

MICHIGAN TRADESMAN

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Thirty-Eighth Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 29, 1920

Number 1945

Another year has slipped into the past; to some a year of happiness and gain; to others, alas, of grief and loss; to some a year of great accomplishment; to others, of striving nobly but in vain.

In greeting you as is our long time custom, we would share with you this golden thought--

FOR when the One Great Scorer
comes to write against your name
He writes--Not that you won or lost
--but how you played the game.

We wish all good things to be yours---aye, better still, that when the Game is played out, The One Great Scorer may write across your name the blessed words---
WELL DONE.

Putnam's CANDY

"DOUBLE A"

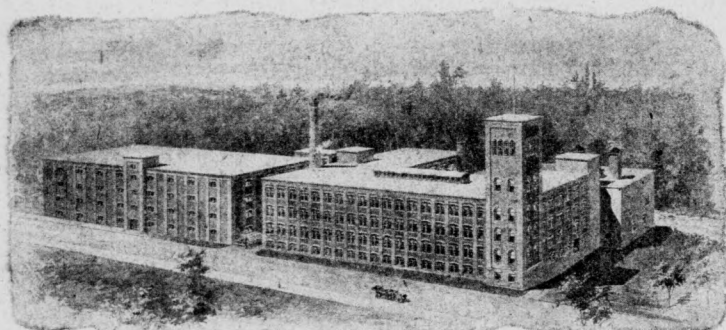
Has again proven that **QUALITY COUNTS.**

Get in a new fresh supply for your "after holiday" trade. Always something new.

We are also distributors of
LOWNEY'S AND PARIS' FINE PACKAGE CHOCOLATES

Putnam Factory **Grand Rapids, Michigan**

PRIZE GOLD BOND WHITE SWAN



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

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

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

Red Crown



PURE FOOD PRODUCTS

A Quality LINE

THAT IS RIGHT

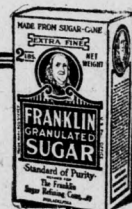
Selling Big in Every State

Retailers Supplied
by Wholesale Grocers

Acme Packing Company

CHICAGO, U. S. A.

INDEPENDENT PACKERS



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



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MICHIGAN TRADESMAN

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

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly by

TRADESMAN COMPANY.

Grand Rapids.

E. A. STOWE, Editor.

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five years or more old, 50 cents.

Entered at the Postoffice of Grand
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THE OLD AND THE NEW.

The celebration of the appearance of a new calendar year is largely the worship of a fantasy. For the moment of transition from 1920 to 1921 or from any year other year to its immediate successor, is an arbitrary dot made by man in the uninterrupted, unpunctuated flow of time. It is merely a convenience for the ordering of our lives and for measuring the amount of endurance of things terrestrial. To most of us the division of time into periods coincident with the round of seasonal changes serves chiefly as a warning of the approach of age. It gives us notice that the time of unavoidable dissolution is approximately so far away.

Why man should greet with joy each tick of the clock that brings him nearer and nearer to his ultimate fate; why man should be glad each time he completes a journey through an appreciable sector of life, is not at all easy to understand. True, there are religionsists who confess to a belief that the future world will be much better and more desirable than this one; but it is not noticeable that many of them are conspicuously anxious to enter prematurely upon experience of the anticipated joy. They usually are willing to linger indefinitely in "this vale of tears." They are happy to defer the day of translation as long as feasible.

Yet we all of us instinctively celebrate the birth of each New Year and somehow, choking down the underlying dread of what the weight of one more twelvemonth means to us, we manage to do so with a certain amount of enthusiasm. We really are able to put something more than mere wan wistfulness behind our tenders of the customary greetings.

For one of the blessings remaining to the human race is its ability to be illogically joyful, and to find rare pleasure in the self-created imaginings of the heart, or in the perpetuation of ceremonies whose meaning

vanished with the ending of the days of the heathen. So we celebrate the passing and the coming of the years because it is traditional, almost instinctive to do so; because it gives us a chance to break away from the humdrum; even because it is illogical.

Perhaps this year, there really is a certain amount of pertinency in the seasonal wishes. Nineteen twenty has been a time of transition politically, internationally, economically and socially. It has been the commencement of a reconstruction period for human relationships. There has been a great deal of turmoil, striving and straining. What sort of a place the twelve months will have in history, whether it will mark the beginning of an era of steady improvement, no man can say. But it is obvious that much is to be determined by the public predisposition. So it becomes the duty of each of us to wish his neighbor and himself, A Happy New Year.

SITUATION IN WOOLENS.

Wool markets have not been very responsive to the benefits which some thought would follow the easy passage of the temporary Tariff bill by the lower house of Congress. One reason for this is that few think that bill has any chance of becoming a law. The woolen manufacturers, who are about as greedy as the best or worst of tariff beggars, will probably have something to say in the matter, and for once they have a very good case. It would certainly be unjust to them to have a tariff on wool, thus forcing them to pay more for their raw material than their foreign competitors, and leave unchanged the tariff on wooleens. In the old days, when the tariff beneficiaries were permitted to write the schedules, the wool growers were careful not to antagonize the woolen manufacturers. Each crowd looked after the other's interests and, between them, made the public pay. Now the woolen manufacturers find it necessary to sell as cheaply as possible because they cannot get high prices for their products, and they are in no mood to listen to proposals which will result in high prices. Abroad, more difficulty is being shown in selling wool, the existence of which in vast quantities is hanging like a pall over all markets. In the domestic goods market a little better feeling is prevalent, although the transactions do not show any large increase in volume. Conditions are not improved by the labor controversies in the clothing trade in New York and Baltimore, which promise to be fought to a finish. More business is expected in dress goods after the turn of the year.

FOREFATHERS' DAY.

What actually happened 300 years ago last Tuesday was simple enough. The Mayflower had been left in Provincetown Harbor. A party of Pilgrims had taken the shallop, propelled by sail and oars, to search the shores South and West for a site for their settlement. On their third day along the inner coast of Cape Cod they had a skirmish with the Indians; that evening, rounding into Plymouth Harbor, they lost their mast and almost sank; the fourth they spent on an island, and the fifth, Sunday, they rested. On the sixth, a mild, sunny day, they landed at Plymouth—the tide was full and they could have reached dry ground anywhere. Eighteen men went ashore, including Standish, Carver, Bradford and Winslow and, after exploration, they concluded that the location was excellent.

The finding of a suitable location was the first practical step towards the success of their experiment. Carver and Bradford must have seen in the mind's eye their homes and gardens stretching up the empty hillsides. Had there been time for fancy, they might, looking back toward England, have seen ships coming to anchor in their harbor and new companions landing to share their toils and freedom. The ships did come in dozens and scores. Forefathers' Day has rightly been celebrated, not by scattered descendants of the original Pilgrims but by descendants of the host who arrived between 1620 and 1640. Plymouth in itself would perhaps have had little significance for our generation. It was years before it numbered 300 souls, decades before it numbered 3,000, and in time the sturdier Puritan communities virtually absorbed it. But Plymouth showed the way. Between 1628 and 1640 200 vessels disembarked colonists in New England. In 1634 4,000 settlers were trading, fishing and farming in or near Boston and nearly 6,000 head of stock grazed on the slopes. When the Long Parliament met and the "Puritan Exodus" stopped, New England had 26,000 people, scattered from Connecticut to Maine. They were the "Forefathers."

Fiske, writing the history of early New England, gave the initial fifth of his book to a contrast between the "Roman idea" and the "English idea." The Romans and their heirs knew nothing of the only foundation on which National unity and popular liberty can be reconciled—the delegation of political power to representatives by the people. The English were the first who successfully built up the representative principle, and the seventeenth century saw them fighting to preserve their liberty when other nations had lost or not yet found it. The period that began with the Mayflower and Petition of Right and

ended with the Revolution of 1688 was an era of despotism in France and Spain and of petty tyranny in Italy and Germany. It is against this historical background that the sailing of the Mayflower becomes an event of immeasurable importance. It meant that the political achievement of the English at home would be repeated on a vast scale in the New World and that what Fiske called the "English idea" had become worldwide.

THE COTTON SITUATION.

A lot of nostrums are being invoked in the vain hope that cotton prices may be advanced to some point not warranted by the statistical situation. Of more avail are the projects for increasing the exports, especially those contemplating the financing of export corporations under the Edge act. It will take time, however, before these are effectively in operation and, meanwhile, actual cotton is selling at very low figures. In the exchanges the quotations during the week kept persistently below 14 cents. The demand has been comparatively small from the domestic spinners, not only because of the uncertainty of the price situation, but also because of the curtailment of production due to poor business. Nor are the foreign markets very promising for the time being, although evidences point to a much larger demand from them before very long. The exchange situation and the obtaining of credits are the stumbling-blocks. A brighter prospect for the immediate future appears in the goods market. Between now and the end of the year, revisions of prices are expected which will be recognized as basic and stable and will be calculated to stimulate the buying which has been so long deferred. The first fortnight of January ought to see considerable purchasing of all kinds of cotton goods and their speedy distribution to the retailers whose shelves need filling. Even in knit goods there are signs of some activity, although not a very brisk season is expected. The knitters have discovered they made a mistake in announcing, not so long ago, that their prices would have to be advanced. With falling prices in cotton and yarns there was no alternative except to follow the procession. The demand in hosiery also shows signs of picking up.

Half the giant's strength is in the conviction that he is a giant. The strength of a muscle is enhanced a hundredfold by the will-power. The same muscle, when removed from the giant's arm, when divorced from the force of the mighty will, can sustain but a fraction of the weight it did a moment before it was disconnected.

The fellow who bears his burden cheerfully, finds his burden lighter.

Tasted Tea For Twenty-Four Years and Still Lives.

Somewhat disapprovingly a lady on her first visit to China surveyed Edgar Quackenbush. "Are you a tea taster?" she asked.

He was obliged to confess to his profession, because he has spent twenty-four years in Shanghai and Hankow tasting, smelling, feeling, and seeing tea.

"It is impossible," declared the lady, unconvinced. "They never live more than five years."

Not many have senses acute enough to make them expert judges of tea, and men are better at it than women, Mr. Quackenbush says, perhaps through their training in choosing mild Havanas. There are so many variations in the product of this one bush that wholesale dealers, instead of ordering by a trade name, send samples of tea to the importer, to be matched like a piece of silk for a dress.

It irks Mr. Quackenbush to be asked which tea is best, causing him to ask in turn, "Which is the best fruit?" Often teas frowned upon by connoisseurs sell tremendously because the average buyer is not highly cultured in the points of a good tea, and prefers the flashy product to the rare and delicate.

These teas "grown on the summits of cloud-capped mountains," on the menus of Chinese restaurants at \$5 a cup, are deceptions and come from the same bamboo matting as the tea you buy at a grocery.

"I leave for China usually in the spring, and during the season, in some places six months long, I work steadily every day," said Mr. Quackenbush. "I don't go up into the tea districts myself. I don't care to travel in China. Not bandits, but the native conception of a hotel, which is enough floor for each guest to lie on. The lamp in the last such inn I occupied had not been dusted since the days of Confucius."

"But aren't there tea explorers who go forth on donkeys and in chairs to find new kinds?"

"If I heard of one I would seek to kill him," said Mr. Quackenbush with ferocity. "There are too many kinds of tea now. They plant the bushes in a new region, and straightway the climate, the soil, and the way they raise it produces a new kind of tea—which I have to watch for years, until it gets its stride, commercially, and becomes safe to recommend."

"There are no brands of tea for people who live in tea-growing countries. They please themselves with a flavor at some shop and buy that kind. But in this country and in Europe the importers have given trade names to certain flavors, to guide the customer, so that one might suppose the sources of tea varied, like the materials of different soaps."

"I have to laugh at the stories I hear about the distinction between green and black tea. There are just two types of tea in the world—the unfermented, or green, and the fermented, or black. There are not two varieties of the tea plant in China, they are essentially one."

"Many people will tell you that the color of green tea comes from the

copper pans in which it is cured, but the Chinese always use iron pans."

"There is a good deal of brick and tablet tea made in China, chiefly from dust or from coarse leaf too old to be gathered for the regular foreign trade. It goes to Russia, Siberia and Mongolia, sewed up in cowhide. They often add this brick tea to a broth, and make a food of it instead of a beverage. In Mongolia the bricks pass as currency."

"The black tea of China is called 'congou,' which means 'much labor.' Here in the United States we have christened it 'English breakfast,' but that name is unknown in England."

"Local preferences in tea are queer. Scented tea, made by laying the flowers of jasmine or orange in with the leaves—'scented pekoe'—is very popular with Welsh miners, and we have to import it for their descendants who have emigrated to the mines of Pennsylvania."

More like studios than laboratories are the rooms in New York and in the Orient where Mr. Quackenbush

Retailers Must Have Jobbers' Aid.

If it were not for the jobber many thousands of retail grocery stores all over the country would be forced to close up. Without the wholesale backing they could not hope to compete against the keen competition of chain stores, mail order houses and other great organizations which have practically unlimited capital at their command.

The wholesale grocers function with retail grocers in much the same way as banks in the industrial world. Instead of loaning money they loan merchandise. The capital of the average retail grocer would not be sufficient to enable him to pay for all goods purchased. If he was forced to do business on a cash basis his stocks would be cut down to a point that would put him out of business.

The jobber who works on the right basis is really the balance wheel of the grocery trade. He is the reservoir into which is poured great quantities of manufactured products which are later doled out to thousands of re-

We believe that the wholesale grocery business as a business is fundamentally right and economically sound. Its tremendous growth proves this beyond dispute. By loyal co-operation and support it has aided our company in the development of business and is justly entitled to our continued support. We have announced to the wholesale grocery trade that we will in the future as in the past distribute our products to the retailers through the jobber.

-C. B. Stuart.

Another Model Grocery Store Advertisement.

The Tradesman has heretofore called attention to the remarkably effective advertising announcements promulgated by Godfrey Gundrum, the Le Roy grocer and druggist. His last effort in that line shows that he is still maintaining the high standard he has aimed to reach:

Experience.

It is generally believed that anyone can run a grocery store, because the grocer deals in necessities, and because all he has to do is to take a package from his shelves and sell it.

Nothing could be farther from the truth.

Those who know by experience appreciate the fact that the good will of satisfied customers is the backbone of the grocery business.

In order to acquire your good will we realize that we must offer you goods of recognized merit at a price acceptable to you and within reason, a price that permits us sufficient profit to conduct our business along sound principles, pay our taxes and purchase fresh stock. We realize our attendants must be polite, our store clean and inviting, our deliveries prompt, our adjustments satisfactory, and—in short—our service satisfactory from every viewpoint.

These ideals of store service are those we attempt to live up to, and it is with these things in mind that we solicit your business.

What keeps a man small is the habit of looking for easy things.

CHARLES W. GARFIELD.

To thee, strong scion of a noble race,
So brave of stature, so benevolent of face,
A kindly greeting from a friendly pen
Not often tendered to the best of men.
To subtle eloquence I tribute pay,
To one whose modesty would bid me nay!
Happy, though honors sought he not, nor fame;
Yet both are his possession, writ in gold his name;
In many states and many lands
He's known, their high respect commands.
So manly, so imbued with sense of right,
He holds the key of Life up to the light.
A most companionable man, forceful, yet mild,
Master of business lore but simple as a child.

sniffs at endless little heaps of tea leaves. Tea rooms must face exactly North for uniform light, and the tea window has wood or iron running up five or six feet, at an incline which permits the true light of the sky to come down, at the same time shutting out reflected light from buildings opposite. The counter is painted dull black to prevent reflection.

Revolving tables are used, which hold about twenty-five cups, and the judges have only to turn them to compare the drawings of the samples. Judgment is rendered on the smell of the dry leaf in the pot, the test in the cup, the appearance and smell of the dry leaf and the appearance of the infused leaves.

"The most common mistake made in preparing tea is the failure to have the water freshly boiled and boiling Quackenbush says. "In the testing rooms we would never use water that had been boiled for many minutes. It gets flat and spoils the flavor of the tea."

"Yes, even after tasting it professionally for twenty-five years, I prefer Chinese tea." Marian Storm.

If you do not seem to appreciate the small orders and the little purchases of your customers, they will not be likely to come to you for the larger ones.

tailers in quantities that can most readily be absorbed. They sell to the retailers in the smallest possible quantities, thus permitting even the smallest corner grocery to maintain a well assorted and complete stock with very little investment. The wholesaler does all this and much more on a modest margin of profit, which would not enable him to exist were it not for the volume of business handled.

There are about 4,000 wholesale grocers in the country and they employ from 30,000 to 40,000 salesmen selling the output of hundreds of different manufacturers. Think what it would mean if this vast selling force should be broken up or set aside, for even one manufacturer, no matter how large or how well equipped, to duplicate in his own organization a selling force as strong as this. These salesmen cover the country from coast to coast. They call at frequent intervals on every retailer, no matter how small or where located.

They are an economic necessity to both the retailer and the manufacturer and are a vital link in the logical scheme of distribution that keeps the retail grocery business of America in the hands of many small, service-giving merchants instead of it being dominated and controlled by a comparatively few giant corporations with chains and branches everywhere.

SELL

OCCIDENT FLOUR

Because

Occident Quality

is guaranteed to please!

W. S. CANFIELD FLOUR CO.

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

HAPPY NEW YEAR

With the passing of the old year and the advent of the new, we thank our friends and customers for the many evidences of good will shown us in helping to make our volume of business the past year far in excess of our most hopeful expectations.

In return for the many evidences of kindness upon the part of our customers it will be our aim in the future, to maintain and, wherever possible, increase that high standard of merchandising and service for which our institution stands.

The full force of our organization will be directed in the future by the same fidelity in service to our customers which has guided us in the past.

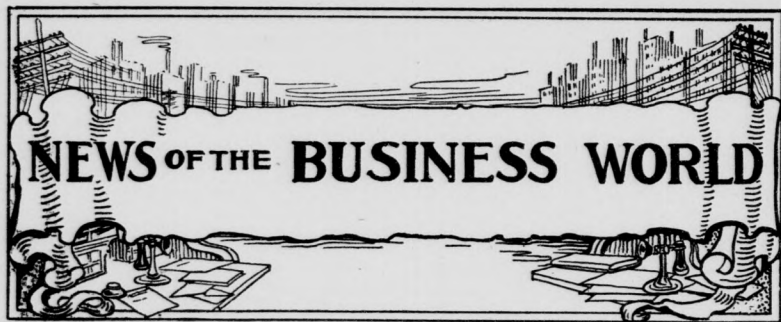
The solution of the present day problem lies in increased production, maximum effort and highest efficiency. We, as a Nation, must make a united, earnest, whole-hearted effort to speed production, as the only remedy to cut the cost of living without disturbing the currents of business and of our National life.

In the meantime, we advocate care in management and elimination of waste. With "Work" as the slogan—"Prudence" as the guide—and Hope and Courage in our hearts, we predict for you a happy and prosperous New Year.

WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers.



Movement of Merchants.

Jackson—The Jackson Iron & Metal Co. has increased its capital stock from \$5,000 to \$75,000.

Kalamazoo—The Watner Electric Co. has increased its capital stock from \$14,000 to \$50,000.

Grand Rapids—The Michigan Trust Co. has increased its capitalization from \$200,000 to \$1,000,000.

Sand Lake—The Exchange Bank has been incorporated with an authorized capital stock of \$25,000.

Detroit—The West Detroit Auto Sales Co. has increased its capital stock from \$25,000 to \$100,000.

Tecumseh—The Tecumseh State Savings Bank has increased its capital stock from \$26,000 to \$50,000.

Hamtramck—The Dime Savings Bank of Hamtramck has been incorporated with an authorized capital stock of \$100,000.

Detroit—The J. Feldman Sons Co., dealer in hides, pelts, wool, etc., has decreased its capital stock from \$100,000 to \$60,000.

Lansing—Sam Scheidt has opened a retail cigar and tobacco store at 110 East Franklin street. He will continue his cigar manufacturing business also.

Owosso—Thieves entered the grocery store of Mrs. Minnie Hawcroft, West Stewart street and carried away the contents of the cash register and considerable stock.

Bay City—Walther's Department Store has merged its business into a stock company under the same style, with an authorized capital stock of \$150,000, all of which has been subscribed and paid in in property.

Allegan—Volney W. Ferris has sold his grocery stock to the Universal Stores Corporation, of Chicago, who will take possession Jan. 1. Stock has been sold in the enterprise, which is of a co-operative nature. Mr. Ferris has been engaged as manager of the business.

Detroit—The William Wright Co., interior and exterior decorator, house furniture and furnishings, etc., has merged its business into a stock company under the same style, with an authorized capital stock of \$100,000, \$75,760 of which has been subscribed and paid in in property.

Detroit—Joseph Witowski & Sons have merged their clothing and men's furnishing goods business into a stock company under the style of the Witowski-Widzowski Co., with an authorized capital stock of \$100,000, \$75,000 of which has been subscribed and \$15,000 paid in in cash.

Owosso—The Chamber of Commerce has called attention of its members to the fact that they are protected from unscrupulous solicitors by the advertising committee, and

have been asked to demand presentation of a Chamber of Commerce card, showing that the mission of the solicitor has been approved of by the committee, before doing any business with the solicitor. The latest warning is the result of the success of an outsider who got \$300 from local merchants on an advertising scheme, out of which they have not as yet received any advertising. His plan was to print the calendar of the Baptist church for the next three months, and run advertising on the borders. He collected \$300, paid a local printer \$72 for the printing, and the cards are still in the printer's office. They may never be distributed.

Manufacturing Matters.

Ionia—The Hayes-Ionia Co. has increased its capital stock from \$1,257,000 to \$2,000,000.

Dowagiac—The Rudy Furnace Co. has increased its capital stock from \$250,000 to \$600,000.

Jackson—The Star Machine & Tool Co. has increased its capital stock from \$3,000 to \$30,000.

Lowell—The Edwin Fallas Canning Co. has increased its capital stock from \$80,000 to \$100,000.

Grand Rapids—The Marietta Stanley Co. has changed its name to the Sem-Pray-Jo-ve-nay Co.

Grand Rapids—The Oliver Machinery Co. has increased its capital stock from \$210,000 to \$850,000.

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

South Haven—The Brayer & Lundbold Foundry Co. has changed its name to the Lundbold Foundry Co.

Detroit—The Axton-Cozone Manufacturing Co. has been organized to manufacture and sell auto tops, curtains, etc., with an authorized capital stock of \$60,000, \$30,000 of which has been subscribed and \$15,000 paid in in cash.

Holland—The Holland Engine Co. has merged its business into a stock company under the style of the Holland Engine Co., Inc., with an authorized capital stock of \$50,000, \$28,000 of which has been subscribed and \$5,000 paid in in cash.

Clare—The Clare Road Machinery Co. has been incorporated to deal in road making machinery and road equipment of all kinds, with an authorized capital stock of \$20,000, \$10,200 of which has been subscribed and \$2,040 paid in in cash.

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
Russets	-----4.50
Jonathans	-----5.00
Bagas—Canadian	\$2 per 100 lb. sack.

Beets—\$1 per bu.

Butter—Creamery grades are unchanged. Storage butter is quiet at prices ranging about the same as last week. The principal consumptive demand is for fresh-made butter. The make is about normal for the season and the quality arriving about as good as usual. We look for a continued good consumptive demand at prices ranging about the same as they are at the present for the remainder of the month. Local jobbers hold extra creamery at 48c and firsts at 46c. Prints 52c per lb. Jobbers pay 18c for packing stock, although Chicago is paying only 17c, 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 70c per gal. put up in glass jars, 6 jugs to the case.

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

Cranberries—Late Howes, \$20 per bbl., and \$10 per ½ bbl.

Cucumbers—Illinois hot house, \$5 per doz. Very scarce.

Grapes—Emperors, \$8@9 per keg; Malaga, \$10@12 per keg.

Eggs—The supply of fresh is increasing and the stocks of storage eggs are diminishing very fast. The market is lower for fresh and slightly higher for storage. We are likely to have a gradual increase in the demand for fresh eggs at slightly lower prices as the season advances. Jobbers pay 60@62c f. o. b. shipping point for fresh candled, including cases. Storage operators are feeding out their stocks on the following basis:

Candled Extras	-----59c
Candled Seconds	-----53c
Checks	-----45c

Grape Fruit—Florida stock is now sold on the following basis:

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

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.

Nuts—The decks are cleared for January business now that the holiday demand has been supplied. This outlet has cleaned up the local surplus in much better shape than anticipated. All that is needed now is a little less stringency in the money market to enable jobbers to take care of their trade requirements. Little demand is anticipated this week as a natural reaction from the fair spot movement

of the past few weeks. All lines hold as previously reported and quoted.

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	-----\$5.00
200, 216	-----5.00
250, 288	-----4.50

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—Virginia command \$1.85 per 50 lb. hamper and \$4.75 per bbl.

Tomatoes—California, \$1.75 per 6 lb. basket.

Turnips—\$1.25 per bu.

Dropped In at an Opportune Time.

Cadillac, Dec. 28—Information came to me through press notices, as well as a citizen of Port Huron who referred to the matter as the "disgraceful affair" now being carried on by the Prosecuting Attorney wherein he had undertaken to investigate the bakers, meat dealers and grocers, commencing with the bakers, having already had two or three hearings. I gathered a lot of data together that I had obtained during former investigations and hurried to Port Huron, where, after a few hours investigation of the Prosecuting Attorney, I was convinced that he was a man of good judgment and one who was anxious to assist the consuming public in solving the vexing problem of the H. C. of L.

Armed with the knowledge I had gained, I next sought an interview, wherein I tried to show him that unreasonable prices or unlawful combines were absolutely impossible because of the competitive nature of the business, yet he intimated that he was going to continue the investigation which has already created a decidedly unfavorable impression in the public mind to the extent that one of those who was examined stated to me that his business had slumped off to an alarming extent, and owing to regulated prices during the war and under the operation of the Lever act no surplus was available to meet the double loss occasioned by declining prices and this investigation.

It was stated the examination was to have been continued the day I was there but for some reason it was not and the Prosecutor told me it would be continued between Christmas and New Years, but I asked him to defer it until after the New Year, which he kindly consented to do. This will give us time to prepare for it and get our attorneys on the ground in order that regular legal procedure may be followed and that no undue advantage be taken of one who is not familiar with investigations of this kind.

J. M. Bothwell, Sec'y.

As usual, Mr. Bothwell is altogether too modest in describing his remarkable achievement in Port Huron. But for prompt and energetic action on his part the retail merchants of Port Huron would have been subjected to a most humiliating experience, due to misapplied and misdirected effort on the part of an official who meant well, but who went at the matter from a wrong standpoint.

Essential Features of the Grocery Staples.

This is lull time in the grocery trade.

Traveling men have gone in to their business houses and to their homes. Wholesale houses at this time have the annual roundups for conference and suggestions for the new year.

Retail grocers are to be engaged in their annual cleanup and inventory of stocks.

It is one of the most important periods of the year. The retailer now learns just where he stands in regard to stocks of goods, whether he has a lot of stickers that should be sold off, whether he is low on staple lines, whether he should improve his methods of business so he may stand up in the front rank of modern merchandisers who know just where they stand at all times; whether they are making money or whether they are running behind.

This is a time for reflection and close observation of one's own state of business. A retail grocer should be his most sincere critic. He has a closer familiarity with his own methods of business than even the traveling salesman who visits him or the credit men at the wholesale houses he patronizes.

No doubt the keen traveling salesman who covers much territory and visits many retail houses could give a merchant wonderful suggestions as to ways of improvement. No doubt the salesman dislikes to say anything, unless he is asked for advice. The salesman is something like the old time family physician. He can see that his clients are running down and that they are living in such ways that they are losing physically, but he doesn't say much until he is called in.

Ask your traveling visitors or your wholesale credit men what you can do to accomplish more in 1921 than last year. Both are sincere friends and are always willing to help. It is to their interest as well as yours to have you do well. A grocer who is running behind is a liability to the houses he patronizes and there is always some simple reason for the decline.

When prices advance or decline in groceries the dealer wants to know why. It is the same with the wholesale houses. They want to know why their customers are dropping back and are pleased to know why they have gained over the previous year.

It is a period for optimism to be rampant. Business should be better, but there must be some basis for this optimism and not just woozy philosophy. Of course, it is up to the dealer himself to forge ahead. No one can do it for him.

Sugar—No change in price from a week ago. Prices are very low and bid fair to remain so, although there was a little more firmness reported in the market. Some of the refiners who have been out of the raw market for some time are coming in again and this is having its effect.

Tea—Outside of the fact that some grades of Ceylon tea are a little firmer during the week, there is no change in the market. Good grades of Ceylon are wanted. Prices are low and buyers can do considerable with them.

The balance of the line, however, is weak and dull.

Coffee—All grades of Rio and Santos are a full $\frac{1}{2}$ c lower for the week. The situation is very dull and unsatisfactory. The Brazilian market seems to have no bottom. There is no prospect of any immediate improvement. As to milds, they are not materially changed for the week, but of course are feeling the sympathetic effect of the weakness in Brazils.

Canned Fruits—Gallon apples of all sections rule weak because of general buying neglect. Holders of high priced contract stocks are not in the market for additional lots and the call from other traders is moderate. There is no movement in California fruits on the Coast and very little spot demand. Banks and other holders of goods are forcing sales at any price which they can obtain, and while they are reducing their stocks this disrupted the market. One chain store manager remarked that he was surprised at the frequent supplies of apricots which were delivered to him from his firm's headquarters. He hardly cleaned up one batch, he said, before another lot arrived. This indicates that the surplus stocks are finding a market.

Canned Vegetables—The year is closing with an increased demand for tomatoes, but with no expansion in the demand for other canned foods. This line evidently will have to blaze the trail for the others during the early part of 1921. Of late there has been an increase in the buying orders for this staple vegetable. There are no big blocks taken and not the usual carload lots, but there is an expanding and constant demand for pick-ups. This shows that the goods are being taken as they are needed and it indicates that the gradually reduced prices at retail have already had considerable effect in the way of increasing consumption. Such an improvement is very satisfactory, inasmuch as there is a natural reluctance to add to jobbing stocks at this time of the year. The changed aspect of the market has made the canner more independent in his views and he is now less inclined to grant favors to the buyer in order to swing business. For the first time he is showing a stiffer backbone. Business is now being placed for immediate shipping and billing on the basis of 65c for No. 2s and \$1 for No. 3s f. o. b. factory. Many canners make the terms imperative. Considerable merchandise is moving at these figures. No. 10s hold at \$3.50 factory. Puree lines are dull and have been on the decline for some time, as there is pressure to sell and little inclination to buy, especially of Southern packs. The latter are quoted at 32 $\frac{1}{2}$ c factory for No. 1s, 50c for No. 2s and \$3.40 delivered for No. 10s. California puree of excellent quality is offered on the Coast at \$3, which would make it cost \$3.65 laid down here if shipped by boat. Corn has felt the effects of neglect and sales have actually been made at 75c factory for standard Maryland Maine style in carload lots. The usual asking price formerly was 80c. No drive on this vegetable has occurred as in the case of tomatoes, although toward the end of January

it would not be surprising to see more activity, as by that time depleted jobbing stocks will be replenished. There is next to nothing doing in peas. The market is nominal in the absence of important business. Standard Southern are selling on spot around \$1.10. The same grade in Wisconsin sweets sells at \$1.20 here, with Alaskas at \$1.15. Both corn and peas are moving more freely at retail, which is taken as an indication that the wholesale market will be more active, say, after a month has passed. All of the minor vegetables are seasonably dull.

Canned Fish—The market is very dull. There is almost no demand either for salmon or sardines. Some red Alaska salmon is moving right along, but only in very small quantities. Prices throughout the list are easy. Maine sardines are quiet at unchanged prices.

Dried Fruits—Holiday week proved to be a very quiet one for the dried fruit trade. With the passing of the Christmas demand the market was left flat and uninteresting. On the one hand, holders of goods encouraged sales in an effort to liquidate as far as possible, and on the other, retailers refused to buy except against actual and positive needs as they were equally desirous of keeping down their stocks on the eve of inventories. The natural result was a limited spot movement in all offerings. Coast buying has been entirely absent for some time and it was no more in evidence last week than previously. With ample stocks on spot there is little interest in goods in the West for obvious reasons. In the prune line Coast buying is not attractive as there are plenty of new goods from California and the Northwest in local storage to take care of the present needs of distributors. Packers are anxious to sell but meet with little or no encouragement. Two features of the market stand out in bold relief. The one is what the California Association will do in the way of revising its prices on the stocks it still has on the Coast, and the other is what is to become of the 20 to 30 cars in storage here because the contract buyers have refused to accept them? The Association guaranteed its opening prices against its own decline until January 1, 1921, in line with its usual selling arrangement. Ever since the market slumped off below opening reports have been current that the Association had revised its prices, but these rumors were all emphatically denied and statements were issued to the effect that the organization in all cases had not only maintained its prices but that it intended in each separate breach of contract to enter suit to recover in full the purchase price of the prunes on the "firm at opening" contract. Already one such suit has been started and the filing of a dozen more is expected in the course of the next few days. The rejected cars, covered by these suits, are either here or on the Coast, and the Association has several times assured the trade that they will not be withdrawn from storage shortly and forced on the market at auction or otherwise. The situation is very much unsettled as a result of these and other conditions. Relief, how-

ever, is anticipated in the way of increased domestic consumption through the co-operation of the retail trade, which so far has not, as a class, given the sale of prunes the attention they deserve and require. Other dried fruits passed through a quiet week as they were not so conspicuous as the prune line. Raisins are less active than formerly, but steady in tone. Currants are firmer abroad, which will likely help the spot market after the turn of the year when buying orders increase. Apricots are dull, although Blenheims are held with confidence on account of their scarcity. Peaches are taken in small parcels and rule about steady. Very few buying orders are placed for pears. Dates and figs are in routine demand.

Corn Syrup—Trade is kept within very narrow limits by the reluctance of buyers to take on any more stocks than necessary to meet emergencies of the moment, but there appears to be no pressure to sell.

Sugar Syrups—The intensity of dullness increases under the influence of seasonal conditions and the market is weak.

Molasses—There was scarcely anything done in the way of business and no price changes, the market closing with an easy undertone.

Cheese—The make is reported to be light, which is characteristic of the season. Stocks in storage are ample. The consumptive demand is light and the market is barely steady on the present basis of quotations. We do not look for any increase in the consumptive demand until after the turn of the year or much change from the present basis of quotations.

Provisions—Everything in the smoked meat line is about 1c per pound lower than last week, with only a moderate consumptive demand. The low prices do not seem to stimulate the demand to any extent. We look for a slight decline during the coming week. Barreled pork, dried beef and canned meats are steady at a slight decline, with light demand. Pure lard is dull, with a very light consumptive demand at prices about 1c per pound lower than a week ago. Lard substitutes are all very quiet and if we do have any change it is likely to be a further decline.

Rice—Holiday conditions in this as in other departments of the grocery trade further contracted the small volume of business on orders from distributors.

Lye—The manufacturer of Lewis and American lyes has put in a delivery deal of in three and five case lots on three cases billed at \$4.85 on Lewis and five cases at \$4.75. Lewis and American may be assorted to make up the deal.

Fruit Jars—The Kerr Manufacturing Co. has announced new prices on Economy jars, wide mouth Mason, and regular mouth Mason, caps and lids, and on jelly glasses and molds. All it is necessary to say is that prices are decidedly above those over last year.

Salt Fish—The demand for mackerel is still very dull and will continue so for at least another week. Prices continue low, without material change.

Japanese Problem Can Be Solved By Ourselves.

Grand Rapids, Dec. 28.—Having just returned from California, I find what seems to me a general misunderstanding here in Michigan regarding the so-called Japanese menace on the Pacific coast. I believe the readers of your valued publication might be interested in getting the facts from first hand observation.

Before the Kaiser's war California papers were full of this Japanese menace. They told us seriously that Japan was shipping troops into Mexico and massing them close to our border line; that Japanese submarines were seen near our coast. The atmosphere became so charged with fear that some of the well-to-do—those who occupy the beauty spots on the ocean front—actually moved into the interior. Many Japanese were arrested as spies and we were told they had maps, photographs and drawings of our forts and ports. Then Congress declared war on Germany and the Japanese troops along our border line must have faded away. The Japanese submarines disappeared and the Japanese were let out of jail. Then we appealed to these same despised Japanese to help us raise food to win the war and place democracy on the world map. They responded with a will. They thought here was their chance to show us Americans that they, too, could be Americans to the core.

After we placed democracy in Europe, what happened? In the last election California passed an amendment which not only disfranchises them, but prevents them owning or leasing land or owning stock in any company that owns land. All that is left for them is to be our servants. I sometimes wonder who among us foreign born or foreign descent are so important we have the right to say that the Japanese shall not have the same privileges under the Stars and Stripes that we enjoy. Surely if there is such a thing as priority rights it would belong to the Indian. If Thomas Jefferson could come back to life and get our present idea of Americanism and democracy, would he drop dead again?

What is really troubling California? We could ask the same question of all other states. In California moving picture houses spring up like mushrooms. Movies, movies everywhere and yet crowds are lined up for blocks waiting to get in. It is the same with football, baseball and prize fights and then there must be the jazz music while we eat our soup. Lectures which furnish food for thought usually go unattended. We point with pride at the numerous million dollar a year movie stars, but the teachers who are supposed to be the foundation of this Republic have an awful time making both ends meet. I sometimes wonder if Nero is again playing his old fiddle.

Is it really a Japanese menace that is ailing us or are we who call ourselves Americans becoming a menace to ourselves? Had these Japanese been frugal French peasants instead California would have hated them just the same. It is not a racial but an economic problem that confronts California and the rest of our country.

Here is the trouble as I see it: California land boosters have boomed a fictitious value on the land. The land that the Japanese use for truck gardening is held from one to three thousand dollars per acre. The Japanese are very frugal. All the members of their families will work sixteen hours per day, every day in the year. They have to do this to eke out an existence. Americans cannot compete in long hours and low wages with Japanese in tilling this high priced soil, so they get peeved, and they think it is a racial and do not see it is an economic problem. They do not see the land profiteer. In California there are still millions of acres of idle fertile land in its natural state, but held out of use by land profiteers. While Californians were attending the movies, football, baseball and prize

fight and while the fizzle-headed sports were doing the shimmy, sharpers stole their lands. Now these sharpers realize they cannot get Americans to work this high priced land, so there has been a quiet movement on foot to import four or five million coolies. Land profiteers would rather flood our whole country with cheap coolie labor than sell their land at a price that enables Americans to buy and till the soil.

How can we remedy this situation? By using our brain power. Our present system of taxation is all in favor of the slacker. It suppresses industry and thrift. We are working hind end too. We must face about and take all taxes off things desirable and place them on the undesirable. Idle city lots, idle lands and idle mines are undesirable. Suppose we take all taxes off our stores, stocks, factories, homes and contents and instead tax the vacant lots just the same as the used lots according to their location value. That would drive vacant lots on the market. Then the young men who are making goo-goo eyes at their best girls could buy a lot. That would mean new homes, new furniture and new life. Then take all taxes off the farmers' crops, stocks, buildings and contents and, instead, tax the idle lands and idle mines the same as the mines or

Two Old Time Newspapers of Fragrant Memory.

Grandville, Dec. 28.—The influence of newspapers on the public mind is far less to-day than it was back in the earlier days of the republic. The strictly party journal is not so much in evidence and the editorial page even of the greatest newspapers has comparatively small influence with the reading public.

In the formative period of the Nation, journalism cut a considerable figure, wielding an influence second to none.

Horace Greeley's New York Tribune wielded immense political power. In fact, such was its abiding influence that the opposition to Greeley's editorial opinions dubbed that sheet "the Republican Bible."

No paper in the United States today wields such tremendous influence. The recent passing of Ernest B. Fisher, of Grand Rapids, recalls to the writer the first time he met that gentleman in the office of the Daily Eagle. That was something over thirty years ago. He had a speaking acquaintance with Mr. Fisher, and remembers him as a pleasant gentleman, a member of the staff of A. B. Turner's daily, which cut no small figure in the early history of Grand Rapids and Western Michigan.

THE NEW YEAR.

I am the New Year.
I am part of eternity.
My capacity is infinite.
I bring to you three hundred and sixty-five sunrises and sunsets, days of sunlight and shadow.
I give to you the white wonder of winter, the ring of sleigh bells on frosty moonlit air, the warmth of home and fireside.
I offer to you the never-ending miracle of spring, the opening buds, the song of nesting birds, the quickening of life.
I bring to you the quiet joy of summer, the hum of bees in orchards, and the song of dancing waters through wooded meadows.
I unfold for you the fulfillment of autumn, loaded orchards and garnered harvests.
I hold out to you the anticipation of the unread page, the joy of a new beginning.
I am yours; do with me as you will.
Upon you alone depends my fate.
I am the New Year.

lands that are in use. That would kick the props from under the land profiteer and throw idle land and mines on the market. It would give man the same privilege as the birds of the air who build their nests in any place not in use. Then the Japanese will not want to work sixteen hours a day and the American can then also afford to till his own land. As soon as we are ready to attend to the duties of our American citizenship with the same alertness that we attend the movies, football, baseball games and prize fights, just as soon will our troubles disappear. It is not the Japanese who are bothering us, but our trouble lies with ourselves.

Yours for a better world,

Gerrit J. Johnson.

My Troubles.

I took my troubles up the road
All on a summer morning;
The sun from out its blue abode
The meadows was adorning.
My troubles were a sorry pack;
They clung like care upon my back.

And there was Doubt, a dubious thing,
And there was foolish Fretting;
And there was Sorrow, with its sting,
And hollow eyed Regretting,
A grievous brood to bear along
When all the air was filled with song.

Then came I to the wide free crest
With naught but sky above me;
A soothing wind my cheek caressed;
Methought it seemed to love me;
And there breathed upward from the earth
The fragrant messages of mirth.

And seeing far below me roll
The lands so green and spacious,
My troubles lifted from my soul,
And life again grew gracious.
And so I trod the downward road
Without a trouble for a load!

In Civil War days the New York Tribune was a power for good in the Nation. What the Tribune was to the country at large the Eagle was to Western Michigan.

That journal became widely read among the pioneers, and to it they looked for news from the front where their boys were fighting for the salvation of the Union.

No railroads penetrated the Northern wilderness then. That was the day of the stage coach. The forty miles between Grand Rapids and Newaygo was covered by a daily stage over which route the Eagle made its way to the hearts and homes of the hardy citizens of the lumber country.

These citizens were intensely loyal to the Constitution and the Union, and the editorials of Lou. Bates and Alfred Baxter had the fire and logic that held them in the faith while in many other parts of the country disloyal talk was indulged, secret societies formed for the manufacture of propaganda favorable to the South.

In an adjoining State, the Knights of the Golden Circle, a secret organization was formed with the avowed object of teaching treason, and intended to discourage enlistments; in fact, to seek the severance of the Western states from the Union. This notorious gang of traitors was discovered in time and had its fangs plucked.

Leaders were arrested, cast into prison and their dangerous heresies uprooted, although not one of the promoters was ever summarily dealt with. During all this time of seethe and turmoil the Daily Eagle stood by its guns and fought the good fight with

Turner, Bates and Baxter at the editorial helm.

The daily visits of the Eagle in those brave days of old was cause for rejoicing among the backwoods people.

During the darkest days of the Civil War the Eagle was looked to for advice and counsel, and the paper never betrayed its trust. How thrilled were we all when the greatest battles of that war were pictured in stirring narrative by the war correspondents of that day.

After Gettysburg, which has been deemed the turning point in the strife there came many anxious days when the silent soldier of the West took command of all the armies of the United States and, with headquarters in the field, forced the supposed invincible Lee to retreat across stubbornly contested ground to the breastworks of Petersburg.

During that summer and winter campaign the Eagle was eagerly read around the home fires of the North woods. Grant's avowal that he would "fight it out on that line if it takes all summer," encouraged the waiting Nation to take heart of hope and watch and pray, as the legions of the victor of Shiloh, Vicksburg and Chattanooga pressed the enemy slowly yet surely back to the gates of the Confederate capital.

As a boy I remember the anxiety of those days and of the interest awakened for the coming of Greeley's Tribune and Turner's Eagle, twin combination never since equalled in the annals of American journalism.

He who swore by the Tribune stood equally firm for the home paper, and until long after the close of the war these two journals commanded the field throughout the lumber belt of the State.

With the passing of the Eagle from the hands of Turner that sort of journalism that commanded a partisan and earnest support was swept into the discard. The new era of independent journalism came in and is now very much in evidence throughout the forty-eight states in the American Union.

From being party journals, these newspapers have rather degenerated than otherwise, since they command no adherence from any party or representative body of citizens. In fact, it is very generally conceded that the subservience of the daily press to that greatest, most insolent and heartless monopoly of modern times, trade unionism, has utterly destroyed every particle of influence the American newspaper ever possessed.

To the Grand Rapids Eagle of fragrant memory the old timer turns with a kindly feeling as recollections that its sturdy partisanship never influenced its editorial page to the hurt of the country's best interests.

Would that we could say as much of the present day press!

Old Timer.

My Little Mantle Clock.

Written for the Tradesman.

What a skillful combination
Pinioned wheels in fixed rotation
Moving with such moderation
Accurate in regulation
Is my little mantle clock.

Mentor of the time that's going
Never faster, never slowing
Night or day no respite knowing
Every hour correctly showing
On my little mantle clock.

To each quarter calls attention
By some wonderful invention
Ringing chimes attuned in tension
Far too intricate to mention
Is my little mantle clock.

Off I wonder when you seeing
If you're spirit or some being
Conscious of the time that's fleeing
Hast my hour and its decreeing
Ticking there—my mantle clock.
Charles A. Heath.

Say, "Hello!"

Stop a minute and say "Hello!"
As down Life's Road you go;
For a kindly word and a cheery smile
Will shorten the way by many a mile
For some poor fellow who's moving slow.
Stop a minute—and say "Hello!"

CREASY CROOKEDNESS.

Apparently Impossible For Solicitors To Be Honest.

The Tradesman recently addressed the following letter to W. W. Wright, Manager of the proposed Creasy branch at Minneapolis:

Grand Rapids, Dec. 16—I find one of your representatives has secured subscribers in the Upper Peninsula by false representations. Of course, notes obtained in this manner are invalid.

Is it your policy to enforce the payment of notes obtained by fraud? Please give me a plain and explicit reply to this enquiry.

E. A. Stowe.

Wright's Reply.

Minneapolis, Dec. 21—In acknowledgement to yours of the 16th instant, I note that you have overlooked giving us any details regarding any misrepresentation of which you accuse us. I am sure this is an oversight on your part as I do not believe you would write such an indefinite letter had you known our institution.

For your information I am enclosing a copy of the contract being offered by the Creasey Corporation and assure you that we live up to the terms of this contract in every way, and I am sure that you will agree that it would be very hard indeed for any misrepresentation to be made in connection with the sale of this contract.

We have found in some cases, however, a misunderstanding or to have some merchant become dissatisfied after he had taken this contract, due to the great amount of propaganda that has been published against this institution throughout the country, for in this time when competition is so very keen there is not a kindly feeling towards any institution that has a tendency to vary from the old way of doing business.

We hope this gives you more information, or would be glad to have you write our Home Office at Louisville, Kentucky. W. W. Wright,

Vice-President Creasy Corporation. To the above general denial, the Tradesman replied as follows:

Grand Rapids, Dec. 27—Replying to your letter of Dec. 21, I beg leave to state that I wrote what I did in my former letter because I know the methods pursued by stock salesmen of the Creasy Corporation, which are usually little short of criminal.

Creasey's first manager in Grand Rapids told me repeatedly that Creasey's instructions to his managers were as follows: "Lie to the merchants to get 'em in and then treat 'em so well they will forget they have been lied to."

An Upper Peninsular merchant writes me as follows:

"Some time ago a Creasy Corporation representative called on me with his proposition. I do not believe in co-operative schemes, so would not join. He then went to my competitor and said I had joined. To protect himself he had to join. He then came back to me and showed the check of my competitor and I had to join.

"We paid the first \$50 before we learned what had happened. We wrote and stated the case to their President, W. W. Wright, at Minneapolis, but received no satisfaction, which was not expected, for we felt that we were duped out of the \$50. I have now learned that they intend to force collection if possible of the balance of the contract. Up to the present we have not bought anything from them. CAN THIS BE DONE?"

Of course you fully realize that notes obtained by fraud and false representations like these notes were obtained cannot be enforced, except when sold to an alleged innocent third party. Such sale is, of course, prima

facie evidence of fraud on the part of the person who resorted to criminal methods to entrap the merchant.

Now what do you propose to do with notes obtained by your men in the manner described? Are you going to undertake to enforce payment (knowing that you are party to a fraud), assign them to a third party or return them to the maker along with the \$50 cash payment which was "absorbed" by the crook who secured the notes?

An early reply to this enquiry is solicited.

E. A. Stowe.

Gabby Gleanings Grom Grand Rapids.

Grand Rapids, Dec. 28—If there is anything that will effectually stir the members of No. 131 to action, it surely was the large life-sized bill poster recently sent out by the members of the Boosters Committee. This was the third of a series of well-directed letters sent out by this committee in an effort to arouse interest and enthusiasm for increasing membership and placing Grand Rapids Council back on the map. They sure are getting results. The applications have been coming into the Secretary's office from every direction, but we still need a few more to reach the century mark. To go on record with the largest class ever initiated in U. C. Tism in the State, we must have more than a hundred; so if sleeping, awake! fasting, arise! It is the hour of fate and those who get out and hustle will have the satisfaction of knowing that they helped place your Council back into the exalted position it so justly deserves—that of the largest Council in this grand jurisdiction. Only ten more days in which to round up a candidate and thus do your part in this big drive. The committee is working hard, the officers are working hard. Now won't you work hard and get a candidate? Don't show that "Let George do it" or "I should worry" spirit, but get busy, remembering that you are a component part of the best traveling men's organization in the world and that the only way it can stay the best is for you to do your part. Remember the date, Jan. 8, commencing at 1:30 and winding up with a grand banquet and entertainment for you and your family in the evening.

At a special meeting of the stockholders of the Turtle Lake Lumber Co., held at the office of the corporation last Friday, it was decided to increase the capital stock from \$400,000 to \$600,000 and issue the \$200,000 new stock to the present stockholders in the shape of a 50 per cent. stock dividend.

A man is never worth to himself what he earns and receives. He is worth to himself only what he saves. What he receives represents only what he is worth to his employer. In his personal expenditures he is a wise man who figures on his daily savings rather than his daily income.

The mere fact that a man has failed in business or other undertakings does not mean very much unless we know what he did after his failure. It is the man behind the failure that will tell results—whether it is the end of the man or just the beginning. If he gives up the game, throws up his hands just because he has failed; if he loses heart, if he gives up trying because the first ship he sent out did not return; if he has soured on life because he has not been able to carry his enterprises to success; if, after one or two failures, he has become disheartened, pessimistic, gloomy, he probably never will be heard from again. But if he is made of the stuff that wins, he will come back. If, like a rubber ball, there is rebound in him, the harder his fall the higher will be his rise afterward. It all depends upon the stuff the man is made of.

No man is a failure until he loses heart and gives up trying. There is no such thing as failure in the man who refuses to quit.

Men who have a half-a-dozen irons in the fire are not the men to go crazy. It is the man of voluntary or compelled leisure who mopes, and pines, and thinks himself into the madhouse or the grave. Motion is all nature's law. Action is man's salvation; physical and mental. He only is truly wise who lays himself out to work until life's latest hour, and that is the man who will live the longest and live to the most purpose.

A Charlotte correspondent writes as follows: A check for \$216 from the Indian Refining Company of New York City was one of the number of fine gifts Clarence C. Pelton of this city received on his birthday. Mr. Pelton is employed by the refining company and is their star salesman in Michigan, the check showing their appreciation of his success. Mrs. Pelton arranged a 6 o'clock dinner for her husband, the guests being Messrs. Vandenberg, of Jackson; Bradley, of Battle Creek; Prenner, of Saginaw, and Borner, of Charlotte, four of his salesmen in the same company. Mr. Troxell, manager of the company, and Mr. Gates, of Detroit, the assistant manager, sent telegrams and gifts, that of the former being a chair reading lamp.

The Adams Express Co. and the United States Express Co. have consolidated with the American Railway Express Co., leaving thousands—perhaps millions—of dollars in unpaid claims unsatisfied. How the Wilson administration ever consented to permit such a swindle to be perpetrated on the public is more than the Tradesman can understand. There was no occasion for such betrayal of trust and no accounting for it except on the theory that the Wilson administration appears from the start to have been conducted on the Vanderbiltian theory of the "Public be damned."

France's new president indulges in very little falling off the train.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Dec. 28—The two Soos are threatened with a tie-up by the ferry, which will discontinue service for the winter sometime this week unless the commercial associations of both cities succeed in making different arrangements. This means a big loss in trade to both sides of the river and a handicap to business interests.

The village of Johnstown, on Drummond Island, is one of the busiest places on the map this winter. The Kreetan Company wired to Buffalo for a number of mechanics and lumber-jacks from Bay City and surrounding country are coming in. Several new lumber camps at different points on the Island have been established and have commenced operations. The Kreetan Company is employing more men and operating heavier than ever.

Armour & Co., who have been operating a branch house here for the past several years, have closed the house and the Manager, F. A. Johnson, has moved to Marquette, where he will have charge of the branch there. Mr. Johnson has made many friends while in the Soo who regret his departure, but wish him every success in his new location.

The Canadian Soo received a severe blow by the announcement last week that the Steel plant of the Algoma Steel Corporation would close down for an indefinite period. This will knock out about 2,000 employes and it is hoped that the shut-down will not last long as it is the back bone of the Canadian Soo.

When a man lectures on prohibition he has a dry subject.

Our brother travelers report a very successful Christmas and many of them are on the job again and seem to be recovering fully from the unusual feasting.

William Hayward, the well-known lumberman of Dick, was a business visitor last week doing Christmas shopping. William G. Tapert.

Nearly every woman has a lot of pictures she is saving to have framed, which work will be done about the time she compiles that book of clippings she has saved.

The Season's Greetings

At the close of the year we wish
to tender a word of
appreciation of the cordial relations
existing during its months,
also to wish you
continued Health and Prosperity
through all the days of the
New Year.



Judson Grocer Co.

Grand Rapids, Mich.

WHAT A PRESIDENT NEEDS.

An old Washington correspondent once described the opposite ways in which Roosevelt and Taft received the advice of too candid friends. Roosevelt would grow very angry; he would object and retort and denounce; and then he would go off and do the thing he had been counseled to do, or refrain from doing what he had been told would be a blunder. On the contrary, Taft would be most smilingly tolerant of criticism, would thank the critics, and thereafter pay no attention at all to what they had said.

Whether this account be correct or not, there is no doubt that every President ought to have some blunt teller of the truth near his person. It is not that his intimates are conscious liars. Nor do they mean to be fawning flatterers. But they are under an almost irresistible temptation to prophesy smooth things. Official optimism becomes a deadly atmosphere after one has breathed it too long. There can be no question that President Wilson, even before his prolonged illness, suffered from lack of information concerning the way in which the tides of popular sentiment were running. Even his extraordinarily keen political instincts played him tricks when full knowledge was not put before him. And the time came when the President, as a friendly Democratic Senator sorrowfully put it, "failed to visualize the country."

Even when advice appears to be eagerly welcomed by a man in a great executive position, or about to assume it, the Truthful Jameses whom he consults find it hard to give it to him straight. This has been pretty clearly shown in the Marion conferences. Senator Harding announced them with commendable modesty. He frankly said that he desired to take counsel with men wiser than himself. He had no fixed plan. He wanted help in framing one. How much has he got? The best answer is probably to be found in the formal statements—some of them bearing visible marks of having been written in advance—given out at Marion by the various gentlemen who have talked confidentially with Mr. Harding. These all, with one consent, have dwelt upon the remarkable range of knowledge and breadth of sympathy and loftiness of conception displayed by the President to be. The inference is plain that those who came to advise remained to listen. They could not help feeling that they were sitting in the shadow of a mighty name. And the amount of plain, unvarnished and possibly unpleasant truth which they uttered in that presence was probably very small.

There is often an unconscious insincerity in the professed willingness of high dignitaries and responsible officials to get good advice. Their apparent docility and humility are sometimes only concealed pride. What they really want is confirmation of their own opinion, not bold contradiction of it. They throw their ball

of enquiry against the wall of counsel only because they confidently expect it to bounce back into their own hands. Yet there can be no minor office more important than that of truth-teller in ordinary to an Executive made ruler over many things. If a President has not got such a man, he ought to beg, borrow or steal one. It is not a question of keeping a President humble, but of keeping him informed. The need is not of a slave standing behind his chair to say mechanically, "memento mori," but of a disinterested and robust friend who knows the facts and who dares to state them even when they are most disagreeable to exalted ears. And whenever a President can find such a man, he ought to grapple him to his heart with hooks of steel.

BE FAIR WITH CREDITORS.

The Tradesman feels no hesitation in commending both the letter and spirit of the appeal made elsewhere in this week's paper by the Grand Rapids Credit Men's Association. The appeal is well worded and well timed. The next three months are likely to be a period of great anxiety for many retail merchants. The sudden and demoralizing slump in merchandise prices has placed many merchants in an uncomfortable position. Some of them are possibly insolvent because of the depression in values. Instead of seeking legal advice from those who have no intimate knowledge of the retail business, the merchant who finds himself unable to meet his obligations promptly should get in touch with his merchandise creditors, either through the mediumship of the jobbers who have furnished him goods for which he cannot pay or the Credit Men's Association which will furnish him good advice and friendly intercession.

There is nothing unusual or unfair in making this suggestion—in fact, it would be unfair to all concerned to pursue the contrary course—and the Tradesman trusts that any of its readers who finds himself temporarily embarrassed will seek the relief suggested without delay, so that plans may be formulated to keep him on his feet, if possible, or liquidate his assets with the least possible expense in the event of his being so deeply in debt that continuance in business is out of the question. In the latter case the stock properly belongs to the creditors and they should have the right to direct its disposal. To resort to the bankruptcy court necessarily involves legal and other expenses which the merchant has no right to add to the loss already faced by those involved in the failure.

These are plain words, plainly spoken, but they seem to be necessary at this time of stress in order that the merchant who happens to be overtaken with disaster may understand that the disposition of the remaining assets at his disposal should be attended to by the men who honestly own them and not by himself or by local attorneys who are acting solely from mercenary motives in piling up costs which can and should be avoided.

THE DEFLATION PERIOD.

A general impression prevails in mercantile circles that the next four or five weeks will be the most critical ones in the period of deflation through which the country is passing. The turn of the year is always a time when men total up their profits or losses in business and determine on future policies. This year it is going to be a question with many whether they will be able to overcome the effects of shrinkages of values and continue in trade. In anticipation a number have been wise enough to get rid of high-priced stocks even at a loss in order to get ready funds with which to buy at the reduced levels and thus have a chance to build up a paying trade again. Fortunately for general business conditions, there have been enough of these to form a pretty high average and the number of them will be added to materially before the new year goes very far. All the indications are for some pretty drastic clearance sales in the near future now that the holiday buying is over. These sales will have a value beyond that of merely moving stocks. They will indicate to some extent the purchasing power or inclination, or both, of the general public and will afford a guide as to how far the consumers are ready to go when prices are made low enough. There is hardly a doubt but that real bargains will be offered at retail and that the element of cost will not be considered. It promises to be a case of getting rid of goods for what they will bring. The prices obtained may be even less than the replacement costs.

It cannot be said that the holiday trade has afforded much of an indication of the general public sentiment. Reports of results obtained vary, not only according to localities but also as to different stores in the same locality. Some have been able truthfully to declare that their business has been fully up to expectations, while others make no secret that the results have been disappointing. In most cases the stores have done less than they hoped for. While, in some instances, this has been due to the mistaken attempt on the part of dealers to keep up prices, this alone does not account for the restriction of sales. A season of extravagance in buying is apt to be succeeded by one of the most rigid economy. The pendulum which swings violently to one side is sure to be as violently propelled to the other. It takes time to make the motions again more nearly constant and regular and finally bring the normal of rest. This would be the case with buying even if the other factors now apparent were not present. It seems, unlikely, judging from precedent, that profuseness in purchasing will be resumed in the near future. But, on the other hand, there is a good prospect that, beginning with spring, there will be a resumption of that steady buying which is more beneficial to business in general because it is more apt to continue. No matter what view pessimists may take, the country is not

"broke," and people will continue to need things and get them. So the forehanded retailers will make no mistake if they buy when prices reach their level—which will be soon—and purchase with caution, which they are likely to do.

TAXATION AND BUSINESS.

Questions of human liberty, it was long ago observed, ever revolve about the matter of taxation. The recollection of the Stamp Tax and the famous Boston tea party ought to keep the idea fresh in the minds of Americans. But taxation has other effects than political ones, and not the least of these is the effect on business of ill-considered or inequitable taxation. This is one of the reasons for the general opposition to the continuance of the excess profits tax. A still better reason is that, considering the losses brought about by the declines in prices this year, there will be a few, if any, excess profits to tax. But, as the Chamber of Commerce of the United States says in asking the opinions of its members on what tax shall take its place, the fact remains that taxes must continue high. The question is on what shall the taxes be levied so as to supply sufficient revenue to the Government. Two things must govern. The one is that the cost of collecting the tax shall be as small as possible, which means that the nearer they are automatically collected the better. The second is that the chances to evade the taxes shall also be reduced to a minimum so that the honest shall not be at a disadvantage as compared with the rogues. The stamp taxes are regarded as an ideal way of raising revenue, but not enough can be raised this way to cover the Government's vast needs. To raise money by a tax on sales has many advocates, but also not a few opponents who urge that this will be a cover under which profiteering will be rife. Next to enforcing economy in expenditures this matter of the proper mode of taxation will call for more thought than, perhaps, any other within the purview of legislation.

NEW YEAR'S PRAYER.

O Lord, make me such a man as becometh one made in God's image. Purify my purposes, clarify my thoughts and magnify my spirit of service. Rule in me to check cheap criticism, shame sharp speech and stop my search for flaws in folks.

Exalt my ideals, enrich my hopefulness, empower my patience, enliven my sympathy, enfeeble my greed, but enlarge my liberality and enthrone my love for humanity.

Sunshine the world through man until faith shall flourish, misery be banished and brotherly love rule everywhere. So shall Thy Kingdom come to earth. Amen and amen.

Whatever you do in life, keep in an ambition-arousing atmosphere. Keep close to those who are dead-in-earnest, who are ambitious to do something and be somebody in the world. Keep close to those who are doing big things along the line of your own aspirations.

NEED OF ANOTHER MAGAZINE

Of the making of magazines there is no end.

One cannot go amiss from the deluge of popular magazines covering the news counters, and one cannot help wondering how so many manage to live and prosper. Very few of them are worthy of patronage and there is a monotonous sameness to most of them.

They are so much alike in makeup and fictional contents it is passing understanding why and wherefore they flourish and make good.

The short story magazines are anything but entertaining in content matter. Two or three long drawn out stories, without excuse for having been written, much less published. A lot of worthless odds and ends that might adorn an almanac, but surely are out of place in a magazine for the instruction and entertainment of the public.

Originality and acumen of judgment wholly lacking.

One of the most discouraging things about the alleged popular magazine is that one, in order to get at the gist of a supposed short story, must delve through a mass of advertising matter, here there and everywhere, in order to reach the end of the story, when, ten chances to one, that ending is so unsatisfactory as to be positively disgusting.

Despite the fact that there is a flood of magazines there is yet need for one that is what it purports to be, a genuine popular monthly, full up with entertaining short stories, with a department devoted to home life, editorial comment, and perhaps other subject matter of interest to the ordinary man or woman. No such magazine exists to-day. A near approach to it was some fifty years ago when Ballou's Dollar Magazine flourished published in Boston.

The presumed high brow stuff doped out, both in story and article by the present day magazines, is enough to nauseate a dog, to say nothing of a man or woman in the ordinary walks of life. Sex yarns that ought to be taboo fill the columns of some of the magazines which make a show of decency and good standing.

The short story as doped out by the better (?) class publications is usually a sketch which should be told within 3,000 words, but drags out through a maze of back page advertising to treble that length, only to wind up in such a manner as to give the reader a pain under the short ribs and to wonder why the alleged story was ever accepted and published.

This wandering through interminable pages of advertising in order to reach the end of a story is plainly a nuisance, which, if duly sat down upon by the average bored reader, would bring the publisher to time and compel him to give the story all in one section, leaving the advertising by itself where it properly belongs.

The man who first conceived the idea of distributing fiction and advertising in alternate columns is said to have been inspired. Heaven protect us from such inspiration!

The field of the Western story has been worked to the limit and the dry dust contributors who are still bang-

ing away at cowboy deviltry and lumberjack depravity are not making new friends to any considerable extent. The triangle story, in which the third party, usually a woman, beats a wife out of her husband's love, and is made a heroine, has had its day and should be cast into the discard along with other things both nauseous and altogether rotten.

Now, as to the need of the hour, for with all the magazines cluttering marts of trade, there is need of one with an uplift which is genuine and not founded on marital infidelity and out West ruffianism.

Such a magazine has a place in the land, a magazine designed for every member of the family, whether on the farm, in the shop, office or pulpit. Such a magazine would have a wonderful success and we are looking hopefully to the day when such an one makes its debut on our news stands.

A short story magazine should be what it purports. From a dozen to twenty good stories, none longer than 3,000 words, to fill the main body of the publication, each told out, unmuddled with advertising stunts, printed in plain readable type, illustrated and otherwise made attractive.

A short story that is longer than 3,000 words is not what it purports to be. Longer than that it is either a condensed novel or padded to fill in useless matter that really has no place in the short story.

The maximum limit should be 3,000 words with no limit as to minimum. Good domestic stories have their admirers as well as those spiced with love and adventure. It might be the proper thing to exclude all big literary names from the magazine. In fact, there is much written under such names that smacks of the inferior and common place, but which is read and digested for the sake of the fame of the writer.

Perhaps the surest way to make a hit would be to leave blank the place usually used for the writer's name. Let every word stand on its own merits, by which means the public would not be cheated of an expected feast because of the high brow name of the writer as so many of us have been in the past.

A short story should be a short story and nothing else. Some of the present day magazines print long drawn out tiresome screeds denominating them short, when in fact they are so long and tiresome much of the matter printed by these big periodicals under the name short story stuff is never read by the public so long glutted with sickly padding and senseless palaver which in no way adds to the zest of the reading.

Give us a real, up-to-date family magazine, with truly interesting short stories, plenty of them so that all tastes may be gratified, and there will be a fortune piled up by the astute, despite the flux of worthless stuff now flooding the market denominated first-class literature.

You sometimes look over your store with the eyes of an outsider. Do you ever regard your store policy and methods with that same point of view?

IF I SHOULD DIE TONIGHT.

A poem that was many years unknown as to its authorship, and over which there has been as much controversy as "Ode to a Skeleton" and "All Quiet Along the Potomac," is "If I Should Die Tonight." We print it in full, although it is very well known by collectors of odd verse:

If I should die to-night,

My friends would look upon my quiet face
Before they laid it in its resting place
And deem that death had left it almost fair;
And, laying snow-white flowers against my hair,
Would smooth it down with tearful tenderness,
And fold my hands with lingering caress,
Poor hands, so empty and so cold to-night!

If I should die to-night,

My friends would call to mind with loving thought
Some kindly deed the icy hands had wrought,
Some gentle words the frozen lips had said,
Errands on which the willing feet had sped;
The memory of my selfishness and pride,
My hasty words, would all be put aside,
And so I should be loved and mourned to-night.

If I should die to-night,

Even hearts estranged would turn once more to me,
Recalling other days remorsefully;
The eyes that chill me with averted glance
Would look upon me as of yore, perchance,
And soften in the old familiar way,
For who could war with dumb, unconscious clay?
So I might rest, forgiven of all, to-night.

Oh, friends, I pray to-night,

Keep not your kisses for my dead, cold brow;
The way is lonely, let me feel them now.
Think gently of me; I am travel-worn;
My faltering feet are pierced with many a thorn;
Forgive, oh, hearts estranged, forgive, I plead;
When dreamless rest is mine I shall not need
The tenderness for which I long to-night.

This poem first came to attract universal attention when it was discovered in Rider Haggard's popular novel "Jess," which was published in 1887 the heroine of which recites a portion of this verse. The poem was not quoted, and by many it was felt that Mr. Haggard could be accused of plagiarism, as the poem had been current in the United States for some fourteen years. It was also well known in England, and for many years it was one of the "pieces de resistance" of S. K. Murdock in his public readings.

An investigation followed the uproar that was created by Mr. Haggard's printing of this poem. He claimed that it has been sent to him by a lady about seven years before the publication of his novel, and as it was in manuscript, he supposed it to be original.

In the discussion it was brought out that the poem first appeared in the columns of the Christian Union, of June 18, 1873, and signed "B. S." On December 8, 1887, the same paper, in discussing the poem, announced that "B. S." were the initials of Miss Belle Smith, of Tabor College, Iowa.

This statement was further confirmed by the authoress herself, who said that while she had frequently seen the poem printed and claimed by a number of different authors, she had made no claim for herself, although such a claim was made by President Brooks, of Tabor College, who on January 22, 1889, wrote a letter in which he stated:

"The poem was not written at a sitting like most of her poems, but was an outgrowth of an experience running for some years, and gradually shaped itself in her mind in the Autumn of 1872, and was committed to writing early in the winter of 1872-3. Only a few intimate friends saw it before it was printed, among them Mrs. Rev. O. V. Rice, of Columbus, Neb., to whom nearly all Miss Smith's poems were sent in manuscript." This statement practically settled the controversy.

The poem has been frequently parodied, the most amusing of which is that by Ben King, published in his book of verse, issued in 1898:

If I should die to-night,

And you should come to my cold corpse and say,
Weeping and heartsick o'er my lifeless clay—

If I should die to-night,

And you should come in deepest grief and woe—
And say, "Here's that ten dollars that I owe,"

I might arise in my large white cravat

And say, "What's that?"

If I should die to-night,

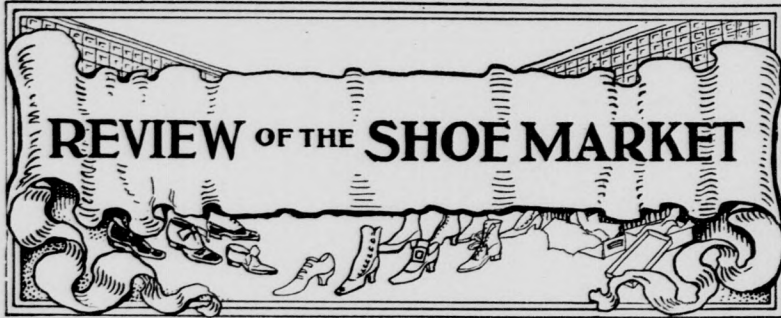
And you should come to my cold corpse and kneel,
Clasping my bier to show the grief you feel,

I say, if I should die to-night

And you should come to me, and there and then
Just even hint 'bout paying' me that ten,

I might arise the while,

But I'd drop dead again.



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.

Importance of Maintaining Style Element in Footwear.

If the average retail shoe merchant were to sit down and analyze the fundamental requirement upon which business success rests, he would probably be astonished to discover how few and comparatively simple they are. Practically everyone would probably be willing to admit that the primary essential is successful salesmanship. Of course, no one familiar with retail business would regard good salesmanship as a simple matter in the sense that it can be easily attained, without study and effort. On the other hand, it is a fact that the psychological appeals or arguments used in selling shoes are few in number, the principal ones being quality, fit, price and style. And the greatest of these is style.

In making this last statement, the writer rejoices in the fact that he is not addressing an audience of shoe dealers face to face, for he can readily imagine the chorus of dissent that would greet the bald assertion that style is the shoe salesman's best bet. He can hear the protests that without quality and fit, style counts for nothing, and he can anticipate the arguments which a successful group of merchants would offer that after all is said and done the ability to undersell one's competitor, or at least to meet his price is the ultimate test of ability to survive in the retail business.

Without doubt there is a large element of truth in these several contentions. But the part played in successful salesmanship by the ability to give good fit, and to sell merchandise of a quality that will offer good value in proportion to the price asked is more or less obvious. It goes without saying that a shoe dealer must be able to fit feet properly and to offer as good or better value than his competitors if he expects to get on. These requirements are apparent, but the point to be emphasized here is that a merchant may be able to offer all these things and yet fail to get far if he neglects the style element.

To be impressed with the truth of this statement it is necessary only to recall the conditions that existed in the shoe business a few years ago before style played the part that it does to-day in the merchandising of

footwear. Every successful shoe dealer knows how his profits have increased since women, men, too, for that matter, began to insist upon smart, stylish shoes, and since fashion substituted for the more or less standardized lasts and patterns the multitude of artistic and pleasing designs on the market now.

Recognizing these facts, it is by no means surprising that shoe dealers everywhere desire to maintain the style element in footwear, or that they recognize the danger to their business which lies in the tendency manifested during the last two seasons to relegate style to the background again, and to substitute for it only considerations of utility. But while many dealers have recognized the danger and striven against it, others have been willing to maintain their volume of sales on staple shoes at a narrow margin of profit, and the public, or a large part of it, has reluctantly accepted the staple shoes, not because they preferred them, but because the difference in price between them and the more attractive style models was so great. Average customers are willing to pay for style provided it is offered in a way that will compel favorable attention, and at a price not too far above those of more conservative merchandise. They cannot be expected to pay \$14 for a brogue oxford, for example, when the newspapers are filled with advertisements of plain models, equal in quality, at \$7.95.

The answer is that this is the very thing which many of the most successful shoe dealers are doing in the larger cities the country over. They are advertising style in the daily papers, and making the advertisements so attractive that they reflect the idea which they are intended to convey to readers. Where this kind of advertising is done effectively the result cannot be otherwise than a tremendous impetus to the demand for style in shoes. It is a kind of advertising the results of which will be apparent not so much to-day or tomorrow as in the months and the years to come. It is sowing seed for a plentiful and profitable harvest.

Nor is it a necessity that style advertising be confined to large cities. Most shoe manufacturers now furnish their dealers with advertising helps, cuts, borders, etc., from which

Shoe Store and Shoe Repair Supplies

SCHWARTZBERG & GLASER
LEATHER CO.

57-59 Division Ave. S. Grand Rapids

Bullseye Boots

Pressure-Cure

Red and Black Boots

IN STOCK

IMMEDIATE SHIPMENT



Construction

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

Long Wear
Good Looks

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

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

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

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.

they can work out neat and attractive advertising matter for their local papers at little or no cost to themselves. And the people of the country and the smaller cities and towns are just as eager for style as the city folk. Not long since when the writer had occasion to patronize a barber shop in a village of a thousand people, the barber was bemoaning the fact that he never had any time to himself.

"Since I bought these new fixtures and raised the price of a hair-cut to 50 cents," he said, "the young fellows who used to get their hair cut once in three weeks have to be trimmed up every week, or once in ten days at least."

Yes, the country people like style, just as much as the city folks.

On the Threshold of Another Year.
Grandville, Dec. 28—Once in a twelvemonth we have the New Year.

Once in the same length of time the human animal turns a new leaf in the book of life, takes on new resolutions, and goes pleasantly at work to clean up on old mistakes and unprofitable performances, that he may enjoy this thing called Life more effectively in the future than he has in the past.

As the new year drags on, however, these mighty brave resolves wear to a frazzle and the man finds himself treading in the same old paths as in other years.

One advanced to the shadow edge of life finds much to employ his mind in looking backward rather than forward. The years that in early youth seemed to drag slowly have speeded up with the advance of time until they are all too short for the accomplishment of plans made in the beginning of the year.

The old timer finds himself young again, with a picture of the crude wood-colored school house on the hill in full swing. Here were some of the master minds of later years given their first insight into the workings of the great world outside. Some of the proudest names in American history are of men who graduated in early life from the little four-corner schoolhouses of the new West.

Learned professors of some of the mightiest colleges of the present day are voicing doubts as to the intelligence of students being turned out by our larger universities. Dr. Frederick Hall, President of Washington University, reports that the average intelligence of university students is declining.

Is not this a shocking statement coming from one of the highest educators in the land? Where then are the boasted educational advantages of this twentieth century? We have been led to believe that our educational standards were of the highest order, that the crude schooling of past ages was nothing compared with the high order of schools and colleges to-day. The immense sums paid out at the present time for educational purposes would seem to be illy expended if our school system, instead of going forward intellectually, is retrograding.

Having such high authority for this, what must be said of those educators who have led us to believe that the fate of the Nation hung in the balance where schooling is concerned? The teacher is one of the most important factors in our growth in National life. He is, or should be, a teacher in fact as well as in name; but is he if such statements as those made by this eminent university man are correct?

Have we been deceiving ourselves all these years with the belief that we were moving steadily forward in the race for knowledge and all that goes to the making of intelligent men and women with whom the destinies of this great republic will be safe?

If this be true, then give us the little brown schoolhouse of early days, and the sturdy men and women teachers of that age, who seemed to have the faculty of inculcating good morals as well as good educational ideas to their pupils.

We have been told that this is an entirely new Nation, with new and advanced ideas since the close of the world war. The schools and colleges from which sprung our Sumners, our Lincolns and McKinleys are out of date, wholly inadequate to guide our present high-strung boys and girls in the way they should go.

Doubtless a modicum of this is true. Sometimes, however, there creeps into the thick cranium of an old timer the thought that, even though we are far superior in some things to our last century fathers and mothers there is still a chance for improvement, hence New Year resolves are not even now wholly out of place.

We would not care to revive the old time round of New Year calls, when those who kept open house that day set out the wine for the entertainment of the roundabouts on their trips from house to house. Sometimes there were those so imprudent as to become quite tipsy when nearing the end of what some would call a perfect day.

We would not imitate the vices of the past generation, even if some of the old fashioned virtues were retained.

We are told to-day that the reason for slackness in school discipline, unlearned lessons, retrograding in many particulars, is wholly due to the small pay of teachers. If this is true, then the salaries ought to be made adequate at once, so that no giant intellects may go to waste, and those who fail to meet the expectations of fond parents may be properly taught while within our temples of learning.

The beginning of a new year is quite the proper time for an investigation into the conditions proclaimed by our high college professors. America must not take a back seat for any other nation on earth, either in the culture in our schools or with regard to church attendance.

New Years day reminds us that we are another year nearer the end of this earthly pilgrimage which has but one ending for all humanity. It may be that Edison or another to follow, greater than he, will solve the riddle of life and death, by producing a mechanism so delicate as to become the medium of communication between earthly dwellers and those who have gone before. Old Timer.

A Country Without a Can-Opener.
Written for the Tradesman.

The American housewife, desiring a quick and nutritious luncheon for her family, runs into the corner grocery, uses the can opener on her return, and for the price of 10 cents has a delicious soup ready to cook and serve. Ten minutes afterward the family is at the table enjoying the product of her efficient shopping.

There may have been a happy day when the can-opener was mother's little helper in Armenia, but never to the extent it is in this country. They were never modern over there; they have lost even the inconveniences of old times in the past five years. When Noah stepped out of the ark and signified to his wife to get busy, she was about as well equipped for domestic duties as is the Armenian household of to-day.

They have soup over there; it isn't as tasteful as that bought at the corner grocery, but under the skilful leadership of an Armenian named Philip L. Flora, who has charge of the Near East Relief soup kitchen for thousands of refugees at Adana, it is

furnished at as low a price. Mr. Flora knows more about soup making than any other living person. He can serve a plate of soup for less than 1 cent, including fuel labor and material. The following soups were made in his kitchen: beef with bean flour, whole wheat, dried peas, egg plant, squash, rice, etc. He found the cheapest way of buying beef was to buy it alive and have it butchered.

Americans who cook over a gas stove will be interested to know that when Mr. Flora first took over the soup kitchen the kettles of soup were cooked by placing them on rocks with a fire underneath. He built a stove of brick on which a number of kettles could be placed at the same time. This saved fuel.

Three hours and a half were saved in the cooking, and the native soup makers who formerly had to rise at 1:30 could now lie in bed until 4 a. m.

Neither did Mr. Flora step to a corner stand and buy his vegetables. Adana was surrounded by enemies and the Armenians who went out to the nearby farms to get cattle and vegetables went armed and many a hero paid with his life for the effort to relieve the hunger of the people of Adana.

The Near East Relief is keeping many thousands alive with its soup kitchens. The appeal for aid is urgent. Unless Americans contribute generously in the coming year, thousands of little children will perish.

Dawn Powell.

Optimism

We all know that business conditions now are far from the best. But we must be patient, confident and optimistic.

Authorities can see a bright side in the near future. Let's hold on and have confidence.

Be optimistic and things will really seem better.

Hirth-Krause
Shoemakers for three Generations
Shoes

Tanners and Manufacturers of the
MORE MILEAGE SHOE

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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.



DO YOU CASH CHECKS?

If So, You Will Be Interested in This Article.

"Got \$10 that isn't working?"

"You don't mind cashing this check for me, do you?"

"Pete, I am a little short. Cash this for me, will you?"

How often do retailers, particularly those who keep the smaller type of neighborhood stores, hear these and other similar approaches to the subject of parting with a little money in return for a slip of paper made out "To the order of—."

But what is the merchant to do? Is he to pass over the \$5 or \$10 or \$20 and run the risk of having the check returned with the red-inked message "insufficient funds" or "no such account?"

Or is he to remark haughtily: "We don't cash checks"—and run the risk of losing a good customer?

Like most questions, there are two sides to this one.

For instance, there was Sam Maguire, who—

But let a man who knew Sam tell the story.

"Sam Maguire used to come into my store regularly every few days when I used to be in that little store downtown. He bought a few cigars, chewing gum or something of that sort—never anything very much, but enough and so frequently that I got to look on him as being a regular customer.

"Then he got in the habit of asking me to cash a check for him now and then. His checks were always small—\$2 or \$3 or something like that. Gradually they grew larger. Finally one night he came in in a great hurry and asked me to cash a check for \$25 for him. He said that he was throwing a party and that the last minute found that he didn't have any money in his pockets or in the house, and, consequently, he was in a real pickle. I hesitated for a while, but I finally cashed it. I thought that Sam's credit was good with me. But I was mistaken. The bank turned that check down flat and I found out later the same evening that Sam played the same trick on a number of other places, and altogether he got away with a couple of hundred dollars. Of course, I never saw him or heard of him again. I've still got that check."

At this point Bill pulled out a huge, old-time wallet from his pocket, opened it, and drew from it a faded and badly soiled piece of paper. He spread this out on the counter. It proved to be the check for which Bill had fallen and which had cost him \$25 because he had tried to treat a supposedly good customer courteously and kindly.

"Never again for me after that!" Bill exclaimed. "I know a lot of my customers think I'm a crab, but I don't care, I've got to look after my business. This isn't the only experience I've had with bum checks, not by a good deal.

"My store used to be in the downtown district. At night there always used to be a good crowd of men in my place and as I was one of the few places that was open at night it was quite a frequent thing for some one to come in and ask me to cash a check. Many a time I've done this for fellows that I thought were all right and then when I took the checks around to the bank the next morning I found that they didn't have enough on deposit to take care of their obligations. And I've been forced to wait for days and sometimes weeks to get the money I've advanced to help the fellows out.

"Now that is no way for a man to treat a merchant who has taken a chance in order to help the man out. The only fair and square thing for a man to do when he asks a merchant to cash a check for him is to be sure that the check is good. When he fails to do this he is really 'borrowing' from the merchant the sum named on the check and he isn't giving the merchant the benefit of knowing in advance that he is loaning the money and he isn't backing up the loan with any adequate security.

"Even worse than this, from the viewpoint of the merchant, is the fact that when a man gives a merchant a bum check that individual hardly ever comes around to the merchant's store again. In other words the merchant is not only out the amount involved in the check, but is also out all the customer's trade.

"Now I ask you, is that a fair way to treat a man who helps a fellow out? Is it a fair thing for the customer to stop trading with the merchant just because the merchant has treated him kindly? And yet that is the very thing that happened to me downtown on several instances.

"That thing of losing trade through cashing checks and the fact that I actually lost money on some of the checks I've cashed is what has made me tell folks nowadays that I don't cash checks. I've found that it is poor business for me all the way around—I stand the chance of losing the money involved and I also stand the chance of losing the trade of the men for whom I cash the checks."

That is the attitude of one merchant on the proposition of cashing checks.

Now let us talk to a man who does a considerable amount of check cashing and see what he says about it.

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. In-
terest added if all payments are
made regularly or in advance.
Come in and let us tell you
about it.

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ALVA T. EDISON, Ass't Cashier

Assets \$3,886,969



Insurance in Force \$80,000,000

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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.



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THE OLD NATIONAL BANK

Monroe at Pearl

Grand Rapids, Mich.

Regularly Examined by United States Government Examiners

"Sure, I cash a lot of checks in the course of my business," says a druggist nearby. "I figure it is a part of my business. I run one of the few places of business in this vicinity that are open at night. Of course, some man is going to be caught short every now and then and if he is a regular customer of mine and I feel sure that the check is O. K., I'll cash it for him.

"It is more a matter of judgment than anything else, I guess. I figure that about 90 per cent. of the men who ask me to cash checks are perfectly honest about the matter and their checks are perfectly good. When one of the other 10 per cent. comes along I tell him bluntly that I don't cash checks.

"I have some definite rules for guiding me—rules that I have evolved through some long years of experience in the retail business. I always hesitate when a perfect stranger comes in rather late at night in a great hurry and tries to rush me through the process of cashing his check with unnecessary speed. I always have my doubts about a man and his check when he doesn't want to give me time to do the thing without a great rush. So when a man is in such a hurry that he can't wait a single minute, I generally tell him I haven't enough money in the house to cash his check or that I've cut it out.

"Another man for whom I never cash a check is the individual who draws me off in a dark corner as though he was going to ask for a shot of hootch or something that he knows I can't give him and then whispers in my ear, as though he was ashamed of it, that he wants to get a check cashed. I always have my doubts about a man like that. I haven't any confidence in him and I get out of cashing his check whenever it is at all possible to do so.

"A third man whose checks I never, never cash is the man who offers me a small check signed by some one else and made out to 'Cash.' I always feel that when a man can't hold such a check until the next day and present it to the bank himself, it is because he is afraid the check isn't any good and is trying to make some one else the goat for it. So I always tell those birds pointblank that, while I would be glad to cash a check for them, it just happens that I haven't enough money in the house to accommodate them.

"Still another who gets my goat is the bird who comes around some fifteen or twenty minutes after the bank has closed in the afternoon and asks me to cash a good-sized check because they were 'just to late' to get into the bank before closing. I always feel that if a man really needs money and knows that he needs it he can get down to his bank without being a half hour or so late. So I tell these fellows that I am short myself and can't afford to let any money get out of my store.

"At best this thing of cashing checks for customers is to a large extent an imposition on the part of the customers. Generally a retailer who keeps open at night has as little money in the store as is necessary to run the business for the night. Consequently when he cashes a few

checks he is actually short. In addition he takes a chance on the checks being good and he establishes a reputation for cashing checks which makes more and more people come to him when he is short and ask him to help them out. I don't mind helping out a regular customer whom I know is all right from time to time, but I sure do object to cashing checks promiscuously.

"In spite of this feeling on my part against the check-cashing business, I have never yet felt myself in a position where I could entirely cut it out. I have hesitated about posting up one of those 'No Checks Cashed' signs because I am afraid it would alienate some of my regular customers, for whom I have been cashing checks for years. I think that some of these customers of mine never yet had a checking account of their own and use me as their bank when a stray check comes into their hands. They haven't the slightest idea that they are imposing upon me in asking me to act as banker for them and because they are good customers I hesitate at refusing to help them out. I suppose I will go on this way until I get stung good and proper some day."

Here is the way a third merchant sizes up the proposition:

"Cashing checks is one of the unfortunate features of being long established and well known in a city. A man who has a single store and who has been doing business at the same old stand for a number of years inevitably gets into the position of being a night bank for a number of his customers unless he takes an 'I don't cash checks' attitude which is sure to drive away trade. That is where the chain stores with their managers who are constantly being changed have an advantage over the single-store merchant. The chain stores can absolutely refuse to cash checks and get away with it without in the least hurting trade, where the single store man can't do so.

"It seems to me that a little better understanding on the part of the check-cashing public of the fact that the retail store is in business to sell goods and not cash checks would obviate a lot of this trouble.

"When you come right down to it it is merely carelessness in nine cases out of ten that makes people have to get checks cashed at night. At the most, the time they come around for money is only four or five hours after

The brilliant type of business man who can produce rapid results, often fails when it comes to accounting for and conserving his outlays. To avoid failure he must employ the public accountant to plan his cost and accounting systems.

For this service he does well to enlist the aid of ability of unquestioned standing and responsibility.

We install new accounting systems; we remodel old ones. We furnish complete Audits, and Federal Tax service.

Write or phone.

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MICHIGAN TRUST
COMPANY**

GRAND RAPIDS NATIONAL CITY BANK CITY TRUST & SAVINGS BANK ASSOCIATED



CAMPAU SQUARE

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

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

Combined Capital and Surplus	\$1,724,300.00
Combined Total Deposits	10,168,700.00
Combined Total Resources	13,167,100.00

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

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

the closing time of the banks and it is only a comparatively few hours until the banks open in the morning. Now a little thought should enable them to tell during banking hours whether they will need more money at night than they have in their pockets. Of course, there are instances where a man will be caught short and where he simply must get money from the merchant, but these cases are comparatively few. In my opinion, the main reason for this check-cashing business is carelessness about money matters on the part of the public."

The Basis of Prosperity.

Other people than the farmers have their trials and tribulations in this period of readjustment. Yet the agricultural situation is rightly receiving the greatest part of public attention. This is because only out of successful agriculture can grow successful manufacturing and healthy business life. What is true in the case of the entire Nation is particularly true of Nebraska and the other states of the Middle West. The only foundation on which may be built the happiness and welfare of a people is successful agriculture.

A year ago the farmers were advised from many quarters to increase their production to meet an alleged shortage of foodstuffs. There was talk at that time on the farms of reducing the acreage, but the harvest witnessed an increase of 13 per cent. in the production of the ten principal crops over the average for five years. It is said that this output is actually worth \$3,000,000,000 less at current prices than the smaller crop of the previous year. There is now a plan afoot to organize a vast credit for financing the export of farm produce, although figures indicate that Europe has already bought more than our entire surplus. If these figures are correct, the European nations must have obtained credit long ago, aided by American money, to raid the market when the farmer could not get sufficient credit to protect himself.

The farmer has had too much advice, and unless American business becomes more practical in its attitude, the farmer will simply outline a program of his own and rely on his own efforts to save himself; even at the expense of other business. The two weak spots in agriculture are marketing and credit, and unless these needs are met in a practical way, no advice, sympathy or pats on the back will turn the farmer from the determination to meet them in his own way.

Too Clever.

There recently entered the employ of a bank in a Western town a watchman who had come with splendid letters of recommendation.

The president of the bank sent for the new man and proceeded to post him as to his duties.

"Well, Richard," he said, "this is your first job of this kind, isn't it?"

"Yes, sir."

"Your duty must be to exercise vigilance."

"Yes, sir."

"Be careful how strangers approach you."

"I will, sir."

"No stranger must be allowed to enter the bank at night under any pretext whatever."

"No, sir."

"And our manager—he is a good man, honest and trustworthy; but it will be your duty to keep your eye on him."

"But it will be hard to watch two men, sir, and the bank at the same time."

"Two men, how?"

"Why, sir, it was only yesterday that the manager called me in for a talk, and he said you were one of the best men in the town, but it would be just as well to keep both eyes on you, and let the directors know if you hung about after hours."

The Top-Heavy Federal Payroll.

The wholesale reductions in the Federal payroll, which the majority leaders in Congress are reported to be planning, may not prove as easy of accomplishment as might at first seem possible. Yet it is somewhat premature to anticipate that any such reduction is feasible in the early future. Where shall the axe fall and in what departments? Powerful pressure will be brought to bear to retain in their present positions the great majority of those who now draw Federal pay. He would be a bold man, indeed, who undertakes to say just where the line should be drawn between the really necessary employees of the Government and those which are "dead timber."

Every effort should nevertheless be made towards cutting down the number of Federal officeholders. Perhaps there are not 250,000 more than the task of carrying on the business of government warrants. But the evidence in the case all goes to show that the Federal payroll for several years has been considerably larger than was necessary for the efficient conduct of governmental business.

By all means, therefore, Congress should reduce to as low figure as possible the number of Federal officeholders. A reduction even of a few thousands will save the people many millions of dollars. What we need now as much as anything is an efficient and economical management of the Nation's business. A top-heavy Federal pay roll renders impossible real efficiency and economy in the conduct of governmental business.

Contentment.

Written for the Tradesman.
The thing I want is not the thing I have
The days I live are not the days I crave
But in their maze unsatisfied I go
And hope sometime a better day to know.

Ideals are not the things we have at hand
We dream and dream of yet a better land
Where flowers are those of some eternal spring
Whose beauty there will full contentment bring.

For distance lends enchantment to the view
The better things are not the old—but new
And thus we live discomfited to-day
Because Arcadia is far away.

How better far if life could only seem
To-day all that the future holds adream
Is not to-day but yesterday's to-be
Where happiness already waits for me?
Charles A. Heath.

It may be a green Christmas or it may be white, but it is almost certain to be dry.

Michigan Finance Corporation

FLINT and GRAND RAPIDS

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

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

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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

Will Be Guests of Grand Rapids Wholesalers.

Grand Rapids, Dec. 28—Permit us to call your attention to the fact that the wholesalers of Grand Rapids have invited the Merchants Mutual Benefit Association to hold its January meeting in Grand Rapids and the invitation has been accepted. This Association consists of the retail merchants and business men from the following nearby communities: Ada, Alto, Caledonia, Clarksville, Freeport, Hastings, Lake Odessa, Lowell, Middleville, McCords, Saranac, Wayland and Woodland.

M. N. Henry, of Lowell, is president and Charles E. Brown, of Alto, is secretary, and these two officers have been authorized to perfect all arrangements for the meeting and to fix the date. The vice-presidents for the various communities are as follows:

Lowell—D. G. Look.
Clarksville—Earl Ferney.
Freeport—Burt Long.
Alto—Ernest Rosenberg.
McCords—Rollen Colby.
Lake Odessa—Mr. Sheidt, E. C. Tew.
Middleville—Mr. Beneway, Ed. Blake.

Caledonia—Mr. Clemens, Mr. Kraft.
Saranac—Mr. Benson.
Wayland—Beal Bros.
Woodland—Mr. Garn.
Ada—James Harris.

Hastings—A. K. Fronson, Andrew Dooley, F. W. Stebbins.

Secretary Brown asked us to bring this matter to your attention, requesting an announcement of same in the next issue of the Michigan Tradesman. Lee H. Bierce, Sec'y.

You May Fool Yourself, But Not Adjuster.

Chicago, Dec. 28—Every fire that occurs demonstrates that buildings and machinery are being insured on the basis of values in effect five years ago. This, of course, means a big loss to the insured.

Most fire insurance policies now written contain a co-insurance clause which is simply a warranty that a certain part of the risk, usually 80 to 90 per cent. of the value, will be kept insured. If you fail to keep this warranty you must share part of every fire loss yourself to the extent of your deficiency in insurance.

One plant that we know of burned recently. In 1916 the owner had estimated his value at \$50,000 and carried \$40,000 insurance and thought he qualified with the 80 per cent co-insurance clause of his policy. An inventory after the fire showed the actual value to have been slightly in excess of \$100,000 and the owner paid from his own pocket \$11,500 of a \$20,000 loss.

Profit by the experience of others. Make a survey of your values or better still have an appraisal made and increase your insurance to a proper

amount having regard for the present cost of repairs and replacements. J. C. Adderly.

When Weather Conditions Mean Nothing.

Holland, Dec. 28—It was raining. The wind was blowing terrifically, making it almost impossible to travel via foot power; but I trudged along that night with a basket full of groceries on one arm, a bumbershoot in the other and a package under my arm, as through this storm I went. It was slippery, raining, blowing, snowing n'everything, but I reached home, tired, wet and hungry. Tucked under my arm was something which made me forget all my troubles; something that made me think of an evening to be well spent. A thirty-minute dinner lasted about ten minutes. I had something in store more interesting than a full stomach. Finally, I examined its contents. It was almost intoxicating and full of pep. You think it was some moonshine or hard cider? No, it wasn't either of those. Then you think it was something for my wife to wear this winter—a straw hat or a pair of tennis slippers? Gosh no! It was the Michigan Tradesman. Nemo.

Corning Merchant Now Disporting in Florida.

Saratoga, Florida, Dec. 21—We arrived in Saratoga five weeks ago yesterday. We were on the road four weeks. Laid over at different times to rest five days. Had a very pleasant and enjoyable trip and we are now living in a tent on the free camping grounds that the city has arranged so nicely in the park. Paved streets on three sides, one being Main street, about four blocks from down town. Have city water electric lights, toilets and shower baths; in fact, every convenience that the city has. On our arrival here we found the copies of the Tradesman here waiting for us. How we enjoy reading it. We have several Michigan people here in camp and also from Pennsylvania, Ohio, Indiana and from a dozen different states and the Tradesman is passed around and read by everyone in camp. Willard Purchase.

To the Wood Violet.

Written for the Tradesman.
When summer sees thee flower
My fair recluse where trees
Have made a sheltered bower
There lost in reveries
I listen to thy story
Of how thou camest to be
A bit of heavenly glory
Brought down for earth to see
Was it thy humble hope
Amidst the sylvan host
Such loveliness to ope
That they of thee would boast?
Or see'st thou more clear
Within the silent wood
The loneliness I fear
Yet thou has understood?
Shall my own service be
No matter where the task
A like humility
Naught more of me He'll ask?
Charles A. Heath.

Four bits are four bits, but there is no known value of an I. O. U.

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

Bristol Insurance Agency

"The Agency of Personal Service"

Inspectors and State Agents for Mutual Companies

We Represent the Following Companies, Allowing Dividends as Indicated:

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

REMEMBER WE HANDLE THE BEST COMPANIES IN THE MUTUAL FIELD.

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

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

C. N. BRISTOL, Manager

A. T. MONSON, Secretary

J. D. SUTHERLAND, Fieldman

FREMONT.

MICHIGAN

It's a sure bet, Sir!

That it is not from Quaker Oats that your competitor gets the smile

that wins the trade that you should have

No Sir!—He got that smile with the

wonderful saving, protection and service

that he is receiving from

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

WILLIAM N. SENF, Secretary

DOES THINGS IN A HURRY.

Story of the Genius of "Jiffy-Jell."

The writer on a few occasions has come in personal contact with Otis E. Glidden, of Jiffy-Jell fame. And if a salesman of newspaper space should ask my advice as to how to solicit Mr. Glidden, I should reply, "Do it in a 'jiffy'." Anything done in a "jiffy" appeals strongly to Mr. Glidden. He has a weakness for dictating short, snappy letters, traveling on the Twentieth Century, using the long distance phone or telegraph, instead of the mails, and getting rich quick by selling a quick-made dessert. At a time when an intensive newspaper campaign on Jiffy-Jell was in progress in a Central Western city, the promotion manager of one of the newspapers learned that a food show was about to open there. He at once wired Mr. Glidden offering to stage a demonstration of Jiffy-Jell. Within a few hours he had a reply: "Put on demonstration. Run full page advertisements every day balance of week. You write the copy."

Mr. Glidden did not know this promotion manager from Adam, but he has instinctive faith in men who do things in a hurry. The next morning the paper carried a full-page advertisement on Jiffy-Jell which nobody connected with Mr. Glidden's organization or agency had ever seen, much less O. K'd. But it was a splendid advertisement, as was each of the other three prepared for the occasion. Mr. Glidden's action in addressing a recent A. A. C. of W. convention by wire, when the program makers had expected him to appear in person, was altogether typical. His wire began: "Were it not for the tremendous pulling power of National magazine and newspaper advertising, I might have plenty of time to attend conventions and make speeches, were I capable of doing so. Thanks to this same power, however, I am forced to remain on the firing line looking after many responsibilities in connection with a rapidly growing business."

Another passage in this telegram was quite typical. In outlining the whirlwind program which put Jiffy-Jell on the market he said: "The general plan was quickly decided upon and we commenced rapid fire action. The next day the most able and experienced advertising talent was pressed into immediate service."

Most advertisers take more time to establish agency connections. As Mr. Glidden remembers it, it took him one day to do this. It probably took him less than a day, as a matter of fact.

As the writer views Jiffy-Jell's sudden and remarkable success—it is largely attributable to the fact that the Jiffy-Jell campaign has taken account of a dominant American trait. If any modern advertising campaign demonstrates more clearly the value of analyzing public psychology, and playing on a National habit, the writer does not know what campaign it is. The American people have the reputation, abroad, of living in a mad rush. In no other country, probably, is such a premium placed on speed as in this country. Foods that can be prepared in a hurry make an instant appeal to

the American housewife. It is strange that a food market possessing so many foods of this character should not afford more examples of trade names incorporating the "quick-prepared" idea. There are a few other examples, such as "instant tapioca."

Jiffy-Jell's first asset was its name. It is prepared no more quickly, probably, than other gelatine desserts—but its name has given the public an inescapable suggestion that it is prepared in an unusual jiffy. This appeals to all true Americans. Americans have been accused of not being thrifty. It may be true of the way they handle money. But it is not true of the way they handle time. Then, having created a jiffy product and given it a jiffy name, Mr. Glidden determined to introduce it in a jiffy. That meant intensive use of the speediest of all trade weapons—advertising. Into this advertising was instilled the stimulating suggestion of speed—the Great American Rush.

The plan of laboriously covering the country by means of salesmen was discarded as too slow. It was reasoned that a circular can talk to a thousand jobbers while a salesman is talking to one. The plan decided on was a coupon trial offer, which would instantly precipitate a consumer demand on the retailer and a retail demand on the wholesaler. The trade was to be prepared in advance for this demand by means of circulars telling them all about the big National advertisements in colors that would make the coupon offer. This wasn't a new idea. It had been tried before, with varying degrees of success. But it especially appealed to Mr. Glidden and it seemed to especially suit a product named "Jiffy-Jell." The broadside sent to the wholesale trade was full of the spirit of quick-action, and ended with this statement: "No salesman will call on you. There is too little time. No other announcement will reach you. Please act on this."

Jobbers might well have asked, "Why is there too little time? Why can't you take time, and do it more deliberately?" But Mr. Glidden didn't believe American jobbers would ask such questions. He believed the quick-action idea would appeal to them. And it did. Naturally Jiffy-Jell was not long in getting into the "jiffy-medium," the newspaper. Upon the heels of the first National distribution secured, came intensive campaigns in selected cities, via newspapers. This work has proceeded apace and Mr. Glidden asserts that Jiffy-Jell has in three years acquired a position in the National market such as most advertised food products have required ten to fifteen years to attain.

The Jiffy-Jell campaign has not been without its other special virtues. First a free trial of the dessert itself was made, to spur the public to quick action. The later intensive newspaper campaigns have made a different kind of free offer, namely of aluminum molds. Here is an example of a highly constructive premium offer. The molds enable the housewife to serve the dessert in more attractive form, adding to its eye-appeal. This helps it to "repeat." Again, the molds have very wisely been given an

imprint—and when Jiffy-Jell appears on the dining table it quite often bears its name, molded in the gelatine itself. Many advertisers are unable to preserve the identity of their wares all the way to the dining table. In the case of Jiffy-Jell there was a way, and Mr. Glidden found it. R. G. Grant.

Old-Fashioned Candy-pull Just as Good Now.

Written for the Tradesman.

Nobody could make me believe that young people are in any essential different from what they used to be when I was a girl. The other evening I sat through a "sub-deb" dance, and the thing that I noticed most was a sort of bored, blase look, on faces that ought to have looked young and eager. I was pretty sure that, "Way down deep," those young people—the girls especially—weren't having anything like as good a time as they thought they must pretend to be having.

And I got to wondering whether these children wouldn't really have just as much fun as we used to have, out of some of the things that we used to do, thirty, forty, fifty years ago; but that don't seem to be done any more.

Now, if you are one of the kind of mothers who think your daughters must be out in the hectic rush of "society" these Christmas holiday evenings, and if you can't remember any of the kind of fun that we used to have when I was a girl, with simpler things, parties that we could have right in our own homes—why, I haven't anything much to say to you.

But if your children are still unspoiled, if with them and a few of the young folks from the neighborhood you can get up one of the kind of parties we used to have—why not for instance an old-fashioned "candy-pull?"

The beauty of the "candy-pull" is that you can get it up in short order, and with very little in the way of formal preparation; it is inexpensive, easy to organize and manage. For that matter, you can have one for your own family, on an hour's notice, and young and old can take part in it.

Maybe you will have to do some diplomatic work with the kind of cooks we have nowadays; but for that matter you can let the cook go out, and if you and the girls take pains to clean up after the party and leave things the way you found them, you can "get away with it"—perhaps even without the cook's knowing much of anything about it. The right kind of cook will help, and get as much fun out of it as anybody.

Real old-fashioned molasses candy is rather hard to find in the candy stores. It won't do the business merely to have store candy on hand for the party; you must make it. How? Very simple; I quote from one of my old recipe books:

- Two cups of molasses
- Two-thirds cup of sugar
- Three tablespoonfuls of butter
- One tablespoonful of vinegar

Melt the butter in a kettle, and add the molasses and sugar. Let the mixture boil; begin to stir as it begins to thicken. Cook until the mixture

becomes brittle when tried in cold water. Add the vinegar just before taking from the fire. When it is cool enough to handle, pull with buttered or oiled fingers. Cut with shears or sharp knife into convenient size, and place on buttered plates.

Here is a recipe for "velvet" molasses candy:

- One cup of molasses
- Three cups of sugar
- One cup of boiling water
- Three tablespoonfuls of vinegar
- Half teaspoonful of cream of tartar
- Half cup of melted butter
- One-quarter teaspoonful of soda.

Put molasses, sugar, water and vinegar into a buttered kettle; when it boils, add the cream of tartar. Stir as it begins to thicken. When it is nearly done (brittle in cold water), add the butter and soda. At the last add one teaspoonful of vanilla, one-half teaspoonful of lemon extract, and a few drops of oil of peppermint. Then pull as above, when you can handle it.

Or, if you like a white candy, try this:

White Sugar Candy.

- Three large cups of sugar
- Half cup of vinegar
- Half cup of water
- Teaspoonful of butter
- Pinch of soda

Boil the sugar, vinegar and water until it is brittle in cold water as above. Then add butter and soda, stirring, and lemon juice or other flavoring as desired. This candy pulls white.

All of these candies are to be poured out into pans, and set out-of-doors or otherwise to cool and partly harden before it is pulled.

To give this candy-pull the real atmosphere, you should have a lot of the real old-fashioned games, charades, "Going to Jerusalem," "Dumb Crambo," and so on. Have you forgotten what fun they were? Managed with the right spirit, they are just as much fun now.

Don't know "Dumb Crambo?" Dear me, must I tell you that it was like charades—acting out a word, or the syllables of a word, that rhymes with so-and-so? The party has to guess from your acting the word that you have in mind, with only the clue of another word that rhymes with it.

I attended a party not long ago in which there was some very clever acting of charades. It called for great inventiveness and much dramatic skill. There wasn't any candy-pull, but I am sure it would have been as much fun as it was when I was young.

Prudence Bradish.

[Copyrighted 1920.]

TAKING INVENTORY

Ask about our way.

BARLOW BROS. Grand Rapids, Mich.

Toledo Scales

"No Springs" "Honest Weight"

Are your scales right in every "WEIGH." Visit our sales and service rooms at 20 Fulton St., West., or Phone Citz. 1685.

AROUND THE WORLD.

Impressions Graphically Recorded By
Noted Globe Trotter.

On the Atlantic, May 24—As half the passengers had arranged to leave the ship at Naples, there was a good deal of bustling and excitement aboard. Trunks were brought up from the hold, blocking passageways, and we all began to realize that the trip was pretty nearly over.

The costume ball, an event always given by the boat line on their cruises, took place on the evening of the 9th, and packing activities were, for the moment, suspended. Nobody was going to take part until the eleventh hour and then everyone wanted to. Everybody began borrowing from everybody else, and it is remarkable how all hands got themselves up so well on short notice. The ball really turned out to be a very pretty affair.

Dr. Dorten entertained with a costume dinner before the ball and a little supper after the dance.

The next morning we met with the first rough weather we had experienced in weeks! in fact, we had forgotten there was any such thing as an ocean not as smooth as a table. Whether it was the ocean or the dinner, or the dance, or the combination of all, I know not, but it did not last long, and I was better by noon and so was the ocean.

The eleventh was a very interesting day. At noon, we passed Mount Aetna. We ran quite close in to see the ruins of Messina and at 6 o'clock in the afternoon got a very excellent view of Stromboli, the crater of which was plainly visible.

In the evening we went through what is ordinarily called the Captain's dinner, but which should be called the Captain's torture. It is the same as the rest of the dinners only longer. There are some flags in the room, bon bons on the table and ice cream is always illuminated. It was a rather sad evening at its best. We had been

together (five hundred odd of us) for about three months and as we are all, to some extent, creatures of habit, we felt sad at the parting.

Visiting cards were exchanged, invitations were extended and accepted, but all with the full knowledge, more or less, that the chances were against most of us ever meeting one another again.

Next morning saw us alongside dock at Naples. We drove immediately to the Excelsior Hotel and as it was our plan to leave for Paris the next afternoon, we did not lose any time getting started for Pompeii.

It is not my purpose to attempt to describe in this letter the ruins of Pompeii. That has been done and done often by others possessing greater powers of description and therefore you lose nothing by accepting the mere statement that we visited Pompeii.

We did, however, have an opportunity of viewing the new excavations there and about which a great deal has been written in magazines and newspapers in the last six or seven months. Our guide impressed us with the fact that this was an unusual treat and that ordinarily it required a very considerable amount of ceremony in order to secure permission to get into the new excavations.

Whether this was so or not, it matters little. The fact remains that, seeing the work under way, leaves a very peculiar impression upon one's mind. You could go through Pompeii and imagine almost anything of it, even that it was put there for the purpose of attracting the tourist. But when you see houses being dug out of the ground, streets uncovered, and human skeletons lying in the position in which these poor people were overtaken thousands of years ago, imagination ceases to be a factor.

From the ancient palaces of India, to the old tombs and castles of Egypt, and then to the ruins of Pompeii, in almost kaleidoscopic succession, brings one to a complete realization

of the pomp, magnificence and luxury of earlier civilizations, by comparison far beyond anything of to-day.

We lunched at Sorrento, at the Caramontano Hotel, the site of the birthplace of Tasso, the great Italian poet. The drive, while dusty in part, was literally through gardens of roses and, in the main, along the beautiful Mediterranean.

A visit to the bank, always a necessary evil, then to the museum and aquarium, consumed the hours we had to spare before train time, early in the afternoon.

We found it necessary to spend a few hours in Rome, our train from Naples arriving there at 6 and our train for Paris not leaving until midnight. We took advantage of the remaining two hours of the daylight for a motor ride, but it is not my purpose to write a story of my impressions of Rome and the Romans. I can only say that I saw enough to want to return there.

Thirty hours on the road, and we were mighty glad to see Paris.

At the Hotel Scribe, an old fashioned French hostelry, we met the Pillsburys and arranged to live a life of peace and luxury, for after three months of constant travel—luxury consists of coming and going as you please—no early rising, and as for sight seeing, this was entirely tabooed.

There is very little to say about Paris, for we all now Paris. I had never been there in the Spring of the year before and, like every place else at this season, it was at its best. We had a fine time driving and doing the theaters, but none of us were sorry to think of starting for home.

We are now homeward bound on a wonderful boat, but rather too slow for a homeward journey.

Fear of icebergs is taking us 200 miles farther South than the established summer course. We therefore do not anticipate reaching New York until late in the afternoon of June 1.

I hope we will get there in time to

see by daylight that sight so welcome to every American returning home, the Statue of Liberty.

When we do, we shall have completed a journey of twenty-seven thousand miles, a truly wonderful trip; most of the time with 520 people from all points of the United States, Europe, South America, Canada and Cuba, and nothing happened in the three months we were together to really mar our pleasure in the least degree. True, some fell in love, some married en route, but even this might have happened at home.

Julius Fleischman.



Big Drop in Price

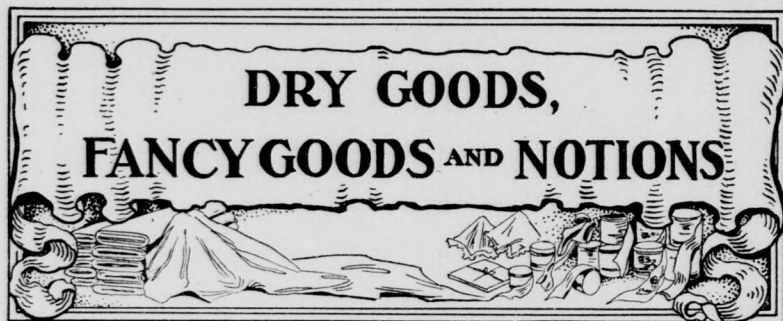
JELL-O

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.





Taxes and Bonuses.

According to various Congressmen who have been discussing the tax situation immediate relief may be obtained from the pressure of Government demands by funding the outstanding certificates of indebtedness which are now in the hands of banks and investors. By this is meant that the certificates of indebtedness, now amounting to somewhere near \$2,500,000,000, would be converted into long-term bonds. It has been the policy of the present Administration to pay off these certificates out of the proceeds of taxation, taking them up as they matured and not seeking to substitute new ones. This, of course, implied that taxation was to be maintained at its present level or thereabout. Treasury authorities have suggested that the certificates of indebtedness could be retired within, say, three years. Were they not so retired but left in circulation it would appear there might be a reduction of some \$800,000,000 a year in taxation.

Such a cut in taxation would certainly not be despised. The question should, however, be frankly faced whether it is definitely to be pledged by Congress that savings obtained through the funding of bonds are to be actually used in reducing taxation. Some of those members of Congress who have been suggesting the funding plan are also well known as proponents of the soldiers' bonus. Almost any of the bonus schemes that have been urged heretofore would cost \$2,000,000,000 or more. If we were to fund the outstanding certificates of indebtedness into long-term bonds, we should get practically the proposed bonus outlay. Is this what the advocates of funding have in mind?

As has often been shown any further attempt to put Liberty bonds on the market would certainly result in lowering the price of those which are now in the hands of the community. A precisely similar effect would be produced if long-term Liberty bonds were to be substituted for the present certificates. True the certificates are now outstanding, but they are not in the same hands which would hold the bonds. They have a definite maturity which would have to be met, and this could be done only through selling new securities. Thus the fact that the certificates of indebtedness are actually out at the present time has practically nothing to do with the effect of further Liberty issues.

Determination to maintain our debt at its present level rather than to provide for its gradual retirement—conversion of our floating

debt into permanent obligations—is in itself a sufficiently serious suggestion to warrant very careful analysis. To adopt such a course of action merely in order to free funds which could be used as a basis for a soldiers' bonus would be doubly objectionable, since it would not only waste much needed money but would also tend to perpetuate the present burden of taxation.

The Right Side of Your Store.

It may never have occurred to many merchants, but everybody that is right handed is also right eyed. That is to say, when using a gun you invariably sight with your right eye. The same is true when using a microscope. When you looked through the knot hole of the fence when a boy, you saw the local favorite knock out a three-bagger with your good right eye. People as a rule see twice as much with their right eyes as they do with their left. The right hand window usually gets more attention than the one on the left hand, and a cutlery display case on the right side of the store, as you enter, is more quickly and easily seen than its companion case on the left side.

These may appear like little things, but it is the little things in business that count. A piece of steel is simply an infinite number of compressed and accumulated molecules. Many a business failure has been caused by a small leak in the overhead expenses that grew to gigantic proportions.

Llew S. Soule.

The Value of a Present.

When Christmas is made an occasion for sending expensive presents of all sorts and to all sorts of people simply as a compliance with the fashion of the hour, the most beautiful of festivals is made cheap and tawdry by gross misuse. The value of the present lies in the sincerity of the feeling which it represents, and the expression, not only of regard but also of respect for the recipient which it symbolizes. When persons of moderate means make gifts which are entirely out of relation to their incomes and their usual way of living there is no real honor either in the sending or in the acceptance of the remembrance. The day which commemorates the birth of a little child in a manger ought to be kept holy by simplicity, sincerity, absence of pretension and joy of heart.

Hamilton Wright Mabie.

Making Linen Handkerchiefs.

Women are doing much at the present time in the way of making handkerchiefs for themselves, for their friends and for the men of their families that it makes a very material

addition to the quantity of linen sold in the finer qualities. A linen which retails at \$4 or \$5 a yard will make a very satisfactory handkerchief for a woman. Linen for a man's handkerchief is heavier and may cost a little more, and linen can go up to any price, as that for the finest, sheerest handkerchiefs for women. The best will retail at \$35 a yard and is French hand-woven. There is so much demand for this \$35 linen that at one of the shops where they make a specialty of it they say that they will average selling—when they can get it, and it is not always on the market—a bolt, from 50 to 60 yards, a month.

Bound to Cause Trouble.

"A fellow had better look out when it comes to marriage," the Easterner remarked. "Chap I know is in lots of trouble just because he married two wives."

"Huh!" commented the Westerner. "I know a good many men who have found themselves in trouble enough because they married just one."

"Up my way," the Northerner contributed, "several of my friends got into trouble enough through barely promising to marry, without ever going any further."

"It is more of a trouble-breeder than any of you suggest," the Southerner observed. "Why, I knew several gentlemen who had never even thought of marrying, but found themselves in trouble up to their necks just because they happened to be found in the company of some women other men had married!"

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"The Economy Garment"



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

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.

A Happy New Year to YOU

There are certain lines that we advise buying at present that will bring *quick turnovers* and *fair profit*; that we think will advance somewhat in price, rather than go lower.

Don't allow your stock to be reduced to slow moving goods only. It will "eat you up." Strive for "turnover." By doing so you can make

1921 A Prosperous Year and a Happy One.

Daniel T. Patton & Company

GRAND RAPIDS
59-63 Market Ave. North

The Men's Furnishing Goods House of Michigan

After January 2nd we will receive lines of
Bleached and Unbleached Cotton, Sheets and
Pillow Cases.

Also good lines of Gingham and Dress Goods.

Write for samples.

Quality Merchandise—Right Prices—Prompt Service

Paul Steketee & Sons

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.

Most Complicated Financial Problem of the War.

The country is gradually approaching a price level at which a large volume of business can be safely done. In many lines a deadlock exists between buyer and seller, with the buyer in control. Except for cheaper raw material, the manufacturer is confronted with about as large production costs as prevailed a year or two ago, so that he is not in position to announce radical reductions. The steel and other industries show increasing dullness with the public unwilling to buy until convinced that prices have touched bottom. Agricultural products are still being held for higher prices in many instances, but the futility of attempting to hold wheat for \$3 a bushel and cotton for 40 cents a pound is gradually dawning upon the consciousness of those who realize that famine prices cannot prevail in times of plenty.

Enough has happened during this year of record credit strain to show that the Federal Reserve System is working properly and that the Federal Reserve Board is one of the country's greatest assets. It has stood as a bulwark of strength against the importunities of those who are raising heaven and earth to continue the price basis of war days. This never has been possible and should the Government grant fresh loans and issue more currency for such a purpose, this Nation would soon face a financial crisis of the first magnitude. The country is heavily indebted to the Federal Reserve Board and to Secretary Houston for strong leadership at a time when the Treasury has faced very difficult problems.

This is no time for pessimism, as the Nation is headed for better things and going strong. The liquidation in Wall street and the readjustment in commercial lines has clarified the atmosphere and strengthened many weak points. The fuel situation has improved tremendously, due to co-operation between railroads and coal operators as well as exceptionally favorable weather conditions. Exposure of the union labor scandals in the building trade at New York and efforts underway to revise the taxation system so as to bear less heavily upon productive business indicate important changes in Federal and state legislation. Serious problems remain to be solved and there is much to provide for in safeguarding the foreign market for American merchandise. Congress will have a great deal of important work to do, a large portion of which must be postponed, however, until the newly elected Senate and House assemble next March.

The most powerful trade organizations are striving to combat the cancellation evil, which has become the sore spot in the business situation since the hardships of a falling market impelled certain buyers to repudiate their contracts. This must not be tolerated. The man who will keep his word only when prices are rising and business profitable is unworthy of credit. It is of the utmost importance that these abuses be vigorously dealt with, otherwise there will develop a yellow streak in business practice which will imperil the valid-

ity of contracts generally and work irreparable injury to the Nation. The purchaser of some commodity abroad who tries to get his bank to refuse payment on an irrevocable letter of credit just because the bargain shows a loss and the jobber or retailer who returns goods ordered weeks ago when prices were higher and seeks later to purchase the same goods for less, deserve to be blacklisted by any trade organization which values the square deal at its real worth. Any other standard of business ethics would imperil our whole credit structure.

The outlook for cotton goods is improving and the South is giving a good account of itself as it often has in a severe crisis. The difference between 14 cent cotton and 40 cent cotton is the difference between shadow and sunshine for the great mass of citizens of the cotton belt. But the readjustment is going through all right, the South is reducing its indebtedness, and the immensely valuable resources of the Southern States are being utilized to good advantage by a people who have learned to take hard knocks with a smiling face. The South basically is stronger than it ever has been, its people are accustomed to overcoming obstacles, and through diversification of crops and scientific agriculture, whole communities are showing increased efficiency and larger earning power. The rest of the world need have no fear concerning the future of the South.

Everything points to highly encouraging developments during 1921. Means must be found for extending sufficient credits to our foreign customers to enable them to purchase the produce, manufactured goods and raw material which the United States have to sell. Large foreign markets are essential to keep enormously enlarged productive machinery constantly employed. This is a momentous question, for the late Sir Edward H. Holden, the great London banker, declared the the deadlock in the foreign-exchange market presented the most complicated financial problem developed by the war. It will be solved in time, let us hope, by American resourcefulness and breadth of vision.

William A. Law.

Another German Infamy Disclosed.

The confession of John Willers, late captain in the 48th United States Infantry, that he was a German spy whose purpose it was to betray his regiment at the front, is enough to make one shudder. It lifts the corner of a curtain to a condition that still arouses deep resentment, in its statement that he was one of three hundred imperial German cadets sent to this country in 1914, when we were being officially admonished to be neutral in deed and in thought, to spy upon us.

Willers told the detectives who arrested him for desertion with \$6,000 of his company's funds, that they would be surprised if they knew the number of high officers who served at Washington during the war were in the employ of the German government. Asked if they were still there he replied that he did not know.

Americans who know what was done during the war in Washington and elsewhere over the country wherever the Government had military interests, will readily believe the Kaiser had a tool causing mischief in every war activity. So many amazing blunders, such prodigious waste of substance, as occurred, would alone be notable achievements by the spies of any enemy. There were friends of Germany and enemies of our war in very high places indeed.



7 PER CENT

FIRST MORTGAGE

REAL ESTATE GOLD BONDS

Serial Maturity
1-10 Years

Denominations
\$100, \$500 and \$1000

Call, write or phone
for our current list

These bonds may be
purchased on easy pay-
ments under our Sys-
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AMERICAN
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112 Pearl St.

Geo. C. Hollister Wilford T. Crossman

Forty Years Investment Experience Safe-
guards our Clients Interests.

In Either Event

THERE is no gainsaying the need of accountancy service.

If there are no profits, something is wrong—overhead expenses, costs or leaks—and we as accountants can help locate it. If profits are large, taxes are large and again the need of specialized tax service.

In either event we function.

Seidman & Seidman
Accountants and Tax Consultants
GRAND RAPIDS
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NEW YORK WASHINGTON
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EVEREADY

STORAGE BATTERY

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Guaranteed 1½ years
and a size for

YOUR car

SHERWOOD HALL CO., LTD.,
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Quality Tire Shop,
117 Island Street,
Grand Rapids, Michigan.

Fenton Davis & Boyle

MICHIGAN TRUST BUILDING
Telephones Main 5139
Citizens 4212

Chicago

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Detroit

STOCKS AND BONDS—PRIVATE WIRES TO THE LEADING MARKETS

HILLIKER, PERKINS, EVERETT & GEISTERT

BELL M. 290. SECOND FLOOR MICHIGAN TRUST BLDG. OFF. 4304

STOCKS

BONDS



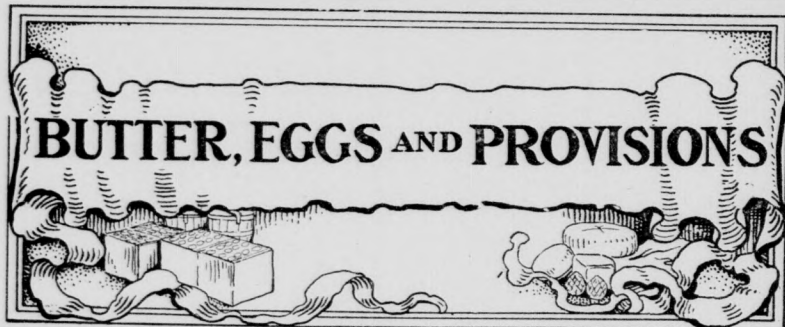
WE OFFER FOR SALE

United States and Foreign Government Bonds

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

HOWE, SNOW, CORRIGAN & BERTLES

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



Michigan 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.

COST OF DOING BUSINESS.

Scientific Investigation of the Retail Grocery Trade.

Six years ago the Harvard Business School started out to learn some of the every-day facts about retail grocery stores.

In carrying on our investigation we find many stores are efficiently conducted and are building their business upon firm foundations. Without exception, proprietors of such stores realize that to know the facts about their businesses a little book-keeping is necessary. I say a little book-keeping, because we have found that a complicated system is not necessary for the average retail grocery store. On the other hand, many stores are running at a loss, and yet the proprietors do not know it. The most common fault among the owners of such stores is carelessness in accounting. Even recently we received a report from a retail grocer who had paid an income tax, and in checking his statement we found that he had actually had a loss for the year.

There is still another class of merchants who consider the time and cost spent in keeping accounts wasted. A year ago I visited a grocer whose gross annual business amounted approximately to \$85,000. He was keeping a checkbook and on miscellaneous pieces of paper a record of his charge sales. This grocer told me he was entirely too busy to be bothered with keeping accounts and asked if I could suggest a way so that he could continue to have charge customers without keeping any records other than the checkbook. It is a fact that no matter what time is spent or what amount of money is paid, within reason of course, a merchant by keeping adequate records is in the end the gainer.

The first thing that we discovered in the retail grocery trade, and this has been true in the other trades that we have studied, is that the accounting systems in use—when there were any—differed so widely that they gave no basis for comparison. From the very beginning we were impressed with the fact that merchants in discussing operating expenses among themselves continually had many misunderstandings owing to the fact that they were not using the same definitions for the same items. For example, one merchant stated that his operating expense was 7 per cent. On being questioned, he said: "Oh, that is my payroll." Or we would find that selling expense seldom meant the same thing to any two retailers. One proprietor would include in his expense salaries for himself, another would not. To give another example, one merchant would include in expense rent for the store that he owned, a neighbor would not include rent in his expense. It was necessary, therefore, in order to obtain worthwhile figures for comparison, for us to draw up standard definitions for different items that should be included in each grocer's expense statement.

These definitions are standardized in Bulletin No. 3—Harvard System of Accounts for Retail Grocers. In this bulletin the standard profit and loss statement that we have been mailing to retail grocers in the United States is described in detail; briefly, first, the gross profits of the business from the sale of merchandise; second, the operating expenses in some detail; third, the net profit of the business after all expenses have been met; and fourth, the final surplus.

As the double-entry method of bookkeeping provides a check upon the accuracy of accounts, the bureau recommends its use. However, we have found that many retail grocers either through personal preference or for other reasons are not prepared to keep double-entry books. For these retailers we have drawn up a set of so-called record sheets. These sheets can be used by any retail grocer whether or not he knows anything about double-entry bookkeeping.

The first sheet, that is, the daily record sheet, shows the individual cash transaction of each day. It is of course, a substitute for the cash book and recommended only for the retailers who prefer it to an ordinary cash book. The monthly record sheet summarizes the entries on the daily record sheets day by day. There is a line for each day of the month with a separate column for each of the merchandise and expense accounts that are used currently.

The totals on the monthly record sheet are entered at the close of the month on the yearly record sheet which has a column for each of the twelve months, with a final column for the yearly totals. One of the features of this yearly sheet is that it makes it easy to compare sales and some of the expense items month by month. In addition to these sheets, if the grocer is selling or buying on credit, it will be necessary for him to have records of his accounts with creditors and customers.

We are told by merchants who are using these sheets that they are keeping their records in a comparatively few hours each month; in fact, one of our students recently installed for a company operating four grocery stores a system which was based on these record sheets, and he has told me that it now takes the bookkeeper approximately two hours a day to keep the complete records for the four stores. Retailers may obtain a year's supply of these forms from the bureau at cost, amounting to about three dollars.

The following are abstracts from a few of our letters:

"This system certainly strikes me as an ideal of convenience and accuracy for the small dealer such as myself, who does not care to have a bookkeeper and maintain a more elaborate double-entry system."

"We are pleased to give you our experience with your bookkeeping system for retail grocers. We are using this as outlined with the exception of a few minor accounts which have been changed to meet our special requirements. It is very practical and satisfactory in every respect. We do not know of any suggestion that we might make that would better it."

"Your system of accounting has proved invaluable to us. You may be sure that I will always be ready to co-operate with your bureau to the best of my ability."

MILLER MICHIGAN POTATO CO.

Wholesale Potatoes, Onions

Correspondence Solicited

Frank T. Miller, Sec'y and Treas.

Wm. Alden Smith Building
Grand Rapids, Michigan



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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
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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.

Many a retailer is convinced that his expenses are too high, but he does not know where to begin to cut down. Now it isn't enough to know what your expenses are in the aggregate. You need to find out just where your money is going. Then you can compare your figures with the annual summary of operating costs in retail grocery stores, which the bureau is now compiling, and see where you stand.

For example, last summer a retail grocer told me he had reduced delivery expense so that it was only 4 per cent. of his net sales. He didn't know whether that was a higher or lower percentage than the average dealer spends. The reports that we received from retail grocers show that the common figure for delivery expense for the year 1918 was 2.4 per cent. By having this information the retailer now has a basis upon which to work for the improvement of his business. This principle applies to the different items of your operating expenses, and by comparing the figures which are to be shortly published with your own, item by item, you will be able to determine whether or not any of your expenses are proportionately too high.

The average cost of doing business in the retail grocery stores for the last year, based upon the reports that we have received, was 14.6 per cent. of net sales. The average gross profit in these stores was 17 per cent. While the common figure for net profits in these retail grocery stores in 1919 was 2 per cent. of net sales, nevertheless 23 per cent. of the stores reporting showed a net loss for the year; 12 per cent. showed a net profit of less than 1 per cent., and only 15 per cent. showed a net profit greater than 6 per cent. of net sales. Fifty per cent. of the stores had a net profit between 1 per cent. and 6 per cent. of net sales, with a well-defined tendency to center around 2 per cent.

The average net profit in the stores that submitted reports for both 1918 and 1919 was no higher in 1919 than in 1918.

Two of the largest items of expense in the retail grocery trade are wages of sales force and delivery expense. The common figure for wages of sales force in 1919 was 14.9 per cent. of net sales. In many stores sales force expense has been somewhat reduced by working out plans to economize the time of the salesmen. For example, in a store that arranges its stock so as to enable its salesmen to wait upon customers in the shortest possible time, sales force expense is generally low.

Although some economy in delivery service has been brought about in recent years, there is still a chance for further saving. The average figure for delivery expense including both wages and other delivery expenses was 2.4 per cent. of net sales in 1919. The stores that used a co-operative delivery system showed a substantial saving in this expense. In considering the question of delivery, service, of course, is essential, but a distinction should be made between quantity of service and quality of service. It is possible for the retail grocer to give quality service without substantially increasing his expense; on the other hand, the quantity of service may be increased at heavy expense by catering to calls for frequent delivery. Quantity of service is expense and in the long run will react to the disadvantage of the trade in general.

One of the largest individual wastes in retail grocery stores is occurring to-day owing to the proprietor's failure to realize the importance of a quick turnover of his stock. In 1919 stock-turn ranged from 0.55 times a year to 29.2 times. The common figure was 8.3. The store showing the highest rate of stock-turn was one that sold fresh fruit, vegetables and meats. Nevertheless, numerous stores handling groceries only showed a rate of stock-turn substantially higher than the average.

Frequently we find merchants who

are figuring their stock turn incorrectly. These merchants are dividing their net sales by their average inventory and believe the answer is giving them a correct figure for stock-turn. For example, a merchant who has bought \$50,000 worth of goods and sold this purchase during the year for \$75,000 would divide his sales by his purchases and believe he was getting a stock-turn of 1½ times. As a matter of fact, he was only moving his stock once, because he was using sales instead of cost of goods sold in determining his turn-over.

In all of the bureau's studies the following method is used to figure stock-turn: Divide the cost of the merchandise sold by the average of the inventory of merchandise carried at the beginning of the year and at the end of the year. If it were possible to have monthly inventories a more accurate figure for stock-turn would be obtained. For general purposes, however, the method used gives a reliable figure for making comparisons.

The statements received for the last year from 151 stores showed an increase in inventory of merchandise of 12.7 per cent. at the end of the year. This increase is based on dollars and cents. The price of foodstuffs increased 13 per cent. during the year as shown by the United States Bureau of Labor Statistics. This would indicate that although the value of the merchandise on hand in retail grocery stores at the end of the year was greater than at the beginning of the year, nevertheless the quantity on hand was practically the same at both dates. This conclusion is confirmed by the fact that the rate of stock-turn was practically no higher in 1919 than in the previous year.

It may seem incredible, but even today some retailers are still figuring their expense on sales and their margins of mark-up on cost. If the operating expenses are figured on sales, the margin of profit must be figured on the selling price and not on cost. Last August I interviewed a retailer and found he was making this mistake.

For instance, he was buying a certain article by the case for which he paid \$6.75. His operating expenses were 15 per cent. of net sales and as he wished to make a net profit of 3 per cent. he decided his gross profit would have to be 18 per cent. So far this sounds very well, but when he came to use these figures he applied them to the cost price of the case; that is \$6.75. He was actually selling the case for \$7.97. Now an expense of 15 per cent. calculated on the selling price in this instance is equivalent to about 18.29 per cent. based on the purchase price, so that this case actually cost him to sell \$1.23. In other words he was losing one cent on this case all the time believing that he was making a net profit of 3 per cent.

A proprietor of a general merchandise store some three years ago turned over the management of his business to his uncle and went to war. In three years \$22,500 was lost and when an investigation was made to find the reason, it was found that the operating expenses were figured on the selling price and the mark-ups on cost.

While the primary purpose of the bureau is not that of an uplift agency in business, it is always ready to put the results of its experience at the disposal of any one who writes for information with reference to the research work that has already been done in the trades that we have investigated. It is the function of the bureau to gather reliable, unbiased facts which are published for use of its co-operators and other business men.

Richard Lennihan.

Hop Market Opens at 40c.

The hop market has opened on a small scale at Sacramento, Calif., some of the brokers being out with offers of 40c a pound. They report little success, however, declaring the majority of the growers are holding for

a better price. Some of the growers declare they will not release their holdings until the market reaches \$1, which they believe will be shortly after the first of the year. Disposals on a rather large scale are expected to take place the end of this month, although, when one broker says the prices likely will be about 60c.

The big fire in England, resulting in the destruction of 15,000 bales, has resulted in that country lifting the embargo, so exports from this country have started on a small scale. These shipments are expected to reach large proportions after the first of the year, it being declared that England will be in the market heavily for the American product. British breweries are declared to be running three eight-hour shifts daily to supply the heavy demand for beer in that country, and the hop crop at home will not be nearly sufficient to cope with the situation. The big percentage of shipments from this country will be of the new crop, it being declared there are few bales held over from last year.

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The Tisch-Hine Co.

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EGGS AND PRODUCE

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

Van Duzer's Certified Flavoring Extracts

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

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

Genuine Buckwheat Flour
Graham and Corn Meal

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The Sunshine Mills
PLAINWELL, MICHIGAN



Order from
your Jobber

Bel-Car-Mo Peanut Butter

The attractive package of "Bel-Car-Mo" lends itself so well to counter decoration that you will find it easy to build a trade-pulling display by arranging them in a prominent spot on your counter.

TO YOU, whose business helps to make
ours successful, we wish

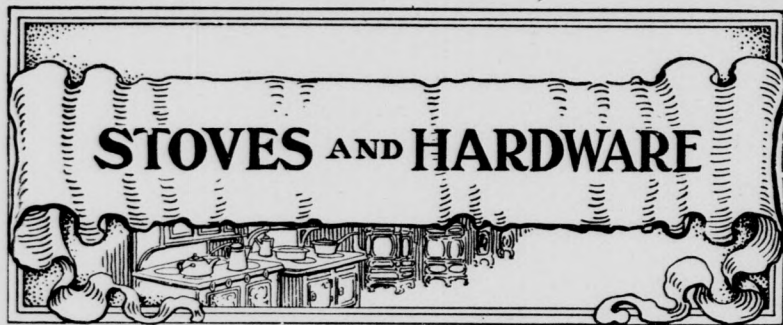
A Prosperous New Year

Throughout 1921 we will endeavor to give you
better goods,
prompter service, and continued good will.



The Vinkemulder Company

Grand Rapids, Michigan



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.

The Advantages of a Personal Stock-Taking.

Written for the Tradesman.

The tendency is only natural for you to settle into a sort of rut. You find the most efficient way to do a certain task—as, for instance, to put together a window display or arrange your stove stock. Having found what looks like the best way, you stick to it; until you become habituated to that specific arrangement and it really requires a great deal of effort to make any change.

Effort is the price one must pay for success. This is as true of the hardware business as of any other. There may be a certain point where, apparently, the business takes care of itself. A lot of hardware dealers, particularly the younger generation, are looking forward to that day.

Said an old hardware dealer to me not long ago:

"The longer I stay in this business, the more things I find to learn about it. In the early days I had to work hard to dodge the drafts and stave off failure; and I looked ahead to the time when everything would be smooth sailing. Now I find that success imposes its obligations, also. Still, I would rather succeed than fail. So I keep on trying to secure added efficiency and to effect new economies. The more things I learn, the more I find to learn. But it is the one business—that is what I think of it."

The man who believes in his business, in its value to the community and in the essential usefulness of what he is doing, is the sort of man who is always trying to learn and always learning new things.

Along with the store inventory, which may wait for a few weeks or even a month or two, according to your store policy, there is another inventory it is worth while for the hardware dealer to take and he might very well take it to-day. It is the annual, New Year's inventory of himself—his methods, his ideas and ideals, and his attitude to the business which engrosses the attention of his waking hours.

We are all familiar with the old gag about the New Years' resolutions. Made January first, gone to smash January second. But this personal stock-taking isn't a joke. It is a serious thing. It is a timely effort to break out of the rut and make a new and better path for yourself along the business thoroughfare.

This particular year it is eminently desirable to take stock of yourself.

For the hardware business, though perhaps less affected than other lines of trade, is, in common with all the rest of the world, to-day confronting changeable and uncertain times.

A great trouble with a lot of merchants is that in the war years they got out of training. With values constantly rising, a merchant could have closed his store for a year, sold nothing, and at the end of twelve months taken stock again and shown a pretty fair paper profit. This may sound like exaggeration, but in some lines of trade it is literally true. A big share of the war-time profits of retailers came in many instances from the increase in values. Even the merchant who was a dub could make money on the rising market.

These conditions affected the hardware dealer less than some other retailers; and, by way of compensation, the hardware dealer is in a better position to face readjustment. In the war years a lot of retailers got into easy habits. The retail salesman who, before the war, made a constant study of selling methods and of the best ways of handling customers, found the need for such information minimized by the existence of a seller's market.

Now, the tendency is again toward normal. The clerk who got into the way of handing out goods with a "Take it or leave it" air, must learn once more the art of selling things. The merchant whose chief concern has been to get any kind of goods must again learn to buy carefully, to pick and choose and discriminate and to closely study the buying capacity of his community.

The shrewd hardware dealer and the wideawake men in the trade kept themselves in training and will face the ultimate adjustment in good condition. Yet, even with the most capable and wideawake men there was doubtless a tendency to relax. Indeed, the tendency to fall into fixed habits and to lose initiative is present even in normal times; as is witnessed by the frantic New Years' resolutions the best of us sometimes feel impelled to make.

Now is the time, accordingly, to take stock of yourself.

There are three points to remember.

First, a readjustment of business conditions is as desirable as it is unavoidable.

Second, readjustment will ultimately give us far better conditions for doing a sane and reasonable profitable business.

Third, readjustment is not going to hurt the man who keeps a cool head. We will go through it as we went through the war, with colors flying.

Fourth, to meet readjustment successfully we have merely to watch

our step, develop our individual efficiency look after business and make our invested dollars work for us.

A first item in the hardware dealer's New Year stock-taking is the mental resolve that he is going to handle his business the coming year more systematically and more efficiently than he ever did before.

With that decision firmly fixed in your mind, go ahead to a stock-taking of ideas and methods. And, in such a stock-taking, a review of the past year's work, will be immensely helpful. There have been flaws in the selling methods employed by the best of us, there are in even the most efficient business some spots where improvement could be effected.

Pick out those weak spots in the methods you have followed in the past year; and resolve not to repeat the same mistakes.

It might be worth while to hark back in memory to the years before the war. We are not going to return to pre-war conditions, and probably not (at least, not for long) to anything like pre-war prices. But there were a lot of items in our pre-war methods that we forgot under war conditions; and that it will pay us to remember now.

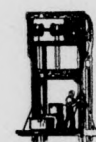
Make your personal stock-taking a practical thing. It isn't enough to get yourself enthused with the idea of doing your darndest to make business hum, although that is worth while. Sit back and look at your business with a critical eye. Size up your store, for instance. Couldn't the interior arrangements be improved? Take your window displays. Have

you any ideas for livening them up? Wouldn't it pay to give more attention to displaying goods inside the store.

Take, too, the selling of some specific line; say, aluminum ware or electrical goods. Could you devise better ways of pushing the sale of profit-making accessories? How can you enlist the practical help of your

Jobbers in All Kinds of BITUMINOUS COALS AND COKE

A. B. Knowlson Co.
 203-207 Powers' Theatre Bldg., Grand Rapids, Mich.



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.

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Sand Lime Brick

Nothing as Durable
 Nothing as Fireproof
 Makes Structures Beautiful
 No Painting
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 Warm in Winter
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Brick is Everlasting

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Exclusively Wholesale

Grand Rapids, Mich.

Foster, Stevens & Co. Wholesale Hardware



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

Grand Rapids, Mich.

salespeople in getting in touch with new prospects?

Then, too, there are your salespeople to consider. Their attitude toward the business means a lot to you. Can you think up means of getting them enthused, inducing an interest that will impel them to study the goods and to master the selling points?

These are just suggestions regarding a few directions in which you can take stock of your store methods. Every hardware salesman, will find some little place at least where there is room for improvement. Resolve to make this new year count for something more than any of its predecessors.

Victor Lauriston.

Platinum Fields of Columbia Rich.

Platinum, which was worth \$9 an ounce not very many years ago, fetches \$110 an ounce to-day, or more than five times as much as gold.

It is said to have been first discovered in Colombia by a Spaniard named Antonio Ulloa. For a long time thereafter miners in Colombia, finding it commonly associated with gold, threw the platinum away. Recently seventeen pounds of it were recovered from the foundation of an old building in the Quibdo district, the site of which was an ancient refuse dump.

The present high price of platinum is largely due to the falling off of supplies from Russia, which has been the principal producer. But the mining of the metal in Colombia has been greatly stimulated thereby, and our receipts of it from that source in 1920 will fall not far short of 50,000 ounces.

The metal in Colombia is found chiefly along the Atrato river and the Cauca Valley South to the border of Ecuador. The Atrato is 300 miles long (two-thirds of it navigable by steamers) and empties into the Gulf of Darien by fifteen mouths.

American enterprise is introducing steam dredges to gather platinum from the gravels by handwashing.

U. S. Shrubs Yield High Grade Rubber.

Explorers sent out by the University of California have located within United States territory five varieties of shrubs that produce rubber of better quality than any we get from Mexico. They range from the sea level of the desert basins to an altitude of a mile and a half.

These shrubs are plentifully distributed over a belt extending from the Mexican border far into British Columbia, its Eastern limit being reached in Nebraska and South Dakota. The Western limit is the Coast Range, along the Eastern slope of which the plants run all the way from British territory into Lower California.

Over vast desert areas and "death valleys" the rubber-producing shrubs are a dominant woody type. Already (says Motor Boating) plants estimated to contain 300,000,000 pounds of finest rubber have been territorially mapped.

After some men pray to be delivered from all evil they look around for some new evil from which to be delivered.

We All Pay For What We Get.

We all pay for what we get, and get what we pay for.

The salesmen of many large and fine industries of all classes frequently have to meet the price argument of the little fellow competition with a small shop and no overhead.

The small concern with little or no overhead can give little or no service.

We were just talking to an electrical supply warehouse man down the way here.

He boasts how cheaply he is getting his printing, because, he says, it is being done by a young man who takes long steps, who hasn't had time for a haircut in six months, and who has one small press, a couple of stands of type—and no overhead.

We are not writing this in any unkindly spirit towards the little fellow. His prices are good for as long as he lasts, but if he knew a little more now, at the beginning, he would have more in the end.

This printer solicits business all day and does his work at night—after he is too tired to do it.

This young man, before going into business should have sought a job in the business office of a printing plant, in order to learn the strictly business side of the industry. He would be making as much or more than he is making now in business for himself; for too many skilled journeymen assume that they are making money in business for themselves when they are only making wages.

It is worth more than wages to be in business for yourself.

One reason why the little fellow has no overhead, why he remains little or doesn't remain at all, is that he charges nothing for the depreciation of his plant.

In other words, the customers wear out the plant without paying for the wear out.

In still other words, he pays out the original capital invested in installations with each job, and in the end his original capital is represented by a junk heap.

One of the jobs that this little fellow with no overhead turned out and which the warehouse man showed me, was an advertising folder that will find its way over a customer's desk—into the waste basket, away to the pulp mill, and back again to the printer, with no profit to anyone—except the pulp mill.

With but a casual reading I saw three typographical errors that would not have gone through any plant with any semblance of organization.

If this warehouse man had had this job done by any one of a dozen printers in his town he would have had the services of a skilled layout man and a professional proofreader; and all of which is service, overhead, and which would have put a real value into ink and paper.

And then another thing: In buying from these little fellows the buyer always assumes the responsibility for the product.

The printer with an organization, an overhead, assumes the responsibility as a part of his service.

The customer who boasts that he gets his work done cheaply by patronizing the little fellow with no

overhead does not know the "plus" of labor and material, which is service.

We pay for what we get and get what we pay for.

Quite Natural.

The farmer stared at the pretty maid. She would have rounded the great carved newel post and on up the stairs without speaking had he not accosted her. He had an eye for beauty.

"Ahem. Where are you going, my—no, that's old stuff. What's the idea of the layout? Somebody sick?" he asked, nodding at the great silver tray she bore, which sparkled with its splendid napery and china.

"Oh, no sir," she said to the lord of the house.

"Well, let's look at it."

He examined the contents of the tray which she held before him. There was a large portion of fried chicken with curly pieces of bacon flanking it. Another dish bore half a dozen hot wheat cakes. Still another had a tempting cereal. A grape-fruit in a silver and glass dish and a pot of steaming coffee, with a generous allowance of cream, completed the outfit.

"Where are you going with it at this hour? It is 9 a. m.," he said.

"It is the hired man's breakfast, sir," she answered.

"Oh," he replied, satisfied. "That is all right. I thought at first somebody must be ill."

As she turned to go he laid a pure fat Havana on the tray beside the coffee.

Do. It.

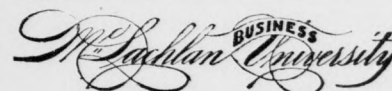
Written for the Tradesman.

Do it when you can
Not the idle thing
Not the selfish thing
But the kindest thing
Show yourself a man.

Do it while you can
Not the careless thing
Not the heartless thing
But the fairest thing
'Tween a man and man

Do it where you can
Not the meanest thing
Not the keenest thing
But the biggest thing
Be a friend of man.

Charles A. Heath.



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

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"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



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 Grand Page—George E. Kelly, Kalamazoo.
 Grand Sentinel—C. C. Carlisle, Marquette.

Are You Leading or Are You Being Led?

It is one of the privileges of a salesman who travels, or he who must ply his trade from day to day about the same city, to learn a marvelous lesson from what he sees on every side of him in what has been accomplished by the leadership of men. Factories belching forth smoke and ringing in the toils of industry. Cities that have been built. Farms where vast reaches of cultivated fields stretch away before his gaze. Railroads where almost impassable chasms have been bridged and mountains tunneled, and all the inner workings of the Government solidified because the captains of each have been imbued with the leadership that is forever carrying them forward.

These all stand out as a never ending inspiration, and it remains only for the salesman to interpret the lessons of life and learn therefrom the ways of successful men. Unflagging toil and application to one purpose, with will enough to lead themselves toward it, has placed them there. So it stands as a positive picture of what is meant by success. Something that has been accomplished; a goal attained.

Moreover is it a lesson for a salesman when one reflects for a moment what a vital part the salesman plays in the building of any business. For on the distribution of the product depends the advancement of the business and the position of all other employees. And his position becomes more vital as the salesman gains sales and advances in his work. Which he does with increasing aggressiveness as he sees improvement in himself.

But there is no middle ground. One cannot drift along from day to day, satisfied, without having put forth his most determined effort. You must either be a leader or be led. And the power of being a leader lies in the quality of the mind that first determines you are fitted to lead. But to awaken the quality means determining to advance in the work you have undertaken. Leadership and determination go hand in hand, and in the very act of determining you have become a leader of yourself.

Men of the leadership type are fundamentally very little different from the others. But there is a difference

in that they realize that they must work out their own salvation. Lincoln realized it years ago, and in being a leader of himself at an early age, gradually became schooled in the leadership of others. Until now even after his death he goes on still a leader greater by far than thousands who have come and gone before him.

Leadership means putting into your every effort the best that is in you. And doing everything, no matter how trivial, just a little better than the same thing was ever done before. Life and success are the total of the little things that are done from day to day. Like the seconds make the minutes, the minutes the hours, and the hours the days. So do the days and little things we do make our lives. And he who can lead in doing the little things will grow little by little into a leader of all.

Lead in sales, be a leader in courtesy, be a leader in making friends and a leader in determining to be master of the situation you are in.

Nobody can be successful if he has not first set for himself a goal, which regardless of everything, he must attain. A man may die in want and still having gained that which he sought be more a successful man than many who die rich and gouty. But nothing can be gained without an effort, some times a mighty one, and to do this it is absolutely necessary to be a leader of yourself that there is something by which to guide your course.

Dark nights nor storms do not cause a ship captain to worry, for he is schooled to place his trust in the leadership of his compass. And no salesman need fear that he will attain the goal he has set for himself if he will but follow his compass of leadership that will inevitably carry him forward.

Leadership is the compass of your mind by which you steer your course through good days and bad; through adversity and care; through sorrow and disappointment; but ever forward like the true course of a ship until you have reached the goal you are seeking.

Leadership is a form of aggressiveness, pioneering by the way, and who does not dream of the time when men of hardihood started forth against odds that were enough to pale even the bravest and yet in their leadership conquered new fields.

And now, though the old days of forests are gone, and new modes of travel have taken the place of the old there are yet new fields awaiting the modern pioneer. Even in the job you hold there is enough originality to fill volumes that is lying undiscovered or unnoticed.

It is waiting for a leader.

B. R. Tidyman.

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.

Livingston Hotel and Cafeteria

GRAND RAPIDS

Nearer than anything to everything.

Opposite Monument Square.

New progressive management.

Rates \$1.25 to \$2.50

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QUALITY THE BEST

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Rates \$1.00 and up

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Muskegon

:-:

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

Fiegler's

Chocolates

Package Goods of
 Paramount Quality
 and
 Artistic Design

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.

Fordney to Tell of Tax Relief Plan.

Detroit, Dec. 28.—The fact that Detroit wholesalers believe in keeping the salesman "sold on the house" is being manifested by the interest which wholesale concerns are taking in the dinner which the Wholesale Merchants' Bureau of the Detroit Board of Commerce will give to salesmen and executives of wholesale houses on Thursday evening, December 30, at the Board of Commerce. For some years past it has been the practice of the wholesalers to entertain their men during Christmas week, when most of the men are in off the road, and all of the houses have endorsed the plan of entertaining their men, at least once a year.

While the dinner is primarily for wholesalers and their salesmen, an invitation has been extended to all members of the Board of Commerce for the reason that the evening promises to be a pleasant one and for the further reason that the principal speaker of the evening will be Congressman Joseph W. Fordney, of Saginaw who is chairman of the Ways and Means committee of the House of Representatives.

Mr. Fordney's talk will deal with taxes and with the measures contemplated by the Government to relieve the existing burden of taxation. This is a subject in which every business man is interested. No one has more information on this subject than Congressman Fordney, and no one is better qualified to talk about taxes. As chairman of the Ways and Means committee, Mr. Fordney has been before the public eye ever since congress convened for the reason that his committee is dealing with tax adjustment, the proposed bonus for soldiers, and—whisper this—Mr. Fordney outlined a somewhat unique plan for the enforcement of prohibition—which the newspapers gave wide publicity. As we recall it, Mr. Fordney's plans called for the opening of all bonded warehouses for a final distribution of their liquid content. After that the unquenched thirst.

While the entertainment committee chooses to term Congressman Fordney the principal speaker of the evening, he will not be the only attraction as long as Eddie Guest is in the vicinity—and Eddie will be there to give one of his inimitable and justly famous after-dinner talks. Eddie Guest is one of the greatest poets in America to-day. His poems are quoted and syndicated in all parts of the country and he is conceded to be the greatest "poet of the people" since James Whitcomb Reilly.

It has been said that the next best thing to writing a beautiful poem is to hear it recited by the man who wrote it, and in the case of Eddie Guest this is true without a doubt. Anyone who has ever heard him recite his "It takes a heap of living," will certify to this statement.

We recall a scene at Marquette in June of last year. Marquette was the destination of the Board of Commerce cruise and Eddie was one of the distinguished guests—call this a pun if you like. Anyway, it has always been the custom to entertain the people of the city at which the Cruise stops, and in Marquette, Mr. Guest was asked to recite some of his poems and tell several funny stories. The scene was the city park on the shores of Lake Superior and the crowd had gathered around a bandstand, which served as a pulpit on this occasion. As Eddie began to talk a hush fell over the crowd. They edged nearer to catch his every word and the way he caught and swayed their emotions was wonderful to behold. He made them cry and he made them laugh; he had them come into his home during the children's hour; he took them out into the open country where the air is clear and filled them with his spirit of optimism. People like his poems because they tell of life as it is and as it can be.

The dinner will be a sort of come as you please affair. It will begin at 5:30 p. m. and will last until 7:30 p. m.

That is, 7:30 is the hour for serving the last of the guests. While the dinner is in progress a number of entertainers from local theaters will provide the fun and, of course, there will be plenty of music.

From 6:30 to 8 o'clock another vaudeville show will run continuously in the auditorium of the Board. This for the benefit of the diners who are first to finish the tempting meal which will be provided. And then at 8 o'clock when all are finished dinner and gathered in the auditorium the toastmaster will rise and announce that the "real show" is about to begin. Then will come Congressman Fordney and Eddie Guest, and some professional entertainers. It really promises to be an evening which will long be remembered by those who are fortunate enough to be present.

General Conditions in Wheat and Flour.

Written for the Tradesman.

As was to be expected during the holidays wheat has shown a tendency to decline in the past few days and it wouldn't be at all surprising to see somewhat further liquidation before the first of the year.

There has been a very light export demand and no improvement in domestic flour demand; these factors, together with the downward tendency in the price of cotton, have been responsible for the downward tendency of wheat.

The wheat and flour markets are certainly in no shape to develop heavy buying for future delivery; although, some of the best authorities in the country are advising the purchase of both wheat and flour to cover requirements well into next year.

It is very probable after the first of the year some improvement will be noted in the movement of both wheat and flour. Undoubtedly, there will be a considerable increase in the volume of business done by the first of February. The effect such an increase may have in prices of wheat and flour are rather problematical. The same old question arises, will the demand be in excess of the supply, or will the supply continue to be in excess of the demands? The man who can accurately answer the question, will be able to definitely say what trend prices of wheat and flour will take.

The bears maintain that over 50 per cent. of this year's crop of wheat is still in farmers' hands, that we are only six months away from a new crop of good promise and that the general downward tendency of all prices, coupled with the enforced slack demand from Europe because of financial conditions over there, are bound to influence the market their way. On the other hand, the bulls maintain there has been no buying of flour in any volume for four or five months, that the trade are bound to come into the market on a larger scale in the immediate future, that we practically have no surplus and that as far as the condition of the growing crop is concerned it counts nothing at this time, due to hazards encountered by the growing crop during the winter and spring months; also, that the formation of the recent \$100,000,000 corporation for the purpose of extending credit and establishing trade relations on a larger scale with responsible European exporters; also, the assurance that legislation will be

enacted by Congress placing a duty on both wheat and flour imported into this country, are bound to swing the market their way, so what we would like to know is, who is right?

Until sentiment definitely crystallizes, we believe both flour and wheat should be purchased in moderate quantities to cover not more than two or three weeks' requirements. However, the trade should watch for a change in sentiment, as the market is in a very sensitive position and can readily take a decided turn in either direction, up or down.

Lloyd E. Smith.

Uselessness of Passing the Buck.

Judging by an editorial in the bulletin of the National Wholesale Grocers' Association written by Acting Secretary Connolly it is evident that some retailers in high places do not yet gather the true significance of the agitation in favor of having the retailers "pocket their losses" and reduce prices. Mr. Connolly says in part:

Retailers should take their losses is the cry heard throughout the land. Business economists, public writers, experts who delight in forecasting commercial conditions are now directing their shafts of criticism at the retailer.

The retail distributors of food did not take their profits when food prices were going up. The U. S. Food Administration holding the big stick—the Lever Act—aloft, warned the retailers that every article of food must be sold at original cost, plus a reasonable profit, irrespective of replacement value.

Retailers will not be coerced by this unfair demand in the headlines of newspaper and magazine articles. It is high time that the retailers refute these unjust statements being published. Where properly organized this has been done most effectively. If exposed through lack of organization, to such unjust attacks, organization should be immediately perfected to do likewise. We will not be the goat.

It is too late in the day to "pass the buck" and to indulge in recrimination pro and con between producer, wholesaler and retailer. Neither is there any use to discuss prices past, present and prospective. The problem of the hour in the food trade is to make the public resume buying, and the public will not do so freely while the present high prices prevail. Retailers are not asked to let down their prices out of sheer punitive consideration on the ground that they have exacted unfair profit margins in the past.

Thinking men in the food trade believe it well to "let the dead past bury its dead." What they want to do is something which will relieve the blockade which exists due to the lack of disposition to buy, first on the part of the consumer, then by the retailer and finally on the part of the jobber. With an actual accumulation of goods at one end of the distributive pipe line, the only conceivable way to relieve the situation is to open the other end, and the only one who can open that is the retailer—not only for the benefit of the others but for the salvation of himself.

No retailer ever got rich on goods standing on his shelves, and the longer he delays the less chance there is to get out whole. Production has already started on new goods, manufactured at lower prices than

prices at which he bought the accumulated stocks. If he cannot move them now, his chances will daily grow less of ever doing so, and no one will benefit more by taking the temporary loss and getting back to normal than the retailer himself. There is very little in lamentation. Neither will refutation help the situation at all. The view for the retailer to take is not one of defense but rather of willingness to do his part in helping out a bad situation.

Big Losses For Beet Sugar Refiners.

Beet sugar manufacturers of the country are facing a serious outlook. Recent developments in the sugar market seem to indicate that the 1920 output will be harvested at a loss. It is said that several newly organized sugar companies are threatened with ruin.

The beet sugar companies paid \$12 a hundred for their beets this year. This is the highest price ever paid. The basic beet sugar price is down to \$8.30 a hundred, with still further reductions forecast for the immediate future.

In view of the comparatively low price predicted for the 1920 output, the Great Western Sugar Company of Denver has discontinued \$4,000,000 worth of construction work in Colorado and Nebraska. The construction plans which have been abandoned called for new factories to be located at Johnstown, Colo., and Minatare, Neb. Each was to cost \$2,000,000.

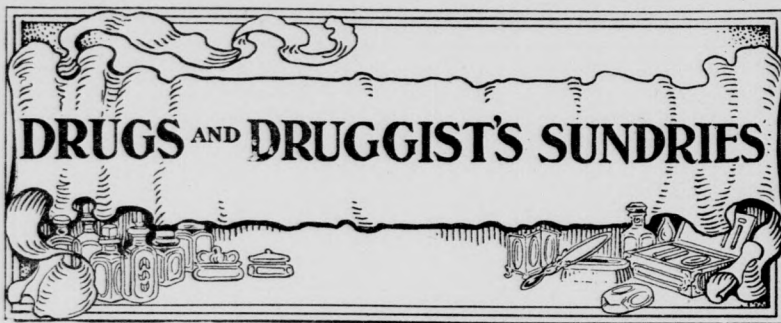
The following explanation of the beet sugar situation has been issued by the Great Western Company:

"During the summer it became apparent that the supply of sugar available for the American market was considerably in excess of what would be needed prior to the marketing of the 1920 crop of beet sugar in the autumn and of the new Cuban crop which will commence to arrive the latter part of December.

"A long series of price declines since that time has brought sugars to their present levels. The strained credit situation, which is to-day affecting almost all lines of industry, has naturally given impetus to the reduction in values.

"Even at current prices sugar is moving very slowly. Up to the present time the company has sold only a little over 400,000 bags, although on October 1 we estimated our sales to the middle of December at about 1,250,000 bags. The payment of \$32,000,000 to growers for beets delivered this year has just been completed, and to finance our operations this season we have been compelled to borrow a far greater sum of money and at a higher rate of interest than ever before.

"Probably few people realize the very critical situation in which beet sugar manufacturers find themselves to-day. This season's output of sugar is produced from beets paid for at the highest price in the history of the business, with labor and other manufacturing costs at the highest point which they have ever reached. We are now confronted with the prospect of having to sell our output of sugar at much lower prices than expected, with the whole credit structure of the country in a strained condition."



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.

Result of the Grand Rapids Examination.

Muskegon, Dec 28—The Board of Pharmacy will hold a meeting for the examination of candidates for registration at the Detroit Institute of Technology, Y. M. C. A. building, Detroit, Tuesday, Wednesday and Thursday, January 18, 19 and 20, commencing at 9 o'clock, a. m. of the 18th. All candidates must be present at this hour. Candidates must file their application with the Secretary at least one week before the examination.

Preliminary Requirements.

All candidates must furnish satisfactory evidence to the Board that they have completed work in the public schools equivalent to tenth grade.

Candidates for Registered Pharmacist must furnish affidavits showing that they are at least twenty-one years of age and have had not less than four years' practical experience in pharmaceutical work and compounding prescriptions.

Candidates for Registered Druggist must furnish affidavits showing that they are at least eighteen years of age and have had not less than two years' practical experience in pharmaceutical work where drugs, medicines and poisons are dispensed and prescriptions compounded.

Not to exceed two years' attendance at a recognized school of pharmacy may be accepted by the Board in lieu of a like period of practical pharmaceutical experience.

Applications for examination and blank forms of affidavits for practical or college experience may be obtained from the secretary.

Fee for Registered Pharmacist, \$5; fee for Registered Druggist, \$3; Fee for re-examination: Registered Pharmacist, \$3; Registered Druggist, \$2.

The following candidates were successful in the examination held by the Michigan Board of Pharmacy in Grand Rapids, November 16-18:

Registered Pharmacist.

Peter C. Aishiskin, Detroit.
Grant B. Burns, Holly.
G. W. W. Barton, Flint.
Truman T. Burgess, Detroit.
Dallas H. Cox, Detroit.
Chas. C. Culleton, Gaylord.
Chas. H. Emery, Caro.
Blanch A. Fenner, Otisville.
Francis W. Freye, Elsie.
M. E. Freedlander, Detroit.
Dale S. Feister, Coldwater.
Leon A. Frazier, Grand Rapids.
Paul C. Fisher, Niles.
John W. Garrett, Flint.
Manning Hathaway, Jackson.
Bagley W. Hight, Detroit.
Frank Hess, Jr., Hamtramck.
Daale P. Jones, Big Rapids.
C. B. Jordan, LaFayette, Ind.
Bernt J. Johnson, East Jordan.
T. J. Keillor, Jr., Clifford.
P. Kalinowski, Bay City.
L. L. LeMieux, Flint.
Emma Leitow, Chesaning.
Arthur W. Low, Detroit.
A. L. Mazurkewicz, Grand Rapids.
Waldo S. Milliman, Edon, Ohio.
John McDonald, Otsego.
Daniel D. McDonough, Detroit.

Hugh A. Nelson, Cheboygan.
Marcus L. Putnam, St. Johns.
Legarde Pease, Grand Rapids.
Orlin F. Palmer, Pontiac.
Bert E. Perry, Ludington.
Anna B. Podlewski, Hamtramck.
Arnold T. Rein, Fraser.
Richard T. Rigby, Flint.
John D. Sellon, Hart.
Nathan Shapiro, Detroit.
Clayton F. Steed, Grand Rapids.
Glen B. Stafford, Lansing.
Clarence L. Shoden, St. Joseph.
Norris G. Turner, Detroit.
G. W. Tomlinson, Saginaw.
Gladys Trott, Berville.
Arthur J. Torrey, Flint.
Joseph F. Wagar, Saginaw.
H. L. VanGorden, Albion.
J. S. Wallace, Saginaw.
W. Wichterman, Ann Arbor.
Delbert Lee Ware, Mason.

Registered Druggist.

Ervin J. Brenner, Sandusky.
Arthur R. Behrens, Big Rapids.
Clare F. Burden, Howell.
Leo C. Carrigan, Bay City.
H. E. Classic, Lake Odessa.
Wm. F. Donaldson, East Jordan.
Otto D. Dygert, Highland Park.
C. W. Eshleman, Central Lake.
Harold B. Emmett, Highland Park.
Fuller J. Kinsey, Memphis.
Jacob Levitt, Sandusky.
Arthur G. Luck, Three Rivers.
Norma Moore, Harbor Beach.
Wm. J. Osbourn, Akron.
Kenyon A. Olds, Indian River.
Austin Reilly, Grand Rapids.
D. E. Rounsville, Lansing.
Ione K. Striffler, Cass City.
Elmer E. Steir, Richmond.
Harold F. Tucker, Mt. Pleasant.
Henry Wanhalala, Hancock.
The following were granted registration under the reciprocal arrangement:
E. P. Tobin from Wisconsin.
M. A. Freedlander from Pennsylvania.
E. J. Teeter from Indiana.
Charles S. Koon, Sec'y.

Myrrh Tooth Paste.

Precipitated chalk ---- 8 ounces
Orris ----- 8 ounces
Borax ----- 2 ounces
White castile soap --- 2 ounces
Myrrh ----- 1 ounce
Glycerine ----- quantity sufficient
Color and perfume to suit.

A thousand grams of levigated powdered oyster shells are rubbed up with 12 drachms of choineal to a homogeneous powder. To this is added 1 drachm of potassium permanganate and 1 drachm boric acid and rubbed well up. Foam up 200 drachms castile soap and 5 drachms chemically pure glycerine and mix it with the foregoing mass, adding by teaspoonful 150 grams of boiling strained honey. The whole mass is again thoroughly rubbed up, adding while doing so 200 drops honey. Finally the mass should be put into a mortar and pounded for an hour and then kneaded with the hands for 2 hours.

The more a girl thinks of a man the more her mother thinks she doesn't.

Syrup Made From Apples.

The manufacture of syrup from apple cider is a new industry which has just been established in Oregon and promises to develop to large proportions. J. O. Holt, packing manager of the Oregon Growers' Co-Operative Association, with headquarters at Eugene, announces that the chemist at the plant is putting out an apple syrup that is likely to be the real thing. Heretofore in all the apple syrups produced there was an acid that rather spoiled the effect. By a chemical process this acid has been removed and now the syrup made from apples is very likely within another season to be found on every breakfast table, it is declared. By a new process the apple syrup is clarified, the acid removed and then it is almost as sweet as the ordinary cane or beet syrup without addition of sugar. Mr. Holt says there is also great possibilities in the use of the new syrup for cooking purposes.

Cleaning Optical Lenses.

For this purpose a German contemporary recommends vegetable pith. The medulla of rushes, elders, or sunflowers is cut out, the pieces are dried and pasted singly alongside of one another upon a piece of cork, whereby a brush-like apparatus is obtained, which is passed over the surface of the lens. For very small lenses pointed pieces of elder pith are employed. To dip dirty and greasy lenses into oil of turpentine or ether and rub them with a linen rag, as has been proposed, seems hazardous, because the Canada balsam with which the lenses are cemented might dissolve.

Borax for Sprinkling.

1. Sprinkling borax is not only cheaper, but also dissolves less in soldering than pure borax.

The borax is heated in a metal vessel until it has lost its water of crystallization and mixed with calcined cooking salt and potash—borax, 8 parts; cooking salt, 3 parts; potash, 3 parts. Next it is pounded in a mortar into a fine powder, constituting the sprinkling borax.

2. Another kind of sprinkling borax is prepared by substituting glass-gall for the potash. Glass-gall is the froth floating on the melted glass, which can be skimmed off.

The borax is either dusted on in powder form from a sprinkling box or stirred with water before use into a thin paste.

Hog Tone Sold in Excess of Actual Value.

East Lansing, Dec. 28—Your letter of Dec. 20 has been referred to this office by the Veterinary Department.

In reply will say we made an analysis of a sample of Hog Tone some time ago. Our results are as follows:
Water and volatile matter ---- 96.58%
Mineral matter ----- 2.00
Organic matter ----- 1.43

We found the mineral matter to consist largely of iron sulfate, red oxide of iron, calcium sulfate, magnesium sulfate (Epsom Salts), some aluminum, silica and sodium and potassium nitrate. The solution also contains some turpentine or pine oil and camphor.

Our conclusion was that the price at which this material was sold was greatly in excess of its actual value.

Andrew J. Patten,
Chemist Experiment Station.

Nitrate of Silver Spots.

To remove these spots from white marble, they should be painted with Javelle water, and after having been washed, passed over a concentrated solution of thiosulphate of soda (hyposulphite).

A good many businesses have proved failures just because the man at the head did not grow as fast as the business.

**We desire to take
this occasion
to express to our
Friends and Customers
our earnest hope,
that, for them,
The New Year may be
Both Happy and Prosperous**

**Hazeltine & Perkins Drug Co.
Grand Rapids, Michigan**

Politeness a Business Asset in All Lines.

Grandville, Dec. 28—The shiftless business man very seldom makes a success in life.

It requires a sort of self effacement in order to make good where business ethics are concerned.

If all merchants would put as much pep into their every day work as do some very sophisticated young men into the smoking of a cigarette there would be less of failures among the mercantile fraternity.

A human feeling toward everybody is what is required of the person who enters a business life with any expectation of succeeding.

The necessity for politeness toward customers in hand and those potential ones, is absolutely required. If a man cannot put aside egotism and self love that he may treat pleasantly everybody who enters his store he may as well get out and leave the field to someone better equipped with natural advantages.

Government employees are the only ones who are privileged to play the tyrant and mix their grouches with business. Some railroad officials are absolutely unfit to cater to the dogs of the street, say nothing about the traveled public.

A postmaster or postal clerk who cannot answer a civil question without biting the questioner's head off through the acidity of his replies is out of his element and should be relegated to private life, there left to meditate on the uncertainties of life on this mundane sphere.

Slovenly work in the public service is allowable, even though in private functions such things would subject an employee to reprimand, and if not heeded, to immediate discharge.

The small postoffices throughout the land are samples of slovenly methods, as note the manner of post-marking letters mailed by patrons. I have received during the past year dozens of letters from different small offices, and cannot recall one of these that was properly postmarked.

Not one at least was stamped sufficiently plain to be deciphered by the keenest visioned man. None of these letters had a plain imprint giving the least clew to the office or state from which it emanated. The larger cities are more careful in this respect, but as regards the small towns, the use of the office stamp might as well be omitted entirely.

There can be no excuse for such slovenly methods. The few moments each day required for cleaning the postmark stamp would never be missed, and those small town officials who fail to do this, ought to be brought to their senses with a sharp reprimand from headquarters.

Private business firms have learned that it pays to employ civil clerks, and to keep the store neat and attractive. Were public officials to be subjected to the same requirements there would be less careless disregard of public comfort.

It pays to be civil. That anyone ever won out in a business way who always carried about with him a grouch is not believed to be possible. With public affairs the rule of course may not work. We hire servants at liberal salaries to work for us, and if they choose to act up we may have no recourse but to grin and bear it.

Some there are who advocate retaining all the old employees of the postoffice department, regardless of the outcome of the election.

This might have a modicum of sound policy if all those employees of the Government were what they should be, but when respectful appreciation of the position they occupy is not in evidence with a majority of these, would it not be the right thing to drop these surly misfits from Government pay rolls and substitute another lot? Certainly there is a chance for improvement.

It is seldom necessary to remind merchants about the shortcomings of clerks along the line of respectful treatment of customers, since any such lack of courtesy soon works its own purgation. A small boy once went after a few articles at a grocery after nightfall. The clerk, thinking no doubt a kindergarten child did not cut much figure in the sales figures for the day, treated the small chap disrespectfully, using language that would have incensed an older person.

"Ma, I don't want to go after stuff at Mr. Blank's store any more," said Johnny on his return with the small articles his mother had sent the child to purchase.

"Why, my son?" the mother asked, at the same time noticing grieved tears glistening in the eyes of her small boy.

"It was that fat Jones behind the counter. He poked fun at me, and said I had better come at midnight next time. I don't want to go there again."

"Well, you need not," exclaimed the mother, wiping her small boy's eyes with her apron. "There are other stores I guess, in this town. If Mr. Blank wants to keep such little-souled clerks he is the one that will have to suffer for it, I won't."

Consequence was, because of having a smart Alix for clerk, Mr. Blank lost this woman's trade. Had the boy's mother gone in person this same clerk would have been all smirks and palaver, with nothing too good for her.

The point is that no customer, child, adult, rich Mr. Golding, or poor little scrubwoman, Mrs. Doe, should be snubbed. Parents see through their children's eyes and most dealers know better than to discriminate.

When Government business is run as courteously as is that of the individual dealer, then may we expect a reform in slovenly work and boorish manners on the part of public employees.

Old Timer.

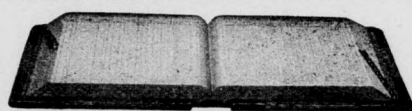
Success.

He has achieved success who has lived well, laughed often, and loved much; who has gained the respect of intelligent men and the love of little children; who has filled his niche and accomplished his task; who has left the world better than he found it, whether by an improved poppy, a perfect poem, or a rescued soul; who has never lacked appreciation of earth's beauty or failed to express it; who has always looked for the best in others and given the best he had; whose life was an inspiration; whose memory a benediction.

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 50
Citric	85@ 90	Anise	2 00@ 2 25	Asafoetida	@ 3 90
Muriatic	4@ 6	Bergamont	9 50@ 9 75	Belladonna	@ 1 35
Nitric	10@ 15	Cajeput	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 60@ 1 75	Buchu	@ 3 15
Tartaric	68@ 75	Cedar Leaf	3 00@ 3 25	Cantharides	@ 3 00
Ammonia		Citronella	1 25@ 1 60	Capsicum	@ 2 30
Water, 26 deg.	12@ 20	Cloves	3 25@ 3 60	Cardamon	@ 1 50
Water, 18 deg.	10@ 17	Cocunut	40@ 50	Cardamon, Comp.	@ 1 25
Water, 14 deg.	9@ 16	Cod Liver	2 25@ 2 50	Catechu	@ 1 50
Carbonate	22@ 26	Croton	2 25@ 2 50	Cinchona	@ 2 10
Chloride (Gran)	20@ 30	Cotton Seed	1 50@ 1 70	Colchicum	@ 2 00
Balsams		Cubeb	12 50@ 12 75	Cubeb	@ 3 00
Copaiba	90@ 1 20	Eigerson	9 00@ 9 25	Digitalis	@ 1 80
Fir (Canada)	2 50@ 2 75	Eucalyptus	1 25@ 1 60	Gentian	@ 1 40
Fir (Oregon)	60@ 80	Hemlock, pure	2 00@ 2 25	Ginger	@ 2 00
Peru	3 50@ 3 80	Juniper Berries	7 50@ 7 75	Guaiaac	@ 2 80
Tolu	1 50@ 1 80	Juniper Wood	3 00@ 3 25	Guaiaac, Ammon.	@ 2 50
Barks		Lard, extra	1 65@ 1 85	Iodine	@ 1 50
Cassia (ordinary)	45@ 50	Lard, No. 1	1 20@ 1 40	Iodine, Colorless	@ 2 00
Cassia (Saigon)	75@ 85	Lavender Flow	12 00@ 12 25	Iron, clo.	@ 1 50
Sassafras (pw. 70c)	@ 65	Lavender Gar'n	1 75@ 2 00	Kino	@ 1 40
Soap Cut (powd.)	30@ 35	Lemon	2 50@ 2 80	Myrrh	@ 2 25
40c		Linseed Boiled bbl.	@ 98	Nux Vomica	@ 1 90
Berries		Linseed bld less	1 08@ 1 18	Opium	@ 4 20
Cubeb	1 90@ 2 00	Linseed raw, bbl.	@ 96	Opium, Camp.	@ 1 75
Fish	50@ 60	Linseed raw less	1 06@ 1 16	Opium, Deodor'd	@ 4 20
Juniper	10@ 20	Mustard, true oz.	@ 2 75	Rhubarb	@ 2 00
Prickly Ash	@ 30	Mustard, artifil. oz.	@ 65	Paints	
Extracts		Neatsfoot	1 30@ 1 50	Lead, red dry	14@ 14 1/2
Licorice	60@ 65	Olive, pure	5 75@ 6 60	Lead, white dry	14@ 14 1/2
Licorice powd.	@ 1 00	Olive, Malaga,		Lead, white oil	14@ 14 1/2
Flowers		yellow	4 00@ 4 25	Ochre, yellow bbl.	@ 2
Arnica	75@ 80	Olive, Malaga,		Ochre, yellow less	2 1/2@ 8
Chamomile (Ger.)	80@ 1 00	green	4 00@ 4 25	Patty	5@ 8
Chamomile Rom	40@ 45	Orange, Sweet	6 50@ 6 75	Red Venet'n Am.	3@ 7
Gums		Organum, pure	@ 2 50	Red Venet'n Am. 3 1/2	@ 7
Acacia, 1st	60@ 65	Organum, com'l	1 25@ 1 50	Red Venet'n Eng.	4@ 8
Acacia, 2nd	55@ 60	Pennyroyal	3 00@ 3 25	Whiting, bbl.	@ 4 1/2
Acacia, Sorts	35@ 40	Peppermint	9 00@ 9 40	Whiting	5 1/2@ 10
Acacia, powdered	45@ 50	Rose, pure	20 00@ 24 00	L. H. P. Prep.	3 75@ 4 00
Aloes (Barb Pow)	30@ 40	Rosemary Flows	2 50@ 2 75	Miscellaneous	
Aloes (Cape Pow)	30@ 35	Sandalwood, E.		Acetanilid	80@ 85
Aloes (Soc Pow)	1 25@ 1 50	I.	15 00@ 15 20	Alum	16@ 20
Asafoetida	4 00@ 4 50	Sassafras, true	3 00@ 3 25	Alum, powdered and	
Pow.	5 00@ 5 50	Sassafras, artifl	1 25@ 1 60	ground	17@ 20
Camphor	1 45@ 1 50	Spearment	16 00@ 16 20	Bismuth, Subni-	
Guaiaac	@ 1 40	Sperm	2 75@ 3 00	trate	3 75@ 4 00
Guaiaac, powdered	@ 1 50	Tansy	11 50@ 11 75	Borax xtal or	
Kino	@ 1 00	Tar, U.S.	48@ 60	powdered	11 1/2@ 16
Kino, powdered	@ 1 40	Turpentine, bbls.	@ 1 08	Cantharides, po	2 00@ 5 50
Myrrh	@ 1 50	Turpentine, less	1 18@ 1 28	Calomel	2 22@ 2 30
Myrrh, Pow.	1 50@ 12 00	Wintergreen,		Capsicum	45@ 50
Opium	11 50@ 13 60	tr.	12 00@ 12 25	Carmine	7 50@ 8 00
Opium, powd.	13 00@ 13 60	Wintergreen, sweet		Cassia Buds	50@ 60
Opium, gran.	13 00@ 13 60	birch	8 00@ 8 25	Cloves	67@ 75
Shellac	1 25@ 1 50	Wintergreen art	1 20@ 1 40	Chalk, Prepared	16@ 18
Shellac Bleached	1 40@ 1 50	Wormseed	8 50@ 8 75	Chloroform	63@ 72
Tragacanth	4 50@ 6 00	Wormwood	20 00@ 20 25	Chloral Hydrate	1 70@ 2 10
Tragacanth, pow.	@ 4 00	Potassium		Cocaine	15 85@ 16 90
Turpentine	35@ 40	Bicarbonate	55@ 60	Cocoa Butter	70@ 85
Insecticides		Bichromate	47@ 55	Corks, list, less	40%
Arsenic	20@ 30	Bromide	75@ 80	Copperas	3@ 10
Blue Vitriol, bbl.	@ 09	Carbonate	65@ 70	Copperas, Powd.	4@ 10
Blue Vitriol, less	10@ 15	Chlorate, gran'r	38@ 45	Corrosive Subm	2 01@ 2 10
Bordeaux Mix Dry	18@ 38	Chlorate, xtal or		Cream Tartar	60@ 66
Hellebore, White		powd.	28@ 35	Cuttlebone	70@ 80
powdered	38@ 45	Cyanide	30@ 50	Dextrine	9@ 15
Insect Powder	75@ 1 05	Iodine	3 80@ 3 90	Dover's Powder	5 75@ 6 00
Lead Arsenate P.	35@ 55	Permanganate	1 65@ 1 75	Emery, All Nos.	10@ 15
Lime and Sulphur		Prussiate, yellow	1 10@ 1 20	Emery, Powdered	8@ 10
Dry	12 1/2@ 27	Sulphate	@ 75	Epsom Salts, bbls.	@ 04 1/2
Paris Green	48@ 58	Roots		Epsom Salts, less 5 1/4	@ 10
Ice Cream		Alkanet	1 00@ 1 25	Ergot, powdered	@ 6 00
Arctic Ice Cream Co.		Blood, powdered	50@ 60	Flake White	15@ 20
Bulk, Vanilla	1 25	Calamus	35@ 1 00	Formaldehyde, lb.	25@ 30
Bulk, Chocolate	1 35	Elecampane, pwd	35@ 40	Gelatine	2 25@ 2 40
Bulk, Caramel	1 45	Gentian, powd.	27 1/2@ 35	Glassware, less 50%.	
Bulk, Grape-Nut	1 35	Ginger, African,		Glauber Salts, bbl.	@ 03 1/2
Bulk, Strawberry	1 35	powdered	29@ 36	Glauber Salts less 04 1/2	@ 10
Bulk, Tutti Fruiti	1 35	Ginger, Jamaica,	57 1/2@ 65	Glue, Brown	21@ 30
Bulk, Vanilla	1 40	powdered	57 1/2@ 65	Glue, Brown Grd.	19@ 25
Bulk, Chocolate	1 40	Goldenseal, pow.	8 50@ 8 80	Glue, White	35@ 40
Bulk, Caramel	1 60	Ipecac, powd.	4 75@ 5 00	Glue, White Grd.	35@ 40
Bulk, Strawberry	1 60	Licorice, powd.	40@ 50	Glycerine	30@ 46
Bulk, Tutti Fruiti	1 60	Licorice, powd.	40@ 50	Hops	1 75@ 2 00
Bulk, Vanilla	1 60	Orris, powdered	40@ 45	Iodine	5 00@ 5 90
Bulk, Chocolate	1 60	Poke, powdered	40@ 45	Iodoform	7 00@ 7 30
Bulk, Caramel	1 60	Rhubarb	@ 1 50	Lead, Acetate	25@ 30
Bulk, Strawberry	1 60	Rhubarb, powd.	@ 1 50	Lycopodium	5 25@ 5 60
Bulk, Tutti Fruiti	1 60	Rosinwood, powd.	30@ 35	Mace	75@ 80
Bulk, any combinat'n	1 60	Sarsaparilla, Hond.		Mace, powdered	95@ 1 00
Leaves		ground	1 25@ 1 40	Menthol	7 25@ 7 60
Buchu	@ 4 00	Sarsaparilla Mexican,		Morphine	11 43@ 12 73
Buchu, powdered	@ 4 50	ground	35@ 40	Nux Vomica	@ 30
Sage, bulk	67@ 70	Squills, powdered	60@ 70	Nux Vomica, pow.	26@ 35
Sage, 1/4 loose	72@ 78	Tumeric, powd.	25@ 30	Pepper black pow.	32@ 35
Sage, powdered	55@ 60	Valerian, powd.	@ 75	Pepper, white	@ 50
Senna, Alex.	1 40@ 1 50	Seeds		Pitch, Burgundy	15@ 20
Senna, Tinn.	30@ 35	Anise, powdered	33@ 35	Quassia	12@ 15
Senna, Tinn. pow	35@ 40	Bird, ls	13@ 19	Quinine	99@ 1 72
Uva Ursi	20@ 25	Canary	12@ 16	Rochelle Salts	45@ 50
Oils		Caraway, Po.	22@ 25	Saccharine	@ 38
Almonds, Bitter,		Cardamon	2 00@ 2 25	Salt Peter	20@ 30
true	16 00@ 16 25	Celery, powd.	45 35@ 40	Seidlitz Mixture	40@ 45
Almonds, Bitter,		Coriander pow.	25 16@ 20	Soap, green	25@ 35
artificial	2 50@ 2 75	Dill	15@ 25	Soap mott castile	22 1/2@ 25
Almonds, Sweet,		Fennel	30@ 40	Soap, white castile	
true	1 75@ 2 00	Flax	08@ 13	case	@ 25 00
		Flax, ground	08@ 13	less, per bar	@ 2 75
		Foenugreek pow.	10@ 20	Soda Ash	05@ 10
		Hemp	10@ 18	Soda Bicarbonate	4@ 10
		Lobelia	2 50@ 2 75	Soda, Sal	2 1/4@ 6
		Mustard, yellow	18@ 25	Spirits Camphor	@ 1 50
		Mustard, black	30@ 35	Sulphur, roll	4 1/2@ 10
		Poppy	50@ 60	Sulphur, Subl.	4 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@ 60
		Sunflower	12@ 16	Vanilla Ex. pure	1 50@ 2 00
		Worm American	45@ 50	Witch Hazel	1 60@ 2 15
		Worm Levant	2 00@ 2 25	Zinc Sulphate	10@ 15



Flat Opening Loose Leaf Devices

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

THE PROUDFIT LOOSE LEAF CO.

GRAND RAPIDS, MICHIGAN

GROCERY PRICE CURRENT

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

ADVANCED

DECLINED

Canned Apples
Canned Pumpkin
Canned Salmon
Cheese
Twine

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

AXLE GREASE



25 lb. pails, per doz. 27 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 Brst Biscuit 1 90
Quaker Corn Flakes 3 70
Ralston Purina 4 00
Ralston Branios 3 00
Ralston Food, large 4 10
Ralston Food, small 3 20
Saxon Wheat Food 5 60
Shred Wheat Biscuit 4 90

Kellogg's Brands

Toasted Corn Flakes 4 10
Toasted Corn Flakes
Individual 2 00
Krumbles 4 20
Krumbles 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. Fcy, Parlor 26 lb. 10 00

BRUSHES

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

Stove

No. 1 1 10
No. 2 1 35

Shoe

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

BUTTER COLOR

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

CANDLES

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

CANNED GOODS

Apples
3 lb. Standards @1 50
No. 10 @5 25

Blackberries

3 lb. Standards @5 25
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 50

Lobster

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

Mackerel

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

Mushrooms

Choice, 1s, per can 70
Hotels, 1s, per can 60
Extra 75
Sur Extra 95

Plums

California, No. 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- 4 75
tra

Pumpkin

Van Camp, No. 3 1 45
Van Camp, No. 10 4 50
Lake Shore, No. 3 1 35
Vesper, No. 10 3 90

Salmon

Warren's 1/2 lb. Flat 2 90
Warren's 1 lb. Flat 4 70
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 60
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 8 00

CHEESE

Brick 27
Wisconsin Flats 27
Longhorn 28
New York 30
Michigan Full Cream 24

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 90
Doublemint 70
Juicy Fruit 70
Spearmin, Wrigleys 70
Zeno 65

CHOCOLATE

Walter Baker & Co.
Caracas 48
Premium, 1/4s 44
Premium, 1/2s 47
Premium, 3/4s 44
Premium, 1s 44

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

Faraday Rothchild,

Extra, 50s 110 00

Faraday Rothchild,

Imperial, 50s 125 00

Faraday Rothchild,

Junior, 50s 55 00

Faraday Rothchild,

Panetelas, 50s 95 00

Faraday Rothchild,

Monopolos, 50s 95 00

Faraday Rothchild,

Corono, 50s 110 00

Faraday Rothchild,

Royal, 50s 93 00

Mungo Park,

Perfecto, 50s 75 00

Mungo Park,

African, 50s 90 00

Mungo Park,

Wonder, 50s 92 00

Mungo Park,

Gold Stand, 50s 100 00

Mungo Park,

Gold Stand, 25s 105 00

Odins Monarch, 50s

65 00

Worden Grocer Co. Brands

Harvester Line

Record Breakers, 50s

76 00

Delmonico, 50s

76 00

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

Sobranos, 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.

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, 1/2s 41
Van Houten, 1/4s 12
Van Houten, 1/2s 13
Van Houten, 1/4s 13
Van Houten, 1/2s 36
Wan-Eta 36
Webb 33
Wilbur, 1/4s 33
Wilbur, 1/2s 33

COCOANUT

1/4s, 5 lb. case Dunham 50
1/4s, 5 lb. case 48
1/4s & 1/2s, 15 lb. case 49
6 and 12c pkg. in pails 4 75
Bulk, 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 60

EVAPORATED MILK

Carnation, Tall, 4 doz. 6 65
Carnation, Baby, 8 dz 6 50
Pet, Tall 6 60
Pet, Baby 6 00
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 Pails
Horehound 21
Standard 21
Boston Sugar Stick 39

Mixed Candy

Broken 22
Cut Loaf 22
Grocers 14
Kindergarten 25
Leader 22
Century Creams 25
X L O 17
French Creams 23

Specialties

Auto Kisses (baskets) 27
Bonnie Butter Bites 35
Butter Cream Corn 30
Caramel Bon Bons 35
Caramel Croquettes 28
Cocoanut Waffles 28
Coffy Toffy 35
Fudge, Walnut 30
Fudge, Walnut Choc. 30
Iced Orange Jellies 26
Italian Bon Bons 24
AA Licorice Drops 2 00
Manchus 26
Nut Butter Puffs 28
Snow Flake Fudge 27

Chocolate

Assorted Choc. 29
Champion 24
Honeysuckle Chips 42
Klondike Chocolates 36
Nabobs 36
Nibble Sticks, box 25
Nut Wafers 42
Ocoro Choc. Caramels 33
Peanut Clusters 39
Quintette 26
Victoria Caramels 31

Gum Drops

Champion 20
Raspberry 22
Favorite 25
Superior 24
Orange Jellies 25

Lozenges

A A Pep. Lozenges 22
A A Pink Lozenges 22
A A Choc. Lozenges 22
Motto Lozenges 23
Motto Hearts 23

Hard Goods

Lemon Drops 24
O. F. Horehound Drps 24
Anise Squares 24
Rock Candy 32
Peanut Squares 22

Pop Corn Goods

Cracker-Jack Prize 7 40
Checkers Prize 7 40

Cough Drops

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

CRISCO

36s, 24s and 12s 23
6 lb. 22 1/4

COUPON BOOKS

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

CREAM OF TARTAR

6 lb. boxes 75
3 lb. boxes 76

DRIED FRUITS

Apples
Evap'd, Choice, blk. 14

Apricots

Evaporated, Choice 30
Evaporated, Fancy 35

Citron

10 lb. box 58

Currants

Packages, 14 oz. 23
Boxes, Bulk, per lb. 22 1/4

Peaches

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

Peel

HIDES AND PELTS

Hides	
Green, No. 1	07
Green, No. 2	06
Cured, No. 1	09
Cured, No. 2	08
Calfskin, green, No. 1	09
Calfskin, green, No. 2	07 1/2
Calfskin, cured, No. 1	11
Calfskin, cured, No. 2	09 1/2
Horse, No. 1	3 00
Horse, No. 2	2 00

Pelts	
Old Wool	25@ 50
Lambs	25@ 50
Shearings	25@ 50

Tallow	
Prime	@ 5
No. 1	@ 4
No. 2	@ 3

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

Raw Furs	
Skunk 3 00@2 00@1 00@50	
Raccoon 3 50@2 50@1 50	
Mink 7 00@5 00@3 00	
Muskats 75@50@25@05	
Above prices on prime skins.	

HONEY	
Airline, No. 10	4 00
Airline, No. 15	5 50
Airline, No. 25	8 25

HORSE RADISH	
Per doz.	1 60

JELLY	
Pure, per pail, 30 lb.	4 50

JELLY GLASSES	
8 oz., per doz.	44

MAPLEINE	
1 oz. bottles, per doz.	1 75
2 oz. bottles, per doz.	3 00
4 oz. bottles, per doz.	5 50
8 oz. bottles, per doz.	10 50
Pints, per doz.	13 00
Quarts, per doz.	33 00
1/2 Gallons, per doz.	5 25
Gallons, per doz.	10 00

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

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

NUTS—Whole	
Almonds, Terragona	25
Brazils, large washed	31
Fancy Mixed	24
Filberts, Barcelona	32
Peanuts, Virginia raw	11
Peanuts, Virginia, roasted	13
Peanuts, Spanish	25
Walnuts, California	29
Walnuts, Naples	25

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

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

PEANUT BUTTER



Bel-Car-Mo Brand

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

PETROLEUM PRODUCTS

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

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

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

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

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

PIPES	
Cob, 3 doz. in box	1 25

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

POTASH	
Babbitt's, 2 doz.	2 75

PROVISIONS	
Barreled Pork	
Clear Back	36 00@38 00
Short Cut Clear	33 00@35 00
Pig	
Clear Family	48 00

Dry Salt Meats	
S P Bellies	22 00@24 00

Lard	
80 lb. tubs	advance 1/2
Pure in tierces 17 1/2	@13
Compound Lard 12 1/2	@18
69 lb. tubs	advance 1/2
50 lb. tubs	advance 1/4
20 lb. pails	advance 3/4
10 lb. pails	advance 1/2
5 lb. pails	advance 1
3 lb. pails	advance 1

Smoked Meats	
Hams, 14-16 lb.	26 @28
Hams, 16-18 lb.	24 @26
Hams, 18-20 lb.	22 @24
Ham, dried beef	
sets	41 @42
California Hams	22 @23
Picnic Boiled	
Hams	35 @40
Boiled Hams	42 @44
Minced Hams	18 @20
Bacon	28 @44

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

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

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

Canned Meats	
Red Crown Brand	
Corned Beef, 24 1s	3 90
Roast Beef, 24 1s	3 90
Veal Loaf, 48 1/2s	1 80
Vienna Style Sausage,	
48 1/2s	1 50
Virginies, 24 1s	3 45
Potted Meat, 48 1/2s	70
Potted Meat, 48 1/2s	1 15
Hamburger Steak and	
Onions, 48 1/2s	1 80
Corned Beef Hash,	
48 1/2s	1 80
Cooked Lunch Tongue,	
24 1/2s	4 00
Cooked Ox Tongues,	
12 2s	22 90
Chili Con Carne, 48 1s	1 80
Sliced Bacon, medium	4 00
Sliced Bacon, large	6 30
Sliced Beef, 2 1/2 oz.	2 25
Sliced Beef, 5 oz.	4 05

Mince Meat	
Condensed No. 1 car.	2 00
Condensed Bakers brick	31
Moist in glass	8 00

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

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

Uncolored Oleomargarine	
oSlid Dairy	28@29
Country Rolls	30@31

RICE	
Fancy Head	10@12
Blue Rose	8 50

ROLLED OATS	
Monarch, bbls.	7 00
Rollad Avena, bbls.	7 50
Steel Cut, 100 lb. sks.	4 00
Monarch, 90 lb. sacks	3 60
Quaker, 18 Regular	2 25
Quaker, 20 Family	5 70

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

SALERATUS	
Packed 60 lbs. in box	
Arm and Hammer	3 75
Wyandotte, 100 1/2s	3 00

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

SALT	
Solar Rock	
56 lb. sacks	75

Common	
Granulated, Fine	3 00
Medium, Fine	3 35

Scouring Powders	
Sapolio, gross lots	12 50
Sapolio, half gro. lots	6 30
Sapolio, single boxes	3 15
Sapolio, hand	3 15
Queen Anne, 60 cans	3 60
Snow Maid, 60 cans	3 60

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

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

CLEANSERS.	
KITCHEN KLENZER	

SALT FISH	
Cod	
Middles	25
Tablets, 1 lb.	30@32
Tablets, 1/2 lb.	2 00
Wood boxes	19

Holland Herring	
Standards, bbls.	14 00
Y. M. bbls.	15 75
Standards, kegs	90
Y. M., kegs	1 10

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

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

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

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

SEEDS	
Anise	23
Canary, Smyrna	10
Cardamon, Malabar	1 20
Celery	25
Hemp, Russian	09
Mixed Bird	13 1/2
Mustard, yellow	16
Poppy	22
Rape	18

SHOE BLACKING	
Handy Box, large 3 dz.	3 50
Handy Box, small	1 25
Bixby's Royal Polish	1 35
Miller's Crown Polish	90

SNUFF	
Swedish Rapee 10c 8 for	64
Swedish Rapee, 1 lb gls	85
Norkoping, 10c 8 for	64
Norkoping, 1 lb, glass	85
Copenhagen, 10c. 8 for	64
Copenhagen, 1 lb. glass	85

SOAP	
James S. Kirk & Company	
American Family, 100 7	15
Jap Rose, 50 cakes	4 85
Kirk's White Flake	6 35

STARCH	
Kingsford, 40 lbs.	11 1/4
Muzzy, 48 1 lb. pkgs.	9 1/2
Powdered, barrels	7
Argo, 48 1 lb. pkgs.	3 75

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

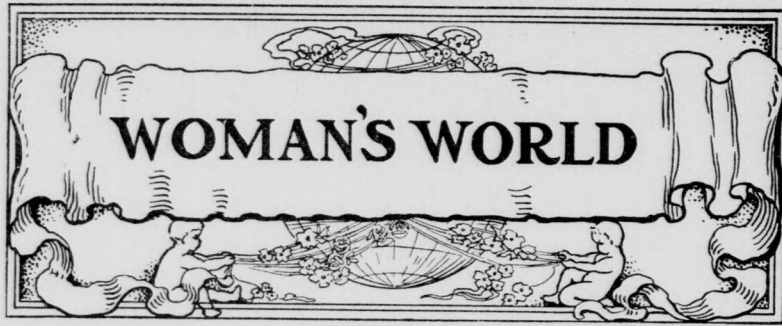
Gloss	
Argo, 48 1 lb. pkgs.	3 75
Argo, 12 3 lb. pkgs.	3 04
Argo, 8 5 lb. pkgs.	3 40
Silver Gloss, 16 3 lbs.	11 1/4
Silver Gloss, 12 6 lbs.	11 1/4

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

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

Pure Cane	
Fair	
Good	
Choice	

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Waiting For New Year's To Start Right.

Written for the Tradesman.

My little nephew confided to me last year that he had more difficulty in living through the week between Christmas and New Year's day than in all the rest of the year put together.

"You see, Aunt Prudence," he said, "I have to be very careful just before Christmas, because if I didn't there is no telling what might happen. Even if you don't really and truly believe in Santa Claus, there are people who watch to see how you behave, and even a very small accident to your conduct might have a bad influence on what they did about Christmas."

"Yes, I see; but why should that make the week after Christmas hard for you?"

"Well, you see, on New Year's you have to make good resolutions for the coming year and you kind of let down gradually from those while other people are forgetting that you made them. But after Christmas it isn't quite so important to be good, and you sort of feel as if you could kind of let go until you begin on the new year."

"I am afraid there are a good many people who find that last week of the year pretty hard on their behavior," I acknowledged. "I can remember when I felt a good deal that way myself—in the days when I used to make New Year resolutions."

The little boy's eyes grew big, and he exclaimed:

"My goodness, Auntie! Don't you make good resolutions?"

"Not on New Year's day."

"Why not?"

"Well, the principal one is that I found them a good deal harder to keep than those I made at other times. And when I broke them, as I almost always did, I found that it did more damage to the rest of the year than I could afford. I came to the conclusion that it wouldn't do to spoil my behavior for a whole year just for the sake of one day."

The child was a good deal puzzled, and it took me quite awhile to make him see my point, but at last we agreed about it, and he went away with knitted brows. I don't think he quite liked the idea that I tried to give him.

"Yes," he said, "I understand. But it is hard enough to live up to one New Year's day, without having one fresh every morning. It is so much easier to have just one and get it over with."

Every day is New Year's—that is what I tried to get the child to see; but when I talked with his mother afterward I dwelt upon quite another side of the question.

"If one were judged by what happened to one set of resolutions," I said, "we would all be in a bad way. I think it is positively immoral and injurious to let a child—or a grown person either—get the idea that some one special day is set apart for the turning over of new leaves. I read a poem by somebody the other day, one line of which struck me:

A new year begins with every tick of the clock"

"How true that is! To me it means that no matter how bad you have been, no matter what wreckage of good intentions has come down about your ears, you need not sit moping in the midst of it thinking how wicked you are; but have right off the chance to pick yourself up with a smile, start afresh, and begin your new year with new courage. It doesn't make any difference whether it is the first of January or the nineteenth of August, or the twenty-first of November. It is New Year's day, so far as you are concerned, and if you must think in terms of the calendar, you have 365 perfectly good days of a perfectly good year ahead of you."

So here we are, at the beginning of a new calendar, and I suppose we are making all manner of good resolutions about what we are going to do, and not do, in 1921. But for most of us, in a few days all those good resolutions, important and trivial, will be in the scrap-heap as usual, and we shall be feeling as usual, "Dear me, there is another year gone, and I am not a bit better than I was before."

Right then, it seems to me, is the time to laugh and start right over again, forgiving ourselves and sure of forgiveness from On High—if only we do start over again. The only unforgivable thing would be to have slipped and stayed down!

"We shall escape the uphill by never turning back."

So says Christina Rossetti in *Amor Mundi*. But my nephew put it better in a conversation that we had later:

"I suppose it is just a case of plugging along, and never letting a good resolution get spoiled on you."

Prudence Bradish.

[Copyrighted 1920.]

Millinery For Spring.

It looks as if the coming Spring millinery season will be a "trimmed" one for the first time in quite a while. Sponsored by the leading French style creators, the advance models for the new season show a lavish use of garnitures, and it seems as though trimmings have finally come into their own. A particularly good demand exists for flowers at the present time, according to the bulletin of the Retail

Millinery Association of America and the call for them, as well as for other trimmings, is increasing.

"Paris especially favors flowers for her Spring hats," the bulletin continues, "and has sent over models which illustrate how extremely effective the flower trimming may be if cleverly and artistically used. Some of the famous French houses have concentrated on all-flower hats that are unusually effective.

"In addition to the long, trailing wreaths and clusters of delicately-colored flowers, the Spring hats are trimmed with blossoms made of vacca, velvet, patent leather, braid, ribbon and self fabric. Hand-painted flowers of silk, chiffon, satin and muslin are also used. Fruits are beginning to be used, but only in a small way as yet.

"Ribbons also give every indication of being favored for the new season. Narrow picot-edged ribbons of silk, grosgrain and satin, and wide bows and sashes of moire, faille, satin, etc., being especially popular. Ornaments of every kind, from jutting 'devil's horns' or bright-colored bones to drops of crystal pearl, coral or turquoise, are used in abundance on the new hats. Long, transparent pins or brightly hued glass are also effective.

"Beads are giving every indication of continuing their popularity, and there are seen oddly shaped ones ranging in size from a small pea to a half dollar. Beads of coral, turquoise, crystal or pearl are used impartially. Pendant ornaments, dangling from chains of painted bone or wood, are in demand."

Model Advertisement For Retail Grocer.

Godfrey Gundrum, the Leroy grocer and druggist, published the following very effective appeal in the last issue of the Reed City Clarion:

H. C. L. and You.

In these days when the necessities of life are high in price the average housewife is compelled to cut price corners closely.

In the matter of prices we keep a watchful eye upon the market with a view toward buying the best at the lowest figure possible in order that we—operating on a narrow margin of profit—may pass the saving on to you.

Contrary to the practice of some we do not quote an extremely low price on a few well known commodities with a view toward making it up on something else, because we believe this to be a poor business principle. You may rest assured that everything you buy here is based on a standard market price.

In addition to this standardization of profits and prices, we offer you service that makes for lasting business relations. Our store is clean, our service courteous, prompt and helpful, and our checking careful.

You are a part of the community and we know the good will of the community is the greatest asset we possess.

An Acknowledgement.

Written for the Tradesman.

There is something in a greeting
That is more than just a wish
It is like we both were eating
From a common golden dish
While acquaintance grew the dearer
As we sat together where
We were getting ever nearer
Through this friendly bill-o-fare.
Charles A. Heath.

Sometimes a woman can preserve her respect for a man by refusing to marry him.

Henkel's Pan Cake FLOUR

Self Raising Buckwheat

Will please your most particular trade and meet the limitation of every purse.

There is no surer repeater on the market.

You grocers who loaded up early with High Priced Brands if you are now in shape to take on the Best Quality at a fair price, ask your jobber for Henkel's.



Smile With Us

Commercial Milling Company
DETROIT

BUSINESS WANTS DEPARTMENT

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

If you want to sell or exchange your business or other property, no matter where located, write me. John J. Black, 130th St., Chippewa Falls, Wis. 147

For Sale—Largest variety store in live manufacturing town of 12,500, in center of rich agricultural district. Reason, ill health. O. W. Fishbeck, Owosso, Mich. 170

Wanted—Competent candy salesman, experienced man preferred, on old territory. Good position for right man. The Hanselman Candy Co., Kalamazoo, Mich. 171

For Sale—Large double brick store in best railroad and best farming center in Central Michigan. Opera house over two stores, both stores well rented. Also grocery store, a good one. Will sell one or both. Investigate this for a good one. \$10,000 will handle these. Address No. 172 care of Michigan Tradesman. 172

For Sale—Royal electric combination coffee grinder and peanut butter machine, 1/4 horse power, been used only eight months. Also 1/2 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.

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

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

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.

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

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.

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

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

Economic Coupon Books

They save time and expense.

They prevent disputes.

They put credit transactions on cash basis.

Free samples on application.

Tradesman Company

Grand Rapids, Mich.

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

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.

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.

*Thea
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

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



Proceedings of Local Bankruptcy Court.

Grand Rapids, Dec. 21—On this day the first meeting of creditors in the matter of Herbert P. Krantz was held. The bankrupt was present in person and by attorney, Jos. Gillard. The creditors were represented by R. J. Cleland and Hilding & Hilding, attorneys. The claims that were duly proven and not objected to were allowed. By the unanimous vote of those present John W. Brouwer was elected trustee and the amount of his bond fixed by the referee at \$1,000. The bankrupt was then sworn and examined with a reporter, Messrs. Gillard and Hilding conducting the examination. The referee made a report of the appointment of a custodian and of the appointment of appraisers and of their appraisal, and also that an offer for the stock of the bankrupt had been received and due notice given to all of the creditors and those interested of the date of the sale of the same.

On this day was also held the adjourned first meeting in the matter of Elmer C. Johnson, Bankrupt No. 1914. The bankrupt was present in person and by attorney, M. Thomas Ward. Creditors were present by Lombard & Atkinson, attorneys. The trustee was present in person. The bankrupt was sworn and examined by attorney Atkinson without a reporter. Meeting then adjourned without date.

Dec. 22—On this day was held the first meeting of creditors in the matter of the R. J. Mercer Company, Bankrupt No. 1906, hardware dealer at Traverse City. The bankrupt was present by R. J. Mercer, who is Secretary and Treasurer of the bankrupt. Creditors were represented by C. L. Dayton and Connine & Connine, both of Traverse City. Frank V. Blakely was present in behalf of the Adjustment Bureau. The referee made a verbal report of the appointment of a custodian and of the appointment of appraisers in this matter. Claims that were duly proved and not objected to were approved and allowed. Upon the failure of the creditors to elect a trustee the referee appointed Frank V. Blakely as such and fixed the amount of his bond at \$10,000. The bankrupt was then sworn and examined without a reporter. Meeting was then adjourned without date.

Dec. 27—On this day were held the four sales of bankrupt stocks of which notice was given: The stock of Herbert P. Krantz, Bankrupt No. 1918, was offered with a bid of \$800 to start it. Various offers were received from the many buyers present and the amount of the bid raised at each occasion until the final bid of \$1,010 was offered by E. M. Cathro, of Detroit, and the stock was struck off to him at that purchase price. The order confirming the said sale has been made.

In the matter of the sale of the drug stock of Clark Treat, Bankrupt No. 1910, a first offer of \$2,000 had been received by the trustee from Carper B. Dutmers, of Grand Rapids. The bids were started in this sum and various other offers were named as the bidding progressed. The bidding was spirited and the final bid of Mr. Dutmers of \$4,325 was accepted and the stock struck off to him as buyer. The order confirming the said sale has been made.

The stocks of Vernie E. Reyburn, Bankrupt No. 1915, and also the stock of C. N. McCarty, Bankrupt No. 1917, were both purchased by C. H. Heskett, of Grand Rapids. The stock of sents the purchase price of all the V. E. Reyburn was sold to Mr. Heskett for \$123.50, which sum represents goods and fixtures except those which are exempt to the bankrupt, and which he has elected to take in kind rather than in pro rata cash.

The purchase price of the stock of Mr. McCarty is \$263.50, which amount represents the sale price of the entire

stock and fixtures in this matter, the bankrupt having elected to take his statutory exemptions in cash pro rata.

News Notes of Passing Interest.

George Gilkey, Manager of the Michigan Paper Co., Plainwell, was in the city Tuesday for the purpose of purchasing some office furniture. Mr. Gilkey is probably the youngest man who ever undertook the management of a million dollar manufacturing institution, but the record he has made for himself and the results he has accomplished for his customers and stockholders give him high rank among the successful manufacturers of America.

Mrs. Frank Hamilton, wife of the Traverse City clothier, died at the family residence in that city Monday evening. Mrs. Hamilton was a woman of broad education and refinement. Her death will leave a vacancy which will be greatly felt in the city in which she lived during the greater portion of her life.

John D. Martin is receiving the congratulations of his friends over the great achievement he has accomplished through the medium of the Governor and the Pardon Board. John worked very hard to bring about the liberation of a Grand Rapids man from Marquette prison and is now carefully watching to determine whether his efforts were justified.

H. D. Bullen, who covers about a dozen Southern states every year for the Ideal Power Lawn Mower Co., is spending the holidays at his home in Lansing. Mr. Bullen is conceded to be one of the most versatile travelers Michigan has ever produced. He embodies the results of his observations in letters to the Tradesman, which appear at intervals during the year. Two remarkable productions from his pen appeared in the Tradesman of Dec. 15.

Charles G. Graham, who traveled nearly thirty years in Michigan for John V. Farwell & Co., Chicago, has been spending the fall months in improving his beautiful residence at Ithaca. He has added a new porch with massive columns and also put on a new roof. During the past three weeks Mr. Graham has been a shut-in on account of an attack of bronchitis.

Mr. Harding's Cabinet.

President Wilson's mind repelled intellectual contact. Mr. Harding's invites it. Mr. Wilson could proceed only with a cabinet which reflected ideas. Mr. Harding indicates that he wants one which helps in the formation of policies. Mr. Wilson broke the cabinet members whom he could not bend. Bryan resigned. Garrison resigned. Lansing resigned. The president could deal only with neutral, passive, or sympathetic men of the private, secretary type.

Reports from Washington and from Marion indicate that Mr. Harding will form a strong government, with men at the head of the departments able to conduct them with initiative and force and able to contribute to the formation of National policies ideas which will be taken into account.

We believe that the Nation will be strong as its official group is strong. There may be advantages in a virtual dictatorship in war, but it is not work-

able, as we have seen, in peace. The proof of that is that we have no peace.

One branch of the Federal Council of the Churches of Christ in America has uttered a protest against the open shop movement now rapidly gaining ground in every nook and corner of America, entirely overlooking the fact that the closed shop is a criminal conspiracy against honest labor—contrary to the teachings of Christ, the precepts of the Bible and the Declaration of Independence. The man who stands up for the closed shop is a dangerous person in any community, because he is a peril to all that is fair and decent in this world. The idea that a man who carries a union card or wears a union button must be given dominion over the honest worker who

refuses to bear the emblem of slack-erism and crime—because every man who takes the iron-clad oath of the union immediately becomes a criminal—is repellant to every good American, every good citizen and every good Christian.

St. Louis—The Bollstrom Motors, Inc., at the annual meeting of the stockholders, voted to increase its capital stock from \$300,000 to \$2,000,000.

Detroit—The Cutting-Fuery-Nicholson Co., motor trucks, has changed its name to the Fuery-Nicholson Co., Inc.

Do a thing a little better than it was ever done before and you'll never have to worry for lack of work.

AN OFFER OF CREDIT CO-OPERATION.

Credit Men are those men in modern business who extend credit to the customers of the firm and attend to the collection of the accounts when due.

The Grand Rapids Credit Men Association is composed of about 300 of these men. The purpose of this Association is to co-operate with Credit Men and their customers; to protect the Credit Man from unnecessary loss and their customers from injustice or undue pressure from any one creditor which might result to the detriment of all the other creditors.

Any customer of any Grand Rapids wholesaler or manufacturer may consult with Secretary Blakely without charge regarding any business difficulty which may confront him.

The present business depression is generally regarded as being but temporary. However, during this period some urgent creditor may become too insistent upon quick payment. In that event it is advisable for the debtor to consult with some fair minded Credit Man who is interested in his welfare, or with Secretary Blakely regarding his affairs.

The Secretary will undoubtedly be able to give advice that will be to the best interest of the debtor and to all of his creditors.

In too many instances in the past the debtor has made the mistake in consulting an attorney instead of conference with his creditors when in financial difficulty. The average attorney, not usually a practical business man, is not able to offer the soundest business advice and in consequence many an honest merchant has suffered the stigma of the bankruptcy court. The purpose of the Association is to give assistance that will remove anxiety and in a purely friendly spirit; the purpose is to save the debtors business.

The Grand Rapids Association offers an avenue for the debtor to reach his creditors on an even basis and in consulting Secretary Blakely he is assured that he will be treated in the some confidential manner that he would receive from his family physician or his banker.

The Grand Rapids Association is a member of the National Association of Credit men composed of 35,000 members in the United States. This should be a guarantee of the efficiency and fairness with which any transaction would be undertaken.

Secretary's advice is free and we assure the merchant that his confidence will not be misplaced. We trust that those who are anxious or worrying at this time will take advantage of this opportunity offered by writing the Secretary or consulting him at his offices.

GRAND RAPIDS CREDIT MEN'S ASSOCIATION,

Frank V. Blakely, Sec'y-Manager,
301 and 302½ Mich. Trust Bldg.

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THE fisherman who is too lazy to pull up his line occasionally to see if his bait is all right, will eat pork for his supper.

The business man who does not keep a keen eye upon every part of the commercial boat is more than liable to run up against a snag some day that will wreck his craft.

Better, far better, to be overly careful than to be thoughtlessly negligent and full of regrets.

If when you leave your store at night you do not place your books of account and valuable papers in a dependable safe, you are, to say the least, thoughtlessly negligent.

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