selling organization, and last year the members received 66 cents per hundred weight more than did those who sold through dealers. This was a handsome advance over the others and represented \$700,000 to our membership."

This, gentlemen, only seems to show who was the cause of the high cost of living. It also illustrates the immense value of organization.

Again, the co-operative store is with us and during the period of advancing prices made some fairly good

showings, but now the tables are turning and to their disadvantage, as without financial backing from regular financial institutions, wholesalers and manufacturers alike cannot extend them any credit on declining prices. The result is the reported failure or near failure of such co-operative concerns as the one established by employes of the Treasury Department at Washington with a deficit of \$8,000. It opened about a year ago with 6200 stockholders and a capital of \$31,000, provided by \$5 subscriptions to its stock. Another with 14,000 stockholders, for the most part farmers in the Central States, with headquarters at Milwaukee, liabilities said to be \$400,000. The Portland co-operative closed its doors recently only a little over a year old unable to meet an obligation of \$6,200 and another at Paalo, Washington. The Pacific Co-operative League, Inc., of California, with a chain of stores has also gone the pace and is in the hands of a receiver and the Columbus Wholesale Grocery Company, a Creasey house at Columbus, Ohio, went into the hands of a receiver and it is said that liabilities may be double the assets.

These serve to show that wisdom on the part of the small retailer would prompt this tying up safely to his banker and his wholesale house who are following the best known method of distribution—manufacturer to wholesaler, to retailer, to consumer. Side stepping may help for a time, but the pinch comes sooner or later. Another problem to handle is the preference given chain stores by some manufacturers and jobbers. Chain stores usually have their head office in a large city and from this radiate out, bringing in to that one center all the profit they get from their various stores, thereby building up the home city with the contribution that must be taken if a town is to enjoy many of the pleasures and comforts, not provided for by taxation, yet it seems to be true that chain stores are favored by some of the discounts they receive and it is your duty as retailers to ferret out the manufacturer or jobber who is granting them favors they do not grant you, as well as impoverishing your community to build up some other. It is my firm belief that if the condition were brought to the attention of the proper parties through the officers of your association that much of the difficulty would be overcome.

I cannot leave you without a word of warning on the credit end of your business. We are at a stage in readjustment conditions when many men are out of work. We are an optimistic people and I, therefore, hate to say anything of a pessimistic nature; but listen—one of the prominent manufacturers in this State, in explaining to his employes the cause of resorting to shorter hours, made this statement: "You can see our warehouses here are nearly filled, the same condition exists in our warehouse in New York and alongside of our warehouses in New York, Germans have a warehouse full of the same kind of goods that they are offering at half the price that we can sell for." If this is the condition, the readjustment period is not yet at an end and it is said one of our most prominent New York bankers made the statement that it would be three

years before the adjustment is complete.

There are many many things that I would like to bring to your attention, but I must hurry on. Before closing, let me give you a little illustration of how to eliminate losses and make some profit: First, insist on your customer paying their bills promptly when due, and in full, or no more goods. Second, push the sale of the long profit goods and only sell the short profit goods when called for. I have a little chart here that I would like to put on the blackboard for you, but as that is out of the question I will be glad to work it out for any who wish to write me for it.

In conclusion, let me say, get into your association with both feet, shoot your problems at the officers and expect them to solve them for you, but be sure first that you are paying them adequately for their labor. The State provides an agricultural college where a farmer may be educated in his business, but you must get your education by hard knocks and the assistance of your association.

FARM BUREAU BAD ADVISER.

Some one once remarked, "Deliver us from our friends."

Farmers who are so unfortunate as to belong to the Michigan State Farm Bureau can well cry out in the anguish of despair, "Deliver us from the Farm Bureau."

Notwithstanding the fact that the Farm Bureau has "queered" the farmers every time it has assumed to speak for them or give them advice, it is now out with a proposition to act for the growers of sugar beets in their dealings with the sugar manufacturers of the State another season. If the beet growers listen to the siren voice of the Bureau, they will have only themselves to blame if they realize only half as much from their beet crop as they have in the past. Everything the Bureau touches withers in its grasp. The Bureau advised the cherry growers not to make contracts with the canners on the basis of 9 cents per pound, but to hold out for 10 cents. As a result, they received only 5 cents for half the crop. The other half rotted on the trees. The Farm Bureau advised the farmers to hold their wool crop for \$1 per pound when they were offered 75 cents. Now they can get around 40 cents per pound. Every time the members of the Bureau permit that organization to influence them in the sale of their products they invariably find themselves poorer in purse.

Bay City—The fifth of the eight mine planters to be made by the De-Foe Shipyards has been launched. The other three are expected to be completed shortly. The concern received the contract for the boats from the water transport branch of the War Department during the war, but since the termination of hostilities the original contract has been considerably changed.

What One Mercantile Association Accomplished.

Lansing, Nov. 9—In my travels among our members I am frequently asked regarding the luncheons or noon-day meetings of merchants. I have discovered in quite a number of cities of Michigan the Chamber of Commerce has what they call their Merchants Bureau which holds meetings once a week with luncheon at noon.

I am enclosing with this bulletin the report of H. L. Brown, Jr., Secretary last year of the Merchants Bureau of the Lansing Chamber of Commerce. Mr. Brown's report at the closing day of the year was so excellent in every way that the members desired to have it typewritten, so that each could have a copy. In doing this work for the Bureau we took advantage of the occasion and printed a copy of the report for each of our members.

By way of explanation will say that the Lansing Merchants Bureau has the usual officers elected for one year with suitable committees. They meet at 12:15 sharp. The members are fined for tardiness or absence and the meeting closes promptly at 1:30. By noticing the special meetings they have held and the addresses they have had our members will be able to get something of an idea what these get-together meetings accomplish. Read the report over carefully and file for future reference.

Jason E. Hammond.

Manager Michigan Retail Dry Goods Association.

Merchants Bureau Chamber of Commerce.

Membership, Oct. 21, 1919—52.

Membership, Oct. 27, 1920—86.

During the year two of our esteemed members have been called from our midst by death—Philip Joseph and Bailey M. Buck.

Special Meetings Held During the Year.

Oct. 23, 1919—Banquet to merchants of Mason, Grand Ledge and Diamonddale.

Dec. 1, 1919—Banquet to Lansing high school football team, State champions.

Jan. 28, 1920—"Get-to-gether" meeting and banquet to the farmers of this community.

Aug. 5, 1920—Special out-of-doors meeting at Potter Park.

Aug. 29, 1920—Special meeting with the Boy Scouts encamped at Duck Lake.

Sept. 22, 1920—First dollar day dinner, 100 merchants attending.

Speakers Who Addressed the Bureau.

George M. Goodell on Fire Insurance.

George H. Pratt on Our City Schools and the Special School Tax.

Mayor Ferle, on The Local Gas Problem.

City Attorney Rhoades, on The Local Gas Problem.

H. H. Hardy, on Express, rates, regulations, etc.

A. A. Piatt, on Fuel Shortage.

Otto Ziegler, on Water and Electric Light Shortage.

G. C. Crane, on Needs of Water and Electric Light Plants.

J. F. Gaylor, on Bell Telephone System.

E. T. Larson, on Income and Excess Profits Tax.

Rev. C. B. Hawkins, on Special Welfare Work.

Prof. T. Gunson, M. A. C., on Horticulture.

Postmaster P. F. Gray on Cramped and Over-taxed Working Conditions in the Local Post Office.

Mrs. Dora Stockman, member of State Board of Agriculture.

Ex-Governor Chase S. Osborne, on What Constitutes a Good Newspaper.

Lee H. Bierce, Secretary Grand Rapids Association of Commerce, on The McNary Bill.

Geo. L. Lusk, Secretary of Public Domain Dep't., on Our Own State of Michigan.

Chief of Police Seymour, on Traffic Regulations.

Mayor B. A. Keyes, on City Affairs.

Prof. W. H. French, M. A. C., on Education and Agriculture.

Lee M. Hutchins, of Grand Rapids, on "Aphorisms."

E. LeRoy Pellitier, on Advertising and Merchandising.

L. H. Belknap, Chief Engineer of State Highway Department, on Good Roads in Michigan.

J. A. Kennedy, chairman of State Industrial Accident Board.

J. C. Toeller, of Battle Creek, on Battle Creek Community Club.

Gave Its Aid in Such Problems As Promoted During the Year.

Spring Window Night.

Spring Dollar Day.

Fall Window Night.

Fall Dollar Day.

Two Public School Garden Club Prize Contests.

The Gas Problem.

The Fuel Shortage.

The Electric Light and Power Shortage.

Better Postal Service and Working Conditions for Employees.

Increase in Salary for Public School Teachers.

Women's Club House, (rebuilding).

Michigan Northern Railway.

Auto Parking Ordinance.

The Merchants Bureau of the Chamber of Commerce is a live and growing institution. It is a valuable asset to the community and to every merchant doing business within its bounds. The Bureau was organized with the following objects in view:

(1) To unite the retail merchants of the City of Lansing into a body for the protection and encouragement of its members in the legitimate operation of their business;

(2) The reforming of trade abuses, wherever found;

(3) The cultivation of a fraternal feeling among local retail merchants; and

(4) The development of a more intense civic spirit which shall be directed to the building of a better and larger city.

Its membership should include every wide-awake and progressive merchant in this city.

H. L. Brown, Jr., Sec'y.

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Make the Most of Your Employees.

Isn't it true that your pay-roll, for just one year, amounts to as much as the value of your works?

And isn't it true that you give a great deal of attention to your machinery and your raw material, and very little attention to making the most of your workers?

Do you study your worker's aptitudes?

Do you try to get each worker where he fits?

Do you know as much about your individual workers as you do about your individual machines?

Or do you leave the whole matter to the foremen, without giving them any instruction in the art of management?

Have you ever thought about this fact—that it is possible to change your pay-roll from an expense to an asset?

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A Thrift Definition.

Laying aside a few dollars each week does not necessarily make one a thrifty person. Thrift means so much more than merely money—it means personal efficiency—it means foresight—it means prudence—it means sane and legitimate self-control—it means all that makes for character. It is as much removed from miserliness on the one hand as it is from extravagance on the other. As we build the ideals of thrift, we build character.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Nov. 8—There is much rejoicing here at the reopening of the new high school, which was closed for repairs ever since the fire early last spring. The high school is quite an asset to this city, with its elaborate auditorium and excellent swimming pool and gymnasium. The business men were also interested in the announcement of the high school re-opening, as the swimming pool is very popular with a large number of our business men who have been waiting for this opportunity to take a bath.

Andary Bros. have purchased the entire stock of merchandise formerly owned by M. J. Bosbous, at 124 East Portage avenue. After disposing of the present stock, the new firm will open up with a full line of merchandise at the same location.

Herbert C. Ryan, for the past year manager for the Hewitt Grain & Provision Co., has tendered his resignation. Mr. Ryan has not made known his plans for the future, but it is hoped by his many friends that he will remain in the Soo, where he is well and favorably known.

James Briskes, proprietor of the Virginia lunch room, in the W. B. Sprague building, on Ashmun street, has sold his fixtures and is retiring from the business.

Herbert L. Parsille, one of our well-known attorneys, had a narrow escape last week, being overcome by gas while in the bath room at his home. He was rendered unconscious and his condition was serious for a time, but the best of medical care has brought Herb. back to health and he expects to be able to attend to his business affairs again this week.

Wise is he who profits by experience, but wiser is he who profits by the experience of others.

Alex. Bush, the well-known merchant of Rosedale, was out of luck last week. While he was visiting his wife, who is in the hospital here, some person entered his store and relieved the cash register of about \$35. Mr. Bush is very anxious to know who would be guilty of such an offense in his neighborhood, as it has always been considered one of the safest in the country.

The Erickson dray line, at Manistique, was sold last week to Elmer McClelland and Fred Baker, who took possession last Monday. Both will devote their entire time to the business. Elmer McClelland was for a number of years an employe of the old firm and Mr. Baker for the past fifteen years has been freight agent for the Manistique & Lake Superior Railway Co. They have a large circle of friends who wish them every success in this new venture.

Before confiding your secrets to a friend, it is well to remember that your friend has a friend and your friend's friend has a friend.

Burt Kates, known as the Chippewa County Hay King, returned from Lansing last week, where he was considering the proposition of handling the hay department of the Farm Bureau in the Southern part of the State.

William G. Tapert.

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Peerless Fakirs Still Working Slyly.

Notwithstanding the repeated exposure of the Peerless Talking Machine Co. in the Tradesman, the legal end of the duo who claim to own the concern is still working slyly to secure payment for machines for which orders were secured by false representations. Another victim has turned up this week in the person of a Benzonia merchant, who writes the Tradesman as follows:

Benzonia, Nov. 3—Another victim. In accordance with your request in the Tradesman, I am sending you what dope I have on the Peerless machine and would be very grateful for your advice in the premises. I was informed, as were the others,

that I did not have to put in a cent; that these machines would be delivered free of charge and, if not sold, would be taken back, also without expense to me. E. B. Judson.

The Dansville merchant writes a second time as follows:

Dansville, Nov. 5—I am in receipt of your letter in regard to Peerless Talking Machine Co. I want to place the matter in the hands of an attorney and could you give me the address of Mr. Webber or the other member of the company; also any other matter that will help in bringing settlement with them? C. M. Young.

Mr. Young was informed that the services of a lawyer was superfluous; that all he need do—thanks to the exposures of the Tradesman—was to sit tight and await the appearance of the accomplice who will put in an appearance, hand back the note and reship the machines into some other state where there is no Tradesman to warn the merchants against the fraud.

The following letter has been sent to the lawyer end of the fraudulent concern:

Grand Rapids, Nov. 5—Don't you think it is about time for you to desist from further attempts to undertake to enforce payment of the notes your representatives obtained under false pretenses?

There is no element of fairness or good faith in your business methods and the sooner you pull your machines out of the State and return the notes obtained by fraud, the better it will be for you.

If you will give me the real names and addresses of your agents I will undertake to put them where the dogs won't bite them if they can be brought under the jurisdiction of Michigan courts.

No jury will ever award you a judgment on notes worded as your notes are worded and where the signature is obtained by subterfuge and deception. E. A. Stowe.

No reply has been received to the above letter up to the hour of going to press, which leads to the belief that Shaver intends to continue his pussy foot tactics to "stick" an occasional merchant who is too wise or too penurious to take and read a trade journal.

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Epitaphs.

Here lies in peace
Sylvester Stew.
He learned to make
His own home brew.

Poor Ves was not
Quite worthy praisin'.
This rough-neck stuff
Will show its raisin.

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Here lies Mr. Well Enough Alone,
In life a most obedient son,
Who proudly bore his family name.
Always he could justly claim
That his methods were the same,
And that he had always done
As his forbears since year 1.
His creditors have reared this stone
A grateful token of thanksgiving
That there are no descendants living of
Mr. Well Enough Alone.

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A successful retail grocery merchant in an Indiana city of 10,000 makes it a point to feature a different article every day. One day he advertises that he is going to sell forty-five cases of sweet apple cider in No. 2½ tins at so much per dozen. The next day it is a barrel of Queen olives at so much a quart; or a cask of dill pickles or so many cases of freshly put up mustard in tumblers; or so many hundred pounds of fancy full-cream cheese; or so many pails of pure sugar mint and wintergreen lozenges. He often sells the "specials" at small profit, knowing that nearly every customer will buy something else before leaving the store.

Keep Your Stock Nicely Balanced and Close to the Market

The uncertainties of a presidential election always tend to slow up trade for a time, and this year was no exception. With the election over and bumper crops put away in storehouses all over the country we have now only to get down to business.

From what we can see, the day of speculation in the commodity markets is past and from now on purchases will be made for immediate needs only. That means keeping mercantile stocks nicely balanced and close to the market, but not staying out of the market. No business man can hope to hold his own by quitting. These are uncertain times with rapidly changing conditions, and the successful men will be those who continue their business on a calm, conservative basis, but keep on doing business.

We have been instructing our salesmen for some time past to preach the doctrine of careful buying, prompt collections and prompt payments. We want to say to you frankly that the present market conditions demand that you keep your stock complete but do not over-buy—that you collect your bills, and pay your accounts promptly.

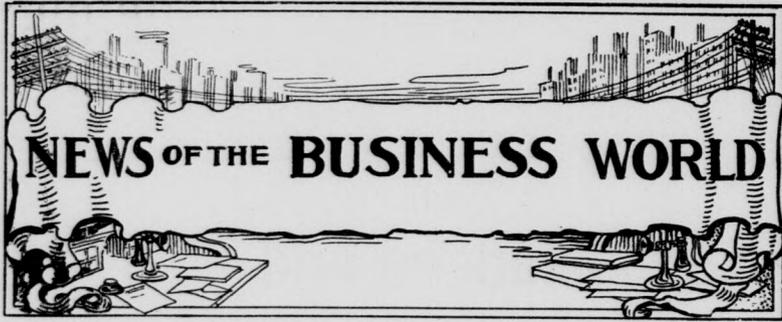
Some of the careless and heedless dealers will be found on the side-track when the readjustment period is over, but the good, keen, live, merchants who merchandise properly will come through this readjustment period with very satisfactory results.

Let us all strive together to effect the greatest possible turnover with the smallest possible stock—to collect our accounts and pay our bills promptly so as to help one another.

WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers.



Movement of Merchants.

Bad Axe—The Bad Axe Grain Co. has increased its capital stock from \$150,000 to \$300,000.

South Haven—Snobble & Williams, Inc., jeweler, has changed its name to Williams & Thorne, Inc.

Detroit—The Pan American Coffee Co. has changed its name to the Cultured Coffee Co. of America.

Grand Rapids—The Creston Fuel & Building Material Co. has decreased its capital stock from \$15,000 to \$8,000.

Grand Rapids—The Riverview Furniture Store has increased its capital stock from \$30,000 to \$100,000.

Charlotte—E. I. Fast, furniture dealer and undertaker, suffered a stroke of apoplexy Nov. 6 and subsequently died.

Charlotte—J. L. Reese has sold his grocery stock to Charles Thompson, who will continue the business at the same location.

Owosso—The D. M. Christian Co., conducting a department store, has increased its capital stock from \$100,000 to \$200,000.

Leota—George Begole has purchased the general stock of E. R. M. Austin and will continue the business at the same location.

Elsie—Mrs. Sowersby has closed Hotel Sowersby and will sell the furniture and furnishings at public auction about Nov. 15.

Nashville—The plant of the Nashville Co-Operative Elevator Co. is nearing completion and will open for business about Nov. 12.

Delta Mills—H. P. Stevens has sold his grocery stock and store building to Mr. Carber, recently of Lansing, who has taken possession.

Lake George—Daniel E. Bufford has sold his general stock to E. R. M. Austin, who recently sold his general stock at Leota to George Begole.

Lansing—E. S. Richardson, of Benton Harbor, has leased the Kerns Hotel William Kerns retiring from active hotel business covering a great many years.

Allegan—Charles Gibson has sold his grocery stock to Fred Durand and Martin Akom, who will continue the business under the style of Akom & Durand.

Cedar—J. B. Ward has sold his interest in the general merchandise stock of Ward & Culver to Frank M. Stefaniak, who has been associated with the firm for the past twenty years, fourteen of which he has been general manager. The business will be continued under the style of Stefaniak & Culver.

Muskegon Heights—The First State Savings Bank of Muskegon Heights has commenced the erection of an addition to its bank building at an estimated cost of \$15,000.

Armada—The Armada Drug Co. has been incorporated with an authorized capital stock of \$7,500, of which amount \$6,000 has been subscribed and paid in in property.

Detroit—The Ezra H. Jones Warehouse Co. has been incorporated with an authorized capital stock of \$100,000, all of which has been subscribed and paid in, \$500 in cash and \$99,500 in property.

Detroit—The Muchnick's Grocery Specialty Co. has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and paid in, \$800 in cash and \$4,200 in property.

Pontiac—The Oakland Oil & Gas Co. has been incorporated with an authorized capital stock of \$25,000, of which amount \$15,000 has been subscribed, \$1,228.16 paid in in cash and \$3,771.84 in property.

Eaton Rapids—Henry Stone and Charles Waddell have formed a co-partnership and engaged in the grocery and meat business on Main street. They have purchased the Snyder grocery stock.

Daggett—The Daggett Farm Bureau has been organized to deal in farm products, machinery, etc., with an authorized capital stock of \$16,000, of which amount \$9,000 has been subscribed and \$1,600 paid in in cash.

Eaton Rapids—The Capron Tea Room has been taken over by Stephen Harvey, who has installed a new gas range and other equipment and will conduct a restaurant and lunch room in connection with the other business.

Lansing—The Downs Fruit Co. has been organized to conduct a wholesale business in fruits, produce, beverages, etc., with an authorized capital stock of \$10,000, all of which has been subscribed and \$1,000 paid in in cash.

Pinckney—The Teeple Hardware Co., who recently lost its stock and store building by fire, has resumed business. Monks Bros. have also resumed their grocery and meat business. A part of their stock was saved from the fire.

Perronville—The Perronville Co-Operative Association has been incorporated to deal in groceries, provisions, meats, etc., with an authorized capital stock of \$6,000, \$3,000 of which has been subscribed and \$1,000 paid in in cash.

Albion—In place of the Michigan Central Railroad's freight depot, which recently burned, it is stated that the railroad company has made plans for the erection of a brick and

concrete warehouse, which is expected to cost in excess of \$50,000.

Bay City—The Bay City Cash Dry Goods Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$30,000 common and \$30,000 preferred, all of which has been subscribed and paid in in property.

Perrinton—Beckwith, Harden & Morrow, Inc., has been incorporated to deal in automobiles, trucks, tractors and farm machinery, with an authorized capital stock of \$25,000, all of which has been subscribed and paid in, \$500 in cash and \$24,500 in property.

Gaylord—R. P. Groesbeck, cigar and Tobacco dealer, was shot in the elbow when a gun was accidentally discharged while he and two companions were returning from a hunting trip. He was taken to a hospital in Grayling and will probably lose his arm.

Pontiac—The Pontiac Commercial & Savings Bank has authorized the construction of two branches, each to be two stories high and to cost \$55,000. The lower floors are to be used for banking business and the upper floors rented for offices. The structures are to be completed by May 1.

Manufacturing Matters.

Flint—The Imperial Wheel Co. has increased its capital stock from \$300,000 to \$1,000,000.

Otsego—The Angle Steel Stool Co. has increased its capital stock from \$25,000 to \$50,000.

Niles—The Michigan Wire Goods Co. has increased its capital stock from \$30,000 to \$75,000.

Hudson—The Hardie Manufacturing Co. has increased its capital stock from \$200,000 to \$500,000.

Holland—The Cappon & Bertsch Leather Co. has increased its capital stock from \$1,500,000 to \$2,500,000.

Alma—The Alma Foundry & Manufacturing Co. has been incorporated with an authorized capital stock of \$50,000.

Detroit—The Miracle Manufacturing Co., manufacturer of chemicals, has increased its capital stock from \$10,000 to \$20,000.

Kalamazoo—The Dearborn Equipment Co., manufacturer of garage equipment, has increased its capital stock from \$100,000 to \$200,000.

Muskegon—The Occidental Candy Co. has been incorporated with an authorized capital stock of \$11,000, all of which has been subscribed and paid in in property.

Detroit—The Jeffrey Food Products Co. has been incorporated with an authorized capital stock of \$20,000, \$15,000 of which has been subscribed and paid in in property.

Detroit—The Premier Drill & Tool Co. has been incorporated with an authorized capital stock of \$50,000, \$25,000 of which has been subscribed and \$20,000 paid in in property.

Detroit—The Northrop Lock Co. has been incorporated with an authorized capital stock of \$200,000, of which amount \$102,750 has been subscribed, \$407 paid in in cash and \$100,010 in property.

Saginaw—The Security Trust Co. of Detroit has been appointed receiver for the Saginaw Cabinet Co. at the re-

quest of its officers. They report liabilities of nearly \$300,000 with assets of only \$25,000.

Detroit—The Chain Battery System has opened an office and shop at Elizabeth and John R. streets, in charge of M. L. Long. The concern was organized some time ago and operates several establishments in the State.

Owosso—The Owosso Baking Co. has purchased the plant of the Hornkohl Baking Co. at Manistee and will continue the business under the management of the general manager here, where the business offices of the plants will be located.

Alma—The Acme Beet Harvester Co. has been incorporated to manufacture and sell sugar beet implements, etc., with an authorized capital stock of \$25,000, of which amount \$14,700 has been subscribed and \$14,500 paid in in property.

Detroit—The C. & D. Manufacturing Co. has been incorporated to deal in washing machines, wringers, etc., with authorized capital stock of \$50,000, \$35,000 of which has been subscribed and paid in, \$15,500 in cash and \$20,000 in property.

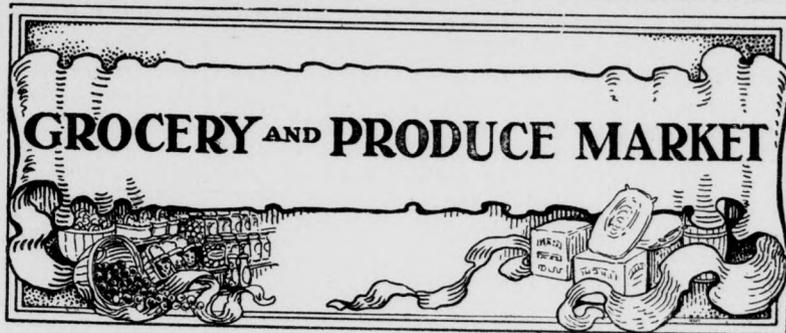
Maple Rapids—The Zenith Cab Works has been incorporated to manufacture and sell automobile and truck bodies, cabs, etc., with an authorized capital stock of \$15,000, all of which has been subscribed, \$1,000 paid in in cash and \$4,500 in property.

Pontiac—The Brisco Devices Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$200,000 common and \$100,000 preferred, of which amount \$200,000 has been subscribed and paid in, \$2,450 in cash and \$197,550 in property.

Ann Arbor—The American Broach & Machine Co. has just awarded the contract for the construction of a one-story plant addition. The building will be 50 by 120 feet and will be used for machine assembly. Construction work was started this week. The addition will be of the same architectural design as the present plant.

Kalamazoo—Extensive repairs and improvements are to be made on the buildings of the Monarch Paper Company plant. Concrete floors in place of wood, steel trusses to replace wooden, elevation of the roof, concrete loading platforms and the installation of new machinery are included in the plans. New 2,000 horsepower washers and boilers are being installed.

Hudson—In connection with the recent decision of the Hardie Manufacturing Co. to increase its capital stock by the issuance of 10,000 shares of par value \$10 each, President H. H. Hardie in a letter to stockholders says: "The company is in fine shape, with over \$400,000 worth of unfilled orders on the books, the profit on which will more than pay the usual dividend on all stock outstanding, including this new issue. We call your attention to the fact that by increasing our capital \$100,000 we are allowed an exemption of \$8,000 on our profit tax, so that we will only be required to earn \$2,000 more in order to continue to pay the usual 10 per cent. dividend on the increased capitalization."



Essential Features of the Grocery Staples.

The country now can settle down to business. Preparations for the annual elections in the United States are always unsettling to an extent. Campaigning draws interest away from other activities of life. This is true more especially in state elections than local affairs, and it is particularly true of the quadriennial National election.

Whichever way the retail grocer voted and whatever may have been his choice the matter is settled and now business can go on as before.

The next big events in the grocer's business life are Thanksgiving and the Christmas holidays. Buying preparation for the two is somewhat similar in the grocery and allied lines. People eat about the same things for the two sets of holidays. Undoubtedly the merchant has prepared already pretty well for Thanksgiving and what stock he does not sell can be disposed of by Christmas.

The question is whether he has looked far enough ahead to get his orders lined up for Christmas.

A heartening thing is that candies have declined. This decline between Oct. 15 and Nov. 1 has been 4@6c per pound on various lines. However, it is believed from talk with the manufacturers that there is to be no further decline soon, as the manufacturers are making about what stocks have been ordered, based on adjustments as to raw materials and labor. There is little future buying being prepared for by the candy makers. So those who have not bought are expected to be handicapped, perhaps. The drop in chocolate and cocoa referred to in the decline column has been expected for some time.

Merchants are being urged again to get down to business principles and not to resort to or continue to practice cancellations that are not authorized, and similar usages which have bothered both wholesalers and the retailers themselves. Business has become somewhat settled with the declaration of new goods prices and adjustments of old prices on the new bases.

Sugar—In spite of the effort in Cuba to support the raw sugar market, the situation is still dull, unsettled and weak. Refiners are not buying very much. Sales of raws were made during the week, duty paid in New York, in a large way, at 6½c. The situation as to new Cuban crop is very much complicated and nobody is guessing very much about it as yet. As to refined, the demand has been dull, though some of the refiners claim to be behind in deliveries. There is but little second hand sugar about now

and the market is somewhat steadier on that account. The price of granulated in Grand Rapids is now 11½c. There are no signs as yet of the factors which some people thought were going to carry sugar several points higher.

Tea—While in some quarters there continues to be a rather optimistic feeling over the outlook any improvement which may take place will be gradual owing to the money situation and to the fact that the trade handling teas has lost heavily in coffee and sugar, and it is believed that buying power at the present time is very limited.

Coffee—The market has shown considerable strength during the week, speaking mainly of Rio and Santos grades, although it is questionable whether this will hold. On account of firmer conditions in Brazil the market on Rio grades advanced about 1c during the week and on Santos about ½c. It has developed, however, that Brazil coffee handlers are in a bad way, due to the tremendous collapse of the coffee market, most of which happened in the last few months. There are a number of movements under way down there to protect the market until it can adjust itself, but none of these have been put into operation as yet. Late in the week the market lost some of the advance which it had made, though it still remains a little higher than a week ago. Milds, generally speaking, show an advance of about ½c for the week, this being mostly in sympathy with Brazils.

Canned Fruits—Nothing big in the way of trading has occurred in any line during the past week. In fact the market shows pronounced apathy on the part of the buyer except for small resales of spot stocks. Too many fresh fruits and too high prices on canned fruits at retail combine to curtail the passing demand. Little or no Coast buying is occurring. Old packs from California are nominal. Hawaiian pineapple is easier in tone and not so active as a few weeks ago. This is due to heavier supplies and conservatism in buying. Apples are selling in a small way also. Some fruit is being picked up here and there to average down cost of early purchases and to enable the buyer to price his goods where they can be moved. As in other fruits, the demand lacks force and is disappointing.

Canned Vegetables—Tomato buying at factory points is light as the spot market affords desirable grades which are available for immediate delivery and they can be inspected and purchased in various sized lots. Outside of California tomatoes sold on early

contracts, there is nothing new in the Coast pack, which is neglected in favor of Southern goods. Corn, according to some factors, has also reached bottom at 85c for Southern Maine style standards, f. o. b. factory. While not at pre-war prices, present values are near that point when increased costs of production are considered. Both Western and Southern were urged to sale all week but the buying demand was limited. Peas ruled steady but not active. Southern packs sold from \$1 up at the factory, depending upon the grade. Western fancy are firm and sparingly offered but other grades are dull. Southern pumpkin is scarce. The New Jersey pack has been light this season, some factories turning out no No. 10s. This size from Jersey is quoted at \$4, while Southern is held at \$2 and No. 3s at \$1. There is very little local demand for sweet potatoes as this is not much of a market for that vegetable. It is quoted at \$1.50 for No. 3s.

Canned Fish—The market in all fish is more or less of a blank. Salmon shows weakness in chums, pinks and medium red, and while red Alaska might be called steady it shows weakness to some extent. Off grades, tips and tails are offered at concessions, while buyers have tried to get the fancy packs at the range quoted on the lower quality stocks. Coast packers are holding their goods at firm figures hoping for a broadening in the domestic and foreign demand in the near future. All of the other grades are pressed to sale, but the orders are only for a few cases at a time and then the buyer haggles for concessions. Maine sardines are in a hand-to-mouth way, the situation favoring the buyer. Weak holders have not been entirely eliminated and still sell for discounts. California olive oil has shown a narrow buying enquiry but other types were slow sellers. Imported sardines are to be had at concessions and a wide range in values exists. The movement is limited. Tuna fish is unsettled in tone and in light spot demand.

Dried Fruits—The dried fruit market is colorless. It is a market where operators prefer not to go into details as to trading conditions, preferring to describe the situation as weak and characterless and devoid of special feature. Raisins, foreign and domestic, are controlling other fruits at present, and show a healthy movement in normal trade channels as well as for beverage making. Dried black grapes also rule firm, as high as 23½c, Coast. Currants are steady and in fair spot demand, while the market at primary points is firmer since packers refuse to sell except at full prices. Prunes are still sick. The week's developments showed more local activity in 30-40s old crop Oregons, which are being bought back by Coast interests because of the shortage in those sizes this season. Reduced deliveries of large prunes is assured, according to all advices from the Northwest. While the demand for this particular line is heavier, prices have not advanced materially. Old crop California remains weak, while new pack are moving in a small way. New crop can easily be bought at discounts under opening

prices. As the market is very unsettled, it is natural that all buyers should follow the hand-to-mouth policy in merchandising. Apricots sold in a moderate way all week, with no big outlet through any one channel. Pecked peaches are in nominal demand as restricted buying is being practised. Pears are still at a standstill.

Corn Syrup—A moderate outlet has been established by the recent declines, which affords a moderate clearance of stocks without further concessions in values.

Rice—Buyers are taking hold more freely to show more confidence in the spot market, leading to a feeling of firmness in the domestic stocks. Advices from the South show a more active market there also.

Nuts—While it is not hard to understand the reason for the lack of buying interest on the part of all distributors, the explanation is not causing any satisfaction. Small lot orders, larger, however, than a few weeks ago, are being placed more regularly, but there is no desire to buy ahead for the holidays or for winter use. No increase in the outlet is expected until jobbers change their general policy of restricted buying. Solicitors offering either foreign or domestic nuts are not able to place their usual November business. The buyer is carrying light stocks, but apparently he is refusing to buy until the retail outlet is larger and the market takes a definite turn toward higher prices. All nuts exhibit this same tendency.

Cheese—The market is very quiet and prices are about 1c per pound lower than they were a week ago. The cheese market is very dull, with more than ample supply for the present demand. We look for a further decline in the cheese market.

Provisions—The market on lard is somewhat easier, local packers selling their products at prices ranging about 1c per pound under quotations of a week ago. There is a light supply and a fair demand. The market on lard substitutes remains steady and quotations are ½c lower than previous quotations. There is a good supply and a fair demand. The market on smoked meats is somewhat easier, quotations having declined from 1 to 2c per pound over last week's quotations. The demand is somewhat light and there is an ample supply. The market on barreled pork is steady and unchanged. The market on dried beef is about 1c per pound lower, with an adequate supply to meet the present demand. The market on canned meats is steady and unchanged.

Salt Fish—Mackerel is comparatively quiet, with the exception of new Irish and Norway fish, which show some activity and are inclined to be firm. Buyers are buying mostly from hand to mouth. Prices for the week are unchanged.

Look over the "Salesman Wanted" advertisements and you will find most of them stipulate that experience is required. Get all the experience you can as fast as you can.

If you are afraid of certain types of customers, it is probably because you lack faith in your goods or confidence in yourself.

THE PROCESS OF DEFLATION.

As the weeks go by, evidences accumulate of the deflation now in progress, as well as of the attempts to confine the process to orderly methods so as to avoid the disagreeable results which would otherwise follow. The first thing requisite is to keep business moving by inducing consumers to buy at the retail counters. Unless this is brought about, everything else is useless. Manufacturers in various lines have been cutting down their prices, in some instances very close to the cost of production, in the hope of stimulating trade. In the case of carpets and rugs, the principal factor has announced an auction sale of several million dollars' worth for the present week so as to ascertain what prices buyers are willing to pay in fair and open competition. This, following so soon after the fixing of opening prices, is taken to indicate a purpose to dispose of the goods on what terms they will bring and to make a basis of prices which will mean something. In the big cities of the Middle West jobbers continue to offer their stocks at cut rates to retailers so as to enable the latter to do business at special sales.

Justly or unjustly, both manufacturers and jobbers are blaming the retailers for not speedily accommodating themselves to the new and reduced price levels. But many of the retailers are holding stocks bought at high prices, which they were induced to buy because of representations made to them by manufacturers at the time of purchase, among them being that there would be a scarcity of goods and that prices would be still further advanced. And it is true that quite a number of manufacturers believed in what they were saying because they, in turn, had been misled by the orders placed by speculators who were withdrawing goods from the market and thus creating an artificial scarcity, with the resultant kiting of prices. When the withdrawal of consumer buying came, and with it a restriction of credit, the speculative contingent came to grief and sur-

plus stocks began to appear. Extensive cancellation of orders followed the resultant break in prices and helped further to unsettle values. But the retailers who had bought at the peak and who were unwilling or unable to dodge their contract obligations have been hard hit and have been trying to come out with as little loss as possible. Some made the mistake of adopting the policy of trying to dispose of their stocks at the old levels before giving customers the benefits of any reductions which replacement costs would show. This simply had the effect of irritating customers and of confirming them in their resolution to refrain from buying until prices were what they considered reasonable. To change this state of mind is the great problem before merchants.

A disquieting feature about the deflation process is the crop failures which it is bringing in its wake, to say nothing of the cases where creditors have agreed to help concerns tide over their financial difficulties. In one aspect these features are the inevitable sequence of a period of sharp price recessions. In another and truer one they are the results of a lack of forethought. Prudent merchants and manufacturers long ago foresaw that a break had to come in the constantly mounting prices, and they prepared for it by putting aside reserves and exercising caution in their buying. Those who did this or who, at the first signs of the price drops, disposed of stocks for what they would bring and started liquidating their indebtedness, are in a favorable position to go ahead. The heedless ones are having some hard sledding, as the records of failures are beginning to show. Last month 923 failures, involving nearly \$39,000,000 of liabilities, were reported. In October of 1919 there were only 463 failures, with liabilities of less than \$7,000,000. This last was nearly the lowest on record. The number last month was the largest of any month since March, 1918, and the liabilities heaviest of any month since April, 1915. An especial feature was the number of large concerns which

failed. In fifty-four of the cases the aggregate of liabilities was \$25,568,167, or nearly 66 per cent. of the total indebtedness. Among the manufacturers who failed, the largest number were clothing and millinery, lumber, milling and baking and hats and gloves, in the order named. Among traders, grocery and meat dealers led the list, followed by clothing and furnishings, general stores, hotels and restaurants, dry goods and carpets, hats and gloves, chemicals and drugs, and shoes and rubbers. How far this squeezing-out process will continue will not be apparent until after the turn of the year.

WOOL AND WOOLEN FABRICS.

While there have been recently some dealings in domestic wool, there has been no general movement in it. What buyers are willing to offer holders are not satisfied to take, and there is no urgency on the part of the mills which are just now not bothered with many orders. In September the entire consumption of wool in these mills, as reported, was only about 33,800,000 pounds, grease equivalent, which is the smallest yet consumed in any month this year and about 23,000,000 pounds less than was used in September of last year. It should be noted, however, that nine concerns failed to make a report for September, 1920. A disposition is shown toward using lower-grade wools. Abroad, further auction sales have been had in Australia with prices showing little change but with Americans among the buyers. Sales in New Zealand will begin on Nov. 15 and continue on different dates up to March 23. The British government still has a lot of colonial wools to dispose of and is doing its utmost to get rid of them. It has even recently been helping to finance sales of them to Austria. In woolen goods there has been a dearth of orders for Spring. This is in great measure due to the unsettlement of things in the clothing market. Guarantees by the clothing manufacturers expire on Nov. 15. About that date they will, very likely, make such concessions as will enable them to move remaining stocks

and at the same time settle their buying policy for Spring. With them, as with the makers of women's wear, the labor question is looming up as a matter of disturbance. Changes of method will have to be made if production costs are to be lowered.

PROHIBITION ENFORCEMENT.

The newspapers are daily printing items about the corruption of prohibition enforcement agents throughout the country. Detectives are now being hired by the Internal Revenue Department, whose duty it is to spy on the agents' activities and see that they are not being subjected to bribery.

Such bribery and corruption of enforcement agents was contemplated long before prohibition was a fact. Liquor selling was a business which last year was lawful, but is now forbidden. A great mass of men with money in their pockets stand ready to encourage violation by offering high prices for "wet goods." Large profits have been made by such violations. A few days ago a saloonkeeper said he could afford to pay fines of \$300 a week, as he was making \$3,000 a week. But with repeated offenses, fines are liable to be increased and such dealers are pretty sure to seek escape by bribing Federal agents and detectives. Search for agents who are willing to take money will be nearly as large a problem as prohibition enforcement itself, and many charges will surely be made against agents who even refuse to be bribed.

The whole work may resolve itself into a wallow of corruption unless public sentiment is aroused. The question of violating the law is likely to become a matter of business—whether the profit is worth the risk. The moonshiners of the South take this attitude, and their example will be followed wherever prohibition is enforced without the support of a public feeling great enough to result in disgrace as well as legal conviction.

If a customer is ready to buy without hearing your whole story, close the sale and tell the rest to someone else.

ANNOUNCEMENT

MR. W. J. AUGST

is now associated with the Weber Flour Mills Corporation and will call on you in the interest of

*Tea
Table*

The best Flour that ever
came out of Kansas

W. S. CANFIELD FLOUR CO.
Wholesale Distributors

Citz 65618

205 Godfrey Bldg.

Grand Rapids, Mich.

Bell Main 1465

ELEVENTH OF NOVEMBER.

Armistice Day!

How we thrill at the announcement of that day, one that will be remembered as long as the earth holds its way through space, and civilized man inhabits any portion of the great round world.

The boys who left firesides and friends to cross the briny deep in answer to the call of country have a place in our hearts akin with those who fought and fell under Washington and Greene in the Revolution, or followed the intrepid Grant through the Wilderness in Virginia against the hosts of Lee.

Many a mother saw her son go forth never more to return. I have in mind one mother who saw her son of less than 18 turn from her caress and fond mother's kisses to join the Northern army in the days of '61 when the American Union hung in the balance. Letters came afterward from her soldier boy, but never again did that mother look upon her son's living face. He fell fighting for the Union and the old flag. To her he was "her boy, her baby" and it seemed cruel that he should thus be made a sacrifice to the demon War!

That mother never quite forgot her son, not through all the years that followed, and when she at length lay down to her last long rest forty years later, she was consigned to earth with the portrait of that soldier son borne upon her breast.

To-day this anniversary of the closing of the World conflict reawakens old memories. Other mothers mourn their fallen soldier sons. Sweethearts are still true to the Neds, Dicks and Phils who bade them goodbye to follow the flag through the hell holes along the German front.

The strife is over. Twice twelve months have waxed and waned since that glorious day when the haughty German brutes laid down their arms and whined for quarter which the allied armies too readily and too magnanimously granted.

The soldier boy who lies under the

poppies on Flanders Field lives to sweetheart, mother and wife only in the valley of sweet memory. While our May time memorial day is fraught with food memories of the long ago Union dead, this newer day for remembrance is fully its equal as a day of thanksgiving and sorrow, yet brightened by the thought that the 11th of November announced to the world, riven for many years with the horrors of war, that all strife was at an end, that peace, sweet as an infant's dream, again had come to more lands than ours, and that the most cruel war in all history had been brought to a close.

Let us not forget the debt we owe to the heroes of 1917-18. It will never be out of place to decorate their graves. Few of them lie under American soil. The great army still beneath the soil of France, will not be forgotten by the sons and daughters of Lafayette who owe to America their salvation from the brutal Hun. The stars and stripes and the tricolor of France have been entwined on more fields than one, and from this time forward the two greatest republics of the world may well sanction with communion of feeling, the anniversary of the victory so brilliantly won from the common foe.

The history of that war which thrilled the world and made of men of different nationalities brothers on many a blood red field, has yet to be written. It is a history replete with gallant deeds, personal self sacrifice and boundless faith in humanity such as the world to date had never realized.

With or without the repudiated Wilson league of nations, the ties that hold the French, English and American nationalities in the golden bonds of friendship will not, must not be shattered. We of the United States stand in closer relationship to those countries than ever before. It is a pleasing and hopeful sign to see how comradeship has been builded under the dire streets of horrid war.

The sacrifices at Argonne Wood,

Chateau Thierry and other sanguinary fields, were not made in vain, if the friendship cemented there, in the blood of allied soldiers, remains faithful throughout the coming years as it surely will, and we can well feel elated over the fact that it will take something more than silly propaganda by ill natured Scribes and Pharisees to open a breach between friends such as Great Britain and America have grown to be during the trials of bloody warfare against a common enemy.

The war against Germany was right, eternally right. The war waged by the kaiser and his military household, having in view the subjugation of the world, was wrong, venomously wrong, and the world is enlightened to that fact to-day if it never was before.

The Eleventh of November!

Is there a day in our history more worthy of celebration than this? It is not to be imagined that any day can supercede our Fourth of July, neither can there be another such day as the 30th of May, yet this newer reminder of what America stands for, this blessed day of all others which paints the skies with its roseate hues, the hues of guaranteed peace on earth and good will to man, must ever stand out in the calendar as one of the great days in history.

This revered day stands for the peace of a world after the most violent cataclysm in recorded history. Well may we as patriotic Americans dedicate this day to rest and peaceful contemplation of what our brave soldiers did over there to bring peace to a suffering world.

From time to time European governments throw out feelers, in the hope of ascertaining whether the United States is willing to wipe off the loans to allied nations. These loans aggregate nearly \$10,000,000,000. There is no good reason whatever for canceling them, and every good reason for collecting them. The nations of Europe can pay these debts

if the United States will co-operate in a plan which will make the burden as easy as possible. It would be foolish for the United States to demand payment within, say, ten years, when the debtor nations are refunding their debts to extend over fifty years. Payments of all war debts, whether owing to or by the United States, should be extended over a long period of years. That is the sensible, just and least burdensome method of payment. The world is now on the road toward better times and greater population and wealth. The people who have inherited their freedom from the sacrifices of 1914-1920 will be able to pay for their blessings, and in justice they should pay for their share of them.

Additional Tax Burdens?

HAVE you been assessed additional taxes for the years 1917, 1918 or 1919?

The Revenue Department's audits now being made often result in the imposition of taxes in addition to those already reported or paid for these years.

The patriotic duty of the taxpayer calls for full payment to the Government of a legally just tax, but no more. The Tax Department of this organization is at the service of the taxpayer in obviating the payment of an additional tax not warranted by the facts.

The marshalling and presenting of tax data to the Government for the abatement of taxes is one of the many features of the service of our Tax Department.

Seidman & Seidman
Accountants and Tax Consultants
GRAND RAPIDS
SAVINGS BANK BLDG.
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We have the pleasure of announcing **MR. JAMES POSTMA** who will represent us in Western Michigan with

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W. S. CANFIELD FLOUR CO.
Wholesale Distributors

Citz. 65618

205 Godfrey Bldg.

Grand Rapids, Mich.

Bell M 1465

EASIER SAID THAN DONE.

No clear-sighted man expects that the processes of financial and industrial readjustment, now under way in this country, as well as everywhere else in the civilized world, can be stayed, or made less painful, by the new President and Congress. The well-known phenomena of an era of falling prices, liquidation and lessened employment, cannot be obliterated by electoral majorities running into the millions. Causes at work deeper than politics will produce their effects despite politics. Politicians who have rashly promised to suspend economic laws will be hurt by their own folly and impotence when the people discover that what was to be will be, notwithstanding their rush to the polls to order a change.

Nor will it be wise to indulge the hope that the nature of government will change simply because party control has been changed. Washington, after March 4, will not suddenly become the scene of efficiency and economy. The immense inertia of the governmental machine has so long been associated with incompetence and imbecility that it will not yield readily to a new touch. Senator Harding has spoken confidently about getting rid of two hundred thousand needless employes retained by the Wilson regime for no good reason whatever. More power to his elbow if he resolutely sets about the job! But what are the probabilities? Behind every sinecure there is a politician somewhere snugly ensconced. Strike at the superfluous clerk and you hit a captain of fifties or of hundreds in the "destricts." Then the new President will have to confront a new horde of Republican Senators and Representatives, all eager for offices of some kind to be doled out in their name. Harding's big battalions will insist upon being fed if they are going to fight. He will deserve well of his country if he is able to make one office holder in Washington grow where two grew before; but he ought not to blink the fact that he is entering upon a struggle in which stouter men than he have striven only to fail.

In the matter of cutting down the expenses of government, which have increased ten fold under the unbusiness-like management of the Wilson gang of incompetents and cheap politicians, it is easy to point out the crying necessity, exceedingly hard to make the desired saving. Senator Capper has recently been urging the need of heroic measures of economy. He urges the new administration to take an axe and chop and smash the appropriations. Excellent. But the ugly fact is that something like nine-tenths of them are compulsory. They are unavoidable if we are to pay for past wars and go on making costly preparations for future ones. Interest on this public debt is four times what it would be if Wilson had been a business man or had brought a single business man into association with him.

Something still harder to change is the temper and judgment and aspirations of the American people. They will persist after the election very much as they were before. To listen

to some foolish talkers, one would think that the attitude of the citizens of this country toward the war, and what followed it, had suddenly been transformed. But this is to judge by the shallows, not the deeps. In all the fundamentals, America has not changed its mind about the part it played in the war. If the thing were to do over again, it would be done with the same National enthusiasm and determination, but at one-quarter the expense Wilson saddled on the country. The people are not so light-minded that they now imagine it possible to go on as if the war had never been. The vast alteration which it inevitably wrought in our contacts with Europe is accepted by all; and all are fully aware that the necessary steps must be taken to discharge our obligations and safeguard our future. The international relations of the United States have now become a large and permanent factor in our political life. To assert, as some are glibly doing, that "we have changed all that" by last week's election is merely to advertise one's ignorance.

Guesses at the Harding Cabinet are following close upon the election returns. This is a harmless proceeding and when indulged in by persons who have special opportunities for ascertaining probable appointments is of distinct public value. Concerning the chief place there should be no doubt. President-elect Harding could not take a step that would inspire such public confidence in his Administration as would be created at once by the announcement that his Secretary of State was to be Elihu Root. Mr. Root's name is the one name that is in everybody's mind. His eminent fitness for the post is universally recognized. When John Hay died, President Roosevelt turned to him instinctively as Hay's successor and the country applauded the choice. His conduct of the office was marked by a distinction that enhanced the reputation Mr. Root had made as Secretary of War. His recent participation in the working out of the plan for an international court has brought him into close touch with the entire international situation. Mr. Harding has repeatedly declared his intention of consulting with the "best minds." The best mind with which he can consult at his Cabinet table upon international affairs is that of Elihu Root.

Tip giving was hardly known in America fifty years ago, except in New York and there in limited form, has been brought over by rich Americans traveling through impoverished Europe, has spread now over the whole country like a contagious disease, and threatens to divide the nation into two distinct classes, the almoner, who is from morning until night compelled to keep his hand in his pocket, and the beggar. It degenerates, as it is sometimes offered as a bribe or at least taken as such, and creates crooks and thieves. Anybody who works for a living should receive living wages and not be obliged to look for charity. Let those who are unwilling, unjust, or unable to pay their help step out of business and give a chance to more qualified individuals.

LOWER CLOTHING PRICES.

Reduction in the price of garments by manufacturing clothiers is thought by factors in the men's wear and dress goods markets to be the beginning of the trend which will result in wider distribution of goods. A Rochester concern is reported to have reduced its suits and overcoats from stock for the current fall season 33 1-3 per cent. from the regular figures, and some of the competitors of this concern instead of being alarmed by the reduction, have intimated in some quarters that they will meet or exceed this reduction.

The men's clothing situation on the wholesale end is held up by a guarantee of prices on suits until November 15, and on overcoats until December 1. When those dates pass, it is likely that a fair amount of stock will be offered to the retail trade at attractive prices for quick distribution. The price reduction made by the house referred to above, which was not one of the houses to make the guarantee, is enough to be helpful in retail circles in bringing prices down to a point where the consumer may no longer be so cautious in his operations.

For example, a reduction by one-third on a garment which was wholesaling at \$33, would bring it to \$22, and instead of retailing at \$50, the garment could be put before the consumer for \$34.50 or some such sum. It is thought in some circles that the cut prices of the current season will closely foreshadow the basis at which the new spring and fall seasons may be expected to be stabilized. Labor conditions in the clothing industry will have a great deal to do with this, however.

The raw wool markets during the week following the election did not show any actual improvement, but there was a better spirit in evidence and more hope that the future holds substantial improvement. Already mills are reported to be nosing around the wool market seeking samples for their new heavy weight season, but beyond this show of curiosity there is no evidence of improvement. Yarns still hold their position of more or less weakness, with a quantity to be moved which is in excess of current demand.

SITUATION IN COTTON.

So far as the quotations of cotton during the last week indicated anything, it would appear as though prices are becoming crystallized. The differences between spots and futures are getting smaller and the fluctuations in prices are within a narrower range. A fixed and somewhat stable price, however, is yet dependent on the demand that is to come for the present crop, a matter which is one of finance so far as exports are concerned. As regards domestic consumption this will be determined by how much of a market there will be for cotton goods. In the growing districts they are giving up their efforts to prevent the ginning of cotton either by agreement or by the friendly aid of night riders and are taking up seriously the matter of financing shipments abroad. The idea has not yet been given up of obtaining direct aid

from the Government in this, though not much dependence is placed on the proposition by the better informed. If any aid were given to the cotton growers it would also have to be given to the grain growers and other producers and the amount of money required would be quite staggering. So far as the cotton mills are concerned the reports are of decreased consumption, part time work and, in some cases, complete shutdowns for longer or shorter periods. There is also a chance of strikes or lockouts when the time comes for the resettlement of wage scales that are to go into effect early in December. The goods market is almost devoid of new features. Sales of gray goods have been small and mostly for spot or near-by deliveries. They show a decided hesitation on the part of buyers to purchase for the future. In finished goods the same holds true. Little is doing as yet in knit goods, while hosiery is selling, when it does, at all kinds of prices.

CANNED GOODS MARKET.

A weak market entirely favoring the buyer again marks the canned food situation this week. While the normal trade channels are functioning the movement is restricted and wholly in the way of supplying current wants. There is a broader movement in vegetables, but at low prices and in small lots. While the chain stores have gone back to the popular sales of "two for a quarter" and have increased consumption, the average small grocer has high priced goods on his shelves and he is reluctant to take big losses in order to clean up quickly. He is holding on with the expectation of selling out to better advantage during the holiday season. This acts as a damper to a free movement and hampers the wholesale market. There is nothing in sight to warrant the belief that there will be any big demand for any line in the near future; financial and industrial conditions are too unsettled for such a radical change, but the optimistic are of the opinion that the most violent declines have passed. They think the bottom has been reached and they are trying to instill this belief into the minds of the buyers. There is no doubt but what a slight reaction in values would work wonders in the market. While this would doubtless lead to no heavy buying it would restore confidence, curtail rejections and cancellations and create a healthier and broader week to week consuming demand. Jobbing stocks are low and if a check is put to the tendency to liquidate and a movement substituted to hold or even acquire moderate stocks, the canned food situation would soon show a marked change for the better.

It is a great thing to know the names of all the big league pitchers, and the batting average of Speaker and "Babe" Ruth, but right in each issue of your trade paper is information worth more to you in your business than any base ball dope.

If you talk to a patron with your eyes looking in some other direction, don't think the customer is going to look only at the goods.

New Telephone Rates

THE Michigan State Telephone Company has been granted an increase in telephone rates of approximately 15%, effective as of November 1, 1920.

This authorization was received after the November bills were issued. The new rates will, therefore, be billed on the December bills, which statements will carry the increase for November as well as the new rate for December.

The proper charge for the month of November may be paid, however, if you so desire, with the November payment. Information as to the amount may be secured from the local telephone office.



MICHIGAN STATE TELEPHONE CO.

Matching Stockings To Any Shade of Leather.

"Why lose sales because your colored shoes cannot be matched up in stockings?" enquired a large hosiery manufacturer.

This sounds the keynote to a proposition about to be offered to retailers that solves many of the difficulties they have encountered in obtaining stockings to match the seasonal offerings of colored shoes.

The hosiery manufacturer agrees to match stockings to any shade of leather or textile where he is furnished with a sample of the color desired, thus enabling the dealer to carry in stock at all times hosiery which is an exact match for any shoes in his stock. He will not only dye stockings to order without extra charge, but intends to carry in stock hose that are an exact match for the colored leathers on the swatch card of one of the largest dealers in colored leather in the country.

This insures a stock that will not only hold the present trade of retailers and promote increased sales, but will act as a big medium to draw new customers, for in spite of the large hosiery stocks carried in up-to-date shoe stores it is often difficult early in the season to obtain an exact match for a new color in shoes.

The reason is plainly evident. No dealer likes to be left with an overstock of broken colors, so he makes an effort to dispose of what he has on hand before loading up with a large consignment of new stock.

It is right here that the hosiery manufacturer has made provision for a quick turnover and no loss.

His first proposition is matching up hosiery to any colored shoe, and his second in a system whereby the dealer is insured against loss through a left over stock of unsalable colors.

He agrees at the end of the season to take back all unsold colored hose, and redye it at a small expense in any standard colors desired, thereby enabling a dealer to stock up each season with only the newest colors, while his darker shades of brown, blue, black, etc., are supplied through the redye stockings of the previous season.

This is a new and unusual proposition, possibly only in the case of a pure thread silk hose, which is the only kind that can be redyed without injury to the color or fabric. Filled stockings, or those stuffed with chemical compounds to add weight, do not permit of this treatment. This fact in itself insures quality to the dealer, and adds a big talking point for the salesman.

Another service offered to dealers by this manufacturer affords additional talking points which are valuable in stimulating sales.

These pure silk hose are woven from strands of raw silk, and far from being treated in any way after the stocking is woven, they are boiled in a soap solution to remove any possible impurities. When this is done each tiny thread is as individual as before it was woven. If one of these threads is broken in the wearing, and slips down into what is popularly known as a "run," the stocking may be returned to the manufacturer,

and at a small expense to the customer the thread is rewoven so that there is no sign of any repair visible.

In addition to this mending service, where either the upper part or the feet of the stockings show wear while the other half is still in serviceable condition, new feet or new uppers can be woven in without showing where joining. Hose may be sent in by mail and returned within a few days practically as good as new.

A survey of the progressive shoe shops throughout the country shows that retailers are beginning to realize that the stocking counter is one of their big assets. Not only does it permit of some attractive display, but it consummates many a sale that would otherwise slip through.

With the knowledge of a carefully chosen line of stockings bought to match the season's purchase of shoes, salesmen can safely satisfy the most fastidious patron that she will have no difficulty in securing hose to match anything he offers, and she can make selections with a freedom not otherwise possible.

Moreover many merchants are beginning to realize the profits they have overlooked in this little side issue of their business. Adding 15 to 20 per cent. more sales without any special effort is something no dealer can afford to pass up without consideration. Selling stockings is about the easiest part of the business, and it only requires the services of one young woman to handle a business well up toward a quarter of a million a year if the sales are built up in advance by proper display and good salesmanship on the part of the shoe salesman.

The psychology of selling stockings begins with the show window where the display offers hosiery in an exact match shown together with the novelty shoes for the season. The customer is attracted not only by viewing the completed combination, which it is often difficult for her to visualize, but is attracted by the perfect match offered for each pair of shoes. She goes into the store half sold on the idea of the combination she has already seen, and the question of stockings is as fixed in her mind as the purchase of shoes.

While selling her the shoes the salesman is indirectly fostering that thought. He asks whether or not she has noticed the window display, and how perfectly all their hosiery matches the shoes. He watches her reactions carefully and builds his talk thereon.

The subject once opened he tells her a few interesting things about silk stockings. The difference between the ingrain and loaded and the pure silk stockings offer selling talk simple enough to hold the attention of any customer.

He explains that it is possible to match all their colors so adeptly because the pure silk takes the dye readily, and how by wearing a pure

The H. B. Hard Pan (Standard Screw) Service Shoe is a really wonderful work shoe. Your customers know what it is. They and their friends have been wearing it for years. Solid leather—honestly made. It's a combination that can't be beat anywhere.

Herold-Bertsch Shoe Co.

Manufacturers of Serviceable Footwear

11-13-15 Commerce Ave.

GRAND RAPIDS, MICH.

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

Shoe Store and Shoe Repair Supplies

SCHWARTZBERG & GLASER
LEATHER CO.

57-59 Division Ave. S. Grand Rapids

silk stocking she may always have it redyed without injury to the fabric. He follows this up with further selling talk about the mending of runs, the weaving in of new feet and uppers, thus prolonging the life of stockings. By the time the shoes are fitted he has to escort her to the stocking counter, and hand her shoes to the saleswoman in charge to be matched. No wonder one young woman can handle such a volume of sales.

But the benefits of this proposition are by no means confined to the retailer, for manufacturers will be equally alive to a proposition that will so largely increase the sales of colored shoes.

Stimulating the Shoe Business During Dull Periods.

There is no use arguing the fact that the retail shoe trade has suffered considerably for many months. Along about the middle of summer it occurred to me that perhaps we might have a duller period during August than ever before. So I figured that the way to meet this situation was to plan considerably in advance and do some sort of an unusual stunt which might help us to maintain the totals to which we have been accustomed these many years. I figured that the way to do this was to do some unusual advertising and also to increase our advertising appropriation to such an extent that it might not only thoroughly cover our local situation, but also might reach out into the neighboring towns and thereby attract trade. Accordingly, I immediately raised our original appropriation of advertising of 2 per cent. to 4 per cent., figuring that by spending this additional money on advertising, we might be able to cut our selling expenses by reason of the greater volume of business which might be attracted by our additional advertising. Now that the campaign is history, we are highly elated with the results. Advertising performed the trick.

We had a wonderful time during the month of August. Our business in dollars and cents was actually \$8,000 more during the month of August than any month in the history of our store! That means not only the Augusts, but also the other months.

We opened our advertising campaign during the last week in July by

running a double page spread in our local newspapers. We followed this up with small folders sent out by mail to the local trade. In our local newspapers we also had follow-up ads on a smaller scale, continuing throughout the greater part of the month.

We found upon investigation that there were 14,000 automobile owners within a radius of 40 miles of our store. By consulting the records at the State House, we secured a list of auto owners. We checked this list against that of the postoffices of the various towns. It was towards the automobile owners that a big part of our campaign was directed, so we advertised in eight newspapers outside of our own city and at the same time sent out to the automobile owners 14,000 reprints of our double page spread which had appeared in the local newspapers. We followed this up by sending out a small folder a few days later.

We were really astonished by the response we received from this advertising stunt. Not only were we able to thoroughly liquidate our stock, but we secured hundreds of new customers who had never been in our store before. The fact that we had been able to run our sales so very much higher than we had ever done before was most satisfactory in itself, and we feel that by this time we are better known in our territory than ever before, and as a result of this advertising effort we will continue to reap a benefit from same for a long time to come, that is, as long as we treat our customers right.

Carefully compiled figures which I have in my possession show that we were able to cut our selling expenses 3 and 3-10 per cent., including our extra help, which is 2 per cent. less than we have ever been able to sell at before. Forty per cent. of the total receipts of this sale were from checks drawn on banks in 32 towns outside of our own city, Atlantic, Iowa. You can judge by this the acquaintances that we have made in surrounding territories, and this is sure to stand us in good stead, of course.

So, anybody who attempts to tell me that advertising does not pay is sure to have an argument on his hands. One way to make advertising pay is to couple it up with common sense, and to do things that are unusual and timely. If the mail or-

der houses can do such a wonderful business without any salesmen on the road and by relying solely upon advertising, there is no reason in the world why the shoe retailer cannot increase his business considerably if he follows along the same lines. If business is poor it only means that the retailer must work a little harder, put on a little extra steam and use a little of the gray matter which he has inherited. July and August, as well as January and February offer idea opportunities for any retailer to call on his ingenuity and if he backs up a well laid plan with good copy displayed in well selected mediums I am positive that it will bring results. It has done it for us and there is no reason why it will not do it for anybody else.

Frank N. Nebe.

Sold For a Song!

Wabash, Ind., Nov. 8—Here is a good one being told about a shoe retailer. Two eight-year-old girls this week walked into the dealer's store, which had advertised that it was going out of business within the next sixty days. They approached a clerk

and announced that they wished to sing. The clerk was busy, so he suggested that they go into the manager's office and sing to him.

The children entered the office and told O. L. Winegerter, manager, that they wished to sing for him. He gave them permission. After several selections, he asked why they were singing.

Both youngsters said they wished a pair of shoes, holding up a newspaper advertisement, which read: "These shoes will go for a song." Each received a pair of shoes. And yet some say the retailers do not believe in "Truth in Advertising."

One Hundred Dollars Reward

The above reward will be paid for information leading to the arrest and conviction of the parties who stole my Buick auto from the residence of C. C. Hawes, North Main St., Ishpeming, Mich., on the evening of Sunday, Oct. 24. The car was a 5 passenger touring car, 1921 Model, Michigan License, No. 409733; factory number, No. 699851; engine number, No. 71492. Had no rim or spare tire on the back of car. Only one iron band on which the rim is fastened. Had spot-light, with reel attachment, and two auto robes. Speedometer registered 1548 miles when stolen. Wire Cloverland Auto Co., Marquette, Mich., or Chief of Police, Ishpeming, Mich. RICHARD QUAYLE, Gwinn, Mich.

Comfort Shoes

HIGH IN QUALITY
LONG ON SERVICE

AND

REAL LOW IN PRICE



2536—Wos. Dong. Comfort Bal., Plain Toe,
McKay Rubber Heel, 3-7 EE\$3.50

2537—Wos. Dong. Comfort Bal., Stock Tip,
McKay Rubber Heel, 3-7 EE\$3.50

THE TWO BEST BETS IN OUR COMFORT LINE AT
PRICES THAT MAKE THEM BY FAR THE GREATEST
VALUES ON THE MARKET. DON'T LOSE ANY TIME
ORDERING THESE SHOES OR YOU'LL REGRET IT.

RINDGE, KALMBACH, LOGIE CO.

10 to 22 Ionia Ave. N. W.

GRAND RAPIDS, MICHIGAN

Long years of experience makes it possible for us to say that the Rouge Rex work shoe will wear better and longer than any other shoe.

Why? Because they are tanned by a special process which makes them as near perfect as a shoe is possible to be made.

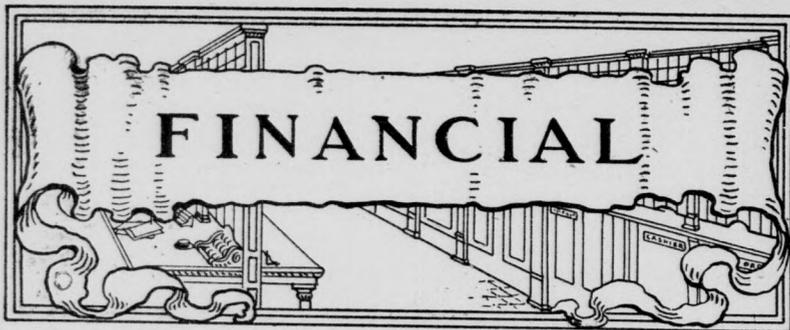
These shoes are the only shoes sold under the "More Mileage Guarantee."

HIRTH-KRAUSE

Manufacturers and Tanners of the Rouge Rex Shoes

GRAND RAPIDS

MICHIGAN



Why Gold Producers Want a Bonus.

Louis T. McFadden, chairman of the House Committee on Banking and Currency, has replied to the American Bankers' Association criticism regarding a bonus to gold producers in a statement in part as follows:

Gold is the standard of value and the money of bank reserves. The entire body of outstanding indebtedness, public and private, including Liberty bonds recently issued, is payable in gold coin of the present weight and fineness. The nearly \$10,000,000,000 of loans which the United States Government has made in the last two and one-half years to foreign governments are payable in this gold coin. The \$3,500,000,000 adverse European trade balance created since January 1, 1919, has still to be funded. The outstanding indebtedness of nearly the entire world is contracted in gold. Outside of Asia, gold is still recognized as the unit of value and the basis of money systems, although in many countries the stress of war conditions and unbalanced trade have compelled a suspension of gold payments. All of those countries regard such suspension as temporary and desire to get back on the gold basis and establish their currencies in fixed relations to gold at the earliest possible date.

For the United States to adopt remedial measures to maintain its normal gold production would be construed abroad not as an element of weakness, but rather as one of strength. A stimulus to domestic gold production would be regarded not only as evidence of our desire to retain the present gold standard throughout the world, but as an aid to European countries to more rapidly recover pre-war gold reserve positions. To allow the industrial consumers of gold in this country to withdraw gold from the monetary reserves of foreign countries would have a depressing effect upon the exchanges, and would delay the time when foreign exchanges would be restored to par. The diversion of gold from the monetary reserves of the nations of the world into the manufacture of articles of luxury particularly at a time when the world's gold production has so greatly declined will still further delay the financial recovery of all nations from the pressure of war finance.

The report of the gold committee states, "If at any time the bank situation calls for more gold in the United States, we can purchase it in the international gold markets far more cheaply than we can obtain it by the doubtful method of an expensive bonus on gold produced in the United States." Is it not evident that if the

United States was forced to withdraw from the already depleted reserves of foreign countries their purchasing power in our markets would be lessened? A still further decline in the exchanges of such countries from which the gold had been withdrawn would result. The loss of European purchasing power in the markets of the United States upon which our domestic industries depend for prosperity would occasion a loss far greater than the premium provided for in the bill, which is borne not by the public at large, but directly by the consumers of gold articles, luxuries. Since the consumers of gold in the industrial arts and trades are receiving their metal at the pre-war price no reason can be assigned why they should not pay an increased cost alike with all other industries which have been forced to pay the increased cost for their raw materials.

The general increase in all commodities was 112 per cent. in 1919 as compared with 1914, and had gold not been fixed in price so that it could have responded to the law of supply and demand, the price of gold would have at least risen to the general average of all other commodities. Industrial consumers of gold, therefore, profited by a subsidy of \$65,500,000, or 112 per cent. of the price paid, \$58,500,000, for the newly produced gold which they consumed during 1919. The payment of the excise proposed upon the sale of the manufactured article containing gold will enable the industrial consumer of gold to pay more nearly the cost of production for his raw material, although he will still be subsidized in being able to ob-

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



CAMPAU SQUARE

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

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

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

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

Make This Your Bank



Established 1853

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

WANT TO DO IT

In a way which will meet with your unqualified approval

CLAY H. HOLLISTER
President
CARROLL P. SWEET
Vice-President
GEORGE F. MACKENZIE
V.-Pres. and Cashier

A Solid Man

Is the kind you select, to handle financial affairs for you. The man of means has the higher sense of responsibility.

How then, about a "solid" corporation? This Company is preferable for many reasons. It is amply responsible.

Our "Living Trusts" take the entire burden of looking after property and paying allowances.

Ask for our "Trust Clause" form of Will.



tain his metal at a price equivalent to less than half of the general average increase of all other commodities in the United States.

The committee makes a statement with reference to the effect of gold production as follows: "Increased gold production in a period of low prices and low costs makes it easier for prices to rise again, while diminished gold in periods of high prices and high costs tends to reduce prices and costs again." This is not borne out by the facts. The gold production of the world has declined from \$469,000,000 in 1915 to \$350,000,000 in 1919, a reduction of 25 per cent. in the last four years, and yet prices throughout the world have risen enormously. Commodity prices in this country continued to increase between May 1, 1920, notwithstanding the loss by excess exportation from the United States of \$445,000,000 in gold, or 14½ per cent. of the highest gold stock ever possessed by this country. Furthermore, during the period when the gold reserves of foreign nations were being greatly reduced by what they sent to this country, their prices advanced even more rapidly than those in this country. This indicates that the reverse of the committee's observation is true, that the depletion of gold reserve at a time when currency is rapidly expanding is mainly accountable for accentuating the increase in prices. The degree of inflation is measured by the ratio of the gold reserve to the volume of the circulating media, and it must be apparent that an increase in the gold reserve without an increase in the circulating media would reduce the degree of inflation.

It must also be evident that the effect on prices of the supply of gold in active circulation is relatively small compared with that of the credit currency based on gold which is not "free," but locked up by the Treasury and Reserve banks and used indirectly as the basis for a larger volume of currency. If this gold were really free and circulating it could not be so used. The true remedy for inflation is to return the gold to circulation, from which it has been so greatly withdrawn as the basis for inflation. Of the total gold stock of the United States, which amounted on October 1, 1920, to \$2,704,672,504, \$2,003,072,000 was held as the gold reserve of the Federal Reserve system, and thereby was tied up by the Federal Reserve Act, 35 per cent. against net deposit liabilities and 40 per cent. against the note liabilities of the Federal Reserve banks. After satisfying the reserve requirements of the net deposits there was on October 15, 1920, a gold cover of 46.6 cents for every Federal Reserve dollar note in circulation, of which there were \$3,353,271,000. The gold cover on October 15, 1920, of the Federal Reserve note was but 6.6 cents per dollar above the amount required by law, which is closer than conservative financiers would like to see it.

While the business affairs of the country are gradually adjusting themselves to normal, it will, in the minds of most bankers and economists, be many years before the dollar will regain its purchasing power of 1914; in

fact, that time may never come. Consequently, temporary means must be provided to sustain the gold mining industry over this period of gradual readjustment. While it is true that there has been an attempt made to contract the credit structure of the country, I would call your attention to the continually increasing volume of currency in circulation and the decline in the gold reserve ratio of the Federal Reserve system. While the gold ratio may improve with a contraction of the credit and currency structure of the country, we shall, on account of our adverse trade balance, be forced to lose a considerable amount of the gold which might be thereby released.

In 1915 the United States produced 21.5 per cent. of the total world's gold output and the British Empire 63.7 per cent. In 1919 the United States produced but 16.6 per cent. of the total world's gold output, while the British Empire produced about 70 per cent. Since July 24, 1919, the British Empire has been paying an exchange premium as high as 50 per cent. to the gold producers of South Africa, where the bulk of the British gold is produced, while in the United States no assistance has been rendered the gold mining industry. The gold producers of all British possessions are receiving the benefit of an exchange premium. This year the contribution of the United States to the gold production of the world will probably be not more than 12 per cent., about half of that which it contributed in 1915 while the stimulating effect of the exchange premium will probably increase the quota which the British

Peace of Mind

The peace of mind—the sense of security—that comes from having one's valuable papers in the modern, strong, convenient safe deposit vault of this Company is worth many times the cost of a safe deposit box.

GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICH.

OTTAWA AT FOUNTAIN BOTH PHONES 4391

Kent State Bank

Main Office Ottawa Ave.
Facing Monroe

Grand Rapids, Mich.

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

Resources

13 Million Dollars

3½ Per Cent.

Paid on Certificates of Deposit

Do Your Banking by Mail

The Home for Savings



JOIN THE
GRAND RAPIDS
SAVINGS BANK
FAMILY!

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Empire will contribute to 75 per cent. Whereas in 1915 the British Empire produced three times as much gold as the United States, in 1920 Britain will have produced six times as much. Are we to continue to ignore the problem of gold production in the United States, thus permitting the British Empire to gain an unquestioned supremacy?

It is fundamental to the re-establishment of the gold standard as the basis of world intercourse that gold mining should go on at something like its normal rate. This requires that prospecting, exploration and development shall be carried on continually and that the industry shall invite investment upon terms fairly competitive with other industries. Gold mining under modern conditions is not an industry into which or from which capital can readily be shifted. It takes a long time to find and develop a good gold mine. It is not a casual industry, which can be suspended and resumed without serious interference with the volume of production. A considerable portion of the output always is obtained on a small margin of profit, and if such operations are suspended and the mines fill with water, they are likely to be abandoned permanently. The gold mining industry, which has so greatly shut down in the last four years, will be completely shut down unless constructive aid is provided without delay, in which event it will take years to develop a normal output of gold at a very much greater expense. To allow the gold mines of the United States to cave in and fill with water entails a waste of developed gold resources, which in a most critical hour of financial need will cause want.

George E. Roberts, who served for 14 years as director of the mint, in a statement of December 20, 1919, made the following comment: "I fear that a low production of gold and an unfavorable outlook for the industry at a time when credit was being curtailed and prices lowered would have the effect of reviving all the monetary heresies of the past. We want to stand by the gold standard; it is the sheet anchor of enduring prosperity; but the gold standard will require a healthy gold mining industry to sustain it."

Far from being a danger to the gold standard the enactment of this bill will protect the monetary gold reserve and will greatly assist in retaining the gold standard during the present period of credit restriction, accompanied by declining prices. The continued depletion of the gold stock by excess exportation and industrial use will force a rapidity in deflation which will seriously impair the public confidence in the nation's finance and currency unless a normal gold output is maintained.

That this situation may be remedied without delay the Congressional consideration of this bill should be expedited. The British gold producer has been aided by the exchange premium. This bill offers a domestic solution for our own gold problem. I trust that this convention or bankers will lend the impetus of their endorsement to this bill which will protect the position of the United States as a creditor nation.

Incidents in Labor's Servitude.

Evidences of extortion pile up in every enquiry into the conduct of union labor officials. In one case in New York, where the payment of \$25,000 by a harassed builder to get a strike called off is under legal investigation, it has been incidentally disclosed that "collectors" for the Building Trades Council have been extorting \$10 a week from seven or eight hundred workmen not in the union. But that item is described as picayune and a trivial incident "in the whole stupendous scheme of extortion" from the builders of New York.

The husky highwaymen and slave drivers of organized labor do not confine their speculations and blackmailing operations to the employers of labor. When they have been skinned to the raw they turn to the laborers themselves and pick the pockets of the poor dupes who carry union cards and wear union buttons. N grab is too mean for them. They have been "collecting" \$1 for every truckload of wreckage carted away from a big hotel that is being demolished in New York. Such things go on constantly in every city where labor is "organized" for the enrichment of its union officials. Business, improvement, enterprise and progress are thus robbed, or if they resist unlawful demands are checked by strikes. It is high time for reform, for prosecutions, for punishment to overtake not union labor, but union labor's corrupt and criminal officials.

The closed shop is rapidly coming to typify the stifled and bankrupted business, while the life blood of trade flows to the open shop. There is not a single decent argument for the closed shop, except the logic which appeals to the monopolist and the buccaneer. When any man, association or interest gets a "corner" on a product and squeezes it for all it is worth, nobody but a crass hypocrite pretends to see anything meritorious in the process. Is the labor union "corner" of any finer breed, that it should be entitled to the privilege of unlimited exploitation? Business men think that it is not, and the time has come when the issue must be fought out.

If you know what you know, you are sure of the dough.

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We often think of Jack and his bean stalk problem. Somehow, his bean plant that grew and grew and grew and his ladder that couldn't grow, bring home to us our own perplexing problems.

Like Jack's bean stalk, the costs of operating an efficient telephone system in Michigan have grown and grown and, too, just like Jack's ladder, the rates with which we must meet this growth have done little more than stand still.

Jack and your telephone company must have larger ladders.



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Children as Aids to Fire Prevention.

Kansas City, Nov. 8—Having for a number of years given much thought and attention to interesting the children of my city in the very important work of fire prevention, the subject appeals to me very strongly, and I am proud of the opportunity to place my observations before the public.

Some seven or eight years ago I started going around to every school talking fire prevention to the children. The first year I received no results, but the next year, when I started out, I carried the fire loss record of our city for the year with me and read it in every school. From that minute I had the children with me. I want to say this for them, they pay strict attention, and they carry out my orders in good style. By cleaning everything out of the homes that is not needed, such as old clothing, rags, old papers, magazines, paints, oils, varnish, gasoline and coal oil, the homes are not often found littered, as they were previously, due to the vigilance of the children. I think I can safely say that the children have caused more chimneys to be repaired this year than ever before.

In one instance, a boy was at a fire one afternoon, and after he had watched the firemen a few minutes, he said to my chauffeur, "You are going to have a fire at a certain house, because I have been looking at the chimney since I heard the fire chief speak at our school." I secured the address of the house and had the chimney inspected. I found it needed repairing, so had a repair order made out for it, and it was repaired. So you see the boy was looking out for bad fires. I hear from such children all over the city. The alleys are in better condition than ever, also the yards and basements, and the children are responsible for a lot of this. The teachers are telling them about fire prevention and fire drills. This keeps the subject before them all the time. I feel the children deserve a great deal of credit for the condition of our city at the time. Of course, we have to keep going all the time, but I believe what you teach children about fire they will retain, just as they do their studies.

Every teacher should talk about fire prevention once a week and give it attention just as any other study. This should be brought before the proper authorities and have them make it one of the main studies. Fire prevention is a deep study and should be made a house word, and I believe it can be made one, through the schools quicker than any other way. I do not know when I have had so many parents talk to me about what their boy or girl told them about the fire chief being at school, and it makes one feel like they are getting somewhere and doing some good.

I ask them not to use gasoline for cleaning clothes in the home, as it is dangerous. I tell them how many people were burned by careless handling of gasoline. There is a les-

son in itself, because there is always someone who lived near the person of whom I am speaking. All these things can be brought before the children and will do good. The child will keep on talking and will help at home, and also those who have no children in school. I am trying to have the children in every block get together and keep that block clean. I think we will be able to tell you about this, sometime next year, just how clean we are because of this. We do not have one fire in the alleys where we used to have twenty. I give the credit to the children for this, for they are doing a great work, and there is nothing I like better than to go and talk to the children, because they listen to me and are always willing to carry home what they have heard.

Although you do come in tired at the end of the day, you know you have done something for the cause of humanity. Your subject never gets old, because you have something to tell them of how they can be firemen in themselves in their own homes. I assure you that if this great work can be kept before the children, the fire loss will come down in a hurry, and if we keep on as we are going throughout the year, this will be a very light year with us. I know the children have done a great amount of good in Kansas City, and I feel they are going to take more interest in the future. The business men are doing more toward keeping the business houses clean, and this also comes from the children in the majority of cases, so you see the school is the place to get started from, because the boys and girls of to-day are going to be the ones who are going to manage the affairs of this country in the future.

John McNarrey,
Chief Fire Department.

Tragedies.

He stepped on the throttle to see if he could beat the train to the crossing.

He couldn't.

He struck a match to see if his gasoline tank was empty.

It wasn't.

He patted a strange bull-dog on the head to see if the critter was affectionate.

It wasn't.

He looked down the barrel of a gun to see if it was loaded.

It was.

He touched an electric wire to see if it was alive.

It was.

He thought he could get along without a live trade journal.

He couldn't.

Don't stop to pat yourself on the back with every lap gained in the business race. Keep on going.

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AROUND THE WORLD.

Impressions Graphically Recorded By
Noted Globe Trotter.

Darjeeling, April 13—The approach to Calcutta on as large a ship as ours is very slow. The tides vary greatly and the channel is quite dangerous. Our schedule was changed so as to reach Diamond Harbor on April 8, instead of the 5th, to suit the tide.

On Sunday, the 7th, we took aboard our pilot, an Englishman, and a most important person. He was accompanied by two native servants, one of whom served him at table and took tea to him while on the bridge during the two days he was with us. I am told that these pilots make as high as two to three thousand rupees a month.

Shortly after he came aboard, we anchored to await high tide, in order to cross the first bar into the Hugli River. Our next move was at midnight when we went along for about two hours, and then came to anchor again. Our next move was at noon on Monday. We had forty-five miles to make before our final anchorage, approximately forty-five miles from Calcutta. There are three very nasty bars to cross and a very swift current, the Hugli being the outlet for many of India's streams, including the sacred waters of the Ganges. The changes in tide are signaled from shore stations, each change of three inches being recorded.

To make a long story short, we arrived safely at our anchorage at 4 p. m., in spite of the fact that our pilot, in full dress uniform, has been the beau of the ball given on board ship the evening before.

Here we received our first lot of real mail from home and the evening hours were spent exchanging home news and gossip.

"Across India Party" did not disembark until Tuesday noon, the other parties getting away early, in order to be out of our way and make trains for their objective points and return in time to catch our ship, which sails to-day for Ceylon and Bombay, at which latter point we expect to rejoin her at the conclusion of our across country tour.

At the point of disembarkation (no particular settlement) the boat line has a special pontoon dock, to which the railroad has built a spur. Our first glimpse of India was through the windows of a well-equipped special train and, as we had been favored with a thunder shower in the morning, the ride was not only interesting but pleasant as well. Believe me, when I say that a visit from me would bring rain to the Desert of Sahara.

We were pleasantly located at the Grand Hotel, our rooms consisting of a bedroom, parlor, reception hall and bath, all equipped with electric ceiling fans. The bath was a real bath with hot and cold water. The plumbing, however, is not continuous, the water draining out on the floor of the bath room from which it seeks its ultimate destination through a drain in the corner of the room—not half bad if you let the water out slowly.

In the afternoon we took a short drive in one of the many victorias to be found in Calcutta. They are very comfortable vehicles with a coachman and footman, dressed in khaki, with turbans for head covering, but wearing no shoes. The natives never wear shoes and very few any head covering.

During our drive we stopped to watch a hockey game between two English teams, but were soon driven to shelter by a severe thunder and rain storm, called a "buster," for the reason that coming up very suddenly it literally "bursts" upon you. The scene at the hockey game was a very pretty picture of local English color. The English people occupied the grand stand and the entire field was surrounded by natives who seemed much interested in the game.

During the evening a ball was given in the dining room of the hotel and about 11 o'clock we took an hour's

ride through the crowded native sections of the city.

In my last letter I stated that Rangoon was interesting, inasmuch as it gave us our first view of Indian life. Now I conclude that we did not see anything of real Indian life with its poverty and filth in Rangoon.

In the crowded districts of Calcutta, the streets seem to be the home of many people. Almost every stone step, sidewalk and vestibule is the sleeping place of some native. Some of these are merchants of the poorer class who sleep outside to keep cool; others are watchmen and others sleep there because they have no other place to sleep. There seems to be little disorder, but there are plenty of police to see that the law is obeyed. Many of the police are English, but most of them are Mohammedans and the latter carry poles about five feet long with which they poke disturbers in the shins or ribs.

We engaged motor cars for Wednesday and secured a very good guide for our party of seven, which enabled us to cover much ground and see a great deal more in the short time at our command. I say short time, but, really, unless one intends to make a study of local conditions, visit towns in the surrounding country or get into the social life of the place, two days is ample time in which to do everything worth while.

Our guide was a very interesting individual, in his way. He spoke excellent English (being a University student), was well informed, but inclined to be a little too familiar. He was married and took the ladies of the party in to see his family, consisting of his wife, five children, mother-in-law and sister-in-law. The men waited outside, as no self-respecting Hindu woman ever appears before a man other than her husband or the men of her immediate family.

Under his guidance, we visited the Palace of Maharajah Rangendra Millik. The Maharajah is dead, but during his life was a very interesting person. He was only of the fourth caste, but a very rich man and is said to have fed five hundred poor people daily. His palace is now occupied by his two sons. In the palace garden are several hundred grey birds, with white tipped wings, which very much resemble a crane, and in the Court Yard (the palace being built around a court), there are tropical birds of many kinds, the most striking of which are several varieties of peacocks.

The palace itself is built of stone and the furnishings of its very large rooms are unique. Every available foot of wall space is occupied with copies of important paintings in the European galleries, very few of which are modern. We were told that in a number of cases Indian artists were sent to Italy to make copies of paintings which had interested the Maharajah during his visits abroad.

There were a great number of life size portraits of members of the royal family and some portraits of the family of the Maharajah. Statuary also played an important part in the furnishings and we found some rather poor examples of European china and pottery. All in all, it was a most peculiar conglomeration, but most interesting.

The Jain temple (Buddhist sect), a most ornate affair, was built by a rich Calcutta jeweler and it has the appearance of a piece of real East Indian jewelry. Architecturally, it is not bad, but is covered with small pieces of vari-colored glass, giving it a touch of mosaic, but, withal, a very cheap appearance. The garden of the court is in keeping with the temple, very formal in design, marked out by accurate lines, stiff walks, fancy ornamentations, with a pagoda effect in the center. There are numerous rest houses for the worshippers and a private rest house and prayer room for the donor. Some of our party had the pleasure of seeing him there, seated on the floor, dressed in the ordinary Indian costume, consist-

ing of the langoti (loin cloth) and long loose flowing shirt, his prayer beads of pearls of almost incalculable value in his hands.

A visit to his shop where he has jewels running into the value of millions of dollars, many of which he buys from Maharajahs or princes who are in need of ready cash, is interesting if not enlightening. He stated to one of the party to whom he had shown precious stones, such as Tiffany would hardly dare to handle, that he had just consigned his choicest gems to his agents in London. The old man is reputed to be worth some fifty millions of dollars.

Probably the most interesting visit of the day was the trip to the Kaligat, the site of the temple built in honor of the terrible Goddess Kali, who required that she be propitiated by sacrifices. In former days sacrifices of children were made to her, in order to keep her from wreaking her vengeance on the people, but under benign English rule, Kali is now supposed to be satisfied with the blood of goats and other animals. She is depicted as a most terrible looking thing, having three red eyes and a tongue of gold which hangs out some six inches from her mouth. This temple is in the most crowded orthodox Hindu section of Calcutta.

The entrance to the temple is through a very narrow, dirty, crowded passage way. No more than ten foreigners can be taken here at a time and I should say that this is too many. Beggars implore you at every turn and if you happen to give to one, you are fairly mobbed. Kali can be seen only up to 10 o'clock in the morning, but the priests who conducted our party arranged to give us a look at her for a consideration of two rupees.

It was very difficult, indeed, to keep the members of our party from becoming separated. Being a day or two before the Hindu New Year, we encountered numerous processions of ten or a dozen men and boys with their bodies and faces painted all colors of the rainbow, going through all manner of contortions and making all sorts of noises. We had all been supplied with coppers to hand to the beggars and were warned not to start giving any away until told to do so by the guides. However, the soft hearts of our American Lady Bountifuls were soon moved to pity by the sight of crippled beggars and from that time it was with difficulty that we moved at all. We finally reached our motor cars, fairly splattered with mud and with a feeling that we had surely caught the plague or something else very horrible from the dirty people who pawed all over us in their fight for coppers.

We drove through Fort Williams, the English garrison, and were again struck by the very comfortable quarters and excellent surroundings of the British troops stationed in the Orient.

Late in the afternoon, we visited the "Black Hole" of 1756, which has been paved in black marble. Into this hole, twenty-two by fourteen, by eighteen feet in height, one hundred and forty-six human beings were forced, only twenty-three surviving.

We also visited the Burning Ghat where the bodies of all the dead are cremated on open funeral pyres. It is rather gruesome, but nothing different in result from our cremation at home, though stripped of all embellishments. The body is placed on the funeral pyre, clarified butter is poured over it, more wood piled on and the fire is started with a torch by a member of the family. If the family has means and can afford enough cord wood, the body is burned at full height otherwise it is doubled up to suit the size of the pyre and the purse.

We also drove to the botanical gardens to see the great banyan tree which covers ground one thousand feet in circumference and has about two hundred and fifty aerial roots.

In the evening we went to the Kohmoor theater (Native Hindu). Mr. Frawley, an associate of Henry W. Savage and who is traveling with

him, accompanied us. We saw a historical tragedy, "The Queen Who Died to Save Her Country," based on the Mohammedan invasion of India which occurred in the sixteenth century. The acting was really excellent, the star showing rare talent. With the assistance of our guide and the theater manager, who was paying homage to Mr. Frawley, it was not difficult to thoroughly understand and enjoy the play. We were invited behind the scenes to meet the star and some of the lesser lights and also members of the chorus in a musical play which was to follow the tragedy. The musical part of the program did not team with interest or entertainment, so we left at 12:30 to endeavor to get what we considered a well earned night's rest.

The weather, influenced by the showers of the previous day, had started in quite comfortable in the morning, but warmed up to an uncomfortable extent before the day was very hot. Thursday morning started very hot. Rising early, I had the pleasure of seeing the 42nd Highland regiment, the Black Watch, going through skirmish drill in Eden Park, opposite the hotel. Later in the day, I was visited by a representative of the regiment, who solicited funds for a club house building for the regiment. It quite reminded me of home.

Very little sight seeing remained to be done the next morning. We went to the bank, which, in itself, is a ceremony requiring the best part of an hour. We also took a drive through the English shopping district which contains many good looking up-to-date shops.

There are two sides to Calcutta: the English or foreign side, together with the military life, attractive homes and many parks; and the native side, sordid and poverty stricken—as different from one another as though they were thousands of miles apart.

Julius Fleischman.

Cheerfulness Is Medicine.

A man without cheerfulness is a sick man. The sadness of his spirit lays a withering blight on all the beauty of his life: He becomes prematurely old. His strength decays. "A broken spirit drieth up the bones." But cheerfulness is medicine. It promotes health. Physicians say that a cheerful spirit in a patient is a large factor in the cure of sickness. One who admits to himself and others that he is sick is indeed sick; but one who declines to make such admission, and cheerfully goes on as if he were well, conquers many an ailment, which if he had succumbed to it, might have proved serious. Cheerfulness is a prime secret of health. It keeps one well. It keeps one young; it is one of the secrets of eternal youth.

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MELTON

18 oz.—54 in., \$3.²³ YD. NET

18 oz. 54 in. all wool Melton and Kersey; color, navy blue. These cloths were made by Wendell & Fay, Farnsworth & Talmadge, Rickett & Shaw, American Woolen Mills and Phoenix Mills. No order for less than \$250.00 will be accepted.

30 oz.—54 in., \$3.⁸⁰ YD. NET

30 oz. 54 in. all wool Melton and Kersey; color, navy blue. These cloths were made by Rickett & Shaw, The Duval, American, Phoenix, Worumbo and Milbrook Mills. Only high grade wools were used in the production of these fabrics. Manufacturers of ladies suits and coats, as well as manufacturers of men's apparel, should purchase liberally of these cloths. No order for less than \$250.00 will be accepted. Sample sent on request.

ARCTICS

Six Buckle \$2.50 Pair

Subject to Table of Discounts for Quantity Purchases

75,000 pair of Six Buckle All Rubber Arctics lined front and back with heavy wool lining, sizes from 6 to 12.

Prices for sample arctics, \$2.50 per pair and postage.

No order for less than \$250.00 will be accepted.

DISCOUNT TABLE

For Quantity Purchases of Arctics

\$2,000.00 and over—	2 per cent discount.
5,000.00 and over—	5 per cent discount.
10,000.00 and over—	10 per cent discount.
25,000.00 and over—	15 per cent discount.
50,000.00 and over—	20 per cent discount.

Prices F. O. B. point of location are subject to change without notice.

Send your orders to
SENIOR MEMBER,

Board of Survey, Appraisal and Sale at any of the
following addresses:

Navy Yard, Boston, Mass.
Navy Yard, Philadelphia, Pa.
Navy Yard, Charleston, S. C.
Navy Yard, Mare Island, Calif.
Navy Yard, Puget Sound, Wash.
Navy Yard, Washington, D. C.
Third Naval District, Fleet Supply Base,
South Brooklyn, N. Y.
Naval Training Station, Great Lakes, Ill.
Navy Yard, Norfolk, Va.

BUY FROM THE NAVY



INTERIOR VIEW OF DRAKE'S MARKET, 751-753 WEA

The Spirit of War Still Exists in Mankind.

Grandville, Nov. 2.—Will the time ever come when wars and rumors of wars cease from troubling and all good people are at rest?

Not likely to come about this year or next, and, judging from the natural depravity of man, not in a hundred years. Then why the league of nations? A great political campaign upon the foolish supposition that the formation of a league will revolutionize the world, causing the lion and the lamb to lie down together in peace and harmony.

Such an unnatural condition in the animal kingdom cannot be brought about so long as nature and nature's god rules the universe and contributes to a state of inharmony among the various peoples of the earth.

The cause of war is not far to seek. It lies in the contrariness of the human biped, who after all, is governed pretty much by the same influences that induce the cat to devour the mouse, the bird and other members of the animal kingdom.

When human beings can be brought to that state of beatitude which seeks not to mar the comforts of another, there may be some hope for peace in the world. There is not a country town, village or city which has not within its limits the making of miniature wars, neighbor against neighbor.

The one who keeps chickens and lets them loose to annoy his neighbor is part and parcel of the spirit that incites to war and deeds of violence. Those who pride themselves on being good citizens have no compunctions about annoying a neighbor with rambunctious dogs, cats, chickens, rabbits and what not. If the neighbor who finds his choice plants being uprooted by predatory fowls, chances to destroy one of the invaders, war is at once declared, and a lifelong feud is started.

Small wars or big wars, there is the same spirit manifested that ordered the advance through Belgium on France, and opened the way for the un-nameable frightfulness that characterized the Hun invasion of small nations of Europe.

War is a terrible alternative, yet it is among the possibilities at almost any time. Those who imagine the claws of the German lion have been extracted have yet to learn to the contrary. It will not surprise the student of human nature to see in the no distant future the return of the Hohenzollern dynasty to rule in Berlin

and over the nations of the Teutonic union. Possibly the present outcast emperor may not profit by the call for the return of his family, but some scion of that house will ascend the throne when least expected, and once again will the "watch on the Rhine" sound another call to arms.

How long at any one time has there been peace on earth and good will to man? Can the student of history recall the time when there was no strife in any spot on this earth? I think not.

The human animal, despite church discipline and the multiplicity of humane societies, is a war-like creature, and never quite happy while at peace with his neighbors.

Petty resentments are the smaller passions which, on a larger scale, lead to bloody clashing on the field of battle. Wars are not, as some suppose, a thing of the past. Leagues, covenants, congresses, peace bodies embodying longwinded declarations of a peace nature, have served but little toward the suppression of war-like strife.

It is as natural for man to fight as it is for the lower animals. Although we pride ourselves on being the dominating, humanizing influence in world affairs, we are as far from being perfect as are the crooked, deformed animal and vegetable life we see around us on every side.

The spirit that inhabits the man who turns loose a flock of chickens, well knowing they will invade his neighbor's garden or berry patch and do no end of damage, is the spirit of war, nothing less.

It is surprising to note how few of the men and women of our race have sufficient of the milk of human kindness to keep them back from trespassing on the rights of others. It is this inherent ferocity in the human animal that leads him to attack his neighbor and wage war to the bitter end as has so often been done in different parts of this world we inhabit.

It is nonsense to suppose that any number of the nations of the world can get together in the form of a league and eradicate war from the face of the earth. It can not be done, theorists and dilettante to the contrary notwithstanding.

Wars are a natural condition of men as we have them in our world to-day. Some men we know are ready to fight at the drop of the hat. Nations being a combination of many men and women, are usually rather more conservative than individuals,

yet occasions do arise in which human nature will not stand buffeting, and war follows as a storm follows the precursory winds that blow.

There is a spirit in man which, up to date, no known power has been able to so curb as to prevent an outbreak of hostilities on occasions, nor is there the least possibility that this fighting spirit can or ever will be eradicated. In fact, could such a seemingly desirable condition be brought about, it is more than likely the hu-

man race would degenerate into a parcel of automatic nobodies, and the race of man finally disappear from the earth. Old Timer.

Don't Wait for Trade.

Merely waiting for customers to come in your store and getting their money is not enough.

Each sale must be made with a view to future business.

The merchant who overlooks this

DIAMOND CRYSTAL

The Salt
that's all salt.

DIAMOND CRYSTAL SALT CO.,
ST. CLAIR, MICHIGAN.



751-753 WEALTHY ST., S. E., GRAND RAPIDS.

fact is a detriment to his own welfare and store.

In addition to giving satisfactory values, give satisfactory service. This does not merely eliminate all delays, keep all promises, and have the proper merchandise in stock, but it means also the service rendered the customer, the manner in which the storekeeper says "Thank you," his attitude towards the customer, the ways he

delivers a package. These are the things that make up the sum total of impressions the customer carries away, and builds or not, for future business.

The house of Rothchild, noted as the world's greatest family of bankers, has a creed or set of laws all the employed are supposed to follow. Here they are; each one is a gem in itself:

1. Shun liquors.

2. Never tell business lies.
3. Never be discouraged.
4. Be polite to everybody.
5. Employ your time well.
6. Be prompt in everything.
7. Pay your debts promptly.
8. Bear all troubles patiently.
9. Do not reckon upon chance.
10. Make no useless acquaintances.
11. Be brave in the integrity as a sacred thing.

12. Never appear more than you are.

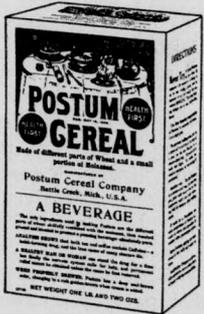
13. Take time to consider, then decide positively.

14. Carefully examine into every detail of your business.

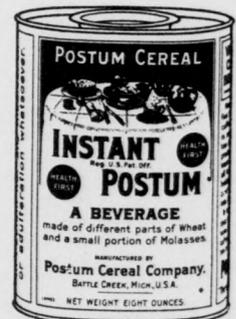
When the customer's attention begins to wander, your selling talk falls upon deaf ears. Hold his attention or give it up.

The Constantly Increasing Demand for that wholesome cereal beverage **POSTUM**

makes it good business judgment for
the grocer to keep well stocked.



Postum comes in two forms. Postum Cereal—the original form—must be well-boiled to bring out its full, rich flavor. Instant Postum, the soluble form, requires no boiling, but is made in the cup instantly.



The profit is good and the sale is guaranteed

Postum Cereal Company, Inc., Battle Creek, Michigan

Credit Conditions in the Dry Goods Trade.

The unparalleled shrinkage in dry goods values that has occurred since the early part of the year finds the trade confronted with some very difficult facts. A substantial part of the inflation following the armistice was made possible through bank borrowings. Those borrowings have to be paid.

Under ordinary circumstances merchants could pay readily by selling their goods. The feature of the decline in prices this year that was different from experiences in other years was the inability to sell freely on the declines. This left merchants with sizable stocks in hand and sizable bills unpaid.

In the effort to avoid the penalty arising from such a combination of adverse circumstances many unmercantile practices were adopted as a means of relief. Goods on order were cancelled freely. Many goods shipped were not accepted and were returned. Demands were made for rebates on bills paid. Mill agents were appealed to to reduce prices and bill up purchased goods at lower prices than those agreed to be paid. Despite the widespread prevalence of these practices it is the fact that many houses are unable to meet their bills when due, and they hesitate to mark off their losses to show on their inventory statements, lest those showings shall fail to form a satisfactory basis of credit for future purchases.

Many firms have been granted extensions, and a great many overdue accounts are being contended with in the best regulated houses. A great many unusual methods have been adopted to ease the strain upon those who cannot pay, and who cannot be forced to pay with safety to others who also owe more than they can pay quickly. The underlying difficulty is the one of inability to realize cash for merchandise held.

It is hoped and expected throughout the trade that conditions will improve in financial channels so that a larger measure of accommodation will soon be granted to merchants. Many merchants hope that with a reviving demand for goods prices will rise and it will be at least possible to sell steadily, and thus realize some of the cash required in paying overdue bills. The one thing agreed on in relation to money for trade purposes is that the rate to be paid for it will remain high for some time to come.

Some facts are becoming clearer to those who have relied upon bank capital for the conduct of a large mercantile business. The bankers of the world will revert to, if they have ever departed from, the necessity that lies in financing the farmer so that he will continue to work and provide food. The money that is wanted to insure the planting of crops will have the call as against money needed for purchasing merchandise for future delivery. It will not require as much money to finance crops selling at low prices as crops selling at high prices. In the same way it will not require as much money to carry on high prices in merchandise lines. Perhaps the fault in the present situation lies with the faulty distribution of money, or it may lie even deeper, and be bound up with an improper conception of what relation money bears to the great economic change that has occurred in the world in the past twenty years or more.

If conditions do not show a vast improvement soon after election, it is reasonable to look forward to a quiet trade until the retailers have cashed in, that is to say, until after the retailers have completed their inventories in February. If solvency is shown as a result of liquidation along profitable lines, trade may move ahead in early spring as bankers will again be willing to loan money freely on merchandise.

Developments of the past few months have disclosed a wonderful reserve power in dry goods channels. Failures have been fewer than ex-

perts predicted and were prepared for. How much of this reserve is false and has been hidden by the spirit of co-operation in sharing the burdens to avoid more serious troubles can only be made known as time goes on and the men to whom money is due see a chance of collecting it in part or in total.

A great many conservative manufacturers and merchants did not follow the lead of those who bought freely early this year. They did not put much faith in a great deal of the advance business on their books. They did not give credit to many people for an ability to pay for more goods than they were accustomed to use. These things helped very materially when the time came that stocks on hand and falling prices in dry goods became troublesome. The reserves on which some traders relied were found to be fugitive, but the reserves that have been piled away for many long months to withstand the inevitable deflation from war have been found to

The part of the restriction of competition during the war period has played and will play in dry goods credits is as yet imperfectly understood. If the distribution of goods is dammed up and the supply is found to be larger than anticipated the time comes when traders will fall like leaves through the breaking of the dam, or, to speak more positively, when those holding the merchandise are forced to release it. How much merchandise is actually held in stock awaiting sales opportunity continues to puzzle some of the best brains in the business.

A silk merchant of forty years' experience stated a few days ago that he had formed no proper conception of the volume of silk goods held in this country a year ago. He does not know even now whether the liquidation of silks is complete or nearly so. One of the oldest woolen goods merchants in the business stated in conversation last week that he did not know until the early part of

petition of war times. The public did not profit, but it bore its burden patiently until it could stand no more. "Buyers have gone on strike," said a great cotton goods merchant this week. The public wants to see some evidence of competition at low prices.

When competition starts in merchandise channels profits work to a close margin. In the blind effort of the purchasing public to make the laws of supply and demand easily workable again prices have fallen below costs of production and curtailment of operations has begun in manufacturing plants. Manufacturers are protecting their credit conditions by refusing to pile up more goods than they can finance. When trade gets bad merchants cannot always shut up shop. They continue to try to sell their stocks. When sales are made every week under forced conditions it is the normal thing to look forward to a breaking point of credits.

The education of recent years in the matter of preventing competition has reached into dry goods channels as never before. It remains to be seen whether it is going to result in protection against failures in business, or whether it is really damming the channels of credit until some little things give way and the whole credit structure collapses.

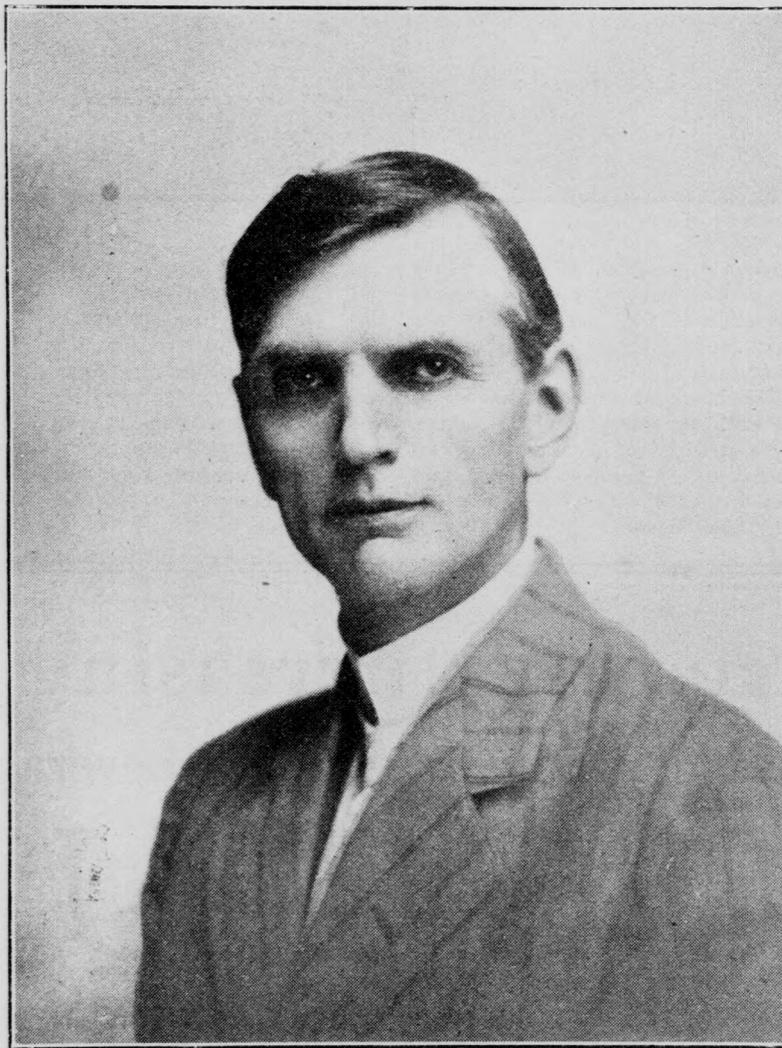
The credit future in dry goods is bound up to a large extent with the question of whether an era of economy is upon the country or whether the hesitation of the past few months is only a forced march in the direction of orderly deflation. That the latter was the thing intended to bring about some months ago when bankers began to haul in sail cannot be doubted in the light of all that has been disclosed thus far. But it is one thing to plan and another to execute, and when such a volatile thing as credit becomes involved in an industry that is a semi-necessity at best, the wise man is the one who does not attempt prophecy.

There are still many suppressed speculative agencies in the dry goods trade. Perhaps bankers know all about them. Certainly some of those who have been trying to adjust the complicated affairs of only a few firms that have fallen by the wayside have learned many things that are new in the dry goods business. Extension of dry goods credit will not be so easy and general as it has been in the past few years, for the very good reason that the basis of credit has been shaken, and until the foundations are re-examined caution will be forced.

Plans Largest Pecan Orchard.

John R. Box and Joseph Tweedy, of Knickerbocker, Tex., and associates have taken steps to plant what is said will be the largest orchard of pecan trees in the United States upon a tract of 1,580 acres of land in the valley of Dove Creek. Preparatory to establishing this orchard they have growing in a nursery 2,500 two year old trees of the soft shell variety. They will begin transplanting these trees early in December and will between that time and April 1 set out 600. The Knickerbocker section of the State is noted for its pecan production. Local buyers last year shipped 45 cars of the nuts from San Angelo, the nearby concentrating point. The growers received around 12c a pound. Many cars of the nuts were not picked because of labor shortage. Practically all the bearing trees of this part of Texas at this time are of natural growth, the groves being scattered along the streams.

The goods, any goods, shown without prices, will be just that much less likely to sell themselves. There is no such thing as self-selling merchandise without plainly marked prices.



W. B. EMERSON

Supreme Counselor of U. C. T. of A. and editor of Sample Case.

be reliable and oftentimes held in actual cash.

It is probable that the greatest inflation in this country that was of a dangerous character in the textile lines occurred in labor in some parts of the field and in the mercantile rather than the manufacturing ends of the business. In England speculation centered around many manufacturing plants, while in this country it centered around the merchandise that was sold readily to those who were ready to speculate in it as they would in stocks. It is a fact the dry goods trade must face that in the past two or three years it has become easier to speculate in merchandise than in stocks. Many speculators who could not put up the large margins required in Wall Street were able to buy merchandise without margin and precious little credit. They made the most of the opportunity and the legitimate trader paid for it.

October to what extent some of his customers had speculated on goods other than his own. He had let them have his goods freely. They had used his credit in part to buy other goods and flood the markets with them. He referred to the elastic productive capacity of many small woolen mills as the source of a great deal of mischief, for the reason that their war prosperity enabled them to fill the American markets with the poorest kinds of wool goods.

If profits were not so very large in manufacturing channels competition would have crowded out such concerns as those referred to by the silk man and the wool goods man. Those concerns are being crowded out now. The sales of small woolen and silk mills tell a story of profits that are disappearing under the restored forces of competition. No one doubts that manufacturers and merchants profited greatly by the restricted com-

Blue Buckle

Union Made

Overalls



“Strong
for
Work”

Copyright 1920
by Jobbers OverAll
Co., Inc.

Hundreds of skillful, well-paid workers are going the limit to give Blue Buckle customers the most in wear, comfort, and quality they ever got out of any overall or work coat. That's why Blue Buckles last longer, why they're the biggest selling work-rig in America, why *Blue Buckles are always a big-paying proposition for dealers.*

We're not only producing better-value overalls to-day than ever before but we're swinging back of Blue Buckles the largest and most comprehensive overall advertising campaign ever printed.

See how Blue Buckles' extra quality will put extra-zip in your overall sales. Order them from your jobber.

Blue Buckle Overalls and Coats are sold only through the jobbing trade—the most economical, practical and satisfactory method of distribution for both retailer and manufacturer. Samples, prices and other information are now available in practically every jobbing house in America. We request that you write your jobber. Should he not carry Blue Buckles he can order them for you.

Jobbers OverAll Company, Inc., Lynchburg, Va.

Largest Manufacturers of Overalls in the World

New York Office: 63 Leonard Street

Wm. T. Stewart, Representative

Chain Store Menace in the Northwest

T. K. Kelly, president of the Kelly Sales System, at a recent banquet given by the organization, pointed out in a very forceful manner the menace of chain store operations which exists at the present time. The meeting was an informal get-together and about 150 members of the Kelly organization were present. Mr. Kelly sounded a warning as follows:

"The merchants of the Northwest are going to feel the heavy competition of the chain store as they never felt it before. There is now being organized a chain store company which will have headquarters in St. Paul, and this year will establish some two dozen or more chain stores throughout this state..

"We all know that with mail order competition and competition of the big department stores in the cities, the small retail merchant has his hands full now—and his chances of survival unless he makes some radical changes in his business are very small when this new and severe competition gets well under way. We brought this home to merchants in a trade journal ad. some few weeks ago. We told them that 1864 or 1919 methods would not do. We made it clear that for 1920 business 1920 methods had to be used.

"If the small merchants had been using up-to-date business methods, some \$10,000,000,000 of merchandise that was sold in the United States last year would be charged more largely to their credit than it can now. In place of being the record of business done by retail merchants generally, an immense amount of this ten billion dollars must be credited to the mail order houses. Thirteen mail order houses alone did practically a billion dollars' worth of business, while one of them far exceeded all the rest with more than a quarter of a billion of dollars' worth of business for the year.

"When we feel we have accomplished anything in selling practically fifteen million dollars' worth of merchandise the past year, we are only fooling ourselves. Our opportunity is greater than any one of these houses whose sales went to make up this billion dollars of merchandise, and it must be the entire aim and end of this business to multiply this fifteen million dollars total until we have reached our proportionate share of the business. We have to remember to reach our mark we have to bring the merchant to a full appreciation of his business situation. We have got to bring home to him his absolute need to change his business method.

"In the first place he must stop letting the wholesale houses mark their goods. This practice is putting more merchants out of business annually than any one other thing that I can bring to mind. I, sometime ago, saw a first class exhibition of this very thing. I was in a store in North Dakota, and a big shipment of goods had arrived. The merchant sat there helping to sort over and mark and unpack goods. I noticed that with each and every article he marked the retail price exactly 50 per cent. higher than the wholesale cost.

"I told him he was losing money

in marking his goods in any such manner, in effect, permitting the wholesale house to mark his stock. With his permission, I went through that stock, and showed him the difference in pattern, style and make-up, a great part of the goods costing precisely the same. I showed him where one piece of the goods would move quickly at almost double the price he had marked, while another would never move at as high a price as he had placed upon it, and proved to him that he would have to accept a loss on that piece of goods to sell it.

"In other words I showed him how to merchandise that stock, and when I was through marking, we averaged the prices I had marked, and they exceeded what he would have obtained on a flat 50 per cent. increase over the wholesale cost. And marked as they were, he could make all the more money, because he would have no leftovers, and every bit of the merchandise would move rapidly for it was marked right. And, too, the merchant does not concentrate his efforts sufficiently on the mercantile business; he has too many irons in the fire.

"He secures business largely by asking for it—an altogether wrong method—the more you ask for anything the less of it you are likely to get. A merchant should give the people something, they should feel that in trading at his store, they—not the merchant—are getting something. If I had a country store, one of my first moves would be to organize a welfare society among my customers. I would insure each member of this society and when you think that such insurance costs only \$7.30 for \$1,000, you will admit that would be pretty cheap advertising.

"But some merchants do not realize the value of advertising. They should take to heart the experiences of many of the biggest businesses of the country. Advertising has built and maintained such business as the Eastman Kodak, Cream of Wheat, Hart-Schaffner & Marx, and many others."

Why Wanamaker is Young at 82.

One of the inspiring examples of youth triumphant over years, is John Wanamaker. At his age of 82, this merchant prince can not only look back upon a life of strenuous enterprise which has been notably crowned with success, but forward to continued achievement.

A vivid personality and a keen mind, he is a potent force in American life, whereas most men of his age are definitely on the retired list because of enfeebled powers of mind and body.

Recently, to quote an advertising expert, "he made revolutionary history in merchandising," by his 20 per cent. cut in the price of all goods in his store.

In response to a letter written to him by this organization, asking if he would tell the secret of his long and useful life, he responded with terse cordiality:

"I can say in a few words that I believe a good digestion and an active interest in all things pertaining to human life, happiness and welfare helps to keep one young."

"APEX" UNDERWEAR

for

Men, Women and Children



A minute's study of the photographic reproduction of "APEX" UNDERWEAR shown above will convince you that they certainly fit like only good Underwear can.

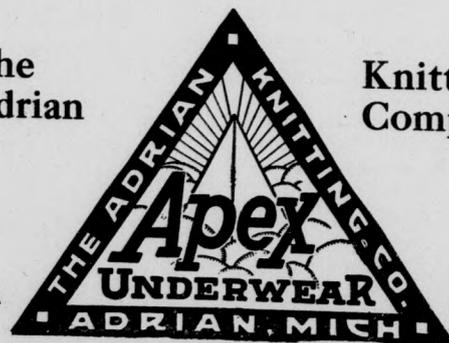
They fit because they are correctly sized. Then, too, they are tailored to conform to the contour of the body.

Write and tell us to send a few "APEX" samples, so that you may inspect them.

The
Adrian

Knitting
Company

Adrian



Michigan

COME TO SAGINAW

Week of November 15 to 20

And Get Your Share of REAL BARGAINS

To reduce our stock of Furnishings, we have forgotten costs and have repriced our merchandise so that you will be able to offer your customers goods at much lower prices and still be able to make a handsome profit.

With the exception of "Bear Brand" hose, and "Soo Woolen Mills" Pants and Mackinaws, which have restricted selling prices—everything is included in our readjustment sale.

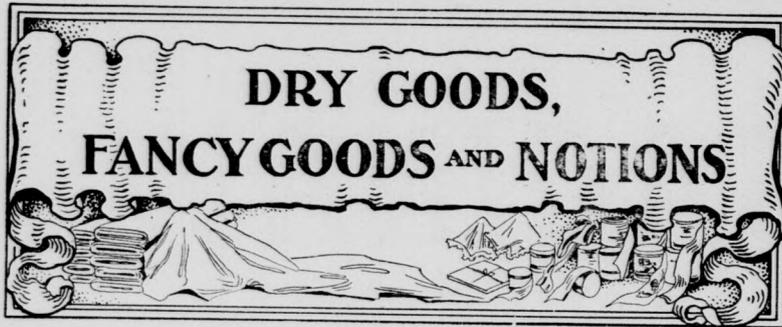
Prices have been cut to the limit. All merchandise strictly first quality as we do not handle seconds or rejects of any description.

At our new prices goods will not last very long, so be sure to be here on time.

SYMONS BROS. & COMPANY

Wholesale Furnishings

SAGINAW, MICH.



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

Enlightening Public Regarding Actual Cost of Distribution.*

There are three steps, as I see them, which must be followed in advocating any educational plan for enlightenment of the public; first, we must confront ourselves with the facts concerning which there are at present misconceptions; secondly, we must correct our own mental attitude towards these facts; and third, we must discover some means by which we may get across to the public the information to which they are entitled and which will be to their benefit as well as to our own.

The facts are very evident to all in these days when so much news is published concerning alleged profiteering on the part of retailers—articles setting forth prominently either the percentage of profit, so-called, or the cost of the goods and the amount which the retailer charged for them. How many persons present have seen in print or heard of any real consideration being given to the costs of operation in the particular store or in the specific department involved? This may have been done at times, but I believe infrequently. The fundamental misconception consists in the lack of understanding of the problems of distribution. No one seems to dispute the right of a manufacturer to add to his producing cost every item of expense including both administrative and selling charges and I should be the last to question this. But once the article is manufactured and in condition to be consumed the misconception commences and is fostered through the lack of understanding of the value in necessary processes of distribution. This faulty vision is not alone shared by the public; even individuals engaged in the process of distribution are frequently heard to set forth their views on the high cost involved.

The term "middleman" has been used in this way so often by those engaged in branches of distribution that even the public has been trained to pick up the term and use it lustily and in any connection. There are middlemen who add little to the public service in exercising their functions—witness the many jobbers who sprang up all over the country during the exceptional price advances through which we have passed during the last few years—but these pass on their way and disappear before the price cycle is completed.

The retailer, however, is a permanent institution. His is a function which is as old as civilization, and which has received the stamp of approval through the application of the principle of the survival of those who serve. I do not think, therefore, we need to consider very deeply any possible attack upon the fundamental principle of retailing as a necessary part of distribution. The matter which is particularly serious is that the retailer's functions are not properly understood, even by many engaged in the trade.

*Paper read before convention National Retail Dry Goods Association by D. E. Molser, of Boston.

This lack of understanding spreads until it culminates in the manner which presents to our view a profiteering campaign conducted upon the premise that a certain margin over the cost of the manufactured article is the proper gauge in applying a statute such as the Lever law. This usually without apparent regard to the costs which the particular retailer may be under in the conduct of his business. What a misconception we confront here. A merchant may be under a heavy expense due to causes such as high rent high wages and salaries, and in fact heavy charges of all kinds. He may become a criminal in the eyes of those who apply this law if he attempts to obtain a price to cover these sufficient expenses, as well as the amount he paid the manufacturer or the jobber for his goods, and if in so doing he exceeds a certain percentage over the wholesale price. He may be indicted as a criminal because, forsooth, he endeavors to avoid a loss in operating his store. I do not wish to be construed as criticizing those engaged in the administration of this law. In fact, I wish merely to use this illustration to demonstrate that we all should think more clearly and use at all times terms that shall convey the true picture.

I am even of the opinion that had the practices in the retail trade prior to the enactment of the Lever law, been standardized along the right lines, that had those advocating such a law been shown a true Retailer's Cost instead of being shown merely percentages of mark-up, that they then would have taken a different angle in their work. But in the hearings before Fair Price Commissions there seemed to be no account taken of a cost of distribution. Unfortunately so much has been printed about percentages and mark-ups that much will have to be unlearned before the real process of enlightenment may proceed.

I will grant willingly that if the people of this country want a law to limit the profit which it is proper for a merchant to make on an article after he has paid his expenses of buying, selling and delivering that article, and if it is possible to draft a law which will be fair to all and which will establish definitely what the crime is, so that a reputable merchant may avoid becoming a criminal, then such a law should be enacted. I do not believe, however, that the people if they knew the facts would approve of the law as it now is being enforced. This, therefore, is the misconception of facts confronting us and we, because of our failure to take the initiative, are in a measure responsible for the condition.

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.

Holiday Goods

We are headquarters for HOLIDAY GOODS of all kinds.

Handkerchiefs in fancy boxes, initial or plain; Suspenders and Garters in fancy packages, Leather Goods, Fancy Ribbons, Men's and Ladies' Scarfs, Stationery, Toys, Dolls, Perfumes, Men's Hosiery in holiday packing and other novelties.

Let us send samples and prices.

Quality Merchandise—Right Prices—Prompt Service

Paul Steketee & Sons

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.

Workmen buy Gloves for their work because they need them, therefore they want a Glove that will give them wear.

Horse Hide Gloves are the only Gloves that will hold up under the strain of wear that is put to a regular work Glove.

When a workman once wears a Horse Hide Glove he never wants to try another kind, he know from the wear that it has given him that there is no better.

HIRTH-KRAUSE

Manufacturers of the Genuine Horse Hide Gloves

GRAND RAPIDS

MICHIGAN

Don't fail to visit us during the week of November 15 to 20

Come in and see us

"Stir Up the Animals"

We purpose to show you bargains that will keep you on the map.

It will mean dollars to you.

It will give you your chance to fight 'em, fight 'em!

Daniel T. Patton & Company

GRAND RAPIDS

59-63 Market Ave. North

The Men's Furnishing Goods House of Michigan



Wilmarth show cases and store fixtures in West Michigan's biggest store
 In Show Cases and Store Fixtures Wilmarth is the best buy—bar none
 Catalog—to merchants

WILMARTH SHOW CASE COMPANY

1542 Jefferson Avenue

Grand Rapids, Michigan

Made In Grand Rapids

To rightly direct our own mental attitude towards our problem, we first must learn not only to think the same way, but to talk the same language, in a business sense. This will result in proper standardization, and we can trust our committee to give us standardization along this line. I shall not attempt to go over the ground which has been so well covered by the gentlemen who have preceded me. They have, I am sure, convinced those of us who needed convincing that standardization is something which none can afford to be without. I would say a word, however, to urge that this process of standardization be carried on without delay by all of the members of this Congress. There is a price which we all must pay to accomplish this. The price is perchance not a small one with some of us.

We must overcome a certain inertia—I mean by that the tendency to stand pat on our present system of accounting. We have certain forms. We like them. We have certain reports, which we have had for a long time. They have been helpful—some of them we call by pet names, as the "yellow sheet," or the "blue sheet," and so forth. It seems that we are giving something up. We are liable to hold back for fear the book keepers will not be able to get out all of the new forms on time, and we may feel lost without the old ones. These are some of the ways that the old principle of inertia will take to keep us from our wish to co-operate in the great work of standardization. Such whims must go by the board. It will not do for some of us, for a few of us, to adopt the recommendations of our committee on standardization.

The great part of the retail business of the country is not done by the large department stores as is thought by some and it will not do to have only the larger stores standardize. I hope that the committee will lay out a set of forms sufficiently comprehensive to include operations in the larger stores, but practical enough for use in the smaller stores. These forms to give what in their opinion is the proper way for all merchants to train the figures to come before their eyes so that they must see the true retail cost. And I hope further that the members of the Congress will be asked to pledge themselves to do this within a reasonable time after the report of the committee has been adopted by the Congress.

The third and last point I wish to touch upon is how can we get our information across to the public after we have it clearly in our minds? There are two main ways; one is very costly and I think in these days not particularly effective. The second is without appreciable expense and in every way more desirable. The first I refer to is propaganda through the printed page. The second is through the education of the people in our organizations in a most thoroughgoing way. For the present it does not appear that it would be wise to attempt any general advertising or propaganda campaign. I do not believe it would serve our purpose, and it might even have an effect contrary to that which is intended.

The second way, the dissemination of good sound information, through the personnel of our own organizations, offers many advantages. It would settle many matters which at present are troubling storekeepers. Much of the labor trouble to-day is caused by employees failing to realize the fundamentals of the business in which they are engaged. I would not wish to be considered as advocating the handing over of profit and loss accounts of the firm to every employe in the organization for perusal. They need not be given any more in the way of actual profit and loss figures than they receive now, but they can be shown the principles at work. They can be trained to regard a piece of merchandise in the store as having taken on a different

character and a different cost through being in process of distribution.

By examples they may be shown that the article has taken on a higher value by having been brought from the wholesale market, where it was not available for use, to the retail store, where people may come for selection. A very homely example is that of the comparative value of a banana hanging upon a tree in the tropics and the same banana hanging in the corner store. In one case the article is not available, although just as desirable; in the second state no one questions the enhanced value of the fruit and the outlay required to fetch and market it as constituting a large part of the retailers' cost.

In just such fashion articles of general merchandise may be shown to cost just as much more than the wholesale price as it cost to buy and sell them. I do not think that those of you who have regularly organized personnel departments will question the value of training the force in the principles of the business. The smaller store has an equal, nay, I would say a better opportunity to do this work because of the closeness of the employes with the heads of the business. Taken altogether this is the way I would suggest to start the educational program referred to, and in educating our own organizations we will find out more about our own people and our own business than we knew before. We will unlearn a good many things and learn others in their places.

What a difference it would make today if every store possessed an executive and sales force able to discuss intelligently the simple facts which are to-day so much misunderstood. What a potential influence there may be in all of those who derive their livelihood from retail distribution for spreading proper information. Instead of a few people thinking and speaking in the right way about the necessity and value of retailing functions, to have thousands in each city—in some stores alone, thousands—who understand that their own interests are bound up in the trade and that the trade is a public service—to have these pass out the information in their homes and over the counters. This may be only a start—other ways may develop as the time passes—but for the present why not take this path which leads straight towards our goal. We often wonder how stories and rumors start and get such momentum. It is the force of public discussion started with a whisper which eventually becomes known throughout the land. We have the means ready to our hand. Shall we not grasp this opportunity?

An Exact Statement of the Present Condition of the Market and Its Relation to Your Attending Our Seasonal Sale Wednesday Nov. 17 and Thursday Nov. 18, 1920

In last week's ad we told you about the sale we will hold on the above dates. Other Wholesalers have been holding sales in order to keep merchandise moving. In some cases sales have been fairly successful and in other not very successful. The question has been raised "Why hold a sale under such trying conditions and why should we attend the sale and buy merchandise then?"

We are in constant touch with the market and find that it is swayed by two currents of thought. One is to hold up prices as long as possible and the other is to sell regardless of cost. As illustrating the first thought farmers generally are holding their products for better prices and the South is holding cotton for better prices. As illustrating the second thought, some Mills are selling merchandise below cost in order to keep business moving, with the result that many ridiculous prices are being quoted. This conflict of thought is giving rise to a peculiar situation. Some merchants have followed the first idea and some the second. In our travels around the territory we find that some merchants have cut prices and are doing a good business while others are still holding their prices at the high mark, with the result that they are getting a reduced volume of business. You can see that the latter tendency will cause a backing up in the ordinary flow of business, which makes it look as if the situation will be made worse if those merchants persist in holding up their prices, as they will not be in position to re-buy, thus cutting down the buying power of Wholesalers who will not place orders with Mills and the Mills will not operate which will throw their employees out of work and in turn cut off the purchasing power of those employees. In other words it is a vicious circle which will be made worse by anyone along the line holding back instead of liquidating his stock at current prices.

Profits are not made in the merchandise business on one sale but in the turn-over and the wise merchants are meeting the market so they are in position to re-buy at current prices and re-sell at a profit. This answers the question of why you should attend our sale and buy Fall merchandise at that time. If you have not adjusted your prices to market you will be wise in doing so and if you have, you are doing a good business and will need more merchandise. We will price our merchandise at this Seasonal Sale at or below the market regardless of what we paid for it, as we are following the policy of selling and re-buying at the market. It has been said that smaller merchants and smaller Jobbers hesitate to meet the market, but this is not true in our case. Our prices are as low as, and in many cases lower than you can get anywhere else. We were the lowest in price during the rise in the market and we also want to be the leader in the drop.

Your biggest opportunity is ahead of you in the Holiday Season if you have the merchandise at market prices. This is your opportunity.

Please send in the attached coupon so we will know how many to get ready for.

GRAND RAPIDS DRY GOODS CO.

Grand Rapids, Mich.

Exclusively Wholesale No Retail Connections

Date.....

I will attend your SEASONAL CITY DAY Sale on Wednesday, November 17; Thursday, November 18. (Draw a line under date or dates you will be here.)

I will be accompanied by friends so that you can get ready formeals.

We have the following suggestions to make:

.....

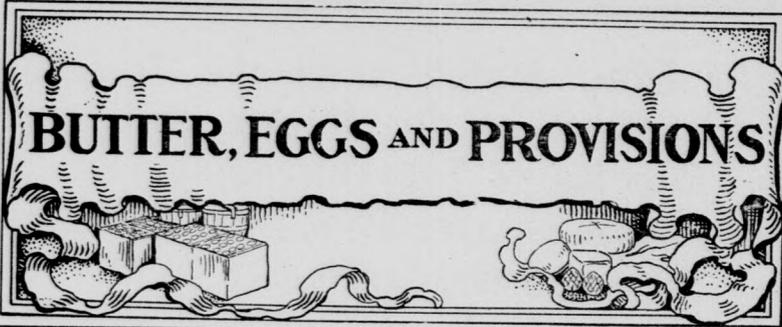
Name

Address

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



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



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

Chain Store Competition.

"How is it possible for the average small grocer to meet the competition of the chain store when the latter has the advantage of buying in train-load lots and can afford to use half and quarter pages for its newspaper advertising?"

This question, asked by a subscriber, is one which is worrying a large number of retailers throughout the country. During the past decade the chain store idea has grown to such proportions that, at first, it appears to be menacing the very existence of the individual store. And the chains are by no means confined to the sale of food. Shoe, clothing, candy, tobacco and even furniture combinations are increasing their scope every day, making it more and more difficult for the single store to keep its head above water.

But, despite the advantages enjoyed by the chains, the proprietor who runs his own store has one big outstanding asset which his allied competitors cannot secure—personal oversight of all details and the feeling of accomplishment which comes from the ownership of a business. Owner-management is always immeasurably superior to employe-management, from the standpoint of interest as well as that of willing work.

In addition, while the small independent merchant may be handicapped with respect to the amount which he can afford to spend for local advertising, he has behind him the vast cumulative force of the nationally advertised goods which he handles. Even a moderately stocked grocery draws upon a combined manufacturing capital of more than \$1,200,000,000, while the advertising which is being done for that store and others which stock the same line of goods amounts to \$50,000,000 a year.

The decision as to whether he will use this vast force or permit it to go to waste, so far as his own store is concerned, is up to the individual dealer. If, however, he does not utilize it in every possible manner, he has no right whatever to complain of the "increasing menace of the chain store."

Making the Most of Their Apple Crops.

It has been impossible to market a considerable portion of the apple crop, but the cider and apple butter crop for home use during the winter

is unprecedentedly large, to say nothing of the apple jellies, row on row, that decorate the closets and cupboards of the farm houses in the apple-growing states.

The apple is the most wholesome of all fruits. "An apple a day keeps the doctor away;" and perhaps the unfortunate loss of a part of the crop caused by the scarcity of containers and inability to transport to the markets, will be more than made up by the health its abundance will bring to the families of the farmers.

Many years ago, before cold storage was invented, thousands of bushels of apples, and unnumbered heads of cabbage, were buried in the gardens of the land, there to remain until the cellar supplies were exhausted or rotted, and then withdrawn, little by little, for use in the Spring. That was in the day of the family smoke-house and hickory cured hams, when a leg of dried venison hung behind the kitchen stove and a barrel of snappy cider was in the cellar.

Model Appeal To Candor of Customer

Godfrey Gundrum, dealer in drugs and groceries at LeRoy, makes the following excellent appeal to his customers through the local newspapers of Osceola county:

A Real Retail Grocer.

It is our contention that there is a wide difference between a store-keeper and a retail grocer. It has been our aim to run a real store, and we are ever striving to make our services more helpful.

We have studied for years the matter of buying, and by a careful selection we believe we are able to give our customers the best goods that the markets will produce for the price. We believe our ability to judge goods helps our customers to get better value for their money.

It is our desire at all times to have seasonable goods, so far as conditions will permit, and yet we would rather not deliver goods to our customers until the conditions are such that we can deliver good goods.

We might sometimes buy goods that we could sell for lower prices, but we feel a responsibility in selecting goods for you which we know are honestly prepared and furnish full measure. Good goods may mean health to your family, whereas cheap goods are dangerous.

Our years of experience enable us to give you the right kind of service.

Can't Prevent the Inevitable.

All resistance to lower prices is likely to be futile. Prices of agricultural staples can not be kept from falling if the current conditions of trade warrant that tendency, any more than they could be kept from rising when current conditions warranted that. Farmers must accept this situation just as labor must accept lower wages, for neither organized agriculture, nor organized business, nor organized labor can prevent the inevitable.

"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
 To Sell the **BEST**

KENT STORAGE CO., Grand Rapids, Michigan
 DISTRIBUTORS

MILLER MICHIGAN POTATO CO.

Wholesale Potatoes, Onions

Correspondence Solicited

Frank T. Miller, Sec'y and Treas.

Wm. Alden Smith Building
 Grand Rapids, Michigan

SEND US ORDERS FIELD SEEDS

WILL HAVE QUICK ATTENTION

Pleasant St. and Railroads
 Both Phones 1217

Moseley Brothers, GRAND RAPIDS, MICH.



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

M. J. Dark & Sons

Wholesale

Fruits and Produce

106-108 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

Industrial Boycott Killing Trade.

Because there is labor trouble of some kind on deck at a plant in Newark, New Jersey, orders go out to labor unions to boycott the American Company, a San Francisco branch of the same organization, although the Pacific coast firm is in no way responsible for the New Jersey branch. Thus a clear cut issue is presented.

One of the principal reasons why the magnificent natural advantages of San Francisco, as a manufacturing site, do not succeed in building up the place, is that those advantages are more than counterbalanced by the disadvantages of just such unlawful and autocratic interference with business as is involved in this case.

The sympathetic boycott and strike is a form of syndicalism which has been devised of late years to serve as a club over industry. Its exercise is unlawful and contrary to public policy. It is a conspiracy in restraint of trade that has always been contrary to the spirit of our laws. It is only because of the cowardly attitude of the average politician that this kind of industrial crime is not made a punishable offense. When exactly similar things are done by people, other than labor union members, the best lawyers very quickly find plenty of law to stop it. But so great is the truckling to the union labor vote, that brazen demands are tolerated which make the specific demand that the laws for the suppression of monopoly and conspiracy and for the safety of person and property shall not be construed to apply to labor unions. No greater offense to the foundation principles of civilization could be imagined than is involved in this impudent demand. It is only this element of craven cowardice in politics which makes it possible to put it over. Even murderous assault seems to be counted no crime in the police courts of San Francisco, if the guilty person is a union labor thug attacking a free born American citizen. Some day there will be a Vigilance Committee to have such judges upon the carpet and give them a dose of their own medicine.

If San Francisco is ever to flourish as a great business and manufacturing city, it must establish and guarantee industrial freedom. The Metal Trades Association has decided to make an issue of this case and will fight it out to see whether such unlawful interference with business is to be tolerated. These employers will discharge all men who claim the right unlawfully to interfere with the business. All men who join a boycott and refuse to work on products subject to such attack will be invited to quit. These

unlawful and unjustifiable interferences with the rights of employers must stop. Not until that city is cleared of the poison of industrial botulism which is killing business, will it begin to win the place to which it is entitled as a commercial metropolis.

Broom Prices Due for Tumble Before Long.

New York, Nov. 9.—The depression has hit the broom industry. With stocks on hand growing steadily, costs of production showing decidedly a tendency downward, and with the retail trade ordering only for immediate needs, jobbers here predict that prices cannot long maintain their present levels.

With the industry already feeling the adverse effects of the general decline of business, fundamental conditions hold out little hope of an early change of the situation except toward lower prices. Lower levels, it is asserted, combined with intensified selling effort, offer the only hope for maintaining volume of business. Fortunately, declines in the markets for broom corn, lumber and binding wire are opening the way of the broom manufacturers toward these levels. The keener competition which the business depression has brought about is expected to do the rest.

Failed To Take the Hint.

A farmer boy and his best girl were seated in a buggy one evening in town watching the people pass. Nearby was a popcorn vendor's stand. Presently the lady remarked: "My! That popcorn smells good!" "That's right," said the gallant. "I will drive up a little closer so you can smell it better."

OCCIDENT FLOUR



Costs more—worth it!

IT SELLS!

W. S. CANFIELD FLOUR CO.

205 Godfrey Bldg., Grand Rapids, Mich.
Cit. 65618 Wholesale Distributors Bell M 1465

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

Grand Rapids
49 Market
St., S. W.

W. E. Roberts

Citz.
1361
Bell
M. 1361

EGGS AND PRODUCE



**WE ARE HEADQUARTERS
WHOLESALE**

**Fruits and
Vegetables**

Prompt Service Right Prices
Courteous Treatment

Vinkemulder Company
GRAND RAPIDS :: MICHIGAN



**Bel-Car-Mo
Peanut Butter**

—Means a quick turn-over of profits and makes a lot of good friends for the store.

In all sizes airtight tin packages from 8 oz. to 100 lbs.

ORDER FROM YOUR JOBBER IT'S PURE FOOD DELICIOUSLY PREPARED

**Do Your Trade Justice
Give Them Their Money's Worth**



Smile With Us

**Henkel's Pan Cake Flour
Self Raising Buckwheat**

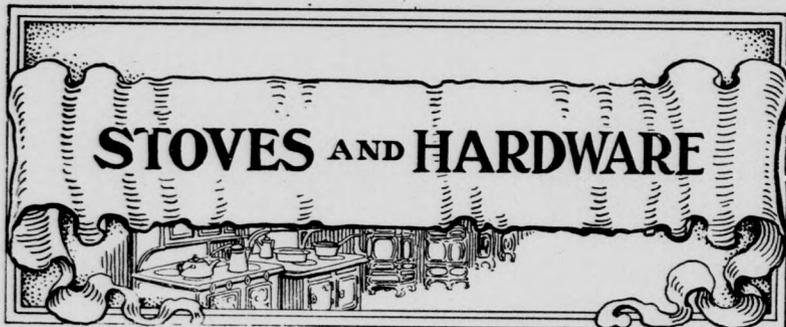
1 1/4 lb. carton . . . 2 doz. to case
5 lb. sack . . . 10 to bale

**Priced to sell at less than the dealer
can buy other brands**

Quality is Guaranteed Top Notch

A neat window banner, size 28x10, will be sent to any dealer on request.

**Commercial Milling Company
DETROIT**



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

Some Advertising Possibilities of the Store Interior.

Written for the Tradesman.

In the most comprehensive sense of the word "advertising" every merchant advertises. Personal solicitation, newspaper space, show cards, window display, special sales—all these are forms of advertising. And some such effort is necessary to sell goods; for goods as a rule do not sell themselves.

A good many hardware dealers do not fully realize one of the biggest of their advertising possibilities. One of the most successful advertising mediums, and a medium of which any merchant can take advantage practically without extra outlay, is close to hand. This advertising medium is the store interior.

For the wide awake merchant the store nowadays is no longer a warehouse for goods; but an opportunity for suggestive and sales-making display.

Every available square inch of store space should be devoted primarily to selling goods. The goods should not be stacked on the shelves or packed into the showcases regardless of effect, but should be arranged with thought and care with the direct objective of attracting the customer's notice. In the modern store even the out-of-the-way nooks and corners are turned to advantage.

How skillful interior arrangement and attractive advertising can be effectively co-ordinated is illustrated by the expedient of one successful small town merchant. He features "specials." He has never cut on his regular lines, but he keeps his eyes open for bargain lots to feature at appealing prices. These specials are advertised one at a time, played up in newspaper advertising, and bulletined in the window. The specials themselves, however, are invariably shown at a bargain counter at the rear of a very long store. "Razor Special, \$1.38 at Counter No. 10" is advertised in the newspapers and bulletined in the window and at strategic points throughout the store. The bargain hunter to get to counter No. 10 has to pass everything else in the store, and to run the gauntlet of a series of attractive displays. The customer may not buy the "special" but he or she pretty generally bought something else on display at one of the other counters. Thereby the "special" accomplished its great purpose, to induce the sale of regular lines bearing a normal profit-margin. This, how-

ever, could not have been done had it not been for the attractive and appealing display of the entire stock.

Interior display is always a helpful form of advertising. It reaches the very best class of prospects. There is no waste circulation. Of the readers of the local newspaper, or the people who pass the store front, only a small percentage are interested in that particular advertiser; but of those reached by interior display every one is interested to begin with—else he wouldn't be inside the store. The man who comes in to look at one article has, you can feel sure, a receptive mind for anything else you may have to offer.

The shrewd hardware dealer will not merely use the most modern equipment for display, but will carefully study the problem of store lighting, and the possibilities of the store layout. The hardware dealer's whole scheme of interior display depends primarily on the available floor space; and, secondarily, on the lighting facilities. In any hardware store it is axiomatic that the stove stock should be given lots of room—space for the customer to view each stove from every side, and for the salesman to demonstrate. A wide store with lots of floor space will give room for sales tables, similar to those in the 10-cent stores. Many hardware stores use such sales tables as "bargain counters" on which odds and ends of stock, price-ticketed at attractive figures, will practically sell themselves.

In many stores, the old-fashioned wall counters have been abandoned and counters are so arranged as to permit the customer to walk completely around them. This doubles the effectiveness of a counter for display; since one line of goods can be

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.

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

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.

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



SIDNEY ELEVATORS

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

Sidney Elevator Mfg. Co., Sidney, Ohio

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

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

shown on one side and another on the opposite side.

Pillars are often ugly necessities in the hardware store. But they can be turned to good advantage. Thus, an ordinarily bare pillar can be readily converted into a splendid display rack for fishing tackle. One retailer placed leather-cushioned seats around his pillars; and, close at hand, stood small show cases displaying small hardware lines. The customer who sat down to wait inevitably got up to examine these goods. A lot of sales resulted. Of course an arrangement of this sort might not be possible where the amount of floor space was limited.

These, however, are incidentals. The big factor in interior display is the intelligent and effective arrangement of the stock in the silent salesman and on the counters and shelves. Here the hardware dealer will find his largest opportunities for effective advertising inside the store.

A metal polish handled in one large store was shown in a carton on top of a silent salesman. It had not been selling very well—not at all, in fact. The proprietor happened to notice the slow moving goods.

"Push this stuff to the front of the counter," he suggested. Break the lot make it look as though we had sold some. And get up a show card to go with it."

In a few days the metal polish was selling like the proverbial hot cakes. Yet the salesman had merely pushed the goods forward where customers could see them, taken half a dozen packages out of the carton to make it look like "real selling" and added a hand-made show card. These minor changes had put punch and life into a small item on display, and made all the difference between selling and not selling.

It is not enough for the hardware dealer to show the goods inside the store. That, of course, is something; but the dealer must go further. He must get the customer to look at the goods. Just as in his window displays, so in his interior displays, he has to make sure of attracting attention before he can interest people or make sales.

Crowding of goods is generally detrimental to sales. It is possible to show the customer too many of an article, or too many different articles at once. One hardware dealer divides his store into "counter departments" each devoted to some particular line. He had builders' hardware here, and paint and paint specialties there, cutlery at another counter, and so on. And in each section, while a wide assortment is stocked, a comparatively limited number of lines are actually displayed, and only one line is featured at one time. Sometimes as much care and attention is given to an interior display as to a window trim. But it is worth while.

Indeed, the same principles apply to interior displays as to window trims. It is not sufficient to stage a merely ordinary display of goods; each display should deal with some one topic and should contain a touch of timeliness or novelty. Remember that you are trying to catch the customer's eye. Use price cards and

show cards liberally; make your display talk so the customer can not help but hear it.

Interior display can be used to push the sale of two distinct classes of goods—those that are particularly seasonable and afford a good profit margin at regular prices; and those that have developed into slow sellers and have perhaps to be cleared out at a sacrifice. As a rule, effective display when goods are timely will reduce the proportion of slow selling goods to the lowest possible.

In getting up and arranging your interior displays, it is a good plan to map everything out on paper. Study your entire store arrangement for effectiveness; and then study what lines to feature at each counter. Your displays, thus planned on paper, can be put together a great deal more quickly than if you improvise them as you go along. As with window display, interior displays should be changed regularly and frequently, as otherwise they will lose their effectiveness.

Victor Lauriston.

A Woman's First Visit To the Polls.
She flounced right in the polling place.
In somewhat of a flurry;
"Don't keep me waiting very long,
For I am in a hurry;
Now let me have my ballot, please,
I wish you would make haste.
For I am very busy and I
Have no time to waste.

"I have so many things to do,
Some visits I must pay;
Have Mrs. Jones and Mrs. Brown
Been in to vote today.
If they have cast their ballots,
This is what I wish to say:
If I knew just who they voted for,
I'd vote the other way.

"For goodness sake, please hurry up,
You men are slow and poky;
Kerchew, kerchew, I do declare,
This atmosphere is smoky.
This practice should be broken,
You should prohibit smoking;
I mean exactly what I say,
And do not think I'm joking.

"Now let me give my views to you."
She then began to chatter;
She gave us some society views,
And some domestic matter.
"We women sure will make things hum,
When once we do get started."
And every one around the polls
Was glad when she departed.

If you have no ambition to be something better and bigger you will not grow. On the other hand, you will shrink, and when a man begins to shrink it is only a question how long it will take him to shrink to nothingness.

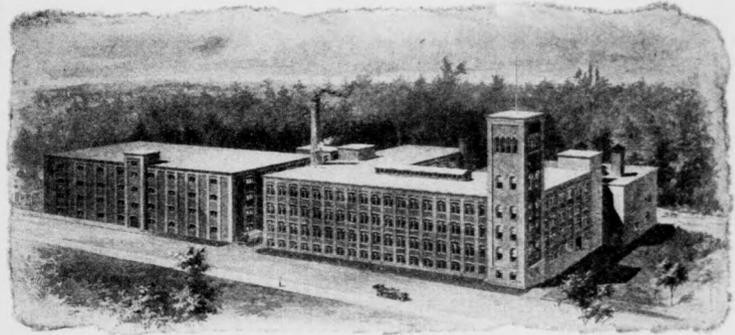
In Getting
COSTS
Write to
BARLOW BROS.
GRAND RAPIDS, MICH.



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.

PRIZE GOLD BOND WHITE SWAN



AMSTERDAM BROOM CO.
MANUFACTURERS OF BROOMS AND WHISKS
41-49 BROOKSIDE AVE. ESTABLISHED 1884 AMSTERDAM, N. Y.
CAPACITY 1000 DOZEN SANITARY MADE BROOMS A DAY

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

Merchant Millers

Owned by Merchants

Products sold by Merchants

Brand Recommended by Merchants



New Perfection Flour

Packed in SAXOLIN Paper-lined Cotton, Sanitary Sacks

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

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

MATCHES

All Types and Sizes to Suit Every Requirement

American Safety Strike Anywhere Match
The Most Popular Home and Smoker's Match

American Strike-on-Box Match
Both square and round splints

Diamond Book Match
An excellent advertising medium

Made in America, by Americans, of American Materials, for American Users.

We pay City, County, State and Federal Taxes.

Why not patronize Home Industry?

The Diamond Match Co.



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

Store Doubles Business Though Town Melts Away.

Chitwood, Mo., Nov. 8—Ever hear of a town whose population and buildings were practically all moved away from a "boom," the population in fact decreasing more than 50 per cent, but almost doubling the trade of a merchant who elected to remain in the "dead" town?

But, here is where it happened. Chitwood, Mo., was at one time a flourishing town—fast reaching the proportions of a real city—on account of the lead and zinc mines. Then the mines "played out" and the town was almost as though it had never been. People moved to other locations, buildings were torn down and removed, and there was practically no market for any sort of merchandise, especially as there was a large city within a short distance.

John Mills owned his own building, could not sell it or the stock to advantage, and had no place to move to. The store was on the edge of good trapping grounds, where there were great forests and many streams, and amateur trappers, as well as professionals, did a thriving business with the pelts of raccoon, mink, o'possum, skunk and muskrat. A few concerns in the nearby city bought furs, but paid for them at very low rates. Especially did this displease the trappers after furs had gone to unheard-of prices—the local buyers made but little difference in the prices they paid. So many began shipping their furs, which in turn called for long delays in payment, and in many cases very unsatisfactory grading.

Mills saw and understood all this and decided to cash in on it. He at once laid in an immense stock of the best grade of traps of all descriptions and sizes. These, of course, were for sale to any who preferred to purchase outright, but the main idea was to rent them.

Mills rented the traps at twenty-five cents each per season, regardless of size of trap. Thus, while it took many seasons to pay the original price of a \$5 trap, a cheaper one soon paid for itself. But that was of secondary importance. The big idea was to get all the trappers to bring their furs to him. Also to buy all their groceries and other supplies from him. As he paid top prices for furs of all descriptions, this result was quickly obtained. A trapper might have his "line" located many miles away, but he would go to Mills, rent his traps and buy all other needed supplies.

Each trapper's particular traps were held during the summer and same traps rented to him again next season. As traps gain in value by becoming old, the plan worked to perfection. In a short time trappers from other localities and other states began to ship to him and buy their supplies from him.

Mills trade became so large that he

could sell groceries, etc., cheaper than many of the city stores. Soon he had a good trade from that point, which, with the trappers and his furs, placed him at the top. He now has a business that would do credit to a city of many thousands of inhabitants.

Stern and Unrelenting Justice.

"Fifty dollars and costs—total, sixty-eight thirty-five!" sternly said the old Squire Ramsbottom, the well-known jurist of Petunia.

"All right, Your Honor," replied the traveling salesman who had offended, "I'll—"

"And take off them britches!" grimly proceeded the justice, pointing to that garment.

"What the deuce—"

"None o' that, now, or I'll soak you for contempt! You plead guilty to giving a drink of licker in the back room of the hardware store to Flip Smith, a clerk thereof, at a time when Constable Slackputter was peeking through a crack, although you didn't know it, from a bottle which you confess you brung here from the city in the hip pocket of your pants. Now, then, the law is plain, and says that any vehicle used in the transportation of licker shall be confiscated. By your own confession that licker was transported in your pants. Therefore and to wit, they automatically became and are hereby declared to have been at the time, a vehicle. Take off them britches, or I'll order the officer to do his duty!"

Return of Five Cent Ice Cream Soda.

Chicago, Nov. 9—Return of the five cent ice cream soda was predicted by ice cream manufacturers who convened here recently. With sugar on the toboggan and milk expected to drop in value, the makers of the nation's favorite dish said it was only a question of time until the five-cent level would again be touched by this product.

"The price will drop in proportion to the slump in the cost of labor, sugar and milk," declared Nathan Lowenstein, Secretary of the National Association of Ice Cream Manufacturers. "Because of the drop in these essentials the outlook is favorable to the ice cream industry."

What Is Was Made For.

The suit was "made to order"
 For fifteen bucks or so.
 It filled me with excitement.
 This gladsome news to know.

I sent the kale and got it—
 My measure had gone first.
 I tried the suit—'twas shoddy,
 And all the stitching burst.

Also it did not fit me
 By fifty miles, I swear!
 Suit "made to order?" Surely!
 'Twas never made to wear.



Beach's Restaurant

Four doors from Tradesman office
QUALITY THE BEST

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 Mich

CODY HOTEL

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

Bell Phone 596 Citiz. Phone 61366

Lynch Brothers Sales Co.

Special Sale Experts

Expert Advertising
 Expert Merchandising

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

Use Citizens Long Distance Service



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

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

CITIZENS TELEPHONE COMPANY

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

Standard Oil Company
 (Indiana)
 Chicago, Ill.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Nov. 9—John D. Martin writes as follows: "Your bet of a few weeks ago was absolutely right. Mrs. Martin and myself have started on a trip that will take us through Illinois, Iowa and Minnesota. We will reach Minneapolis Nov. 25 and spend the week of Thanksgiving with Jess and Ada at their home in Minneapolis and will reach town again about Dec. 1."

The many friends of Charles Patterson will be glad to hear that he is now calling on the city trade for the W. S. Canfield Flour Co.

E. H. Lee, Michigan representative for the A. J. Deer Co., offers the following interesting set of coincidences: He joined Flint Council, No. 29, Nov. 29, 1891—twenty-nine years ago. There were twenty-nine charter members, of whom he was one. Who can beat this record?

W. J. Augst was born in Lake Odessa, March 29, 1888. He graduated from the high school at Lake Odessa and subsequently took a business course at the McLachlan Commercial College in Grand Rapids. He then entered the drug store of Peck Bros. to learn the trade. He remained in that store seven years, when he was employed by Ben Schrouder two years at his up-town drug store. He then formed an alliance with J. B. Cavell, Michigan representative for Washburn-Crosby and the Duluth Imperial Milling Company. He covered the jobbing trade of Western Michigan four years in that capacity. He then engaged with the Wells-Abbott-Nieman Company of Schuyler, Neb., selling Puritan flour for a year and a half. Last week he changed over to the Weber Flour Milling Corporation, of Salina, Kansas, and will work with the staff of the W. S. Canfield Flour Co., covering his trade every thirty days. Mr. Augst was married April 17, 1908, to Miss Mabel Durkee, of Lake Odessa. They have one child, a boy of 8 years, and reside at their own home, 303 Rosewood avenue. He is a member of First Christian church and he is with Cowan Lodge, K. of P. Mr. Augst owns up to but one hobby, baseball, and attributes his success to keeping everlastingly at it. He has purchased a ford coupe and is already out on the warpath.

Max Bloom, a Detroit traveling salesman, met a serious misfortune after losing his "good luck" charm on his way to Kalamazoo. The automobile he was driving collided with an automobile driven by Mrs. T. J. Mead, of that city. Both machines were badly damaged. Bloom was arraigned in municipal court where he paid a fine for speeding.

The new Greenville National Bank opened its doors for business last Saturday. The vault doors for the new institution were furnished by the Grand Rapids Safe Co.

Fred Beardsley (Worden Grocer Company) entertained his share of school teachers during the recent State convention and conducted an educational campaign while they were with him.

William E. Sawyer, for several years traveling salesman for the Worden Grocer Company is now in charge of the coffee department of the great Jevne store at Los Angeles. Mr. Sawyer is a hustler in any avenue of usefulness he elects to follow.

If you think you have trouble supporting your wife try not supporting her.

The American Humane Association pleads against the cruelty of butchering food animals. We kill about 110,000,000 animals a year for our table use. Excepting only large beef cattle, which are stunned by a heavy blow on the head before butchery, they are all slaughtered by having their throats cut, each suffering about three minutes while bleeding to death. Minor cruelties are alleged in transportation. The association wants

stunning required by law before the knife is used.

The Federal Fair Price Commissioner at Philadelphia forecasts a crash in the candy market, after a visit from one of the largest wholesale and retail candy merchants in that city. The commissioner says the drop must come soon, in time for the holiday market, because of the great reduction in sugar prices, else candy will not be popular in Christmas buying.

The present reckless indifference to traffic rules, to say nothing of the rights of pedestrians and other drivers habitually displayed by a certain class of motorists, is due in part to the leniency with which they have been treated in the past. Magistrates have been too susceptible to the influence of friendship and other considerations to inflict the penalties which the laws already permit. But the police cannot place all the blame on the judges before whom offenders are brought. They are themselves indifferent and inattentive where the regulation of traffic is not their especial assignment. If the heads of the department can overcome this inertia and indifference, some substantial results can be hoped for.

Unfair Competition By the Ideal Furnace Co.

The Tradesman is in receipt of the following letter from a well-known merchant who is in good repute in his home town:

Homer, Nov. 5—We have in our town of about 1,200 population a branch of the Ideal Furnace Co. They employ in the neighborhood of 150 men. During the recent high price agitation, carried on by all newspapers, the foundry superintendent began advertising groceries to be ordered through them for the benefit of his employes or any one else. You can readily see what such a course will do to our town if they succeed in getting our business.

As a sample of our prices and their methods and prices I am enclosing a copy of my last week's advertisement and one of their.

We, the merchants would appreciate very much an article by you on the unfairness of such competition and the detrimental influence on the town if you see fit to give us one, that we might have it published in our weekly.

We would like to add that our prices are reduced just as fast as we get reductions quoted on any article. We sell rolled oats at 7c; 3 pounds for 20c; Jello at 15c and everything else accordingly.

On receipt of this letter, the Tradesman wrote the Ideal Furnace Co. as follows:

Grand Rapids, Nov. 6—My attention has been called to the fact that your company superintendent is conducting a co-operative selling venture under the name of the Ideal Furnace Co. and I write to enquire if you think it quite fair to do this in view of the fact that you are depending on merchants as a class for your patronage.

My idea is that manufacturing a furnace is one thing and selling merchandise is another and that the two ought not to be combined.

If you were in a town remote from other merchants so that you had to put in a commissary for the convenience or necessity of your employes that might be permissible, but under the circumstances it seems to me that you are infringing on the rights of others by continuing your present policy.

I write this letter solely from a friendly spirit, as a business man who has undertaken to serve the retail trade of the Middle West thirty-seven consecutive years and has, perhaps, perhaps, well defined ideas regarding the ethics of business and what manufacturers ought to do and ought not to do in matters such as this one under discussion.

I do not wish you to accept this letter in the light of a threat or impertinence, but solely a friendly enquiry, addressed to you by one who is not unfriendly to you in any way and who has no sinister motive in making the enquiry embodied in my first paragraph.

I thank you in advance for the courtesy of a reply. E. A. Stowe.

Up to the hour of going to press, the Tradesman has received no reply to the above letter, but it still hopes to be able to induce the Ideal Furnace Co. to desist from the practice it started during the war, now that prices are receding and dealers are selling staple goods cheaper than inferior goods can be sold by a manufacturer. This statement may seem peculiar, but it is true as gospel. No legitimate jobbing house or reputable manufacturer will sell goods to co-operative concerns of this character, because by so doing they would undermine all well-defined theories of good business principles; in other words, they would impair or destroy the reciprocal relations which have been found to be the most economical and satisfactory methods of handling goods down to the consumer via jobber and retailer. Any scheme which tends to divert trade into alien channels or shorten the route established by long usage not only encroaches on the rights of those already in trade, but affords no permanent relief to those who seek to be benefitted. It ultimately results in demoralization and confusion for the consumer and bankruptcy for the merchant.

Novel Plan to Reduce Automobile Accidents.

Grand Rapids, Nov. 9—The increasing number of accidents caused by automobiles, both passenger and freight, should justify the serious consideration of all sincere suggestions for the proper regulation of cars and drivers and the prevention of such accidents.

Are accidents of this kind sufficiently numerous and serious to justify a special central traffic court? The officers of such a court would become experts in knowledge of traffic requirements, as well as of traffic laws and regulations, and would be able to use more balanced judgment and discretion in dealing with the various phases of the individual cases brought before them. If the licensing privileges for cars, owners, and drivers were also entrusted to this court it might create a wholesome respect for the judgment and power of the Court which would foster greater driving care and caution.

Ordinary regulations seem to possess little, if any, influence upon the actions of many drivers in whom the speed mania has destroyed ordinary caution. Fines of an ordinary nature do not seriously embarrass owner or chauffeur, and imprisonment, except for grave and flagrant offences, is hardly to be thought of, and yet a graver and deeper sense of responsibility to and for others is increasingly desirable as traffic becomes more and more congested.

The suggestion is offered that traf-

fic courts should be empowered to label offending cars with a distinctive mark or sign, to indicate to any one, policeman, pedestrian, or driver, that cars with such labels have been guilty of violations of traffic regulations, endangering the society and welfare of the public. It is suggested that it be within the province and the discretion of the court to state the period within which the label must be displayed. If during a certain period of time no other charge is made against the car or its owner, the court, depending upon the nature of the first offence, could authorize the removal of the label or place the car upon a longer parole.

A second or further violation should be similarly marked and the law should enable the court to confiscate licenses in its discretion. For flagrant offences, involving personal injury, the individual license might also be labelled and chauffeurs required to wear the label distinctly. Labeling of this kind would be seriously embarrassing to owners and to many drivers; in the case of public vehicles, such as taxis, it would be more or less costly, as many persons would refuse the service offered by a labelled car. It seems likely that owners of such cars would exercise great care and restraint in the endeavor to have the label removed as early as possible.

In the case of private cars there would undoubtedly be occasions where humiliation would be experienced by quite innocent persons; unfortunately, under existing laws it is the innocent who chiefly suffer. The absence of a few cars from time to time on our congested streets would redound to the general good and owners of private cars would be forced to exercise greater care in the selection of drivers.

Is not some scheme of this or similar nature feasible and worth serious consideration by those responsible for traffic regulations and their enforcement? Frank Stowell.

When Wheat Is Sold.

Many reports from the country show that the grain holding movement of farmers is general, not only among the organized farmers but among the others who are working in sympathy. An Indiana miller who operates one of the largest mills in the State says he bought only 90 bushels of wheat from farmers last week. An elevator company operating 143 houses in the Southwest bought only 4,600 bushels from farmers in the same time.

Absence of new orders for cars to move grain is a good indication of the farmers' movement. Up to within thirty days the railroads have been short on their car orders. Now they have caught up and cars are easily secured.

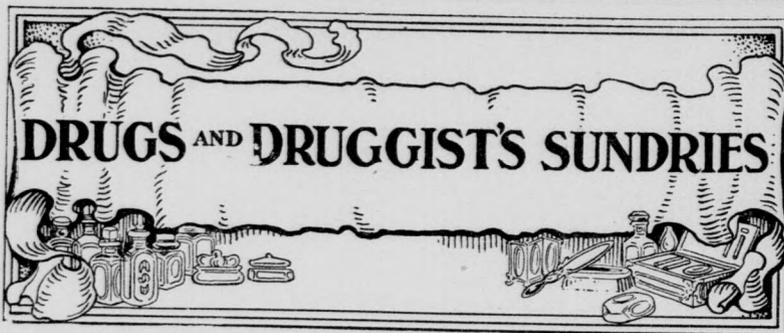
There are four periods for marketing wheat, one large miller stated this week. The first is after harvest. The second between the fall seeding time and corn husking. The third after corn husking and before tax paying during January and February. The fourth the last part of May.

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

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

HOWE, SNOW, CORRIGAN & BERTLES

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



Michigan Board of Pharmacy.

President—H. H. Hoffman, Sandusky.
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Next Examination Session—Grand Rapids, Nov. 16, 17 and 18.

Utilization of Radium in the Safety Movement.

Written for the Tradesman.

Radium, the most mysterious and most powerful element known to science, which has the greatest power of all discovered sources of energy, has now been linked with the safety movement and will lend its power to the prevention of avoidable accidents. So great is its power that one gram is sufficient to raise a ton of water from the freezing to the boiling point. If one ton of it were harnessed to a ship equipped with 1500 H. P. engines, the ship would be propelled at the rate of 15 knots an hour for thirty years.

Radium is best known to the world through its curative properties in the treatment of cancer and through its commercial value in making radium luminous material. The power of radium was made known only a few years ago through the efforts of a Polish woman scientist and a French and an American professor. Radium now treats thousands of cases of cancer annually, preventing death and eliminating a great deal of suffering.

Radium's role in industry as a life saver is less spectacular, but perhaps even more important than it is as a therapeutic agent. The great mass of accidents in factories, in mines and in other industrial institutions where darkness is a creator of danger, are being eliminated through the newest invention of science—radium luminous material. Radium illuminated watches are familiar articles. The same material that illuminates these is now being employed in great factories on all power line switches where fumbling might mean electrocution to the operator.

High pressure gauges, which are installed as an insurance against dangers, are deprived of a great deal of their safety value through inconstant lighting. Their dependability as indicators is increased tremendously through making them safe twenty-four hours a day by the application of radium luminous material, which is invariably luminous in the dark. Steam gauges and water gauges of all sorts are making use of radium to increase safety.

Electric switches are often set in places which are unlit. This includes electric lighting equipment which is usually visible only after the light it controls has been turned on. A spot of radium luminous material on the

bottom or switch makes them easily located in the dark, so that in emergency they may quickly be made use of.

Likewise, a fire alarm or a fire extinguisher is deprived of a good deal of its efficiency through being invisible in the dark. Radium luminous material acts as a quick locator for them. Telephones which are often necessarily found quickly in the dark in emergencies, various emergency call bells, and revolvers are made more useful through the application of undark. Gun sights, illuminated, insure accuracy of aim in the dark. The need of luminating poison bottles, so that they may stand out warningly in the dark has been demonstrated too often to need further dwelling on. An interesting safety device is the safe combination whose dial is radium luminated, so that no artificial light need be used for it.

The industrial uses of radium luminous material are many. Bolts that are necessarily attached to the dark under-portions of machines and equipment are being touched with dabs of this luminous material with a consequent great saving of bloodshed. In mines where the carrying of oil lamps or the placing of electric lighting equipment is not feasible, radium has been found to be a boon to humanity. There are dark corners in the dark underground channels which miners must traverse, corners where danger lurks—these are made safe through the unvarying luminosity of radium.

The value of radium to mariners is commencing to be recognized. Not only the compass dials, but the steering wheels, the gauges, and other instruments which should be instantly and uninterruptedly visible have been touched with radium. Motorists, motor cyclists and the operators of any machinery which has indicating dials, or gauges which tell of the speed of the motor or the quantity and mixture of fuels and oils, are finding the solution of their difficulties in radium luminous material. The hazard of uncertainty has been reduced.

Radium is the most valuable element in the world. A gram of radium, which is about a thimbleful, costs \$120,000, as opposed to \$150 for an ounce of platinum. So powerful is it when mixed with other materials that even the minutest particle is effective in making material self-luminous for years. It is this quality which makes radium luminous material commercially possible.

The great value of radium is due to its scarcity, and to the great difficulty in isolating it after it has been found. Much of the radium of the world is now found in America, in

carnotite fields. A great portion of this comes from the Undark radium mines in the Paradox Valley of Colorado.

The ore is found in narrow seams in the ground. It is sorted and packed in one hundred pound sacks and transported sixty miles to the nearest railroad station on the backs of burros and mules. Thence it is shipped in carload lots 2,900 miles across the continent to an extraction plant in Orange, N. J.

Two hundred fifty tons of ore treated with an equal amount of chemicals and water yields one gram, which is about the size of a pin head.

The power of radium lies in the penetrating character of its rays, which disintegrate and travel at the rate of 3,000 miles a quarter of a second.

In addition to the use of radium luminous material on machinery in industrial plants, it is used extensively for the marking of any corner or spot which should be visible in the dark. Angles of tables and chairs, corners in rooms, numbers to indicate cubby holes or doorways on which there is no other illumination are touched with a spot of undark. Even the valuable electric torch increases its efficiency when it has a touch of radium on it so that it can

be reached instantly in an emergency in the dark.

When other lights fail, when fuses blow out and wires break down, radium will glow dependably without danger of explosion or of burning.

The employment of radium to help solve our medical and industrial problems of life safety is as yet in the first stages of its development. What the future will bring, no one knows.

Our Seasons.

Written for the Tradesman.

With what a comely fitting grace
The seasons ever take their place
Within the time and tide of years
Where each with its own charm appears.

Nor less or more has any one
Of loveliness with which to run
Its courses of peculiar worth
To beautify a waiting earth.

I love to see the grass which grows
Where long have lain the winter snows
And hear the bluebird's luring call
To April showers about to fall.

Full happy too is every tune
Which red-breasts sing in lovely June
When in the blooming apple-tree
They teach their fledglings minstrelsy.

Yet somehow there is special joy
When autumn comes; tho' frosts destroy
The tender vine, a glory crowns
The landscape with its reds and browns.

The golden corn and pumpkins too
The orchard where the pippins grew
The paw-paws and the shell-bark tree
Are sights which get a grip on me.

Then later on as falls the snow
And chilled we seek the fireside's glow
We love the very dying year
For with it comes the Christmas Cheer.
Chas. A. Heath.



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

The 1920 Holiday Line

Remember, the actual Holiday Season is just coming on. People are just beginning to buy. Now that election is over, all of us can come back to normal again. Temporarily unsettled conditions are beginning to adjust themselves. There will be a job for every man who will give an honest day's work for a day's wage. Watch for the flood of buyers. We are in a position to take care of your needs. Our merchandise is staple all the year round. Come to see us and sort up for Xmas.

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	
Raisins		Barley	
		Scotch Peas	
		Split Peas	
		Some Soaps	
		Some Washing Powders	

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



AXLE GREASE
25 lb. pails, per doz. 25 10

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

BREAKFAST FOODS
Cracked Wheat, 24-2 4 85
Cream of Wheat 9 00
Grape-Nuts 3 80
Pillsbury's Best Cerl 3 00
Quaker Puffed Rice 5 60
Quaker Puffed Wheat 4 30
Quaker Brfst Biscuit 1 90
Quaker Corn Flakes 3 70
Ralston Purina 4 00
Ralston Branzos 3 00
Ralston Food, large 4 10
Ralston Food, small 3 20
Saxon Wheat Food 5 60
Shred Wheat Biscuit 4 90
Triscuit, 18 2 25

Kellogg's Brands
Toasted Corn Flakes 4 10
Toasted Corn Flakes
Individual 2 00
Krumbles 4 60
Krumbles, Individual 2 00
Biscuit 2 00
Drinket 2 60
Krumble Bran, 12s 2 25

BROOMS
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 17
Paraffine, 12s 17 1/2
Wicking 60

CANNED GOODS
Apples
3 lb. Standards @ 5 50
No. 10 @ 5 50

Blackberries
3 lb. Standards @ 14 00
No. 10 @ 14 00

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

Clam Bouillon
Burnham's 7 oz. 2 50

Corn
Standard 1 35@1 65
Country Gentleman 1 85
Maine 1 90@2 25

Hominy
Van Camp 1 60
Fanville 1 40

Lobster
1/4 lb. Star 3 10
1/2 lb. Star 5 50
1 lb. Star 10 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 70
Hotels, 1s, per can 70
Extra 65
Sur Extra 95

Plums
California, No. 3 2 40
Pears in Syrup
Michigan 4 50
California, No. 2 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 5 00
California, No. 1 2 35
Michigan, No. 2 4 25
Pie, gallons 10 50@15 00

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

Pumpkin
Van Camp, No. 3 1 60
Van Camp, No. 10 4 60
Lake Shore, No. 3 1 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. 5 00

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

Tomatoes
No. 2 1 10@1 40
No. 3 1 75@2 00
No. 10 @ 5 50

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

CIGARS
National Grocer Co. Brands
El Rajah Epicure, 50s 95 00
El Rajah Epicure, 25s 97 00
El Rajah, Longfellow,
50s 95 00
Faraday Rothchild,
Extra, 50s 110 00
Faraday Rothchild,
Imperiales, 50s 125 00
Faraday Rothchild,
Junior, 50s 55 00
Faraday Rothchild,
Panetelas, 50s 95 00
Faraday Rothchild,
Monopoles, 50s 95 00
Faraday Rothchild,
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

Worden Grocer Co. Brands
Harvester Line
Record Breakers, 50s 76 00
Delmonico, 50s 76 00
Panatella, 50s 76 00
Pacemaker, 50s 76 00
Record Breakers
(Tins) 50s 76 00
After Dinner, 50s 96 50
Favorita Extra, 50s 97 50
Presidents, 50s 115 00

La Azora Lines
Operas, 50s 57 00
Washington, 50s 75 00
Panatella (Foil) 50s 75 00
Aristocrats, 50s 75 00
Peristico Grande (foil) 97 50
Pals, 50s (Foil) 97 50
(2 in foil pkg.) 97 50

Royal Lancer Line
Favorita, 50s 75 00
Imperiales, 50s 95 00
Magnificos, 50s 112 50

Sanchez & Haya Lines
Havana Cigars made in
Tampa, Fla.
Diplomatics, 50s 95 00
Rosa, 50s 120 00
Bishop, 50s 120 00
Reina Fina, 50s
(tins) 120 00
Queens, 50s 135 00
Worden Specials, 50s 155 00

Ignacia Haya
Extra Fancy Clear Havana
Made in Tampa, Fla.
Delicades, 50s 120 00
Primeros, 50s 140 00

Starlight Bros.
La Rose De Paris Line
Caballeros, 50s 70 00
Rouse, 50s 110 00
Reg. Espec, 50s 150 00
Perfecto, 25s 195 00

Rosenthals Bros.
R. B. Londres, 50s,
Tissue Wrapped 60 00
R. B. Invincible, 50s,
Foil Wrapped 75 00
Frank P. Lewis Brands
Lewis Single Binder,
50s, (5 in foil) 58 00

Union Made Brands
El Overture, 50s, foil 75 00
Our Nickel Brands
Mistoe, 100s 35 00
Lioba, 100s 37 50
El Dependo, 100s 35 00

Other Brands
Throw Outs, 100s 50 00
B. L., 50s 58 00
Boston Straights 58 00
Iroquois, 50s 58 00
Knickerbocker, 50s 60 00
Hans Michigan, 50s 60 00
Hemmetters Cham-
pions, 50s 60 00
Court Royal (wood)
50s 61 00
Court Royal (tin) 25s 61 00
Templar Perfecto,
50s 110 00

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

COCOA
Baker's, 1/4s 56
Bunte, 15c size 55
Bunte, 1/2 lb. 50
Bunte, 1 lb. 48
Cleveland 41
Colonial, 1/4s 35
Colonial, 1/2s 33
Epps 42
Hersheys, 1/4s 40
Hersheys, 1/2s 40
Huyler 36
Lowney, 1/4s 52
Lowney, 1/2s 50
Lowney, 1/2s 50
Lowney, 5 lb. cans 31
Van Houten, 1/4s 12
Van Houten, 1/2s 18
Van Houten, 1/2s 36
Van Houten, 1s 65
Wan-Eta 36
Webb 33
Wilbur, 1/2s 33
Wilbur, 1/4s 33

COCOANUT
1/8s, 5 lb. case Dunham 50
1/4s, 5 lb. case 48
1/4s & 1/2s, 15 lb. case 49
6 and 12c pkg. in pails 4 75
Bulk, pails 38
Bulk, barrels 35
48 2 oz. pkgs., per case 4 15
48 4 oz. pkgs., per case 7 50

COFFEE ROASTED
Bulk
Rio 15
Santos 21@26
Maracaibo 28
Mexican 28
Guatemala 26
Java 46
Bogota 28
Peaberry 26

Package Coffee
New York Basis
Arbuckle 27 50
McLaughlin's XXXX
McLaughlin's XXXX package
coffee is sold to retail-
ers only. Mail all orders
direct to W. F. McLaugh-
lin & Co., Chicago.

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

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

EVAPORATED MILK
Carnation, Tall, 4 doz. 6 50
Carnation, Baby, 3 doz. 6 00
Pet, Tall 6 65
Pet, Baby 4 50
Van Camp, Tall 6 65
Van Camp, Baby 4 50
Dundee, Tall, doz. 6 50
Dundee, Baby, 3 doz. 6 00
Silver Cow, Tall 6 65
Silver Cow, Baby 4 50

MILK COMPOUND
Hebe, Tall, 4 doz. 4 75
Hebe, Baby, 8 doz. 4 60
Carolene, Tall, 4 doz. 4 00

CONFECTIONERY
Stick Candy Pails
Horehound 30
Standard 30
Cases
Boston Sugar Stick 39

Mixed Candy
Pails
Broken 32
Cut Loaf 32
Grocers 22
Kindergarten 35
Leader 45
Premio Creams 45
Royal 29
X L O 25
French Creams 35

Specialties
Pails
Auto Kisses (baskets) 31
Bonnie Butter Bites 36
Butter Cream Corn 37
Caramel Bon Bons 38
Caramel Croquettes 35
Cocoanut Waffles 36
Coffy Toffy 40
Fudge, Walnut 37
Fudge, Walnut Choc. 38
Champion Gum Drops 30
Raspberry Gum Drops 30
Iced Orange Jellies 32
Italian Bon Bons 34
AA Licorice Drops
5 lb. box 2 15
Manchus 34
Nut Butter Puffs 35
Snow Flake Fudge 34

Chocolate
Pails
Assorted Choc. 39
Champion 36
Honeysuckle Chips 54
Klondike Chocolates 45
Nabobs 45
Nibble Sticks, box 2 80
Nut Wafers 45
Ocoro Choc. Caramels 43
Peanut Clusters 52
Quintette 39
Regina 35
Victoria Caramels 43

Gum Drops
Champion 30
Raspberry 30
Favorite 30
Superior 31
Orange Jellies 34

Lozenges
A A Pep. Lozenges 35
A A Pink Lozenges 35
A A Choc. Lozenges 35
Motto Lozenges 37
Motto Hearts 37

Hard Goods
Lemon Drops 34
O. F. Horehound Drps 34
Anise Squares 34
Peanut Squares 32
Rock Candy 45

Pop Corn Goods
Cracker-Jack Prize 7 40
Checkers Prize 7 40

Cough Drops
Boxes
Futnam Menthol 2 25
Smith Bros. 2.00
Putnam Men. Hore
Hound 1 80

COOKING COMPOUNDS
Mazola
Pints, tin, 2 doz. 7 00
Quart, tin, 1 doz. 6 50
1/2 Gal. tins, 1 doz. 12 25
Gal. tins, 1/2 doz. 11 80
5 Gal. tins, 1/4 doz. 16 00

COUPON BOOKS
50 Economic grade 2 50
100 Economic grade 4 50
500 Economic grade 20 00
1,000 Economic grade 37 50
Where 1,000 books are
ordered at a time, special-
ly 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. 14

Apricots
Evaporated, Choice 35
Evaporated, Fancy 40

Citron
10 lb. box 51

Currants
Packages, 15 oz. 24
Boxes, Bulk, per lb. 19

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

Peel
Lemon, American 34
Orange, American 34

Raisins
Fancy S'ded, 1 lb. pkg. 26
Thompson Seedless,
1 lb. pkg. 26
Thompson Seedless,
bulk 26

FISHING TACKLE
Cotton Lines
No. 2, 15 feet 1 45
No. 3, 15 feet 1 70
No. 4, 15 feet 1 85
No. 5, 15 feet 2 15
No. 6, 15 feet 2 45

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

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

Hooks—Kirby
Size 1-12, per 1,000 84
Size 1-0, per 1,000 96
Size 2-0, per 1,000 1 15
Size 3-0, per 1,000 1 32
Size 4-0, per 1,000 1 65
Size 5-0, per 1,000 1 95

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

FLAVORING EXTRACTS
Jennings
Pure Vanilla
Turpeneless
Pure Lemon
Per Doz.
7 Dram 20 Cent 1 65
1 1/4 Ounce, 25 Cent 2 00
2 Ounce, 37 Cent 3 00
2 1/2 Ounce, 40 Cent 3 40
2 1/2 Ounce, 45 Cent 3 40
4 Ounce, 65 Cent 5 50
8 Ounce, \$1.00 9 00
7 Dram, 20 Assorted 1 65
1 1/4 Ounce, 25 Assorted 2 00

Van Duzer
Vanilla, Lemon, Almond,
Strawberry, Raspberry,
Pineapple, Peach, Coffee,
Peppermint & Wintergreen
1 ounce in cartons 2 00
2 ounce in cartons 3 50
4 ounce in cartons 6 75
8 ounce 13 20
Pints 26 40
Quarts 51 00
Gallons, each 16 00

WATSON HIGGINS MILLING
Co.
New Perfection, 1/8s 12 75

Meal
Gr. Grain M. Co.
Bolted 3 80
Golden Granulated 4 00

Wheat
No. 1 Red 4 93
No. 1 White 1 91

Oats
Michigan Carlots 62
Less than Carlots 65
Old Oats 68

Corn
Carlots 1 05
Less than Carlots 1 15

Hay
Carlots 30 00
Less than Carlots 34 00

Feed
Street Car Feed 45 00
No. 1 Corn & Oat Fl. 45 00
Cracked Corn 45 00
Coarse Corn Meal 45 00

FRUIT JARS
Mason, pts., per gro. 9 00
Mason, qts., per gro. 10 00
Mason, 1/2 gal., gross 14 25
Mason, can tops, gro. 2 85
Ideal Glass Top, pts. 10 00
Ideal Glass Top, qts. 12 00
Ideal Glass Top, 1/2
gallon 16 00

GELATINE
Cox's 1 doz. large 1 45
Cox's 1 doz. small 90
Knox's Sparkling, doz. 2 25
Knox's Acid'd, doz. 2 25
Minute, 3 doz. 4 95
Nelson's 1 50
Oxford 75
Plymouth Rock, Phos. 1 65
Plymouth Rock, Plain 1 35
Waukesha 1 60

HIDES AND PELTS

Hides

Green, No. 1	08
Green, No. 2	07
Cured, No. 1	10
Cured, No. 2	09
Calfskin, green, No. 1	10
Calfskin, green, No. 2	08 1/2
Calfskin, cured, No. 1	12
Calfskin, cured, No. 2	10 1/2
Horse, No. 1	4 00
Horse, No. 2	3 00

Pelts

Old Wool	25@ 75
Lambs	25@ 75
Shearings	25@ 75

Tallow

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

Wool

Unwashed, medium	@ 20
Unwashed, rejects	@ 15
Fine	@ 20
Market dull and neglected	

HONEY

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

HORSE RADISH

Per doz.	1 60
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JELLY

Pure, per pail, 30 lb.	4 50
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JELLY GLASSES

8 oz., per doz.	44
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MAPLEINE

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

MINCE MEAT

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

MOLASSES

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

NUTS—Whole

Almonds, Terragona	25
Brazils, large washed	31
Fancy Mixed	24
Filberts, Barcelona	32
Peanuts, Virginia raw	11
Peanuts, Virginia, roasted	13
Peanuts, Spanish	25
Walnuts, California	30
Walnuts, Naples	25

Shelled

Almonds	55
Peanuts, Spanish, 10 lb. box	2 75
Peanuts, Spanish, 100 lb. bbl.	25
Peanuts, Spanish, 200 lb. bbl.	24 1/2
Pecans	95
Walnuts	50

OLIVES

Bulk, 3 gal. kegs, each	6 50
Bulk, 5 gal. kegs each	10 50
Stuffed, 3 1/2 oz.	2 25
Stuffed, 9 oz.	4 50
Pitted (not stuffed) 14 oz.	3 00
Manzanilla, 8 oz.	1 45
Lunch, 10 oz.	2 00
Lunch, 16 oz.	3 25
Queen, Mammoth, 19 oz.	5 50
Queen, Mammoth, 28 oz.	6 75
Olive Chow, 2 doz. cs. per doz.	2 50

PEANUT BUTTER



Bel-Car-Mo Brand

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

PETROLEUM PRODUCTS

Iron Barrels

Perfection	19.6
Red Crown Gasoline	29.1
Gas Machine Gasoline	44
Y. M. & P. Naphtha	31
Capitol Cylinder, Iron Bbls.	54.5
Atlantic Red Engine, Iron Bbls.	34.5
Winter Black, Iron Bbls.	20.5
Polarine, Iron Bbls.	62.5

PICKLES

Medium	
Barrel, 1,200 count	16 00
Half bbls., 600 count	9 00
5 gallon kegs	4 00
Small	
Barrels	20 00
Half barrels	11 00
5 gallon kegs	3 80
Gherkins	
Barrels	28 00
Half barrels	15 00
5 gallon kegs	5 00
Sweet Small	
Barrels	30 00
Half barrels	16 00
5 gallon kegs	6 50

PIPES

Cob, 3 doz. in box	1 25
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PLAYING CARDS

No. 90 Steamboat	2 75
No. 808, Bicycle	4 50
Pickett	3 50

POTASH

Babbitt's 2 doz.	2 75
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PROVISIONS

Barreled Pork

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

Dry Salt Meats

S P Bellies	32 00@34 00
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Lard

Pure in tierces 20	@ 20 1/2
Compound Lard 10 1/2	@ 18
80 lb. tubs	advance 7 1/2
69 lb. tubs	advance 7 1/2
50 lb. tubs	advance 7 1/2
20 lb. pails	advance 3 1/2
10 lb. pails	advance 1 7/8
5 lb. pails	advance 1
3 lb. pails	advance 1

Smoked Meats

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

Sausages

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

Beef

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

Pig's Feet

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

Canned Meats

Red Crown Brand	
Corned Beef, 24 1s	4 05
Roast Beef, 24 1s	4 05
Veal Loaf, 48 1/2s	1 80
Vienna Style Sausage, 48 1/2s	1 50
Mess, 50 lbs.	13 25
Mess, 10 lbs.	2 95
Mess, 8 lbs.	2 30
No. 1, 100 lbs.	24 00
No. 1, 50 lbs.	12 75
No. 1, 10 lbs.	2 80

Mackerel

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

Lake Herring

1/2 bbl., 100 lbs.	7 50
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SEEDS

Anise	45
Canary, Smyrna	12
Cardomon, Malabar	1 20
Celery	65
Hemp, Russian	10
Mixed Bird	13 1/2
Mustard, yellow	23
Poppy	65
Rape	15

Tripe

Kits, 15 lbs.	90
1/4 bbls., 40 lbs.	1 60
3/8 bbls., 80 lbs.	3 00

Casings

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

Uncolored Oleomargarine

oSlid Dairy	28@29
Country Rolls	30@31

RICE

Fancy Head	
Blue Rose	9 50

ROLLED OATS

Monarch, bbls.	8 40
Rollad Avena, bbls.	9 00
Steel Cut, 100 lb. sks.	6 00
Morarch, 90 lb. sacks	4 30
Quaker, 18 Regular	2 70
Quaker, 20 Family	6 85

SALAD DRESSING

Columbia, 1/2 pints	2 25
Columbia, 1 pint	4 00
Durkee's large, 1 doz.	7 05
Durkee's med., 2 doz.	7 65
Durkee's Picnic, 2 doz.	3 50
Snider's large, 1 doz.	2 40
Snider's small, 2 doz.	1 45

SALERATUS

Packed 60 lbs. in box	
Arm and Hammer	3 75
Wyandotte, 100 %s	3 00

SAL SODA

Granulated, bbls.	2 50
Granulated, 100 lbs cs	2 75
Granulated, 36 2 1/2 lb. packages	3 00

SALT

Solar Rock	56 lb. sacks 75
Common	
Granulated, Fine	3 00
Medium, Fine	3 35

SOAP

James S. Kirk & Company	
American Family, 100 7 15	
Jap Rose, 50 cakes	4 85
Kirk's White Flake	6 35
Lautz Bros. & Co.	
Acme, 100 cakes	6 75
Big Master, 100 blocks	8 00
Climax, 100s	6 00
Climax, 120s	5 25
Queen White, 80 cakes	6 00
Oak Leaf, 100 cakes	6 75
Queen Anne, 100 cakes	6 75
Lautz Naphtha, 100s	8 00
Tradesman Company	
Black Hawk, one box	4 50
Black Hawk, fixe bxs	4 25
Black Hawk, ten bxs	4 00
Box contains 72 cakes. It is a most remarkable dirt and grease remover, without injury to the skin.	

Scouring Powders

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

Washing Powders

Snow Boy, 100 5c	4 10
Snow Boy, 60 14 oz.	4 20
Snow Boy, 24 pkgs.	6 00
Snow Boy, 20 pkgs.	7 00

Soap Powders

Johnson's Fine, 48 2	5 75
Johnson's XXX 100	5 75
Lautz Naphtha, 60s	3 60
Nine O'Clock	4 10
Oak Leaf, 100 pkgs.	6 50
Old Dutch Cleanser	4 50
Queen Anne, 60 pkgs.	3 60
Rub-No-More	5 50

CLEANSERS.

KITCHEN KLENZER

80 can cases, \$4.80 per case

SALT FISH

Cod	
Middles	28
Tablets, 1 lb.	3 20
Tablets, 1/2 lb.	1 75
Wood boxes	19

Holland Herring

Standards, bbls.	15 00
Y. M., bbls.	17 00
Standards, kegs	90
Y. M., kegs	1 10

Herring

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

Trout

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

Whole Spices

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

Pure Ground in Bulk

Allspice, Jamaica	@ 20
Cloves, Zanzibar	@ 60
Cassia, Canton	@ 30
Ginger, African	@ 26
Mustard	@ 32
Mace, Penang	@ 85
Nutmegs	@ 36
Pepper, Black	@ 23
Pepper, White	@ 40
Pepper, Cayenne	@ 29
Paprika, Hungarian	@ 60

Seasoning

Chili Powder, 15c	1 35
Celery Salt, 3 oz.	95
Sage, 2 oz.	90
Onion Salt	1 35
Garlic	1 35
Ponely, 3 1/2 oz.	2 25
Kitchen Bouquet	2 60
Laurel Leaves	20
Marjoram, 1 oz.	90
Savory, 1 oz.	90
Thyme, 1 oz.	90
Tumeric, 2 1/2 oz.	90

STARCH

Corn	
Kingsford, 40 lbs.	11 1/4
Muzzy, 48 1 lb. pkgs.	9 1/2
Powdered, barrels	7 1/2
Argo, 48 1 lb. pkgs.	4 15

Kingsford

Silver Gloss, 40 1 lb.	11 1/4
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Gloss

Argo, 48 1 lb. pkgs.	4 15
Argo, 12 3 lb. pkgs.	3 04
Argo, 8 5 lb. pkgs.	3 40
Silver Gloss, 16 3 lbs.	11 1/4
Silver Gloss, 12 6 lbs.	11 1/4

Muzzy

48 1 lb. packages	9 1/2
16 3 lb. packages	9 1/2
12 6 lb. packages	9 1/2
50 lb. boxes	7 1/2

SYRUPS

Barrels	75
Half Barrels	81
Blue Karo, No. 1 1/2	2 80
2 doz.	
Blue Karo, No. 2 1/2	4 25
Blue Karo, No. 5, 1 dz.	4 15
Blue Karo, No. 10, 1/2 doz.	3 95
Red Karo, No. 1 1/2, 2 doz.	3 15
Red Karo, No. 2 1/2, 2 doz.	4 85
Red Kero, No. 5, 2 dz.	4 65
Red Karo, No. 10, 1/2 doz.	4 45

Pure Cane

Fair	
Good	
Choice	

TABLE SAUCES

Lea & Perrin, large	5 75
Lea & Perrin, small	3 35
Pepper	1 25
Royal Mint	2 50
Tobasco	3 75
England's Pride	1 40
A-1, large	5 00
A-1, small	2 90
Capers	1 80

TEA

Japan	
Medium	38@42
Choice	45@54
Fancy	60@76
Backed-Fired Med'm	
Basket-Fired Choice	
Basket-Fired Fancy	
No. 1 Nibbs	@ 65
Siftings, bulk	@ 21
Siftings, 1 lb. pkgs.	@ 23

Gunpowder

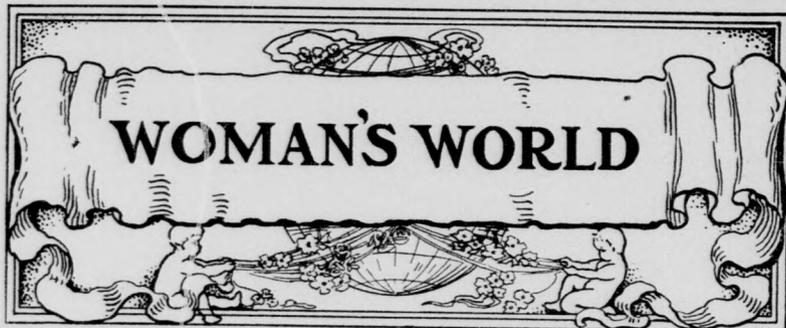
Moyune, Medium	35@40
Moyune, Choice	40@45

Young Hyson

Choice	35@40
Fancy	50@60

Oolong

Formosa, Medium	40@45
Formosa, Choice	45@50
Formosa, Fancy	55@75



How Mother Can Do Magic With Her Children.

Written for the Tradesman.

"Sometimes I almost think that all the natural instincts of my little boy are bad," said the mother to me not long ago. Her tone was despairing. "The things he likes to do are mostly wrong, and the good things that he ought to do seem to give him no pleasure. He even said to me once that he didn't care about being good—it wasn't any fun. I talk to him a great deal about being good, but it doesn't seem to make any impression on him."

"Evidently some other kind of talk is necessary," I said. "If I found in dealing with a grown person that what I kept saying to him simply bored him and didn't accomplish anything, seems to me I would take the hint and try some other method of approach."

"And just let him go any way he pleased?" she cried in blank amazement. "Why, you can't do that with a child! I am his mother! I am responsible for his moral character. I can not just let him go!"

"Certainly not. But you say yourself that your lecturing doesn't accomplish anything. Isn't it evident that some other method is necessary—with that particular child?"

"But what other method is there, except punishing him, telling him that he is bad, and urging him to be good?"

"Well, for example, what does he do that is so very bad?"

"For one thing, he is cruel. He delights in teasing the cat, pulling her tail, and doing other mean things. I punished him for that, after a good talking to, and next thing I knew he had the cat out in the yard and was beating her for having been the cause of his punishment."

"Has he ever had any pets of his own?" I asked.

"No, indeed. I could not trust him with one."

"This is the way it looks to me," said I. "You said just now that your little boy's instincts were bad. Well, I have my doubts about that, but I think the way to correct them is to make use of them. In the learned language of the psychologist, it is possible to deal with such a situation in one or all of three ways: First, by attaching another feeling and its appropriate response to an object that naturally arouses an undesirable instinct; second, by attaching another response to an object and the feeling that it naturally arouses, and, third, by detaching a feeling from its natural object and response and attaching it to other objects and responses."

"That doesn't mean the slightest thing to me," she cried.

"I don't wonder. I had to think pretty hard to dig any meaning out of it myself. But as applying to your little boy, I am sure it means, first, that when he is cruel to the cat, instead of punishing and lecturing him, you might by a little trouble interest him in the cat by making him responsible for its feeding and welfare; interesting him in the subjects of cats of all kinds—leopards, lions, tigers—showing him the ways in which they are alike, and the ways in which they differ from each other and from other animals."

"But that is so long and complicated. Punishment is a much more direct way."

"But you say yourself that it does not do any good."

"I really believe," I resumed, "that it wouldn't be long before your little boy would have an entirely different feeling and conduct toward the cat—another response to the feeling that the object naturally arouses."

"And I suspect, too, that your little boy doesn't have enough to do of a useful and constructive kind. I would give him some pets, and require him to take good care of them, and encourage him to study their habits, write letters and stories about them, make improvements in their quarters. Suppose he had rabbits, for example, and you and his father showed keen interest in them and listened to all his tales of what they did. If he put to good use the initiative and energy that he expends in what you regard as mischief, I guess that would be detaching a feeling from its natural object and response and attaching it to other objects and responses."

"But isn't that just changing the subject—evading instead of meeting the issue?"

"Yes, my dear, doubtless it is. But let me tell you that most of the wickedness and mischief that children do is simply misdirected energy. Keep a child busy with affirmative things and he won't get into mischief. That is the mother's problem, and her business. It isn't so easy as punishing and lecturing, but it is a lot more useful, and ever so much more effective. I guess there were a thousand times when I might have had fights to a finish with my own little boys, and won out—at least temporarily—because I was physically bigger than they."

"What I always tried to do was to turn their activity into useful channels, their mischief into constructive work. I tried to anticipate their interests, and work along with them. Yes, I changed the subject, if you

please, but they didn't realize that I was doing it; the thing I suggested was always so much more fun than the thing I was trying to sidetrack. It always worked like magic.

"Besides, I was always such a good friend of theirs that they would rather have constructive fun with me than do mischief by themselves."

Prudence Bradish.
(Copyrighted 1920.)

Farmers Must Share Deflation.

The farmer has failed in his effort to stampede the government into helping him retain war prices for his products, but at least he has learned a valuable lesson in economics and finance as a result of the gathering in Washington last week. Two fundamental facts have been impressed upon his consciousness. One is that the federal reserve system was created for the benefit of the entire country and not for any single class. The other is that, in the last analysis, prices of all basic commodities are fixed by the irresistible law of supply and demand. The Federal Reserve Board effectively has spiked the criticism lately directed at it by the farmers, as well as a large number of other industrial interests. It has shown that the "deflation" which is complained of as the cause of all the present conditions, is nothing more than a bogey.

The Federal Reserve Board is seeking to keep its reserves clean and healthy. At the present time they are too near the legal minimum for comfort, and the board hopes to improve them gradually. But there has been no improvement, nor any easing in the credit situation yet. This is largely due to the enormous drain put on the system's resources by the Federal Reserve banks in the agricultural districts.

All reasonable aid is being given the farmers to market their crops in a proper fashion. To attempt to oppose the tide of deflation and keep prices up by means of bank credits would be to invite disaster. Crops are abundant the world over and demand is diminishing. These facts coupled with worldwide trend toward deflation accounts for falling prices for farm products. Producers and sellers in countless lines are suffering the same results from this reaction as the farmers are experiencing. There is consolation in this for all, because in the end it means higher purchasing power of the dollar.

The Federal Reserve Board could not lend itself to a program of sparing the farmers from the effects of deflation without giving the same aid to others. This would mean more inflation, postponement of artificial prices and finally, probably a gigantic collapse. There is no need to look further than Cuba and Japan to see the results of tying up banking credits in commodities at inflated prices.

TOLEDO SCALES

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See our display of new and used
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VANILLA EXTRACTS

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FOOTE & JENKS
Jackson, Mich.

Penn Yan New York State Buckwheat Flour

Best on the market
We have it

JUDSON GROCER CO.
GRAND RAPIDS MICHIGAN

Ten Cardinal Principles for Hardware Clerks.

I believe that a man who works for another would give a much higher grade of service to his employer if he understood a few fundamental principles.

In the following ten points, an attempt has been made to bring out some of the factors which underlie this human relationship.

1. Your employer is in business to make a profit. Unless he makes a profit he cannot stay in business. Keep this uppermost in your mind at all times.

2. Your wages are paid, not by your employer, but by your customers. Your employer simply stands between you and the customers. You always try to put on a good front when your employer is watching you—be just as alert to please the customers.

3. It costs your employer a lot more than he pays you in wages, just to have you around. He has to pay rent for the space you occupy; he has to provide light, heat, furniture, wash rooms, pencils, pens, typewriters, machinery, etc.

4. Out of your services he has to get enough to pay your salary first, and then he has to pay a host of other bills for things you never stop to think about. Not until he has met all his expenses can he receive his profit.

5. If you loaf one hour a day, your employer's profit on your work goes glimmering. When he fixes his price, he figures that you will do as much work as you can in as short a time as you can.

If you loaf when you ought to be working you are robbing him just as surely as if you took money from his safe. What is equally true, you are robbing yourself, though you may not realize it.

6. If you work on a machine, the machine loafs when you loaf. This is double and triple expense. When you keep a taxicab waiting, the meter keeps on piling up charges. The same thing happens when you keep an expensive machine idle. The interest and depreciation on a \$10,000 machine is at least \$4 a day. Add in the rent for the space it occupies, the cost of repairs, etc., and it probably costs your employer \$8 or \$10 a day for that machine. The charges go on whether it is used or not. When you loaf the machine loafs. Think of the money lost here!

7. Your employer doesn't expect you to spend more than a proper proportion of your wages on clothes, but if you hold a job which brings you into contact with customers he has a right to expect that your appearance be in harmony with the standards of the house. Neat and trim clothes are far more desirable than showy clothes.

8. The biggest asset your employer has is the good will of his customers. Each satisfied customer represents real money to him. He is eager to please them, to see that their wants are properly taken care of, to handle any complaints or adjustments quick-

ly. He relies on you, as his representative, to do as he would do. Of course, you sell only eight or nine hours of your time to your employer. The rest of the day is yours to do with as you please. But the man who hires you has a right to expect that you will give him your highest efficiency during the hours you are with him. You cannot do this if you have had only four hours of sleep the night before, or if you manage your personal affairs so badly that you bring a lot of worries to your place of employment. Lead a wholesome natural life, in justice to yourself and your job.

9. One horse can pull more than a team of horses that refuse to work together. Your employer is doing his best to create and maintain a spirit of co-operation in his establishment. You can help him by putting your shoulder to the wheel and taking the load over the bumps.

10. Finally, get it clearly in your mind that your employer is not the only one who makes a profit out of your work. You get a profit yourself—the larger profit. Any job well done fits you the better for the next job. You are not paid wages when you go to school. You pay for the privilege of being taught knowledge and discipline. The training your employer gives you is in many respects more valuable than that which you gain in school. If you are diligent you can capitalize the experience thus gained just as you cash in on your school education. Life and business are like an account at the bank. You cannot take out more than you put in. William Feather.

Playing the Game.

Life itself is aptly likened to a game.

To win, to earn and enjoy the fruits of victory, you must play fair.

Wealth is not the real prize of life. It is only a trophy, a symbol and may carry with it no satisfaction; indeed, it does not carry with it genuine lasting satisfaction unless it has been won fairly, honestly, honorably.

The rules for playing the game are extremely simple. Indeed, there is only one rule: Obey your conscience.

Of late there has been wholesale efforts to reap more than has been sown, to get more than has been earned, to tilt the scales unduly.

It begins to look as if some of the profiteers will live to regret having broken the rules.

Sooner or later the labor slackers will also get their just rewards.

In seeking to reach success there is only one worth-while course to follow: Abide by the rules of the game.

The worker who will cheat for his employer will also cheat his employer.

Neither in business nor in life does cheating pay in the end.

It is better to play the game and fail to shine than to break the rules and shine momentarily.

The things that count are the things that last.

Salesmanship is a sort of mental window display. Don't try to exhibit too much variety at one time.

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.

If you want to sell or exchange your business or other property, no matter where located, write me. John J. Black, 130th St., Chippewa Falls, Wisconsin. 76

Because of age, will sell coffee roasting and tea business \$1,500 will handle. Would take partner. Jno. Walsh, 1908, 7th, Seattle, Wash. 117

To Exchange—Small new grocery business in thriving city, for general store in country or village. Address 118, care Michigan Tradesman. 118

WANTED—EXPERIENCED MAN AS WINDOW trimmer and card writer. Must furnish good reference. Good wages paid. The Frank Dry Goods Co., Fort Wayne, Indiana. 119

SALESMAN WANTED—To sell high grade line of men's work shoes, consisting of about thirty samples, in the following territories: Southern Michigan, Illinois, Ohio. Only reputable men need apply. Write fully as to experience to L. W. SHOE CO., CHIPPEWA FALLS, WISCONSIN. 120

FOR SALE—400 WOMEN'S WINTER COATS and suits. Cloth, plush, caracal. Suits, serges and novelties. All wool and silk lined. Two to four seasons old. Big bargain for entire lot only. Address Ben Oppenheim, 213 N. Burdick St., Kalamazoo, Mich. 121

Farm for Sale or Trade for bakery. Consisting of 160 acres; forty acres cleared land, forty acres cedar, eighty acres of saw timber. Located in Newaygo country. S. Schumacher, Newaygo, Mich. R. 2. 122

Wanted—Registered pharmacist or assistant. Chase's Drug Store, Muskegon, Mich. 123

BANISH THE RATS—Order a can of Rat and Mouse Embalmers and get rid of the pests in one night. Price \$3. Tradesman Company, Grand Rapids, Michigan. 124

FOR SALE—A good clean stock of hardware and furniture, invoice about \$7,000, in a small town with good schools and churches, on main line of Santa Fe, in a good farming district in Western Oklahoma. If interested, write Box 124, FARGO, Oklahoma. 124

For Sale—Grocery stock and fixtures. Best location in city. Stock and fixtures inventory about \$6,500. F. C. Affolter, Trenton, Mich. 126

IF YOU WANT TO PUT ON A REAL SALE OR DISPOSE OF YOUR STOCK OF MERCHANDISE, COMMUNICATE WITH W. W. LEHMAN, SALES MANAGER, C/O A. KROLIK & CO., DETROIT, MICH. 127

Wanted—First-class dry goods salesman for our domestic department. A good future for the right man. S. Rosenthal & Sons, Inc., Petoskey, Mich. 128

GET OUR PRICES—on counter sales books and credit registers. Battle Creek Sales Book Co., Battle Creek, Mich. 102

Pay spot cash for clothing and furnishing goods stocks. L. Silberman, 106 E. Hancock, Detroit. 566

If you are thinking of going in business, selling out or making an exchange, place an advertisement in our business chances columns, as it will bring you in touch with the man for whom you are looking—THE BUSINESS MAN.

Will pay cash for whole stores or part stocks of merchandise. Louis Levinsohn, Saginaw, Mich. 998

Cash buyer of general stores or parts. Nothing too large or small. Address No. 111, care Michigan Tradesman. 111

If you want to reduce or close out your stock, write the "BIG FOUR" auctioneers, Fort Pierre, South Dakota. 112

For Sale—Restaurant, located in a town of 5,000 population. Doing good business and has a fine location. Equipment is modern and up-to-date, which includes twelve transient rooms, equipped. Price, which is a bargain, \$2,000. Harry M. Ward, Bryan, Ohio. 113

For Sale—General merchandise stock, including fixtures. For cash only. Located in best farming district in Spink County. W. H. Cutler, Athol, S. Dakota. 125

WANTED—A lady clerk to take care of dry goods department in a general store. Must have experience. Address No. 107, care Michigan Tradesman. 107

For Sale—Chandler & Price 10 x 12 Gordon for \$200. In use every day, but wish to install larger machine. Tradesman Company. 125

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—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. F. 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.

Fieglers

Chocolates

Package Goods of
Paramount Quality
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Artistic Design

Signs of the Times Are Electric Signs

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

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

THE POWER CO.

Bell M 797

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BLUE BELL and FOREX Peanut Butter



Blue Bell the incomparable, made only from No. 1 Virginia peanuts, hand-sorted—the peanut butter for customers demanding the best. Forex is a low priced high grade article, from selected Virginia stock, bitter skins and hearts removed.

BLUE BELL PEANUT BUTTER CO.
Grand Rapids, Mich.

Distributors

Boylard Creamery Co., A. Casabianca & Son, Ellis Brothers Co., Henry Meyer, M. Piowaty & Sons, I. Van Westen-Brugge, Vinkemulder Co.



General Conditions in Wheat and Flour.

Written for the Tradesman.

The past week has seen wheat touch the lowest point in three years, this in the face of the strong statistical position occupied by wheat. The influence of supply and demand on prices is again emphasized, for although the supply of wheat is limited compared to a year ago, the demand is exceedingly limited.

The effect of the farmers' attempt to hold wheat off the market for \$3 has thus far met with failure and will continue to meet with failure unless there is a normal domestic demand and export demand for both wheat and flour developed. In other words, it is of no material value to hold a product off the market if there is no demand for the product; in other words, the demand must be for a greater volume of goods than is moving to develop advancing prices.

The European situation has not improved; in fact, Foreign Exchange has been slumping of late and, of course, every time the franc or sterling declines, the price of American wheat is advanced in reality because of the lower value of sterling and francs, which effect is immediately shown by the reduced purchasing power of French and English money. On the other hand, an advance in Foreign Exchange is equal to a decline in the price of bread stuffs to those people, so it will be readily seen the Foreign Exchange situation is a very important factor in the development of American business abroad and it is doubtful if any material improvement in business in general can be brought about until the foreign situation improves.

For instance, the American mills have sufficient capacity to grind the entire flour requirements of the United States in seven months, so it will be readily seen if mills are to operate anywhere near full time, a large amount of flour must be exported; consequently, it is perfectly plain that improved conditions in Europe are essential to material improvement in not only American milling industry, but also other American industries, as we are producing more in a number of lines than the American people can consume and are dependent upon foreign trade to take care of our surplus and if foreign trade is not in a position to do this, a serious business reaction is produced at home.

It can be readily seen that about the only effect the holding of wheat by the farmers has had has been to prevent this cereal from going to \$1.50 a bushel, or less, for if marketings had been exceedingly heavy, with light domestic and foreign demand for flour, an even greater liquidation would have resulted.

However, wheat has suffered a big decline and the crop is actually short not only in America, but the world crop is short, and it appears advisable for the trade to purchase flour on the breaks, as there is very liable to be a reaction; in fact, both flour and wheat are selling to-day at the lowest point in three years, and while, of course, it is out of the question to definitely say just what the course of wheat and flour prices will be during the next

three or four months on account of the general downward tendency of commodities in general and the limited buying power of Europe, at the same time a reaction to a higher basis in both flour and wheat is liable to develop and surely will develop if buying of flour should be done on a normal basis.

The following statement shows the stocks of flour in the ten largest cities of the United States, which is in itself a bullish statement.

November 1, 1919	.....770,000 bbls.
October 1, 1920	.....777,000 bbls.
November 1, 1920	.....927,000 bbls.

To offset this, the visible supply of wheat for the week ending November 6, 1920 was 39,350,000 bushels against 95,797,000 bushels a year ago, same period, or 56,447,000 bushels less now than a year ago, which is equivalent to 11,430,000 barrels of flour less, so, as stated above, from a statistical standpoint wheat should be advancing instead of declining, but with the general downward tendency of prices in general, the exceedingly light demand for flour both at home and abroad, with the unstable Foreign Exchange situation, it is out of the question to predict with accuracy just what will happen to wheat and flour during the next sixty to ninety days, but the situation will bear watching, as quite a sharp reaction is possible and even probable, particularly after the first of the year, as we will consume as much flour at home this year as last and the major portion of our exportable surplus has already been sold and shipped.

Lloyd E. Smith.

Bottom Facts From Booming Boyne City.

Boyne City, Nov. 9.—Do you remember two years ago to-day? Do you? And will you ever forget it? And did you hear about Harding?

Boyne City is pursuing the even tenor of her way in our usual industrious way. Everything is running and some new ones are coming along. No one who wants to work is idle and there are men enough. So we are in comparatively good shape all round. The crops have been very abundant and of fine quality. In fact, our local warehouses have been compelled to ask the farmers to slow up on delivery. The weather has been ideal so far and everything has been taken care of.

W. H. White is in town and will spend a few weeks here looking after his various business interests before returning to Vancouver. It seems like old times to see him about the streets.

A. E. Barden, who has been the Secretary of the local Chamber of Commerce for the past year, was suddenly called to a very desirable position with the Kansas City, Mo., Chamber of Commerce and left last week. Mr. Barden has been a very valuable addition to the business and civic activities of the city and county. The kind that saws wood and says nothing, but brings home the bacon.

The Boyne City House Furnishing Co. (S. A. Fleming) will occupy the room in the Odd Fellow building recently vacated by the postoffice and will move in this week. He says he is some busy and it really looks so. Maxy.

How many times have you put off a customer who wanted to pay his bill because it was not ready for him? And yet you have a good deal to say about the large sum tied up in accounts.

Review of the Produce Market.

Apples—The market is still weak and unsatisfactory. Tallman Sweets, \$1.25; Wagners and Baldwins, \$1.35; Northern Spys, \$1.40@1.50; Snows and Jonathans, \$1.60.

Bagas—Canadian, \$2 per 100 lb. sack.

Butter—The market is very firm at the present writing. Receipts of strictly fancy creamery butter have been extremely short, causing an advance of 1@2c per pound during the last few days. There is an ample supply of under-grade creamery butter on the market and unless the receipts of fancy butter show some increase, present prices will probably be maintained. Local jobbers hold extra creamery at 57c and firsts at 54c. Prints 2c per lb. additional. Jobbers pay 27c for packing stock.

Beets—85c per bu.
Cabbage—60c per bu. and \$1.50 per bbl.

Carrots—75c per bu.
Celery—40c per bunch.
Chestnuts—Ohio or Michigan, 30c per lb.

Cider—Fancy commands 25@30c per gal.
Cocoanuts—\$1.20 per doz. or \$9 per sack of 100.

Cranberries—Early Blacks from Cape Cod command \$10.50 per bbl. and \$5.50 per half bbl.

Cucumbers—Illinois hot house, \$2 50 per doz.

Eggs—The market on fancy eggs is very firm, due to an extreme shortage. The few fresh eggs that are arriving are of very good quality and the demand is greater than the present receipts. There can be no relief in the fresh egg situation until we have a larger supply. Jobbers pay 66@67c 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	..... 55c
Candled Seconds	..... 49c
Checks	..... 42c

Grapes—California stock sells as follows: Tokays, \$3.50; Emperors, \$4.

Grape Fruit—\$5.75@6 for all sizes Florida stock.

Grape Juice—\$1.25 per gal. in bulk.

Green Onions—Sharlots, \$1.50 per doz.

Lemon—Extra fancy California sell as follows:	
300 size, per box	.....\$6.50
270 size, per box	..... 6.50
240 size, per box	..... 6.00

Fancy Californias sell as follows:	
300 size, per box	.....\$6.00
270 size, per box	..... 6.00
240 size, per box	..... 5.50

Lettuce—12c per lb. for leaf; Iceberg, \$7 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.

Oranges—Fancy California Valencia now sell as follows:

100	.....\$12.00
126	..... 12.00
150	..... 12.00
176	..... 12.00

200	..... 12.00
216	..... 12.00
250	..... 11.50
288	..... 10.50
324	..... 10.25

Parsley—50c per doz. bunches.

Parsnips—\$1.50 per bu.

Pears—Kieffer's, 75c per bu. for small and \$1.25 for large.

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

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

Potatoes—Home grown, \$1@1.25 per bu. Shippers are greatly hampered by lack of refrigerator cars, which have been diverted to California to move the crop of naval oranges.

Poultry—Local dealers pay as follows for live: Fowls, either spring or old, 18@24c; Turks, 25c; Geese, 15c; Ducks, 20@22c.

Pumpkin—\$1.50 per doz.

Quinces—\$2.50@2.75 per bu.

Rabbits—Local handlers pay 15c per lb.

Radishes—Hot house, large bunches, \$1.10 per doz.

Squash—Hubbard, \$1.75 per 100 lbs.

Sweet Potatoes—Virginias command \$1.85 per 50 lb. hamper and \$4.75 per bbl.

Turnips—\$1.25 per bu.

One of the Early Victims of Peerless Swindle.

Thornville (Metamora), Nov. 9—I got hold of copies of your paper for Oct. 20 and 27 from a friend and notice you have exposed the Peerless Talking Machine Company in good shape.

Now I guess we were one of the first run of suckers, because we paid for our machines on Nov. 6. Two attorneys and our banker advised us it was all right, and a man who claimed his name was L. W. Watson gave us a written contract to take back all machines not sold in a year, signing the company name, per Watson. My attorney said it would hold, but if there is no company it isn't worth the ink.

They worked this on a man in Washington and he paid; also one in Goodison who has not paid.

If you can be of any help to me to dispose of these boxes or I can help you or any one else would be glad to do so.

There is one man you have failed to advertise. That is P. A. Stover, pretending to be secretary of the company and he signed the draft that got my money at the State Bank in Defiance, Ohio. I am sending you a letter from that bank, stating that it is unable to locate a man by that name in that town.

Seems as though there ought to be a law to get such a gang of crooks.

Don't ever let my subscription to the Tradesman run out again, because you are a wonderful help to your customers. F. H. Rich.

What Is a Dollar?

The question is an easy one to answer. It formerly was the price of a day's work for some men, and a single night's drink for others. It is what the wife frequently needs, but seldom gets. It is the power that makes or unmakes men. It is the hardest thing to get, the easiest thing to get rid of, known to mankind. It is a blessing in a small measure—a curse in many instances. It is mighty and scarce. No man has ever had more than he wanted and no man ever will. A dollar is a snare and a delusion and everyone of us is chasing the delusion.

McCRAY FOR ALL REFRIGERATORS PURPOSES

THE McCray Refrigerator is the favorite with the grocery and market trade. Many successful Grocers and Butchers have used McCRAY Refrigerators for more than Thirty Years with perfect satisfaction. They have unbounded confidence in the refrigerator which bears the name "McCRAY", for it stands for QUALITY and LIFETIME SERVICE.

McCray Refrigerators are different in construction than other refrigerators. They are the result of years of careful study by refrigeration engineers. Thousands of stores from Maine to California have found by experience that the McCray is essential in every store, where perishables are sold.

There is a McCray built to suit your requirements. The styles illustrated herewith are designed for Grocers and Butchers, but this is not our complete line. Our Catalogs Nos. 71 and 63 show many more refrigerators and coolers. Get a copy of these Catalogs—they will tell you more about the McCRAY and what it will mean to your business.

Our Easy Payment Plan—McCRAY Refrigerators and Coolers are sold on easy payments. If not convenient for you to pay cash, we will gladly arrange time payments on any McCRAY. The refrigerator can be secured and paid for while in use. McCRAY Refrigerators prevent waste—save food and increase your profits.

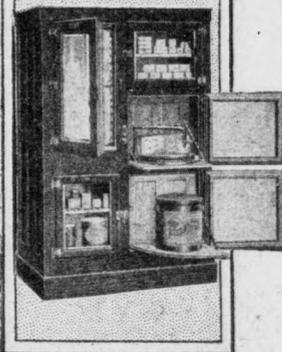
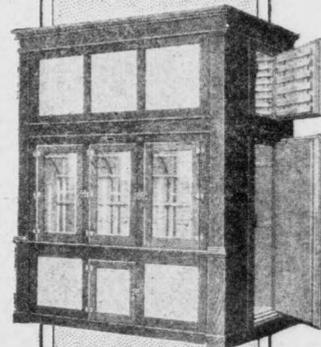
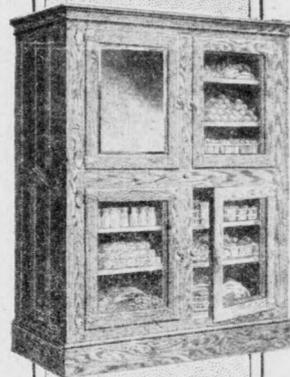
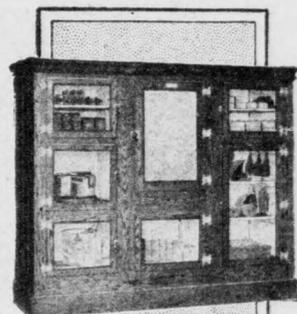
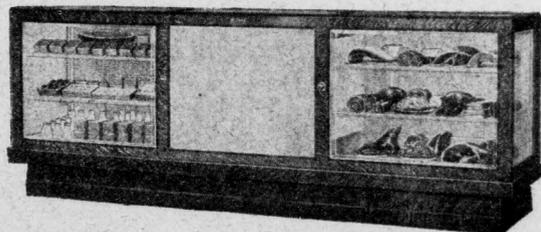
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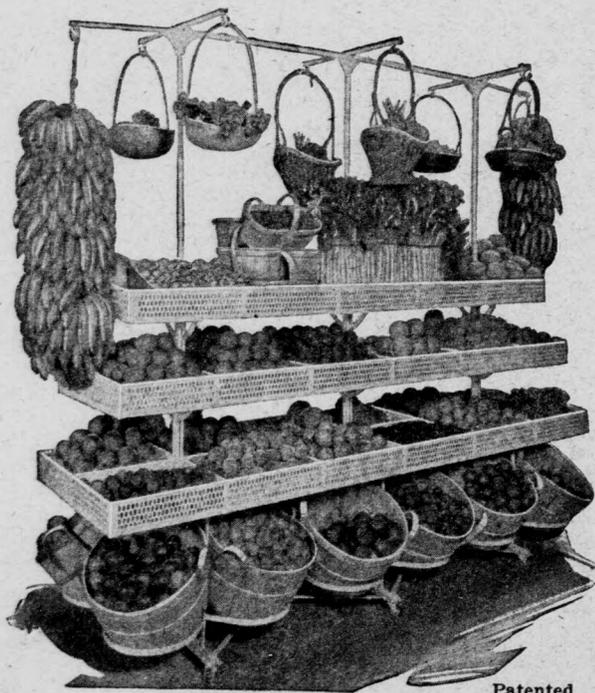


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DAYTON, OHIO