

MICHIGAN TRADESMAN

PUBLISHED WEEKLY

TRADESMAN COMPANY, PUBLISHERS

EST. 1883

Thirty-Eighth Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 22, 1920

Number 1944

Christmas Day

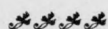
A day of respite, this
A day of purest bliss
Wherein in love to plan
Good-will to Man.

A festival of Joys
Wherein no thing annoys;
A time of cheer and mirth,
And Peace on Earth.

A time for smiles and play,
And yet withal a day
For thoughtful deeds and good
Of Brotherhood.

A day for sunny rifts,
A day for loving gifts;
For kindness bounteous
God gave it us.

John Kendrick Bangs.

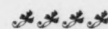


Holiday Music

The Christmas bells are chiming through the
air so crisp and clear;
The echoes, rhyming, climbing cross the hill-
tops far and near.
Yet their clamor is outdone by certain other
sounds that thrill;
The jingle of the silver and the rustle of the
bill.

The Christmas Bells

Ah me! the bells that ring of peace
The bells that chime of love!
Beneath them sorrow finds surcease
And thoughts take flight above.
The sacred chime to all below
Man's happiness foretells
Who hear across the fleecy snow
The golden Christmas Bells.
From steeples high
They shake the sky
With earth's divinest melody.



The Shoppers

Oh, have you seen the shopping crush,
Where all the bargains are!
With pallid face and solemn hush
Man views it from afar.
But woman braves the awful din
And does not lose her head,
And angels, so to speak, rush in
Where others fear to tread.

ARE YOU willing to stoop down and consider the needs and desires of little children; to remember the weakness and loneliness of people who are growing old; to stop asking how many of your friends love you, and ask yourself if you love them enough; to bear in mind the things that other people have to bear on their hearts; to try to understand what those who live in the same house with you really want, without waiting for them to tell you; to trim your lamp so that it will give more light and less smoke, and carry it in front so that your shadow will fall behind you; to make a grave for your ugly thoughts, and a garden for your kindly feelings, with the gate open—are you willing to do these things even for a day? Then you can keep Christmas.

Henry Van Dyke.

A Prosperous New Year

To assure that prosperity take advantage of every opportunity.

Fleischmann's Yeast for Health

is one big opportunity.

Through magazines and newspapers the story of YEAST FOR HEALTH is being told your customers—creating a demand that means better business—bigger profits—prosperity.

Tell your customers about

Fleischmann's Yeast for Health

CALENDARS CALENDARS CALENDARS

For Immediate Delivery

Grand Rapids Calendar Co.

572-584 Division Ave. South

Grand Rapids, Michigan

DIAMOND CRYSTAL

*The Salt
that's all salt.*

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



Franklin Golden Syrup



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

Its steadily increasing demand indicates the housewife's approval.

The Franklin Sugar Refining Company
PHILADELPHIA

"A Franklin Cane Sugar for every use"

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



Know Your Customers

The up-to-date, successful grocer knows his customers as well as he knows his wife's relations. When he tells his customers that

Shredded Wheat Biscuit

contains the most real nutriment for the least money he speaks from knowledge and experience. He knows that Shredded Wheat is 100 per cent. whole wheat and is the most thoroughly cooked cereal on the market. There is no substitute for it. The slight advance in price on account of the war is trifling compared to the soaring prices of other foods.

MADE ONLY BY

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



MICHIGAN TRADESMAN

Thirty-Eighth Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 22, 1920

Number 1944

MICHIGAN TRADESMAN

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

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly by

TRADESMAN COMPANY.

Grand Rapids.

E. A. STOWE, Editor.

Subscription Price.

Three dollars per year, if paid strictly
in advance.

Four dollars per year, if not paid in
advance.

Canadian subscriptions, \$4.04 per year,
payable invariably in advance.

Sample copies 10 cents each.

Extra copies of current issues, 10 cents;

issues a month or more old, 15 cents;

issues a year or more old, 25 cents; issues

five years or more old, 50 cents.

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

GRADUAL READJUSTMENT.

There are many who, comparing present prices of commodities with what they were a year or so ago, feel sure that the deflation process has about run its course. The better informed, and those whose matured judgment is based on more varied experience, do not concur in this belief. Values are relative, those of any of the standard commodities being translatable at certain ratios in terms of the others. Under normal circumstances a bushel of wheat, for example, is the equivalent of a certain number of yards of cloth, of pounds of iron and steel or beef or a percentage of the cost of a pair of shoes, and the like. The purchasing power remains fairly constant, only subject to the law of demand and supply. This is the orderly and normal condition, such as was the case before the European turmoil upset all world markets. All kinds of disturbing factors have since come in to disarrange, not only values in general, but also the proportion which the value of any one commodity bears to any or all of the others. This has been particularly noticeable since prices began to recede. If the reduction in value of the various necessities of life had been uniform, the deflation process would go on without jar or shock, and business would have accommodated itself readily to the new levels. But this is exactly what has not happened or is happening. A few raw materials, like silk, fur, wool and cotton led the way. This was at one end of the line. At the other was a sudden stop to the orgy of extravagance in buying and the substitution thereof of a very rigid economy even in essentials. Here was a case of the upper and the nether millstones between which producers and manufacturers were subjected to the grinding process that must ultimately lead to the parity of values of the necessities of life.

To meet the changed conditions, those in the primary markets began to cut prices with a view to stimulating buying and they kept on urging retailers to do the same. The latter

in many instances have been very reluctant to do this because of the losses which such a course would entail. Some of them doubted that price cuts would be followed by enough extra buying to warrant the risk. One thing that seemed to confirm this view was that the decrease in the prices of textiles, shoes, and other apparel was not reflected in those of the food-stuffs. As the cost of the latter is anywhere from two-fifths up of the usual expenditures of a family, it was felt that unless this expense was reduced the public's purchasing power or inclination would not be quickened. Latterly, however, there has begun a reduction in the prices of food which promises to continue until they are at least proportionately as low as the other commodities. This is somewhat encouraging. It would be more so were it not for the fact that the reduction has been so long deferred and did not come until after many factories had to be shut down for lack of orders due to the public's cessation of buying which, in turn, was caused by its inability to pay the high cost of food and buy much else besides. The unemployment which resulted has reduced the purchasing power of operatives, and the lessened prices for farm products has done the same for the agricultural section of the people. So here are two large portions of the population whose buying capacity is likely to remain curtailed for a while.

In the readjustment to lower cost levels it was inevitable that the item of labor would be reached in due course. Perhaps, logically, this ought not to be attended to until after living costs had been reduced. But the advantages obtained by labor in many industries during the boom times were not confined to the getting of higher wages. Working hours were reduced, and there was also a limitation of output, due to slothfulness that added to labor cost. If commodities prices are to be reduced, every element affecting them must bear its share of the reduction. In quite a number of industries, notably the textiles, the pre-war wages were conceded to be inadequate, and no return to anything like the old scale is possible. The New England textile manufacturers determined, the other day, on a reduction of 22½ per cent. from those now prevailing. This will still leave the workers about 50 per cent. ahead of what they were getting six years ago. Wage cuts in other lines run from 10 per cent. upward. Taken all together, these reductions in earning power affect several millions of the population. The immediate effect of these reductions is to emphasize the need of economy, and this will be shown in the curtailment of buying until the general lowering of prices brings about a greater purchasing power for

the same amount of money. This will tend to hasten a return to lower values of commodities in general use. Upon how long this will take will depend the question of when business will again pick up and become stable. If the process is not interfered with by ill-considered legislation the period of uncertainty will be comparatively brief.

It so happens, however, that a number of interests have joined forces to prevent the operation of the law of supply and demand and to force prices up to higher levels. Grain farmers and wool and cotton growers, among others, are besieging Congress to close this market to foreign products and, at the same time, to extend aid or credit toward opening up foreign outlets. Their propositions involve inflation of credits, tariffs on foodstuffs and the raw materials of the textiles, and even on embargo for a year on grain and wool. While the last mentioned of these received scant attention because of its manifest absurdity, it is now said to have a chance of being adopted. An alternative is to have temporary duties so high as to act as a virtual embargo. The tariff advocates are at least honest in one thing. They assert that the placing of duties on grain, wool and the like is for the purpose of raising the prices of these articles in this country. In other words, the consumers here will have to pay more when these duties are imposed. It certainly is likely to lead to reprisals from countries which now take much of American products, like Canada, Australia, Argentina and others. The effect on the people of this country, resulting from an increase in the cost of necessities, will be to decrease still further their purchasing power, check the trend to lower price levels, and so prolong the period of business dullness. The laws of trade should be let alone.

THE SEASON'S GREETINGS.

When the Yule log roars and crackles; when tiny ears are strained to hear the patter of fairy feet upon the roof; when the gentle Christmas Spirit permeates the heart and softens stony glances; when life mellows out into kinder acceptance of the failings of others and we know by all these signs that it is Christmas, we ask our readers to join us in the heartfelt wish that the Spirit of Christmas may triumph in the world over the spirit of frightfulness and cruelty and suffering and destruction and death precipitated by the German people in their insane obsession for power and expansion and that the gifts in men and money which Americans gave to the civilized world in such unstinted measure may ultimately, under a sane and unselfish governmental administration, bring freedom and happiness and satisfaction to the world in pro-

portion to the sacrifices which they represented.

When the Old Year totters down the winding path that leads to Obscurity; when the bells ring out their sad-glad tidings in that interval of time between two years; when the infant New Year clammers up the incline to ascend the throne abdicated by his predecessor; when hope springs anew in despairing breasts and we know by these signs that a new order of things approaches, we wish our readers increased prosperity and an added usefulness to our country and to humanity.

AS TO WOOL AND WOOLENS.

Troubles of wool holders seem to increase rather than lessen with time. A reason for this is that sheep all over the world insist on keeping on growing it despite the vast supplies available, and all the wool buyers know it. In Great Britain most of the government-owned wool has to be withdrawn from the auction sales for lack of bidders, although the reserve, or upset, prices are being made lower. In this country some of the domestic clip is being disposed of at the prevailing low prices. The Government is to offer at auction in Boston on Dec. 30 about 3,400,000 pounds, nearly all of which is of low grade which does not come into competition with domestic supplies. The consumption of wool, which at this time of year should be rather high, seems to be constantly decreasing. In October, the last month for which figures are available, it was 38,510,000 pounds in the grease, which is about 200,000 pounds less than in September and 31,000,000 pounds less than in October, 1919. The total for the first ten months of the year is 526,417,000 pounds. The main occurrence in the goods market during the week was the sale at auction by the American Woolen Company of its entire holding of overcoatings, amounting to 8,869 pieces. The goods went at very low prices as compared with those made at the opening for the season. Spring fabrics, especially those for men's wear, are moving very slowly, due in great measure to the contest between the clothing manufacturer and the union. The best indications are that not much of them will be required even after this labor question is settled. Within a month or so interest will center on the prices for the next heavyweight season, and this will be a real interest.

The Tradesman regrets that it cannot give place this week to all the pleasant letters it has received regarding the Christmas edition, which was published last week. It was very generally conceded to be one of the most welcome additions to the choice literature of the Christmas season.

AROUND THE WORLD.

Impressions Graphically Recorded By Noted Glove Trotter.

Paris, May 15—Leaving Bombay on the afternoon of April 26, we began to feel as though we were starting for home. We had before us a nine days voyage, including the much-talked-of passage through the Red Sea.

We were told we would find weather that would make an April day in India seem cool by comparison. We were not entirely disappointed, although when one expects the worst something very near the worst is not quite so bad. We all managed to live through it and only at one time did we feel thankful for the slow cruising speed of our ship. That was on the first and second of May. The breeze was behind us, and traveling at a speed sufficient to waft a few gentle zephyrs over the after deck.

The time spent on this leg of the journey passed very quickly. Everyone seemed in particularly fine spirits. Much entertaining was done and it was difficult to realize we had been out nine days when, on the morning of May 5, we dropped anchor at the entrance of the Suez Canal at Suez.

Two special trains were waiting to take the entire party to Cairo. The first part of this trip along the banks of the Canal was very interesting, then for sometime through the desert, which was naturally very uninteresting and dirty. An hour out of Cairo, however, we realized the effect of bringing water into the desert, for I have seldom seen more beautiful farms than those artificially produced in this country.

We arrived at Cairo about 3:30 in the afternoon and were much impressed with the noisiness and seeming good nature of the Egyptian, as compared with doggedness of the monosyllabic Indian. I do not believe we quite realized, until we reached Cairo, how quiet the native Indian really was.

We drove immediately to Shepard's Hotel where, on account of the lateness of the season, there remained little of European life except that furnished by our own party. These conditions probably gave us a better opportunity to study native color without the European background.

During the afternoon we motored to Heliopolis, five miles from the center of the city, the site of a wonderful new hotel. It is said that this hotel was originally built for a gambling house, it being the intention of the company to start an Egyptian Monte Carlo. While the Khedive was willing, the English advisors said nay and the plan has fallen through. The company building the hotel own a great deal of property in the neighborhood which they have developed and it is now said that, without the gambling feature, the venture is a success, although they are still living in hopes of some day obtaining permission to start the "ball rolling."

From there we drove to the Heliopolis obelisk erected in 4500 B. C. I don't know how it compares in age with the obelisk in Central Park, New York, but they look very much alike to me.

Everyone who visits Cairo is expected to see the pyramids by moonlight. We were very fortunate in having the moon with us during our short stay. A description of the pyramids by moonlight is an old story. Five hundred hungry tourists, however—and by hungry I mean hungry for knowledge—all trying to ride on camels or donkeys, seemed to me to have a saddening effect, even on the Sphinx.

I should say, to get a proper impression of the pyramids, either by night or by day, one does not want to be surrounded by a large party of civilized people, particularly if he knows them all. Under such conditions it is rather difficult to work

your imagination up to the point of seeing reflected in the pyramids the early days of Egyptian supremacy.

On the second day we planned a trip through the desert to Sakara and Memphis. All our arrangements were supposedly made the evening before—camels to carry us, a donkey to carry our lunch, and our dragoman, Abul Mula Gumati. Our party consisted of Mrs. Fleischmann, Mrs. Newell, Miss Winston and myself.

We arrived at the pyramids at 8:30, the time of our engagement. We found only two camels awaiting us, the other camel drivers having awakened to the fact that our large tourist party would return to see the pyramids by daylight and that wholesale robbery was more lucrative than retail. After some persuasion with the contractor, in the process of which our dragoman found it necessary to use considerable force, he managed to obtain his rights and with them his camels, and within an hour we were on our way across the desert.

A good dromedary is not as uncomfortable as he looks and after you are on him for about three hours, you almost begin to like it. I say "almost" advisedly.

Our first stop was at Sakara, about ten miles out, where we visited the tomb of Thi. I am a little bit rusty on Egyptian history if, in fact, I never knew anything about it. Our guide told us very plainly that Thi was the priest of King Thutib (this is the way he spelled it). I should not be a bit surprised if he meant Pthahetep.

Well, any way, he said Thi was married to one of the daughters of this great king (no matter how he spells his name). The guide book on the other hand, sets forth the fact that Thi was one of the high personages of the court of the fifth dynasty and that his wife appeared to be of higher birth than he, for she conferred upon her sons the noble title of "Known of Kings," which her husband did not possess.

Sometime within the very near future, I hope to be able to polish up my Egyptian history, although I take it, it will be a sorry job. Be that as it may, the tomb of Thi is considered one of the finest of Sakara.

We also visited the Serapeum or subterranean tomb of the sacred bull Apis which, according to ancient Egyptian customs, was after death treated with all the ceremony due kings and people of high rank. It contains twenty-four tombs, extending over a period of many years. No matter how tired or warm you are, the dragoman insists upon your seeing each of these tombs—they are all alike—and not only seeing the tombs, but examining the work of each one very carefully. He carries candles or tapers with him and you may rest assured you won't miss anything.

We lunched at the Mariette, built by the French scientist of that name, in 1851, at the time of the discovery of the Serapeum. Mariette lived there until 1880. The house is now used as a rest house for tourists.

As we still had a very long jaunt before us, we left immediately after luncheon, and about 5 o'clock in the afternoon reached the outskirts of Memphis where we viewed the two huge statues of Rameses, recently excavated, several sphinx, and other antiquities, also recently excavated.

During our afternoon's ride, desiring to take some photographs en route, I exchanged mounts with our dragoman, turning my camel over to him and possessing myself of his donkey. He was a merry little beast, called "Happy Hooligan." He could run like a deer and the donkey driver explained to me that he had won many races in Cairo.

This donkey driver, by the way, was the biggest liar I had the pleasure of meeting on the whole trip. One branch of his lying assumed the form of flattery. He told me, among

other things, that he could easily have made \$6 by staying at the pyramids all day, but I looked to be such a good sportsman that he would rather follow me than make \$6.

By the time we were through looking at the statues of Rameses, we were beginning to feel a little bit tired. We were still several miles away from the Nile, where he had arranged for a motor launch to meet us, and believe me, when we finally caught sight of the launch, it was wonderful, to behold. They had sent the indispensable tea along with it and the two hour sail back to Cairo during the sunset hours is a very pleasant recollection.

It was a wonderful day and, withal, a wonderful experience. A camel ride in a zoological garden is one thing. While riding a camel to actually get over the ground where you could hardly go with any degree of comfort in any other way, is quite a different thing. When you consider, we left the hotel in a motor car, that I rode about ten miles on a camel, five miles on a donkey and fourteen miles in a motor boat and, finally, upon landing at Cairo, for about half an hour in a Cairo victoria, I don't think you can beat that for varied transportation in one day.

Our dragoman was a very important person—he acknowledges it himself. He was the son of a sheik and the brother of a sheik, and very few people knew quite as much as he did. His father and brother controlled forty thousand people. He would hardly let you think for yourself and certainly would not let you talk to anybody, particularly if by talking you should in any way interfere with arrangements he might make and in which there might be a commission involved. At that, a dragoman saves you a great deal of money, and he never fails to answer a question.

Coming down the Nile, I asked him the depth of the water and he told me it was exceedingly deep water, that it ranged all the way from thirty to one hundred feet. I asked him, "How deep is it here?" He replied: "About one hundred feet," when much to our delight and his surprise, we ran on a sand bar where we stuck for some time. After pushing ourselves off, we turned an enquiring eye toward him and he, nothing daunted, immediately explained that we "had struck a hill in the water."

In the evening a lawn fete, garden party and dance was arranged for

On the morning of the 7th, we spent sometime walking through Mousky street and the bazaars, where probably more foolish truck is sold than any other place in the world. It looks very nice in the shop, not nearly so nice when you get it to the hotel, and something awful when you get it near the custom house at New York.

After luncheon we motored to the Citadel, where the principal object of interest is the Mosque of Mohammed Ali, the scene of the massacre of the Mamelukes. From here one also gets an excellent view of the city.

We also visited old Cairo and the tombs of the Mamelukes, as well as the tombs of the Caliphs, and made a hurried visit to the museum, full of Egyptian relics and mummies of many dear old Egyptians, "among those present" being Rameses himself. This brought our sightseeing for the afternoon to a close.

We visited the Zoo, not for the particular purpose of seeing the animals, although we found several specimens there we had never seen before, but to take tea at a charming spot located on the banks of a little lake in the center of the park.

In the evening a dance was given in honor of our party at the Continental Hotel. We left Cairo on the following morning about 9, and arrived at Port Said about 1 o'clock,

where lighters were waiting to take us aboard ship. Julius Fleischman.

Creasy Can Not Force Payment for Stock.

Critics of co-operative buying corporations will be particularly interested in the recent decision against one of the Creasy corporations in Arkansas, where a jury has given a verdict in favor of a retail grocer who refused to make good his payment on stock in the "Brite-Mawnin" concern, on the ground that the prospective representations made to him did not conform to the facts.

As told in the bulletin of Secretary Linthicum, of the Arkansas Wholesale Grocers' Association, the facts were substantially as follows:

So much has been said in a round about way about the suit of the Brite-Mawnin Corporation against their stockholders that I decided to secure a certified copy of the decision in the matter and have it in file. The Brite-Mawnin Corporation, you understand, is one of the Creasy companies.

One of the principal points in this was the cost of doing business. The defendant as well as many others bought the stock, with a contract of purchase of merchandise from the houses that they would operate, same to be at factory cost, plus 3 per cent. to cover cost of doing business, which they were charged on the face of the invoice. They purchased \$300 of stock and made the first payment, and then refused the balance. Brite-Mawnin brought suit. The attorney for the defendant forced Brite-Mawnin to bring into court their books and that disclosed the fact that it had cost them about 8 or 9 per cent. to do business. Hence the judgment for the defendant.

New Line Up in Lansing Organization.

Lansing, Dec. 21—Frank J. McConnell, Secretary of the Lansing Grocers and Meat Dealers' Association, was promoted to the presidency of the organization Tuesday night when the annual meeting and election of officers were held. The promotion came in recognition of service. Other officers of the Association are: George Daschner, first vice president; M. C. Goossen, secretary-treasurer; Fred Barrett, assistant secretary.

The board of directors and special committees will be named by the president at the next regular meeting. The Association, according to reports of the officers, shows a solid and satisfactory condition for the year. The growth has not been important, but the Association has accomplished much work. Financially the organization is in excellent shape.

Members and officers present Tuesday night at annual meeting pledged themselves to do everything possible to bring the annual convention of the State Association to this city in 1922. Delegates to the State convention to be held in February at Kalamazoo, will be elected at the next meeting of the local Association. Delegates will go instructed to bring the 1922 convention to Lansing and will be backed by a delegation of local boosters who will make the trip to Kalamazoo in the interest of the proposition.

True to Their Colors.

"What became of Mabel and Lizzie and Tess who used to be so thick here at the ribbon counter and who swore a great oath that they would never marry until they got regular he-men-cave-men stuff and all that?"

"Oh, them! Mab married an auction bridge expert, Lizzie is the wife of a dancing teacher and Tess' husband is a man milliner."

Our Christmas Greetings

In approaching the Christmas season we stand between the stress of business conditions and the spreading of good will to our families and friends.

The latter part of the past year has been one that has tried men's patience with its problems, and has also tried our moral stamina. The period of readjustment is bringing more questions of business morals into our transactions than any of the experiences of the last five years.

If we are coming through this period with the personal feeling of having lived up to our obligations, maintained our ideas of business ethics, and this has strengthened our moral fibre, we have cause to be thankful for even this experience.

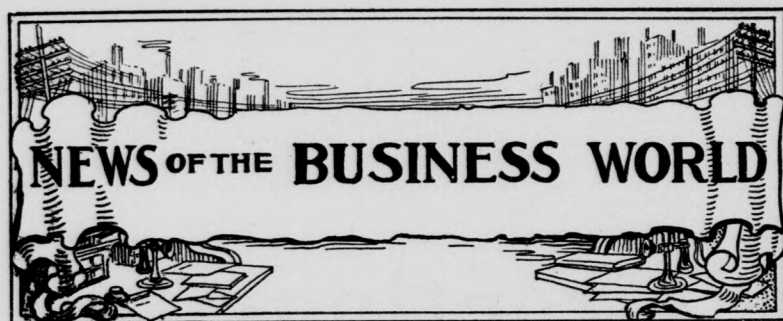
Let us forget the trials and problems—be thankful for the strength that has come, and join with one another in promulgating the Christmas spirit.

We want to say to our customers that we are proud of the caliber of men that are conducting the business to-day. We are proud that we have all come through with so clean a record, and at the latter end of this struggle we extend to you our heartfelt wishes for a merry Christmas with your loved ones.

WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers.



Movement of Merchants.

Otsego—Fred W. Nichols succeeds H. C. Derhammer in the grocery business.

St. Joseph—L. Molhagan succeeds L. Molhagan & Co. in the grocery business.

Detroit—The West-Fisher-Buiwitt Co. has changed its name to the West-Buiwitt Co., Inc.

Blaney—The Blaney Land & Cattle Co. has increased its capital stock from \$150,000 to \$20,000.

Kingsley—A. P. Baur, formerly of Cheboygan, has purchased the general stock in the Moore Cash Store.

Stanton—The Peoples State Bank of Stanton has been incorporated with an authorized capital stock of \$25,000.

Detroit—Buchanan & Hoff, dealer in coal, wood, builders' supplies, etc., has increased its capital stock from \$50,000 to \$100,000.

Tekonsha—S. J. Cook, who recently lost his grocery stock and store fixtures by fire, has re-engaged in the same line of business.

Reed City—A. E. Brooks has leased the warehouse formerly conducted by E. A. Conklin and will engage in the produce business.

Alto—The Alto Co-Operative Co-Partnership Creamery Association, Ltd., Inc., has increased its capital stock from \$4,000 to \$6,000.

Muskegon Heights—O. Hale, grocer at 119 West Barney street, lost his stock and store fixtures by fire. The loss is partially covered by insurance.

Grand Rapids—The Kentucky-West Virginia Coal Co. has been incorporated with an authorized capital stock of \$25,000, all of which has been subscribed and paid in in cash.

Muskegon Heights—J. N. Baustert, grocer at 699 Hoyt street, is erecting a fine store building which he will move into as soon as it is completed and continue his grocery and meat market.

Detroit—The F. J. Burrows Co. has been incorporated to conduct a general mercantile business, with an authorized capital stock of \$5,000, all of which has been subscribed and \$1,000 paid in in cash.

Muskegon—The Muskegon Produce Co. has been incorporated with an authorized capital stock of \$18,000, of which amount \$10,400 has been subscribed, \$2,400 paid in in cash and \$8,000 in property.

Detroit—The Henry Goldstein Co., Inc., has been organized to deal in shoes and all kinds of foot wear with an authorized capital stock of \$8,340 common and \$16,660 preferred.

all of which has been subscribed and paid in in cash.

Detroit—G. Scott Hughes, for the past nine years advertising manager of the J. L. Hudson Co. has resigned his position and purchased an interest in the women's furnishing goods and specialties stock of the Norbro Shop and the business will be continued under the same style.

Birch Run—Charles Wolchan has merged his grain elevator and farm products business into a stock company under the style of Charles Wolchan, Inc., with an authorized capital stock of \$300,000, all of which has been subscribed and paid, \$3,997.46 in cash and \$296,002.54 in property.

Otsego—Meyer Kohlenstein, of Kohlenstein Bros., dry goods merchants, has bought the Edsell building at the corner of Allegan and Farmer streets in this city. The building is occupied by the stores of M. R. Gamble, Ray C. Eaton, and C. H. Scott, the First State Savings Bank, Christian Science rooms, and the opera house. Wilson C. Edsell erected the block in 1881-2. The consideration is said to be approximately \$23,000.

Manufacturing Matters.

Saginaw—The Cornwell Co. has increased its capital stock from \$700,000 to \$900,000.

Detroit—The Motor City Building Co. has increased its capital stock from \$10,000 to \$25,000.

Detroit—The Detroit Sanitary Closet Co. has changed its name to the Advance Sanitation Co.

Ann Arbor—The Washtenaw Lumber Co. has increased its capital stock from \$15,000 to \$30,000.

Jackson—The General Machine & Tool Co. has changed its name to the Vulcan Engineering Co.

Detroit—The American Lubricator Co. has increased its capital stock from \$117,500 to \$150,000.

Harbor Beach—The Huron Milling Co. has increased its capital stock from \$600,000 to \$1,200,000.

Alpena—The Bradford Lumber & Planing Mill has increased its capital stock from \$10,000 to \$20,000.

Detroit—The Diamond Coal & Coke Co. has increased its capital stock from \$50,000 to \$100,000.

Detroit—The Eureka Vacuum Cleaner Co. has increased its capital stock from \$100,000 to \$500,000.

Grand Rapids—The Imperial Furniture Co. has increased its capital stock from \$250,000 to \$1,000,000.

Grand Rapids—The Criswell Furniture Co., Inc., has increased its capital stock from \$50,000 to \$100,000.

Detroit—The Gould Construction Co., Inc., has changed its name to the Wolverine Engineering Construction Co., Inc.

Concord—The Concord Milling Co. has nearly completed the flour mill it is erecting and expects to open it for business the first week in January.

Powers—The Farmers' Cheese & Creamery Co. has been organized with an authorized capital stock of \$1,000, \$630 of which has been subscribed and paid in in cash.

Monroe—The Monroe Ink Co. has been organized to manufacture and sell various grades of inks, etc., with an authorized capital stock of \$12,000, all of which has been subscribed and \$3,500 paid in in cash.

Detroit—The Kinsey Manufacturing Co. has merged its plating, enameling, etc., business into a stock company under the same style, with an authorized capital stock of \$100,000, \$78,000 of which has been subscribed and paid in in property.

Webberville—The Frisbee Truck Co. has been incorporated to manufacture and sell motor trucks and accessories, with an authorized capital stock of \$250,000, of which amount \$125,000 has been subscribed and \$30,000 paid in in property.

Detroit—The Peoples Motor Corporation has been organized to deal in new and second-hand automobiles, trucks, etc., with an authorized capital stock of \$25,000, \$19,000 of which has been subscribed and paid in, \$9,000 in cash and \$10,000 in property.

Review of the Produce Market.

Apples—Sales are slow on the following basis:

Northern Spys	-----\$6.00
Snows	-----5.50
Talman Sweets	-----4.50
Baldwins	-----5.00
Bagas—Canadian	\$2 per 100 lb. sack.

Beets—\$1 per bu.

Butter—Receipts are light and the average quality of fine butter is showing slight improvement. The market will probably remain firm until after the holidays at least. Local jobbers hold extra creamery at 48c and firsts at 46c. Prints 52c per lb. Jobbers pay 20c for packing stock, although Chicago is paying only 18c, due to congested conditions.

Cabbage—75c per bu. and \$2 per bbl.

Carrots—\$1 per bu.

Celery—\$1.75@2 per box of 2½ or 3½ doz.

Chestnuts—Ohio or Michigan, 30c per lb.

Cider—Fancy commands 25@30c per gal.

Cocoanuts—\$1.20 per doz. or \$9 per bbl., and \$10 per ½ bbl.

Cranberries—Late Howes, \$20 per sack of 100.

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

Eggs—Due to an increase in the receipts of fresh eggs the market has shown a decline of 7c per dozen during the last few days. The absence of severely cold weather has brought in a slight increase in the receipts which have in the last day or so caused the present decline. If we have con-

tinuous mild weather receipts of fresh eggs will gradually increase and bring lower prices. The market on storage eggs remains firm and unchanged. Jobbers pay 68c per doz. shipping point for fresh candled, including cases. Storage operators are feeding out their stocks on the following basis:

Candled Extras	-----58c
Candled Seconds	-----52c
Checks	-----44c

Grapes—Emperors, \$4@4.50; Malaga, \$10@12 per keg.

Grape Fruit—Florida stock has declined. It is now sold on the following basis:

Fancy, 36	-----\$4.00
Fancy, 46, 54, 64, 70, 80	-----4.50
Fancy, 96	-----4.00

Grape Juice—\$1.25 per gal. in bulk.

Green Onions—Shalotts, \$1.25 per doz.

Lemons—Extra Fancy California sell as follows:

300 size, per box	-----\$4.50
270 size, per box	-----4.50
240 size, per box	-----4.00

Fancy Californias sell as follows:

300 size, per box	-----\$4.00
270 size, per box	-----4.00
240 size, per box	-----3.50

Lettuce—24c per lb. for leaf; Iceberg, \$4 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 have further declined 25c per box. They now sell as follows:

126, 150, 176	-----\$5.25
200, 216	-----5.25
250, 288	-----4.75

Parsley—60c per doz. bunches.

Parsnips—\$1.50 per bu.

Peppers—Green from Florida, \$1.50 per small basket.

Potatoes—Home grown, 85@90c 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.

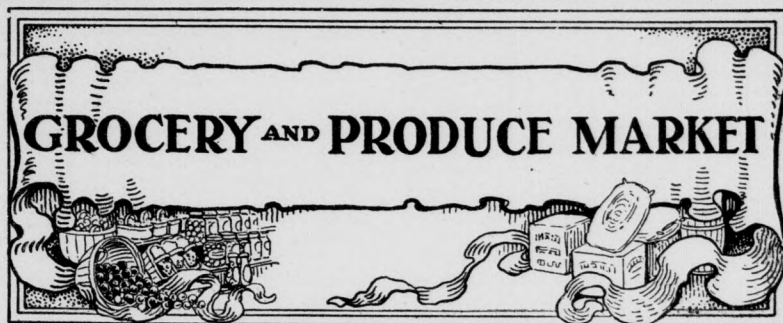
Tomatoes—California, \$1.50 per 6 lb. basket.

Turnips—\$1.25 per bu.

Gold Cake Popular in Ontario.

As a special attraction to their third anniversary sale, held recently, Gould's, Ltd., one of the largest departmental stores in St. Thomas, Ontario, featured a huge birthday cake in one of their display windows for several days preceding the sale, with an announcement to the public that the cake contained several \$5 gold pieces and would be cut on the opening day of the sale and a piece given free with every purchase of ice cream refreshments.

The novelty attracted hundreds to the store, to the benefit of the other departments. So great was the demand for pieces of the cake that it was consumed within a few hours and several other "gold-filled" cakes had to be procured to satisfy the demands of the customers.



Essential Features of the Grocery Staples.

The little touch of cold weather affected the wholesale grocery trade noticeably and favorably in the trade centers of the Middle West.

Orders seemed to demonstrate the truth of the theory that retail stocks are culled pretty close, an idea advanced when orders fell off and the cry was raised for more consumption as a specific to give pep to the merchandise game.

It is expected that dealers will be ordering fewer broken packages, which necessitates an additional charge for repacking.

Some of the shipping rules will have to be remembered by dealers who are not forehanded in keeping stocks up to a legitimate level of fullness to provide for trade orders from consuming clients, and who must use mail and express for rush calls.

One of these is that liquids to be sent by parcel post must be packed in liquid proof containers, which necessarily must add to the cost over goods ordered ahead of requirements and shipped by regular freight.

Another is that matches cannot be shipped at all by parcel post or by express. This is because of the inflammability and danger to occupants of passenger trains carrying mail and express from possible fire therefrom. A similar rule is one that requires motion picture film reels to be shipped in packages prescribed by law to prevent similar catastrophe from fire, so that retail merchants are not discriminated against as to shipments of merchandise easily ignited.

Traveling salesmen are heading toward home for the vacation seasons and for conferences at home offices as to the present and future of the merchandise business. When the men get out again they will have full grasp of the situation and the probabilities as to prices and filling of orders in all lines of grocery store goods.

These meetings are productive of much good because of the effect of esprit de corps aroused by touching elbows with fellow travelers from the same house and with heads of departments and credit men.

It will be noticed that the retailer is getting quicker action on the reduced prices than he did when the advances were going in during the war period. His stocks are low and in many lines wholesale stocks are depleted; so the declines are felt almost immediately, while advances went in slower at the time when wholesale houses were selling goods under governmental regulation at a certain profit over prices at which they had bought each shipment of goods.

Sugar—The market shows further

declines for the week, many of the refiners being on the basis of 8c for granulated. Raw sugar is down below 4c per pound and there are those who think it is going even lower. The pressure to sell is still strong and the indifference of buyers still very manifest. Consumers are about the only people who are buying sugar to-day. The trade has no confidence in the market and are taking only what they must have. Local jobbers hold Eastern sugar at 9c and Michigan granulated at 8.90.

Tea—The demand is reported somewhat better for the week, although the improvement is not sufficient to materially affect the market. The depression in tea has been deep and long continued. There is some pressure to sell even yet, but perhaps not so much as there has been. Cheap tea is still plentiful and the market is by no means in satisfactory condition from the seller's standpoint. Prices show no particular change from a week ago.

Coffee—The market, speaking particularly of Rio and Santos has slumped about ½c for the week. The situation in Brazil is unsettled and soft. The market in this country is very sluggish and weak. As to milds, they are about where they were a week ago. The consumptive demand for coffee is very fair.

Canned Fruits—Fruits of the standard grades are offered at bargain prices compared to the recent retail values and a heavier movement has resulted. This is what the market has lacked for a number of weeks and if continued, as it undoubtedly will be after the holidays, an improvement cannot be avoided in the spot market, with a spreading of the demand ultimately to the Coast. Distributors are more hopeful for the entire line of California products and expect better conditions to prevail in the trade before another month has passed. Pine apple comes under the same influences although just now it is quiet in the wholesale field. Apples are improving at the factory end of the line. Locally they remain quiet at the former range of prices.

Canned Vegetables — Tomatoes show no further change and, under the circumstances, the market is fairly steady. Corn continues dull and weak. Neither jobbers nor retailers are interested to any extent. Peas are steady at ruling quotations. The general line of canned vegetables is quite dull.

Canned Fish—Maine sardines are quiet. California olive oil grades are moving in a small way, but the whole line is something more than seasonably dull. Imported sardines are

taken as they are needed to fill in shortages in stocks, but there is no general movement of any size. The wide variety of different brands, some of them of very questionable quality have upset the market somewhat as they have taken away the confidence of buyers. Such goods are cleaning up and the indications are for more conservative buying next season to the exclusion of the poorer grades by unknown canners. Salmon is not particularly active. Buying orders are largely confined to Red Alaska and pinks and to small lots. Prices hold fairly uniform. Medium red and chums are neglected. Tuna fish is taken, as it is needed in small blocks and then chiefly in the standard white meat grade. Italian pack is in limited demand and supply. Bluefin and striped have been slow sellers. Shrimp is steady but scarce on spot.

Dried Fruits—There is no question but what the lack of a normal outlet for prunes has affected the entire dried fruit market and has been largely instrumental in causing the present depression in the spot and Coast markets. Most frank operators admit this condition, although others try to ignore the facts. One weak seller offered in the face of such a situation as now confronts the trade has the same effect as one rotten apple in a barrel of sound fruit, not that the prune market can be said to be in a "rotten" condition. It is not as bad as that, only the comparison illustrates the point desired to be made. The carryover of old fruit has not been disposed of and new goods are going into storage where they should be moving into consumption or into the hands of the retail trade. Artificial stimulant in the way of consumer advertising has helped the movement, but increased efforts are necessary. The unfortunate turn of the market, leading to suits to enforce the terms of buying contracts, has added to the unsettled situation, although it has been repeatedly stated that the cars in dispute, now in storage, will be held off the market and not forced to sale, buyers are holding off and are not taking any more prunes than they can conveniently use from time to time. Statistically, apricots are in a favorable position, and under normal conditions a healthy demand would prevail; but, as it is, the call is light, except for Blenheim's. This pack is light on spot and on the Coast and it is firmly held. Standard and choice grades of Royals are quiet. Peaches are in routine demand in a small way. Currants have declined in a surprising way of late on spot and in the primary markets. The demand seems to have been largely shut off suddenly of late, no doubt due in part to the disposition to postpone buying until after the holidays now that goods for that occasion have already been secured. Raisins are not in as strong a position as a week ago as a dull period has passed. Increased receipts from Spain and other foreign countries have eased off the tone of the market and with large supplies in sight buyers have not been so anxious to cover their requirements. California stock rule steady. Dates and figs have been sold in fair sized blocks at auction but the demand was not keen.

In the private sale field they have been in only fair request.

Corn Syrup—Trade is very narrow but producers are holding out no inducements to buyers in the shape of lower quotations.

Molasses—A limited movement on jobbing orders is the only business in the grocery grades and blackstrap is neglected. Prices are unchanged.

Nuts—A uniformly steady demand prevailed all week, leading to further reductions in spot stocks. This has placed the market in a better position so far as the outlook goes, but it will take heavier advance buying to make the situation normal. What buying there has been has been in small lots for the holidays. The large wholesale grocers and others are not adding to their stocks for later use. Despite this handicap walnuts have been much firmer. Foreign shipments have been delayed and there is a present shortage of Grenoble and Sorrento fruit. California nuts, particularly No. 1s have been in good demand. Increased stocks of foreign almonds were received last week. While the spot movement is fair the stocks in sight for later use are above normal. Brazil nuts are firm. Large washed are scarce, while medium are in light supply in first hands. Filberts are easy.

Provisions—The market on lard remains weak and the present basis of quotations shows a decline of about 1¢ per pound under quotations of a week ago. There is a fairly good production of lard, but a very light demand. The market on lard substitute is weak, the present prices showing a decline of ¼¢ per pound under previous quotations. There is an ample supply of this commodity and a fairly active demand. The market on smoked meats is barely steady, prices ranging 1¢ per pound lower than they were a week ago. There is a light demand for smoked meats, with a more than adequate supply. The market on dried beef is slightly easier, prices having declined 1c per pound, with an ample supply for the present demand. The market on barreled pork is also somewhat easier, showing a slight decline in the quotations. The market on canned meats is steady and unchanged.

Cheese — The market is barely steady on new-made goods, due to a very light demand. The receipts, however, are also more or less light. The market on old-made cheese, however, maintains a firmer tone, with a fairly good demand.

Salt Fish—Mackerel is cheap and holders are pressing for sale. The demand is quite dull, as buyers are busy with other things. There seems to be plenty of weak sellers, although some holders are confident that after the turn of the year the situation will improve.

M. Ruster & Sons, 227-229 E. Vine street, Kalamazoo writes to the Tradesman as follows: "We cannot conduct our business properly without your valued paper, hence our renewal."

To modernize an old saying: If wishes were horses the poor would buy automobiles.

Over Two Million Loss For Wool Farmers.

Co-operative distribution has not worked out very well for Michigan farmers this year. In May they could have obtained 75 cents per pound for their wool. The Farm Bureau advised them to hold it for \$1 per pound and induced them to store 4,000,000 pounds in its warehouses at Grand Rapids and Lansing. At present there is practically no market for wool. The lower grades are quoted at 13 to 16 cents. James N. McBride, chairman of the wool division of the National Farm Bureau, says one reason why there is little demand is that an American woolen goods manufacturer with \$1 can buy, in the Boston market, three pounds of Australian wool and only two pounds of American wool. This is because of the difference in exchange between the English pound sterling and the American dollar. Another reason is that since the armistice England has released about 2,000,000,000 pounds of wool, a large part of which has been shipped to Germany and Austria, where it is being manufactured for the English exporters. Wages are lower in Germany and Austria than in America, so manufactured goods from this English wool, shipped in large quantities to the United States, undersells American wool products.

To meet the wool situation in Michigan, Mr. McBride says, a plan is being considered to have about 2,000,000 pounds of the lower grade of the total of 4,000,000,000 pounds of all grades in the Grand Rapids and Lansing warehouses manufactured into blankets, auto robes and the like, the manufacturing to be done by privately owned mills under contract with the bureau. According to Mr. McBride, 10 pounds of wool in the rough, as it is clipped from a sheep, and without being graded will make a double blanket 72x80 inches. Allowing the mill \$4 to \$5 for manufacturing, these all-wool blankets can be sold, Mr. McBride says, as a fair profit for 50 per cent. of the current retail price for like blankets.

It is possible, of course, that the Farm Bureau project may work out all right, but everything the Farm Bureau has touched thus far it has blasted, principally because the men at the head of the organization appear to be wreckers, instead of constructive geniuses. The head of the Michigan Farm Bureau sunk nearly a million dollars of Michigan money in a fool scheme to raise peaches in Texas some years ago and there is nothing in his management of the Farm Bureau thus far to indicate that he has changed front. Four million pounds of wool could have been sold last spring when it was sheared for \$3,000,000. Now it cannot be marketed for more than \$600,000—a loss of \$2,400,000. The more experiences of this kind the farmer meets with in acting on the advice of the Farm Bureau, the poorer he will be and the more persistent will be his clamor against the wicked machinations of the middlemen who are engaged in a criminal conspiracy to destroy him.

As a matter of fact, producing goods is one thing and marketing

them is another. The farmer is a producer. The merchant, produce dealer and elevator operator are the proper factors to invoke in marketing farm products. They can do their part of the great work of the world better than the farmer can. Likewise, the middleman who attempts to grow stuff usually makes a sorry job of it, because he encroaches on the proper province of the practical producer.

The Farm Bureau movement is destined to be short lived, because it was built up by abuse, misrepresentation and deceit, which will prove to be a poor foundation on which to erect any kind of a superstructure. The farmer never needed dependable friends more than he does at the present time. He has burned the bridges between himself and the middleman by joining the Farm Bureau and starting in to usurp the duties usually performed by the practical and experienced buyer, handler and shipper. Unfortunately, he has been badly advised by men who are not capable of giving good advice, some of whom have made disastrous failures (on other people's money) whenever they have embarked in business on their own account. Instead of condemning the farmer, he should be pitied for having played into the hands of schemers and adventurers and thus invited his own undoing.

Looks Like City Ten Times Its Size.

Petoskey, Dec. 21—Concerted action on the part of Petoskey retail merchants has, without doubt been responsible for an early pre-Christmas trade which even excels last year's business. Community workers—almost to a man—find in their organization efforts that retailers are slow to get together locally on a common ground; but when they do once unite almost immediate good results are recognizable. The day when Smith stood in his store doorway and watched the customers go into his competitor Jones' place of business is, and should be, passed, and with the passing comes the solid organization front which makes for constructive, aggressive and protective methods. At no period of the year in Petoskey will there be lacking an incentive to more and better business because fruits of effort already made are gathered and harmonious work will be continuous.

Since our last contribution sleighing has been made good by heavy snowfall and still main roads are open and passable by automobile. The Emmet County Road Commission and Manager Taggett are alive to winter conditions and will use on the trunk line roads an especially constructed 18 foot roller with tractor power to keep communication open. Ruralists and city people alike commend this progressive action which cannot but be productive.

"What is the population of Petoskey?" asked a visitor the other day. "Normally 5,000," he was answered. "Well," said he in response, "I am simply dumbfounded; I have gone over your city pretty thoroughly and would have been willing to wager that it was not less than 15,000." This is the impression gained by almost every new-comer to this city. Petoskey stores would do credit to a city ten times its size. This is made possible by the great summer trade derived from a vast number of resorters. Petoskey in summer has a population of about 30,000 and each succeeding year finds the number increased. J. Frank Quinn.

In making up Christmas estimates we must not forget those unfortunates who have no resources to estimate.

News of the Local Bankruptcy Court.

Grand Rapids, Dec. 13—On this day the first meeting in the matter of Peter Lekas, Holland, Bankrupt No. 1911, was held. The bankrupt was present in person and also by his attorney, Arthur Van Duren. The creditors in this matter were represented by the Adjustment Bureau. There being no assets in the estate of the bankrupt, no trustee was chosen or appointed. Meeting was then adjourned without date. It is very probable there will be nothing for general creditors in this estate and that no dividend will be paid. Order was made confirming bankrupt's exemptions.

The hearing and examination of the bankrupt in the matter of Clark Treat, Bankrupt No. 1920, was this day resumed. The examination was completed and further proceedings in this matter will not be had until the next meeting of creditors.

Dec. 15—On this day notices were sent to all interested that on Dec. 27 a joint public sale of the stocks of Vernie E. Keyburn, Bankrupt No. 1915, conducting a retail grocery; Charles N. McCarty, Bankrupt No. 1917, conducting a retail grocery, and Clark Treat, Bankrupt No. 1910, conducting a drug store, will be held at the office of the referee at 315 Houseman building, Grand Rapids. Bids are invited up to and including the date of sale and all interested asked to attend on that date.

On this day the first meeting in the matter of Ernest M. Goldsmith, Bankrupt No. 1914, was held. The bankrupt was present in person and by his attorney. Many creditors were present in person. Those present failing to elect a trustee, the referee appointed Frank V. Blakely, of Grand Rapids, and fixed the amount of his bond at \$500. The bankrupt was then sworn and examined without a reporter. The meeting then was adjourned one week.

On this day the first meeting of creditors in the matter of Vernie E. Keyburn, Bankrupt No. 1915, was held. The bankrupt was present in person and by his attorney. A motion that the schedules be amended by inserting a list of creditors was received and allowed upon complying with the bankruptcy law. Upon the failure of those present to elect a trustee, the referee appointed Frank V. Blakely, of Grand Rapids, as such and fixed the amount of his bond at \$500. The bankrupt was then examined without a reporter, after which the meeting was adjourned without date.

On this day John Feringa, a laborer, living at Grand Rapids, R. F. D. No. 4, was adjudged a voluntary bankrupt. The matter has been referred to Benn M. Corwin, who has also been appointed as receiver. The bankrupt schedules liabilities in the sum of \$625.84 and no assets. This being a "no asset" case, the proceedings will be deferred until the necessary funds are raised for the prosecution of the same, at which time the date for the first meeting will be set.

Dec. 16—In the matter of Frank A. Graham, Bankrupt No. 1870, the final report of the trustee has been filed and a final dividend of 5.8 per cent. declared and ordered paid.

On this day the first meeting of creditors in the matter of Charles N. McCarty, Bankrupt No. 1917, was held. The bankrupt was present in person. Cred-

itors were present in person. Many claims were allowed. By unanimous vote of those present Frank V. Blakely was elected trustee and the amount of his bond fixed at \$500. The report of the referee as received was accepted and approved and adopted as the appraisal of the trustee. The bankrupt was then sworn and examined by the referee without a reporter. The first meeting of creditors was then adjourned without date.

Dec. 20—On this day Fred W. French, Grand Rapids, was adjudicated an involuntary Bankrupt, No. 1919. The matter has been referred to Benn M. Corwin, who has also been appointed receiver by the court. This case being involuntary, no schedules are on file as yet. Schedules will be filed in the next few days, at which time a list of the bankrupt's creditors will be printed herein.

Man laughs at woman because she follows the fashions, and woman laughs at man because he follows her.

Taxation Present and Future

THE Income and Excess Profits Tax for 1920 and the Future of Federal Taxation" was the subject of an address by our Mr. Frank E. Seidman before a Manufacturers' Association.

The address included such facts on the application of the 1920 Income Tax regulations as are usually discussed at personal conferences.

Only a limited number of reprints are available. These will be distributed to executives if request is made on business stationery.

Seidman & Seidman
Accountants and Tax Consultants

GRAND RAPIDS
SAVINGS BANK BLDG.

NEW YORK WASHINGTON
NEWARK

WE OFFER FOR SALE United States and Foreign Government Bonds

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

HOWE, SNOW, CORRIGAN & BERTLES

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

Fenton Davis & Boyle

MICHIGAN TRUST BUILDING
Telephones Main 5139
Citizens 4212

Chicago

GRAND RAPIDS

Detroit

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



Have You Mailed a Check to Mel Trotter?

Mel Trotter, who was a man of mature years when he came to Grand Rapids, twenty years ago, and who has never grown any older, is home for the holidays and will be in Grand Rapids constantly until Jan. 17. He has no more spare time on his hands when at home than when he is away, because leisure and Mel Trotter are two things which do not get along well together, but three weeks in Grand Rapids gives his friends an opportunity to call and pay their respects to one of the most unique and biggest hearted men God ever turned loose in this world. I wish I could say broad minded as well as big hearted, but how is it possible for a Calvinist, clandestinely captured and whisked into the Presbyterian church before he knew what had happened to him, to be broad minded? For all practical purposes, however, he is broad minded enough to suit me—and that is saying something. His sympathies are as broad as the universe and



his vision is so keen that he can detect any one who is suffering—and, what is more, feel for him—a thousand miles away. For twenty years Mel Trotter has been sharing other peoples' burdens, relieving their distress, comforting them in affliction, building them up physically and morally and, incidentally, leading them to believe in the doctrine which he expounds on the least provocation and exemplifies in his daily life. No man of my acquaintance works as many hours every day as Mel Trotter. No man knows so many rich people and so many poor people as he and no man knows how to bring the rich man's purse and the poor man's needs in harmony and co-operation so well as he does. Without Mel Trotter, Christmas would be a mockery for a thousand children and hundreds of grown-ups who have been caught in the maelstrom of disaster by the suspension of business which has overtaken the country. Mel Trotter can make a dollar go further than any other man in the country in dispensing warmth and sunshine and hope; and \$10 in his hands any time during the next twenty-four hours will give the donor more pleasure than \$100 expended in any other manner.

Any reader of the Tradesman who believes in practical Christianity and

business methods in dispensing charity has my consent to mail his check to the City Rescue Mission any time Thursday. E. A. Stowe.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Dec. 21—Charles W. Reatoir has purchased the interest of Peter Dornbos in the Lorraine Cigar Co. and will continue the manufacturing department in this city by proxy.

John A. Higgins, Treasurer of the Watson-Higgins Milling Co., who has been under the weather for the past month, leaves early next month for Brandtown, Florida, where he and his family will spend the remainder of the winter.

The wife of a well-known Grand Rapids traveling man—possibly Art. Borden could throw some light on her identity—lives in constant fear of a visit from burglars during the present reign of lawlessness in the city. As a special precaution, she keeps the porch light burning when her husband is away from home. The other night she returned home from a social function at the home of a neighbor and left her bunch of keys in the keyhole on the outside of the door. She did not miss the keys until the next morning and ever since she has thanked her stars that the genteel burglar who has been raiding the residence district in the East end for some weeks did not pass her way the night she invited him to call by making it easy for him to gain an entrance to the house.

Tipping railroad employees for cars was condemned most bitterly by the National Industrial Traffic League and doubtless every other organization of shippers will denounce the practice, but unless the railroad managers take steps to stop this reprehensible practice, shippers in need of cars will have to hand out the coin or wait until all tippers are supplied. The charge that the railroad managers share in train crews' ill-gotten gains will not be credited by shippers when they know that cars are being distributed equitably among all applicants.

Gabby Gleanings has received many complaints regarding the high handed methods of the Metheany restaurant, at Cadillac, but has sidetracked same in hopes conditions would improve with the declining market in food products. Instead of improving, conditions appear to be getting worse, judging by the following communication recently received from an old-time traveler of high character: "Metheaney's restaurant, at Cadillac, in its desire to be different, has inaugurated a new system of charging for meals that would make a ten year school boy blush with shame. The price at the tables (to travelers) is \$1, but if you wish to swing your feet from a stool and eat the same meal at the counter, kindly dig up \$1.25. Mr. Meatheaney, better known as the Jesse James of the North," explains his charging system in a very unique manner, his idea being that a waitress at the lunch counter could handle only about four meal orders at \$1 each—a total of \$4—where otherwise she might be taking care of eight people the other way at an average of 25c each or a total of \$2. This entails a loss to Mr. Meatheaney of \$2, which his many friends will be very glad to see him lose, and should he desire to get a position as news butcher, he would have the earnest support of every traveler who has purchased food or tobaccos from him in the past."

A man might have honesty, health, initiative, knowledge of business, tact, sincerity, industry and open-mindedness, but without enthusiasm he is but a statue. Enthusiasm is the white heat that fuses all of these qualities into effective mass. Enthusiasm—what is it? It is difficult to define and far easier to illustrate. You can take a sapphire and a piece of plain blue glass and rub the plain blue glass until it has a surface as smooth as the sapphire, but when you put the two together and compare them, you

find the sapphire has a thousand little lights glittering out of it that you cannot get out of the blue glass if you rub and polish it for a thousand years. What these scintillations are to the sapphire, enthusiasm is to the man.

J. H. Fockler has re-engaged in the grocery business at Brice. The Worden Grocer Company furnished the stock.

Ernest B. Fisher, who died suddenly at his home in this city last Thursday, was chiefly known to the public through his long connection with the Citizens Telephone Co., of which he was one of the founders. To those who enjoyed the privilege of his friendship he was a man of exceptionally acute intellect, unusually retentive and ready memory, possessed of keen analytical powers of mind, with vision and imagination; a true friend, a loyal associate. He was an omnivorous but discriminating reader. Few men had a wider acquaintance with natural science and with the history and development of telephony. He had an eager, disputatious nature. He loved an argument and would overwhelm an unprepared opponent with facts and arguments drawn from his richly stored mind. But no one more readily recognized capacity in others than he. He had a genial personality, a hearty, infectious laugh and he could be an attentive and interested listener.

John L. Lynch has returned to his home from Canada for the holidays. During the past month he has con-

ducted two sales in the Dominion—one for Savage & Coutois, at Granby, Quebec, and one for Geddes Bros., at Sarnia, Ont.

J. A. Alliber, the old-time shoe and grocery merchant of Saugatuck, died a few days ago at his winter home in Florida. The funeral and interment were conducted at Saugatuck.

Edward Harris, who recently sold his interest in the general stock of the Harris Mercantile Co., at Conklin, has engaged to travel for the National Candy Co. He succeeds William Irvin Millar, who will break into the furniture line with the Mueller Furniture Co. after ten years as salesman with the National Candy Co.

At the annual meeting of the Worden Grocer Company, held Tuesday, it was decided to increase the capital stock from \$1,000,000 to \$1,500,000. Of the new stock \$100,000 will be common and \$400,000 preferred. When all the stock is issued the company will have \$1,000,000 preferred and \$500,000 common.

At the Pharmacy.

Diffident Young Man—I want some Sarah soda.

Puzzled Clerk—Some what?

Diffident Young Man—Sarah soda.

Puzzled Clerk—Do you mean sal soda?

D. Y. M.—Well, you may call it that. I'm not so familiar with it.



Here's a New Profit

HEBE is a new source of profit—one you do not get from any other product in your store.

HEBE is a distinctive product and has distinctive uses. There is no other article just like it. HEBE is "a compound of evaporated skimmed milk and coconut fat" for use in cooking, in baking and with coffee. Sell it for just that and you create for yourself a new field of profit.

HEBE

Wholesome-Economical-Nutritious
—without a competitor

HEBE sells to the housewife who wants to improve her foods, economically. Thirty million readers monthly are learning of the necessity and economy of HEBE in the home through the powerful advertisements appearing in women's magazines. You can make this advertising work for you by trimming your windows and counters with HEBE. Send for a set of dealer's sales helps—attractive wall hangers, counter cards, window hangers, leaflets, etc. Address 3238 Consumers Building, Chicago.

THE HEBE COMPANY

Chicago

Seattle

THE CHRISTMAS SPIRIT.

Christmas comes again. The morning glow of a New Year tints the horizon of the world. The Magic that fills our stockings with good things fills our hearts with even better things.

The Christmas Spirit is very real. If there is any man among our readers who does not believe in the magical Spirit to whom all things are possible at Christmas time, we want to tell him that he has let go the sweetest and most useful faith that ever gladdened tired humanity. And if there is any woman to whom this blessed Spirit of Christmas has not whispered some message of thanksgiving or of hope, of resignation or of faith, of love or of forgiveness, surely she has our deepest pity.

We know that there are some square-minded people who say that there is no such thing as a magical Spirit because, forsooth, they have never seen it. But have they ever seen the Force that holds the stars in their places and makes the sun rise in the morning? Have they ever seen the Power that changes common earth, moisture and sunshine into rose blossoms and sweet smelling honeysuckle?

You may call it what you will—Santa Claus, Kriss Kingle or Saint Nick. We prefer to call it simply the Christmas Spirit. But, call it as we may, it is more real than reality itself.

The Christmas Spirit has the strength of a hundred million men, the tenderness of all the mothers in the world and the confiding simplicity of a child. It extends its arms across the lands and grim warriors lay down their weapons and shout greetings of their common brotherhood from trench to trench. It smiles, and people look into one another's eyes and they see kindness and gentleness and sympathy and understanding where they had thought to behold only selfishness, indifference and greed.

To each of us the Christmas Spirit brings gifts according to our needs. Some of these gifts are guns and tops and dolls, books, bicycles and candies. Sometimes they take the forms of houses and automobiles, jewels and money. And sometimes the Christmas Spirit brings invisible gifts, which are the best of all.

For example, there is courage, a gift that makes men strong enough to face Death and—what is sometimes even harder—to face Life and to meet its troubles with a smile. And there is Truthfulness, a gift that never gets out of style but grows more beautiful until the end of time. And Patience, a gift that we must all receive before we can accomplish true greatness, even in little things. And Resignation, a very precious gift for those who mourn.

But most precious of all the gifts of the Christmas Spirit is the gift of love, for love makes all other good things possible and without it nothing else is altogether good. Love of parents for their children and of children for their parents; love of husband and wife; love of youth for maiden; love of friend for friend; and the redeeming love of the human soul for serviceable work.

As we think of these obvious truths

we approach the portal of the New Year with renewed faith in the potency of the Christmas Spirit and with renewed determination to make it the guiding spirit of our organization, the quickening power that shall visualize our labors and give a larger meaning to every hour of our daily life.

In view of the wretched situations which have developed so many times during the past year through the weakness of merchants in signing orders and agency contracts which turned out to be promissory notes, the Tradesman urges every reader to make a solemn vow never to sign an order without reading it all through very carefully. If the man who presents the order is in a hurry—the swindler and cheat is always in a hurry to get out of town on the first train—that affords an additional reason why the signature should be withheld until the merchant has had plenty of time to read and digest the contents of the document presented for his signature. Never sign anything for a stranger and never take the word of a stranger unless it is embodied in writing—not on a separate piece of paper, but on the face of the paper signed—and above the signature of the maker. The less the dealer has to do with strangers, the less trouble he is likely to have cross his path. Under no circumstances should a merchant ever sign a note except to obtain money from his banker to discount his bills. Trade acceptances, notes, accepted drafts and guarantees of all kinds are designed to entrap the merchant and make him curse the day he ever permitted himself to be inveigled into lending his name to the freaks and cranks and cheats who take advantage of the credulity of the merchant, drive him into a corner and cause him annoyance and loss.

Statesmen and public men who have recently visited Germany report that the attitude of the German people toward the war has been unchanged by defeat; that they still believe themselves to be God's chosen people, ultimately destined to rule the world; that they are still obsessed with the idea that the war was forced on them by the allies and that they conducted a war of self defense; that they were not unjustly cruel and that their acts of vandalism, piracy, savagery and bestiality were full justified in the eyes of God; that they will not pay one penny of indemnity except as they are forced to do at the point of a bayonet; that they will never cease to curse the allies as long as time lasts and that in due time they will re-engage in another war which will restore all the prestige they once enjoyed in the eyes of the world. All of which goes to show that the war was only half won; that the armistice was the greatest mistake ever perpetrated in the world; that the armies of the allies should never have stopped in their onward march until Pottsdam was leveled to the ground and should never have left Berlin until the last penny of the indemnity was paid or secured.

COTTON AND COTTON GOODS.

Whatever hopes the holders of cotton may entertain as to the effects of their efforts to raise the price of what they have to sell, no reflection of them appeared in the quotations in the exchanges during the past week. Not much comfort could be extracted from the official data issued by the Census Bureau. These showed that the crop of nearly 13,000,000 bales was the biggest since 1914. With the large carryover, this means about 19,000,000 bales. Meanwhile, the consumption of cotton in the domestic mills has been constantly lessening. Last month these mills used 332,057 bales, as against 390,837 in October and 490,698 in November last year. The active spindles in November were about 2,000,000 less than in October. Abroad, especially in Great Britain and Japan, there is a similar reduction in the consumption of cotton. The goods market shows at times a fitful activity, but there is no continuance of demand. The uncertainty of prices is the main cause of the inactivity. No sooner is a price set for a fabric than intimations are had that it may be had at a lower one under certain conditions. Now that it has been determined to cut down labor costs in the mills, it is stated that prices are to be fixed so as to stay so for a few months. Wholesale dry goods men and cotton goods selling agents had a conference on the matter the other day and came to the determination that this should be done within the next fortnight. This will probably lead to business in the finished fabrics. In knit goods the only indication still is that spring openings will be late and that not much business is expected. More enquiry is manifest as to hosiery, but in both kinds of knitted wear price concessions will be very apparent.

CANNED FOODS MARKET.

While the canned food market closely resembles other similar periods of late as to demand, tone and aspect, nevertheless a certain amount of improvement is noticeable more in enquiry for goods than in actual sales. There is a natural hesitancy to buy at the tail end of the year when inventories are in prospect and when holiday articles are in the main demand, but it is apparent that the large retail distributors are now getting to the point where they are forced through necessity to replenish. There is a healthier movement in tomatoes, corn and peas, all of which are wanted in the grades and at prices which enable the retailer to sell at low levels. Good, serviceable lines are preferred now to the fancy packs as it is a question of price primarily with the ultimate buyer. There is every prospect now that this business will develop to considerable proportions toward the end of January, barring, of course, unforeseen financial conditions.

A detailed list of cheats and frauds who preyed on the retail merchant that were exposed and driven out of business by the Tradesman during the past year would fill a good sized book. Indications lead to belief that the 1921 crop of con game

artists will be larger and bolder than ever. Reports from all the near-by cities are to the effect that the swindlers who make a specialty of victimizing merchants will be out on the warpath early in January with a fresh assortment of fraudulent propositions. Of course, a certain class of merchants—the knowing ones who do not believe a trade paper can do them any good—will meet these gentry with open arms and, when they find they have been caught, will make Rome howl with their lamentations and denounce the courts and laws of the land for permitting such crimes to go unpunished. The wise merchant, on the other hand, will read his Tradesman and thus avoid the pitfalls which are set to entrap the unwary.

Whether Lewis H. Withey continues to remain at the head of the Michigan Trust Company or succeeds in inducing his associates to release him from the managerial position he has filled with signal honor and complete satisfaction for over thirty years, he has certainly reared a monument to his energy and ability which comes to comparatively few men in this world. Starting with a capital of \$200,000, he has erected a structure which now has \$1,000,000 capital and \$500,000 surplus, with an earning capacity on the enlarged capitalization which will prove to be very acceptable to the stockholders. The Michigan Trust Company, under the steady hand and clear head of its manager, has always stood for integrity, stability and progressiveness and there is every reason to believe that the next thirty years will be marked by the same ratio of growth and usefulness the past thirty years have shown.

The Tradesman feels no hesitancy in calling attention to the appeal for funds for the Christmas work of the City Rescue Mission, published elsewhere in this week's paper. If the contributions reach Mr. Trotter in time for the Christmas festivities, well and good. If they happen to come a day or two late, it is well to remember that we have a long hard winter ahead of us—a season which will require the expenditure of much money to keep the wolf from the door of many a poor family. Let the response be generous, in keeping with the herculean efforts of the man and the character of his unselfish service to mankind in general and the poor in particular!

Some underwear manufacturers contend that the prices made not long ago on certain lines of balbriggans were so low that any reductions in wages in those mills cannot necessarily result in lower prices, since it was contended at the time that prices were made that the prices as represented showed no profit under the wage scales existing at the time.

One good idea secured from a year's subscription to your trade paper may easily return you a net profit of a hundred times the cost of the subscription.

THE MICHIGAN TRUST COMPANY

Capital ----- \$1,000,000.00

Surplus ----- \$ 500,000.00



Michigan Trust Company Building
Grand Rapids, Michigan

DIRECTORS:

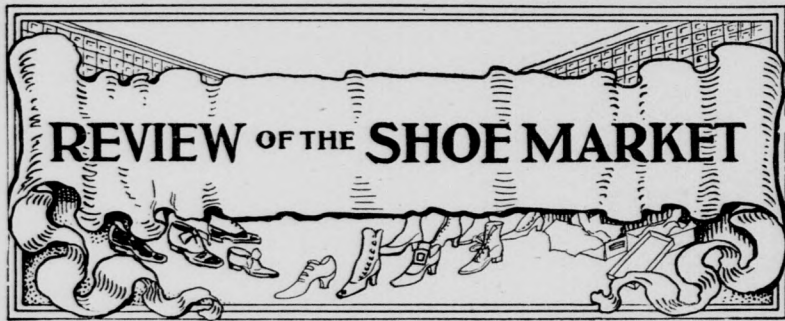
DELOS A. BLODGETT, II.	Secretary and Treasurer Litscher-Lite Co.
JOHN DUFFY	President Grand Rapids Hardware Co.
E. GOLDEN FILER	Lumberman.
FREDERICK A. GORHAM	Vice President.
CLAUDE HAMILTON	Vice President.
THOMAS W. HEFFERAN	Cashier Peoples Savings Bank.
THOMAS H. HUME	Muskegon, Michigan.
HENRY IDEMA	President Kent State Bank.
WILLIAM JUDSON	President Judson Grocer Co.
MINER S. KEELER	President Keeler Brass Co.
JAMES D. LACEY	Timber Lands.
EDWARD LOWE	Timber Lands.
RANSOM E. OLDS	Reo Motor Car Co.
J. BOYD PANTLIND	President Pantlind Hotel Co.
WILLIAM ALDEN SMITH	President Grand Rapids Savings Bank.
GODFREY VON PLATEN	Lumberman.
DUDLEY E. WATERS	President Grand Rapids National City Bank.
LEWIS H. WITHEY, President.	

The Oldest Trust Company in Michigan

Transacts a General Fiduciary Business

Acts as Executor of Wills, Trustee for Estates, Administrator, Guardian. Acts as Trustee for Corporation Mortgages, Registrar, Transfer Agent. Takes full charge of properties under Trust Agreement. Public Accounting and Federal Tax Service. Safe deposit service on ground floor.

THE MICHIGAN TRUST COMPANY



REVIEW OF THE SHOE MARKET

Michigan Retail Shoe Dealers' Association.

President—J. E. Wilson, Detroit.
Vice-Presidents—Harry Woodworth, Lansing; James H. Fox, Grand Rapids; Charles Webber, Kalamazoo; A. E. Kellogg, Traverse City.
Secretary-Treasurer—C. J. Paige, Saginaw.

Bright Outlook for Retail Shoe Trade.

In such times through which we are passing, and amidst conditions such as have never failed to maintain in the restorative period following any war, pessimists bloom forth in all their glory.

Soap-box orators loudly declaim that the world is wrong and even in the ranks of hard-headed business there is found a surprising number who would prepare us for the worst by professing the belief that business and the country are going to the "bow-wows."

I want to make it plain at the outset that any reactions I may have experienced and the conclusions reached through observation of to-day's situation, such as I put down here, are not to be considered in the light of a profound message from an oracle in the trade. Nothing could induce me to pose as a prophet.

I am glad of the opportunity to say a few words—not of wisdom—but of inspiration. At any rate, I trust that what I have to say, referring to conditions as I view them, will be encouraging. Certainly I have no sympathy with the pessimist.

I could epitomize my thoughts in two words: "Do business."

Do business and go on doing business, is the way I feel retail merchants should visualize and put into action the most important thing to be done in the face of to-day's conditions, or any other conditions.

I am an optimist to-day. I have always been an optimist, but by my optimism I do not profess to see light where there is no light.

Treating the economic situation in our great country broadly, I would like to ask a few questions of the prognosticators of hard times: "Where are your facts? Do you support your pessimistic theories with the fact that the enormous natural resources of these United States are only as yet barely scratched beneath the surface? Or do you see hard times in the fact that in this country there is a surplus of foodstuffs and of most of the essential products, to say nothing of an accumulation of luxuries more than sufficient to care for our needs for some time to come, even allowing for a miraculous increase of population? Or does your pessimism ground upon the vast la-

bor potential released from production for the waste of war to production for the conservation of peace?

Isn't it true that the economic disturbances at the bottom of all the pessimism are after all only local—here affecting one commodity, there affecting another and different commodity, somewhere else affecting another and still different commodity—and not affecting the great fabric of our National business structure, generally, at all?

To-day's situation is different from other situations which have confronted business after every war only in so far as it is true that this war was greater in its destructive ramifications than any war in all history. After every war, business has always called for virility and initiative on the part of those who would remain in business and go forward to bigger things. We all are called upon to-day for greater enterprise and greater vision, for a more careful consideration of conditions, as they must be studied closely and carefully from day to day. We are called upon for nerve, initiative, and a bigger faith.

Competition is keener under such conditions and the demand upon personal energy in business is necessarily the greatest in such times as we are now passing through.

Since, in this discussion, the re-tailing of shoes is vital and all other businesses merely incidental, I could do no better, I feel, than to urge my fellow retailers' most careful consideration of the advice voiced by Mr. Milton G. Harper in a speech before a gathering of the allied industry in New York City, which was in the issue of the Michigan Tradesman for December 8, when he said in effect that there is too much distrust abroad, that it will work no good to ourselves as retailers or to the industry generally to hold off doing business because of a feeling of distrust. He expressed further, as his opinion, that if the retailer will so organize his business as to have a fresh stream of merchandise constantly coming in, it would be most helpful by way of meeting conditions.

I believe what Mr. Harper states is true, and that we as retail merchants ought to go on as nearly an immediate-delivery basis as is physically possible. We ought to go often

A New Addition to Our Line of Bertsch Goodyear Welt Shoes

Will Fill a Growing Demand



LAST No 19

With Goodyear Wing-foot heels attached.

965—Men's Brown Novilla Kid upper, single oak sole, full grain inner sole, leather counter, lined tongue. C, D & E\$5.50

992—Men's Black Colt, same as 965\$5.50

The growing demand for straight last shoes will be splendidly met by this new style. It is designed for perfect fitting and comfort.

Not only is this style a wonderful fitter, but it is one of the most beautiful shoes we have ever seen.

Herold-Bertsch Shoe Co.

Manufacturers of Serviceable Footwear

11-13-15 Commerce Ave.

GRAND RAPIDS, MICH.

Bullseye Boots

Pressure-Cure

Red and Black Boots

IN STOCK

IMMEDIATE SHIPMENT



Construction

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

Long Wear
Good Looks

Men's Bullseye Red and Black Short Boots\$4.00
Boys' Bullseye Red and Black Short Boots3.30
Youths' Bullseye Red and Black Short Boots2.45
Men's Red and Black Hip and Sporting6.00

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

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

Shoe Store and Shoe Repair Supplies

SCHWARTZBERG & GLASER
LEATHER CO.

57-59 Division Ave. S. Grand Rapids

into the market and we ought to buy merchandise—not for far ahead delivery—but upon a broad enough hand-to-mouth policy as will ensure keeping our stocks fresh and giving us something constantly on hand with which to interest the public.

One lesson none of us should ever permit ourselves to forget is the lesson of over-stocks. We, all of us have been following too closely the traditional policy of placing orders for future requirements in larger volume than possibly could be warranted by real knowledge of what conditions would be when it became our problem, months later, to pass the goods on to the public.

If every retailer will put his mind down to his own special problem of learning what the public wants, and will insist upon the co-operation of his manufacturers in meeting the public demand, if we will do our part in the process of liquidation and get our stocks down to a proper basis (and I believe every day is showing better conditions for shoe stocks generally in the hands of retailers) and if we will have faith enough and vision enough to keep stocks continually freshened up with new merchandise, and then bend our energies to doing business at the old stand, I am certain none of us in the retail shoe business will have time or need to be anxious about the future.

And as a last word, there is no real success unless it is honestly achieved.

You expect your customers to keep

their contracts with you; in turn you should keep your contracts with your manufacturer and lastly demand of him that he keep his contracts with you. Only by these methods can real success be accomplished.

I am sure the years before you will then be all that you can desire.

Andrew C. McGowin,
President Emeritus of the N. S. R. A.

Making Windows More Productive.

There are various ways and means of exploiting merchandise, but none are better than the show window. The best newspaper advertising space is not as productive as the show window when it comes to actual sales, for the immediate results are to be easily ascertained.

The reason for this is that a certain percentage of the people who read an advertisement will, in the course of a few minutes, forget all about it. This is not the case with window displays, as they are continually before the eyes of the throngs of people who traverse the streets in quest of the creations upon which Dame Fashion has placed her stamp of approval.

The show window is so flexible that it can readily be molded to suit the needs of almost every class of shoe merchants. It is open, by its inexpensiveness, to the man who cannot afford to enter the field of publicity, and equally valuable by its unusual demonstrative ability, to the dealer who employs every modern method in advertising his store and goods.

The window is the greatest sales-

man and should receive proper attention. A person is attracted by a neat display just as by a well-dressed man or woman. So, in order to obtain the maximum efficiency, the window must be well dressed and in good taste, and to do this the display man must use special settings.

Hundreds of merchants are not getting full value from their window displays simply because they would not spend the proper amount of money to make them attractive. They think all that is necessary is to place the merchandise in the window. They do not want the display man to make a setting or use artificial flowers. This is a grave mistake for it has been proved many times that the merchant who invests money in decorations for his windows gets results.

Every live merchant makes a yearly allowance for his newspaper advertising, but when the display man wants an allowance he often has to beg for it. This seems rather poor business. Money spent for window

decorations and good fixtures is not an expense, but one of the best investments a retail merchant can make.

It is not necessary to carry out elaborate period decorations to make the window attractive, but there should be some sort of a setting or temporary background installed to emphasize the new footwear styles.

Propose Law Against High Heels.

A ban on high heels is to be sought from the Legislature by the Massachusetts Osteopathic Society. Such an announcement was made at its nineteenth annual convention in Boston, Dec. 4.

Dr. R. Kedrick Smith, of Brookline, who read a paper on "High Heels a Crime," told his associates that the advent of woman suffrage had given the society courage to propose a bill prohibiting the manufacture, sale and wearing of heels more than one and one-half inches in height.

WM. D. BATT FURS

Hides
Wool and Tallow

28-30 Louis St.
Grand Rapids, Michigan

Fieglers

Chocolates

Package Goods of
Paramount Quality
and
Artistic Design

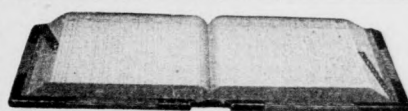
With hearty
Christmas Greetings
and every
good wish
for your happiness
throughout the
New Year

Hirth-Krause
Shoemakers for three Generations
Shoes

More Mileage Shoes

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

SECOND-HAND SAFES

We are always in the market for second-hand safes.

Send us detailed description, including date of purchase, name of manufacturer, inside and outside measurements and general appearance and we will make you an offer.

GRAND RAPIDS SAFE CO.
GRAND RAPIDS, MICH.



Government Aid To Farmers Mistaken Charity.

Grandville, Dec. 21—C. I. Giles, state master of the New York grange, has come out flat-footed against extending Government aid to farmers as a class, and he is to be commended for the stand he has taken.

Perhaps those farmers, who have been looking to Government to pull them out of the mire of falling prices, will take heed when one of their number, high up in grange councils, avows that he is opposed to any relief measure that is not extended to all classes of business alike.

That Mr. Giles voices the sentiment of citizens in all walks in life may easily be believed. It is not farmer legislation that is needed at this time, but, if any legislation is necessary, let it be for every class, not for a favored few.

Special relief measures or loans made to farmers as a class would weaken the agricultural business, instead of strengthening it, is the belief of this leading granger; and one can see that his belief, coming, as it does, from a farmer, has a foundation of common sense somewhat rare in these days of selfish graft and greed.

The farmer wants to be recognized as a business man among business men, not as an object of charity. "I always have and always will regard the extension of special privileges to any class of business as all nonsense."

This is sound advice and farmers may have cause to thank such advisers some day for pointing the way to better things through needed legislation for the betterment of all business, which of course includes the farmer as well as merchant, banker, mechanic, factory worker and owner, together with the professions.

Perhaps there are radical changes needed in the National laws, yet the long-recognized law of supply and demand is hard to beat by any artificial legislation under the sun. However, it is found necessary to legislate at the fountain head, let such legislation show no favoritism, but provide alone for the good of all, never for a single class.

Strife between classes is one of the unfortunate conditions that has brought the country to the verge of ruin. There are economic questions up for solution that will test the best abilities of the best minds of the country, and we trust these will listen to no propaganda in favor of this class or that, but lay themselves out to do those things that are best for the whole country.

The co-operation of all interests is necessary if we would frown down this mistaken idea of legislating in a National way for the farmer element, as against the best interests of other business factors going to make up our National citizenship.

Granger Giles is the right sort of man for the position he occupies as head of one of the largest state granges in the Nation. We commend his sound advice to all those who seek to boost one particular class above another, and especially those noisy individuals who have come to make demands in favor of the agriculturist which, while possibly benefiting such class momentarily, would in the long run become a boomerang that would prove more disastrous to the farming interests than all the machinations of the dreadful middleman. The trouble with most of these

propagandists for farm improvement is that they take into account one very small factor in the Nation-wide desire for fair play.

Back thirty and more years ago, the cry of fiat moneyists rang out for cheaper money, the poor man's dollar as against the gold standard of the Wall street shylock. The poor, deluded followers of these crank financial schoolmasters, were led to believe that the dollar of the poor man was, of necessity, of different material than that of the rich man.

However, the sober second thought of American citizenship soon penetrated the hypocrisy of the cry for cheap money and the idea that men of wealth benefited at the expense of the poor, by having an honest dollar, was exploded forever in this country. The dollar that was good for the Wall street financier was none too good for the man who labored. That fact was easy of demonstration, so that the fiat fanatics were soon thrown out of business.

It is so with these sticklers for exclusive farmer legislation at Washington. It is easy enough to understand that legislation for a class is diametrically opposed to the Constitution of the United States. This is a Government of the people, for the people, not as some smaller minds imagine a Government of farmers, for farmers, by farmers. When such a Government as that exists it will be time for the rest of mankind to emigrate to some more favored land.

It would be equally unjust to legislate strictly in the interest of merchants, manufacturers, packing houses, labor unions and the like. That legislation which fails to take into account the greatest good to the greatest number is a delusion and a snare. Farmers themselves, the ones with good sense and a desire for fair play, know this, and many of them, like C. I. Giles, of New York grange, are taking the proper course to lead to the best results for all concerned.

Meantime, the good old rule of supply and demand hasn't been completely discarded, as so many suppose. Every day brings this fact more plainly to the front. There are enough people in this country who believe in a square deal to stay the hand of the class legislating despoiler and among them will be found the farmers who use their sense of right and justice as so many of them are doing to-day.

Old Timer.



JOIN THE
**GRAND RAPIDS
SAVINGS BANK
FAMILY!**

44,000

Satisfied Customers

know that we
specialize in

accommodation
and service.

BRANCH OFFICES

Madison Square and Hall Street
West Leonard and Alpine Avenue
Monroe Avenue, near Michigan
East Fulton Street and Diamond Avenue
Wealthy Street and Lake Drive
Grandville Avenue and B Street
Grandville Avenue and Cordelia Street
Bridge, Lexington and Stocking

Let Us Remind You

WHENEVER you need the services of a bank in Western Michigan, all the facilities of this institution are at your disposal for immediate use. Established in 1853, on the same corner where it stands today, it has become a landmark in the civic, business and industrial life of this section and as such is conveniently located for all who have business transactions in or through Grand Rapids. We maintain for your convenience, a Bond Department, Foreign Department, Safety Deposit, Collection, Commercial and Savings Department.



CLAY H. HOLLISTER	President
WILLIAM JUDSON	Vice-President
CARROLL F. SWEET	Vice-President
G. F. MACKENZIE	Vice-President and Cashier
H. A. WOODRUFF	Assistant Cashier
EUGENE RICHARDS	Assistant Cashier
H. E. FORD	Auditor

THE OLD NATIONAL BANK

Monroe at Pearl

Grand Rapids, Mich.

Regularly Examined by United States Government Examiners

Fourth National Bank

Grand Rapids, Mich.
United States Depository



Merry Xmas Happy New Year

We take pleasure in announcing that enrollment in our

1921

CHRISTMAS SAVINGS CLUB

is now going on.

YOU MAY JOIN ONE OR MORE

of several classes

and

Just before Christmas you will receive all the money you have saved, with three per cent. interest added if all payments are made regularly or in advance. Come in and let us tell you about it.

WM. H. ANDERSON, President

J. CLINTON BISHOP, Cashier

HARRY C. LUNDBERG, Ass't Cashier

LAVANT Z. CALKIN, Vice President

ALVA T. EDISON, Ass't Cashier

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

Readjustment of Internal Taxes and Tariff Revision.

Revenue revision looms large as the result of the first month of the new session of Congress. The wheels are already in motion and the Ways and Means Committee has decided to ask industrial leaders to come to Washington soon after the holiday recess to make representations concerning the desirability of revising the tariff schedules of the Underwood-Simmons law.

This program has been approved by President-elect Harding and will be carried through at high speed. The Senate Finance Committee is co-operating heartily with the House Committee, and there is some talk of joint sittings of the two committees to hear the business men of the country in order that it may not be necessary for hearings to be held in the Senate after passage of the revision bill by the House.

A time limit has already been placed upon the hearings by the Ways and Means Committee, and as it is believed that from six to eight weeks will be ultimately allowed it is probable that the House hearings will not be finally closed before the present Congress adjourns.

It will then be necessary for the Committee to take the bill up in executive session and begin the big task of framing a new law based on the information gleaned in the hearings. On the basis of past experience, this work is likely to occupy at least sixty days, so that there is little prospect that the measure will be completed and ready for consideration of the House before May 1.

The discussion of the new tariff bill on the floor will proceed under a special order limiting debate, but at least a fortnight of general talk will be allowed before the vote is taken. In the meantime, the measure will have been under consideration by the Finance Committee and, in accordance with precedents, brief hearings will be held as soon as the exact form of the measure has been determined before its passage through the House.

With reasonable expedition the bill can be sent to the Senate by June 1, and allowing thirty days for debate in that body, and for the work of the Conference Committee which will harmonize the diverse provisions of the House and Senate drafts of the measure, it should be possible to place the new tariff law on the statute books by July 1, 1921, the beginning of the new fiscal year.

In framing this little schedule, no allowance for unforeseen developments has been made and it will not be surprising if consideration of the tariff is dragged into the new fiscal year.

Internal revenue adjustment is a problem separate and distinct from the tariff, although to some extent dependent thereon, as it goes without saying that whatever additional revenue can be obtained from the tariff will not need to be raised by internal taxation. It is now regarded as improbable, however, that an effort will be made to incorporate the proposed internal revenue readjustment in the tariff bill because of the delay that

would ensue in the consideration of the subject.

The House leaders have decided to devote their time henceforth, up to the date of the holiday recess to an inquiry into the internal revenue situation and will begin by hearing Secretary of the Treasury Houston. Subsequently they will listen to the representations of business men who are seeking changes in the internal revenue laws.

Internal revenue revision presents by no means the elaborate problem that is presented in the comprehensive overhauling of all the customs rates and the administrative provisions of the tariff; hence, it is altogether likely that the internal revenue and tariff revisions bills will ultimately be passed on approximately the same date. It is within the bounds of possibility that the two bills may be consolidated after their passage by the Senate, which would enable the conference committee to consider both measures together and harmonize any inconsistent or objectionable provisions.

Santa Days.

Written for the Tradesman.

I like it when the Christmas comes
With teddy-bears and toys
Steam-engines, whistles, cars and drums
For little girls and boys
New story books for young and old
Yule greetings with their cheer
What pretty things are ever sold
When Christmas days are here.

I like to see the windows glare
With all the gifts displayed
Big dollies with the natural hair
And in nice clothes arrayed
And presents too for grown up folks
Fur wraps and caps to wear
Soft moccasins and winter cloaks
Awaiting Santa there.

The choicest gifts so well I know
Are not those on display
They come from hearts without a show
To gladden Christmas day
And are the loves which live in men
Unselfish, pure and kind
Which live yet on and on again
In other hearts they find.

When Santa-days are drawing near
One feels them long before
For there's a different atmosphere
Like in the days of yore
And long about December's moon
This feeling starts to grow—
It is a joy of coming soon—
Dear Santa Claus you know.

Well—then you think you'll try to be
Through all the livelong year
A chap that's just the same as he
Round scattering good cheer
If folks are sick, alone, or sad
Distressed at what to do
You'll be to them—like Ma and Dad
A Santa real and true.
Charles A. Heath.

Mexico will not ask to be admitted to the league of nations, but would entertain a proposal, indicating that Mexico is a perfect lady.

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

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

7 to 8%

Endowment Cash

As soon as it is collected from your Insurance Company need not lie idle a day. A bond purchaser does not need to wait until the next interest coupon is due. His money begins earning the very day he pays for his bond. He has established that much of his estate in permanent form.

Buying now (at a discount) adds a further profit which will be yours when the bonds are paid in full at maturity. Some of the issues we are now offering are redeemable at more than their face value.

Write or phone Bond Dept. for full information.

THE
MICHIGAN TRUST
COMPANY

How Stock Fire Insurance Rates Are Fixed.

Schedule rating in fire insurance is the system of measuring hazards and giving credit for fire extinguishing facilities so that proper recognition may be given for superior construction and protection. The system provides rate penalties for the maintenance of dangerous conditions, especially those easily corrected.

The first known of schedule rating was in the early history of this country when the only company then in existence, finding that there was a difference in the amount of loss sustained on dwellings having trees around them as compared with those which did not, attempted to overcome the difference by an order that thereafter no dwellings would be insured that had trees around them. The people of those days did not differ much from those of the present date. They appreciated the necessity for insurance even on property with trees around them and promptly organized another company which for a slightly higher rate was willing to assume the tree hazard.

Although this was many generations ago, it was none the less the start of schedule rating; and ever since that date there has been a constant endeavor to differentiate and refine the charges and credits in fire insurance rates so that there may be equitable charges as between hazards and a proper debit or credit, as the case may be, for each feature of construction or of protection, that is deficient from, or superior to, a moderate standard.

The business man does not seem to concern himself about "the reason why" as much as he should; he seems to act as if fire insurance rates are not subject to his influence. The fact is that they are very decidedly subject to his influence.

The first progress in determining a rate is the "grading of the town." This is usually done by engineers of the National Board of Fire Underwriters, an organization having nothing to do with rate making.

Towns are graded into classes, the grade assigned depending principally upon the character and efficiency of the fire protection. Here the business man should know "the reason why."

In some towns there is levied against each company, a so-called "Occupation Tax." Is your town one of them? For if it is, we have here one factor in the rate you are paying.

Now it might be proper to levy an occupation tax against an agent, but there can be no more reason for an occupation company than there is for such a tax on each line of merchandise which you might handle on commission or consignment. Where such a tax is levied, it enters into the rate. What is the result? The merchant and manufacturer requiring insurance pays an undue share of the expense. Indirect taxation is the screen used by politicians to secure public favor. An examination of the 1919 statements indicate that fire insurance companies were called upon to pay direct and indirect taxes of over 5 per cent. on their gross premiums, or in the language of the business man, "gross sales." Naturally, it cost these companies something to collect these charges and the total cost must form a part of the rate. Could your business stand a 5 per cent. tax on gross sales? Would it not be more profitable for you to pay as direct tax an amount equal to 3½ per cent. on the amount of your insurance premium than it is to pay an indirect tax of from 5 to 7 per cent.? Do you not think it worth while to look into this question and know "the reason why?"

In 1917 it cost the several states to maintain all departments having to do with insurance about \$2,007,484. They collected from the various classes of insurance companies \$19,310,309, leaving a difference of \$17,302,824, which is improperly charged as insurance cost. This seventeen million dollars goes into the rate, for there is nowhere else to put it.

A generally bad fire loss record

Peace of Mind

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

GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICH.

OTTAWA AT FOUNTAIN BOTH PHONES 4391

Michigan Finance Corporation

FLINT and GRAND RAPIDS

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

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

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.*, GRANT J. BROWN, *Treas.*,
President Ford Sales Co., Flint. Cashier Indus. Savings Bank, Flint.

DIRECTORS:

DAVID A. WARNER
Travis-Merrick-Warner & Johnson,
Attorneys, Grand Rapids, Mich.

W. P. CHRYSLER
Vice President Willys-Overland Co.,
Director Industrial Savings Bk., Flint.

FRED J. WEISS
Vice Pres. and Treas. Flint Motor Axle
Co., Director Ind. Savings Bank, Flint.

E. R. MORTON
Vice President City Bank of Battle
Creek, Mich.

HERBERT E. JOHNSON,
President Kalamazoo City Savings
Bank, Kalamazoo, Mich.

LEONARD FREEMAN
President Freeman Dairy Co., Direc-
tor Industrial Savings Bank, Flint.

FLOYD ALLEN
President Flint Board of Commerce,
President Trojan Laundry, Flint.

S. A. GRAHAM
Vice President Federal-Commercial
and Savings Bank, Port Huron, Mich.

CHARLES E. TOMS
Cashier American Savings Bank,
Lansing, Mich.

A. C. BLOOMFIELD
Vice President National Union Bank
of Jackson, Mich.

OLD NATIONAL BANK, Grand Rapids. Registrars and Transfer Agents.

R. T. JARVIS & COMPANY

Investment Securities

605½-606 Michigan Trust Bldg. Citizens Phone 65433, Bell M. 433
GRAND RAPIDS, MICHIGAN

STRAIGHT LINE METHODS

Banking Credit

Calls for Facts and Figures

The strings of credit have been tightened to stop over-expansion. The creation of non-liquid assets, resulting in the impairment of current assets, is a common form of over-expansion. If continued, it means inevitable disaster.

Your Banker should know absolutely that your business is on a sound basis and progressive. The custom of submitting an annual statement for banking credit is undesirable. Too many changes take place in a year. The Banker today requires up-to-the-minute facts and figures in the determination of credit limits. He wants to see a well-planned and carefully observed Budget, and a monthly Balance Sheet.

In this connection

ERNST & ERNST

Their Straight Line Methods of System, Organization and Business Control include the application of The Business Budget and Monthly Balance Sheet Plan to your individual requirements.

ERNST & ERNST

Grand
Rapids
304 Nat'l City
Bank Bldg.

AUDITS - SYSTEMS
TAX SERVICE

Detroit
Dime Bank
Bldg.

OFFICES IN 23 OTHER CITIES
STRAIGHT LINE METHODS

over a period of years enters into the question of rate not only as to the town but as to the state. If you live in a town or state with such a record, is it not the duty of the business man to know "the reason why." There are towns which levy a tax on premiums for the maintenance of fire departments. Is it possible that a merchant in such a town would expect the same basis rate as he would if he were in an equally good grade of town where no such tax is levied? If you do business in such a town, is it not time to find out "the reason why?"

Approximately 20 per cent. of the total cost of operating the fire insurance business is due to one form or another of indirect taxation. The larger part of this cost would be saved in fire insurance rates if, instead of taxing premiums upon a gross basis, the insurant would accept a very slightly increased direct tax and then tax the insurance companies only on that which they retain after the payment of losses and expenses in the state.

No one so much as the business man should know "the reason why" of the basis rate, and by collective reasoning and effort bring about changes which will improve conditions and bring about a lower (better) grading of the town. The information may be had for the asking; if one is in earnest and wants to know "the reason why," engineers are available without cost to give such an organization as a local credit men's association the facts and advice as to how to better conditions looking to a reduction in rates.

Having now in a broad way covered the features which go to make up the grading of the town, we come to those features individual to the risk which enter into the rate. Mentioned in their relative importance they are: Construction, Environment or Exposure, Occupancy and Upkeep.

Let me say here, that after an experience of over thirty years, I have reached the conclusion that in the aggregate the insurance companies have made no real profit in insuring risks where the rate charge exceeded two dollars per hundred of insurance. One may, therefore, conclude that the higher the rate the less chance has the insurance company of making

money out of it and the greater also is the necessity for a customer carrying adequate and sound insurance such as will protect him fully and secure his credit. High rates are usually due to poor construction, extra hazardous occupancy or bad exposure. But it is frequently the case that it is the fault of the inside management, due to improper care of the premises, to neglect in safeguarding its property and, at times, to almost criminal neglect of its own and its neighbor's property. When you find a customer complaining about his "excessive rate," and giving that as the excuse for carrying little or no insurance, it is up to the credit man to know "the reason why." For it is fair to conclude that the high rated risk is a poor nuisance risk, and a poor insurance risk is usually entitled to a sub-standard basis of credit. The local rating bureaus will furnish this information to the assured on his request without cost.

The organization of conservation and fire prevention societies by business men will put a stop to neglect and carelessness; regular inspections will develop bad conditions. Where easily corrected faults which endanger the property are not corrected the insurance companies have no other recourse than to add proper schedule rate charges, and apply such rate penalty as will force correction or make the offender pay dearly for his negligence.

You should know that the better the town the lower (better) the "grade;" the better the risk the lower the "rate;" the lower the rate the more the risk is sought by high-grade companies; and as a rule the merchant who has a high grade low-rated risk, has a high standard of credit rating.

Under the modern system of schedule rating, which is a system of charges and credits, every insurer actually has it in his own power to make a lower rate upon his own property to the extent that he himself is willing to construct and protect it.

C. R. Tuttle,
Mgr. Insurance Co. of North America.

Don't forget to tell your wife occasionally that you love her. Otherwise she might not find it out.

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
J. D. SUTHERLAND, Fieldman
FREMONT, MICHIGAN

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

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

We wish each and every one of our policy holders a

Merry Christmas and A Prosperous New Year

Your liberal patronage and loyal support in the past has made it possible to increase the saving to you an additional 5% for the year 1921.

MICHIGAN BANKERS AND MERCHANTS MUTUAL FIRE INSURANCE CO. of Fremont, Mich.
WILLIAM N. SENF, Secretary

HELL'S HEADQUARTERS.

Liquor and Prostitution Sole Industry of Town.

San Diego, Calif., Dec. 15—It is against the law, I understand, to sell alcohol, to transport it, to print recipes for its manufacture, or to even display the words "beer," "whisky" or "gin" on public signs. There is no law, however, forbidding anybody to tell how thousands are getting all the bug juice they want nor is it illegal to follow the same procedure yourself. So this, then, shall be a short, but truthful, tale of how to put your foot on the rail, your elbows on the bar and look up at the Milky Way through the bottom of a glass. If you live in Grand Rapids or somewhere else, you must buy a railroad ticket to San Diego, Calif., the loveliest city in the most ideal climate on this continent. If Adam and Eve had known about San Diego, I think they would have laid their plot there, and finding things so altogether charming, would have turned from apples to oranges, thus materially altering the course of human events.

In San Diego you go away off to one corner of the city to the post-office, turning to your right as you enter and mounting a long flight of stairs. You find a line of men and women leading to a room labeled "Passports." You get in line, and in due course find yourself standing before a tired old gentleman, who mumbles without looking up: "What do you want?" And you say: "A passport to Tijuana." (Pronounce it "Tee-ah-hwanna," please.) He asks: "Are you a citizen?" to which you reply affirmatively. And he goes on: "Where were you born?" You tell him, and he pushes a card toward you and says: "Sign your name on the two blank lines." This done, he tears the card apart on a perforated line, gives you one part, files the other, and resignedly says "Next!" There is no fee. This is the only thing I know of

that you can get for nothing except a bad cold.

Before this official is a high pile of these passport blanks, for which the call is constant every day but Sunday. With your passport, which is good for ten days, you turn your face toward the land where "liberty" still exists, even though they do kill a President there oftener than we elect one. If it happens to be November, you better stop at a restaurant and get a mess of green corn, green peas and strawberries, as I did. I enjoyed the eating in San Diego more than the beer in Tijuana.

If you have an auto, go out G street to Sixteenth, and follow the trolley tracks and the crowd. As a matter of fact, just follow any San Diego crowd, and you land in Tijuana. The road leading to the booze is as rough and rugged as a detour through Stonington, Conn. It is worn to a frazzle. In going down to Mexico, you are going up half the time. Your spine is undecided whether to stay where it is, or punch itself up through the top of your head. You bump and bump for twenty miles along a road made through the adobe mud and sand by people whose thirst rises above all barriers and barricades and legislation. Tell a man he cannot drink this or that, and he will find a way to defy the injunction. Human nature has always been stronger than law. On this road there is a perennial procession. The crowd flows South and ever South. And a peculiar thing I noted was that the other side of the road that was traversed coming back was smoother than the side going down, indicating that a lot who go to Tijuana never come back. This may, however, have been an illusion caused by the cargo taken aboard while in Tijuana.

Along the roadside going down you will see truck gardens filled with growing vegetables. Acres and acres of blossoming garden peas, acres and acres of green beans, cabbages, radishes, lettuce and all the rest of the

luscious stuff that grows back East in Springtime. Here it was the middle of November, and farmers were picking strawberries and green corn was being pulled from the stalks. The only evidence of winter was the short days. You forget for a moment about liquids, and marvel that while folks in the North were damning janitors for freezing them to death, folks out here were going about in their shirt sleeves and loafing in the shade under trees.

Not all the fields were green. Right across the road from some of these flourishing truck farms were fields as barren as the Sahara on the Fourth of July. One side was irrigated; the other wasn't. Put water on this sandy soil, and vegetation thrives like jimson weeds in an Indiana cornfield. Without moisture, things simply dry up and die. Now and then you pass orchards of oranges, lemons, olives, English walnuts and other crops, owned by farmers who control a water supply. Land in itself is nothing, but land, combined with a supply of water, is more profitable than a Government contract on a "cost plus" basis.

Before you get to the border line you are held up by those ahead of you. Gradually you crawl along to a place where a consumptive-looking gentleman, with exasperating deliberation, looks you over casually with tired eyes, takes a slant at your car, asks for your passport, scarcely glances at it, and waves you on. You move a few feet, and a couple of greasers give you a hasty once-over and wave you still further on your way. They don't seem to care so much as a counterfeit tuppenny damn whether you are taking anything suitable into Mexico or not. They know you are after booze, and that Mexico will collect for it, so go on, and don't be slow about it. You look around to see what the difference is between the U. S. A. and the land of Villa. A white stone pillar is all that marks one country from the other. Ahead of you is sand, with tracks leading but one way. You need no directions

where to go to find Tijuana. Follow the tracks!

A mile or so further on you arrive at your destination. There is just one street, perhaps 600 feet long, lined on each side with miserable one-story shacks, each containing a bar, and more than half have dancing halls and gambling lay-outs. The shacks stand there on the virgin sand, and virgin sand constitutes the solitary street. Not a vestige of vegetation is in sight. Hell has its headquarters here.

Everywhere are automobiles, and it is with difficulty that you find a spot to park yours. The town is "open"—I trust I use the correct word. Everything goes—that is to say, you see no evidence of the majesty of the law. In the gambling rooms every device concocted by the human brain to lure the dollar from you to others is in evidence. Dice rattle, wheels turn around, cold decks are manipulated, and the inevitable ladies whose morals are as loose as the mud guards of a 1910 ford sit at the tables. Men and women crowd about the gambling devices as at Monte Carlo. Of course, the stakes vary from little to much. You can play whatever your pile happens to be. One thing is sure: You will lose. Nobody wins in Tijuana but the guys who own the joints.

Behind the bars are bottles bearing the old familiar names of "Wilson," "Duffy's," "Black and White," "Johnny Walker," "Canadian Club," "Old Crow," "White Horse Cellar," "Gordon Gin," and the other brands which you know better than I. These bottles bearing names of precious memory are filled, they say, with something two degrees worse than muriatic acid and concentrated lye. You pay 50 cents a drink for this stuff, but for two bits, or 25 cents, you get a fair glass of beer, with alcoholic content considerably higher than one-half of nix per cent.

In the bar rooms and gambling dens you see people who were plainly never in such places before. You see



Big Drop in Price

JELL-O

Now selling to the Retail Trade
at \$3.45 per case of 3 dozen

Advertised price to consumer
2 packages for 25 cents

THE GENESEE PURE FOOD COMPANY, Le Roy, N. Y.

men with their wives who, back home, are undoubtedly the best people in town. They simply come to see. They drink a glass of beer for the novelty of the thing, and the idea of going to Mexico for the drink carries with it a certain lure. I saw no drunkenness among the visitors. It wasn't intoxication they sought. It was just a silent protest against a law that is contrary to human nature. One woman stood at the bar, drank a glass of beer and said: "This is the first beer I ever drank in my life. I came over 1,000 miles to get it."

You get all you want of Tijuana in a little while. It represents humanity in its lowest form. It will go the way of all border dives and brothels. When the end comes, those who survive will move on to the next place. Its degraded girls and women will have gone down and drunk life's glass to the lees. Their places will be taken by others who will pass through their hell before their graves claim them. The mystery is where the recruits come from. What is it that lures women to this awful fate? Where is the compensation? We do not know. The woman of the town has existed since towns existed. She is a product of civilization. She was not known until civilization was invented. She is what she is because of the environment with which society surrounds her. We are her environment, and we stand convicted of producing her. The blame belongs to us—not to her.

Tijuana is a stench to the United States and to Mexico. You are glad to get out of the place. As you leave you hear the barbarous strains of mechanical jazz music, and just on the edge of this Babylon you hear some poor creature singing "That Dear Old Mother of Mine."

As you go, others come streaming in. They smile at you and you at them. They are all expectant, while you have had your thrills. At the border the Mexican officials let you go across without any formality at all, while the consumptive American official mechanically asks: "Did you purchase any merchandise in Mexico?" I answer: "Yes, sir." He continues: "What was it and what was its value?" I answer: "Two beers and one hot dog. The beer cost four bits and the hot dog two." He smiles lazily and says: "No duty on that. Pass on!" I pass, and in due season bump my way back to San Diego, where the Garden of Eden must have been planned, but for some reason which we do not know the site was located elsewhere.

John Strong.

The Judge.

Written for the Tradesman.

I looked him in the eye
A well of clear pure worth
As blue as heaven's sky
Unshaken as the earth.

I saw a thoroughfare
Where I could enter in
And feel secure; for there
No perfidies begin.

Two ways—yet only one
Alike and parallel
They ran as they begun
Both irresistible.

If I would know a man
Who could the world defy
I'd want no other plan:
Just look him in the eye.
Charles A. Heath.

W. J. Carl, Muskegon Heights, who is one of the most popular, progressive, up-to-date and successful merchants of Western Michigan says: "I started in a small way here many years ago in the mercantile business and I have taken the Michigan Tradesman since 1900 and I have always found it very reliable and a great help to me in many ways. I long ago learned to depend upon it to keep me posted in regard to the markets and what was going on among the merchants of my State and the business world in my line. I have

a department store, handling dry goods, groceries, boots and shoes, etc. I find the Tradesman is a great help in keeping me posted in all these lines. I like Mr. Stowe, the editor and manager, and I admire the way he protects the honest legitimate trade, from the "fly-by-night" and crooked concerns and goes after all unfair dealers, small and great, exposes them and cleans up on them and drives them out of business. Then its able editorials are a benefit to all who read them. They have the right ring of true Americanism, which all honest persons cannot help but admire. Again, I say, I like the Tradesman and shall continue to take it as long as I remain in trade."

Because catalogs are sent you without expense to you don't treat them as if of no value. Keep your catalog library in good order and keep it up to date.

Civil actions speak louder than words; a judgment is worse than a dun.

VOCATIONAL WILD OATS

Thousands of young men and women dropped school work during the period of inflated values to accept employment in any vocation that offered the largest immediate wages without regard to future advancement.

When the slump in prices and wages came they found **THEY HAD SOWED VOCATIONAL WILD OATS** and must make new plans for their future careers.

NOW IS THE OPPORTUNE TIME to secure training for the greatest of all professions—the **SCIENCE OF BUSINESS**. Let us train you for a position as a skilled stenographer and secretary or an expert bookkeeper, auditor and accountant. These positions carry many opportunities for advancement and lead to a permanent business of your own.

The M. B. U. has been successfully training young and middle aged men and women for the best grade of positions since 1893 and for a number of years has been Accredited by the National Association of Accredited Commercial Schools. We are here to help **YOU** win **PERMANENT SUCCESS**. Come and see us or write for free catalog.

NEW CLASSES—DAY AND EVENING—START JAN. 3 AND 4.

McLachlan University **BUSINESS**

A. E. HOWELL, Manager.



THE SIGN OF

QUALITY

Healthy Children Make Christmas Merry

Christmas is always merry where there are happy children, bubbling over with joy and anticipation. Growing children are always happy when they are receiving proper nourishment from the right foods.

Lily White

"The Flour the Best Cooks Use"

Look for the
ROWENA
trade-mark
on the sack

is excellent food for growing-ups as well as grown-ups, because Lily White contains only the nutritious kernels of the finest wheats grown in America. These are milled by the most conscientious and thorough processes known to present-day millers. For volume, color, texture and cleanliness, Lily White has no superior. Bread, rolls and biscuits baked of Lily White are of rare flavor, wonderfully light, appetizing and wholly digestible. The most delicious and tenderest pastry, also, is made with Lily White.

Lily White Is Clean

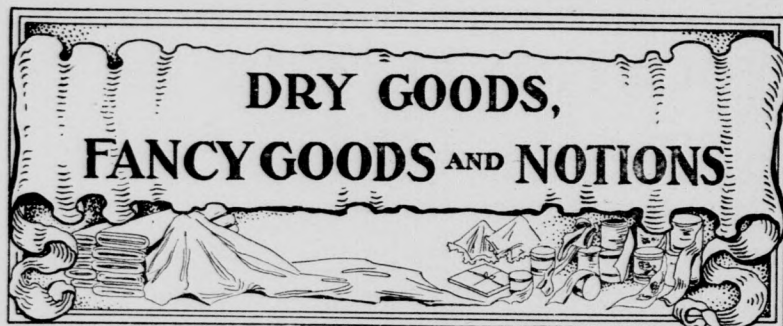
The wheat of which Lily White is made is thoroughly cleaned. The six-break system insures a granulation of uniform perfection. The finest imported silk bolting cloths are used. No human hand touches Lily White in its various stages of manufacture. Lily White is guaranteed to suit your baking requirements better than any flour you ever used. Call up your grocer and let him wish you Merry Christmas and a Happy New Year with a sack of Lily White.

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.



Back-To-Bed-Rock Sale Recommended.

Lansing, Dec. 21—These are times when every merchant should make an effort to reduce his stock with the least loss possible. The Merchants Bureau of the Chamber of Commerce of Lansing has planned a January clearance sale, every store to participate in it. There are no agreements as regards prices on merchandise to be sold. Every store can use its own judgment as regards cutting prices and the class of merchandise they wish to dispose of.

It is the opinion of a majority of merchants that it is a bad thing to have the public feel that any organization is gotten up with the idea of controlling prices, and the sooner that merchants give the public to understand that our organization means to eliminate bad practices and to convince the people generally by their attitude that they have the interests of the people at heart and wish to do everything in their power to make the distribution of merchandise as low as possible without inflicting or imposing extra costs, the better it will be for the retailers generally.

We would recommend that the retailers get together where they can in a practical way and boost a sale such as is started by the Merchants Bureau of the Chamber of Commerce here at Lansing; appoint a committee to take up the matter of advertising, and the idea that the Lansing Chamber of Commerce has would be a good one to follow by having a page advertisement, which we are enclosing a copy of, to appear the day before you start the sale with the names of all the merchants who are going to participate. Page No. 1, with the list of names of the participating merchants, is a full page ad to appear one day, and Page No. 2 and No. 3 is a half page advertisement to appear the following day.

In this way you put added force into the sale, bringing the people to town or getting the people out. During the past week the merchants here gave a big dinner and invited all of the employees of their stores. There were present over five hundred. A splendid address was given by Mr. E. Leroy Pelletier along the lines that we must urge the public to buy merchandise in order to keep the factories running so to keep men employed, and the slogan "not to buy" would cost untold trouble and suffering eventually.

We send this bulletin out at this time with the idea that if you wish to take the matter up you can do so and start your January sale as soon as possible. We would advise you to start your sale as soon as possible after Christmas in order to assist you in taking your January inventory.

J. W. Knapp,
Pres. Mich. Retail Dry Goods Association.

Back to buying, back to making, back to work is an excellent slogan to use in all of your ads.

GREAT BACK-TO-BED-ROCK SALE.

For one week, beginning Monday, December 27, the leading houses in Lansing—selling every kind and class of merchandise—will combine in a monster cut-price sale.

It will be a veritable carnival of bargains.

And here are the reasons why:

Lansing's business men never have been content to wait for things to happen.

Individually and collectively we go out and make them happen.

This time we are out to start buying again at a normal rate.

For, unless you, the public, begin buying pretty soon we are going to see hundreds of thousands more men and women out of work, and that will be bad indeed.

Here is what has happened.

You got the idea that prices generally were too high so you just stopped buying until they should come down.

You did not stop to consider whether they could come down at present; you did not consider how much we, the merchants, had paid for those goods when we bought them nor the loss we must sustain if you bought them at lower prices; our problems did not enter into your considerations at all—you just quit buying. That idea started some months ago—before the election—when some politically ambitious persons, for propaganda purposes, started government suits against some big Eastern business houses for alleged extortionate profits.

Of the merits of those cases we do not know but the idea spread until one day we all woke up to find business almost at a standstill and men being thrown out of work everywhere.

Experts who make a specialty of analyzing business conditions tell us this is purely "a mental attitude." Doubtless it is—but it is a very serious condition with us.

Perhaps you don't see the connection between your failure to buy and the lack of employment. It is simple.

When you quit buying, the stores you trade with also quit. The jobber and the wholesaler, in turn, quit—and so the factories, the textile mills, the mines, and other sources of supply had to shut down.

That threw tens of thousands of men out of work.

This condition soon spread to every other industry. For, the merchant, deprived of half his trade did not buy the automobiles or the motor trucks he needed and otherwise would have bought, so these plants closed or went on short time—and more men ceased earning.

So you see there is a direct connection between your buying—or not buying—and the present state of unemployment.

The Merchants Bureau of the Chamber of Commerce took this up recently and it was unanimously agreed that something must be done—and at once.

It doesn't matter that we, acting as stewards of your needs and your interests, had bought our present stocks at prices that you by your insistent demands had created.

It doesn't matter that we must take a loss on present stocks without knowing at what price we can replenish them.

The one thing that does matter is to get business going as usual. To put men back to work—to earning and producing so that they can buy.

Some moralists will tell you that many workers richly deserve the punishment they are now getting.

They point to the fact that workers, generally, did not try to uphold the high wages they were getting by

WE desire to express our deep appreciation of your valued and friendly co-operation which has assisted us in our success of the past. In extending to you our

Cordial Greetings

for the Christmas season, we sincerely hope that the New Year will give to you its full measure of prosperity.

Quality Merchandise—Right Prices—Prompt Service

Paul Steketee & Sons

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.

Wishing one and all

A Merry Christmas and

A Happy and Prosperous New Year

And thanking our friends for the many favors of the past year we press on toward the goal of
PERFECT SERVICE.

Daniel T. Patton & Company

GRAND RAPIDS
59-63 Market Ave. North

The Men's Furnishing Goods House of Michigan

Use Citizens Long Distance Service



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

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

CITIZENS TELEPHONE COMPANY

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

trying to produce in accordance with that wage.

They loafed on the job—seemed to think that somehow the boss could continue to pay whether or not he got any return.

Cost of production increased beyond all reason so prices went up and up, as workmen made only one-half or one-fourth as many articles per dollar of pay as they could or should—and had previously done.

Of course, the whole thing was foolish. It was illogical and ridiculous. But why cry over spilt milk?

The worker has learned his lesson even have some others, higher placed, who also imagined they could kite their securities and pyramid deals one upon the other. These two were swallowed up in a slump.

To-day—and it is to-day we are interested in—we are confronted with cold facts—a condition that must be met and changed.

Economists tell us that this cessation of buying which has resulted in a cessation of producing is going to eventuate in another boom and still higher prices in the near future than those we have yet seen.

In other words the old law of supply and demand is still on the job and will continue to control the situation.

So that, when you do find it necessary to buy things you now need, but are doing without, there will again be a shortage and in the scramble for stocks prices will again ascend skyward.

Nobody predicts a panic, for all agree that the only kind of panic that could result now is of a kind the world has never yet known, i. e. a panic due to under production.

All panics in the past have been due to over-production.

There has been no over-production up to this time—a popular notion to the contrary notwithstanding.

In a few months the factories and mills were on a peace basis following

the wartime period of non-production, they had not nearly caught up with the demand. Stocks were not yet up to normal in the warehouses of wholesalers or manufacturers.

There was, and is, no adequate reserve at the source.

That was why prices were high—two customers clamoring for every article in every store, we merchants had to out-bid each other in efforts to supply your wants.

Then you quit—and the pendulum swung all the way back.

Now we are going to help the movement—and get it over with.

We plan to sell regardless of cost so as to reduce our stocks before inventory—the first of the year.

Otherwise we will sustain another terrific loss as we all did on the last quarter's income-and-profit tax, by the sudden reduction in values of goods, inventoried at prices we had paid for them. For one week, therefore, you will see such bargains as you never thought possible.

Each merchant will advertise his own—but it is a concerted and a practically unanimous action.

We are going to start the wheels of industry going again—and put the men back to work.

Men who are not working are not earning and therefore cannot buy.

We expect the plan to be copied by other cities, and we have hopes it may even become nation-wide.

We promise you nothing beyond this period.

If, in order to replenish our stocks, we have to pay more, then we must again sell at a profit over that cost.

We can see no further into the future than you can.

One person's guess is as good as another's.

But this one thing is certain—for one week you will see a reign of prices you cannot resist and which will help us reduce stocks before inventory and clear the way for a fresh start.

Watch the State Journal. Read all the advertisements every day.

It is go-as-you-please so far as individual merchants are concerned.

Sale starts Monday.

Back to buying—back to making—back to work.

New Kind of Celophane.

The new celophane trimmings and novelty fabrics, which are so much in evidence in the early Spring displays of the millinery manufacturers, differ materially from the celophane introduced last Spring, according to the bulletin of the Retail Millinery Association of America. The material was then in its raw stages, the bulletin asserts. Its use was a new venture, and the material lacked the degree of perfection which it has since attained. As a trimming it was found rather perishable. The fabrics made of it were not especially attractive, and their rough, shaggy aspect and shiny, beaded appearance did not make for popularity.

"As a result," the bulletin goes on "the word 'celophane' conjures up visions of the unsuccessful product launched last Spring, and is immediately met with prejudice on the part of consumers as well as manufacturers. The new celophane fabrics, however, do not deserve this attitude. The celophane has been cleverly handled and perfected, and the fabrics are at once attractive and practical. The weave in the materials is very close, so that the celophane design forms a solid part of the fabric. Consequently there is no danger of chipping or peeling, as in the fabrics used last year."

We are manufacturers of

Trimmed & Untrimmed HATS

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

CORL-KNOTT COMPANY,

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

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

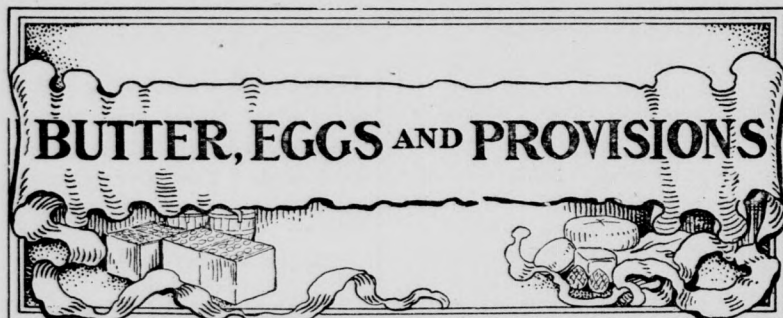


Michigan Motor Garment Co.

Greenville, Mich.
6 Factories—9 Branches

In appreciation of the many courtesies extended to us by the trade generally and with the hope that all of us will prosper together in 1921, we extend to all of our friends and customers cordial greetings and our best wishes for a very Merry Christmas and a Prosperous New Year.

Grand Rapids Dry Goods Co.



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.

Michigan Dairy Convention To Be Held Here.

Lansing, Dec. 21—Michigan dairy interests will come into a common terminal in connection with the annual convention of the Michigan Allied Dairy Association to be held in Grand Rapids, February 15, 16 and 17, according to an announcement issued from the offices of the Association in Lansing. The Association embraces within its scope of organization the Michigan Milk Producers' Association, the Michigan Creamery Owners and Managers, the Michigan Ice Cream Manufacturers, the Michigan Fresh or Market Milk Distributors, Cheese, Condensed Milk and Milk Powder Manufacturers, and functions in co-operation with such agencies as the State Food and Drug Department, the Michigan, Agricultural College and the Michigan State Farm Bureau.

Convention headquarters will be at the Pantlind Hotel, where the sectional meetings of the several units of the Allied Association will be held. Several of the general sessions of the Association will also be held at the hotel as well as the allied banquet which will be held on the evening of Feb. 16 in the ballroom, for which purpose it has a seating capacity of approximately 500. A general dairy rally is planned for the afternoon of the 16th, to be held either in the armory or in the coliseum. For this purpose the association expects to bring to Michigan and Grand Rapids Herbert Hoover, H. D. Wendt, general secretary of the Association, qualifies this part of the announcement to the effect that assurances have been received that Mr. Hoover will be glad to accept the invitation if it is physically possible for him to do so. This invitation was framed jointly by the Allied Dairy Association and the Michigan State Farm Bureau, supported by the Michigan Agricultural College, prominent agriculturists and other influential citizens. The Association also expects to have on its program several other prominent people connected with the production, manufacturing and marketing of milk and milk products such as J. R. Howard, President of the American Farm Federation; Milo D. Campbell, Coldwater, President of the American Milk Producers' Federation, etc. The State of Michigan will be represented by Governor Groesbeck; Hon. Fred L. Woodworth, State Food and Drug Commissioner, and others. Technical papers anent the production, manufacture and marketing of dairying products will also be given by representatives of the United States Department of Agriculture, the Michigan Agricultural College and representatives of commercial dairy organizations.

Agencies such as Childs' Welfare, Public Instruction and Women's Clubs will also be represented on the program. As explained by Mr. Wendt dairy interests are keenly appreciative of the essential features in milk and milk products in the human diet and constituting approximately 20 per

cent. of the food consumed in the United States; and, therefore, look upon the success of their efforts from the humanitarian standpoint as well as the commercial side of dairying.

Another Grocery Innovation.

A grocer in Topeka has changed the name of his store to "The \$2 Grocery." The plan is to sell "memberships" for \$2 a month. The "members," just as long as they keep their "dues" paid up, will be allowed to buy anything at a price covering the wholesale and selling cost. All others will be charged regular retail prices. Both prices are plainly marked on each item. The grocer says he has figured out to his satisfaction that the \$2 a month each customer pays him will be an entirely satisfactory profit to him, inasmuch as it will be net. And then there is the advertising value of having both prices indicated in plain figures. This shows even the customers who do not take advantage of the plan that there is, after all, not such a wide discrepancy between the wholesale and retail prices as they thought. This plan is worked with varying degrees of success. One store made it go fine for a few months and then had to abandon it because customers failed to keep up the dues.

If angels fear to tread where fools rush in, they should use their wings.

OCCIDENT FLOUR



Costs more—worth it!

OCCIDENT FLOUR builds quality trade that price competition cannot draw away.

W. S. CANFIELD FLOUR CO.

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

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



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

Holiday Suggestions

HIGHEST QUALITY

**NUT MEATS } FULL LINE
NUTS }**

SWEET POTATOES (Red Star Brand)

SHREDDED COCOANUT, Dromedary Brand

Pop Corn (Sure Pop) Apples

Grape Fruit—All Sizes Oranges Cranberries

Dates Fancy Blue Rose Rice

Dried Fruits Figs

SERVICE AND ATTRACTIVE PRICES

KENT STORAGE CO.,

Grand Rapids, Michigan

SEND US ORDERS

FIELD SEEDS

WILL HAVE QUICK ATTENTION

Pleasant St. and Railroads
Both Phones 1217

Moseley Brothers, GRAND RAPIDS, MICH.

The White Egg Trade.

"The greater part of the egg trade of New York makes no distinction as to color of the shells. Since the advent of supplies of California white eggs in relatively large quantity, the high quality of these during the winter season has added to the general reputation of white eggs as an indication of freshness, and increased the preference for them. But, considering the trade as a whole, after the flush of egg production sets in in the spring, only a small part of the demand gives preference to white shells, and this preference applies almost exclusively to new-laid eggs of fancy quality. There is no use in separating white eggs from brown unless they are of very fancy quality in the spring, and of reasonably new-laid quality in the fall. Nearby henneries in this section produce white eggs chiefly, and when the production begins to increase after the November season of normally greatest scarcity, and for some time thereafter, or so long as the pullets' eggs are usually undersized, a large proportion of the eggs are of small to only medium size. These are often, or usually, mixed with the larger sized eggs, while their value is much less. Also the demand for white eggs at comparatively high prices is very fastidious as to absolute fullness and strength of body, and as to the chalk white color of the shells. Eggs having a creamy tint detract from the selling value when included in cases of otherwise fancy quality. In the flush of the spring lay, during April and May, the premium obtainable for fancy whites usually falls to the minimum and sometimes disappears; it increases during the summer when the average quality of eggs from more distant points falls off, and reaches its maximum during the fall scarcity of new-laid qualities. Shippers who wish to get a reputation for their goods should cull out the small and cream tinted eggs and ship these separately," says a New York observer.

The process of culling flocks of poultry all over the country is increasing in popularity and in effectiveness. This work is being encouraged by the poultry department of the various agricultural colleges, in which effort they are being co-operated with by the United States Department of Agriculture. In a good many instances the culling process throws out as high as 40 to 50 per cent. of the flocks. While this dumps on to the market at one time a considerable number of birds, it leaves in the breeding flock of the poultry raiser practically 100 per cent. of birds that are producers, and, if the poultry breeding is carried on with birds that are known to be producers, it is believed, and reasonably so, that this will in a very short time greatly increase the egg production of the flock per hen. Not only that,

but it will save to the poultry raiser a very considerable amount of feed, which would practically be wasted during the season of nonproduction on birds that are boarders rather than producers. The ultimate motive of the culling process contemplates the raising of the average production of eggs per hen to 125 eggs annually. Many counties hope to double the production of their poultry industry within a year. Instead of the average production of seven or eight dozen eggs per hen within a year the associations being organized expect to develop flocks that will produce from 10 to 12 dozen eggs per hen per annum.

Carlson & Butcher, corner Peck street and Summit avenue, Muskegon Heights, says: "We wish to say to the trade that we have taken the Michigan Tradesman for several years and read it each week from cover to cover and have derived great benefit from so doing. A few years ago we started in business with only \$300 and we do not say it to brag at all, but we have lived and by hard work and attention to business we now have over \$5,000 stock on our shelves and in our basement and we wish to thank Mr. Stowe and the Michigan Tradesman for our success. The Tradesman has kept us posted on the markets, taught us salesmanship, given us pointers we could get nowhere else and has made and saved us many dollars in one way and another. We have found that we can always depend upon the advertisements we find in it, as Mr. Stowe sells space in the Tradesman to reliable people only."

It is one of fate's decrees that lovers must fall in love before they can fall out.

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



SHORT CUTS

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

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

W. E. Roberts
EGGS AND PRODUCE

Cltz.
1361
Bell
M. 1361

We wish all our friends

Compliments of the Season



The Vinkemulder Company

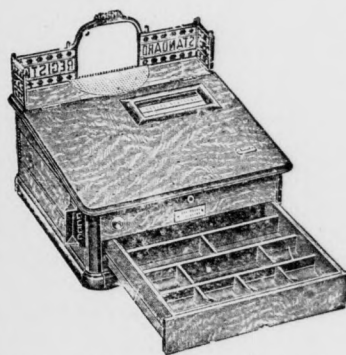
For a quarter century Western Michigan's
Leading Fruit and Produce Distributors.



Order from
your Jobber

Bel-Car-Mo Peanut Butter

The clean, sanitary process by which fresh re-selected Virginia Peanuts are converted into delicious Bel-Car-Mo Peanut Butter imparts an irresistible flavor that wins favor with all who try it. Display the attractive Bel-Car-Mo packages in your store.



Standard Cash Register

Compels you to be
SYSTEMATIC

IT TELLS YOU
IT TELLS YOU
IT TELLS YOU
IT TELLS YOU

Which clerk sold for cash, and the amount.

Who paid in money, to which clerk, and the amount.

Who paid out money, the amount and what for.

Who bought goods on credit, which clerk sold them, and the amount; three checks on this transaction.

The Secret of the Great Success of
The "STANDARD"
Is, IT Compels You to Make a Written Statement of the Transaction at the Time of the Sale

IT Gives You a Complete Statement of your Whole Day's Business
IT makes clerks careful. Detects carelessness. Detects dishonesty

A Postal Card Will Bring One of Our Handbooks. Send for it. It is Full of Good Things

STANDARD RECORDING CO.

SUCCESSOR TO

STANDARD CASH REGISTER CO.

7 College Avenue

North Manchester, Indiana



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.

After-Christmas Suggestions for the Hardware Dealer.

Written for the Tradesman.

With the Christmas business out of the way for another year, the wide-awake hardware dealer should at once take up the problem of his annual readjustment.

There is a tendency on the part of many dealers to utilize the one or two weeks after Christmas as a sort of breathing spell, in which little is done. It is a time when both business and weather conditions are not conducive to aggressive merchandising. After the spell of buying activity that preceded Christmas, even the best years have witnessed a slack season in January and February; and the outlook this year is not quite so favorable even as it was one or two years ago at the same season. So that there is a natural tendency to exclaim "What's the use?" and to leave business pretty much to take care of itself.

Now, just because the next two months constitute the normally slack season of what may prove an abnormally slack year is the very reason why the hardware dealer should put forth his best efforts to keep things moving. For while the most aggressive hardware dealer will doubtless fail to entirely overcome the effect of general conditions, he can, however, do a great deal to offset them.

So a first essential after Christmas is a firm resolve to make the very most of every business opportunity. The next is an immediate start toward the carrying out of this resolution.

An important factor in the activities of the hardware store in the after-Christmas period is the annual inventory. The hardware dealer's plans for the entire winter will very largely revolve around the stock-taking. Stock-taking is a particularly important matter right now, when a world-wide readjustment of values seems to be under way.

Even under the most favorable conditions it is vitally necessary for the hardware dealer to know his stock, and his business; but under present conditions it is absolutely essential. And where the stock-taking in an ordinary year has been careful, it should this year be exceptionally careful and accurate, and, in the figuring of values, decidedly

conservative. It is well to be optimistic; but it is desirable just now to tinge your optimism with caution, and not to place your dependence on paper values.

Linked up with the annual stock-taking is the annual inventory sale. There are some merchants who do not believe in holding special sales, either before or after stock-taking. There are others who insist that before stock-taking is the proper time for such sales; since the reduction of the stock reduces also the labor of making the inventory. On the other hand, the majority probably of merchants consider that the inventory sale should be held only after stock-taking is completed; since you must know what you have in stock before you can tell what it is desirable to clear out at a sacrifice.

Even where the after-inventory sale is decided upon, however, it may, in this particular year, be found good policy to put on, immediately after the holiday, a week's special sale designed to clean up the Christmas odds and ends. It is very doubtful if it will pay the dealer to carry over these seasonable lines to another year; and if he can get the cash for them now, it would seem sound policy to do so. It is doubtful if there is much business of this kind to be done after Christmas. There are almost certain, however, to be, in every community, people who have overlooked gifts they should have made or who have received unexpected gifts and feel it necessary to reciprocate. From these you may expect some business; and, however slight, it will help to liven up an ordinarily dull time.

The great essential with such a sale is to put it on immediately after the holiday. Pick out the obvious Christmas left-overs—goods that have no place in the everyday, all-the-year-round stock; price them, and display them prominently. Do some rush

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

Brown & Sehler Co.

"Home of Sunbeam Goods"

Manufacturers of

HARNESS, HORSE COLLARS

Jobbers in

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

GRAND RAPIDS,

MICHIGAN



SIDNEY ELEVATORS

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

Sidney Elevator Mfg. Co., Sidney, Ohio

Jobbers in All Kinds of BITUMINOUS COALS AND COKE

A. B. Knowlson Co.

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

OFFICE OUTFITTERS LOOSE LEAF SPECIALISTS

The Tisch-Fline 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.

advertising, and get whatever you can out of these lines right now. This will keep things moving until you are ready for the inventory.

The inventory should come as early as possible in the new year. The first or second week in January is not too soon, particularly if you are planning an after-inventory sale. If you hold a regular pre-inventory sale (as distinct from the clean-up of Christmas odds and ends) the stock-taking may, of course, come later.

It will pay to spend a little while beforehand planning your stock-taking. It is a big job, and it needs to be carefully systematized. Talk over your arrangements with your salespeople, and work out a fairly definite plan as to the way the work is to be done. Careful preparation of this sort will in most instances considerably reduce the actual labor and time involved; or, on the other hand—which is important—will give you results a great deal more accurate than you would otherwise secure. And accurate stock-taking is the only kind that is worth while to the hardware dealer.

On the other hand, it is not desirable to hurry the stock-taking unduly. Particularly in times like these, you should aim to secure more than a list of the stock; you should aim to get personally acquainted with the lines you handle. As you go along, keep a shrewd lookout for the lines that are normally slow sellers. These it will pay to get rid of. Study also your arrangements of the goods. This may be improved in many stores. Take stock with as little waste of time and effort as possible; but take time to take stock properly.

Thus, a hardware dealer was struck one year by the fact that his paint department was crowded into an inconspicuous corner. He moved it to a prominent place in the store, and the ensuing season saw his paint sales reach a record figure, and that without any appreciable decline in other departments where display was not so essential. In your store it may be some other line that needs playing up.

Incidentally, in the process of stock-taking the entire stock should be put in order.

An important function of stock-taking is to bring to light old stock that otherwise is bound to accumulate on the shelves. Every dollar's worth of stock thus lost track of and allowed to linger represents absolutely idle capital. In the war years stock thus accumulated—owing to the rise in values—in many instances made money for the business. But nowadays there is no such prospective increment to result from general conditions. These odds and ends of stock, instead of appreciating in value, will decline; they should be pushed to the front, and turned into cash wherever possible.

As a rule, it is good business not to do your stock-taking after hours. Clerks are merely human, and, with the best intentions in the world, they are apt to hurry their over-time work; nor does night work add to

the clerk's efficiency next day. The early part of January in most stores will afford ample time for this work to be done in ordinary working hours without interfering appreciably with the customers, who, of course, have first call, on the clerk's attention.

These points should be considered in planning the stock-taking. The shrewd merchant will this year especially aim to make his stock-taking a dependable basis for the readjustment of his business to new conditions.

Victor Lauriston.

Saturday Night.

Written for the Tradesman.

When the week has ended with its load of care
Which with you contented till you showed the wear
When the desk is dusty and the phone cut out
And your brain is rusty you without a doubt

Are glad its Saturday night.

When the mails have carried mostly
bothering news
And your hopes have tarried till there was no use
Hoping for the better and your trade is sick
Never write a letter to make an old deal stick

When its Saturday night.

Its a day of shambles with fetters for
your feet
Then one only gambles with chances of defeat

If he gets to thinking, he can do good work

When the week is sinking—better far to shirk

For its Saturday night.

When its Saturday night then are you all in
Cannot see aright where you should begin

So you'd better quit till a later date
You can't make a hit—the ball has passed the plate

When its Saturday night.

Charles A. Heath.

Christmas Anticipation.

"I don't believe the approach of Christmas brings you a single joyous anticipation," said the sweet young thing.

"Don't eh?" replied the savage bachelor. "Listen to my secret. That youngster on the third floor is sure to get a tin trumpet for a present."

"Yes."

"Then he will get careless and leave it on the hall floor. And then I shall step on it with both feet. Don't you call that a joyous anticipation?"

Cash and Credit.

"Say, old man, don't you think it is wrong to spend so much money on expensive food when you haven't a decent coat to your back?"

"Well, perhaps so, but you see my back gives me credit and never complains at being put off, while my stomach always demands payment in full and at once."

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.

J. J. BERG

Representing

PITKIN & BROOKS, Chicago, Ill.

Dinnerware, Cut Glass
Fancy China and Aluminum Ware

210 Ashton Bldg., Grand Rapids, Mich.

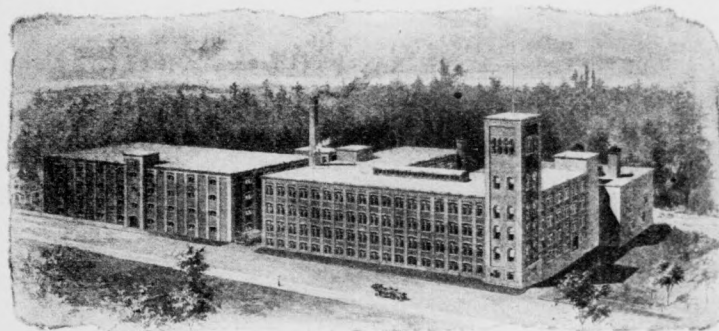
Begs to announce that he will be located at 211 Ashton Bldg. after January 1, 1921.

Mr. Berg wishes all his customers and friends
A Merry Xmas and A Happy New Year.

PRIZE

GOLD BOND

WHITE SWAN



AMSTERDAM BROOM CO.

MANUFACTURERS OF BROOMS AND WHISKIES

41-49 BROOKSIDE AVE.

ESTABLISHED 1884

AMSTERDAM, N. Y.

CAPACITY 1000 DOZEN SANITARY MADE BROOMS A DAY



A Winner
for
Light Cars
and Trucks

30 x 3½ and 32 x 3½



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.

Michigan Hardware Company
Grand Rapids, Mich.

MCCRAY

SANITARY
REFRIGERATORS

For All Purposes
Send for Catalog

MCCRAY REFRIGERATOR CO.

944 Lake St. Kendallville, Ind.



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.

An Accurate Formula for Salesmen.

The literature of sales management is replete with formulae that have been prescribed and tested by constructive managers of sales in varied lines of industry for the stimulation of selling effort by the men on "The Firing Line." Generally speaking these methods make a positive appeal both to the sporting instinct of the salesman and to his self-interest—to the love of contest and the hope of gain. Even the less ambitious members of the sales organization are likely to be stimulated through such contest, because self-respect rebels at the thought of being listed among the "tail-enders" and the "also rans."

That there is virtue in these methods is too obvious for argument. But there is always the possibility, if not the actual danger, that any quota arbitrarily established by the management may act as a limitation rather than a stimulus to the ambition of the really superior man. Given a goal which the employer regards as satisfactory, none but an extraordinary salesman will consciously set a more difficult goal for himself.

No stimulus administered from without can ever supersede, though it may augment, the self-administered tonic of a purposeful man. No handicap or bonus superimposed by the sales manager can ever take the place of the self-imposed handicap. Here is a suggestion. Like all general propositions it doubtless requires detailed modification to make it fit the conditions of different lines of business; but in principle it is well nigh universal.

Take your daily fixed charges of salary and expense as the basis of your own handicap. Multiply this by two and one-half. This product will represent approximately the minimum gross profit with which you or your house should be satisfied for the sales of any business day. Capitalize this sum according to the margin of profit that you line affords and you will arrive at the minimum volume of daily sales that you should exact of yourself. For example, the salesman whose salary and expense cost his house ten dollars per day should show not less than \$25 per day gross profits. If the business is done on a ten per cent. margin his minimum daily sales must obviously be \$250.

But this is not enough. The secret of real success herein lies in forgetting each night everything you have sold in excess of the minimum quota you have thus established for yourself. But carry forward as an additional handicap for the following day whatever deficit you may confront at the close of your day's work. This deficit must be made up before you regard the account as balanced.

No salesman ever yet has failed to exceed the quota fixed for him by his house if he has consistently maintained his sales on the basis of this handicap, self-imposed with or without knowledge of his sales manager.
 Geo. C. L. Momberg.

"This Is Our Country."

Written for the Tradesman.

Brethren, this is our country—ours from the East to the West.

Under the arch of God's heaven—of the rain and the sunlight blest;

The seed that climbs to the harvest in the tender fields and glades—

The corn that gives a challenge to the world with its glistening blades.

Brethren, this is our country—never on tyrant's sod

We bend to the knee—the proud and free—under the skies of God.

We know whatever our sorrows, whatever our griefs and fears,

We're one in a glorious union, where the flag waves over the years.

Brethren, this is our country—true in the storm and strife,

We must still hold hands in faith-formed bands and live in our country's life.

And on the lowliest valley, and from the highest hill,

A song shall thrill through the heavens—

"Our country's our country still."
 Frank L. Stanton.

Three Oceana County Opinions.

Colby & Spitler Co., hardware.
 Hart: "We like the Tradesman first rate. Have taken it for twenty-two years and are pleased to renew again. It is well worth all it costs and more too."

John Westing & Co., general store, New Era: "We like the Tradesman. It is very useful, but a few of the things that appear on the front page in regard to religion might better be left off."

A. A. Longnecker, general store, Rothbury: "I have taken the Tradesman nine years and shall take it nine years longer if it is published and I keep store. In fact, I do not know how I would get along without it. As a trade journal there is no better and it can be depended upon and it always works for the merchants' interest. Aside from the market reports and suggestions in regard to handling

merchandise, it is chuck full of interesting and valuable information and I take it home and we all read and enjoy it. I cannot say too much in its favor. Take it and read it for yourself" is my advice to any business person who does not take it."

A Triumph.

"I say, Grace, you seem particularly well satisfied with your new dress."

"I am dear. It has been complimented by the man I like most and denounced by the woman I like least."

Livingston Hotel and Cafeteria

GRAND RAPIDS

Nearer than anything to everything.
 Opposite Monument Square.
 New progressive management.

Rates \$1.25 to \$2.50

BERT A. HAYES, Propr.

CODY HOTEL

GRAND RAPIDS

RATES \$1.50 up without bath
 \$2.50 up with bath

CAFETERIA IN CONNECTION

New Hotel Mertens

Rates, \$1.50 up; with shower, \$2 up.
 Meals, 75 cents or a la carte.

Wire for Reservation.
 A Hotel to which a man may send his family.



Beach's Restaurant

Four doors from Tradesman office

QUALITY THE BEST

OCCIDENTAL HOTEL

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.00 and up

EDWARD R. SWETT, Mgr.

Muskegon Mich.

Bell Phone 596

Citz. Phone 61866

Lynch Brothers Sales Co.

Special Sale Experts

Expert Advertising
 Expert Merchandising

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

Salesbooks

THAT GIVE
 100 PER CENT PLUS SERVICE
 ALL KINDS, SIZES, COLORS, AND
 GRADES. ASK FOR SAMPLES AND
 PRICES.

THE MCCASKEY REGISTER CO.
 ALLIANCE, OHIO

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.

Mercantile News From the Fourth Largest City.

Detroit, Dec. 21.—At a meeting of the Retail Merchants' Bureau of Detroit last week, at Hotel Statler, the consensus of opinion was that the "war fever" had passed and that trade in all branches is returning to normal through stabilization of prices. Figures were read from thirty leading cities to show that prices in Detroit in their downward tendency have kept pace with other communities and in some instances are even lower. "It is futile to talk of pre-war prices and conditions," said W. P. Emory, general manager of the Crowley, Milner Co. They will never return. Wages and costs of every kind have increased, and what we all must seek is a stabilization of values."

Thomas Jackson, shoe dealer at 20 East Adams avenue, is doing a whale of a business during his \$11.50 sale. Mr. Jackson is holding nothing in reserve, but is selling all women's and men's shoes at that price, regardless of former values.

Detroit still has a serious problem in its large number of unemployed; in fact, the condition exists in practically all the motor cities, such as Flint, Pontiac, Jackson, Saginaw and Lansing. However, there is every reason to feel optimistic as the large manufacturers believe that it will only be a matter of another month or so when most of them can re-open to partial capacity. Already some of the plants have started actual production on 1921 product. The manufacturers frown upon the report that the motor car business has reached its peak, and that it will now recede. As a matter of fact, they do not believe that the world can be properly supplied with its motor car needs for years.

The Sample Man, the official publication of the National Sample Men's Association, is growing in size and interest. It is ably edited by James M. Golding, of Detroit, and is rapidly making a place for itself in its chosen field. By the way, Mr. Golding was summoned to Chicago Monday to attend the funeral of his father, A. M. Goldstein, who passed away Sunday. Deceased was for many years engaged in the mercantile business at Lakeview, where he was well and favorably known. Deceased had been ill for two or three years.

H. A. Bloomberg, of Massillon, Ohio, visited the Detroit market a few days ago to attend the clearance sale of A. Krolik & Co. Mr. Bloomberg was fortunate in being in a position to make heavy purchases at the new low prices. It is understood he will put on a mammoth sale early in January and will include the entire stock marking everything down to the lowest market prices that have prevailed since the market started its downward tendency.

When all is said and done, it would seem that most retailers will close the year with as good business totals as during 1919, even though it has been necessary for many of them to sacrifice part of their profits for the past few months. J. E. Wilson, of the Wilson Shoe Co., hit the tack squarely on the head when he said: "I saw this temporary depression coming on last October, and without noise or big advertising, quietly reduced prices throughout the store. The result has been that we have sold more shoes during October, November and December. We won't make as much profit during those particular months, but on the year our showing will be satisfactory. The trouble is that many retailers expect to do as good business as they did during the previous three years when business was abnormal. We must all realize that in order to get business back to normal, we must be willing to sell our merchandise at a lower price, and as it goes right down the line, all benefit accordingly. If people can buy my shoes for less, it means that I can buy some other merchandise for less. Lower prices will be a good thing because they will stabilize business, and put an end to dissatisfaction

among employees and the constant asking for increased wages by the unions. I believe that when we have finished our work of readjustment, we will be able to buy goods as we did in the old days. We will know what they cost, what our profit is going to be, and that we will get the goods. Both large and small dealers will be better off, and the public will buy more readily and with greater ease."

Refinery Starts Suit To Determine Liability.

The sugar suits have begun. During the week the Franklin Sugar Refining Co. started suit against Reeves, Parvin & Co., Philadelphia jobbers, who had refused to accept 2,325 barrels of sugar which were bought several months ago for future delivery at 22½ cents per pound. When the market slumped, Reeves, Parvin & Co. refused to accept the sugar on the ground that they had not authorized its purchase, or if they had authorized it, it was made under the pressure of inaccurate market predictions by the refiners. If Reeves, Parvin & Co. had taken the sugar, their loss would have been \$93,534, and that is what the Franklin Refinery is suing them for. If the case succeeds, similar suits will be brought against something like forty-five other Franklin customers, mostly wholesalers, who are in the same predicament.

The case of Reeves, Parvin & Co. and that of most of the other jobbers, in a nutshell is that they were induced to place the order under pressure of incorrect information about the market, and, further, that the orders were largely placed by the brokers without authority by the buyer and in most cases without the buyer signing any written orders.

The refiner's side is told in the following statement, sent to this paper by W. W. Frazier, Jr., vice-president of the Franklin Sugar Refining Co.:

A suit for \$93,534, to cover losses incurred by the repudiation of contracts for the delivery of 2,325 barrels of refined sugar, has been instituted in the Philadelphia Court of Common Pleas by the Franklin Sugar Refining Co. against the firm of Reeves, Parvin & Co., large and prominent wholesale grocers of Philadelphia, with branch houses at Wilmington, Del., and Huntingdon, Pa. This firm has declined to carry out contracts made in June and July when our price for refined sugar was 22½ cents per pound, which contracts the Franklin Co. made after purchases of raw sugars at the high prices prevailing at the time.

Realizing that the decline in the sugar market had caused the entire trade severe losses, on October 13th the Franklin Sugar Refining Co. made an offer to Reeves, Parvin & Co., and all other consumers who had bought sugar under contract with it, to defer shipments, one-half to be delivered before January, 1921, and the other half to be delivered before April, 1921. The company also offered to take trade acceptances in part payment, maturing during the year following delivery.

Customers who have carried out their contracts are insisting that in all fairness the contracts of their competitors be enforced.

Many of our customers have taken advantage of this company's offer to defer shipments and accept extended payments. Reeves, Parvin & Co., however, declined to do so, refused to accept delivery of any sugar and repudiated their contracts.

Stolen Treasures Unearthed by Half Breed.

On the West coast of Florida, opposite Fort Meyers, there is a chain of islands for many miles along the coast, mostly bearing Spanish names, given them by the Spanish pirate, Gasparillo, who flourished about the same time as Harry Morgan, the Welsh buccaneer who terrorized the West Indies, Panama and other possessions of Spain in the Western Hemisphere. One of these islands, which was named after the freebooter, has one of the finest harbors in the world. This island is now connected with the mainland by railroad, being the Southern terminus of the West Coast line.

Mr. H. L. Harrsen, of this city, owns one of these islands 110 acres in extent, and also owns a winter residence and 400 acres of land on a larger island, Sanibel, which is about eighteen miles in length.

The late Mr. Roach, who was once the street railway magnate of Chicago, owns a small island near by.

Some years ago Mr. Harrsen located a portable sawmill on his island, which he used to convert the merchantable timber into lumber. While so engaged he had in his employ a half breed Seminole Indian who became interested in electricity. He in some way procured a galvanometer, which he connected with two iron rods. One day he asked Mr. Harrsen, who was thoroughly versed on electrical matters, to explain the workings of the galvanometer to him and to assure him that metal in the ground would be indicated by the dial if same existed. A few weeks later the half breed quit his job and was seen no more.

There is a tradition along the coast of Western Florida that Gasparilla left much buried treasure in several of the islands above described. One of the islands reputed to be rich in stolen treasure is the one owned by Mr. Roach, who caused excavations to be made in the vicinity of a big tree, where 50,000 Spanish doubloons, a gold coin worth about \$3.50 per unit, was supposed to be buried. Mr. Harrsen made a call on Mr. Roach about this time and made light of his attempt to unearth buried treasure, asserting that he could make more money in the long run to fill up the cavities created in digging for gold and plant the land to grape fruit. A few nights later, while he was in a sound sleep, he dreamed Mr. Roach appeared before him and exclaimed excitedly, "It is gone." The next morning Mr. Roach appeared in person, repeating the statement "It is gone" and soliciting the assistance of Mr. Harrsen to apprehend the invader. Mr. Roach stated that his dog barked quite furiously the evening before, in consequence of which he called him in the house to quiet his noise. On going to the big tree the next morning he found evidences that the treasure had been located by the galvanometer of the half breed. Three pieces of pottery alleged to hold the doubloons had been unearthed and the broken pieces were scattered around the tree. The half breed was traced to Key West, where he discarded his boat and evidently

took passage for Cuba, where he managed to escape detection.

General Conditions in Wheat and Flour.

Written for the Tradesman.

There has been no material change in wheat or flour during the past week. The demand for flour continues light, so that domestic demand for wheat is quiet.

Exporters are purchasing irregularly, which is causing an up and down market, as wheat is very sensitive and any material buying causes an advance and lack of it causes the market to sag back to the point from where it started.

The Government Report shows this fall's winter wheat seeding to be 40,605,000 acres against 41,750,000 a year ago. The condition this year is 87.9 per cent. as compared to 85.2 per cent. last year and a ten year average of 84.4 per cent. This fall's condition indicates a yield of 678,000,000 bushels next harvest, or 98,000,000 bushels more than this year. Wheat appears to be going into the winter in excellent condition; although, it is altogether too early to really tell anything about what the next harvest will be; the winter is ahead of us and an open winter might cause heavy depreciation.

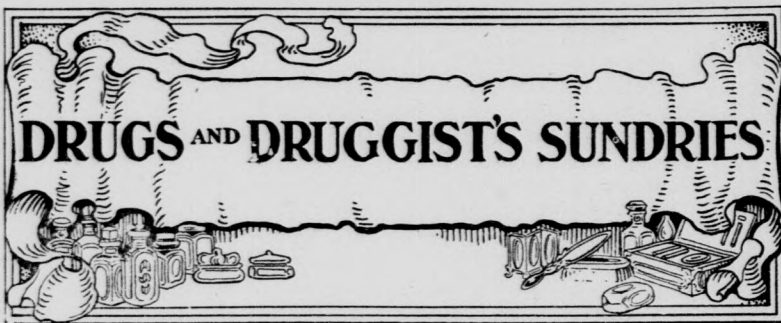
Flour stocks on hand the 1st of December last year equalled 13,011,000 barrels; this year, same time, 6,453,000.

There probably will not be very much doing in market activity during the Holidays; for that reason the market may be a trifle lower during that time, and if the predictions of prominent grain men and financiers are to be taken as any criterion on conditions, this period might prove a good time to purchase flour for January requirements; it is so predicted at least. On the other hand, producers have not marketed, according to private estimates, to exceed 50 per cent. of the 1920 crop and the new harvest is only six months away, so that until sentiment is thoroughly crystallized and prices take a definite continuous trend one way or the other, we believe it policy to purchase both flour and wheat to cover about two weeks' requirements, rather than future delivery. Lloyd E. Smith.

A Good Word For Mince Pie.

The Journal of the American Medical Association defends mince pie from utter condemnation after experiments with it in time-tried and well tested stomachs. It is cared for more readily than cakes or puddings, although it averages three hours in the stomach. Apple pie and cheese are not condemned either, by the tests; and mince pie served "a la mode," that is, with a hunk of ice cream on top of it, is not appreciably longer in the stomach because of the cream.

Mince pie has long been regarded as the last word in pie indigestion, so it comes as a surprise to learn that it is more wholesome than cake. Usually the crust is the chief offender. With a harmless crust it may someday be permitted in invalid stomachs. But ailing persons should touch it lightly at all times.



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—Detroit, Jan. 18, 19 and 20; Grand Rapids, March 15, 16 and 17.

Do You Rent or Own?

In many if not all of our large cities and in lesser communities as well, those retailers who are owners, fully or in part, of the store buildings they occupy, are very fortunate at this time. They cannot be forced into a corner and made to pay extortionate rents or get out. A moderate mortgage specifies a definite rate of interest and can always be refunded if necessary. The best means for gradually acquiring ownership is through membership in a building association whether the money is to be used for either store or home buying. Under this system the money borrowed is repaid in small monthly sums, as a rule, the entire sum is cleared off in a little more than eleven years. Such associations exist in many cities. In Philadelphia, where there are more small property owners than in any other large American city the building association plan was first launched about a century ago. The stability of that city and its general good order and property are largely due to the building associations which, organized under wise state laws, never fail, and form a means of teaching a vast number of people the simple laws of finance and the virtues of thrift.

The storekeeper who is wise enough to put away money as it may be spared, to create a fund for ownership, rather than in embellishing a store that he does not own, is on the way to success and safety. One way to avoid eviction is to get out of the tenant class and it can be done by anyone who really goes about the problem in earnest.

Extract Vanillini Compound.

Vanilline	1 oz.
Cumarin	40 grs.
Alcoholis	15 ozs.
Aromatic Solu. (see below)	15 ozs.
Sacchari albi	18 ozs.
Glycerinae	18 ozs.
Tr. Persionis Comp., N. F.	4 1/2 ozs.
Aquae	6 pts.

Dissolve the Vanilline and Cumarin in 15 ozs. Alcohol. Then dissolve 72 minims Oil Sweet Orange, 48 minims Oil Lemon, 18 minims Oil sassafras, 24 minims Tincture of Musk, 3 minims Oil Mace, 3 minims Oil Cloves, 6 minims Oil Fennel and 6 minims Oil Cassia in 15 ozs. Alcohol.

Mix these two alcoholic solutions, add the Glycerine, Tincture, and then the Water, gradually. Lastly add the sugar.

To this mixture add one pound of the choicest Raisins, cut, and macerate for one month and filter. While this may take a little time and trouble it produces a rich looking preparation, with a fine aroma, that increases in delicacy and bouquet with age wonderfully.

Samples six years old are so well blended and have such a distinctive odor, that families using it would not want to be without it.

When sold it should, of course, be sold for what it is, and labeled accordingly in compliance with the pure food and drug law.

Catarrh Jelly.

- | | |
|---------------------|-----------|
| 1. White petrolatum | 8 ounces |
| Menthol | 3 drachms |
| Thymol | 5 grains |
| Eucalyptol | 1 drachm |

Melt the petrolatum on a water-bath, and add the thymol and menthol, stirring until dissolved. When nearly cold, mix the eucalyptol thoroughly through the mass. The quantity of petrolatum may be increased if desired.

- | | |
|--------------------|------------|
| 2. Petrolatum | 1 pound |
| Oil of wintergreen | 48 grains |
| Oil of peppermint | 192 grains |
| Camphor | 192 grains |
| Iodoform | 6 grains |
| Carbolic acid | 1 drop |

Melt the petrolatum on a water-bath, add the camphor, and when dissolved remove from the fire. Incorporate the remaining ingredients when the mixture is nearly cold.

Liquid Floor Polish.

The following are recipes for liquid polishes applied by means of a mop:

- | | |
|--------------------|--------------|
| 1. Resin | 1 1/4 pounds |
| Palm oil | 12 ounces |
| Nitrobenzene | 2 ounces |
| Vanillin | 1/2 drachms |
| Benzene | 10 pints |
| 2. Terebene, crude | 20 parts |
| Camphor oil | 5 parts |
| Linseed oil | 70 parts |
| Paraffin oil | 5 parts |

In the second recipe part of the terebene may be replaced by turpentine, and if a coloring matter is needed use palm oil or aniline orange.

Preservative for Tennis Rackets.

A white, hard spirit-varnish diluted with an equal volume of spirit is used for this purpose. The spirit-varnish is made from a recipe such as the following:

- | | |
|---------------------------|----------|
| Sandarac | 5 pounds |
| Camphor | 2 ounces |
| Powdered glass | 3 pounds |
| Spirit | 14 pints |
| Dissolve, strain, and add | |
| Canada balsam | 2 pounds |

Syrup From Sweet Potatoes.

Dr. H. C. Gore, of the U. S. Bureau of Chemistry, in a paper read at the recent meeting of the American Chemical Society, declared that syrup from sweet potatoes will be a new factor in the sugar situation. He said that a heavy syrup of unusual power had been extracted from sweet potatoes. The potatoes are first boiled and ground and there is added to them one per cent. of malt and varying quantities of the ground sweet potato flour. A syrup is thus produced which can be handled without filtering. The resulting syrup contains 18 per cent. of sucrose, the equivalent of cane sugar, and from 30 to 35 per cent. of maltose or malt sugar.

It is estimated that the new syrup can be produced in large quantities at 50 cents per gallon. It can be used for all purposes for which malt sugar is employed, especially by bakers, who wish to have a syrup which will give a rich brown crust to bread and rolls. Sweet potatoes are often planted in the South to rot with cotton, as such rotation tends to stamp out the boll weevil. The culls of the sweet potato crop everywhere could be used in the making of the syrup after the marketable roots have been selected.—Beverage News.

Mange Remedies for Pigs.

Pigs are occasionally affected by mange, the site of the affection being on the inner surface of the thighs and below the eyes. The animal tries to rub itself and then loses its bristles. The following application is advised: Sulphurated potash, powder 1 oz. Cottonseed oil 10z. Soft (or green) soap 9 ozs. Mix well.

Apply this mixture to the affected spots, wash the animal in two days with warm water, and again apply this paste.

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 Citiz. 1685.

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

"Last Minute" Business

A Practical Necessity at Every Xmas Season

At the time you read this little advertisement, you retail merchants will be wondering how to care for a certain amount of your business which means a "hurry-up" order or re-order from your wholesaler.

Our main efforts Xmas week will be expended in forwarding you small orders on 24-hour service. We have the goods, or will get them for you. We will positively ship, mail and express orders within a few hours after receipt.

Hazeltine & Perkins Drug Co.
Grand Rapids, Michigan

Constitutional Amendment Trickery.

Ann Arbor, Dec 21—It is greatly to be deplored that the laws of the State of Michigan permit corporate interests, political factions, labor union schemers and other cliques or rings to secure the adoption of constitutional amendments which are inimical to the interests of the people as a whole.

Sometimes the newspapers give publicity to proposed amendments in ample time for the people to inform themselves as to their purport and their benefits or undesirable effects. Again the voter hears nothing whatever about the amendments to be voted on at a specified election until he reaches the polling place.

One of the two amendments which receives more "yes" votes than "noes" at the recent election, and therefore carried, was to empower the legislature to enact laws to regulate the hours of labor for men, women and children. There is no doubt that if the real intent of the amendment had been generally known it would have been overwhelmingly defeated. If the women voters thought of it at all they were largely tricked by the idea of protection for women and children workers, not knowing that this class has received legislative protection in the past and any further desirable benefits could have been secured for them just as well without an additional constitutional amendment.

This amendment is to pave the way for union labor slackers to extort more pay from employers. The farmers interpret it to mean that farm laborers will demand as much wages for eight hours or less as they would get for ten hours, or they will demand pay and a half or double pay for the hours they work after 4 o'clock in the afternoon.

If the people have been tricked into voting for the amendment, the animus of the thing will be shown up when attempts are made to secure the enactment of laws under this amendment.

A law making the legal day's work on the farm eight hours or less will inevitably tend to decrease production of food crops. Even before the entrance of the United States into the war, farmers were finding out that \$45 or more per month, board and washing for the hired man meant running a farm mainly to obtain the man's wages, and as soon as the war's demand for food subsided, many a farmer planted less, kept less cows and live stock, his wife or daughter helped him more, instead of cooking mainly for the hired man, and they had more money for themselves and less care and annoyance.

It is now frequently remarked that there will be plenty of help on the farms next year. Be it so, there will also be plenty of disappointments. Many farmers who have got along this year with little or no hired help have put in operation plans to reduce the acreage of crops, keep less live-stock and so be less dependent upon hired help than before. Perhaps this will prove to be a mistake, for plans cannot be changed in a day or week if abundant help should be available.

The transient farm laborer or the returning deserters from the city will not be as welcome as they would have been this year. Sons of farmers who lose their city jobs will be welcomed home, of course, but hired men who left farmers in the lurch when they were receiving abundant wages and went to the city will not be welcomed by former employers, nor may they be able to secure jobs in the same neighborhood. So if it were possible to secure a law especially to help wage workers extort more pay the farmers will not be trapped next year. Having no definite assurance as to the prices farm products will command next year, no great chances will be taken in the matter of wages offered. More than likely, farmers will offer higher wages than they should, especially if they anticipate as abundant crops next year as they have obtained this year.

It is not the money loss sustained through the damage to fruit, vegetables and grain because of lack of laborers which is of moment, but the loss of food which might have helped considerably in the present distress of people in other lands. This must appeal to every one who cares for the welfare of his fellows.

E. E. Whitney.

Items From the Cloverland of Michigan.

Sault Ste. Marie—Dec 21—Sam Kirvan, the well-known proprietor of the hotel at Eckerman and general merchant, has sold out his entire business interest to A. DeHaas from central Lake. Mr. Kirvan has not as yet announced his plans for the future, but he may move to the Soo. Mr. DeHaas comes well recommended and steps into a prosperous business.

Herb. C. Ryan, former manager of the Hewitt Grain & Provision Co., left last week for Escanaba, where he will engage in the grain business on his own account. Mr. Ryan is well and favorably known throughout this county and his numerous friends wish him every success.

The ouija board predicts a big loss in turkeys between now and January 1.

Harry Miller has purchased the cigar and pool room at 546 Ashmun street which was owned by his brother, Archie Miller. The new proprietor is a veteran of the military forces, having been in the U. S. regular army and the U. S. navy. While in the latter he was twice around the world, but, despite all his travels, Mr. Miller says he is satisfied with the Soo and that is the reason he has gone into business here.

R. W. Ballensinger, proprietor of the Ballensinger meat market, reports business picking up. He has found it necessary to engage the services of an extra expert meat cutter to help him through the holiday rush.

A faint heart should never woo wood alcohol.

William Maxwell, local manager of the Pittsburgh Steamship Co., accompanied by Mrs. Maxwell, has left for Cass City to enjoy the holidays with relatives.

Mrs. E. McKenzie, of DeTour, has purchased the meat market formerly run by Sid. O'Laughlin. Mrs. McKenzie's son, William, is in charge of the market. This will give the DeTourists an opportunity of securing regular meat supplies again. Sid O'Laughlin, former proprietor, is visiting friends in the Soo.

The many friends of E. P. Root were shocked to hear of his sudden death at his home Sunday evening. He was a resident of Trout Lake for a number of years and was well known here since making his home in the Soo. Mr. Root was one of the successful lumber operators and the bereaved family has the sympathy of a large number of friends.

An amusing scene took place on our main street the other evening. When some small children were gazing at the Xmas goods, some one circulated the report that Santa Claus had died. This so affected the youngsters that there was a general crying scene, due to the shock.

Chas. Haase reports that at the last travelers' meeting he attended everything was in readiness for a joyful time during the holidays. The travelers have stockings hanging up around the chimney place and it would not be surprising if some of them were lucky enough to find that their expectations had been realized.

William G. Tapert.

Didn't Mean the Customers.

An old lady, after waiting in a confectionery store for about ten minutes grew grossly impatient at the lack of service.

Finally she rapped sharply on the counter.

"Here, young lady," she called, "who waits on the nuts?"

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	32@ 39	Amber, rectified	3 50@3 75	Arnica	@1 75
Citric	85@ 90	Anise	2 00@2 25	Asafoetida	@1 30
Muriatic	4@ 6	Bergamont	9 50@9 75	Belladonna	@1 40
Nitric	10@ 15	Cajuput	1 50@1 75	Benzoin	@2 40
Oxalic	55@ 60	Cassia	3 75@4 00	Benzoin Comp'd	@3 15
Sulphuric	4@ 6	Castor	1 70@1 86	Buchu	@2 70
Tartaric	73@ 80	Cedar Leaf	3 00@3 25	Cantharidies	@3 00
Ammonia		Citronella	1 25@1 60	Capsicum	@2 30
Water, 26 deg.	12@ 20	Cloves	3 25@3 60	Cardamon	@1 50
Water, 18 deg.	10@ 17	Cod Liver	2 25@2 50	Cardamon, Comp.	@1 25
Water, 14 deg.	9@ 16	Croton	2 25@2 50	Catechu	@1 50
Carbonate	22@ 26	Cotton Seed	1 50@1 70	Cinchona	@2 40
Chloride (Gran)	20@ 30	Cubebs	12 50@12 75	Colchicum	@2 40
Balsams		Eugenol	9 00@9 25	Cubebs	@3 00
Copaiba	90@1 20	Eucalyptus	1 25@1 60	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	Guaiaac	@2 80
Tolu	1 50@1 80	Lard, extra	1 80@2 00	Guaiaac, Ammon.	@2 50
Barks		Lard, No. 1	1 30@1 50	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.	@ 98	Myrrh	@2 25
Berries		Linseed bld less	1 05@1 18	Nux Vomica	@1 90
Cubeb	1 90@2 00	Linseed raw, bbl.	@ 96	Opium	@4 50
Fish	50@ 60	Linseed raw less	1 06@1 16	Opium, Camp.	@1 50
Juniper	10@ 20	Mustard, true oz.	@ 75	Opium, Deodorz'd	@4 50
Prickly Ash	@ 30	Mustard, artifil. oz.	@ 55	Rhubarb	@2 70
Extracts		Neatsfoot	1 40@1 60	Paints	
Licorice	60@ 65	Olive, pure	5 75@6 50	Lead, red dry	14@14 1/2
Licorice powd.	20@1 25	Olive, Malaga,	4 00@4 25	Lead, white dry	14@14 1/2
Flowers		green	4 00@4 25	Lead, white oil	14@14 1/2
Arnica	75@ 80	Orange, Sweet	6 50@6 75	Ochre, yellow bbl.	@ 2
Chamomile (Ger.)	80@1 00	Origanum, pure	@ 250	Ochre, yellow less	2 1/2 @ 6
Chamomile Rom	40@ 45	Origanum, com'l	1 25@1 50	Putty	@ 8
Gums		Pennyroyal	3 00@3 25	Red Venet'n Am.	3 1/2 @ 7
Acacia, 1st	60@ 65	Peppermint	9 00@9 40	Red Venet'n Eng.	@ 8
Acacia, 2nd	55@ 60	Rose, pure	24 00@25 00	Whiting, bbl.	@ 4 1/2
Acacia, Sorts	35@ 40	Rosemary Flows	2 50@2 75	Whiting	5 1/2 @ 10
Acacia, powdered	45@ 50	Sandalwood, E.	15 00@15 20	L. H. P. Prep.	3 75@4 00
Aloes (Barb Pow)	30@ 40	Sassafras, true	3 00@3 25	Miscellaneous	
Aloes (Cape Pow)	30@ 35	Sassafras, arti'l	1 25@1 60	Acetanalid	80@ 85
Aloes (Soc Pow)	1 25@1 30	Spearment	16 00@16 20	Alum	16@ 20
Asafoetida	4 50@5 00	Sperm	2 75@3 00	Alum, powdered and	17@ 20
Pow.	6 50@6 75	Tansy	11 50@11 75	Bismuth, Subn-	3 75@4 00
Camphor	1 45@1 50	Tar, USP	48@ 60	trate	
Guaiaac	@ 140	Turpentine, bbls.	@ 103	Borax xtal or	
Guaiaac, powdered	@ 150	Turpentine, less	1 18@1 23	powdered	11 1/2 @ 15
Kino	@ 85	Wintergreen,	12 00@12 25	Cantharades, po	2 00@2 50
Kino, powdered	@ 100	tr.		Calomel	2 25@2 30
Myrrh	@ 140	Wintergreen, sweet	8 00@8 25	Capsicum	50@ 60
Myrrh, Pow.	@ 150	birch	8 00@8 25	Carmine	7 50@8 00
Opium	11 50@12 00	Wintergreen art	1 20@1 40	Cassia Buds	50@ 60
Opium, powd.	13 00@13 60	Wormseed	8 50@8 75	Cloves	67@ 75
Opium, gran.	13 00@13 60	Wormwood	20 00@20 25	Chalk Prepared	16@ 18
Shellac	1 25@1 50	Potassium		Chloroform	63@ 72
Shellac Bleached	1 40@1 50	Bicarbonate	55@ 60	Chloral Hydrate	1 70@2 10
Tragacanth	4 50@6 00	Bichromate	47@ 55	Cocaine	15 85@16 90
Tragacanth, pow.	@ 40	Bromide	1 10@1 15	Cocoa Butter	70@ 85
Turpentine	35@ 40	Carbonate	92@1 00	Corks, list, less	40%
Insecticides		Chlorate, gran'r.	48@ 55	Copperas, bbls.	@ 04
Arsenic	20@ 30	Chlorate, xtal or	28@ 35	Copperas, less	6 1/2 @ 10
Blue Vitriol, bbl.	@ 09	powd.	28@ 35	Copperas, powd.	5 1/2 @ 15
Blue Vitriol, less	10@ 15	Cyanide	50@ 65	Corrosive Sublim	2 01@2 10
Bordeaux Mix Dry	18@ 35	Iodide	4 10@4 25	Cream Tartar	@ 60
Hellebore, White	33@ 45	Permanganate	1 20@1 30	Cuttlebone	70@ 80
powdered	33@ 45	Prussiate, yellow	50@ 65	Dextrine	9@ 15
Insect Powder	75@1 05	Prussiate, red	1 85@2 00	Dover's Powder	5 75@6 00
Lead Arsenate P.	35@ 55	Sulphate	@ 85	Emery, All Nos.	10@ 15
Lime and Sulphur	12 1/2 @ 27	Roots		Emery, Powdered	8@ 10
Dry	48@ 58	Alkanet	1 00@1 25	Epsom Salts, bbls.	@04 1/2
Paris Green	48@ 58	Blood, powdered	50@ 60	Epsom Salts, less	5 1/2 @ 10
Ice Cream		Calamus	35@1 00	Ergot, powdered	@ 60
Arctic Ice Cream Co.		Elecampane, pwd	26@ 35	Flake White	15@ 20
Bulk, Vanilla	1 25	Gentian, powd.	27 1/2 @ 35	Formaldehyde, lb.	25@ 30
Bulk, Chocolate	1 35	Ginger, African,	29@ 36	Gelatine	2 25@2 40
Bulk, Caramel	1 45	powdered	29@ 36	Glassware, less 50%.	
Bulk, Grape-Nut	1 35	Ginger, Jamaica	57 1/2 @ 65	Glassware, full case	50.10%
Bulk, Strawberry	1 35	powdered	57 1/2 @ 65	Glauber Salts, bbl.	@03 1/2
Bulk, Tutti Fruiti	1 35	Golden seal, pow.	8 50@8 80	Glauber Salts less	04 @ 10
Bulk, Vanilla	1 35	Ipecac, powd.	4 75@5 00	Glue, Brown	2@ 30
Brick, Chocolate	1 40	Licorice, powd.	35@ 40	Glue, Brown Grd.	19@ 25
Brick, Caramel	1 60	Licorice, powd.	40@ 50	Glue, White	35@ 40
Brick, Strawberry	1 60	Orris, powdered	40@ 45	Glue, White Grd.	35@ 40
Brick, Tutti Fruiti	1 60	Poke, powdered	40@ 45	Glycerine	30@ 46
Piper Ice Cream Co.		Rhubarb	@1 50	Hops	1 75@2 00
Bulk, Vanilla	1 25	Rhubarb, powd.	@1 50	Iodine	5 70@5 90
Bulk, Chocolate	1 30	Rosinwood, powd.	30@ 35	Iodoform	7 00@7 30
Bulk, Caramel	1 30	Sarsaparilla, Hond.	1 25@1 40	Lead, Acetate	@ 20
Bulk, Grape-Nut	1 30	ground	1 25@1 40	Lycopodium	5 25@5 50
Bulk, Strawberry	1 35	Sarsaparilla Mexican,	@ 80	Mace	75@ 80
Bulk, Tutti Fruiti	1 35	ground	@ 80	Mace, powdered	95@1 00
Brick, Vanilla	1 40	Squills	35@ 40	Menthol	7 25@7 60
Brick, Chocolate	1 60	Squills, powdered	60@ 70	Morphine	11 48@12 73
Brick, Caramel	1 60	Tumeric, powd.	25@ 30	Nux Vomica	@ 30
Brick, Strawberry	1 60	Valerian, powd.	@ 75	Nux Vomica, pow.	26@ 35
Brick, Tutti Fruiti	1 60	Seeds		Pepper black pow.	32@ 35
Leaves		Anise	33@ 35	Pepper, white	@ 50
Buchu	@5 00	Anise, powdered	38@ 40	Pitch, Burgundy	15@ 20
Buchu, powdered	@ 5 50	Bird, ls	13@ 19	Quassia	12@ 15
Sage, bulk	67@ 70	Canary	12@ 16	Quinine	99@1 72
Sage, 1/4 loose	72@ 78	Caraway, Po.	30 22@ 25	Rochelle Salts	45@ 50
Sage, powdered	55@ 60	Cardamon	2 50@2 75	Saccharine	@ 38
Senna, Alex.	1 40@1 50	Celery, powd.	45 35@ 40	Salt Peter	20@ 30
Senna, Tinn.	30@ 35	Coriander pow.	25 16@ 20	Seidlitz Mixture	40@ 45
Senna, Tinn. pow	35@ 40	Dill	15@ 25	Soap, green	25@ 35
Uva Ursi	20@ 25	Fennell	30@ 40	Soap mott castile	22 1/2 @ 25
Oils		Flax	08@ 13	Soap, white castile	@25 00
Almonds, Bitter,		Flax, ground	08@ 13	less, per bar	@2 75
true	16 00@16 25	Foenugreek pow.	10@ 13	Soda Ash	05@ 10
Almonds, Bitter,		Hemp	10@ 13	Soda Bicarbonate	4@ 10
artificial	2 50@2 75	Lobelia	2 50@2 75	Soda, Sal	2 1/2 @ 5
Almonds, Sweet,		Mustard, yellow	18@ 25	Spirits Camphor	@1 50
true	1 75@2 00	Mustard, black	30@ 35	Sulphur, roll	5@ 10
		Poppy	50@ 60	Sulphur, Subl.	5 1/2 @ 10
		Quince	1 50@1 75	Tamarinds	25@ 30
		Rape	15@ 20	Tartar Emetic	1 03@1 10
		Sabadilla	35@ 40	Turpentine, Ven.	50@6 00
		Sunflower	12@ 16	Vanilla Ex. pure	1 50@2 00
		Worm American	45@ 50	Witch Hazel	1 60@2 15
		Worm Levant	1 00@1 25	Zinc Sulphate	10@ 15

GROCERY PRICE CURRENT

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

ADVANCED

Citron
Lemon Peel
Orange Peel

DECLINED

Canned Apples
Canned Hominy
Canned Lobsters
Some Milk
Evap. Apricots
Prunes
Holland Herring

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 8 10
Quaker Puffed Rice ----- 5 60
Quaker Puffed Wheat 4 30
Quaker Brfst Flakes 1 90
Quaker Corn Flakes 3 70
Ralston Purina ----- 4 00
Ralston Bran ----- 3 00
Ralston Food, large ----- 4 10
Ralston Food, small ----- 3 20
Saxon Wheat Food ----- 5 60
Shred Wheat Biscuit 4 90
Triscuit, 18 ----- 2 25

Kellogg's Brands

Toasted Corn Flakes 4 10
Toasted Corn Flakes
Individual ----- 2 00
Krumbs ----- 4 20
Krumbs ----- 4 10
Biscuit ----- 2 00
Drinket ----- 2 60
Krumble Bran, 12s ----- 2 25

BROOMS

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

BRUSHES

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

Stove

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

Shoe

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

BUTTER COLOR

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

CANDLES

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

CANNED GOODS

Apples
3 lb. Standards ----- @
No. 10 ----- @5 50

Blackberries

3 lb. Standards -----
No. 10 ----- @5 25

Beans-Baked

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

Beans-Canned

Red Kidney ----- 1 35@1 60
String ----- 1 60@3 30
Wax ----- 1 60@2 70
Lima ----- 1 15@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
Van Camp ----- 1 50

Lobster

1/4 lb. Star ----- 2 90
1/2 lb. Star ----- 5 40
1 lb. Star ----- 2 75

Mackerel

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

Mushrooms

Choice, 1s, per can ----- 70
Hotels, 1s, per can ----- 75
Extra ----- 75
Sur Extra ----- 95

Pears

California, No. 2 ----- 3 00

Pears in Syrup

Michigan ----- 4 50
California, No. 2 ----- 4 60

Peas

Marrowfat ----- 1 35@1 90
Early June ----- 1 35@1 90
Early June sifd 2 25@2 40

Peaches

California, No. 2 1/2 ----- 5 00
California, No. 1 2 25@2 75
Michigan, No. 2 ----- 4 25
Pie, gallons ----- 10 50@15 00

Pineapple

Grated, No. 2 ----- 3 75@4 00
Sliced, No. 2 1/2, Ex-
tra ----- 4 75

Pumpkin

Van Camp, No. 3 ----- 1 60
Van Camp, No. 10 ----- 4 60
Lake Shore, No. 3 ----- 1 45
Vesper, No. 10 ----- 3 90

Salmon

Warren's 1/2 lb. Flat 3 00
Warren's 1 lb. Flat ----- 4 85
Red Alaska ----- 3 90
Med. Red Alaska 3 00@3 50
Pink Alaska ----- 1 90@2 25

Sardines

Domestic, 1/4s ----- 5 50@6 00
Domestic, 1/2s ----- 6 50@7 50
Domestic, 3/4s ----- 5 50@7 00
California Soused ----- 2 00
California Mustard ----- 2 00
California Tomato ----- 2 00

Sauerkraut

Hackmuth, No. 3 ----- 1 50
Silver Fleece, No. 3 ----- 1 60

Shrimps

Dunbar, 1s doz. ----- 2 45
Dunbar, 1 1/2s doz. ----- 5 00

Strawberries

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

Tomatoes

No. 2 ----- 1 10@1 40
No. 3 ----- 1 75@2 25
No. 10 ----- @6 00

CATSUP

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

CHEESE

Brick ----- 27
Wisconsin Flats ----- 28
Longhorn ----- 29
New York ----- 30
Michigan Full Cream 25

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 ----- 70
Beechnut ----- 70
Doublemint ----- 70
Juicy Fruit ----- 70
Spearmint, Wrigleys ----- 70
Zeno ----- 65

CHOCOLATE

Walter Baker & Co.
Caracas ----- 48
Premium, 1/2s ----- 44
Premium, 1/4s ----- 47
Premium, 1/8s ----- 44
Premium, 1/16s ----- 44

CIGARS

National Grocer Co. Brands

El Rajah Epicure, 50s 95 00

El Rajah Epicure, 25s 97 00

El Rajah, Longfellow, 50s 95 00

Faraday Rothchild, 50s 110 00

Faraday Rothchild, 25s 125 00

Imperial, 50s 55 00

Faraday Rothchild, 50s 95 00

Faraday Rothchild, 25s 95 00

Faraday Rothchild, 12s 110 00

Royal, 50s 93 00

Mungo Park, 50s 75 00

Mungo Park, 25s 75 00

Mungo Park, 12s 90 00

Mungo Park, 6s 92 00

Mungo Park, 3s 100 00

Mungo Park, 1 1/2s 105 00

Mungo Park, 3/4s 65 00

Worden Grocer Co. Brands

Harvester Line

Record Breakers, 50s 76 00

Delmonico, 50s 76 00

Panarella, 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

Governor, 50s (foil) 130 00

Soberanos, 50s 175 00

La Azora Line

Operas, 50s (tins) 57 50

Washington, 50s 75 00

Panarella, 50s (foil) 75 00

Cabinet, 50s 95 00

Cabinet, 25s 100 00

Perfecto Grande, 50s

(foil) 97 50

Pais, 50s, (foil) 97 00

Imperial, 25s (foil) 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.

Diplomaticos, 50s 95 00

Rosa, 50s 115 00

Bishops, 50s 115 00

Reina Reina, 50s

(tins) 115 00

Queens, 50s 135 00

Worden Specials, 25s 155 00

Ignacia Haya

Extra Fancy Clear Havana

Made in Tampa, Fla.

Delicados, 50s 120 00

Primeros, 50s 140 00

Gassen & Vega-Clear

Havana

New Panarella, 100s 60 00

Starlight Bros.

La Rose De Paris Line

Caballeros, 50s 70 00

Rouse, 50s 110 00

Peninsular Club, 25s 150 00

Palmas, 25s 175 00

Perfecto, 25s 195 00

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

Manila 10c

La Yebuna, 1-40 ----- 70 00

Our Nickel Brands

Mistoe, 100s ----- 35 00

Lioba, 100s ----- 35 00

El Dependo, 100s ----- 35 00

CLOTHES LINE

Hemp, 50 ft. ----- 3 25
Twisted Cotton, 50 ft. 3 25
Twisted Cotton, 60 ft. 3 90
Braided, 50 ft. ----- 4 00
Sash Cord ----- 2 60@3 75

COCOA

Baker's 1/2s ----- 52
Baker's 1/4s ----- 48
Bunte, 15c size ----- 55
Bunte, 1/2 lb. ----- 50
Bunte, 1 lb. ----- 48
Cleveland ----- 41
Colonial, 1/4s ----- 35
Colonial, 1/2s ----- 33
Droste's Dutch, 1 lb. ----- 9 00
Droste's Dutch, 1/2 lb. 4 75
Droste's Dutch, 1/4 lb. 2 00
Epps ----- 42
Hersheys, 1/4s ----- 42
Hersheys, 1/2s ----- 40
Huyler ----- 36
Lowney, 1/4s ----- 49
Lowney, 1/2s ----- 49
Lowney, 1/4s ----- 46
Lowney, 5 lb. cans ----- 31
Van Houten, 1/4s ----- 12
Van Houten, 1/2s ----- 18
Van Houten, 1s ----- 36
Van Houten, 1s ----- 65
Wan-Eta ----- 36
Webb ----- 33
Wilbur, 1/2s ----- 33
Wilbur, 1/4s ----- 33

COCOANUT

1/2s, 5 lb. case Dunham 50
1/4s, 5 lb. case ----- 48
1/4s & 1/2s, 15 lb. case 49
6 and 12c pkg. in pails 4 75
Bulk, cans ----- 35
Bulk, barrels ----- 32
48 2 oz. pkgs., per case 4 15
48 4 oz. pkgs., per case 7 00

COFFEE ROASTED

Bulk
Rio ----- 13
Santos ----- 19@25
Maracaibo ----- 24
Mexican ----- 28
Guatemala ----- 26
Java ----- 46
Bogota ----- 26
Peaberry ----- 24

Package Coffee

New York Basis
Arbuckle ----- 27 50

McLaughlin's XXXX

McLaughlin's XXXX package coffee is sold to retailers only. Mail all orders direct to W. F. McLaughlin & Co., Chicago.

Coffee Extracts

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

CONDENSED MILK

Eagle, 4 doz. ----- 12 65
Leader, 4 doz. ----- 10 50

EVAPORATED MILK

Carnation, Tall, 4 doz. 6 65
Carnation, Baby, 8 dz 6 50
Pet, Tall ----- 6 60
Pet, Baby ----- 4 60
Van Camp, Tall ----- 6 00
Van Camp, Baby ----- 4 50
Dundee, Tall, doz. ----- 6 50
Dundee, Baby, 8 doz. 6 00
Silver Cow, Baby ----- 4 45
Silver Cow, Baby ----- 4 50

MILK COMPOUND

Hebe, Tall, 4 doz. ----- 4 50
Hebe, Baby, 8 doz. ----- 4 40
Caroline, Tall, 4 doz. 4 25

CONFECTIONERY

Stick Candy
Horehound ----- 28
Standard ----- 28

Boston Sugar Stick

39

Mixed Candy

Broken ----- 24
Cut Loaf ----- 25
Grocers ----- 20
Kindergarten ----- 30
Leader ----- 24
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 ----- 30
Cocoanut Waffles ----- 36
Coffy Toffy ----- 40
Fudge, Walnut ----- 35
Fudge, Walnut Choc. 36
Champion Gum Drops 30
Raspberry Gum Drops 30
Iced Orange Jellies ----- 30
Italian Bon Bons ----- 30
AA Licorice Drops ----- 2 15
Manchus ----- 34
Nut Butter Puffs ----- 35
Snow Flake Fudge ----- 32

Chocolate

Assorted Choc. ----- 39
Champion ----- 27
Honeysuckle Chips ----- 54
Klondike Chocolates ----- 43
Nabobs ----- 43
Nibble Sticks, box ----- 2 80
Nut Wafers ----- 43
Ocoro Choc. Caramels 43
Peanut Clusters ----- 43
Quintette ----- 32
Regina ----- 26
Victoria Caramels ----- 35

Gum Drops

Champion ----- 30
Raspberry ----- 30
Favorite ----- 28
Superior ----- 31
Orange Jellies ----- 30

Lozenges

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

Hard Goods

Lemon Drops ----- 31



Kind of Poetry Most Children Like. Written for the Tradesman.

"I asked my Bobbie what book he wanted for Christmas," a mother said to me. "I thought he would ask for a story-book, or a volume of animal stories; but what he said was: 'I'd like that book that Cousin Mary was talking about yesterday—that one about going to bed with a candle.' You know, Stevenson's 'Child's Garden of Verses.'"

"Yes, I know. All children like it. And all old people—I mean people who are old in spirit, who have lost the spirit of childhood out of their hearts, wonder why it is. To think that that book should have lain unheeded and unused on book-store shelves—that is what happened thirty years ago!"

That is just what did happen, at first. Reviews spoke of it pleasantly, few noticed and fewer still spoke of that books of wonderful verses that has come to be in every nursery. Little by little it made its way in spite of the cobwebs on the minds and over the eyes of mummified adults; now it has grown into the hearts of the young—the young in spirit all over the world, whatever their age in years.

Bobbie was only one of thousands of children to whom the songs of a man eternally young spoke and still speaks in the immortal tongue of those who never grow old. I know grayheads whose eyes fill with tears, they know not why, as they read these verses that speak to them of something deep in their hearts.

When children love a book they live with it, talk of it, and pass the word about it along to their playmates. I know this "Garden of Verses" will go down through time along with "Mother Goose" and "Alice in Wonderland."

But what is it that makes these simple rhymes take such a hold upon the children and those who keep the child-mind? I have been trying to grasp the essential reason.

Children love stories and poems about the everyday things of life, the ordinary affairs that hold their interest. Can't you understand the fascination of "Block City"—"What are you able to build with your blocks?" it begins. Or that common experience of us all with the changing season—

In winter I get up at night
And dress by yellow candle-light;
In summer, quite the other way,
I have to go to bed by day.

That was a puzzling experience for Bobbie, and the cadence of the song crystalized in memorable fashion the reaction of his mind to something mysterious about life. And there is the experience of real vacation joy in

"The Hayloft," "The Swing," "My Ship and I." All the spirit of play business and all the dearly remembered days of childhood come back rushing with:

Down by the shining water-well
I found a very little dell—

I called the little pools a sea,
The little hills were big to me.

Who can read these lines without remembering when he loved to pretend the grass and clover were a deep forest and he a tiny fairy living in it?

There are few poets who appeal as much to grown-ups as to children, but surely Stevenson does this. Over and over in his own mind he must have turned the pleasures of his little childhood; sickly as he was, and widely as he traveled, he never lost the zest of those imaginary adventures that he made out of common experience.

"At Evening, When the Lamp is Lit," "The Land of Story Books,"—what delightful suggestion there is there for all of us, of stories to come, of poems to be read aloud. "Armies in the Fire"—"All night long and every night," when my Mamma puts out the light—

I see the people marching by
As plain as day before my eye.

Who does not see them, in the "blinking embers" and behind the eyelids before sleep comes on? One need not be a child to get into this world of fancy.

But the subjects that touch the everyday life are not the only source of appeal; there is beautiful and captivating rhythm, too, apart from the sentiment, in:

How do you like to go up in a swing
Up in the air so blue?

Or in such as this:

O, it's I that am the captain of a tidy
little ship,

Of a ship that goes a-sailing on the
pond.

Or this:

My bed is like a little boat;
Nurse helps me in as I embark.

Cadence and swing like this hold a child unconsciously; he doesn't know what it is that binds him as with a spell.

There is consummate art, too, in the handling of the rhythm to carry the spirit of the verse. Take "The Railway Carriage," for example: Faster than fairies, faster than witches
Bridges and houses, hedges and ditches.

The movement is real, and carries you back to the time when you thought the scenery moved, rather than the train. How much more vivid it must be to the child.

This man with spring ever in his heart, who felt rather than saw color

and tones and sentiment, leads the child on to deeper things and significances:

I have a little shadow that goes in
and out with me. . . .

But every night I go abroad
Afair into the Land of Nod.

How far the child Stevenson went for these spiritual adventures we do not know, but we do know that he brought something back for us. And he teaches us to see the rest of the world with unselfish unconcern, for all is right, because

Away down the river,
A hundred miles or more,
Other little children
Shall bring my boats ashore.

A great book this "Child's Garden of Verses," full of flowers for all whose spirits are young and open to the fragrance born of an understanding heart, drawing forever from a hidden spring of Strength.

Prudence Bradish.

[Copyrighted 1920.]

The Advent of the Christ King.

Other leaders, like Alexander, Caesar, and Napoleon, have made their advent upon the stage of time and have been epoch makers of history. But their aim was self; their idol, fame; their weapon, force. They blazed for an hour upon the highest peaks of human glory, and their names shine with an immortal lustre. But they left behind them liberty throttled, empires ruined, civilization shattered, a world dim with tears, red with blood, and a wreckage of hates, misery and despair.

But this "Christ King" whom we commemorate at Christmastide cometh "meek and lowly," with no thought of self, his one aim the good of humanity. He is cradled in a manger, but a wondrous Star heralds his birth, the pure heavens bend low, angel visions charm the midnight

skies, and a "multitude of the heavenly host" chant in ecstatic strains. "Glory to God in the Highest, on earth Peace, Good Will to Men."

And as He makes His advent the flowers of Love attend His feet, the Dove of Peace encircles His head, and His lips shine with the radiance of Truth. His only arms are the cross which he bears upon His shoulders. And with His thorn-pierced hand he recreates history and becomes the Saviour of a lost race.

Let us then welcome this advent of the Christ to our homes with the holly's red heart of love, with the mistletoe's symbol of holy mystery, and with the pine's emblem of eternal life. And let the earth around put by its guns and armories and hate and war, and respond to the angels' song: "Peace, Good-Will, and Brotherhood to Men of every race and clime."

The Fish Dealer Was Candid.

"Here, madam, is a box of our new preserving compound. And here is a fish that has been kept in that preparation for four days. Now examine that fish. Smell it. Taste it. If that fish, madam, is spoiled or tainted, you may have it!"

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

Red Star Flour

The desirability of RED STAR
is such that it creates a constant
market for this excellent flour.

JUDSON GROCER CO.

GRAND RAPIDS

MICHIGAN

BUSINESS WANTS DEPARTMENT

Advertisements inserted under this head for five cents a word the first insertion and four cents a word for each subsequent continuous insertion. If set in capital letters, double price. No charge less than 50 cents. Small display advertisements in this department, \$3 per inch. Payment with order is required, as amounts are too small to open accounts.

For Sale or Exchange—50 McSherry Manufacturing Co. 25 acre Texas Oil lease. Bargain. Fred A. Strombeck, 2303 Fifth Ave., Moline, Ill. 158

For Sale—Royal electric combination coffee grinder and peanut butter machine, $\frac{3}{4}$ horse power, been used only eight months. Also $\frac{1}{4}$ horse power coffee roaster, electricity and gas. Bargain for any one having use for it. Chicago Cash Market, Muskegon Heights, Mich. 159

Stock and grain farms, with modern improvements, clay loam soil, located in Southern Michigan, to exchange for merchandise with same real estate. 160

For Sale—Or 99 year lease: Site for Lansing's biggest garage, 39,000 square feet grade floor opportunity. 170 feet, central, Ottawa street frontage, \$150 a month (50 feet front for \$45 month). Call or write, Owner 203 N. Cedar St., Lansing, Mich. Present buildings excellent income good, large offices, hotel, printery or other down town shop, retail or wholesale business purposes. 146

For Sale—An established grocery and meat market with a clean stock and up-to-date fixtures, located in Muskegon county, Mich. Sales average \$1,500 per week. Stock will invoice about \$7,000. Must sell, on account of sickness. No. 149, c-o Michigan Tradesman. 149

2,000 letter heads \$5.90. Samples. Copper Journal, Hancock, Michigan. 150

For Sale—Chandler & Price 10 x 12 Gordon for \$200. In use every day, but wish to install larger machine. Tradesman Company. 151

A 480-acre improved farm in Ransom county, N. Dak., for trade for good stock general merchandise. If interested, address A. L. Intlehouse, Milnor, N. Dak. 151

Wanted—A competent accountant with satisfactory references desires position with large manufacturing concern; experience in every branch of accounting; specialized in cost accounting; present connection with lumber manufacturers; capable of taking charge of any accounting department, even where executive ability is required. Can make change December 1. Address "ACCOUNTANT," P. O. Box 378, Alexandria, La. 154

For Sale—Grocery and meat market, town population 1500 and fine country trade and factories. At the right price. Average sales \$45,000. A fine proposition. Address No. 157 c-o Michigan Tradesman. 157

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. 157

Will pay cash for whole stores or part stocks of merchandise. Louis Levinsohn, Saginaw, Mich. 998

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 are thinking of going in business, selling out or making an exchange, place an advertisement in our business chances columns, as it will bring you in touch with the man for whom you are looking—THE BUSINESS MAN.

IF YOU WANT TO PUT ON A REAL SALE OR DISPOSE OF YOUR STOCK OF MERCHANDISE, COMMUNICATE WITH W. W. LEHMAN, SALES MANAGER, C/O A. KROLIK & CO., DETROIT, MICH. 127

ATTENTION MERCHANTS—When in need of duplicating books, coupon books, or counter pads, drop us a card. We can supply either blank or printed. Prices on application. Tradesman Company, Grand Rapids.

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

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



COLEMAN (Brand)

Terpeneless

LEMON

and Pure High Grade
VANILLA EXTRACTS

Made only by
FOOTE & JENKS
Jackson, Mich.

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.

**DENATURED ALCOHOL
POISON LABELS**

In conformity with the requirements of the new regulations of the Internal Revenue Department, we are prepared to furnish special poison labels for use in selling Denatured Alcohol, printed with red ink on regular gummed label paper, as follows:

500	\$1.25
1,000	2.00
2,000	3.50
5,000	7.50

All orders promptly executed.

Tradesman Company
Grand Rapids

SPOT CASH

**We pay Highest Prices and
Spot Cash for your stock of
MERCHANDISE**

Dry Goods, Clothing, Furnishings, Shoes,
Ready-to-Wear, Groceries, Hardware, Etc.

**None Too Small
None Too Large**

Manufacturers and Jobbers
Do You Need Cash?
What have you to offer?

Recent Purchases:

H. C. Hansen Stores
\$30,000 Stock and Fixtures
Ludington, Mich.

Baker Clothing Co.
\$15,000 Stock and Fixtures
Lansing, Mich.

The McNulty Co.
\$60,000 Stock and Fixtures
Big Rapids, Mich.

Larsen Bros.
\$30,000 Stock and Fixtures
Manistee, Mich.

\$35,000 Shoe Stock
Wholesale House
Name Withheld

**Do Business
With
Business Men**

No Red Tape

We come prepared to buy

Write, phone or wire
us to-day

L. Levinsohn & Co.
Saginaw, Mich.

*Ilex
Table*

**The Best Flour
that ever came
out of Kansas**

W. S. Canfield Flour Co.

WHOLESALE DISTRIBUTORS

205 Godfrey Building GRAND RAPIDS, MICH.

BLUE BELL and FOREX Peanut Butter



Blue Bell the incomparable, made only from No. 1 Virginia peanuts, hand-sorted—the peanut butter for customers demanding the best. Forex is a low priced high grade article, from selected Virginia stock, bitter skins and hearts removed.
BLUE BELL PEANUT BUTTER CO.
Grand Rapids, Mich.

Distributors

Boylard Creamery Co., A. Casablanca & Son, Ellis Brothers Co., Henry Meyer, M. Piowaty & Sons, I. Van Westen-Brugge, Vinkemulder Co.



CHRISTMAS TREE VANDALISM

Saginaw, Dec. 31—Some steps should be taken to put a stop to the Christmas tree waste and vandalism. I am not saying a word against the usefulness of the Christmas tree. I believe that every child that wants one should have one, but it seems to me it could be regulated, because here is what happens:

In the first place, they always cut more than are needed and the market is overstocked. In the next place nine out of ten of the Christmas trees are stolen and cut off of lands that do not belong to the Christmas tree gatherer. Worst of all, they have learned that the best trees grow at the top of the big trees, consequently, instead of Christmas trees being little trees they cut down spruce—not balsam—anywhere from twenty to forty feet high and take off the tip and leave the rest of the tree to be wasted and to cause a fire menace. These spruce—almost big enough for pulpwood—are cut and only the top six or eight feet are used.

Wm. B. Mershon.

KNIT GOODS MARKET.

The various elements that have stirred the underwear market from time to time lately and the elements that have kept it inactive have simmered down to a residue that for want of a better term might be called "watchful waiting."

There are some concerns that are ready and anxious to make openings and want to try to promote business for spring as early as possible, but they have come into the watchful waiting way of thinking also, and from present indications they will not now attempt to do anything until 1921.

During the past week or so jobbers have shown a rather passing interest in the market, but not of sufficient interest to lead them to buy anything worth mentioning or to arouse any particular enthusiasm in the hearts of the manufacturers.

Those in control of the primary market say that since they have postponed merchandising for spring because of inevitable circumstances so long, it is not now worth the venture of forcing or trying to force a market in order to sell merchandise. In other words, they have come to the conclusion that it will be most expeditious to let the market follow its own bent and to meet conditions as they come.

In any event, they say that the buying season for spring is bound to be a short one, and they further remark that the jobbing trade will not know actually what they can use until they have completed their inventories. It is said that the last instalment of the excess profits tax did not destroy the buying power of some of the jobbing concerns the way it was thought it might, for many simply declared their inability to pay the tax and let it go at that, since they said they had not made the profits that the declaration covered.

The fact remains undisputed that when the jobbers actually get ready to buy merchandise and when they actually feel that they must have it they are going to buy. That, after all, is the paramount reason for the watchful waiting attitude on the part of the primary market. Manufacturers will not be long in showing some very marked signs of activity when they have sufficient encouragement to do so.

In some mill centers the wage cuts will go into effect this week. In some instances the mills will reopen under the new wage scales, and in other instances they will merely continue their operations on a lower schedule than that which they are working on at the present time. In any event, mill managers will not have any definite basis to work on as far as lower prices are concerned until they see how the wage cuts work out.

That is, they cannot tell just how many operatives will choose to work immediately under the new wage regulations. Furthermore, they cannot tell the result of the cuts on the quantity of production. The various things to be taken into consideration before new costs can be definitely determined make the possibility of new openings in the underwear market an undecided thing, certainly undecided for the next week or so at least.

In short, manufacturers are still most anxious to find a stable market basis on which to base their selling prices, and they are inclined to shrink from naming prices that may be in any way uncertain if they can avoid doing so, for they feel that a definite and certain price basis is going to be one of the main features by which they can promote buying on the part of the jobbing trade when they really come to the market for merchandise.

TO SAVE HARVARD STUDIES.

A movement has been started by the National Wholesale Grocers' Association to assist the Harvard Bureau of Business Research by voluntary contributions to prevent the discontinuance of the bureau's studies as to costs of doing business.

In the past the support of this work, alike of value to the trade and the school, has been costing about \$5,000 to \$6,000 a year, and the results produced have furnished valuable data not otherwise or previously available and consequently unknown by investigators of trade efficiency and economy. Pressure for funds has led to an abandonment of the work by the college, and Dr. Melvin T. Copeland, dean of the school, in charge of this work, has appealed to the trade to decide whether or not it will be continued.

"The jewelry and shoe trades have already adopted the support of the investigations, and it is probable that the wholesale and retail grocery trade will do the same. It is estimated that about \$3,000 will be needed for each, the wholesale and the retail grocery trade studies, and Secretary Toulme is out with a circular inviting contributions. Mr. Toulme says in his circular:

"We earnestly trust that every wholesale grocer will see his way clear to make some contribution to this fund. We most heartily endorse the work of the bureau, and we think it highly important to the young wholesale grocers of the future, as well as yourselves and the public, that suitable provision be made to tide the University over the present difficulty."

If you cannot avoid getting into a discussion with a customer you can at least avoid raising your voice and making the discussion sound to others like a quarrel.

Weakness of Borrowed Prosperity.

The prosperity which comes from the spending of borrowed money is a Fool's Paradise. The day of reckoning is as sure as to-morrow's sun. The past three years have seen an orgy of Government expenditure in which, even without the sums loaned to the Allies, more money was spent than had been disbursed by the Government from the time of George Washington down to Woodrow Wilson. The disclosures of the two billion dollar fiasco of the airplane campaign, and the nearly two billion loss on the operation of the railroads and other utilities give a fleeting idea of the reign of gross extravagance and mismanagement which characterized Government work during the Wilson administration.

It is no wonder that Harding got seven million plurality in the election. In these days of billions, few people stop to consider what a staggering sum a billion represents. Even a million is too large a sum for the ordinary mind to comprehend. Only a few of the richest banks keep as much as a million dollars in real money on hand. Yet a billion means one thousand millions. When the Government spends ten billions, it spends the working funds of ten thousand big banks.

Looking at it in this way gives a better idea of what enormous inflation means. And when we reflect that every dollar borrowed to meet this vast expense must be paid back again, it is plain that the future faces a huge task to pay the fiddler. It is enough to give men pause. The real spirit of retrenchment has not yet commenced to work. Although the war has been over two years, a time longer than it lasted for us, the Government is still going ahead spending money in billions instead of in millions.

The Fool's Paradise has been of seemingly great prosperity, but it has been the false prosperity which comes of spending borrowed money. The only true prosperity is built upon paying as we go. That policy never produces a headache the next morning.

It is well to recognize, right now, that the incoming administration will have no easy time of it. Harding will have the task of making a serious beginning on the problem of reducing the National debt. Far harder is it to pay up than it is to spend, and especially hard is it to pay up what others have spent. But the work must be done, and to this task the new administration must bring the aid of the wisest counsel that can be found.

The policy of retrenchment must not mean putting up the shutters and going out of business. It must not mean squeezing the life out of enterprise by excessive taxes. Rather, it must mean the readjustment of the burdens so that increasingly great revenues will be produced, rather from the expansion and growth of business, than from killing the goose that lays the golden egg.

Frank Stowell.

Were There Many Cases Like?

How commercial bribery makes higher prices, excludes competition and lowers quality was shown clearly

in the case of a meat dealer accused of bribing enlisted men in the United States army. A private who had had experience as a butcher was detailed to special duty in an army post exchange meat department. He discovered that a dealer was delivering ten ribs as prime ribs, whereas seven is the regular number, and that the loins of beef had flanks on instead of being trimmed, as they should have been. He noted also that prices were higher than market prices and when he questioned the dealer he said he was told, "The more you buy the more you get." The implication of this was that as he would receive a commission on all meat purchased, it was to his interest to have the weight increased, even by the method of sending ten ribs as prime, and loins with flanks on, but charged for as if the total weight was top class. This private confessed that he thereafter increased his purchases of meat from this dealer, and his "commission" in one settlement amounting to \$200. For some of the meat he was paying the dealer 28 cents per pound when it could have been bought in the market at 18 cents per pound. The Government was losing 10 cents a pound because the dealer increased his price to cover the commission to the private and because he had a monopoly. The dealer was found guilty and sentenced to imprisonment in a Federal penitentiary for eighteen months, with a fine of \$5,000. He has appealed and the case is now in the Circuit Court of Appeals.

Another Grocer in Trouble Over Extracts.

Flavoring extracts containing a high percentage of alcohol, part of a stock of merchandise of a grocer doing business at Cherokee, Iowa, were found when the store was searched under a warrant. The grocer admitted that the extracts were kept for sale, and that he had already sold some of them. The store had an evil reputation as a place where intoxicants were unlawfully dispensed, and it was the resort of persons addicted to the use of intoxicants, and drunken persons were frequently seen on or about the premises. The grocer was charged with maintaining a place for the sale and keeping for sale of intoxicating drinks, and the store was enjoined as a nuisance. Upon appeal to the Supreme Court of Iowa the decree was affirmed. In discussing a contention of the grocer's counsel, that the extracts were not beverages, but legitimate food products, the sale of which was not prohibited, the court said, "We think it quite immaterial that these articles are not made or intended for use as a beverage, if, as a matter of fact, they are potable (drinkable) and contain alcohol in measurable proportions. The testimony shows that the alcoholic content of the extracts varied from 30 to 90 per cent. It is a matter of common knowledge that alcohol is an intoxicant, and it is not shown that the flavoring material makes the extract undrinkable."

The man who bets against the resources and prosperity of the United States is going to lose in the long run.

Hint Number Three To the Merchant

QUALITY PRICE SATISFACTION

create that bond between
dealer and consumer when
served the Henkel way.

Henkel Self-Rising Pan Cake
Flour and Buckwheat are
incomparable.

Commercial Milling Company
DETROIT

SEVEN BIG SELLERS

AND THERE ARE
SEVENTEEN MORE



RED CROWN
INSTANT SERVICE
CANNED
MEATS



Keme Packing Company
CHICAGO, U. S. A.



ASK YOUR JOBBER FOR

Hart Brand Canned Foods

HIGHEST QUALITY

Our products are packed at seven plants in Michigan, in the finest fruit and vegetable belts in the Union, grown on lands close to the various plants; packed fresh from the fields and orchards, under highest sanitary conditions. Flavor, Texture, Color Superior.

Quality Guaranteed

The HART BRANDS are Trade Winners and Trade Makers

Vegetables—Peas, Corn, Succotash, Stringless Beans, Lima Beans, Pork and Beans, Pumpkin, Red Kidney Beans, Spinach, Beets, Saur Kraut, Squash.

Fruits:—Cherries, Strawberries, Red Raspberries, Black Raspberries, Blackberries, Plums, Pears, Peaches.

W. R. ROACH & CO., Grand Rapids, Mich.

Michigan Factories at
HART, KENT CITY, LEXINGTON, EDMORE, SCOTTVILLE, CROSWELL, NORTHPORT



Holiday Bells

For your considerate co-operation, which has helped us make telephone service good, the people of the Telephone Company thank you.

With your further good will we believe we can continue to give this good service and attain—

our Ambition—Ideal Telephone Service for Michigan



MICHIGAN STATE TELEPHONE COMPANY