

# MICHIGAN TRADESMAN

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Thirty-Eighth Year

GRAND RAPIDS, WEDNESDAY, NOVEMBER 24, 1920

Number 1940

## We Thank Thee

WE THANK Thee for the Sunshine and the Rain; for the Love, Hope, Health and Freedom; for the Friends who understand and for those who call themselves our Enemies but who are, in fact, our friends who do not understand, for both encourage us to greater and better endeavors.

We thank Thee for the happy Yesterday and for the happier Tomorrow; for the Blessings Thou hast bestowed upon us and ours and upon our friends and theirs.

We thank Thee for the Opportunities offered us to serve; for your Guidance in all our ways and deeds.

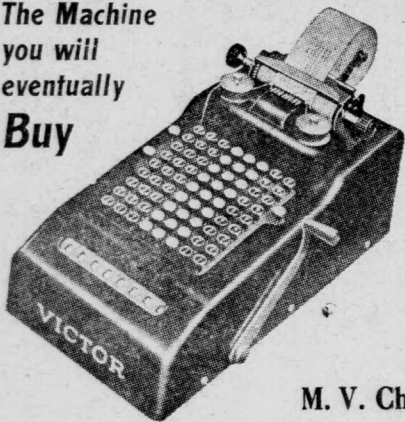
Bless us, if it may be, in all our Endeavors; teach us to brighten Grief, help us to bring Smiles where there are Tears and to plant Cheerfulness into sorrowing hearts. Bless our friends and the friendship with which they have endeared us, for friendship is the true measure of men.

May this day and all the days to follow be days of Thanksgiving in Thy sight.





The Machine  
you will  
eventually  
Buy



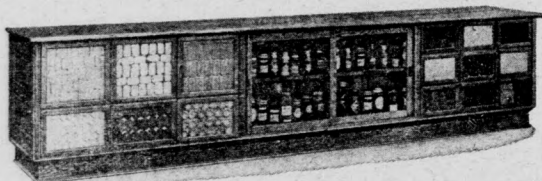
## VICTOR ADDING MACHINE

The Michigan Tradesman will help solve your problem. But Mr. Stowe says if I talk too much he will charge me for it. So write me for more details about the VICTOR.

M. V. Cheesman, State Distributor,  
317 Houseman Bldg.  
Grand Rapids, Michigan

135.00 ALL MACHINES  
FULLY GUARANTEED

## Sanitation Plus Attractiveness



No. 46.

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

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

DETROIT SHOW CASE CO.

499 Fort St. W.

Detroit, Michigan

**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



# MCCRAY

SANITARY  
REFRIGERATORS

For All Purposes  
Send for Catalog

MCCRAY REFRIGERATOR  
CO.

944 Lake St. Kendallville, Ind.

## FLEISCHMANN'S YEAST Helps Success

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

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

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

**THE FLEISCHMANN COMPANY**

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



## 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



# DIAMOND CRYSTAL

The Salt  
that's all salt.

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



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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.

### Subscription Price.

Three dollars per year, if paid strictly  
in advance.

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advance.

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payable invariably in advance.

Sample copies 10 cents each.

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

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

## CANNED FOOD MARKET.

The Thanksgiving holiday demand played a small part in the canned food market during the past week, as no special demand resulted on the part of the consuming trade. Normally this is a quiet season of the year as a preliminary to the inventory period and during the period when the average distributor is chiefly concerned with holiday specialties. In addition to this handicap the market is suffering from a lack of advance buying, due to a number of well recognized causes. It is a time when small blocks of goods are taken from time to time, with spot stocks preferred because of their advantage of immediate possession and their sale in small lots. Carload buying at factory points is at a minimum in all lines. The most favorable aspect of the situation is the fairly stable price ranges of the past week. No violent declines have recurred, indicating that the market may have hit bottom. If such is the case and buying is resumed on a heavier scale, it is questioned if the present low wholesale prices would hold for very long. With jobbing and retail stocks reduced to a minimum in all parts of the country, replenishment of considerable volume is apt to occur. Such trading will possibly take the form of a healthy spot movement from day to day and not heavy speculative buying. In fact, speculative trading and heavy advance buying are unlikely for some little time to come. The disastrous results in the past in many grocery lines are argument enough against such a procedure. A moderate but expanding outlet is expected during the next few weeks, with a larger turnover likely after the inventories have been completed.

## WOOLENS AND CLOTHING.

While it is generally recognized that the unfavorable situation in cotton is rather one of a temporary character and likely to be improved in the

comparatively near future, the same can not be said regarding wool prospects. The trouble with regard to wool is that there is now available more than enough to supply the world's needs for a year and a half to come, and that sheep are keeping on adding to it constantly. The glut exists in all the great wool-growing countries of the world. The knowledge of this fact tends to depress prices. At the auction sales during the past week in London and Australia the bidding seems to have been spiritless and the withdrawals were large, while further declines even for fine merinos were reported. Only low grade wools were offered of the Government-owned stocks at Boston on Thursday, and about 80 per cent. of the 4,000,000 pounds put on sale had to be withdrawn for lack of bids. There is, however, some buying of domestic wools by the mills, although the total quantity is not large. The goods market lacks distinctive feature, the main outstanding fact being that concessions keep being made in fabrics for spring for both men's and women's wear. The cutting-up trades are passing through a quiet period. Manufacturers are trying, by means of slashing of prices, to get rid of their holdings and are succeeding in a measure. Retailers in the clothing trade are also endeavoring to stimulate business by giving to customers the benefit of reductions. For the spring there have been also very marked reductions announced by the manufacturers. Certain dress goods which are popular have been selling fairly well, and the cooler weather has produced a marked effect on the trade in women's wear.

In view of the fact that the Michigan State Horticultural Society was organized in this city fifty years ago next week, at which time the fifty-first annual meeting will be held here, it is exceedingly unfortunate that more attention has not been given in the programme to historical matters pertaining to the career of the Society. It is remarkable that several men who took part in the creation of the Society are still alive and able and willing to assist in making the half century anniversary a memorable one. That more attention was not paid to this feature is a matter of genuine regret on the part of those who have given liberally of time and money to keep the Society active in both endeavor and accomplishment for so long a period.

The fellow who isn't fired with enthusiasm over his job has another kind of "fire" coming to him, and usually only a short time to wait for it.

## New Resident Who Is a Genuine Accession.

Edward F. Fitzgerald was born at Bridgewater, Mass., July 6, 1880. His antecedents were Irish on his father's side and English on his mother's side, but for many generations both families have lived on Cape Cod. He attended the public school at Bridgewater, subsequently graduating from the local academy on the English course. He then went to Toronto, Ont., and took a two year course in the Canadian Horological Institute. On graduating from that institution he secured employment for two years as inspector in the factory of the Waltham Watch Manufacturing Co., Waltham, Mass. The next two years he was in charge of the repair department of the Tilden-Thurber Co., wholesale and retail jewelers of Providence. He has since been in the employ of the Yale & Towne Manufacturing Company, of Stamford, Conn., as time lock inspector and during the past ten years has visited nearly every bank East of the Mississippi and covered a large portion of Canada as well. Mr. Fitzgerald has finally decided to make Grand Rapids his home and has accordingly purchased a comfortable residence at 1060 Thomas street. He and his wife are already settled in their new home and are looking forward to a long and pleasant association with Grand Rapids and Grand Rapids people.

Mr. Fitzgerald was married Sept. 27, 1916, to Miss Hestor L. Poyton, of Providence. They have no children and neither he or his wife have any fraternal affiliations which interfere with the regular routine of the household.

Mr. Fitzgerald owns up to but one hobby—that of rifle shooting—when he has time to devote to it. He is a gentleman of pleasant personality and, of course, a high sense of honor, or he could not remain in a confidential position with so responsible a house as Yale & Towne for ten years. His work is almost altogether among banks and trust companies, where he meets some of the brightest men in the country, but he is always able to hold his own in debate or repartee and his expert knowledge of timers and time locks commands the respect of all who have occasion to become familiar with the rapidity and thoroughness of his work.

## Sold Three Thousand at Private Auction Sale.

North Branch, Nov. 23—I am enclosing a handbill used during the "Get Your Own Price Sale" conducted by us for four days this month. This idea came to the writer when trying to conceive of an unheard way of "moving the high priced goods" on hand. We carry a stock of only \$27,-

000, yet in the four days we sold \$2,-990 worth of goods. We made profits and got in a host of new customers who came to see the first such sale they had heard of and we know they will come again. Letting the people choose their own goods made a good impression on all who honored our stock with their presence on the occasion of the sale.

If anyone else wants something different you may pass this along. The one essential is to mark every article after it is priced. E. B. Davis,

Manager North Branch Co-Operative Co.

The handbill gotten out to advertise this sale was as follows:

How the Private Auction Is Conducted.

You have never before heard that you could walk into any retail store and choose your coat, shirt, waist, mackinaw, sheep coat, blankets, or other needed articles and tell them what you would pay, yet that is just what you may do during the four days named on this sheet.

You trade as you do any day, select a coat, tell us what it is worth to you and we will accept, provided you are at all reasonable in the price you offer us. If your price is satisfactory, we then tag all coats of the kind you buy at the exact price you pay and during the other sale days your neighbor can buy another coat of the same kind at that exact price. We will ask her no more, nor will we sell her at any less. In case your offer is not one we can afford to sell at we then name the rock bottom price and mark all such coats the lowest price anyone can buy them for, while you look on. The whole system is one of selling at the lowest figure to one and all and charging the same price to everyone. We wrote letters to two concerns who had used this method to reduce their stocks and in both cases they report: "The two best points in the private auction are, firstly, our cash sales were five times those of any day we ever enjoyed; secondly, the fact that the customer selected just what he needed instead of our naming reduced prices on a few things, surely pleased our trade and made them better acquainted with our fairness in all things."

We expect you to buy but one item where this is the customary number one uses of this item, but in hosiery, canvas gloves, thread and other "usable quantity" items we will accept your bid only on the basis of "3 to a sale," and in no case assorted in number, style or color—three exactly alike.

We will need all of our merchandise every day of this sale and we would suggest that in the case of wearing apparel, the one to be fitted must come to the store. The rule all during this event will be, a sale is a sale.

I will, personally, make all prices except in the case of repeaters, where the item has previously been priced to another. I will also guarantee that one price to all will be the only rule, for this is our "every day way" and we cannot afford to sidestep it even once.

If you cannot interest the customer and hold his attention, you cannot make a sale unless he came intending to buy, and any one can sell the customer who has already decided to buy.



## MEN OF MARK.

## George C. Hollister, of Hollister &amp; Crossman.

George C. Hollister was born in Grand Rapids, July 16, 1882, his ancestors on both sides having been natives of New England. He attended the public schools here until he completed the eighth grade, when he entered the employ of Geo. F. Cook, general dealer at Grove, with whom he remained eighteen months. He speaks very highly of the valuable instruction he received under the tutelage of Mr. Cook, whom he regards as an ideal merchant. He then entered the employ of the Grand Rapids Veneer Co., with whom he remained two years, during which time he learned the trade of veneer making. In the meantime he took up the study of advertising and perfected himself in the work to such an extent that he was able to obtain employment with the Morse Dry Goods Co., the National Clothing Co. and Pierce & Co., of Battle Creek. He continued doing work for these houses for four years, when he was called upon to prepare a booklet for the Hot Blast Feather Co., now known as the Grand Rapids Bedding Co. The results of this booklet were so apparent that Manager Kennedy offered him a position as salesman and advertiser for the house, which offer he accepted. Three years later he was elected Secretary and Sales Manager, when he relinquished the smaller towns he had covered with marked regularity up to that time and devoted his entire attention to the trade of the large cities of the Middle West. He continued this work until Dec. 1, 1915, when he retired from the Grand Rapids Bedding Co. to become General Manager of the Windsor Upholstering Co., also of Grand Rapids—an establishment organized by Everill S. Brower, Ned Carpenter, Walter E. Miles and others. Believing the brokerage and stock selling business offered more alluring prospects than the furniture industry, he retired from the latter about two years ago and formed an alliance with Hilliker, Perkins, Everett & Geisert, with whom he remained until about a month ago, when he associated himself with Wilford T. Crossman and engaged in the sale of bonds and stocks at 117 Pearl street under the style of Hollister & Crossman.

Mr. Hollister was married April 5, 1905, to Miss Mary Rowland. They have one child, a boy, now 14 years of age. They reside in their own home at 337 Eastern avenue.

Mr. Hollister is a member of St. Paul's Episcopal church and is also a Mason up to and including the 32nd degree and an Elk. He has but three hobbies—fishing, hunting and a disposition to plug for Grand Rapids.

Mr. Hollister attributes his success to the fact that he has always endeavored to treat his customers right. He has kept his word good and never knowingly failed to keep an engagement. He has always acted on the theory that a salesman's list of customers is his biggest asset and he has aimed to so conduct himself at all times and under all circumstances as

to merit the commendation of his trade, the co-operation of his house and his own self respect.

## Half Century Anniversary of the Horticultural Society.

The fiftieth annual convention of the Michigan State Horticultural Society will be held in this city next Tuesday and Wednesday. The programme arranged for the meeting is as follows:

Tuesday Morning—10 o'clock.

Registration: All members are urged to call at Secretary's desk, secure their badge if life members and pay up their dues, if annual members.

Round Table Talk: Experience of the past season. Discussion in charge of the President, James Nicol, South Haven.



George C. Hollister.

Tuesday Afternoon—1:30 o'clock.

Question box.

Breeding Peaches—C. H. Conners, New Brunswick, N. J.

Orchard Fertilizers for Michigan Soils—Prof. C. P. Halligan, Michigan Agricultural College.

Wednesday Morning—10 o'clock.

Question box.

M. A. C. students' speaking contest.

Society reports and election of officers.

Wednesday Afternoon—1:30 o'clock.

State Farm Bureau as Related to Fruit Interests—C. A. Bingham, Secretary Michigan State Farm Bureau.

Grape Fertilization and Management—H. A. Noyes, West Field, N. Y.

Dusting Versus Liquid Spraying—Prof. H. H. Whetzel, Cornell University, Ithaca, N. Y.

The Value of Standards in Marketing, Horticultural Products and Pro-

posed Federal Apple Grades—E. W. Stillwell, Investigator in Markets, U. S. Dept. of Agriculture, Chicago.

Wednesday Evening—Banquet—6:30 o'clock.

Toastmaster—Robert D. Graham.

The Story of the Beginning—Charles W. Garfield, Grand Rapids.

Notes Concerning the Early Membership—Arthur S. White, Grand Rapids.

Striking Epochs in the Society's History—Roland Morrill, Benton Harbor.

Some interesting Controversies—E. F. Guild, Saginaw.

Features of Some of the Great Exhibits—I. H. Butterfield, Amherst, Mass.

Department Can Do for Michigan Fruit Growers—J. W. Nicholson, Lansing.

Farm Financing by Communities—Hale Tennant, East Lansing.

Nursery and Orchard Inspection—L. Taft, Nursery & Orchard Inspector, East Lansing.

## Condemned Measure and Then Enacted It Into Law.

Now that the political campaign is over, we can see things with a clearer perspective than we could when everything was given a partisan tinge.

Candidate Cox, who had an unfortunate facility of "seeing things" which were not so, frequently stated during the campaign that he had discovered a conspiracy on the part of the Republican party to destroy the Federal Reserve Banking system. As a matter of fact, the foundation of the law creating the Federal Reserve banks is found in the report of the National Monetary Commission appointed by President Taft and presented in 1911 unsuccessfully to a Democratic Congress through the medium of the Aldrich-Vreeland banking bill (commonly known as the Aldrich bill).

The platform adopted by the Democratic party convention in 1912 spoke on the subject as follows:

We oppose the so-called Aldrich monetary bill or the establishment of a central bank, and we believe the people of this country will be largely freed from panics and consequent unemployment and business depression by such a systematic revision of our banking laws as will render temporary relief in localities where such relief is needed. Banks exist for the accommodation of the public and not for the control of business.

Notwithstanding the opposition of the Democratic party to the Aldrich bill, solely because it was the fruit of Republican initiative, Republican study and Republican support, the Wilson administration went ahead and enacted the Aldrich bill without changing a paragraph in the original draft. The enactment of the law reflects great credit to the Democratic party, notwithstanding it had condemned the proposed measure two years before in its National platform.

## Country Not Dry Enough.

The Prohibitionists, not satisfied with the way the Volstead act is being enforced, are going before Congress next month with some costly plans for stuffing the holes in the dike they have put up against the liquor traffic. The more enthusiastic would have the Government buy and destroy all the surplus whiskey in bonded warehouses and elsewhere. This would mean an outlay of \$200,000,000, and if ever presented in a bill is said to face certain defeat. Trying to enforce the Volstead act is costing \$400,000 a month and in the end Congress probably will be asked to double this.

A small sign near the door reading, "Have you forgotten anything?" will a good many times make the cash register ring oftener than you might expect.

Michigan First—J. N. Stearns, Kal-  
amazon.

Relation of Society to M. A. C.—Charles B. Cook, Pontiac.

University Helpfulness—Evart H. Scott, Ann Arbor.

The Society's Literature—James Satterlee, Lansing.

Greetings from absent ones—by their representatives.

Thursday Morning—10 o'clock.

Question box.

Traffic Matters—F. E. Coombs, Traffic Commissioner Michigan State Farm Bureau.

The Present Status of the Grape Thrip and Apple Leaf Hopper—F. L. Simanton, St. Joseph.

Marketing Problems—M. B. Goff, Sturgeon Bay, Wisconsin.

Thursday Afternoon—1:30 o'clock.

Question box.

What the State Farm Bureau Seed



# Ship To-day is the Worden Way

People are getting more particular every day. If they find you can't supply just what they call for, they resent having a substitute offered. Especially is this true in the case of standard, well-known goods that have been acknowledged leaders for a generation or more.

A reputation for giving the customer exactly what he asks for is one of the biggest business building assets you can have.

And the better known the standard merchandise you carry and the higher its quality, the stronger that appeal will be.

When it comes to ordering standard goods, the dealer naturally patronizes the house which has the best reputation for making prompt shipments. That is why the volume of our sales has increased by leaps and bounds and we are frequently compelled to increase our facilities by adding to our floor space and introducing all the labor saving devices known to the trade.

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## **WORDEN GROCER COMPANY**

Grand Rapids—Kalamazoo—Lansing

**The Prompt Shippers.**





### Movement of Merchants.

Woodland—Clarence D. Garn succeeds Snyder Bros. in general trade.

Remus—John Ariss & Son succeed W. A. Walker in the meat and grocery business.

Negaunee—John Pizziola, shoe dealer, has opened a branch store at New Swanzy.

Negaunee—Herman Maki has engaged in the confectionery and ice cream business.

Detroit—The H. F. Smith Paint & Glass Co. has changed its name to the Smith-Morgan Co.

Kalamazoo—The Godfrey Lumber Co. has increased its capital stock from \$20,000 to \$60,000.

Detroit—The Briggs-Kessler Co., dealer in dental supplies, has increased its capital stock from \$15,000 to \$20,000.

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

Bath—J. D. Locke has removed his stock of dry goods and groceries to Perry where he will continue the business.

Bellevue—Clark's Quality Bakery has engaged in business and will carry a full line of confectionery in connection with its baked goods.

Iron Mountain—The Iron Mountain National Bank is being organized and the organization will be completed and a charter issued very soon.

Saginaw—Victor J. Tatham has sold his grocery stock to the Dreyer Grocery Co., which will continue the business at 1709 Genesee avenue.

Ishpeming—John Poulos has sold his confectionery stock to James Poulos and Alfred Cousineau, who will continue the business at the same location.

Holt—Charles Smither and M. J. Keller are erecting a modern store building which they will occupy when completed, with a stock of general merchandise.

Bachelor—William Sommerfeldt has sold his grocery stock to J. B. DeLing, who has taken possession and will continue the business at the same location.

Edmore—Thieves entered the meat market of John Sack, Nov. 18 and carried away the contents of the safe, about \$150 in money and \$900 in notes and securities.

Charlotte—E. I. Fast has sold his undertaking and furniture stock to A. E. Edwards and son, Brazil Edwards, furniture dealers and undertakers at Dimondale. A. E. Edwards will continue the business at Dimondale and Brazil Edwards will assume the management of the Charlotte business.

Custer—A. C. Hansen has sold an interest in his stock of general merchandise to John M. Roche and the business will be continued under the style of Hansen & Roche.

Jonesville—H. C. Menke has sold his interest in the hardware stock of Menke & Grill to F. E. Howland and the business will be continued under the style of Grill & Howland.

Detroit—The Wayne Commission Co. has been incorporated with an authorized capital stock of \$3,000, of which amount \$1,500 has been subscribed and \$1,000 paid in cash.

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 \$8,000 paid in cash.

Lansing—Morrissey Bros., wholesale and retail dealers in tobacco, etc., have sold their stock and fixtures to John Burke, who has taken possession and will continue the business at the same location, 228 South Washington street.

Bay City—William A. Knapp has merged his fuel business into stock merged his fuel business into a stock Coal Co. with an authorized capital stock of \$25,000, \$12,500 of which has been subscribed, \$3,300 paid in cash and \$4,700 in property.

Ann Arbor—The Ann Arbor Buick Sales Co. has merged its automobile, automobile supplies and accessories business into a stock company under the same style with an authorized capital stock of \$35,000, of which amount \$22,000 has been subscribed and paid in property.

Saginaw—Robert W. Grant has merged his wholesale grocery business into a stock company under the style of the Grant Grocer Co., with an authorized capital stock of \$75,000, of which amount \$40,000 has been subscribed and paid in, \$17,347.61 in cash and \$22,652.39 in property.

Jackson—Leonard H. Field, Jackson merchant for fifty-one years, died Sunday at Pasadena, Calif., where he had lived most of the time since his retirement from active business several years ago. He was 83 years old. Mr. Field was a native of Springfield, Mass. In 1869 he came to this city and launched a dry goods business in a small store in the Bronson block. He christened it "The Busy Bee Hive," and the name was characteristic. It was a small store, but it was the beginning of the present enterprise of the L. H. Field Co. and the germ of one of the leading department stores of central Michigan. For more than half a century the "Field store" has been among the city's

leading business establishments and the head of the business active in the work for the advancement of the community. Mr. Field, indeed, was a merchant of great ability. While he never held a political office, no business man in Jackson was better known. Kindly and genial, his life made an impress on the community.

### Manufacturing Matters.

Detroit—The Voight Ink Co. has increased its capital stock from \$2,000 to \$5,000.

Allegan—The Defender Auto-Lock Co. has removed its business office from Detroit to Allegan.

Detroit—The Webster & McCausey Lumber Co. has increased its capital stock from \$50,000 to \$200,000.

Kalamazoo—The Kalamazoo Vegetable Parchment Co. has increased its capital stock from \$1,000,000 to \$3,000,000.

Detroit—The Frederick Stearns Co., manufacturing pharmacist, has increased its capital stock from \$3,000,000 to \$4,000,000.

Owosso—The Wilson Auto Top Co. has engaged in business on East Main street. G. R. Wilson will act as manager of the business.

Onsted—Cecil P. Bacon, recently of Adrian, has leased the Onsted grist mill which has been closed for more than a year and has opened it for business.

Paw Paw—Fire completely destroyed the canning plant of Trevor & Clover Nov. 18, causing a loss of about \$50,000. Insurance covers only a portion of the loss.

Lansing—The Lansing Candy Co., a co-partnership, has been formed by W. H. Renaud and H. D. Hasbrouck. The company will manufacture both hard and soft candies.

Flint—The Peoples Coal & Builders Supply Co. has been incorporated with an authorized capital stock of \$150,000, of which amount \$75,100 has been subscribed and \$15,000 paid in cash.

Hartford—The Hartford Electrical Appliance Co. has been incorporated with an authorized capital stock of \$11,000, of which amount \$7,780 has been subscribed, \$750 paid in cash and \$830 in property.

Charlotte—The Scott Manufacturing Co. now occupies the new factory building opposite the Michigan Central passenger station. The main product of the plant will be cold air register faces, constructed entirely of oak.

Lansing—The Lansing Candy Co. has engaged in business at 1526 South Cedar street. It will manufacture and sell at wholesale only. The business is under the management of Samuel Kahrman, formerly engaged in the restaurant business at South Lansing.

Owosso—Floyd Bowles is organizing the Owosso Canning Co. The company will buy a vacant factory building if one can be secured which is satisfactory, in order to commence work as soon as possible. If obliged to build a plant it will not open until spring.

Saginaw—The record of the increase of the capital stock of the Nelson Motor Truck Co. from 500,000 to \$1,100,000 was filed with the county clerk a few days ago. The record

shows that of the amount \$800,000 is common, of which \$493,550 has been subscribed, while the balance consists of \$300,000 of preferred, of which \$58,250 has been subscribed.

Port Huron—At a meeting of the stockholders of the Port Huron Sulphite & Paper Co., it was decided to increase the capital stock from \$300,000 to \$900,000. A common stock dividend of 150 per cent. and a cash dividend of 4 per cent. will be paid. It was also decided to put out a new issue of 7 per cent. preferred stock, all told \$150,000, to refund the issue due and payable January 1, 1921.

### Bureau Expects Results From Publicity Sent Out.

Detroit, Nov. 23—Many letters have recently been received from Detroit wholesalers by Secretary Prime, of the Wholesale Merchants' Bureau, commending the Bureau on the pamphlet which the Bureau is forwarding to practically all the merchants in the smaller towns of Michigan, Ohio and Illinois.

The pamphlet entitled, "It's In the Detroit Market," is artistically designed and lists over 400 Detroit firms together with the articles and commodities sold by them, and furnishes descriptions of Detroit's advantages both as a market center and as a city with many points of interest from a traveling standpoint.

This booklet marks the first of a series of publicity matter which the Wholesale Merchants' Bureau will send out to merchants in territory adjoining Detroit in an effort to solidly establish Detroit as the logical market for the retailers of the central West. The publicity campaign will have the further advantage of backing up the numerous trade promotion trips made by the Wholesale Merchants' Bureau to the majority of the towns in Michigan.

The costs of printing and mailing have been pro rated among the wholesale merchants of the city, the average cost being approximately \$10 for each firm listed in the booklet, and over 100 wholesale firms have already forwarded checks covering their subscriptions to the offices of the Bureau—indicating that they intend to do their share in making Detroit a greater market.

### Enters a General Denial.

The Tradesman is in receipt of a letter from J. P. Powers, Special Representative of the Michigan State Farm Bureau, denying that his organization advised cherry growers to hold their cherries for 10 cents per pound or wool growers to hold their wool for \$1 per pound.

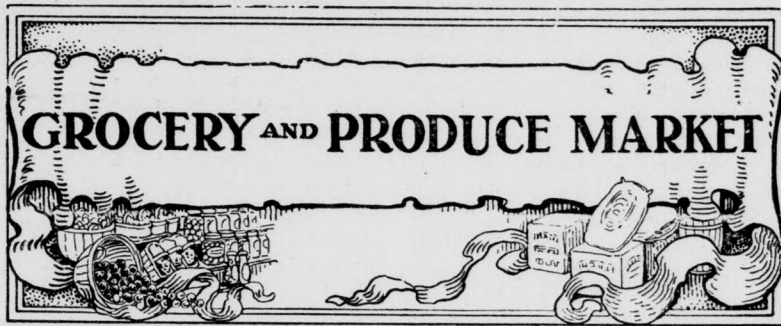
The Tradesman cheerfully gives place to the general denial of Mr. Powers, because it apparently emanates from an official source, reserving editorial comment on the subject until some future time.

### Express Embargo Ends.

The American Railway Express company announces that the embargo on pieces weighing 200 pounds or over has been removed. The embargo was imposed last April at the time of the express employes strike. Its removal will prove a great boon to shippers.

James M. Golding, formerly located in Grand Rapids, but now a department manager for A. Krolik & Co., Detroit, is conducting a humorous department, Utter Board-Dom in the Detroit, the sprightly weekly publication of the Detroit Board of Commerce. Mr. Golding weilds a facile pen and affords his readers much pleasure and satisfaction.





### Essential Features of the Grocery Staples.

For Christmas holidays the retailers are beginning to spur up their orders, and yet there is room for improvement. For instance, precedent in candy cannot be relief upon. The production is below the normal at this time. Factories in the past usually have been running twenty-four hour time at this season to fill orders. This year 60 per cent. are reported down and the remainder running at something like 30 per cent. capacity.

A heavy demand in this line by Dec. 1 will lead to a shortage, the experts say. In October and November makers have been holding off on account of the price of sugar, and it is not known whether sugar has reached the bottom price yet, when one notices the cuts in raws on the Eastern seaboard. Expecting cheaper sugar ahead it would be natural that factories would go slow on production of candy.

Soaps are still going through a process of adjustment. Declines are in order. These are said to be due to the desire of manufacturers to compete with deals on the part of some manufacturers through lowering of prices and by others who are throwing out deals and replacing them with a decline in prices. Several laundry soaps have been in the decline column the last two weeks.

Sauer kraut has been quoted again and the prices, while lower than the 1919 opening, are higher than the old crop quotations recently. The arrival of new kraut and full stocks of apples now begins to make it look like the annual holiday season, for which in due time will come along wreaths and Christmas trees.

It is the season when the retail grocer must put in his best licks to hold old trade and get new business. Competition for business is strong in the condition of lessened consumption by the public, or less consumption than is desired to keep business going well. More consumption is now the slogan rather than more production.

Sugar—The market has made further declines during the week. Low-priced raws are now coming in and, in consequence, the refineries are getting the prices for granulated down to around 8¼¢. Local jobbers are selling granulated this week on the basis of 10½¢.

Tea—The market shows practically no change for the week or for the last several weeks. There is a limited demand, but only for what buyers need at the moment. Prices are quite fluid, sellers being generally open to argument as to concessions. There

is no doubt that the tea business is very soft and that there is apparently no prospect of any immediate improvement. This may not be true of Indias and Ceylons, as to which shipments are being curtailed, and this may have an effect on prices.

Coffee—The market, particularly Rio and Santos grades, has slumped somewhat during the week, the decline in Rio 7s amounting from ½¢@¾¢ and Santos 4s to about ¼¢. The slump is due to very unsettled news from Brazil. There is considerable fluctuation down there and a number of factors which enter into the situation make the future uncertain. The market is still one to keep out of except for immediate wants, although it would appear as if the chances of advance were stronger than the chances of decline. Milds are about unchanged, although some grades show light decline for the week. The consumptive demand for coffee is good.

Canned Fruits—The most inactive offerings in the canned food line are the California fruits on the Coast. They remain in little or no demand and hold the same position occupied for the past month. New goods as they come in are going into the warehouses except for the resales on spot. The distributing trade is light as the movement over the retail counter is light. Retailers are not stocking up as they are buying other commodities. Pineapple is selling steadily in a small way with ample spot supplies. Apples continued the same all week, easy and neglected. Buyers are taking what low priced standard or fancy goods they can get, but they are particular as to price and quality.

Canned Vegetables—Holders of canned goods have about given up the idea of pressing for sale, because this does no good. Buyers are taking only what they have to have and they do not have to have very much. Prices are about unchanged, but nobody has any confidence in them. The canned goods market as a whole is in worse condition almost than it has ever been before. Tomatoes are being bought in a very small way at unchanged prices. The market is still very weak, with plenty of quotations about under the list. Corn is also weak and unsatisfactory. The trade are not interested at all. Peas slow and unchanged. As to canned fruits the situation is about as it has been. Occasional sales are being made, but only for wants, and the market is mostly in buyers' favor.

Canned Fish—Not much can be expected in this department until the domestic demand expands. It is limited in all offerings and is expressed in purchases of small blocks from

time to time. A few days of fair trading will be followed by a lull and as the seller is usually anxious to reduce his stocks prices hold without any advances. In salmon, while good brands of Red Alaska are steady and in a fairly favorable position, there is no desire to accumulate stocks for the spring markets. On spot, where most of the trading occurs, the top grades are either sold at full quotations or they are held off the market. Medium red is not in demand except in a very narrow way. Pinks are selling at low prices, depending upon the quality and the holder, but good fish is at listed quotations. Chums are not in demand while pinks are so moderately priced. Maine sardines are nominally unchanged. Keyless oils show the widest spread of prices, some factors quoting \$3.50 and others \$3.75 or even \$4. There is not much export call and only a moderate enquiry for all packs. California sardines are wanted in a small way in the olive oil grades. Imported sardines, like the others, are taken in a hand-to-mouth way, Italian style tuna fish outsells the other grades, but even that is not in unusual demand.

Dried Fruits—There are some indications to point to less of a lull than usual after Thanksgiving as jobbers are not carrying heavy stocks and the chances are that holiday lines will continue more or less active until after the Christmas demand has been satisfied. This applies more to nuts than to dried fruits, however. Raisins outclass other items, the spot market on Spanish fruit showing a better feeling as buying continues free. Large meaty raisins are placed without much trouble. California raisins are holding their own, as the Associated has announced that it has withdrawn its pet brand of the bakers' bulk seeded, Thompson seedless and two crown loose muscatels. Package raisins are in especially good demand due to the holiday call. Currants of the old crop are cleaning up on spot so far as the better grades go and added firmness is to be noted. The demand abroad is active and the market there appears to be advancing. Prunes are in no better demand. Old crop on spot is still being pushed and as it must be cleaned up before new goods are in a better position 1919 packs are given first consideration, even to causing a warehousing of the 1920 packs as they come in. New prunes are moving, of course, but not in a broad way. Coast offers are still neglected. Some packers are anxious to seek an outlet, but they are not given much encouragement. The expected shortage of large new crop Oregon prunes has not strengthened old crop to any extent. Apricots were not in any special demand all of last week. They were urged to sale in the abundant grades, but not with any large clearance. Peaches were dull and in routine demand, but there was little call for pears and figs. Dates were active as foreign stocks are being taken by the local and interior trade for its holiday requirements.

Molasses—Opening prices on new crop are likely to be made within the next week or ten days, and while

nothing definite has been made known, it is generally expected that they will be considerably under the prevailing spot market quotations on what little remains of last season's production. Consequently buyers are taking on of the latter only what is absolutely necessary to provide for immediate needs.

Corn Syrup—Demand is of an indifferant character, reflecting only day to day requirements of consumption, and the market, in sympathy with outside influences, has an unsettled tone.

Rice—Offerings were of limited extent, as the condition of the consuming market and the economic situation generally discourage trading in stock to come forward from primary sources of supply. Prices were unchanged but entirely nominal.

Nuts—Old crops have been priced so as to move them and a considerable reduction in local stocks has occurred. As the jobbing trade is not carrying heavy reserves it is believed that the spot movement will continue active even after Thanksgiving wants have been filled. Walnuts are in a better position as old crop foreign nuts are now no longer a menace to the situation. New crop Grenobles are believed to be in line for a much better outlet, as quality is good. California stocks are also moving more freely. Almonds have not improved as much as walnuts. Filberts are still low in price, but in better demand. Brazil nuts are firmer, due to the reduced spot stocks.

Cheese—The market is quiet, with a light consumptive demand, at prices ranging about the same as a week ago. The make is about normal for the season. Stocks in storage are considerable in excess of the normal supply and we do not look for any change of any consequence in the immediate future.

Candy—The candy business is below normal, and while factories at this time usually are busy some are working part time and some are closed down. This looks as if it will be necessary for retailers to get their orders placed early to ensure acceptance and filling.

Provisions—Everything in the smoked meat line is steady at unchanged prices, with a very light consumptive demand, at prices ranging about 1¢ per pound lower than a week ago. Pure lard and lard substitutes are both very quiet and the market is about 1¢ lower than last week. Canned meats, barreled pork and dried beef are steady, with a light demand at slightly reduced prices.

Salt Fish—Mackerel remains about unchanged from the last report. There is some business doing, but not in any brisk way. Prices remain about unchanged in Irish, Norway and domestic mackerel.

A. A. Zimmerman, dealers in groceries at Beaverton, writes us as follows: "We could not get along without the Tradesman."

A. T. Montgomery succeeds the Michigan Street Produce Co., at 559 Michigan street.



## GOMPERS A GONE GOOSE.

### His Opposition an Asset To Any Candidate.

American business men without regard to party affiliations will be gratified to learn that the leaders of both political parties in Congress are deriving genuine satisfaction from the rebuke administered by the voters on Nov. 2 to Samuel Gompers and his venal and unscrupulous associates who sought to "deliver" the labor vote to the Democratic presidential and congressional candidates in consideration of special favors received in the past. Every American will also be interested to learn that the results of the recent elections, viewed from a strictly non-partisan standpoint, foreshadow legislative reforms of an importance to the industries of the country that it would be difficult to exaggerate.

Attention is already being given to the desirability of repealing the extraordinary and unwarranted pro-labor legislation placed on the statute books during the past half dozen years, and it is practically certain that never again will the country witness the amazing spectacle of a Federal Congress working nights and Sundays to rush through preposterous measures under the whip and spur of organized labor with Boss Gompers and a handful of his scheming colleagues sitting in the House and Senate galleries, stopwatch in hand.

The new Congress is likely to make a new Declaration of Independence. Hereafter organized workers will be regarded as citizens—if they happen to be such—entitled to exactly the same consideration that is accorded to those who are not organized. The sting has been taken out of the labor leaders' lash.

From the standpoint of those who love their country and put its welfare above that of any class, Gompers builded better than he knew when he organized a campaign against every candidate for Federal office who had not been "fair" to organized labor. According to Gompers' bright lexicon only those legislators were "fair" to organized labor who placed the special interests of about 3 per cent. of the people of the United States above those of the other 97 per cent., and above all consideration of the National welfare.

By a familiar hokus pokus Gompers has succeeded in the congressional elections for the past 8 years in convincing a considerable number of congressmen that his favor has been an asset and his opposition a liability. This was accomplished by making vague pre-election threats against those who opposed pro-labor legislation and then claiming credit for the defeat of all candidates who failed to be returned irrespective of the real issues of the contest.

But there was a new factor in the recent elections upon which Gompers failed to figure and because of which his play proved to be a boner. Sam forgot about the wives of the organized workers.

Throughout the past two years there has been a steady succession of strikes in almost every industry and not only has the public grown sick

and tired of these demonstrations but they have also disgusted the conservative members of the unions who have been satisfied with both wages and working conditions and desired to let well enough alone. No class, however, has become so thoroughly aroused against the strike as the workers' wives upon whom has fallen the heart-rending task of making ends meet with dwindling strike pay, or no pay at all, while their husbands fought out a half-hearted contest.

What labor leader of the land will contend for an instant that he could pull a strike if it depended upon a secret ballot of the wives of the workers? Yet this is exactly what Boss Gompers tried to do on Nov. 2, 1920.

By leading the movement to deliver the votes of organized labor for candidates who had voted "right" against the interests of the people as a whole, Boss Gompers made a beautiful target of himself and the workers' wives went to it with single-hearted fervor.

If anybody doubts this let him analyze the recent election returns for

Gompers on every stump from which he spoke. But Governor Allen carried Shawnee county, a stronghold of union labor, by an overwhelming vote and the opposition of the coal-mining "reds" brought him the support of thousands of Democrats.

He will be a bold labor leader indeed who again attempts to intimidate the public by the threat of a coal strike in the dead of winter. Governor Allen has driven a wedge between organized labor and its radical leadership. Self-respecting workingmen, whether union or non-union, will hesitate to follow any leader who plans to freeze the public into subjection to its will.

And the workingmen's wives! What will they do to any candidate for office who hereafter advocates abandoning the railroads and the coal mines for the purpose of starving and freezing the men, women, and children of the country to the point where they will yield to the unreasonable demands of a handful of organized labor leaders?

### Making Money By Paying Bills.

"Oh, yes, they allow a discount—but it is only 2 per cent. What is the use in bothering with it?" This is a statement heard all too frequently in retail stores, because many merchants fail to realize what they make when they discount their bills or what they lose when they fail to take advantage of the rewards of prompt payment.

Two per cent. doesn't sound like much, but it is the equivalent of 36 per cent. a year—as a glance at the following table will show:

|                           |                |
|---------------------------|----------------|
| 1% ten days, net 30 days, | 18% per annum  |
| 2% ten days, net 30 days, | 36% per annum  |
| 3% ten days, net 30 days, | 54% per annum  |
| 3% cash net 30 days,      | 36% per annum  |
| 5% ten days, net 30 days, | 108% per annum |
| 8% ten days, net 30 days, | 142% per annum |
| 2% ten days, net 60 days, | 144% per annum |
| 3% ten days, net 60 days, | 216% per annum |
| 2% 30 days, net 60 days,  | 24% per annum  |
| 5% 30 days, net 4 months, | 20% per annum  |
| 3% 30 days, net 60 days,  | 36% per annum  |

Bills have to be paid, so why not pay them promptly—and make money at the same time?

five minutes. If he is not convinced he will be a hard man to satisfy.

Wherever Gompers marked a man for defeat that candidate was elected by an unprecedented majority. The figures from the big industrial centers leave no chance for argument. Gompers' disapproval served as a badge of honor throughout the contest.

In every section of the country the same verdict was recorded. In the textile mill towns of Massachusetts and New Jersey, in the big factory centers of Pennsylvania and Illinois and out among the scattered industrial communities of Kansas, the same story was told.

Democratic leaders now admit that Gompers' campaign cost their presidential candidate many hundred thousand votes. The record of the Republican candidate for Vice-President in beating the strike of Boston's organized police is believed to have been his biggest asset in the great contest.

Senator Cummins, chief author of the Cummins-Esch railroad bill, denounced by Gompers and marked for slaughter early in the contest, was triumphantly re-elected.

Governor Allen of Kansas, creator of the industrial court as an answer to last winter's coal strike, was bitterly assailed by the radicals of the coal mining unions and was lampooned by

But Congress has a long way to go to blot out the amazing record of cowardly surrender the Wilson administration has written for itself in the past six years. Here are a few counts in the indictment against it:

It enacted the Clayton act which amended the anti-trust laws by exempting from punishment conspiracies entered into by "labor" while tightening the screws on every other class of the community.

In an unexampled exhibition of cowardice it enacted the infamous Adamson railroad wage law under conditions which parallel the operations of the modern holdup thug. This act records the blackest page in American history.

It placed on the statute books the La Follette Seaman's law which, now that the exigencies of the war are over, promises again to drive the American flag from the ocean, because of the impossibility of meeting the demands of labor incorporated in its provisions.

By special enactments it has repeatedly forbidden the Attorney General to use any public funds for the prosecution of labor leaders guilty of conspiracies for which other classes of citizens would have been promptly haled into court.

In more than a score of annual bud-

get bills it has forbidden the use in any Governmental institutions of scientific shop management methods, thus relegating manufacturing plants of the nation to the standards of the Dark Ages.

This is but half the story but it ought to be enough. In less than thirty days the committees of Congress will be working on the budget bills for 1921 and will have an opportunity to exercise their new-found liberties. The whole country will wait with deep interest to learn whether in the current legislation of the coming session the welfare of all the people is to be subordinated to the interests of a small class at the crack of the labor leaders' whip.

### A Prototype.

Written for the Tradesman.

Like heaven had let its glory down  
To give the earth a radiant crown  
So July's sun with genial ray  
Brought in with it a perfect day.  
The rain had purified the air  
While all was gladness everywhere  
As bird and flower and bay and tree  
Joined in a summer revelry.  
A prototype it seemed to be  
Of some remote reality:  
A day when free from mortal ills  
Somewhere, Somehow, life yet fulfills  
That which is briefly pictured here  
And when that happy hour draws near  
We leave behind these transient things  
And borne as on eternal wings  
We'll know and see and comprehend  
A perfect day that has no end.  
Charles A. Heath.

Detroit—At the last meeting of the executive committee of the Retail Merchants' Bureau a committee composed of Jas. H. Neubauer, F. G. Clayton Co., M. A. Enggass, A. Enggass Jewelry Co., and Z. Himelhoch, Himelhoch Bros., was "get-together" Himelhoch Bros., was appointed to draw up plans for the next get-together meeting. This meeting will probably take place the latter part of December or soon after the first of the year. Probably the plan adopted last year will be followed this year. The dinner being given by the retailers to their salesmen, department heads buyers and other executives. A speaker of National reputation will be secured to address the meeting, and in addition to this other forms of entertainment will be provided. Last year over 500 retailers met at the get-together dinner. It is believed that with the increased membership in the Retail Merchants' Bureau a much larger number will be in attendance this year.

Saginaw — The Sommers Bros. Match Co., a Michigan corporation, is succeeded by the Sommers Bros. Match Co., a Delaware corporation. Charles F. Sommers, Sylvester A. Sommers and Frank F. Sommers, officers in the old company, retire from active direction of the business to devote their entire time to the timber interests they now hold in the Northwestern part of the country. Coincident with the lease of the plant, it is announced that the entire organization of the company will be retained in all departments and that the company, which is now operating at full capacity will continue its production at the present rate, and if necessary, make expansions as required by future business conditions. The Sommers match plant has grown in a comparatively short period to be one of the largest in the country, with business in every state in the union.



### Gabby Gleanings From Grand Rapids.

Grand Rapids, Nov. 23—Grand Rapids is treated to the shabbiest lot of moving picture entertainments of any city of its size in the country. The reason for this is not difficult to locate. The men who conduct most of the theaters here are not practical in the business and, instead of giving the public what it wants and what it is entitled to, they insist on presenting cheap stuff in which they happen to be financially interested. Nine-tenths of the good features are never shown in Grand Rapids until they have become old and threadbare. People who wanted to see the Miracle Man, for instance, had to go to Kalamazoo or Muskegon, or wait several months for its appearance in local theaters after the cost of securing the film had been reduced to the small town basis. The ancient films of Charley Chaplin occasionally shown at the Majestic are junk which would not be tolerated in any up-to-date moving picture theater. Because Grand Rapids is so unfortunate as to be almost completely at the mercy of non-resident management, it will never cut any figure in the moving picture field until competition invades the field and thus forces her amateur managers to right about face and play fair.

Coopersville is a pretty lively town and the merchants and business men generally are up-to-date and progressive, but the bad appearance of the main street of the town, due to lack of proper paving creates an unfavorable impression on strangers, whether they are pedestrians or passengers in vehicle or interurban. The expense of paving the street would be nothing compared with the pleasant impression the improvement would make on all who have occasion to visit the village.

The Daggett Canning Co. (Coopersville) is meeting with a large sale of its canned mince meat. Both trade and consumer is coming to understand that Daggett's mince meat is a superior article. The cannery will be operated all winter on this article and also on a new product, Irish stew, which Mr. Daggett is planning to exploit as soon as he can get it in the hands of the jobbing trade.

A. A. Rogers, who traveled many years for the old wholesale grocery house of Ball-Barnhart-Putnam Co., was in town one day last week. Mr. Rogers has purchased a six acre farm adjoining the town of Dexter and took possession of his new purchase Oct. 1. He expects to raise poultry on a large scale, keep a cow and horse and he and the missis plan to enjoy life to the utmost. Mr. Rogers still retains his interest in rooming houses at Detroit, which bring him in comfortable returns each month.

Owen C. Pohlman, who represents Burnham, Stoepel & Co., wholesale dry goods merchants of Detroit, has returned to Ishpeming and will make that city his permanent headquarters for his territory, which embraces the Upper Peninsula. He will maintain a sample room at the Nelson House.

The Missouri Court of Appeals has decided that a hotel or inn is liable for baggage left in the hotel by a traveler, even though it is not checked at a regular check stand. In the case in point a traveler entered a Joplin hotel with a grip in his hand, and set said grip near the bell boy's seat, where it was customary for the boys to put them while awaiting room instructions. There was no room vacant at that hour, but several hours later the traveler was assigned to a room. The grip could not be found and suit was brought for the value of the grip and contents. The suit was decided in favor of the traveler and the verdict affirmed by the court of appeals. In a case in New York the courts held that the hotel was liable for baggage checked in the hotel, although no charge was made for the service rendered, affirmed by the supreme court.

Traveling salesmen working on commission are having unpleasant experiences in marked contrast to the heavy sales made by them at high

prices a few months ago. Sales have fallen off while traveling expenses, hotel rates and food prices are slow to decline. An Eastern paper discussing the matter also expresses the common resentment of traveling business men over that technicality of the income tax law which permits them to include only railroad fares in their business expense accounts. Their hotel bills, telegrams for reservations and a host of other minor expenses which total largely, they must stand themselves, even while their home living expenses go on just about the same as if they were there. Meanwhile their commission percentage has not been increased—another source of dissatisfaction with sales cut in two and expenses showing no decrease. Commissions range from 5 to 7½ per cent., while expenses cannot well be kept under \$50 a week. Thus, in order to pay expenses alone, the salesman must sell \$1,000 worth of goods a week before his earnings begin. With merchants slow to buy, and slow to buy in considerable quantities on a falling market the plight of the traveling salesman is evident. He is unhappy, often resentful, and like men in other lines, wishes he were in some other employment.

These are times when business, particularly in merchandise, is ticklish, and keeps the gray matter of all concerned in it, working at high tension. Some of the travelers wish complete readjustment would come with a bang, instead of gradually, like a long and painful convalescence.

John A. Borgman has engaged in the dry goods business at 820 West Leonard street. The Grand Rapids Dry Goods Co. furnished the stock.

There is a good opening for a registered druggist at Lyons. P. E. Hackett died a few weeks ago and the widow is anxious to dispose of her stock, which will inventory about \$3,000.

Frank H. Forrest, who left the employ of the Hazeltine & Perkins Drug Co. two months ago to accept another position in a neighboring city, will return to his former position Dec. 1 as sales manager of the cigar and candy department. Mr. Forrest is a man of pleasant personality and strict integrity and soon found he was out of place anywhere else than Grand Rapids.

Chauffeurs who solicit or accept commissions on purchases of oil, repairs, or accessories, for the cars of their employers, are doing a criminal thing under the laws of California, Connecticut, Illinois, Maryland, Montana, and New Jersey. It is probable that the general bribery laws of twenty-one other states would be adequate for stopping the practice.

One of the large, high-class restaurants in Seattle, Wash., displays the following notice upon its bill of fare: "You are kindly requested to refrain from Tipping as you are charged 10 per cent. for waiter's services. The waiters receive 20 per cent. of the total amount of your check, and their meals. This entitles you to first class service and insisting on it will assist the management."

All merchandise should be sold on its merits, and not mingled with any personal understandings or considerations between seller and the agent of the buyer. All services should be paid for by the employer and not in any degree or manner otherwise; and payment for any material or labor should be expected and received from the party ordering it; the entire gratuity and consideration

scheme, from its smallest twig down to its largest root is injurious and immoral. But statutes can do nothing unless backed by an active public opinion, and such an opinion does not need any statute. The "tip" in travel, in hotel life, in amusement places, in restaurants, and in the home, is vicious and utterly immoral and degrading, and has always been so. It originated in the disposition of wealthy or careless persons to have special services and to be "waited on" obsequiously, and it has hardened into a custom. The cure must lie in a sounder public opinion. Commercial organizations and business men should condemn it openly and forbid practicing it secretly. Every person, from the President down to the waiter and barber, should look for compensation to the source that employs him; this is sound in reason, clean in morals, and therefore would be wholesome in practice.

### Live Notes From a Live Town.

Owosso, Nov. 23—There is a rumor afloat regarding the removal of the Owosso beet sugar factory from our city. It seems that the refuse sewage from the sugar factory empties into the Shiawassee river in such quantities that it is intoxicating to the finny tribes of this meandering stream to such an extent that some of the piscatorial fans are putting up a yell of grievance. What's worse at its finale it empties into the Atlantic ocean and, no doubt, its odors are annoying to the emigrants who are daily landing on our shores, causing this particular difficulty to become an international disturbance. We trust that this matter can be taken up with the emigration authorities at Castle Garden, and be adjusted in a diplomatic and satisfying manner to these extremely conscientious Ike Waltons, so that Owosso may be able to retain this fostered industry.

Fred Hanifan says "That since election trade aspects are assuming a normal condition among the greater number of dealers." Commercially speaking the clouds have burst forth from behind the sun and all nature has taken on a hue of hopeful activity and only occasionally is there an instance of where it will be necessary to use an injection of embalming fluid to allay the distress of uncertainty.

J. W. Howell and William Miller, of Mt. Pleasant, have purchased the old Morrison restaurant and billiard parlor, at Corunna, and will open up a first-class short order restaurant Nov. 25. Nice clean joint and good fellows. Success, boys!

Mrs. Louise Domiski, of Milwaukee, has rented the Clark Smith Hotel, in Corunna, and is running it in good old Milwaukee style. Everything cooked good and appetizing and set on in good old fashioned way. Large platters of good tender slices of roast pork, plates piled high with roast chicken and mashed potatoes, brown gravy and chicken gravy in bowls, platters sumptuously piled with squash and fried cabbage and pitchers of coffee that are nectar for the gods, with real cream, topped off with delicious apple pie like 'mother used to make. Come on over boys and eat once more.

We notice this week that the price of court plaster has dropped from \$1.25 per dozen to 90c. This, however, has not had any tendency to reduce the price of shaves in any of the shops that we have patronized so far. Honest Groceryman.

## The Chain

"Business through repeat orders" is the slogan of progressive firms today. Business concerns cannot hope to prosper except through the ever-lengthening chain of satisfied customers.

The comprehensive tax and accounting service of this organization was the first link in the chain of its business friends.

These friends have in turn been responsible for others, until today, our extensive clientele is a fitting tribute to the principles by which this organization is guided.

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Accountants and Tax Consultants

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SAVINGS BANK BLDG.

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NEWARK

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The most important fixture in your place. Ask one of the TOLEDO SCALE Men, 20 Fulton St., West, to test your scales. Used scales for sale.

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### Braender Bulldog Giant 5-Ply Molded Fabric Tire

Made only in these two sizes, which fit 75% of all the cars in use. Oversize, 25% stronger, molded on airbag, extra heavy tread, reinforced side wall, require oversize tubes.

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## OUR RELATIONS WITH JAPAN.

The greatest immediate peril that menaces the United States to-day is from our intercourse with that civilized and powerful nation of the Orient, Japan.

Ever since the day this yellow race met and defeated one of the most powerful of a group of European nations, this long despised heathen country has made itself felt.

The eyes of all our citizens have been directed to California since Japan has been intimating that she would not stand for some of the things our Pacific coast brethren have sought to impose on the yellow men of the Sacramento valley.

It is not well to ignore the complaints of the little yellow men. However insignificant in appearance, they yet have earned the right to be heard and reckoned with. No doubt the Californians have good cause for the alarm that has been troubling them during recent years. It is a dangerous condition that will require the best American statesmanship to pacify.

We as a Nation have been content to sit idly while the men from Nippon have worked their way gradually into our midst, buying lands, making farms, driving out white Americans, until now they are in possession of large strips of California territory, some of it the cream of the farm lands of the State.

The foothold thus obtained cannot be wrenched from the grasp of the yellow islanders without precipitating war. Are we ready for the sacrifice?

Our General Government has been blamable for permitting matters to drift where Japan and California are concerned. This drifting policy is fast drawing to an end. We now must either fish or cut bait. It is up to America to say—and say it promptly, with hand on its weapons of war—whether Japan or white Americans are to rule the Pacific coast.

Those who affect to sneer at the insignificance of Japan may one day learn a lesson in blood that will bring sorrow and shame to the Great Republic of the Western Hemisphere.

At the present moment there is bad blood existing between the little brown men and the white Americans. How easy it would be to start a conflagration by casting the first fire-brand, and that brand will be cast all too effectively unless the statesmanship of this country comes to the rescue and finds a way out of these troubles in a peaceful manner.

In a way the Californians feel that the Nation has neglected them in the past, seemingly regarding the pleas for a settlement of the Japanese question Nationally as of too small importance to require action of the General Government.

That action, however, has got to come, and that, too, very quickly if we would ward off resort to hostilities. With the American navy divided into two groups, that on the Pacific side of the continent might fall a prey to a greatly superior fleet of the Japanese.

However much we Americans pride ourselves upon the superior prowess

of our naval forces, it would be the height of bravado to invite a contest wherein we were outnumbered two or three to one. That the Japs are natural water rats, that they are fighters of no mean capacity, has been proven, and we lay ourselves open to just criticism when we flout facts of recent history.

The Japanese question has been long in stew. The great world war put it to rest for a time, but now, with her army and navy untouched by the conflict in Europe, the little brown men are in fine trim to start trouble with an unprepared enemy.

There are several weak points in our armor which the men of Nippon have long noted, and of which they are wise enough to take quick advantage. One of these is the Phillippine Islands.

This group fell to the United States through our war with Spain, and they have been a source of considerable expense and anxiety since. The islanders are demanding independence as their due. This having been promised by the present Administration, no doubt we ought to take the facts under consideration at once and settle the status of the Phillippines for all time.

While we hold the islands they are a source of weakness in case of war with Japan. Under present conditions, war might be declared over night, or for that matter Japan might descend upon the islands in force, not declaring war until later. That is one of the tricks of the Orientals.

Once in possession of the Phillipines the Japs could fortify them and bid defiance to their recapture. Americans could not afford to leave the islands in Japanese hands. The retaking of them would insure a long and costly struggle, with the outcome hardly worth the lives of our American boys who would be sacrificed to make victory assured.

There is a way out of the perils that threaten, and the United States should at once go about finding that way out. This cannot be done by ignoring the rights of California in the premises, nor should we unnecessarily antagonize Japan.

The bonfires are burning along the water border of Western America. Other bonfires are being kindled in Japan. Hands are twitching with an anxious desire to snatch up brands from these fires and cast them into the faces of the Orient and the Occident. Shall the United States sit calmly down, smoking the pipe of peace, until the yellow man or the white hurls the brand that means war?

## TWO BILLION THROWN AWAY

Witnesses before the Congressional committee which is investigating the Shipping Board continue to tell amazing stories of enormous losses to the Government, through waste and extravagance, in the construction and operation of ships. Martin J. Gillen, formerly special executive assistant to John Barton Payne, said that in carrying out its programme the Shipping Board absolutely threw away, beyond recovery, \$2,000,000,000 of the \$3,850,-

000 which passed through its hands. This, he said, represents money gone not only as a result of the natural depreciation of tonnage values but also in settlements with Norwegian and Japanese ship gamblers and in materials.

The witness said that the vessels operated by the Board are not even making depreciation charges and interest rates.

Mr. Gillen, who as a member of the War Industries Board furnished the basic principles for the industrial mobilization during the war, gave a brief outline of how he would reorganize the Shipping Board and promised the committee a detailed list of recommendations which he thought should be put into effect. He suggested that all jurisdiction over the balance of construction be taken from the Board, together with its control of supplies and sales, the settlement of claims and the collection of back accounts. He suggested the creation of a small new liquidating corporation, made up of five business men, to "do the clean up job," and further that each of the six members of the Shipping Board be assigned to one job and held to account for it.

Other witnesses during the week corroborated Mr. Gillen. One, Thomas A. Purell, formerly a hull inspector, declared that ships were sent to sea with "rotten riveting from one end to the other," done by men who held union cards, drew \$18 per day and knew nothing whatever about riveting.

Edgar F. Luckenbach, President of the Luckenbach Steamship Co., testified that the Board had discriminated against his company in the allocation of ships, and he declared that the policies of the board are dictated largely by foreign interests and by men who have always been opposed to the building up of an American merchant marine.

## COTTON CONSUMPTION.

New low levels were established for both spots and futures in the cotton market during the past week. The descent has been so rapid recently as to give rise to the suspicion that the shorts had been rather overplaying their role. There were not wanting, however, ostensible and avowed reasons for the price shrinkage. One of these grows out of the apparently large supply of cotton available. From this year's crop alone it is believed the yield will be considerably above 12,000,000 bales exclusive of linters. Another source of weakness is the curtailing of the consumption of cotton both by domestic and foreign spinners. In this country last month there were used in the mills only 397,837 bales. This is 57,000 bales less than were consumed in September and 156,000 bales less than in October, 1919. During October there were 674,291 less spindles in operation than in the corresponding month last year. A large curtailment is also shown by the British mills. Rather more ominous is the fact that the sales of cotton goods have been comparatively small and that stocks are, in consequence, beginning to pile up in the

manufacturing establishments. The check to exports of fabrics is another bad factor. The Fall River mills have not cut wages, as was apprehended, but they are working on part time, which has much the same effect. Prices of standard gray goods keep dropping in a weak market, and this is having its effect on those of finished fabrics. It has even become a practice to consign goods on memorandum, which is always looked on as a sign of unsettled prices. There is some business passing on bleached and branded goods and prints because of the drastic cuts made in prices of them. In knit goods most of those in the trade look for little business until after the turn of the year. There is a little better outlook in hosiery, particularly in view of the low prices at which it is offered and which are believed to be near bedrock.

The Retail Grocers' Association of New Orleans has set aside a few hundred dollars to be expended in an advertising campaign, designed to impress the consumer with the advisability of patronizing the independent retail grocers of the city, in preference to the chain stores, stressing the point that money spent with local independent stores remains in New Orleans and helps build the community. All three of the big local dailies are being used. Many of the advertisements are well gotten up and are direct to the point, showing the consumer of the many disadvantages of spending their money with foreign corporations and of the many inconveniences entailed in trading with this class of stores. The telephone, likewise, plays an important part in the advertisements. A little later on a much larger campaign will be started calling upon the consumers to patronize the members of the Retail Grocers' Association. All members' stores being linked with this advertising by displaying in a conspicuous place in their stores the official emblem and sign of the organization. This should result in a large increase in the membership, as this advertising will be sure to drive the trade to the members of this Association.

An interesting case involving a contract for tomatoes has been tried this week. A broker named James M. Kenney was sued by one Max Palestine for \$5,100 damages because of Kenney's failure to deliver 2,000 cases of No. 10 California tomatoes to Palestine two years ago. It appears that the parties made a contract which was agreed to on both sides, but that before delivery Kenney demanded a 10 per cent. deposit from Palestine. There was nothing in the contract about a deposit. Palestine refused to make the deposit and the goods were not delivered to him. Kenney testified that he had asked for the deposit because he did not think the seller would be sufficiently protected without it. Meanwhile the market advanced and Palestine lost his chance of profit. He sued to recover this loss and the court held that Kenney was within his rights, if he did not think Palestine's credit was good, to demand such a deposit as would protect him.



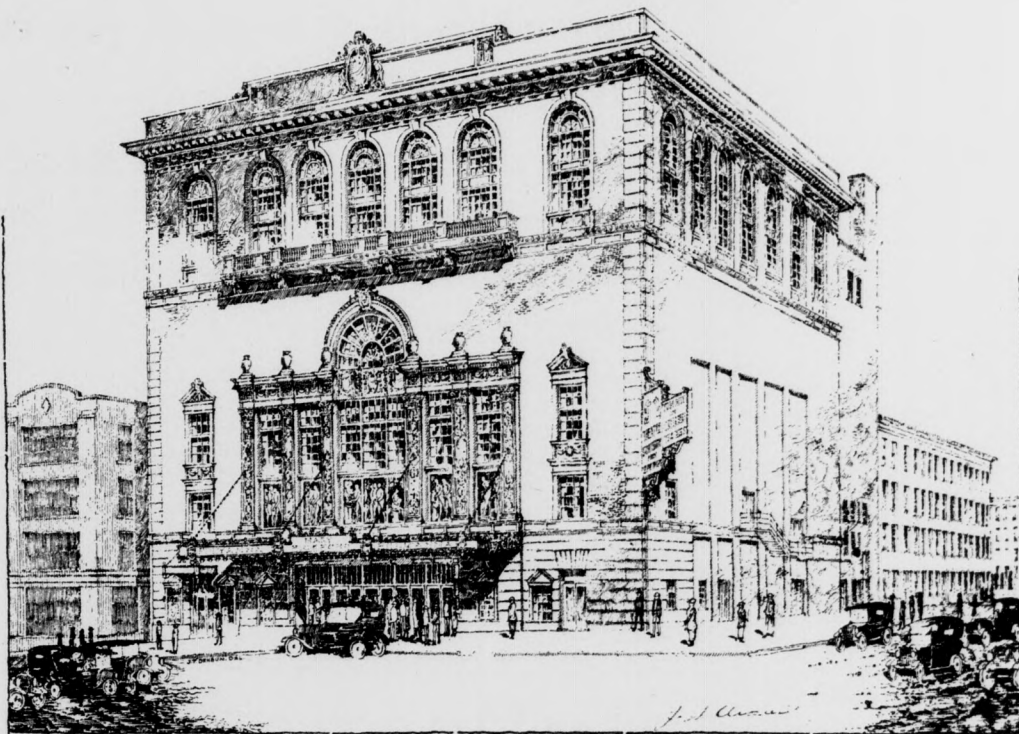
An unusual offering. This is the first opportunity offered to the public in recent years to obtain a 7% First Mortgage Real Estate Investment secured by land and building owned in fee simple and located in the heart of Grand Rapids.

## 7% and SAFETY

First Mortgage Real Estate Serial Gold Bonds

ON GRAND RAPIDS' NEWEST THEATER

### The Regent



These bonds are the direct obligation of The Regent Theater Co. of Grand Rapids, a corporation consisting of 500 stockholders and of which WM. M. WURZBURG of The Wurzburg Department Store is President and FRANK D. McKAY, of the Akron Tire Co. and associated with the Circuit Court of Kent County, is Secretary. The theater is now being constructed at the corner of Bond ave. and Crescent st., and will seat 2,500 people on the main floor and balcony. THE NEW REGENT THEATER WILL BE THE MOST BEAUTIFUL THEATER IN THE STATE OF MICHIGAN. In height it will be equivalent to 8 stories.

#### A High-Class Investment on Down-Town Real Estate Security Including the Land

This issue is safeguarded in every manner possible. The bonds are redeemable in reverse numerical order at 101. A guarantee policy has been issued for the title. Interest payable April 1st and November 1st at the office of

THE MICHIGAN TRUST COMPANY,  
TRUSTEE.

#### An Attractive Security for Careful and Conservative Investors

The net earnings of the theater and building after deducting operating expense, interest and maturing bonds is estimated at more than 5 times the greatest interest charge. We suggest that reservations be made now for immediate or future settlement, in order to insure the particular maturity desired.

NORMAL FEDERAL INCOME TAX UP TO 4% PAID  
EXEMPT FROM STATE TAX

BONDS IN DENOMINATIONS OF \$100, \$500, \$1,000  
Yielding 7%.

A complete detailed circular will be furnished upon request.

For Sale by

### The Regent Theater Co.

JOS. A. SHAFFER, Manager.

Citz. Phone 68310

Bond Ave. and Crescent St.

Grand Rapids.

REGENT THEATER CO.,  
Grand Rapids, Mich.

Kindly reserve for me.....

\$100  
Bonds of \$500 Denomination.  
\$1,000

Bonds mature from 1923 to 1930.

Name .....

Address .....



### How Should Shoes Be Priced at Present?

The president of one of the most prosperous state associations of retail shoe merchants in speaking of the course which merchants should pursue in merchandising their stocks under present conditions, recently said, "It was very fine for the trade press and the officers of National and state associations to advise merchants to mark their stocks up as prices advanced. It is an entirely different matter and a more delicate position in which each is placed to advise them to mark them down."

This is undoubtedly true, and yet, regardless of whether prices are advancing or declining, shoes or any other merchandise are worth only their market value minus a depreciation on account of broken sizes, minus the depreciation owing to change in style, minus a depreciation representing the cost of carrying the merchandise over the space of time during which it has been on the shelf.

Even when prices were advancing these depreciations were at work all the while. Fifteen or eighteen months ago women's patent leather boots were on long, outdrawn lasts, made with 17-8 Louis heel, looked like a good bet and many merchants loaded up with them. There are lots of such shoes and similar styles in different leathers still unsold and on the shelves in retail stores to-day. What are they worth? The depreciation on account of change of style has been terrific.

Where the lots are broken up, the majority of the middle sizes sold and only the end sizes left, the depreciation on account of broken sizes is very heavy.

Those shoes have now been on the it cost to carry them during that shelves for at least a year. What has period?

Total overhead expense in the average store is around 25 per cent. This overhead includes rent, heat and light, transportation, taxes and insurance, sales and management expense and various other items.

The average sales expense including the management runs around 10 per cent. in the average store. Overhead is of course figured on the volume of sales made or the gross volume of business transacted. Shoes that are sitting on the shelf have not been sold and consequently do not figure in the total volume of sales, and yet each pair of shoes on the shelf must necessarily bear its share of all the burden of overhead excepting the actual selling cost. The expense, therefore, of carrying a pair of shoes on the shelf for a year is far beyond the 6 or 7 per cent. at which money is obtainable at the bank, even if depreciation on account of change of style, broken lots and market value are left out of the calculation.

No sane merchant would argue that shoes purchased at their market value six months ago are worth what they cost. Several declines have come in the meantime which have materially affected the replacement value.

Merchants probably have on their shelves shoes purchased so long ago that they represent values equal to present day prices, but such calculation

leaves out of consideration changes of styles that have taken place in the meantime, the depreciation on account of broken sizes and the cost of carrying the merchandise in stock over the period during which they have been on the shelves.

There is another depreciation which too many merchants overlook in estimating the value of their merchandise; and that is the mental attitude of their sales force toward that merchandise. Sales people get tired showing the same old merchandise week after week and month after month. They always grab for the new ones first.

A prominent Chicago merchant in explaining why he had taken such liberal markdown on his stock within the last few weeks said that he preferred to take his loss in small bites rather than at one big gulp. He knew that if he had any merchandise on his shelf at inventory time which was purchased during the first half of 1920 that he would have to show a tremendous loss on that merchandise on his annual inventory even though the style would still be good. Besides this, by liquidating his stock he would have the cash to reinvest in the same quality of merchandise at a lower price which he could sell at a profit and thus help to recuperate his loss.

It has been a long time since actual cash was worth as much in buying merchandise as it is at the present time. A. B. Caspiri, president of the Milwaukee Retail Shoe Dealers' Association, and a director of the N. S. R. A., expressed the same thought a few months ago in a talk before the Illinois state association when he said, "A long pocket book talks louder to the manufacturers than a long stock on the shelf."

Some merchants have made the mistake of trying to meet the demand of the public for lower priced shoes by buying inferior grades of merchandise and leaving their better grades marked at their former prices. While the public may not be able to judge within a dollar or two of what the price of a pair of shoes ought to be it can pretty readily tell the quality of workmanship and general appearance. The demand for a good quality of shoe, but at lower prices than prevailed several months ago, must be met if prosperous business is to result.

This is a time when attractive windows and attractively arranged stores are sure to attract business if merchandise in that store is of the wanted style and quality and is rightly and reasonably priced. It is time, therefore, to put an estimate of the value at which the merchandise now on the shelf will have to be taken up if it still remains on the shelf at inventory time and price it to the public now on that basis.

On the surface this looks like a sacrifice of profit, but as a matter of fact it is only a sacrifice of paper

### Shoe Store and Shoe Repair Supplies

**SCHWARTZBERG & GLASER**  
LEATHER CO.

57-59 Division Ave. S. Grand Rapids

**Dealers in all parts of the country find in the BERTSCH SHOE LINE all the good features of both style and quality.**

**It will please most of the people who come into your store. It will make friends of them for you and your business.**

**Get started on the BERTSCH line—you will find it the best trade puller and money maker on the market.**

**Herold-Bertsch Shoe Co.**

Manufacturers of Serviceable Footwear

11-13-15 Commerce Ave.

GRAND RAPIDS, MICH.

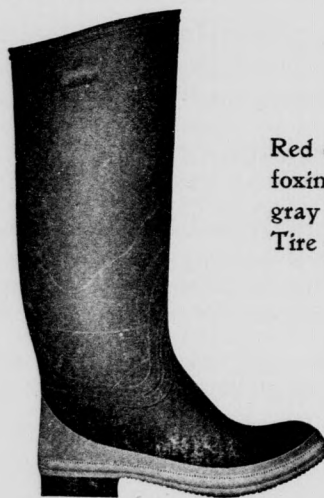
## Bullseye Boots

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



profit, because there can be no real actual profit until the shoes are sold, the money collected, and placed in the cash drawer.

A certain line of men's Russia calf shoes, for instance, were quoted to the trade on March 1 at \$10.25. These same shoes showing better finish and a smoother quality of stock are now quoted at \$7.75.

The retail price based on the former cost would generally be around \$15 to \$16. The retail price based on the present cost would be \$12 to \$12.50.

It is certainly good business judgment to mark the shoes \$12.50 now, clear the shelves and re-invest the money in the same shoes at the lower price rather than to hold them on the shelves, miss the business, and take the loss all in one lump at inventory time.

E. C. Logan.

#### Shoeman Who Followed the Style Bunch.

I went into the shoe business about fourteen years ago; I went into it because I liked it. I like it better every day. I never get tired of talking shoes, handling shoes, buying and selling shoes. Next to my home I love my shoe store. When you come to Danville call 2764 my home phone, or 422 my store phone. It is a ten-to-one shot that you will catch me one place or the other. If you miss me at both these numbers, call the hotels where the shoe travelers sell their shoes.

To succeed in business a man must love that business. When we started

in business I felt the road to success in my city was along the style route.

I have always followed that hunch. My initial aim was to build a business, establish a clientele who would regard our store as the place to get the proper shoe for the proper occasion and I hoped to have my customers wear our shoes with a feeling of pride in possession and that secure feeling that the shoes they bought of us were right in any society in any city.

I tried to sell my shoes with the style thought foremost, evading the question of price, until the customer was suited in style and fit. In this we have succeeded to such a marked degree that the newspaper attacks on the shoe game hindered us hardly at all. It is a rare occasion when our customers stipulate price before settling on the style shown.

We cater to the young trade, the snappy flapper class, who watch for the "new" in all the style journals and society magazines. We read these periodicals (and trade papers), before we read the daily humdrums and when we see anything new and highly depicted we get it as quickly as possible.

During this strain and stress of "lower prices" talk, our business has ridden along steadily, and mark this, during the last two months I have fitted many a \$15 and \$18 shoe and when the price was named the girl said, "Why is that all, I'll take them."

We have educated our trade to the fact that we carry as high-priced, high-grade shoes as can be obtained and we have never advertised "cheaper than elsewhere."

We are credited with having made

a success, as shoe success goes, and I feel we owe the biggest portion to having played the style game.

The most stylish shoes in the world would never "get over" without publicity. We have kept our name, our policy and our merchandise continually before their eyes, in their mouths and on the feet of our community. We have not put jazz shoes on their feet, but impressed them with the fact that they were Cavanaugh and Meyer shoes. We had our name stamped on the top bands, in the shanks and on the silk lining. If the shoes suited the wearer he came back for another pair. If they were unsatisfactory the wearer knew where to come for an adjustment. I may add we always made satisfactory adjustments—one good form of advertising.

We have worked our windows to the Nth power in displaying shoes at all times, changing them as much as three times a week.

One advertisement which has been prolific of direct results is our dis-

play in the lobby of our leading play house. We trim it with as much care as our windows and it sure brings results.

We also use screen advertising at the same show house. We have our slides made to order using such cuts as Fox's slipper advertisement and others. Probably a bit frisky for puritans but just the same business-getters among the lovers of the chic.

Of course we use newspaper display. We have always tried to have our stock complete in style and size run at the opening of each season. It is our aim to show the new things in advance of our competitor.

I tried to sell my shoes with the style thought foremost, evading the question of price, until the customer was suited in style and fit. In this we have succeeded to such a marked degree that the newspaper attacks on the shoe game hindered us hardly at all. It is a rare occasion when our customers stipulate price before settling on the style shown.

Frank P. Meyer.



Order your Felt Slippers now, we can fill them out of our immediate stock. The following numbers are real values and the best sellers:

#### FELT SLIPPERS

|                                                  |        |
|--------------------------------------------------|--------|
| Felt Moccasins Pinked Edge Silk Pon. Padded Heel | \$1.45 |
| 8501—Old Rose                                    | 1.45   |
| 8502—Wisteria                                    | 1.45   |
| 8503—Lavendar                                    | 1.45   |
| 8504—Baby Blue                                   | 1.45   |
| Tailor Made Moccasins                            | 1.35   |
| 8507—Navy Blue                                   | 1.35   |
| 8508—Wine                                        | 1.35   |

#### JULIETS

Coney Trim Juliets, Lea. Sole

|               |        |
|---------------|--------|
| 857—Ox. Grey  | \$1.70 |
| 850—Black     | 1.70   |
| 852—Purple    | 1.72½  |
| 853—Dark Blue | 1.72½  |
| 854—Brown     | 1.72½  |
| 856—Wine      | 1.72½  |

### HIRTH-KRAUSE

Manufacturers and Tanners of the Rouge Rex Shoes

GRAND RAPIDS

MICHIGAN

# Men's Slippers

For Immediate Delivery



\$2.50

|                                                         |          |
|---------------------------------------------------------|----------|
| No. 1010 Men's Tan Dongola Romeo Cush. Insole, McK.     | 6 to 9   |
| No. 1014 Men's Tan Cab. Jumbo Everett Cush. Ins., McK.  | 6 to 10  |
| No. 1016 Men's Blk. Cab. Jumbo Everett Cush. Ins., McK. | 6 to 10½ |
| No. 1017 Men's Blk. Cab. Romeo, McKay                   | 6 to 11  |
| No. 1018 Men's Tan Cab. Romeo, McKay                    | 6 to 12  |
| No. 1019 Men's Tan Cab. Everett, McKay                  | 6 to 12  |
| No. 1020 Men's Blk. Cab. Everett, McKay                 | 6 to 12  |
| No. 1021 Men's Tan Cab. Jumbo Everett, McKay            | 6 to 12  |
| No. 1021 Men's Blk. Cab. Jumbo Everett, McKay           | 6 to 11  |

Place your order now and prevent those joy killing lost sales.

## RINDGE, KALMBACH, LOGIE CO.

10 to 22 Ionia Ave. N. W.

GRAND RAPIDS, MICHIGAN

Since 1864 Makers of Good Shoes



## WON BY A DINNER.

## How Bridgett O'Connor Reclaimed the Mc Cann Gang.

Written for the Tradesman.

The house on Greenbush avenue, which the Jamesons lived in, was among the oldest in the city and had been occupied by that family, father and son, for nobody knows how many generations. It was long enough, anyway, for the kitchen end of the kitchen end to have fallen into disuse, so that now the kitchen end, nearest the alley, had been left in undisturbed repose for a good many years, only as it was occasionally entered from another one-time kitchen, used to store such riffraff as Bridgett O'Connor, the present queen of that kitchen, from time to time tossed into it; so that from one door to the other in broad daylight was a journey attended with such risk of life and limb that the present enthroned crown-wearer never attempted it.

If it is inferred from this that Bridgett's reign was weak over this part of her acknowledged kingdom, let it be at once understood that that is a great mistake. There is where Tip McCann came to grief one day. For some good reason, known for a long time only to himself, he found that part of that particular locality especially desirable and for the same reason was often banished by the queenly sovereign only again to appear when the occupant of the throne was away, by far the safest time and the one most frequently made use of. It began to be seen on both sides, however that this condition of things could not go on forever and at last some of Tip's blarney and Queen Bridgett's appreciation of it gained the day and the kid was tolerated—just tolerated. That was what the young one wanted and in a short time he was illustrating Pope's often quoted line,

"We first endure, then pity, then embrace."

When the acquaintance had reached that stage, Bridgett found out that Tip McCann was not living "life's dull round" alone. First one and then another was presented to her royal highness and then one day, when the queen was especially gracious, she was informed that Tip was the chieftain of a gang, five all told, who with right hand uplifted and left hand on their hearts had sworn allegiance to him; that the number would never be more than five and that if they would promise to defend her house and home would she suffer them to have their den in that neighborhood? That last was a condition which called for contemplation, but finally, when the gang had been duly presented and Bridgett was satisfied that they were all Irish, with not a "paddy" among them, joy reigned upon Olympus and quiet took the place of the disorder in the alley which was beginning to attract the attention of the police.

About the time the leaves began to change, it was noticed from the kitchen windows that uneasiness was taking possession of the alley. One and another of the gang, always with a bag or a basket, was seen stealing through the alley and shortly after as quietly to disappear until Bridgett,

feeling herself responsible for whatever the gang should do, concluded to make a business of finding out what was going on. The result did not please her. She discovered first that the long-deserted back kitchen was inhabited and that the gang were the inhabitants. A stove, much demoralized, had been induced with considerable coaxing to keep the room comfortably warm without retaining too much smoke; a number of chairs performed the duty expected of them fairly well, considering an unconcealed weakness in every one of them; an occasional cot with rather scant furnishing as to mattress and bedclothes showed marks of recent use—the whole, exactly what it was, the den of five unfortunate waifs whom chance or mischance had brought together under the leadership of Tip McCann. To be held responsible for whatever the boys might decide to do was more than Bridgett was equal to and, finally, as the cold weather came on, making fire a necessity, the head of the house was called in to settle a matter which filled Bridgett with alarm, a proceeding which led to a calling in of the neighborhood policeman and to the conclusion that with the needed surveillance the arrangement was all that could be required.

Thus supported, the watching at the back kitchen window went on, sometimes with amusement, again with much doubtful head-shaking and now and then with alarm; for, as the cold strengthened, the needed comforts of such weather increased and, so far as the intentions of the gang were concerned, it began to be apparent that the den would witness no scenes of suffering if an active Providence would in any way prevent it. Coal? Not any quantity of it; but a big dry goods box was in one corner and daily contributions were showing its contents to be almost level full of the best coal in the market. A barrel stood near it and while the potatoes it held never came from the same hill and not in all probability from the same producer, it was near enough to being level full to suggest that immediate starvation was not imminent and so, as November wore away, there were signs in the den that the kids were going to have something good to eat on Thanksgiving day, if they never should eat again in their lives. The "fixings" were there all right. Oranges and apples and nuts and raisins put in an appearance, one after another—everything, in fact, but a turkey, and when on Wednesday night about turning in time Tip McCann came in with a turkey almost as big as he was, a howl of delight went up from the den in the alley that would have attracted the attention of the neighborhood had it not been immediately suppressed.

Thanksgiving day that year was about as disagreeable as they make 'em. It snowed a little and then changed its mind and rained a little. After that there was a compromise and the wind coming up—a narrow finding measly wind that ought to have been ashamed of itself—it took what little rain there was and froze it into sleet and with it pelted everybody in the face who ventured out

doors. By 9 o'clock Thanksgiving morning the gang were all awake and Tip, with the authority that was rightfully his, drove everybody out doors with the warning that any nose seen hanging around den or alley before 2 o'clock, the dinner hour, would get hammered, a remark that cleared both mentioned localities in short order; and then, when the whole block was as still as a grave yard, who should come knocking on the den's door but a cop! And he rattled and banged and was going to beat the door down, if it hadn't been at that instant opened; and when it was opened, what did he do but take Tip McCann by the collar and, having led him from one thing to another, asked him to give an account of himself. The account not being forthcoming promptly, the cop took his departure—and Tip went with him!

A little earlier than 2 o'clock one and then another of the gang were seen to dodge into the alley and try the den door. Fastened. When 4 had gathered and no Tip and "What in—?" and "Why in—?" had been asked again and again with no answer, one, a little braver than the rest, skulked to a side window and looked in. The room was as empty of good things eatable as a last year's bird's nest and right in the middle of the temptation for the four to do something about it around the corner of the alley came the cop and Tip with him and Tip was laughing.

"No use, kids," Tip shouted when within hearing distance, "She's bust and we're in it!" They got on to us and everything swiped has given us away. No use trying to sneak. They have got every blamed one of us."

By this time the officer had opened the door into the den and the five with no exalted ideas about Thanksgiving filed gloomily in. "Only one way out of it, youngsters," remarked the blue coat, seating himself on a cot, a little worse for wear. "You know what you swiped and where you swiped it. Be honest now and pay up or promise to pay up or in you go. Which is it, Tip?" and just as the gang leader was remarking, "It's pay up all right," there was the most tremendous knocking on the door opening from the kitchen into the den and an instant after open swung the door and Bridgett, standing on the threshold, her round face the picture of good humor, said: "Come in, kids, and have the Thanksgiving dinner of your life!"

With a "Gee" that meant all that they felt and a great deal more, they rushed through the door, and there, in the middle of the old kitchen, clean as soap and water and kind-hearted Bridgett could make it, stood a neatly spread table with the turkey Tip had honestly paid for in the middle of it on its back with its drumsticks up, and flanked on all sides with such other good things as the boys had forgotten and Bridgett hadn't.

There was no time wasted in getting each into his place with Tip at the head of the table, and lest the turkey should get cold while the soup was disposed of Bridgett removed it and did the carving, a duty that was not found fault with. By the time the turkey was brought back, the diners

had so far recovered from their surprise as to take in the funny side of the affair and then bedlam was let loose. All talked at once, and each thinking his own account the best tried by raising his own voice to drown the others—a measure which had this virtue about it, that vigorous talking and vigorous eating could not go on at the same time, so that when at last the feast was over no physician was sent for, although there was every indication that he was going to be and, what was worse, attended by the undertaker!

By good rights this story ought to end here, but that isn't the part that I started to tell. While the dinner was going the way of all good dinners, unknown to the diners, the den proper was undergoing repairs. Quick and willing hands were making light but effective work and when they got through the den was changed, indeed. The rusty broken down stove was displaced by a new one that evidently understood its business and, given a chance, attended to it immediately. Cots, made for use and neatly as well as comfortably furnished, came in and took their places about the room. Pictures that boyhood likes found appropriate places to hang from the wall. Shades and simple curtains took possession of the windows and, long before the dinner was over, the room looked like the airy sleeping chamber it was intended to be, so that when the gang, full as so many ticks, managed to get from the table to the den, the five without a "Gee" looked at the room and at each other without a word. On each cot was found a nightgown and on the floor immediately under it a pair of slippers for feet which until then had not enjoyed such a luxury.

The direst penury can adapt itself at once to improved conditions and there was an immediate rush for the nightgowns, restrained only by Bridgett, who hastened to say that the bathroom just out of the kitchen was ready for use and would Tip come in with "another feller" and have a bath before going to bed? He would and did, the others followed suit in turn and then into five clean cots crept five clean well dined boys who had just asked Tip to put out the light when the man in the front of the house came in.

"Here's a little something for you boys to go to sleep on," he said, "I'm going to have you occupy these two rooms as long as you behave yourselves and keep them in good condition. I've been keeping my eyes on you since Tip first came around here and I'd rather have you in here than not. Tip knows, as the rest of you do, what you ought to do in here and I'm going to have you stay until you show me that you are not my kind of boy. If you smoke and have matches about, it will be dangerous and that I can't have. Here's something else: You keep straight in here and when there's a chance at the store for you, I'll let you see what you can do with it. Good night; Sleep tight," and with a tone in his voice having in it a world of comfort the boys went to sleep, with a brighter future than had ever cheered them before.



# Cities Service Company 7% Debenture

At 85 and Interest—To Yield 8.24% Annual Cash Return for Forty-Six Years

A Sound, Highly Marketable Security rated "A" by Moody.

A First Charge on the entire Annual Net Earnings of the Cities Service Company.

Annual net earnings available amount to **twelve times** interest charges or 80% of the face value of the securities.

During the past year the company has carried from earnings to surplus and reserve—and therefore presumably reinvested in the property—\$14,000,000 or an amount equal to over 50% of the total outstanding debenture issues.

The \$27,000,000 Debentures are followed by over \$175,000,000 market value Preferred and Common (Common selling at \$300 per share).

A Security with a valuable conversion privilege (constituting for each \$1,000 Note an option on \$925 6% Preferred at 65 and ¾ of a share of Common at \$300 per share plus accrued dividend), thus allowing full opportunity to participate in the prosperity and growth of the Company without taking the risk of the common stockholder.

This Debenture, rated "A" by Moody, with its unusual equities, backed by the entire earning power of what is generally considered the largest Public Utility Holding Company in this country, as well as the third largest Oil Company in the United States, is probably as great a value in corporation securities as exists in the market today and we urge that you give it the most careful consideration.

We offer and recommend these 7% DEBENTURES at 85 and interest to our banks and private customers.

The price is at the market, which fluctuates. If the price is changed upon receipt of your order you will be advised promptly.

## Cities Service Company 7% Convertible Gold Debentures (Series 'D')

Dated Dec. 1, 1919

Price 85 and Interest

Due Jan. 1, 1966

Principal and interest payable in United States gold coin at the office of Henry L. Doherty & Company in New York City. Interest payable without deduction for Normal Federal Income Tax at not exceeding 2%. Coupon Debentures in denominations \$1,000 and \$500. Interest payable semi-annually Dec. 1st and June 1st.

### NEW YORK TRUST COMPANY, TRUSTEE

#### SECURITY

These Debentures constitute the first charge against the entire annual net earnings of the CITIES SERVICE COMPANY, which have averaged over \$20,000,000 for four years and are now running over \$23,000,000.

These Debentures are part of a total outstanding issue of \$27,000,000 constituting the only funded indebtedness of the CITIES SERVICE COMPANY, which is the holding company.

#### EARNINGS

Net earnings of the company against which the Debentures are a first charge have averaged about \$20,000,000 for the past four years and for the year ended Sept. 30, 1920, amounted to over \$23,000,000, or approximately 12 times all the interest charges on all the outstanding Debentures in the hands of the public.

#### EQUITY WHICH FOLLOWS DEBENTURES

The \$27,000,000 Debentures are followed by roughly \$175,000,000 market value Cities Service Preferred and Common Stock, over which the Debentures take complete precedence.

#### CONVERSION PRIVILEGE

Each \$1,000 Debenture (purchased for \$850) is convertible on and after Jan. 1, 1922, at the option of the holder into \$925 par value Cities Service 6% Preference B Stock and ¾ of a share of Cities Service Common Stock, together with the accumulated cash and stock dividends on the Common Stock for two years prior to this date.

This conversion privilege in effect constitutes an option for each \$1,000 Debenture on \$925 Preferred Stock of the Company at 65 and ¾ of a share of Common Stock at \$300 per share, together with the accumulated cash and stock dividends on the Common from Jan. 1, 1919, up to the date of conversion, whether now or thirty years hence.

The Preferred and Common Stock of the Cities Service Company now selling at 65 and 300 respectively, have in the past sold as high as 95 and 490 and should they be at these points any time after Jan. 1, 1922, when the Debentures are fully convertible, the conversion value of the Debentures would be in excess of 130 or 50% above the present purchase price of 86. Should the company continue as successful in the future as in the past the possibilities of ultimate profit are very much greater.

#### FACTS AS TO PROPERTIES OF THE CITIES SERVICE COMPANY

Public Utility Properties: The 84 subsidiaries owned by the Cities Service Company render public utility service to two and a quarter million people in the United States and Canada in 350 communities.

THE CITIES SERVICE COMPANY IS GENERALLY CONSIDERED THE LARGEST PUBLIC UTILITY HOLDING COMPANY IN THE UNITED STATES.

OIL PROPERTIES: In the past four years the daily production of the Cities Service Company has averaged about 40,000 barrels with an annual average production of about 15,000,000 barrels taken from approximately 3,500 oil wells which are now being constantly added to through operations in this country, Mexico and South America.

The Cities Service Company's subsidiaries have a daily refining capacity of approximately 33,000 barrels, an oil storage capacity of about 7,000,000 barrels. The pipe line companies operate about 925 miles of main oil pipe lines and there are approximately 2,500 tank cars owned and leased. Their products are distributed through 228 distributing stations, excluding foreign countries.

THE ASSETS OF THE OIL SUBSIDIARIES OF THE CITIES SERVICE COMPANY ARE THE THIRD LARGEST OF ANY OIL COMPANY IN THE UNITED STATES, BEING SURPASSED ONLY BY THE STANDARD OIL COMPANY OF NEW JERSEY AND THE STANDARD OIL COMPANY OF NEW YORK.

Situated as fortunately as it is, we believe the Cities Service Company has as good if not better prospects for growth and prosperity than any large corporation in the United States today, and we therefore believe it particularly foresighted to hold sound investment securities of this company, such as these 7% Debentures, carrying with them the privilege of conversion into the stocks of the Company.

## Howe, Snow, Corrigan & Bertles

### INVESTMENT BANKERS

GRAND RAPIDS

Grand Rapids Savings Bank Bldg.

DETROIT

872 Penobscot Bldg.

Statistics and information contained in this circular, while not guaranteed, are obtained from sources we believe to be reliable.



The proper ending of this story would be to have these boys, especially Tip McCann, enter the warehouse of their benefactor and work their way up from the ground into the office and be for evermore prosperous men and a blessing to their firm and neighborhood; but I can't do that, because this Thanksgiving dinner was given only a year ago and it takes too long for such changes and such results; but here is something I can say: such gangs and such Tip McCanns are not confined to a single city, nor to a particular alley in that city. They are everywhere and always, and it is for those who come in contact with these future Lincolns and Garfields and poverty-blessed children everywhere so to care for them and dine them and put them in a way to furnish their own dinners—by far the best help that can be given them—that the coming years will be to them so many years of happiness; and that they who have made such happiness a possibility will hear some day—may it be a good way off—from His own welcoming lips, "As ye have done it unto the best of these, my brethren, ye have done it unto me," Enter into the joy of the Lord."

Richard Malcom Strong.

The above story was written more than twenty years ago by the late Dr. Reuben M. Streeter, who was a member of the Tradesman staff for many years. Dr. Streeter was a graduate of Brown University, Providence, R. I., and held many positions of trust and responsibility. He was for several years superintendent of the public schools of Toledo. He was a

contributor to and employee of the Tradesman for about twenty years, dying about ten years ago.

#### Divided Interest Fatal.

A common cause of failure says an observant credit man, is the division of energy on the part of the store proprietor who is trying to make money out of two or more diverse interests. Often besides conducting a store he tries to run a farm, though each calls for its own peculiar sort of effort. One in no way supplements the other, for the farm takes him from his store, which he leaves in charge of a clerk, or, perhaps, throws the burden upon his wife, who has to struggle along as best she can against incessant demands of home and children.

If either store or farm were developed to the utmost and all energy concentrated, a good living would be better assured; but with two diverse lines, each continually calling for attention, neither business is built up. Between them the harassed merchant-farmer is driven along year after year, unable to show any improvement in condition as a reward for the hardest kind of work. He has never, says this credit man, learned what our most successful men have learned, that the best rewards come from aiming for perfection in one definite direction. A few men have developed such leadership as will enable them to direct several enterprises at the same time successfully; but even in such cases the lines in which they are engaged are likely to have some relation to one another.

#### Stock Companies Take Advantage of Every Technicality.

Some time ago a combination retail and wholesale general store was carrying some insurance on a stock of merchandise which it kept in a small frame building situated about 100 feet from its main store building. The policy which covered this described it as "merchandise, stock, materials, and supplies, their own or held in trust or on consignment or sold but not removed, contained in a frame warehouse detached about 100 feet from store building." This is the usual form for such insurance.

The frame building became insufficient for its purpose, and was torn down. In its place and on the very spot, was built another frame building, and to give even more room, a second frame building was built, about 100 feet away. While the two new buildings were being built, the goods were stored around the neighborhood, wherever storage could be found. When the buildings were completed, the goods were brought back and placed in them, part in one and part in another.

While the building operation was going on, the owner of the store protected himself by having the insurance company put what is called a binder on his policy, insuring the goods wherever they might be. This is a printed clause adapting the policy to a new condition. It is pasted on the policy's face. When the goods were brought back, these binders were cancelled.

When everything was settled again,

the owner took out some new insurance in another company on the contents of the second new building, that is the building which was not built to replace the old. As to the contents of the first new building, that is, the building erected on the spot of the old one, the old policies were carried along "to cover as originally written." The new insurance taken out on the second new building wasn't enough to cover everything in it, because the owner figured out that the old policy applied to the contents of the new building too since some of the goods from the original building had been moved to the new one. In order to make sure of this, however, he did what most business men would have considered taking sufficient care: he took the old policy and went to the office of the insurance agent. Behind the counter was a clerk who was there to answer questions and do the general work of the office. The owner showed him the policy and explained the whole situation thus: "This old policy covered the goods in the frame building. I had two new buildings built to take the place of the frame building and put part of the goods in each. I also took out a little more insurance on the building which I added but not enough to completely cover the contents, because I figure that the old policy should cover the goods whether in one building or the other. Is this right?"

The clerk said: "The form is broad enough to cover any warehouse around there that is a frame warehouse." The owner left perfectly satisfied that he had done, everything

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

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

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

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

**WILLIAM N. SENF, Secretary**

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

**Michigan Shoe Dealers Mutual Fire Insurance Company**

Main Office: **FREMONT, MICHIGAN**

**ALBERT MURRAY Pres.**

**GEORGE BODE, Sec'y**

## Bristol Insurance Agency

"The Agency of Personal Service"

**Inspectors and State Agents for Mutual Companies**

We Represent the Following Companies, Allowing Dividends as Indicated:

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|--------------------------------------|-------------------------------------|
| Minnesota Hardware Mutual... 55%     | Michigan Shoe Dealers Mutual... 30% |
| Wisconsin Hardware Mutual... 50%     | Illinois Hardware Underwriters 60%  |
| Minnesota Implement Mutual... 50%    | Druggists Indemnity Exchange 36%    |
| The Finnish Mutual Fire Ins. Co. 50% |                                     |

**REMEMBER WE HANDLE THE BEST COMPANIES IN THE MUTUAL FIELD.**

These Companies are known for their financial strength, fair settlements, and prompt payment of losses. They always give you a square deal.

**WE CAN NOW SAVE ANY MERCHANT 50% ON HIS INSURANCE COST.**

**C. N. BRISTOL, Manager**

**A. T. MONSON, Secretary**

**J. D. SUTHERLAND, Fieldman**

**FREMONT,**

**MICHIGAN**



that was humanly possible to cover every contingency.

A fire occurred, largely destroying the contents of the second new building, that is the building which was not built to take the place of the old one. This was the building, understand, on the contents of which some new insurance was taken, but which was supposed to be mainly covered by the original policy. The owner presented his claim, but the company refused payment. Why? Because the original policy didn't cover anything in the new building; in other words, it covered the goods only so long as they stayed in the original building. But, said the owner, your clerk said it did. I asked him that very thing. "Oh he had no authority to say that," said the company, and so the matter got into court. The owner lost in the lower court, appealed and lost again. The case is clearly illustrative of the risks a man takes unless he keeps close to his policy, knows everything in it and does it when it needs to be done. The court decided that the original policy covered the goods in the original building (or the building built to replace that) and that nothing had been added to the policy to make it apply to the goods somewhere else. The binders, remember, had been cancelled. On the subject of the clerk or counterman's statement the court said this:

When the goods were returned from the new building and the binders cancelled, the insured was assured by the counterman, an employee of the company's sub-agent, that "the form was broad enough to cover any warehouse around there, that is a frame warehouse." This language, it is contended, estopped the company from asserting that warehouse No. 2 was not within the policies of insurance. One would scarcely consider the language as an expression of considerate judgment on a question of so much importance. There was no limit as to the location of the warehouses. It might have included such houses at any place in Atco. It in no way considered the risk or hazard to be encountered and whether the company was assuming more or less by reason of the location of the warehouse. The language used is nothing more than the expression of an opinion. Moreover, the insured was put on notice by the policy itself when it said that "no officer, agent or other representative of this company shall have power to waive any provision or condition of this policy except such as the terms of this policy may be the subject of agreement endorsed hereon or added hereto; and as to such provisions and conditions no officer, agent or representative shall have such power or be deemed or held to have waived such provisions or conditions unless such waiver, if any, shall be written upon attached hereto, nor shall any privilege or permission affecting the insurance under this policy exist or be claimed by the insured, unless so written or attached." The company may be estopped by the authorized acts of its agents and by the misrepresentation of its general agents. But it is not contended that the acts of the sub-agent's counterman were authorized or that there was a misrepresentation by the general agent; and, if we assume in this case that it might be done, it certainly was not done by the use of such general and indefinite language as here employed. There was nothing on the record to show that the counterman or sub-agent had authority to waive by parol the conditions of the policy, nor was there any attempt to prove such custom.

Now what should the owner here have done to avoid this? First he

should not have taken the say-so of any clerk; he should have gone to the agent, provided he was a general agent. If only an agent for the solicitation of business, he should have written to the company and gotten a binder put on the policy making the insurance apply to the contents of both buildings.

Elton J. Buckley.  
[Copyrighted 1920.]

Fear is the guaranteed seed of failure.

#### Rail Rates Cause Tangle.

Federal and State bureaus have clashed on the new railroad act and in all likelihood the Supreme Court will be called upon to interpret the all-important provision which puts interstate schedules above intrastate ones. The Interstate Commerce Commission has directed that the passenger fares in New York State be increased twenty per cent. because at their present level they are lower than interstate fares and are therefore discriminatory. The Public Ser-

vice Commission of New York is overruled in its refusal to put into effect the higher fares and a State law limiting them to 3 cents per mile also is voided. The Attorney-General of New York will oppose the rulings in court, contending that the Government is without power to increase the rates over the State statute.

One crabber can spoil the moral of the best business organization ever brought together if no one puts the kibosh on him.

## "THE MENACE NEVER WAS MORE APPARENT"

RICHARD S. HAWES, President  
of the  
AMERICAN BANKERS'  
ASSOCIATION

addressing 3,000 bankers who recently met in Washington, in referring to the enormous waste of capital due to speculation in worthless stocks, said, in part:

"A campaign to educate the people against worthless stocks, to safeguard and render useful every dollar of capital available, is the duty charged to the bankers.

"Closer relations must be encouraged with customers and frank advice given against reckless speculation.

"The Liberty Bond holder has been a great field for the glib stock salesman. The people must be encouraged to retain their Liberty Bonds as the safest investment they can make. Millions yearly can be saved to legitimate and vitally necessary reconstruction work through discouragement in the purchase of so-called wild-cat investments."

We welcome the opportunity to give advice concerning securities and to recommend conservative bonds for safe investment.

CONSULT OUR BOND DEPARTMENT

# THE OLD NATIONAL BANK

Grand Rapids

Michigan

REGULARLY EXAMINED BY UNITED STATES GOVERNMENT EXAMINERS.



ESTABLISHED 1853



### Petoskey Cement Industry Now on Firm Basis.

Petoskey, Nov. 15—More than 3,000 stockholders are sharing in the result achieved through the initiative of A. B. Klise, John L. A. Galster and Homer Sly, prominent Petoskey business men who rubbed the Aladdin lamp four years ago and organized the now prosperous company which now owns nearly three miles of Little Traverse Bay shore line, all of which is underlaid with hard stone capable of being turned into the finest cement, and also of producing the best roads.

Located three miles west of Petoskey, with more than 100,000,000 tons of stone available above the lake level, and doubtless much more below, if it ever needed, this treasure was explained to men of Petoskey, Grand Rapids and Louisville and to others who come North each summer, and construction work was started in the spring of 1919.

The overburden of soil is so slight that the stone is obtained economically, and many thousands of tons are released at a single ignition which fires a number of dynamite cartridges. Trains of 10 cars convey the raw material to the crushing plant, which is of concrete and steel structure and fireproof. Stones the size of an office desk are reduced with ease. The capacity of this crushing plant is 2,500 tons per 10-hour day. Ten cars a day will be required for this concern, which is known as the Petoskey Portland Cement company, and a like amount for the Newaygo Portland Cement company.

The cement plant of the Petoskey concern is of steel and concrete construction and fireproof. The ingredients used are lime, alumina, silica and iron. The machinery is the most modern obtainable. The raw materials are ground in large mills known as compebs, which receive the stone and shale in pieces as large as a hen's egg and reduce them to the fineness of flour. Each of these machines is driven by a 400-horse power motor directly connected.

The wet process is used, and the ground raw material, or slurry, is pumped from the raw compebs by compressed air pumps into large circular concrete containers, known as slurry tanks, which store enough raw material to make 7,000 barrels of cement, thus furnishing more than three days' supply for the burning kilns at all times, and providing for the exact standardization of the raw materials.

The slurry is pumped from the storage tanks into the upper end of the burning kilns, which are long steel cylinders 10 feet in diameter by 150 feet in length, lined with fire brick throughout, and mounted on rollers on which they revolve very slowly, making a complete revolution in about 90 seconds.

In the Petoskey mill the waste gases of the kilns are used to make steam of 175 pounds pressure which operates the great turbines that furnish the electric power for the entire works. This will save the company upwards of 15,000 tons of coal annually, which, at present prices, would mean a saving of \$75,000 to \$100,000 a year. There is a store-house capable of storing 100,000 barrels, also offices and a completely equipped repair plant. Standard gauge railroads, many cars and several engines operate. A traveling crane will lift a box car with ease.

The cement plant is designed to turn out 2,500 barrels every twenty-four hours, and is so arranged that additions may be made to multiply this output. Ten thousand barrels a day is the expected output within a few years.

A remarkable feature of the plant is its dock on the shores of Little Traverse bay. It is one of the finest on the lakes for the accommodation of lake and ocean going vessels, is 30 feet in length, and affords 23 feet of water at its edge. It is of concrete throughout and is anchored to the bottom of the bay. With the Pere

Marquette and Pennsylvania railroads to supplement vessels, transportation facilities will be of the best.

To sum it all up, it may be said that as steel is to Pittsburgh, so will cement and crushed stone be to Petoskey.—Grand Rapids Herald.

### Recommend That Dealers Take Their Losses Promptly.

Chicago, Nov. 24—We hesitate to prophesy—anything. It is a day of surprises. Early last Spring we did not believe that prices, even in textiles could possibly come down as fast or as soon as they have. We were even bold enough to say so. But they did.

And to-day amidst the ups and downs of a market of swift and unprecedented changes we modestly confine ourselves to guessing.

However, our guess may be of interest; it may even be a safer guess than some other. We guess that unsettled conditions, such as the downward tendency in textiles, will not continue much longer. Prices are too near the bottom to go lower. Our guess for early in 1921 is that prices will be comparatively stable.

The pre-election suspense is over and the general direction of public sentiment very clearly defined. This will make for normal activity and resumed initiative.

Labor now shows a disposition to give an honest day's work for a full day's pay.

Retail business is now generally active. The people have money and show a disposition to spend it for whatever they need.

Every indication points to a Holiday business of 100 per cent proportions, with every usual feature well emphasized.

In view of the downward tendency in textiles (and any other downward changes that may come), it is our policy to take our losses boldly and instantly; to discount the future and cut lower than the current market might warrant. We make prices that move the goods and strive to make up in turn what we would lose in profits.

We strongly recommend a similar policy for retailers. When prices drop take your losses instantly and heroically. Move the goods. Get the cash. Make up on the turn what you lose on the gross profit. Don't imagine you have a thing to gain by holding back on stuff that starts to drop.

Wear down your stocks—textiles and everything else—and be ready to take advantage of any new opportunities that may come. Butler Bros.

### Boys Are Joys.

Written for the Tradesman.  
Boys are joys—that's what they seem ter me

Boys are joys continually;  
Give them a bat and a ball  
A vacant lot—that's all—  
Ferget yer costly toys  
Then listen to ther noise;  
Boys are joys and joys are boys  
That's what they seem ter me

Boys are joys so fer as I kin see  
Boys are joys as sure as sure can be  
Give them a kite and string  
A limb from which to swing  
A fence on which to poise  
Ferget yer du-dad toys  
For boys are joys and joys are boys  
That's what they seem ter me

Boys are joys, that's true as true kin be  
Boys are joys all set at liberty  
Give them clean sports to play  
To tussle as they may—  
That's what each boy enjoys  
And never mind ther noise  
For boys are joys and joys are boys  
That's true as true kin be

Boys are joys, so let 'em have their fun  
Boys are joys and when their boy-hood's done  
Of this we're certain then  
They turned out better men  
The sort the world employs  
Because they made a noise—  
For boys are joys and joys are boys  
So let 'em have their fun.  
Charles A. Heath.

The misspelling of a customer's name, an error in your accounting method, an unfulfilled promise: these are valuable assets if they teach you exactness.

## The Grand Rapids Merchants Mutual Fire Insurance Co.

### STRICTLY MUTUAL

Operated for benefit of members only.

Endorsed by The Michigan Retail Dry Goods Association.

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

Associated with several million dollar companies.

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

## AMERICAN BOND & MORTGAGE COMPANY

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of Safety



### First Mortgage Real Estate Gold Bonds

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Maturities 1½ to 8 Years

Secured by a guaranteed title closed First Mortgage on the land owned in fee, buildings, etc., valued at more than twice the amount of the bond issue and personally guaranteed by several financially responsible business men. These bonds represent an unparalleled investment opportunity and we recommend them as a safe, conservative investment.

**Price Par and Accrued Interest Yielding 7%**

Call, write or telephone for descriptive circular

Under our Systematic Investment Plan, you can buy these bonds on easy payments and receive 6% interest on your payments. Ask for booklet, "Systematic Investment"

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### Gradually Slowing Down From a Terrific Pace.

Grandville, Nov. 23—Presidential years are proverbial for years of leanness and uncertainty. This year, however, has been an exception to past rules in this respect. Although the country has been face to face with readjustments all along the line, there has been no cataclysm to sweep thousands into bankruptcy.

We Americans have the habit of taking election defeats and victories with equanimity, as we are doing today. Some disappointments and heartaches there are, no doubt, but the sun still shines, the clouds drift aside, the winds are tempered to conditions and this great, free American republic faces the sunrise with the determination to make good whatever may betide.

Animosities will soon be forgotten in an era of good feeling. Business is sure to take a brace and meet the issues as they arise. Falling prices are coming, but nothing of the landslide order, so let us hope, as we do believe, that there will be no business crisis to mar the peace and prosperity of the country.

Now that partisan strife is put aside and all citizens meet on the plane of industrial friendship, we may expect better things are in store for the Nation than ever before. This is no time for pessimism and I believe there is no such thought in the minds of even those who met defeat at the November election.

With charity for all, with malice toward none, let the business world gird on its armor anew, determined to make good whatever may betide. There is really nothing to fear if the people in business circles remain calm, even should a few adverse winds blow. Such winds come in the lifetime of every business man or firm, and we may expect such flurries now and then, but in the main there is nothing to really fear or go daffy over.

The immigration question seems to be the most serious one in the offing, and it is not unlikely that when Congress convenes next month it will take up this question and settle it in such a manner as will allay the dangers which threaten from a large foreign inundation of peoples inimical to the best interests of this country.

For the first time in the history of the United States the women voted for President. That the result would have been different had this not been true is not indicated by the returns. The vote has required more time in the counting, otherwise results have, undoubtedly, not been altered.

The defeat of the school amendment was no surprise to those who were well posted with regard to the general sentiment as expressed before election. Every four years the American voter is in evidence, and this year the verdict from which there can be no appeal is so decisive as to leave no room for uncomfortable disputes over the general result.

We are now in for a period of reconstruction, a rebuilding, old ideas made new, into a government that shall reflect credit on the heads of the people. Because prices are on the decline is no cause for alarm. Merchants stand to lose in some directions, and for a time their profits may be less than during the war period, but this fact need not necessarily cause alarm.

Undoubtedly wages will be the last to drop.

That there are idle men now in many industries is not surprising. Such conditions overtake the country after every cataclysm such as afflicted not only our country but the world as well a few short months ago.

Accustoming ourselves to altered circumstances is by no means a pleasant undertaking, yet it can be managed, and must be in the present instance, with true American courage and fortitude.

Because of altered conditions there is bound to be less of pestiferous strikes, less of wild spending of earnings, a more safe and sane adherence

to those things that make for the sobriety and well being of a great people. We are immeasurably better off than the millions of Europe who had their homes laid waste by the villainous Hun, and who are now struggling to win back their old standards of living from the scanty outfit afforded.

Doubtless, if it is deemed necessary to enter into any peace bargains with European nations, the outlook is as good for that as it ever was, although the verdict of the people seems decidedly against any such undertaking.

The price of sugar and coffee has dropped to an almost normal condition without bringing disaster except to wholesale and retail grocers. Other articles of daily consumption may go to a lower base without any real injury to the people as a whole.

A slowing down of the spendthrift craze that has afflicted us during the years immediately subsequent to the world war is not going to prove hurtful, or in any wise detrimental to the best interests of our common country. Let the people resolve to make the best of conditions as they find them. Let them think not of the past but of the future, and firmly resolve to move forward at safe speed, putting on the brakes, where necessary, to prevent a dash to pitfalls that are not yet entirely removed from the path of human endeavor.

The United States to-day is the best off of any of the nations of the world. The outlook is good and only the rankest pessimists will stand and prognosticate evil for the Government and the business of the Nation.

We as a Nation are far wiser than we were in the infant days of the Republic. A failure in Wall street need not now precipitate a National panic as was the case in the past. We are gradually slowing down from the terrific pace of a few weeks ago. This is well. Gradual rather than rapid declension in prices is necessary for the best interests of our common country. Old Timer.

### U. C. T. Much in Evidence on Armistice Day.

Kalamazoo, Nov. 16—Armistice day opened bleak and cold, much to the annoyance, not to say disappointment, of at least the participants, yet at 10 a. m. when the exercises were opened in Bronson Park, the streets were lined with citizens from all parts of the country. The parade was one of the grandest ever witnessed in our city and vied in richness with that of our "Silver Anne," held in 1909. Many of the fraternal and social societies were represented with floats, among which was our U. C. T. float, splendidly decorated and bearing the officers of the council in uniform, followed by twenty-six well decorated autos bearing U. C. T. banners and filled with members and their families, which was very noticeable and very much admired. Already our membership drive has opened up and we expect a big class by the first of the year. When we put this class through we will put on a special "round up" program, including our famous Boo Yaw. We expect to make our fourth Saturday meeting this month a jolly one, a one pound box feed being a feature. Our motto from this on will be, we have always given you plenty, but now we will give you more.

Jo. King.

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Terpeneless

## LEMON

and Pure High Grade  
VANILLA EXTRACTS

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

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## CITIZENS TELEPHONE COMPANY

**RED CROWN** Gasoline 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.



# An Editorial

by

**Thos. Kendall Kelly**

**Pres. T. K. Kelly Sales System  
Minneapolis - Minn.**

**L** EFT to continue its present menacing course upon the retailer's position in the business scheme, the mail order house will shake American life to its very foundation.

Any red blooded citizen—man, woman or child—who is loyal to his country, will think twice before sending hard earned money to the mail order concern, if they are convinced of the real danger it holds to future generations.

Real Americanism is the love of the ground one lives on—its existence and its futurization for the coming generation. Where is the real American who would patronize anything that in its essence is working about a complete decentralization of the very life of his existence?

If the farmer does not patronize his town merchant, the merchant must close up his doors and seek other fields. When this occurs, what will be the result to the many small cities that bind together the life, the real community existence of our country?

What chance have our children to grow, to secure an education if the small town is wiped out?

It cannot mean else but the elimination of schools, churches and places of amusement and discussion of local problems, conditions and development—factors which are, to be exact, the life of the suburban existence.

There is no middle course in this channel—If it is wrong to deal exclusively with the mail order people, to the loss of the community, than it is wrong to deal with them at all.

Even merchants themselves have been guilty of purchasing merchandise from their bitterest enemies, and thus furthering the scheme that is shaking and destroying their business foundations.

No love is lost between mail order house and consumer—They are essentially friends of prosperous days, doing their biggest and best in times of prosperity and quietly standing by without encouragement, when money is not abundant.

No one ever heard of a mail order house gratefully and obligingly extending credit to a patron of prosperous days who, had, through no fault of his own, come upon hard sledding.

There's a moral there too for the merchant who spreads his purchases over dozens of specialty houses who work his territory from far markets in prosperous times, on short credit, and who are conspicuous by their absence when cash business is not so prevalent. Just as the local merchant stands between real want and the farmer after a poor year, so does your jobber hold fast to you when you need him most—if you will let him.

Gone are the days when salesmanship and buying was a battle of wits between the merchants and the jobber representative, for both today realize the futility and unsound business principles of that course.

The jobbers of today maintain an expert staff of buyers, whose business it is to purchase fast turning merchandise—not for their own benefit alone, but for the benefit of their customers, and will, if you will let them, exercise this buying efficiency in stocking your store.

If your specialty man's goods are right, your jobber will stock them and supply you in due time—but rely on their buying judgment.

Following this course you will have, that which has built the mail order business, the clean live up to date merchandise your public wants. Don't forget that the farmer's wife in Kansas wants to wear the same things that her sister wears in New York or Chicago.

Even all this is wasted efforts unless you are willing to lay your store—its stock—yourself before your public by advertising.

How many merchants realize that the enormous growth of the mail order business is due almost entirely to the attractive publicity given their merchandise?

They invest fabulous sums to secure advertising writers who know how to whet with printer's ink the desire to buy and Heaven knows it has paid them.

Naturally, I am a convert to big advertising effort, but because I have seen my convictions verified in tremendous merchandise movements, such as we conducted for:

Messrs. Hughes & Crouch of Hereford, Texas, where we moved \$17,000 worth of merchandise in sixteen days. The total population in a seventy-five miles radius around Hereford is only a little in excess of 6000 and our advertising efforts sold \$3 worth of merchandise per capita in that radius.

Again in Collins, Mississippi, during a period when flood water made it necessary for the purchasers to reach the store of Messrs. Halloway & McRaney in boats, our advertising efforts moved a \$40,000 stock in six weeks.

In the little town of Selingsgrove, Pennsylvania, with only 2,000 population we sold \$17,000 worth of merchandise in fifteen days from a \$27,000 stock in the store of W. N. Bulick. This enormous volume of business was done on an advertising expense of less than two and one half per cent of the gross sales.

Way up in Saskatchewan, Canada, in the little hamlet of Eyebrow, population fifty souls, we turned, at an excellent profit, \$6,000 worth of merchandise from a \$15,000 stock in eight selling days.

Unusual cases—yet—but it is the difficult problems that I am trying to tell you can, and can only be solved by dominant advertising and—we have it.

This and one other factor—bulk of advertising—are the reasons for our exceptional successes and the reason for the merchant's failure.

The average merchant expects to move thousands of dollars worth of merchandise on pennies spent for advertising and it cannot be done.

We know that a given amount of good publicity is absolutely certain to produce results over a large territory—We carry out this plan determinedly and secure results.

Give your public a chance to know your store and your merchandise—let them know that it is a privilege for them to patronize your store and that you have the merchandise they want and the mail order houses' efforts will worry only your competitors.





# CLOSE HARMONY

BETWEEN FELLOW-WORKERS  
MEANS MAXIMUM EFFICIENCY

*It's the Kelly Way*



THE  
HOME OFFICE FORCE  
ENJOYED MR. KELLY'S  
HOSPITALITY AT AN  
INFORMAL DINNER DANCE  
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EVENING - OCT.-21-  
CURTIS HOTEL  
MINNEAPOLIS

Honor Built  
This Service

Ability  
Carries It On

"for stores of the better class"

## T.K. KELLY SALES SYSTEM

### MINNEAPOLIS MINNESOTA

# WAR DEPARTMENT REDUCED

Get in on this drive—buy these meats—reduce the living costs of the people in your community—create a trade compelling attraction. Bring the people into your store—the offering of these guaranteed meats by you will be a wonderful trade stimulator.

## LOOK AT THESE PRICES

Effective November 15th, 1920, Prices on War Department Canned Meats Are as Follows:

### CORNEB BEEF:

|            |                |
|------------|----------------|
| No. 1 cans | 15c per can    |
| No. 2 cans | 27c per can    |
| 1 lb. cans | 18c per can    |
| 6 lb. cans | \$1.00 per can |

### CORNEB BEEF HASH:

|            |             |
|------------|-------------|
| 1 lb. cans | 15c per can |
| 2 lb. cans | 30c per can |

### ROAST BEEF:

|            |             |
|------------|-------------|
| No. 1 cans | 9c per can  |
| No. 2 cans | 18c per can |
| 1 lb. cans | 12c per can |
| 2 lb. cans | 24c per can |
| 6 lb. cans | 70c per can |

### BACON:

|             |                |
|-------------|----------------|
| 12 lb. cans | \$2.50 per can |
|-------------|----------------|

### SAUSAGE:

|                    |             |
|--------------------|-------------|
| Pork, No. 2 cans   | 25c per can |
| Vienna, No. 2 cans | 25c per can |

### TABLE OF DISCOUNTS:

The discounts to apply on all purchases of surplus canned meats on and after November 15th, 1920, are as follows:

|                       |     |
|-----------------------|-----|
| \$250.00 to \$1,000   | Net |
| \$1,001.00 to \$2,500 | 5%  |
| \$2,501.00 to \$4,000 | 10% |
| \$4,001 and over      | 20% |

On full carload lots, shipped at government expense, if value of full carload is less than \$4,001, then 20% discount will be allowed on the value of the carload.

### CUMULATIVE PURCHASES COUNT

To stimulate purchases of carload lots and to promote sales in large quantities, further discounts as follows are authorized to customers ordering or re-ordering in carload lots, the values of all purchases of canned meats made on or after November 15th, 1920, only, to be considered in connection with the scale of discounts, as follows:

|                                           |                    |
|-------------------------------------------|--------------------|
| When purchases reach \$50,001             | 24% net to prevail |
| When purchases reach \$100,001            | 28% net to prevail |
| When purchases reach \$500,001            | 32% net to prevail |
| When purchases reach \$1,000,001 and over | 35% net to prevail |

The foregoing means that the total purchase by a customer in carload lots from time to time will be taken into consideration and the proper discount applied on the sum of all the purchases, including the first carload lot.

Send Orders to Nearest  
**DEPOT QUARTERMASTER**  
at the following addresses:

New York City, 461 8th Avenue.  
Boston, Mass., Army Supply Base.  
Chicago, Ill., 1819 West 39th St.

Atlanta, Ga., Transportation Bldg.  
San Antonio, Texas.  
San Francisco, Calif.



# CANNED MEATS PRICES

Buy \$250.00 worth or a carload or a trainload—the more you buy the cheaper it is, and remember it is the total of all your purchases that counts in figuring up your discounts. Order—Sell—and Re-order. Then do it all over again.

## ORDER—SELL—AND RE-ORDER

### CREDIT SALES:

Depot Quartermasters are authorized to sell surplus canned meats for cash, bankers' acceptance, or on not to exceed ninety (90) days straight credit in the commercial sense.

Credit will be extended only to those individuals, firms or charitable organizations which can establish a satisfactory rating (Dun's, Bradstreet's or Banks), or to Municipalities having a bona fide purchasing organization. The credit risk in each case is left to the decision of the Depot Quartermaster.

### FREIGHT PREPAID

Shipments of not less than carload lots will be made at government expense to any point in the United States outside a radius of 20 miles of the point of storage from which shipment is made.

The government will not be liable for any demurrage or switching charges that may accrue after goods are loaded for shipment. Prices quoted are in all cases f. o. b. storage point, with freight prepaid, as above specified on carload lots.

## SAMPLES ON REQUEST

Depot Quartermaster in your district, will on receipt of price of samples wanted and postage costs, be glad to send same to prospective purchasers in their respective zones.

### GUARANTEED CONDITION

The government guarantees to deliver all meats in perfect condition. The most rigid inspection will be made of each shipment before it leaves point of storage, thus insuring full protection to all purchasers.

### ORDER NOW

We respectfully suggest that immediate steps be taken by interested parties to familiarize themselves not only with the superior quality of these canned meats, but that they compare the prices herein quoted with prices for the same commodities from other sources so that they may fully realize the immensity of value to be obtained by participating in the distribution of these goods.

---

## SURPLUS PROPERTY BRANCH

OFFICE OF THE QUARTERMASTER GENERAL

Munitions Building

Washington, D. C.



### General Business Conditions Broadly and Specifically Considered.

The expectations indulged in during the summer that the state of depression which was affecting certain of the industries would disappear with the opening of the fall season have not been realized; on the contrary, business is generally receding and there is no longer room for doubt that the country has passed the crest of the post-war boom, and begun the process of readjustment upon a lower level of values. Prices have been declining rather than recovering since the first of September, the movement has been spreading to lines not affected before, the industries have been slowing down and unemployment is reaching proportions which will affect consumption. The decline in the prices of farm products has impaired the purchasing power of the farming population, and affected its psychological attitude toward expenditures. The effect of these developments is to give quite a different prospect from that which a few months ago was expected to develop as the fall season advanced.

The summer-like temperatures which have prevailed over the country in October no doubt have affected the retail dry goods and clothing trades and have been a factor in the paralysis which exists in the wholesale markets and throughout the textile industries. The latter have been depressed since unseasonable weather conditions last spring first disturbed the trade.

### Wholesale Prices Generally Lower.

The price reductions of last spring in the retail trade were significant of a decline in consumers' demand which has been the master force in the whole movement, but the disturbance of producers' and wholesalers' prices has now gone much beyond the retail reductions. Raw materials, notably cotton, wool, hides, rubber, hard woods, dyestuffs, chemicals, sulphur, etc., have suffered severe reductions, as a result of stagnation existing in the industries in which they are used. The products of these industries are all under pressure, with prices yielding, and in some lines very radical reductions have been made. Food products as a rule are decidedly lower especially the grains, sugar, coffee, rice, tea, cocoa, potatoes and other vegetables and fruits of universal production. Canned salmon and vegetables are 15 to 25 per cent. lower. Meats have had a heavy decline from top prices of 1919 and dairy products are lower. Silver, copper, lead and zinc are almost or quite at pre-war prices. The iron and steel industry, which has been very busy since the strike, shows signs of a slackening demand and of price concessions in

all departments, but on the whole is well sustained. Pig iron is off \$5@10 per ton since September first. The building industry is checked by the prevailing high costs, from which there has been little relief as yet. The coal industry is paying very high wages but production is at a record rate and supplies promise to be ample, which probably will result in lower prices than have been prevailing since the strike last year exhausted the reserves. The railroads have been clearing up the congestion which recently existed, and have not yet shown any material diminution of traffic. Travel is very heavy. Ocean traffic is light and freights depressed. Immigration is very heavy, arrivals at the port of New York last month numbering about 85,000.

### Culmination of the Post-War Boom.

The fundamental reasons for the check which has been given to trade over the world are not hard to name. A temporary stimulus was given to business immediately after the close of the war. There was a relaxation of restrictions upon private expenditures and governmental expenditures were still on a very large scale. The revival of trade between countries was a factor. The rise of prices, demoralization of exchange rates, delay in the re-establishment of industry in parts of Europe, poverty of European peoples, war between Poland and Russia, social unrest and threats of revolution have been unfavorable to industrial improvements. Great Britain sold quantities of goods to the Continent last year, for which the materials came from the United States, but such sales could not continue if the Continent did not develop ability to make payment. In any event the extravagant prices of war time and the period immediately following were bound to be reduced.

### Elements of Uncertainty.

There are two important elements of uncertainty in prices at this time. One is the labor situation. Price declines in the industries most affected have gone as far as they can at the expense of the profits of operators and as far as they ought to at the expense of producers of the raw materials. Cotton goods are being sold in some instances below present production costs, upon the belief that wage costs will be reduced. There is a widespread belief that wage earners who have had large advances in the last five years will have to make a contribution to the general cause of lower living costs. At this time, when everything is unsettled and everybody is looking for the bottom level, where it will be safe to operate freely, this question of wages continually intrudes itself. Already instances are an-

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

## Your Business Salvation

May depend on adopting changes of plan of operation without loss of time. In the ferment of Industry, the Executive who leads in readjustment will be the man who succeeds best.

The proper incentive to loyalty and co-operation may mean the whole difference between survival, and closing down.

Our Public Accountants can bring to your problems unprejudiced experience with similar problems.

Phone or write,

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**MICHIGAN TRUST**  
COMPANY



nounced where groups of wage-earners have voluntarily offered to accept reductions of 10, 15 or 20 per cent. to enable industries to continue in operation. The opinion is common that the movement will become general, if the consumer's strike continues. That is to say, if events demonstrate that prices must be lowered in order to distribute the products of the industries, wages eventually will be adjusted accordingly.

#### The Retailer's Position.

The second element of uncertainty for the time being is the attitude of the retailer, who is generally maintaining prices in order to avoid taking losses on stocks purchased at the old prices. The reduced prices, as yet, have been only partially passed on to consumers, and the reports of slackening trade over the country indicate that the public is cogizant to the situation. The effort to avoid losses is natural enough, but it is checking trade, reducing production, causing unemployment and creating much dissatisfaction. Moreover, it is a very doubtful policy from the standpoint of the merchant. He doesn't like to devote his fall season to taking losses, but the sagacious dealer in a time like this will turn his stock over as fast as he can replace the goods at lower prices. By so doing he is at least getting a dealer's profit to apply on his losses. Sooner or later there will be a leader in every community who will see that his interest is served by this policy.

#### The Buyer's Turn.

The markets have been in the seller's favor for a long time, but the buyer has regained the position of advantage. Sellers are again competing for his favor and on the whole it is a more healthful situation when the buyer has a choice. All sorts of wasteful practices have developed and been tolerated because the cost could be passed on to the buyer and consumer. They will be searched out and eliminated. Nobody is as keen after economies as the man who must develop them to save himself from loss. Theoretical complaints are made to the effect that goods pass through too many hands between the producer and consumer, and that there are too many parasites upon industry. These complaints for the most part are made without intimate knowledge of the complicated modern business organization, but such parasites flourish in the boom periods and are hunted out as profits disappear.

The substitution of time work for piece work in the industries has been one cause of high costs to which no doubt early attention will be given. Good wages for honest work should be the rule, but less opportunity for shirkers.

There will be a lot of compensation for a turn in the times which com-

pels everybody to scrutinize costs more closely.

#### Farm Products.

Farm products suffered a heavy decline last month, but prices have improved during the last week, with a little better foreign news and a feeling that some of the declines had been over-done. The drop in wheat from the middle of September to the middle of October was about 40 cents per bushel, carrying the December delivery at Chicago below \$1.98 and the March delivery below \$1.90. Upon these figures the market had made a gain at the end of October of about eight or ten cents on both deliveries. Corn for December delivery broke through \$1 at Chicago in the latter part of September, and has since fallen to about 82 cents. Oats have lost three or four cents in the past month, closing with the December delivery at Chicago at about 54 cents. The Spring deliveries of both corn and oats have resumed their normal position above the spot and early deliveries.

Live stock markets have been lower during the month, and especially hogs, which are around the lowest prices reached since our entrance into the war.

The exports of meat and dairy products for the month of September, 1919, were \$61,316,940 and for September, 1920, \$32,174,599. For the first nine months of 1919, these exports were \$966,346,925 and for the corresponding months of 1920, \$414,579,369. It is needless to say that this falling off in the foreign demand has an influence upon prices.

#### The Outlook.

It was inevitable that this slump would come whenever rising prices reached the top and the public became satisfied that the future course of prices would be downward rather than upward. It came prematurely in 1919, because the influences favorable to a spurt of private expenditures at that time were too strong to be held in check. It is better that the check should come now than a year



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Grand Rapids, Mich.  
United States Depository



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HARRY C. LUNDBERG, Ass't Cashier

LAVANT Z. CALKIN, Vice President

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Agent for the Celebrated YORK MANGANESE BANK SAFE

Taking an insurance rate of 50c per \$1,000 per year.

What is your rate?

Particulars mailed.

Safe experts.

TRADESMAN BUILDING

GRAND RAPIDS, MICHIGAN

later. Although the reactionary swing has gone farther than most people expected it to, there is no reason for extreme pessimism about it. Undoubtedly some prices have gone too low already. It is unreasonable to suppose that prices are going back at this time to pre-war levels, and where they do it is safe to say that the things are too cheap and can be bought to advantage.

#### Grounds For Confidence.

There are good reasons for confidently believing that this country is not going into a long period of depression. Such experiences in the past always have followed long periods of internal development, including extensive construction work, such as railroad-building, town-building, etc. Our periods of prosperity and credit expansion have been of this character, and it has usually happened that the movement has over-run the needs of the country at the time, and a period of growth was required afterward to bring the country up to its new facilities. This was the case in 1873 and 1893, the two most important crises of our recent history. In the period following 1893 the recovery was delayed by the controversy over the money question.

The boom period which has been responsible for the existing expansion of credit and high prices was not due to internal development or construction work; on the contrary it interfered with normal development and improvements, and the facilities of the country are behind its needs. Never before was there so much work in sight needing to be done, or so many opportunities in the world outside. The immediate problem is that of price readjustment. It is not a case of exhaustion or of waiting to grow up to investments that have been made. The new work would not go forward upon the level of costs created by the war, and regarded as abnormal and temporary.

Although the buying power of the agricultural districts has been affected by the fall of farm products the fact remains that the yield of these products is the largest on record. The yield is an important factor in the decline. In corn and oats the farmer sells the surplus after providing for the keep of his work animals and other live stock; on a short crop the surplus is small, and may not bring much even at a high price, but on a large crop all of the surplus is for sale. If wheat is low all farmers will pay less for flour, and if all goods come down the farmers' loss of purchasing power will be correspondingly less. The decline in farm products has been so sudden as to give a shock, but measured by prices in the past still gives great buying power.

#### Chemical Composition of Blood.

In cases where new blood is required to fill the depleted veins of a human being, it is not practicable to use for the purpose the vital fluid of a dog or any other animal, because it would act as a poison, destroying life instead of saving it.

This is for the reason that the blood of a lower animal is not chemically the same as that of a man. The fact does not seem very surprising, but the

recent discovery that the various races of mankind differ in respect to the chemical make-up of their blood is undeniably curious.

Experience has proved that it will not do to introduce the blood of a negro into the veins of a white man or vice versa. And the same remark applies to the Mongol, the Malay and the American Indian. In any such cases a chemical reaction follows which is injurious.

The problem is purely one of chemistry, as proved by experiments in the laboratory. If a small quantity of a white man's blood be mixed in a test tube with blood from the veins of another white man no reaction follows. But if white blood be mixed with Chinese blood there results a precipitation of albuminous matter upon the bottom of the tube.

Manifestly when we speak of a person of "white blood" or "negro blood" we are not using terms that are wholly figurative. The vital fluid in each instance is chemically different. The blood of a Malay is more different from white blood than is Chinese blood, and that of a negro is still further removed in a chemical sense.

Now and then there is a disputed case in the courts wherein the point at issue turns upon the question whether or not a person supposed to be white has a touch of the "tar brush." It might be decided by just such means as the test tube could furnish. If a Chinaman were to try to get into this country (as has sometimes happened) disguised as a Filipino, the same test could be applied. In fact, the discovery seems susceptible of many developments.

#### The Rustic.

Written for the Tradesman.  
I'm glad I like the brooks  
The woods and quiet nooks  
Where rabbits and the partridge run  
Old fallen logs—the sole pretense  
Of th' chipmunks' winter residence  
When Autumn days are done.

I like the woods—where trees  
Have hollow trunks for bees  
Who need no other hives  
For never any money  
Could buy a sweeter honey  
Than such a fortune gives.

I like the woody woods  
In all their odorous moods  
When spring and birds appear,  
In summer hour  
In sun or shower  
Or when deep snows are here

I like the forest too  
When the moon has passed its new  
And soft the shadows fall  
It truly seems  
A dream of dreams  
Yet true—that's best of all.  
Charles A. Heath.

## Kent State Bank

Main Office Ottawa Ave.  
Facing Monroe

Grand Rapids, Mich.

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

#### Resources

13 Million Dollars

3 1/2 Per Cent.

Paid on Certificates of Deposit

Do Your Banking by Mail

The Home for Savings

## 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

## Michigan Finance Corporation

FLINT and GRAND RAPIDS

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

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

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C. S. MOTT, Vice President,  
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GRAND RAPIDS, MICHIGAN





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

#### Directors Meeting of State Dry Goods Association.

Lansing, Nov. 16—Present: President Knapp, ex-president Christian, Vice-Presidents Toeller and Sperry, Secretary Jones and Directors Cutler, Clement and Robinson. Also Manager Hammond and John DeHoog, Secretary of the Grand Rapids Merchants Mutual Fire Insurance Company. Absent: Directors Wesener, Jackson and Carpenter. There was also present Messrs. Park, of Adrian, and Comstock, of Ypsilanti, members of the Program Committee; Mr. Vogel of Chelsea, of the Membership Committee, and Mr. Wiechmann, member of the Convention Committee. Also Messrs. Mills, Baker, Arbaugh, and Seaman, of Lansing, Cook, of Charlotte, Nott, of Grand Ledge, and Barrett, of Williamston. A communication from Director Carpenter expressing his regret at not being able to be present was received.

The meeting began with a luncheon at the Hotel Kerns and was called to order by President J. W. Knapp. Mr. Hammond made a general statement regarding the purpose of calling the meeting, stating that he desired to begin plans for our next annual convention. He presented a plan for the subdivision of the State into groups or districts for the purpose of holding group meetings of dry goods merchants, also for the further purpose of encouraging interest among our members regarding the taking out of insurance in our own insurance company.

The matter of dividing the State into districts and holding group meetings was discussed by the gentlemen present. This resulted in a motion by Mr. Cutler, supported by Mr. Christian, that the group meeting idea be endorsed and that four group meetings be held in each group during the year. Mr. Toeller was designated as a special member of the Program Committee to assist the Manager in arranging the schedule of the group meetings. A motion by Mr. Toeller, seconded by Mr. Brogan, authorized the President and Secretary of the Association to appropriate such funds as were necessary from the treasury of the Association to properly conduct the group meetings.

In view of the fact that only one member of the Conventional Committee, Mr. Wiechmann, was present, the question of a recommendation to the Convention Committee was taken up and discussed. On the motion of Mr. Sperry, seconded by Mr. Brogan, the gentlemen voted unanimously to recommend to the Convention Committee that the next convention be held in Detroit. It was further understood that the President, Manager, Convention and Program Committee should meet in Detroit to consult with local merchants in the near future regarding the arrangements for the same.

Numerous topics were discussed. Mr. Sperry, who has recently traveled in Europe, gave a very interesting talk regarding his travels in the battlefields of Belgium and France, and

Mr. DeHoog made some explanations regarding the method of conducting business in the office of the insurance company. W. O. Jones, Sec'y.

Lansing, Nov. 18—We are enclosing with this bulletin the minutes of the meeting of the Board of Directors held in Lansing on Nov. 16. We ask each and every member to carefully read the minutes, especially as it refers to the matter of dividing the State into districts for the purpose of holding group meetings.

Naturally, we are not quite ready to report on the matter but we wish our members to know that such a matter is contemplated and also that we have made a start with our plans for the annual convention which will be held in Detroit. In a few days a carefully worked out bulletin will be sent you, stating which district you belong in and also when the meetings will be held, what the programs will be, etc.

At the meeting considerable discussion was had regarding our fire insurance company. Mr. Hammond had a typewritten report of the amount of new business that has come to the insurance company since Feb. 1, from the dry goods men of the State. This report also includes the names of four or five dry goods men who have previously insured with the Grand Rapids Merchants Mutual Insurance Company, but the aggregate of policies now held by the dry goods men of the State equals \$1,265,000.

Mr. Proud of the Proud Department Store, at Alma, reports a case of a package of ties sent him from a concern in Chicago. The method on the part of this company seems to be to send to different merchants throughout the State a package of goods with invoice, without first receiving an order from the merchant for the goods.

In this particular case, the package was received at the store in Mr. Proud's absence, was opened by one of the clerks, but when Mr. Proud's attention was called to the same, he ordered it returned to the shipper. He now has a letter from the company complaining that the returned goods have not been received by them and concludes with the remark, "kindly send us \$6.75 by return mail and save unnecessary trouble."

We have advised Mr. Proud to ignore the demand for payment and we are including the matter in this bulletin to advise our members to refuse to accept such packages of merchandise and hold the same subject to the order of the shipper. I would be very glad, indeed, to hear from other members on the same subject if you have had the same experience.

Jason E. Hammond, Manager.

#### Illogical Language.

"Paw?"

"Yes, Tommy."

"A brick house is a house built out of bricks, isn't it?"

"Certainly, my son. Why ask such a foolish question?"

"Then is a leather shop a shop made out of leather?"

"Show me the way to the woodshed, my son."

You are especially invited to come in and inspect our Exceedingly Attractive DISPLAY of

## Christmas Neckwear and Christmas Handkerchiefs

**Daniel T. Patton & Company**

GRAND RAPIDS  
59-63 Market Ave. North

The Men's Furnishing Goods House of Michigan

## Handkerchiefs

We have handkerchiefs of all kinds and packings for men, ladies and children.

We call particular attention to our line of embroidered numbers packed in boxes of two, three, and four each, prices range from nineteen to seventy-five cents a box.

Ladies initials at .....\$1.60 and \$2.15 Doz.

Gents initials at ..... 2.25 and 4.00 Doz.

Gents Linens at .....\$4.25, 6.50 and 8.00 Doz.

Send us your mail orders now while assortments are still good.

Quality Merchandise—Right Prices—Prompt Service

**Paul Steketee & Sons**

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.

Gloves are just as essential to the equipment of the workman as the tools he uses.

Think of the number of men who buy gloves to wear when working.

These men need gloves and when they buy them they examine them as would any other one of their necessary tools.

By keeping a stock of genuine horsehide gloves in your store you are able to furnish the workman with what he wants and you can recommend these gloves to him.

**HIRTH-KRAUSE**

Manufacturers and Tanners of Genuine  
Horse Hide Gloves

GRAND RAPIDS

MICHIGAN



## AROUND THE WORLD.

Impressions Graphically Recorder By  
Noted Globe Trotter.

Cairo, May 8—We left Calcutta on the afternoon of April 10, our itinerary taking in Berares, Lucknow, Cawnpore, Agra and Delhi, with Bombay as our destination. The equipment of our special train was excellent: About ten sleepers, each having four compartments, that were considerably larger than the ordinary steamer stateroom. Each compartment contained two lower and two upper berths, toilet room with bath, electric lights and two electric fans. The bath rooms were each furnished with a light and a fan. We carried diners only part of the way.

Upon the advice of friends at home, I had arranged for a private tourist car with kitchen equipment and, in spite of some very hot weather, we traveled quite comfortably. There were two large compartments, containing three comfortable bunks, separated by a small room used as a card room, and which also served as an entrance to the car. With each compartment there was a bath room. There were also rooms for maid and valet, a box room and kitchen. We had with us a European manager or steward, and beside the cook carried five native servants.

This may seem a large number, but Indian servants do not come up to our standard in amount of service to be performed by about one to five. One or two good old Pullman porters could easily have gotten away with all the work performed in the car in about half the time. These men worked about eighteen hours a day and then did not clean the cars or make the beds. We had a mixture of Mohammedans and Hindus. The cook was a Hindu and if he was as good a Hindu as he was a cook, then he was an excellent Hindu. We could seat seven at the table and entertained guests at all our meals, even including breakfast, and really had a jolly good time.

It is difficult to describe Benares; in fact, any part of India, outside of the large cities, without going deeply into either the history or the manners and customs of the people. I have done considerable reading and find that the more I read the more confused my mind becomes in relation to the life, the religions and customs of the Hindus. Benares seems with interest that almost beggars description. Wm. Elroy Curtiss, a brother of the late Rev. Dr. Curtiss, of Cincinnati, has written much that is interesting and easily comprehended and his chapter on Benares or his book "Modern India" gives one an excellent general idea of the city and its people. No one, however, can have a full realization of what the Hindu Brahmin religion really means until he has visited Benares. Fanaticism, born of extreme ignorance and fear, coupled with an undying faith in tradition, it seems can be its only excuse.

Benares, the most sacred city of India, is situated on the banks of its most sacred river, the Ganges. It is the Mecca of the Hindu—more than a million pilgrims come there every year to worship at the temples and to wash and bathe in the sacred river. To die in Benares means life eternal, even to the greatest sinner, and so holy is the place considered, that they believe the same result is attained by people of other religions and races as well.

The city is said to contain over two thousand temples, over half a million idols, and sacred cows galore, and withal, some twenty-five thousand Brahmin Priests who make their living out of the poor ignorant masses, who are trying to gain consolation, happiness, wealth and what not, or from those seeking to escape punishment for sins, or from those who merely come to die on the sacred soil or while being bathed in the sacred waters. We spent two days at Benares and found it by far the most interesting city in India, and I should say, the most interesting place we have visited, but, at the same time, repulsive.

Of the numerous temples the city contains, there are only two of note to which the visitor is ordinarily directed, the Golden temple and the Durga temple. The latter is nicknamed the "Monkey temple" because of the number of monkeys which live nearby and in it. The Golden temple is dedicated to the God Siva (the destroyer and reproducer). He represents the Sun, Water and other elements and mysteries of Nature. The temple itself is nothing wonderful either in size or beauty. Interest in it obtains only from its surroundings and the name is derived from the material or color of its domes, one of which is said to be of gold. It is situated in a large yard and surrounded by a great number of other temples and idols of lesser importance, the whole covering a very large area, with narrow brick passages leading from one to another.

The passages and court yards surrounding the various temples or idols are literally packed with humanity. On the occasion of our first day's visit the priest who acted as our guide had no great difficulty in getting us through, though he did not hesitate at times to use mild force in clearing the way for us, but upon returning the second day (the crowd being greater and more absorbed on account of its being a holiday), it took the combined efforts of the guide and two natives to get us through. I would not have you infer that any violence was offered or even meant—it was merely the

natural results of having a large body of people squeezed into a small space, all bent on idolatrous worship and with not a single thought for anybody or anything else.

We were taken to the Well of Knowledge, in the court yard of the temple. Flowers and other offerings are thrown into the well by pilgrims who, in turn, receive a drink of the putrid water, served to them by a priest in attendance. Siva is supposed to have taken refuge in this well during the Mohammedan invasion (date unknown to me) by Mahomet Aurangzeb, one of the Mogul emperors. During this invasion, however, he destroyed all the Hindu temples and close to the Golden temple stands a very fine mosque supposed to have been built by the aforesaid Mahomet Aurangzeb and which is still in use.

Strangers are not permitted to enter the Golden temple, but a look through the doorway is sufficient to convince one that he does not want to enter, particularly if you have a delicate sense of smell, and certainly not, unless you want to get crushed. It is really difficult to conceive such a number of people within the comparatively small space inside the temple.

I am afraid to estimate the number of beggars in and about the court yards of the temples. They sit on the ground with their backs to the walls and really occupy every inch of wall space along the passage ways and court yard. Some are known as priests or holy beggars, others are cripples, some of their own making; men for instance who have looked into the sun until their eyesight has become impaired or until they have become blind, and still others who have held their legs and arms in one position until these members have become useless, or tortured themselves in other ways. All these make their living from the people and not a fat living either, for, while the Indian as a rule is not bothered by superfluous flesh, the bones of these poor creatures fairly protrude through their skin. I say the Indians do not carry any superfluous flesh. Not so the priests, some of whom could well enter into competition with the proverbial German brewer!

We were also taken to the temple of the Sacred Bull. Here the visitor is permitted only a glimpse from the steps in the corner of the square, the floor being too sacred to permit the touch of the feet of the infidel. One of the party made a false step by mistake and nearly caused a riot. The Bull is a very wonderful big white animal and seems well satisfied with himself and his surroundings.

At the Durga temple we were again personally conducted by the same priest

We are manufacturers of

**Trimmed & Untrimmed HATS**

for Ladies, Misses and Children, especially adapted to the general store trade. Trial order solicited.

**CORL-KNOTT COMPANY,**

Corner Commerce Ave. and  
Island St.  
Grand Rapids, Mich.

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

**Michigan Motor Garment Co.**

Greenville, Mich.  
6 Factories—9 Branches

# December Clearance Sale

## Wednesday City Day

## December 8th and

## Thursday December 9th

# 1920

At this Thanksgiving time we have been wondering why business should be bad. Statistics show that the United States is the richest country in the world. Most of our trouble at the present time is due to the fact that we traveled too fast and must now recover from our spree of inflation. We have many things to be thankful for and very little to worry about. The universe is moving along as well as ever and our troubles are mostly psychological. The stocks of many merchants are getting very small. Very little is being made for Spring and by March 1st merchandise will be hard to get, which may cause a rise in prices. Many merchants will be looking for merchandise during the early part of December. Following our previous ads we shall continue our policy of selling REGARDLESS OF COST. Our stocks have been getting broken and we are constantly re-buying in order to take care of the needs of our trade, which we believe will become enhancingly urgent during early December. We find it so strong that we have made purchases especially for and will again have another sale on **Wednesday, CITY DAY, December 8th and Thursday, December 9th**, at which time we will again give you **REAL VALUES** and make it worth your while to buy from us. We believe that this December Clearance Sale will be even more successful than our Seasonal Sale in November. Look over your stock of merchandise—consider the possibilities of your trade during December and then plan to attend this Sale.

**GRAND RAPIDS DRY GOODS CO.**

Grand Rapids, Mich.

Exclusively Wholesale

No Retail Connections



and guide who had been with us at the Golden temple. This man was a sort of high priest. He spoke quite some English—called himself Chief Priest. He certainly was the chief grafter. At every turn we met other priests, who had charge of this or that particular temple or idol, all with their hands out, palm up. Much to their disgust the chief priest took it all and the look they gave him, when he waved them aside, did not savor of religious feeling as we understand it.

Durga is the most terrific form of the wife of Siva, and her delight and specialty is torture and bloodshed, in consequence of which she is very much feared. In order that she may be propitiated, daily sacrifices of a goat are made at her shrine and the offerings left here by the pilgrims are very liberal indeed. Durga in the North corresponds to Kali in the South, so say some authorities on the Brahmin or Hindu religion. Others say Durga is the real wife and Kali the other wife. Be that as it may, she looks much the same and sits in a tomb-like recess fronting on a raised platform of pagoda effect and where only the elect are permitted to go, each, as he approaches, ringing a large bell, in order to announce his coming.

Under an ornamental arcade, surrounding the court yard, were seated many up-country priests who had come to the sacred city to pay homage to their gods and to carry home with them blessings to their people. These men presented a wonderful picture, seated on the floor, counting their beads and audibly reading or reciting their prayers, swaying backward and forward, entirely oblivious of each other or the curious eyes of the sightseer.

On the afternoon of the first day, we drove out to Sarnath, the site of the ancient city of Benares. Its interest is mainly historical, there being very little of the city left, it having been destroyed by earthquakes (here again dates fail me). The English government recently built a large museum near the site of Sarnath and is at present making excavations, in order to secure and properly preserve, relics of this ancient city which antedates the birth of Christ.

The Hotel de Paris, at which we put up for luncheon, our noonday rest and bath, furnished much for amusement—magicians, tumblers and snake charmers—during the noon hour, and in the late afternoon a band concert with tea on the lawn.

The Maharajah of Benares sent over five elephants supposed to be the largest in India, in order that our party might enjoy a ride on them, and half a dozen camels belonging to a native Sepoy regiment were also sent over for the same purpose.

An early start next morning brought

us to the banks of the Ganges shortly after 6 o'clock, where boats were awaiting us, to view what Dr. Curtiss describes as "second only to the Taj Mahal of all the sights of India," a picture which exceeds in uniqueness and, at the same time, in repulsiveness, anything in the world. The entire banks of the river for several miles are given over to bathing ghats (a pavilion or platform of stone, covered with awnings or roofs, reaching into the river) and in many cases, approached by broad stone steps from the top of the rather steep, long bank.

Every morning these ghats are crowded with thousands of pilgrims from various parts of India, old and young, healthy and dying, all seeking in their baths the same thing—absolution from sin, the healing of the body or salvation of the soul and eternal life. On this particular day (a holiday) every man, woman and child in Benares, pilgrims by the thousands from the up-country and from nearby points, seemed to form an endless procession to and from the ghats.

We spent several hours on the river and there did not seem to be any diminution in the crowd, even after it became too hot for us to remain longer. Our boat kept very close to shore, close enough, indeed, not only to get a mind picture of the whole scene, but to see the various types of people as well. Were it not for the ceremony indulged in and the earnestness of the majority of the bathers, it would be difficult to believe that we were watching a religious ceremony, and a most important religious ceremony, at that.

Right in the middle of the crowded bathing ghats are situated the burning ghats, where all but the bodies of priests, infant children and unmarried women are burned immediately after death. The bodies of priests, children and unmarried women are cast into the Ganges, the former in a wooden box heavily weighted, the latter merely wrapped in linen or cotton, perhaps weighted, perhaps not.

We witnessed the cremation of probably a half dozen bodies in the morning, with others constantly arriving, and saw the same thing again in the afternoon. The death rate in Benares is very high, in fact, there seemed to be a never ending arrival of funeral bearers, carrying bodies to the ghat, all the time chanting a weird prayer. Differing from Calcutta, however, the bodies are entirely covered with drapery. As in Calcutta, the chief mourner sets fire to the funeral pyre, in which the body has been absolutely concealed, after having been washed in the sacred river. The ashes are gathered together and thrown upon the stream and the salvation of the soul is complete.

To see the body of a man, woman or child floating gaily by your boat is not an unusual sight on the river or within

a few feet of the bathers, who nevertheless, wash themselves—yes, to the point of cleaning their teeth and rinsing their mouths (really an important part of their ceremony)—in water that most of us fear to have touch our hands.

On the heights all along the river are numerous temples, also palaces of Maharajahs from all over India who, with their families, come to spend some weeks of each year in Benares. These palaces are for the most very pretentious buildings.

On floats or platforms extending into the river are seated Brahmin priests, never ceasing in prayer, whose bodies are painted to denote their calling.

We saw many beggar priests, two of whom are particularly worthy of special mention. One with long hair and beard, his body covered with an ashen gray paint, sitting and lying in turn, on a bed of sharp nails, about four inches in length. Both of these men were presumably torturing themselves to secure eternal salvation, but in the meantime taking alms from the people.

It seemed to us that we were attending a large spectacular and wonderfully staged performance. It did not seem real. It could not possibly be real. But we left before the show was over. The curtains were still up and will remain up for many, many years after our curtain has rung down, for one cannot conceive of the civilization of these people whose religion, fear and superstition take up the greater part of their lives, if, in fact, it is not their whole existence.

It may be well, in fact, that this is the case. Education and with it a higher civilization might bring a greater appreciation of the better things of life, and then what—there are over three hundred million people in India to-day and while the death rate is high the birth rate is higher.

Julius Fleischman.

#### Artificial Levels For Silk.

As every one is aware, the silk situation is very unsettled and has been so for months. Strictly considered, silk is not one of the necessities of life. Its sale, however, is one of the necessities of the economic life of Japan. The war produced new and large demands for it. Not only was it required for military uses, but the extravagance which war brought in its train led to the more extensive use of it for fine raiment. The Japa-

nese saw their opportunity in these conditions and promptly took advantage of it. With government aid the raw silk was kept pegged up in spite of increased production, and the enhanced prices proved no bar to constantly increasing purchases. Fabrics made of it shared, of course, in the advanced prices. The raw silk, not so many months ago, soared in price so that, weight for weight, it cost more than silver. When consumers, however, stopped buying silks the bottom dropped out of the raw silk market and prices for the material were reduced to one-third of what they had been. A panic followed in Japan and failures or embarrassments in the silk trade became quite common here. Then the Japanese government again came to the aid of the silk merchants and speculators and helped in a movement to keep up raw silk prices to a fixed minimum. To help this movement the Japanese reebers have stopped production for a few months so as to create an artificial scarcity and thus prevent a drop from the minimum. This "pegged" price for the standard Sinshu No. 1 is about \$5.63 per pound, as against the peak one of nearly \$18, and is considered quite reasonable. But, even at that, there has been no great rush to purchase. The mistake in this, as in the case of linens, is in not letting the market settle itself in accordance with the law of supply and demand, which it is bound to do, sooner or later.

You can no more get a chance without a focus than you can get a picture without a camera.



**No. 791**  
**Only \$5.00**

No. 791—Every inch a gentleman's shoe. Gun metal, mat top, Good-year welt, single oak sole, long vamp, modified English, sizes 6 to 11, D width.

Same shoe in mahogany Russia, No. 773 -----\$5.60

### Mail Your Order Today

MAIL US YOUR ORDER TODAY for a case or more of these trade winners. We ship the day your order is received. Or drop us a card and our salesman will call with samples.

# LOWER PRICES

To do our bit to push down prices we are offering this highest grade in soft gun metal, Good-year welt, oak soles, for only \$5.

Same shoe in rich mahogany Russia for \$5.60. Stock up on these trade winners and clean up a lot of money

## 75 Years of Bradley Quality

These are brand new shoes of the latest style and design. Best of leather and workmanship, the top-notch Bradley quality that has been unwaveringly maintained for three quarters of a century. The maximum of fit, comfort, classy appearance and long wear. Your customers will long remember the solid satisfaction and come back for more.

### THE TIDE HAS TURNED

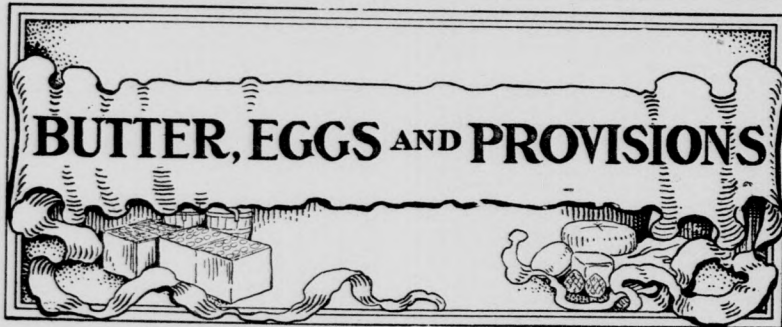
Babson and Brookmire, expert analyzers of business, and other conservative authorities, after an exhaustive study of present conditions, UNHESITATINGLY assure us that business this fall and winter will be up to normal. The people in your town are going to BUY SHOES of someone—let that dealer be YOU.

## BRADLEY & METCALF CO.

Milwaukee, Wisconsin

Since 1843 Makers of Good Shoes





### 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.

### Cancellations and Return of Goods.

In more than one aspect the matter of cancellations of orders and return of goods keeps impressing itself on the attention of business men. The practice is naturally aggravated by the sharp recessions of prices now in progress. Sellers, after showing their irritation in divers ways, have finally reached the point of offering decided and co-operative resistance. Among the textile people this is especially the case. In Philadelphia during the past week, a meeting was held for the purpose of uniting textile manufacturers, selling agents and the like in a nation-wide movement to put a stop to cancellations and the unwarranted return of goods. A uniform sales contract is one of the means to be adopted for this purpose and, added to this, will be an effort to stop contract-breakers from getting goods. An agency will also be provided for investigation of complaints and for bringing suit when necessary for enforcing the terms of contracts. The compelling of obedience to obligations entered into will go far toward reducing not only the risks but the expenses of doing business, and in this way will help toward the lowering of prices. It will, in addition, put a stop in great measure to mere speculative buying which has been so fertile a cause of business embarrassments. Once merchants are convinced that a contract is something which implies fulfillment on both sides, they will be forced to use judgment in their business and the plungers will be eliminated to the manifest advantage of everybody. The great obstacle, hitherto, to the stopping of the cancellation evil has been the lack of co-operation on the part of sellers. This has helped unscrupulous buyers at the expense, or to the detriment, of the more conscientious ones. The way to stop the evil is obvious.

### More Oysters in Rivers of Maryland.

Following an inspection of the Maryland oyster bars by R. V. Truitt, the latter submitted his report to Harrison W. Vickers, chairman of the Conservation Commission. As a result of visits made to the great centers of production, the inspector finds that in every river in the State there are indications of a yield better than that of the average for the past few years.

Oysters are of better size and more abundant, which may be attributed in

a measure to the exceptionally bad weather conditions of the season previous, which prohibited intensive working during the long period of the greatest demand, and because of the rest obtained by the beds during the period of the war, when labor was diverted to other fields.

In the Chesapeake Bay the conditions are not so good, save for certain beds in the region of Herring Bay, where a normal production will be realized. The State Reserve Area on which seed oysters were planted by the Conservation Commission is again practically depleted. The private beds along the shores of Anne Arundel county have entirely disappeared. There are few oysters in Pocomoke Sound and the Southern end of Tangier.

Conditions during the spawning season were exceptionally good throughout the tributaries of the Chesapeake there being a general "strike" in every river visited.

### Must Have Had a Queer Taste.

A woman walked into a grocery store in Kalamazoo with a majestic stride. It was easy to see by the sternness of her expression that she was somewhat disturbed.

"This," she sarcastically explained, throwing a package on the counter, "is the washing itself. It is the soap that makes washing a pleasure. It is the soap—"

"That isn't soap, madam," interrupted the grocery man, examining the package. "Your little girl was in here yesterday for a half pound of cheese and a half pound of soap. This is the cheese."

"U-m, that accounts for it," said the woman, as the light of understanding began to glow. "I wondered all night what made the Welsh rarebit we had for supper taste so queer."

You Make  
**Satisfied Customers**  
when you sell

**"SUNSHINE"  
FLOUR**

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

Genuine Buckwheat Flour  
Graham and Corn Meal

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



## Stock Purity Nut

Recommend  
It To Your Customers

Every pound of Purity Nut is  
Guaranteed to Satisfy

## PURITY NUT MARGARINE

The Purest Spread for Bread  
Packed 10 and 30 lb. cases 1 lb. cartons

M. J. DARK & SONS

Sole Distributors in Western Michigan

Grand Rapids, Mich.

With a full line of all Seasonable Fruits and Vegetables



WE ARE  
**EXCLUSIVE  
DISTRIBUTORS**  
FOR  
**"Dinner Bell"**

ALWAYS FRESH AND SWEET

M. Piowaty & Sons of Michigan

MAIN OFFICE, GRAND RAPIDS, MICH.

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

OUR NEAREST BRANCH WILL SERVE YOU

## "WORCESTER SALT"

Takes the "Cus" Out of Customers

SEND US YOUR ORDERS



BUTTER  
CHEESE  
IVORY Non-hardening  
TABLE  
SPECIAL FARM  
BLOCK STOCK

**SALT**

It Pays the  
To Sell the **BEST**

KENT STORAGE CO., Grand Rapids, Michigan  
DISTRIBUTORS

SEND US ORDERS **FIELD SEEDS**

WILL HAVE QUICK ATTENTION

Pleasant St. and Railroads  
Both Phones 1217

Moseley Brothers, GRAND RAPIDS, MICH.

MILLER MICHIGAN POTATO CO.

Wholesale Potatoes, Onions

Correspondence Solicited

Frank T. Miller, Sec'y and Treas.

Wm. Alden Smith Building  
Grand Rapids, Michigan



### Lessen the Danger of Flooded Labor Market.

Grandville, Nov. 23—If a new era of prosperity is to come to this country something must be done in the immediate future to curtail the flood of immigrants now swarming our Eastern seaboard.

What is Sam Gompers doing for his federation of labor that he does not bestir himself in an effort to save the jobs for the A. F. of L., which are fast going by the board because of an overplus of workmen?

Every day the newspapers publish reports of the laying off of American workmen and of the acceptance of wage cuts to avoid layoffs.

At Houghton, Michigan, there is a layoff of 1500, the Pennsylvania railroad has dropped as many at Altoona, the New York Central 500 at West Albany, the second in recent weeks.

While thousands of American workmen are idle, other thousands of foreign workers are coming in to struggle for jobs which are all too few for our own citizens.

Is it not time that something was done to lessen the danger of a flooded labor market? When America is facing a season of depression and widespread unemployment, shall we not be foolish to permit this influx of foreign labor to come in, thus further depressing conditions here?

One of the gravest of dangers now threatens industrial America. It is at such a time as this that Gompers and his co-workers may be of some service to the country by using the influence he has so wielded in the past to influence gubernatorial effort to stay the deluge now threatening every important industry in this country.

Ten thousand immigrants landed in New York last week in a single day. This is a news statement that warns us of what is impending.

Gompers has often worked himself into a fine fury over non-essentials in other days. Now let him exert his influence with the outgoing administration, with which he has had immense influence in the past, so that the American workingman may be protected in his job as against a foreign flood of undesirables, which, if not checked, bids fair to wreck all of the well laid plans of the best minds of the country.

No mealy-mouthed sentimentality will do at this stage of the game. However much we may love these foreign unfortunates, driven by hunger and undesirable conditions from their own countries, we must needs take heed first of all of our own people.

America first must be our desires, carried out through immediate intervention of our Government in the immigration matter.

We stand now between two contending conditions, that threaten to embarrass, perhaps destroy, the very fabric of our industrial life. It is beyond possibility that this great stream of foreign labor can continue to come to our shores without overturning completely our industrial system, making wreck and disaster to the whole land.

Then, again, the larger part of these immigrants are undesirable because of their inability to make good American citizens, at least not for years to come. The United States has enough to contend with without taking the burdens of the whole world upon its shoulders, and a way out of our present difficulties cannot be found until the immigrant question, the greatest in our history, is settled and settled right.

It is not enough that a new administration will soon take the reins of

government. The time is too critical to delay even a few months the proper settlement of this momentous question which concerns every home and fire-side in our land. Act now, act at once.

We have all the workmen America needs to do the work required. The dumping of thousands of others from the teeming fields of Europe constitutes the gravest menace to free institutions that America has had to contend with since the days when eleven Southern states raised the standard of revolt and proclaimed the Union of the fathers of no further utility and that the one time Republic of North America was a thing of the past.

However much we may sympathize with the ill conditions of the teeming millions of war-scourged Europe, it is the height of folly—in fact, a crime—to permit these millions to inflict their miseries upon us, which would only be adding to the general calamitous conditions, without in any way helping our foreign neighbors.

Gompers has completely dominated the present administration in the past with regard to labor matters. If ever there was a time when his influence might be exerted for the good of labor now is that time, and we shall wait with intense feeling for him to make an immediate move to aid America and the American workingman.

Surplus of labor breeds unemployment, stagnation along industrial lines, a general letting down of every endeavor which makes for the best interests of the whole community. Capital and labor should go hand in hand, seeking only that which is for the good of the whole. This great raid of outside workmen upon our shores is the gravest menace yet facing the American nation, and the sooner the truth is recognized and the proper fences erected the better for all concerned.

Open shops or closed shops, there will come stagnation unless the danger of an overplus of labor is at once met and shut off at its source.

We as a people are anxious to keep the business wheels whirling. There is no partisanship in it. Cut out all political chatter and get busy. It is to be hoped that Samuel Gompers will not let grass grow under his feet until he takes up the issue with the proper authorities at Washington. Old Timer.

### Don't Employ This Collection Agency

Retailers are advised not to give any accounts to collect to one J. L. Frederick, who calls himself the Merchants' Investigating and Collection Bureau. Frederick has no business office but does business from his house. He travels personally through the State and induces merchants to give him accounts to collect. He does not always, however, turn the money over. A retail grocer gave him an account of \$300 to collect last spring. He collected it, but evaded paying it over until last week when he was forced to do so only by threat of arrest.

### Reindeer Meat For United States.

Meat packers at Nome, Alaska, will be prepared to ship at least 6,000 reindeer carcasses to American markets through Seattle next year.

Nome interests are building two additional refrigerating plants at Egavik and Golovin, near Nome, and plan to establish a string of such plants along the coast of Alaska.

### Merchants, Notice!

Wanted. Merchant with general stock to locate in small village. Fine large store building recently vacated, for rent. For particulars address, Lewis D. Capen, Milbrook, Michigan.

**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



**W. S. CANFIELD FLOUR CO.**

205 Godfrey Building  
GRAND RAPIDS, MICH.  
Cit 65618 Wholesale Distributors Bell M 1465

### 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.

**OCCIDENT FLOUR**



Costs more—worth it!

A quality product for a quality store.

**W. S. CANFIELD FLOUR CO.**

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



WE ARE HEADQUARTERS  
WHOLESALE

**Fruits and Vegetables**

Prompt Service Right Prices  
Courteous Treatment

**Vinkemulder Company**

GRAND RAPIDS

:::

MICHIGAN

**Bel-Car-Mo**

**The Best of all Peanut Butter**



8 oz. to 100 lbs.

A sanitary made product that you can conscientiously recommend to your particular trade with the full knowledge that its purity is guaranteed and you can go the limit in backing this guarantee knowing that the manufacturers are back of you every step of the way.

—Order from your Jobber

Grand Rapids  
49 Market  
St., S. W.

**W. E. Roberts**

EGGS AND PRODUCE

Citiz.  
1361  
Bell  
M. 1361



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

#### Helping To Solve the Christmas Buyer's Problems.

Written for the Tradesman.

It will pay any hardware dealer to study his business from his customer's point of view. This is particularly the case in the Christmas holiday season, when it is eminently worth while to take some trouble in catering to the seasonable trade.

What is the biggest difficulty the buyer of Christmas gifts has to face and solve?

The answer is obvious. The customer's prime difficulty is in making a satisfactory selection. Now and then this difficulty is complicated by the further difficulty of making his wants match his pocket-book; though as a rule the purse strings are a great deal looser at this holiday season than at any other time of the year.

So the hardware dealer who believes that service is the keynote of success in business can render a big service to his customer by giving him effective assistance in the selection of Christmas gifts. Handled from this angle of service, the Christmas selling campaign will take on a new aspect. Instead of shouting his goods from the housetops, so to speak, the shrewd hardware dealer will parade his service—his capacity for real helpfulness in the difficult problem of gift selection.

This service can be made the keynote of your seasonable advertising. "Let's help you choose your Christmas gifts. Our advice and help cost you nothing," is a pretty good slogan. Of course all advertising should involve specific suggestions; but woven in with these should be this idea of expert service to the perplexed customer.

The further the season advances, the more appealing will such a service be. Many customers postpone their buying until the last moment because they find it difficult to make a selection. Then, too, many purchases are overlooked until the last moment, when the time for making a selection is limited. The hardware dealer who has by advertising and actual results established a reputation for his service in this regard is pretty sure to draw a lot of this perplexed, puzzled, last-minute patronage.

A good advertising stunt early in the season is to send out letters to your regular customers pointing out your facilities for helping them select their Christmas purchases. You and your salespeople have made a study

of the gift problem. You have a well assorted stock. You are in a position to save your customers 90 per cent. of the trouble of selecting gifts. You will be only too pleased to help your regular customers in this way, and can give them especially satisfactory service if they see you early. A letter along these lines should bring a lot of early trade, as well as emphasizing this idea you are anxious to drive home, of your capacity for real helpfulness.

Of course such advertising is of little value unless it is backed up. To advertise a service you can not render, merely with a view to catching a little trade, is a mistake. You have got to deliver the goods if you want to benefit from this sort of advertising. This means, you must be able to give your customer real help along the lines indicated.

Fortunately, any good hardware salesman who has given the matter a little thought is in a position to render the average customer a fair degree of help, in making his selections. That, however, is not enough. It is not enough to suggest and show a few appropriate articles. You must be able to give a real, downright, helpful service.

Take a boy of 12—there are certain standard, recognized gifts. He might like a jack-knife, or an express wagon, or an erector-set, or half a dozen other articles. But almost any customer will think of these things. One hardware dealer did a good line of business by suggesting a small practical tool set, or, as an alternative, a cheap but serviceable watch; things which most of the buyers had not considered. It is the capacity to find and suggest the gift—articles of which the average customer doesn't think, that renders the hardware dealer's gift-service really helpful, and a business asset to him.

A first essential is to know your stock. This applies, not merely to the merchant, but to his salespeople. It is a good idea to have a printed list

## 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

## Foster, Stevens & Co.

### Wholesale Hardware

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

## Michigan Hardware Co.

Exclusively Wholesale

Grand Rapids, Mich.



of gift-suggestions for distribution to customers. Gifts may be arranged according to price—since with many customers the price-basis is important—or grouped according to their availability for this, that or the other member of the family. Take time to study not merely your special holiday lines but your regular stock and its gift possibilities. Cut glass or silver make nice gifts for the housewife; but labor-saving equipment for her kitchen will as a rule appeal to her just as much. Only the customer doesn't see it; the merchant, however, can often secure business by suggesting it. A modern kitchen range isn't usually considered in the line of gift-articles at Christmas time. But the wide-awake merchant can often sell a range if he knows that a certain home needs one. The gift-possibilities of the hardware store are a great deal bigger than some people realize.

Even with a printed list as a guide, however, personal suggestion is of vital importance. The service rendered by a clerk who habitually consults a printed list is apt to become perfunctory and unconvincing. It is important to have your salespeople so trained that they can make acceptable and novel suggestions without appealing to the printed list at all.

To this end, get your staff together for a conference before the season opens. Talk over the lines you intend to feature, and the gift-possibilities of the regular stock. Go into your plans for the holiday season thoroughly, and get all the suggestions your staff have to give you. Talk over the selling points of this, that or the other article. Discuss the most efficient and successful methods of handling customers, the arguments to be met and overcome in selling, and other details of the holiday trade.

This conference, or a later one, should include any extra salespeople you may take on for the Christmas season. The extra salespeople are always a problem in any store; their inexperience is often so absolutely fatal to your reputation for giving helpful suggestions. So it is worth while to arrange for these helpers early, in order to give you time to encourage them in their work, coach them as to the most important points, and, if possible, get them really enthused for the store and the service it renders.

In recent years we have had a seller's market; we are now gradually approaching a condition where the situation is reversed, the buyer commands the situation, as he did before the war. Hence, this item of store service is likely to become more important than it has been. It will pay the hardware dealer to study the problem of giving service, not merely for the coming holiday season, but as a permanent thing; and to seek to build a reputation for the sort of service he gives.

This means a careful study of the business from the customer's side of the counter. You must get the buyer's point of view, as well as your own; and must adjust your selling appeal accordingly.

Meanwhile, the hardware dealer who wants to appeal most effectively to the Christmas trade should remem-

ber that this matter of selecting gifts constitutes the buyer's great problem at this season of the year. Whatever he can do to help the buyer make a satisfying selection is sure to add to the reputation of the business, as well as to its immediate returns. With comparatively little additional effort and expense, the hardware dealer can do a great deal in this connection to render effective service to his customers.

Victor Lauriston.

#### When Coined Name Becomes Common Word.

Can a name coined as a trade-mark be used by other than the owner of that trade-mark after the word has become through wide use descriptive of a certain class of goods?

This is the point involved in a suit which has been brought by Levi Strauss, of San Francisco, against Cooper, Coate & Casey, of Los Angeles, alleging infringement on the word "Koveralls." The suit has been brought for \$250,000. The Strauss concern asserts that it has spent more than \$500,000 in building good will for the name "Koveralls," and that the Los Angeles firm has been profiting by this in the sale of a garment not made by Strauss.

A somewhat similar suit has just been won by Strauss in the issuance of a sweeping injunction against the Broadway Department Store of Los Angeles and all the employees of that store, forbidding them to sell any one-piece garment similar to "Koveralls" or any garment with a similar sounding name.

#### Difficult.

"Kind of hard to please women," Binks sighed.

"What now?" Jinks asked sympathetically.

"My wife harped so on how much more attention men paid to women before marriage that I had a big bunch of roses sent out to the house and took her a box of fine candy."

"And he wasn't pleased?"

"Oh, I dunno. She's been talking ever since about how much more sensible it would have been if I'd sent out a ham and brought home a new door mat."



**In Getting  
COSTS  
Writeto  
BARLOW BROS.  
GRAND RAPIDS, MICH.**

SHORT CUTS

**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.

## H. Leonard & Sons

COMMERCE AVENUE  
At FULTON STREET

Grand Rapids, Michigan

## TO ALL MERCHANTS

Desirous of profiting by  
new prices on

## FALL AND HOLIDAY GOODS

In order to MOVE QUICKLY HUNDREDS  
OF ITEMS BOUGHT FOR DECEMBER  
SALES WE OPEN

OUR BARGAIN OFFERS

TODAY, WEDNESDAY, NOV. 24th.

and guarantee the greatest surprises to all  
merchants desirous of handling HOLIDAY  
GOODS.

#### You Can Have

Old Time Ten Cent Counters Now

Old Time 25c and 35c Counters Now

Old Time 50 and 65c Counters Now

Old Time 75c and \$1.00 Counters Now

Everyone should come in person to see our  
lines. MORE PROFIT will be made by VISIT-  
ING US HERE than by sitting at home. We have  
assortments to offer as follows:

|                                      |       |               |
|--------------------------------------|-------|---------------|
| Asst. 100, 10c and 15c Goods, for    | ----- | \$25 and \$35 |
| Asst. 200, 25c and 35c Goods, for    | ----- | \$25 and \$35 |
| Asst. 300, 50c and \$1.00 Goods, for | ----- | \$25 and \$35 |

#### IN HOLIDAY GOODS ALONE OUT OF THOUSANDS OF GOOD ITEMS WE SHOW

Christmas books, Christmas cards, dolls and doll furniture, chairs, tables, beds, bureaus, trunks, wash sets, doll carriages, black boards, desks, slates, coasters, wagons, sleighs, banks, horses, guns, pistols, watches, cannons, tops, horns, trumpets, knives, games, puzzles, maps, knitting and sewing outfits, paints, stencils, crayons, printing outfits, tinker toys, soldiers, ten pins, Gilbert toys, friction toys, etc, etc.

Ash trays, smoke sets, tobacco jars, jardinières, smoke stands, mirrors, electric lamps, purses, shaving stands, celluloid (ivory) toilet sets, shaving sets, manicure sets, military sets, combs, brushes, hand mirrors, work boxes, puff boxes, buffers, hair receivers, etc., etc.

China ware in cups and saucers, salad bowls, sugars and creams, cake plates, dinner and tea sets, cut glass, engraved glass, plain and etched glassware of all kinds, etc., etc.

Silver ware in novelties for the counter, tea sets, cake and bread baskets, sugars and creams, spoons, knife and fork sets. Agents for the largest manufacturer of silverware in the world, selling all goods at the factory prices.

SEND FOR CATALOG—BUT COME IN PERSON IF  
POSSIBLE.





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

#### Essentials To Success as a Salesman.

The first thing we must do is to believe in ourselves, believe in our house and in the goods we are selling, for no man can convince another of that which is not in his own heart. Woe be unto the salesman whose feelings contradict his statements—he is at the beginning of his own end, and will never attain any great degree of success.

I have said in the past that salesmanship is a profession like law or medicine, and it behooves a man to study every phase and angle of it, if he hopes to make good in a big way. Try to imagine a doctor or a lawyer in the practice of their chosen profession without recourse to study. How many salesmen study on anything that pertains to human nature and the art of selling? How many of you read a magazine dealing with commercial matters? How many of you ever enter the library of your home town and get a book on "Salesmanship" another on "Textiles" or a book on the "Study of Human Nature." To be a high-grade salesman you must be a high-grade man. In order to become a specialist, you must study human nature, and know when and where and how to talk. One of the characteristics of the average salesman is that he would rather talk than listen, but, he must get on the other fellow's side of the fence once in a while, and listen to what he has to say. You must know the reasons he sets forth and why he cannot give you an order, before you can analyze carefully what he bases his opinion on. Then you can hit him with the weapon he hands you by using his own weapons against him. It is up to you to change the trend of his mind, by submitting positive arguments which are constructive, and if they ring true, backed by positive statements, he will change his mind and buy.

The salesman in his approach is usually combatting excuses, and not real objections, which are brought up either by the shrewd and experienced buyer, or by the tricky and unintelligent and inexperienced buyer, in order to either put you off, or to find out wherein your merchandise excels.

One element of successful selling is courtesy, but courtesy can be and is abused, particularly under just such conditions as we have passed through the past month. When we get over-courteous with some hard-shelled merchants, we positively fail to hold their respect. When we approach a buyer and quote him a price and he tells us that he has been quoted a much better price and he gives you the "icy stare"—for the love of all that is good in salesmanship, do not lose your nerve and make up your mind never to quote that price again because you are belittled by the former quotation. Quote your price to the next chap you meet and be assured that when

this house gives you a price, that, generally speaking, it is as good or better than your competitors. Price, to some extent, means nothing to-day, but it must be backed up by conscience, understanding, belief, determination and a courage to stand up for it. Right here let me say that too many of you let the buyer dominate you. In these times the buyers' game is to domineer. Always remember the power of the eyes in selling. Watch your customer all the time, and do not let them have the advantage over you. There is always a compelling force about the eye, that is understood by the trained master of human nature. Its potent force will hold you to the truth, and look beyond and burn into your soul, so beware, Mr. Salesman, when Greek meets Greek! Turn about! use the same tactics on your customers. If you feel the buyer is too much for you, tip your hat, bid him a fond good-bye, until your next trip, go back in the alley and shake yourself, get mad and find some excuse to get sore at somebody, before you call on your next customer. This can all be brought about and done very gracefully with a display of sufficient courtesy, but a firm stand, so your customer will not think you lack initiative and aggressiveness. Selling is a mental process—a battle of wits and the process is through your eye, and your eyes are the mirror of your soul, and if a customer cannot get you to look at his eyes, you will stand little chance of getting him to look at your goods. Again turn about! if your customer does not look you in the eye, and tell you his objections, then you can put it down for keeps that he is deliberately trying to "kid" you.

Whenever a salesman feels nervous in the customer's presence, it is a sign that you are not sure of yourself. Your prospect has put you on the defensive, and when a salesman is put on the defensive he either over-estimates his goods or under-estimates himself. If your customer dominates you he has the whip hand. If he is in a combative mind, either cure him or retire gracefully for the time being. If you are thoroughly convinced that your goods have quality and merit (and without such conviction you cannot convince your customer that he should have your goods) and if you have a thorough knowledge of your business, and can answer any questions pertaining to it, you will not be nervous. Enthusiasm naturally predominates, and makes you focus all your attention on your customer, and the merit of your goods. The reason you would not be afraid to say the alphabet or the multiplication table is because you know it. Knowledge is knowing your business. Salesmanship is a combination of courage, conviction, understanding and determination backed up by faith in the articles you sell and the house you are with, with an honest endeavor to make good.

Salesmanship is the greatest of all professions. Many salesmen require their backbone done up in splints, and although they possess intelligence, they fail through lack of confidence in themselves and fear of their customers. Conscience is one of the essentials of good salesmanship. You must be stronger and bolder in your positive arguments than the customer is in his negative attitude; have a

thorough knowledge of the business, and with these will come enthusiasm, so go after your trade for business this month, eliminate the fear that has killed more salesmen than any other element, introduce yourself in a straight, forward manner and get acquainted with everybody in the store from the owner, the manager, the buyers, the clerks, the floor walker, the delivery boy, the window trimmer, down to the elevator operator and janitor and understand that every employe in every store has within himself a certain influence, for or against you. It is a fact that the janitor in the store can do more to spoil your chances for an order than you realize, if he dislikes you, or if you fail to notice him, or if you assume the attitude that you do not care for his acquaintance. It is a known fact that traveling men who have been on any one territory for a number of years, have developed their best trade with the merchants who were delivery boys and common store clerks in the stores of their former customers, by showing a willingness to be friendly and meet them on a common footing in the early days. Get acquainted with everybody in the store, man, woman, boy or girl. Learn to know them well, and learn it quick; be able to call the clerks and delivery boy by their given name. Never go into a store without shaking hands and having some courteous salutation. Never leave a store without saying good-bye to every clerk connected with the store, and make the hand shake real. Don't forget this—it will put you in right. It will have influence in the store beyond your imagination. Then learn your customer and put him where he will not ride over you rough shod. If he does not exclude all other thought and concentrate on your words, you have not secured his interest; he, therefore, will not desire your goods and it will be hard for you to get him to resolve to possess it. Salesmen may make good or fail in just this way. If you find your customer dominates you on your first interview, it is your cue to get acquainted with the clerks first, and a mighty good sign to leave him until you have him thoroughly studied. On the other hand after analyzing your customer, and you find it was his fault, get your spunk up and go back and tell him so. It sometimes, in fact, invariably works to good advantage—everybody likes a game man who can back up his own convictions and make his own statements. Your brain is the motive power which makes success or failure for you—watch them—challenge your handicap (if you have one) and devour it as a hungry dog would a bone. The trouble with a lot of salesmen is that they over estimate their trade. Their vivid imagination makes a mountain out of a mole-hill. With the salesman who has a tendency to be slightly timid and self-conscious, I would say to you in the most emphatic terms possible, that you are a failure until you get a little fighting spirit. This will bring about confidence in yourself.

A salesman is what his spirit and determination are. Nothing hurts except that which weakens our minds, thereby weakening our courage. Successful salesmanship is a product of intelligent, earnest effort, and failure is most often due to a lack of intelligent application, and the reason we do not accomplish more, is because we do not attempt more. In order to secure the proper portion of dry goods business in your territory, you must first, have confidence, and with confidence, comes every requisite, when properly attempted. It is not always what you tell a man that sells him; it is how much he believes of what you tell him and the way you tell him for a customer buys both through his eyes and ears. It is a salesman's business to overcome obstinacy, soften prejudice and let the light of reason into the dark places. We know most of you well enough, that if we called you into the office and accused you of something that you positively did not do, you would deny it, in fact, you

would give us a very serious argument because you would feel you have been hurt. Let me ask you, if a customer accused you of something that you did not do, would you go back at him in a real courteous but ever forceful manner?

Frank J. Seibel.

If you want to get attention the surest way to do is to do something worth attention.

### 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

Michigan

Bell Phone 596

Cits. Phone 61366

### Lynch Brothers Sales Co.

**Special Sale Experts**

Expert Advertising

Expert Merchandising

200-210-211 Murray Bldg.

GRAND RAPIDS,

MICHIGAN

### CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION



"The Quality School"

A. E. HOWELL, Manager.

110-118 Pearl St. Grand Rapids, Mich.

School the year round. Catalog free.



139-141 Men o St

Both Phones

GRAND RAPIDS, MICH

### Signs of the Times

Are

### Electric Signs

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

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

### THE POWER CO.

Bell M 797

Citizens 4261



**A. KROLIK & CO. GREAT LIQUIDATION SALE STARTING TUESDAY, NOVEMBER 30**

# ***Our Only Sale in Fifty Years— Judge! Will It Be a Success?***

- ¶ Starting Tuesday, Nov. 30, we will put on one of the greatest special sales of seasonable merchandise ever held in the Central West. Prices will be cut to compel the sale of the goods we offer.
- ¶ All merchandise in our entire establishment, including the products of our factories, will be offered without reservation.

## **HOLIDAY GOODS**

- ¶ Complete stocks and big assortments of desirable holiday goods will be specially priced for quick selling action.

## **Railroad Fares**

- ¶ Railroad fares to and from Detroit will be allowed not exceeding 2% of purchases.

## **Terms**

- ¶ All goods sold during this sale will be billed at usual terms.

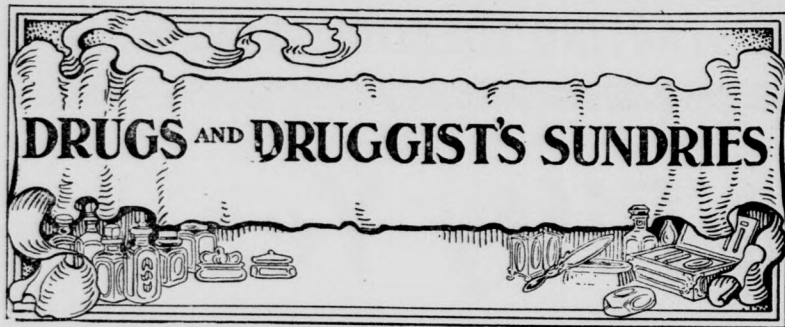
## **A. KROLIK & CO.**

**Dry Goods, Notions, Underwear, Hosiery  
Knit Goods, Furnishing Goods,  
Ready-to-Wear, Blankets, Men's Pants, Etc.**

**DETROIT, MICHIGAN**



Jefferson Avenue, Randolph  
and Woodbridge Streets



#### Michigan Board of Pharmacy.

President—H. H. Hoffman, Sandusky.  
Secretary and Treasurer—Charles S. Koon, Muskegon.

Other Members—E. T. Boden, Bay City; James E. Way, Jackson; F. C. Cahow, Reading.

Next Examination Session—Grand Rapids, Nov. 16, 17 and 18.

#### Getting More Business Down Town.

For several years now down-town druggists have realized that they have unusual opportunities for getting a larger volume of business, and many of them have proceeded to turn their opportunities into cash. Twenty years ago it was a common thing to see a down town store conducting a strictly pharmaceutical business, putting up prescriptions, selling a little soda water, and carrying no more side lines than would be found in the average up town store. Some of these down town establishments didn't even bother about selling cigars. The up town store had a clientele composed of family trade. A few strangers may drift along from time to time, but there are not many of them, and no crowds through the sidewalks. The down town store, on the contrary, has thousands of shoppers passing its doors every hour, and consequently has opportunities to sell many kinds of goods. A stand of this sort calls for a high rental but there are chances to push side lines, and the man who wants more business can readily get it.

In cigars alone there is a big field. Aggressive window trimming is necessary. Not everything depends on cutting the price. Show the goods. Show box lots. Have neat placards and make an attractive window display. The man who is satisfied with a fair profit will build business. This is a time of unsettled prices and when a manufacturer puts up the price of an article two cents, some retail dealers immediately stick on five cents. This gives them the old profit and a little more besides. The manufacturers in many lines are reluctant to boost prices. They have had satisfactory relations with certain customers for many years, and in normal times it is hazardous to increase prices. Of course in these days there has been so much of it done that it is now taken more or less of course, and perhaps there is not much kicking. Still we notice that many old reliable manufacturers are very slow to raise prices to their trade, and when they do so are careful to give good and sufficient reasons.

This is fair enough. It is also fair for the retailer to get his profit. He should not be expected to shoulder the overhead charges which occur down the line. But the man who wants to build permanent business will do well to stick to a fair price.

A standard brand of cigarettes, for instance, will sell on the same street in one place for 16 cents, in another for 17 cents, in still another for 18 cents, and we have seen the price boosted as high as 20 cents. This same cigarette sold, before the war, for 10 cents a package. The brand is well known, you can't imitate it. Every store has the same line and every customer knows it. With most dealers 18 cents has been agreed on as a fair price. Some are shaving the price a little and perhaps getting some extra business on this account. They figure on small margins and a big volume of business. Whether this will pay or not depends largely on location. The 20-cent man, however, is going to cause his customers to do some thinking. Of course plenty of people buy in this way without kicking, but they don't buy without thinking.

There is an extra profit on some sales, but the customer is sure to say to himself: "Why should I pay 20 cents a package for this cigarette when I can buy that identical article down the street for 18 cents?" The question answers itself. Now how can a dealer hold a customer under such circumstances? There is no chance for an argument about the article being different or better. It is the same article and everybody knows it. With down town drug stores as thick as currants in a cake, it is easy for a customer to walk a block or two further, and that is exactly what he will do unless he thinks he is getting a fair price. The down town druggist can do a big business in cigars, cigarettes, and smoking accessories. It is quick business. You don't have to do any compounding. You simply hand out the goods and most customers are ready to take them with them. Business with a rapid turnover like this is worth cultivating.

The down town drug store is in a position to sell a great deal of candy. Druggists have many advantages. They already have the good will of feminine customers. The store has the proper "atmosphere" to get the custom of women and children, nor do men shy away as they are inclined to do from some establishments patronized by women. Candy should have a good window display. Show the goods. Inside the store candy is usually placed next to the soda fountain and this is an excellent location for it. Plenty of people buy soda, which is sold near the door, who do not further explore the establishment. A great many people go down town on a holiday, sometimes without any particular object in view. The theaters draw a great many, and the moving picture houses have added

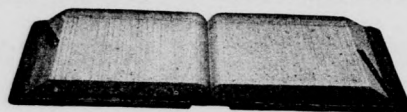
largely to the numbers of those thus attracted. The same films are shown up town but the down town picture theaters are larger, as a rule, and have larger orchestras. On this account they draw patrons from all parts of the city, and down town retailers have a chance to profit accordingly. Box candy should be pushed all the time, and especially on holiday occasions. Unique containers are a great aid. A heart-shaped box of candy, for instance, makes a good valentine, while a toy suit case filled with candy gives the child something to play with after the candy has been eaten. Novelty stores show immense lines of these special candy containers, and they are worth investigating.

Razors, both safety and the other kind, offer a line that will sell, and there are many accessories, such as shaving soaps, creams, strops, brushes, and so on. There never was a man yet that didn't need a razor, so we see the field is a wide one. Men who can handle the old-style razor know what they want and proceed to buy it. But the safety razor needs advertising. Men who can't shave themselves depend more or less on the barber, but they are up against it on holidays and on Sundays. These men need a safety razor and will buy one if the goods are pushed. Down town

drug stores have exceptional advantages when it comes to selling postcards. Visitors to a city send the most postcards, and they are to be found in the hotel section. Individual sales are small, but the aggregate is not to be despised. Art novelties and souvenirs sell well, too, and some drug stores roll up an astonishing business in these lines. Current fads should not be overlooked. Take the ouija board, for instance; it is selling extensively now. The other day we saw a drug store which had picked up a big lot of cut glass and was having a drive which packed the doors.

The fact is that the down town drug store has a location which makes it possible to sell almost anything the store can handle. This applies principally to specialties, sundries, souvenirs, cigars, candy and small wares. Ponderous goods the store has not the room to handle, and the turnover would hardly be rapid enough, anyhow. If you have a down town store and are not satisfied with the business you are getting, just take a look around. Your location is your strong point. It costs money. But it will enable you to sell a lot of stuff that will bring money in.

To be prepared for life is to be ready in two days—against calamity and for opportunity.



#### Flat Opening Loose Leaf Devices

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

*THE* **Proudfit**  
**LOOSE LEAF CO.**

GRAND RAPIDS, MICHIGAN

## 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**



### Items From the Cloverland of Michigan.

Sault Ste. Marie, Nov. 23—The Soo is getting no small amount of advertising throughout the States, as two years ago James Cruickshank, editor of the American Angler, arrived in the Soo for the purpose of trying out the wildest angling in the world for himself and incidentally carrying some motion pictures of the trip for the use in a series of lectures. He secured the services of our townsman, Ken. Eddy, camera man, and arrangements were made to film the trip through the rapids, and with the assistance of Pete Vigeant, an Indian pilot, a canoe was secured, with something less than a ton of fishing tackle and the movie camera perched up amidship. The catch was a small one, but it is safe to say that a more enthusiastic fisherman than Mr. Cruickshank never left the bank of the Falls.

F. D. Beardsley, formerly proprietor of the Temple theater, has moved to Detroit, where he has established a real estate office. Mr. Beardsley is at present visiting in the Soo and says that the Soo still is his home and that he intends to spend only the winters in Detroit.

The mighty hunters are returning after a most interesting week in the woods, and many are the thrilling tales that are told where success has figured in the trip. Chas. Haase, well known traveler, has the most interesting explanation as to why he did not get a deer. He left the Soo on a combined business and pleasure trip early in the season, taking with him an experienced mechanic, so that there would be no auto trouble to mar the pleasure of the trip. Charlie had stopped off at Barbeau, a small village about twenty miles from the Soo to take an order, having previously loaded his Winchester with deer bullets so as to be prepared for action on short notice. He had not long to wait, and one can imagine his surprise when after taking his sample case to the car to see two full grown deer in the customers lot back of the store. Charles can tell a deer when he sees one and opened up fire one at a time, while the mechanic lost no time in emptying the magazine of his gun also. This somewhat frightened the deer and they beat it to the woods, giving the hunters a chance to reload and be ready for the next trial. They had proceeded about a mile when the same deer came out on the road ahead of them where they had another encounter with the same result. They must have frightened the deer more than on the previous occasion as they saw no more of them. Charles does not complain of the ammunition but thinks that his eyes must have been affected, as well as those of his mechanic. He has not given up hopes however, as he is assured by his numerous friends that he will be remembered when the meat is being distributed.

Charles Thrasher, book-keeper for the Cornwell Co., did not have time to get away during the week, so took to the woods on Sunday morning and came back with a nice deer within an hour after landing at Kinross. This was his first experience in the Cloverland woods and he is feeling highly pleased with his experience and success.

Walter Adams, formerly in the grocery business at Drummond Island is now located at Pilot Harbor in the employ of Harry Anderson, lumber operator.

Earl Martin, the well-known merchant at Trout Lake, left for the woods last Sunday and returned on Tuesday with a fine deer.

H. L. Hennessey arrived in the city from Minneapolis and will act as manager of the Shedy Grocery store for the winter.

From present indications, the noble turkey will be in evidence in many homes here on Thanksgiving as the country is producing an unusual amount of poultry and the prices are within reach of all.

The best time to make a good resolution is not so much on the beginning of the new year as the beginning of each new day.

William G. Tapert.

### Depends on How the Goods Were Bought.

Argentine, Nov. 23—I am writing for information regarding the action of a shoe house in Milwaukee, Wis. March 31, 1920, it shipped me by boat three cases of shoes which were sunk with P. M. boat No. 3. Later it had one case returned to it and sent me March 20 invoice of two cases to replace shoes sunk with P. M. steamer No. 3. In this shipment there were four pairs short.

I think I received this shipment about June 1. On account of delay and having to buy other goods to fill in, I asked the house to give me September dating, which it declined to do, so I sent check for my account, less the four pairs lost in transit. Now the house writes me saying it had filed claim in my behalf and the insurance company has agreed to pay the full insurance on the cargo, the insurance being \$60,000. This would net me about 32 per cent. of the loss, and the house enquires whether I shall accept this or whether I desire to take it up with my attorney and probably receive more.

I have tried to make this plain. I would like your opinion as to whether after the house made me another shipment on its own responsibility and accepted my check for the invoice, I should be holding on the former shipment.

B. J. Austin.

This question has frequently been put to the Tradesman and is invariably answered in the same way. If the shoes were bought f. o. b. Milwaukee, as was probably the case, the loss falls on the purchaser. If the shoes were bought delivered the loss falls on the seller.

Regarding the deduction for the four pairs lost in transit, it is customary for the house to accept such deductions from the retailer and press a claim for shortage against the transportation company.

Enquirer need not have paid for the two cases sent without his order, but having paid for the shipment it is now too late to raise any question regarding same.

### "Cost-Mark Law Is Dangerous."

In response to a letter requesting his views with respect to the cost-mark law, supported by the Democratic presidential candidate, Senator Warren G. Harding writes the Tradesman as follows:

Although I am in favor of any wise steps which may be taken to prevent undue profit being exacted from American consumers, I believe that governmental interference with economic laws and American business should never be undertaken unless it is clear that the result sought will be attained and that the case is one of such necessity as will justify governmental action.

The cost-mark proposal to brand wholesale costs upon manufactured goods does not appear to me to be one to which we can commit ourselves without a most careful study of the necessity, efficiency and justice of it. Indeed, such study has already revealed grave dangers to business and even to the consumer, because the relations of the quantity of stocks carried to changing prices would introduce an unwholesome feature of speculation into our retailing.

Warren G. Harding.

## Wholesale Drug Price Current

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

| Acids                 |             | Almonds, Sweet,       |             | Tinctures               |               |
|-----------------------|-------------|-----------------------|-------------|-------------------------|---------------|
| Boric (Powd.)         | 20@ 29      | imitation             | 85@1 00     | Aconite                 | @1 85         |
| Boric (Xtal)          | 20@ 29      | Amber, crude          | 3 00@3 25   | Aloes                   | @1 65         |
| Carbolic              | 35@ 42      | Amber, rectified      | 3 50@3 75   | Arnica                  | @1 75         |
| Citric                | 85@ 90      | Anise                 | 2 00@2 25   | Asafoetida              | @3 90         |
| Muriatic              | 4@ 6        | Bergamont             | 9 00@9 25   | Belladonna              | @1 40         |
| Nitric                | 10@ 15      | Cajeput               | 1 50@1 75   | Benzoin                 | @2 40         |
| Oxalic                | 60@ 70      | Cassia                | 3 75@4 00   | Benzoin Comp'd          | @3 15         |
| Sulphuric             | 4@ 6        | Castor                | 1 70@1 86   | Buchu                   | @2 70         |
| Tartaric              | 83@ 90      | Cedar Leaf            | 3 00@3 25   | Cantharides             | @3 00         |
| Ammonia               |             | Citronella            | 1 25@1 60   | Capsicum                | @2 30         |
| Water, 26 deg.        | 12@ 20      | Cloves                | 3 50@3 75   | Cardamon                | @1 50         |
| Water, 18 deg.        | 10@ 17      | Cocanut               | 40@ 50      | Cardamon, Comp.         | @1 35         |
| Water, 14 deg.        | 9@ 16       | Cod Liver             | 3 00@3 25   | Catechu                 | @1 50         |
| Carbonate             | 22@ 26      | Croton                | 2 25@2 50   | Cinchona                | @2 40         |
| Chloride (Gran)       | 20@ 30      | Cotton Seed           | 2 00@2 15   | Colchicum               | @2 40         |
| Balsams               |             | Eigerson              | 10 00@10 25 | Cubeb                   | @3 00         |
| Copaiba               | 1 00@1 20   | Cubeb                 | 12 50@12 75 | Digitalis               | @1 80         |
| Fir (Canada)          | 50@2 75     | Eucalyptus            | 1 50@1 75   | Gentian                 | @1 40         |
| Fir (Oregon)          | 60@ 80      | Hemlock, pupe         | 2 00@2 25   | Ginger                  | @2 00         |
| Peru                  | 4 25@4 50   | Juniper Berries       | 7 50@7 75   | Guaiaac                 | @2 80         |
| Tolu                  | 2 00@2 25   | Juniper Wood          | 3 00@3 25   | Guaiaac, Ammon.         | @2 50         |
| Barks                 |             | Lard, extra           | 1 80@2 00   | Iodine                  | @1 50         |
| Cassia (ordinary)     | 45@ 50      | Lard, No. 1           | 1 60@1 80   | Iodine, Colorless       | @2 00         |
| Cassia (Saigon)       | 75@ 85      | Lavender Flow         | 12 00@12 25 | Iron, clo.              | @1 50         |
| Sassafras (pw. 70c)   | @ 65        | Lavender Gar'n        | 1 75@2 00   | Kino                    | @1 40         |
| Soap Cut (powd.)      | 30@ 35      | Lemon                 | 2 75@3 00   | Myrrh                   | @2 25         |
| Berries               |             | Linseed boiled bbl.   | @1 06       | Nux Vomica              | @1 90         |
| Cubeb                 | 1 90@2 00   | Linseed bbl less      | 1 16@1 26   | Opium                   | @4 50         |
| Fish                  | 50@ 60      | Linseed raw, bbl.     | @1 04       | Opium, Camp.            | @1 50         |
| Juniper               | 10@ 20      | Linseed raw less      | 1 14@1 24   | Opium, Deodorz'd        | @2 50         |
| Prickly Ash           | @ 30        | Mustard, true oz.     | @2 75       | Rhubarb                 | @4 70         |
| Extracts              |             | Mustard, artifil. oz. | @ 55        | Paints                  |               |
| Licorice              | 60@ 65      | Neatsfoot             | 1 80@2 00   | Lead, red dry           | 14 1/4@14 3/4 |
| Licorice powd.        | 1 20@1 25   | Olive, pure           | 5 75@6 50   | Lead, white dry         | 14 1/4@14 3/4 |
| Flowers               |             | Olive, Malaga,        | 4 00@4 25   | Lead, white oil         | 14 1/4@14 3/4 |
| Arnica                | 75@ 80      | yellow                | 4 00@4 25   | Ochre, yellow bbl.      | @ 2           |
| Chamomile (Ger.)      | 80@1 00     | green                 | 4 00@4 25   | Ochre, yellow less      | 2 1/2@ 6      |
| Chamomile Rom         | 40@ 45      | Orange, Sweet         | 10 50@10 75 | Putty                   | 5@ 8          |
| Gums                  |             | Origanum, pure        | @2 50       | Red Venet'n Am.         | 3@ 7          |
| Acacia, 1st           | 60@ 65      | Origanum, com'l       | 1 25@1 50   | Red Venet'n Am.         | 3 1/2@ 7      |
| Acacia, 2nd           | 55@ 60      | Pennyroyal            | 3 00@3 25   | Red Venet'n Eng.        | 4@ 8          |
| Acacia, Sorts         | 35@ 40      | Peppermint            | 10 00@10 25 | Whiting, bbl.           | @ 4 1/2       |
| Acacia, powdered      | 45@ 50      | Rose, pure            | 24 00@25 00 | Whiting                 | 5 1/2@ 10     |
| Aloes (Barb Pow)      | 30@ 40      | Rosemary Flowers      | 2 50@2 75   | L. H. P. Prep.          | 3 75@4 00     |
| Aloes (Cape Pow)      | 30@ 35      | Sandalwood, E.        | 15 00@15 20 | Miscellaneous           |               |
| Aloes (Soc Pow)       | 1 25@1 30   | Sassafras, true       | 3 00@3 25   | Acetanolid              | 80@ 85        |
| Asafoetida            | 4 50@5 00   | Sassafras, art'l      | 1 25@1 60   | Alum                    | 16@ 20        |
| Pow.                  | 6 75@7 00   | Sperm                 | 16 00@16 20 | Alum, powdered and      | 17@ 20        |
| Camphor               | 1 58@1 65   | Tar, USP              | 11 50@11 75 | ground                  | 17@ 20        |
| Gualac                | @ 1 50      | Turpentine, bbls.     | 48@ 60      | Bismuth, Subni-         | 3 75@4 00     |
| Gualac, powdered      | @ 85        | Turpentine, less      | 1 15@1 28   | trate                   | 3 75@4 00     |
| Kino                  | @1 00       | Wintergreen,          | 12 00@12 25 | Borax xtal or           | 11 1/2@ 16    |
| Kino, powdered        | @1 40       | tr.                   | 12 00@12 25 | powdered                | 11 1/2@ 16    |
| Myrrh                 | @1 50       | Wintergreen, sweet    | 8 00@8 25   | Cantharides, po         | 2 00@2 50     |
| Myrrh, Pow.           | 11 50@12 00 | birch                 | 8 00@8 25   | Calomel                 | 2 22@2 30     |
| Opium, powd.          | 13 00@13 60 | Wintergreen art       | 1 20@1 40   | Capsicum                | 45@ 50        |
| Opium, gran.          | 13 00@13 60 | Wormseed              | 9 50@9 75   | Carmine                 | 7 50@8 00     |
| Opium, gran.          | 1 25@1 50   | Wormwood              | 20 00@20 25 | Cassia Buds             | 50@ 60        |
| Shellac               | 1 40@1 50   | Potassium             |             | Cloves                  | 67@ 75        |
| Shellac Bleached      | 5 50@6 50   | Bicarbonate           | 55@ 60      | Chalk Prepared          | 16@ 18        |
| Tragacanth            | 5 50@6 50   | Bichromate            | 47@ 55      | Chloroform              | 63@ 72        |
| Tragacanth, pow.      | @5 00       | Bromide               | 1 10@1 15   | Chloral Hydrate         | 1 70@2 12     |
| Turpentine            | 35@ 40      | Carbonate             | 92@1 00     | Cocaine                 | 15 85@16 90   |
| Insecticides          |             | Chlorate, gran'r.     | 48@ 55      | Cocoa Butter            | 70@ 85        |
| Arsenic               | 20@ 30      | Chlorate, xtal or     | 28@ 35      | Corks, list, less       | 40%           |
| Blue Vitriol, bbl.    | @ 10        | powd.                 | 28@ 35      | Copperas, bbls.         | @ 05          |
| Blue Vitriol, less    | 11@ 16      | Cyanide               | 50@ 65      | Copperas, less          | 6 1/2@ 12     |
| Bordeaux Mix Dry      | 18@ 38      | Iodine                | 4 10@4 25   | Copperas, powd.         | 6 1/2@ 15     |
| Hellebore, White      | 38@ 45      | Permanganate          | 1 20@1 30   | Corrosive Sublm         | 2 01@2 10     |
| powdered              | 38@ 45      | Frussiate, yellow     | 50@ 65      | Cream Tartar            | 60@ 66        |
| Insect Powder         | 75@1 05     | Frussiate, red        | 1 85@2 00   | Cuttlebone              | 70@ 80        |
| Lead Arsenate P.      | 35@ 55      | Sulphate              | @ 85        | Dextrine                | 10@ 15        |
| Lime and Sulphur      | 12 1/2@ 27  | Roots                 |             | Dover's Powder          | 5 75@6 00     |
| Dry                   | 48@ 58      | Alkanet               | 1 00@1 25   | Emery, All Nos.         | 10@ 15        |
| Paris Green           | 48@ 58      | Blood, powdered       | 50@ 60      | Emery, Powdered         | 8@ 10         |
| Ice Cream             |             | Calamus               | 35@1 00     | Epsom Salts, bbls.      | @ 05          |
| Arctic Ice Cream Co.  |             | Elecampane, pwd       | 26@ 35      | Epsom Salts, less 5 1/2 | @ 10          |
| Bulk, Vanilla         | 1 25        | Gentian, powd.        | 27 1/2@ 35  | Ergot, powdered         | @6 00         |
| Bulk, Chocolate       | 1 35        | Ginger, African,      | 29@ 36      | Flake White             | 15@ 20        |
| Bulk, Caramel         | 1 45        | powdered              | 29@ 36      | Formaldehyde, lb.       | 50@ 55        |
| Bulk, Grape-Nut       | 1 45        | Ginger, Jamaica,      | 57 1/2@ 65  | Gelatine                | 2 25@2 40     |
| Bulk, Strawberry      | 1 35        | powdered              | 57 1/2@ 65  | Glassware, less 50%     |               |
| Bulk, Tutti Fruiti    | 1 35        | Ginger, Jamaica,      | 57 1/2@ 65  | Glassware, full case    | 50.10%        |
| Brick, Vanilla        | 1 40        | powdered              | 57 1/2@ 65  | Glauber Salts, bbl.     | @03 1/2       |
| Brick, Chocolate      | 1 40        | Goldenseal, pow.      | 8 50@8 80   | Glauber Salts less 04   | @ 10          |
| Brick, Caramel        | 1 60        | Ipecac, powd.         | 4 75@5 00   | Glue, Brown             | 21@30         |
| Brick, Strawberry     | 1 60        | Licorice, powd.       | 35@ 40      | Glue, Brown Grd.        | 19@ 25        |
| Brick, Tutti Fruiti   | 1 60        | Licorice, powd.       | 40@ 50      | Glue, White             | 35@ 40        |
| Brick, any combinat'n | 1 60        | Orris, powdered       | 40@ 45      | Glue, White Grd.        | 35@ 40        |
| Piper Ice Cream Co.   |             | Poke, powdered        | 40@ 45      | Glycerine               | 34@ 50        |
| Bulk, Vanilla         | 1 25        | Rhubarb               | @1 50       | Hops                    | 1 75@2 00     |
| Bulk, Chocolate       | 1 30        | Rhubarb, powd.        | @1 50       | Iodine                  | 5 70@5 90     |
| Bulk, Caramel         | 1 30        | Rosinwood, powd.      | 30@ 35      | Iodoform                | 7 00@7 30     |
| Bulk, Grape-Nut       | 1 30        | Sarsaparilla, Hond.   | 1 25@1 40   | Lead, Acetate           | 20@ 30        |
| Bulk, Strawberry      | 1 35        | ground                | 1 25@1 40   | Lycopodium              | 5 25@5 50     |
| Bulk, Tutti Fruiti    | 1 35        | Sarsaparilla Mexican, | ground      | Mace                    | 75@ 80        |
| Brick, Vanilla        | 1 40        | ground                | @ 80        | Mace, powdered          | 95@1 00       |
| Brick, Chocolate      | 1 60        | Squills               | 35@ 40      | Menthol                 | 8 00@8 20     |
| Brick, Caramel        | 1 60        | Squills, powdered     | 60@ 70      | Morphine                | 11 48@12 73   |
| Brick, Strawberry     | 1 60        | Tumeric, powd.        | 25@ 30      | Nux Vomica              | @ 30          |
| Brick, Tutti Fruiti   | 1 60        | Valerian, powd.       | @2 00       | Nux Vomica, pow.        | 26@ 35        |
| Leaves                |             | Seeds                 |             | Pepper black pow.       | 32@ 35        |
| Buchu                 | @5 00       | Anise                 | 33@ 35      | Pepper, white           | @ 50          |
| Buchu, powdered       | @ 5 50      | Anise, powdered       | 33@ 40      | Pitch, Burgundy         | 15@ 20        |
| Sage, bulk            | 67@ 70      | Bird, ls              | 13@ 19      | Quassia                 | 12@ 15        |
| Sage, 1/4 loose       | 72@ 78      | Canary                | 12@ 16      | Quinine                 | 99@1 72       |
| Sage, powdered        | 55@ 60      | Caraway, Po.          | 22@ 25      | Rochelle Salts          | 45@ 50        |
| Senna, Alex.          | 1 40@1 50   | Cardamon              | 2 50@2 75   | Saccharine              | @ 38          |
| Senna, Tinn.          | 30@ 35      | Celery, powd.         | .45 35@ 40  | Salt Peter              | 20@ 30        |
| Senna, Tinn. pow      | 35@ 40      | Coriander pow.        | .25 16@ 20  | Seidlitz Mixture        | 40@ 45        |
| Uva Ursi              | 20@ 25      | Dill                  | 15@ 25      | Soap, green             | 25@ 35        |
| Oils                  |             | Fennel                | 30@ 40      | Soap mott castile 2 1/2 | @ 25          |
| Almonds, Bitter,      | 16 00@16 25 | Flax                  | 09@ 15      | Soap, white castile     | @25 00        |
| Almonds, Bitter,      | 2 50@2 75   | Flax, ground          | 09@ 15      | less, per bar           | @2 75         |
| Almonds, Sweet,       | 1 75@2 00   | Foenugreek pow.       | 10@ 20      | Soda Ash                | 05@ 10        |
| true                  | 1 75@2 00   | Hemp                  | 10@ 18      | Sido Bicarbonate        | 4@ 10         |
| Almonds, Sweet,       |             | Lobelia               | 2 50@2 75   | Soda, Sal               | 2 1/4@ 5      |
| true                  | 1 75@2 00   | Mustard, yellow       | 18@ 25      | Spirits Camphor         | @1 50         |
| Almonds, Sweet,       |             | Mustard, black        | 30@ 35      | Sulphur, rol            | 5@ 10         |
| true                  | 1 75@2 00   | Poppy                 | 50@ 60      | Sulphur, Subl.          | 5 1/2@ 10     |
| Almonds, Sweet,       |             | Quince                | 1 50@1 75   | Tamarinds               | 25@ 30        |
| true                  | 1 75@2 00   | Rape                  | 15@ 20      | Tartar Emetic           | 1 03@1 10     |
| Almonds, Sweet,       |             | Sabadilla             | 35@ 40      | Turpentine, Ven.        | 50@ 60        |
| true                  | 1 75@2 00   | Sunflower             | 12@ 16      | Vanilla Ex. pure        | 1 50@2 00     |
| Almonds, Sweet,       |             | Worm American         | 45@ 50      | Witch Hazel             | 1 60@2 15     |
| true                  | 1 75@2 00   | Worm Levant           | 2 00@2 25   | Zinc Sulphate           | 10@ 15        |



# GROCERY PRICE CURRENT

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

## ADVANCED

Currants  
Cheese

## DECLINED

Macaroni  
Split Peas  
Rolled Oats  
Washboards

## AMMONIA

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

## AXLE GREASE



25 lb. pails, per doz. 25 10

## BLUING

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

## BREAKFAST FOODS

Cracked Wheat, 24-2 4 85  
Cream of Wheat 9 00  
Grape-Nuts 3 80  
Pillsbury's Best Cer'l 3 00  
Quaker Puffed Rice 5 60  
Quaker Puffed Wheat 4 30  
Quaker Bifft Biscuit 1 90  
Quaker Corn Flakes 3 70  
Ralston Purina 4 00  
Ralston Branios 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

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 @  
No. 10 @5 50

## Blackberries

3 lb. Standards @  
No. 10 @14 00

## Beans—Baked

Brown Beauty, No. 2 1 35  
Campbell, No. 2 1 50  
Fremont, No. 2 1 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

## Beans—Canned

Red Kidney 1 35@1 60  
String 1 75@3 20  
Wax 1 50@2 70  
Lima 1 35@2 35  
Red @1 10

## Clam Bouillon

Burnham's 7 oz. 2 50  
Corn  
Standard 1 35@1 75  
Country Gentmn 1 85@1 90  
Maine 1 90@2 25

## Hominy

Van Camp 1 60  
Glenville 1 35

## 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 60  
Extra 75  
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 3 75@4 00  
Sliced, No. 2 1/2, Ex-  
tra 4 60@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 1/2 lb. Flat 3 00  
Warren's 1 lb. Flat 4 85  
Red Alaska 3 90  
Med. Red Alaska 3 25@3 50  
Pink Alaska 1 90@2 25

## Sardines

Domestic, 1/4s 5 50@6 00  
Domestic, 1/2s 6 50@7 50  
Domestic, 3/4s 5 50@7 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 25  
No. 10 @5 50

## CATSUP

Snider's 8 oz. 2 20  
Snider's 16 oz. 3 85  
Royal Red, 10 oz. 1 40  
Royal Red, Tins 10 00

## CHEESE

Brick 29  
Wisconsin Flats 30  
Longhorn 32  
New York 32  
Michigan Full Cream 27

## CHEWING GUM

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

## CHOCOLATE

Walter Baker & Co.  
Caracas 48  
Premium, 1/2s 44  
Premium, 1/4s 49  
Premium, 1/8s 44  
Premium, 1/16s 44

## CIGARS

National Grocer Co. Brands  
El Rajah Epicure, 50s 95 00  
El Rajah Epicure, 25s 97 00  
El Rajah, Longfellow, 50s 95 00

## Faraday Rothchild

Extra, 50s 110 00  
Faraday Rothchild, Imperiales, 50s 125 00  
Faraday Rothchild, Junior, 50s 55 00  
Faraday Rothchild, Panetelas, 50s 95 00  
Faraday Rothchild, Monopoles, 50s 95 00  
Faraday Rothchild, Coronos, 50s 110 00  
Faraday Rothchild, Royal, 50s 93 00  
Mungo Park, Perfecto, 50s 75 00  
Mungo Park, African, 50s 90 00  
Mungo Park, Wonder, 50s 92 00  
Mungo Park, Gold Stand, 50s 100 00  
Mungo Park, Gold Stand, 25s 105 00  
Odins Monarch, 50s 65 00

## Worden Grocer Co. Brands

Harvester Line  
Record Breakers, 50s 76 00  
Delmonico, 50s 76 00  
Panatella, 50s 76 00  
Pacemaker, 50s 76 00  
Record Breakers (Tins) 50s 76 00  
After Dinner, 50s 96 50  
Favorita Extra, 50s 97 50  
Presidents, 50s 115 00  
Brokers, 50, per M. 97 50

## La Azora Lines

Operas, 50s 58 00  
Washington, 50s 75 00  
Panatella (Foil) 50s 75 00  
Aristocrats, 50s 75 00  
La Azora Cabinet, 50, per M. 95 00  
La Azora Cabinet, 25, per M. 100 00  
Perfecto Grande (foil) 97 50  
Pals, 50s (Foil) 97 50  
(2 in foil pkg.) 97 50  
La Azora, Imperial, 25, per M. 115 00

## Royal Lancer Line

Favorites, 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  
Peninsular Club, 25s 150 00  
Palmas, 25s, per M. 175 00  
Perfecto, 25s 195 00

## Rosenthals Bros.

R. B. Londres, 50s 60 00  
R. B. Invincible, 50s 60 00  
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 35 00  
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  
Trans Michigan, 50s 60 00  
Hemmeters 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 52  
Baker's 1/2s 48  
Bunte, 15c size 55  
Bunte, 1/2 lb. 50  
Bunte, 1 lb. 48  
Cleveland 41  
Colonial, 1/4s 35  
Colonial, 1/2s 33  
Epps 42  
Hersheys, 1/4s 42  
Hersheys, 1/2s 40  
Huyler 36  
Lowney, 1/4s 52  
Lowney, 1/2s 52  
Lowney, 1/4s 50  
Lowney, 5 lb. cans 31  
Van Houten, 1/4s 12  
Van Houten, 1/2s 18  
Van Houten, 1s 36  
Van Houten, 1s 65  
Wan-Eta 36  
Webb 33  
Wilbur, 1/2s 33  
Wilbur, 1/4s 33

## COCOANUT

1/4s, 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 retailers only. Mail all orders direct to W. F. McLaughlin & Co., Chicago.

## Coffee Extracts

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

## CONDENSED MILK

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

## EVAPORATED MILK

Carnation, Tall, 4 doz. 6 50  
Carnation, Baby, 8 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 65  
Dundee, Baby, 8 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  
Caroline, Tall, 4 doz. 4 00

## CONFECTIONERY

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

## Mixed Candy

Pails  
Broken 28  
Cut Loaf 29  
Grocers 20  
Kindergarten 29  
Leader 29  
Premio Creams 45  
Royal 29  
X L O 29  
French Creams 30

## Specialties

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

## Chocolate

Pails  
Assorted Choc. 39  
Champion 29  
Honeysuckle Chips 54  
Klondike Chocolates 45  
Nabobs 45  
Nibble Sticks, box 2 80  
Nut Wafers 45  
Ocoro Choc. Caramels 43  
Peanut Clusters 43  
Quintette 32  
Regina 23  
Victoria Caramels 43

## Gum Drops

Champion 30  
Raspberry 30  
Favorite 30  
Superior 31  
Orange Jellies 30

## Lozenges

A A Pep. Lozenges 30  
A A Pink Lozenges 30  
A A Choc. Lozenges 30  
Motto Lozenges 32  
Motto Hearts 32

## Hard Goods

Lemon Drops 31  
O. F. Horehound Drps 31  
Anise Squares 31  
Peanut Squares 30  
Rock Candy 45

## Pop Corn Goods

Cracker-Jack Prize 7 40  
Checkers Prize 7 40

## Cough Drops

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

## CRISCO

36s, 24s and 12s 25  
6 lb. 24 1/2

## 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 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, 14 oz. 23  
Boxes, Bulk, per lb. 22 1/2

## 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

## California Prunes

80-90 25 lb boxes @15  
70-80 25 lb. boxes @15 1/2  
60-70 25 lb. boxes @17  
50-60 25 lb. boxes @19  
40-50 25 lb. boxes @22  
30-40 25 lb. boxes @26

## FARINACEOUS GOODS

Beans  
Med. Hand Picked 6  
California Limas 12  
Brown, Holland 6 1/2

## Farina

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

## Hominy

Pearl, 100 lb. sack 5 25

## Macaroni

Domestic, 10 lb. box 1 20  
Domestic, brkn bbls. 8 1/2  
Skinner's 24s, case 1 37 1/2  
Golden Age, 2 doz. 1 90  
Fould's, 2 doz., 8 oz. 2 00

## Pearl Barley

Chester 5 75

## Peas

Scotch, lb. 5  
Split, lb. 7 1/2

## Sago

East India 10

## Taploca

Pearl, 100 lb. sacks 10  
Minute, 8 oz., 3 doz. 4 35  
Dromedary Instant, 3 doz., per case 2 70

## FISHING TACKLE

### Cotton Lines

No. 2, 15 feet 1 45  
No. 3, 15



## HIDES AND PELTS

| Hides                  |        |
|------------------------|--------|
| Green, No. 1           | 07     |
| Green, No. 2           | 06     |
| Cured, No. 1           | 09     |
| Cured, No. 2           | 08     |
| 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@ 50 |
| Lambs     | 25@ 50 |
| Shearings | 25@ 50 |

| Tallow |     |
|--------|-----|
| Prime  | @ 6 |
| No. 1  | @ 5 |
| No. 2  | @ 4 |

| Wool                       |     |
|----------------------------|-----|
| Unwashed, medium           | @15 |
| Unwashed, rejects          | @10 |
| Fine                       | @15 |
| Market dull and neglected. |     |

## HONEY

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

## HORSE RADISH

|          |      |
|----------|------|
| Per doz. | 1 60 |
|----------|------|

## JELLY

|                        |      |
|------------------------|------|
| Pure, per pail, 30 lb. | 4 50 |
|------------------------|------|

## JELLY GLASSES

|                 |    |
|-----------------|----|
| 8 oz., per doz. | 44 |
|-----------------|----|

## MAPLEINE

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

## MINCE MEAT

|                     |      |
|---------------------|------|
| None Such, 3 doz.   | 5 60 |
| Quaker, 3 doz. case | 5 00 |

## MOLASSES

|                       |    |
|-----------------------|----|
| New Orleans           |    |
| 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                        | 48     |

## 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  |
| Stuffed (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 |
|--------------------|------|

## PLAYING CARDS

|                  |      |
|------------------|------|
| No. 90 Steamboat | 2 75 |
| No. 808, Bicycle | 4 60 |
| Pickett          | 3 60 |

## POTASH

|                   |      |
|-------------------|------|
| Babbitt's, 2 doz. | 2 75 |
|-------------------|------|

## PROVISIONS

| Barreled Pork   |             |
|-----------------|-------------|
| Clear Back      | 33 00@42 00 |
| Short Cut Clear | 37 00@40 00 |
| 1 1/2           |             |
| Clear Family    | 48 00       |

## Dry Salt Meats

|             |             |
|-------------|-------------|
| S P Bellies | 32 00@34 00 |
|-------------|-------------|

## Lard

|                            |             |
|----------------------------|-------------|
| Pure in tierces 20 @20 1/2 |             |
| Compound Lard 10 1/2@18    |             |
| 80 lb. tubs                | advance 1/2 |
| 69 lb. tubs                | advance 1/2 |
| 50 lb. tubs                | advance 3/4 |
| 20 lb. pails               | advance 3/4 |
| 10 lb. pails               | advance 7/8 |
| 5 lb. pails                | advance 1   |
| 3 lb. pails                | advance 1   |

## Smoked Meats

|                 |        |
|-----------------|--------|
| Hams, 14-16 lb. | 33 @40 |
| Hams, 16-18 lb. | 37 @39 |
| Hams, 18-20 lb. | 36 @38 |
| Ham, dried beef |        |
| sets            | 41 @42 |
| California Hams | 24 @25 |
| Picnic Boiled   |        |
| Hams            | 35 @40 |
| Boiled Hams     | 60 @62 |
| Mince Hams      | 18 @20 |
| Bacon           | 35 @52 |

## Sausages

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

## Beef

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

## Pig's Feet

|                    |       |
|--------------------|-------|
| 1/4 bbls.          | 2 15  |
| 1/2 bbls., 35 lbs. | 3 50  |
| 3/4 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  |
| Virgines, 24 1s        | 3 45  |
| Potted Meat, 48 1/2s   | 70    |
| Potted Meat, 48 1/2s   | 1 15  |
| Hamburger Steak and    |       |
| Onions, 48 1/2s        | 1 80  |
| Corned Beef Hash,      |       |
| 48 1/2s                | 1 80  |
| Cooked Lunch Tongue,   |       |
| 24 1/2s                | 4 00  |
| Cooked Ox Tongues,     |       |
| 12 2s                  | 22 90 |
| Chili Con Carne, 48 1s | 1 80  |
| Sliced Bacon, medium   | 4 00  |
| Sliced Bacon, large    | 6 30  |
| Sliced Beef, 2 1/2 oz. | 2 25  |
| Sliced Beef, 5 oz.     | 4 05  |

## Mince Meat

|                        |      |
|------------------------|------|
| Condensed No. 1 car.   | 2 00 |
| Condensed Bakers brick | 31   |
| Moist in glass         | 8 00 |

## Tripe

|                    |      |
|--------------------|------|
| Kits, 15 lbs.      | 90   |
| 1/4 bbls., 40 lbs. | 1 60 |
| 3/4 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   | 23@29 |
| Country Rolls | 30@31 |

## RICE

|            |       |
|------------|-------|
| Fancy Head | 10@12 |
| Blue Rose  | 8 50  |

## ROLLED OATS

|                         |      |
|-------------------------|------|
| Monarch, bbls.          | 8 00 |
| Rolled Avena, bbls.     | 8 50 |
| Steel Cut, 100 lb. sks. | 5 00 |
| Monarch, 90 lb. sacks   | 4 00 |
| Quaker, 18 Regular      | 2 25 |
| Quaker, 20 Family       | 5 70 |

## 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 3/4s   | 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 |



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

## SALT FISH

| Cod              |       |
|------------------|-------|
| Middles          | 92    |
| Tablets, 1 lb.   | 30@32 |
| Tablets, 1/2 lb. | 1 90  |
| Wood boxes       | 19    |

## Holland Herring

|                  |       |
|------------------|-------|
| Standards, bbls. | 14 50 |
| 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     | 20    |
| Boned, 10 lb. boxes | 22    |

## Trout

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

## Mackerel

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

## Lake Herring

|                    |      |
|--------------------|------|
| 1/2 bbl., 100 lbs. | 7 50 |
|--------------------|------|

## SEEDS

|                   |        |
|-------------------|--------|
| Anise             | 32     |
| Canary, Smyrna    | 10     |
| Cardamom, Malabar | 1 20   |
| Celery            | 40     |
| Hemp, Russian     | 09     |
| Mixed Bird        | 13 1/2 |
| Mustard, yellow   | 20     |
| Poppy             | 65     |
| Rape              | 18     |

## SHOE BLACKING

|                        |      |
|------------------------|------|
| Handy Box, large 3 dz. | 3 50 |
| Handy Box, small       | 1 25 |
| Bixby's Royal Polish   | 1 35 |
| Miller's Crown Polish  | 90   |

## SNUFF

|                         |    |
|-------------------------|----|
| Swedish Rapee 10c 8 for | 64 |
| Swedish Rapee, 1 lb gls | 85 |
| Norkoping, 10c 8 for    | 64 |
| Norkoping, 1 lb, glass  | 85 |
| Copenhagen, 10c 8 for   | 64 |
| Copenhagen, 1 lb, glass | 85 |

## SOAP

|                           |      |
|---------------------------|------|
| James S. Kirk & Company   |      |
| American Family, 100 7 15 |      |
| Jap Rose, 50 cakes        | 4 85 |
| Kirk's White Flake        | 6 35 |

## Proctor &amp; Gamble.

|                        |      |
|------------------------|------|
| 5 box lots.            |      |
| Ivory, 100 6 oz.       | 7 75 |
| Ivory Soap Flks., 100s | 9 00 |
| Ivory Soap Flks., 150s | 4 60 |
| Lenox, 120 cakes       | 4 70 |
| White Nap., 100 cks.   | 6 40 |
| Star, 100 No. 11 cakes | 6 40 |
| Star Nap Pwdr. 84s     | 8 35 |
| Star Nap. Pwdr., 24s   | 6 65 |

| Lautz Bros. & Co.      |      |
|------------------------|------|
| Acme, 100 cakes        | 6 75 |
| Big Master, 100 blocks | 8 00 |
| Climax, 100s           | 6 00 |
| Climax, 120s           | 5 25 |
| Queen White, 80 cakes  | 6 00 |
| Oak Leaf, 100 cakes    | 6 75 |
| Queen Anne, 100 cakes  | 6 75 |
| Lautz Naphtha, 100s    | 8 00 |

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

## Scouring Powders

|                         |       |
|-------------------------|-------|
| 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 75 |
| Queen Anne, 60 pkgs. | 3 60 |
| Rub-No-More          | 5 50 |

## CLEANSERS.

| KITCHEN KLENZER |  |
|-----------------|--|
|-----------------|--|



80 can cases, \$4.80 per case

## SODA

|               |   |
|---------------|---|
| Bi Carb. Kegs | 4 |
|---------------|---|

## SPICES

| Whole Spices          |     |
|-----------------------|-----|
| Allspice, Jamaica     | @18 |
| Cloves, Zanzibar      | @50 |
| Cassia, Canton        | @22 |
| Cassia, 5c pkg., doz. | @40 |
| Ginger, African       | @15 |
| Ginger, Cochinchina   | @20 |
| Mace, Penang          | @75 |
| Mixed, No. 1          | @17 |
| Mixed, No. 2          | @16 |
| Mixed, 5c pkgs., doz. | @45 |





### Merger of Secret Circle Into Boy Scouts.

Written for the Tradesman.

My boy arrested! Am I dreaming? It doesn't seem possible! My Harry in the hands of the police!" The voice of the astounded father trailed off almost to the point of tears.

I was a good deal startled myself, for Harry is one of the quiet boys, rather inscrutable, reticent at home and even more so with strangers. I have known his parents for a good many years, but I never managed to get very well acquainted with Harry. Nevertheless, he was about the last boy I should think of as likely to get into serious mischief.

Upon investigation I not only learned the facts in Harry's case, but got a fine illustration of a thing that many parents ignore. Fathers are so prone to forget the main facts out of their own boyhood!

Harry was a member of a gang of boys, ranging in age from ten to fifteen years, who, without the knowledge or notice of any of their parents, have been meeting in an abandoned barn out on the edge of town and transacting business of great interest and importance to themselves, with ceremonies of their own concoction. They had secret passwords, initiations and all that sort of thing, and their leader was a lad who had come to the top by virtue of inherent qualities displaying themselves in various ways, including a few fights.

Tiring somewhat of their mystic ceremonies, Hallowe'en found them without definite programme, and the spirit of the night led them into a serious piece of mischief, with the result that the police rounded up a half-dozen of them, including Harry.

Fortunately, the matter was adjusted without public disgrace, the judge before whom the boys were haled being a man of great good sense. I cannot do better than to quote here the substance of what he said to a group of us elders, including the parents of the boys, after he had dismissed the latter with a sturdy reprimand.

"I could have punished those kids and marked them for life with a police court record," he said, "but I think that if I had I should have put the punishment in the wrong place. It is you people, fathers and mothers, that are to blame for this business, even if you don't know it."

"It is just as natural for a lot of boys like that to get together in a gang as it is for fish to swim. A boy of twelve or fourteen who doesn't belong to a bunch most likely has got something the matter with him. I read a piece the other day that said the 'gang instinct' was something

that comes down to us out of the time when savages lived in tribes and had to hang together or else the tribe would get wiped out. It sounds like sense to me; but, anyway, wherever they get it from, all healthy boys have to go through the gang stage, and that is what these boys are doing.

"It doesn't take much for a lot of kids like that when they run out of ideas about what to do, to get into mischief. They are young, and many times they don't realize that what they are doing is going to be called a crime and get them into trouble with the law. We old people are too much inclined to judge children as if they were grown up and knew what was what.

"Now the way it looks to me," the judge continued, "is that it is up to you people not to try to break up this gang and keep your boys locked up in the house the way one of you said awhile ago you were going to do; or to lick your boys, like that other man said; but to bring this gang out into daylight and nearer home and make use of the natural thing you've got right under your noses. There is nothing bad about these boys; they're just full of life and spirits, and they want something to do, something that is good and healthy and interesting.

"If I was the father of one of these boys I'd get together with some of the other fathers, and between us I'd try to find some way to get hold of this gang and turn it to some good purpose. I will bet there is one or more of you that could take the job in hand, but if there isn't I would try to find some young fellow who likes boys and understands them and get him to take this bunch in hand and organize a club, or a Boy Scout outfit or something; I would hire a room and furnish it—"

"That is a pretty expensive thing to do," interposed one of the fathers.

"Expensive, is it?" cried the judge. "Expensive! Did you think raising boys was cheap? Suppose I'd fined each of these boys \$100, as I could very easily within the law. That would be \$700, and you would have had to pay it. What kind of a father is it that judges what he will do for his boy by the cost?"

The rest of the parents raised no such question. Since that hectic afternoon in the judge's room things have happened. One meeting of the boys has been held, under the guidance of a fine young school teacher, who welcomed the chance to rescue the gang. A committee is now at work reorganizing the "Secret Circle" into a club with a less sinister name and a more definitely wholesome purpose. Perhaps it will be-

come a patrol of Boy Scouts; that is yet to be decided. Anyway, the enthusiasm will be put to better use, and a lot of fine boys who might have slipped from mischief into criminality will turn their gregarious instinct into wholesome channels.

Prudence Bradish.

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### Reaching Out For Broader Possibilities.

Petoskey, Nov. 23—Mayor A. B. Klise has left for the Upper Peninsula to join the Galster-Davis Hunting Club in quest of deer for a few days. This aggregation of hunters has never failed to return with a full quota.

At Greenwood (Bear Creek township) the Trade Extension Committee of the Chamber of Commerce entertained people of the neighborhood on Wednesday evening last. The remarks of Frank Cassidy, Greenwood farmer, during this thoroughly enjoyable meeting may enlighten those business men who do not understand the "why" of rural "get-acquainted" trips. Mr. Cassidy, speaking for his neighbors and himself, expressing appreciation of the friendly visit said: "We are friendly neighbors. Petoskey is our city and we are proud of its fine growth. We need Petoskey. Petoskey needs Greenwood and we must together work for the betterment of both. So far as possible all of our people should supply their needs in Petoskey's market."

Every district in Emmet county will be visited by Petoskey merchants, who find in their trips the very warmest co-operation. Obnoxious mail-order business finds in such relationship its very best answer. As a final outcome of these visits by the Chamber of Commerce group, a Chamber of Commerce will be formed having in its membership representatives of every village, town and city in Emmet county. The weight of this body will be thrown into the balance in the solution of any problem of county importance. The Petoskey Chamber of Commerce will be the central clearing house. Every community so far visited expresses hearty approval of this work of bringing into unison the agricultural, industrial and commercial activities of Little Traverse Bay region.

After several months of conjunctive activity by the Petoskey plan of a single officer, through which the Chamber of Commerce and the city government clear affairs, the people of this city, particularly men of business, begin to fully appreciate the expedition and economy produced. One by one the various organizations of the community find their relationship to both the commercial and civic bodies and take advantage of the established machinery operating for the benefit of every one in the city. The expense and delay of overlapping and duplicated effort will finally through this consolidation be reduced to a minimum. A few months do not present sufficient period of trial on which to base a positive conclusion in experimental public ventures, but at this time none but a disgruntled partisan who finds in the new era no political spoil has other than a kindly word for the men who are directing Petoskey's interests.

Petoskey considers its Chamber of Commerce the community melting pot in which people of all classes and organizations of all kinds may place their problems relating to public welfare. Just now there is planned a Religious Committee of the Chamber to be comprised of clergymen of the various denominations represented in this city. These gentlemen will hold in the Chamber of Commerce regular meetings, at which civic affairs will be discussed and the result will be a close acquaintance of the clergy with every public movement. Through pastors congregations will gain this knowledge and be better prepared to act upon public questions submitted for expression.

The Chamber of Commerce is now actively behind the Boy Scout movement, with the purpose of enlarging the organization and through headquarters and supervised club room to bring the organization to a higher state of perfection and public service. Support heretofore has been spasmodic except for a very few spirited men who have given loyal endorsement and backing to the movement.

J. Frank Quinn.

Don't be in such a hurry for to-morrow to come. Make the most of today first. This is the time you were looking forward to a few weeks ago.

After you have extended or partaken of that good old Michigan hospitality on Thanksgiving Day, and expressed your appreciation and

## Thankfulness

turn your thoughts to preparing for the December buyers. Your customers will have reason to be thankful twice in one year, if you buy your groceries of us.

**JUDSON GROCER CO.**  
GRAND RAPIDS MICHIGAN



### Trying To Keep Up Linen Prices.

Among the textiles, wool and cotton prices seem to be governed in great measure by the law of supply and demand, although this is not wholly the case with regard to the former because of certain Governmental agencies abroad. In the case of silk and linen, however, artificial aids are being brought into play to maintain values. Flax and raw silk are more easily cornered than are wool and cotton. The bulk of the manufactured flax, in the form of linen, comes from Belfast. Before the war, Belgium, France and Germany used to furnish additional amounts of quite respectable size. Much of the raw material came from Russia in the old days. This source of supply has been greatly curtailed since the Bolshevik reign in that country began. Finished linens have lately begun to loom up in the imports from Belgium, although the great bulk of them still comes from Ireland. While the war was on and for some time thereafter the Irish linen makers were able to charge whatever they pleased until prices became so high that most of the buying ceased. The slight recession in prices has not improved business to any extent, and yet, in face of this, the Irish linen makers have combined with those of Scotland, France and Belgium to keep up a fixed and inflated level. A fund has even been raised to help out some of the weaker concerns in Belfast, so as to prevent any change in this program. On top of this has come another move. This is by the flax growers, whose ideas are borrowed from the spokesmen for the cotton growers of this country. An organization has been formed of the flax growers of the United Kingdom, France, Holland, Belgium and Denmark. At a meeting held in Brussels this week they fixed a minimum price per ton of flax, and also resolved upon keeping it up by limiting production. The movement seems bound to fail because flax can be grown almost everywhere and high prices will stimulate production, and this, in turn, will mean lower prices. Then, too, sales of linen will continue to be restricted while prices stay high. Flax growers, as well as linen makers, will discover that the refusal of the public to allow itself to be further exploited is not merely a passing phase but a fixed and continuing resolve.

### Where the Money Goes.

How the Federal Government wasted hundreds of millions of dollars in war expenditures and continues a policy of extravagance was told during the week in stories from all parts of the country. The articles in the newspapers have awakened the attention of the appropriation committees of Congress and drastic reductions are promised in the \$1,464,000,000 army-navy budget.

Congress itself has done some investigating. A committee already has in type a report charging "corruption, inefficiency and waste" in the administration of the Shipping Board. High officials of the board are said to be involved, but the report is being withheld from the public until after the election.

New York was interested in the

revelation of the sale of 10,000,000 feet of lumber held in army camps to concerns in the South while the housing shortage in New York was at its height. Other investigation brought out that profiteers were making millions by buying back at low costs material that they had sold to the Government at the peak of war prices.

A Washington dispatch gave prominence to the sale by the Government for \$8,557,000 of the powder city of Nitro, West Virginia. This powder town cost the people \$60,100,000 and furnished not the filling of a single shell. Other expenditures were \$116,000,000 for nitrate, none of which was used. The same condition held true in the manufacture of 100 tons of gases.

A naval court of enquiry is hearing evidence on the killings of men, women and children by the United States marines in their work of pacifying the Haytian Republic. Major-Gen. Barnett, former commandant of the Marine Corps, was the first witness. He said that he had been mistaken in his figures and that 2,250 not 3,500 natives were killed by the American troops. The Washington report of the hearing said that the court had shown itself hostile to any testimony that might aggravate the scandal.

### Prices of Felt Hats Due For Slump.

Felt hat prices appear to be due for definite readjustments downward, according to a survey of the manufacturing situation.

To date retail prices seem to have been fairly well maintained, all things considered, but with the approach of the new year it is becoming increasingly apparent that the public is not buying nearly as heavily as the manufacturers had hoped, and the ill effects of over-production already are being felt in cancellations and reduced orders.

This, in turn, is producing an accumulation of raw materials, which before long cannot help but force costs of production downward, and result in substantial cuts all along the line. To date the labor situation has been marked more by part time than by reductions in wage scales. The latter remedy, however, must be applied before long to avoid heavier and more dangerous losses, manufacturers declare.

### 100 Per Cent Stock Dividend.

Stockholders of the Hood Rubber Company have voted to change the common stock from \$100 par to no-par and declared a stock dividend of 100 per cent. by exchanging two shares of new stock for each share of old. Last spring the company paid 66 2/3 per cent. stock dividend, increasing the stock from \$3,000,000 to \$5,000,000. The dividend was reduced from 12 to 8 per cent.

### Research To Aid Retailers.

The United States Chamber of Commerce is about to begin the organization of a "domestic distribution department," which will take charge of the chamber's relations with retail merchants, wholesalers and jobbers, and which will devote its efforts to the solution of distribution and merchandising problems of the United States.

## 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.

**DO IT NOW!**—If you have to take a loss Mr. Merchant the first one is the smallest. We are still able by our methods to draw the crowds and sell the merchandise at good prices that will average up showing a profit. A large volume of business done in a short space of time reduces the cost of selling and will clean out the goods on the shelves bought on a high market and which can be replaced at a much lower cost. We specialize on Unloading Sales, Selling Campaigns & Closing out Sales. Best of references.

Merchants National Service Co.,  
National City Bank Building, Chicago.

### FOR RESULTS ACT NOW!

Turn Your Merchandise Into Cash  
Quickly Through the Harper  
Sales System.

Harper's eighteen years' experience in promoting legitimate Special Trade-Building Stock Reduction and Complete Closing Out Sales will help you 100 per cent.

Act Now Through a Harper Sale  
NO STOCK TOO LARGE  
NO MATTER WHERE LOCATED

Harper's organization is indorsed by wholesale houses such as Cluett, Peabody & Co., Keith Bros. & Co., Chas. Kauffman & Bro., and others. For particulars, mention size of stock and object of sale.

C. N. HARPER & CO., Inc.,  
R-948 Marquette Bldg., Chicago, Ill.

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

For Sale—Grocery store, stock and fixtures, about \$9,000. Cash only. County seat, 2200, in central Illinois. Established fifty years. Ideal location, splendid opportunity. Address No. 134 Michigan Tradesman. 134

For Sale—Hardware store. Up-to-date clean stock and fixtures. Good location, old established trade, near Chicago. Inventory about \$8,000. Must retire on account of sickness. Address No. 135, Michigan Tradesman. 135

FOR SALE—Millinery business. Only one in good town of 3,000. Cheap for cash. Address Box No. 715, Durand, Michigan. 136

FOR SALE—Well-established wholesale grocery and fruit business, about \$50,000 stock. Doing between \$300,000 and \$400,000 business per year. Reason, moving out of state. Cash buyers only need communicate. Address Lock Box 116, Goodland, Kansas. 137

BANISH THE RATS—Order a can of Rat and Mouse Embalmer and get rid of the pests in one night. Price \$3. Tradesman Company, Grand Rapids, Michigan.

WANTED—A good ready-to-wear man who knows coats, suits, muslins, knitted goods, and skirts and who can operate in a city of approximately 35,000 should write to Toeller-Grant Company of Battle Creek, who will in the near future have a Manager's opening in the above line. Please state in first letter experience and firms to which you can refer. Only applicants who have a successful past will be considered. 138

For Sale—Chandler & Price 10 x 12 Gordon for \$200. In use every day, but wish to install larger machine. Tradesman Company. 998

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

FOR SALE—A bakery, a restaurant, also a combination cafeteria and confectionery store. Good location. Kittell Realty Co., Manhattan, Kansas. 132

Wanted—Registered pharmacist or assistant. Chase's Drug Store, Muskegon, Mich. 123

### 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.

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

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.

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.

*Putnam's*



"DOUBLE A"

**CANDY**

FOR

**Christmas Trade**

New, Fresh Goods, the Finest that can be Made.

We have an unusually Fine Assortment of

PUTNAM'S

LOWNEY'S  
PARIS'

Holiday Package Chocolates.

Send in your order quick.

It's getting late.

There will be more candy used this year than ever before.

**PUTNAM FACTORY**  
Grand Rapids, Michigan

## BLUE BELL and FOREX Peanut Butter



Blue Bell the incomparable, made only from No. 1 Virginia peanuts, hand-sorted—the peanut butter for customers demanding the best. Forex is a low priced high grade article, from selected Virginia stock, bitter skins and hearts removed.

BLUE BELL PEANUT BUTTER CO.  
Grand Rapids, Mich.

Distributors

Boyland Creamery Co., A. Casabianca & Son, Ellis Brothers Co., Henry Meyer, M. Piowaty & Sons, I. Van Westen-Brugge, Vinkemulder Co.





### General Conditions in Wheat and Flour.

Written for the Tradesman.

The past week has seen a variation in the price of wheat of approximately 30c per bushel, December selling as low as \$1.58; yesterday, however, this option reacted to \$1.68 $\frac{3}{4}$  at the close. The reaction, of course was perfectly natural in view of the big decline, and the action of wheat the past few days has further emphasized the necessity for prudence in purchasing, buying for prompt delivery being preferable to purchasing for future commitment; in fact, heavy buying of wheat and flour for future delivery, with conditions as uncertain as they are, appears very inadvisable.

The demand for flour continues dull, buyers apparently awaiting a more settled condition in wheat, which is the natural and sensible course to pursue.

Pre-war prices of flour have been quoted during the past few days, and yet they have not been of particular interest to the buying public, either trader or consumer. However, the statistical position of both wheat and flour is strong enough to warrant close attention to conditions surrounding and influencing wheat and flour prices.

Receipts of wheat at Winnipeg continue heavy, they being on the 23rd 942 cars against 639 a year ago. Receipts at primary markets this week were 1,088,000; last week 1,200,000; a year ago 1,588,000, so it can be readily seen if there were anything like a normal demand for flour, either at home or abroad, an active market with a decidedly upward tendency for wheat would result.

The total imports of flour and wheat from Canada during the month of October were the equivalent of 8,718,000 bushels, reaching the highest figures in several years, and, of course, the continued heavy receipts of Canadian wheat with no increase in the demand for flour has been the occasion for the big washout of the past week.

However, there seems to be somewhat of a healthier tone to business and Foreign Exchange has shown an inclination to improve, which is also a good indication.

Of course, the European exchange situation is bound to continue to influence business conditions in this country favorably or unfavorably, depending upon the purchasing power of Sterling, Francs, or Marks, without increases or decreases.

Herbert Hoover has been chosen as Chairman of the Relief Council to provide funds to feed 3,500,000 European children. It is reported \$23,000,000 must be raised for this work, that amount being required to provide food until next harvest. If this work is carried out, of course, it will result in an increased demand for food stuffs, flour being one of the chief items.

There is no reason as yet for deviation from the conservative policy with reference to purchasing of either flour or wheat. The trade, on the other hand, should watch conditions very closely, as prices have declined heavily, in some cases as much as \$7 per barrel on flour, having reached

the pre-war basis, while on the other hand stocks are by no means burdensome, and a change in the policy of the consumer from purchasing single sack lots to the usual custom of purchasing in barrel lots, or better quantities, at this time of the year, would immediately make itself felt in the price of flour. Lloyd E. Smith.

### Peerless Exploiters Still Abroad in the Land.

The Tradesman has received two letters from a Peerless victim during the past week, as follows:

Eden, Nov. 19.—In regard to the Peerless Talking Machine Co., before writing you our last letter I had talked with Mr. Young, of Dansville, and he informed me that our notes were held by a man in Mason, but after looking into the matter I found that his notes were held by a local party, but did not find ours and have heard nothing from it until to-day when it came to our bank in Mason. This note was sent from a bank in Defiance, Ohio. I have refused the payment of this note and have written to the bank in Ohio my reasons for refusing payment and also for them to inform Mr. Watson or his gang that we are ready, with all of their victims, to finish anything the gang may care to start.

I do not look for any trouble from this gang, but should there be we think there is enough looking for revenge to help us out in bringing them to time. In fact, I would be in favor of going in with all the merchants that are interested and bring these fellows back here where we could talk to them by hand. Rolfe & Son.

Eden, Nov. 22.—I suppose we will have some trouble with the Peerless Talking Machine Co. shortly, as we returned to them to-day our note which was sent to our bank for collection. I don't think we have explained the way we were hooked on their deal. In securing our signature to their contract, their method was the same as used on all the others. About three weeks after we signed the contract the machines came (four of them) and about a week after Watson came along and presented an invoice for \$630. It was then that we found we were stung, as Watson presented us with a contract he claimed we had signed. This contract was not the one we read and, of course, Watson knew that it was not. We told him we would not pay \$630 for the four machines and then he put up the proposition that we take two and he would take two off our hands. He asked us \$315 for the two machines and this we refused to pay. Then he came at us with a proposition to deduct 20 per cent. from this price and we were to sell the machines and they were not to send agents. This brought the machines to \$126 each, and, as we thought he had us on the contracts, we settled with him by paying \$126 in cash and giving him a 30 day note for the other \$126. This note was a regular form note which he had, but on the face of the note were provisions for collecting through any court in the United States. This note I sent back to the State Bank in Defiance, Ohio, to-day, as you advised, stating payment was refused because signature was obtained by fraud. Now if this is taken into court, what would you advise us to do at the very first? Our banker here does not think the note was bought by the Ohio bank, but left there for collection. Rolfe & Son.

As the question above raised is somewhat complicated, the Tradesman will reply to the enquiry by mail direct.

It having been brought to the attention of the Tradesman that some of the Peerless notes are reported to

have been purchased by Nelson Rouse, of Mason, the Tradesman wrote that gentleman as follows:

Grand Rapids, Nov. 23.—I understand you are purchasing some of the notes of the Peerless Talking Machine Co. on the innocent third party dodge.

My impression is that you will get your fingers burned, because two attorneys—one a circuit judge and the other a practicing attorney who was a circuit judge for many years—both assure me that no court in Michigan will ever hand down a verdict against the alleged maker of a note that bears conclusive evidence of fraud on the face of it, like the Peerless notes do.

There are three reasons why the notes are not valid and I propose to assist the merchants of Michigan to establish that fact if anyone is ever so foolish as to sue on the notes. E. A. Stowe.

### Review of the Produce Market.

Apples—Sales are slow on the following basis:

|               |             |
|---------------|-------------|
| Northern Spys | .....\$6.00 |
| Snows         | .....5.50   |
| Talman Sweets | .....4.50   |
| Jonathans     | .....6.00   |
| Baldwins      | .....5.00   |

Bagas—Canadian \$1.50 per 100 lb. sack.

Beets—\$1 per bu.

Butter—The supply of strictly fancy butter continues to be very scarce and the market is firm on the same basis as a week ago. Medium and under grades are still in abundant supply and dull at prices ranging about the same as a week ago. We do not look for much change in the immediate future. Local jobbers hold extra creamery at 59c and firsts at 56c. Prints 2c per lb. additional. Jobbers pay 31c for packing stock.

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—Late Howes, \$16 per bbl., and \$8 per  $\frac{1}{2}$  bbl.

Cucumbers—Illinois hot house, \$4 per doz.

Eggs—The supply of new-laid eggs is extremely scarce and the market is firm on the basis of 2c per dozen higher than a week ago. Fancy storage eggs are in active demand and selling at prices ranging about the same as a week ago. The stocks of storage eggs are reducing very fast and the market is in a healthy condition. If we do have any change it is likely to be a slight advance. Jobbers pay 70c 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  | .....57c |
| Candled Seconds | .....51c |
| Checks          | .....43c |

Grapes—Emperors, \$3.75@4; Malaga, \$10@12 per keg.

Grape Fruit—Is now selling as follows:

|                           |             |
|---------------------------|-------------|
| Fancy, 36                 | .....\$5.50 |
| Fancy, 46, 54, 64, 70, 80 | .....5.75   |
| Fancy, 96                 | .....5.50   |

Grape Juice—\$1.25 per gal. in bulk.

Green Onions—Shalotts, \$1.50 per doz.

Lemons—Extra fancy California sell as follows:

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

Fancy Californias sell as follows:

|                   |             |
|-------------------|-------------|
| 300 size, per box | .....\$5.00 |
| 270 size, per box | .....5.00   |
| 240 size, per box | .....4.50   |

Lettuce—22c per lb. for leaf; Iceberg, \$7 per crate.

Onions—Spanish, \$2.50 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:

|               |              |
|---------------|--------------|
| 126, 150, 176 | .....\$11.00 |
| 200, 216      | .....11.00   |
| 250, 288      | .....10.50   |

Parsley—50c per doz. bunches.

Parsnips—\$1.50 per bu.

Pears—Kieffer's, 75c per bu. for small and \$1.25 for large.

Peppers—Green from Florida, \$1.50 per small basket.

Potatoes—Home grown, \$1@1.25 per bu. The market is steady.

Pumpkins—\$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.

Tomatoes—California, \$1.50 per 6 lb. basket.

Turnips—\$1.25 per bu.

E. C. Woodard, dealer in groceries, meats, confectionery, etc., at 66 Burchar street, Battle Creek, writes as follows: "We would not know how to do business without the Tradesman and gladly forward \$3 for renewal of our subscription. I like your method of exposing crooks and it is worth considerable to be kept posted on market conditions. Success to you."

Smith Bros., dealers in general merchandise at Webberville, write as follows in renewing their subscription to the Tradesman: "Don't you dare let us miss a single issue of the Tradesman. Would rather you would make it a daily."





## These Snappy Mornings

With the Cold Days to Follow

Should find you prepared to supply your trade with

## Henkel's Pan Cake FLOUR

Self Raising Buckwheat

to enjoy such good Griddle Cakes and Muffins.



Smile With Us

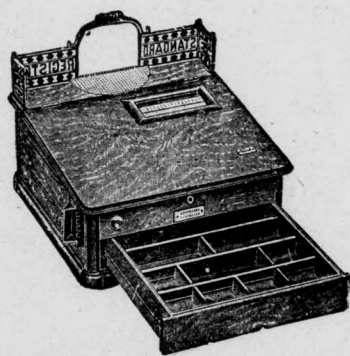
### Remember the Price and Pack—

1 1/4 lb cartons, 2 doz. to case.....@ \$1.25 per doz.  
5 lb. sack, 10 to bale.....@ 3.55 per bale.

Affords convenient handling—plus a sale, at what you have to pay for other brands.

From your jobber—or freight, prepaid, direct.

**Commercial Milling Company**  
DETROIT



## Standard Cash Register

Compels you to be  
**SYSTEMATIC**

IT TELLS YOU  
IT TELLS YOU  
IT TELLS YOU  
IT TELLS YOU

Which clerk sold for cash, and the amount.  
Who paid in money, to which clerk, and the amount.  
Who paid out money, the amount and what for.  
Who bought goods on credit, which clerk sold them, and the amount; three checks on this transaction.

The Secret of the Great Success of

## The "STANDARD"

Is, IT Compels You to Make a Written Statement of the Transaction at the Time of the Sale

IT Gives You a Complete Statement of your Whole Day's Business  
IT makes clerks careful. Detects carelessness. Detects dishonesty

A Postal Card Will Bring One of Our Handbooks. Send for it. It is Full of Good Things

**STANDARD RECORDING CO.**

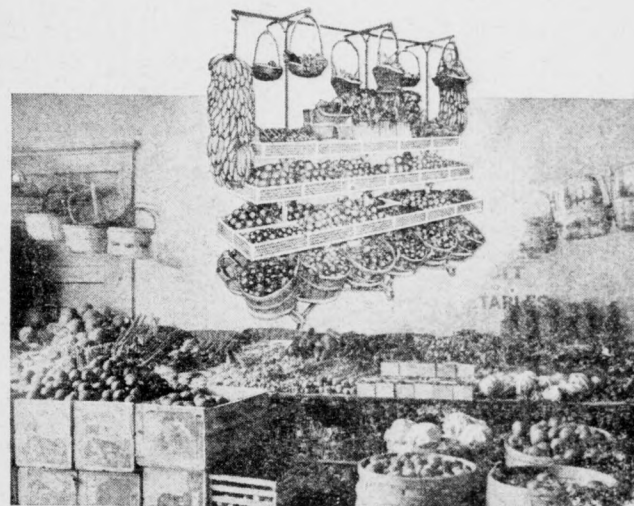
SUCCESSOR TO

STANDARD CASH REGISTER CO.

7 College Avenue

North Manchester, Indiana

## ATTRACTION!



### Try the Magic of a Dayton Display Fixture

A store may be attractive or repellent. It is the attractive store that gets the business—the others help to make up the long list of strugglers and stragglers.

No store need be unattractive. There are unrealized possibilities in stock display and store arrangement. In an instant a Dayton Display Fixture turns disorder into neatness, clears a cluttered floor and holds up to the best advantage before the gaze of every customer the most attractive of your products—fruit. The

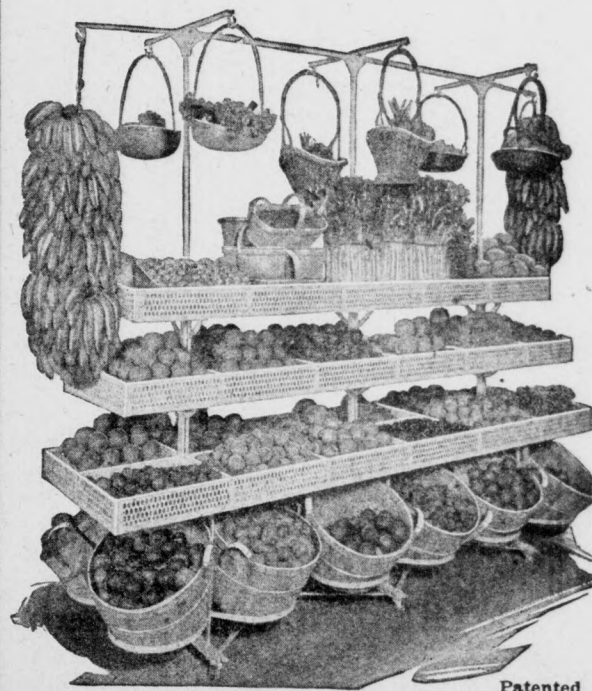
## Dayton Display Fixture

constructed of galvanized rust resisting Armco Iron in white enamel finish, with frame of bar steel, is in itself a fixture pleasing in design and make-up. Loaded with delicious fruits and desirable looking vegetables it forms a center piece which effectively decorates your store.

Add to these qualities that it displays many times the quantity of goods shown by the old method, thus removing unsightly and unsanitary boxes, crates and barrels, greatly increasing your open floor space.

The addition of no other single furnishing will do half as much to beautify your store and simplify its arrangement. Let our display expert advise you.

There's a Dayton to meet the need of any store. Guaranteed to increase sales. Write today for illustrated catalog.



THE  
DAYTON  
DISPLAY  
FIXTURE  
COMPANY

Dayton,  
Ohio

Patented



## 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.



## Deliciously Different

TASTE it once, and you will prefer Red Crown Corned Beef. Mild, tender, fine in flavor, high in food value—the most popular of the

## Red Crown Canned Meats

Only the best of beef, juicy and full-flavored—trimmed of skin, fat and gristle—providing body-building elements in easily digestible form.

Our special *Mild Cure* is the source of its delicacy and this modern method eliminates every trace of harsh saltiness. We are as proud of the process as of the product. Red Crown Corned Beef saves time, labor and waste. It is convenient, economical, nutritious and appetizing.

Wholesale Grocers Exclusive Distributors

ACME PACKING COMPANY, CHICAGO, U S. A.

ASK YOUR JOBBER FOR

# Hart Brand Canned Foods

HIGHEST QUALITY

Our products are packed at seven plants in Michigan, in the finest fruit and vegetable belts in the Union, grown on lands close to the various plants; packed fresh from the fields and orchards, under highest sanitary conditions. Flavor, Texture, Color Superior.

**Quality Guaranteed**

**The HART BRANDS are Trade Winners and Trade Makers**

Vegetables—Peas, Corn, Succotash, Stringless Beans, Lima Beans, Pork and Beans, Pumpkin, Red Kidney Beans, Spinach, Beets, Saur Kraut, Squash.

Fruits—Cherries, Strawberries, Red Raspberries, Black Raspberries, Blackberries, Plums, Pears, Peaches.

## W. R. ROACH & CO., Grand Rapids, Mich.

Michigan Factories at

HART, KENT CITY, LEXINGTON, EDMORE, SCOTTVILLE, CROSWELL, NORTHPORT