

MICHIGAN TRADESMAN

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Thirty-Eighth Year

GRAND RAPIDS, WEDNESDAY, JANUARY 5, 1921

Number 1946

LIFE'S GAME

Life's not a question of lose or win,
It's simply a matter of just dig in.
It's as rosy to pull as it is to balk,
Success isn't built upon idle talk.
Loosen your collar and buckle in
With your jaw set hard and a forward chin.
Never a moment under the sun,
But millions of tasks are unbegun.
Comfort and ease, wealth and fame,
Are waiting ahead for you to claim.
Get into the game and play your part,
This is the minute to make your start.
Step to the plate and try for a clout,
A one-base hit beats an easy out.
A man can do what man has done,
And there's room at the top for everyone.
Tackle the job and wade right through it.
This is the moment to start to do it.
A slacker never gets much reward,
Runs that are in are the ones that are scored.
Enter the battle with vigor and zest,
Tighten your belt and do your best.
Pull from the mob—why follow the throng?
Forget the loafer, he'll trail along.
A battle lost is never a sin
If you fairly and squarely tried to win.
When the whistle blows on the final day,
And you're up at the window awaiting your pay,
'Twill matter not if you've lost or won,
If you've played the game, not just looked on.

Orrin A. DeMass.

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



"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

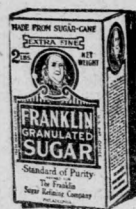
Putnam Factory

Grand Rapids, Michigan

DIAMOND CRYSTAL

The Salt that's all salt.

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



The delicious cane flavor and attractive color of

Franklin Golden Syrup



is creating for it a growing demand. It is an excellent table syrup and adds a tempting flavor and zest to baked apples, baked beans, fruit cake, and pie.

its quality is guaranteed by the Franklin reputation

The Franklin Sugar Refining Company
PHILADELPHIA

"A Franklin Cane Sugar for every use"

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



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



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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.

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Grand Rapids.

E. A. STOWE, Editor.

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STATUS OF WOMEN BUYERS.

In a wholesale house the other day was a girl, young, pretty and well dressed, who might have been a daughter of some member of the firm making a casual call, but she was not. She was the buyer for a department in a big Michigan dry goods store. Women buyers are no novelty, although perhaps the number does not increase as rapidly as might be expected. Noticeable in many of those coming in recently is their youth. Buying is strenuous, the wholesale people say, and the younger women have good nerves. So have the older women who have worked up in the business. One house says the women buyers who patronize it range in age from 19 to 60.

There is a large increase in women buyers in the women's ready-to-wear trade, which was formerly handled entirely by men, but in women's fancy goods departments, where women buyers might be supposed to monopolize the field, from 70 to 80 per cent. are men. Buying is a business in which, in the higher branches, the women's salaries are as good as the men's and that is very good.

It is only within about the last fifteen years that the woman buyer has made a place for herself. Previous to that it was rare to see a woman buying in a wholesale house. When they first began to appear each one was considered a *rara avis*, too much could not be done for her, and she expected a great deal. When she came to a big city to buy there was not a theater which was allowed to escape her, and she could have dined three times a day if it had been possible.

One young woman of those first days, when things grew monotonous and she felt dull, allowed herself to become engaged from time to time. These were not bona fide but paper affairs. She sent out notes announcing her engagement to Harry Jones or Charlie Brown, or let it slip out in conversation with her friends, and as she was pretty and popular, the re-

sult was a shower of presents, most of them very well worth while. One drummer who traveled the young lady's route said that he had sent her at least three sets of presents for as many different engagements.

But with the coming of more women into the field and the standardization of the business this frivolity has passed away, the wholesale men say, and women buyers are treated like the men. If they are taken to the theater once or twice or to dinner it is a personal matter, more or less, a pleasant thing to do because they are alone in the city, but not a matter of business.

WOOL AND WOOLENS.

Wool prospects during the past week were no worse than they have been for a long while, and there was even some indication of betterment. The auction sale of Government owned wools held in Boston on Thursday was rather successful. Most of the offering consisted of low-grade material and was bought by carpet manufacturers. The most gratifying circumstances of the auction was that everything offered was sold and the announcement was made that another sale would probably be arranged for this month. Abroad, in Great Britain, Australia, New Zealand, South America and South Africa, efforts are being made to get rid of the vast holdings of wool in some way so as not to break prices. It is being found a difficult problem. Serious consideration is still given to the proposition from Australia to take out of the hands of the British government the large quantity it has under contract, so that the material can be gradually sold. The British Wool Federation has approved the scheme, but it looks like an almost impossible one to carry out because it involves the tying up of a large amount of capital for a long time. The Census Bureau report of the operations of woolen mills on Dec. 1, issued last Thursday, is not very promising as regards wool consumption, the percentage of idle machinery being 51.2 and 44.8 on wide and narrow looms, respectively. A reduction is shown on looms, cards, combs and spinning spindles of all kinds as compared with Nov. 1. There are more signs of activity in the domestic goods market, although it will be the middle of the month before the clothing manufacturers are fairly under way for the spring business. No dates have yet been set for the next heavyweight openings, but it is deemed probable that those for overcoatings will not be long delayed. Suitings will not be shown for quite a while. The trade in dress goods shows signs of picking up.

DRASTIC CUTS IN COTTONS.

At the close of 1919 spot cotton was selling at over 39 cents and enthusiasts were predicting 50 or even 60 cents as a "fair" price to be had for it in the near future. The end of 1920 showed a reduction of 25 cents a pound for the material and with a decidedly curtailed demand from what was expected. The idea prevailing a year ago was that all European nations, especially the central powers, would rush in to secure supplies which had been so long withheld from them and that the demand would be greater than what could be furnished. But nothing of this kind has happened, and even the domestic consumption has been curtailed. There is yet hope that a wider export market will be developed by means of financing foreign credits, and it is safe to assert that the domestic mills will soon be using more, now that the period of curtailment of production seems approaching the end. How great that reduction has been is shown by the fact that in November the consumption of cotton in those mills was only about 332,000 bales. The wage cut in the mills seems to have been accepted by the workers, and this has enabled the announcement of very sharp reductions in the prices of fabrics, particularly those of finished goods like ginghams, chambrays and tickings. The leading factor in these lines has given out a new price list showing cuts of 35 per cent. on top of others made in September. Fabrics are now from 20 cents or more a yard less than they were in the early part of last year. These cuts indicate an intention on the part of mills to do business. And it is safe to assume that they will meet with a liberal response, as it seems likely that the prices now put forward are as low as they are apt to be for some time to come. They are designed as a bait for the buyers who are to be in town this week. Other manufacturers promptly met the cuts. Knit goods men expect business to start in during the present week and have made preparations accordingly.

MORE GERMAN WHINING.

To many, the lugubrious and pessimistic report on Germany's foreign trade, issued by the Hamburg Chamber of Commerce early in the past week, must have come somewhat as a surprise. Prospects in Central and South America especially are regarded in that report as exceedingly bad. In them, it is said, German firms are finding it almost impossible to resume business, which, it is added, is now going largely to American concerns. From the whole tone of the

jeremiad one would suppose that the Germans had expected to resume business relations with the world just where they left off when they started their march through Belgium. To their apparent surprise, however, their former customers are not welcoming the German brutes with open arms. The latter learned some things in the interim. One of them was that, aside from mere initial cheapness, the German goods in general had little to commend them. They were invariably cheap imitations of those produced in other countries, because the German people are utterly devoid of originality or honesty, and the imitation goods invariably included counterfeit trade marks. During the long continuance of the war the peoples of Latin America had the opportunity of getting the originals and found them much superior in wearing quality. But the German traders are very persistent and resourceful and they have plenty of their own nationality in the countries mentioned who are interested in helping out their compatriots. As a matter of fact, according to what American consuls report, the Germans are making very fair progress and are not in nearly as bad shape as the Hamburg statement makes them. It may be that the German Chamber of Commerce report is really intended as propaganda designed to secure better terms from their conquerors. This would seem indicated from the declaration that "without revision of the Versailles Treaty it will be impossible for Germany to arrive at her normal economic and political condition."

MATRIMONY TRIUMPHANT.

One loses patience with those who claim that feminism is wrecking homes and the institutions of matrimony. The subject must be approached broad-mindedly and not in a jaundiced and dyspeptic mood, and bachelors should not in the least lose confidence. No real man is a misogynist. Not to like woman is not to be a man.

The American housekeeper is still the best in the world. In comfort, in smooth running of household machinery, in good food and drink, in lavish and luxurious hospitality we are nowadays in a class by ourselves in the matter of housewifery. One may no longer be a constant worshipper at the shrine of blue eyes, pink cheeks, golden hair and the enshrouding mystery of skirts, but one knows that the best women are nobler than the best men and that the best men may still kneel to the best women. Heroines and angels among women fortify themselves in sanctuaries to which very few if any men have the key. Every good girl has the making of a heroine. All she needs is the opportunity.

Deflation of Prices Has Several Angles of Exception.

There is something eminently unfair to the breakfast food manufacturers in the observation contained in a report of the Massachusetts Special Commission on the Necessaries of Life, when it says:

Notwithstanding the reduction in price of grains, there has been no reduction in packages. These prices are maintained at the highest point in spite of agitation. Dealers now report a declining demand. The custom of price fixing on food products may bring about another strike on the part of the public.

Without the slightest disposition to defend price fixing or the maintenance of high levels of price, the selection of a specialty for an observation like this is neither fair to the specialty manufacturers nor a truthful basis on which the consumers should form their opinions.

As a matter of fact the specialty is not, never was, never will be a "necessary of life," and specialty men rarely, if ever, have so represented it. It is frankly presented as a high grade product, presumably made of selected materials and more or less elaborately manufactured. It carries with it the guarantee of its permanence and reliability, and if the consumer does not care to buy the specialty he is under no compulsion to do so, because most specialties are practically duplicated in bulk products not carrying an identifying brand name.

To accuse specialty manufacturers of unnecessarily advancing prices is quite unfair because it does not take into consideration the fact that during a large part of the war specialty manufacturers were struggling at their own sacrifice to keep the price of their products down. Stability of price is a large asset to specialty manufacturers; they very much dislike to either advance or reduce an established price; it upsets all their calculations as well as those of the distributors. For this reason prices on specialties are usually set on a fair average which will take care of sharp advances in raw material as well as reasonable declines.

In many specialties the raw material is by no means the dominant factor of price; manufacturing costs, sales expense, advertising, packaging and maintained profits being quite as important as the cost of raw material. In the early part of the war when bulk products, especially grains, were "kiting" to dizzy heights specialty men took their losses in the hope that the increase in their materials was temporary. In the long run it continued sufficiently to require them to either advance prices or reduce the size of the package, but neither of these was a popular move. The declines in bulk materials in recent months have been so precipitous that few manufacturers of specialties could think of prudently reducing costs until raw materials had struck a fair and permanent level, which could be depended upon for months ahead. A rapid decline would be unfair to the trade and perhaps offer false hope to the consumer.

Specialties are not creatures of the moment and sales campaigns are not based upon rapid fluctuations, nor expenses of advertising policy and sales

methods, but rather upon definite principles looking toward continuity and stability. Besides, raw material is stocked far ahead of actual uses. Even if food manufacturers were guilty of the things charged, they would be far more mindful of "a reported declining demand" than they would of a few cents to be added to or taken from the price. When demand for any food product, bulk or specialty, ceases or shows decline, prudent business men as a rule recognize that a period of real danger is at hand.

Good Report From Little Traverse Bay.

Petoskey, Jan. 4.—Optimism runs well in Petoskey, following an exceptional holiday business. Inventory is the order of the day and then comes the annual clean-up. If other cities are as fortunate, February will inaugurate a re-building of merchandise stocks that will bring joy to jobbers and manufacturers.

A very large portion of every community's population has either from stress or by choice been awaiting the drop in prices and, now that the scale has finally turned, personal and household equipment will find many purchasers. This is the view held by merchants here.

This evening Petoskey merchants will banquet at the Cushman House, celebrating the happy results of Christmas trade. Lee H. Bierce, of the Grand Rapids Association of Commerce, will be here to deliver an address and he will be royally received. Petoskey is very loyal to Grand Rapids and co-operates whenever possible in commercial organization projects.

Train service between Grand Rapids and Petoskey has been well up to standard, notwithstanding the unusual heavy and sustained snow fall. We pin great faith to the new management of the Pennsylvania system and appreciate the efforts being made to improve transportation facilities on their line.

The women of Petoskey, through the Federation of Women's Clubs, have started on a program of work in co-operation with the Chamber of Commerce that promises well for 1921. The first of these undertakings on this program was the Municipal Christmas tree, than which there was probably no more beautiful in any city, which was financed and carried to fine success by the Federation. Possibly the establishment of a Community and Social Welfare Room will be one of the projects soon to be undertaken. The women of any community welded together in an organization dedicated to civic improvement can work wonders.

J. Frank Quinn.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Jan. 4.—Two leading Brimley houses will consolidate Jan. 15, the two stores being the Thompson-Washburn general store and the Brimley Hardware Co. Each of these stores has a large stock on hand and hereafter will be known as the Superior Mercantile Co. They are all live wires and boosters for the home town, which will mean success for the new enterprise.

J. L. Lipsett, the well-known implement dealer and ford agent here has taken his son Jay Lipsett into partnership. Mr. Lipsett, Jr., will look after the ford agency. He is an energetic young man and will be a real asset to the company.

Dave LaMere, the well-known merchant of DeTour, made an overland trip to the Soo last week, getting back in time to spend New Year with his family.

Kokko Bros. have opened up a new pool and billiard room on West Portage avenue in the Kokko block, where the Northwestern Hotel for a number of years was conducted by their father. Sam Kokko, the senior member of the firm, is the well-known

hockey player and the captain of last year's team. They have a large acquaintance throughout the city and bid fair to making a success of the new venture.

New Year's day was celebrated here in an unusually quiet manner. Most of the traveling fraternity failed to make any pledges for the new year. Since the country has gone dry there is nothing that seriously necessitates "swearing off."

An evil-doer is one who believes in doing others before they attempt to do him.

Frank Allison made a resolution that he would use only cord tires on his Overland this season, while Chas. Haase, representing the National Biscuit Co., swore off having another new car until next year.

William G. Tapert.

Michigan Fights To Combat Venereal Disease.

Lansing, Jan. 3.—Born of war-time conditions, Michigan's campaign against venereal diseases has increased in scope and efficiency, until at the present time—three years after its launching—the work is said to compare favorably with what thirty years have accomplished in the fight against tuberculosis.

During 1920 cases of venereal diseases reported by Michigan physicians to the State Department of Health reached 19,793. Since the law requires doctors to report all cases, this

number approximates the total number of new cases, and cases that have reappeared in the past year.

Practically all of these cases were under physicians' treatment, as is proved by the 31,508 prescriptions which were reported by druggists throughout the State. Under a Michigan law, which has been in effect eighteen months, every druggist is required to report prescriptions and is forbidden to sell patent remedies for syphilis and gonorrhea.

Supplementing the work done by private practitioners, 76,501 individuals were given treatment in eleven city clinics. This phase of the work also shows an increase over preceding years, according to Dr. R. M. Olin, State Health Commissioner. Nearly all the patients in the clinics come voluntarily, no one being accepted who is able to pay for private treatment.

Believing city clinics will effectively assist in curbing venereal diseases, three additional clinics will be established this month at Port Huron, Alma and Escanaba. Hospitalization of patients is gradually being done away with, the State Department of Health placing emphasis on the clinical treatment which enables affected persons to continue as wage-earners while being cured.

Some people think they have experienced religion when they only had a bilious attack.

THE SATURDAY EVENING POST January 2, 1921



Serve It in Your Home With Coffee

USE Carnation Milk for coffee and cocoa, just as you would use cream. You will find it is delicious, and that it effects real economy in the home. Plain cows' milk from the country, evaporated to creamy thickness, sealed in air-tight containers and sterilized. Carnation is absolutely pure. Buy it from your grocer, the Carnation Milkman. Send for our Recipe Book.

Carnation Milk

"From Contented Cows"

WE print above a miniature reproduction of an advertisement for Carnation Milk appearing in The Saturday Evening Post and leading women's publications this month.

This advertising is working for you—sending customers to your store. Take full advantage of this selling help. Clip the pages as they appear in the magazines and hang them in your windows. Identify yourself as the Carnation Milkman. Materials for window displays supplied by our representative or sent free on request.

CARNATION MILK PRODUCTS COMPANY
133 Consumers Building, Chicago
233 Stuart Building, Seattle

WANTED—A MAN

The year 1921 wants men—men of unquestioned ability; men of dauntless courage; men of sterling honesty, and men who give themselves to their jobs to the fullest extent.

1921 wants managers of businesses who shall employ the time of their associates so scientifically that these men shall render the greatest service to their community with the least amount of effort.

1921 wants workers who shall give to their positions a full measure of co-operation to the end that goods shall be produced and services rendered at the lowest cost possible to the consumer.

1921 wants bankers who shall so handle the capital (and capital is largely the savings of the workers) in a way that it shall have safety and bring a fair yield to its owners.

1921 wants consumers to be more discriminating—to buy goods of good value, and food products that are scientifically prepared under the best of sanitary conditions.

1921 wants statesmen, not politicians. The day of the loud-mouthed promiser of all things in order to get votes must pass, and we must look for real thinkers who will lead us along constructive paths to a more stable prosperity, and a higher type of happiness.

1921 wants women, too, who shall fulfill more fully their part—women who shall understand more fully than some have, the value of the vital things of life; women who shall know true values, and can thereby contribute more to the upbuilding of the home and community.

1921 wants boys and girls to help. As these build strong bodies, they will develop strong minds, and be ready to fill the gap in the next few years. But those who continue wasting of strength and vitality as many are now doing, can never carry the burden for a greater and better country.

1921 needs you with a strong body and a strong mind, but 1921 will be a dismal failure for you if you do not bring forward your share of vitality and character.

WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers.

Movement of Merchants.

Stanton—The New Peoples State Bank opened for business January 3.

Jackson—C. Bower & Co. have engaged in the grocery business at 702 Detroit street.

Detroit—The Peoples Lumber Co. has increased its capital stock from \$20,000 to \$50,000.

Saline—The Saline Mercantile Co. has increased its capital stock from \$30,000 to \$60,000.

Plymouth—The Plymouth Lumber & Coal Co. has increased its capital stock from \$30,000 to \$75,000.

Detroit—The International Trunk & Baggage Co. has decreased its capital stock from \$50,000 to \$25,000.

Jackson—The L. H. Field Co., department store, has increased its capital stock from \$100,000 to \$500,000.

Detroit—The Austin & Raup Co., wholesale grocer, has increased its capital stock from \$40,000 to \$60,000.

Grand Rapids—The Hayden Supply Co., mill supplies, etc., has increased its capital stock from \$25,000 to \$50,000.

Perrinton—The old Perrinton bank, established in 1889 by F. E. Durphy, has changed from a private to a State bank.

Hart—A. W. Morris has sold his grocery stock to Milo Reynolds, who will continue the business at the same location.

Elsie—John Lamochi has sold his store fixtures and confectionery stock to Melvin Morden, who has taken possession.

Lyons—Harley A. Halstead has purchased the P. E. Hackett drug stock and will continue the business at the same location.

Chicora—A. N. Hamilton has purchased the general stock of W. R. Rowe and will continue the business at the same location.

Brighton—James Meehan has sold his interest in the City Meat Market to his partner, E. H. Conner, who will continue the business under the same style.

Clinton—Frank I. Hard has sold a half interest in his drug and confectionery stock to Frank Burroughs and the business will be continued under the style of Hard & Burroughs.

Hartford—The Gleaners Co-Operative Store has been incorporated with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and \$3,800 paid in in property.

Ann Arbor—The Ann Arbor Machine Co. has been purchased by H. M. Tallman & Sons, of Shelbyville, Ind. The business will be continued under the management of G. L. Tallman.

Musgon—The Coplan-Sternberg Co. has been incorporated to deal in women's clothing, furnishings, millinery, furs, etc., with an authorized capital stock of \$25,000, all of which has been subscribed and \$18,000 paid in in cash.

Manufacturing Matters.

Elsie—William Dickson, baker, has filed a petition in bankruptcy.

Muskegon Heights—The Muskegon Heights Dairy will open its plant for business this week.

Quincy—The McKenzie Milling Co. has increased its capital stock from \$25,000 to \$125,000.

Lansing—The Michigan Screw Co. has increased its capital stock from \$500,000 to \$1,000,000.

Kalamazoo—The Anti-Skid Device Co. has increased its capital stock from \$5,000 to \$20,000.

Menominee—The Girard Lumber Co. has increased its capital stock from \$30,000 to \$750,000.

Jackson—The Central City Lumber Co. has increased its capital stock from \$20,000 to \$100,000.

Kalamazoo—The Barley Motor Car Co. has changed its name to the Roamer Motor Car Co.

Grand Rapids—The Special Furniture Co. has increased its capital stock from \$50,000 to \$150,000.

Coloma—The Coloma Canning Co. will incorporate, with an authorized capitalization of \$200,000.

Saginaw—The Flint Cornice & Roofing Co. has increased its capital stock from \$2,500 to \$10,000.

Jackson—The Jackson Metal Products Co. has increased its capital stock from \$20,000 to \$100,000.

Detroit—The Detroit Soda Products Co. has increased its capital stock from \$50,000 to \$150,000.

Ypsilanti—The Michigan Crown Fender Co. has increased its capital stock from \$200,000 to \$500,000.

Grand Rapids—The Charles P. Limbert Co. has increased its capital stock from \$300,000 to \$600,000.

Grand Rapids—The Welch Manufacturing Co. has increased its capital stock from \$225,000 to \$325,000.

Williamston—C. E. Rowley, chair manufacturer, will build an addition to his plant in the early spring.

Detroit—The Russell Wheel & Foundry Co. has increased its capital stock from \$750,000 to \$1,150,000.

Detroit—The Mexican Crude Rubber Co. has decreased its capital stock from \$1,500,000 to \$750,000.

Grand Rapids—The Grand Rapids Show Case Co. has increased its capital stock from \$750,000 to \$1,500,000.

Muskegon—The American Enamelled Magnet Wire Co. has increased its capital stock from \$250,000 to \$600,000.

Detroit—Carl E. Schmidt & Co., Inc., tanners, etc., has increased its capital stock from \$1,000,000 to \$1,400,000.

Detroit—Larned, Carter & Co., manufacturer of overalls, has increased its capital stock from \$36,000 to \$524,000.

Detroit—The W. H. Hill Co., manufacturer of proprietary medicines, has increased its capital stock from \$100,000 to \$1,000,000.

Escanaba—The A. J. Kirstin Co., manufacturer of stump pullers, etc., has increased its capital stock from \$50,000 to \$100,000.

Detroit—The McRae & Roberts Co., manufacturer of steam brass goods has increased its capital stock from \$395,000 to \$645,000.

Eaton Rapids—The Home Woolen Mills has been incorporated with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in cash.

Saginaw—The Saginaw Dairy Products Co. has been incorporated with an authorized capital stock of \$15,000, of which amount \$10,500 has been subscribed, \$2,500 paid in in cash and \$6,000 in property.

General Conditions in Wheat and Flour.

Written for the Tradesman.

Opposite views on the market are being expressed by equally prominent people in the grain trade. There are some phases that favor the strong side of the market and others that will tend to work out in favor of those on the weak side.

It has been hinted that Russia might have some wheat to export on this crop, but is now generally conceded such is not the case; in fact, Russia only produced a 132,000,000 bushel crop last year, a decidedly insignificant quantity, especially when compared with the 650,000,000 bushel crops of pre-war days. As a matter of fact, if Russia should increase her crop to 300,000,000 bushels, she would still be unable to export wheat; hundreds of people in sections of Russia are actually starving, so that the bear talk that Russia is going to be a factor in the exportation of wheat cannot be given further credence at this time. It will probably be a couple of years before she will be a factor.

When Russia gets to a point where she can export 200,000,000 bushels, or even 100,000,000, she will begin to be a factor in the grain market, but many maintain we cannot count on much, if any, lower prices unless Argentina, Australia, India, Canada and the United States can increase production at least 100,000,000 bushels a year; the question is, can they or will they do so?

France must increase her production 100,000,000 bushels to be on a pre-war basis. Argentina has had bad weather, heavy rains, and will have only 100,000,000 to 110,000,000 bushels for export this coming season, as compared to 190,000,000 last year. Australia has had bad weather, too much rain, and has about 88,000,000 bushels against earlier estimates of 130,000,000 bushels. Furthermore, Australia has already sold about 12,000,000 bushels for shipment to Egypt and quite a quantity to go to China.

The yield in Saskatchewan, of the Dominion of Canada, has proven short and the total in Canada is now placed at 225,000,000 against earlier estimates of 293,000,000 and probably 20,000,000 bushels have been exported to the United States by Canada.

Many believe the wheat market has been in a sold-out, or over-sold, condition and that prices are down to debatable ground.

The United States has actually exported during the past six months over 185,000,000 bushels and has about 40,000,000 bushels sold for shipment in January, February and March. This buying ahead on the part of foreigners is significant, in view of the fact that we were told that Europe would stop buying here after December, as she was going to obtain supplies chiefly from Argentina and Australia.

The consumers still feel wheat is high, but if Europe continues to buy, it is doubtful if the price can be forced much lower on this crop. Flour is really cheaper than wheat; millers have been doing business at a loss as a general thing, actually selling their goods below cost of production.

This condition has been brought about by the very slack domestic demand for flour and the necessity for paying a reasonably good price for wheat on account of the demand from abroad.

Stocks of flour throughout the entire United States are probably the lowest they have been in some years, comparatively speaking, and a revival of a normal domestic demand, with continued buying by Europe, will hold prices firm and possibly advance them somewhat; surely will prevent their going any lower.

Those who favor the weak side of the market maintain that holdings of wheat by the United Kingdom millers are large and the demand continues somewhat limited. Stocks in Liverpool alone are estimated at seven and one-half million bushels of wheat and 50,000 barrels of flour.

The winter wheat condition throughout the Southwest is generally good, with ample snow covering in the soft wheat territory up until just recently; although, the crop in this section is not in position to stand a severe winter, as the growth has been somewhat backward.

The War Finance Corporation has been revised by an act of Congress, but there is a question about its taking effect, as the President has to appoint two members and in-as-much as he is opposed to the enactment, may delay doing so, and thus make the law ineffective until the newly elected President takes the Oath of Office, the 4th of March.

It is predicted that no tariff legislation is possible during the short session of Congress; in fact, the Senate appears to be backing up on anything of the sort; although, the House passed such a measure by a large majority.

The domestic demand for flour has shown some improvement, but it is nowhere near normal. Undoubtedly, better business will develop within the next three or four weeks, however. Wheat has sold up during the past four or five days as high as \$1.76¾ for March, an advance of 27c from the low point, but for the past day or so has shown an inclination to work off somewhat again. As a matter of fact, anticipated legislation favorable to the strong side of the market has not materialized and somewhat of a reaction is perfectly natural.

One favorable symptom is that Foreign Exchange is higher, in better condition, and if it continues to improve, will be a factor in the price situation in favor of the bulls.

In our opinion it is still unsafe to purchase flour or wheat heavily; believe the better policy is to buy to cover not over two or three weeks supply, for if sentiment changes decidedly in favor of the bulls, it will be a very easy matter to go into the market and purchase, but if the trade were to load up heavily and then a reaction set in, there would be no way to get out from under at a profit.

Lloyd E. Smith.

All the world loves to laugh at a lover.

Essential Features of the Grocery Staples.

The new year has begun for the grocery business as well as for other lines. Rules of figuring profits; conducting sales, estimating overhead reductions, etc., are like those of other lines of merchandising. Handling of groceries is naturally somewhat different.

This brings up the subject again of buying bulk so far as possible. One of the reasons already cited is that repacking costs a lot these days. Another is that bulk goods naturally took the decline first. Take candies. Already there has been given a statement in these columns of what a large proportion of the cost of package candies is the boxes. Boxes are still high. Sold in bulk this cost is eliminated to the retailer. The argument can be pursued far with profit to the dealer. It is estimated 80 per cent. of claims of retail grocers against the railroads are on other than original packages.

On the other hand comes another sort of merchandise, for instance, the bulk cocoa selling at a low price, which has too much fiber and too little cocoa butter. It would be well for merchants to consider carefully before they buy goods, which wholesale houses find are being peddled by Eastern representatives.

Some doubt has been expressed over the bulk cocoa stocks opened in some of the stores. They say if it is hard to scoop out the cocoa it is because it contains too much fiber. Other off color goods are in sight, following close of the war.

Sugar—The market on refined is unchanged. Raws are a little firmer, but no higher.

Tea—The old year ended with the lately developed feeling of hopefulness extending, its basis being the closer concentration of stocks in first hands through liquidation in the past five or six months forced upon weak holders by the then existing financial stringency. Since stocks in the hands of jobbers and retailers throughout the country are counted by authorities as the lightest ever held at this season because of a long observed policy of extreme conservatism in buying on a falling market, it is believed that it will not take much of an improvement in the general economic situation to bring back confidence in the tea market. Prices are now believed to be at the bottom for even the poorest teas and already there has been a marked improvement toward higher levels made by the better grades, especially Formosas and Ceylons, which to an extent has aided the nearer competing varieties toward a recovery.

Canned Fruits—Efforts to create an interest in California packs on the Coast have met with no better success than in early December. Buyers are not inclined to consider any offerings when they can buy on spot and while their distributing trade is light. Locally there has been an indifferent demand, with stocks in buyers' favor through the offering of forced stocks of peaches and apricots. Pineapples remain in the same position, with an easy undertone in evidence. Apples

continue weak, the result of slack buying in small blocks. Holders of goods bought some time ago prefer to sell out before replenishing, and they have evidently not reached the point where they need additional supplies.

Canned Vegetables—Tomatoes all of last week held at the same prices, and while there were some fair-sized lots sold, the movement was not general. No. 2s at factory were held at 65@70c, No. 3s at \$1@1.10 and No. 10s at \$3.50. The first improvement expected in the entire line is in tomatoes, owing to the freer sales at retail by the chain stores. With a better movement in that vegetable, others it is believed, will follow suit. Corn dragged all week and sold only in small blocks. Southern Maine style standards have declined to 70c, factory, although they were generally held at 75c as the lowest. Standards from other sections were in no better demand, while the call for fancy packs was nominal. There has been no particular demand for peas for several weeks beyond small lot orders for good standards at inside prices. Extra standards have been dull, while fancy have been too sparingly offered from first hands to result in much trading. The call for other vegetables was moderate all of the week.

Canned Fish—There is no consumer demand of any consequence, which causes jobbers to place few buying orders. Maine sardines are held at the listed quotations, and while canners have felt out buyers as to an advance, they were content to confirm small orders at the old range. Nothing worth while in the way of export business has appeared for several weeks, and domestic interest is chiefly to fill in shortages in stocks. California and imported sardines passed through another dull week, as they, too, were in nominal request. Salmon is moving in Red Alaska and pink descriptions, but not in medium red or chums. While pinks are regarded by some with more confidence, the range of prices is the same. Tuna fish is taken sparingly and chiefly in the standard white meat grade. Shrimp is scarce on spot and steady.

Dried Fruits—There is very little going on at present even among the lines like raisins and currants, which during the early fall and until recently easily lead the market as to buying attention. The big problem for the trade to solve in 1921 is the sale of prunes, both as to the tag ends of 1919 and to the 1920 crop, which has been on the downgrade as to prices ever since early fall. Both California and Oregon 1920 prunes still tend toward lower prices, although there is a feeling that the smaller sizes, the ones to show the greatest loss so far, have about hit bottom. Apricots have been sentimentally affected by the depression in prunes. In the choice and extra choice grades the shortages in stocks causes a better feeling than in standards, which are more plentiful. Coast advices indicate a clean up of Blenheim's there and this gives that line added strength. Southern varieties do not measure up to the demands of the trade as to quality, which interferes with their sale. Peaches have been a slow seller

among the wholesale grocers for some time and show weakness. Increased consumption, usual during the early spring, is expected to revive interest in this offering. There is next to nothing doing in pears. Dates and figs are moving in a small way. Raisins are quiet and move at stationary prices. There is very little buying of either domestic or foreign. Currants also sell slowly. The trade is not in need of goods at present and is neglecting the market.

Molasses—Until the market has settled on the lower basis to which events of recent weeks have tended, the dullness will no doubt continue, but the trade believes that there is good prospect of a healthy business when the present unsettled conditions have passed.

Corn Syrup—Better prospects for trade in consuming lines encourages the hope of an early revival of business in both corn sugar and syrup.

Rice—There is practically no demand from any quarter but there is expressed by not a few a feeling of hopefulness for the future, if not in its immediate respects at least after the readjustments which seem to be inevitably indicated for the early weeks of 1921, shall have cleared the way for the return of more normal economic and financial conditions.

Spices—What has been said of rice applies in a measure to the spice trade. In this department forced liquidation is believed to have run its course, and it but remains for a revival of confidence in buying circles to restore the equilibrium that was destroyed by the unwonted conditions prevailing in the latter half of the old year.

Condensed Milk—Manufacturers report that the jobbing and retail trade are purchasing according to current consumptive demands, greatly limited by the tight money situation and distressed agricultural conditions. Most manufacturers report a gradual decrease of their held stocks. There is very little if any active buying on a large scale, and some large exporters reported an 80 per cent. decrease in their export shipments. There has been some enquiry from France and Germany. A number of firms are handling the milk received to the account of the producers, while others still have their factories closed. The prices paid to producers show a rather wide range in different sections and the average for December was approximately 20 cents per hundredweight less than November. Stocks of condensed and evaporated milk in the hands of manufacturers on December 1 had been scaled down somewhat from those on November 1, but still are rather large, especially unsold stocks of bulk condensed milk which showed an increase on December 1 of nearly 300 per cent. over the stocks on November 1.

Review of the Produce Market.

Apples—Sales are only fair 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 1c higher than a week ago and the market is strong at the advance. Local jobbers hold extra creamery at 49c and firsts at 47c. Prints 53c per lb. Jobbers pay 18c for packing stock, but the market is weak.

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, \$6 per doz. Very scarce.

Eggs—Fresh are unchanged from a week ago. 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

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

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

Fancy, 36	.....\$4.50
Fancy, 46, 54, 64, 70, 80	.....5.00
Fancy, 96	.....4.50

Green Onions—Shallots, \$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, \$5.50 per crate.

Onions—Spanish, \$2.50 per crate; home grown in 100 lb. sacks, \$1.25@1.50 for either yellow or red.

Oranges—Fancy California Navals are strong and tending higher. 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.

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.

A man's shady past will not benefit him much in the good old summer time.

MAY DEDUCT EXPENSES.

Travelers May Claim Exemption on Excess Costs.

Washington, Jan. 4—Expenses incurred by traveling salesmen for board and lodging while on the road will be a permissible deduction from gross income in making income tax returns after January 1, under a decision which has just been approved by the Secretary of the Treasury. The signing of this decision by the Secretary brings to a successful end a campaign which has been waged by the commercial travelers of the country ever since the enactment of the revenue law.

Under the new regulations issued by the Bureau of Internal Revenue commercial travelers, in computing their income tax, may claim exemption for board and lodging while on the road on business above the amount which would ordinarily be expended for such purposes while at home if the traveling man pays his expenses himself. It is provided that where traveling expenses are paid by the employer, the taxpayer must include in his return an amount equal to the ordinary expenditures required for meals and lodging when at home, which is held to be additional compensation. If he received an allowance for meals and lodging, he may deduct any excess of the cost of such meals and lodging over the allowance, plus the ordinary expenditures required for such purposes at home, but must consider as taxable income any excess of the allowance over such expenses.

In order to secure the benefits of the new regulations, commercial travelers will be required to attach to their returns a statement showing the number of days away from home, the number of dependents, the average monthly expenses, incident to meals and lodging for the entire family, including the taxpayer himself when at home, and other information designed to afford the bureau a means for completely checking up the deductions claimed for expenses while on the road.

By the issuance of the new regulations the department eliminates the discrimination which has, in the past, existed against the traveling man who pays his own expenses as compared with the man whose expenses were paid by his employer. The matter has been before the Treasury Department before, but it was held that the department was without authority in the matter, and a bill was introduced into Congress last session dealing with this question, but failed of passage. The case was again brought to the attention of the Department last October and hearings were held before the Solicitor. Following the hearings, the matter was taken under consideration for a number of weeks in order that officials of the Department might formulate a policy in keeping with the law and yet equitable to the traveling men. The policy finally determined upon by the department is made public in its revised regulations, the text of which is as follows:

Article 292 of Regulations 45 (revised) is hereby amended to read as follows, effective on and after Jan. 1, 1921:

"Art. 292. Traveling expenses. Traveling expenses, as ordinarily understood, include railroad fares and meals and lodging. If the trip is undertaken for other than business purposes, such railroad fares are personal expenses and such meals and lodging are living expenses. If the trip is on business, the reasonable and necessary traveling expenses, including railroad fares and meals and lodging in an amount in excess of any expenditures ordinarily required for such purposes when at home, become business instead of personal expenses.

(a) If, then, an individual whose business requires him to travel receives a salary as full compensation for his services, without reimbursement for traveling expenses, or is em-

ployed on a commission basis with no expense allowance, his expenses for meals and lodging in an amount in excess of any expenditures ordinarily required for such purposes when at home, are deductible from gross income.

(b) If an individual receives a salary and is also repaid his actual traveling expenses, he shall include in gross income an amount thereof equal to the ordinary expenditures required for meals and lodging when at home, as such amount is held to be additional compensation to the taxpayer.

(c) If an individual receives a salary and also an allowance for meals and lodging as, for example, a per diem allowance in lieu of subsistence, any excess of the cost of such meals and lodging over the allowance plus the ordinary expenditures required for such purposes when at home is deductible, but any excess of the allowance over such expenses plus such ordinary expenditures is taxable income. Congressman and others who receive a mileage allowance for railroad fares should return as income any excess of such allowance over their actual expenses for such fares. A payment for the use of a sample room at a hotel for the display of goods is a business expense. This contemplates that only such expenses as are reasonable and necessary in the conduct of the business and directly attributable to it may be deducted. A taxpayer claiming the benefit of the deductions referred to herein must attach to his return a statement showing:

(1) The nature of the business in which engaged.

(2) Number of days away from home during the calendar year on account of business.

(3) Number of members in taxpayer's family dependent upon him for support.

(4) Average monthly expense incident to meals and lodging for entire family, including taxpayer himself when at home.

(5) Average monthly expenses incident to meals and lodging when at home if taxpayer has no family.

(6) Total amount of expenses incident to meals and lodging while absent from home on business during taxable years.

(7) Total amount of excess expenditures incident to meals and lodging while traveling on business and claimed as a deduction.

(8) Total amount of other expenses incident to travel and claimed as a deduction.

Claim for the deductions referred to herein must be substantiated, when required by the Commissioner, by records showing in detail the amount and nature of the expenses incurred.

Turn of the Tables.

Grandville, Jan. 4—The whirligig of Time makes all things even.

During the war period the golden age for labor reigned and the unions made the most of their power, regardless of right and wrong. When such a tyrannous and unjust course is pursued there is sure to come a reaction, and when it does come those who had no mercy are the ones crying the loudest to be spared from their sins.

With over 500,000 men out of employment in Chicago, the "world's greatest newspaper" has taken up the cudgels for the unhappy labor unions, and proceeds to warn employers to forget the past and turn the other cheek; in fact, to heap coals of fire on those who despitely used them when the opportunity offered, by dividing their war profits with the unemployed—these same fellows who, drunken with the plethora of new found wealth heaped sarcasm and anathema upon their employers.

Forgive and forget. Lay up nothing against those who held up the employers of labor and robbed them by soldiering on the job, exacting the utmost the business could stand. For many moons the labor unions were monarchs of the industrial world. They exacted the last farthing in their

exhilaration over the hold they had gotten on industry. Strikes were of daily occurrence. Truth was, the employers of the Nation were pressed down into the very mire by the heel of labor unions, until some industries were driven to the wall despite their every effort to stem the tide.

A condition such as that could not last. While the dance of extravagance was on these labor leaders made the most of their power, never hesitating to break agreements solemnly entered into, pushing their advantage to the utmost, showing no mercy to the ones who paid the fiddler.

Well, of course such unrighteous conditions could not last. The tables have turned and are still turning until the men who stood by in the hour of trial, seeking to do an honest day's work for the high wage they received, are the ones who will be favored, now when the bottom has dropped out of the great inflation subsequent to war.

It is right that this should be so. The fight is now on between the advocates of the open and closed shop, with sign all pointing to the utter defeat and demoralization of the latter. A labor union rightly managed might hold the respect of the public, but such an one has failed to show up. The closed shop idea is so monstrous as to be held only by those who would bind free labor with iron bands more rigid than the gyves of slavery such as disgraced our country from the dawn of the Declaration of Independence down to 1863 when Lincoln proclaimed freedom to the slave.

It was regarded by our wisest statesman of the early days of the Republic as a defect in our Government, the fact that slave and free labor both existed in the land. When opportunity for righting this evil arrived slave labor was abolished from the Nation and was not countenanced thereafter until, from a foreign land, the infamous methods of the closed shop were introduced here.

During the past few years, while America was in the toils of a great war for self preservation, the labor union showed its hydra head and menaced the very safety of the Government itself. If there are any doubting Thomases, let them read the records of that war here at home, in the shipyards, at the cantonments where our soldiers rendezvoused, and in almost every Government workshop and they will find the evidences of astounding frauds and slacker methods which the unions approved and fostered, until it is a wonder that the United States was not swamped beneath the corruption and extravagance thus engendered.

We need cite but a single instance to show the unreliability of the trade union organization for which such humbug newspapers as the Chicago Tribune are demanding fostering regard from employers of labor.

Employees of the Newbern Iron Works, of Newbern, North Carolina, were several weeks ago notified that a 10 per cent. reduction in the wages of all shop employees would be made, being declared necessary to make the output of the company pay any profit.

After a brief delay the men accepted the reduction, but when ten days ago a still further reduction of 10 per cent. was announced, the men rebelled and proclaimed a strike. The manager of the company then called the employees together and asked them if they had any plan of their own whereby the plant could run without a loss to the company.

The men then accepted a plan by which they would share in the profits after fixed charges were paid. Under this plan the first week's pay showed a 10 per cent. reduction, which caused the employees to disregard the agreement made between them and their employers, and they voted to go on a strike.

Such is the inconsistency and dishonesty of labor unions! It is a travesty on justice, and yet we are told that men who invest their money in business, who have been harrassed by unnecessary strikes and walkouts

should now look tenderly after the interests of these men who value their plighted word as so much waste paper.

Now that there are more men than jobs it would be the height of ingratitude for those employers who have still work for men, yet far less than formerly to ignore those workmen who stood for the shop against the strike, and who are as needy as any. Despite the advice of the world's greatest humbug newspaper we believe men who employ labor will take care of their friends first.

Old Timer.

Not Very Far Apart.

Muskegon, Jan. 4—For a number of years I have read your editorials and have admired your ability as a writer and your judgment. At one time I was a member of a railway union. At that time there was some need of a movement of that kind and it was more against a shop foreman than the company. I have never seen a railway manager who was not willing to learn; but so far as the Gompers gang is concerned, smiting is too good for them. At the present time I belong to the Gleaners and the Grangers and heartily endorse C. I. Giles, of New York. I do not think any more of the Farm Bureau than I do of the Gompers bunch. The October sessions of the different boards of supervisors throughout Michigan were asked for from \$1,500 to \$7,000. For what did they want it? For nothing but the public grafters—a lobby to be maintained at all state capitols, also at Washington. Your last issue mentions the past kaiser's war. I was opposed to it from the start. President Wilson's father was an officer in the rebel army in our late North and South conflict and was never a citizen of this union. At the close of that conflict the South openly boasted that in the future they would gain more by the ballot than they lost by the bullet. I have met and conversed with a great many boys who were in the late war. From what I can see it was all a hoax by the world wide Gompers crowd. They are in all pulpits and also occupy a great many editorial chairs, so had a snap to put it over. Long may you live and I for one will always be with you.

C. D. Parsons.

Paradoxical Though It May Seem

EVEN during this general business reaction, there are some organizations running at a profit. Find them and you will also find Certified Public Accountants assisting them—compiling data on costs and operating expenses, instituting measures to prevent leaks and losses, watching overhead and calling for observation wherever possible.

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Announcing Michigan Automobile Insurance Co.

This company began writing business in Michigan, Illinois, Indiana and Ohio January 1, 1921. Applications are now pending for admission into other states.

The "Michigan Automobile" writes only automobile insurance, issuing all forms of policies on all types of pleasure and commercial cars, except public ambulances, fire department automobiles, police patrols, salvage corps or fire patrol, taxicabs, jitneys and motorcycles.

The authorized capital stock is \$250,000.00, fully paid in. \$200,000.00 is deposited with the Michigan Insurance Department and \$50,000.00 with the Ohio Insurance Department.

The new company will take over all the assets and assume all liabilities of the Michigan Automobile Insurance Exchange, which it succeeds, and which has been doing business for some time in the four states mentioned above, having a premium income as of November 30, 1920, of \$475,155.86.

All officers and directors of the "Exchange" are identified with the new company in like capacities, and the personnel of the new company is the same as that of the old. All policies in the "Exchange" will be renewed in the new company as they expire.

The "Michigan Automobile" is a stock company. The policy is non-assessable and is undoubtedly the most liberal to be found. It is free from deductions, exclusions, limitations, technicalities and loop-holes which only tend to make dissatisfied policyholders.

The very high standard of service established by the "Exchange" for the adjustment and settlement of all claims will be maintained without deviation by the new company.

In addition to this the "Michigan Automobile" can save you money—the rates are considerably lower than old line companies. They are as low as is consistent with good business and safe underwriting. Be sure to get them before placing your automobile insurance.

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DEPRESSION AND REVIVAL.

Entirely apart from the expected effect upon our personal happiness or fortunes, there is in human nature an instinct of curiosity which impels us to peer ahead in an effort to read the future. With business men this is more than an instinct, for upon their reading of the future, and upon the steps they take to meet it, depends in large part the degree of their commercial success. The beginning of a new year is proverbially a time of speculation upon the year ahead. Yet how great is the liability to error may be realized if we look back upon the twelve months just passed. If any one had predicted at the beginning of last year, when trade was remarkably active, prices high, buying urgent, labor scarce, goods difficult to obtain, that prices during the year would fall one-third, the greatest decline in such a period within the memory of any one living, it is doubtful whether the prediction would have been taken seriously. If he had predicted that in spite of foreign exchange disorganization, in spite of our refusal to extend long-term credits, in spite of Europe's poverty, and in spite of the fall in prices, the money value of our exports would actually exceed the huge total of 1919, this prediction would have met with like incredulity.

Such considerations may well cause men to hesitate in making pronouncements upon the year ahead. In many respects there is now greater difficulty in reading the future than there was twelve months ago. In two months from now the party that has been in power at Washington for eight years will turn the reins of Government to other hands. The new Administration will mean not only new political policies, but new business policies; and there has never been a time when the business policies of the Government were capable of working greater influence on the business future. We are now levying the greatest total of taxes in our history. That total, in the coming year, is not likely to be greatly changed. But the nature of the taxes may be radically revised, and the changes cannot fail to affect trade and industry profoundly. The tariff, always of prime importance in its effect upon the direction taken by our productive activities will again come up for consideration. The funding of the Government's great mass of short-time indebtedness will be discussed. New foreign policies will affect our commercial relations with the world.

Aside from this influence of Government, the future of business will depend on factors of the greatest importance. It is possible that conditions in the money market, the rates demanded for investment borrowing as well as the rate on commercial loans, will be watched with even more interest by business in the year ahead than in the year just passed. The course of foreign trade, with its great influence on prices and domestic activity, will be followed with still greater concern because of the falling off in home demand.

Undoubtedly the foremost question in the collective mind of commerce and industry to-day is how long the present depression will last, whether

it will become more severe, and what time will mark the beginning of a revival. The answers to these questions depend upon a multitude of factors, psychologic as well as economic, and answers cannot be given with any finality. But we do know that trade cannot remain long in its present position.

Abnormal conditions correct themselves. If the pendulum swings too far in one direction, it will swing in the other. Just as the rate of buying a year ago was abnormal, so the present rate is subnormal. Because the former rate of spending was too fast it brought exhaustion of resources and savings. It is these violent swings in buying demand that unsettle business. Business men, sometimes becoming over-sanguine, assume during a period of extravagance that the rate of spending will continue; they produce to meet it. If it falls suddenly, there is a condition such as the present—a surplus of goods, lower prices, a wiping out of profits, smaller production, part time, closing mills and factories, unemployment.

But the present under-buying, like the recent over-buying, will in time work its own cure. Purchases of the great mass of goods may be postponed, but they cannot stop. The longer they are put off, the more the demand must accumulate, and the greater it must be when resumed. The ultimate demand for some leading commodities is now under-estimated, and the prices of these may shortly be expected to recover somewhat.

Much that is now being said and written assumes that the present unemployment, brought about by falling prices, will itself be a cause of still lower prices, because it diminishes purchasing power. What is overlooked in this line of reasoning is that unemployment means lessened production. As a factor making for a recovery in prices, this more than offsets diminished purchasing power. For while the unemployed cease altogether to produce, they cannot cease to consume. They must continue to buy necessities for themselves and their families; and if they have no accumulated savings, they will go into debt. Lower wages for those remaining at work mean lower purchasing power; but they also mean lower production costs, and manufacturers can afford to sell more cheaply. Lower wages, therefore, will not in any long run adversely affect the actual volume of goods purchased.

The probability of an early recovery in buying and in prices of certain commodities does not mean that the readjustment has not still far to go in other directions. When a normal rate of purchasing is resumed, it will be upon a lower level of prices than we have seen. With the holiday purchasing over it would not be surprising to witness the beginning of the overdue reduction of retail prices, to correspond in some degree with the average fall in wholesale prices to two-thirds of their former levels. The reductions of 22½ per cent. in the wages paid by the textile mills of Maine and Rhode Island, and of as much as 25 per cent. by some important iron and steel companies, indicate the beginning of a more general readjustment of labor costs.

HAS LEFT THE WAY CLEAR.

Many merchants breathed a sigh of relief at the closing of the year 1920. It was a twelvemonth of trying experience to most of those concerned in mercantile affairs. It witnessed the peak of prices in a number of commodities and also the greatest declines in values in the shortest space of time within the memory of those active in business. The disturbances, both in the domestic and foreign trade, brought much embarrassment to traders as well as to producers. Aside from the many cases which found their way to the bankruptcy courts, there were still more in which the creditors lent, and are still lending, a helping hand to enable debtors to keep afloat until assets can be realized on without needless sacrifice. It is a tribute to the prudence and common sense of the American business man that instances of the kind were not more numerous. The only thing that has been established has been that the days of abnormal profits have gone and that success in the future must be dependent on the old-fashioned standards of merit and service. It took little capital and no skill to make money up to a few months ago. For a long period almost any listed stock could be gambled in with the certainty of profit, and the same held true with about every kind of commodity from wheat to wool or from silk to sugar. Knowledge was not required while the prices of everything were rising. The fall in values has swept most of the speculators into the ashbin of failure and has left the way clear for the real merchants again. This is no inconsiderable gain to legitimate business.

In the primary markets the opening of the new year is marked by a feeling of more confidence than has been apparent for some time. It is felt that the time is ripe for the resumption of more active buying. In quite a number of lines prices have been cut to a point that should prove attractive, especially as it is known that stocks in the hands of jobbers and retailers are very low and need replenishing.

LINEN AND SILK PROSPECTS.

Linen and silk are two of the textiles which have come in for more attention recently. Neither is in exactly the shape which any one interested in them likes, and artificial means are employed to keep up the values of the raw material out of which each is made. As compared with normal years, the supply of both flax and linen is small. But it so happens that there is a lot of flax on hand which is not being put through the process of manufacture. The reason is that the demand for linen has been choked off by the extortionate prices which manufacturers have been trying to impose. So the discovery was made that linen was not so much of a necessity, after all. Flax growers and handlers, as well as the makers of linen, have been trying to hold up the market by combinations and have sought to support weak holders financially, but their efforts

promise to be futile because their products do not appeal to the general buying public at the prices asked. As things stand, there is much more than enough flax and linen for all needs, and prices will have to give way unless something unforeseen occurs.

In silk, the Japanese syndicate is doing its best to hold the price to the "pegged" point it has fixed. This price is small compared to that reached when speculation was at its height, and it looks reasonable even when compared with the pre-war one. Business casualties in the silk trade have been very numerous because of the contraction, and the situation was not helped any by the resistance of jobbers and retailers to let go of their holdings at anywhere near replacement costs. But a better spirit is now in evidence, and there are signs of a larger distribution at the new levels. The general belief is that the trade is over the worst of its perils, and that the prospects for increasing business are good.

SIX BILLIONS UNION WASTE.

During the eighteen months in which the United States was engaged in war, there were 5,200 strikes in the United States, all of which interfered with the conduct of the war, the production of munitions and foodstuffs and the transportation of such munitions and foodstuffs. These strikes were practically all union strikes and not more than 1½ per cent. were among non-union workers. There was a union striker in the United States during the war for every soldier of Uncle Sam called to the colors or sent abroad. It was the open shop which saved the country from disaster during the war by making possible the necessary production. These are facts which can be proven and which are not disputed by any person who has made even a most superficial examination of the situation.

Union slackers received the highest possible wages, under the best working conditions, and non-union workers were not exempt from military service by order of the Government, as were the walking delegates of the unions. The walking delegates of the unions were exempted from the draft by the Wilson administration on the ground that their job was to maintain peace in industry, but as a result of their disturbing efforts we find a strike record which is appalling, due to the grafting tactics of the walking delegates, who improved the opportunity to enrich themselves at the expense of the country. By precipitating thousands of strikes and forcing a reduction of output, the war cost the Government fully \$6,000,000,000 more than would have been the case if union men had been patriots instead of sneaks and traitors during the war or if all the war work had been accomplished by non-union men.

Resourcefulness is the star accomplishment. It is the master-key that fits all the locks of business requirements.

The Investors Greatest Opportunity

to buy good securities cheap is following a long period of liquidation.

Doubtless, the investor today is confronted with greater bargains than have been seen since the panic of 1907.

Fundamentally our country is in a very sound position. Many industries, while facing readjustment problems, are also facing many years of prosperity.

Among the principal lines of industry expected to profit most following this business readjustment are the Oils and Public Utilities and it is our belief that there are few, if any companies better situated to take advantage of this situation than the

CITIES SERVICE COMPANY

This company has been for some time and still is, the largest producer of crude oil in the Mid-Continent field and the third largest Oil company in this country.

It is also considered to be the largest Public Utility Holding Company in this country.

Both divisions of their business are complete in every particular, which makes for diversity of risk.

Severe liquidation has brought all stocks (good and otherwise) to new low levels. In view of this and the future prospects of the oil and public utility business, we think one of the best speculations is the

CITIES SERVICE BANKERS SHARES

Bankers Shares represent one-tenth of the old CITIES SERVICE COMPANY COMMON and pay cash dividends monthly, representing the cash value of the cash stock dividend on the equivalent amount of old stock.

One hundred shares of Bankers Shares now receive a monthly check of about \$39.00, which will increase or decrease as the market fluctuates on the Common Stock. For the past year these checks averaged \$49.90 per month or an income on the money invested of between 12 and 18 per cent. We suggest, however, that our clients pursue the conservative policy of charging off their investment to the extent of that amount of income in excess of 8 per cent on the cash invested.

CITIES SERVICE BANKERS SHARES were originally offered in 1919 at \$35.00 per share and within a year they sold up to 50 $\frac{1}{4}$. With the Common Stock now selling at about 55 per cent under its high price of a year ago and in view of the fact that during the year the company's net earnings have increased, Bankers Shares should be a very good purchase.

We make this suggestion to those who keep a portion of their funds invested in stock with the idea of increasing their principal through farsighted investment and are willing to participate in both the profits and risks.

WE SUGGEST the purchase of CITIES SERVICE BANKERS SHARES with such funds, because we believe the company is soundly organized in every department of its business and because we believe in its future possibilities.

Their public utilities are receiving rate increases that are bound to be reflected very favorably in their earnings during the next few years.

Their oil division is complete in every branch of the business. Due particularly to their large production and refining capacity and to their very large reserves of oil lands they should profit very materially during the next five to ten years.

Market about \$29.50 per share.

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Congressman Cannon Holds the Record for Service.

Grandville, Jan. 4—Uncle Joe Cannon, of Illinois, has set the record as holding official service in Congress longer than any other man.

Mr. Cannon has been elected to the House of Representatives twenty-three times, beating the record of Justin S. Morrill, of Vermont, who up to date had held the record of longest service in Congress.

There must be something out of the ordinary about a man who is continued in office year in and year out for nearly half a century. There has been a lot of pith and point to Uncle Joe. His record as Speaker of the House was one of force and considerable strife. Nevertheless Cannon made an enviable record as speaker, even though he was dubbed "Czar," and the epithet "Cannonism" was rolled as a sweet morsel under the tongues of those who disagreed with his tense methods.

Joe Cannon was by no means the first Czar of the House, however, Tom Reed, of Maine, while Speaker having by his strong hand at the helm incensed some of the legislators who dubbed him a Czar of the worst kind.

This plain man from Illinois, very much resembling Abraham Lincoln in physical makeup, has made his mark on the political world and now in his declining years (he will soon be 85) is winning economies from even his former political enemies.

Honesty makes the man and it is this characteristic strongly developed by Joe Cannon that has given him such power, even over those who disagree with him politically. We like honesty in a man, even though at times he may seem to be going off on the wrong track. If he is truly honest, he will in time see the error of his ways and double back to the sound position from which he has swerved.

Joe Cannon is not of the light field-piece caliber, but one of the heaviest pieces of artillery. His constituents have kept him in the house nearly forty-four years, not consecutively, however, as he lost out at two elections during the half century last past. His is nevertheless a remarkable record, one worthy of study and imitation by the young men of the country.

Something over a quarter of a century ago the writer had the pleasure of listening to a strong address by Joseph G. Cannon at a Michigan Club banquet at Detroit. He was about the last speaker on the program, which included such giants as William McKinley, Benjamin Harrison and others. Two of the speakers that night afterward became President of the United States, one of them four times Speaker of the House of Representatives. Mr. Cannon was certainly in good company then and hasn't got off the track to chase chimeras since.

Joe Cannon's career began back in the days of the Kansas troubles at the time border ruffians from Missouri attempted by force of arms to engraft slavery on free territory.

Young Cannon cast his first presidential ballot for John C. Fremont, the gallant pathfinder and leader of the new party of free soil, free men and a free press. He has since consistently allied himself with the party of Lincoln and Grant.

It will be a pleasure, no doubt, for his long-time political enemies to testify to the sterling honesty of Uncle Joe, as many of them will do, including former speaker of the house Champ Clark, who retires to private life on March 4. The landslide in November left many lame ducks, but our Uncle Joe was not one of them. He announces his intention to live to 100, but one never can tell.

Mr. Cannon's fidelity to the best interests of his district has made him a hard man to beat. He took his two political defeats during his long career as a statesman with becoming equanimity, feeling, no doubt, satisfied that time would vindicate his every act while a member of Congress.

At a time when dissensions divided

the Republicans, when Taft went down to defeat in 1912, Joe Cannon held steadfast to the old party alignment and although dubbed "stand-patter" and "Czar" kept a straightforward course, asking no favors until time fully vindicated his course of action.

We have had other old men in Congress in the history of our country. Joshua R. Giddings, of the Western Reserve in Ohio, was one of these. He was also a friend of John Brown, Ossawatimie Brown, that grand old man who fell a martyr to liberty on the eve of the Civil War.

Benjamin Wade, of the same State, was another, while John Q. Adams, of a still earlier date, the "old man eloquent" of the National Senate, stood to his guns until past 80. Each and all of these were strongly partisan, yet truly National characters, as is the man under discussion. Joe Cannon, while not ranking in ability with these earlier statesmen, perhaps, is every whit their equal as a sturdy representative of honesty and splendid American manhood.

The young man who takes this aged Illinoisan for a pattern will not go far wrong, since there is no man now in the limelight of more sturdy character and determined honesty of purpose. No taint of bribery or underhanded political trickery has smirched the garments of honest Uncle Joe Cannon. Doubtless this trait of strictest probity has recommended him to his countrymen everywhere, regardless of party affiliations.

There is not a man in any party who will not join in the wish that "Uncle Joe" may live many years to enjoy his well earned fame as being the oldest in point of service of any American congressman.

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Why Broad-Minded People Select Comfortable Footwear.

Many centuries ago our ancestors gave very little thought to footwear, and as records tell us, they frequently wore no covering for the feet but depended upon the soles hardening and becoming so tough that the heat and unevenness of the ground caused no discomfort.

In this period the more aristocratic people covered their feet, but solely for ornamental purposes and not for protection.

In later centuries the fashionable foot dress of the Chinese women made it necessary to bind and strap their little girls' feet in a most horrible and uncivilized manner. It required weeks and often months for the child to become accustomed to the torture. Invariably they were forced to walk with these strappings.

The object was to reduce the size of the feet by forcing the five toes backward and binding them under the arch. As the ligaments and muscles are soft and pliable in infancy, this accomplishment is quite possible. There are many examples of this custom.

This is still in vogue in some remote parts of China.

There are many other interesting forms of footwear which are unusual and still worn by uncivilized tribes in various parts of the world.

Even in our civilized country we see unnatural styles in footwear, although in most cases, modified. These styles, although modernized, result in many abnormal conditions of the feet, and are indirectly the cause of various physical ailments.

Many have profited by their experience in wearing unnatural shoes and would testify to the different effects. Others have had enough experience to advise their friends in selecting correct shoes, but are not wise enough to wear shoes that will meet their own requirements.

False pride, or being sensitive about large feet, is often responsible for the selection of shoes which are too short, or narrow, or not the correct shape. It is very often difficult to fit and satisfy such people as they consider it more essential to please the eye than to fit the foot.

I know of one instance in particular, where the size of his feet was not a source of annoyance or shame to a man, and even though they were unusually long, he adopted footwear to conform to their natural shape. This well-known and beloved man was Abraham Lincoln, who considered his feet of enough importance to request an experienced man to come to Washington, so that he, Abraham Lincoln, might be measured for boots that would give him comfort at all times.

He felt that to have the least foot discomfort would interfere with the deep thought he had to give to the important duties concerning our country.

Many other intellectual men have realized that a clear mind is essential to success, and any distraction by uncomfortable feet would interfere with their thinking powers.

The effect of an ill-fitting shoe is quite sufficient to distract the mind from a subject which might be of

vital importance. I have frequently heard professional men remark that they must be on their feet constantly, and they can think so much better when their feet are comfortable.

When we wish to concentrate on one particular subject, our minds must be free of other thoughts. So, if we wish to enjoy our feet, giving them their full power of unimpaired motion, we must wear shoes that will not distort or irritate them.

To be constantly reminded of your feet is not only annoying but a source of unhappiness. It is interesting to observe the effect a good fitting shoe has on one's disposition, and the ill effects of an improperly fitted shoe on the nervous system.

Just think of how much more enjoyment can be had in sports or outdoor exercises if we would but use a little common sense and thought in selecting the right kind of shoes.

Not many years ago the foot was considered of little consequence, but to-day its importance ranks first in clothing of the body.

Many ills of the human system are the result of an unnatural pressure of the shoe, or muscular strain from lack of support. I have experienced during my years of practicing, that when the body is not properly balanced, nerve centers are affected through the affilation of the sciatica, spinal and optic nerves. The true balance should originate at the base or plantar of the foot. The peculiarity of some feet makes it necessary to construct shoes which will give a springness to the arch, and an even, firm tread in walking.

We frequently see young women wearing high heeled slippers on a rough, country road. This is just as unnatural and out of place as wearing heavy walking shoes for dancing, to say nothing of the abnormal position of the feet and the after effects from the use of these slippers.

It is very unwise to wear shoes that leave such bad after effects that in many cases they can never be remedied. Those who exercise the feet naturally and walk a great deal are rewarded with better health, which unquestionably means a clearer mind and greater happiness; but to do this, sensible shoes must be worn. There are many ailments of the feet which cannot be cured, but there are more that can be cured and prevented if the proper care and precautions are taken.

Even some elderly women will not listen to reason, but insist upon wearing the shoes with pointed toes and high heels worn by young and thoughtless girls. "Penny wise and proud foolish," she selects that which appeals to the eye only, and does not consider the ill effects which so often cannot be remedied.

Short shoes cause many a painful hour and their ill effects are not realized until too late. Shoes which are too loose at the heel and do not hold the arch snugly, also looseness of lacings over the instep, bring the same results.

Just remember how easily a foot can be ruined or distorted for life, and think of the untold suffering caused by carelessly fitted shoes.

Peter Kahler.

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The H. B. Hard Pan (Service) Shoes

have stood the test of time. Season after season they have been subjected to the severest test that any shoe could be put by thousands of out door men in every walk of life.

They have stood up and today they are regarded as the standard in service shoe values. Dealers who have handled the H. B. Hard Pan shoe for years say it is more widely and favorably known than any other line they have ever had.

From the very first the aim of our factory has been to produce the best service shoe the market offered. By using at all times the very best of materials we have been able to maintain the high standard of quality in our line.

Your spring trade will demand a large number of service shoes. Prepare for that business now by laying in a supply of the H. B. Hard Pan Service Shoes.

You cannot go wrong on this line.

Herold-Bertsch Shoe Co.

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We are wishing our dealers a Happy New Year and may this coming year be more Prosperous than any they have ever seen.

We are going to give our dealers the benefit of conditions that will bring to bear all the help that we can.

Our shoes are being made with the old reliable quality and they are being priced right.

We want to make the new year a prosperous one.

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Shoemakers for three Generations
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MORE MILEAGE SHOE

GRAND RAPIDS

MICHIGAN



Survey of the Business Conditions Throughout United States.

Apparently we are near the bottom of the depression or will be in the next thirty days. Advances of any moment in the prices of agricultural products will materially change the situation for the better and reductions in prices of commodities are likely to cause increased business on the part of consumers in all industrial sections.

From the unfounded fears of last spring of bread lines in the cities and shortage of food everywhere, we are awakened to the startling realization of a harvest so great that we cannot at once find an adequate market for our surplus products.

So there ensues that inexorable law of supply and demand which decrees that over production is always accompanied by falling prices. This phase of the situation is peculiarly accentuated in the Southern states where the second largest crop of cotton grown is met by a much reduced demand, both at home and abroad.

Moreover, much of the cotton is low grade middling, because of the boll weevil and much unfavorable weather, and for such grades there is now practically no market at any price.

The same statement of practically no demand, even at prices ruinously low to the producer, is likewise true of rice in Arkansas, Louisiana and East Texas, and of tobacco in the two Carolinas and Virginia, Westward through Tennessee, Kentucky and Ohio to Wisconsin.

It is true in much less measure in some sections of the grain growing states of such staples as wheat and Irish potatoes.

Likewise there is a lessened demand for live stock, despite their apparently reduced numbers, compared with twelve months ago. Equally is this true of wool, so great is the surplus and so scant the demand.

Since the Armistice we have had ceaseless repetition of the cry for production and more production as the only remedy for the situation of high prices and apparently insatiable demand.

We see now plainly enough how ignorant and superficial was this cry, and how utterly it failed to take into consideration the enormous productive power of this country and the calamitous and tragic inability of our best customer, Europe, to purchase our surplus in anything like prewar volume.

Under these conditions in the South a good deal of cotton still remains unpicked in the field.

This is also developing a strong sentiment towards largely restricting the average of cotton this coming

spring. This plan is always brought forth in the days of very low priced cottons, but has never been carried out in anything like the measure proposed by its advocates. In many ways a cotton production restricted to somewhere near the probable demand would be a wise proceeding, if it were possible to forecast in advance what such demand will be, which it is not.

Also if such restriction meant the diversion of the acreage not seeded to cotton, to food products for man and beast. Unfortunately, this latter proceeding did not receive much encouragement this year in the case of peanuts, one of the crops of diversification in the South, since both in lack of demand and in low prices they share the fate of cotton.

While the situation in the grain growing states is not unlike that in the cotton belt, yet business in the former has not been affected to the same degree as in the latter. There is, apparently, a better proportionate market for wheat and live stock, the two cash productions of the grain states, than for cotton, the great money crop of the South. In all sections the farmers are holding their crops for higher prices and are not selling unless forced to do so by pressure from bankers and merchants to whom they are indebted. Consequently they have disposed of but a comparatively small portion of their crops and are not in position to discharge their indebtedness or to buy for anything save their immediate wants.

Meanwhile the banks are well loaned up and are chary about extending any further credits to either merchants or farmers under present buying conditions. Consequently the farmers are buying only what necessity demands and the merchants are following suit. This means a much lessened volume of business, very rigid economy on all sides, close collections and a very general return to



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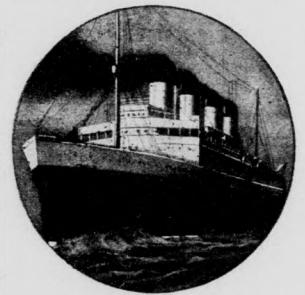
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a strictly cash basis by an increasing number of merchants. There has been very little liquidation so far, and the general attitude for the present is that of waiting for farm products to go higher or for manufactured products to go lower or for both to happen and thus bring about a needed readjustment.

One observer in the Southwest describes the situation as "sound but poor."

In fact, the conditions present the phase of an enormous and incredible amount of newly created wealth in the form of agricultural products which are only too truly an embarrassment of riches because they cannot be transformed into liquid capital.

Another observer, also in the Southwest, says that the country is rich in every product, plenty of crops unsold, hogs, chickens, turkeys, cattle, good teams and farm equipments, but no money, and banks loaned up. The answer, of course, is that the natural laws of supply and demand will ultimately work out the situation and no remedies or plans to bridge over the emergency can obscure this fact. Meanwhile, it is true, as experience shows, that the acute phases of the situation will gradually wear away as all become more accustomed to the new conditions especially as agricultural depressions have often a fashion of remedying themselves in a most unexpected manner.

The South has seen similar conditions because of low priced cotton twice before in the past 30 years and each time the recovery came unexpectedly and rapidly.

There are some bright spots common to most localities. Two of them are the dairy and poultry industries, because of low priced feed and high priced products. In fruit raising sections conditions are most strenuous. In the plateau states and middle West, sugar beets were profitable crops to the farmers.

The cost of living is being reduced by a steady and extensive fall in prices of many commodities.

Industrial life is largely the story of the consumer being on a strike and refusing to buy at high prices. He buys at bargain prices but not at moderate recessions. Obviously he will not resume purchasing on a more liberal scale until prices reach a more reasonable level. And that time does not seem so far off. Because of the slack demand from the consumer manufacturing is generally running on reduced time, or, in some cases, is entirely shut down.

So unemployment grows, and there are increasing wage reductions. For the painful but necessary process of readjustment is progressing. Merchants in all sections are buying only for their needs but withal are not stampeded nor panic stricken because there is no fear of a financial cataclysm. The lumber mills are running short time or else shut down, for prices are low and demand scant. There is a general belief that there will be a revival of building in the spring, because conditions will be more favorable and the necessities of the situation most pressing.

Merchandise stocks in the hands of

dealers vary from light to normal, mostly normal, not many heavy.

Coal mining, on the whole, is in good shape and well employed. Most other mining is dull because of low prices of ore and small demand.

Ship building is on the decline. The oil and natural gas industries are doing well. Everywhere is the thought of the many turns to the problem of how long present conditions will last and opinions vary much. The general belief inclines to a quiet and dull winter, although there is a scattered belief of some improvements after the first of the year.

In the main the coming of spring is hoped and believed to be the harbinger of a change to better times and to more distinct progress.

Archer Wall Douglas.

Polite Auto Horns.

Motor announces the arrival of the courteous motor horn.

It is a worthwhile novelty. Up to now the motor horn has been decidedly cacophonous. It squawks unpleasantly; it bellows alarmingly; it utters noises disagreeably suggestive of nausea.

But the new horn, which is appearing on the market, has a tone that is at once polite and powerful. It warns, yet does not offend the sensitive ear. The tone-adjusting mechanism is so contrived and arranged that the horn is easily regulated for any degree of vociferousness, but it yet carries a warning to the pedestrian.

Why Not Think?

It's a little thing to do,
Just to think.
Anyone, no matter who,
Ought to think.
Take a little time each day
From the minutes thrown away—
Spare it from your work or play—
Stop and think!

You will find that men who fail
Do not think.
Men who find themselves in jail
Do not think.
Half the trouble that we see,
Trouble brewed for you and me,
Probably would never be
If we'd think!

Shall we journey hit-or-miss,
Or shall we think?
Let's not go along by guess,
But rather to ourselves confess
It would help us more or less
If we'd think!

Queer, Isn't It?

We call a boy who deals in newspapers a newsy, but we do not call a wall-paper dealer a wallsy, a commercial paper dealer a commercialsy, a fly-paper dealer a flysy or anything like that!

Kent State Bank

Main Office Ottawa Ave.
Facing Monroe

Grand Rapids, Mich.

Capital - - - \$500,000

Surplus and Profit - \$850,000

Resources

13 Million Dollars

3½ Per Cent.

Paid on Certificates of Deposit

Do Your Banking by Mail

The Home for Savings

GRAND RAPIDS NATIONAL CITY BANK CITY TRUST & SAVINGS BANK ASSOCIATED



CAMPAU SQUARE

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

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

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

GRAND RAPIDS NATIONAL CITY BANK CITY TRUST & SAVINGS BANK ASSOCIATED

KEEP UP WITH THE TIMES



Sky
Rockets

"THE CLOCK CORNER"
PEARL & OTTAWA

Go up with a flare and a hurrah, but there is no applause on the return to earth of the "stick."

If a good earner is also a big spender, he doesn't generally leave much for the wife and kiddies to get along on after he is gone. Be square with them. Go further, Protect them by Will.

The intelligence that is clever at earning can easily appreciate the wisdom of making a continuation of his program possible. This can be outlined and safe-guarded in your Will. It is possible to provide a reputation for yourself that will last a while.

Where the Will names a well-established Trust Company as Executor and Trustee, the utmost certainty of performance is assured.

THE MICHIGAN TRUST CO.
OF GRAND RAPIDS

Dividends and Easy Money.

The dividend suspensions ordered by a good many corporations whose solvency and credit is unquestionable throws a bright light upon money conditions both present and future. Surprise has been expressed in some quarters because of the failure to continue dividends, notwithstanding that profits have in many cases been amply large enough to justify it. There was the same kind of comment a few months ago because of the action of the Steel Corporation in failing to raise its dividend rates on common stock. Neither the suspensions that are taking place now nor the failure to pay more liberally in former months need occasion such surprise.

The world in general is facing a long continued period of "tight money." What well informed men think of this prospect is illustrated by the action that has been taken during the past few months in borrowing upon bond issues running for as long as ten years at unprecedentedly high rates of interest. Thoughtful financial managers would never have consented to any such long deferred maturities had they thought it likely that they could refund their obligations to advantage in the meantime. In the same way an enterprise which finds itself steadily obliged to borrow from banks may well consider whether it acts wisely in making large dividend disbursements if it must at once turn about and provide itself with cash for current requirements at 7 or 8 per cent. interest. Every manu-

facturing enterprise has to have a certain amount of working capital, but conditions may be such as to make it worth while to take these funds out of earnings rather than from current borrowing.

The general efforts to reduce the strain upon the banks by checking dividend disbursements, economizing in labor and other outlay, avoiding unnecessary production, and especially curtailing non-remunerative foreign trade are all in their way encouraging symptoms. They will tend strongly to bring down the cost of commercial loans at the banks, and in so doing to hold out a better inducement to the public at large to resume a more active business policy. A good while, however, must elapse before these factors become fully influential. Meantime scarcity of money or, in other words, shortage of capital will continue, and this is sure to be the case as long as the world at large is so seriously in need of investment support as it is to-day. Even if we were ourselves in a stronger and more liquid condition we should find ample and well secured investment opportunities for our resources in many foreign countries which would pay high rates.

These are some of the reasons why so called "easy money," except for short term loans and special kinds of advances, is hardly to be expected. Should there be sporadic intervals of it they will probably occur, in the near future, only as a result of temporary lull or artificial check to demand.

Peace of Mind

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

GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICH.

OTTAWA AT FOUNTAIN

BOTH PHONES 4391

Cadillac State Bank

Cadillac, Mich.

Capital	\$ 100,000.00
Surplus	100,000.00
Resources (June 30th)	3,649,021 82

4%

ON

Savings || Certificates || 3 Months
Books

Reserve for State Banks

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

F. L. REED, President

HENRY KNOWLTON, Vice Pres. FRANK WELTON, Cashier

JAY J. VELDMAN, Asst. Cashier

Michigan Finance Corporation

FLINT and GRAND RAPIDS

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

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

OFFICERS:

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

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

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

CLARENCE O. HETCHLER, Secy., GRANT J. BROWN, Treas.,
President Ford Sales Co., Flint. Cashier Indus. Savings Bank, Flint.

DIRECTORS:

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

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

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

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

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

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

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

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

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

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

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

R. T. JARVIS & COMPANY

Investment Securities

605 1/2-606 Michigan Trust Bldg. Citizens Phone 65433, Bell M. 433
GRAND RAPIDS, MICHIGAN

Practical Scheme To Safeguard Property.

Apropos of the recent fire at Ada, which destroyed three or four store buildings, the Tradesman commends the following original and practical scheme to safeguard property in small towns and outlying districts where roads are bad and water supply lacking, which is being practised with success by the village of Rutland, Massachusetts:

The town has purchased a number of three-gallon extinguishers, which are placed in the farm houses together with three extra charges. They remain the property of the town and the owner of the building signs an agreement to keep the extinguisher from freezing and have it available for use. The fire engineers make an annual inspection and recharge the extinguishers.

It is the aim of the engineers to buy additional extinguishers until every house not within the town water supply will have an extinguisher and in large sets of buildings two or more at different locations.

There have been two cases within three months where without doubt the buildings were saved by this method, as they were two or three miles from the hose house in the center of the village. Not only did the man whose roof caught fire use his extinguisher, but two near neighbors brought theirs and did good work until the auto truck arrived on the scene.

This is the best way to solve the problem for small towns, as something is thus had at hand when the fire is discovered, and we all know that the first few minutes in time of fire mean the most.

If there had been any kind of an extinguisher at Ada when the fire broke out the conflagration could have been nipped in the bud by prompt action:

It is suggested as a further measure of protection for rural sections that farmers owning automobiles might keep on or two two-and-a-half-gallon extinguishers in their garages and rush them to the aid of neighbors in time of need. Such extinguishers cost about \$20 apiece and as a community proposition would call for but a small contribution from individual residents.

A Sincere Fire Preventionist.

A Western fire prevention engineer is reported to be practicing his preachments by conducting regular fire drills in his home. When he sounds the bell, his young son reports to him, his wife takes her station at the telephone ready to send in an alarm and the maid starts for the nearest fire alarm box. Following these first steps, each member of the household has his precise duty in connection with a chemical fire extinguisher, a pail of sand and a ladder.

Boys playing with matches are believed to have started a fire at Fort Wayne, Indiana, which resulted in a loss of \$15,000.

STOCKS AND BONDS—PRIVATE WIRES TO THE LEADING MARKETS

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

STOCKS

BONDS

INVESTMENT BANKERS
GRAND RAPIDS, MICH.

Fenton Davis & Boyle

MICHIGAN TRUST BUILDING

Telephones: Main 5139
Citizens 4212

Chicago

GRAND RAPIDS

Detroit

Assets \$3,886,069



Insurance in Force \$80,000,000

MERCHANTS LIFE INSURANCE COMPANY

WILLIAM A. WATTS, President

CLAUDE HAMILTON, Vice Pres.

FRANK H. DAVIS, Secretary

JOHN A. McKELLAR, Vice Pres.

CLAY H. HOLLISTER, Treasurer

RANSOM E. OLDS, Chairman of Board

Offices: 4th floor Michigan Trust Bldg., Grand Rapids, Michigan
GREEN & MORRISON, Agency Managers for Michigan

Preferred Risks! Small Losses! Efficient Management!

enables us to declare a

30% Dividend For Year 1921

100% Protection and 30% Dividend, both for same money you are paying to a stock company for a policy that may be haggled over in case of loss.

Michigan Bankers and Merchants Mutual Fire Insurance Co.
of Fremont, Mich.

WM. N. SENF, Sec'y

The Grand Rapids Merchants Mutual Fire Insurance Co.

STRICTLY MUTUAL

Operated for benefit of members only.

Endorsed by The Michigan Retail Dry Goods Association.

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

Associated with several million dollar companies.

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

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

1921
Spring and Summer
Line now being
Shown



Quality Kept Up
 Values permitting prices the Consumer likes to pay



ATHLETIC UNDERWEAR

UNION SUITS

SHIRTS

DRAWERS

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

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



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

SPRING
1921

HALLMARK

HALL

SHIRTS

SPRING
1921

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

What Kind of Underwear People Take To.

How many men prefer white underwear to ecru or gray? What is the most popular weight of men's underwear in winter and in summer? How many men prefer snug-fitting underwear to loose-fitting garments? All of the foregoing questions concern matters on which every dealer in men's furnishings should be posted. They and several others are answered in a bulletin soon to be made available to the retail trade by Robert Reis & Co., of New York.

The data contained in the forthcoming bulletin was obtained in a rather unusual way. To begin with, a comprehensive questionnaire was prepared by sales executives of the firm, embracing a number of questions of vital importance to the underwear branch of the furnishings trade. Armed with this questionnaire, capable representatives of the company interviewed about 2,000 male travelers—principally commuters—at the Grand Central and Pennsylvania Stations. As unusual as the project and the questions were, there was little difficulty experienced in getting the desired answers. In fact, many of the men questioned appeared pleased that direct interest in the underwear needs of consumers was being taken.

Among important things brought out, from a trade point of view, were the styles of underwear preferred by men. In relation to this, the discovery was made that medium weight union suits of wool and medium weight two-piece wool garments are the most popular for wear all the year around. On a percentage basis, the preferences for different weights and styles were shown to run this way: Knitted cotton union suits, light weight, $\frac{1}{4}$; same, medium, 3; knitted cotton two-piece suits, lightweight, $\frac{1}{2}$; same, medium, 3; wool-union suits, light, $\frac{1}{4}$; medium, 22; and heavyweight, 9; wool two-piece suits, light, 1, medium, 23, and heavy, 7; cotton union suits, balbriggan, 8; same nainsook, 15; and cotton two-piece suits, balbriggan, 3; same, nainsook, 5.

Of the many men questioned, 62 in a representative 100 asserted that their color preference in underwear was white. Twenty-two preferred the very light tan shade called ecru, while the remaining 16 liked gray garments best. The decided preference shown for white leads to the conclusion by the bulletin that it is best to show white garments first, on the ground that they outsell the other two shades on the basis of 10 to 6.

On the question of fit there was about an equal division of opinion as to snug, medium and loose fitting garments. Again, taking a representative 100 replies, it is shown that 36 men like their underwear to fit snugly, 33 prefer a medium fit, while the remaining 31 favor the loose-fitting type of garment. In spite of the number of men who prefer close fits, the bulletin points out, very few are to-day fitted with snug garments because the average salesman wants to play safe. It also points out that the average man can be safely sold snug underwear if certain directions are followed.

Just how important the fitting question is in selling underwear at retail is shown by replies to questions designed to bring out the features which determined the sale. Sixty per cent. of the men questioned on this point answered that fit was the first consideration. Twenty-one per cent. considered weight first, while 3 per cent. considered certain patented adjustments of the prime importance in influencing their purchases. Related to the question of fitting is one regarding how many men know size. Four out of every ten men questioned admitted their vagueness on this point.

Also related to the question of fit, and of particular interest in view of the free way in which women return unsatisfactory merchandise, were the replies made to the query as to what would be done if the wrong size were given by the salesman. Of 100 representative men questioned on this point

76 replied that they would wear the garment but would not buy underwear from the same store again. The other 24 said they would return the goods.

That a garment should wear at least two seasons in order to be satisfactory was the opinion voiced by 35 per cent. of the men queried on that subject. Twenty-two per cent. considered they had got their money's worth from a single season's wear. Fourteen per cent. wanted at least three seasons' use, and 9 per cent. would not be satisfied with less than four seasons' wear.

On the matter of price, it developed that \$2 and \$3 garments were the most popular with the general run of men. The bulletin shows that 48 per cent. of those questioned preferred underwear priced at the latter figure, whereas 40 per cent. liked \$2 garments best. Only three-quarters of 1 per cent. of the replies indicated a preference for \$1 goods, and still fewer—one-half of 1 per cent.—paid \$6 for their underwear. By 9 per cent. of the men approached on the price question, \$4 was the favored figure, while 2 per cent. of them expressed a preference for \$5 goods. Of this showing the bulletin says: "These prices are based on underwear that was bought during the years of 1918, 1919 and the early part of 1920. It is easy to see that we ought to concentrate on garments sold at \$2, \$3 and \$4."

Another question put to the men interviewed had to do with the factor which influenced the sale of underwear. Taking 100 replies as an example, it was shown that 42 men were influenced by window displays, 20 by newspaper advertising, 21 by salesmen and 17 by recommendations of friends. "Very few stores have regular window displays of men's underwear," the bulletin comments on this point, "yet it has been proved through this investigation that more than four out of ten customers buy because of the influence of window displays. Encourage your window trimmer to have more underwear shown in your windows. Display it in the front of the store and in showcases next to neckwear and dress accessories. You will be surprised at how much more underwear is sold. When a garment is displayed, show it with a small price ticket. Many men interviewed said that in most cases garments were priced lower than they expected to pay."

Recent invention of stiff collar for cow prevents her from drinking her own milk. Now for a stiff collar to prevent some of us from drinking our own brew.

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



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

We are about to put on the market our new and complete line of Genuine Horse Hide Work Gloves.

Our salesman will come to you and show you something new in gloves.

This is something you want to know. Tie up with him, it will be worth your while.

HIRTH-KRAUSE

Manufacturers and Tanners of
Genuine Horse Hide Gloves

GRAND RAPIDS

MICHIGAN

Ginghams and Wash Goods

are arriving daily at new and attractive prices.

Write for samples and prices.

Quality Merchandise—Right Prices—Prompt Service

Paul Steketee & Sons

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.

TRIM UP THAT STOCK

On the basis of OUR *present quotations* you CAN BUY and QUICKLY SELL at prices that will *satisfy and convince YOUR trade* that YOU ARE RIGHT and that *they need NOT LOOK FURTHER* than TO YOU for *merchandise at right prices.*

Daniel T. Patton & Company

GRAND RAPIDS
59-63 Market Ave. North

The Men's Furnishing Goods House of Michigan

Beware of Pleasing Personality Who Writes Checks.

Indianapolis, Jan. 3.—A clever check worker has operated successfully among our members at Muncie and this bulletin is sent to warn merchants to be on the lookout for her.

At Muncie, she operated as Ruth Steele, presenting checks drawn on an Alexandria, (Ind.) bank. The Alexandria dispatch states that she deposited about \$100 Dec. 1, and again on Dec. 9, \$95.

By presenting checks in Muncie drawn on the Alexandria bank, which checks were honored, she established her identity and the fact that her checks were good.

Then in a short time, she passed about \$700 in checks, all of which were returned marked "worthless," and immediately got away before it was found that the sum of her checks was greater than her balance.

She rented a furnished house in a fashionable part of Muncie (suburb) and was accompanied by two small boys, aged about 3 and 5, and also a young woman who resembled her somewhat, but whom she introduced as her maid.

She is described as being of good appearance, having dark hair and a pleasing personality. She is rather tall, well proportioned and a good talker.

We are convinced that this is the same person who operated in Indianapolis two years ago and who since has operated successfully in St. Louis, Kansas City, Omaha, Muncie, Milwaukee, Minneapolis and other points.

The description tallies exactly, especially the part of the two children accompanying her.

Be on the lookout for a woman of this description. Verify as far as possible and if there is the slightest doubt have her taken in custody, as the Muncie members are extremely anxious to get her and will identify her if apprehended. She is an expert crook.

Indiana Retail Merchants Association.

The "Bud" With a Cork Leg.

Written for the Tradesman.

He hobbles every day
His luck has come to stay
His leg was shot away
Somewhere in France.

The story of his woe
Was bravery we know
But that was long ago
Somewhere in France.

We hailed him where he went
Our zeal we freely lent
To cheer the days he spent
Somewhere in France.

He hobbled back with yet
Enough of pluck to let
But we—yes we forget
Bud's fight in France.

Charles A. Heath.

Poison Pistol.

One is not permitted to carry firearms, but a "poison pistol" is different. There is no law forbidding it.

It is a new idea, the invention of a Frenchman—much like an ordinary pistol in appearance, but without cartridges or bullets. Its handle, however contains a poison-gas fluid.

If a bandit comes along, you press the trigger, and the pistol shoots a thin stream of the fluid in his face. It puts him out of business instant.

Barlow's Old Tyme Graham Flour

Stone Ground

JUDSON GROCER CO.

GRAND RAPIDS

MICHIGAN

FREE!

A Whole Family Meal of SKINNER'S Macaroni

FREE—one package of your favorite SKINNER'S Macaroni, Spaghetti or Egg Noodles. Tear off the coupon, take it to your grocer, buy one package and he will give you another free. If he will not supply you write us, giving his name and address.

One package of SKINNER'S Macaroni Products should make a full meal for the average family.

If at any time you do not find the superiority of SKINNER'S immediately noticeable return the empty package to your grocer and he will refund your money.

Hundreds of appetizing dishes can be prepared from SKINNER'S Macaroni Products. Write us for our 48-page book of recipes, enclosing 4c in stamps to cover postage.

Unfortunately there are grocers that do not handle quality merchandise, because the wholesale price is higher than on goods made up of cheap raw material under unsanitary conditions.

Demand SKINNER'S Macaroni Products for your family's sake. REFUSE TO USE MACARONI THAT COOKS UP MUSHY AND DOES NOT HAVE A REAL FLAVOR, EVEN IF YOU HAVE TO CHANGE YOUR GROCER.

Just tear off the coupon that appears below. It's "legal tender" at any store—will buy you one package of SKINNER'S Macaroni Products if you buy another. You get two packages for only 10 cents by presenting this Free 10-cent coupon.



An Enlarged Four-Column Copy of this Advertisement will appear in January in Over Four Thousand Newspapers and many other publications. You will need our goods at once to take care of the business this advertising will bring you. ORDER TODAY.

Skinner's Macaroni Now a 10c Seller

SKINNER'S Macaroni, Skinner's Spaghetti (either Long or Cut goods), or Skinner's Egg Noodles, in five-case lots or over, can now be purchased delivered freight FREE at 95c per dozen, except in the Far West. This price is based on a much lower cost for raw material than today's quotations. It represents an effort on the part of the Skinner Manufacturing Company to co-operate with general business in order to get back to a pre-war basis and unless there is practically at once, a further decline in the cost of our grade of flour and unless labor, cartons, cases and labels and other items that make up our manufacturing cost are materially reduced at once, we will not be able to maintain present prices but will have to advance. This price certainly represents the bottom for 1921, and every retail grocer should get in his order at once.

Skinner's goods are guaranteed to be made from the best Durum flour that is milled by either the Pillsbury Flour Mill Company or the Washburn-Crosby Company; in fact, these goods are made from a flour that is milled from a reground Semolina which is made from the highest grade of Amber Durum wheat that can be secured.

Skinner's Macaroni Products have had many times more money spent on them for national advertising than has any other brand of macaroni. In addition to their newspaper advertising, advertising coupon, street car advertising and poster work in 1920, Skinner's Macaroni Products were advertised extensively in four-colored full-page advertisements in such women's national publications as the Delineator, Designer, Good Housekeeping and the Pictorial Review. In 1921 we will do extensive advertising in Sunday newspapers in cities and will use women's national magazines and country newspapers more extensively than ever before to reach the housewives in smaller towns.

Skinner's Macaroni Products are a real quality line of merchandise that will satisfy any housewife and the fact that the Skinner Manufacturing Company will pay the retail grocer cash at the regular retail price for one package of their goods and will send a customer in to buy this package along with one other package, should entitle the company to real co-operation from the retail grocer on their line.

The Skinner Manufacturing Company feels that this effort on their part will bring real new business to every retail grocer in the United States who stocks their goods. Retail grocers are advised to order through their jobbers; however, the company will make a drop shipment of five cases or over to a retailer, freight prepaid, and bill same through any jobber named by the retailer.

Skinner Manufacturing Company, Omaha, U. S. A.



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.

Recipe for Philadelphia Scrapple.

In making Philadelphia scrapple all scraps of pork not required for salting or for the manufacture of sausage and lard may be used. Split the head of the hog between the jaws and remove the tongue, which may also be used for making the scrapple; cut off the end of the snout, remove the eyes, jawbone and nasal cavities. If carefully cleaned and the cartilage removed after boiling, the ears may be used. Place the head meat and the skin which has been removed from those parts intended for sausage and lard in sufficient water to cover them, and allow to boil. After fifteen minutes add the other meat, which may include the feet, nicely scraped, the heart, trimmings of the hams and shoulders, a small part of the liver, and, if you wish, the spleen, cracklings and kidneys, with the white parts all removed. However, these are not customarily used. Boil the meat until it separates from the bones; then take it out of the liquid and chop it finely. Next strain the liquid in order to remove all bones, and add sufficient water to make five parts liquid to three parts of meat. Stir in the meat with an equal quantity of cornmeal made from new corn well dried before having been ground fine. Stir this mixture while boiling and season it with salt, black and red pepper, and either thyme, sweet marjoram, sage or pennyroyal, according to your preference. Allow to boil for twenty minutes, and then put it away in a cold place, where it will keep for two or three weeks if the weather is cold.

A Good Cup of Coffee.

Almost without exception every business which has to do with food staples—raw, or prepared for use—has one or two articles constantly on sale which afford opportunity for greatly increasing business by supplying goods of uniformly better quality than others provide, and thereby attracting the favorable attention of patrons. The man who grasps these opportunities and utilizes them to the fullest extent wins a reputation that increases his trade, his bank account, and his future prospects.

Opportunities of this kind are particularly numerous in the hotel and restaurant business in every city, town and hamlet in the country.

Take the one item of coffee, for in-

stance. For most men and many women, it is the "sine qua non" of every meal. For that reason alone it should be good, always. But because it is so universally called for by untold thousands landlords give it only superficial attention, and disappointed millions drink execrable concoctions simply because it is a case of bad coffee or none, and none means a headache.

The making of good coffee is an art which must be and can be practiced only with a good quality of raw material. We need not go into the grocer's end of that—it is self-evident; nor into methods of making good coffee from good coffee. The inspiring fact for the businesses we have named is that so large a proportion of them do not supply their guests with the one thing that will cover and send to oblivion the memory of a multitude of sins in cookery—good coffee.

To serve excellent coffee all the time, at all hours and every day, would guarantee the success of many a hotel and eating place now an uncertain financial proposition. The days are past when the patron can leave the table, go to the bar, and wash away the memory of bad coffee in the dining cafe. It abides with him, and leads him to seek other quarters, and still others, until perchance he finds good, strong, fine flavored and satisfying coffee. Is not this appetite, far more widely distributed than that for alcohol, worth catering to? Does it not warrant increased expenditure for raw material and constant care that the liquid cheer be made right?

One Thought For a Whole Year.

If the world is growing better, it will be better when I am gone. Will it be better because I am dead, or because I have lived?

Boys who play pool too much should be taught to figure the mileage of their walks around the table.

You Make
Satisfied Customers
 when you sell

**"SUNSHINE"
 FLOUR**

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

**Genuine Buckwheat Flour
 Graham and Corn Meal**

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



Stock Purity Nut

Recommend
 It To Your Customers

Every pound of Purity Nut is
 Guaranteed to Satisfy

PURITY NUT MARGARINE

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

M. J. DARK & SONS
 Sole Distributors in Western Michigan Grand Rapids, Mich.
 With a full line of all Seasonable Fruits and Vegetables



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

ALWAYS FRESH AND SWEET

M. Piowaty & Sons of Michigan

MAIN OFFICE, GRAND RAPIDS, MICH.

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

OUR NEAREST BRANCH WILL SERVE YOU

Holiday Suggestions

HIGHEST QUALITY

**NUT MEATS } FULL LINE
 NUTS }**

SWEET POTATOES (Red Star Brand)

SHREDDED COCOANUT, Dromedary Brand

Pop Corn (Sure Pop) Apples
Grape Fruit—All Sizes Oranges Cranberries
Dates Fancy Blue Rose Rice
Dried Fruits Figs

SERVICE AND ATTRACTIVE PRICES

KENT STORAGE CO.,
 Grand Rapids, Michigan

SEND US ORDERS FIELD SEEDS

WILL HAVE QUICK ATTENTION

Pleasant St. and Railroads
 Both Phones 1217

Moseley Brothers, GRAND RAPIDS, MICH.

MILLER MICHIGAN POTATO CO.

Wholesale Potatoes, Onions

Correspondence Solicited

Frank T. Miller, Sec'y and Treas.

Wm. Alden Smith Building
 Grand Rapids, Michigan

"Getting Along" With a Partner

To-day we took young Howard Blake in with us and gave him a one-fifth interest in the business. Howard started in as a delivery boy four years ago and has been "a-comin'" ever since. For the last few months my partner and I have been worried sick for fear some other firm would grab him, and learning how much other people wanted him made us realize how valuable he was in our business.

After we had called him in to-day I got to thinking back to the time fifteen years ago when John and I went into partnership. I knew an old merchant, Emir Shampnor, who had retired from the game after making a fortune, and I decided to go to him and ask him for some rules about "getting along" with my partner.

"Young man," he said to me, "there ain't no rules. Getting along is just a state of mind. It consists in seeing the business as a whole, not as yourself, or your partner, but as an institution."

"Don't work for yourself, and don't work for your partner. Work for the business. If you do that, then the business will prosper and you will both get a good profit."

"One reason Sally and I have gotten on so well together for these fifty-seven years is that we both realized that there was something a whale of a lot bigger than either of us as individuals. That something was our home—and our children."

"If you're going into business you have got to have a certain amount of order and system, but if you and your partner can't make up your minds to forget yourselves and work for the business as an institution, no amount of little refinements like a good set of books will save you and your business from going to pot."

"Can't you see that whatever is good for the business as a unit is going to be for the profit of each of you? You get that idea planted in your mind and you will get along with your partner all right."

I followed his advice and I wish I could tell old Emir how thankful I am. As to young Howard Blake, I don't think he will need any such advice, for I have noticed right along that he understood that whatever was good for the business was bound to help him as an individual.

Frank Stowell.

Cheating the Candle Man.

Did it ever occur to you to wonder why the yolk stays in the middle of an egg, instead of falling to one end or the other by gravity?

The reason is simply that the yolk is held in place by two taut strings of modified albumen which are attached to the membranous lining of the shell at either end—the arrangement being somewhat like that used for swinging a hammock.

When an egg becomes stale beyond a certain point its membranes, including that which envelopes the yolk,

become weakened. The yolk loses its grip and sags.

Experts who make a business of "candling" eggs, in order to grade them for market, see at a glance when a yolk has fallen out of place. All such eggs are graded as inferior or elderly.

However, an ingenious person has recently patented a machine for making old eggs look like new ones. It is designed for use in cold-storage warehouses. A simple turn of a crank once a week will cause some hundreds of dozens of eggs to assume a new position, so that the sag strain on the yolk will be in an altered direction.

The yolks being relieved of fatigue, will thus be enabled to hold themselves up; and the candler, when he comes to examine the eggs, will give them a superior rating.

Why He Likes the Tradesman.

Grand Rapids, Jan. 3.—From time to time you get pleasant compliments on the satisfaction they get on perusal of your paper. The publishing of those letters show you they are grateful in receiving same. I am in the same class—a long time subscriber.

The contributions you have from C. W. Garfield, Capt. Charley Belknap, At. S. White, Stewart and others are all interesting.

I am interested in the bankrupt notices. The Tradesman is the only paper that furnishes such matter.

There is a study in going over same as to how business men so deeply get in debt before they make a deplorable showing.

The expense and fight you make on fraudulent concerns is a most commendable thing. It is doing a great good.

In dropping in on my grocer the other day, he noticed the Tradesman in my hand. He at once requested that I loan him the paper after reading. He said he got a lot of information in prices on his line and the good family reading articles. I turn it over to him every week.

Warren C. Weatherly.



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

W. E. Roberts

EGGS AND PRODUCE

Citz.
1361
Bell
M. 1361



**WE ARE HEADQUARTERS
WHOLESALE**

Fruits and Vegetables

**Prompt Service Right Prices
Courteous Treatment**

Vinkemulder Company
GRAND RAPIDS MICHIGAN



**Order from
your Jobber**

Bel-Car-Mo Peanut Butter

Dealers who know the value of "Bel-Car-Mo" because they have it upon their own table, find it easy to grow enthusiastic when talking about it to their customers. Serve it to your own table—it's fine.

Domino Syrup

Popular with housewives because it has so many uses in cooking and on the table. For sweetening baked apples, baked beans, fruit cake, pumpkin pie, it's just the thing.

It has the distinctive cane flavor, an appealing color and it is of the same high quality as Domino Package Sugars.

American Sugar Refining Company

"Sweeten it with Domino"

Granulated, Tablet, Powdered, Confectioners, Brown, Golden Syrup.



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.

Hints for the Hardware Dealer in January.

Written for the Tradesman.

January is the sort of month that dominates the hardware dealer unless the hardware dealer makes up his mind to dominate January.

It is very easy and really the most natural thing in the world to leave the store to pretty well run itself. Following the holiday buying, the customers even in the best times adopt a policy of strict economy and retrenchment. Indeed, one might almost call it parsimony. As a result of this attitude of the buying public, business is slow, even in normal times.

Then, the hardware dealer has just finished his holiday drive and feels as though a good, long rest would be welcome. What business comes his way he will of course attend to, but as for hustling for business: "What's the use? There isn't any business in January, anyway."

This, in brief, represents the attitude of a good many hardware dealers.

The first January task will be to correct this attitude. He must recognize that indifference on the part of the seller is more dangerous in January than in December. In December people are, relatively, in a buying mood. The man who hustles gets the lion's share of the December trade, but there is lots to go around. In January, however, the hustler may get a fair trade. The indifferent retailer gets nothing.

Hustling in January may not show large immediate results. The amount of business done may be relatively small. But you keep your organization in good fighting trim; and when, with the advent of spring business picks up again, people have not forgotten that you are selling hardware and you have not lost touch with your customers. That is worth a lot to your store.

Whether business comes or not, in January the rent goes on just the same as in April or December. Your overhead expense is just the same—or, to be exact, in such items as fuel and light it is heavier. You have to get out after business in order to get business into the store. You have to work harder, advertise more aggressively, and push things harder, than when the response of the buying public is readier.

A big item in stirring up the prospective customer this month is the stock-taking sale. At a time when retrenchment is the policy of the nor-

mal buyer, you must make a strong price appeal in order to get results. Furthermore, there will be relatively slight demand for big articles; it is the small goods that can be most effectively featured. The great thing is to get people out of their cosy homes and into the store. For physical disinclination as well as financial economy has an important effect on buying at this season.

In any price appeal, the merchant's message should be primarily directed to the women. This signifies that the hardware dealer should feature home goods, and quote attractive prices.

This does not mean that the hardware dealer has to give away his goods; although a considerable element of the buying public is undoubtedly demanding and expecting unusual price concessions. But the sale which offers only nominal price advantages is not likely to pull many nickels and dimes away from economically-minded customers. There must be real and convincing price concessions; and the skilful use of "loss-leaders" to attract buyers to the hardware store.

If you get a chance to sell a stove, an electric washing machine, or some such big article of household equipment, sell it. But for advertising purposes it is better to feature the scores of small and low-priced articles of which every kitchen stands in need. Household hardware, tinware, enamelware—no kitchen is fully equipped with these lines, and it is these lines that should be featured.

For the time being, forget your heavy hardware, your tools, and similar lines. Put on a couple of good window displays devoted to household articles and silverwares. Feature in your window trims some striking loss leaders in tinware, enamelware or household articles on which you can quote an exceptionally appealing price.

Back this up by advertising freely. For this you can use the local paper or papers to good advantage. Or in the alternative you can send out a series of well-written circular letters.

Sand Lime Brick

Nothing as Durable
 Nothing as Fireproof
 Makes Structures Beautiful
 No Painting
 No Cost for Repairs
 Fire Proof
 Weather Proof
 Warm in Winter
 Cool in Summer

Brick is Everlasting

Grande Brick Co., Grand Rapids
 So. Mich. Brick Co., Kalamazoo
 Saginaw Brick Co., Saginaw
 Jackson-Jansing Brick Co., Rives Junction

McCray

SANITARY
 REFRIGERATORS

For All Purposes
 Send for Catalog

McCray Refrigerator
 CO.

2144 Lake St., Kendallville, Ind.

Pioneer Broom Co.
 Amsterdam, N. Y.

Makers of
 High Grade Brooms

Michigan Jobbers:

Symons & Moffett Co., Flint
 Sturgis Grocery Co., Sturgis
 Moulton Grocer Co., Muskegon

Ask for "Comet," "Banker,"
 "Mohawk" or "Pioneer"
 brands.

Krekel-Goetz Sales & Supply Co.
 Grand Rapids, Mich.
 Michigan Representatives

Michigan Hardware Co.

Exclusively Wholesale

Grand Rapids, Mich.

Foster, Stevens & Co.

Wholesale Hardware

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

Grand Rapids, Mich.

Brown & Sehler Co.

"Home of Sunbeam Goods"

Manufacturers of

HARNESS, HORSE COLLARS

Jobbers in

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

GRAND RAPIDS, MICHIGAN

Two of these may be sufficient, but I favor at least two price-circulars to a selected list of prospects and customers rather than dodgers scattered broadcast. Although, if you have a good market in your town, such dodgers distributed on market day will reach a lot of country trade. Your advertising should, of course, be planned according to local conditions; the main thing being to advertise freely and put as much pep into your advertising copy as you can command.

It will pay you to rearrange your stock to some extent, in order to feature your small wares inside the store, and display them prominently. Use plenty of price tickets. Feature the price appeal throughout. There is no use putting on a sale unless you make it a sale worth while to the customer and to the store.

The great thing is to keep the customers coming through the dull season and to keep your store prominently before the public. Your immediate results may be, relatively small, although they will be a great deal better than if you put forth no extra effort; but what you do in January and February will have an important effect in March, April and May. You will then reap the cumulative results of your energy and persistence.

Just when to put on your stock-taking sale will depend to some extent on your individual store policy. It may come before or after stock-taking; that is a matter for the hardware dealer himself to settle in the light of local conditions and his own individual preferences. The great thing is to make the sale a big ad-

vertising feature for the store and to get the people out of their homes and into the store, and to keep them coming.

In the paint department interior lines can be featured to good advantage in the winter months. For in the winter months people have considerable time on their hands; and this spare time can profitably be utilized in interior decorating, graining, refinishing floors, brightening up furniture and similar work. A lot of this work may have been done during the fall in preparation for the holiday season; but there is still more to be done and featuring these lines to some extent in the winter months will help to pave the way for the spring paint campaign. It will give the paint department, which later in the year should be a big money-maker, a certain amount of desirable prominence in the off season.

Demonstrations always help to draw buyers into the store. Quite a few interior finishes, wall tints and floor finishes can be demonstrated to good advantage by members of the regular selling staff. All that is necessary is to know the goods and how to handle them, so as to produce the right sort of results.

In this connection, quite a few household lines—such as aluminum and electric goods—can be demonstrated in connection with your mid-winter or stock-taking sale. You may not make as many sales as you would at another season; but you will make some, and you will pave the way for others by getting in touch with a lot of good prospects. The demon-

strations have an educative value; and also, by appealing to latent human curiosity, they help to bring people into the store. And that is one of the big tasks confronting the hardware dealer in these dull winter months.

Victor Lauriston.

Good for Evil.

While in Ann Arbor recently, Allan F. Rockwell (Brown & Sehler Co.) came upon two youngsters fighting. He promptly put a stop to the hostilities and, turning to the lad who appeared to him to have been the aggressor asked:

"Why did you strike this boy?"

"He hit me first."

"Suppose he did. Don't you know that you should return good for evil?"

"Well, an' didn't I soak him good?"

WM. D. BATT FURS

Hides
Wool and Tallow

28-30 Louis St.
Grand Rapids, Michigan

A Winner for Light Cars and Trucks

30 x 3½ and 32 x 3½



Braender Bulldog Giant 5-Ply Molded Fabric Tire

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

Have famous Braender Dual Non-skid Tread.

A fast seller and a money maker.

Michigan Hardware Company
Grand Rapids, Mich.

The Successful Merchant Is One Who Sells Ohio Blue Tip Matches WHY?

BECAUSE: He gives value to the Purchaser.

BECAUSE: That means a Satisfied Customer.

BECAUSE: A satisfied customer means a Repeater.

BECAUSE: They sell faster, making a quick Turnover.

BECAUSE: Quick turnovers make Profits.

BECAUSE: Profits, plus satisfied Customers, makes SUCCESS.

If that is not evidence sufficient to convince you, then remove all doubt by ordering a trial shipment from your jobber. One trial makes you a satisfied customer of ours.

THE OHIO MATCH COMPANY
Wadsworth, Ohio



What a Salesman Told a Druggist.

A wholesale salesman was one of the two customers who entered a drug store just as it was opened up by the proprietor, who was obviously nursing an accumulated grouch. When he returned from some business back of the prescription department, the salesman waited while the other customer made known his wants. He politely requested two nickels for a dime so that he might use the telephone. The druggist glared and, half shaking his head in disgust, punched the cash register maliciously and threw down two nickels. When this ceremony was concluded and the other man with a "thank you" had departed for the phone booth, the salesman heard the following tirade from the disgruntled owner:

"That is the kind of thing that makes this a fine business. You wake up in the cold gray dawn, rustle out of bed when others are just turning over for another snooze, and open up shop so that you can hand out change for the telephone or sell a 2-cent stamp. Take a tip from me, young fellow, and don't ever let them tell you a druggist doesn't earn his money. He is just a goat, that is what he is."

It just happened that the salesman in question had been burning the midnight oil on the problem of how to get hold of prospective customers for his house at less expense. Mails and advertising had been called upon to furnish their quota of "leads," but without the results desired. The druggist expected sympathy, but he didn't get it, because the salesman had a different slant on those people who the store owner thought were making a convenience out of his place.

"Say, old man," he declared, "do you realize that many a business house is paying out real money to get just what you are complaining of?"

The proprietor did not quite get the drift of this remark, so the lecture proceeded.

"What I mean to say," the other explained, "is that my concern and hundreds of others are spending large sums on advertising and mail campaigns to get inquiries from possible customers. You don't spend a nickel, but you have lots of people coming in here to telephone or to buy stamps. The biggest task of any merchant is to get customers or prospective customers into the store. Once they are there, it becomes easier to sell them. An attractive display will turn the trick, or just a card giving some information about what the store has to sell. The trouble with a lot of small storekeepers who are complaining of competition from mail order concerns and the chain stores is that

they are doing nothing, simply nothing, to improve their own business chances. They are not only overlooking opportunities that the bigger fellows are capitalizing at every turn, but a good many have the idea that customers were specially created to work their grouches off on. You gave me a tip, now let me give you one. One of the best paying investments is to be obliging. Let me have some razor blades."

A bystander to the conversation would have seen at a glance that the druggist was less than half convinced, but he managed to mutter something that sounded like "thank you" when he completed the transaction.

The salesman, in telling of the incident, expanded his ideas on the subject of business courtesy, particularly in contrasting the methods of small store owners and their hated rivals, the chain stores.

"A good deal has been said," he stated, "of the automatic treatment given customers of a chain store and of the advantage a small proprietor has in his personal dealings with patrons. But I think that a canvass of conditions will show that, on the whole, the systematized courtesy of a chain store is not half as bad as it is painted, especially in contrast to the treatment often given customers in a small store. The chain store clerk says an automatic 'thank you' when he completes a transaction. He is brisk and business-like, but he has been taught to wear a smile. On the other hand, the small merchant feels independent. He is just as apt as not to let this mood of the moment appear on the surface. If he has a grouch the customer is often liable to get the benefit of it. In my travels all over the country I have come to see distinct superiorities in this so-called automatic courtesy.

"Business men like to be treated in a business way, and they find nothing to resent in the business-like movements of a chain store clerk. Women are also growing less exacting and require less of a ceremonial in their buying transactions. Consequently what the chain store has to offer is in keeping with the spirit of the times, and the merchant does not have to stress the personal element in sales the way he did. What he does have to look out for is this business of crying about competition when he won't go a step out of the way to improve his own methods in the direction of courtesy or management."

When you are going to refund a customer's money, don't wait for it to be demanded. Offer it voluntarily, and get all the credit you can for the act.

Whiting Hotel

Traverse City, Mich.

Rates \$3.50 Per Day
Meals 75c

American Plan

Livingston Hotel and Cafeteria

GRAND RAPIDS

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

Rates \$1.25 to \$2.50

BERT A. HAYES, Propr.

Bell Phone 596

Citz. Phone 61364

Lynch Brothers Sales Co.

Special Sale Experts

Expert Advertising
Expert Merchandising

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

Beach's Restaurant

Four doors from Tradesman office

QUALITY THE BEST

OCCIDENTAL HOTEL

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.00 and up

EDWARD R. SWETT, Mgr.

Muskegon

:-:

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

CODY HOTEL



IN THE HEART OF THE CITY
Division and Fulton

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

CODY CAFETERIA IN CONNECTION

New Hotel Mertens

GRAND RAPIDS

RATES

Rooms, \$1.50 up;
with shower, \$2 up.
Meals, 75 cents or
a la carte.
Wire for Reservation.

Union
Station



75 Steps East

Fire Proof

Boomlets From Booming Boyne City.

Boyne City, Jan. 4—Industrial life in Boyne City is beginning to show signs of returning vitality. The Boyne City Lumber Co. resumed operations two weeks ago upon the arrival of our belated snow roads. Some arrival it was, too. The W. H. White Co. will resume this week and the Crozed Stave Corporation will start its finely equipped mill in the very near future, possibly this week. This new acquisition to our industrial life merits more than a paragraph. It is a thoroughly up-to-date plant.

The city has lost through the very heavy snow storm of Christmas week the most popular meeting place of our school people, the High School gymnasium. The building collapsed Christmas morning through the excessive weight of snow. Fortunately, the accident happened at a time when no one was exposed to danger, but one cannot help regarding it as miraculous that no one was hurt. It is to be hoped that some adequate provision will be immediately made to take care of the school athletics.

We are informed that very satisfactory progress was made in preparing the State Park for use before the weather stopped operations. Boundaries were established and a good part of the road system laid out. It is expected to have it ready for the public by next June, although by no means completed.

The genial hostess of the Wolverine, Miss Marie Montensen, says that she was the sole representative of the weaker (?) sex at the meeting of the State hotel men at the Pantlind last week. There may have been bigger people, financially and corporeally, at the meeting, but it is a safe bet that our "Marie" had them backed off the boards for pulchritude, pep and progressiveness. Long life to her administration! If any one has any doubt as to her ability as a hotel man, come up here and see.

Seems to us that if we quit talking and thinking "readjustment," "unemployment" and all the rest of the hard times stuff it won't be long until we will be back to "normality," whatever that is. We have a lot to do in the next two years and a good way to get it done is to do it. Now that the balloon is pretty well down, what is the matter with anchoring the thing and getting busy. We have right now the biggest and best market for both material and labor on God's footstool. If we have more automobiles than we need, we surely need a whaling lot of locomotives and freight cars. We may have an over supply of silk shirts, stockings and—well you know, but we do need some real honest to goodness woolen—real woolen—union suits and socks and, to make things more interesting, get rid of the poor down trodden slave of toil and substitute the old fashioned American man who tamed the Northern forests and the Western prairies; to whom no day was too long; no task too arduous; no danger too great. It was not safe to down trod those birds because they stood on their own feet. Maxy.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Jan. 4—The annual round-up of the department heads and traveling salesmen of the three houses of the Worden Grocer Company will be held at the Peninsular Club Saturday afternoon, Jan. 15.

The annual round-up of the Grand Rapids Dry Goods Co. will be held at the Peninsular Club this evening.

The Brearley-Hamilton Company of Grand Rapids, which renders National advertising and merchandising service for a long list of accounts, announces the establishment of a Detroit office as the result of a recent merger with the Frank M. Eldredge Co., of that city. With its main offices in the Michigan Trust building here, the company will maintain a branch office in Detroit in the Stevens building, with Frank M. Eldredge in

charge. Mr. Eldredge has been prominently identified with the advertising fraternity of Detroit for the past eight years and has wide experience in executive capacities for various automotive corporations.

A Kalamazoo woman has brought suit for divorce because her husband makes her get up and build the fires, and buys two or three men's magazines every month, showing very clearly that he is not fitted to be a woman's home companion.

G. K. Coffee, the elephantine insurance agent, has moved from 519 South Lafayette street to 1102 South Lafayette street.

H. Meyer, local representative for H. Hamstra & Co., has received 200 cases of Droste's Dutch cocoa direct from Haarlem, Holland.

Mr. and Mrs. J. J. Dooley, of Auburn avenue, S. E., leave for Florida and the South Jan. 7 and will return home in April via New York, Philadelphia and Washington. They will spend several weeks at Lake Worth, Florida.

L. M. Steward, the Saginaw grip carrier, is back to the Burleson institution (Grand Rapids) for a final course of treatment.

Guy W. Rouse, President of the Worden Grocer Company, has been confined to his home by illness for a week. He expects to be able to take up his duties at the office again by Friday of this week.

Live Notes From a Live Town.

Owosso, Jan. 4—Owosso's new system of boulevard lights was turned on this week and our little old town has now taken on more of a metropolitan aspect. There is a possibility that we occasionally may be taken for St. Johns.

J. H. Fockles, of Brice, has rented and decorated the interior of the store building owned by him that was recently vacated by George Maxted who moved his general stock of merchandise to Middleton. Mr. Fockles has put in a complete stock of groceries and will continue the business at the old Brice store, one of the best locations for a country store in the State. With Mr. Fockle's wide acquaintance and business methods it is a sure winner.

When doing business along the A. A. R. and feeling the need of replenishment for the inner man (solid form) stop at Whitman's restaurant, at Ashley, and fill up. If you are on a diet, go to Bannister or Byron.

We notice in a scientific article from the National Music Teachers' Association that the stimulus of booze can be and is replaced with music. No doubt this jazz stuff that we are constantly being fed up on in this melli-fluous tide of reconstruction is intended as a replacement for home brew.

Strong Stock Automobile Insurance Company.

The Michigan Automobile Insurance Co. began writing business Jan. 1 in the four states of Michigan, Ohio, Indiana and Illinois. The capital stock of the new corporation is \$250,000, all paid in. Several agencies have been established in the principal cities of the four states named and live agents are wanted in all unrepresented territory. The company has a capable complement of officers and a strong and representative board of directors. Because the rates of this company are lower than those of old line companies and because all losses are paid with promptness and satisfaction, the Tradesman feels no hesitation in recommending this company as worthy the hearty patronage of all who are in the market for automobile insurance.

Another Co-Operative Grocery Store Takes a Tumble.

Another bright hope of solving the old h. c. l. through the activities of co-operative movement among employees has come to failure in Stamford, Conn., where the "Yale & Towne Co-operatives, Inc.," has gone out of business after a career covering something less than a year. Starting with about 1,200 members full of hope and expectation that riches awaited them by reason of their ability to buy at inside prices, and at one time attaining a volume of business running to \$8,000 a month, the business is now less than \$4,000 and only about 60 per cent. of the original membership are still availing themselves of the store facilities.

In this instance, as in so many others of similar character, the plain reasons why such movements do not succeed are easily discernible for anyone who will take the time to study the situation. Why did 40 per cent. of the co-operators fail to avail themselves of the benefits—if they actually existed and were as great as the promoters usually represent them to be? The most probable answer is that they did not exist or at least were not experienced when the experiment was actually undertaken. Another very probable reason is that the old-time retail grocer was able to furnish to his customers a quality of service which the co-operative store did not.

Co-operation is all very well, and if saving money was the thought uppermost in the minds of the co-operators they would undoubtedly succeed. But the average consumer really cares more for service, convenience, credit, etc., than he does for saving a few dollars. This proneness of human nature to follow its own inclination is invariably overlooked by the promoter of a co-operative scheme, but inevitably asserts itself after a few months of actual experience.

There will always be a certain number of people willing to pay cash—even advance capital and do their own toting, wrapping, etc.—but in the long run 60 per cent. of any such given group is rather a high proportion. Experienced merchants are not surprised at the collapse of the Stamford experiment.

News From America's Fourth Largest City.

Detroit, Jan. 4—William P. Turner, for fifteen years sales manager of Edgar's Sugar House, has resigned, effective to-day, and early in January will leave for Tulsa, Okla., to make that his permanent headquarters as general manager of the Tulsa-Texas Oil Co., to which position he has been appointed.

Buyers from the Fochtman Department Store, Petoskey, visited the Detroit market last week. They have visited nearly every large trade center in the Middle West in quest of suitable merchandise to be used in a contemplated general clearance sale. The object of the visit to the many different markets, according to Mr. Eugene Fochtman who accompanied them, was to take advantage of the special offerings, which varied to a great extent, and the completion of the trip finds the firm equipped with representative assortments of goods at lower prices than it would be otherwise possible to find in any one market. Mr. Fochtman, who represents one of the largest department stores

in Northern Michigan, after a careful study of the mercantile conditions is firm in the belief that the bottom has practically been reached on the prices of most commodities and that the opening of spring business will find a general upward tendency all along the line. The shortage of merchandise and present non-production of mills confirms Mr. Fochtman's prediction.

Proceedings in Local Bankruptcy Court.

Grand Rapids, Jan. 3—On this day Leo Goodrich, of Grand Rapids, was adjudged a bankrupt and the schedules received in the same. Prior to his coming to this city Mr. Goodrich was engaged in the hotel and retail store business at Rockford. The matter has been referred to Benn M. Corwin as referee, who has also been appointed receiver. The date of the first meeting has been set for January 14. The following are the creditors of the bankrupt:

Emma J. Goodrich & Marvin Turner (chattel mortgage)	\$800.00
Weathercraft Co., Cleveland	100.00
Rysdale Candy Co., Grand Rapids	199.11
Vander Borge Cigar Co., Grand R.	32.80
Webber Candy Co., Milwaukee	71.26
Associated Mfg. Co., Milwaukee	8.00
Rogue River Power Co., Rockford	29.33
Fleishman Company, Grand Rapids	5.00
National Grocer Co., Grand Rapids	227.57
Loose-Wiles Biscuit Co., Chicago	40.00
Rockford State Bank, Rockford	275.47
Van Dam Bros., Rockford	47.00
Rademaker-Dooce Grocer Co., Grand Rapids	25.55
Dennis Bellows, Rockford	15.55
Coca Cola Co., Grand Rapids	8.50
Badger Candy Co., Milwaukee	129.95
Crabb & Hunter Floral Co., G. R.	17.50
Cornwell Co., Kalamazoo	60.57
Grand Rapids Products Co., G. R.	13.00
Furniture City Brewing Co., G. R.	12.00
General Cigar Co., Grand Rapids	43.65
Grand Rapids Salvage Co., G. R.	25.00
Theo Guttman & Sons Co., Chicago	33.81
H. J. Henz Co., Detroit	8.79
Johnson Cigar Co., Grand Rapids	58.00
Hunting Co., Rockford	13.25
Hunzelman Candy Co., Kalamazoo	40.26
Helmema & Co., Grand Rapids	31.75
Plankington Packing Co., Milwaukee	24.32
Patterson Printing Co., Grand R.	40.00
National Candy Co., Grand Rapids	38.25
Peterson Beverage Co., Grand R.	6.00
Voigt Milling Co., Grand Rapids	24.20
Van Tongeren Cigar Co., Holland	25.00
Woodhouse Co., Grand Rapids	221.56
Arctic Ice Cream Co., Grand Rap.	220.50
Claude J. Piper, Grand Rapids	540.00

Jan. 3—On this day a meeting of attorneys was held in the matter of Clark Treat, Bankrupt No. 1910 on an order for Henry Vander Lei, to show cause; the meeting was adjourned to Jan. 17.

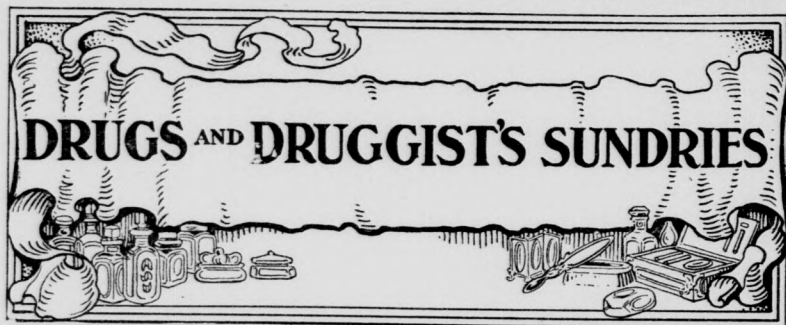
Jan. 4—Owing to a typographical error made by the writer, last week "news" reported that the sale in the matter of Clark Treat had been held and that the assets of that bankrupt had been bought by Casper B. Dutmers for the sum of \$4,325. The correct sum for which the assets sold is \$4,425.

Sal-Tonik Prolific With Common Salt.

A warning that certain stock tonics or conditioners which are being sold Michigan farmers are far over-rated by their manufacturers, claims of great disease preventive powers having little basis in fact, is being sent out by the Michigan Agricultural College.

Analysis of certain of these products recently made by the chemical division of the college experiment station is used as the basis for the report. Sal-Tonik, a mixture for which great things are claimed in sale pamphlets, and which is being distributed through State dealers, furnished particularly interesting results when analyzed. Slightly more than 94 per cent. of the total bulk of this product was found to be common or ordinary salt. Tobacco, worm seed and capsicum, combined, ingredients for which great value is claimed by the selling company, were not present in an amount to exceed thirty-four one-hundredths of 1 per cent., a quantity too small to consider.

It used to take a hundred cents to make a dollar. Now it takes a hundred dollars to make any sense.



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.

Go Slow in Taking Salesmen's Deals.

Benjamin Franklin observed: "At a great pennyworth pause a while." Show me a pharmacist who has never been stuck on buying preparations, and I will show you a pharmacist who either manufactures his own galenicals or buys them from reliable firms. However, the tendency of the present-day pharmacist in a large city is to buy "tailor-made" elixirs, tinctures, ointments and salves, instead of manufacturing these articles secundum artem. So to meet this demand has sprung up a thousand and one chemical and pharmaceutical houses; all having little deals of their own to capture the lazy druggist or the pharmacist-economist.

A salesman from the one of the thousand and one drug specialty houses came into the store the other day with "great-deal-on" enthusiasm. The deal was this: If you buy five one-gallon bottles of the special preparations you would secure them at a price individually cheaper than the regular market price. We would not make use of the five lot assortment, but could use three. The boss, however, would not buy these unless he could have them at the rate of the five lot assortment. This of course, the salesman could not agree to, but would take the matter up with the firm. A day or two later a box came; the invoice arrived by mail sometime afterward. The lot of three was billed at a higher rate than if the lot of five was taken, so the boss called up the firm and told them to take away the stuff unless he could have it at the special deal rate. After some parley they assented, and the special deal of tincture of nux vomica, fluidextract of cascara aromatic, and elixir iron, quinine and strychnine phosphate were placed in their accustomed places. The latter was apparently forgotten.

Several days later, however, we had a prescription calling for a small amount of potassium iodide and elixir iron, quinine and strychnine phosphate to make three ounces. It was a clear mixture when we dispensed it. The next day the lady came back with the bottle, saying that the medicine was all cloudy and she was afraid to take it. She had had the same prescription before and it didn't turn cloudy then. The boss concluded that perhaps she had stood the bottle near the radiator. As luck would have it she said she had, and attributed the

cloudiness to that fact. Be it as it may, the elixir of iron, quinine and strychnine phosphate was made "according to the formula of so-and-so," and hence differed from the once standard preparation.

A little while after we had a prescription calling for powdered rhubarb and bicarbonate of soda, fluidextract cascara aromatic and cinnamon water to make four ounces. After the reaction between the rhubarb and bicarbonate had subsided in the mortar, the fluidextract of cascara aromatic (one of the deal preparations) was added. There was a continued effervescence which lasted a half hour and the mass gummed and stuck up the bottle so that we threw it out. Now there is a standard for Fluidextractum Cascara Sagradae Aromaticum, but evidently the firm of so-and-so had a formula all their own for their little "deals."

Another salesman led the boss to order a five-gallon demijohn of beef, iron and wine at a "great reduction." When the stuff came, however, he changed his mind. It was sour; hence witness the fact that there must have been a "great reduction" in the sherry wine content.

Instead of buying alcohol from the wholesaler, the boss was "let in on a deal" in which he got diluted alcohol instead of Alcohol U. S. P.

Nor are "special deals" limited to preparations only, but the various drug sundries and jim-cracks are included. A peddler came around one day selling a popular make razor blade at a reduced price. The boss bit, and it turned out that the blades were resharpened ones and not put up in wax paper. Over this deal we lost a good male customer.

Think what it means to do business in this fashion. This "penny wise and pound foolish" way will do more harm to the business than what is saved on the so-called deals. The druggist who is always looking for bargains is the one to be avoided. Let the doctors find out that the boss buys from so-and-so because of cheapness and not quality and it will be bad for that drug store.

There is only one remedy for such happenings, and it is this: If you buy your preparations, buy from reliable firms and don't let the stock run out for "necessity never made a bargain" according to Franklin. On the other hand the store that makes its own galenicals needs not to worry about come backs for it is practicing pharmacy more dictu, and is doing its full share in combating the proprietary evil because the physicians will not have an excuse then to prescribe proprietary articles when they know the druggist makes up his own galenicals

U. S. P. Is it to the best interest of the patient that cheap and unreliable medicines are used in prescriptions?

Wilber H. McEvoy, Ph.G.

Archer-Daniels' Linseed Review.

Minneapolis, Dec. 28—Archer-Daniels Linseed Co.'s letter of Saturday says: "During the past two weeks we have had a fairly firm market for flaxseed at an advance of 30 cents or more. At the moment there is a decline of about 5 cents. The mild favorable weather for marketing has caused the Canadian flax crop to be moved unusually early."

The subject of greatest interest to crushers at this time is, will their customers stand as firmly to their contracts on a declining market as they always have on an advance market? The Chamber of Commerce of the United States writes as follows on the so-called "Cancellation Evil," "Opinion seems to group under three heads:

"First: That it is the result of war time irregularities and will pass as we return to a normal basis.

"Second: That we are now reaping the results of the loose business practices inaugurated before the war, when many lines were in a state of overproduction and the measures taken to unload this surplus were demoralizing. Those entertaining this belief feel that the remedy is in a general reformation of our system of order taking, making each order a contract enforceable by law.

"Third: That we have been drifting away from the fundamentals of sound business and the 'Golden Rule' and that we must return to a stronger belief in the rights of others and a higher regard for our own integrity if the change is to be permanent.

"Should one who habitually repudiates his contracts and orders be given a higher credit rating than he who lets his notes and drafts go to protest? They also feel that one remedy, and as a safeguard against the unscrupulous, would be that each line of trade should at once examine its contract making and order taking methods to bring them strictly within legal lines. This is practical and can be immediately applied.

"We feel, however, that perhaps the

most effective remedy must be the one that will call us back to 'first principles,' to where we can 'point with pride' to our house as one that 'fills its orders and keeps its contracts.'

"There are many in all lines who have through all this upheaval stood steady and right—preferring to take loss rather than mar a lifetime record of good performance."

Signed First and Sorry Afterward.

Orangeville, Penn., Jan. 3—We recently joined the Creasey Co-Operation, making the first payment of \$53, and this morning we were told by a man who seemed to have the authority to say that the Creasey Co-Operation was a real fake and the sooner we got away from it the better for us. We found that the price lists that they sent us were no lower in prices than the ordinary wholesale prices we get from our home wholesalers.

They claimed that they could do business on a 3 per cent. basis which we find to be utterly false.

As we have just started up in business a few months ago and we cannot fool our money in such stock I would like you to send us information about this co-operation and some of your magazines that concern them and if this co-operation is a fraud would you send information to what steps you would take to collect this money we have already paid in.

Lee Brothers.

Signs of the Times Are Electric Signs

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

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

THE POWER CO.

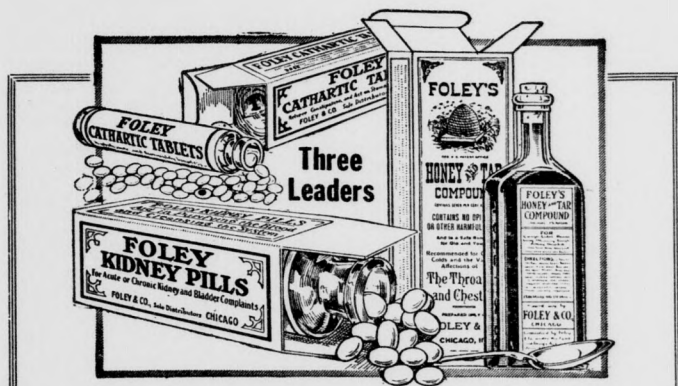
Bell M 797

Citizens 4261

A Healthy Condition The Outlook for 1921

"Business as usual" would seem to be the indication for 1921, if we can judge by the very first days of the New Year. And business will be more normal and healthy than it has been for six years, because our industrial institutions are going to re-open with sane prices and a sane wage scale. We may expect a day's work for a day's pay; and good wages will mean an increased demand for carefully selected merchandise. We advise our friends to anticipate this sure demand for drugs and druggist's sundries.

Hazeltine & Perkins Drug Co.
Grand Rapids, Michigan



IT PAYS TO PUSH

Foley's Honey and Tar Compound
Foley Kidney Pills
Foley Cathartic Tablets

- 1st. Because the goods are practically sold when you buy them.
- 2nd. They move off briskly and turn your money quickly.
- 3rd. Advertising and sampling never ceases—is always going on.
- 4th. Foley's goods are made right and priced right—always give satisfaction to your patrons, and they repeat.

FOLEY & CO.

2835 Sheffield Ave.

Chicago, Ill.

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.

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	Cajuput	1 50@1 75	Benzoin	@2 40
Oxalic	55@ 60	Cassia	3 75@4 00	Benzoin Comp'd	@3 15
Sulphuric	4@ 6	Castor	1 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	Cocanut	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		Cubebs	12 50@12 75	Cubeb	@3 00
Copaiba	90@1 20	Eligron	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	Guaiac	@2 80
Tolu	1 50@1 80	Juniper Wood	3 00@3 25	Guaiac, Ammon.	@2 50
Barks		Lard, extra	1 65@1 85	Iodine	@2 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.	@2 60
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
Berries		Linseed Boiled bbl.	@ 98	Nux Vomica	@1 90
Cubeb	1 90@2 00	Linseed bld less	1 08@1 18	Opium	@4 20
Fish	50@ 60	Linseed raw, bbl.	@ 96	Opium, Camp.	@1 75
Juniper	10@ 20	Linseed raw less	1 06@1 16	Opium, Deodor'd	@4 20
Prickly Ash	@ 30	Mustard, true oz.	@ 75	Rhubarb	@2 00
Extracts		Mustard, artifi. oz.	@ 55	Paints	
Licorice	60@ 65	Neatsfoot	1 30@1 50	Lead, red dry	14@14 1/2
Licorice powd.	@1 00	Olive, pure	5 75@6 50	Lead, white dry	14@14 1/2
Flowers		Olive, Malaga,	4 00@4 25	Lead, white oil	14@14 1/2
Arnica	75@ 80	green, Malaga,	4 00@4 25	Ochre, yellow bbl.	@ 2
Chamomile (Ger.)	80@1 00	Orange, Sweet	6 50@6 75	Ochre, yellow less	2 1/2@ 2
Chamomile Rom	40@ 45	Origanum, pure	@ 50	Putty	5@ 8
Gums		Origanum, com'l	1 25@1 50	Red Venet'n Am.	3@ 7
Acacia, 1st	60@ 65	Pennyroyal	3 00@3 25	Red Venet'n Am. 3 1/2	@ 7
Acacia, 2nd	55@ 60	Peppermint	9 00@9 40	Red Venet'n Eng.	4@ 8
Acacia, Sorts	35@ 40	Rose, pure	20 00@24 00	Whiting, bbl.	@ 4 1/2
Acacia, powdered	45@ 50	Rosemary Flows	2 50@2 75	Whiting	5 1/2@ 10
Aloes (Barb Pow)	30@ 40	Sandalwood, E.	15 00@15 20	L. H. P. Prep.	3 75@4 00
Aloes (Cape Pow)	30@ 35	Sassafras, true	3 00@3 25	Miscellaneous	
Aloes (Soc Pow)	1 25@1 30	Sassafras, arti'l	1 25@1 60	Acetanalid	80@ 85
Asafoetida	4 00@4 50	Spearment	16 00@16 20	Alum	16@ 20
Pow.	5 00@5 50	Sperm	2 75@3 00	Alum, powdered and	17@ 20
Camphor	1 45@1 50	Tansy	11 50@11 75	Bismuth, Subni-	3 75@4 00
Guaiac	@1 40	Tar, USP	48@ 60	trate	3 75@4 00
Guaiac, powdered	@1 50	Turpentine, bbls.	@1 03	Borax xtal or	11 1/2@ 16
Kino	@ 85	Turpentine, less	1 18@1 28	powdered	11 1/2@ 16
Kino, powdered	@1 00	Wintergreen,	12 00@12 25	Cantharides, po	2 00@5 50
Myrrh	@1 40	tr.	12 00@12 25	Calomel	2 22@2 30
Myrrh, Pow.	@1 50	Wintergreen, sweet	8 00@8 25	Capsicum	45@ 50
Opium	11 50@12 00	birch	8 00@8 25	Carmine	7 50@8 00
Opium, powd. 13	00@13 60	Wintergreen art	1 20@1 40	Cassia Buds	50@ 60
Opium, gran. 13	00@13 60	Wormseed	8 50@8 75	Cloves	67@ 75
Shellac	1 25@1 50	Wormwood	20 00@20 25	Chalk Prepared	16@ 18
Shellac Bleached	1 40@1 50	Potassium		Chloroform	63@ 72
Tragacanth	4 50@6 00	Bicarbonate	55@ 60	Chloral Hydrate	1 70@2 10
Tragacanth, pow.	@4 00	Bichromate	47@ 55	Cocaine	15 85@16 90
Turpentine	35@ 40	Bromide	75@ 80	Cocoa Butter	70@ 85
Insecticides		Carbonate	65@ 70	Corks, list, less	40%
Arsenic	20@ 30	Chlorate, gran'r	38@ 45	Copperas	3@ 10
Blue Vitriol, bbl.	@ 09	Chlorate, xtal or	28@ 35	Copperas, Powd.	4@ 10
Blue Vitriol, less	10@ 15	powd.	28@ 35	Corrosive Sublim	2 01@2 10
Bordeaux Mix Dry	18@ 38	Cyanide	30@ 50	Cream Tartar	60@ 66
Hellebore, White	38@ 45	Iodide	3 80@3 90	Cuttlebone	70@ 80
powdered	38@ 45	Permanganate	1 05@1 10	Dextrine	9@ 15
Insect Powder	75@1 05	Prussiate, yellow	65@ 75	Dover's Powder	5 75@6 00
Lead Arsenate P.	35@ 55	Prussiate, red	1 10@1 20	Emery, All Nos.	10@ 15
Lime and Sulphur	12 1/2@ 27	Sulphate	@ 75	Emery, Powdered	8@ 10
Dry	43@ 58	Roots		Epsom Salts, bbls.	@04 1/2
Paris Green	43@ 58	Alkanet	1 00@1 25	Epsom Salts, less 5 1/2	@ 10
Ice Cream		Blood, powdered	50@ 60	Ergot, powdered	@ 6 00
Arctic Ice Cream Co.		Calamus	35@1 00	Flake White	15@ 20
Bulk, Vanilla	1 25	Elecampane, pwd	35@ 40	Formaldehyde, lb.	25@ 30
Bulk, Chocolate	1 35	Gentian, powd.	27 1/2@ 35	Gelatine	2 25@2 40
Bulk, Caramel	1 45	Ginger, African,	29@ 36	Glassware, less 50%	
Bulk, Grape-Nut	1 35	powdered	50@ 55	Glassware, full case	50.10%
Bulk, Strawberry	1 35	Ginger, Jamaica,	50@ 55	Glauber Salts, bbl.	@03 1/2
Bulk, Tutti Fruiti	1 35	powdered	50@ 55	Glauber Salts less 04 1/2	@ 10
Brick, Vanilla	1 40	Goldenseal, pow.	8 50@8 80	Glue, Brown	21@30
Brick, Chocolate	1 40	Ipecac, powd.	4 75@5 00	Glue, Brown Grd.	19@ 25
Brick, Caramel	1 40	Licorice, powd.	35@ 40	Glue, White	35@ 40
Brick, Strawberry	1 60	Licorice, powd.	40@ 50	Glue, White Grd.	35@ 40
Brick, Tutti Fruiti	1 60	Orris, powdered	40@ 45	Glycerine	30@ 46
Piper Ice Cream Co.		Poke, powdered	40@ 45	Hops	1 75@2 00
Bulk, Vanilla	1 25	Rhubarb	@1 50	Iodine	5 70@5 90
Bulk, Chocolate	1 30	Rhubarb, powd.	@1 50	Iodoform	7 00@7 30
Bulk, Caramel	1 30	Rosinwood, powd.	30@ 35	Lead, Acetate	20@ 30
Bulk, Grape-Nut	1 30	Sarsaparilla, Hond.	1 25@1 40	Lycopodium	5 25@5 50
Bulk, Strawberry	1 35	ground	@ 80	Mace	75@ 80
Bulk, Tutti Fruiti	1 35	Sarsaparilla Mexican,	25@ 30	Mace, powdered	95@1 00
Brick, Vanilla	1 40	ground	@ 80	Menthol	7 25@7 60
Brick, Chocolate	1 40	Squills	35@ 40	Morphine	11 48@12 73
Brick, Caramel	1 60	Squills, powdered	60@ 70	Nux Vomica	@ 30
Brick, Strawberry	1 60	Tumeric, powd.	25@ 30	Nux Vomica, pow.	26@ 35
Brick, Tutti Fruiti	1 60	Valerian, powd.	@ 75	Pepper black pow.	32@ 35
Brick any combinat'n	1 60	Seeds		Pepper, white	@ 50
Leaves		Anise	33@ 35	Pitch, Burgundy	15@ 20
Buchu	@4 00	Anise, powdered	38@ 40	Quassia	12@ 15
Buchu, powdered	@4 50	Bird, 1s	13@ 19	Quinine	99@1 72
Sage, bulk	67@ 70	Canary	10@ 15	Rochelle Salts	45@ 50
Sage, 1/4 loose	72@ 78	Caraway, Po. 30	22@ 25	Saccharine	@ 38
Sage, powdered	55@ 60	Cardamon	2 00@2 25	Salt Peter	20@ 30
Senna, Alex.	1 40@1 50	Celery, powd.	45@ 50	Seidlitz Mixture	40@ 45
Senna, Tinn.	30@ 35	Coriander pow.	25@ 30	Soap, green	25@ 35
Senna, Tinn. pow	35@ 40	Dill	15@ 20	Soap mott castile	22 1/2@ 25
Uva Ursi	20@ 25	Fennell	30@ 40	Soap, white castile	@18 00
Oils		Flax	08@ 13	case	@ 20 00
Almonds, Bitter,		Flax, ground	08@ 13	Soap, white castile	@ 20 00
true	16 00@16 25	Foenugreek pow.	10@ 20	less, per bar	@ 20 00
Almonds, Bitter,		Hemp	10@ 18	Soda Ash	05@ 10
artificial	2 50@2 75	Lobelia	2 50@2 75	Soda Bicarbonate	4@ 10
Almonds, Sweet,		Mustard, yellow	18@ 25	Soda, Sal	2 1/4@ 5
true	1 75@2 00	Mustard, black	30@ 35	Spirits Camphor	@1 50
		Poppy	60@ 60	Sulphur, roll	4 1/4@ 10
		Quince	1 25@1 50	Sulphur, Subl.	4 1/4@ 10
		Rape	15@ 20	Tamarinds	25@ 30
		Sabadilla	35@ 40	Tartar Emetic	1 03@1 10
		Sanflower	12@ 16	Turpentine, Ven.	50@6 00
		Worm American	45@ 50	Vanilla Ex. pure	1 50@2 00
		Worm Levant	2 00@2 25	Witch Hazel	1 60@2 15
				Zinc Sulphate	10@ 15

GROCERY PRICE CURRENT

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

ADVANCED

DECLINED

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 Cerl 8 10
Quaker Puffed Rice 5 60
Quaker Puffed Wheat 4 30
Quaker Brfst Biscuit 1 90
Quaker Corn Flakes 3 70
Ralston Purina 4 00
Ralston Branios 3 00
Ralston Food, large 4 10
Ralston Food, small 3 20
Saxon Wheat Food 5 60
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

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

Stove

No. 1 1 10
No. 2 1 35

Shoe

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

BUTTER COLOR

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

CANDLES

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

CANNED GOODS

Apples
3 lb. Standards @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
Standard 1 35@1 75
Country Gentmn 1 85@1 90
Maine 1 90@2 25

Hominy

Van Camp 1 50
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
Soured, 1 1/2 lb. 1 60
Soured, 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, No. 2 4 50
California, No. 2 4 60

Peas

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

Peaches

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

Pineapple

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

Pumpkin

Van Camp, No. 3 1 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 50
Domestic, 3/4s 5 50@6 00
California Soured 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 21
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
Spearmint, Wrigleys 70
Zeno 65

CHOCOLATE

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

CIGARS

National Grocer Co. Brands
El Rajah Epicure, 50s 95 00
El Rajah Epicure, 25s 97 00
El Rajah, Longfellow,
50s 95 00
Faraday Rothchild,
Extra, 50s 110 00
Faraday Rothchild,
Imperiales, 50s 125 00
Faraday Rothchild,
Junior, 50s 55 00
Faraday Rothchild,
Panetelas, 50s 95 00
Faraday Rothchild,
Monopoles, 50s 95 00
Faraday Rothchild,
Corono, 50s 110 00
Faraday Rothchild,
Royal, 50s 93 00
Mungo Park,
Perfecto, 50s 75 00
Mungo Park,
African, 50s 90 00
Mungo Park,
Wonder, 50s 92 00
Mungo Park,
Gold Stand, 50s 100 00
Mungo Park,
Gold Stand, 25s 105 00
Odins Monarch, 50s 65 00

Worden Grocer Co. Brands

Harvester Line
Record Breakers, 50s 76 00
Delmonico, 50s 76 00
Panatella, 50s 76 00
Facemaker, 50s 76 00
Record Breakers
(Tins) 50s 76 00
After Dinner, 50s 96 50
Favorita Extra, 50s 97 50
Presidents, 50s 115 00
Governor, 50s (foil) 130 00
Soberanos, 50s 175 00
La Azora Line
Operas, 50s (tins) 57 50
Washington, 50s 75 00
Panatella, 50s (foil) 75 00
Cabinet, 50s 95 00
Cabinet, 25s 100 00
Perfecto Grande, 50s
(foil) 97 50
Pais, 50s (foil) 97 00
Imperiales, 25s (foil) 115 00

Royal Lancer Line

Favorita, 50s 75 00
Imperiales, 50s 95 00
Magnificos, 50s 112 50
Sanchez & Haya Lines
Havana Cigars made in
Tampa, Fla.
Diplomaticos, 50s 95 00
Rosa, 50s 115 00
Bishops, 50s 115 00
Reina Fina, 50s 115 00
(tins) 115 00
Queens, 50s 135 00
Worden Specials, 25s 155 00

Ignacia Haya

Extra Fancy Clear Havana
Made in Tampa, Fla.
Delicades, 50s 120 00
Primeros, 50s 140 00
Gassen & Vega—Clear
Havana
New Panatella, 100s 60 00

Starlight Bros.

La Rose De Paris Line
Caballeros, 50s 70 00
Rouse, 50s 110 00
Peninsular Club, 25s 150 00
Palamos, 25s 175 00
Perfecto, 25s 195 00

Rosenthals Bros.

R. B. Londres, 50s,
Tissue Wrapped 60 00
R. B. Invincible, 50s,
Foil Wrapped 75 00
Frank P. Lewis Brands
Lewis Single Binder,
50s, (5 in foil) 58 00
Union Made Brands
El Overture, 50s, foil 75 00
Manilla 10c
La Yebuna, 1-40 70 00
Our Nickel Brands
Mistoe, 100s 35 00
Lioba, 100s 35 00
El Dependo, 100s 35 00
Samo, 50s 35 00

Other Brands

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

CLOTHES LINE

Hemp, 50 ft. 3 25
Twisted Cotton, 50 ft. 3 25
Twisted Cotton, 60 ft. 3 80
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 40
Hersheys, 1/2s 40
Huyler 36
Lowney, 1/4s 47
Lowney, 1/2s 48
Lowney, 1/4s 47
Lowney, 1/2s 47
Lowney, 5 lb. cans 31
Van Houten, 1/4s 12
Van Houten, 1/2s 18
Van Houten, 1/4s 36
Van Houten, 1s 65
Wan-Eta 36
Webb 33
Wilbur, 1/2s 33
Wilbur, 1/4s 33

COCOANUT

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

COFFEE ROASTED

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

Package Coffee

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

Coffee Extracts

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

CONDENSED MILK

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

EVAPORATED MILK

Carnation, Tall, 4 doz. 6 65
Carnation, Baby, 8 dz 6 50
Pet, Tall 6 60
Pet, Baby 4 50
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
Carolene, Tall, 4 doz. 4 25

CONFECTIONERY

Stick Candy Pails
Horehound 21
Standard 21
Cases
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 32
Butter Cream Corn 30
Caramel Bon Bons 35
Caramel Croquettes 35
Cocoanut Waffles 28
Coffy Toffy 35
Fudge, Walnut 30
Fudge, Walnut Choc. 30
Iced Orange Jellies 26
Italian Bon Bons 24
AA Licorice Drops 20
5 lb box 2 00
Manchus 26
Nut Butter Puffs 28
Snow Flake Fudge 27

Chocolate

Assorted Choc. 29
Champion 24
Honeysuckle Chips 39
Klondike Chocolates 36
Nabobs 36
Nibble Sticks, box 2 25
Nut Wafers 42
Ocoro Choc. Caramels 33
Peanut Clusters 39
Quintette 26
Victoria Caramels 31

Gum Drops

Champion 21
Raspberry 22
Favorite 25
Superior 24
Orange Jellies 25

Lozenges

A A Pep. Lozenges 20
A A Pink Lozenges 20
A A Choc. Lozenges 20
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 00
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 24 1/2
6 lb. 19 1/2

COUPON BOOKS

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

CREAM OF TARTAR

6 lb. boxes 65
3 lb. boxes 66

DRIED FRUITS

Apples
Evap'd, Choice, blk. 12 1/2

Apricots

Evaporated, Choice 30
Evaporated, Fancy 35

Citron

10 lb. box 58

Currants

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

Peaches

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

Peel

Lemon, American 35
Orange, American 36

Raisins

Fancy S'ded, 1 lb. pkg. 28
Thompson Seedless,
1 lb. pkg. 28
Thompson Seedless,
bulk 26

California Prunes

80-90 25 lb. boxes @11
70-80 25 lb. boxes @13
60-70 25 lb. boxes @15
50-60 25 lb. boxes @17
40-50 25 lb. boxes @20
30-40 25 lb. boxes @24

FARINACEOUS GOODS

Beans
Med. Hand Picked 5 1/4
California Limas 12
Brown, Holland

Farina

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

Hominy

Pearl, 100 lb. sack 5 25

Macaoni

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

Pearl Barley

Chester 5 75

Peas

Scotch, lb. 4 1/2
Split, lb. 7 1/2

Sago

East India 9

Taploca

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

FISHING TACKLE

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

Linen Lines

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

Floats

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

Hooks—Kirby

Size 1-12, per 1,000 8

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

Shellcd	
Almonds	55
Peanuts, Spanish, 10 lb. box	2 75
Peanuts, Spanish, 100 lb. bbl.	25
Peanuts, Spanish, 200 lb. bbl.	24 1/2
Pecans	95
Walnuts	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
rig	
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@18	
Compound Lard 12 1/2@13	
60 lb. tubs—advance 1/2	
50 lb. tubs—advance 1/4	
20 lb. pails—advance 3/4	
10 lb. pails—advance 3/8	
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
Mixed Hams	18 @20
Bacon	23 @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	1 15
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	23@29
Country Rolls	30@31

RICE	
Fancy Head	10@12
Blue Rose	8 50

ROLLED OATS	
Monarch, bbls.	7 00
Monarch, 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, 1 doz.	2 40
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



Per case, 24 2 lbs.	2 40
Five case lots	2 30

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

Proctor & Gamble.	
5 box lots, assorted	
Ivory, 100 6 oz.	7 75
Ivory Soap Flks., 100s	9 00
Ivory Soap Flks., 50s	4 60
Lenox, 120 cakes	4 70
P. & G. White Naphtha	
100 cakes	6 40
Star, 100 No. 11 cakes	6 40
Star Nap. Pwdr. 34s	3 35
Star Nap. Pwdr., 24s	6 65

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

Tradesman Company	
Black Hawk, one box	4 50
Black Hawk, fixe bxs	4 25
Black Hawk, ten bxs	4 00
Box contains 72 cakes. It is a most remarkable dirt and grease remover, without injury to the skin.	

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



50 can cases, \$4.80 per case

SODA

Bi Carb. Kegs	4
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SPICES	
Whole Spices	
Allspice, Jamaica	@
Cloves, Zanzibar	@
Cassia, Canton	@
Cassia, 5c pkg., doz.	@
Ginger, African	@
Ginger, Cochin	@
Mace, Penang	@
Mixed, No. 1	@
Mixed, No. 2	@
Mixed, 5c pkgs., doz.	@
Nutmegs, 70-8	@
Nutmegs, 105-110	@
Pepper, Black	@
Pepper, White	@
Pepper, Cayenne	@

National Retail Dry Goods Association.

New York, Jan. 4.—No revision of the revenue act will be undertaken until the special session of Congress which will be called following the inauguration of Senator Harding.

The Ways and Means Committee has been holding hearings on taxation revision, but these were purely preliminary. These preliminary hearings are important because although they will not lead to action in the present session the ideas that are being formed through these hearings will influence the revision when it actually is undertaken.

Our Taxation Committee has been promised a special hearing before the Ways and Means Committee in February following the annual convention of the Association.

Within the next few days you will receive a copy of a special referendum document which will embody the plan of our Taxation Committee for the revision of the Revenue Law. The Committee's plan is an elaboration of the principles of revision on which you were called to vote last spring but because there are a few new features in the plan our Executive Committee has authorized that the entire plan be sent to you for your study and approval so that you may register your will with regard to it.

We feel that the Committee has developed an unusually constructive plan for taxation revision and we have been assured by prominent taxation officials of the Federal Government that under our plan the necessary revenue would be produced, that the administration and the interpretation of the taxes proposed would be extremely simple and that the plan would equitably distribute the tax burden.

Don't forget that the Government will have to raise four billion dollars or more every year for possibly the next ten years and you, as a taxpayer, must bear the burden. The money must be raised, but it can be raised in a fair and easy way or in a number of pestiferous, troublesome and inequitable ways. You have no more important problems at present than the effort to get the Revenue Law properly revised.

The Chamber of Commerce of the United States has recently issued a referendum to its members on this important matter. When you receive the referendum of the National Retail Dry Goods Association you will have the chance to study the principles that underlie our Committee's plan. Be sure if you are a member of your local Chamber of Commerce that your wish in the matter is registered with the Chamber before the vote is taken on the U. S. Chamber's referendum. Don't be content to let one or two men fill out that referendum. This is a matter which concerns you vitally.

I want now to call your attention to a matter of considerable importance but not one which requires action at this time. It is just something to keep in touch with and to be ready for action if and when action may be required. Under the operation of the Federal Reserve System twenty-eight thousand out of thirty thousand banks in the United States have been paying checks at par instead, as under the old system, of charging a collection fee and deducting that from the face of the check. There has been a great deal of active opposition to this par collection plan and in the last session of Congress a bill was introduced by Congressman Steagill which would interfere with this par collection plan. There have been other previous attempts to kill the plan. It is unlikely that any action will be taken on the Steagill Bill in the present session and that particular bill will then die at the end of the session. However, the opposition to the par collection of checks will not die. You, as a merchant, will realize how much it means to you and to the general public to have a check paid at its face value. If you buy merchandise and send your check to the seller you don't want to

be required to add something extra for what the bank will charge and when your customers pay you by check you don't want that check discounted nor do you want to fight with your customers over a collection fee. I heard a man who is very closely informed on this matter say only yesterday that although twenty-eight thousand out of thirty thousand banks have adopted the par plan, as a matter of fact about one-third of the banks would like to return to the old system.

The tenth annual convention of the Association at the Hotel Pennsylvania New York, Feb. 9, 10 and 11, will come at a time when every merchant will be facing a lot of fresh troubles. The convention programme is being arranged so that the convention will help you with these troubles. We are going to give a lot of time to the discussion of market conditions among other things of importance. Now you want to know all that can be known about market conditions, so this is the time to arrange to be at the convention. It will be a great meeting and it will be more than ordinarily helpful. Probably you would be coming to New York sometime in January or February anyway. Don't come in January, come in February and be here for the convention. Make up your mind to spend the three days at the Hotel Pennsylvania.

Send in your reservation for rooms direct to the Hotel Pennsylvania, or wherever you want to stop, and send reservations for the banquet on the evening of Feb. 10 to me. The banquet will cost \$7.50 per cover and it will be worth a darned sight more. Get your reservation in early and you will get a good place close up where you can see and hear everything that goes on.

Lew Hahn,
Managing Director.

Complete Surrender by Peerless Swindlers.

Casnovia, Jan. 3.—I am enclosing copies of two letters which may interest you, showing what may be accomplished by a reader of the Tradesman when he acts on your advice.

Again I wish to thank you for the advice given and hope that the others may come out as easily as I have.

I have fulfilled all requirements and have the troublesome contract in my possession.

I contemplate having it framed as a reminder should a like circumstance occur in the future. E. A. Webb.

Letter to Peerless Talking Machine Co.

Casnovia, Dec. 27.—In regard to returning the four machines, I do not feel that I am competent to pack them in a manner to prevent injury in shipping and would advise that you send agent to prepare them. However, if you will assume the responsibility and will send \$5 to cover packing and drayage, I will deliver them to the express office here. In case you prefer the latter, please remit by express or postoffice order to save the time and trouble of collecting on a check.

In either case it will be necessary that my signed "agreement," "contract" or "note," whichever you choose to call it, must be delivered to me previous to the removal of the machines. E. A. Webb.

Complete Surrender.

Chicago, Dec. 29.—As per your letter of Dec. 27, we enclose herewith express money order for \$5 and would ask that you kindly deliver the four Peerless talking machines to your express agent at once, consigned to our warehouse, 2512 South Robey street, Chicago.

We are to-day forwarding your contract to your local banker, with instructions to turn same over to you upon presentation of express receipt, showing shipment of machines to us.

Peerless Talking Machine Co.
Per J. C. Howard.

Procter & Gamble Arouse Interest.

The attempt of Procter & Gamble to market their product without the aid of the wholesaler has been arousing considerable interest, which has not been confined to jobbing circles alone. Dr. Lewis H. Haney, formerly a member of the advisory board of the Federal Trade Commission, and now in charge of the Cost of Marketing Division of the Bureau of Markets, in behalf of New York University, where he is director of the Bureau of Business Research, has asked H. M. Foster, secretary of the New York Wholesale Grocers' Association, to ask the aid of his organization in determining the efficiency and economy of the scheme, as compared with distribution through the jobber.

Mr. Foster has sent out the following questionnaire, at Dr. Haney's request, to the members of the Association:

1. Are Procter & Gamble disposing of more (or less) soap in your territory?
- 1a. What evidence for this conclusion?
2. What developments have there been in Procter & Gamble's price policy since going direct?
3. Have they shown any tendency to force a full line on the retailer?
4. Have they been more liberal in granting credit?
5. Have they opened branch houses?
6. Have they increased advertising?
7. What increases have they made in sales force?

8. What advantage over Procter & Gamble do you have?

9. What advantages over you do Procter & Gamble have?

10. What have you done to meet their move?

11. What is the attitude of retailers?

12. Do you handle any Procter & Gamble goods?

13. Do any wholesale grocers do so?

The New York Wholesale Grocers' Association very prudently takes no official stand in collecting the information, for Mr. Foster has requested the members to return the questionnaire to Dr. Haney.

A man who drowns his sorrows in wood alcohol knows they will stay drowned.



We are in the heart of the Onion Set district and have warehouse equipment of the very best type and years of experience in growing, storing and shipping sets. We can supply

Red, Yellow and White Sets

There is good money for you in handling sets and the quality and prices of this year's crop are exceptionally favorable, while a good demand is assured.

Write for our Prices.

VAUGHAN'S SEED STORE
10 W. Randolph St. Chicago.

Know Your Customers

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

Shredded Wheat Biscuit

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

MADE ONLY BY

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



BUSINESS WANTS DEPARTMENT

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

For Sale—A good bakery wagon and horse. Wagon nearly new. Will sell this very reasonable. Address No. 161, c-o Michigan Tradesman. 161

POSITIONS AND HELP furnished. All lines. American Business Exchange, Benton Harbor, Mich. 162

For Exchange—Sixty lots, with house and barn, in county seat town. Would consider stock of general merchandise. Address Hilderley & Sprague, Hersey, Mich. 163

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—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

2,000 letter heads \$5.90. Samples. Cop-per 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. 157

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.

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 430-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



SIDNEY ELEVATORS

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

Sidney Elevator Mfg. Co., Sidney, Ohio

Jobbers in All Kinds of BITUMINOUS COALS AND COKE

A. B. Knowlson Co.

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

COLEMAN (Brand)

Terpeneless

LEMON

and Pure High Grade
VANILLA EXTRACTS

Made only by
FOOTE & JENKS
Jackson, 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.

DENATURED ALCOHOL POISON LABELS

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

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

All orders promptly executed.

Tradesman Company
Grand Rapids



"The Quality School"

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

Shoe Store and Shoe Repair Supplies

SCHWARTZBERG & GLASER
LEATHER CO.

57-59 Division Ave. S. Grand Rapids

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.

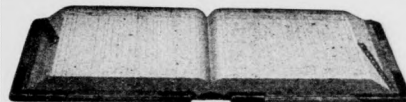


The Best Flour
that ever came
out of Kansas

W. S. Canfield Flour Co.

WHOLESALE DISTRIBUTORS

205 Godfrey Building GRAND RAPIDS, MICH.



Flat Opening Loose Leaf Devices

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



GRAND RAPIDS, MICHIGAN

You Can Pay a Lot More, But You Buy No Better!



Sets the pace for satisfying the trade when Prepared Pan Cake Flour and Buckwheat are asked for.

Suppose you ask your jobber to
verify our contention?

Our goods are selling equal to the combined sales of other brands in many stores.

Are you struggling with the highly priced buys and overlooking Henkel's?



Smile With Us

THE PRICE AND QUALITY TELLS

From jobber or direct

Commercial Milling Company
DETROIT

A DUTY WELL DONE.

On April 15, 1915, contrary to all recognized rules of civilized warfare, Germany launched the first gas attack ever known against the British at Ypres. A horrified world gasped in amazement while England stopped to count her dead.

The gas used was chlorine. Like a heavy dense fog it came creeping over the British trenches—only it was a fog in which Death stalked supreme. Men died to the right and to the left. Those who stuck to their posts died as they were. Those who ran were shot by the military police as deserters. Some there were who recognized the nature of the gas and attempted to offset its effect either by breathing through dirt, or by urinating upon handkerchiefs which they placed about their mouth and nose, thereby obtaining the neutralizing effect of their ammonia content.

More than half of the British forces in this particular section became casualties. An infantry attack at this time would have completely annihilated the entire command. With Britain "hors de combat" Germany practically would have had the war won. But for some reason as yet unexplained none followed.

What was the result? Before the German intelligence officers could ascertain the extent of the damage done, the chemist had stepped into the breach with his "Hypo Solution." The women of England, in answer to his appeal, made cloth masks by the thousands. The combination of the cloth dipped in "Hypo" gave to the world the first war gas mask. But this was only the beginning. The Germans, not to be outdone, invented a sneezing gas, a tear gas and a laughing gas, which primarily was used to make the men remove their masks. Masks once removed it was the signal for the death gases to follow.

These were anxious moments for the chemists. Like sentinels they stood guard over the welfare of the armies. For every new gas they found a suitable and efficient neutralizing agent. They even went farther and beat the Germans at their own game—they made a more deadly mustard gas than that which the Germans were using. Forgetful of self, forgetful of all else except that their country needed their services, they gave days and nights of never ending toil and research, even their lives, to perfecting devices and chemicals necessary to ensure final success. For the soldier in the trenches there stood an admiring world—for the chemist there stood only the consolation of knowing that a duty had been well done.

THE CANNED FOODS MARKET.

It is seldom that the canned food trade passes from one year to another with as many perplexing problems to face as at this season; in fact, in many respects no parallel is to be found in the past, for on no other occasion has there been a disregard for packing costs in establishing prices at which goods could be moved. Canned foods produced at high prices have been

forced upon an unwilling market in which the usual advance buying has been at a minimum. There has been no speculative demand for some weeks and no prospect of any in the immediate future. The policy of all distributors with reserve stocks on hand has been to liquidate, as it has been clearly recognized that wartime prices are over and that a return to more normal values was inevitable. This course of action has resulted in a very narrow jobbing demand, as shown by the restricted movement during the closing months of 1920. The buyer kept close watch on his stock book and bought what he needed in small blocks from time to time. This policy will likely be the rule during the early months of 1921, for the mere changing of dates has no real effect upon trade conditions. The change which is expected will grow out of actual need for goods as shown by inventories and with a larger jobbing movement, even in small lots, more confidence in values will be established. With more stability to prices, heavier buying will naturally follow. On this account the optimistic factors are of the opinion that the market has passed its low point as to prices and movement. While the trade may not be entirely out of the woods, it has at least reached a clearing.

Means Adopted to Stop Cancellations.

The National Wholesale Men's Furnishings Association is sending out a letter to 20,000 retailers informing them of the establishment of a Complaint Bureau which will investigate cases of cancellation and the arbitrary return of merchandise. This bureau, the Association states, will report the names of delinquents to its members and to the retail organizations as well as to the commercial agencies. This action will be taken to protect the retailers and manufacturers who observe their contracts and who suffer as a result of improper practices by competitors.

After stating that business stability depends upon the fulfillment of mutual obligations, and that most manufacturers as well as retailers endeavor to honestly live up to their contracts, the communication says:

"This Association finds itself forced to establish a bureau to which its members shall report the names of those retailers who unjustly cancel orders or arbitrarily return merchandise, or unfairly request price readjustments. It recommends that the retailers also report to their State or National Association the names of those wholesalers or manufacturers who do not live up to their contracts."

"The Complaint Bureau will investigate and report on all cases brought to its attention. When the final report is adverse, then the name of the offender will be reported to the members of the National Wholesale Men's Furnishings' Association, the National Association of Retail Clothiers and the National Retail Dry Goods Association, as well as to the commercial agencies. Such action is the only fair course to follow to protect those retailers and manufacturers who observe their contracts."

Willard B. Stevens, Secretary of the

organization, explained that, in reporting the names of those who violate their contracts to the retail associations, the idea is to let the retailers in such groups know the sources from which unfair competition may be expected, so that the honest merchants can be forewarned. By distributing such information, he said, the houses that stand by their contracts will be put on their guard in time to take adequate defensive measures.

Greater Use of Ermine.

One of the furs which has been selling appropriately during the holiday season is the ermine. A few years ago there was a big run on ermine as well as on the white fox. Too great popularity, perhaps, killed the latter, but it has been coming into its own this year with the ermine.

Compared with the sable the ermine is inexpensive. A skin costs \$10, and a long wrap can be purchased at retail for \$3,000, while the finest sable sells from \$1,000 to \$1,800 a skin, and a sable coat or wrap for \$60,000. A woman buys her furs according to her size. A large woman will buy a rather small fitted collar not reaching the waist line while a smaller woman will get a long stole, perhaps two or two and a half yards long and from 10 to 14 inches wide.

Furriers have this year adopted a liked style from the wool people. One of the most popular wool scarfs has been long and broad, with pockets in the ends. A long ermine stole reproduces elegantly one of these, the broad, slit pockets outlined with ermine tails. Tails are still used only as trimming, although occasionally an older woman, accustomed to the tail-dotted ermine of former days, asks for a generous supply of them. With the increased use of fur hats this season the ermine is used as material, the tails forming the trimming.

Children's Spring Hats.

Fabrics and fine Swiss braids and a profusion of flower trimmings feature the advance spring models of one of the best known N. Y. manufacturers of children's hats. Some of those now on display are made entirely of fabrics, while others show effective combinations of fabrics with straw.

Leghorn and chiffon are combined to make an attractive mushroom shape with a scalloped petal brim, according to the bulletin of the Retail Millinery Association of America. A wreath of pale pink and mauve sweet peas circle the crown and drop over the brim. A soft imported Swiss braid in a pale yellow tint is used to make the crown of a dainty bonnet of chiffon and lace. Pale blue chiffon is shirred to make the brim, and a long scarf of chiffon trails from the sides. Pale yellow rosebuds are used as trimming.

Hand painted net is used to veil a broad, floppy shape of leghorn. On the brim are placed nosegays of French flowers, and long velvet streamers flow from the sides. For the facing a brilliant shade of green silk is used. A highly novel model is patterned after an Alsatian peasant cap. Navy blue and cherry red taf-

feta are used in combination to make the off-the-face brim and the round crown. A huge bow of blue taffeta, with long trailing ends, is poised at the back of the hat.

Kennedy-Morris-Ames To Handle Auto Insurance.

As general agents for the newly organized Michigan Automobile Insurance Company for Grand Rapids and Western Michigan, the Kennedy-Morris-Ames company (Henry J. Kennedy, William T. Morris and William M. Ames) has been formed with offices in the Houseman building.

The newly organized company began writing policies in Michigan, Ohio, Indiana and Illinois Jan. 1. Applications are pending for admission into other states.

Mr. Kennedy is well known as the main factor in the Michigan Automobile Insurance Exchange and is Secretary-Treasurer and principal organizer of the new company. Mr. Morris has been agent for the insurance exchange practically since its inception.

Mr. Ames was three years special agent of the Fidelity & Casualty Co., of New York; manager of the casualty department of the Crosby Insurance Agency, Grand Rapids, for six years, was nine months with the Insurance Exchange, and is Assistant Secretary of the Michigan Automobile Insurance Co.

Reserve Bank Profits.

The New York Federal Reserve Bank reports earnings of 210 per cent. in 1920, following 127 per cent. in 1919. This is a matter of National rather than local importance. Neither the Western farmers nor the Southern planters could have had an increase of their credits from \$729,266,000 in 1919 to \$1,980,033,000 in 1920, according to Secretary Houston's official statement, without discounts of which New York bears the brunt under the Reserve system. In due time there will be another similar report from the twelve Reserve banks as a whole. It has been known for months that, whereas the New York bank's profits were at the rate of a clear million or more a week, the total Reserve earnings were more than double that, and at a rate of 151 per cent. for the first half of the year. The net for the twelve banks for the half year was \$68,583,111, against \$24,087,066 for New York alone.

Ten Points for the Worker.

1. Honor the chief. There must be a head to everything.
2. Have confidence in yourself and make yourself fit.
3. Harmonize your work. Let sunshine radiate and penetrate.
4. Handle the hardest job first each day. Easy ones are a pleasure.
5. Do not be afraid of criticism—criticize yourself often.
6. Be glad and rejoice in the other fellow's success—study his methods.
7. Do not be misled by dislikes. Acid ruins the finest fabrics.
8. Be enthusiastic—it is contagious.
9. Do not have the notion that success means money making.
10. Be fair and do at least one decent act every day in the year.

She will ask you for *Blue Ribbon Peaches*

do you know
Why ?



"Our Great National Advertising Campaign will bring the Housewives to You for Blue Ribbon Peaches"

You are going to have numerous calls for dried peaches in packages under the Blue Ribbon Brand. Are you prepared to supply this demand?

The women of America prefer BLUE RIBBON PEACHES in packages because they differ from the ordinary dried peaches in that the fuzz and much of the peeling has been removed by a thorough washing and brushing process which leaves the fruit bright in color and attractive, as well as wholesome and economical.

You Save Five per cent Shrinkage

When you buy dried peaches in packages, you save the five per cent shrinkage that occurs when fruit is exposed in bulk. You also save time, string, bags and labor. You supply your customers with dried peaches at their best when you sell them BLUE RIBBON PEACHES in packages.

CALIFORNIA PEACH GROWERS INC.
MAIN OFFICE, FRESNO, CALIFORNIA • OVER 6500 MEMBERS



Costs more—



Worth it!

Uniformly Good

Your customers will never go back on OCCIDENT FLOUR because—it never goes back on them.

The quality is uniformly good—always the same, always delicious and full of rich, **natural** flavor.

Your reward is not only in immediate profits, but in the fact that orders keep coming. There's a steady demand for "OCCIDENT" the year 'round. Stock up in full confidence that it will stand every test.

W. S. CANFIELD FLOUR CO. *Wholesale Distributors*

205 Godfrey Bldg.
Cit. 65618

Grand Rapids, Michigan
Telephones - Bell M 1465

WAREHOUSES

Cadillac
Benton Harbor

Lansing
St. Joseph

Kalamazoo
Grand Rapids

The Guaranteed Flour

OCCIDENT

Makes Better Bread