

MICHIGAN TRADESMAN

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Thirty-Eighth Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 1, 1920

Number 1941

THE STUMBLING BLOCK

I'm the scorn of minds sulphuric of the esoteric critic
of the little group that calls itself "Elect."
Parlor Bolsheviks ignore me and the doctrinaires all score me
for the dogmas and the schemes that I have wrecked.
Long-haired orators attack me with thought that they can hack me
Into pieces they are certain won't be missed,
While some proudly abstract thinkers put on philosophic blinkers
Which prevent them from observing I exist.

I am dull and unromantic and the theorists grow frantic
When they find they cannot conjure me away;
I'm the block on which they stumble, I'm the thing that makes a jumble
Out of all the airy visions they display.
Though the lights of hope may beckon, I'm a thing that they must reckon
Or their science and their skill will not avail,
And their ships so proudly steaming to a port of which they're dreaming
Will be thrown in wreck upon me as they sail.

I am stubborn, heavy, leaden and the thought of me may deaden
Many notions that are glorious and fair,
I'm a bore, I can't deny it, and I wouldn't even try it—
I am stolid, vulgar, tiresome, but I'm there!
You can sneer and you can flout me, but you can't get on without me,
Though you suffer with convictions most intense.
For your plan won't last a minute if you haven't got me in it—
I am nothing more or less than Common Sense!

Berton Braley.

Yeast Supplies Pep

Throw out this thought to
your customers—

"If the day's work exhaust you,
take yeast—the food tonic that
will hearten you for every task,
create health and vigor."

—and then watch your cash reg-
ister speed up.

THE FLEISCHMANN COMPANY
"FLEISCHMANN'S YEAST"

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

A SAFE BET

is to have a proven Quality and bottom priced
article to give your trade.

It makes them come back for more. That's the
kind of a policy that builds for the future!

Henkel's Buckwheat FLOUR Self Raising & Pan Cake

is bringing a quick turn-over for a lot of mer-
chants and giving immense satisfaction to the
consumer.

BOTH KINDS

1 1/2 lb cartons, 2 doz. to case@ \$1.25 per doz.
5 lb. sack, 10 to bale.....@ 3.55 per bale.



Smile With Us

Supplied thru your jobber—or freight prepaid, direct.

Commercial Milling Company
DETROIT

Red Crown

DEPENDABLE QUALITY

CANNED MEATS

THE
BRAND
IN
BIG
DEMAND



NATIONALLY
ADVERTISED

Sold through Wholesale
Grocers Exclusively

ACME PACKING COMPANY, CHICAGO, U. S. A.
Independent Packers of Pure Food Products

A Line that Sells and Satisfies

Franklin Golden Syrup



is known to the
housewife through
its use on the table
and in cooking.

Its steadily in-
creasing demand
indicates the house-
wife's approval.

The Franklin Sugar Refining Company
PHILADELPHIA

"A Franklin Cane Sugar for every use"

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



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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.

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

PIONEER GOOD ROADS MAN.

It affords the Tradesman much pleasure to reproduce a news item from the Traverse City Record-Eagle concerning the movement inaugurated in that city to name an important thoroughfare leading into that place The Hamilton Way, in honor of Frank Hamilton, who is the pioneer good roads man of Michigan.

The Tradesman believes that people at a distance are better able to appreciate Mr. Hamilton's work than his near neighbors are capable of doing, because he did wonderful work with a little money, while in hundreds of other places in the State money has been ruthlessly wasted without securing anywhere near the accomplishment Grand Traverse people now enjoy as the result of his influence, example and patient oversight. The measure of a man in the world is not so much what he accomplishes, but what he accomplishes with the material he has at hand and the limitations which surround him. With an income of two million dollars a week, it is easy for Rockefeller to give away fifty millions; but the true test of the man came when he rose from a \$10 per week job to a position of affluence through his own exertions.

Mr. Hamilton began agitating for good roads as long ago as 1885, when he was President of the old Michigan Business Men's Association, which set the pace for all the mercantile organizations which have since come into existence. Mr. Hamilton not only planned this organization, but he consented to serve two years as President, thus shaping its destiny and directing its energies into profitable and needful channels. He proved to be one of the most resourceful executives Michigan has ever developed. This was thirty-five years ago, before Good Roads Earle or any other earnest advocate of better thoroughfares had entered the field of agitation and accomplishment. Mr. Hamilton worked along careful and economical lines, achieving remarkable results by securing the co-operation of

the farmers, without the aid of large bond issues or expensive road machinery which is too often permitted to rust out through lack of care. Later on, when the farmers saw what could be accomplished in a modest way, with a moderate expenditure of money, they turned a willing ear to the larger plans and entered upon the work of more extended road building with courage and enthusiasm, because they realized that anything that Frank Hamilton recommended was worthy of their consideration.

It is to the credit of Traverse City that they take cognizance of Mr. Hamilton's remarkable accomplishment along these lines now while he is in the prime of life and propose to show their appreciation of his unselfish service to the cause now while he can enjoy it.

MOVING DORMANT STOCKS.

While holiday buying is taking up the attention of retailers at the present, the jobbers are concerning themselves with their inventories. This year this matter of inventory is very far from being the conventional matter which it is in normal times, or even what it was while the market was tending constantly upward. When cost and replacement value were about the same the estimating of stocks on hand was a simple process. When prices were steadily rising any old method would do, nobody being concerned about anything except a desire to make excess profits seem as small as possible. But, just now, after a series of the most drastic price cuts, the valuation of stocks is a pretty serious proposition. Manifestly the only logical method is to put them down on the basis of cost of replacement, although this, for the time being while prices are still dropping, is somewhat a matter of conjecture. This would not be a source of worry if the stocks were owned free and clear and the owner had no need of raising money or obtaining credit. But such a condition rarely exists. Credit is the life blood of business, and its course is apt to be fitful. When business is moving fast and values are rising it is readily granted, sometimes even recklessly so. When circumstances are reversed, however, collateral comes in for microscopic scrutiny and loans are made to a much smaller percentage of the value of claimed assets. As borrowing ability is dependent in great measure on such value, the importance of the inventory has increased under existing conditions.

Stocks which are dormant have an uncertain value. They also tie up capital which could be profitably employed. Jobbers in all the large centers of the country have, for the past month or two, been busily engaged in trying to move their stocks by means

of reduction sales and have been succeeding fairly well. They have, in some instances, been having rather a strenuous time in stirring up the interest of retailers, especially in the cases where the latter have had poor business because they vainly tried to induce the public to buy at prices that were too high, considering the reductions in the primary markets. A campaign of education had to be gone into to convince retailers they were standing in their own light in refusing the consumers' natural demand for reductions. But the lessons seem finally to have produced the desired effect, particularly so because selling methods were also inculcated for the purpose of stimulating business. The low prices at which the retailers have been getting their goods has enabled them to cut down the average cost of their stocks and has also given them merchandise which they can sell to advantage during the holiday buying period which has just set in. On this holiday buying great hopes are built, not only because considerable merchandise will be moved and passed into the hands of the consumer, but also because of the indication it will afford of the general public's willingness and ability to buy. From the slight evidences so far available, it looks as though the promisees were good.

THE CANNED FOOD MARKET.

The canned food market is not making much progress, as it is under the double handicap of normal seasonal dullness and the present industrial and financial uncertainty. The former, even under the best of conditions, causes a light movement, while the latter has brought passing business almost to a stop. What trading there is is routine in character and limited in extent. Carload orders are not frequently placed and the general policy is to buy only what is needed from day to day and chiefly on spot. There is a possibility that a short period of increased buying will occur before Christmas buying of holiday specialties cuts down the demand for canned foods until after the inventory period. This leads to the belief that the market for the next two weeks will continue about as at present, with the dull period during the following month probably marked by slight recessions in prices here and there. At best it is a nominal market both as to movement and demand, but one in which prices hold fairly well as the bottom of the decline seems to have been reached and passed. There is no heavy retail trade to force buying and money stringency still tends to curtail the jobbing demand. It is a stagnant, featureless situation in which strenuous efforts to move goods are not adequately rewarded.

COMPETITIVE DEMANDS.

This country last year was trying to do more business than it was capable of doing. It was trying to make up all the arrears of war-time forthwith. There was more work to be done than there were workers to do it, and greater demands upon the industries than they had the equipment and facilities to meet. In a situation of this kind the scarcity is exaggerated by the efforts of buyers to make purchases in different quarters and through different agencies. Every producer and dealer is persuaded that he can do more business if he is given more credit to work with, but if they are all given more credit to work with, the effect is not to increase production, which is already at capacity, but simply to finance their scramble for labor and materials, with the result that wages and prices are driven higher.

There can be no relief from tight money so long as prices continue to rise, and no end to rising prices so long as more credit is being granted, until the situation eventually gets out of balance, consumption somewhere is checked, confidence is disturbed and the whole artificial structure comes down in a crash.

The event in the financial world last week was the sale to the DuPont and Morgan interests of William C. Durant's speculative holdings in the common stock of the General Motors Corporation, involving more than 3,000,000 shares, worth more than \$45,000,000. The decline in the market value of that stock a week ago had imperilled the solvency of twelve brokerage firms. The relief thus afforded halted the declining price movements and in both investment stocks and all classes of bonds there was a more confident sentiment as well as a moderate advance in market values.

The landslide played havoc with the Smiths in public life. Senator Smith of Georgia fell by the wayside in the primaries. Senator Smith of Maryland and Senator Smith of Arizona were caught in the Republican avalanche, and Governor Smith of New York also went under. At present there are four Smiths in the Senate. On roll call the reading clerk reels them off in the alphabetical order of their states. After March 4 he will only have to sing out: "Mr. Smith of South Carolina," the last of the Mohicans.

T. L. Starkweather, general dealer at Winn, and M. D. Gover, general dealer at Mt. Pleasant, were in town this week, buying holiday goods.

Make a hobby of your work. When work is a pleasure, every day is a holiday.

GOLD BRICKING THE GROCERS

Line Up Consumers To Victimize the Merchants.

Grocers are warned of the latest gold-brick game being worked in a number of states by an organization that works under such titles as "The American League Against Profiteering," which is a shrewd adventure of confidence men trading on the public clamor against profiteering and generally worked on unsuspecting grocers. The main elements in it are lining up so-called "fair price stores" in the trade on the one hand and lining up consumers with a modification of the trading stamp on the other hand. The grocer usually gets stung for \$5 while the consumers fall for 25 cent membership.

The swindle is said to have started about eight months ago. While it is believed that the originator is now under surveillance, his name as yet has not been divulged. But that makes little difference, as it is known he is given to frequent changes of name to cover up his tracks as he "works" from one community to another. The transaction in itself appears to be in the nature of a petty graft, but an accumulation of these transactions over a large stretch of territory and during a half-year period is reported to have made the unscrupulous adventurer a wealthy man. It appears, also, that the schemer was once connected with an old trading-stamp game some years ago.

His mode of operation is the same everywhere. He first advertises for ex-soldiers, who, of course, do not suspect the nature of the swindle upon which they are about to embark at his instigation and under his oily direction. The name "The American League Against Profiteering" is suggestive of the name "American Legion," which, of course, was designed to be so by the schemer, who tells the ex-service men he is the founder and "grand commander" of the new anti-profiteering league.

The ex-soldiers are trained and routed. Their sole mission is to canvass the housewives from door to door and persuade them they are being robbed by profiteering grocers right and left. If the housewife cannot see how and where she is robbed, they get her to tell what she pays for potatoes, for example. Given the price she pays, they then tell that So and So charges less, which at last causes her to fall for the propaganda. They then tell the housewife how she has it in her power to remedy this price situation by joining the "American League Against Profiteering." They get her name, her address and her membership fee which is only 25 cents. This 25 cents goes entirely to the solicitors, who are encouraged to wear their old army uniforms by the schemer in question.

With the names of the members of the "League" safely tucked away in his desk or pockets, the "grand commander" then goes forth to work on the grocers. He has beautifully printed cards in his portfolio, and these he springs on the trade. He tells the grocer of his organization and how

many women are paid-up members in the same, and other pertinent "facts." The grocer, charmed by his eloquence on the subject and the simplicity of his plan, "bites" and bites good and hard. All that is necessary for him to do is to join the league, pay \$5 for his membership, and hang up his window card with the definite understanding that there will be no other member within four blocks of his store. The grocer, quite innocent of the nature of the swindle, hangs up his card "Fair Price Store" or, as in some other communities "Anti-Profiteering Store."

The "grand commander," after gathering up a grip full of these \$5 bank notes from unsuspecting grocers then organizes a sales force with license to spread the idea and cover themselves with the coin of the realm in the same manner, on a split commission basis.

Another part of his scheme is to induce the grocer to run a special sale on slow-moving goods for an additional \$5 fee. Getting the grocer's consent, he prints about a thousand hand-bills, goes through the neighborhood and grabs up another bunch of quarters.

The scheme has been reported as having been worked in New York, Pennsylvania, Ohio and Minnesota. It is reported that the chief swindler now has his eyes on Michigan, having been assured of the rich harvest in this field.

Describing the operations of the swindler, who is called Thomas Jones, a correspondent writes:

"But by this time the thing was getting to big, too noisy and too dangerous. Thomas Jones looked about him and saw that within a few days the newspapers would have the league in their columns and the District Attorney would, in all likelihood, be summoning the grand commander to answer embarrassing questions. So between the sundown and the sun, Jones disappeared from the city and left the local officers to go ahead for themselves.

"Jones now repeated the performance just described in an Ohio city of 20,000 to 30,000 population. Next he hurried to Cleveland and operated in the city itself and in all the suburbs. Everywhere the ex-soldiers and the housewives received the itinerant Jones with open arms and cheers. It gave idle soldier boys an easy way of picking up thirty to forty memberships and eight or ten dollars per day. It gave the housewives a club with which to tame arrogant shopkeepers. All across the State women began to wear the "Down with the Profiteers" buttons distributed by the agents of the incredible Jones. He rushed from city to city, starting his branches and mulcting the merchants to his heart's content. And in each case just as soon as the thing grew out of his hands and threatened to become the object of public attention and enquiry, out went Jones. He did not run away except in extreme cases. Instead, he summoned his soldier assistants to him and said that his presence was needed in Atlanta or Portland or some other distant city, where

he represented the situation as being serious. Of course, his friends would realize that this was a National affair and that the grand commander must go where duty called. He had given them a start, now they must paddle alone. He would return to visit them and help them in the great work. And so he took a train and sped away, brushing aside a salty tear and fumbling his roll of bills.

"In the city of Duluth, Minn., the enthusiasm of the anti-profiteers grew so great that Jones had to skip out between meals. His soldiers and housewives were organizing an anti-profiteering parade and wanted the grand interstellar commander to lead it with the Mayor. Being wise in his day and generation, Mr. Jones decamped incontinently, leaving many available merchants unplucked.

"Jones alone worked this scheme in more than fifty cities and came back to town to spend his proceeds and to tell how the thing was done. It was too soft, he said. The thing cloyed after a while.

"Where Jones quit, some others have begun. These shrewd gentlemen are said to be systematically combing the country with this delightful little mechanism of blackmail. No doubt Michigan will be invaded in the near future."

Eliminating (?) The Grocery Jobber.

In view of all the recurring talk about some manufacturer or other "eliminating" the jobber and going direct to the retail trade—heard much of late because of the action of two or three manufacturers who believe they can best handle their own competitive distribution—it is refreshing to hear the other side of the story.

The Commercial Bulletin of Los Angeles reports that while one manufacturer is cutting out the jobber there, a prominent New York manufacturer in San Francisco, who has been selling direct to the retailer for a long time, has now concluded that it will pay him best to switch back to the jobber and has done so. It also notes that the California Walnut Association, after selling in California to retailers for a time, has hurriedly switched back again to the jobber.

In reply to a subscriber who asked if the jobber is to be eliminated the paper laconically replied:

"Maybe so, but when you eliminate the jobber you will eliminate the independent small retailer at the same time.

"The interests of the small independent retailer and the jobber," it continues, "are identical, and if either loses sight of this fact then both are 'meat' for the chain stores and the big retailers. The jobbers who play into the hands of such concerns de-

serve to be eliminated, and we firmly believe the jobbers in this market are more convinced of this fact to-day than ever before.

"Every element of the trade must justify its own existence. The jobber is successful because he can distribute the product of most manufacturers more economically and more satisfactorily than any other agency. He is equipped and stocked to accomplish this purpose.

"The daily order sheet of the average independent grocer includes a large number of items made by a large number of manufacturers. Taken together these can be handled economically from a jobbing stock, but taken separately and shipped and handled separately the cost per unit is prohibitive.

"So, we reiterate, the interests of the jobber and the small retailer are the same. And we need not get excited over the experiments being made. There is nothing unusual or criminal about a manufacturer going direct to the retailer. He has a perfect right to do so, and if his volume of business with the small retailer is large enough, maybe he will see his way clear to protect the small man despite the fact that his overhead on small orders is out of all proportion to the overhead of the jobber on orders of like size, and that economy of distribution with him lies in the orders of the big man. We shall see."

Taxes to Be Revised But Not Cut

THAT is the essence of the recommendations drafted by Treasury officials and submitted to the Secretary of the Treasury.

The following facts should be of interest to every taxpayer:

Eight billion dollars of indebtedness will be due for payment by the Government within the next three years. Retention of the four billion dollar program for the next three years to meet war obligations likely.

Retention of the present level of taxes is held to be unavoidable on the face of the expenditures estimated for the period.

The matter of tax returns, therefore, continues to be as important as in the past and with changes about to come. Certified Public Accountancy Service that constantly keeps in touch with the problems of taxation becomes all the more important.

Seidman & Seidman

Accountants and Tax Consultants

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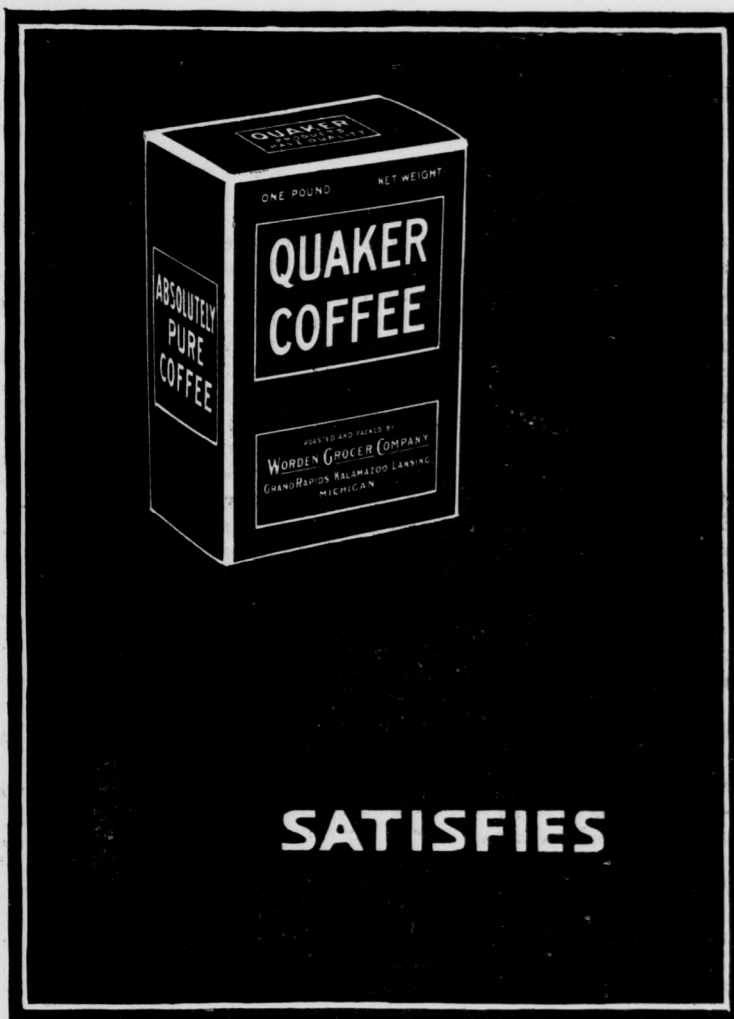
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Building a Coffee Trade

SATISFIES

We have devoted years of experiment in blending and roasting the best coffees that can be produced.

We have spent considerable sums of money in telling the public their merits. We do not put on expensive frills, nor use costly packages, but the value is all inside the package. We have succeeded in producing the best coffee for you to sell at a fair price.

Quaker Coffee shown above is a big seller in all markets where it has become established.

Among other popular brands are Nedrow, Royal Club and Morton House Coffee. Order often—keep your coffees fresh—and gain the coffee trade in your community.

WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers.



Movement of Merchants.

Mancelona—Williams Bros. succeed Charles Shaw in general trade.

Muskegon—C. C. Keur succeeds Joe Dykstra in the grocery business at 49 Myrtle street.

Montgomery—Elmer Bremer has sold his store building and hardware stock to H. G. Dyer, who has taken possession.

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

Dighton—E. C. Cusick has opened a grocery store, meat market and produce station, under the style of the Dighton Produce Co.

Ionia—G. W. French has sold his jewelry stock to John Huizenga, who conducts a chain of stores at Muskegon, Holland and Zeeland.

Bellevue—John H. York, dealer in dry goods and groceries for the past forty-seven years, died at his home Nov. 27, following a stroke of paralysis.

Muskegon—C. J. Zoeller has purchased the store building and grocery stock of Berghuis & Timmer, at 156 Sixth street, taking possession Nov. 23.

Litchfield—McIlwain & Breadon have sold their hardware stock and store building to C. S. Wolfinger, of Grass Lake, who will take possession at once.

Niles—The Workingmen's Co-Operative Store has been incorporated with an authorized capital stock of \$14,000, \$500 of which has been paid in in cash.

Bellevue—F. W. Nicholson has sold his garage building and stock of automobile parts, supplies and accessories, to Low & Holder, recently of Battle Creek.

Portland—Garn & Larke have sold their vulcanizing plant and stock of automobile supplies and accessories to Percy Young, of Carmel, who has taken possession.

Hillsdale—John Drechsler has sold his interest in the shoe stock of Bach & Drechsler, to his partner, Edwin Bach, who will continue the business under his own name.

Hillsdale—Foote Bros., Inc., has been incorporated with an authorized capital stock of \$20,000, of which amount \$11,000 has been subscribed and \$7,500 paid in in cash.

Allendale—J. J. & C. E. Molbrink, who lost their store building and stock of general merchandise by fire recently, have resumed business in the old Grange hall. Plans are being made to rebuild the store building in the early spring, on the old site.

Lansing—C. L. Seeley has returned

to Lansing from Detroit and purchased the Langenbacher grain and bean elevator on East Michigan avenue, taking possession December 1.

Petoskey—The Magnolia Land & Lumber Co. has been incorporated with an authorized capital stock of \$10,000, \$5,040 of which has been subscribed and paid in in property.

Howell—Alger Soule and Richard O'Brien have formed a copartnership and engaged in the automobile supplies, accessories and garage business under the style of Soule & O'Brien.

Detroit—The Eastern & Western Pure Food Chain Stores has been incorporated with an authorized capital stock of \$6,500, of which amount \$3,300 has been subscribed and \$1,500 paid in in cash.

Bay City—Tanner & Daily have merged their wholesale grocery business into a stock company under the same style with an authorized capital stock of \$300,000, all of which has been subscribed and paid in in property.

Northport—Rufus B. Kehl and Charles I. Wrisley have formed a copartnership and purchased the general merchandise stock of the Kehl Mercantile Co. and will continue the business under the style of Kehl & Wrisley.

Muir—Hotel Muir was purchased recently by William S. Smith and remodeled, decorated and refurnished and officially opened Nov. 29. Mr. Smith presented his son, Gilbert, with a warranty deed of the property. He was deprived of the use of both legs a few years ago, as the result of an accident and will conduct the hotel under the management of Mr. and Mrs. Kennedy, formerly of Chicago.

Manufacturing Matters.

Hancock—Matte Bros. have sold their Federal Bakery to E. R. Hixon, of Houghton, who will continue the business.

Walkerville—The E. S. Powers Butter Co., of Hart, has purchased the Walkerville Creamery and will continue the business under the management of F. E. Townsend.

Brighton—Theodore Leonard has sold his bakery to Miss Blanche M. Cuthbertson, recently of Standish, who will continue the business under the style of the Brighton Bakery.

Monroe—The Hood Motor Co., which is to bring out a new passenger car, was recently incorporated, the capital stock being \$75,000, of which \$37,950 has been subscribed and \$8,000 paid in.

Hancock—Edwin Ekstrom has taken over the plant and business of the Larson Bottling Works and will con-

tinue the manufacture of carbonated beverages under the style of the Ekstrom Bottling Works.

Ypsilanti—The Steel Utilities Corporation, of Detroit, which recently absorbed the Crosman Stamping Co. of this city, will make extensive improvements in its plant and will manufacture all-steel office equipment under Holder patents.

Trout Lake—The Trout Chemical Co. has been incorporated to manufacture and sell chemicals and similar products, with an authorized capital stock of \$250,000, of which amount \$190,000 has been subscribed and \$140,000 paid in in property.

Owosso—The Wolverine Sign Works, which has operated as a copartnership for the past three years, has incorporated at \$100,000, and purchased the plant of the Union Mattress Co. It plans to employ 50 men and cover the central states.

Detroit—Ford D. C. Hinchman, former President of the Detroit Lead Works, and many years park commissioner, has become associated with the investment department of the Whitney-Hollinger Co., and will represent them in the sale of their increased stock issue.

Owosso—Checks aggregating \$1,000,000 have been sent out by the Owosso Sugar Co. to farmers, in payment for sugar beets delivered up to October 15. Future deliveries are expected to invoice another \$1,000,000. Beets this year were paid for at the rate of \$10 per ton. Farmers were to get a bonus based on a sliding scale, which in turn was based on the price of sugar during four winter months. Because of the low price of sugar now, however, it is unlikely that they will realize much if anything off this.

Battle Creek—The Steel Age Manufacturing & Supply Co., has been granted permission to increase its capital stock \$150,000 and sell the issue. It is estimated that Battle Creek firms buy \$1,000,000 worth of mill and factory supplies a year, and with the increased capital of the company a more complete stock will be carried to meet the demand.

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	\$1.75 per 100 lb.	sack.

Beets—\$1 per bu.

Butter—The receipts of strictly fancy high scoring butter continues to be light and the market is steady at prices ranging about 3c lower than a week ago, while the undergrades of both fresh and storage butter are very slow sale and the price is a matter of negotiation between buyer and seller. The consumptive demand is fair and if we do have any change in price in the near future it is likely to be a decline. Local jobbers hold extra creamery at 56c and firsts at 53c. Prints 2c per lb. additional. Jobbers pay 35c for packing stock.

Cabbage—75c per bu. and \$2 per bbl.

Carrots—\$1 per bu.

Celery—50c 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, \$17.50 per bbl., and \$9 per ½ bbl.

Cucumbers—Illinois hot house, \$4 per doz.

Eggs—New-laid eggs continue to be scarce and higher. Storage eggs are firm at 1c per dozen higher than a week ago. The stocks of storage eggs are being rapidly reduced and the market is in a healthy condition. We do not look for any change in either fresh or storage eggs of any consequence in the immediate future. Jobbers pay 72c 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	-----	58c
Candled Seconds	-----	52c
Checks	-----	44c

Grapes—Emperors, \$3.75@4; Malaga, \$10@12 per keg.

Grape Juice—\$1.25 per gal. in bulk. lows:

Fancy, 36	-----	\$5.25
Fancy, 46, 54, 64, 70, 80	-----	5.50
Fancy, 96	-----	5.25

Grape Fruit—\$1.25 per gal. in bulk.

Green Onions—Shalotts, \$1.50 per doz.

Lemons—Extra fancy California sell as follows:

300 size, per box	-----	\$5.00
270 size, per box	-----	5.00
240 size, per box	-----	4.50

Fancy Californias sell as follows:

300 size, per box	-----	\$4.80
270 size, per box	-----	4.80
240 size, per box	-----	4.00

Lettuce—24c per lb. for leaf; Iceberg, \$6 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 Navals sell as follows:

126, 150, 176	-----	\$9.50
200, 216	-----	9.50
250, 288	-----	9.00

Parsley—50c per doz. bunches.

Parnips—\$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 weak.

Pumpkins—\$1.50 per doz.

Rabbits—Local handlers pay 15c per lb.

Radishes—Hot house, large bunches \$1.10 per doz.

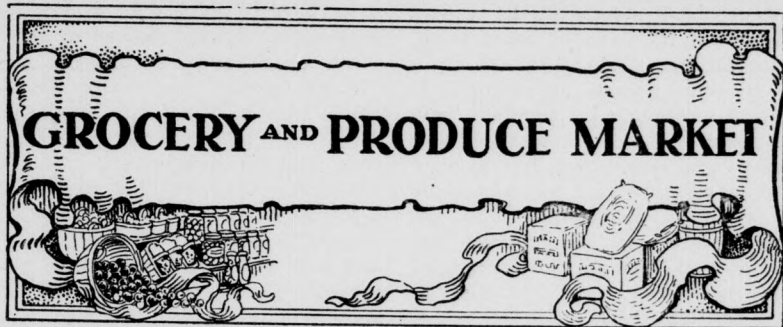
Squash—Hubbard, \$1.75 per 100 lbs.

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.

Snyder & Co., Meauwataka: "Enclosed find \$3 for the Tradesman. We do not want to miss a single copy and we think this paper is the best for us."



Essential Features of the Grocery Staples.

It is absolutely important for the retail grocer to figure his freight right in the price of commodities. Of course, all merchants figure the freight, but sometimes in an inaccurate manner, or "by guess and by gosh," but just now the freight question is paramount. In fact, it is worth while to interest competitors in looking the freight figures right in the face. A merchant who figures freights, advanced as they are to-day, does not stand any show in the matter of advertised prices with the competitor who sticks an estimated freight into the selling price of the article, without regard to present rates.

The reason for the situation is this: Old freight rates, especially in certain food lines, such as bottled foods, are absolutely out of question to base charges on to-day under new schedules.

No doubt readers of this paper will remember accounts of freight classification committee meetings this fall in various parts of the country at which freight traffic representatives of wholesale houses fought proposed rates.

The changes are not only advances of rates, but also in classifications. For instance, one commodity is now double first class, where it formerly took a straight class rate. Other changes or readjustments in freight charges have put any old schedule out of gear.

Better make a study of freight bills and make no such mistake as trusting to luck and memory of former rates in charging up prices on goods received by freight. "The merchant can make more money figuring and getting his competitor interested in the same process, often, than in sales," said a student of freight rates and classifications.

The advance and decline column is shorter than usual this week, but the advance column has been getting shorter weekly for some time. It is believed that retail grocer now can buy without fear, much as he might on a rising market, for while there will be readjustments, advances and declines, a better tone prevails.

Sugar—The market seems to have no bottom. Cuban raws sold as low during the week as 4 3/4c. The Cuban loan has failed and the situation is difficult to predict. There is talk of an embargo on exports from Cuba, but that would probably not very materially affect the situation. Cuban planters are doing all sorts of things to save themselves, but none of them have succeeded as yet and they profit-

ered so rankly during the war that nobody in this country cares very much whether they succeed or not. Refined sugar also established new low records during the week, so that local jobbers are now holding standard granulated at \$9.60 per 100 lb. The demand is only moderate.

Tea—The holiday has had the result of making the tea market even duller than it was. There is some little buying every day, but it does not amount to enough to affect the situation, which is still weak and in buyers' favor. There is still some high-priced tea in buyers' hands and this will have to be worked out before much wholesale buying occurs. The consumptive demand for tea is fair.

Coffee—The market shows a new low record for the week. Prices have steadily sagged off on all grades of Rio and Santos, with the result that Rio 7s, green and in a large way, can now be bought for 6 5/8c, which is a drop of about 3/4c, and Santos 4s at 9 1/2c, which is a drop of about 1c. Other grades of Brazils follow. This is the lowest mark reached yet and some of the operators in the market believe that the market is not yet through declining. As to milds, they remain about unchanged, being already on a pretty low basis. Consumptive demand for coffee is improving, as retail prices gradually decline.

Canned Fruit—California fruits are the subject of more enquiry, the entire line being more or less sought, but at prices below holding values. Interior markets are making most of the enquiry. Here again increased trading after the inventory period is counted upon. Spot sales are about the same as formerly, rather limited but steady. Hawaiian pineapple is moving all the time at opening prices.

Canned Vegetables—California tomatoes are seldom mentioned. Early contract goods are coming in, but there is no new buying. Corn has been surprisingly dull for a number of weeks, in fact it is dead so far as any extended demand goes. It can only be sold in a small way. Southern Maine style standard is quoted 85@90c factory but can be bought for less if the purchaser is not particular. Western brings the same figure. There is no advance buying and what trading there is is forced and restricted. Peas are holding their own; that is about all that can be said of the situation. The canner is more hopeful of the future and he is inclined to hold his surplus for the spring market. This has had the effect of steadying the market but it has not increased buying. Full standards and

the better grades of the small sieves are finer in the Western and State offerings. Southern peas are still quiet.

Canned Fish—Sellers are more anxious to trade than are the buyers, as there is no particular need nor incentive to stock up at present. Consequently descriptions of fish are in limited request. Salmon is going out chiefly to the domestic trade in minimum lots. Red Alaska is the firmest and most active as it is always at the head of the list in demand. There is no desire to accumulate stocks for the spring market as most buyers are content to take goods from week to week. There is still enough red offered to curtail the demand for medium which continues stagnant. Finks are moving because they are frequently offered at cheap prices, but even at that it takes plugging to move them. Old packs are offered at a wide range, but as the accumulations are being reduced the market is getting in better shape. This is reflected in new packs which are not so subject to discounts. Chums are in no demand. Maine sardines are selling in a quiet way and in small lots to the local and interior trade. As the packing season is over, the larger canners are firmer in their views as they think that the price cutting of the weaker holders will soon be over. At present, no improvement has occurred in prices. California olive oil grades are preferred to the other packs in that line, but even they are in routine demand at best. Foreign fish is dull although it favors the buyers. Tuna fish on the Coast is regarded as firmer by the present holders, but there is no change in the situation, the movement being listless and out of spot stocks. Shrimp is in light supply on spot and firm.

Dried Fruits—The dried fruit market is feeling the lull after the Thanksgiving demands had been met and before Christmas buying starts. The movement of goods this year was naturally much less than common, but it was better than the pessimistic had counted upon and, what is more, it was not of a character to interfere with the Christmas movement. The buying was for actual Thanksgiving wants and the stocks which were taken went into consuming channels. The same distributing machinery is therefore ready to repeat the same performance for the year-end holidays. There is every indication of a healthy movement in the holiday lines and with jobbers going into the new year with light stocks. Buying is entirely on spot and for small lines compared to other years. There is no coast interest, as the distributor does not have the money to invest, nor the faith to put up his cash. Raisins continue to outsell other fruits. Transit cars from the Coast are in demand, while spot cars are at a premium. There is a good call for all grades, which does not stop at domestic, but includes foreign raisins as well and causes them to be also firm and active. Currants have been closely cleaned upon spot in the best of the old crop and the market is gain-

ing strength, due to a continual demand. Prunes have encouraged distributors because of the better consumer demand, no doubt largely due to the advertising campaign of the California Association. There is a better movement, but it will have to continue for some time to come before the prune market will be hauled out of its present rut. With plenty of old crop and new here and in transit the market is overloaded and is naturally weak and unsettled. Coast factors are willing to sell, but find little encouragement. Apricots have surprised some distributors by the increased demands. Extra fancy, fancy and extra choice in the "Sun-sweet" brand have sold well of late and supplies are reduced. Standard and choice grades are still plentiful and in no stronger position. Peaches are steady but quiet. Pears are nominal, with the demand limited.

Sugar Syrups—There is no market for large lots and the jobbing demand is light. Prices tend steadily in buyers' favor as stocks in first hands accumulate and no increased outlet appears to be in sight.

Molasses—Offerings of new crop are being steadily absorbed, although individual orders are based on immediate needs. The fact that lower prices are understood to be impending and the general distrust of the future naturally operates to prevent buying in anticipation of requirements.

Corn Syrup—The movement is confined within narrow limits and the market is without new features.

Cheese—The market is steady, with a light consumptive demand at unchanged prices. The bulk of the cheese arriving at this time shows weather defects and do not sell within 3@5c per pound of what the June and September cheese are bringing. Stocks in storage are reported to be ample and we do not look for any change in the immediate future.

Provisions—Everything in the smoked meat line is very slow sale, with a light consumptive demand at prices ranging about 1@2c per pound lower than a week ago on the various cuts. Pure lard is very dull, with a light demand, at about 1c decline from last week. Lard substitute is also very dull, with a decline of about 1c per pound from last week. We look for lower prices on everything in the provision line. Canned meats, barreled pork and dried beef are all steady at prices ranging about 5 per cent. below a week ago.

Salt Fish—Nothing especially new has occurred in the mackerel situation. Norway and Irish mackerel are down to almost the pre-war basis. They have declined further than almost any other food product, with the possible exception of sugar. This has improved the demand, but the situation is still more or less sluggish. The supply of Irish mackerel is said to be about 60 per cent. of last year and the bulk of the Norway fish scheduled to come to this country are now here.

The power to relax is the source of the power to concentrate.

THE HAMILTON WAY.

Perpetual Honor For Michigan's Good Roads Agitator.

Twenty-eight to thirty years ago, when downtown Front street was, in seasons of the year, an impassable mudhole for traffic, when ox teams tugged in vain with their loads through the gumbo-like downtown streets, and State street was a mucilaginous trap, Frank Hamilton began his campaign for good roads.

Throughout the county, reaching into Leelanau, Benzie, Antrim and Kalkaska counties, he put up his signs, advertising the Hamilton store, sounding the first appeal for good roads in Northern Michigan, and, according to some authorities, sounding the first appeal to the entire state for better highways.

"Hurrah For Good Roads" was the appeal, painted in blazing letters on every sign. Some of these old signs, weather-beaten, crumpled with age, are still standing, mute evidence of the early campaign. They constituted the start of a road program Mr. Hamilton has fathered for thirty years, and entitle Mr. Hamilton, no doubt, to the sobriquet "The father of good roads in Michigan."

Mr. Hamilton has rendered a distinct service to the county, region and state. Tribute has been paid to him on more than one occasion. Recently his work and ability were highly recognized when he was made a member of the advisory board of the State Highway Commission. Traverse City and Grand Traverse county have, however, sought some more concrete method of expression of its appreciation, and Tuesday, at the meeting of the Rotary club, that method presented itself.

A. V. Friedrich, whose appreciation of Grand Traverse county's good roads has repeatedly been expressed, and whose knowledge of the work done for good roads by Mr. Hamilton, dates back to installation of the first road sign, paid a splendid tribute to Mr. Hamilton at the Rotary meeting. He suggested that the names of the county's main trunk line highways be changed; that appropriate names be secured. He pointed out that the present highways are known by such appellations as "The Five-Mile Road," "Green's Hill," "West Bay Shore Road," etc. He recommended that suitable names be secured, and suggested that the first trunk line road re-named be named in honor of Frank Hamilton.

"The Hamilton Way," was the name he suggested, and to bear this title, he recommended the splendid new road South to Buckley and the Wexford county line, it being the most central road in the county, and one on which Mr. Hamilton has done a vast amount of good work.

The suggestion was met with unanimous approval and was followed by a resolution appointing a special committee to carry this project to the Supervisors, asking them to so designate this highway, or any other highway they saw fit in honor of Mr. Hamilton.

It is a splendid idea. Had it not been for Mr. Hamilton, Grand Traverse county would not now have

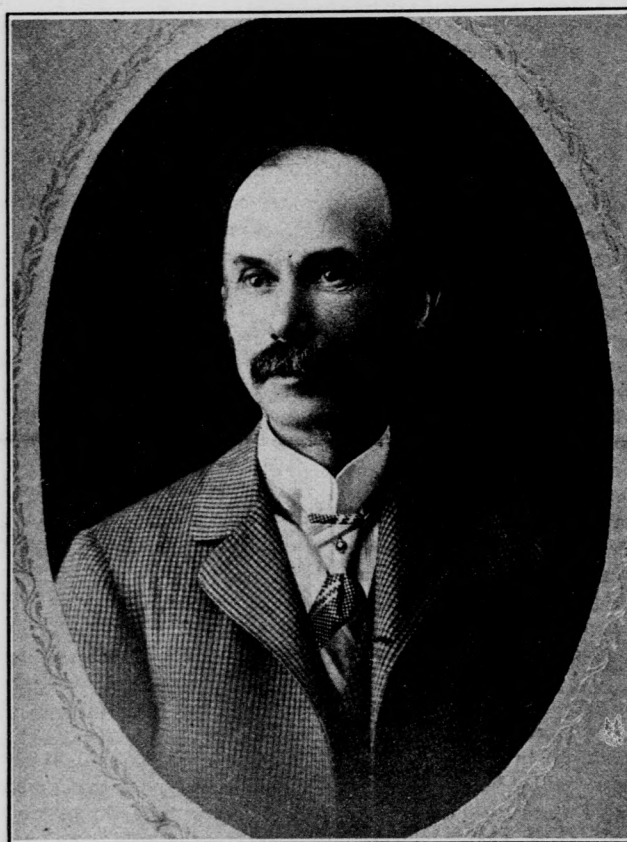
the splendid network of good roads it boasts. Nor would the adjoining counties, as the work of this good citizen has carried with it concrete influence to the adjacent counties, where highway work has progressed.

It was largely through the influence of Mr. Hamilton that Grand Traverse was one of the first counties in the State to go into the state reward system. It was largely through his influence that Front street, Traverse City, was first paved, nineteen years ago.

Frank Hamilton cannot hide his light under the Grand Traverse county bushel. Throughout the State he is known and loved for what he has done for good roads. W. M. Bryant, Secretary of the Michigan State Good Roads, who is in Traverse City to-day, said, speaking of Mr. Hamilton. "He is one of the grandest men of

500 of these stores in the United States, but the figure is taken to include all stores, about 185 of which are under individual ownership. It will be remembered that when these new-fangled food dispensaries first made their appearance rights were sold in cities to any one who made application and complied with the terms. When the consolidation was put through not all the owners of franchises accepted the invitation to be swallowed up.

Many of these are still operating independently of the Piggly Wiggly Stores Co., though it has been said a number have joined the big company since it was incorporated. The last issue of the Turnstile says that fifteen new stores have been started in the past several weeks. Just why twenty-six have been closed is not made clear, but that number of admitted failures



Hon. Frank Hamilton.

Michigan. He is the salt of the earth as far as good roads are concerned, and I am sure the entire State will cheer Grand Traverse county's effort to pay tribute to him as you propose through creation of "The Hamilton Way."—Traverse City Record-Eagle.

Twenty-Six Piggly Wiggly Stores Suspend Business.

The Piggly Wiggly system of self-service stores, which was destined through press agency channels to revolutionize the retail grocery business, does not appear to be setting the world afire, as it was predicted it would. Instead of reaching 1,000 stores by the end of this year the operating company has succeeded in keeping alive only 315, but what is more interesting to the trade is that twenty-six stores have been closed up since August 15, according to the Turnstile the house organ of the company.

The claim is made that there are

in three months is a rather high percentage and in a measure indicates that the people have not gone hog wild over the system.

It would also be interesting to know how many stores have been abandoned since the scheme was launched and whether there has been an increase in their death rate since August 15. This phase of the situation is somewhat significant in view of the slump in the market and business and whether the passing of the dividend recently was in any way coincident with the failure of those twenty-six stores. Passing up the dividend, it will be remembered, was attributed to a desire to want to build up a surplus as also to take care of market declines.

Most chain stores systems met with a severe set back in the sugar decline, as the majority of them buy direct from the refiners and, like wholesale grocers, had contracts at the high

price which they had to accept and then were forced to unload at prices much less than they paid for it.

Sales records showed that for the week ending August 14, forty-nine stores had sales totaling \$4,000 and over, and fifty-four stores had sales amounting to more than \$3,000 and less than \$4,000. For the week ending August 21, sixty-six stores sold \$4,000 and over and sixty-seven stores sold between \$3,000 and \$4,000. For the week ending August 28, there were fifty-eight stores whose sales amounted to \$4,000 and over, and sixty-two with sales between \$3,000 and \$4,000. There were sixty-five stores selling more than \$4,000 worth of goods and sixty-three selling between \$3,000 and \$4,000 in the week ending Sept. 4.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Nov. 30—George Bayliss, the well-known hardware salesman, now located at Marquette, was a Soo visitor this week, calling here to take back his family to Marquette. George likes his new location, but there is always a warm spot in his heart for the Soo.

The Brimley Transportation Co. has opened a car service between the Soo and Brimley. They have a large auto truck which will make two round trips daily. They will also put on a passenger auto in the spring. The new company was organized by Sten Taube, of Emerson, who was recently appointed a member of the Chippewa County Road Commissioners.

Archie Barle, of Flint, who has been hunting deer near the East branch of the Taquamenon River, near the Soo made an unusual discovery in the woods, finding a note written by a man who was lost seventeen years ago, being Art Kaler, an expressman from Marquette. He was lost in the woods not far from Hulbert. This happened on Nov. 17, 1903, and just seventeen years from that date the note was found which read as follows: "I have been lost three days. I have shot three deer and placed the same kind of a note in every deer. Art Kaler." Mr. Barle noticed the reflection of the sun on something which was very bright and upon making investigation he found that the reflection was caused by the sun shining on a watch case. The watch was hanging on the limb of a tree. Further inspection revealed the fact that the works of the watch had been removed. It was with some difficulty that the rusty and moss covered back of the case was removed. The note, which was securely tucked away inside the case, was not injured by the elements of nature. There are several residents here who recall the account of the lost man at the time, which has ever since remained a mystery.

George Chandler, well-known lumber dealer, had the misfortune to lose his seven passenger Case auto, which was destroyed by fire last week while en route from Racine to the Soo. Mr. Chandler was obliged to walk twenty-four miles in consequence.

The Chippewa county farmers have formed an organization to pool wool. The farmers of Michigan have about five million pounds of wool in the wool pool. Several states expect to go together and sell their wool when the proper time comes.

One of our local companies was fined \$50 last week for short weighing 173 pounds on a ton of coal. Of course, it was an accident, but it sent a thrill through the many coal consumers in this city.

The Soo is receiving more publicity, as the Cloverland Magazine carries a picture of the St. Mary's River, showing a moonlight scene of a large freighter by the lighthouse at the head of the canal.

Some people's idea of taking life

easy seems to be making it hard for the rest of us.

Dave Lamere, well-known merchant and lumberman of DeTour, was a business visitor here last week, laying in supplies for the winter operations.

The Kreetan Company, of Johnstown, has ordered 110 tons of hay and straw from the Farm Bureau for feeding a flock of sheep that it intends to winter. It has about 400 head now. E. L. Kunze, County Agent, is looking after the shipment.

It seems like home again to see the mighty hunters back again on the job. They all wear a pleasant look and from what we can learn the butcher will find a slackness in the trade for the next month or two.

William G. Tapert.

Enlarging Its Capital and Scope.

Muskegon, Nov. 30—The Muskegon Produce Co., which has been conducted as a co-partnership during the past year by John Knottnerus, George Hendershot, William J. Wangerin and Charles E. Zoeller, will shortly be merged into a stock company under the same style. The new corporation will have a paid in capital stock of \$20,000, represented by \$12,000 fresh cash capital and \$8,000 in stock, fixtures and book accounts of the old house, including the equity in the building and real estate at 41 East Western avenue. The new stock will be subscribed by local grocers and butchers in varying amounts ranging from \$100 to \$500 apiece. No change will be made in the management of the business, except that the directors will act in an advisory capacity. Colon P. Campbell, of Grand Rapids, is attending to the legal features of the merger.

Sugar Refineries Closed.

Six sugar refineries of the American Sugar Refining Co. were closed down during the past week and 12,000 men employed at the company's plants in Brooklyn, Jersey City, Boston, Philadelphia, Baltimore and New Orleans have been made idle for an indefinite period of time. The reason for the shutdown is "lack of demand from the trade." Officials of the company advised that it had ample stocks on

hand and was prepared to make prompt delivery of all grades of refined sugar.

Michigan Ranks Fourth As Cabbage Producer.

Michigan ranks fourth in the production of cabbage in 1920, according to the preliminary estimate of the bureau of crop estimates, as compiled by Verne H. Church, agricultural statistician. It is estimated that the commercial crop will be 2,257 cars. New York leads with 25,586 cars, Wisconsin is second with 10,267 cars, and Colorado is third with 4,592 cars. The total number of carloads for the United States is placed at 49,752.

Being "just out" of goods has always been more a lack of foresight than a lack of available supplies.



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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.

Have famous Braender Dual Non-skid Tread.

A fast seller and a money maker.

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NONE BETTER
AT ANY PRICE

White House Coffee

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Larger Factory Output
Quickly Absorbed

Its Tremendous Popularity
Increasing
Rapidly

ARE YOU GETTING YOURS?

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

DRY GOODS UNSETTLED.

The danger of tying up textile merchandising with Wall street speculation, using banks as a foundation stone for the financial assistance required, has been pointed out for months past in the markets as one of the weak spots in the whole dry goods situation. The temptation to misrepresent actual conditions in manufacturing, the possible earnings of the industry based upon a normal capital, and the vague hints of outlets for goods that never have existed, have all been seen by experienced and conservative business men as something to be afraid of the moment the natural return to normal values became fixed.

Unfortunately for the cotton goods markets and other textile markets in a lesser degree, the Wall street speculators have had their prototypes in merchandising channels, and easy speculation was undoubtedly made easier by loose credits, and a degree of toleration beyond all understanding. Starting with a "shoestring," so-called converters, exporters, and wizards of finance have hypnotized manufacturers and their agents, until the time has now arrived when it is futile to prophecy in which direction business may go, or what unseen rocks may be hit. If there were no huge taxes to meet and if money for mercantile purposes were not high beyond all previous times for long periods, it would still be a matter for anxiety to think over what the breaking of some of the shells of mercantile finance may disclose.

At such a time it is not to be supposed that merchants of long experience and settled investments can pluck up courage to buy for future delivery, no matter how low prices may go. Uncertainty and caution are the inevitable concomitants of trade at such a time.

More and more it becomes clear that the weakness in merchandising channels to-day is in the retail division, where prices are not being sacrificed to a basis of safe liquidation, except in a few sections where storekeepers are actually becoming frightened by the growing idleness of workers who have been their feverish customers for a long time past. Unless greater speed is made in reducing merchandise inventories in retail stores by stimulating consumption through low prices, it is the contention of far-seeing merchants that the real shock to the dry goods business will come early in the year through the inability of retailers all over the country to clean up their obligations.

Experienced jobbers foresee the possibility that is ahead and they are making further efforts to bring to the attention of their customers the extraordinary values that exist in first and second hands and which should be transmitted promptly to consumers so that goods that are congested may be moved and production again stimulated. The jobbing sales that are scheduled for the coming week should give further light concerning the stubbornness in retail channels. That this is due in part to misguided advice from those who have been running associations or conducting trade all along the line upon a price mainten-

ance basis, will furnish no excuse when the time comes that bills must be paid.

The week developed few new features in the way of larger business. In some quarters where a stronger effort has been made to move goods by cutting prices congested spots are being cleared up. Values are far below costs of production in many places. Manufacturers are trying to protect themselves temporarily by closing their mills, but this sort of protection is most disorganizing and most unsatisfactory. It will disrupt the relations of skilled workers to their normal employments and injure the final earning power of mill investments. In a merchandising sense it may bring on a hectic scarcity that will prove misleading when demand is again restored.

Men who have been in trade for years are prepared in part for the natural developments of such a condition, but, as stated, they are aware of so many bad places and they are beginning to apprehend the existence of others, that they do not enter upon constructive work unitedly or with vim. It seems quite as sensible to drift to the end of the year as it does to fight for policies that all should stand for but will not stand behind under present unsettled conditions.

A reason for the improvement in investment securities is the drop in money rates, as had been foreseen by expert bankers. Call money is now loaned as low as $4\frac{1}{2}$ per cent. and the renewal rate has dropped to 6 per cent. Time money loans are negotiated freely at 8 per cent. and one day the demand was so light that offerings at $7\frac{1}{2}$ per cent. found no takers. The commercial paper rates has eased off to $7\frac{3}{4}$ per cent. The improvement in the bond market is so marked that a syndicate of bankers brought out an issue of \$25,000,000 Dominion of Canada twenty year 7 per cent. bonds of the Canadian Northern Railways system. These bonds were offered at par, like the previous Canadian government offerings by the same banking syndicate. The issue was quickly oversubscribed.

In view of the large number of men who are now idle, because employers cannot afford to pay war wages with manufactured goods on a falling market, it behooves merchants to be careful not to extend credit to men out of employment, unless they have something laid by for a rainy day. In dealing with the present situation, employers are, of course, giving preference to married men who are home owners or who are paying for homes, providing they are faithful workers. The slackers, slovens and botch workmen—under which classification all union men come—are the first to walk the plank. Likewise, they will be the last to secure employment when business conditions improve and manufacturing becomes profitable again.

Fear of failure will help you to fail just as faith in success will help you to succeed. What you are in your mind has much to do with what you are in fact.

THE UNDERWEAR TRADE.

The underwear market continues to sail over an uncharted sea. There are no indications as to just what the ultimate developments in the market are going to be or what the volume of business for next spring may amount to. Manufacturers have practically ceased to offer their lines or to keep their salesmen on the road. Results of salesmen's efforts to get business during the past month have been anything but successful, and they say that it is just as well to let selling efforts stop for the present.

No new lines of spring underwear have been opened in some time. With the bottom out of the market so far as knowing what definite values for spring merchandise ought to be, manufacturers are not inclined to make any further sallies into the field of merchandising.

The opinion is coming to be expressed openly more and more that the worst period of the year has not yet been passed in the underwear market, nor in any other market. Manufacturers and selling agents openly are expressing the opinion that it may be as late as February or even March before there is any increase in the volume of merchandise sold or before there is any real healthy demand from the jobbing trade.

Meantime it is expected that there will be not a few failures in the trade early in the year. There does not seem to be any apparent way by which concerns that have not been moving merchandise for the past four months or so can possibly clear themselves. When they do begin to sell goods they will have to dispose of them at prices considerably lower than the prices at which they bought such merchandise. Apparently there is nothing but failure in store for such houses as have made heavy commitments and have not been able to relieve themselves of the burden of carrying a great volume of merchandise.

There is considerable talk and some consternation in the underwear market concerning the continued falling off in the value of staple cotton. The grave question with manufacturers now is, "Where is the bottom?" It looks now, they say, as if middling cotton would reach the low level of 15 cents per pound before a very long time has elapsed. In some quarters of the market it is said that manufacturers with cash and a ready purpose to buy can obtain the standard grades of cotton at anywhere from 2 cents to 3 cents per pound less than the quoted prices.

Due to the lack of stability, in the raw materials market, manufacturers say that consequently there can be no definite level of prices for underwear until that market is more firm. They realize that it is impossible to make bona fide quotations on merchandise to jobbers now with the cotton market so soft and the costs in other parts of their mills uncertain.

THE WOOL GOODS TRADE.

There has been no broadening in the men's wear or dress goods markets during the last few days. Of

course last week's holiday might have served as a deterrent to trade even had the spirit of the market as a whole been brighter. Cutters of both men's and women's garments are trying to interest the retail trade in goods for the new spring season, but the response so far has been ragged and insufficient to warrant the hope that larger spring orders for fabrics will be placed in the near future.

A number of important mills have closed down during the last ten days and some of the trade believe that the curtailment at the present time is greater than it was last summer. There is no definite way of measuring it until the figures of the Bureau of the Census on idle and active machinery covering December 1 are issued, which will not be until around the first of the new year. If a revival of consumer buying sets in a shortage of materials is likely to develop, according to some minds, yet there is little or no visible effort to act on the anticipation of such an event.

As the time for the assembling of Congress nears, there is more talk in raw wool circles of the placing of an embargo or a high tariff on the foreign raw material. The domestic grower is, of course, keen for such action, and senators and representatives from the wool growing states will be the prime movers behind it. Wool dealers and some manufacturers acknowledge the likelihood of a tariff on wool next spring, but this does not bring them to anticipate any higher basis on the raw material so far as their market actions are concerned.

Discussions as to whether the wool and wool goods markets are not now grinding on rock bottom are to be heard in many quarters. Experience of the past has shown that such a point is not recognized by the majority until the upward move is well under way, consequently a logical proof that the market is at bottom has no weight with the average business man until he sees actual demonstration in better enquiry, increasing business and rising prices.

The wool and the yarn markets are on the basis of distress lot prices. Sales of domestic wools are not being made except for the sake of necessary liquidation, and yarns from stock are forced on the market in the same way. Merchants believe that such a basis is no fair criterion of value.

The disclosures made in the Shipping Board investigation continue to be appalling. The disclosures involve every member of the Board, so far as responsibility for wrong doing is concerned. The fearful stealings and leaks in this department of the public service furnish one of the reasons why the United States Government to-day owes in round numbers \$24,000,000,000 and has an interest charge on its debts in excess of a billion dollars per year. It is plain to be seen that if we had had business men at the helm during the war, instead of cheap politicians who used their offices to pay political debts, our debt to-day would be around six billions, instead of four times that amount.

Daggett's Irish Stew

One of the most difficult articles of food to prepare is Irish Stew, because it comprises different ingredients which must be used in certain proportions and so treated as to produce a harmonious combination. Furthermore, it requires considerable time to prepare and cook a good dish of Irish Stew and many housewives dislike to do it because it fills the house with the odor of onions, which is always objectionable to the discriminating housekeeper.

Believing there is a field for such an article and that the difficulties which lie in the way of its successful preparation on a small scale can be largely eliminated by quantity production, we have conducted extensive and painstaking experiments for a number of years, which have resulted in the development of a scientific and wholesome formula for an IRISH STEW which will meet the exacting demands of the most fastidious consumer. We have finally succeeded in producing such an article at a reasonable price and feel no hesitation in recommending it to the trade as worthy of their attention, because it appeals with equal force to the epicure who appreciates a superior article and the frugal housewife who insists on getting the most for her money. Besides, it enables the housewife to prepare an appetizing dish by simply opening up a can and warming the contents in the skillet, which requires only a few moments—and does not emit a pungent odor, because only a trace of onion is used in the process of manufacture.

Considering its real nutritive value, its high digestibility and the ease with which it may be prepared in the kitchen, with a minimum of work and worry, our IRISH STEW is, without doubt, the cheapest food in the world to-day.

Produced in a factory which embodies every up-to-date and sanitary feature known to the canning industry, under ideal conditions and by the use of the best materials the market affords, we urge every retail grocer to order a trial case, believing that it will prove to be one of the strongest repeaters ever introduced to the trade.

Price \$2.75 per doz.; \$5.50 per case.

For sale by Worden Grocer Company, Grand Rapids, and other wholesale grocers elsewhere. If your jobber does not handle it, send us your order and the name of your favorite jobber and we will undertake to see that you are supplied with this staple.

E. P. DAGGETT CANNING CO., Coopersville, Michigan

Meet the Present Crisis in the Shoe Business.

When the war broke out the shoe industry was confronted with a serious problem. We faced those problems with a brave heart. We assured our government of our whole-hearted co-operation in any plan that could be brought out to meet a great crisis. We co-operated and made it possible for the retail shoe business and the manufacturers of shoes to go through the great period with less loss and less trouble than there would have been had we not been organized and had the Government found it necessary to approach each individual without any co-operative effort or organized representation on the part of the retailers. In brief, the fact that the shoe retailers were organized and could act collectively with our Government saved us millions of dollars and untold loss of stock in the handling of the great problem.

Great as that crisis then seemed to us it is not as serious as the one in which we find ourselves now. Then we had the patriotic element in which men rally and are willing to make sacrifices of almost any kind. Now, in this great crisis of re-adjustment, we do not have this great patriotic spirit. At least it is not so apparent.

We are confronted at this time with what, in my judgment, will prove to be the most critical period in the shoe business of this country. If the retailers of the country should be seized with a wild frenzy of fear and attempt to liquidate their stock suddenly and without good judgment, price or value simply because a wild fear possessed them and their good judgment failed, I say that this one thing has the possibility to bring down about our heads the whole industrial fabric of the shoe business.

The manufacturers are also in a serious position. Their factories are closed or partly so. They cannot induce retailers to buy in volume. The organizations are gradually being broken up and in many cases it will be difficult for them to begin operations again with as good an organization as they once had.

If, at this time, this condition which is so stressed and strained between the manufacturer and retailer is not handled in a wise, careful, broad minded way, hard feelings and bitterness will arise which will take many years to end. Now is the time in which all retailers and manufacturers should make an effort to understand each other's problems. Some honest effort now must be made on the part of each individual as well as on the part of the various craft organizations to talk together in matters helpful, rather than stand apart in antagonistic hatred.

The world is not going to wreck. As long as people live they will wear shoes. The great majority will want good shoes and will want to be properly fitted and will want service rendered to them in the purchase of these shoes. If we can understand this fact clearly at this time it will help us in thinking our way through the troubled sea in which we now find ourselves.

The question arises. Shall the retailer liquidate, and if so, how? In my judgment there are two extreme

attitudes at this time for the retailer to take. The extreme conservative attitude that prompts him to hold his stock at pre-war prices and will not allow him to unbend at all is just as criminal and just as wrong as the other view, the extreme radical view, which prompts retail shoe dealers to print in their advertisements that they are giving shoes to the public for nothing or next to nothing, throwing their stocks away in a wild frenzy of fear regardless of their actual value—not cost—but value. If the retailers do this, one may buy a quarter page advertisement. The next dealer will buy a half-page advertisement, and the next dealer must buy a double page advertisement and he will sell for still less and you will have a serious avalanche and tremendous current set in motion that nothing can stop!

What, then, is the sane and reasonable course to pursue in this great hour of peril for the retailer? It is just this: He must liquidate his stock and sell his undesirable stock. His own judgment can dictate as to the prices he should put on these shoes, as it would at any time, and they are worth exactly what they will bring, no more. What about his staple stock and good numbers which he will have to replace every week and month? The only answer is that these too must be reduced in price. They should be brought down gradually and in just the proportion that the manufacturer's prices to him are brought down.

Does this mean loss to him on his staple numbers? Assuredly it does, but it means taking the loss gradually.

Anything now, or any plan which can be devised that throws us into a fit or a convulsion or a fear, is extremely dangerous! Anything that has a tendency to strengthen our nerves, and make us think soberly and correctly, even though that thought may hurt us, is what the craft now needs.

What I am saying to you now, I am saying with a firm conviction that what we need now more than anything else and more than at any other time is that the manufacturers and retailers, jobbers and leather manufacturers do not now stay apart and look at each other with angry eyes but that they should at once attempt to find some greater kind of fellowship and mutual good so that when we shall have passed through the troubled sea that is now raging we will not have a lot of wrecks strewn along the way, and will not have to let our business slide into a condition that will cost us trouble without end. It is now the business of each retailer to be sympathetic and fair toward the manufacturer and jobber more than ever before, and vice versa.

Buy for spring if you can, and if your manufacturer will assure you that he is acting with you in every possible way to do all that he can to keep your stock in a salable condition.

Shoe Store and Shoe Repair Supplies
SCHWARTZBERG & GLASER
LEATHER CO.
57-59 Division Ave. S. Grand Rapids

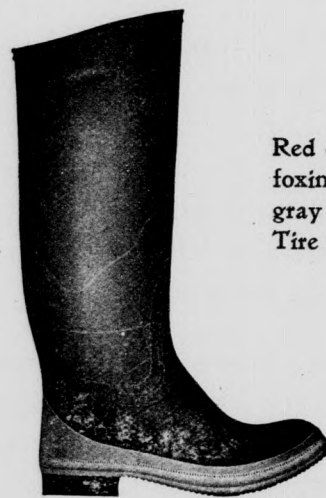
Bullseye Boots

Pressure-Cure

Red and Black Boots

IN STOCK

IMMEDIATE SHIPMENT



Construction

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

Long Wear
Good Looks

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

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

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

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.

To the manufacturers, we retailers wish to say that we want to work with you in every way that we can that is helpful and fair. We are fair in every way as we believe you to be. Now is not the time to call each other names. Now is the time when all the finer things that are in the human heart should be called forward in an attempt to understand the other's viewpoint to the end. Wm. Pidgeon, Jr.

Selling Helps For Christmas Business.

Selling shoes as Christmas gifts has been a satisfactorily growing business the last few years. There was always sound argument for buying footwear as gifts and now that shoes are high in price, there is more good reason for people to buy them as gifts than ever before. Because shoes receive hard wear they are constantly before the parents as a problem in the family budget, and it is easier than ever before to convince customers that shoes for children, and slippers for grown ups, are most acceptable gifts. Only a few elements are to be considered in the problem of getting your share of the gift business, and they all are based on every day common sense.

First of all, the stock must be considered. Some shoe dealers confine their lines to just "shoes," and such men will, of course, get minimum results in December measured as a sale of gift merchandise. But every family shoe store has plenty of footwear suitable for gifts, and such dealers can make an appeal to public common sense that will get results. The greatest element to be considered in

strictly gift merchandise lies in quantity buying. Because ideas change a "clean up" is to be desired more than getting the last sale the day before Christmas, and carrying over a lot of odds and ends for the next eleven months.

The next thing is an early start. More and more people are beginning to plan their Christmas shopping and expenditures early, and shoe men should begin early to show to customers that their stores offer no mean bid for intelligent and appreciated gift selecting.

Atmosphere is a valuable asset toward creating in the minds of shoppers an impression favorable to footwear as a gift. Make your store look like a gift shop if you would have them think of shoes as a suitable present. Not only from the outside looking in, but regular shoppers inside, making purchases for themselves, can be made to carry away with them the thought that shoes, slippers, rubbers, etc., can be made to fill a gift want and save a lot of worry.

Publicity early in the game is another link in the chain toward good results. Don't wait until the last week or two before Christmas, but start in now and create an early impression on your shoppers.

Inside the store an early start can be made by a thorough drilling of the sales people for their hearty co-operation in making the rest of November and all of December an "extra sales" period. Appeal to their reason by pointing out the advantage to them in holding up the sales in the store, the practicability of footwear, and the

sensibility of giving practical presents this year.

The first necessity is to imbue the sales people with the gift spirit, and the need for cheerfulness with which suggestions are to be offered. The point should be made that the mere suggestion to customers that they buy this or that article as a gift for someone won't do at all. This routine performance implies clearly that the suggestion is made in the hope of making a sale for purely selfish reasons. What clerks must do is to suggest in a manner that will impress upon customers that they are rendering a friendly service at a time when people are puzzling over the selection of suitable gifts.

Many merchants carry out the spirit of the season by giving clerks an extra premium for a "double header" sale, or for Christmas merchandise.

Make your plans for Christmas selling, and join the group of merchants who are doing an increasing holiday trade. You will find that your business will increase from season to season which, in turn, will mean an extra incentive to plan bigger and better each year.

Decorate your window, and change it frequently as you get different ideas.

Decorate your store interior. Strings of colored lights on a wire cable can be plugged into any light socket. Go into the country for evergreen and autumn branches.

Display merchandise attractively.

Buy holiday price cards and use freely.

Train sales people to sell double headers, and to suggest future shopping for gifts in your store.

Make an incentive to clerks to work for record sales.

Gift cards are appreciated by shoppers. They can be bought at stationery stores, and one put in each package. They make the package attractive, and help out in window and store displays.

It is a season for suggestive selling. Make the most of it.

The majority feel right, but think wrong.



This style of slipper is very appropriate for this time of the year. The following numbers are some of the best sellers: Order early.

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

We have many other delightful styles that also are available now.

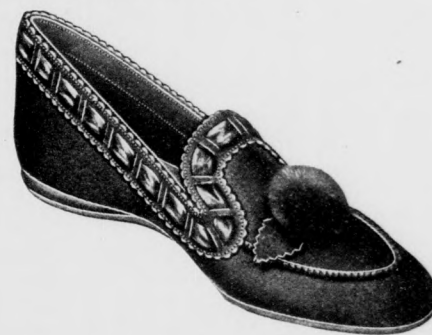
HIRTH-KRAUSE

Manufacturers and Tanners of the Rouge Rex Shoes

GRAND RAPIDS

MICHIGAN

Felt Slippers will be your biggest sellers during the month of December. They are easy sellers and once sold, stay sold. Don't pass up the profits to be had on felts by not having all sizes. Look your stock over to-day and play safe. Lost sales are lost profits.



WOMEN'S FINE FELT COMFY SLIPPERS RIBBON TRIM.

2663 Oxford Grey	.....	sizes 3 to 7	\$1.75
2664 Wine	.....	sizes 2½ to 8	1.75
2665 Brown	.....	sizes 3 to 8	1.75
2666 Saphire	.....	sizes 3 to 8	1.75
2667 Old Rose	.....	sizes 3 to 8	1.75
2668 Wisteria	.....	sizes 3 to 8	1.75
2669 Orchid	.....	sizes 3 to 8	1.75

WOMEN'S FELT COMFY SLIPPERS (COLLAR).

2649 Oxford Grey	.....	sizes 4 to 8	\$1.45
2650 Wine	.....	sizes 5 to 8	1.45
2651 Brown	.....	sizes 4 to 8	1.45

WOMEN'S FELT, FUR TOP, JULIETS, LEATHER SOLE.

2657 Brown	.....	sizes 3½ to 8	\$1.80
2658 Black	.....	sizes 3 to 8	1.80
2659 Grey	.....	sizes 3 to 8	1.80

WOMEN'S FELT, RIBBON TRIM, JULIETS, LEATHER SOLE.

2660 Oxford Grey	.....	sizes 3 to 8	\$1.95
2661 Maroon	.....	sizes 3 to 8	1.95
2662 Navy Blue	.....	sizes 3 to 8	1.95

RINDGE, KALMBACH, LOGIE CO.

10 to 22 Ionia Ave. N. W.

GRAND RAPIDS, MICHIGAN

Since 1864 Makers of Good Shoes



Analysis of Conditions In American Trade and Industry.

One key to the present business situation is the apparent unwillingness of the ultimate consumer to come into the market on any but a very narrow scale. The unwillingness seems likely to persist until the public is convinced that retail prices have been adjusted to the new wholesale levels recently reached and that values have become stabilized. Now, as always, the attitude of the consumer has a powerful influence on the trend and the extent of trade movements.

Despite the feeling of depression—due, in a measure, to realization that the easy conditions and wide profit margins of the last few years have vanished—there are present in the situation factors certain in the long run to make for recovery. After a long series of price advances, a period of falling prices is not only "normal" and inevitable, but actually desirable. Deflation has been prophesied and petitioned for many months, the only unexpected element in the present situation is the suddenness and the widespread character of the wholesale price recessions which have been experienced.

On the other hand, the strongest evidence of the essential soundness of the country's trade and industry—apart from the speculative fringe—has been the assured and orderly manner in which business has been able to withdraw from its advanced positions and establish itself upon its new price lines. The world's markets have never been in absolute equilibrium and never will be. The longer consumers put off buying and retailers postpone the day of adjustment, the more pronounced will be the demand when it is let loose.

Extensive buying power seems to be latent, not only throughout the country where unsold farm products form a great reservoir of new wealth, but also in the cities and industrial centers. A significant indication of this is supplied by the New York savings banks. During the last two months unusually heavy deposits throughout the state have brought their total deposits to more than two and a half billion dollars. While the increase in deposits has amounted to 10 per cent. for the whole year, between 3 and 5 per cent. of this increase has occurred in the last two months, at a time when the usual tendency of depositors is to withdraw more than they put in. Still another significant fact is the readiness with which many small investors have lately turned to buying Liberty bonds. The thrift-spirit, so urgently recommended some time ago, seems at last to be in evidence. That this tendency is not confined to the cities

is suggested by the falling off in mail order sales in October, some houses reporting a recession of 40 per cent. from October 1919.

Improved Attitude of Labor.

The marked increase in labor efficiency and the more reasonable attitude of workers generally are encouraging factors in the general industrial situation. The day of extraordinary wages as well as of extraordinary profits is gone, and the sooner everybody concerned readjusts himself, the better. Despite many large cuts in wholesale prices, there is still a comfortable margin of profit at the lower rate in a large number of commodities, which are still above the pre-war level. Failures have been remarkably few considering the suddenness of the present reaction. Another cheerful feature is the ease with which financial houses have weathered the flurry.

When it is considered that three important food crops—corn, rice and sweet potatoes—are the largest on record, while oats, tobacco, barley, rye, potatoes, apples and hay are close to the highest records ever reported, the foundations of National strength and prosperity are seen to be unquestionable. The production index of all crops is 3.2 per cent. better than last year's and 6.8 per cent. better than the five-year average. The price index is 20 per cent. less than last year but is still 4.6 per cent. better than the average of five years preceding—four of them war years. With such a piling up of new wealth and the creation of a corresponding buying power—now that the election is over and the political outlook clarified by an overwhelming Republican majority, the general situation of the country, while far from satisfactory and qualified by difficulties in many lines which must be taken into account, still possesses all the elements on which

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.

OFFICERS:

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

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

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

CLARENCE O. HETCHLER, *Secy.*,
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GRANT J. BROWN, *Treas.*,
Cashier Indus. Savings Bank, Flint.

DIRECTORS:

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Travis-Merrick-Warner & Johnson,
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LEONARD FREEMAN
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FLOYD ALLEN
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S. A. GRAHAM
Vice President Federal-Commercial
and Savings Bank, Port Huron, Mich.

CHARLES E. TOMS
Cashier American Savings Bank,
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Vice President National Union Bank
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605½-606 Michigan Trust Bldg. Citizens Phone 65433, Bell M. 433
GRAND RAPIDS, MICHIGAN

Peace of Mind

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

GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICH.

OTTAWA AT FOUNTAIN BOTH PHONES 4391

Kent State Bank

Main Office Ottawa Ave.
Facing Monroe

Grand Rapids, Mich.

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

Resources

13 Million Dollars

3½ Per Cent.

Paid on Certificates of Deposit

Do Your Banking by Mail

The Home for Savings

recovery and ultimate stability will have to be based.

Liquidation of commercial loans is still under way although no undue pressure is being exercised, this wisely liberal policy making for a normal and gradual reduction of liabilities. Indeed, there are some particular kinds of loans the liquidation of which at this time might be distinctly harmful to general welfare, such as loans on two-year-old cattle. If these loans were called, and too many two-year-olds were slaughtered, the country's meat supply might eventually be jeopardized. Immediate measures are now being taken to prevent this situation from developing unfavorably. The leading 823 member banks of the Federal Reserve system in the larger cities show a contraction in the three classes of loans reported—on war paper, on stocks and bonds and commercial loans. In the latter class the high point was reached on October 8, with a total of \$11,774,908,000. This declined by \$175,000,000 three weeks later, and the contraction continued more moderately during the first week of November, as harvest needs were met.

The Future Rate of Interest.

Any marked lowering of the interest rate seems unlikely in the near future. Opposed to a decline are first, the reported intention of the farmers to withhold their crops from the market, thus tying up an indefinite amount in loans; second, heavy borrowings from the Federal Reserve banks; third, the apparently unlimited demand for loans by foreign states and municipalities; fourth, the money needs of American railroads, American industries and American cities; and finally the funded and unfunded indebtedness of the Federal Government which will mature in the next four years. The Government requirements alone show an approximate total of eight billion dollars.

The decline in wholesale prices has been precipitate, the present month continuing the October trend. Cotton prints and percales have been cut 50 per cent. or more, while other textiles, rubber, grain, iron and steel, soft coal, coke and certain food products have recently gone below the levels of November 1.

The proportions of the decline in wholesale prices from February 1 to November 1 in different groups is shown as follows: breadstuffs, 16.3 per cent.; live stock, 11.6 per cent.; provisions, 5.9 per cent.; fruits, 8.8 per cent.; hides and leather, 28.5 per cent.; textiles, 38.5 per cent.; metals, 21.6 per cent.; building materials, 1.0 per cent.; chemicals and drugs, 1.0 per cent.; miscellaneous products, 47.1 per cent.; coal and coke increased 46.9 per cent. The difference between the index numbers of February 1 and November 1 was \$5.20, a 24.6 per cent. decrease.

No month has shown a larger actual proportional decline than did October as compared with September, and never was the price-movement so varied or so general. Bradstreet's Wholesale Index Number as of November 1 was \$15,6750, against \$16,9094 on October 1, a decline of 7.3 per cent. Of 106 commodities, 58 receded.

During October the ratio of decline was most pronounced in breadstuffs, prices dropping to the level of early 1917, and least in dairy and garden produce. For all foodstuffs together, the November 1 index number shows a total of 4.9 per cent. below that of October 1. Clothing, as a result of the depression in wool and cotton, is at the lowest point since May, 1919. New England textile mills are on half time.

Widening Scope of Price Movements.

The peak of general commodity prices was reached Feb. 1. To-day all classes of commodities are at lower levels with the exception of certain metals and a miscellaneous group comprising hard and soft lumber, lath, brick, lime, glass, turpentine, hemp, linseed oil, paints, fertilizers and drugs. The cycle of recessions has not been a circle but a spiral, going progressively from one industry to another and gradually including all parts of the country. The strain in some quarters has been greater than in others. With few exceptions, however, the resulting unemployment fortunately is not unduly localized.

Retail trade in some department stores shows an advance over last year. Overhead costs are high and reductions in personnel are under way. Crockery prices are high, with no signs of recessions. Shoe factories are running at 40 per cent. capacity. The worsted trade is on about the same basis, none of the price reductions seeming to stimulate buying. The mills have no great stocks of raw cotton on hand. Raw silk is abundant at \$6 a pound; some distress prevails in Paterson because of stagnation in the trade. Sales of sewing silk to small retailers are between 60 to 70 per cent. of normal. In underwear factories, only about 25 per cent. of the labor force is now employed, while catalogue business in knit goods is 15 per cent. behind last year.

Uncertain Condition of Central Europe.

Domestic price movements naturally exert influence on our foreign trade, as well as upon foreign exchange. It is too soon as yet to see what the outcome will be, nor can conditions become relatively stable until political developments in Russia and Central Europe are clearly defined. Uncertainty prevails, of course, as to the ultimate status of the United States in reference to the League of Nations, whose representatives are now in conclave at Geneva.

Imports in September totaled \$363,664,000, a falling off of \$150,000,000 from the August total and \$72,000,000 below September a year ago. For the nine months ending Sept. 30, total imports were \$4,358,405,000 against \$2,696,999,000 last year, the huge excess doubtless exerting a considerable influence upon our home markets, besides causing wider discussion of higher tariff barriers. September exports exceeded August's by over \$27,000,000. The monthly total of \$605,000,000 is surprising in the face of continued weakness of European and South American exchanges. The total exports for the first nine months of 1920 were \$5,964,827,000 against \$5,732,064,000 last year. The largest individual items exported during Sept.

Steamship Tickets

To And From
All Parts Of
The World



CORNELIUS WAGENAAR, agent for steamship lines reaching all parts of the world, can be seen at our Foreign Department.

Mr. Wagenaar is an accredited agent for the following lines; CUNARD, ANCHOR-DONALDSON, SWEDISH-AMERICAN, NORWEGIAN-AMERICAN, FRENCH LINE and BALTIC-AMERICAN to European and Mediterranean points; the UNITED STATES and PACIFIC lines to the West Indies and West Coast of South America, the Grace Lines to South America, the Nippon Yusen Kaisha Line to the Orient, and others.

Mr. Wagenaar is prepared to give full information as to rates, sailings, accommodations, etc., on any of these lines and to sell tickets to any point reached by them or their connections.

THE OLD NATIONAL BANK

Monroe at Pearl

Grand Rapids

Regularly Examined by U. S. Government Examiners

Use Citizens Long Distance Service



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

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

CITIZENS TELEPHONE COMPANY

were wheat, valued at \$89,351,745; cotton, \$41,441,664; mineral oil, \$40,268,885; flour, \$11,487,436, and lard, \$10,020,968. For the last two years the steady growth in the export of manufactures is noteworthy. The "favorable" balance of trade was \$241,600,000 in Sept.

Increased Exportation of Manufactures.

Another item of interest in foreign statistics is the fact that during the first seven months of 1914 we exported 212,620,923 square yards of cloth worth \$14,950,197 and in the same period of the present year 325,120,621 yards valued at \$57,530,679. This fact is one of the many showing the industrial progress of the United States. Cotton is not the only raw product which we use increasingly in our factories instead of sending abroad for manufacture.

On every hand, however, there are wide realms where initiative, technical skill and capital could develop neglected industrial problems. At the present time the South has four million bales of low grade cotton which is unmarketable because Germany alone possesses the specialized experience and equipment needed in its manufacture and at the present time has not the credit facilities needed to resume purchases.

All foreign exchanges have been weak, despite some favorable circumstances during the past four weeks, especially the settlement of the British coal strike. Italian political conditions are still uncertain, partly explaining the new low record made for lire. Argentine exchange also touched a new low level. General Wrangel's utter defeat in the Crimea adds to the uncertainty of the future in Eastern Europe. The American Relief Administration also announces the need for assistance in Poland and in Austria.

A favorable fact worthy of emphasis is the steady growth of British export trade. Shipments in October were \$165,000,000 greater than a year ago. For the first eight months of 1920 her adverse trade balance was one billion dollars less than for the

same period in 1919. Her position in Europe's oil trade has been greatly strengthened by acquisition of large fields in Rumania. This development carries out the same economic policy that seemed to underlie the Anglo-French oil agreement at the San Remo conference earlier this year. Mexico and Canada continue to progress. From the former country, the United States imported more than 68,000,000 barrels of crude oil during the first nine months of 1920, and production is still on the increase. This fact is partly explained by the fact that more than 50 per cent. of the ships now flying the Stars and Stripes are oil-burners and by an increased construction of such ships in other countries.

Volunteer Opinions From Jackson.

T. C. Broadbent, grocer, 245 West Main street: "I am 87 years old Dec. 4 and I want to sell out, so will pay for a half a year now and you can let it run and whatever I have I'll pay for. I have taken the Tradesman for thirty years and always found it kept me posted right up-to-date and it is the best and most progressive trade journal I ever saw—and I have seen the most of them. I intend to take it as long as I continue in business."

C. N. Reichard, 206 West Trail: "The Tradesman is O. K. I find it pays to read it."

E. J. Sargent, 409 LeRoy: "We like the Tradesman and are pleased to renew. It pays us to do so."

A Loaf of Bread.

Written for the Tradesman.

A loaf of bread!
Continent of all that's good
Primal and essential food
Wondrous gift art thou to man
Even since his life began
In that time so far away
It is called just Eden's day.

A loaf of bread!
Satisfying all who eat
Is this precious thing from wheat
Which itself is but a seed
Dying for a greater need
Than its race; but reappears
In the loaf adown the years.

A loaf of bread
Oh! that in some silent way
We could pass from day to day
Till ourselves lived on again
Helping lives of other men;
Death's dark door has naught to dread
Were we like a loaf of bread.
Charles A. Heath.

STOCKS AND BONDS—PRIVATE WIRES TO THE LEADING MARKETS

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

STOCKS

BONDS



Fenton Davis & Boyle



MICHIGAN TRUST BUILDING

Telephones Main 5139 Citizens 4212

GRAND RAPIDS

Chicago

Detroit

Assets \$3,886,069



Insurance in Force \$80,000,000

MERCHANTS LIFE INSURANCE COMPANY

WILLIAM A. WATTS, President

CLAUDE HAMILTON, Vice Pres.

FRANK H. DAVIS, Secretary

JOHN A. MCKELLAR, Vice Pres.

CLAY H. HOLLISTER, Treasurer

RANSOM E. OLDS, Chairman of Board

Offices: 4th floor Michigan Trust Bldg.,

Grand Rapids, Michigan

GREEN & MORRISON, Agency Managers for Michigan

Cadillac State Bank

Cadillac, Mich.

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

4%

ON

Savings || Certificates || 3 Months
Books

Reserve for State Banks

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

F. L. REED, President

GEORGE WELTON, Vice Pres. FRANK WELTON, Cashier

JAY J. VELDMAN, Asst. Cashier

Fourth National Bank

Grand Rapids, Mich.

United States Depository

Savings Deposits

Commercial Deposits

3

Per Cent Interest Paid on
Savings Deposits
Compounded Semi-Annually

3½

Per Cent Interest Paid on
Certificates of Deposit
Left One Year

Capital Stock and Surplus
\$600,000



WM. H. ANDERSON, President

J. CLINTON BISHOP, Cashier

HARRY C. LUNDBERG, Asst. Cashier

LAVANT Z. CALKIN, Vice President

ALVA T. EDISON, Asst. Cashier

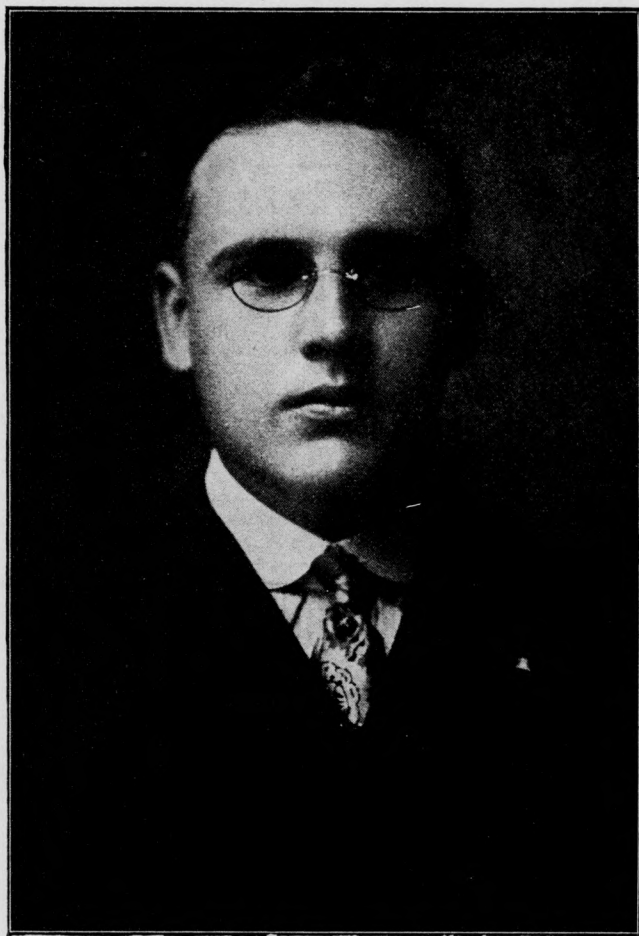
MEN OF MARK.

W. T. Crossman, of the Firm of Hollister & Crossman.

Wilford T. Crossman was born on a farm near Chauncey, Kent county, Feb. 8, 1892. His antecedents were English on both sides, several of his ancestors having emigrated to this country during the revolutionary war to assist the colonists in their struggle for independence. He attended the public schools of Grand Rapids, graduating from Central high school in 1910. He subsequently sold securities for a year and devoted another year to the sale of books. He also spent three years in the State University at Ann Arbor, taking the business administration course, after which he devoted a year to acquiring

Mr. Crossman is a member of St. Marks church and is a Mason up to and including the 32nd degree. He served as a member of the third degree team of Doric lodge for three years. His favorite recreations are fishing and hunting. He was a member of the Central high foot ball team and was a member of the reserve team of the U. of M. the three years he was at Ann Arbor. His hobby is bees, he having read every book on the subject he has been able to get hold of.

Mr. Crossman believes that in selling securities a man is selling himself and that absolute safety should be the first requirement in the work of building up a large and successful business.



W. T. Crossman.

the rudiments of the lumber business in the main office of the Grand Rapids Lumber Co. The next three years were devoted to the American Box Board Co. in the capacity of city salesman. The past year he has acted as salesman for Hilliker, Perkins, Everett & Geisert. About a month ago he formed a co-partnership with George C. Hollister under the style of Hollister & Crossman to engage in the handling of bonds and other investment securities, based on income bearing property. The firm has engaged to represent the American Bond and Mortgage Co., which exploits only closed first mortgage bonds. The firm has secured pleasant offices with the Builders and Traders Exchange, 112 Pearl street.

Mr. Crossman was married Feb. 12, 1918, to Miss Marguerite Denfield, of Saginaw. They reside at 507 Ethel avenue.

Try This Frequently.

Make an inspection of your stock. Pry into every bin, drawer, corner and crevice.

You have some goods which you have overlooked and forgotten.

You will find more of some things than you ought to have.

If you have a cellar or attic or back room in which goods are stored, get into these places with your two good eyes, plenty of light and the determination to take a loss on whatever is found that should move at once to avoid greater loss.

No man can go carefully through his entire stock without learning some things he ought to know. Inspect everything.

Get back of, underneath and over everything—and get the old and slow and surplus stock out from its hiding place and into cash.

KEEP UP WITH THE TIMES

"THE CLOCK CORNER"
PEARL & OTTAWA

Why
not
eliminate
chance?

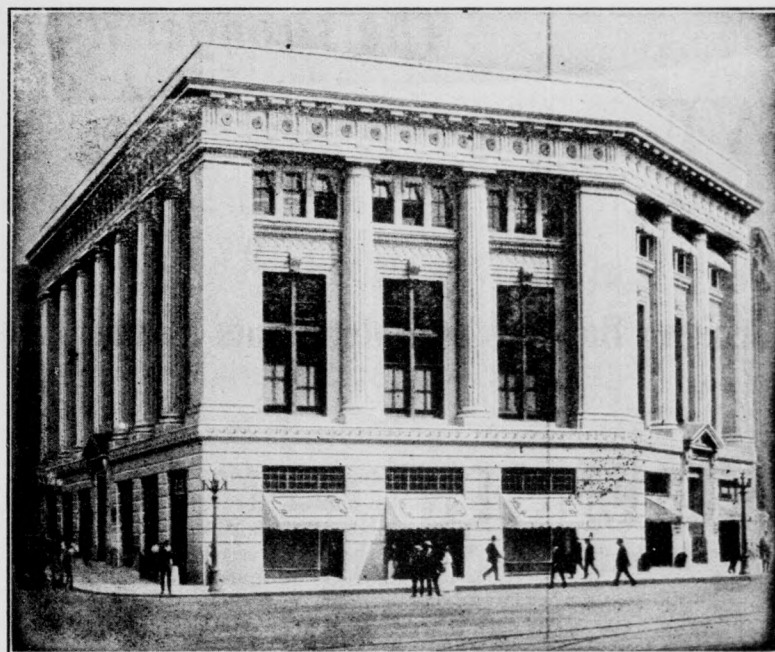
You pay for a Safety Box whether you rent one or not. You pay in worry. Use one and you get off cheap, without the worry

If you do not use one, and the safe cracker gets you for \$500 or \$1,000, you have paid in one lump 100 times what safety costs. Why not pay the 1% and be safe? Rent one today.

Our Vaults are open from 9 to 5.

THE MICHIGAN TRUST CO.
OF GRAND RAPIDS

GRAND RAPIDS NATIONAL CITY BANK
CITY TRUST & SAVINGS BANK
ASSOCIATED



CAMPAU SQUARE

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

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

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

GRAND RAPIDS NATIONAL CITY BANK
CITY TRUST & SAVINGS BANK
ASSOCIATED

One of the Nation's Greatest Problems.

The prevention of fire is one of the Nation's greatest problems. There are many deaths caused by fire, besides millions of dollars' worth of property destroyed, largely because of carelessness and negligence.

To combat this enormous destruction by fire successfully each citizen must do his share. Two of the requirements are: Carefulness in the handling of fire hazards and a level head in case of fire.

It is very dangerous to use gasoline or kerosene to start fires and it should never be done. Matches should never be lit in a room filled with gas caused by an open gas jet or leak, for the gas may explode and blow the house to splinters and burn the person to death before he can move.

A large number of fires are caused by the dropping of burning matches, cigarettes and cigar stubs. To smoke a cigar, cigarette, or to light a match under an automobile or near a gasoline tank is dangerous, for there is apt to be gas in the air and it is liable to ignite. There is great danger in careless handling of electric irons and the like, such as leaving them in contact.

Matches should never be left where children can get them and children should never be allowed to play with matches.

To prevent fires in factories, combustible material must not be allowed to accumulate and the smoking of cigars, cigarettes, etc., must be forbidden. A fire may be caused by allowing shavings and combustible ma-

terial to collect where sparks or hot cinders are apt to fall upon them.

There is danger of fire if bearings on any high speed machine are allowed to run without proper lubrication. Heat will be generated to such an extent that fire may occur.

A great deal of grain is lost annually near railroads through sparks from passing trains falling upon ripened fields or dry stubble. Much of this destruction could be prevented through proper fire guards. As soon as a field is harvested a fire guard should be plowed parallel to the railroad about one hundred feet from the right of way. Stacks should always have fire guards around them no matter where stacked.

An enormous amount of valuable lumber has been lost through forest fires; most of these forest fires are caused by carelessness as to how and where camp fires are built. If a fire must be built where dry grass and leaves are, a large space should be cleared for it and the fire should not be allowed to blaze up so that sparks fly into the air. It is a crime to leave an unextinguished camp fire and a heavy penalty is attached to it.

A large number of fires may be prevented by more careful handling of gasoline stoves and lamps. Often a fire started by a gasoline stove can easily be put out if the person would only keep a cool head, for nothing can burn that cannot get air, so if something like a coat or rug is thrown over the blaze it can generally be extinguished; even earth or flour will do.

Should a fire start in a large build-

ing where many people are assembled such as a theater, each one should coolly await his turn in getting out.

When entering a burning building, care should be taken that the door is closed behind so as to prevent a draft which will fan the flames. When searching for people, search from the top floor downward.

Should it be necessary to secure air, a room should be entered and the door closed while fresh air is secured from an open window, the window being closed before reopening the door. It should be remembered that the air six inches from the floor is fairly free from smoke, thus one may crawl along the floor and drag an unconscious person after him.

One should never jump from a building unless the flames are so close

that it is the only possible means of escape. Bed clothing or something similar should be piled up to break the jumper's fall or, if possible, a rug should be held by as many men and boys as can secure hand holds.

Before entering a burning building it is best to tie a wet handkerchief over the mouth and nose as it will aid in filtering the smoke from the air.

Cecil C. Hunnicutt.

Osseo—The Cleveland Milling Co. has purchased the old creamery building, south of its flour mill and equipped it with machinery to manufacture lock corner boxes for storage batteries. Production has commenced on a large scale.

Pep is the seasoning which gives relish to the things we do.

Bristol Insurance Agency

"The Agency of Personal Service"

Inspectors and State Agents for Mutual Companies

We Represent the Following Companies, Allowing Dividends as Indicated:

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

MR. JONES, the grocerman, says that fire insurance to him is just like **BUTTER**
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

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



*Anything Else?—
How About*

OCCIDENT FLOUR

When you get an order over the counter or by telephone why not remind the customer of **OCCIDENT FLOUR**?

It will mean more than an extra sale: it will show her you are on the job with **Service**; you help her plan ahead; it may save her bother and inconvenience.

Above all, it will prove to her that your ideals of quality include the very maximum of goodness in **flour**. She will naturally infer that your standards are right in everything else—since you carry **OCCIDENT**.

W. S. CANFIELD FLOUR CO.
Wholesale Distributors

205 Godfrey Bldg.
Cit. 65618

Grand Rapids, Michigan
Telephones - Bell M 1465

WAREHOUSES

Cadillac
Benton Harbor

Lansing
St. Joseph

Kalamazoo
Grand Rapids

Makes More and Better Bread

Greater Reductions!

WAR DEPARTMENT

This is the second call—the second great reduction and the second great opportunity to dealers. Urged by the insistent call for more of these excellent guaranteed meats from every section of the country by dealers who suddenly found their store a new center of attraction, the Government makes this new and greater offer. **Note the New Low Prices Now Effective.**

CORNERD 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

CORNERD 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.

Greater Demand!

CANNED MEATS

You cannot buy too much—the public everywhere is waiting for more of this delectable wholesome food, furthermore the greater your purchase the greater your saving and the greater your trade response. This canned food will leave your store as fast as it arrives, so order a trainload, a carload or at least the minimum purchase of \$250. **Your Customers Expect You To.**

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.

1921
Spring and Summer
Line now being
Shown



Quality Kept Up
Values permitting prices the Consumer likes to pay



ATHLETIC UNDERWEAR

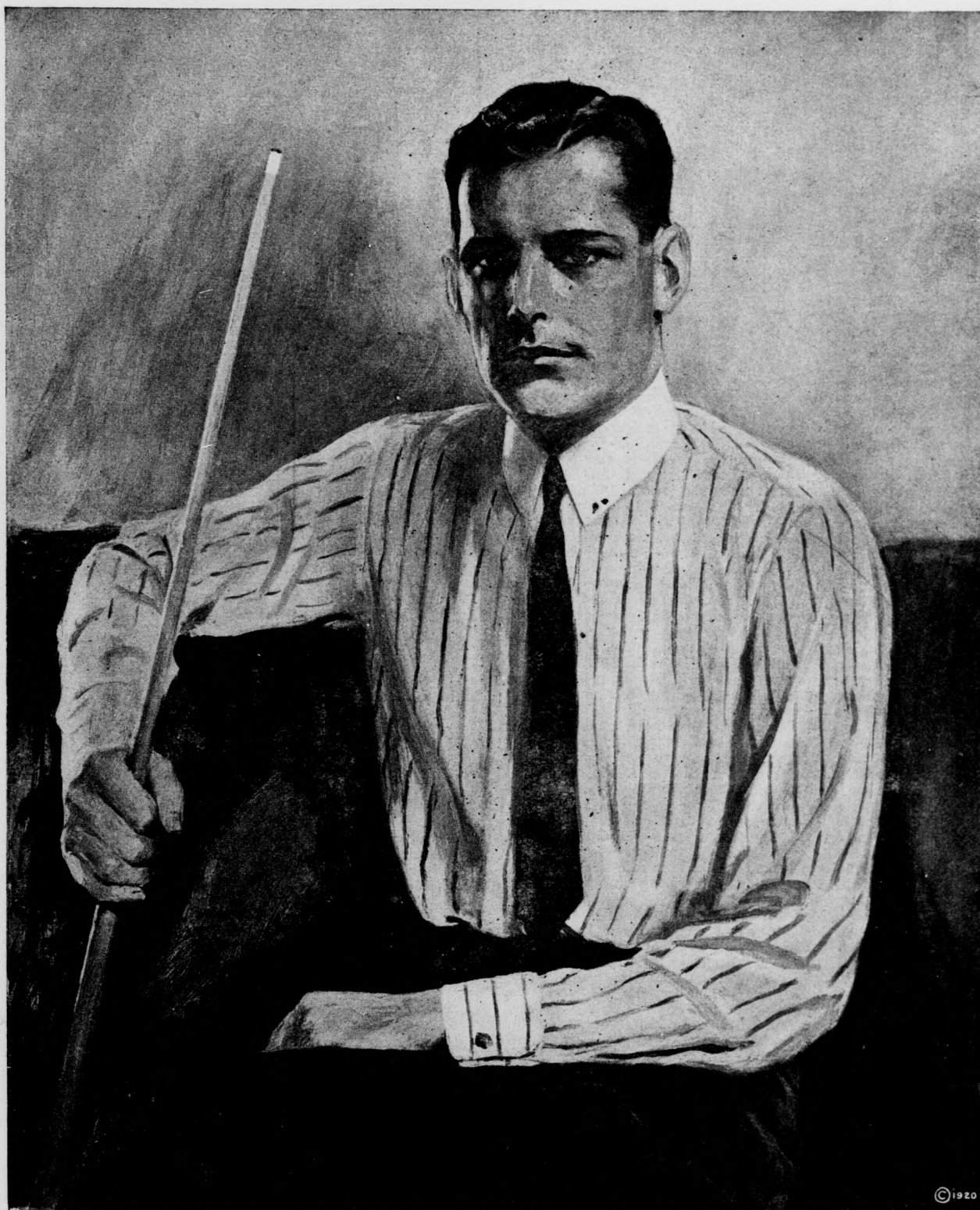
UNION SUITS

SHIRTS

DRAWERS

The Salesmen of some 200 Leading Wholesalers who furnish HALLMARK
 IMMEDIATE DELIVERY SERVICE are now showing the line for Spring 1921, delivery.

HALL, HARTWELL & CO., Troy, N.Y., Makers of HALLMARK SHIRTS AND SLIDEWELL COLLARS



QUALITY KEPT UP. Values permitting prices the Consumer likes to pay.

SPRING 1921 **HALLMARK** **SPRING 1921**
HALL
SHIRTS

The Salesmen of some 400 Leading Wholesalers are showing the complete line for Spring 1921 delivery.
HALL, HARTWELL & CO., Troy, N. Y., Makers of SLIDEWELL COLLARS AND HALLMARK ATHLETIC UNDERWEAR

CO-OPERATIVE DELIVERY.

How It Is Conducted in a Wisconsin Town.

Two Rivers, Wis., Nov. 30—I am interested in co-operative delivery system and we at Two Rivers have worked it out so successfully I may be able to give you some valuable information.

We hear and read a great deal about co-operation and what merchants can accomplish if they co-operate. We at Two Rivers found that co-operation pays. We felt that we could do ourselves and our customers the most good by cutting out all unnecessary expenses and in the reduction of our overhead expense. By unnecessary expense I mean premiums, treats, etc. We have cut these out entirely at Two Rivers.

We do not co-operate in the making of prices and I don't think that merchants should anywhere agree on price, but we have cut out many of our unnecessary expenses so that we are in a position to do our customers some good in the way of price.

Of course all business men in Two Rivers do not co-operate. You will always find some in every town who will not work with his fellow merchant. Some believing that they will benefit in trade by not co-operating. Some not knowing what it costs them to do business and would not believe you if you tried to figure it out for them and others may be partly justified in working independently, at least they think they are.

In organizing a co-operative delivery one has to deal with all these and that makes it hard to organize merchants even though you show them that they can save money.

Five years ago we tried to organize a co-operative delivery but were not successful, but the campaign of education was kept up right along and when the National Council of Defense requested the merchants to curtail their delivery service and conserve in man power or go on the cash and carry basis, we at Two Rivers decided to organize a co-operative delivery.

So as to give every merchant a chance to go back to the old system we agreed to pool our horses and equipment for two months and any merchant who was not satisfied could withdraw at the end of that period and take back his delivery horses and equipment.

The first two months worked so successfully that we decided to organize a stock company and incorporated for \$4,000 with \$2,000 paid in capital.

We then built our delivery shed which is 49x55 ft. with shelving running through the middle so as to make the exchange of merchandise easy.

Here we made a mistake. We put this building on Government dock property on which we squatted. It is all right while it lasts, but we begin to think that it will not last long and that we will have to move soon. To prepare for this we bought a piece of property centrally situated for \$7,000.

When we organized, four meat markets and six stores (one hardware store), were in this organization and their deliveries were made by 12 men and 18 horses and this work was done through the co-operative delivery with one office girl, one manager, six delivery men and seven horses.

A few months later two meat markets dropped out and one grocer joined. We are doing the work now with an office girl, a manager, five delivery men and six horses. Under the present arrangement with two meat markets, two general stores, three grocery stores, and one hardware store, we are replacing twelve men, eighteen horses with one office girl, a manager, five delivery men and six horses.

Taking the actual figures of our books the average cost per man is \$100 a month. The cost of 12 men at \$100 would be \$1,200. The cost to feed one horse is \$28.50 a month and by actual figures on the books of the

delivery company the cost of wear and tear and depreciation on equipment is \$20 a month per horse or a total cost per horse of \$48.50 a month. Eighteen horses would cost 18x\$48.50 or \$873 and with \$1,200 the cost of labor would be a total of \$2,073, the cost per month under the old system.

Taking the figures on the delivery company's ledgers the office girl, manager and 5 delivery men cost us \$682—5 horses at \$48.50 amount to \$291 and \$10 a month for stationery, making a total of \$983 a month, or a saving over the old system of \$1,090 per month—\$13,080 per year for all the stores.

I will show you what it saves our store. We operated with 3 men and 5 horses and on the same basis 3 men would cost \$300, 5 horses at \$48.50 per month \$242 or a total cost of \$542 per month, against a cost of \$275 per month by the co-operative delivery system—a saving of \$267 per month or \$3,204 per year.

You may ask how it is that the Two Rivers Mercantile Co. had to operate with 5 horses and the delivery company can deliver for all the stores with 6 horses. That is easily answered. We had to cover the same territory only with 3 men, each horse had to cover a larger territory and therefore suffered more and had to be replaced oftener.

Not all stores make the same saving. It all depends upon the kind of service they are giving and the area over which they were distributing their goods before they joined the delivery.

I will give you another example. The last store that joined the co-operative delivery system operated with 1 man all day and 1 man part of the day and 2 horses. The men cost them \$150, 2 horses at \$48.50—\$97 or a total cost of \$247. They now have this work done for \$80 per month. But this is an unusual saving.

While all the stores were saving money the delivery company was also making some money. We organized with a capital stock of \$2,000. We built a delivery shed which cost us at that time \$1,900. Our horses and equipment are worth about \$1,500, making a total of \$3,400 all paid. The delivery company has no debts. This shows that while the delivery company was saving money for the merchants, it still was a paying proposition.

I told you how co-operative delivery can reduce your operating expense. Now I want to tell you that it will also save you worry. You all had some experience hiring help the past two years. If you did you know how hard it is to get steady and competent help, especially for delivering. We have no delivery worries—our delivery manager is taking care of those. All we have to do is to route our packages right and forget that we are delivering. Don't you think that is worth something? Wouldn't it be great relief if you could forget your delivery troubles, and I know you have them.

Our town, which has a population of 7,300 is divided into 5 districts or routes and each driver is working within his small territory only. Thereby saving the horses and equipment, the horses are getting fat under the co-operative system because they do not have to be driven so hard.

We make two deliveries in the forenoon and one in the afternoon, and an extra feed and heavy load trip in the afternoon. Our deliveries go out on schedule time—8:30 and 10:30 in the forenoon. 1:30 feed and heavy load trip, and the last trip is 3:30 in the afternoon except Saturday when 2 regular trips are made in the forenoon and afternoon.

The delivery company has never missed a delivery regardless of weather or other conditions.

We have five delivery men and each delivery man has his store or stores to collect the merchandise from before the deliveries are made. He arrives at this store about 15 minutes before his time to leave the store, loads the goods and takes it to the

central station where it is exchanged on the different route wagons. This takes about 10 to 15 minutes. It is done readily because each route is designated by a different colored card and as soon as the driver looks at the card he knows on which route the package belongs. As soon as the wagons are loaded, each driver goes into his route district to distribute the goods.

Should the customer want to return a package she can do so with the driver who attaches a red card to the package with the name of the customer and the store to which the package is to be returned. This card is perforated and the perforated part is given to the customer as a receipt for the package. Jugs, jars, cans, etc., are taken care of in the same way by attaching a card with the name of the customer and the store to whom to be returned.

Collections are well taken care of. All slips that the stores want collected are put into a c.o.d. envelope and the driver collects same and returns the money in the same envelope to the station where a record is kept and a check is sent to the different stores twice a week.

We distribute the cost of delivering on the basis of stops. We take the total expense against the total number of stops and arrive at the cost of each stop. Taking each store's stop we arrive at the cost for each store and make this the flat rate for six months, readjusting the cost every six months. When we started delivering the cost was 8c per stop, but with the increased cost of labor and feed our cost now is 10c.

The delivery company furnishes all egg crates, delivery boxes and pays for all parcels lost or broken.

W. A. Tomek.

Light Dawning on the Homer Situation.

Homer, Nov. 16—I have gone over your letter carefully, and agree with you on a number of points, but you apparently are not aware of the basic facts in the case.

Several years ago the grocers of Homer, who are locally associated under agreement and forfeit, notified the people of Homer that the expense of delivery was such that they decided to discontinue the same, and give the consumer the benefit of this expense. They did discontinue delivery and immediately advanced groceries. A meeting was called and I was present at this meeting, and they were informed of the inconvenience they were causing our employees. They were asked to re-instate delivery, and they decided to take action on this and notify us at a later date. Their decision was that they could not afford to deliver groceries.

In justice to our employees, I am not going to allow them to be imposed on by local grocers under any circumstances. We do not want to go to the trouble of bothering with groceries, but I am going to protect the interests of our employees, and where these local grocers do not consider our people, why should we consider them? Unless delivery is re-instated and the prices the same as in other towns, we expect to keep on just as we are, namely to take care of our employees or any of their friends that may ask us to purchase for them.

All we want the local grocers to do is be fair. While they insist on taking the arrogant attitude they have they must not look for any change in my attitude. It is not the Ideal Furnace Co. that is doing this, but a move on the part of the writer to forward the interests of the employees of the Ideal Furnace Co. My superintendent is working under instructions from me.

H. D. Keller,

Manager Ideal Furnace Co.

The above letter was referred to the Homer merchants for perusal and reply. The reply is as follows:

Homer, Nov. 23—I am herewith returning the Kellers letters, as you re-

quest, and wish to thank you for your help in this matter.

As to Mr. Keller's statements concerning the Homer grocers, would like to explain the situation in greater detail.

On Jan. 1, 1918, the grocers of Homer dispensed with delivery goods, because the expense of it could not be borne. You understand this is not a large town. You, who have been in close touch with market conditions know that at that time prices were steadily advancing and we had to advance with the market. However, we can prove that our prices were in line with all other towns not delivering and lower in many cases than in larger places. At a meeting we presented proof of this to Mr. Keller's superintendent, having submitted prices gathered in all the surrounding towns.

Mr. Keller is accustomed to have things go his way. He wants a delivery, regardless of cost, but now is not the proper time to again inaugurate one, for no one knows how he is coming out at present. When the readjustment of prices has been completed then such action can be considered. What we object to is the unfair methods employed in the advertising of the Ideal Furnace Co. They have libeled us with false statements. If you will again read their advertisement you will see that their statements are a slur on us. Why don't they advertise their goods and be done? We are willing to compete with their prices.

We shall have a meeting with Mr. Keller. Any further aid from you will be appreciated. T. K. Ochs.

Grand Rapids, Nov. 18—I am in receipt of your two letters of Nov. 16 and have read them with much care.

Inasmuch as the continuance of your present distributing policy in Homer will undoubtedly get you "in bad" with the retail merchants of the town, as well as other business men, and inasmuch as the good will of your neighbors and daily associates means much to any institution like yours, it occurs to me that the proper course to pursue would be to call the merchants together in a friendly spirit—possibly at a luncheon table at a noon meeting at your hotel—and discuss the matter fairly and impartially. I believe you will find the retail merchants at Homer willing and anxious to meet you more than half way.

Personally, I dislike to see any pulling apart in a town like Homer, because it means the creation of antagonism and bitterness, which it takes many years to eradicate.

Of course, this suggestion may not meet your approval, but it seems to me as though it would be a most excellent way to handle the matter and I would be very glad indeed to have you act on this suggestion of you happen to coincide with same.

E. A. Stowe.

The Storied Pine.

Written for the Tradesman.

Beneath my great pine tree—
As a boy it was great to me—
One livelong day I sat
The while it told a story
From out its fronded glory
My youth had wondered at.

It told of years of waiting
With purpose unabating
To be a mighty tree
Since first a seed was carried
And growing where it tarried
Lived on a century.

A story too of duty
To be a tree of beauty
With cone and needle fair
While an overflowing wealth
Of fragrance filtered health
Abundant through the air.

Soft breezes there were charming
When winds arose alarming
With tempests dull and gray
But I no fear could harbor
While such a weathered arbor
Protected me that day.

How gladly I commend
The pine tree; my old friend
Which has a wondrous story
And with the passing years
More gracious too appears
As grander grows its glory
Charles A. Heath



These *Quick* and
Easy Ways

To Display Fruit

Ought to Help Your Business Every Day

OUR new booklet is just off the press. It contains a dozen money-making fruit displays used by leading retailers in many cities. You see here the *actual* photos of *actual* stores—large and small. You'll read also a few "brass-tacks talks" on how to *buy* and *sell* oranges and lemons—told by a grocer of long experience. This helpful book is free. Just ask the California Fruit Growers Exchange for your copy—today.

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

FOR instance, we offer you orange and lemon selling-price charts to help you *sell* at a certain profit. And, also, orange and lemon "odd size" gauges to help you choose wisely. They're free—and worth while asking for.

We have *free* sets of Sunkist cards, "strings" and banners for your counters and windows. They were designed after consultation with experienced merchants, and you'll find their use worth while.

For advertising in local papers or neighborhood movies we'll gladly send you *free* "cuts"—you can use them also on price lists and letterheads—or *free* Sunkist lantern-slides with your name in attractive colors.

Write us your problems. Maybe we can solve them. We've an experienced retail man whose job is to give you the benefit of his thirty-six years behind the counter. His name is Paul Findlay. Hundreds of grocers welcome his brass-tacks talks.

THE C. F. G. E. is a *co-operative* agency. Years ago, in the days of haphazard marketing, it was formed by thousands of California orange and lemon growers to sell their fruit at actual cost. It saved the citrus industry of California and placed the business on a sound merchandising basis. And now a fraction of a penny per dozen is given by these growers to create a fund for helping merchants handle these fruits at a safe profit. The spirit of co-operation is now extended to the trade.

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

To bring you more profit—and to lessen your selling cost—our Dealer Service Department works always for your benefit. We're ready to help you as much as you'll allow. Write us today or mail the coupon.

California Fruit Growers Exchange

A Co-operative Non-profit Organization of 10,500 Growers
Los Angeles, California

California Fruit Growers Exchange

Dealer Service Department,
Los Angeles, Calif.

Send me your new booklet, "Displays That Sell Fruit," and also your Dealer's List of Selling Helps, absolutely free to me.



Name _____

Address _____

City _____ State _____

Timely Advice From Head of State Organization.

Lansing, Nov. 30—Every merchant should watch the progress of the readjustment. We cannot study the conditions too closely during the coming months. No one knows what is in the future. Best authorities agree that some of the most trying times in history are ahead of us. Deflation or readjustment is painful, but it should be met in the brave and businesslike way. Every merchant should increase his vigilance during these trying times. Watch your sales closely. Take great care in your advertising, and above all, watch your credit department. These are the great important parts of your business, and during the past three years have been running themselves, not requiring any ability or care, and now they become a real job. The probabilities are that deflation of prices will continue for some time, and in its wake will follow an increasing number of business failures. Your good credit customer should be treated with consideration, but with the stranger and the poor payer you must use the utmost vigilance. And above all, do not allow your stock to accumulate where it becomes unwieldy. Rapid turnovers are important, but doubly so in a period of declining prices and abnormal depreciation.

We, as members of the Michigan retail organization, should seek to help as much as possible every member in it, and now is the time that the merchant who has an oversupply of merchandise should send in to our Manager, Mr. Hammond, a list of the merchandise that he can spare or wants to get rid of, and every member who wishes merchandise should give preference to a member of the organization, providing the prices are as low as he can purchase them of a jobber or manufacturer. It is in this way that we can help one another by exchanging stock. Go over your stock carefully, and if you have a surplus that you wish to unload, write to the Manager at once specifying what it is, and either quote a price, or state that you would sell the same for as low a price as any jobber or manufacturer would. Do not hesitate to use the bulletins in every way possible to help your business.

In this connection, I wish to relate an instance that occurred in the early days of the organization. The Klein Store, at Battle Creek, had a big surplus of waists and did not know what to do with them. We issued a bulletin in regard to those waists and the Toeller-Grant Co., of Battle Creek, a few doors from the Klein store, purchased the entire lot. As we get back to normal conditions, the bulletin will be of inestimable value to all of us in the exchanging of merchandise that we cannot sell in our particular locality or that we have a surplus of.

Our manager, Mr. Hammond, has received a letter from one of our members who complains justly in regard to a certain class of manufacturers and jobbers, especially in the larger centers. We have in mind New York and Chicago, yet the system seems to be followed in most cities where there are manufacturing and jobbing concerns.

The scheme is to ship out by express or parcel-post a sample line of merchandise, and write a smooth letter to the effect that we are sending you to-day samples, or assortment of a certain class of merchandise at a special price to you, or, we are closing out a certain line of merchandise and have selected you as one of the concerns to ship same to. The letter is practically bunk and is an underhanded method of disposing of undesirable merchandise.

We have concluded to issue a bulletin to be sent to the trade journals of the country hoping that the manufacturers and jobbers, who are pursuing this practice, may read it to their benefit, also that officers and members of manufacturing and jobbing organizations could take the matter up with the idea of helping to do

away with the evil as it works an injury to all the honest manufacturers and jobbers. One is inclined to state that they can return this merchandise, but as our member rightfully puts it, "Every time you write a letter it costs something," to say nothing of unpacking and packing merchandise, besides if stores are a bit careless they are liable to get the goods forced upon them.

As an Association, we should protest vigorously against this practice, and every merchant should insist that if a jobber or manufacturer wishes to submit samples that he write pertaining to same before shipment. In this way this bad and unprofitable practice can be stamped out. We ask the aid of every first-class manufacturer and jobber to help us advertise this in every trade journal and paper throughout the country as a means of saving the retailers an expense and nuisance. One of our members says that he usually accepts the goods if sent by parcel-post and returns them by express, feeling that the expense to the sender is justified and furnishes part punishment for the underhanded business method, yet most stores do not want the trouble, and it certainly is a source of expense when you take in consideration the unpacking and packing, dictating, the time of a stenographer, or one's own time.

Every member of our Association should do everything in his power to help stamp out this unbusinesslike method. J. W. Knapp.
Michigan Retail Dry Goods Association.

H. B. Smith, of H. B. Smith & Son, Muskegon, writes: "I have taken the Tradesman for over thirty years, and I know by experience that it is a great benefit to any one in trade. I cannot speak too highly of it. It is the very best investment for the money I ever made. My time is not nearly out, but I herewith hand you \$6 to pay for two years more. If it cost \$10 per year I would not do without it. It is worth that and more, too, to any of us who are handling merchandise—if we will only read it and profit by what we read. Without a good trade journal a man in trade is like a ship at sea in a fog without a compass. The Tradesman guides us; keeps us posted on the conditions of trade and the markets; warns us in regard to any fraudulent schemes which are sprung upon the trade by unprincipled men, it has saved and made many thousands of dollars for the merchants of Michigan. I do not speak of only a few of the good things that the Tradesman is doing for us all the time. If you want to get the full benefit of the very best trade journal ever published, take and read the Michigan Tradesman."

Lansing—Mrs. C. Edythe Buck, administratrix of the estate of the late Bailey M. Buck, will continue the undertaking and furniture business of the M. J. & B. M. Buck Co. along the same lines as heretofore, with E. L. Kimes, former buyers for the company, as business manager.

Ishpeming—Dubinsky Bros. have leased the entire stores in the Heine-man block and remodeled them, occupying them with their stock of dry goods and adding lines of women's ready-to-wear clothing and furnishings.

Muskegon—The Baldwin-Sovacool Co. has engaged in the automobile tire, tube, accessories and supplies business at 61 East Clay avenue.

The Kind of Underwear You Have Been Looking For

"APEX" UNDERWEAR

for

Men, Women and Children


It will measure up to your fullest expectations for Quality, Style and Value. We know the features which appeal to your customers, and have accordingly had them incorporated in every "APEX" garment that leaves our mills.

Once you see a suit of "APEX," we know your judgment will decide in their favor.

THE ADRIAN KNITTING COMPANY
ADRIAN, MICHIGAN

"APEX"





A Shirt With Character

There's "character" in the shirt you wear or lack of it. It's expressive of "type" just as surely as facial expression or manner of walk.

The Racine flannel shirt is the athletic shirt. It is essentially masculine. There's something about the fit and "feel" of it that makes it the favorite among active, full-muscled men—of every age and occupation—who enjoy physical comfort and freedom.

It's the all-purpose shirt—equally good for work, dress, pleasure and sport. Its distinctive individuality is expressive of the spirit of the times. Most of all, the Racine Flannel is comfortable. It's full cut to give the muscles play. You have that "all-right" feeling when you wear a Racine.

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

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

Racine
FLANNEL SHIRT

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



THE public recognition of the quality in Racine Flannel Shirts is the dealer's heritage in building business and good will. To him accrues the benefits of the 35 years of consistent adherence to the best in workmanship, to quality in textiles and intelligence in design, which the makers of the Racine Flannel Shirt build into it.

The dealer may rest assured of prompt delivery and the market accorded to this product by the consumer as a popular leader and a well known quality product.

The Chas. Alshuler Mfg. Co.

RACINE, WIS.

DEPT. 18

AROUND THE WORLD.

Impressions Graphically Recorded By
Noted Globe Trotter.

En Route to Naples, May 10—In connection with the mutiny of 1857, Lucknow and Cawnpore are very interesting. The principal point is the "Residency"—the house of Sir Henry Lawrence, then Governor. Here were taken the small English forces and men, women and children, who were besieged for three months and under constant fire, by thirty thousand native troops.

This stone building stands in the center of a large park, on an eminence of about thirty feet. Sir Henry Lawrence was shot the second day of the siege and when relief, under command of Sir Henry Havelock and Sir Colin Campbell finally came on the 25th of September, of the three thousand people originally entrenched in the Residency, only one thousand were alive.

The cemetery in which these unfortunate people were laid to rest is in the immediate vicinity of the Residency.

The epitaph of Sir Henry Lawrence dictated by himself before he died, was:

"Here lies Sir Henry Lawrence who tried to do his duty—may God have mercy on his soul."

An obelisk marks the resting place of Sir Henry Havelock.

The park surrounding the Residency and the cemetery are both kept in excellent condition, and natives are not allowed to enter either the Residency or the cemetery.

Lucknow is a city of about two hundred and fifty thousand population. Comparatively, it is not very old. It became a great city when, in the late seventeen hundreds Asof-asDaulah, King of Oudh, made it his capital. His palaces and mosque are still standing and in excellent condition, but, architecturally, they are gross and interesting only because of their association.

At Lucknow it was hot, very hot indeed. We left there at 3 in the afternoon and our ride of one and a half hours to Cawnpore was quite the most uncomfortable I have ever experienced. I should say that from three to five-thirty p. m. is the hottest time in the whole day in upper India. By this hour, the ground and everything on it has become superheated and the sun's rays have not greatly diminished in strength.

At Cawnpore in 1857 more terrible history was made than even at Lucknow. The beautiful figure of an angel sculptured in white marble and surrounded by Gothic walls, marks the spot where the bodies of 200 men, women and children (victims of a massacre) were cast into a well. This monument is located in the center of a large park. The inscription on the arch of the wall speaks for itself: "Sacred to the perpetual memory of a great company of Christian people, chiefly women and children, who near this spot were cruelly murdered by the followers of the Rebel, Nana Dhindu Panth of Bithur and cast dying with the dead into the well below on the 15th day of July, 1857."

The criticism made by one of the party, namely that it perpetuates the name of the murderer, therefore dangerous example for a fanatical Hindu Mohammedan, is, I should say, a good one.

In July, 1857, there were only a handful of English artillerymen in the garrison at Cawnpore, together with 3,000 native troops and 800 foreign residents. When the natives rose in mutiny, the foreigners took refuge in one of the larger buildings, where they withstood a siege of three weeks, suffering great hardship and loss of life. Their position finally becoming untenable, they arranged terms of surrender and were offered safe conduct to Allahabad by Nana Sahib, together with boats and crew for that purpose.

The 700 survivors embarked in the boats, Nana bade them goodbye, but as soon as they had reached the mid-

dle of the Ganges, a signal was given from the shore, the crew jumped into the water, taking their oars with them the straw roofs of the boats burst into flames and between the fire and water on one hand and bullets from the shore on the other, only 200 escaped.

These 200 were taken back to the city, locked in two bare rooms, twenty feet long by ten feet wide, and kept there for fifteen days on one coarse meal per day. At the end of that time they were taken out by the guards, shot and hacked to pieces, and their bodies cast into the well.

We passed the twilight hours among the graves of these poor people, who to a large extent had suffered for the mistakes of others. The evening was cool and delightfully quiet and it was difficult for us to realize that we were on the scene of India's most cruel and inhuman massacre, the same spot having been transformed into a beautiful park by the English government.

I will not attempt to describe the Taj Mahal (the crown of palaces), the mausoleum built by Sha Jehan in memory of his Arab wife, Argimano Bani. Not only is it considered the most marvelous architectural work of man, but as a story of the love of man for woman, which is the basis of its origin, in its supreme majesty is a thought sacred unto itself without parallel. For me to attempt a description of this wonderful building would be tantamount to desecration.

The cost of the Taj is estimated at over twenty million dollars, not including labor, for it was erected by unpaid workmen, drafted from their own occupations, forced to do the work by the Mogul and at the same time support themselves and their families as best they could. The workmen were changed from time to time, but it is said (and in this case, as in most others in India, authorities differ) it represents the efforts of 20,000 workmen for twenty-two consecutive years.

The designing and planning has been attributed to a Persian, Votad Isa; an Italian, Geromino Verrones; and a Frenchman, Austin de Bordeaux and in some cases to all.

The natives tell a story that upon completion of the Taj the architect was asked if he could not build something even more beautiful and, upon replying in the affirmative, was given a large sum of money to compensate him for having his eyesight forcibly destroyed.

The Taj is situated on the banks of the Jumna River, in a park of about fifty acres. The entrance to the park is very imposing. You enter an arched gateway, 140 feet high and 110 feet wide, and find yourself at the top of

NECKWEAR

What is more appreciated for an Xmas Gift than a nice necktie.

We offer goods of quality at \$2.25, \$4.50, \$8.00, \$11.00 and \$15.00 a dozen.

Windsor Ties @ \$2.15, \$3.25, \$3.50, \$4.50, \$6.50 and \$10.50 a dozen.

Quality Merchandise—Right Prices—Prompt Service

Paul Steketee & Sons

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.

Assurance

When a man buys gloves to use when working he generally knows that it is necessary for him to have them.

Therefore he must have the assurance that they are going to be just what he needs.

You know just as well as we do that Genuine Horse-Hide Gloves are absolutely reliable why not give your customer this assurance.

HIRTH-KRAUSE

Manufacturers and Tanners of Genuine Horse-Hide Gloves

GRAND RAPIDS

MICHIGAN

You should see our display of

Christmas

NECKTIES
NECK SCARFS
HANDKERCHIEFS
HOCKEY CAPS
SUSPENDERS

Right down to the market OR LOWER

Specials in Underwear and Mittens

Daniel T. Patton & Company

GRAND RAPIDS
59-63 Market Ave. North

The Men's Furnishing Goods House of Michigan

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



Michigan Motor Garment Co.
Greenville, Mich.
6 Factories—9 Branches

a flight of wide steps overlooking the garden, and from there you get your first real view of this wondrous building. It is about 1,000 feet away, at the end of a vista, about 100 feet wide, paved in black and white marble. The vista is divided by a series of marble tanks, fed from fountains, and on either side are rows of cypress trees evenly planted. This garden was originally laid out by Shah Jehan and restored by Lord Curzon as nearly as possible to its original appearance. It was designed to make the first view the most imposing and lasting and there is no doubt but that such object has been attained, for the first view of the Taj Mahal is the one that is indelibly impressed upon your mind, no matter from which angle or side you subsequently view it.

But the Taj Mahal is not the only interesting thing to be seen at Agra. Upon our arrival there early in the morning of April 19—and by early, I mean shortly after 5 o'clock—we breakfasted and went immediately by motor to Fatehpur (twenty-four miles), the summer palace of the Emperor Akbar.

To describe all the buildings which make up the palace, covering a hundred acres of ground and the work of forty years, to write the history of its occupation, its subsequent abandonment after one year on account of a scant water supply, would take a volume. Many of the buildings and much of the decorations are in a good state of preservation. The buildings, of which there are hundreds, from the Emperor's own apartments to the elephant and camel stables, are of marble or red sandstone, all elaborately carved, the screen work of perforated marble and sandstone being of particularly intricate design.

The entrance to the citadel is through a massive arch or gateway into a quadrangle over 500 feet square. In the center of this square is the tomb of Shah Selim, in whose honor it was erected by Akbar and his queen.

As the story runs, Shah Selim sacrificed the life of his own son when six months old, in order that the queen might present her husband with an heir, it being destined that the Emperor would never have an heir unless some other man would sacrifice for him the life of his own heir. So the priest's child was sacrificed and the queen presented Akbar with a son and successor to the throne. The tomb or mausoleum is a marvel of art and architectural beauty. It is built of pure white marble, is one story high, and not a nail or screw was used in its entire construction. The walls are marble pillars, connected by their panels of perforated marble, no two panels being of the same design. The general effect, as well as the detail of the work, is really beyond my powers of description.

The interior of the mausoleum, where the body lies, contains much work of inlaid mother of pearl. Nearby is a small marble tomb, marking the grave of the child who was sacrificed.

It took us upward of four hours to see, very hastily, the grounds and buildings, for our time was limited, and indeed several days could easily be spent to good advantage in a more minute examination of the detail of the building and decorations in connection with the history of its occupation.

One of the most notable of the many buildings which would bear close study is the Imperial Hall of Audience, a four-story pavilion with fifty-six columns, each covered with elaborate hand carving, no two of the same design. From the top of this pavilion one gets an excellent view of the Emperor's shooting tower which stands many feet up in the air, outside of the citadel walls and from which the Emperor shot tigers that were driven in from the jungle.

Nearby in the courtyard is the chess board made of stone flagging and upon which slaves were used as the chess figures.

On our way back to the city, we visited the tomb of Akbar, which lies somewhat off the main road, at Senkandorah. The tomb is very pretentious and stands in the center of a large park, which is entered through an immense gateway of sandstone and marble, highly decorated in mosaic. A broad paved roadway leads to the mausoleum, about 300 yards away.

The mausoleum is a pyramidal building, four stories high, three of red sandstone, the fourth of which is marble. Akbar's real tomb is in the basement, while a second tomb, a reproduction of the real tomb, though smaller, is situated on the roof. In fact, this seems to have been a general custom of the building of tombs, the special significance of which, if any, I could not find out. The measurement of the basement, where the real tomb is, is 320 feet each way, the roof measuring but 157 feet.

During the early afternoon, we visited the fort at Agra, in which is situated the Pearl Mosque, which is described as being one of the finest and most elegant buildings to be found anywhere. This mosque was also built by Shah Jehan, who constructed the Taj.

The Fort citadel itself, which covers a square mile, contains many other magnificent buildings, notable among which are the Hall of Public Audience (200 feet square) the Gem Mosque—private mosque of the Emperor—containing the private apartments and Roman baths of the Emperor. But of all these the Pearl Mosque is by far the most noteworthy. It is 149 feet by fifty-six feet and built entirely of stainless white marble. Around the square courtyard, paved with the same material, are white marble pillars, supporting wonderfully carved arches, behind which on three sides are sordid marble walls, the fourth toward the West—Mecca—being open. In the center is a large tank, used for ablutions before prayer. During the mutiny of 1857 over 5,000 foreigners took refuge within the fortress and the Pearl Mosque was used as a hospital.

We also visited another beautiful tomb, constructed by Nurjehan, wife of Emperor Jehangir, son of Akbar and father of Shah Jehan, in memory of her father, Mizra Gehas, an obscure learned Persian, but later Grand Viceroy of the Mogul empire.

She was the favorite wife of Jehangir and wielded much influence in her day. She tried to make her own son, Sheriar, Emperor, and failing in the attempt, he was promptly murdered by his half brother, Shah Jehan. Shah Jehan, however, took good care of his father's widow. He made her an allowance of over a million dollars a year and she devoted the nineteen remaining years of her life to the construction of this tomb, in memory of her father. It also is built of white marble, two stories high and contains much of the wonderful perforated work. It is considered one of the architectural wonders of Agra.

Our time at Agra did not give us much opportunity for rest and when our train pulled out for Delhi, we found ourselves wearied in mind as well as body and only upon reflection did we come to a realization of what we had seen and the wonder of it all.

Julius Fleischman.

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.

How to Make a Profit In A Declining Market

There are three ways to run a business in a declining market, as follows:

1. Hold your prices up as long as possible. This results in the slowing up of your sales and you are sure to have a loss in the operation of your business and later on when the market reaches a lower level, you will then have to sell at that lower level and lose a greater amount than if you had been with the market all the way down. A few merchants are making this mistake and are gradually putting themselves out of business. Naturally under such a program a merchant is hard up and buys very little and has no opportunity to increase his turn-over or make a profit on merchandise bought cheap. We hope that none of our customers will follow this method.

2. A better method is to meet the market as it declines and buy a little merchandise now and then, which will help the turn-over and make a profit. The merchant who follows this method has a little better chance than the first method but there is still a better one.

3. The best way is to capitalize conditions by meeting the market in all cases and in addition **PURCHASING QUANTITIES of WANTED MERCHANDISE at LOW PRICES** and then in turn **SELL SUCH MERCHANDISE TO YOUR TRADE BY SALES AT LESS THAN MARKET.** This method will work not only in the larger department stores but in the smallest cross-roads stores. We know this because we have helped many merchants all over our territory and in every case where they have followed this program these sales have been a wonderful success. If you want more information on how to do it or do not believe us, come and visit us and we will show you how to increase your turn-over and make a profit. We practice what we preach. All of our buyers have been in New York picking up **QUANTITIES of WANTED MERCHANDISE**, which we are having sent to us by express and which will be offered for sale at our **DECEMBER CLEARANCE SALE on WEDNESDAY, CITY DAY, DECEMBER 8TH AND THURSDAY, DECEMBER 9TH, 1920.** We are going to buy enough wanted merchandise, not only for the sale but for our regular business. We expect to follow this program and take advantage of conditions and be able to sell you wanted merchandise at all times, at the lowest price obtainable anywhere and from time to time we will have our usual **VALUE GIVING SALES**, which you cannot afford to pass up, not only for the merchandise you get but for the merchandising help and information we can give you, if you want to be the leading merchant in your community. We are neither optimistic nor pessimistic about the situation, but we feel and know that any merchant who is alive and is willing to work hard and take advantage of the help we can give him, can make a profit, even during a declining market, such as we are having.

Make arrangements right now to attend our sale **DECEMBER 8TH AND 9TH.** We want to make it a big success. You should think not only of your Holiday trade but also of your January Clearance Sales and how you are going to operate your business after the Holidays.

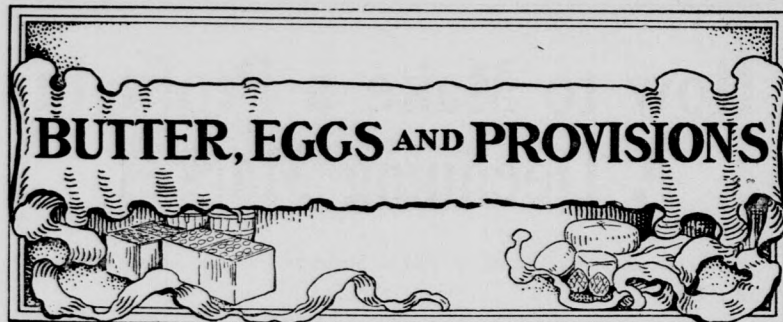
Of course if you cannot attend our **DECEMBER CLEARANCE SALE** you should come and visit us at the first opportunity, because we believe we have something which will help you.

GRAND RAPIDS DRY GOODS CO.

Grand Rapids, Mich.

Exclusively Wholesale

No Retail Connections



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.

Little Protection in Contracts.

This year there have been many rejections by buyers of canned foods under contracts of sale which contain a clause reading "subject to approval of samples when packed," or words to that effect. When the sales contract is of this character if the buyer simply claims that the samples do not meet his approval the seller will have very great difficulty in forcing the buyer to accept the goods or in recovering damages for his failure to do so. In other words, when the seller enters into a contract of this sort he has practically no protection if prices go down.

Discussing this situation a legal authority recently said: "Why do sellers of canned foods continually let such clauses get in their contracts? All that the buyer can ask in fairness is that the goods bought by him shall be of quality equal to a definite sample which he has seen, and this result can be attained if the contracts are made to provide that the goods sold shall be equal in quality to samples then submitted to the buyer (which samples can at that time be inspected by representatives of the buyer and seller), or by a provision that the goods sold shall be equal in quality to the seller's last year's pack."

Either of these stipulations will protect both buyer and seller, but if the seller is going to agree that the goods are to be subject to the buyer's approval he puts himself entirely in the buyer's hands.

Peanut Prices Uncertain.

Georgia, Florida and Alabama, according to the Bureau of Crop Estimates, have 731,000 acres planted to peanuts. Forecasts indicate the production of 20,164,000 bushels. This section has been enjoying a very favorable curing season. About the only uncertain condition from the growers' standpoint is the price. Growers assert that they cannot cover cost of production if obliged to sell at less than \$100 per ton for farmers' grade Spanish. In fact, many of them flatly refuse to take less than that figure for their crop. Farmers say that it costs at least \$20 per ton to harvest peanuts, and with runners bringing \$40 to \$65 per ton at shipping points they argue that they can better afford to "hog off" their peanuts, the runners particularly, than to incur the expense of harvesting. In the meantime, owing to light demand

from the trade, the shelling interests seem to be waiting for more of an expression of a buying attitude and state they are buying only about enough to cover sales. Some of the mills are out of the market altogether and contend that they prefer not to buy or sell until the market adjusts itself.

Pecan Production Light.

Alabama's pecan yield this season was only 29 per cent. of normal, as compared with an 88 per cent. crop in 1919, according to F. W. Gist, State and Federal Agricultural Statistician. The quality of this season's pecans shows only 70 per cent., as against 85 per cent. last year, he says, but in spite of this fact the average price paid for improved varieties has been 48c and 21c for seedlings. The reason given for the exceptionally small production of pecans this year is that when the trees were blooming in the early spring, heavy rains destroyed the pollen and caused the blooms to drop prematurely. Pecans at the present time, it is stated, are extremely scarce and the price is rising almost daily.

Leads in Fig Production.

California produces about two-thirds of the figs in the United States and three counties in the State produce 80 per cent. of the California product. No production of the Smyrna fig of commerce in this country for many years was known because of the secret of the Arabs and Turks. This was found by a number of Americans sent to Turkey to be that a small wasp carrying the pollen from a wild or capri fig to the Smyrna tree before fruit would set was necessary. The capri fig and the small wasps were brought to the United States with the result that Smyrna figs now are easily grown.

Failure sits on the doorstep of the man who hates what he has to do.

You Make
Satisfied Customers
when you sell

**"SUNSHINE"
FLOUR**

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

Genuine Buckwheat Flour
Graham and Corn Meal

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



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



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

Butcher Says Union Burned Down Shop.

Arnold Rockstroh, who conducts a market at 2133 West Madison street, Chicago, makes the charge that the butchers' union burned his place of business because he refused to pay a fine. His story is as follows:

"A week ago Friday three men came into my place. One of them told me he was business agent for a meat cutters' union. They said I had been keeping open too late and the union had fined me \$250. I had nothing to do with the union, and I told them so. They objected to the fact that my wife helped me around the shop. They said I should hire a union butcher in her place. They told me to see the president of the union. I took Martin Meine, another butcher with me and talked to this man. He gave me a paper to call the pickets off—they had been walking in front of my place—and said he would come to see me. He came all right. He asked for the \$250 and I wouldn't give it to him. I offered him \$100 and agreed to put up a sign saying my shop would close at 6 o'clock hereafter every day except Saturday, when it would be open until 9. But he said he must have \$250 because he had to keep a lot of fellows like me in line, and it cost money for tires and gasoline. He put the pickets back with signs that called me unfair to union labor. And they stopped meat deliveries to my place, too. Early this week they threw stink bombs into my place. I went to the Warren avenue police. The captain told me it wasn't police business. I went to Desplaines street. I was told there to get out a warrant. Then I went to Chief Garrity's office. I didn't see the chief, but a fat fellow said he would make an investigation. Nobody offered me any protection. Thursday night four big bricks were thrown through the windows of my store; and now the fire. Schmidt told me not to be stubborn; that it would not pay. I expected trouble—but not this."

The fire was started between 2 and 3 o'clock in the morning, it is believed. It was burning in three separate places when the firemen arrived, and attaches of the fire attorney's office began an investigation.

Raisin Growers Prosperous.

Checks covering the final cash payment on the 1920 raisin crop, aggregating approximately \$4,000,000, have been mailed to the members of the California Associated Raisin Co. of Fresno, Calif. In addition to the cash payment growers will receive in their final settlement stock amounting to \$4.16 per ton. This makes, in exact figures, a cash payment of \$3,341,469.19 sent out, plus stock amounting to \$656,879, or a total final payment for the 1920 crop of \$3,998,348.19. Returns from the 1920 crop are particularly gratifying to the growers. The entire output handled by the association this year will net the grower a

total of about \$42,000,000, as compared with \$35,000,000 last season. Although less raisins were handled by the association than last year, higher prices to the trade more than made up for the decrease in quantity. The association crop of 1919 amounted to 160,000 tons, against 140,000 tons this season, but despite this fact, the value of the dried fruit shows an increase of \$7,000,000.

Butcher's Bill 4,000 Years Old.

Questioning the honesty of a butcher who has been dead 4,000 years is going too far. The newspapers have become so used to soaking the butcher, whether there is provocation for doing so or not, that the following from the Enterprise of Saranac Lake, N. Y., will hardly cause a ripple on the sea of discord:

"A butcher's bill was recently left at the library and the librarian is unable to tell whether it is exorbitant or not. It doesn't look so; it is so small. It is a bill for mutton. The reason it is difficult to tell if the charge is fair is the fact that it is more than 4,000 years old. The butcher is dead. What can be done about it? Nothing. It is outlawed.

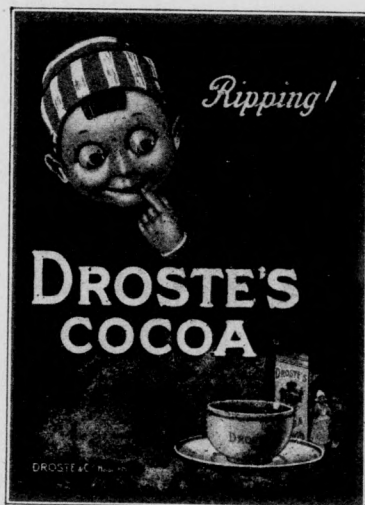
"It is interesting, anyway, this old Babylonian account book. It looks like a yeast cake and is about the same size. A butcher's bill as small as that hasn't been seen in this country for years!"

Market for American Apples in France.

There is a good market in France during December, January, February and March for high grade table apples. The requirements of domestic consumption during the autumn months are satisfied by the home-grown crop. The French are particularly anxious to secure cold storage apples of the finer grades, as their own cold storages are limited. American cold storage apples shipped in the spring would find a ready sale.

Probably Overdrawn.

The farmer told a funny yarn; I think it was a lie. He said he bent his cornstalks down To let the moon go by.



Grand
Rapids
49 Market
St., S. W.,

W. E. Roberts

EGGS AND PRODUCE

City.
1361
Bell
M. 1361

Your Trade is What You Make It

If you conduct your business with the idea that you want cheap trade, you will create it. Perhaps it may even become so cheap you will be glad to move.

The grocer who builds for the future on a foundation of stability, takes especial pains to display and advocate such worthy, dependable products as

ROYAL Baking Powder

Absolutely Pure

Made from Cream of Tartar, derived from Grapes

It pays in more ways than one to sell Royal. A grocer's best asset is a satisfied customer.



WE ARE HEADQUARTERS
WHOLESALE

Fruits and Vegetables

Prompt Service Right Prices
Courteous Treatment

Vinkemulder Company
GRAND RAPIDS :: MICHIGAN

Bel-Car-Mo

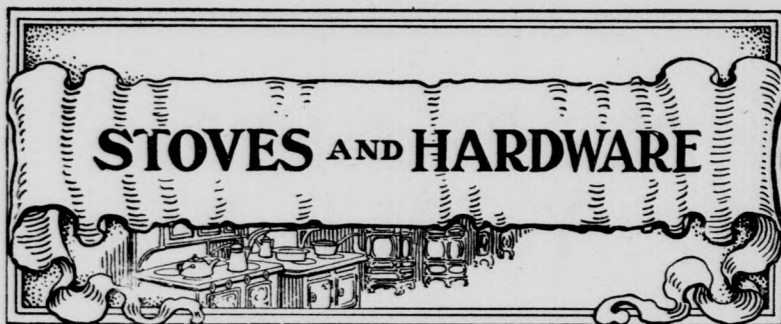
Peanut Butter



A Pure Food Product that your customers will repeat on so regularly that you will find it mighty profitable to handle. Made from the finest Peanuts that grow by a strictly sanitary process.

8 oz. to 100 lbs.

—Order from your Jobber



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.

Interest the Kiddies in the Hardware Store.

Written for the Tradesman.

No Christmas selling campaign is complete without some attention to the youngsters. This, of course, is especially true with the toyshop or the novelty store; or to the dry goods or general store which features a comprehensive toy department. But in a lesser degree it is true of the hardware store, whose stock nowadays includes a great many lines of especial appeal to the young folk.

As a matter of fact, Christmas to a great extent revolves about the kiddies. They are the great center of interest with most buyers. The boy of twenty-five or thirty years ago was well satisfied with a few bits of store candy, a handful of nuts and an orange in his stocking. But the boy nowadays at the same age wants a bicycle, a watch, a pair of hockey skates, a pocket knife and an erector set; and what is more, he gets a good many of the things he wants.

The most direct avenue of appeal to the Christmas buyer is through the boys and girls. Through them, the hardware dealer can reach out for the trade in gifts for adults as well. Interest the youngsters in your store, and you secure an immense amount of word-of-mouth advertising. You have an army of children telling their parents what you have to offer, the gift articles they've seen in your windows and on your counters. All this helps to make the Christmas season a busy one for the hardware dealer.

Many hardware stores nowadays have complete toy departments, with stocks quite as comprehensive as those carried by regular toy dealers. And even where a complete toy department is not featured, every hardware store has its appropriate gift lines, especially for boys, but even suitable for girls.

Hardware lines have an especial appeal to the juvenile instinct for doing things. What boy, or girl either, would not prefer a pair of skates to a lot of flimsy toys? What boy would not be interested in a jack-knife, or a set of tools? The hardware dealer who does not specialize on toys can go through his stock and pick out an assortment of articles that will make a fine display with an irresistible appeal to the young folks.

The quickest and most effective way to reach this class of trade is by

showing the goods in your windows. If you have more windows than one, set one at this season for gifts for the boys and girls. Maybe you won't have room to show a complete assortment; change the display from time to time. If you have space and equipment for it, put on a special juvenile display outside.

Then, Santa Claus stunts are always good advertising with the young people. Even those sophisticated youths who know all about the Santa Claus myth and take keen delight in explaining it to believing youngsters will follow a living Santa Claus down the street. If Santa Claus turns into Jones' Hardware Store and announces his intention to make that store his headquarters for the season, you may feel pretty sure that you—if you are Jones—will reap some substantial returns in the way of both advertising and patronage as a result.

The real, live Santa is better as an advertising stunt than the stuffed Santa, probably because he is rarer. The stuffed Santa has been overdone. To be convincing, however, the live Santa must have a good make-up and a fool-proof, heat-proof, cold-proof, jostle-proof one. If anything gives way sufficiently to disclose the real identity of the Christmas masquerader, it's all off.

One big city store a few days ago pulled off an annual Santa Claus stunt of considerable magnitude. The arrival of Santa was advertised a few days ahead by posters and dodgers distributed to the schools; and he duly turned up, at the time and place indicated, landing by aeroplane and transferring to a suitably decorated sleigh. He was followed by a procession of floats familiar figures—little blue, and red riding hood, and all the rest of the mother goose characters, or most of them.

It is not too late for the small town dealer, if he has not already done so, to adapt this idea, and work it out

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



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.

Michigan Hardware Co.

Exclusively Wholesale

Grand Rapids, Mich.

Brown & Sehler Co.

"Home of Sunbeam Goods"

Manufacturers of

HARNESS, HORSE COLLARS

Jobbers in

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

GRAND RAPIDS, MICHIGAN

on a smaller scale. The great thing with such a stunt is, of course, to reach the youngsters. Their word-of-mouth advertising and their intense interest in your store is the big reward for the stunt. But it is hardly worth trying, at least on an elaborate scale, unless you intend to cater particularly to juvenile gift trade.

For advertising purposes, Santa should appear at least two weeks before Christmas; and his impending arrival should be advertised for four or five days or a week before that. Dodgers can be distributed at the schools as the children are coming out, bulletins posted in the store windows, and special use made of newspaper space. Santa, on arrival can appear at a particular place. He can even come in on the train. He can drive from the station to the store, and thereafter make it his headquarters, waiting on juvenile customers and showing them the goods. He does not need to keep to the store entirely; it is a good stunt to have him visit the schools as the children are coming out and distribute souvenirs or advertising matter. A good many novel ideas can be evolved by the ingenious merchant, to utilize the old, familiar Santa stunt to good advantage.

If a live Santa is too elaborate a proposition, a good Santa display should be put on at least two weeks before Christmas. Many dealers leave such displays to the last moment. This, however, is a mistake; the time to get the interest of the children is well in advance of the holiday. Then you get the benefit of two or three weeks of continuous word-of-mouth advertising. Put on your Santa Claus stunt early.

A valuable asset in catering to children's trade is a complete or even a partial mailing list of school children in your town. Try to get at least those within easy reach of your place of business, if your community is a large one. Then, about two weeks or ten days before Christmas, send out a circular letter to each with a printed list of gifts suitable for children and a cordial invitation for the recipient to come in and look at your stock. The boy won't do the buying; but if he sees something that he wants he will write a letter to Santa Claus or will pester his parents for the coveted article. And a girl is apt to be just a little more insistent than a boy.

Children, because as a rule they rarely receive mail matter, are immensely tickled with an apparently personal letter; and will give to such advertising a reading far more careful than the older folk. So if you want to sell gifts for the children, send any mail matter to them direct. It will be doubly effective.

Contests of various sorts also constitute good advertising for the youngsters. Thus, some years ago a merchant offered a pair of skates as a prize for the best description by a school child of any article in stock suitable for a Christmas gift. The article described might be a gift for a child or a gift for an adult. Children brought their parents to look

over the stock and help them describe the article selected; and the salespeople were of course instructed to assist to the fullest possible extent with information in regard to any article of interest. Scores of letters were sent in; and the hardware dealer felt justified in adding a couple of consolation prizes for the next best descriptions. This idea can be varied; as, for instance, offering prizes for the best letter to Santa Claus.

What appeals to the boy or girl is sure to reach the parent; so that this form of advertising has a double value. The child interested becomes for the season at least a walking advertisement for your store.

Victor Lauriston.

Boonlets From Boyne City.

Boyne City, Nov. 30—All the Boyne City sportsmen have been and come back, so that the poor harried deer of the Upper Peninsula can live in peace for another year. They brought back a carload of meat, almost as good as can be purchased at the local markets. They do say that some of our hunters had some very interesting experiences, entertaining, as you might say.

The Co-Operative Marketing Association is shipping a carload a day of potatoes and other produce. Since the timber has become a thing of the past, the tide of agricultural products has turned. Ten years ago much of the farm produce necessary for the town was brought in. Now, however, we are contributing to the necessities of the big towns.

Several of our industries are curtailing production and a good many of our citizens are on vacation. Some of the older people have some very acute remembrances of similar conditions which they obtained some years ago, but some of the youngsters seem to be a bit dazed at a condition that necessitates the question "Can I get a job?" instead of "What do you pay and what are the hours?"

Possibly these conditions will have a salutary effect on the generation that has come into the working world during the past five years. It is to be hoped that business will be resumed in a short time, but on a little more sane basis than has ruled in the very recent years. There is work for all, but it will have to be real work, not putting in time.

They tell us that Houghton and Merrill got a deer this time.

Maxy.

If you wish your boy or pupil to be a gentleman, treat him as one and be one yourself.

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.

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.

Fiegler's

Chocolates

Package Goods of
Paramount Quality
and
Artistic Design

Grand Rapids Safe Co.

Tradesman Building

Dealer in

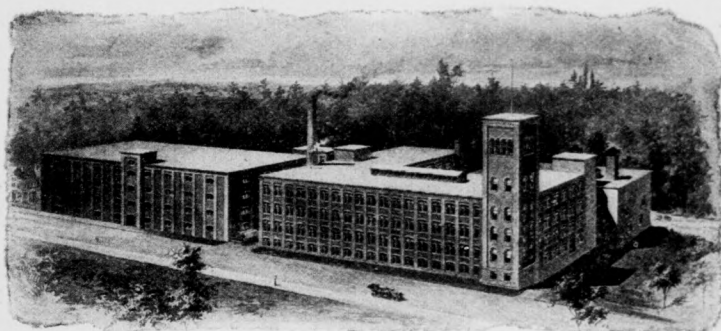
Burglar Proof Safes
Fire Proof Safes
Vault Doors
Cash Boxes
Safety Deposit Boxes

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

PRIZE

GOLD BOND

WHITE SWAN



AMSTERDAM BROOM CO.

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

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

Standard Oil Company
(Indiana)
Chicago, Ill.



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.

The Gospel of Work.

Is America to become a nation of shirks and slackers? Shall we continue to "let George do it?" Or are we now ready to emerge from the mental slump which followed the great war and jump aggressively into the world-wide battle of commerce, forcing our way to our rightful leadership among the nations of the earth?

Our place is among the leaders of the earth in commerce, finance and industry. But unless we come out of our trance that place will be forever lost to us. America to-day plays the part of the dissolute Nero, jazzing away the precious hours while the Rome of our opportunity is destroyed by the fires of indifference.

"George" — meaning both our friends and enemies among the nations—is doing it, all right. He is going full speed ahead. Instead of leading, we are trailing. And lack of production is wholly responsible.

Work pays the bill. Work earns promotion. Work — honest, hard work—will help bring down the high cost of everything. Nothing else will. What America needs is less conversation and more perspiration.

We idle. We talk. We play. Others work. They toil night and day to repair the ravages of war, and to build up production in all lines.

What is the answer to be? Will

America work, or will she want? Is the high cost to decrease, or will idle plants and empty shelves force it still higher?

The man who works fewer hours or does less work hurts his own cause. He cuts down production. He is an industrial slacker. There is no more excuse to-day for his conduct than there was in war times for the man who evaded his war obligations. Not alone does he injure himself. He hurts his family—his friends—his country.

Our safety as a nation depends upon production—hard, driving effort to forge ahead. Before the war, and during it, we made wonderful progress through production. Then we stopped to rest. Our minds and bodies are now rested and refreshed. Once more we must work—work to live. The prosperity of the future depends wholly upon our actions to-day.

Production means work—work—and still more work!—until each of us has reached the height of his efficiency and earning power. Not alone do we need production in the factory, but in the office, on the road, on the farm, in the home—in every phase of our lives.

Work, for the joy of work itself—for the sake of successful accomplishment—for the betterment of all—to bring down the high cost of living through increased production and decreased overhead—for the future peace and comfort of our sons and daughters—for the salvation of America—work!

Talk will not right conditions. Act! Work more and talk less. And as production creeps higher, day by day, the difference in prices and conditions will become apparent. Production alone will make that difference. Work brings production.

H. H. Southworth.

When Thanksgiving Comes.

Written for the Tradesman.
 There's not a day that really ranks
 With that on which we give our thanks
 I care not what may be your creed
 Or if you're one who does not heed
 Religious things, there is I know
 On every face a different glow.
 When Thanksgiving comes.

When Thanksgiving comes it seems to me
 More grateful hearts I always see
 No matter where I chance to go
 Folks have a tenderer way they show;
 I overheard a man today
 Tell of the food he gives away
 When Thanksgiving comes.

Another told of a mother where
 She had no coal, no clothes to wear
 The husband dead; her children four
 Did not have shoes, and furthermore
 He said to me it pleasure brings
 To take to them some sweets and things
 When Thanksgiving comes.

It is a day that does I know
 A lot o' good to high and low
 For some will give and some will pray
 Some call on sick or home must stay
 But I can see it everywhere
 There is a kindness in the air
 When Thanksgiving comes.
 Charles A. Heath.

Don't settle down into a condition of satisfaction with the business you have. Keep going after more. Reach out farther and increase the number of your prospects.



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

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

New Hotel Mertens
 GRAND RAPIDS

Union
 Station



75 Steps East

Fire Proof

**CODY
 HOTEL**

IN THE HEART OF THE CITY
 Division and Fulton

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

CODY CAFETERIA IN CONNECTION

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

Bell Phone 596 Citiz. Phone 61366

**Lynch Brothers
 Sales Co.**
 Special Sale Experts

Expert Advertising
 Expert Merchandising

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

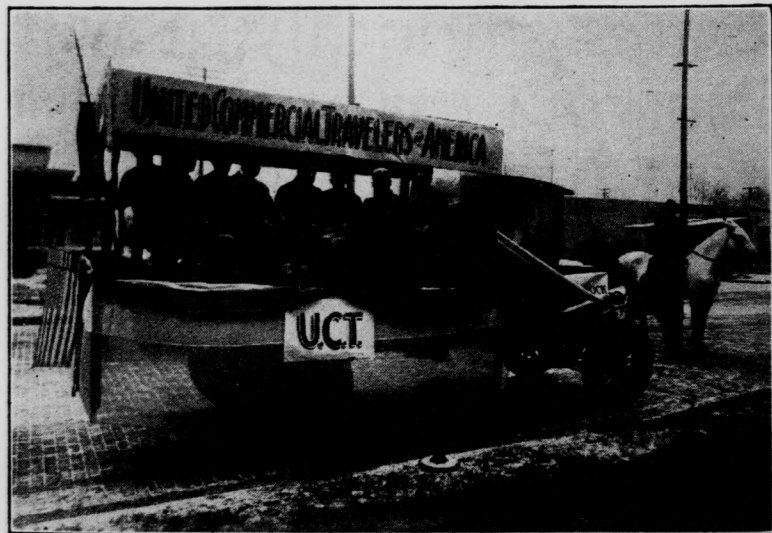
McLachlan University

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

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

Beach's Restaurant

Four doors from Tradesman office
QUALITY THE BEST



Float Used By Kalamazoo U. C. T. in Armistice Day Parade.

A. KROLIK & CO., GREATEST CLEARING SALE NOW IN PROGRESS

OUR CLEARING SALE IS A GREAT SUCCESS!

The proof lies in the crowds of buyers who are taking advantage of one of the greatest merchandise sales ever held in the Central West. The volume of business done exceeds all expectations. Buyers are not only availing themselves of the bargains in seasonable merchandise but are taking advantage of the opportunity to buy spring goods at prices away below replacement values.

All merchandise in our entire establishment, including the products of our factories, is being offered without reservation at prices that will compel their sale.

Can You Afford to Miss This Sale?

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.

Wholesale

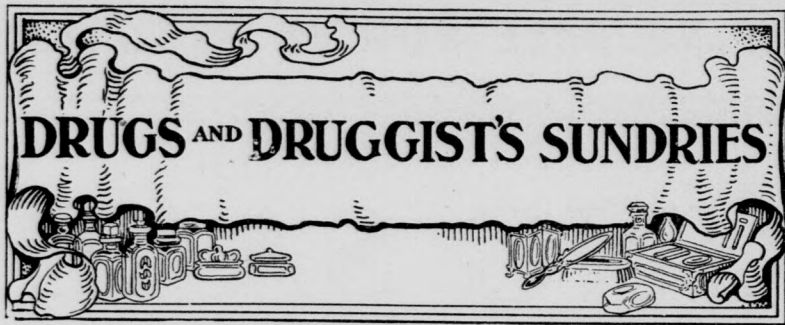
Dry Goods, Notions, Underwear, Hosiery, Knit Goods, Sweaters, Furnishing Goods, Ready-to-wear, Manufactured Goods, Men's Pants, Blankets, Rugs, Etc.

DETROIT

MICHIGAN



JEFFERSON AVENUE, RANDOLPH
AND WOODBRIDGE STREETS



DRUGS AND DRUGGIST'S SUNDRIES

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.

New Garb For the Drug Store.

A man could, if he wished, make a suit of clothes hang together ten years and it would still be a suit of clothes.

True, it would become baggy, wrinkled, weather beaten and would probably lose its original color entirely. It would not be much of an advertisement for a business man. As a rule we do not discard our clothes because they are worn out. After they have done a fair amount of service we think it advisable to give them honorable retirement and get something new. In humbler walks of life the old clothes may do duty for years. In the same way, a set of fixtures may be made to last a business lifetime. There is little actual wear and tear on drug store fixtures. They are kept clean, they are oiled and polished, they undergo no rough usage. They are the garb of the store, so to speak, and will last much longer than the garb of a man. We have seen a set of walnut fixtures which had been in use for thirty years and still put up a most imposing front. They palpably belonged to a past generation, however, and looked considerably out of date.

New fixtures from time to time are quite as important as new clothes. Among human beings the tendency is to say: "Well, I would like to have a new set of fixtures. They would make the store look better and all that. But I would have to go down into my pocket for two thousand dollars or so. The old fixtures will last another year. I will just put the two thousand dollars out at four per cent."

So the idea is dropped, the deal postponed. The next year the same, and the next year ditto, and so on. Returns on money safely invested are not large. Building and loan pays six per cent., sometimes five. Savings accounts pay 3 per cent. not over 4 as a rule. If you have a standard railway stock paying 6 per cent. you feel that you have something pretty good. Look around for something absolutely safe in which to make a perpetual trust fund investment, and you will find interest rates low.

Of course, we hear of oil wells paying fabulous profits and now and then we know of a man who does actually get in and take out some large dividends. But when you are trying to play safe, the large dividends are hard to find. There are some standard corporations, however, which do pay large dividends. The early owners kept reinvesting their money and now

reap substantial rewards. But bear this in mind. They know what they were about, for each of them put his money back into his own business. And there is a point to remember. All too frequently the man who says "I will make the old fixtures last another year and put the two thousand dollars out at four per cent." forgets that a fine place for an investment is in your own business. Outside concerns you know little about. There are plenty of mushrooms on the market. Many of these concerns you could not learn anything about if you tried. Even solid corporations are taken largely on trust.

The stock has paid such and such per cent., good men at the head of the concern, and all that. The stock is bought and pays a fair dividend. Everything is satisfactory. But how often does the stockholder actually learn anything about the workings of the concern in which he has invested? With your own business it is different. That you know, or ought to know; can know if you will. One thing not generally known is this: at the end of five years a new soda fountain will jump business. Experts say anywhere from twenty to one hundred per cent. New fixtures will do the same thing. A Boston druggist scrapped his entire outfit five times in twenty-five years. He cleared out everything, soda fountain and fixtures, had the store redecorated, made a clean sweep five different times at intervals of about five years. And his business took a big jump every time. There are many reasons why business should jump.

New fixtures and a new fountain give the store added attractions. They constitute a neighborhood novelty and bring people in on that account. The druggist and his clerks take a renewed interest in the business. There is more "pep" in evidence, more hustle, just as a man straightens up when he puts on a new suit of clothes. Naturally a man feels down and out when he has on a threadbare suit. He cannot show himself at his best or apply for a job in a confident way. Fix the same man up with a new outfit and he will face the world in a different way. In fountains and fixtures there is always something new. In the latter wood has largely been replaced by plate glass. There are better ways of showing goods and better facilities for working behind the prescription counter. All these things tend to make business better. Then when a man scraps his old outfit he scraps a lot of junk with it.

Old bottles are cleared out and thrown away and useless stuff is carted off to the dump. In the general cleaning up process everybody takes

on a new lease of life. The store changes its entire aspect, a change which the public is quick to see and to which it is inclined to respond. So there is a noticeable increase in business, anywhere from twenty to one hundred per cent. Now if a man can show merely a twenty per cent. increase in his business, it is better than getting a six per cent. dividend from an outside investment. You can watch money invested in your own business much better than money invested elsewhere. You are taking no chances on people whom you do not know. You have it right under your eye. Viewed in this way, new fixtures do not constitute an expense. The money expended is an investment, intended to yield dividends, and one which should yield dividends. Sometimes these dividends are astonishingly large.

Then, too, a big increase puts your business on an entirely different basis. In this way growth comes about, and every business ought to grow. You don't want your business to stand still. Take the case of the druggist who scrapped his outfit five times. At the end of twenty-five years he had expanded enormously. He had an entirely different store, a different business, and he was a different man. He had more clerks, bought in larger

quantities, transacted perhaps ten times the business, and occupied a high place in the community. Of course, new fixtures won't do it all. There must be business enterprise and persistency behind them. The point we wish to make is this: Don't look on a new fountain or new fixtures as an expense, and nothing else. If you will consider these things as an investment, calculated to pay dividends, you will see the entire proposition in a new light, and the chances are that you will make the new fixtures pay dividends.

The minds of men want not to be led, but only to be awakened.

Signs of the Times Are Electric Signs

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

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

THE POWER CO.

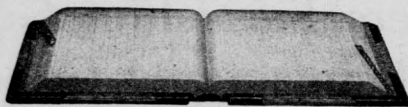
Bell M 797

Citizens 4261

The 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



Flat Opening Loose Leaf Devices

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

THE Proudfoot
LOOSE LEAF CO.

GRAND RAPIDS, MICHIGAN

Class Demands Founded Wholly on Selfishness.

Grandville, Nov. 30.—There seems to be any amount of so-called problems confronting the country at this writing. Many things not to the liking of either the business man or the farmer stares them in the face.

The second annual convention of the American Farm Bureau federation is expected to convene, Dec. 6, at Indianapolis, when all the troubles now agitating the agricultural part of our population will be brought into public view.

That the farmers are having their troubles may well be conceded, but none are being more harrassed and disturbed than are the wholesalers and retailers in the mercantile trade. What the outcome will be may seem problematical at the present time, but we can assure the farmer that his isn't the worst lot in life, even if his products do touch much lower prices than they have in the past four years.

No one in trade, labor, agriculture or the professions is quite willing to be made the goat for the reduction in every line of endeavor that is coming into being. It might be that it is proper for us to feel that it is everybody for himself, and Satan take the hindmost.

The farmers go at it in some such spirit, nor are labor unions, employers of labor and men in trade much behind in this sort of method which threatens the spirit of good fellowship that should rule all down the line.

We cannot have all we want while this readjustment of values is taking place. Somebody must suffer in feeling as well as purse before stability is reached. Much of the difficulty of arriving at a satisfactory solution of our National troubles comes from this selfish view of the conditions which confront us to-day.

The everybody-for-himself idea gets us nowhere and only creates morbid dissatisfaction and ill feeling among the very best citizens of our common country.

There has been so much of this class idea pushing to the front, a sort of a one idea propaganda, that the whole fabric of National society seems permeated with it to the detriment of all that is good and true in human life.

The farm organizations were created to aid the farmer at the expense of every other citizen in the land. The labor unions aimed to make the closed shop the condition for obtaining employment. The war-made millionaires combined to squeeze every dollar possible out of that public which seemed wholly unable to defend its rights, as we have noted in the coal situation. It is a scramble to boost one class to the detriment of another and ought to fail.

That the gathering of representative farmers at Indianapolis may result in anything tangible as to the betterment of even the agricultural portion of our population is hardly believable. Such gatherings in the past have failed of the object intended and it is not wise to imagine this one soon to take place will furnish different results than its predecessors.

No body of men can resolute themselves into a monopoly of the loaves and fishes, and it is unwise trying to do so. Even the Government is powerless to help those who will not help themselves in the line of industry and honest working methods.

We may concede that the wheat the farmer raised while prices were at their maximum cost him more than present prices will warrant, yet this is the inevitable consequence of after-war conditions, for which neither Government or individuals are to blame. Getting back to normality is an inevitable consequence of the late unprecedented rise in foodstuffs and wages.

Merchants are selling many things to-day at a loss. Is it, then, to be expected that the farmer shall be exempt from this inexorable law of nature, which forces back to normal

all the inequalities of the war time period of high living, high spending, reckless extravagance and more than usual defiance of the laws of supply and demand?

It is to be hoped that the American people have sufficiently learned the lesson that subserviency of Government to class has passed forever and henceforth our laws shall be made and administered with the thought in view of subserving the greatest number.

Many farmers have conceived the idea that they have been discriminated against by the general Government. If this is true it is all wrong, but even conceding this much, would it not be equally unjust to turn about and legislate wholly in the interest of the farmer as against the other peoples of the great Republic?

Class legislation (and there has been too much of this) will get the Government nowhere, serve only to embitter one class against another and create an ill feeling that is not only unjust, unfair and disturbing, but if carried too far might endanger the perpetuity of the Nation itself.

The demands of this class and that for recognition as against the others is founded wholly on selfishness and should not be tolerated in the United States for a single moment.

Old Timer.

How To Regulate the Transient Trader.

Imlay City, Nov. 30.—Can you inform us regarding the law relative to "fly-by-night" stores? We are certain a law covering these was passed a few years ago.

We have an "Army Supply Co., claiming to sell war goods, but it is a regular stock. They move from place to place. We feel they are a big fake and any information you can give us will be appreciated.

Rathsburg & Schoof.

The Legislature enacted a law some years ago, authorizing cities and villages to enact ordinances providing for the regulation of transient traders. The Supreme Court has sustained the constitutionality of the act, so all that is necessary for the merchants to do is to secure such an ordinance at the hands of the village trustees or city council. In doing this care must be used that the ordinance is made regulative and not prohibitive. In other words, the fee charged transient traders for offering their wares in a town must be so reasonable that an honorable house can afford to take out a license, while a shyster concern would be effectually shut out by the measure.

Scarcely any clerk is so good that there may not be a better man looking for his job. Step lively or someone will beat you to it.

Toledo Scales

"No Springs" "Honest Weight"

Are your scales right in every "WEIGH." Visit our sales and service rooms at 20 Fulton St., West., or Phone Citz. 1635.

WHEN PRICES BREAK



how much loss will you have to take on slow-selling goods that were bought at higher figures?

Van Duzer's Certified Flavoring Extracts

cost no more than they did. And their price will remain the same when artificially high prices are reduced. Safe to stock. Safe to sell. Safe to use.

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

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	Cocunut	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		Cubebs	12 50@12 75	Cubebs	@3 00
Copaiba	1 00@1 20	Eucalyptus	10 00@10 25	Digitalis	@1 80
Fir (Canada)	2 50@2 75	Hemlock, pure	2 00@2 25	Gentian	@1 40
Fir (Oregon)	60@ 80	Juniper Berries	7 50@7 75	Ginger	@2 00
Peru	4 25@4 50	Juniper Wood	3 00@3 25	Guaiac	@2 80
Tolu	1 50@1 80	Lard, extra	1 80@2 00	Guaiac, Ammon.	@2 50
Barks		Lard, No. 1	1 60@1 80	Iodine	@1 50
Cassia (ordinary)	45@ 50	Lavender Flow	12 00@12 25	Iodine, Colorless	@2 00
Cassia (Saigon)	75@ 85	Lavender Gar'n	1 75@2 00	Iron, clo.	@1 50
Sassafras (pw. 70c)	@ 65	Lemon	2 50@2 80	Kino	@1 40
Soap Cut (powd.)	30@ 35	Linseed boiled bbl.	@1 06	Myrrh	@2 25
40c		Linseed bbl less	1 16@1 26	Nux Vomica	@1 90
Berries		Linseed raw, bbl.	@1 04	Opium	@4 50
Cubeb	1 90@2 00	Linseed raw less	1 14@1 24	Opium, Camp.	@1 50
Fish	50@ 60	Mustard, true oz.	@2 75	Opium, Deodorz'd	@4 50
Juniper	10@ 20	Mustard, artifil. oz.	@ 65	Rhubarb	@2 70
Prickly Ash	@ 30	Neatsfoot	1 80@2 00	Paints	
Extracts		Olive, pure	5 75@6 50	Lead, red dry	14 1/4@14 3/4
Licorice	60@ 65	Olive, Malaga,		Lead, white dry	14 1/4@14 3/4
Licorice powd.	1 20@1 25	green	4 00@4 25	Lead, white oil	14 1/4@14 3/4
Flowers		Orange, Sweet	10 50@10 75	Ochre, yellow bbl.	@ 2
Arnica	75@ 80	Origanum, pure	@2 50	Ochre, yellow less	2 1/2@ 6
Chamomile (Ger.)	80@1 00	Origanum, com'l	1 25@1 50	Putty	5@ 8
Chamomile Rom	40@ 45	Pennyroyal	3 00@3 25	Red Venet'n Am.	3@ 7
Gums		Peppermint	9 00@9 40	Red Venet'n Am. 3 1/2	@ 7
Acacia, 1st	60@ 65	Rose, pure	24 00@25 00	Whiting, bbl.	@ 4 1/2
Acacia, 2nd	55@ 60	Rosemary Flows	2 50@2 75	Whiting	5 1/2@ 10
Acacia, Sorts	35@ 40	Sandalwood, E.		L. H. P. Prep.	3 75@4 00
Acacia, powdered	45@ 50	I.	15 00@15 20	Miscellaneous	
Aloes (Barb Pow)	30@ 40	Sassafras, true	3 00@3 25	Acetanalid	80@ 85
Aloes (Cape Pow)	30@ 35	Sassafras, artifl	1 25@1 60	Alum	16@ 20
Aloes (Soc Pow)	1 25@1 30	Spearment	16 00@16 20	Alum, powdered and	
Asafoetida	4 50@5 00	Sperm	2 75@3 00	ground	17@ 20
Pow.	6 50@6 75	Tar, USP	11 50@11 75	Bismuth, Subni-	
Camphor	1 55@1 65	Turpentine, bbls.	@1 08	trate	3 75@4 00
Guaiac	@1 40	Turpentine, less	1 18@1 28	Borax xtal or	
Guaiac, powdered	@1 35	Wintergreen,		powdered	11 1/2@ 16
Kino	@1 00	tr.	12 00@12 25	Cantharides, po	2 00@5 50
Kino, powdered	@1 40	Wintergreen, sweet	8 00@8 25	Calomel	2 22@2 30
Myrrh	@1 50	Wintergreen art	1 20@1 40	Capsicum	45@ 50
Myrrh, Pow.	11 50@12 00	Wormseed	9 50@9 75	Carmine	7 50@8 00
Opium, powd.	13 00@13 60	Wormwood	20 00@20 25	Cassia Buds	50@ 60
Opium, gran.	13 00@13 60	Potassium		Cloves	67@ 75
Shellac	1 25@1 50	Bicarbonate	55@ 60	Chalk Prepared	16@ 18
Shellac Bleached	1 40@1 50	Bichromate	47@ 55	Chloroform	63@ 72
Tragacanth	5 50@6 50	Bromide	1 10@1 15	Chloral Hydrate	1 70@2 10
Tragacanth, pow.	@5 00	Carbonate	92@ 1 00	Cocaine	15 85@16 90
Turpentine	35@ 40	Chlorate, gran'r.	48@ 55	Cocoa Butter	70@ 85
Insecticides		Chlorate, xtal or		Corks, list, less	40%
Arsenic	20@ 30	powd.	28@ 35	Copperas, bbls.	@ 05
Blue Vitriol, bbl.	@ 10	Cyanide	50@ 65	Copperas, less	6 1/2@ 12
Blue Vitriol, less	11@ 16	Iodide	4 10@4 25	Copperas, powd.	6 1/2@ 15
Bordeaux Mix Dry	18@ 38	Pernanganate	1 20@1 30	Corrosive Sublm	2 00@2 10
Hellebore, White		Prussiate, yellow	50@ 65	Cream Tartar	60@ 66
powdered	38@ 45	Prussiate, red	1 85@2 00	Cuttlebone	70@ 80
Insect Powder	75@1 05	Sulphate	@ 85	Dextrine	10@ 15
Lead Arsenate P.	35@ 55	Roots		Dover's Powder	5 75@6 00
Lime and Sulphur		Alkanet	1 00@1 25	Emery, All Nos.	10@ 15
Dry	12 1/2@ 27	Blood, powdered	50@ 60	Emery, Powdered	8@ 10
Paris Green	48@ 58	Calamus	35@1 00	Epsom Salts, bbls.	@0 4 1/2
Ice Cream		Elecampane, powd	26@ 35	Epsom Salts, less	5 1/4@ 10
Arctic Ice Cream Co.		Gentian, powd.	27 1/2@ 35	Ergot, powdered	@6 00
Bulk, Vanilla	1 25	Ginger, African,		Flake White	15@ 20
Bulk, Chocolate	1 35	powdered	29@ 36	Formaldehyde, lb.	50@ 55
Bulk, Caramel	1 45	Ginger, Jamaica,	57 1/2@ 65	Gelatine	2 25@2 40
Bulk, Grape-Nut	1 35	powdered	57 1/2@ 65	Glassware, less	50%
Bulk, Strawberry	1 35	Goldenseal, pow.	8 50@8 80	Glauber Salts, bbl.	@0 3 1/2
Bulk, Tutti Fruiti	1 35	Ipecac, powd.	4 75@5 00	Glauber Salts less	0 4@ 10
Brick, Vanilla	1 40	Licorice, powd.	35@ 40	Glue, Brown	21@ 30
Brick, Chocolate	1 40	Licorice, powd.	40@ 50	Glue, Brown Grd.	19@ 25
Brick, Caramel	1 60	Orris, powdered	40@ 45	Glue, White	35@ 40
Brick, Strawberry	1 60	Poke, powdered	40@ 45	Glue, White Grd.	35@ 40
Brick, Tutti Fruiti	1 60	Rhubarb	@1 50	Glycerine	34@ 50
Brick any combinat'n	1 60	Rhubarb, powd.	@1 50	Hops	1 75@2 00
Piper Ice Cream Co.		Rosinwood, powd.	30@ 35	Iodine	5 70@5 90
Bulk, Vanilla	1 25	Sarsaparilla, Hond.		Iodoform	7 00@7 30
Bulk, Chocolate	1 30	ground	1 25@1 40	Lead, Acetate	20@ 30
Bulk, Caramel	1 30	Sarsaparilla Mexican,		Lycopodium	5 25@5 50
Bulk, Grape-Nut	1 30	ground	@ 80	Mace	75@ 80
Bulk, Strawberry	1 35	Squills	35@ 40	Mace, powdered	95@1 00
Bulk, Tutti Fruiti	1 35	Squills, powdered	60@ 70	Menthol	8 00@8 20
Brick, Vanilla	1 40	Tumeric, powd.	25@ 30	Morphine	11 48@12 73
Brick, Chocolate	1 60	Valerian, powd.	@2 00	Nux Vomica	@ 30
Brick, Caramel	1 60	Seeds		Nux Vomica, pow.	26@ 35
Brick, Strawberry	1 60	Anise	33@ 35	Pepper black pow.	32@ 35
Brick, Tutti Fruiti	1 60	Anise, powdered	38@ 40	Pepper, white	@ 50
Brick any combinat'n	1 60	Bird, is	13@ 19	Pitch, Burgundy	15@ 20
Leaves		Canary	12@ 16	Quassia	12@ 15
Buchu	@5 00	Caraway, Po.	30 22@ 25	Quinine	99@1 72
Buchu, powdered	@ 5 50	Cardamon	2 50@2 75	Rochelle Salts	45@ 50
Sage, bulk	67@ 70	Celery, powd.	45 35@ 40	Saccharine	@ 33
Sage, 1/4 loose	72@ 78	Coriander pow.	25 16@ 20	Salt Peter	20@ 30
Sage, powdered	55@ 60	Dill	15@ 25	Seidlitz Mixture	40@ 45
Senna, Alex.	40@1 50	Fennell	30@ 40	Soap, green	25@ 35
Senna, Tinn.	30@ 35	Flax	09@ 15	Soap mott castle	22 1/2@ 25
Senna, Tinn. pow	35@ 40	Flax, ground	09@ 15	Soap, white castle	@25 00
Uva Ursi	20@ 25	Foenugreek pow.	10@ 20	less, per bar	@2 75
Oils		Hemp	10@ 18	Soda Ash	05@ 10
Almonds, Bitter,		Lobelia	2 50@2 75	Sido Bicarbonate	4@ 10
true	16 00@16 25	Mustard, yellow	18@ 25	Soda, Sal	2 1/4@ 5
Almonds, Bitter,		Mustard, black	30@ 35	Spirits Camphor	@1 50
artificial	2 50@2 75	Poppy	50@ 60	Sulphur, roll	5@ 10
Almonds, Sweet,		Quince	1 50@1 75	Sulphur, Subl.	5 1/2@ 10
true	1 75@2 00	Rape	15@ 20	Tamarinds	25@ 30
		Sabadilla	35@ 40	Tartar Emetic	1 03@1 10
		Sunflower	12@ 16	Turpentine, Ven.	50@6 00
		Worm American	45@ 50	Vanilla Ex. pure	1 50@2 00
		Worm Levant	2 00@2 25	Witch Hazel	1 60@2 15
				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

Raisins
Mackerel

DECLINED

Lunch Herring
Galv. Tubs
Galv. Pails
Twine

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 Brfst 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
Thred Wheat Biscuit 4 90
Shredcut, 18 ---- 2 25

Kellogg's Brands

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

BROOMS

Stanard Parlor 23 lb. 5 75
Fancy Parlor, 23 lb. ---- 3 00
Ex. Fancy Parlor 25 lb. 9 50
Ex. Fcy, Parlor 26 lb. 10 00

BRUSHES

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

Stove

No. 1 ---- 1 10
No. 2 ---- 1 35

Shoe

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

BUTTER COLOR

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

CANDLES

Paraffine, 6s ---- 17
Paraffine, 12s ---- 17½
Wicking ---- 60

CANNED GOODS

Apples
3 lb. Standards ---- 50
No. 10 ---- 55

Blackberries

3 lb. Standards ---- 14 00
No. 10 ---- 14 00

Beans—Baked

Brown Beauty, No. 2 1 35
Campbell, No. 2 ---- 1 50
Fremont, No. 2 ---- 1 30
Van Camp, No. 1 ---- 1 30
Van Camp, No. 1½ ---- 1 25
Van Camp, No. 1½ ---- 1 60
Van Camp, No. 2 ---- 1 90

Beans—Canned

Red Kidney ---- 1 35@1 60
String ---- 1 75@3 30
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

¼ lb. Star ---- 3 10
½ lb. Star ---- 5 50
1 lb. Star ---- 10 50

Mackerel

Mustard, 1 lb. ---- 1 80
Mustard, 2 lb. ---- 2 80
Soused, 1½ 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. 2½ ---- 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. 2½, 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 ½ 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, ¼s ---- 5 50@6 00
Domestic, ½s ---- 6 50@7 50
Domestic, ¾s ---- 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, 1½s 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 35
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 ---- 80
Adams Sen Sen ---- 70
Adams Yucatan ---- 70
American Flag Spruce 70
Beeman's Pepsin ---- 80
Beechnut ---- 90
Doublemint ---- 70
Juicy Fruit ---- 70
Spearment, Wrigleys ---- 70
Zeno ---- 65

CHOCOLATE

Walter Baker & Co.
Caracas ---- 48
Premium, ¼s ---- 44
Premium, ½s ---- 49
Premium, ¾s ---- 44
Premium, 1s ---- 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,
Imperial, 50s ---- 125 00

Faraday Rothchild,
Junior, 50s ---- 55 00

Faraday Rothchild,
Panetelas, 50s ---- 95 00

Faraday Rothchild,
Monopoles, 50s ---- 95 00

Faraday Rothchild,
Corono, 50s ---- 110 00

Faraday Rothchild,
Royal, 50s ---- 93 00

Mungo Park,
Perfecto, 50s ---- 75 00

Mungo Park,
African, 50s ---- 90 00

Mungo Park,
Wonder, 50s ---- 92 00

Mungo Park,
Gold Stand, 50s ---- 100 00

Mungo Park,
Gold Stand, 25s ---- 105 00

Odins Monarch, 50s ---- 65 00

Worden Grocer Co. Brands
Harvester Line

Record Breakers, 50s 76 00

Delmonico, 50s ---- 76 00

Panatella, 50s ---- 76 00

Pacemaker, 50s ---- 76 00

Record Breakers
(Tins) 50s ---- 76 00

After Dinner, 50s ---- 96 50

Favorita Extra, 50s ---- 97 50

Presidents, 50s ---- 115 00

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

Favorita, 50s ---- 75 00

Imperial, 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,
Tissue Wrapped ---- 60 00

R. B. Invincible, 50s,
Foil Wrapped ---- 75 00

Frank P. Lewis Brands

Lewis Single Binder,
50s, (5 in foil) ---- 58 00

Union Made Brands

El Overture, 50s, foil 75 00

Our Nickel Brands

Mistoe, 100s ---- 35 00

Lioba, 100s ---- 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

Hemmetters Cham-
pions, 50s ---- 60 00

Court Royal (wood)
50s ---- 61 00

Court Royal (tin) 25s 61 00

Templar Perfecto,
50s ---- 110 00

CLOTHES LINE

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

COCOA

Baker's ¼s ---- 52
Baker's ½s ---- 48
Bunte, 15c size ---- 55
Bunte, ½ lb. ---- 50
Bunte, 1 lb. ---- 48
Cleveland ---- 41
Colonial, ¼s ---- 35
Colonial, ½s ---- 33
Epps ---- 42
Hersheys, ¼s ---- 42
Hersheys, ½s ---- 40
Huyler ---- 36
Lowney, ¼s ---- 52
Lowney, ½s ---- 52
Lowney, 1 lb. cans ---- 31
Van Houten, ¼s ---- 12
Van Houten, ½s ---- 18
Van Houten, 1s ---- 36
Van Houten, 1s ---- 65
Wan-Eta ---- 36
Webb ---- 33
Wilbur, ¼s ---- 33
Wilbur, ½s ---- 33

COCOANUT

¼s, 5 lb. case Dunham 50
¼s, 5 lb. case ---- 48
¼s & ½s, 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

COUPON BOOKS

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

CREAM OF TARTAR

6 lb. boxes ---- 75
3 lb. boxes ---- 76

DRIED FRUITS

Apples
Evap'd, Choice, blk. -- 14

Apricots

Evaporated, Choice ---- 35
Evaporated, Fancy ---- 40

Citron

10 lb. box ---- 51

Condensed Milk

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

EVAPORATED MILK

Carnation, Tall, 4 doz. 6 50
Carnation, Baby, 8 dz. 6 00
Pet, Tall ---- 6 55
Pet, Baby ---- 6 55
Van Camp, Tall ---- 6 55
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

Broken ---- 28
Cut Loaf ---- 29
Grocers ---- 20
Kindergarten ---- 35
Leader ---- 29
Premio Creams ---- 45
Royal ---- 29
X L O ---- 25
French Creams ---- 30

Specialties

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 ---- 37
Fudge, Walnut Choc. 38
Champion Gum Drops 30
Raspberry Gum Drops 30
Iced Orange Jellies ---- 30
Italian Bon Bons ---- 34
AA Licorice Drops
5 lb. box ---- 2 15
Manchus ---- 34
Nut Butter Puffs ---- 35
Snow Flake Fudge ---- 34

Chocolate

Assorted Choc. ---- 39
Champion ---- 29
Honeysuckle Chips ---- 54
Klondike Chocolates ---- 45
Nabobs ---- 45
Nibble Sticks, box ---- 2 80
Nut Wafers ---- 45
Ocoot Choc. Caramels 48
Peanut Clusters ---- 48
Quintette ---- 32
Regina ---- 28
Victoria Caramels ---- 48

Gum Drops

Champion ---- 30
Raspberry ---- 30
Favorite ---- 30
Superior ---- 31
Orange Jellies ---- 30

Lozenges

A A Pep. Lozenges ---- 30
A A Pink Lozenges ----

HIDES AND PELTS

Hides	
Green, No. 1	07
Green, No. 2	06
Cured, No. 1	08
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	3 50
Horse, No. 2	2 50

Pelts	
Old Wool	25@ 50
Lambs	25@ 50
Shearlings	25@ 50

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

Wool	
Unwashed, medium	@ 15
Unwashed, rejects	@ 10
Fine	@ 15

Market dull and neglected.

Raw Furs	
Skunk	1 50@1 00@50@25
Raccoon	2 00@1 25@75
Mink	5 00@3 50@2 00
Muskats	50@25@05

Above prices on prime skins.

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

PEANUT BUTTER



Bel-Car-Mo Brand

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

PETROLEUM PRODUCTS

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

PICKLES

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

Small

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

Gherkins

Barrels	28 00
Half barrels	15 00
5 gallon kegs	5 00

Sweet Small

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

PIPES

Cob, 3 doz. in box	1 25
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PLAYING CARDS	
No. 90 Steamboat	2 75
No. 808, Bicycle	4 50
Pickett	3 50

POTASH

Babbitt's, 2 doz.	2 75
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PROVISIONS

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

Dry Salt Meats	
S P Bellies	32 00@34 00

Lard

Pure in tiers 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 1/2
20 lb. pails	advance 1/2
10 lb. pails	advance 1/2
5 lb. pails	advance 1
3 lb. pails	advance 1

Smoked Meats

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

Sausages

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

Beef

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

Pig's Feet

1/4 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
Virginies, 24 1s	3 45
Potted Meat, 48 1/2s	70
Potted Meat, 48 1/2s	1 15
Hamburger Steak and Onions, 48 1/2s	1 80
Corned Beef Hash, 48 1/2s	1 80
Cooked Lunch Tongue, 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, middles, set	50@60
Sheep, a skein	1 75@2 00

Uncolored Oleomargarine	
oSlid Dairy	28@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 lbs	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

Scouring Powders	
Sapoli, gross lots	11 00
Sapoli, half gro. lots	5 50
Sapoli, single boxes	2 75
Sapoli, 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.	
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

SALT FISH	
Cod	
Middles	28
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 K, Norway	20 00
8 lb. pails	1 40
Cut Lunch	1 10
Scaled, per box	20
Boned, 10 lb. boxes	24

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

Mackerel	
Mess, 100 lbs.	26 00
Mess, 50 lbs.	13 50
Mess, 10 lbs.	3 00
Mess, 8 lbs.	2 85
No. 1, 100 lbs.	25 00
No. 1, 50 lbs.	13 00
No. 1, 10 lbs.	2 85

Lake Herring	
1/2 bbl., 100 lbs.	7 50

SEEDS	
Anise	32
Canary, Smyrna	10
Cardamon, Malabar	1 20
Celery	40
Hemp, Russian	90
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, 1 lb gls	85
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 & 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

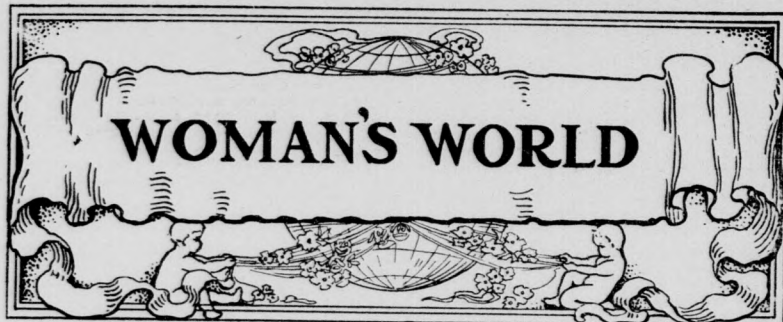
Lautz Bros. & Co.	
Acme, 100 cakes	6 75
Big Master, 100 blocks	8 00
Climax, 100s	6 00
Climax, 120s	5 25
Queen White, 80 cakes	6 00
Oak Leaf, 100 cakes	6 75
Queen Anne, 100 cakes	6 75
Lautz Naphtha, 100s	8 00

Tradesman Company	
Black Hawk, one box	4 50
Black Hawk, fixe bxs	4 25
Black Hawk, ten bxs	4 00

Box contains 72 cakes. It is a most remarkable dirt and grease remover, without injury to the skin.	
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Scouring Powders	
Sapoli, gross lots	11 00
Sapoli, half gro. lots	5 50
Sapoli, single boxes	2 75
Sapoli, 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



Are You Putting Shackles On Your Child's Mind?

Written for the Tradesman.

"Listen, auntie, and see if I repeat this correctly—you watch the book."

I held the book while the girl repeated the very words of the half-page of her lesson.

"It is perfectly correct, word for word, dear. Now let me hear you tell what it says in your own words, so that I may see if you really understand it."

"Oh, but the teacher doesn't want us to do that! We have to recite it word for word as it is in the book?"

"Bless my soul!" I cried. "I thought all that kind of teachers were mummies in the museum. My dear, when I was a girl in school I learned pages and pages of history like that and recited it perfectly. I have forgotten it now, dates and all, because I didn't assimilate it and tell the story in my own words. I really thought the day of that kind of teaching was past."

"Well, it isn't past in our school," the girl said. "We get marked if we don't tell it just as the book tells it. Our teacher is very particular."

"I wonder if she understands it herself," I said. We had a talk about the lesson, and I venture to say that for once the child understood what she was reciting.

"I never imagined that psychology was interesting," she said.

Plato somewhere describes a slave as one who in his actions expresses not his own ideas, but those of some other man. Surely that is what is happening to the child who merely repeats the words of others, without making the thoughts his own. How can we expect this very girl, who before long will be a voting citizen, to be an intelligent, thinking factor in society?

We took considerable pains a generation ago in this country to abolish one kind of slavery; I thought we had gone far to eradicate the kind of mental slavery that goes with learning by rote. Of course, there are certain things, like axioms in mathematics, that perhaps cannot be better stated than in a certain form of words; but even of those it may be said that a person does not really understand them if he cannot express them in his own words.

If the school is not giving your child a larger, broader scope for thought and outlook upon life than you can give him at home there must be something the matter with the school. If he is not learning to think for himself and to express his thoughts in his own words, the school is failing badly, and turning out a mental slave.

Happily, what Prof. John Dewey

used to call the "new education," has spread widely, and this learning by rote is falling out of fashion. As our society has emancipated itself from the old Puritan strictness and become more tolerant in religion and in civic thought, so the older methods in school have broadened and the children are learning to think. As in community life we must conform our individual liberty to the good of the whole, so in the school the child must do his thinking within the general limits, but both parents and teachers

must keep those limits big and broad.

When the home was the center of industry, and every child saw and participated in spinning, weaving, making of cloth, rag carpets, candles, and foodstuffs, he understood the whole process from raw material to finished product.

The candle that grandfather carried up to his cold room in the old farmhouse he knew, from hog-fat to wick. It all had great educational value. What does your child know about the origin of the electric light and steam heat that he turns on so easily?

A "poor little rich girl" whom I saw last summer taking absolutely her first look into a well-stocked refrigerator literally did not recognize the raw materials that she saw there. She was thirteen years old, and her food always had been brought to her by butler or maid, all cooked, trimmed, and garnished. She took everything for granted—poor little slave to a system of acceptance by rote! Such a process literally cripples the mind of the child, whether she gets her

food and other materials of life all ready-made without thought or effort or her so-called "education" pre-digested in the words of a writer of text-books.

"When anything is growing," said Horace Mann, "one former is worth a thousand re-formers." To form our schools, and through them our children, as a vital part of the ideal society we are trying to make, is a great task and privilege. To do it we must make the school an embryonic community, in which the daily life is active with types of occupation that reflect the life of the larger society, and saturate the children with the spirit of service and afford them the means of self-direction. We must educate them by their own activities of body and mind.

It would be a real service to your own child and those of your neighbors if you would see whether in the one particular school you know best they are "learning" by rote or growing into larger thinking power by really understanding and expressing



THE SIGN OF

QUALITY

Lily White

"The Flour the Best Cooks Use"

Makes the most wholesome, nourishing, economical food. Of all foods, bread, rolls, biscuits—everything baked from flour—are the most nourishing, the most wholesome. Contain all essential food elements for bone, muscle and brain. The cost of flour is lower than that of any other staple food.

The better the flour the better food it makes.

Look for the
ROWENA
trade-mark
on the sack

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

There is just enough hard wheat in LILY WHITE to make it the ideal all-round flour.

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

The result is a flour of excellent color and perfect uniformity of granulation. It makes light, tender, white, flavory bread, rolls and biscuits, and pastry that melts in the mouth.

Use LILY WHITE and beat the "High Cost of Living." It is guaranteed to give complete satisfaction. Ask for it at your dealer's.

VALLEY CITY MILLING CO.

GRAND RAPIDS, MICHIGAN

"Millers for Sixty Years"

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

what they learn in clear words of their own, without which you may be sure they are not really learning at all.

Prudence Bradish.

[Copyrighted 1920.]

Price Trend of Cotton and Cottons.

From the course of the cotton quotations during the past week it would seem as though there was no prospect of 20 cents a pound being reached for the new crop. The fluctuations in price seem to be within a quite narrow range. Few, if any, believe the figures can go below their recent minimum. Advancement, if any, must come from an increased demand which is not yet apparent. Domestic spinners are taking only what is needed for immediate requirements, and these are being lessened by the shutdowns of mills or their operation on reduced schedules of hours. A concerted effort is being made to increase exports of cotton by a finance corporation aided by Southern banks. There will be an initial capitalization of \$6,000,000, which will be subsequently increased to \$12,000,000. It is expected to have the corporation operating by Jan. 1. Meanwhile, on Dec. 6 and 7, a meeting of growers, merchants, factors, bankers and others is to be held in Memphis to arrange for a much-reduced acreage in cotton for next year. Cotton goods prices have been reflecting the decreases in the cost of the raw material fairly well. The drop in cotton since the beginning of August has been about 42 3/4 per cent. while that for 80 squares, 39-inch printcloths has been 42.55 per cent. and for 38 1/2-inch 64-60s about 44.1 per cent. Finished fabrics have followed the course of the gray goods. Despite the lowered prices, there has been comparatively little buying, and hardly any for future needs. Yarns have been weak and knit goods have followed suit with little demand. Openings of knit goods are not expected until after the turn of the year, there being little use in making offerings with buyers in their present mood. The hosiery people have, as yet, not come to an understanding except that prices will rule quite low when buying starts in.

Situation in Wool and Woolens.

Wool markets continue in a demoralized condition, although there are signs that look a little for the better. When concessions made are satisfactory some business is done. This much has been proved in the case of some of the domestic clip. Abroad, the wool auctions in England and Australia tell about the same story. Prices are dropping and the withdrawals of offerings are quite large. The British Government-owned stocks of wool on Sept. 30, as officially announced, amounted to 2,638,000 bales, or nearly 800,000,000 pounds. Not so much is heard here of the proposed tariff on wool and there are indications that this is not so agreeable to the woolen manufacturers as it was thought it would be. In connection with this attention was called to a statement made by W. M. Wood, President of the American Woolen Company, who said that "with prospective tariffs and taxes we can cer-

tainly not go back to pre-war prices." This was taken to mean that the tariff would add to the price of woolens, not a pleasant notion at a time when consumers are rebelling at their present price. The goods market has shown little change. More revisions downward of prices for Spring have occurred and have merely caused unsettlement without provoking much buying. Clothing manufacturers and other cutters-up are still awaiting the results of the retail cut sales, upon which will depend the demand of dealers for Spring goods. Meanwhile, there is a great deal of unemployment. The situation is further complicated by the negotiations in progress for a better understanding with labor. There is some movement in dress goods, but it could be much better without marking the season as a successful one.

Hats For Evening Wear.

With the opening of the Winter social season hats of formal character are much in demand in local millinery circles. Gold and silver cloth seem to be the materials most favored for chapeaux of this type, which are shown in turban shapes trimmed with trailing plumage, glittering ornaments and single large blossoms. Large mushroom shapes of metallic cloth are also taking well. Some of the most effective of these are veiled with metallic, black or brown lace, and are trimmed with delicately colored blossoms and fruit. Brocade hats trimmed with fur and combined with fur are also offered for evening wear.

An effective trimming used on a big hat of black lace consists of very large calla lilies of a brilliant shade of rose. The long leaves are made of green velvet flecked with black and gold paint. Another unusual model for formal wear has a soft, full crown of moleskin. The brim flares upward on the order of bat wings, and is covered with terra cotta tinsel ribbon, stitched together. A streamer of the ribbon drops from one side of the brim.

Union Man Not Worth a Cuss.

"What sort of a worker is that carpenter you have got shingling your barn?" asked a neighbor.

"Well, he tore into the job this morning only about fifteen minutes late and whacked away steadily until noon, or, to be absolutely accurate, twenty minutes short of it," replied Farmer Field; "except, of course, stopping now and then to scratch himself or tell a funny story, and once to have an argument with an oldest inhabitant about the weather back in 1879, and occasionally to get a drink of water or yawn or take a chew of tobacco or look off across the scenery, and one time to show a little boy how to work a puzzle, and afterward to explain the League of Nations to an innocent bystander, and later on to go out into the road to help a good looking lady start her stalled motor car, and so forth. But that is all right; I am only paying him seven dollars a day and his board for eight hours' work; and you know a union man is never worth a cuss anyway."

Not what you think, but what you feel, drives you to your goal.

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.

Partner—Coffee roasting, tea, business \$900 secured, experience unnecessary. John Walsh, 1908 7, Seattle, Washington. 117

For Sale—Racket store in LIVELIEST little town in Michigan. Will inventory about \$2,000. Webber & Hawley, Linden, Mich. 139

FOR SALE—Stock auto accessories in city of 12,000. Good business and good location. Reason, account of death: terms, cash. If interested, call or write Mrs. G. E. Benner, Owosso, Mich. 140

FOR SALE—One of nicest groceries in south end of Grand Rapids. Fine location, new stock, doing good business. Owner must give entire time to another line of business. A splendid chance to get a good, paying business. Inventory, with fixtures, about \$2,500. Address No. 141, c-o Michigan Tradesman. 141

FOR SALE—Drug store and grocery stock in small town, doing fine business. Cash sales around \$100 a day. With or without store building. Write WEST-COTT & WOLCOTT, North Adams, Mich. 142

Will Exchange—No. 1 farm, fine residence, all located in live village, for hardware or general stock and residence. Must show live business and located in small railroad town in Southern Michigan. E. G. Storey, Elsie, Mich. 143

FOR SALE—Nice restaurant, in town of 1,200. If taken at once, can be bought for \$600. Lewis McKinney, Bangor, Mich. 144

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

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. 137

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

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

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. 128

Pay spot cash for clothing and furnishing goods stocks. L. Silbermann, 106 E. Hancock, Detroit. 566

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

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



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. Plowaty & Sons, I. Van Westen-Brugge, Vinkemulder Co.



General Conditions in Wheat and Flour.

Written for the Tradesman.

On Nov. 26, December wheat closed at \$1.52½@1.53¼, a decline of \$1.22 per bushel in round figures since July 15, when December wheat sold at \$2.75 per bushel, making a reduction in the price of wheat of approximately 45 per cent. in four and one-half months, which it would seem is a pretty big decline in view of the fact from a statistical standpoint both wheat and flour are in a strong position.

The 1920 world crop was not a large one; as a matter of fact, the total yield was less than last year's.

Of course, the decline has been brought about by the unsatisfactory condition of foreign exchange, the exceedingly light demand for flour and the importation of Canadian wheat free of duty, but it would seem these influences have been offset fully by the big decline in the price of our domestic wheat. As a matter of fact, the Canadian markets have not followed the recent big decline in our domestic market and the big difference in favor of the purchase of Canadian wheat earlier has now disappeared. Exporters have been able to buy our wheat cheaper than Canadian in the East and, in fact, some Canadian wheat was recently resold to Canadian buyers.

Germany has been buying some wheat of late; in fact, 500,000 bushels were sold to her last Saturday. Another thing, stocks of Western grain in elevators and warehouses have been liquidated. There is no congestion of freight anywhere in the United States, according to the American Railway Association. The grain receipts are now smaller than at any time in recent years. Plenty of box cars are available for loading any reasonable amount of wheat offered. The price of wheat for home consumption in Australia has been fixed at equal to \$2.16 per bushel at a normal rate of exchange and the Australian Wheat Board announced it has sold a liberal amount for export at \$2.40 per bushel and could sell the entire crop if desired.

Domestic wheat still continues rather dull and the market is rather soft. It is possible there will be somewhat further declines, but it would appear, on the other hand, advisable for the flour buyer to watch conditions closely, as there may be a slight reaction.

This does not appear to be a year when it is advisable to buy heavily for future delivery. Prices in general are tending downward and even though statistics point to the possibility of considerably higher prices on both wheat and flour than are prevailing at present, this influence is offset in a large measure, if not altogether, by the general downward tendency of commodity prices and the unfavorable rate at which foreign exchange is selling, together with a good sized crop of Canadian wheat accessible to our grain buyers at favorable prices; although, of course, after the close of navigation, the latter feature will be practically elimin-

ated and it is possible there will be some reaction in the price of wheat after the first of the year. Nevertheless, conservative buying of both wheat and flour, we believe, will prove to be the most profitable. Stocks, however, should be kept in sufficient quantity to provide for two weeks' requirements. Lloyd E. Smith.

Late News From America's Fourth Largest City.

Detroit, Nov. 30—The "Shop Early" drive started Monday, Nov. 22, with practically every merchant in the city displaying the new posters and making displays of Christmas merchandise. The merchants are using stickers on all outgoing merchandise packages, envelopes, etc. The campaign will continue until the second or third week in December. Dealers are also using the posters in their retail advertising.

Two Detroiters, R. H. Fyfe and A. O. Day, of the R. H. Fyfe Co., are back from Boston where they attended a meeting of the Boston Shoe Trades Club, held under the auspices of the Retail Shoe Salesmen's Institute upon which they are serving as members. The object of the round table, of which there will be a series of twenty meetings, is to study the manufacture, fitting, advertising and general merchandising of footwear, and to develop a higher type of shoe store service.

Sales of the S. S. Kresge Co. at the end of October, or for the first ten months of 1920, totaled \$38,769,971, as compared with \$32,004,148 during the corresponding period in 1919. This is an increase of 21.14 per cent. The October sales come in for \$4,531,618, as compared to \$3,833,061 last year.

The Detroit Retail Shoe Dealers' Association has been successful in minimizing the number of shoes sold to purchasing departments of the large industrial institutions. The Ford Motor Co. is about the only local factory that continues to operate a retail shoe department for its employees, selling merchandise at 10 per cent. above cost. The public, however, can also buy at the same prices at the Ford shoe store. It is understood that should there be any deficiency at the end of the year Henry Ford personally guarantees to make up the loss.

Roy L. Davey, former sales manager of the Bethlehem Motors Corporation, Allentown, Pa., is now manager of the Detroit branch of the American Bosch Magneto Corporation, with headquarters at 1250 Woodward avenue. Mr. Davey is no stranger to Detroit, as he was a member of the executive staff of the Chalmers Motor Company before joining Bethlehem.

The consensus of opinion among local shoe retailers is that business is good, when the industrial situation and the tendency of people to economize is considered. This applies to those who have money as well as the working people. Thus, trade is not as brisk as last year at this time, but it is not as bad as it might be, and dealers say they are a little better than breaking even each week. The present reductions have no doubt stimulated buying to some extent for the time being. It seems that 99 out of every 100 buyers want tan shoes. Last year the women were strong for over-shoes, and this year the demand has started with the men. Brogue styles are still popular among both women and men. There is little call for two tone. Right now retailers report a strong demand for house slippers in both felt and leather, and they expect the call to increase during the holiday season. Prominent buyers are going to the markets often to obtain jobs and goods which they actually need, but there is little big spring buying yet.

The clearance sale started by A. Krolik & Co. started to-day with 700 buyers in the store. Sales aggregated in excess of \$250,000.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Dec. 1—E. G. Hamel, formerly a resident of Grand Rapids, but now connected with the Jiffy Jell Co., Waukesha, Wis., was in the city over Sunday en route East. Mrs. Hamel, who accompanied her husband to Grand Rapids, will visit her sister, Mrs. Harvey Gish, during her husband's absence.

John D. Martin, writes that he will return home from Minneapolis about Dec. 5.

The death of Percy English Tuesday brought sorrow to many members of the traveling fraternity. Percy was widely known and universally respected.

Howard Musselman, Manager of the Traverse City branch of the National Grocer Co., is in town to-day, calling on some of his many friends. Howard still retains a warm corner in his heart for Grand Rapids, although he has been an honored resident of Traverse City for about fifteen years.

Fred Johnson, who has lived all his life on a farm on Bower's Harbor, Grand Traverse Bay, asserts that fully 10,000 bushels of apples were frozen on the trees in Peninsula township this fall. The crop of apples in the Grand Traverse region was the largest recorded, but the outlet for the fruit was entirely inadequate. The Chicago and Milwaukee markets were so glutted with apples that shipments could not be made to advantage to those cities. The two cider manufacturers at Traverse City paid 55 cents per 100 pounds—27½ cents per bushel—for cider apples, but water transportation to Traverse City was not good this fall.

William H. Downs, the veteran traveling salesman, has engaged to serve the Herpolshimer Co. during the winter in the capacity of floor walker.

C. W. Sams, who has been conducting the Beach Inn, at Munising, has purchased the Hotel Clifton, at Marquette, where he will be located hereafter. Travelers who have occasion to visit Marquette will be pleased to learn of the change.

George A. Pierce, who covers Michigan for the Brunswick Tablet Co., Chicago, has a fine collection of wild cat and confederate currency which he enjoys exhibiting to his friends. The wild cat notes were issued by A. I. Perrin & Co., who conducted private banks in Marshall and Michigan City in the '50s and '60s. The confederate bills are of the \$50 denomination and are very rare. Mr. Pierce also owns a ¾ dollar shin-plaster issued by the Provincial Convention of Maryland, Dec. 7, 1795, which is very scarce and, consequently, very valuable.

Death of Veteran Dry Goods Merchant.

Lowell, Nov. 30—The people of Lowell were shocked and grieved when they learned that one of our oldest and most respected business men, Edgar R. Collar, had passed away suddenly at his home in this village, while supposedly in his usual health and maintaining his business, church, fraternal and social activities to the very hour of his death.

Mr. Collar attended the morning services at the Methodist church, of which he was treasurer, and remained for the Sunday school service, as has been his custom for half a century, taking an active part, and that afternoon, with Mrs. Collar took dinner with Mrs. Florence Fuller at her apartments in the Clark block, where he appeared in excellent spirits. About 4 o'clock he went to the store to deposit the church money in the safe and then home to feed his chickens. He must have been stricken shortly afterward, as Mrs. Collar found him dead upon the couch just after lamp-light of that unusually dark day.

Dr. Shephard, who was summoned, gives apoplexy as the cause of his death.

Mr. Collar was born in Vergennes

in January 1848, and had spent the entire nearly 73 years of his life in Lowell and vicinity, during the greater portion of which time he was connected with the business life of Lowell. In his early life he served a clerkship in the store of Capt. Weatherwax; and about 1883-4 formed a partnership with A. W. Weekes under the style of Collar & Weekes. When that firm dissolved on account of the failing health of Mr. Weekes, Mr. Collar continued the business, which has been his ever since.

In the passing of Mr. Collar, the Methodist church has lost a faithful official, the Masonic lodge a worthy brother, the community a public spirited citizen, and his family a kind husband and father. In all these relations he was faithful to the end.

Selling Stock Food Food in Exchange For Notes.

Bear Lake, Nov. 29—I have been interested in following your articles about the Peerless Talking Machine Co., and while I am not a victim of this concern, I have about the same kind of a deal on hand, put through by the Bergen Stock Food Corporation, of New York. They sent a smooth representative around selling this stuff, which turned out to be common salt, with a few ingredients added, such as charcoal, sulphur, etc. This was to be sold on a guarantee to indemnify or insure farmers against loss while using this mixture as a stock food. They took two notes and I paid the first before I learned, through another victim, that the whole deal was a fake and that they were not authorized to do business in this State. I decided at once not to sell any of the goods and had the second note protested. They are now suing me, or, rather, a fake concern known as the Motor Mercantile Co. is suing me on the alleged claim that it is an innocent purchaser of the note. The Bronx Bank of New York, in reply to our enquiry, stated that the notes were received from the Bergen Food Corporation.

I would like to learn of any other parties taken in by this concern. Would also like your opinion in the matter, which will be greatly appreciated.

I am enclosing check for subscription and want to say I commend the stand you have taken in such matters.

E. V. O'Rourke.

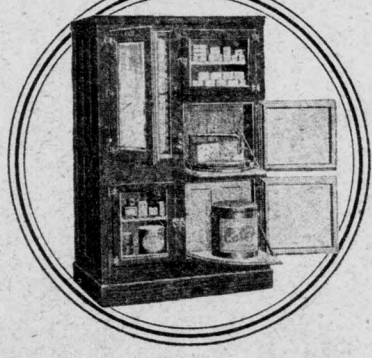
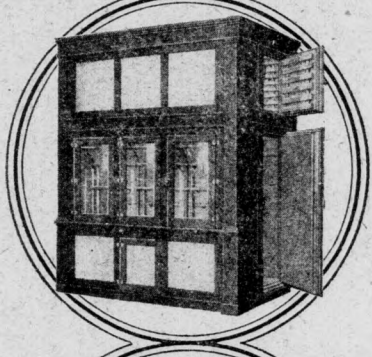
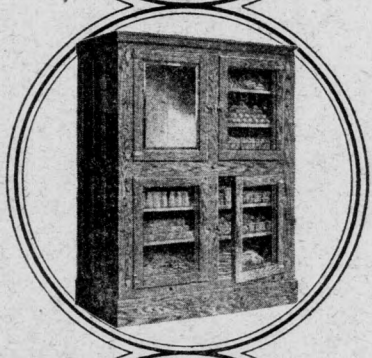
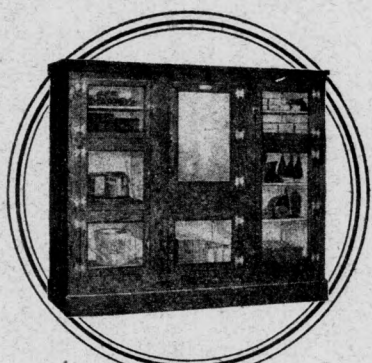
The Tradesman must have a little more definite information on the subject to enable it to give enquirer a satisfactory reply. We must know, for instance, the inducements which were offered to secure the signature to the note and the exact reading of the note. We cannot understand why any merchant should give a note for such an article as stock food, when a standard article of stock food can be obtained from a reputable jobber on regular terms. It would appear to the Tradesman that any one who asks a merchant to sign a note for an article of common use or every day consumption should be shown the door with as little ceremony as possible. When a merchant goes to a bank to borrow money he expects to give his note, but he should never utter a note to any seller of merchandise under any circumstances.

Query: When a merchant is in complete command of the situation, why should he not confine his purchases to what he wants and what his customers will buy, instead of buying the things some one wants to sell him?

C. J. Farley, C. S. Simkins, H. C. Ude and Grover Smith (Grand Rapids Dry Goods Co.) are in New York this week, picking up bargains for the customers of their house.

McCRAY

REFRIGERATORS FOR ALL PURPOSES



HOW often, if ever, Mr. Grocer and Mr. Butcher, have you stopped to consider that the grocery and meat business depends on refrigeration.

You are dealing in perishable foods. This means that waste due to spoilage is a problem that is always confronting you—*unless you are prepared*. Spoilage is one of the biggest losses the grocer and butcher has to meet, and the McCray stops all such waste.

Remember—the McCray principle of construction has been developed with this thought in mind—that the grocery and meat business depends upon efficient refrigeration. The patented McCray system assures positive, cold, dry air circulation throughout the storage chambers. McCray walls are constructed of materials that have the greatest heat repelling qualities. The McCray display features insure constant and effective showing of goods.

Make your refrigerator or cooler pay for itself. Our special payment plan enables any grocer or butcher to secure any McCray refrigerator or cooler and pay for it while in use. Increase your profits by saving food.

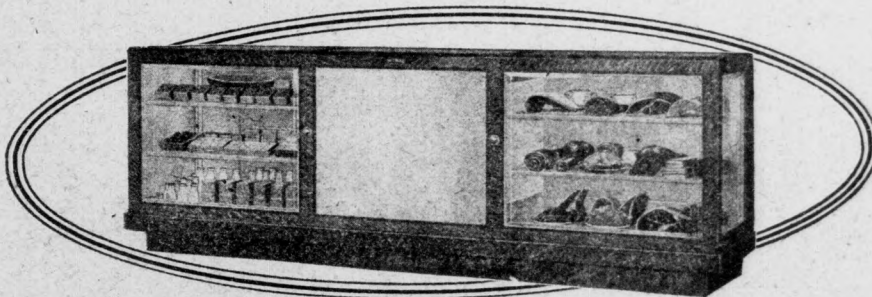
Send for Catalog—Let us send you a catalog that describes a great variety of designs—one to suit every requirement; No. 71 for Grocers and Delicatessens; No. 63 for Meat Markets and General Stores; No. 95 for Residences; No. 52 for Hotels and Restaurants; No. 74 for Florists.

McCRAY REFRIGERATOR CO.

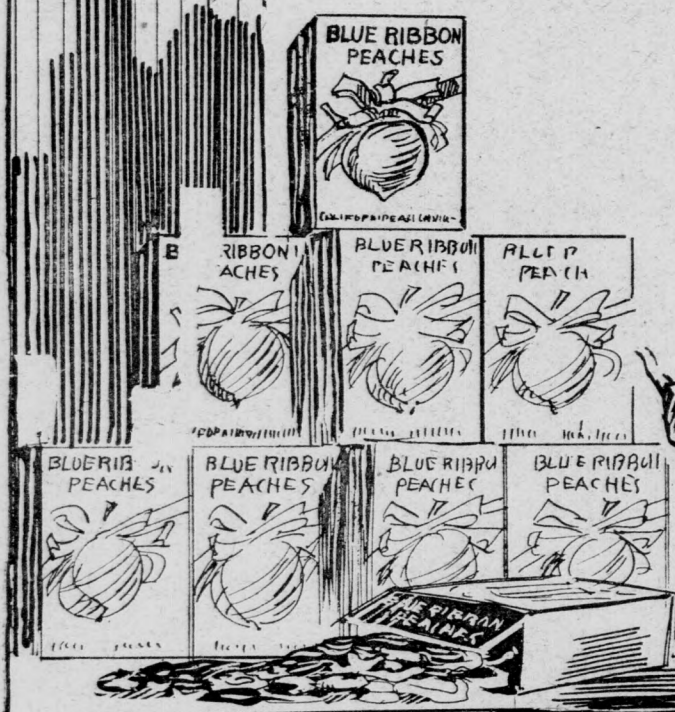
5044 LAKE STREET

KENDALLVILLE, INDIANA

Detroit Salesroom, 14 East Elizabeth Street



FINE GROCER



Look! there are
those *Blue Ribbon*
Peaches we saw
advertised in the
National Magazines

Blue Ribbon Peaches are easy to sell because the housewife recognizes them from the national advertising and knows that they differ from ordinary dried peaches, in that the fuzz and much of the peeling has been removed by a thorough washing and brushing process, which leaves the fruit bright in color and attractive, as well as wholesome and economical.

Make a window display of BLUE RIBBON PEACHES in packages to remind the women readers of magazines that you can supply their demand.

It pays to buy dried peaches in packages, for there is no shrinkage to charge off. You lose 5% in shrinkage on bulk peaches. Save this and give your customers better quality in a clean and sanitary way.

CALIFORNIA PEACH GROWERS INC.
Main Office Fresno, California • Over 6000 Members