

MICHIGAN TRADESMAN

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Thirty-Eighth Year

GRAND RAPIDS, WEDNESDAY, JANUARY 12, 1921

Number 1947

BEYOND THE PROFIT OF TO-DAY

Lord, give me vision that shall see
Beyond the profit of to-day
Into the years which are to be,
That I may take the larger way
Of labor and achievement; so
Help me to fashion, staunch and sure
A work my fellow men shall know
As wrought to serve—and to endure.

I seek for fortune, Lord, nor claim
To scorn the recompense I earn;
But help me, as I play the game,
To give the world its just return.
Thou mad'st the earth for all of us,
Teach me, through struggle, strain and stress
To win and do my share, for thus
Can profit lead to happiness.

Guard me from thoughts of little men
Which blind the soul to greater things;
Save me from smug content and then
From greed and selfishness it brings;
Aid me to join that splendid clan
Of Business Men who seek to trace
A calm, considered working-plan
To make the world a better place.

Lord, let the faith of these be mine,
A creed creative, simple, true,
Let me but aid in their design,
Let me but share the work they do;
Teach me to hold this task above
All lesser thoughts within my ken,
That thus I may be worthy of
The name of Business Man;

Amen!

Berton Braley



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

A Prosperous New Year

To assure that prosperity take advantage of every opportunity.

Fleischmann's Yeast for Health

is one big opportunity.

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

Tell your customers about

Fleischmann's Yeast for Health



Red Crown VIRGINIES

Delight Consumers

Because they are **DELICIOUS, ECONOMICAL, CONVENIENT, WHOLESOME AND READY TO SERVE**

An exclusive Red Crown improved sausage meat specially protected in name and method of packing and preparing. All who try these appetizing, golden brown fried patties pronounce them excellent in taste and quality.

Sold through *Wholesale Grocers exclusively*

PACKED AND BACKED BY

ACME PACKING COMPANY
CHICAGO, U. S. A.

MATCHES

All Types and Sizes to Suit Every Requirement

American Safety Strike Anywhere Match

The Most Popular Home and Smoker's Match

American Strike-on-Box Match

Both square and round splints

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An excellent advertising medium

Made in America, by Americans, of American Materials, for American Users.

We pay City, County, State and Federal Taxes.

Why not patronize Home Industry?

The Diamond Match Co.



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



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MICHIGAN TRADESMAN

(Unlike any other paper.)

Frank, Free and Fearless for the Good
That We Can Do.
Each Issue Complete in Itself.

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly by

TRADESMAN COMPANY.

Grand Rapids.

E. A. STOWE, Editor.

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

ONE TOUCH OF NATURE.

How true it is that one touch of
nature makes the whole world kin.

The instance of that brave little
Traverse City girl saving her young
sister and two girl chums from death
by fire is a case in point, one well
worthy the attention of every man
or woman from whose breast the milk
of human kindness has not dried up.

If ever there was one deserving a
Carnegie medal that one is little
Dorothy Maple of Grand Traverse.
Not long ago she was known to only
a small circle of friends and relatives.
To-day her deed of splendid bravery
is known far and wide, throughout
one State at least, and even beyond.

Those who are so cynical as to
have lost faith in human kind, who
are ready to declare that brave deeds
and sublime self sacrifice are of the
past, must, before the account of the
deed Dorothy Maple, stand convicted
of false evidence against their fellows.
Here is a girl, a mere child of 13,
facing what might well be supposed
to be almost certain death, coolly go-
ing about saving her little friends,
with seemingly no thought of her own
safety until the last of her little
charges is passed out of the smoke
and fire of a burning building into the
arms of those who were seeking to
rescue.

Down in the street, four stories be-
low, a terrified mother, agonizing for
her children, is seen by this little girl.
Standing at the window while crack-
ling flames are threatening her life
and those of her little friends, this
brave girl leans out, calling calmly to
her distracted parent: "Don't get
nervous, mother, I am not."

Could any thing be more courage-
ous in time of deadly peril? Few
adults would have retained their self
possession at such a time. Few would
have thought far enough to have wet-
ted towels and covered the faces of
those children to save them from
breathing smoke and flame. Little
Dorothy Maple did this, passing her
companions out through the open win-
dow to the arms of rescuing firemen,

apparently not thinking once of her-
self or her own danger.

Even after the last little girl was
passed across the threshold of the win-
dow, Miss Dorothy bethought herself
of mother's purse, turned back and se-
cured this before trusting herself to
be lifted through the window to as-
sured safety.

Incidents like this are sufficiently
rare to awake general interest. A mere
child, with such coolness under trial,
controlling nerves, moving to do the
right thing with the coolness of a
veteran adult fireman, is truly a won-
der, and we congratulate our Sister
City of the North on the possession of
such a remarkable heroine.

History often repeats itself. Back
several decades we have record of the
daring of Grace Darling, who saved

had been lost in the earlier part of
the day.

No more splendid picture of soldier
heroism and solidarity has been
known than that of Grant in his great
march from the Potomac, across the
North Anna, the Rapidan to Peters-
burg and Richmond in 1863-5. Such
heroism, however, was born of long
familiarity in camp and field, in which
the making of great deeds was in-
stilled into the hearts of men by
months and years of insistent training
and education.

This other picture is by no means
of the same piece. In the heart of the
business district of a city a large
building takes fire. Men, women and
children are stricken with panic and
seek safety in flight, sometimes
hustling themselves to death when by

WHAT OF 1921?

Let us without fear or hysteria face the problems of 1921,
and let us not ourselves flinch or permit our neighbor to flinch
from accepting each his share of the sorrow and burden of the
deflation period. The daily trials and tribulations will gradually
grow less and we will emerge into the happy land of normal busi-
ness where, with lower levels of prices, drastic reductions in cost
and more conservative policies in every branch of trade, the
prospects will gradually become brighter. With old debts paid,
accumulated stocks of commodities absorbed and our financial
structure strong and broadened, the clouds upon the commercial
and financial horizon will then disappear.

Charles E. Mitchell.

many lives from the stormy deep, yet
we must remember that this brave
Scotch lassie was long inured to the
storms of the Atlantic. Her father
was a lighthouse keeper and she was
of adult age besides. Her's was brav-
ery of an enduring kind, her name
having been handed down to later
generations as the embodiment of
feminine courage and heroism.

Later was that other heroine of
Lime Rock lighthouse, Newport, R. I.
She saved many lives, risking her own
more than once, notably when she
faced a terrible storm to save wrecked
soldiers from Fort Adams.

There have been heroes and hero-
ines since the dawn of civilization.
The Iron Duke of Wellington has
been duly honored in history as the
conqueror of the Great Napoleon at
Waterloo.

Washington and his ill-clad contin-
entals won fame and praise as heroes
of a splendid cause, that of Liberty
and Independence.

Phil. Sheridan has been immortal-
ized in song and story for his ride
from Winchester to the battle field
of Cedar Creek, where he turned de-
feat into victory, thus reclaiming what

judicious use of gray matter they
might have been saved.

One does not wonder so much over
an adult exhibiting coolness, although
few of them do so under such condi-
tions.

That Dorothy Maple is a heroine
par excellence of this or any time is
made manifest by what the press has
given us of her calmness under ex-
treme provocation to excitement and
collapse. We must grant her the palm
of honor among all recent heroes or
heroines of this generation, and we
believe the story of this little girl's
devotion to duty, her coolness under
stress, her magnificent nerve in the
rescue of three younger than herself
at a time when it would have been no
disgrace to full grown womanhood to
quail, is worthy of the grandest epic
of this or any age. We shall confi-
dently expect to see her splendid
heroism receive due recognition in the
not distant future.

The biggest successes in business
come to the men who plan ahead and
get their future actions mapped out
in advance. The failures come to the
men who never think beyond to-day.

1920 BUSINESS TROUBLES.

As was foretold, the record of busi-
ness embarrassments for 1920 was a
large one. The most disquieting fea-
ture about the matter is that the great
bulk of them came in the last quarter
of the year, which indicates that the
end had not been reached when the
twelvemonth closed. Of the 8,881
failures reported, 3,498 occurred in the
last three months, while the liabilities
of the last mentioned footed up 43 per
cent. of the total of indebtedness
shown for the whole year. In every
section of the country was the num-
ber of failures larger than in the pre-
ceding year, the percentage of in-
creases being greatest in the Middle
Atlantic and Central Western States.
The outstanding feature, however, is
in the increase in liabilities, showing
the failures of larger concerns, par-
ticularly toward the end of the year.
Thus, for the last quarter, the aver-
age of indebtedness ran up to nearly
\$37,000 for each case of insolvency.
In the corresponding period of 1919
the average for the 1,595 failures was
a little over \$15,000. The total in-
debtedness for the quarter in 1920 was
\$128,544,334, which was over \$15,-
000,000 in excess of that for the fail-
ures of the whole of the year 1919.
There was a progressive increase both
in the number of failures and in the
average of liabilities, for each succes-
sive quarter of the past year. This
shows that the concerns with smallest
resources were the first to give way
under stress. The only consolation to
be derived from the figures is that
many of those who succumbed are in
the speculative contingent whose ab-
sence from trading will be no serious
loss to legitimate business. An un-
fortunate circumstance, however, is
that they at times involved others who
were not of their kind.

There is one feature corporation
managers should give more consid-
eration in the future than they have in
the past—the men who have gone out
of their way to do them a good turn
at a critical time in the history of the
organization. Individuals, as a rule,
do not forget their friends, but man-
agers of corporations too often make
solemn compacts to do certain things
in exchange for services of a certain
kind and later on ignore their agree-
ments or repudiate them altogether.
This is neither fair nor honest to the
man who goes out of his way to ren-
der valiant service to a corporation
at a time when such service means
much to the recipient. There are, of
course, some corporations, like the
Standard Oil Company, which never
overlook faithful service performed
in their behalf. Those who do not
pursue this policy sooner or later ex-
perience the truth of the old adage
that chickens eventually come home
to roost.

FIVE THOUSAND DOLLARS.

Amount Needed From Tradesman Readers For Worthy Cause.

In the Tradesman of Dec. 22 I made a personal appeal to our readers in behalf of the Christmas tree fund of the City Rescue Mission. The appeal should have been made a week earlier, but despite this mistake on my part, a goodly number of Tradesman readers responded in most generous manner. In behalf of the Rescue Mission, which work has appealed to me most strongly ever since it was established in Grand Rapids, twenty years ago, I return heartfelt thanks. The Christmas festivities were given an added impetus by the amounts contributed by friends of the Tradesman and many little hearts beat faster by reason of their generosity.

Now another crying need confronts the people of Grand Rapids and vicinity and those who believe in the efficient work Mel Trotter and his associates are doing—the work of “boosting the busted;” reforming the erring; leading the wayward ones into paths of peace and happiness; furnishing fuel to those who have none, food to the hungry and clothes to the naked; giving cheer to the cheerless, hope to the hopeless and faith to the faithless. All these things Mel Trotter does a little bit better than any other man of my acquaintance. I know a lot of preachers who can deliver more beautifully worded sermons than he can, but when it comes to handling the Old Time Religion in vigorous English and assisting those who are out of work, out of money and out at the elbows, no man I have ever met can talk—and act—as effectively and efficiently as he can. The present winter is going to be a hard one for the poor, because of the universal lack of employment. Many who have contributed liberally to the Mission in former years feel the pinch of necessity this year and have either reduced their annual contributions or eliminated them altogether. This means that \$5,000 must come from new sources, in order that Trotter's plans may not have to be curtailed, and I herewith make an earnest appeal to the readers of the Tradesman to contribute to the limit of their resources in support of the great work Mr. Trotter is constantly doing in behalf of the poor and unfortunate. I make this appeal in the belief, based on long experience and close contact with the man and his methods, that Mr. Trotter can make a dollar go further in the cause of humanity and practical religion than any other man of my acquaintance. He knows the game and he knows the people he has to deal with. No man ever comes in contact with him without becoming a better man, because he is himself the embodiment of hope and strength and courage and imparts those qualities to every one who goes to him for assistance, either spiritual or material. I know of dozens of merchants he has snatched from failure and disaster and placed on their feet. I know of dozens of traveling men he has rescued from inebriety and the



Rev. Melvin E. Trotter.

path of dishonor. I meet men on the street every day who would now be lying on the potter's field or serving time in prison but for the timely assistance of Mel Trotter. Hundreds of Grand Rapids families are now reunited and happy, with a faithful husband and father working for their support, who for years depended for sustenance on the poor departments of the city and county. Mel Trotter saves the city more money in taxes every year than the people of the city have ever contributed to his cause.

If there is any greater work in this world than rescuing young men and women from lives of shame and dis-

honor or converting wrecks of humanity into good citizens and Christian gentlemen, I have yet to discover it. Others may be working along the same line and accomplishing much, but no one can accomplish the work of regeneration so completely, so cheaply and so effectively as Mel Trotter, the most practical evangelist the world has known since the days of the Carpenter of Nazareth.

Checks in response to this appeal can be sent to the Tradesman or to the Rescue Mission direct. In either case the donor will receive an autographed letter from Mr. Trotter which he will preserve as long as he lives,

because it is a badge of honor—a blessed privilege—to be able and willing to contribute to so good a cause.
E. A. Stowe.

Retailers Must Be Persuaded to Reduce Prices.

New York, Jan. 10—Like all of us, the retailer does not like to take his losses, but since they have to come, the sooner the better. Too much advice along this line will make the retailer feel that the wholesaler is butting in. It must be done tactfully, and you salesmen are the boys to do it. You can explain that the wholesalers, who as a rule come pretty near knowing their business, have readjusted their prices, as well as some wise retailers, because they know it is good merchandising to take a first loss, get the cash and keep their stock turning.

The quicker the turn-over the greater the profit. The fact is that until the retailers as a whole reduce their prices to the new price level buyers are going to hold back, orders are going to be scarce, manufacturers are going to have to close down or curtail and unemployment increase.

If we can get their retailers to see that it is to their advantage to sell on a basis of the new price levels they will not only help themselves by encouraging a normal volume of business, but they will start the wheels all down the line and the present clouds, which are more or less the result of a mental attitude, will soon blow away.

This country is the richest country in the world. It possesses not only a more than sufficient food supply, but a wealth of raw material to supply our utmost needs. The banking situation is sound and with our Federal Reserve banking system there is no fear of any panic due to lack of either funds or credit. A little confidence and some good old fashioned American optimism and common sense is all that is needed. Let's start the new year right. Let's show the stuff we are made of. Seaman Brothers.

Get-Together Meeting at Petoskey.

Petoskey, Jan. 11—Lee H. Bierce, Secretary of the Grand Rapids Association of Commerce, came to Petoskey on Jan. 4 to address the business men of this city at a dinner meeting at the Cushman House. Landlord McManus was taken off his feet by the overflow crowd which attacked his dining room for the event. Mr. Bierce delivered one of the finest talks ever given in Petoskey, uncovering the methods of profiteer “buck-passing” and offering constructive suggestions certain to be adopted, and just as certain to be profitable. At the conclusion of the address over 150 business and professional men rose and applauded Mr. Bierce to the echo. This event forged another link in the chain of friendship which unites Northern Michigan with Grand Rapids.

Retail merchants here, following inventory, are hammering away at special sales, unloading many thousands of dollars' worth of merchandise on the new lower price level.

The next progressive move will be the filling up of stocks from jobbers and manufacturers and a re-settlement of conditions to the general advantage.

“Get-acquainted” meetings in rural districts conducted by the Chamber of Commerce Trade Extension Committee will soon be started again under Henry Beese, the new committee chairman. J. Frank Quinn.

Jackson — The Michigan Malted Milks Co. has been incorporated with an authorized capital stock of \$100,000, of which amount \$75,000 has been subscribed and paid in, \$5,000 in cash and \$70,000 in property.

WATCH US GROW

From time to time during the last twenty years we have talked to you, our customers and friends, under the above heading. Again we are proud to tell you that our business is forcing us to increase our floor space.

Due to the increased patronage which our old customers and our newer customers have been giving us during the last year, we find that we have been put to a considerable expense for storage to take care of the stock necessary to give your orders our usual prompt attention. Therefore we are remodelling the 40-foot building to the North of us, and adding two stories to it. Within the next few weeks we will have this completed and connected by passage ways to our present building, and have room once more to have all of our merchandise in Grand Rapids under one roof.

This means an addition of 28,000 square feet to our already large warehouse. It means greater comfort and economy for us, and it means still better service to our customers.

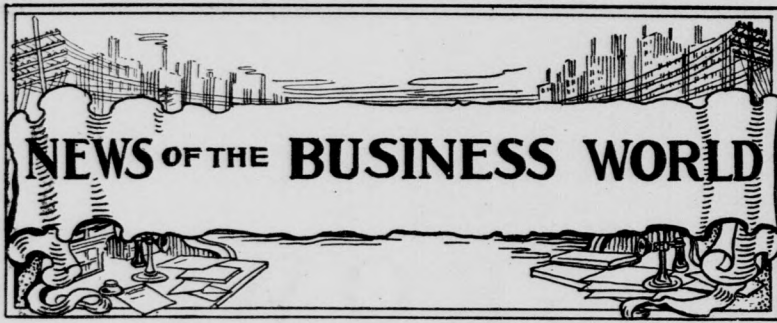
This is our answer to the pessimist, and indicates our belief in the continued prosperity of the country in which we live.

It is another evidence of your appreciation of our policy of doing business, and another evidence of our desire to continue to give you the best co-operating service that a wholesaler can give his retail friends.

WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers.



Movement of Merchants.

Somerset Center—John Parker has engaged in the grocery and meat business.

Dorr—Fire destroyed the Birney hotel, Jan. 6, causing a loss of about \$10,000.

Oxford—The Oxford Savings Bank has increased its capital stock from \$25,000 to \$50,000.

Detroit—The Investment Mortgage Co. has increased its capital stock from \$10,000 to \$100,000.

Holland—Steffens Bros., dealers in dry goods and groceries, are succeeded in business by Steffens Bros. & Co.

Parma—W. L. Bullen, who has been in the retail grocery business at this place for twenty-one years, will retire.

Greenville—Peter L. Johnson has opened a cigar, confectionery and soft drink store at 126 South Lafayette street.

Sebawaing—John Rummel & Co., dealer in general merchandise, has increased its capital stock from \$20,000 to \$40,000.

Detroit—The William Pike Co., dealer in scales, trucks, etc., has increased its capital stock from \$5,000 to \$50,000.

Detroit—The Eastern and Western Pure Food Chain Stores has changed its name to the Columbia Wholesale Grocery Co.

Grand Rapids—The Grand Rapids Blow Pipe & Dust Arrester Co. has increased its capital stock from \$24,000 to \$75,000.

Muir—Decker & McCloy have purchased the Kenney garage and stock of automobile accessories, taking immediate possession.

Saginaw—Thieves entered the grocery store of William Daun, 209 Fenton street and carried away stock valued at about \$60.

Lansing—E. G. Ogletree has engaged in business at 325 East Michigan avenue under the style of the Sterling Auto Painting Co.

Homer—I. D. Fleischer has sold his stock of groceries and store fixtures to V. H. McKee, of Grand Rapids, who has taken possession.

Brighton—George L. Pitkin has sold his drug stock and store fixtures to Frank Hunter, who will continue the business in connection with his confectionery store.

Detroit—The Detroit Consolidated Sales Co. has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and \$1,000 paid in in cash.

Grand Rapids—F. T. Keyes has engaged in the grocery business at the corner of Hamilton avenue and Eleventh street. The National Grocer Co. furnished the stock.

Detroit—The Detroit Wholesale Warehouse, Inc., has been organized with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in cash.

River Rouge—The Page Plumbing & Heating Co. has been incorporated with an authorized capital stock of \$15,000, \$12,000 of which has been subscribed and paid in in cash.

Charlotte—Nelson E. Gibbard has sold his interest in the vulcanizing plant of Gibbard & Simpson, to Grant Kiplinger, and the business will be continued under the style of Simpson & Kiplinger.

South Lyon—Charles Conely has purchased the interest of his partner, C. E. Dewey in the garage and automobile accessories stock of Dewey & Conely and will continue the business under his own name.

Muskegon—The Markus Co., has sold its stock of women's ready-to-wear clothing and furnishings to the Vogue Fashion Shop, who will continue the business at the same location, 23 West Western avenue.

Detroit—Densmore, Shelton & Graham, Inc., has been organized to sell all kinds of merchandise on commission, with an authorized capital stock of \$5,000, of which amount \$2,500 has been subscribed and \$1,000 paid in in cash.

Port Huron—The Baker-Hupert Co. has been incorporated to deal in beverages, confectionery, etc., at wholesale and retail, with an authorized capital stock of \$10,000, \$6,200 of which has been subscribed and paid in in cash.

Muskegon—Hills, Inc., conducting a chain of stores in many cities, and headquarters in Chicago, has purchased the stock of women's ready-to-wear clothing of Stack's, 29 West Western avenue and will continue the business under its own name.

Howard City—Charles P. Massey, undertaker, has sold his stock and equipment to T. J. Blanchard & Son, who conduct undertaking parlors at Cedar Springs and Sand Lake. Mr. Massey will represent the Globe Casket Co., of Kalamazoo, on the road, covering about one-third of the lower peninsula.

Muskegon—Jacob E. Berghuis, aged 74 years died Jan. 9 at his home, 29 Strong avenue, after a lingering illness. He was born in the Netherlands but was a resident here for fifty-two years, formerly conducting a grocery store on Mason avenue. He was a member of the Second Reformed church.

Grand Ledge—L. E. Marshall has purchased the stock of the Marshall-Huggett Co., retail dry goods dealers, in this city. The name will be changed

to Marshall's. Mr. Marshall has been connected with the store for over thirty years, starting when a boy as a clerk. This store has been in the same location on South Bridge street for fifty years.

Negaunee—Oliver Johnson, undertaker, has purchased the Meske block and will remodel it and occupy it as soon as the repairs are completed. A morgue will be built in the South part of the first floor and a casket show-room on the second floor. The front of the first floor will be fitted up for a store room and back of it a repair and work shop.

Ishpeming—Leo A. Koski, who had been employed in the store of the Koski Mercantile Co., for some time, died at his home in Champion, Friday of last week. He was 26 years of age, and was an ex-soldier of the 106th infantry. He was gassed while in action in France and never fully recovered from the effects of it. He was a very popular young man of excellent habits and reputation.

Detroit—Narcotics valued at more than \$1,000,000 were seized in Detroit during the past year by Joseph L. Dederich, head of the narcotics division of the Internal Revenue Bureau in this district, according to his yearly report. The confiscated drugs will be sent to Washington and thence distributed to army hospitals and institutions under the public health service. One hundred persons have been arrested and sentenced for violating the narcotics law.

Muskegon—Louis Christiansen, one of the oldest grocers in this city, died Jan. 5 at his home, 41 West Ionia street, after a six months' illness, aged 70 years. Mr. Christiansen was born in Laalland, Denmark, coming to the United States in 1872 and locating in this city. He was married in Muskegon to Miss Sophia Clausen in 1880. For thirty-five years Mr. Christiansen conducted one of the leading grocery stores in this city. He was a member of the Danish Lutheran church.

Manufacturing Matters.

St. Joseph—The Fay-Kultgen Foundry Co. has changed its name to the Fay Foundry Co.

Grand Rapids—The Sterling Furnace Co. has changed its name to the Taplin Furnace Co.

Detroit—The Alloy Steel Forge Co. has increased its capital stock from \$35,000 to \$50,000.

Brighton—The plant of the Gove Motor Co. is nearing completion and will soon be fully occupied.

Webberville—The Frisbee Truck Co. succeeds the Success Truck Co. and is capitalized at \$225,000.

Cheboygan—The Embury-Martin Lumber Co. has increased its capital stock from \$150,000 to \$200,000.

Detroit—The Hamilton Carhartt Cotton Mills has increased its capital stock from \$1,000,000 to \$2,000,000.

Jackson—The American Gear & Manufacturing Co. has increased its capital stock from \$70,000 to \$80,000.

Traverse City—The Traverse City Cigar Box Co., of which Frank Kluzak and Charles S. Vader are proprietors, has started the manufacture of cigar boxes in its \$30,000 factory. The output this year will be 1,000,000 boxes.

Benton Harbor—The Benton Harbor Canning Co. has increased its capital stock from \$50,000 to \$200,000.

Detroit—The Andrew C. Sisman Co., manufacturer of interior finish, etc., has increased its capital stock from \$600,000 to \$700,000.

Bronson—The Bronson Co-Operative Association has purchased the grist mill of the Bronson Milling Co., taking immediate possession.

Niles—The Kawneer Co., manufacturer of store fronts, interior furnishings, etc., has increased its preferred stock from \$10,000 to \$325,000.

Fairview—The Oscoda County Creamery Co. has been incorporated with an authorized capital stock of \$12,500, \$8,600 of which has been subscribed and paid in in cash.

Howell—The J. L. Randall Cut Glass Co. has been incorporated with an authorized capital stock of \$7,500, of which amount \$3,750 has been subscribed, \$100 paid in in cash and \$1,750 in property.

Traverse City—The Traverse City Cigar Box Co., Charles S. Vader and Frank Kluzak proprietors, has opened its new \$30,000 plant for business. It is estimated the output for the year will total 1,000,000 boxes.

Negaunee—Hiram Richards, who recently purchased the fixtures and equipment of the National Bakery Co., is moving it to the Chaussee block, on Pioneer avenue, where he will continue the business under his own name.

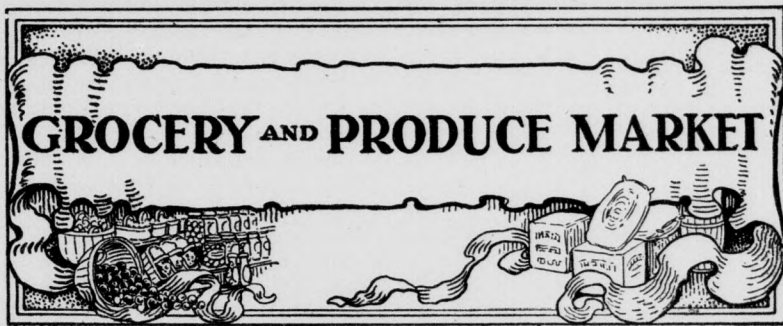
Marshall—The Marshall Corset Co. has been organized with an authorized capital stock of \$50,000, of which amount \$45,000 has been subscribed and \$9,000 paid in in cash. The company will take over the plant of the Jackson Corset Co.

Marquette—The Marquette Knitting Mills will open for business the second week in January. About \$30,000 of the stock has been sold and the articles of incorporation sent to Lansing. C. M. Hayes, of Elgin, Ill., will assume the management of the plant.

Detroit—Hedge's Orange Ale Co. has been incorporated to manufacture and sell Hedge's orange ale and other soft drinks and to sell them at wholesale and at retail, with an authorized capital stock of \$200,000, of which amount \$171,000 has been subscribed, \$7,000 paid in in cash and \$134,000 in property.

Homer—The Ideal Furnace Co., which put in a stock of groceries about a year ago, has closed out its stock and retired from the retail food business altogether. The manager of the plant gave as a reason for engaging in business that the merchants had discontinued the delivery of goods, which he regarded as an unnecessary hardship imposed on his employees.

Muskegon—The Alpha Creamery Co. has purchased the plant of the Clover Leaf Dairy Co., 149 Ottawa street, and will thoroughly remodel the old building and equip the new one, recently built adjoining the old one, with new machinery. As soon as the necessary changes have been made, the Alpha Creamery Co. will remove its machinery and stock from its present location, 18 Terrace street, to the new plant.



Essential Features of the Grocery Staples.

"The grocer who keeps his stocks lined up with the market prices is going to have less loss to stand than the one who keeps his prices at the old level," said a wholesale merchant.

"He should follow the market up or down. For instance, if he has goods which are declining steadily, such as those containing sugar, flour or corn derivatives, and maintains that price he is likely to experience a great deal of loss. But if he pushes these lines, meanwhile marking the declining prices on them, he will save the loss on the goods that he has sold as soon as the break begins, which he would have sustained had he kept the prices so high that his competitors have underbid him. The buying public is watching prices closely and following the declines. When the consumer-buyers find a store that is holding old prices they desert it for the merchant who follows the market, even if he marks up some goods when advances take place."

This little sermon resulted from reports by traveling salesmen who have said to them: "We are still getting the old prices on these goods."

Declines are continuing, as will be noticed from the proper column on this page. The decline affects such goods as those in which are involved sugar, saccharine or corn, as starches, breakfast foods, jelly powders, and paper stock also is dropping, involving more or less all things containing paper stock.

This is 1921 and the problems of 1921 are the only ones with which the grocers may concern themselves now. The year 1920 and its troubles are memories, only, and as a famous speaker said: "Laying aside those things which are behind us, press forward—"

Succinctly stated is a situation found in a paragraph of a house letter:

"Now let us quit mourning for the trouble we have gone through, get over being crape hangers and start out with the proper spirit and enthusiasm to make up in 1921 what we have lost in 1920. We have all had a tough time and when you feel any discouragement just remember that everybody has been in the same boat and most people a great deal worse off.

We have taken our loss and are going to forget about it and try with an increased business to make up in in the future what we have lost in the past six months but to do so we must have the enthusiasm and whole-hearted support of our salesmen. These salesmen are the missionaries that will have to bring about a restoration of confidence in the mind of the retail

merchants and are the biggest feature in bringing conditions back to normal.

"If you do not have that confidence and enthusiasm yourselves you can hardly communicate it to your customers. Nobody can get hurt by buying regular requirements on present range of prices.

"Markets will probably be disturbed for some time to come, but you will see just as many advances on goods that have reached too low a point as you will further declines. The worst is over and we should be starting the other way."

Whatever grievance the retailer may have against his wholesale house, and generally most grievances either way are subject to solution when handled in an impersonal business manner, it does not justify getting even with the jobber by making kicks about merchandise held in stock for many weeks or months to force the wholesaler to take the goods back and sustain the loss which belongs to the retail house.

Sugar—Refined declined 10 points last week, in consequence of which Michigan jobbers reduced their quotations on granulated to 8.90 for cane and 8.80 for beet. A new feature in the trade has developed during the past week in the shape of short weight granulated sugar in sacks. Some of the farmer organizations which were so badly hit by the decline in sugar have been sending out sugar from 6 to 8 pounds short. The shortage can be easily detected even without weighing, because the sacks are hand sewed, instead of machine sewed. No regular jobber has been detected in practicing such a nefarious method of attempting to recoup his losses. Any grocer who has been victimized by this trick is invited to communicate with the Tradesman, setting forth the name of the house from which the sugar was purchased, the date of purchase and such other facts as would be of service to the Tradesman in exposing the parties guilty of such deception.

Tea—The trade is showing unmistakable evidence of emerging from the extreme depression in which it has been submerged since the middle of last year. Demand is showing a steady expansion, although it has not yet reached the point where buyers are prepared to make commitments beyond those indicated by requirements over a brief period. There are, however, a few exceptions to the general rule supplied by dealers who are acting on the conviction that the upward trend of prices that has commenced on a moderate scale will continue under the influences created by an actual supply and demand basis, following the drastic liquidation of

the past few months and removal of the artificial conditions under which prices have been forced to unprecedented low levels.

Coffee—The demand as developed so far can scarcely be called active, but it is so much of an improvement on what has been going on for many weeks that sellers are greatly encouraged and find the outlook decidedly cheerful.

Canned Fruits—Cheap standard yellow cling peaches in the standard and second grades have been picked up by the large chain stores, but there has been no general movement in other kinds or by the distributing trade in general. Apricots are still irregular in price and in tone and there is pressure to sell. Berries of various sorts are being pushed in order to clean them up as they do not carry as well as some of the other offerings. Coast buying is still absent. Pineapples drag, the same as they have of late, which is true also of gallon apples.

Canned Vegetables—Tomatoes are firmer at the factory than they have been for several months. Judging by the improved demand for standard corn that grade in the hands of jobbers needs replenishment. Encouragement is occasioned by the better demand for cheap peas of all sorts. They too, are being pushed at popular prices at retail. The low priced lots on spot are readily finding an outlet. Extra standards are not much in demand and fancy small sieves are so scarce that they are not offered from first hands in any considerable quantities.

Canned Fish—The main event of the fish market is the cut of 10c in keyless and keys made by one large distributor. That places quarter keyless on the basis of \$3.40, which price is being met in competition by others to some extent, although some still maintain their quotations firm at \$3.50. The decline caused some surprise as a 25c advance had been predicted. No doubt the cut was adopted to increase the movement, which has been slow. California and imported sardines show no improvement in demand. Salmon is passing through another dull period, but this is to be expected at this season since there is no advance buying and little to take care of jobbing requirements. Red Alaska and pinks sell to some extent but not chums or medium red. Standard white meat tuna fish sells in a small way to the almost total exclusion of blu fin and striped. Shrimp remains about the same.

Dried Fruits—The chief event of the week is the increased buying of California and Northwestern prunes. This is the first definite improvement in demand in some weeks. Prices have been shaded to attract the business, but the fruit has moved, which is the prime consideration. Holders of old prunes, now alive to the fact that they missed their chance to sell a few weeks ago to better advantage, are now unloading, and both California and Northwestern 1919 crop have sold in increased volume. The smaller supplies of this class of fruit will help the new crop market. Apricots and

peaches are both dull. Nothing but a routine demand is to be noted. Figs and dates are also quiet. With prunes at pre-war prices and apples below that level, it is believed that both fruits will soon sell more freely, creating a better inquiry for other dried fruits. Raisins and currants are both neglected, so far as large sales are concerned.

Corn Syrup—Leading producers maintain prices on the basis quoted for some time past, but the market still has a very quiet appearance.

Molasses—A steady movement of stocks into consumption on jobbing orders holds prices for grocery grades well up to the quoted figures. Important demand for black strap is wanting.

Rice—The greater optimism noted in commercial and industrial circles since fears of a financial collapse have been largely dissipated by absence of serious failures or of widespread liquidation of large business concerns, which were freely predicted at the end of last year, has not so far made its appearance in this department. American consumers seem to have lost the habit of using rice during the period of what by them were considered extortionate prices, and the heavy decline of recent weeks, followed by the sharp cut made within the past few days, has not yet brought them back into line. Possibly one reason is to be found in the fact that retail prices have not so closely followed the wholesale market as to impress the ultimate consumer that rice is to-day one of the cheapest of food products among those of equal nutritive value.

Paper Stocks—The first decline in about four years and affecting goods containing paper stock will be noted with interest by all retailers and consumers.

Cheese—The market is steady and quotations range about the same as a week ago. Cheese is in good supply and there is a moderate demand.

Provisions—The market on lard is barely steady, this commodity selling for about 1c per pound lower than a week ago. The market on lard substitutes is also weak, due to a very moderate demand and an ample supply. The market on smoked meats is steady and unchanged, there being a fairly active demand. The market on barreled pork is steady and unchanged. The market on dried beef is somewhat easier and prices have declined 1c per pound. The market on canned meats is barely steady, with unchanged quotations.

Salt Fish—There is no change in the market for mackerel during the week. Prices are steady, with a very light demand. Holders of mackerel appear to have considerable confidence in the future.

The annual round-up of the Worden Grocer Company, to be held at the Peninsular Club Saturday afternoon, will be attended by over 100 members of the three houses of the Worden combination. President Rouse will act as toastmaster, as usual. The principal address will be made by Rev. A. W. Wishart.

NEW CALIFORNIA INDUSTRY.

Development of Avocado, a Tropical Fruit.

El Cajon, Calif., Jan. 5.—Only a few days ago I was thinking of you and made a resolution to write you something about the fruits of this county, especially the Avocado, a little known tropical fruit, which some think has great possibilities. Its culture and everything connected with its propagation, its market, and its consumption is fascinating and interesting in the extreme. I have 150 (two acres) of these trees just coming into bearing (ten years old) and I have been studying the possibilities from a commercial point of view. I am frank to confess, that I do not imbibe all the California bunk of the Avocado promoters and enthusiasts, yet there seems to be a chance for a new California industry.

I am taking a correspondence course conducted by the State University, backed by the United States Government, Agriculture Department. Thirty years of experimenting, propagating and research has not standardized the several hundred varieties, eighty-five of which are grown in California. But the Avocado growers' Associations, with Government support and co-operation, has shaken out about eighty of these known varieties, and now recommends but five kinds which seem possible of development for commercial use, making it possible for the consumer to have the fruit every day in the year.

I enjoyed both of Strong's articles in the Tradesman, but his San Diego letter is not as "Strong" as he could have made it and still be well within truth's boundaries. That Tijauna "hell-hole" is a disgrace to the State and will, if it keeps up its pace, soon become a disgrace to the U. S. Government. It can be put out of business by the very simple process of requiring the same red tape in securing a passport for Tijauna as for the City of Mexico, or any other of Mexico's legitimate cities—four photographs, ten days' time and ten dollars fee!

To get into Mexico for legitimate business or travel is, I am told, a first-class nuisance; to get to Tijuana, for illegitimate and disgusting pleasures (?) is too easy. But, then, it is one of the sights that Californians imagine draw the tourists, and anything that will add one more touring money spender to our transient population, upon which 80 per cent. of our permanent "star boarders" depend most of the year—and idle away the rest of it—for a fat and fastidious living, will be "approved" by the authorities, no matter how rotten it may be.

Thirty years ago, when I traveled the State, every resident was a booster, because he wanted his Eastern friends to enjoy, with him, the fruits of pioneering. Since then the State has degenerated into a grasping, greedy, grafting lot of politicians who are milching it of its legitimate resources, taking advantage of its splendid possibilities and using its reputation to further the ulterior motives of the unscrupulous. Water and power companies are in the hands of men and groups who have corrupted the legislators and I guess in some cases the courts. The old time complaint against the Southern Pacific control, which was reported to have been broken, is still a fact. The breaking was a farce, but it did kick up enough dust to blind the general public.

Sooner or later this great State is going to get another "jar" that will make the Frisco quake look like a toy cracker.

I could write pages and pages of my views of California—its inflated values, its over-rated possibilities, its greatest asset (climate) and a horde of other things some would have you believe, which are more or less imagery or exaggeration.

California needs no exaggeration to make it attractive. The State, climate, soil and legitimate industries speak for themselves, and with credit, but

this over-rating which is being indulged in may prove a boomerang that will set things so far back that we will be classed as ancients in a generation or so. When I came out here I discounted every story 50 per cent. I now find it wasn't enough!

I was led to believe we had no frosts in San Diego county. I was told that valleys along the ocean were not hot and that we were well watered (we are, "watered" to death, \$50 to \$65 per month for ten acres of fruit) and "never had frosts."

I have seen the thermometer stand at 98 to 100 for four to six hours a day for weeks at a stretch during July and August. Yet I did not suffer from heat. There was always a cool breeze and in the shade it did not seem hot. The air was dry as a bone.

Since December 15 we have frost almost every night on the "basin floor" and half the nights along the foothills. Three nights it made ice as thick as window glass! Yet my groves are, apparently, unharmed. The only evidence of frost is with the tender growth, such as winter potatoes, tomato vines, beans, nasturtiums and such tender stuff, which us "new ones" plant the first year we are here. My garden of onions, lettuce, beets, swiss chard, peas and radishes is growing and producing. In a month I will set out a "Spring" garden. It will be like the Eastern garden in May but three months earlier and will be dead as a doornail by June unless watered. Winter rains make one crop with little or no "plume water."

With all this frosty weather, you would suppose a furnace and fuel would be necessary; but we find one Perfection heater and a gallon a day of 18c kerosene oil cooks our food and heats our breakfast room. By 10 o'clock I find a coat too warm when out in the sunshine, (we have few cloudy hours). From then to sundown shirtsleeves are not uncomfortable.

With all this in its favor, why should we exaggerate? A frost is not dangerous to citrus fruits until the temperature reaches 24, and even then orchards located on the West sides of foothills, as mine are, will escape damage to fruit, if we do not get 24 degree weather two or three nights in succession.

We are sowing our oats—a simple process. The seed is scattered on the last year's stubble, after a rain, and a "disk" run over it. That's all until the oats mature four months hence. Then they are harvested, cocked up on the ground and remain there all summer, until housed for winter feed. They are fed as hay, and are called "tame oat hay." They sell for \$20 to \$30 per ton loose. This is the universal feed for all stock, except dairy cows. They get alfalfa, now selling at \$38 per ton loose.

The wonder to me is this: Why do Californians exaggerate so unmercifully? Why do they claim a 25 per cent. income on orchards, and 50 per cent. on chicken ranches? If their selling prices are considered and cost of production deducted, not one in a hundred will average the 8 per cent. you can get for your money on local loans or 7 per cent. on the mortgages. When I was looking for a place I got so disgusted, that I bought one I liked best, and from a man who "Didn't know nothing about income, never heard of such a thing on a ranch." I soon figured out that even if he got the raw land for nothing (he paid \$200 an acre) he had improved it from its earnings, and his hard work, until its market value was \$1500 per acre for orchards (twelve acres). That old fellow had spent ten years to get a living and \$15,000! Only \$1,500 a year for his labor, less when he paid for twenty-one acres of dry land." Was he making money? Not from my point of view. Then why do I pay from one to two thousand dollars for land on which he "never heard of such a thing as an income."

California properties will sell. They sell for prices so out of proportion to

their earning ability that it is the wonder of every business man I have talked with.

Nine out of ten lemon growers are getting no returns, that do not show red ink. I'll write you again on the cost of an orchard of Avocados. What it might do, and what it does do, if you care to have me.

J. Elmer Pratt.

Proper Buying Policy for Shoe Merchants.

The shoe retailer has the same problems to face to-day that he has always had—namely, the liquidation of undesirable merchandise and keeping his shelves supplied with the wantable merchandise of his customers.

The retailer has but one master and that is the public. He must understand the public and know how to cater to the public if he is to be a success as a shoe retailer. Whatever is necessary to-day to accomplish this is his particular mission.

What the public is interested in is lower prices, and that is nothing unusual. They have always wanted lower prices. When we sold shoes for \$3 they wanted them for less, and

our business was not particularly healthy at that time. Since wages are high and the overhead of manufacturing remains topsy we will not be able to buy shoes on the old-time basis.

I think a retailer is quite safe to buy shoes to-day on a basis of about 100 per cent. advance over 1914 prices.

Every retailer in the country can secure merchandise on this basis and should adjust his stock as quickly as possible along these lines. In order to stimulate business, study to satisfy the craving of the ever-feminine desires of beauty as well as charm.

While the leather market seems to be dragging at the bottom and prices look safe enough to buy in order to have deliveries in time for your needs, purchases should not exceed 60 to 90-day requirements.

In short, the system of season's buying should be abandoned and orders sent in continually in smaller lots. By this means your stock will be adequate and you will keep in closer touch with the downward tendency of prices. A. H. Geuting.

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THE RENEWAL OF BUYING.

While so far as the developments in business are concerned the first week of the new year brought out only a few marked instances of improvement, it certainly gave evidence of a better and more hopeful feeling than had been manifested for some time before. In certain directions it is evident that prices in the primary markets are reaching, if they have not already done so, a point of stability on which business can be done without much misgiving. The indeterminate factor is how much business can be predicated in view of the general economic conditions and their effect on the minds of the ultimate consumers. For the fundamental fact must not be lost sight of that the whole pyramid of buying rests upon the inclination and ability of the general public. It has been months that the average person has been cutting down his expenditures. Sometimes this was done as a matter of necessity; but in a number of cases, it was because of a revolt against the profiteering which had become oppressive. To overcome an attitude of this kind produced by such dissimilar causes will require more than a mere readjustment of some prices to lower levels. Much good would follow a more thorough readjustment, which would include the cost of food and shelter as well as of apparel and household articles, but the process of bringing other things down proportionately to what has been done to articles of wear is meeting with a resistance that will only be overcome with great effort and after quite an appreciable lapse of time. This is one of the deterrent factors, although a temporary one, to a more general resumption of trade.

But there are other drawbacks, aside from the one growing out of the lack of uniformity in the reductions of the prices of commodities, which prudent merchants have to take into account. An economic streak on the part of the public is apt to be more or less enduring. This applies not only to such a matter as refraining from the purchase of expensive articles, but to quite a number which are not so. Abstention from buying of certain things discloses to many that they can get along without such articles if need be, and that the essentials for health and comfort are not as numerous as they may have thought. A striking, although rather extreme, instance is afforded in the operation of the Eighteenth Amendment and the Volstead act. The moderate use of alcoholic stimulants seemed a necessity to many a year or two ago. Now, a very large percentage of such persons all over the country manage to get along very comfortably without such beverages, in spite of the instances which may be cited to the contrary, and, in due course, pretty nearly everybody will be in the category. Added to the discovery of what may be considered superfluities is another circumstance which has a bearing on buying. A good deal of the profuse spending that was so much in evidence until recently was for articles of quite high quality. Many of them have more lasting properties than cheaper ones and, consequently, renewals are less frequent.

They can, in a number of cases, be adapted so as to obviate the need of buying new things. This fits well with the mood for economy which is now prevalent. Taking together the various factors, it is the opinion of many merchants that the renewal of buying which is now starting in will be somewhat more conservative than at first expected.

A natural result of the cessation of buying was the closing down of mills and factories, or their operation on reduced schedules. This led to much unemployment, which further aggravated the situation by reducing the capacity of many to buy. With the falling market that ensued came an urge to reduce the expenses of production, which had been unreasonably expanded in many lines during the period of extravagance. In some cases the workers have recognized the change in conditions and have either submitted to wage reductions with a good grace or have stimulated production so as to reduce labor costs. Where they have not done so a series of strikes or lockouts has resulted which are now being fought out to a finish. Sooner or later a conclusion will be come to which must be fair and just to both sides in order to be lasting. A gratifying circumstance during the past week has been in the number of manufacturing plants which have resumed operations after more or less prolonged shutdowns. This is particularly true of those concerned in textiles. In these the marked price reductions have stimulated the placing of orders that will keep the workers busy for some time to come. But in such lines, as well as in practically every other, there is need of reducing the labor cost per unit in order to bring prices to the point at which business can be done. Nowhere is this so essential as in all the industries having to do with construction. Work in all of them has been deferred because of the excessive cost of materials and labor, resulting in much unemployment and in extortionate rentals. Relief in this direction will be quickly reflected in all the other channels of trade.

WOOL AND WOOLENS.

Auction sales of wool in New Zealand during the past week did not serve to give much encouragement to those hoping for higher prices. Withdrawals amounted to more than 50 per cent. of the offerings. It was noticeable, however, that more attention was paid to the crossbreds, which were higher than at the preceding sale. All kinds of efforts are still being made to get rid of the accumulations of British government owned wools. Especial inducements have been offered to Germany and to Poland, and an arrangement has been made with the latter to get a lot of the wool on credit. But it will be an impossible task to dispose of even one-half of this year's available supply during the year. The domestic wool growers are insistent on having an embargo to shut out foreign supplies or else a series of duties so high as to amount to practically the same thing. While no one can predict the quantity of wool which the domestic mills will be able to consume this year

it is pretty safe to assume that it will not be in excess of 600,000,000 pounds. There is much more than that quantity here now, and the Spring clip will probably add between 250,000,000 and 300,000,000 pounds to the total. There is some business passing in woolens, although it is not very large. Still there will be a fair quantity of clothing turned out for Spring, despite the strikes or lockouts, whichever they may be called. In fabrics for women's wear there has been quite a good demand for certain kinds, and the prospects for business are considered promising.

THE DRIED FRUIT MARKET.

The two outstanding features of the dried fruit market are not concerned with the immediate situation. The one affecting 1921 California raisins is the announcement that the California Associated Raisin Company would sell next season's crop through its own selling organization, eliminating brokers, through the establishment of fifteen branch selling organizations. Wholesale grocers and jobbers will be supplied, as direct sales to the retailer are not contemplated. The change is, therefore, not as radical as appears at first blush, but it is significant and probably far-reaching in that it may pave the way to similar action on the part of other California packers, and it may also be the preliminary announcement to pave the way for one even more radical. It has been rumored, although denied by those whose names are linked together, that the raisin, walnut and almond growers would jointly use the same machinery for distribution.

The other feature of the market is the filing of thirteen suits against local jobbers of prunes who have refused to accept their "f. o. p." contracts. The number of cars involved has not been stated, but it is reported to total over 100, and to involve an aggregate sum of \$500,000. One firm alone is being sued for about \$136,000 on thirty-five cars. Another suit was contemplated, making fourteen in New York and one on the Coast, but bankruptcy made action in the one case inadvisable. Most of the cars involved in the dispute are in storage in New York, while others are still on the Coast.

CANNED FOOD SITUATION.

The canned food market gives more real cause for optimism this week than any similar week in several months. Not only is there more enquiry for goods, such as the leading vegetables, but orders are more freely placed. To be sure they are for small blocks, but there is more of a disposition to accumulate than has been the case of late. The larger distributors are taking carloads where they might ordinarily buy five or ten cars at a time, and a similar reduction below normal occurs in the case of the smaller operator. Jobbers are helping each other out by exchanging some of their surplus offerings as there is still a reluctance to buy caused by the lack of ready money. There is more confidence in present values and some factors are frank to admit

that they think the low point of values has been passed. They are inclined to anticipate their needs before any market advances occur, but they are often deterred by financial considerations. The present and future market hinges on the money market, and it will be governed largely by that factor. The consumptive demand has been automatically taken care of by the forced decline in prices in the retail field, and this ensures a broader outlet as the winter advances. It is certain that a little later heavier buying by the large distributors will occur to take care of this trade. Just what this will develop into cannot be forecast now, but it is believed that it will be a healthy demand from day to day, devoid of speculation which might create a mushroom growth in the outlet.

COTTON PRICES ON REBOUND.

To many the course of prices for cotton since the beginning of the year would seem to indicate that the rebound from the low record levels had finally set in, and that the general course henceforth would be upward. This is not to say that circumstances favor any approach to the prices which the optimistic hopes of the spokesmen for the Southern holders have set. But it is certain that the most discouraging period has about passed and that the worst possible happenings have been discounted. The re-opening of the mills is furnishing a fresh demand for cotton in this country and there is less reluctance to buying now that it is evident that the prices will not go lower. There are also evidences that more of an export demand will soon be forthcoming. All these things will have a tendency to cause prices to harden. The goods market still remains somewhat spotty. The price cuts in colored fabrics have had a stimulating effect, and the orders taken are sufficient to keep the mills busy for a couple of months or more. What is to happen thereafter depends in great measure on the selling over the retail counters. The reductions reported on denims ought to bring about corresponding declines in the price of overalls and help increase the sales of those garments. The knit goods branch of the industry is showing some signs of awakening, although not much business is expected for a week or more to come. Hosiery sales are also showing some signs of picking up.

When a man has taken the inventory of his business for 1920, preparatory to a better year in 1921, he makes no mistake by taking another one of himself—his health, his habits, his morals, his intellectual resources, and his family and their habits, prospects, achievements and happiness. There have been men who, late in life, mourned because they did not give their growing families as close attention and as careful guidance as they devoted to their money-making.

No, the retailers do not get it all—in cotton, at least. Twenty-one cotton mills in South Carolina, whose combined capital stock is less than \$9,000,000, paid during 1920 stock and cash dividends amounting to more than \$8,000,000.

SUCCESSFUL SALESMEN.

H. F. Williams, Representing Procter & Gamble Co.

Horace F. Williams was born at Covington, Ky., March 7, 1874. His father's ancestors came from Virginia. His mother's ancestors were natives of Ohio. He attended the public schools of Covington and Cincinnati, leaving school before he graduated to embark on a business career. His first employment was with the Robert Morris Printing Co., of Cincinnati, as errand boy. He remained in this position two years, after which he worked two years as pay roll clerk for the Franklyn Type Foundry. The next five years were spent as stock keeper for the Corticelli Silk Co. He then entered the employ of the Erie Railway as office man. He received four promotions during the next nineteen years—to stenographer, to chief clerk and, finally, to contracting freight agent. Concluding that he could achieve more success as a traveling salesman, he forsook the railway business and engaged to cover Eastern Tennessee and West Virginia for the Globe Soap Co., of Cincinnati. He subsequently made an engagement with Procter & Gamble to introduce Crisco to the retail trade of Tennessee, Mississippi, Arkansas and Western Kentucky. His work in this branch of the business was so satisfactory to his house that he was transferred to Michigan and given the sale of the entire line in twenty-seven counties in the Western portion of the State. He has continued in this position for the past five years, making his headquarters in Grand Rapids. He sees his trade every sixty days and has come to know personally every retail grocer in his territory. His ser-

vices are so highly regarded by his house that he has been permitted to become a stockholder.

Mr. Williams was married Sept. 17, 1903, to Miss Eppie Hoffman, of Louisville. He has two children—a boy of 11 and a girl of 12. The family reside in their own home at 115 Fuller avenue.

Mr. Williams is a member of Malta Lodge, F. & A. M., and Lalakoum Grotto, No. 61. He has no other fraternal affiliations.



H. F. Williams.

Mr. Williams owns up to no hobby but base ball. He attributes his success to steadfastness in attending to the job in hand. He possesses the natural suavity of the Southern gentleman and the pleasing personality of the Successful Salesman.

Salesmanship is not selling a person whether he wants to buy or not; it is making him want to buy.

The Year's Business for 1920

Policies written 17,507
 Policies with collection coverage 10,056
 Policies with additional Fire and Theft coverage 2,665

Claims paid:
 162 Fire \$ 49,180.69
 339 Theft 66,313.20
 455 Property Damage 30,461.21
 122 Personal Injury 38,105.11
 1154 Collision 96,841.08

2232 Claims \$280,901.29

Since Organization:
 Number of claims paid 5,007
 Amount paid for claims \$643,277.42
 Policies written 76,717

Assets:
 Cash \$58,348.17
 Capital 27,613.44
 Contingent 18,298.00

Total assets Dec. 31, 1920 \$104,259.61

Total Current Liabilities December 31, 1920, Estimated \$20,000.00

In 1906 there were 364 automobile deaths in the United States. In 1919 there were over 9,000. Increased traffic increases the hazard. Every prudent man keeps his automobile insured. This Company has now closed its sixth season of success and has paid the claims promptly. The rate of insurance is fixed to meet the losses according to the hazard of the community.

Write to

CITIZENS' MUTUAL AUTOMOBILE INS. CO.
HOWELL, MICHIGAN

Because Some Big Men Had the vision—

BECAUSE a group of men—leaders in the rice industry—knew the possibilities of American rice in America, every dealer in this country is enjoying increased sales on rice.

This group of men is the Associated Rice Millers of America, Inc., of New Orleans. They promoted the big advertising campaign on rice. This campaign is appearing in the large newspapers and foreign language newspapers of America. It is teaching millions of people the value of rice as a daily food.

Sales are growing rapidly. It won't be long before rice is one of the fastest selling staples you handle. Your co-operation is asked that the greatest results may be obtained.

This rice advertising directly benefits you. Talk rice to your customers. Talk its economy and healthfulness. Talk its deliciousness and the number of ways it can be prepared.

Tell your customers to look for the recipes that appear in the advertisements. Put in a window display on rice. Work with the advertising and you will reap the greatest benefits of the campaign.

THE ASSOCIATED RICE MILLERS OF AMERICA, Inc.
 New Orleans, La.

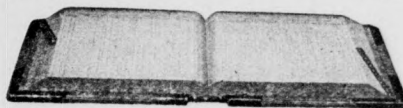
EAT  RICE

Tea Table

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.

THE Proudfit
LOOSE LEAF CO.

GRAND RAPIDS, MICHIGAN



"BETTER SALES" CONVENTION.
The T.K. KELLY SALES SYSTEM
 MINNEAPOLIS, MINN. U. S. A.

This is the annual convention of the T.K. KELLY SALES SYSTEM attended by more than four hundred salesmen assembled for the purpose of better merchandising and to add 100% more to KELLY SALES SERVICE.

This two day convention is proclaimed by big merchandisers to be the biggest thing of its kind ever inaugurated. Over one thousand people sat down to the evening banquets. Every salesman left Minneapolis with a big overstock of enthusiasm, confidence and ability. Stop and realize what this means to the North American Merchants.



**THESE ARE THE MEN
THAT BACK UP THE PRINCIPLE OF THIS GREAT ORGANIZATION FOR 1921**

**THE T. K. KELLY SALES SYSTEM
MINNEAPOLIS, MINN. U.S.A.**



The Adversity of To-day the Prosperity of To-morrow.

The United States to-day is moving toward a period of sound prosperity. The great after-war boom arising from fictitious values based upon vastly stimulated consumption and reckless spending is at an end and for the moment depression is almost universal in industry and business in this country.

It is precisely this condition which makes me so much an optimist as to the future. We could not have had prosperity of a sane and permanent character until the artificial props which the war supplied to our industrial structure were knocked out, and the very severity and completeness of their removal which we are now witnessing constitute a hopeful omen.

For several months a series of price declines, extending from one line to another, has been in progress, stocks in producers' and distributors' hands have failed to move, plants have closed down for varying periods entailing curtailment of production and employment of labor has fallen off. But these developments have impelled greater efficiency upon the part of both management and labor. The manufacturer, for whom so long the profit sheet had been of chief interest, has had to watch his costs to preserve some margin of profit or to reduce in a degree inevitable loss. The laborer has had to work harder or put forth more intelligent effort in order to hold his job. The good results are everywhere discernable.

Necessity is daily enforcing in greater measure the doctrine of economy and work, the practice of which is essential to the successful conduct of industrial or business enterprise. While the war boom lasted this fundamental conception was discarded and the ideal of profits substituted. Only one result was possible, but, temporarily blinded to realities by the false prosperity of the moment, American industry and business failed to realize this. Now, with the fact forced upon their attention, they are returning to proper methods and proper aims.

Business success cannot be measured by profits. The only true test is economy. Profits may be the result of purely temporary conditions, a fleeting period of inflation or merely of good fortune. Economy may be achieved only through efficient management and attention to details. The difficulties which American business is experiencing to-day are largely due to the fact that our business men, as profits rose, failed to check inflation of costs, and indulgence in wasteful and extravagant methods became general.

Liquidation of labor is being urged by many authorities as a necessary preliminary to restoration of prosperity and the process is frequently referred to as involving serious difficulties. The theory is that labor will be called upon to adjust itself to a new standard of living as the high wages now being paid by industry are reduced.

As the cost of living declines the laboring man may receive less wages as measured by the amount of money involved than is now the case, but he is primarily interested not in the number of dollars paid him but what those dollars will buy. He should be able to maintain his standard of living under the new conditions and if this be so, he will be satisfied.

I am one of those who believe that the laboring man deserves conditions which will make him work with zeal and enthusiasm. This is only possible when he can be sure that he is getting his fair share of the wealth he produces. To this he is entitled. For the best results his employers should take him into the fullest confidence. His efficiency will be increased thereby and the importance of labor efficiency in all items of manufacture cannot be overemphasized. In the steel industry, for example, one-half the total cost of making steel is the cost of labor.

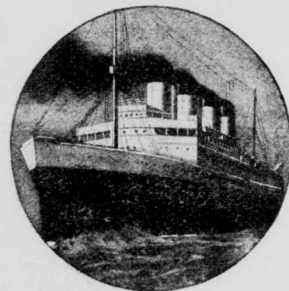
The last few years have comprised a period of careless spending and of wasteful consumption the world over. A large part of the available liquid wealth has been lost and the restoration of this that has been destroyed through war can only be accomplished by the exertion of unparalleled effort by the great body of men throughout the world. Labor can only hope to maintain the standard of wages of the inflated era by working as it never worked before, when it may produce a sufficient quantity of goods to make this possible. Increased production and increased efficiency in production are now essential. We can go forward only by the expenditure of energy and effort of the most vigorous sort.

If it is important that business men should now revert to the practice of economy it is almost equally vital that the Government economize in its expenditures. The Government should set an example for the American public by finally checking the reckless use of funds which is a heritage of the war. The same standards of efficiency that we expect of our business men are also applicable to it. Taxes are high in proportion as Government expenditures are high, and high taxes increase prices, a condition that automatically curtails consumption. This in turn increases unemployment. By

STEAMSHIP TICKETS

To And From All Parts Of The World

Cornelius Wagenaar, agent for steamship lines reaching all parts of the world, can be seen at our Foreign Department for information regarding passenger transportation to and from all foreign countries.



Mr. Wagenaar is an accredited agent for the following lines: CUNARD, ANCHOR-DONALDSON, SWEDISH-AMERICAN, NORWEGIAN-AMERICAN, FRENCH LINE and BALTIC-AMERICAN to Mediterranean points; the UNITED STATES and PACIFIC lines to the West Coast of South America, the GRACE LINES to South America, the NIPPON YUSEN KAISHA LINE to the Orient and others.

THE OLD NATIONAL BANK

Monroe at Pearl



Grand Rapids, Mich.

Fourth National Bank

Grand Rapids, Mich.
United States Depository



Savings Deposits

Commercial Deposits

3
Per Cent Interest Paid on Savings Deposits Compounded Semi-Annually

3 1/2
Per Cent Interest Paid on Certificates of Deposit Left One Year

Capital Stock and Surplus
\$600,000

WM. H. ANDERSON, President
HARRY C. LUNDBERG, Ass't Cashier
LAVANT Z. GALKIN, Vice President
J. CLINTON BISHOP, Cashier
ALVA T. EDISON, Ass't Cashier

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Telephones Main 5139
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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



GRAND RAPIDS SAFE CO.

Agent for the Celebrated YORK MANGANESE BANK SAFE
Taking an insurance rate of 50c per \$1,000 per year. What is your rate?
Particulars mailed. Safe experts.

TRADESMAN BUILDING

GRAND RAPIDS, MICHIGAN

economizing, the Government can contribute materially to the completion of the current process of readjustment and bring measurably nearer that prosperity which I feel confident lies ahead.

The Federal taxation system, as it now prevails, should be immediately revised. It is inefficient and encourages extravagance, while taking from industry the opportunity of investing its earnings. Such investments are required to keep plants running, giving men work, increasing output and making possible the payment of higher wages. A makeshift taxation policy was perhaps excusable in time of war, but the Government should now introduce efficiency and economy in raising funds as well as in spending them.

I hold that the Government should work with business rather than hamper it; should encourage business and protect it rather than discourage it. No order or legislation can be devised which will guarantee wages or employment. The Government can so arrange the collection of taxes and its other relations with business, however, as to stimulate efficient production, which is the only guarantee of employment and higher wages.

The current decline in prices is the reaction from a period of overinflation and results directly from a collapse in buying power. The shelves of the world have not been so bare in our lifetime as they are to-day. Productive processes and development were disrupted by the war and examination of almost any of the great staple lines of industry will reveal that the volume of production in the last two years has been less on the average than at any time since 1913.

The world demands our products, but in spite of this demand our export trade is endangered. The demand is not supported by the ability to pay. The movement of the exchanges has been altogether too much in our favor to permit of continued purchases here. The United States is steadily and rapidly approaching a position where the whole world is our debtor and cannot pay.

A plan for creation of a revolving fund of \$500,000,000 to finance the essential requirements of Europe, providing distressed countries with the raw materials and means to start the wheels of industry, was suggested by one of America's great financiers about a year ago. Neither this nor other schemes brought forward was adopted, and because sufficient credit was not available to enable us to sell to Europe our farm products which Europe would like to buy have decreased in value during recent months billions of dollars.

This instance demonstrates the necessity of our people taking a world view if business in this country is to prosper as must prosper. We must be prepared to send our raw materials and goods to Europe to start production there, accepting in payment securities representing their productive activities and trusting in the good faith and in the recuperative powers of those countries to which we ship.

I am encouraged by the evidence that the farmers and the small manufacturers of the country are at last be-

ginning to appreciate the importance of the international viewpoint and to realize that provision of the means of maintaining export trade is a vital factor in the situation.

The present is not a happy time for business or industry or for American citizens whose contentment depends upon the measure of prosperity which they enjoy. The difficulties through which we are passing, disagreeable as they may be, constitute a very necessary experience following the after-war debauch and we are coming through them freed of the handicaps under which we have labored and with our abilities immeasurably increased. The process of readjustment is not yet over. But when it has been completed American business is going ahead to new attainments and new prosperity with a vigor and an energy that will surprise the world.

Charles M. Schwab,

Chairman Bethlehem Steel Corporation.

The Prototype of the Cowardly Kaiser.

Fifteen hundred years ago the body of Attila, the famous leader of the Huns, was buried in Hungary in three coffins—one of iron, another of silver over it, and the outer one of gold. He died the night of his nuptials with Ildico, a beautiful woman, and the last of his many wives.

Now reports come that Attila's coffin has been discovered. The place of his burial has never been known, because it was accomplished secretly at night, and the men who dug it were killed on the spot.

Attila was a cruel warrior, a barbarian who ravaged Europe, who had respect for no people or person, excepting one. Pope Leo I visited him in his camp when he threatened Rome and prevailed upon him to spare the Holy City. The most famous of Attila's battles was the one of Chalons, in Champagne, said to have been the cruelest ever fought. It was won by Aetius, and 162,000 men fell in it. Attila was utterly defeated, and intended to burn himself and his women alive, had Aetius renewed the battle the following day.

Versatility in Disappointing.

"How about the new book-keeper who was to come this morning?"
 "He disappointed me."
 "What! Didn't he come?"
 "Yes; he did."

Kent State Bank

Main Office Ottawa Ave.
 Facing Monroe

Grand Rapids, Mich.

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

Resources

13 Million Dollars

3 1/2 Per Cent.

Paid on Certificates of Deposit

Do Your Banking by Mail

The Home for Savings

It Pays to Be "Right"

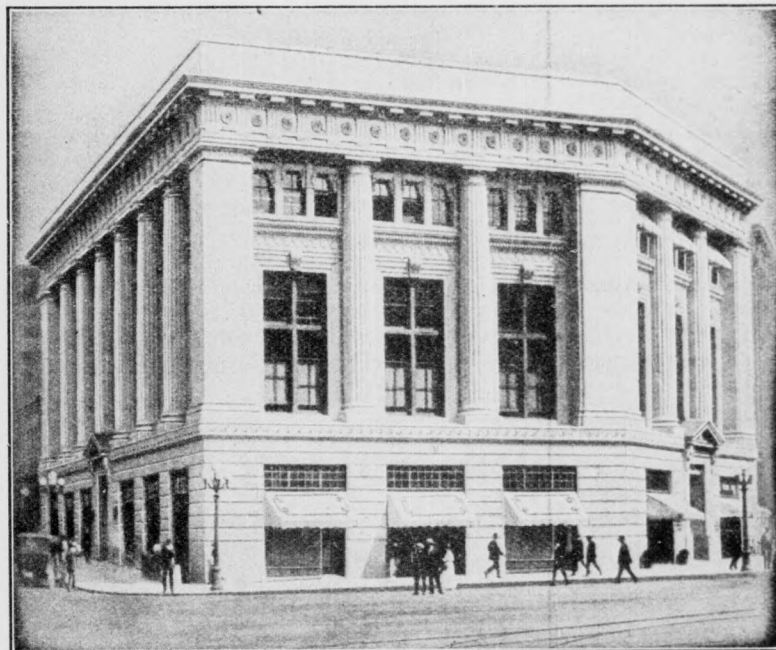
In business accounting, the fine old policy of "honesty" is receiving corroboration every day. Your disclosure on Federal Tax returns proves it.

Our Public Accountant comes to you with his broad experience, correcting your preconceived ideas. The merchant finds he can shift his responsibilities upon his auditor. The taxpayer finds it desirable to employ the accountant to construct his returns. Your bank finds it can have faith in a "certified" balance sheet.

For responsible service, write or phone.



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



CAMPAU SQUARE

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

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

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

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

The Record of a Year.

The year 1920 will be notable in American economic history as the period of the peak of high prices and the break which occurred before its close. There will be many lessons drawn from the operation of the law of supply and demand, and the industrial after effect of a great war. We are yet too close to the big events to view them in their proper perspective, and it would not be possible to draw deductions that would be free from error.

It may safely be said that practically all major activities this year have been dominated by the effects of the war. The United States has been changed from a debtor to a creditor nation, and the financial capital of the world has been shifted from London to New York. The industrial and economic position of this country has been enormously strengthened and no probable combination of events can now disturb its position of world leadership.

Politically the year has been notable for the collapse of the Democratic party, and the return of the Republicans to complete power, by majorities unprecedented in the history of American politics. That this was due largely to a general dissatisfaction with the handling of the various conditions growing out of the war, can hardly be doubted. The Republicans will now have the responsibility of charting a new course for the ship of state.

The phenomenon of the general fall of prices brings its harvest of joys and griefs. As usual with any radical change in price level, some will lose while others gain by it. There is a quite general belief that the change is not only necessary but beneficial. The hardships will be temporary and the final results good. The beginning of the period of reaction toward the lower level is accompanied by the saving grace of a year of tremendous crops. This fact insures the country against any possibility of actual suffering. People are not going to starve while there is plenty to eat. Not only this country, but the whole world also, is confronted with a need of goods. Given the raw materials, the labor and machinery for production, and the waiting markets, it is a hardy pessimist who can predict any long continued period of depression.

America has so many blessings that it seems superfluous to recount them. They are brought into sharper relief by the widespread trouble and distress in other parts of the world. Central and Southeastern Europe, Russia, and China, and some localities elsewhere, are now engaged in making quite a different reckoning for 1920.

America will be in the forefront of a League of Humanity next year. Every emergency gives rise to the great characters needed to meet it. It is not likely that America will fail in this respect. Her present mission is to be the Grand Almoner of the world, "With what measure ye mete, it shall be measured to you again."

The Time To "Let Up" at Hand.

It seems an established fact that busy men who have reached the fifties will have better health, live longer, and get more out of life if they make it a rule to forget business when they leave their offices or stores at 4 or 5 in the afternoon, until they get back the next morning. When the thoughts are concentrated too long—morning, noon and night—on a single occupation, the mind loses its keenness and the body its vigor. They "go stale," the doctor is called in, and restrictions come, usually when they are most unwelcome.

In many lines of business increasing intensity of attention to affairs cannot be avoided during October, November and December; and January finds many men tired and worn. Then comes opportunity for relaxation—play, exercise or what not, from the evening dinner hour until bed-time. It may take the form of grand opera, the theater, billiards, bowling or society, as taste or inclination may direct.

But there are many men whose minds are active who want mental vacations, excursions into new fields of intellectual enjoyment, when free from business. Their bodies want rest and their minds a change. The evenings of the next three months are the time for it. Happy then the man who can go to his refreshing books, his set of Dickens or Thackeray, or Kipling, or that line of reading which affords him the most satisfactory entertainment and mental relaxation, for the evenings of thirteen weeks. He will be all the stronger and wiser during the remaining three-quarters of the year because he has employed them wisely.

OUR POLICY

is free from "jokers" and technical phrases.

Live Agents Wanted.

MICHIGAN AUTOMOBILE INSURANCE CO.

Grand Rapids, Mich.

A Stock Company.

WE OFFER FOR SALE

United States and Foreign Government Bonds

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

HOWE, SNOW, CORRIGAN & BERTLES

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

Michigan 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.

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Vice President City Bank of Battle
Creek, Mich.

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

LEONARD FREEMAN
President Freeman Dairy Co., Director
Industrial Savings Bank, Flint.

FLOYD ALLEN
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CHARLES E. TOMS
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A. C. BLOOMFIELD
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OLD NATIONAL BANK, Grand Rapids. Registrars and Transfer Agents.

R. T. JARVIS & COMPANY

Investment Securities

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

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

Who is the Greater Culprit—Agent or Merchant.

I was appealed to for assistance one day last week by a retail grocer located in the outskirts of the city. He had ordered a case of goods from a Milwaukee house, receipted for it from the express company and paid for it by means of a bank draft. Now the company, apparently ignoring the transaction, is undertaking to force him to pay for two cases and has gone so far as to place the alleged account in the hands of a collection agency, which is writing threatening letters to the grocer in keeping with the practice of such concerns. I told the grocer to get all the papers in the matter together and I would drive out to his store during the noon hour and go over the matter with him. He had evidently been busy with his store duties, because he had not gotten the papers grouped. He kept his invoices in baskets and began fumbling over the contents of the baskets in the effort to locate the data I requested at his hands. He was unable to find it, so I gave him the best advice I could offhand.

Before leaving the store, I asked him if he had a fire proof safe. He said he had not.

I asked him if he kept a record of his daily sales. He did not.

I asked him if he kept any record of purchases, aside from the invoices in the baskets. He said he did not.

I asked him where he kept his inventory. He showed it to me in the drawer of a wooden desk.

I asked if he carried any insurance on his stock. He said he carried full insurance.

Then I sailed into him in this fashion: "What good does it do you to carry insurance if you do not comply with the terms of the policy? How is an adjuster ever going to determine your loss the morning after the fire? He will have absolutely nothing on which to base the value of your stock except your guess. The law requires that your inventory, record of purchases and daily sales be kept in a fire proof safe, and you have not complied with a single one of these conditions. What right have you to expect the insurance company to pay your loss when you have not turned your finger over to comply with the conditions under which you obtained the insurance? If you should meet with a loss, the company carrying your in-

surance would not be legally bound to pay you one penny. If it paid you anything, it would do so solely on moral grounds or because it would be good business policy to do so."

The grocer looked at me in astonishment and blurted out: "That's funny. The agent never told me anything about that. He asked me to sign an application for a policy. I didn't stop to read the application and I have never looked at the policy since I received it and paid for it."

I am aware that the conditions I found in this store are probably identical with those existing in hundreds—perhaps thousands—of small stores throughout Michigan. And I naturally wonder who is the more to blame—the agent who takes an application without explaining the merchant's duties in the premises or the applicant who signs for a policy and then never looks at it, as he should do, in order to determine his rights and define his duties? One is just as culpable as the other, because both are equally entitled for censure under the circumstances. The agent grabs off his commission and permits the situation to pass into oblivion, but the poor devil of a merchant wakes up the morning after the fire to find that he is confronted with a real situation—the necessity of convincing the adjuster that he had a stock of goods, without being able to present any documentary evidence of either its extent or value. All this could so easily be avoided by compliance with the law that I cannot, for the life of me, see why any merchant is willing to place himself in such an unfortunate position.

E. A. Stowe.

Declining Market Hit Mail Order House Hard.

Theodore F. Marseles has been elected president of Montgomery Ward & Co., succeeding Silas H. Strawn. Sales in 1920 were \$112,353,525, compared with \$108,514,367 in 1919, an increase of 3.52 per cent., but operations show an operating loss of about \$1,000,000 for the period. Bills payable were reduced from \$16,000,000 to \$10,400,000, there is \$3,400,000 cash in banks and accounts payable are less than \$2,800,000, compared with \$3,650,000 a year ago. President Marseles was Vice-President of the National Cloak & Suit Co., of New York, which recently increased its business from \$1,000,000 annually to \$50,000,000.

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... 65%	Michigan Shoe Dealers Mutual... 30%
Wisconsin Hardware Mutual... 60%	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

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

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

DRY GOODS DISTRIBUTION.

It Depends on Full Production and Low Costs.

It has been said that the war has destroyed everywhere sane, economic views of merchants and manufacturers as well as making sad havoc of their moral standards.

In this country nearly all became the beneficiaries of the extravagant profits and enhanced prices, that carnage, waste and overspending brought about. Dry goods merchants and manufacturers particularly, as a class, seemed obsessed with the belief that any setbacks are temporary; that general destruction has opened the way for increased demand which will bring increased price.

They also believe wages will recede from the peak, but will remain at least twice as high as before the war; and from that they deduce higher costs and therefore higher prices. Merchants and manufacturers experienced all the delights of a monopoly under a demand greater than supply during and following the war, and are striving to maintain that enchanted position for all time. By shutting down mills it is hoped to cause a scarcity that will bring bidding at high prices and high profits. In other words, the silent (psychological) trend is small production, high cost, high selling prices.

The fallacy of this is known, but they close their eyes to the knowledge that such action gives only temporary relief and in the long run is most destructive. Civilization is founded and progresses on maximum production. When production decreases all else is affected. Civilization, like nature, thrives on prodigality on the one hand and on economies on the other hand. All standards of living are raised by maximum production under maximum wage. The wage, if honestly earned, produces a maximum purchasing power and a productive low cost.

Manufacturers who would effect a monopoly by combinations in order to regulate production and fix fictitious prices; or merchants who are acting en masse, in refusing to lower prices because small sales at big profits are possible for a time; or capitalists who try to gain additional wealth through the smallest possible wage to labor; or the workman who would reduce production in the hope of creating a high selling price and, therefore, a high wage; all such courses defeat the fundamentals of true economic laws. They are measures producing gain for the moment, but inevitably bringing a train of calamities to the commercial and financial world.

Therefore everything that makes articles high through contraction of production is a failure; everything that lowers cost and increases wages through expansion in production is a success.

If the Chinaman's wage is low it is because he has a low production per unit (per man). If only one suit of clothes or one silk dress could be paid for in a lifetime as in the days of our forefathers it was because of low production per unit (per man).

As long as men measure wealth by money without regard to its value as a commodity and without regard to

its volume, there can be no true perspective. But where a dry goods retailer or other merchant sees that his high prices are artificial figures, and not real value or wealth, he will see that money is not always a true gauge. For if he have a million yards of calico in stock bought at 5c and market inflates to 10c a yard he will have an inventory of \$100,000. Then if market price declines to 5c because of true values his inventory will show only \$50,000. But as he can go into the market and replace his stock for \$50,000, he is just as rich in merchandise as before. The higher price of 10c had no right of existence and therefore the lower price of 5c is not a hardship.

On the contrary, the false high prices are ever a malignant factor distorting every view of values and finally bringing business to a standstill. Under true prices a consuming demand sets in and business in every branch and ramification starts into activity. The law, "As you lower price you increase consuming demand" begins to operate, and general prosperity begins for all. We know that each one who has been benefited by inflation would like to cash in, at the top, keep his ill-gotten dollars, like all gamblers and speculators who live by their wits and who get their riches through some artificial condition that has been created; and for which riches some class has paid with its blood. Somewhere there has been unrequited toil that the gamblers might win. Conditions like these ranking in varying degrees with such schemes as South Sea and Mississippi Bubbles.

But as we have all classes to deal with under economic laws let us search for the rule that will fit all, on the basis of "the greatest good to the greatest number." Let us look to principles, taking cotton goods manufacture, say print cloths, as an example (assuming the Draper magazine loom freed say from all patent protection and considering weaving only), and demonstrate that high wages may be paid under maximum production per unit and great wealth legitimately obtained by manufacturers under low costs and low selling price.

In the old days before the Draper loom, a weaver could run properly only four looms producing say 1,200 yards weekly, for which he was paid say \$6 per week. Value of product at 10c per yard, \$120, at profit say of 20 per cent. to mill, or \$24; under the magazine loom one weaver can run properly thirty looms (some as high as forty) producing say 9,000 yards weekly, value of product at 10c per yard \$900, at profit of 20 per cent. to mill, or \$180. Under the Draper production the weaver could easily receive \$18 or twice \$18 per week instead of \$6, and the manufacturers could sell at a price below 10c and still make more money out of smaller profits on an increased volume than selling at 10c under small product and low wage per unit (or weaver).

There can never be an excess supply if that supply has been reached under a high wage per weaver and because of high production per unit (per weaver); for, low costs make low selling prices and high wages

make great purchasing power. The old theory has been destroyed that low costs are only obtainable through low wages.

Give the farmer machinery with which one man may do the work of ten men working without that equipment and there will be plenty of food (weather permitting), and plenty of farm wealth. Fisheries with their appliances are a further illustration. No longer the impoverished fisherman of Galilee, but the well paid ones of Labrador and Puget Sound.

The advances in civilization are based on the soundest of economic laws, namely, multiplying man's capacity as many times as possible through aids of one kind or another. When America was discovered there were no horses here. Man had progressed slowly. Horses soon aided him, then steam, then electricity. His power of labor multiplied and so did his wealth. There is no need of making distinctions between the necessary things and the things called luxuries, as all are interwoven in the progress of mankind. It remains only for manufacturers, distributors and labor to follow the laws that give biggest volume, high wage and low cost; not forgetting that one of the vital factors permitting this is the correction of avoidable waste all along the line from the fields to the final distributors.

No business can stand forever the burdens of the inefficient management and irresponsible labor who know little and care less and work and waste accordingly. And another vital factor to be considered is railroad rates established and maintained on a basis of inflation, or other figures, for they are just as destructive to general prosperity as any other form of "bleeding the public." The railroads may gain temporarily, but the public "pays through the nose."

Capital and labor cannot be the only ones considered. The public must be served honestly, with honest goods at honest profits. The consumers' strike against profiteering showed the public have the power to force standards of honesty, and had they exercised their power in the be-

ginning they would have checked speculation and inflation to a large extent.

Goods must be free from false overhead charges represented by idle machinery, idle buildings, idle men, all brought about by antagonisms between capital and labor, or through avoidable waste in any form. The day will come when the world will live per capita on the value of the avoidable waste of to-day.

If capital and labor can be made to fear the public's protesting power in the form of "consumers' strike," it will be amazing how many economic ills will cure themselves and how the world will advance in standards of comfort and general equality of material existence. Each individual's head and hand is aided nowadays by so many inventions and inherited short cuts that his ability should be multiplied five times, aye, five times five times in capacity and labor. And the contributions of wealth to the world collectively should be at lightning speed.

But we have a debt in the world of two hundred billions, twenty-five billions of which the United States is saddled with. We and the world will have to pay that off in some form before we can get back to the riches we had accumulated in the world up to the time of the war. How long is it going to take? And how shall it be accomplished? Shall we live in fairyland or face the real facts?

Shall we fly to mythology for our answer? Delude ourselves with the belief that we have the purse of Fortunatus, that the more we spend the fuller the purse becomes? Or shall we go back to the book of proverbs and find the answer in the sixth chapter and sixth verse reading as follows:

"Go to the ant, thou sluggard; consider her ways and be wise."

Old Merchant.

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SELLING CUSTOMERS.

Do Something More Than Waiting On Patrons.

During the war, there sprung into existence a new class of salespeople. I refer to the people who previously worked in the office or the factory and who were either transferred to the sales organization, to fill vacancies caused by the draft, or who were induced to take a chance in the selling game on account of the large salaries and bonuses that were being paid at that time. Whether or not these newcomers will eventually become first-class salespeople will be determined largely by the effort they put forth. Some of them appear to be making good and show evidence of becoming really good salespeople. They are willing to be shown and are knocking down to hard work, showing a determination to succeed far above the average salesperson, and there is no question but what they will do so if they continue along those lines. On the other hand, many of them are inclined to believe themselves already master salesmen, not taking into consideration that we have all been, more or less, for the past four years, "order dodgers"—it being merely necessary to use the now old and time-worn phrase, "Prices are going up and goods are scarce," in order to sell.

The time is coming in the near future, if not already here, when real selling ability will be at a premium. During the past few years, selling ability has been way below par; everywhere the demand has exceeded the supply. Dealers have rushed to the markets and outbid each other willing to pay almost any price, and, in a number of cases, even waiving cash discounts in order to get a shipment of merchandise. On the other hand, purchasing agents for the manufacturers have been at their wits' end to get sufficient raw material; the help situation has been extremely critical; the traffic man has had trouble without end to get cars to ship in, and the wildest confusion has reigned everywhere. It is under these conditions that a great many newcomers have rushed in and taken advantage of the situation to make easy money. Is it any wonder, with such unusual conditions existing, that the inexperienced person should get the swelled head and become convinced that salesmanship is merely taking orders? Is it any wonder that his conceit should outweigh his ability?

There is coming a time of reckoning, and, when it comes, a great many master salesmen are going to fall and fall hard, and their "land of make-believe" is going to disappear. They will wake up to the stern realization that salesmanship is a profession; that it requires the same intelligent thought and application to succeed as any other profession. In the past four years, salesmanship has been merely a matter of taking orders—real salesmanship has been at low ebb. Business everywhere has been so comparatively easy to get that many salesmen have lost their pep; they have been working in a haphazard manner; they haven't planned their work in a systematic manner;

their selling ability has deteriorated, and they have slumped.

But conditions are changing. It is time to wake up. The war is over. The wild buying orgy has disappeared. The people are coming to realize that this lavish expenditure must cease; that every dollar spent now brings less than fifty cents in value, while every dollar saved brings its full value. Already many of the more far-seeing sales managers have called their organizations together and acquainted them with the conditions that are confronting them, and instructed them to work on a safe and sane basis. From now on it is going to be a case of real salesmanship, persuasive (meaning convincing) salesmanship, without any threats of scarcity or advancing prices. It is going to be constructive, instead of destructive, salesmanship; and for the man who wants to succeed it is going to require steady application and intelligent thought.

The storm is over; it is housecleaning time. If you are going to be a real salesman you will start to clean house now. Housecleaning means dust and confusion, and it is going to be very strenuous work, for having been so long neglected. Results will not be instantaneous. There will be new conditions to meet and difficulties to overcome. At first your lazy mental attitude will resist the innovations. If you are one of those who have allowed yourself to become sluggish and indifferent and have formed the idea that order taking is going to continue in the future as it has in the past that it is not going to be necessary for you to exert yourself or make any effort, then you are due for an awakening. You will find that it is going to be necessary for you to make some readjustments in your habits of thinking and doing if you expect to remain on the firing line. And there is no better time to start those readjustments than right now.

The first step in making this readjustment is to set your mental attitude right and get on a working schedule. Study the present conditions. Find out what you should do and then go ahead and do it. Of course, there will be difficulties to be overcome, but that is what difficulties are made for. Remember, that you cannot use the old, time-worn phrase, "Prices are going up and goods are scarce" to scare the public into buying. You cannot use destructive salesmanship—it must be constructive from now on.

Let us first get on a working schedule to start this readjustment and work it out in the following manner, according to the way we want to impress the customer.

1. Attention.
2. Interest.
3. Desire.
4. Closing.

Before we take up the matter of attention, it is, of course, highly important that you know your merchandise, much more so now than at any previous time, due to the fact that, owing to the scarcity of merchandise in the past few years, customers were willing to take anything that could be had. Now, however, they are demanding to know the quality, points

of construction and the benefits to be derived from certain lines of merchandise. This is particularly so as regards specialties, such as washing machines, electrical devices, refrigerators, etc. It is up to the salesman to have this information and to be able to present it in an intelligent manner. It is not sufficient that you understand the selling points; it is necessary, also, that you be able to convey this information to customers, so that they will see it in the same light that you do. This, I find, is where a great many salespeople are weak. They understand their merchandise thoroughly themselves, but do not seem to be able to convey their understanding to the customer in an intelligent manner, so that they will understand it, and therein lies its selling value. For example, a child was once asked what a kitchen cabinet was, and she replied that a kitchen cabinet was something that, when you looked all around the kitchen for something and could not find it, you looked into the kitchen cabinet and found it. And that is about as intelligent as some salespeople explain their merchandise. The child knew what the kitchen cabinet was, but could not convey her thoughts clearly. The important thing is to know your merchandise thoroughly and then be able to express the selling value of it to the customer in a clear and concise manner.

Attention—Attention is gained by having your merchandise arranged attractively; by having it prominently displayed. Under no circumstances should soiled merchandise be on display at any time. Make your department as attractive as it can possibly be made. The more attractive you can make it the more apt it is to draw attention of the customer, it is comparatively easy to get—

Interest—Suppose you are employed in the grocery department and the customer's attention has been drawn to a new breakfast food. Don't begin by using the old, time-worn phrase, "Something for you?" or "What can I do for you?" etc.; but begin by telling something interesting about the package; something that isn't connected with the other brands of breakfast foods; explain how the package is electrically sealed to prevent dust from getting into it, thereby making it sanitary; how the food is cooked and packed without being handled, etc. This is interesting to the customer and will lead up to the food itself. It is much more interesting than if you asked if there was something for her. Asking the customer who has shown interest in an article this has no significance, and less selling value. It will, of course, require some effort and study on your part to get this information, and impart it understandingly to the customer, but it makes for good salesmanship.

Desire—After you have gained attention and have the customer interested in your merchandise, you must create a desire on the part of the customer to want to possess that merchandise. After you have told the interesting story of how the food is packed and sealed, it is quite natural that the customer will want to know

about the food itself. Then explain the delicious taste, its health value as a food and the ease with which it is prepared for the table, also its comparatively small cost, in comparison with other foods of less nourishment, etc.

Closing—Without the closing there can be no sale—without the sale, no profit. It is therefore, quite important that we do not fail at this stage of the game. It requires tact and good judgment to know when not to close the sale. Closing the sale means results, and it is results, and not excuses, that counts in salesmanship. Again referring to the above case, it is quite natural to believe, if the customer has been interested enough in the article to listen to your talk and examine the article itself, that she is about ready to buy, depending to a great extent on how strong a desire you have created. In other words, the customer is on the fence, swaying, so to speak. You have now come to the most delicate part of the transaction. The customer is trying to come to a decision, and in most cases, the sale can be closed if the salesman will help her decide, but it requires rare judgment to know just what to say at this stage. Nothing should be said to give the impression that you are trying to force the sale. It is usually a good idea to compliment the customer on her good judgment, if you can do it tactfully. As an example, I noticed a salesman trying to sell a coat to a lady the other day, and when he got to this point where the customer was swaying, he said: "Well, Mrs. Jones, you always use excellent judgment when you purchase anything here, so I am just going to leave it to your judgment." The lady smiled and said: "Well, I believe I will take it."

While I have not used groceries in this article as an example, the same principles can be applied to any line of merchandise. Desire cannot be created and sales cannot be closed unless you get the prospect's, or customer's, attention. And there is no disputing the fact that many sales are lost, or rather, are not found, because of not getting the customer's attention right at the start. A concrete example of this occurred the other day. An elderly gentleman walked up to a little newsboy, looked at the headlines of the paper and said, "Humph! There isn't anything much in the paper this morning." Had there been something startling in the headlines to draw his attention, he probably would have purchased a paper. The same thing applies to the way you have your merchandise displayed. If it is displayed attractively it will command attention and you will at least have a chance to make a sale.

Remember, it is not the amount of sales you make that determines your value as a salesman, but the amount of profitable sales. In this article you have a plan which, if put into operation, will make of you a first-class salesperson, but remember also that no plan will bring results unless you put it into action. No amount of study and thinking will help you unless you put your knowledge and thoughts into action. It is action that

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counts. Laying plans for the world war did not win the war until those plans were acted upon. Moral: Think, act. F. C. List.

Big and Little Criminals.

Judge Landis' action in suspending the sentences of men convicted of minor violations of the interstate commerce law because of his sharp disapproval of the executive clemency exercised in the case of a duly convicted cattle king will be generally approved. That extreme justice may be extreme injury is a motto of very ancient lineage; and equally old is the fable that pictures the small fry being caught in the net while the big criminal escapes. That mercy should temper conviction, but only under circumstances that warrant lenity, also fits in with the general sentiment of humanity. But an over tender attitude toward those guilty of flagrant crimes, who add gravity to the offense by being men in high position or of great wealth or of wide influence, has ever been held an example of gross civil weakness and a menace to society, through the undermining of the proper respect for law and orderly conduct.

Just why the President was so considerate of the millionaire cattle king, whose offense was the unpardonable one of selling diseased tuberculosis cattle as high-grade blue-blooded stock, has never been made clear. The fact that the convicted magnate was ill, which is the only excuse offered in extenuation, has very slight value in the face of the gross offense. Moreover, even a "mortal illness" in jail is too often the preface, as in the case of Morse, to complete and sudden recovery outside of it, with executive clemency thus made a laughing stock. Judge Landis will find that his indignation will be echoed everywhere, therefore, although most will hope that when he does come to sentence the freight-car thieves he will handle their cases in such a way as will not give them the impression that because a big criminal fails to get his just deserts that the petty offender should go scot-free. This would be a doctrine that would work incalculable mischief and is not the kind of thing that one expects from so sane and capable a jurist as Judge Landis has proved himself to be.

Not the Right Man.

"Mister, you will give a poor unfortunate man who is broke and out of work something to eat, won't you?" entreated the burly tramp as he came to rest against the barnyard fence.

"You are just the man I am looking for," exclaimed the hurried farmer, grabbing a hoe in one hand and a basket in the other. "I will give you five dollars a day, your meals and a place to sleep to help me dig potatoes. We will begin right now because I am afraid the frost will get 'em."

"No-o," yawned the tramp, starting on his way. "You'd better dig 'em. You planted 'em and you know just where they are."

Clerks often talk to one another about improvements they think might be made in the store and its service, but neglect to make the suggestions to the boss.

Why Not Eliminate the Middle Man?

Written for the Tradesman.

This slogan, which has been worn threadbare through erroneous use, has again been brought forth from its hiding place and thrust upon the public. The question arises, however, to whom does this apply, the jobber (or as he is known to-day, the distributor) or the retailer?

To properly analyze the situation we must go back to the beginning of commerce. The consumer, as we all know, was created first and to him we all must render a just service. To consume it was necessary for the consumer to produce, and as he produced for his own needs so did he soon become aware that it would be necessary for him to secure from others that which he was not capable of producing. This in itself was one of the first steps of progress to the human aid, and likewise we can consider this the beginning of commerce wherein neighbors exchanged commodities with each other.

Originally there was no desire to accumulate wealth through this medium of exchange but merely to live and to let live as prompted by real necessity. Over-production of necessities forced the issue and brought into being the middle man, commission man, jobber, broker, retailer or whatever he may be called; and so to-day as in the days of old the middle man went into foreign territories to trade his products for others as a servant of the community. By acting as a distributor for all of his people he was able to operate at a nominal expense and could thus trade his produce or sell much more reasonably than the individual.

The principal of exchange has not changed to-day, and progressive manufacturers realize that they cannot efficiently distribute their products without the aid and assistance of the jobber and retailer. Attempt to sell direct would be retrogression, as his more progressive competitors would secure the assistance of jobbers and dealers and the manufacturer who sells direct to the consumer must succumb to the more successful efforts of his competitors. In reality the jobber and retailer is merely a part of the sales force of the manufacturer and as such must be recompensed according to their worth. They do assist the manufacturer in increasing his production by a wider distribution, thus enabling him to manufacture better commodities at a minimum profit because of the volume of business.

A jobber is in a better position to go into the smaller towns, because of his numerous lines, and secure this business at a very reasonable expense and far below the representative cost of any manufacturer. The same principal applies to-day as in the beginning. The jobber can represent a number of lines, is progressive and fully as efficient as any individual manufacturer.

The jobber to function properly must purchase his requirements in manufacturing centers adjacent to his territory, anticipating his requirements. As the distance from the point of manufacture to the point of

distribution increases so must the jobber's investment in merchandise increase because of the delays in transit, etc., which forces him to carry a large stock and consequently will cost him a loss in percentage of profit through greatly lessened annual turnovers.

Likewise does this apply to the retailer. To purchase from the manufacturer direct will force the carrying of a large stock of each commodity, carrying of an immense amount of capital, lessening his turnovers and proportionately lessening his annual profits.

The retailer by purchasing his requirements in Grand Rapids can secure better service, carry a more complete line, cleaner and a much more rapidly turning stock. No one can anticipate the exact requirements of any community as conditions change so rapidly it is impossible to tell to-day what the demand for any specific article may be to-morrow or two or three weeks hence.

Another item of vital importance to the retailer is freight charges. The manufacturer ships in carloads to the dealer at the carload price, and he in turn bills his retailing accounts at the L. C. L. price. If all were shipped at the less than carload price from the point of origin through the retailer, the difference in freight rates in numerous instances would more than overcome the jobber's percentage of profit.

Any retailer, whether he be retailer of drugs, dry goods, hardware, shoes, paints, groceries or produce of any kind or description, will agree that they could not prove of as much service to their community as they do at the present time without the assistance of the jobber.

Gerald Ford.

Early Attempts To Navigate the Muskegon River.

Grandville, Jan. 11—Nearly sixty-four years ago the first steamboat puffed its way up the Muskegon river from the mouth of the stream to Newago.

Several after attempts to navigate that stream with steam craft were made; some of them successful for a time, yet one and all doomed to failure. To-day that noble river, unobstructed by logs, flows unvexed to the lake, and might possibly be made navigable were it not for the fact that railroads long since penetrated the North country, thus doing away with the need for navigating the various rivers, of which the Muskegon is the longest and one of the most important in the State.

The first craft, steam propelled, made its way up the river in the summer of 1857. It was built at some one of the lake ports, and was named "Newago" after the town at the head of river navigation. The present spelling is different, having a Y after the A, which seems more euphonious, perhaps.

"The steamboat is coming!" Long talked about, come at last! For weeks the principal topic of conversation among the river folk, especially with the children, was of the coming of the steamboat. Not a child under twelve in the settlements had ever seen a steamboat, and the news of this one quite held the attention of every boy and girl in the Sand Creek school. Even the elders were very much wrought up at thought of seeing a genuine steam craft plowing the waters of the river.

One pleasant morning in early summer, four boys, with clean faces

combed hair and clad in Sunday garb sallied forth from their homes for the walk to Sabbath school which was held at the school house built on the brow of the hill overlooking the Muskegon.

Jimmy was the youngest and would have been in knickers had that style of juvenile apparel been in evidence at that early day. Instead, he wore long trousers tucked in the tops of shiny boots, the tucking in taking place soon after getting beyond the sight of mother's eyes.

A whistle sounded far down the river.

The four boys halted and listened, all eyes glistening with expectancy.

"There she comes!" yelled Dick, the big boy of the quartet. But "she" did not come, yet on the far distant horizon the lads thought they saw the haze of smoke which could only come from the stack of the steamboat. Half a mile down stream the river turned a sharp bend. Somewhere below this the steamboat puffed and spluttered, securely anchored on a sandbar.

The four boys moved on until they came opposite the river bridge, where they once more halted. Dick puffed out his cheeks and whistled, imitating the steamboat. Jimmy suggested they would be late to Sunday school if they did not hurry.

"What do we care for Sunday school?" cried Dick. "I'm going down to see that steamboat. Come on, boys," and the speaker started on a run toward the river bridge. Two of the boys followed, but Jimmy stood in his tracks hesitating. The temptation to play hooky was great. He had never deceived his mother, but he did want to see the new steamboat, and—the temptation prevailed, Jimmy caught his breath and ran after the others, crossing the river bridge, taking the trail that led along the bank of the river downstream.

It was fully two miles down to where the eyes of the boys first caught sight of a big red and white monster puffing and splashing in mid-stream. The boat was painted white, the cabins having neat green blinds over the windows. The one big smoke stack was red. In the center of the boat was the wheelhouse. The boat itself was a double hull with the paddle wheel in the center.

The steamer was fast on a sandbar.

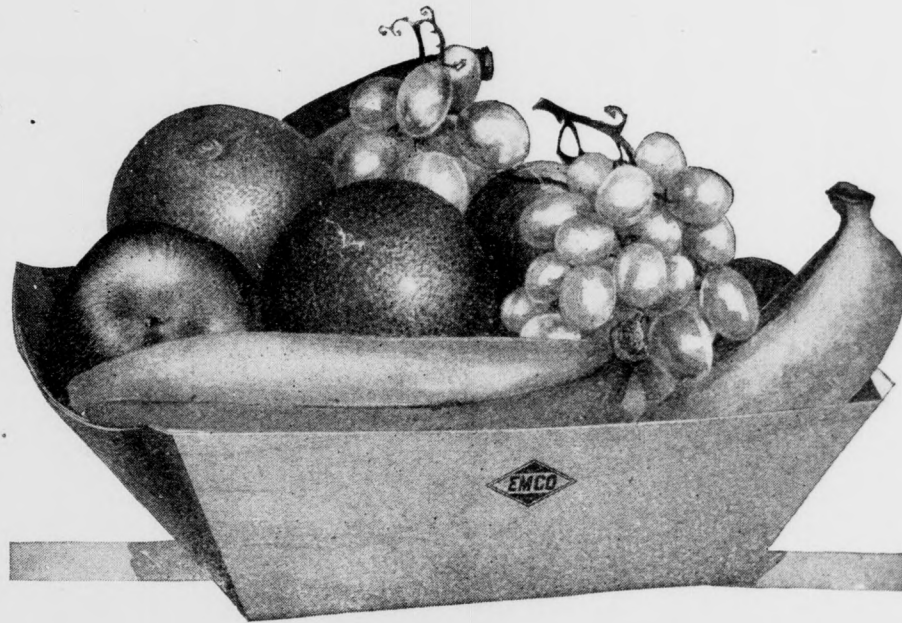
From someone on the craft came a hail, asking if the lads wished to come aboard. Of course they did, and a canoe, paddled by an Indian, came for them. That was a novel and enjoyable adventure for the four boys. There were several Indians taking their first ride on a steamboat. These had their canoes fastened behind.

For more than two hours the paddle wheel thrashed and pounded the water without effecting a movement of the craft. Men and Indians leaped into the shallow stream and crowded with their shoulders until finally the boat, groaning in every joint, moved slowly into deep water.

Jimmy, who is an old man now, will never forget that two mile ride up the Muskegon on his first steamboat. His enjoyment was of the keenest, even though it was somewhat marred because of the fact that he had played truant from Sabbath school.

The Newago plied the river for two or more years with varying success. Several other boats tried navigating the stream at different times, one from Grand River, rechristened "The Croton."

There were also the "George Arms," the "Belle Seymour," the "Porter" and others, none making a success of the venture. Too many logs blocked the river at times to give a fair chance for anything in the boating line. Pole boats thrived fairly well. Two of these were afterward remodeled, equipped with engines and boiler, and essayed to carry freight up and down the river. No great success followed, and after the G. R. & I. and the Pere Marquette railways penetrated the North country, steamboating was abandoned for good. Old Timer.



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THE VALUE OF A HIGH IDEAL.

Address at Round-Up of Grand Rapids Dry Goods Co.

It is a splendid thing, men, to gather together in meetings such as this, for man to rub the elbow of his fellow, because contact of man with man is a great teacher. You develop a fellowship in your own organization that is extremely helpful.

I have discovered during the years it has been my privilege to move in and out among you men that there is a sort of a fellowship built along the line of association. It is a good thing for a man to come in contact with his fellow men. It teaches him that there are other people on earth. A man the other day said he always referred to his wife as his better half simply to impress upon her mind the fact that she was not the whole thing.

So when we come together in the exchange of ideas and participate in the commonwealth of fellowship, we naturally grow and develop. Our outlook upon life becomes kindlier and our sympathy in life becomes deeper. And we live in very serious times, my brothers, when any man who is not contributing something out of his life to enrich the age in which he lives must either explain or apologize. A man is not counted wealthy by what he gathers out of the world for himself, but that man is wealthy who contributes something out of his life to the enrichment of the world in which he lives.

We need to-day a little bit more of the spirit of those pioneers that made this country possible. There is no place in our midst for the man who does nothing. The hobo, wherever we find him, is a useless citizen, a barnacle on the great ship of state. We must in some way or other in our natural development compel men to serve us. What a fine thing it would be, my brothers, if every man was raised up with the idea that the Nation has a right to demand that he contribute out of his life which the Nation has developed and trained and schooled—that he shall contribute something worth while.

When you think of the countless people that do nothing I am reminded of that saying that another reason for not letting the grass grow under your feet is that it is not good for the grass.

Not long ago in this city a medical society had a banquet, and they had orators that kept them there until about 2 a. m. One poor medical fellow went home, and he had just about rolled over on the alfalfa to go to sleep when the telephone rang—"Sick man over on the West Side." So, over he went into a tenement house, climbed up two flights of stairs with a long dark hall, went into a little, stuffy, hot room, and under about five or six great big blankets there was buried a sick Irishman.

This doctor says: "What's the matter with you?"

"Oh," he says, "doc, but I'm a sick man."

"Let me see your tongue."

"Oh," he says, "no tongue can tell you how bad I feel."

"What is the matter with it?"

"I don't know, doc. It's all through here; it hurts me when I breathe."

This doctor said: "Now I will have to examine you."

He threw back the covers and put his ear down to the fellow's chest and said: "Now take a long breath."

"Oh, but doc, that hurts me."

He said: "I have to examine you. Say something."

"Doc, what shall I say?"

"You poor fool, count—count one, two, three, four," the doctor said; and when he woke up that Irishman was saying one thousand and sixty-nine, one thousand and seventy.

Now, we have a great many people in our midst who are absolutely asleep, and we men can render a splendid service in the Nation if we can devise some way to wake them up.

Why, there was a man asleep the other day. He was a porter in a Pullman car. He had his head thrown back and his mouth wide open. A traveling salesman came along and got a quinine capsule and dropped it in this negro's mouth. In a few moments it dissolved, and when this colored fellow swallowed it, the shock of it woke him up and he shouted: "Am dere a doctor in the car?" One fellow said: "Nigger, what is the matter with you?" He said: "I don't know, but I think my gall's busted."

All these loafers have a tremendous amount of gall, my brothers, and we must devise some way to wake them up. I met a man in the legal profession the other day. He said: "All we need to get along in life is pluck." The other fellow said: "That's all right; I understand your viewpoint; but how do you get 'em to pluck 'em?"

In the study of the development of the human, somebody remarked that evolution was the process of reasoning by which a man named Darwin tried to make a monkey out of Adam, and somebody commented that from his observations a great many people seemed to be traveling on a return ticket. So there is this constant motion in our midst. There are some that move forward under the inspiration of a real vision of usefulness; but nobody stands still. Nothing living can stand still. Unless we progress we deteriorate, and those who are contributing nothing to our National development—to our National expense—are deteriorating and becoming poisonous in the body politic; and we live in a day when we have a right in the name of the Nation and for all that the Nation stands, to challenge men to work, that no man has a right to live to-day without contributing something to society, of which he is a part. Men must realize that the great aim and object of life is social and not individual. Business men who simply are struggling to make money are not fit killing. They are built along the lines of the man who was walking up and down his office and had a revolver in one hand and was pulling out his hair with the other hand; and somebody broke in on him and said: "Bill, what is the matter with you?"

"Well," he said, "I have lost all my money and I am going to blow my brains out."

The fellow said: "Well, Bill, you

will have to be an awful good shot."

You must have some higher aim than money. Why, what is money? An old miser who had been saving it up all his life—he just hated to kiss that money good-bye—said: "My, I hate to die and leave this money. If I could only take a handful of gold with me." His brother, who was with him, said: "Jim, it would not do you any good, because it would all melt!" Now, Mr. Rockefeller ought to know, and he says that money does people more harm than good. Well, maybe that is why he takes it from them. He is perfectly willing to.

A boy came home the other day. He had one eye shut and his nose bleeding. His father said: "Well, Ikey what is the matter with you?" He said: "A big boy punched my face." His father said: "Why didn't you beat him up?" The boy said: "I couldn't. I had my foot on a nickel."

We find money everywhere we turn. We even find a little bit of it in the church, once in a while.

Two Irishmen the other day were studying the philosophy of life—their spiritual development. One fellow said: "You know, this church business is just money, money. Why," he said, "the priest hit me for a ten spot this morning." The other fellow said: "He got five out of me yesterday." He said: "Well, let's quit this church. Let's try all the others and see what they are like." All right. "The first Sunday where shall we go to church, Pat?" "Well, let's try those Episcopalians." So they went over bright and early and sat down in the church. Pat takes out the prayerbook and begins to turn over the pages. "Mike," he says, "this is no place for us. Why," he says, "it says collect on every page in the book!"

It is a hard thing to get away from. We even find it mixed up with love. Who was the poet who said: "The cooing may stop with the honeymoon, but the billing goes on forever."

Why do we drag the noblest things of life down to such a mean level? A man says: "I went home the other night and my wife Rebecca was walking up and down the floor, singing von of those beautiful lullabies to little Ikey, one of dem songs that goes Bye low, baby. And I says, 'That is right, Rebecca. You teach him to buy low, and I'll teach him to sell high.'"

We heard a great deal at the beginning of the war about hyphenated citizens—Irish-Americans, Swedish-Americans, all kinds of Americans. Did you ever look at a hyphen through a microscope? You know, a hyphen is just a little minus sign—that is all. German-American is a German-American minus an American which equals nothing. Now, let us put something in the place of the minus sign. I didn't mean to intimate that the Germans are not all patriotic, because I know some of them who are intensely loyal. As one man, a great politician in the sovereign State of Michigan once closed a 4th of July oration by saying: "Every man should be proud of the land of his nativity, whether he was born there or not."

Right here in this city the other day somebody said: "Do you know Jones?"

"Oh, yes; he is one of the four hundred."

He said: "Yes, I knew he was one of the ciphers."

But even a cipher has a value if you put it in the right place. Still, though we may be insignificant, our lives may give value to things, if we relate life to things of value. If I put a cipher on the right side of a number that has a value I increase its value ten-fold. If I put it on the wrong side of the thing of value I steal away almost all the value it has. And so it is with life. Life becomes worth while as we relate it to things. If we put a minus sign between ourselves and the things of value, we are of little use; but if we put our lives, no matter how mean they may be, if we put them alongside of something that has a value, we not only make our own life worth while, but we increase the thing we touch.

Now, I have faith enough to see and love to see in the sacred sign of the cross the plus sign of service—that is what it is, and it is man, plus God; it is man's weakness, plus Divine strength. That is what makes life worth while. Let us not struggle simply to get such a little commodity as money, but let us endeavor to relate our lives to things worth while, that from our life there may go out something that will yield wealth to the Nation which we claim to love.

Now let me leave this thought with you men to-night. This is a day when the Nation speaks to all her children and she bids us get away from confusion and uncertainty and lay hold upon a very certain thing. For a man can get nowhere unless he has very certain, very high ideals.

We Americans are rather superficial. We are confused and mystified about many things. We put our energy often times in the wrong place. Like the two farmers from Missouri who went down from the Northwest corner of the State to St. Louis to the World's Fair, and somebody said to them: "Why, here you men are getting along in years. Now you ought to take a sleeping berth." They had never seen a sleeping car. They came in from their little town to this junction point and boarded the sleeping car. The porter said: "You gentlemen step out here in this smoking room, and when these berths are made up I will let you know."

He made up the bunks and put one man underneath and put one up top-side. In a few moments the fellow on the top side heard the man below sort of knocking around, and he leaned out and said: "Say, 'Lias, what's the matter with you?"

"Well," he said, "I got my clothes off all right, but I can't get in this goldarned hammock."

Think over how you spend your own day, my brothers, and see if oftentimes you are not trying to do the impossible thing, trying to get into the wrong place. There was a man on a sailing vessel on a trip around the world that hit in at some port in Brazil and, sailor fashion, he bought something that pertained to that country. He picked up a beautiful poll parrot and kept it on that sailing vessel for several months. The

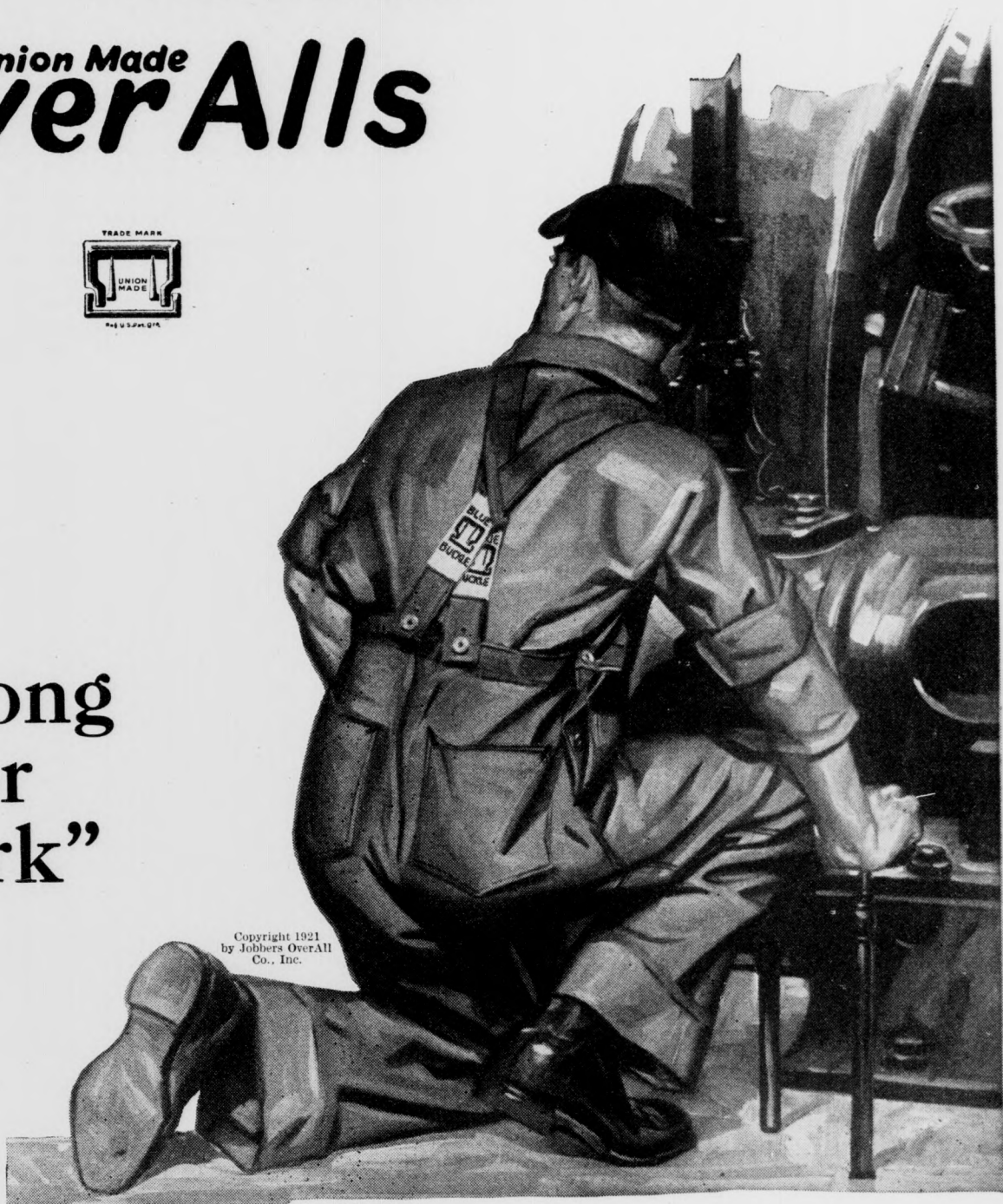
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Overalls



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Every ounce of sales-effort harnessed to Blue Buckle's quality and advertising comes straight back to you in steady, satisfied customers, brisk turnovers, and sales leadership in your territory. Your jobber has Blue Buckles or can get them for you.

Blue Buckle Overalls and Coats are sold only through the jobbing trade—the most economical, practical and satisfactory method of distribution for both retailer and manufacturer. Samples, prices and other information are now available in practically every jobbing house in America. We request that you write your jobber. Should he not carry Blue Buckles, he can order them for you.

Jobbers OverAll Company, Inc., Lynchburg, Va. *Largest manufacturers of overalls in the world*

New York Office: 63 Leonard Street

Wm. T. Stewart, Representative

poll parrot could talk like a sailor and knew all their expressions.

Finally he landed in New York and he said: "I will give that parrot to my brother; he always wanted a parrot."

His brother was a preacher, and he took this parrot up to his preacher brother, but he found his brother already had a parrot, so he put these two parrots in the same room. Finally the preacher's parrot said: "What shall I do to be saved?" and this sailor's parrot said: "Pump like hell or you will go to the bottom."

I don't doubt that even in a gathering such as this there is some splendid energy that needs to be harnessed and that needs to be directed. We oftentimes waste our life because our viewpoints are not very clear and because our vision is not high enough. What was it the poet said? He sighed and she sighed and they sighed, side by side, down by the riverside, and stillness reigned supreme; but off in the distance a village church choir was singing, and along the banks of the stream the katydids were keeping up their chorus; and he, thinking of the village choir, said: "Is not that beautiful?" And she, thinking of the katydids, said: "Yes, and they say they do it with their hind legs."

We, too often, as a people, are looking in different directions and are speaking a language that is unintelligible, one to another. But the time has come in our National development when we have a right to challenge, and when we do challenge the people of this country, wonderfully blessed as it is, that they shall have faith—faith one man in another; faith in the institutions of the country and faith in the Great Architect behind all this wonderful design.

My brothers, we as a Nation will contribute very little to the treasure-house of the ages unless we are a people of faith. May God in his grace and wisdom so stir up the spirit of our people that we may press on with a very certain faith to do very certain things; that we may lay foundations broad and deep; and that we may build so high that we may create here a spirit, a sympathy and an interest that is as broad as the human race and that is as high as Heaven's throne, and that is as deep as the love of God. God, I say, in His wisdom speaks to each and every one of us that we may measure up to the stature of a man. We are the heirs of all ages. The wealth we have has come down to us through other hands, and much of it has come down through pierced and bleeding hands. The wealth we have in civilization represents toil and sweat and sometimes death. It has come into our hands as a heritage. May we use it well, that when the time comes for the working tools of life to be laid aside may we go on unashamed; and may our country be richer because we live and because we dare to labor under the inspiration of a high ideal.

Not So High.

"I understand that before you took a brace and went to work for the boss here you were a regular loafer."

"You promote me. I was only a loafer's helper."

Power Projects Which Put the Waters To Work.

A distinguished Swiss scientist, whose problems had to do with utilization of water-power, visited the United States not long ago. In search of information and aid he turned to the Department of the Interior. There he learned something of conditions in this broad land, of the concentration of industry in one little stretch of the Atlantic coast and the comparative concentration of water-power on the Pacific.

"You see," said one of his informants, "it would have been a lot simpler if the Pilgrim Fathers had landed on the Pacific."

If greater centers of population had been established on the Pacific coast we might not now be worrying so much over dwindling stores of coal and oil.

As it is, the problem of the North Atlantic region, as explained in the Nation's Business in October, is primarily one of coal conservation.

The solving of that problem is under way, yet it is a hopeful prophet who writes that "twenty-five years will see the elimination of steam power in the zone from Boston to Washington and for 150 miles inland from the coast."

In our West the problem is rather one of bringing the industry to the power. The power, inexhaustible, is there. There is no need to watch a decreasing coal supply. There is a task of building far ahead—of drawing power from the rivers of the Pacific slope so that it may meet not merely the needs of to-day but the needs of many to-morrows.

Figures are dull things, but they may help to make the picture as it now is. In the dozen states in the Northeast of the country of some three-fifths of the power of the United States is used. The eleven states that make up the mountain and Pacific groups use a scant tenth of the power of the country, yet there lies in their rivers perhaps three-quarters of the water-power of the country—power enough almost to supply the whole United States.

On the one side lie the great factories; on the other the potential power that will never run short. Mohamet and the mountain. The wheels and the strength to turn them.

Shall industry go West or power come East? Perhaps the answer is that industry will grow where the power is. And it cannot grow without the Government's helping hand. The reason is plain. The water-power possibilities of the United States are estimated at from 54,000,000 to 60,000,000 horse-power. Of this not more than one-fourth can be developed under local laws on privately owned sites or on non-navigable rivers. The rest, on public lands or on navigable rivers, need Federal authority and such authority has been lacking, with the result that a fourth of the private water-powers have been developed but not 4 per cent. of the others have been touched.

One step has been taken. The long fought—fought for and against—water-power bill was passed at the last session of Congress. Its last few hours, when it apparently was on its

death bed and then came to life, were dramatic. It was announced that it had been vetoed by non-action by the President. The battle was resumed and at the eleventh hour, it was signed.

The bill provides for a Federal Power Commission made up of the Secretaries of War, Agriculture and the Interior. They have power to grant licenses for power projects on the public domain, navigable rivers and the National forests. The licenses run not more than 50 years and at that time may be renewed or may be taken over by the Government for proper compensation. The service is to be under control of the state commission if one exists, or if there be none, the Federal Power Commission has supervisory authority somewhat like that of the Interstate Commerce Commission.

The bill is already bearing fruit. In the first five months after its passage nearly 125 licenses and permits were applied for, although no licenses had been granted up to December 15, and it is only by license that construction can actually begin.

The law is still meeting opposition. The friends of the National parks see danger in it for their favored projects. On the other hand, the men who are needed to round up the essential capital say that the bill is so drawn as to make investors reluctant to put money into water-power projects.

It is the West that is chiefly concerned with the bill. In New England three-quarters of the available water-power has already been developed; in the rest of the country East of the Rockies about one-third is in use, while West of the Rockies only about one-sixteenth of the possible water-power is at work.

But the power need is still in the East. Significant is the fact that of the first forty applications for permits under the new law, New York furnished twelve to the half dozen from the state of Washington, which is one of the world's great storehouses of power.

The West is drawing on its power for one great use and a use that is certain to grow. The world's greatest electrical railway development is on the Chicago, Milwaukee & St. Paul, where some 650 miles of railroad are already run by water-power, and where soon 1,000 miles will be harnessed by wire to the streams of the Western mountains. In the South of our Western empire, the Santa Fe is looking forward to the building of the Boulder canyon dam in the Colorado river, which, it is predicted, will give it electricity to run its trains between Denver and the coast, a distance of some 1,500 miles. In its case the factor is the increasing cost and the lowering supply of oil for its locomotives.

The vision that is opened up by the water-power possibilities of the Northwest is boundless and in the very greatness of the possibilities lies one of the difficulties in the way of development. The enthusiasts picture great production of chemicals for industry and for agriculture, of tremendous plants devoted to the electric smelting of ores and build city on city to

house the needed workers. Then some hard-headed person begins to ask about the market for their products and the vision fades a little.

Moreover, competition between steam and water-power is not so one-sided as it might seem. The cost of installation of great hydro-electric plants is very heavy and the interest charges must be reckoned with. To make use of the greater water-powers of the Columbia river region, plants with constant demands for great quantities of power are needed. Such a plant as that at Rjukan, Norway, uses 300,000 horse-power in the fixation of nitrogen. The cost per horse-power was low and the amount used large, how large may be gathered from the fact that 200 such plants would use all the country's water-generated horse-power.

That is the problem of the Northwest, with its enormous reservoirs of power: to draw capital to develop it in such amounts as to make the power economical and then to draw industries capable of absorbing it. But the star of industry, like the star of empire, is apt to consider taking its way Westward at any moment that it can see how to pay its way.

J. W. Bishop.

An Impossible Boycott.

"If all the members of organized labor in the United States," says the Typographical Journal of Indianapolis, would for one month expend no money which they earn under union conditions for goods of any character unless those goods carried the union label of the craft which manufactured them, it would be an illustration that there was no opportunity for an 'open shop' to exist in this country." And the Journal repeats "Spend money for none but union made goods, and have no fear of any open shop agitation!"

This is an example of the kind of advice which is making union labor distrust its leaders and organs. Where would the citizen, be he a member of a union or not, be, or how would he get along, if he bought nothing except what has the union stamp on it? What can he readily get that bears the union label? Cigars; he may smoke to the success of the closed shop. And shoes, no doubt; he may walk on union leather. But all the way in between, including the food that goes into his stomach, the union is lost. Exclusive dependence upon the union would leave him at least half naked and wholly hungry. Union labor, as a matter of fact, thus far comes very far short indeed of monopolizing or even of approximately meeting the needs of the people.

Union labor is a side issue with the great bulk of Americans. They live and eat and clothe themselves without much thought of it. If it has touched them hard at all, in recent days, it has only touched them in the effect of the union embargo on building operations, and there it has touched them to hurt them. If the "closed shop" is to be brought about by a universal boycott, and that boycott is going to introduce the same degree of distress in other lines that it has brought in the business of housing, the average American is sure to exclaim, "Me for the open shop."

Team Work Will Effectually Smother Panic.

"The times are on the rocks," so to speak. On the whole I am optimistic for the distant future. If I were to write about an ideal or scientific way in which deflation ought to come about, that would be one thing, but ideals are impracticable in the presence of a panicky condition of mind wherein all people do not move in the same direction, or for the same reasons.

One man needs money very badly; another does not. To a certain extent, the man who does not need the money as much, we will say, as the other, is compelled, by the situation, to follow, although he may not do so to so large an extent. If it were only one man or ten men on one side, and one or ten on the other, in a given environment, it would then be different, but the readjustment process is in operation all over the United States, and for that matter, all over the world. Hence, we must take things as we find them from day to day and from month to month, and do the best possible under the circumstances. As a former president of the United States said: "It is a condition, not a theory that confronts us."

Another illustration is, that one man may be much over-stocked with goods. His inventory is away out of balance with the times. Another man may have his inventories in pretty good shape. The one whose inventories are out of balance is trying to

put them in balance. In doing so he must make prices to correspond with the willingness of the public to part with its money.

This forces the man whose inventory is in good shape into the same place, because unless he makes prices right, the public is justified in passing him by in favor of the other man.

There are eight or ten illustrations which may not be analogous to the couple I have just referred to. All have an effect upon the present situation.

The progress of inflation during the four years of the war possessed elements of insanity, we may say. The process of deflation, great as it must be because of the peak to which the other arrived, will contain similar elements of insanity—and yet insane people have sometimes been known to act with great wisdom.

However, as there is a bottom to all things, just as there is a top, the situation points toward a more normal period. When the bottom is reached, if it has not already been reached (this latter is apart from the discussion) there may be a violent reaction the other way, because there is coming to be all the time a dearth of manufactured products—such products, I mean, whereon there is a large percentage of labor.

Under the system which has prevailed with the manufacturers since the panic of 1893, they have made up very few orders in advance, which they do not have orders for in advance. As the orders on the books

of manufacturers to-day bear a very small percentage to the orders received by them prior to this year, as well as prior to 1914, it leads them to take very little chance in making up goods—for the reasons stated above—labor forms so large a proportion of the manufacturer's cost in certain lines of business.

In many places labor seems disinclined to accept very much of the loss that has come about through deflation. This compels manufacturers to reduce their supply of help. The time comes when the remaining amount of help, even with increased efficiency, cannot adequately care for even a reasonable portion of the overhead expenses. The closing of a factory then appears to said manufacturer to be more profitable than to have it continue, if a continuation of the same high wages to the remaining small number of employes, is the order.

This may or may not be a wise policy. I am not proceeding on this plan, at least up to the present.

To say that this Nation is going to stop needing goods would be fallacious.

There will be requirements on the part of 110,000,000 people, which must be met, but they must be met by manufacturers and merchants at prices which shall be made interesting to consumers.

It is my impression that all who do not continue doing business if not normally, then as nearly so as possible, and maintain their organization, even though it is weakly done, are

making a mistake. These are times when team work will be the order.

I am sure, on cool reflection, labor will understand the situation and do its full share, otherwise it will suffer, perhaps as much or more as others, because if many more millions of men are out of employment, even though food and raiment be cheap, if wage-workers have not the income to purchase these, it is readily seen that they are far worse off than they were when food and raiment were very high in price, and yet they were receiving the highest wages the world has ever heard of.

If common sense and optimism prevail, this wonderful and wealthy Nation will go through with flying colors, and be stronger than ever.

We can make no mistake if we dwell with the utmost confidence upon the greatness and richness of our country's resources.

Successful banks, captains of industry, and leaders of labor, must not be afraid to act and even lose adequately and reasonably whenever it shall favorably affect the general public good. Alexander H. Revell.

As far as the public is concerned the clerks in a store are the store. Where the clerks do not satisfy the public the store will not develop a successful business.

You take out endowment insurance with a view to future comfort and protection. Will you neglect to plan your work and your study with a view to future success?

Through all the Time of High Prices



Postum Cereal and Instant Postum were not advanced in price and still sell at pre-war prices to the trade and the customer—

Postum Cereal and Instant Postum have always provided the grocer a good, substantial profit—

Postum Cereal and Instant Postum continue to gain more and more users every week—

That's why grocers find it worth while to push these staples with a specialty profit.

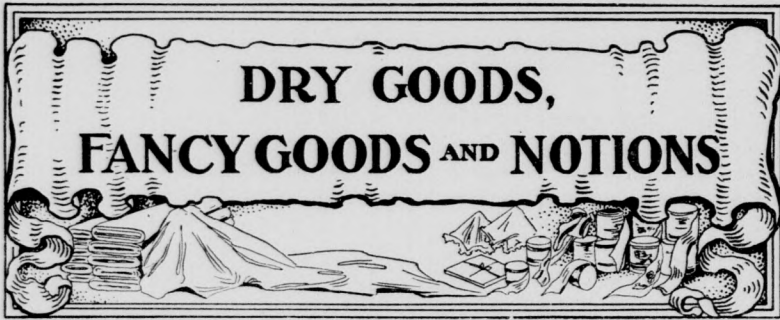
Sale Guaranteed

Backed by permanent, persistent nation-wide advertising.

"There's a Reason" for their popularity

Made by Postum Cereal Company, Inc., Battle Creek, Michigan





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

Largest New York Dry Goods Wholesale is Optimistic.

We look for a conservative, steady business for the spring season, with great demands for express shipments from the retail trade, whose stocks are low on standard lines and on which delay may be expected on account of bleachers, dyers and printers not having the gray goods in hand on which to operate promptly.

In former seasons we made preparations starting in July. This year we made no preparations until practically December, and we are reliably informed that the same course has been followed by others; so that it can readily be seen that mills, having received no orders, have made no goods, and consequently there must be a scarcity of both the gray and finished product.

Being here on the ground and in daily contact with conditions at the source, we know this to be a fact, and we are hoping that when this scarcity becomes more widely known it will not lead to another scramble for the supply in sight and a repetition of rising prices.

Our plans have been made to give our customers clean, new and up-to-date merchandise priced right down to the correct basis, and we are prepared to ship quickly as our customers needs may require.

We do not fully assent to the chorus of condemnation that has been visited indiscriminately on all in consequence of cancellations and rebates that are a disgrace to any business. There are many things said and done in selling that do not appear on sales contracts. We propose to be stricter than ever before in insisting that contracts shall be signed and that verbal concessions made to secure business shall have no weight unless they are detailed in the contract.

We intend to make a clean agreement, and then we can justly ask our friends to live up to their part of it.

We question very much whether it is good policy to enter upon a severe restriction of advance bookings by retailers and jobbers. We think such a policy will cramp the power of manufacturers to supply goods when they are wanted and when they can be sold; and it will also tend to create an artificial scarcity at frequent periods. Of course, restrictions should be imposed all along the line when customers are known to be ordering more than they can use or pay for.

We believe the time has arrived

when prices can be recommended to customers who intend to do a conservative and steady business.

We hope that production will be resumed soon after the turn of the year, and that the end has been reached in the matter of radical price uplifts.

We feel here that the country is to be congratulated on the firmness with which the banking condition was taken in hand early in the year. The medicine handed to all business has been bitter enough, but we feel sure from our experience that, if it had not been taken, the present outlook would not be so good to those who are in business, not alone for to-day but for to-morrow and all the time.

Linoleum Burlap Prices Fluctuated Very Widely.

Fluctuations in the market for wide burlap during the past year have been exceptionally broad. In this and in many other respects the trade has seen conditions that are unprecedented. During the latter part of 1919, and the early weeks of 1920, linoleum manufacturers were buying foundation cloths for delivery so far ahead as September, 1920, and values were at that time slightly under 20d for 8-4s and 50d for 4 yards.

In the latter part of last winter and in the early spring, demand continued very active and prices rose to 28d for 76-inch 9½ oz. linoleum goods, and 60d for 150-inch 10½ oz. canvas. Manufacturers of these grades of burlap in Scotland were unable at that time to supply the demand in full. Customers in this country were clamoring for goods, and anxious to buy all they could get for delivery as far forward as June and July, 1921. The factories in Dundee were at that time having much trouble with their labor, and their production was considerably below normal, so they were not able to supply all of the demand from America.

As the summer progressed and labor conditions in Dundee improved, so that mills were able to get up to date on their deliveries, the demand for finished linoleums in this country began to recede and manufacturers were forced to request curtailment of shipments of burlap they had contracted to take during the late summer and through the fall. Then came the period of "deflation" and absolute lack of buying of all commodities. As a result of this, linoleum manufacturers became overstocked with their raw materials and were compelled further to decrease shipments of burlap from Dundee.

This stoppage of shipments has been the cause of a great many of the

Scotch burlap factories going on short time and extending the holiday period, when they are closed down entirely. Values at the close of the year were around 13d for the 8-4 goods and 40d for 4 yards, with no business passing even at these low levels.

The most important event to the trade outside of the trend of market values is probably the consolidation of several of the large manufacturers of burlap in Dundee under the name of Jute Industries, Ltd. It is expected, that through this amalgamation the trade in America will be benefited in many ways and the cost of production minimized.

The coming year should show a much more healthy state of affairs than has existed in the wide goods market for some time past. The process of deflation has certainly been completed and the end of the reconstruction ought surely to be near at hand. When there is a revival of business in this country trading will start on a sound and healthy basis, and, unless the users of linoleum base burlap force the market too low, there should be no bad reaction to overcome later on. E. B. Paynter.

The Easy Way.

Stranger: I suppose this new highway built right in front of your house has benefited you a lot.

Lazy Farmer: Waal, in a way, yes. In the old days Martha had to fricassee her own chickens. Now the automobiles do it for her.

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



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

We are manufacturers of
Trimmed & Untrimmed HATS
 for Ladies, Misses and Children,
 especially adapted to the general
 store trade. Trial order solicited.

CORL-KNOTT COMPANY,
 Corner Commerce Ave. and
 Island St.
 Grand Rapids, Mich.

When you are broken on sizes on items that you need

Write Us for Samples

We Can Save You Money

No trouble at all to send samples, **RIGHT FROM STOCK.**

Keep Posted. Buy Right.

Show your trade what you can do.

Daniel T. Patton & Company

GRAND RAPIDS
 59-63 Market Ave. North

The Men's Furnishing Goods House of Michigan

It is Time to Buy

Start the New Year—1921—With Confidence

We now have on hand good assortments of Wash Fabrics, Gingham, Percales, Wool Dress Goods, White Goods, Linens, Crashes, Silks, Domestic, Etc. New fresh goods, just opened up. All based on the latest mill prices.

Send us your orders and they will have prompt attention at lowest current prices.

Paul Steketee & Sons

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.

How Past Three Years Appear To One Merchant.

Now that we have experienced many of the "ups and downs" of the textile market to a greater degree than our ancestors were privileged to know a brief review of the past may be of interest to those who were not actively engaged in merchandising during that very exciting period.

New thrills and experiences appeared daily as prices for merchandise ascended to heights heretofore unknown to any of us until in 1918 values for staple lines of cotton fabrics reached a basis of cost fully 300 per cent. greater than pre-war days. This was followed early in January, 1919, shortly after the signing of the armistice, by a sudden and severe drop of about 50 per cent.—and within three months of that disturbing event prices again began their aerial flight and never stopped going up until a maximum of 400 to 500 per cent. advance was recorded early in 1920.

The following price comparison of several well-known lines is characteristic of the entire industry. The normal price of four-yard brown sheetings was about 5 cents a yard and the high point reached was 26½ cents. Fruit of the Loom bleached advanced from 8 to 40 cents a yard, standard 4-4 64 percales from 6 to 31 cents, Amoskeag utility dress gingham from 7 to 35 cents, and all other staple lines of cotton fabrics showed about the same proportionate changes.

Silks were much slower in getting started upward, but when they did get under full headway they left nothing to the imagination, for 36-inch taffetas and messalines that were offered freely at 57½ to 60 cents a yard never stopped climbing upward until these same fabrics reached a top price of \$2.50 a yard.

Wool goods rode in the same vehicle as did all other lines of textiles; in fact, the few comparisons noted are characteristic of the whole industry.

The nearest approach to this condition of inflated values experienced by this generation of merchandisers was in the year 1907, when values were extended about 50 per cent. but this bubble was of short duration, breaking early in 1908, leaving a long trail of destruction in its wake.

The experience gained during this period was of material assistance to many of us in determining the proper course to take during the highly speculative times of the past three years and which are now rapidly approaching an end.

Some very interesting situations developed during these days of frenzied speculation. One of them that impressed the writer most was the willingness of many buyers to follow advancing prices to unknown heights. This eagerness to contract for merchandise at any price was more or less responsible for the development of the novel idea of selling up a mill's product many months in advance by allotting the merchandise over a long period of delivery at the convenience of the manufacturer without regard to the wants of the distributor. Of course, a procedure of this kind entirely removed the necessity of con-

sidering such unimportant details as prices or terms.

The situation that suddenly developed in January, 1919, shortly after the signing of the armistice, when prices of staple cotton fabrics, including many well known ticketed goods, dropped fully 50 per cent. over night, came very near causing a serious financial disturbance, for many retail merchants became hysterical, believing values were going to go back at once to pre-war days. In their excitement they demanded rebates on merchandise already applied and delivered on their spring orders and also insisted upon canceling the unfilled portions of their orders.

Our own firm, after most careful consideration, decided to issue no rebates, and so placed ourselves on record in a published statement to the retail trade. Our decision was reached not because of the amount of dollars and cents involved but because the establishment of such a principle would undermine the whole structure of credits as well as merchandising. There was also a moral reason for refusing to become a rebater, for we religiously delivered merchandise on future orders for several years at much less than the market value of the goods at delivery date, and no objection was raised and in no case were we embarrassed by anyone insisting upon our accepting a settlement at the higher values.

One of the most serious problems that wholesalers had to contend with during the past few years was the insistence of manufacturers to book orders covering the whole season's delivery with no guarantee to deliver a proportionate amount each month. Unquestionably some of the greatest losses sustained by jobbers was brought about through this arbitrary manner of distribution, for a large portion of the goods reached the jobber after the selling season was over. This was particularly true as regards this fall's deliveries.

Merchandising will never be done on a sound and safe basis until all parties to a transaction, manufacturers, wholesalers and retail dealers, are ready to assume their individual responsibility and permit the success of their business to depend upon their own judgment and ability to merchandise as well or better than a competitor.

This condition is fast approaching, so it may be well for every distributor to get his house in order for the new tenant that is about ready to take possession. S. M. Bond.

President Root & McBride Co.

Fur Price Slump Hits Mushroom Trap Industry.

Traverse City, Jan. 11—If the fur bearing animals of the North are piqued by the lower valuation placed on their hides at least they have the satisfaction of knowing they are not being sought as they were a year ago.

From the big fur houses in St. Louis, where the Northern Michigan trappers dispose of pelts, comes word for all trappers to lift their traps for the season, with the added information that all furs are worth approximately one-tenth of what they were a year ago.

During the season of 1919-20 the prevailing price on muskrats was from \$4 to \$5. This year the best winter caught rats are worth only 45 cents, with the kits or small rats sell-

ing as low as five cents. Spring caught rats, which have the best fur and leather, are expected to go as high as \$1 each.

Mink a year ago was worth from \$50 up. This season local buyers are getting them for \$7. A coat made of natural mink retailed a year ago for \$1,000 or more. The price on manufactured mink remains the same because the fur now being used was caught in 1919 or 1920.

Red fox in 1920 netted the trapper \$60 and more, depending upon the quality of the fur, but this season it takes a large pelt in good fur to sell for \$10. Skunk and racoon prices are correspondingly low.

Buyers are indifferent about the fur situation and the trappers are forced to take the first offer. The spirit of bargaining has gone from the fur trade.

Most of the trappers have taken the advice of the fur houses and lifted their traps. Those who have depended upon this work for a living have gone to the lumber camps instead. In isolated sections where trappers went early in the fall, this news of low fur prices has not been received.

During the last three years fur prices have been so high that many persons in the North have spent their idle hours establishing trap lines. Clerks in stores set out a line and visited it Sundays and farmer boys made good wages trapping after school. The result was a country practically stripped of its fur covered animals. Muskrats were trapped by the thousands and marshes which were filled with them three years ago have but one or two rat houses left.

This slump in the trapping industry will assure a return of the animals.

The reason given by the fur houses for the drop in prices is that the warehouses of St. Louis are filled with last year's catch and that a heavy shipment of furs this season would bring about a certain break in the market.

Enough pelts are now in storage to furnish the trade for another year or two so the big buyers are not in the market.

In cultivating that important aid to salesmanship, a cheerful manner, don't let your smile become a sickly grin.

A Dual Consideration

CLOSING the books for the year

1. Automatically determines financial results for the year.

and therefore

2. Definitely establishes tax liability.

How important, then, to delegate the closing of books to Certified Public Accountants experienced in the intimate inter-relationship between accounting and taxes!

Seidman & Seidman
Accountants and Tax Consultants
GRAND RAPIDS
SAVINGS BANK BLDG.
NEW YORK WASHINGTON
NEWARK



Reg. U. S. Pat. Off.

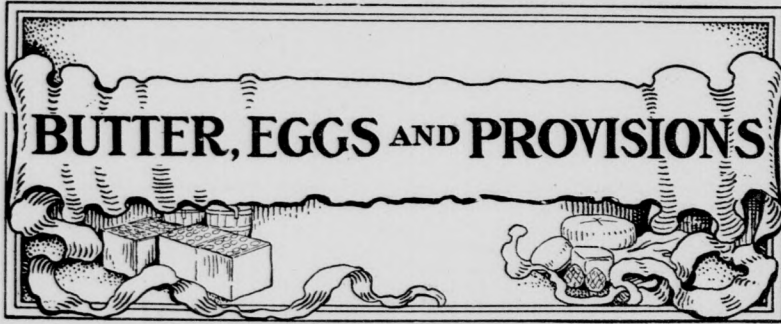
**Order
Brown's
Beach
Jacket
Early**

Many dealers were disappointed last year because jobbers were sold out. Brown's Beach Jacket is warm as an overcoat, cheaper than a good sweater and wears like iron. Is clean because it can be washed as often as desired. Made with or without collar; and vest. Widely advertised.

ASK YOUR JOBBER

or write

BROWN'S BEACH JACKET COMPANY
WORCESTER, MASSACHUSETTS



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.

Arrangements for Convention Michigan Dairy Association.

A bulletin (No. 11) issued by the Michigan Allied Dairy Association announces that the Michigan State Farm Bureau has made application for affiliation with the Association which will be acted upon by the directors at their regular meeting in Lansing, January 19. The affiliation is referred to as completing the foundation for the building of a constructive program for development of Michigan dairy industry.

Members will be kept informed by the Association as to all legislative matters in which producers, manufacturers and distributors of milk and cream products in Michigan may be interested. The legislature convenes January 5.

The program for the annual convention to be held at Grand Rapids, February 15-17, will be ready for distribution about January 15. An extensive effort will be made to develop a maximum attendance.

The bulletin refers to the wide range of butter values still prevailing and says:

"This condition if it continues long enough will force some creameries out of business unless they are in position to substantially improve the quality of the raw material which they are buying. City centralized creameries are in a position to overcome at least a part of the handicap through the agency of local marketing machinery which enables them to substantially pass on to the consumer most of the range which country creameries, obliged to sell on the open market, are forced to absorb. The condensing and powder plants who have either materially reduced production and in some instances closed down entirely, thus far show little evidence of resuming normal production. In fact, more are temporarily closing. Cheese interests are, of course, experiencing substantially the same conditions as those affecting the butter interests. The range in December prices affecting producers of fluid milk for city distribution in the E. north central states comprising Michigan, Indiana, Illinois and Wisconsin is from \$2.23 to \$4.09 and indicates the chaotic condition affecting the fresh milk interests."

The bulletin expresses the opinion that dairy products should be accorded the same protection as is proposed in the emergency tariff bill now before Congress, and says: "It is up to the dairy interests to make their wishes known in this matter by writing or telegraphing direct to both our Michigan senators and also to Senator McCumber, Washington, D. C."

The bulletin urges attendance at the

short dairy courses now beginning or soon to be held at the Michigan Agriculture College. The regular eight-weeks course began January 3. A four-day course for creamery field agents and creamery managers will be held January 18-21, and a course in ice cream making, February 28 to March 11. Inquiries as to these should be addressed to Prof. O. T. Goodwin, M. A. C., East Lansing, Mich.

"Anti-Buying Hysteria" Is Over.

Fred B. Neuhoff Company, of Los Angeles, breathes optimism in a letter to their Eastern brokers which says: "The grocery industry, from packer to retailer, has gone through the most trying period ever known to the canned goods trade. Everyone anticipated a gradual readjustment of food values to a pre-war basis, but with the almost instantaneous drop in prices on several lines not even the 'wise owls' had a chance to run to cover. Wholesale grocers have been forced to take an unmerciful drubbing and we feel sorry for them. While large profits were made during the war, our Uncle Samuel took most of the coin away in the form of excess profits, and our friends, the jobbers, were therefore unable to fortify themselves against the big losses they are forced to make on nearly all commodities. We believe the anti-buying hysteria is practically over, as from inquiries coming in we can foresee the sun creeping out from behind the clouds, and the majority of wholesalers who have weathered the storm will again wear their buying clothes. Price liquidation is almost complete. Everyone here has more confidence in the situation, and some activity will be shown shortly by the buyers, who have now, we consider, been on a strike long enough.

California canned goods have somewhat resisted the unusual drop in prices. There are good reasons for this, as the largest packs are controlled by companies well financed. The small stocks of weak holders are quickly absorbed by the bargain hunters. It must also be remembered that during 1920 we had short packs with excessive packing costs and at prices now prevailing packers are taking some losses. We know the jobber's stocks are low. Buyers will first nibble at your offerings, but continuous urging will bring the desired results. Before the new pack of 1921 is available we predict there will be an absolute cleanup of canned goods on this Coast."

The merchant who sticks around his store Sundays and holidays, and works overtime every night may get a lot of work done, but he is going to get in to a rut as sure as little apples.



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

Sweet and Fresh to Your Table



AT YOUR GROCER

Good Butter Good Bread
Good Health

KENT STORAGE CO.

Distributors

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



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

Change the Rules.

The Chicago Mercantile Exchange, without a dissenting voice, amended Rule 7 concerning storage-packed eggs.

Hereafter storage-packed shall be the term applied to eggs put up for storage. They must be packed in new, No. 2 (30 dozen) whitewood cases, properly nailed to meet the requirements of railroad classifications entitled "Standard Egg Case Construction" and in accord with rules 8 and 9.

The fillers must be new and dry, either medium or No. 1 strawboard, with flats over top and under bottom layers. The padding must be kiln-dried excelsior on top and bottom. No pine excelsior can be used.

The cup filler as specified in official railroad classifications shall be accepted as standard packing.

When the new style excelsior pads are used with pad under bottom layer and with or without flat (where pad is correctly made of calendared paper and excelsior) it shall be considered standard packing.

Cases made of basswood and redwood, properly nailed, shall be considered standard cases, and accepted as good delivery.

Cars containing standard cases, some with flat covers and others with cleat covers, shall be classified as standard cases, and be considered good delivery.

Cars of eggs packed in new and standard cases, even though mixed cases, if properly nailed, shall constitute good delivery and be accepted as storage-packed.

Any car in which washed eggs are found upon inspection shall not be graded as storage-packed.

Discuss Contract at Condensery.

Adrian, Jan. 11—Closing of the Van Camp Condensery here would be a serious economic loss both to Adrian and the milk producers of the county in the opinion of 25 farmers from various parts of the county who met recently with the Chamber of Commerce committee which is investigating the possibility of keeping the plant running.

An agreement has been proposed that the farmer will sell all the milk

from his herd, except that used for home needs, to the Van Camp Condensery for the year 1921 at a price not less than the average paid by all condenseries within a radius of 100 miles. The farmer agrees to pay hauling charges.

The agreement may be declared null and void by the farmers if the hauling charge amounts to more than 35 cents a hundred pounds and by the condensery if less than 60,000 pounds of milk is received at the plant daily.

It was explained to the farmers that the Chamber of Commerce is not trying to force other buyers from the Lenawee market, that it believes enough milk is produced here to supply demands of the condensery and Detroit buyers as well and that the problem is merely to assure the condensery enough milk to make it profitable to continue operation.

The Best Sprinkler.

Many persons must have noticed that the most diligent sprinkling of lawns and flowerbeds fails to impart to the grass and plants a vital stimulus equal to that that comes from a good shower of rain.

It is because rain, falling from a great height through the air, brings with it a considerable quantity of carbonic acid, of nitrogenous particles, and of other elements nutritious to plants, which it has washed out of the atmosphere. So a sprinkler used from the top of a tall building might be slightly more effective than when employed at the surface of the ground.

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

**Why Van Duzer's Certified Flavoring
Extracts Are Bought By—**

Particular People

They are made only of the finest fruits.

They are prepared under the most sanitary conditions.

They have maintained the highest standard of quality since 1850.

They impart a delicious true fruit flavor.

Their flavor is never lost in baking.



Economical People

They are rich, delicious and of uniformly full strength.

The bottles hold full measure.

They are pure and therefore cannot spoil other ingredients.

They go farther than cheap substitutes.

They do not deteriorate with age.

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

SELL

**OCCIDENT
FLOUR**

Because

You can guarantee
OCCIDENT FLOUR
to satisfy completely, or
refund the customer's
money.

W. S. CANFIELD FLOUR CO.

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



Jobbers in All Kinds of
**BITUMINOUS COALS
AND COKE**
A. B. Knowlson Co.
203-207 Powers Theatre Bldg., Grand Rapids, Mich.

**TAKING
INVENTORY**
Ask about our way.
BARLOW BROS. Grand Rapids, Mich.

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

W. E. Roberts

Cit. 1361
Bell
M. 1361

EGGS AND PRODUCE



8 oz. to 100 lbs.
Order from
your Jobber

Mr. Grocer:

These are the days that are going to count when you look back on them in the years to come. Anybody can sob but the hustler grits his teeth, takes another hitch in his trousers and digs in. Push "quick turn over" products like

"Bel-Car-Mo"

and you'll come through smiling. It makes friends for the store.

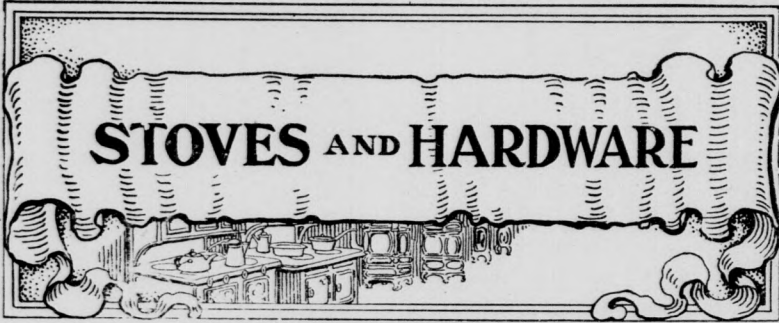


**WE ARE HEADQUARTERS
WHOLESALE**

**Fruits and
Vegetables**

Prompt Service Right Prices
Courteous Treatment

Vinkemulder Company
GRAND RAPIDS MICHIGAN



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

Interior Display Will Help To Stimulate Business.

Written for the Tradesman.

The other day a man inexperienced in merchandising had to take over and retail a considerable stock belonging to a merchant he had been backing financially. He decided to put on a special sale at sacrifice prices in order to clear out the stock quickly and got me to prepare a couple of half page advertisements featuring bargains.

A few days later I dropped into the store to get material for a change of advertising copy. Said the merchant:

"I'm going to cut out that advertisement. Everybody knows about the sale now. We don't need to tell them. We couldn't get the city people coming any better if we used any more space—and we can't get the country people coming because the weather's bad."

That illustrates one phase of the merchant's attitude toward advertising. An old hardware dealer gave me the opposite view in a few words:

"There are two times when I make it a special point to advertise aggressively. I always advertise aggressively when business is brisk, because that is the time to get the biggest results. And when business is dull I always advertise in order to keep things going. And, with me, business is always either brisk or dull—but mostly brisk."

Just another reminder that it pays the hardware dealer to push, push, push and keep pushing, regardless of conditions. Publicity—intelligent publicity—always pays.

The average merchant is apt to think of advertising as, primarily, the use of newspaper space; and, in a secondary sense, window display. These are the two great and most-used advertising media. But there are other possibilities for advertising the hardware business; and one of these is found in interior display.

Right now, interior display can be used to good advantage. Yet it is a curious fact that a great many hardware dealers who devote much attention to well-arranged window displays quite often neglect the opportunity for advertising inside the store.

The other day a customer dropped into a hardware store, to look at some silverware. He purchased a set of silver teaspoons—\$10.50 for the half

dozen. Then he happened to notice some silver polish displayed on the counter.

"Is this good stuff?" he asked.

"I can recommend this," said the salesman. "It is very easy to apply, too." And the customer bought a package at 25 cents.

This is the way interior display helps sales at every turn. The principle is identical with that of window display; only that interior display reaches an even more favorably disposed class of customers. The window display appeals to the general passer-by, showing him some article that interests him. Inside the store, he sees something else on display, that also interests him. And—in a good many instances—he buys that something else, in addition to the article he came in to purchase.

Interior display is one of the cheapest as well as one of the best advertising mediums the merchant has. He must arrange his goods somehow; he must find means for storing them where they will be convenient of access; he might as well put forth just a little extra effort and so display them that they will make the strongest possible appeal to potential customers.

To this end, some attention should be given, in interior arrangement, to featuring the seasonable goods, or those likeliest to be in immediate demand. Thus, the stove department should be given ample floor space. In the paint season, both spring and fall, and paint department should be brought to the front. And right now, outside of strictly seasonable lines, it will pay to feature small wares and household goods.

There is a reason for featuring these lines. The winter trend of the buying public is toward economy. Articles which involve large sums—such, for instance, as stoves—do not sell readily, when buyers generally are trying to retrench after their Christmas spending. But households are always in fair demand, and this demand can be stimulated by showing the goods where customers can see them. The number of customers who come in may be relatively few; which is all the more reason why the utmost effort should be put forth to sell two or three articles where, ordinarily, only one would be sold.

There are, here and there, hardware stores which still adhere in their interior arrangements to the hard and fast principles of a former day. Stoves have such and such a place, tools are shown here, paints there, and so on; and this arrangement cannot on any account be varied. "A

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

HARNESSES, 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

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

MCCRAY

SANITARY

REFRIGERATORS

For All Purposes

Send for Catalog

MCCRAY REFRIGERATOR
 CO.

2144 Lake St., Kendallville, Ind.

place for everything and everything in its place" is the underlying principle.

This is all very well; but stores which follow this principle to an extreme have an appearance of sameness that militates against sales. It pays, while preserving the underlying arrangement of the goods that past experience has proven satisfactory, to shift the surface arrangements from time to time; and, as times and seasons change, to feature different lines to the best possible advantage.

Interior display is helpful with any line. It is worth while to give some attention to the appearance your stock presents to the customer. Thus, it pays to have your heaters and ranges looking bright and attractive. So, too, your showing of hockey skates in winter or of fishing tackle later in the season appeals to the young man who is interested in such things and who may have dropped into the store to look at something else.

But interior display is especially valuable in featuring small wares; and just now small wares should be featured at every opportunity. A customer may hesitate when it comes to buying on the spur of the moment an article priced in dollars; but an article at 15 or 25 cents is something over which he does not hesitate. Interest him by showing the article, and in most cases he will buy.

In displaying such goods, the hardware dealer can adopt the expedient of bargain tables, along the line of the 10-15-25 cent store counters. These tables are particularly useful for clearing out odds and ends of stock at bargain prices; or for low priced articles. In making such displays, price cards should be used freely. This saves a lot of selling effort; indeed, the goods practically sell themselves.

The bargain table appeals especially to the frugal housewife. And at this season of the year a great deal can be made of the feminine trade. Particularly where the hardware dealer has competition from the 10 cent stores, he should aim to meet the latter on their own ground. If the sales-table is a new feature in your store, give it some newspaper advertising. Play it up by the use of display cards in your windows and hung up in your store. It is good policy to get every cent's worth of advertising value you can out of a department of this sort.

Your stock-taking will show you quite a number of small articles that ought to be cleared out, and that, if priced advantageously enough, can be made a bargain feature and quickly turned into money.

Meanwhile, it will pay to give attention to the possibilities of interior display in the regular departments. Show prominently the goods that are likely to appeal to customers. Use price cards, and advertising material, hangers, etc., to brighten-up the store. This is a season when every extra 10 cents worth of business is worth having; and when no opportunity should be neglected to turn your stock into money. Interior display will help.

Victor Lauriston.

Michigan Winters Show no Particular Change.

Grandville, Jan. 11.—Not as any one can discern.

So many theories have been advanced accounting for the present open winter, one would imagine the climatic conditions this year were phenomenal, when in fact they are but a repetition of many other winters gone before. Only a year ago many felt called upon to remark that Michigan's climate had undergone a change since its first settlement and that the winters were growing more severe. This winter the opposite view has been enunciated.

The fact remains, however, that Michigan climate is holding its own as a pretty sound provision of nature to even things up.

The winter of 1862-3 was more open than our present one, scarcely any snow falling until after the 1st of March, when a few inches came to give the lumbermen a show for getting their logs to the river.

Ten years later, 1872-3, was the hardest winter that ever blew in the memory of the oldest inhabitant. Snow began falling November 7, from which date until the middle of April the ground remained covered, a part of the time to the depth of several feet. Despite a liberal fall of snow so necessary to the protection of the wheat fields, many apple orchards throughout Central and Western Michigan were destroyed. It has been known as "the cold winter" since that date.

The weather as well as history repeats itself. A notably cold winter was that of 1842-3, when there was a large fall of snow and no thaw during the months from November until the 1st of April, at which date there were three feet of the beautiful on a level. That was the year of the celebrated Millerite excitement, and prophets of world destruction made their followers believe that this vast body of snow would turn to oil, which taking fire, would destroy the world.

In '62 and '63 we had plenty of rain, which, freezing nights, made a splendid roadbed. Our schoolhouse stood on the top of a high hill, half a mile from our home, which occupied a place on the brow of another less lofty eminence, a narrow valley between. As the school ma'am boarded at our house the writer frequently accompanied her to school; and such fun as we had!

Taking hold of hands we would start from the top of the long hill and slide to the bottom, across a glare of ice at the foot of the hill, which gave us a long glide on the level ground below. That was before the day of rubbers, however, and those slides on icy hills were not conducive to the longevity of shoe leather. My shoes were boots, while the school ma'am's were serviceable calfskin shoes of substantial fiber and make.

In lumbering days mild winters were an abomination. At the present time the less snow the better. People who ride in automobiles—and who does not?—prefer snowless roads. This winter has been a paying one for the garages and bids fair to equal good old summer time for repairs.

We have a series of snug, snowy winters, followed by those less severe, and an occasional one almost snowless, but with plenty of rain, such as this winter has been up to date. The continued mildness, however, may prove deceptive, since there is time for a long run of sleighing such as came in the seventies when a certain winter was ideally Florida-like until the middle of January, at which time snow began to fall, the mercury dropped to the zero mark, and the winter was exceptionally severe, lasting until mid-April.

On the whole, the climate of Michigan and the Northwest is about the same as it was a hundred years ago, so we need borrow no trouble about a changing climate. Two years ago our winter was open, not two weeks sleighing throughout, while last win-

ter was keen enough to suit even an old lumberman.

In early days the winters were quite as enjoyable as the warmer seasons. Dancing parties were numerous, sleigh rides and skating filling in the time so that no one need feel ennuï because of time hanging heavily.

There have been open winters and hard winters, also medium winters, yet withal the climate remains about the same from the first settlement of Michigan down to the present hour. Judging the future by the past, we may rest confidently in the assurance that we are never to have another glacial period, nor a return to tropical summers.

Taking our weather, by and large, we think the Peninsular State stands among the states of the Union as one of the most desirable places of residence to be found. In the same latitude not another state can compare with Michigan for the salubrity of its climate.

Early settlers from New England entering the Territory of Michigan during a series of mild winters were enthusiastic in its praise.

"Mother, only think, this is January and the whole family have been sitting on the porch enjoying the warmth and sunshine. What a contrast to the climate down East!"

And many believed Michigan a veritable paradise in comparison with the cold bleakness of New England. Pioneers writing home penned such delighted paragraphs to the down East home. Later, when one of those blizzardly, below zero winters set in, there was less exuberance, yet withal the cold of Michigan is mild, compared with some parts of New England.

The story told of having to sharpen the sheeps' noses that they might pick the grass from between the rocks was never said of good old Michigan. Old Timer.

Madison University BUSINESS

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

EVEREADY
STORAGE BATTERY

PEP

Guaranteed 1½ years
and a size for
YOUR car

SHERWOOD HALL CO., LTD.,
Distributors
Local Service Station,
Quality Tire Shop,
117 Island Street,
Grand Rapids, Michigan.

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

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.

WM. D. BATT FURS Hides Wool and Tallow

28-30 Louis St.
Grand Rapids, Michigan

Henry Smith
FLORIST
139-141 Monroe St.
Roth Phone
GRAND RAPIDS, MICH.

Bell Phone 596 Citz. Phone 61366

Lynch Brothers Sales Co. Special Sale Experts

Expert Advertising
Expert Merchandising

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



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

The Creed of a Negro Salesman.

I am a Negro; I believe in Negroes individually and as a racial group and the sure reward the future holds for us.

I believe in the goods I am selling, in the company I am working with and in my ability to get results.

I believe some one will sustain a very severe loss if I fail to do my work intelligently, accurately, promptly; carefully, and I shall be the greatest loser. My job can be continued to be made attractive by punctuality, definite aim and a high ideal of practical, unselfish service.

I believe in other salesmen. For their sake I should not accept a low standard of pay nor poor working conditions; I should do all in my power to maintain a high standard of loyalty for my employer. I should give him a cheerful smile and lend a helping hand whenever and wherever possible.

I believe in my employer. He is a human being just as I am. He likes to have things go smoothly, and he deserves to have them so. I believe I should do all in my power to help him.

I believe in myself and in the power that is within me. I owe it to myself to be all that I can possibly be physically, mentally, materially and spiritually. I owe it to myself to be just as attractive as possible in manner and appearance.

I believe in my home and that I should be just as kind and courteous to the people in other homes as I am to those in my own home. When all of us understand the true meaning of the "brotherhood of man," this will be the best land in all the world.

I believe in God and His infinite love for humanity; and sincerity, honest work, merry laughter, clean play and unaffected kindness are all He asks of us.

I believe if I give to the world the best I have the best will come back to me.

I believe in putting service above self, and he who serves best will profit most. I believe the Golden Rule is the only rule of conduct that will bring true success in any line of business.
 George W. Blount.

A Few Sales Arguments.

"Myself, I wear nothing, any sea-

son, except the long-sleeved balbriggans," said the serious-faced man in the smoking compartment.

"Why?" asked his curious companion.

"Well, I have had such remarkable experiences with them that I have learned them to be the only practical things for emergencies."

"Illustrate."

"One time I was in a hotel and washed my only pair of socks at night. I hung them on the fire escape just outside my window to dry. The wind came up during the night and in the morning I was sockless. But was I dismayed? Not any! I just pulled the ankles of my balbriggans until they came over the end of my toes, tied a string around the end of each leg, and was fully equipped with socks."

"Marvelous!"

"But that ain't nothing! Wait until you hear. Once I was at a funeral and one of the pallbearers didn't show up. He had been in and got his gloves and had carried them away with him. The undertaker was up against it. I reached up under my sleeves and pulled down the cuffs of that balbriggan union suit, snaked 'em out over the ends of my fingers, doubled up my hand, stepped forward and fitted right in with the procession! Me for the long ones always after this!"

Hit It Hard.

Written for the Tradesman.
 When you're hitting hit it hard
 Driving home a body blow
 For the pay have no regard
 But to do the best you know;
 Things will surely be all right
 Never any cause for fear
 If you're doing with your might
 All that duty hands you here.

Men will often vainly try
 To "get by" some other way
 Than to hit things in the eye
 Trusting to another day;
 But it's better in the end
 If you tackle as they come
 Things which ever will offend
 If left hanging round your home.

It was not in David's sling
 Nor the stone he threw withal
 But the way he hit the thing
 That had made Goliath fall
 Little tools will serve you well
 If you guide with purpose true
 Every act—for who can tell
 All the benefit they do.

So I love to think each day
 Is an opportunity
 To make easier the way
 Where some traveler chance may be
 And I'll help to lift the load
 Save his scars and nerve his limb
 If I knock from out the road
 Anything which hinders him.
 Charles A. Heath.

Easily Arranged.

"Your plan is a good one, but do you think your wife will agree to it?"

"Oh, there will be no difficulty about that. I'll mention it as someone else's idea and declare violently that I consider it perfectly idiotic and that I would not consider it for a moment."

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.

New Hotel Mertens

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

Wire for Reservation.

A Hotel to which a man may send his family.

CODY HOTEL GRAND RAPIDS

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

CAFETERIA IN CONNECTION

Whiting Hotel

Traverse City, Mich.

Rates \$3.50 Per Day

Meals 75c

American Plan

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

Beach's Restaurant

Four doors from Tradesman office

QUALITY THE BEST

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.

Depleted Stocks Force Retailers To Replenish.

Kansas City, Jan. 10—With the annual inventory hardly out of the way, the wholesale grocers are marking time. Buying is at a standstill, so far as the jobber is concerned, and will continue so until after the middle of the month; but in this section the demand from the retailer has been greatly stimulated the past week and the jobbers with whom I have talked are really beginning to wear a smile and optimism is dispelling gloom.

Orders are heavier and the range of buying is of wider scope. There is a noticeable increase in the demand for canned fruits and vegetables and the salesmen report that the retailer is rapidly diminishing his stock all along the line and is forced to replenish. The people themselves who have been like the hibernating bear, living off their own fat, for some time past, are loosening up. They started a stampede. The streets and the stores were jammed. It looked like old times. The big stores all reported big business and many of them could not wait on the throngs which surged their aisles. It shows that the people still have purchasing capacity and have merely been holding off waiting for the lower prices which have been eternally dinged into their ears.

Much is said about psychology. Well, old psychology seems to be working the other tack right now. People are like a lot of sheep, and the leader seems to have been dubbed "psychology." He has apparently jumped the fence and there is a mad rush to follow his lead. Many items in the food line are not alone lower than the cost of production, but some of them are on a pre-war basis. The inflation balloon wasn't pricked in the world of food. Somebody shot it through with a cannon ball and the old bag crumpled all at once.

Buried in the debris, we are just beginning to poke up our heads again, and although we are facing the inactivity of the holidays, yet the worst is over or seems to be, and things take on a brighter hue. But there are other matters to think about aside from the markets or the selling of goods. If that was all we might begin to feel we were getting out of the woods. There are other troubles. For instance, I have a letter before me from one of the largest wholesale grocers in the country, in which he says: We have all had our troubles, and I am in hopes the worst is over. You know, however, that we have got a lot of things ahead of us to think about, and one of the things which worries me perhaps as much or more than anything else is the fearful expense account which we are all staggering under and how we are going to reduce it. That's the burning question. It is going to take good heads, long heads and co-operation. No money will be made in the wholesale grocery business if it continues to be "dog eat dog" as seems to be the case today. After they all get over the peak; take their inventory and make up their statements and see where they stand for 1921, perhaps, at least I am in hopes, they will turn about face and become merchants once more.

It may be out of place to say so, but I am frankly of the opinion that the salesmen as a class are facing a reality which many of them do not appreciate. Perhaps this does not apply so acutely in the wholesale grocery business for territories and routes are being covered, but you all know that many manufacturers have closed their plants and withdrawn their men. In the woolen and clothing business hundreds of salesmen have been laid off. A certain packing company in Chicago with whom you are all familiar, was absorbed by a competitive company a few weeks ago and two hundred salesmen were thrown out of employment.

There are thousands of them idle, and while they may be still on the pay roll they are on short rations. Any class of men in business who are

dependent on what they can produce are dead timber when called in. The lesson the grocery salesmen should learn from this is that they should watch their profit account and see that they make a profit on what they sell. We are passing through serious times, and any man who cannot rise to an appreciation of the situation should seek a new business connection.

To illustrate: Some little time ago when sugar was being sold at 10c by the jobber, a certain salesman representing a reputable house, wrote one of his pet customers, saying in substance: "I will see you in a few days. In the meantime please write me a letter."

This letter was seen and the story is authentic. It is this character of salesmanship which is undermining the grocery salesman. He is out on a limb and sawing it off. But the whole operating expense account is at full flood tide and with the shrinkage in profits or in many instances no profit at all, the jobber is up against it to know what to do. And in spite of all that can be done the outstanding accounts begin to creep up. Called upon one hand to liquidate your own obligations, you witness, on the other, a tendency to take full time and even extensions are being asked.

Harry E. Sloan,
Sec'y Missouri-Kansas Wholesale Grocers' Ass'n.

Ideal Furnace Co. Retires From Grocery Business.

Homer, Jan. 11—I am pleased to note the manner in which you handled the controversy between the merchants of Homer and the company I have the honor to represent. I desire to say, you have certainly acted nicely in this matter. Of course, you have done all you could to represent your people in a proper way.

Just as soon as the matter of delivery is taken care of there will be no further trouble in the way of our handling groceries, as we do not want to bother with groceries, having all we can do to handle the furnace business.

One of the grocers at Homer sold out since issue of your paper, and I believe his successor will start delivering groceries. If this is so, it will end the whole difficulty.

Dealers at Homer and elsewhere, must realize that in order to do a profitable business they must have the good will of the people they are dealing with, and to enforce hardships on them is far from gaining their good will. When our men are expected to lug home potatoes, oil and other cumbersome staples, simply because the grocers have gotten their heads together, they naturally draw the conclusion that they must retaliate, and are therefore ready to send orders out of town and employ any other fair means within their power to get back at the ones who are the means of this hardship.

If these grocers were to put themselves in the other man's place they would not take such an arbitrary stand. I know that when one dealer starts delivering the others will follow, as they can employ one man between them. That they can afford to do so is proven by the fact that the dealer at Clarendon makes delivery at Homer at prices lower than the Homer dealers. This fact alone ought to convince these people that they are in the wrong, and I believe does convince any fair minded person.

Mr. Ochs has been the one who is engineering this matter for the other dealers, and when he states in his letter to you as shown, that I am accustomed to have things my way, I wish to state that I am accustomed to that, but before I do I always make sure that the position I take is fair to the other man. If Mr. Ochs would have taken this into consideration when he got the dealers together and brought about a decision to stop delivering groceries, creating hardships for those whom he ought to consider his friends, the chances are he would not have done as he did. If matters

are adjusted properly with the new man who is starting business herein referred to, well and good; if not, there is a vacant lot in the business center of Homer which is available and a grocery store will be started on this lot that will give them all a run for their lives, if they do not wake up to the situation.

You may rest assured that the future will prove this is not an idle threat, but a move contemplated in all fairness to our employes and also to all other citizens of Homer.

H. D. Keller,
Manager Ideal Furnace Co.

Tradesman Advertised Hog Tone Differently.

Eben Junction, Jan. 10—Excuse delay in getting enclosed check to you. The paper is well worth the price. The quality of paper used is good. The print is legible and clearcut throughout every issue. We as merchants get as much good solid reading matter out of the Tradesman as

we do from any trade journal published. The market hints are timely and oftentimes save the subscriber many times the price of his subscription. No humbug advertisements are published in its columns. In a recent issue of one of the leading farm journals a double page advertisement appeared in behalf of Hog Tone. In the current issue of the Tradesman, the merchant also read an advertisement for the alleged specific, but from an entirely different viewpoint. He was told that an analysis of this patent revealed 96½ per cent. water and other volatile matter, the remainder organic and mineral salts.

W. J. Kehoe.

Shoe Store and Shoe Repair Supplies

SCHWARTZBERG & GLASER
LEATHER CO.

57-59 Division Ave. S. Grand Rapids

This is a good time to tie up with the Hirth-Krause line. Watch them in the next few months.

Hirth-Krause
Shoemakers for three Generations
Shoes

Tanners and Manufacturers of the
"MORE MILEAGE SHOE"

GRAND RAPIDS

MICHIGAN

SERVICE SHOES

that will stand up under all conditions and tests are good ones on which to build your business.

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.

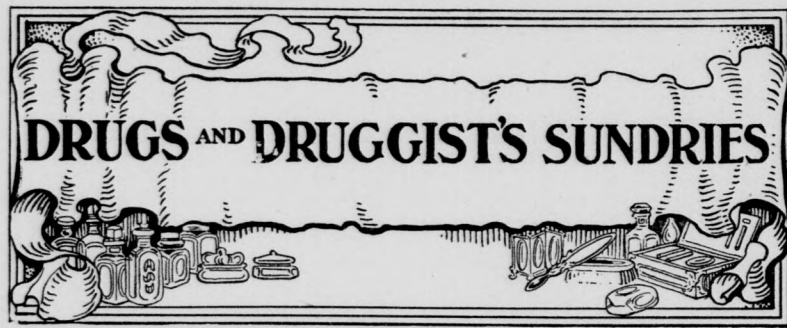
From the very first the aim of our factory has been to produce the best service shoe the market offered. By using at all times the very best of materials we have been able to maintain the high standard of quality in our line.

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.

Manufacturers of Serviceable Footwear GRAND RAPIDS, MICH.



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.

Two Nostrums Druggists Should Refuse To Sell.

Dr. Shoop, of Racine, Wis., has been in the patent medicine game for years and owes much of his success to Claude C. Hopkins who was perhaps the ablest exponent of patent medicine advertising in this country. Dr. Shoop does not limit himself to the manufacture of the Restorative but produces several other nostrums.

The Restorative is recommended for stomach, liver, and kidney trouble and as a nerve tonic by the manufacturer. It is advertised as a nerve tonic and is claimed to have specific action on the nerves which supply the stomach, kidneys, and heart.

The remedy consists of alcohol, about 10 per cent, sugar, water, with a trace of hydrastin and benzoic acid. Benzoic acid and hydrastin have few, if any, rational indications in therapeutics. Hydrastin is sometimes given as a bitter without any specific foundation for its use. As far as the analysis shows there is absolutely nothing in this remedy which would have any effect upon any part of the nervous system of the human body. There is not even enough alcohol in this nostrum to effect the human organism in the doses recommended on the label. Taking it all in all, the dope is absolutely useless as a medicinal agent.

At the selling price of \$1, Dr. Shoop must realize an enormous profit. In the present crusade against profiteers, why neglect the patent medicine vendors? They have been getting away with it for years.

D. D. D. is a remedy for eczema and diseases of the skin and is put out in two styles, ordinary and extra strong. The U. S. Department of Agriculture has reported an analysis of a bottle of the extra strong and found it to contain phenol, sassafras, methyl salicylate, salicylic acid and choral hydrate and alcohol by volume, 22.34 per cent. The Department has charged the company with misbranding under the Pure Food and Drugs Act.

The amount of alcohol in the remedy is sufficient to prevent any local action of the phenol (carbolic acid). Methyl salicylate, commonly known as oil of wintergreen, synthetic, is used in rheumatism but according to Cushny the value of salicylate is doubtful in skin diseases. They also recommend the remedy for a mouth wash and gargle. Salicylic acid should not be used in a mouth wash as it has a definite effect of softening the enam-

el of the teeth. There is also danger of absorption of some of the ingredients from the mucus membrane of the mouth. The effect of salicylic acid is to produce a slow and painless destruction of the outer layer of the skin. It is sometimes used for corns and bunions.

Among other things, they advertise the remedy for the cure of ivy poison. U. S. Public Health Service report that no specific treatment for poisoning from ivy and sumac is yet available. The company recommends their remedy for all kinds of skin trouble. This is absurd because the only effect that this substance can have is possibly to allay the itching. There may be enough chloral hydrate in the substance to produce this effect.

Their circular is made up largely of testimonials. People are beginning to realize that testimonials can be obtained by anybody for anything. They state that the others contained in their circular are picked at random from thousands who have written them. The addresses of the writers of these letters are given and they very generously offer to let you write these people. In parenthesis they ask you to remember that some may have changed their residence since they wrote. So if your letter should be returned for better address, just pick out another name and write again. We venture to say that it would take quite a few dollars worth of stamps to get a reply from any of these testimonial writers unless you should happen to strike one of those who writes testimonials as a regular profession. These testimonials are written by people who know little about the action of drugs and probably wrote them in a moment of enthusiasm when they had obtained a temporary relief by using D. D. D.

If some people have been benefitted by the use of this nostrum it is probably due to the other directions concerning the general diet, welfare, and cleanliness to be exercised by the patient. These are the common hygienic rules which everyone knows. Nature often clears up skin disturbances without any outside assistance. These are the cases for which D. D. D. claims the credit of curing.—Michigan Food and Drug Monthly.

Grey Oil.

The following is a formula for this preparation:

Mercury	-----	20.00 parts
Anhydrous lanoline	-----	30.00 parts
Chlorbutol	-----	2.00 parts
Liquid paraffin, to	-----	100.00 parts

Triturate 1 and 3 with 2 till globules of 1 case to be visible, add 4, gradually with successive trituration to make a cream. Use a sterilized mortar and pestle.

Items From the Cloverland of Michigan.

Sault, S.e. Marie, Jan. 11—The new electric pumps which have been installed were put into operation last Thursday, giving the Soo one of the best equipped and most modern pumping stations in the State. The work was under the direction of our City Manager Henry Sherman and he is to be congratulated on the fine work accomplished.

George J. Dickison, Jr., member of the firm of Dr. George Dickinson & Sons, breeders of pure bred stock, has completed a course in the Chicago School of Auctioneering and will take up his work in this city, giving the Soo another auctioneer.

Jack Garipey, who has been in the employ of the Mac & Mac Transfer Co. since it was organized, has started in the dray and baggage business for himself. His long experience in this line has given him a large acquaintance with the traveling public, who will be pleased to see that he gets a share of the business in that line.

St. Ignace is kicking on paying 22½ cents per kilowatt for electric juice, while the maximum charge in the Soo is 7c, and this runs down as low as 4 cents, depending on the amount used. Negotiations are under way to furnish St. Ignace power from here, the same as is furnished Pickford and other adjoining towns.

Cameron Brothers, veteran meat merchants, have taken into partnership Knut H. Marin, who has been in their employ for a number of years as meat cutter. The new firm will be known as Cameron Bros. & Co.

Partial payments puzzle the school boy and the older he gets the more they worry him.

It is announced this week that the grocery business conducted many years by R. H. Campbell, at 916 East-day avenue, has been sold to Jane B. Rowan and E. J. Somes and hereafter will be conducted under the firm name of Rowan & Somes.

The Peoples store, at Manistique, has changed hands. L. Yalomstein, who since the opening of the Peoples Store has been general manager, has turned over the business to the new owners, who are brothers of Mr.

Yalomstein. David Yalomstein, of St. Ignace, will have active charge of the store. It is not expected that there will be any material change in the personnel of the store.

The average man does not add any dignity to the office he fills.

The Soo is not making much noise about the first hockey game of the season with the Canadian Soo, as the score was nothing to one in favor of the latter, but will make more noise just as soon as our boys get back to their old pace.

M. J. Vournakis, one of the owners of the Olympia ice cream parlors, left the city last week to enjoy a month's visit with relatives and friends in West Virginia.

The overland mail service between Drummond and DeTour started last week. The mail boat, Naida, is laid up for the winter.

The new telephone company recently organized at Drummond and incorporated for \$5,000 has twenty-one phones now working on the Island and plans are under way for extending the line to the Channel and laying a cable across the river, thus connecting Drummond with other outside points. A telephone to the main land would, indeed, be a benefit to the residents of Drummond, especially during election season, where returns are held for several days waiting for returns from Drummond.

The heavy snow storms of the last week did \$1,000 damage to the Dickson livery, on Portage avenue, when the roof of the shed adjoining the main stables gave in from the heavy weight of the snow that covered it. The damage was principally to the cutters and buggies temporarily stored there.

It is better to be beaten in trying to do right than it is to succeed in doing wrong. William G. Tapert.

Lemon Demand Hit Hard By Prohibition.

The lack of sale for lemons since prohibition hit the country has been one of the most striking features of the lemon market in recent years. Lemons are cheap and will keep on being cheap.

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

Gabby Gleanings From Grand Rapids.

Grand Rapids, Jan. 11—The annual round-up of the department heads and traveling salesmen of the Grand Rapids Dry Goods Co., which was held at the Peninsular Club last Wednesday evening, was attended by the following gentlemen: Clarence J. Farley, F. J. Neuman, Stuart McBain, Henry Ude, G. D. Smith, J. Boom, P. J. Behan, L. D. Bovee, Eli Halbertsma, L. J. Collins, Tim Temple, H. L. Montieth, M. Smolinski, W. J. Smith, Fred Doyle, R. Pfeffer, L. J. Pylman, M. Estee, Guy Critchett, E. H. Stebbins, Jno. Afman, Glen McLaughlin, F. W. Johnson, Harry Hudson, F. J. Seibel and E. A. Stowe. After the menu was discussed, short addresses were made by Toastmaster Seibel, Manager Farley and nearly all those present.

J. J. Berg, wife and daughter, Mrs. J. L. Shireling and Mrs. R. A. Westrate went to Chicago on Tuesday of last week, returning Thursday evening. While in Chicago Mr. Berg received his spring sample line from Pitkins & Brooks, who he has represented many years in this territory.

W. G. Epley and B. Kenyon have taken over the lease of the Sherman House, at Allegan, and will continue the business under the style of Epley & Kenyon. Mr. Epley was for five years landlord of the Phoenix House, Charlotte, relinquishing that position about six months ago. Mr. Kenyon resides in Kalamazoo and has covered Central Michigan territory for the Pillsbury Milling Co. for the past seventeen years. Mr. Kenyon is a member of Kalamazoo Council, No. 156, and states that he will see that all U. C. T. members are treated right.

Frank J. Seibel: One of the most necessary features in our business today is WORK. We have all worked, but every man who travels ought to be doing his share to spread abroad the gospel of hard work as the only path to salvation. In every town today there are men who are waiting in idleness for business to pick up again, and indulge in the meantime, in conversation that adds to their own depression and that of other men, and it would put us a long way forward if every such man would find some way to go to work or quit talking about it. We know of no better indirect-business-builder than for you to assume the bright side of life, and get back that optimistic spirit which was characteristic of our sales force almost all of last year. I am afraid that most of you do not realize what a wonderful help this is to you and your house. Keep up a good front, and remember your comments on business to everybody, is, "that it is always good."

"Although there are only twenty-six letters in the alphabet," writes Milton H. Reeder, the well-known shoe salesman, "there are 250,000 words in the English language, and while there are many reasons why merchants are not buying as liberally as heretofore, there are reasons why they should anticipate their requirements on their bread and butter shoes if they desire to remain in business. Retail merchants realize that business is already beginning to be better. There is a noticeable improvement in my territory. I am continuing to preach quality, and I am proud of the fact that I have been instrumental in persuading many merchants to keep their flag out of the mud."

Transatlantic Trade, published by the American Chamber in Berlin, answers two questions about the daily expenses of a traveling man in the United States and in Germany as follows: "He should have at his disposal at least thirty dollars a day in the United States. At the present rate of exchange (the month then being November) this amounts to 2,010 marks. An American traveler in

Germany would require approximately 600 marks or \$11."

Ishpeming Iron Ore; Harry Work, the popular salesman for the National Biscuit Co., took unto himself a bride in the person of Hattie C. Little, of Negaunee, Monday, the ceremony taking place in Negaunee. The bride was born in Ishpeming, being the daughter of Mr. and Mrs. J. B. Wilbur, both of whom have passed away. Mr. Work is one of the oldest, in service, of the traveling men who visit this country.

Ft. Myers (Florida) Press: The star shot of the 1921 seasons was made Saturday, Jan. 1, by L. Winternitz, a popular guest at the Franklin Arms Hotel. Playing the seventh hole, he drove his ball into the trap guarding the green. With a mighty swat he drove the ball out clear of the trap straight on its way as true as steel right into the hole. Mr. Winternitz, whose home is in Grand Rapids, will always remember Jan. 1, the opening day of the Fort Myers Golf Club, more especially as he was the first golfer on the links.

Baltimore Wholesaler Left a Million.

Wholesalers should be considerably cheered by the knowledge that Austin C. Stoneburner, a retired wholesale grocer of Baltimore, who died recently left an estate of more than \$1,000,000. It is encouraging to learn in these days of weepings and wailings that a grocer can amass a fortune. The personality of Stoneburner was appraised at \$912,051.28 in the Orphans Court of Baltimore. There was also filed a list of \$39,500, due him on promissory notes, making a total of \$951,551.28. With real estate owned by him the value of his estate will probably exceed \$1,000,000.

Of the personality only \$434.27 was cash. The only other item in the inventory, besides stocks and bonds, was one of two automobiles appraised at \$5,200. The remainder was represented by securities. They show that Mr. Stoneburner was a liberal investor in the issues of Baltimore city and Maryland counties and in the securities of municipalities outside Maryland. He was a holder of large blocks of gilt-edged bank and trust company stocks as well as the issues of railroad and industrial corporations.

All in Harmony.

"I wear everything in harmony with everything else I wear," said the Exquisite.

"Well, well," said the caustic friend, looking at the boaster's lower limbs, "I understand now why you wear bowties. And if you try to match your mind and your skull I am sure you eat calf's brains and wear ivory garters."

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

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	Cocao nut	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	Cinchicoum	@ 2 00
Balsams		Cubebs	12 50@ 12 75	Cinebala	@ 3 00
Copaiba	90@ 1 20	Eigeron	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	@ 1 50
Cassia (ordinary)	45@ 50	Lard, No. 1	1 20@ 1 40	Iodine, Colorless	@ 2 00
Cassia (Saigon)	75@ 85	Lavender Flow	12 00@ 12 25	Iron, clo.	@ 1 50
Sassafras (pw. 70c)	@ 65	Lavender Gar'n	1 75@ 2 00	Kino	@ 1 40
Soap Cut (powd.)	30@ 35	Lemon	2 50@ 2 80	Myrrh	@ 2 25
Berries		Linseed Boiled bbl.	@ 95	Nix Vomica	@ 2 50
Cubeb	1 90@ 2 00	Linseed bl less	1 05@ 1 15	Opium	@ 4 20
Fish	50@ 60	Linseed raw, bbl.	@ 93	Opium, Camp.	@ 1 75
Juniper	10@ 20	Linseed raw less	1 03@ 1 13	Opium, Deodorz'd	@ 4 20
Prickly Ash	@ 30	Mustard, true oz.	@ 2 75	Rhubarb	@ 2 00
Extracts		Mustard, artifil, 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	yellow	4 00@ 4 25	Ochre, yellow bbl.	@ 2
Chamomile (Ger.)	80@ 1 00	green	4 00@ 4 25	Ochre, yellow less	2 1/2 @ 8
Chamomile Rom	40@ 45	Orange, Sweet	6 50@ 6 75	Putty	5 @ 8
Gums		Origanum, pure	@ 50	Red Venet'n Am.	3 @ 7
Acacia, 1st	60@ 65	Origanum, com'l	1 25@ 1 50	Red Venet'n Am.	3 1/2 @ 7
Acacia, 2nd	55@ 60	Pennyroyal	3 00@ 3 25	Red Venet'n Eng.	4 @ 8
Acacia, Sorts	35@ 40	Peppermint	9 00@ 9 40	Whiting, bbl.	@ 4 1/2
Acacia, powdered	45@ 50	Rose, pure	20 00@ 24 00	Whiting	5 1/2 @ 10
Aloes (Barb Pow)	30@ 40	Rosemary Flows	2 50@ 2 75	L. H. P. Prep.	3 75@ 4 00
Aloes (Cape Pow)	30@ 35	Sandalwood, E.	15 00@ 15 20	Miscellaneous	
Aloes (Soc Pow)	1 25@ 1 50	I.	15 00@ 15 20	Acetanalid	80 @ 85
Asafoetida	4 00@ 4 50	Sassafras, true	3 00@ 3 25	Alum	16 @ 20
Pow.	5 00@ 5 50	Sassafras, artif'l	1 25@ 1 60	Alum, powdered and	17 @ 20
Camphor	1 30@ 1 35	Spearment	16 00@ 16 20	Bismuth, Subni-	3 75@ 4 00
Guaiac	@ 1 40	Sperm	2 75@ 3 00	trate	
Guaiac, powdered	@ 1 50	Tansy	11 50@ 11 75	Borax xtal or	11 1/2 @ 16
Kino	@ 85	Tar, USP	48 @ 60	powdered	2 00@ 5 50
Kino, powdered	@ 1 00	Turpentine, bbls.	@ 90	Cantharides, po	2 22@ 2 30
Myrrh	@ 1 40	Turpentine, less	1 00@ 1 10	Calomel	45 @ 50
Myrrh, Pow.	@ 1 50	Wintergreen,	12 00@ 12 25	Capsicum	7 50@ 8 00
Opium	11 50@ 12 00	tr.		Carmine	50 @ 60
Opium, powd.	13 00@ 13 60	Wintergreen, sweet	8 00@ 8 25	Cassia Buds	67 @ 75
Opium, gran.	13 00@ 13 60	birch	8 00@ 8 25	Cloves	16 @ 18
Shellac	1 25@ 1 50	Wintergreen art	1 05@ 1 30	Chalk Prepared	63 @ 72
Shellac Bleached	1 40@ 1 50	Wormseed	8 50@ 8 75	Chloroform	1 70@ 2 10
Tragacanth	4 50@ 6 00	Wormwood	20 00@ 20 25	Chloral Hydrate	1 70@ 2 10
Tragacanth, pow.	@ 4 00	Potassium		Cocaine	15 85@ 16 90
Turpentine	35 @ 40	Bicarbonate	55 @ 60	Cocoa Butter	70 @ 85
Insecticides		Bichromate	47 @ 55	Corks, list, less	40%.
Arsenic	20 @ 30	Bromide	75 @ 80	Copperas	3 @ 10
Blue Vitriol, bbl.	@ 09	Carbonate	65 @ 70	Copperas, Powd.	4 @ 10
Blue Vitriol, less	10 @ 15	Chlorate, gran'r	38 @ 45	Corrosive Sublim	2 01@ 2 10
Bordeaux Mix Dry	18 @ 38	Chlorate, xtal or	28 @ 35	Cream Tartar	52 @ 60
Hellebore, White	38 @ 45	powd.	30 @ 50	Cuttlebone	70 @ 80
powdered	38 @ 45	Cyanide	3 @ 50	Dextrine	9 @ 15
Insect Powder	75 @ 1 05	Iodide	3 80@ 3 90	Dover's Powder	5 75@ 6 00
Lead Arsenate P.	35 @ 55	Permanganate	1 05@ 1 10	Emery, All Nos.	10 @ 15
Lime and Sulphur	12 1/2 @ 27	Prussiate, yellow	65 @ 75	Emery, Powdered	8 @ 10
Dry	12 1/2 @ 27	Prussiate, red.	1 10@ 1 20	Epsom Salts, bbls.	@ 04 1/2
Paris Green	48 @ 58	Sulphate	@ 75	Epsom Salts, less	5 1/4 @ 10
Ice Cream		Roots		Ergot, powdered	@ 6 00
Arctic Ice Cream Co.		Alkanet	1 00@ 1 25	Flake White	15 @ 20
Bulk, Vanilla	1 25	Blood, powdered	50 @ 60	Formaldehyde, lb.	25 @ 30
Bulk, Chocolate	1 35	Calamus	35 @ 1 00	Gelatine	2 25@ 2 40
Bulk, Caramel	1 45	Cecampine, pwd	35 @ 40	Glassware, less	50%.
Bulk, Grape-Nut	1 35	Gentian, powd.	27 1/2 @ 35	Glassware, full case	50.10%.
Bulk, Strawberry	1 35	Ginger, African,	29 @ 36	Glauber Salts, bbl.	@ 03 1/2
Bulk, Tutti Fruiti	1 35	powdered		Glauber Salts less	04 @ 10
Brick, Vanilla	1 40	Ginger, Jamaica	50 @ 55	Glue, Brown	21 @ 30
Brick, Chocolate	1 40	powdered	50 @ 55	Glue, Brown Grd.	19 @ 25
Brick, Caramel	1 60	Goldenseal, pow.	8 50@ 8 80	Glue, White	35 @ 40
Brick, Strawberry	1 60	Ipecac, powd.	4 75@ 5 00	Glue, White Grd.	35 @ 40
Brick, Tutti Fruiti	1 60	Licorice, powd.	35 @ 40	Glycerine	30 @ 46
Brick, any combinat'n	1 60	Licorice, powd.	40 @ 50	Hops	1 75@ 2 00
Piper Ice Cream Co.		Orris, powdered	40 @ 45	Iodine	5 70@ 5 90
Bulk, Vanilla	1 25	Poke, powdered	40 @ 45	Iodoform	7 00@ 7 30
Bulk, Chocolate	1 30	Rhubarb	@ 1 50	Lead, Acetate	20 @ 30
Bulk, Caramel	1 30	Rhubarb, powd.	@ 1 50	Lycopodium	5 25@ 5 50
Bulk, Grape-Nut	1 30	Rosinwood, powd.	30 @ 35	Mace	75 @ 80
Bulk, Strawberry	1 35	Sarsaparilla, Hond.		Mace, powdered	95 @ 1 00
Bulk, Tutti Fruiti	1 35	ground	1 25@ 1 40	Menthol	6 25@ 6 60
Brick, Vanilla	1 40	Sarsaparilla Mexican,		Morphine	11 48@ 12 73
Brick, Chocolate	1 60	ground	@ 80	Nux-Vomica	@ 30
Brick, Caramel	1 60	Squills	35 @ 40	Nux Vomica, pow.	26 @ 35
Brick, Strawberry	1 60	Squills, powdered	60 @ 70	Pepper black pow.	32 @ 35
Brick, Tutti Fruiti	1 60	Tumeric, powd.	25 @ 30	Pepper, white	@ 50
Brick any combinat'n	1 60	Valerian, powd.	@ 75	Pitch, Burgundy	15 @ 20
Leaves		Seeds		Quassia	12 @ 15
Buchu	@ 4 00	Anise	33 @ 35	Quinine	99 @ 1 72
Buchu, powdered	@ 4 50	Anise, powdered	38 @ 40	Rochelle Salts	45 @ 50
Sage, bulk	67 @ 70	Bird, ls	13 @ 19	Saccharine	@ 38
Sage, 1/4 loose	72 @ 78	Canary	10 @ 15	Salt Peter	20 @ 30
Sage, powdered	55 @ 60	Caraway, Po.	.30 22 @ 25	Seidlitz Mixture	40 @ 45
Senna, Alex.	1 40@ 1 50	Cardamon	2 00@ 2 25	Soap, green	25 @ 35
Senna, Tinn.	30 @ 35	Celery, powd.	.45 35 @ 40	Soap mott castile	22 1/2 @ 25
Senna, Tinn. pow	35 @ 40	Coriander pow.	.25 16 @ 20	Soap, white castile	case @ 18 00
Uva Ursi	20 @ 25	Dill	15 @ 25	Soap, white castile	less, per bar @ 2 00
Oils		Fennell	30 @ 40	Soda Ash	05 @ 10
Almonds, Bitter,	16 00@ 16 25	Flax	08 @ 13	Soda Bicarbonate	4 @ 10
Almonds, Bitter,	2 50@ 2 75	Flax, ground	08 @ 13	Soda, Sal	2 1/4 @ 5
Almonds, Sweet,	1 75@ 2 00	Foenugreek pow.	10 @ 20	Spirits Camphor	@ 1 50
true		Hemp	10 @ 18	Sulphur, roll	4 1/2 @ 10
		Lobelia	2 50@ 2 75	Sulphur, Subl.	4 1/2 @ 10
		Mustard, yellow	18 @ 25	Tamarinds	25 @ 30
		Mustard, black	30 @ 35	Tartar Emetic	1 03@ 1 10
		Poppy	30 @ 40	Turpentine, Ven.	50 @ 60
		Quince	1 25@ 1 50	Vanilla Ex. pure	1 60@ 2 00
		Rape	15 @ 20	Witch Hazel	1 60@ 2 15
		Sabadilla	35 @ 40	Zinc Sulphate	10 @ 15
		Sunflower	7 1/2 @ 15		
		Worm American	45 @ 60		
		Worm Levant	2 00 @ 2 25		

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	
Cheese		Coffee	Galv. Tabs
		Currants	
		Lemon Peel	
		Orange Peel	
		Tapioca	
		Rice	
		Roll'd Oats	
		Galv. Pails	

AMMONIA

Arctic Brand
12 oz., 2 doz. in carton,
per doz. ----- \$1.65

Moore's Household Brand
12 oz., 2 doz. to case 2 70

AXLE GREASE



25 lb. pails, per doz. 27 10

BLUING

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

BREAKFAST FOODS

Cracked Wheat, 24-2 4 85
Cream of Wheat ----- 9 00
Grape-Nuts ----- 3 80
Pillsbury's Best Cer'l 8 10
Quaker Puffed Rice ----- 5 60
Quaker Puffed Wheat 4 30
Quaker Brfst Biscuit 1 90
Quaker Corn Flakes 3 70
Ralston Purina ----- 4 00
Ralston Branzos ----- 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 10
Biscuit ----- 2 00
Drinket ----- 2 60
Krumble Bran, 12s ----- 2 25

BROOMS

Standar 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 ----- 1 90
No. 2 ----- 2 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 ----- 70
Van Camp, small ----- 1 10
Van Camp, medium ----- 1 55

Beans—Canned

Red Kidney ----- 1 35 @1 80
String ----- 1 60 @3 30
Wax ----- 1 60 @2 70
Lima ----- 1 15 @2 35
Red ----- @1 10

Clam Bouillon

Burnham's 7 oz. ----- 2 50

Corn

Standard ----- 1 10 @1 75
Country Gentmn 1 85 @1 90
Maine ----- 1 90 @2 25

Hominy

Van Camp ----- 1 40

Loyster

1/4 lb. Star ----- 3 00
1/2 lb. Star ----- 5 50
1 lb. Star ----- 10 50

Mackerel

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

Mushrooms

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

Plums

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

Pears in Syrup

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

Peas

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

Peaches

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

Pineapple

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

Pumpkin

Van Camp, No. 3 ----- 1 60
Van Camp, No. 10 ----- 4 50
Lake Shore, No. 3 ----- 1 45
Vesper, No. 10 ----- 3 90

Salmon

Warren's 1/2 lb. Flat 3 00
Warren's 1 lb. Flat ----- 4 35
Red Alaska ----- 3 90
Med. Red Alaska 3 00 @3 50
Pink Alaska ----- 1 90 @2 25

Sardines

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

Sauerkraut

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

Shrlmps

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 ----- 95 @1 40
No. 3 ----- 1 75 @2 21
No. 10 ----- @6 01

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 ----- 29
Wisconsin Flats ----- 30
Longohr ----- 29
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 ----- 75
Doublemint ----- 70
Juicy Fruit ----- 70
Spearmint, Wrigleys ----- 70
Zeno ----- 65

CHOCOLATE

Walter Baker & Co.

Caracas ----- 43
Premium, 1/2s ----- 44
Premium, 1/4s ----- 47
Premium, 1/8s ----- 44
Premium, 1/16s ----- 44

CIGARS

National Grocer Co. Brands

El Rajah Epicure, 50s 95 00
El Rajah Epicure, 25s 97 00
El Rajah, Longfellow, 50s ----- 95 00

Faraday Rothchild,
Extra, 50s ----- 110 00
Faraday Rothchild,
Imperial, 50s ----- 125 00
Faraday Rothchild,
Junior, 50s ----- 55 00

Faraday Rothchild,
Panetelas, 50s ----- 95 00
Faraday Rothchild,
Monopoles, 50s ----- 95 00
Faraday Rothchild,
Corono, 50s ----- 110 00

Faraday Rothchild,
Royal, 50s ----- 93 00
Mungo Park,
Perfecto, 50s ----- 75 00

Mungo Park,
African, 50s ----- 90 00
Mungo Park,
Wonder, 50s ----- 92 00
Mungo Park,
Gold Stand, 50s ----- 100 00
Mungo Park,
Gold Stand, 25s ----- 105 00
Odins Monarch, 50s ----- 65 00

Worden Grocer Co. Brands

Harvester Line

Record Breakers, 50s 75 00
Delmonico, 50s ----- 75 00
Panatella, 50s ----- 75 00
Pacemaker, 50s ----- 75 00

Record Breakers

(Tins) 50s ----- 75 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
Pals, 50s, (foil) ----- 97 00
Imperials, 25s (foil) 115 00

Royal Lancer Line

Favorita, 50s ----- 75 00
Imperial, 50s ----- 95 00
Magnificos, 50s ----- 112 50
Sanchez & Haya Lines
Havana Cigars made in Tampa, Fla.

Diplomaticos, 50s ----- 95 00
Rosa, 50s ----- 115 00
Bishops, 50s ----- 115 00
Reina Pina, 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
Kouse, 50s ----- 110 00
Peninsular Club, 25s 150 00
Palmas, 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
Manila 10c ----- 70 00
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 90
Braided, 50 ft. ----- 4 00
Sash Cord ----- 2 60 @3 75

COCOA

Baker's 1/4s ----- 52
Baker's 1/2s ----- 48
Bunte, 15c size ----- 55
Bunte, 1/2 lb. ----- 50
Cleveland ----- 41
Colonial, 1/4s ----- 35
Colonial, 1/2s ----- 33
Droste's Dutch, 1 lb. ----- 9 00
Droste's Dutch, 1/2 lb. 4 75
Droste's Dutch, 1/4 lb. 2 00
Epps ----- 42
Hersheys, 1/4s ----- 42
Hersheys, 1/2s ----- 40
Huyler ----- 36
Lowney, 1/4s ----- 48
Lowney, 1/2s ----- 47
Lowney, 5 lb. cans ----- 31
Van Houten, 1/4s ----- 12
Van Houten, 1/2s ----- 18
Van Houten, 1s ----- 36
Wan-Eta ----- 65
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 ----- 23 00

McLaughlin's XXXX

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

Coffee Extracts

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

CONDENSED MILK

Eagle, 4 doz. ----- 12 65
Leader, 4 doz. ----- 10 60

EVAPORATED MILK

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

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
Boston Sugar Stick ----- 39

Mixed Candy

Broken ----- 22
Cut Loaf ----- 22
Grocers ----- 14
Kindergarten ----- 25
Leader ----- 22
Century Creams ----- 15
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 ----- 28
Cocoanut Waffles ----- 23
Coffy Toffy ----- 35
Fudge, Walnut ----- 30
Fudge, Walnut Choc. ----- 30
Iced Orange Jellies ----- 26
Italian Bon Bons ----- 24
AA Licorice Drops ----- 2 00
Manchus ----- 26
Nut Butter Puffs ----- 23
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
Pearnut Clusters ----- 39
Quintette ----- 21
Victoria Caramels ----- 21

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 ----- 23

Hard Goods

Lemon Drops ----- 24
O. F. Horehound Drps ----- 24
Anise Squares ----- 32
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 ----- 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 ----- 52

Currants

Packages, 14 oz. ----- 20
Boxes, Bulk, per lb. 21

Peaches

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

Peel

Lemon, American ----- 32
Orange, American ----- 33

Raisins

Fancy S'ided, 1 lb. pkg. 27
Thompson Seedless, 1 lb. pkg. ----- 27
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

Farina

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

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

Tapoca

Pearl, 100 lb. sacks ----- 8 1/2
Minute, 8 oz., 3 doz. 4 05
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 ----- 84
Size 1-0, per 1,000 ----- 96
Size 2-0, per 1,000 ----- 1 15
Size 3-0, per 1,000 ----- 1 32
Size 4-0, per 1,000 ----- 1 65
Size 5-0, per 1,000 ----- 1 95

Sinkers

No. 1, per gross ----- 65
No. 2, per gross ----- 72
No. 3, per gross ----- 85
No. 4, per gross ----- 1 10
No. 5, per gross ----- 1 45
No. 6, per gross ----- 1 85
No. 7, per gross ----- 2 30
No. 8, per gross ----- 3 35
No. 9, per gross ----- 4 65

FLAVORING EXTRACTS

Jennings
Pure Vanilla
Turpeneless
Pure Lemon

Per Doz.

7 Dram 20 Cent ----- 1 65
1 1/2 Ounce, 25 Cent ----- 2 00
2 Ounce, 37 Cent ----- 3 00
2 1/2 Ounce, 40 Cent ----- 3 20
2 3/4 Ounce, 45 Cent ----- 3 40
4 Ounce, 65 Cent ----- 5 50
8 Ounce, \$1.00 ----- 9 00
7 Dram, 20 Assorted ----- 1 65
1 1/2 Ounce, 25 Assorted 2 00

Van Duzer

Vanilla, Lemon, Almond,
Strawberry, Raspberry,
Pineapple, Peach, Coffee,
Peppermint & Wintergreen
1 ounce in cartons ----- 2 00
2 ounce in cartons ----- 3 50
4 ounce in cartons ----- 6 75
8 ounce ----- 13 20
Pints ----- 26 40
Quarts ----- 51 00
Gallons, each ----- 16 00

FLOUR AND FEED

Valley City Milling Co.
Lily White, 1/2 Paper
sack ----- 11 50
Harvest Queen 24 1/2s 11 75
Graham 25 lb. per cwt 4 80
Golden Granulated Meal,
25 lbs., per cwt. ----- 2 90
Rowena Pancake Com-
pound, 5 lb. sack ----- 5 50
Buckwheat Compound,
5 lb. sack ----- 5 50

Watson Higgins Milling Co.

New Perfection, 1/8s 11 25

Meal

Gr. Grain M. Co.
Bolted ----- 3 80
Golden Granulated ----- 4 00

Wheat

No. 1 Red ----- 1 80
No. 1 White ----- 1 78

Oats

Michigan Carlots ----- 55
Less than Carlots ----- 60

Corn

Carlots ----- 55
Less than Carlots ----- 90

Hay

Carlots ----- 36 00
Less than Carlots ----- 30 00

Feed

Street Car Feed ----- 36 00
No. 1 Corn & Oat Fd ----- 36 00
Cracked Corn ----- 36 00
Coarse Corn Meal ----- 36 00

FRUIT JARS

Mason, pts., per gro. 9 00
Mason, qts., per gro. 10 00
Mason, 1/2 gal., gross 14 25
Mason, can tops, gro. 2 85
Ideal Glass Top, pts. 10 00
Ideal Glass Top, qts. 12 00
Ideal Glass Top, 1/2 gallon ----- 16 00

GELATINE

Cox's 1 doz. large ----- 1 45
Cox's 1 doz. small ----- 90
Jello-O, 3 doz. ----- 3 45
Knox's Sparkling, doz. 2 25
Knox's Acld'd, doz. 2 25
Minute, 3 doz. ----- 4 95
Nelson's ----- 1 50

HIDES AND PELTS

Table listing various hide and pelt types such as Green, No. 1, Calfskin, etc., with their respective prices.

Pelts

Table listing pelts like Old Wool, Lambs, and Shearlings with prices.

Tallow

Table listing different grades of tallow with prices.

Wool

Table listing various types of wool and their prices.

Raw Furs

Table listing raw furs like Skunk, Raccoon, Mink, etc., with prices.

HONEY

Table listing different grades of honey with prices.

HORSE RADISH

Table listing horse radish products with prices.

JELLY

Table listing various types of jelly with prices.

JELLY GLASSES

Table listing jelly glasses with prices.

MAPLEINE

Table listing mapleine products with prices.

MINCE MEAT

Table listing mince meat products with prices.

MOLASSES

Table listing molasses products with prices.

NUTS—Whole

Table listing various types of whole nuts with prices.

Shelled

Table listing shelled nuts with prices.

OLIVES

Table listing various types of olives with prices.

PEANUT BUTTER



Table listing Bel-Car-Mo brand peanut butter products with prices.

PETROLEUM PRODUCTS

Table listing petroleum products like Gasoline, Kerosene, etc., with prices.

PICKLES

Table listing various types of pickles with prices.

Small

Table listing small pickles with prices.

Gherkins

Table listing gherkins with prices.

Sweet Small

Table listing sweet small pickles with prices.

PIPES

Table listing pipes with prices.

PLAYING CARDS

Table listing playing cards with prices.

POTASH

Table listing potash products with prices.

PROVISIONS

Table listing various types of provisions with prices.

Dry Salt Meats

Table listing dry salt meats with prices.

Lard

Table listing various types of lard with prices.

Smoked Meats

Table listing various types of smoked meats with prices.

Sausages

Table listing various types of sausages with prices.

Beef

Table listing various types of beef with prices.

Pig's Feet

Table listing pig's feet with prices.

Canned Meats

Table listing various types of canned meats with prices.

Mackerel

Table listing mackerel with prices.

Lake Herring

Table listing lake herring with prices.

SEEDS

Table listing various types of seeds with prices.

Tripe

Table listing tripe with prices.

Casings

Table listing casings with prices.

Table listing uncolored oleomargarine with prices.

RICE

Table listing various types of rice with prices.

ROLLED OATS

Table listing various types of rolled oats with prices.

SALAD DRESSING

Table listing various types of salad dressing with prices.

SALERATUS

Table listing saleratus with prices.

SAL SODA

Table listing various types of sal soda with prices.

SALT

Table listing various types of salt with prices.

Washing Powders

Table listing various types of washing powders with prices.

Soap Powders

Table listing various types of soap powders with prices.

CLEANSERS.

TEA

Table listing various types of tea with prices.

TABLE SAUCES

Table listing various types of table sauces with prices.

Gunpowder

Table listing various types of gunpowder with prices.

Young Hyson

Table listing young hyson tea with prices.

Oolong

Table listing various types of oolong tea with prices.

English Breakfast

Table listing various types of English breakfast tea with prices.

Ceylon

Table listing various types of Ceylon tea with prices.

TWINE

Table listing various types of twine with prices.

VINEGAR

Table listing various types of vinegar with prices.

Pure Ground in Bulk

Table listing various types of pure ground in bulk with prices.

SHOE BLACKING

Table listing various types of shoe blacking with prices.

SNUFF

Table listing various types of snuff with prices.

SOAP

Table listing various types of soap with prices.

Proctor & Gamble

Table listing Proctor & Gamble products with prices.

Lautz Bros. & Co.

Table listing Lautz Bros. & Co. products with prices.

Tradesman Company

Table listing Tradesman Company products with prices.

Scouring Powders

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Seasoning

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STARCH

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Kingsford

Table listing Kingsford products with prices.

Gloss

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Muzzy

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SYRUPS

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Pure Cane

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SPICES

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Whole Spices

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VINEGAR

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Pure Ground in Bulk

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WICKING

Table listing various types of wicking with prices.

WOODENWARE

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Butter Plates

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STARCH

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Kingsford

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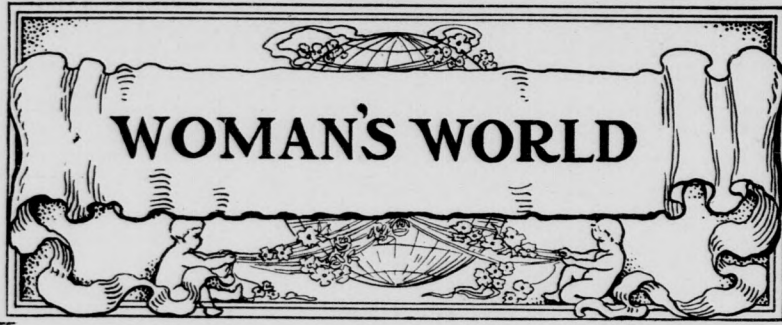
Pure Ground in Bulk

Table listing various types of pure ground in bulk with prices.

WICKING

Table listing various types of wicking with prices.





Your Girl May Reach the White House.

Written for the Tradesman.

I don't suppose Warren G. Harding's mother—or Woodrow Wilson's either—ever really looked into his cradle or watched him running in and out of the house and thought of the possibility that some day he would be President of the United States. If there are any mothers who really count that terrible responsibility as a thing to be desired for their babies. I don't happen to have met them. The more I have seen of the burden that falls upon the man in the White House the less I have felt like wishing for such a load to fall upon any child of mine.

But every time I think of that, I rebuke myself. What sort of mother is it that would shield her child, boy or girl, from the burden upon those shoulders in the years to come?

This very day I looked a long time at a little boy who was rather bossing a group of other children. He was no ordinary case of boy bully; it was evident that a real superiority and genius for leadership were recognized by the others in that little fellow and the rest of them seemed perfectly willing to do as he commanded. I noticed even that he showed a sense of discrimination among the children, and seemed to assign their several shares in the game that he was directing with reference to his knowledge of their capacity.

I have no gift of prophecy, but I know that that little boy, if he lives, forty years from now will be somewhere telling his fellows what to do and seeing that they do it.

The White House is just a symbol. When you look down at your child in the cradle, or in your arms—how do you know what he will be? Or she?

If there is anything in the Constitution of the United States—except the fact that the President must own up to being at least forty years old—that prevents any native-born girl to-day from aspiring to the Presidency, I don't know what it is.

But even on the scale of lesser responsibilities, I do hope that as you look at your child, boy or girl, you are planning and hoping so to bring up that child that somewhere in the world in the years to come, responsibility, leadership, strong influence, faithful, fearless performance of duty—hard and perhaps very unpleasant at times—will be the part of him or her. Surely you don't want that child to grow up and be merely a parasite upon other people's work!

You might as well face it now. You have a wonderful opportunity. I cannot understand how women take

so casually the fact of motherhood, the chance to make or mar lives which in their turn will develop into men and women who will mar, or help to make the world. The best men and women, and the worst, were once little helpless things in mothers' arms.

You can't begin too soon to recognize the possibilities in the little child at your knee. You don't have to think in terms of the White House. Only a very few go that far. But every child that lives to manhood or womanhood bears responsibility somewhere, of some kind, and bears it well or ill, serves or hinders, is worker or parasite, to a great extent as he or she is trained in childhood.

Put your mind on this business now, and begin to give your little child responsibility, measured to his ability to carry it. Give him things to do and to take care of, and let him see that you depend upon his doing it faithfully. Let him take, or fully see, the consequences of neglect upon himself and the family. Lead him to think in terms of the comfort and happiness of others. Help him to understand—and he can understand it very early—that what he does or fails to do has a wide effect upon the world about him. To little duties, in themselves trifling, you can give a large importance in his training.

If leadership and large service to our fellowmen are things into which children are led by their childhood lessons—or are not led because their parents fail to lead them—you have yourself a tremendous responsibility, and you had better get busy about it.

Prudence Bradish.

[Copyrighted 1921.]

Fined For Advertising Himself Insolvent.

Indianapolis, Ind., Jan. 11—There are many insolvent merchants who would like to make believe they are solvent, but Aaron Unger, proprietor of the Unger Dry Goods Co., of this city, has been hauled up short by the Better Business Bureau on a charge of doing vice versa.

The charge against him was that of advertising one of his recent sales as a bankrupt sale, when in reality his concern was not insolvent at all. Unger told the court that he hadn't meant to convey that impression at all, that all he meant was that the stock he offered in the special sale had been secured from a bankrupt merchant on favorable terms.

The city court thought Unger was entitled to pay \$10 fine and promise to be good. Unger thought otherwise and appealed the case.

No Reason to Worry.

"But doctor," the patient protested, "suppose this operation does not succeed?"

"Oh, don't worry about that," the surgeon responded cheerfully; "if it doesn't you won't know it, and what you don't know doesn't hurt you."

Fire Loss in 1920 in Excess of \$4,403,132.

Detroit, Jan. 11—With reports still to be received on the insurance from several small fires, the records at fire headquarters show that Detroit suffered a fire loss of \$4,403,132 in 1920 as compared with \$4,026,279 in 1919. The increased loss was brought about by the high cost of property in comparison with other years, the number of 1920 fires being about the average of recent years.

The past year was a busy one for Chief Callahan and his men, the department responding to 5,178 calls. Heaviest fire loss was in February, the records showing that property to the value of \$1,313,024 went up in smoke. April was the lightest month for the fire fighters, the damage amounting to \$136,054.

Only a few fires of importance were reported from the downtown district during the year and but few heavy losses were reported. Excellent work by the downtown men stopped several big fires, two on Jefferson avenue and two on Woodward avenue.

The most serious fire that the downtown men were called upon to fight occurred on the morning of Jan. 26 when the Hotel Hoffman was destroyed. At this blaze the firemen saved a score of guests from death. When the first apparatus arrived the building already was doomed and a large number of persons were trapped. Chief Callahan and his men gained high praise from the board of fire commissioners for their work at this conflagration.

A fire with a heavy loss was recorded the afternoon of Feb. 5, when a terrace and some residences at Cadillac and St. Paul avenues were badly damaged.

Firms that had bad fires during the year were the Cadillac Motor Co., Parker & Webb, Newton Packing Co. and the Wilson Body Co. A large number of homes were badly damaged especially in February, the department being kept on the jump every day that month.

C. Edward Knight has been engaged by the Detroit Creamery Co. as service manager of its ice cream department. Mr Knight has a wide acquaintance in the drug trade here having been manager of the Michigan Drug Co.'s city department a number of years. He is a former presi-

dent of the Rotary club, which he served as a director for several years and is a member of the Board of Commerce.

The Pennsylvania Railroad has opened freight offices at 401 Free Press building, with W. J. Milward, freight representative of the Northwest region, in charge. The office is prepared to handle all matters connected with the receiving and forwarding of shipments and will be enlarged from time to time to care for increased business.

At a meeting of the board of directors of the Retail Merchants' Bureau, held at the Detroit Board of Commerce, the retailers agreed to raise \$1,000 in order to insure the convention of the Michigan State School Teachers' Association being held in Detroit during October next. It was necessary that this fund be raised before the convention would come to the city. The board of directors believe that such conventions are of value to Detroit from a civic standpoint, and consequently agreed to raise this amount and co-operate in every way possible towards advancing the work of Detroit's Convention and Tourist's Bureau.

Don't be a dog in a manger. Managers are no place for a dog.

Onion Sets



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.

Barlow's Old Tyme Graham Flour

Stone Ground

JUDSON GROCER CO.

GRAND RAPIDS

MICHIGAN

Raisin Trust Relinquishes Its Monopolistic Throttle-Hold.

Advices from Los Angeles indicate that the raisin company has at last discovered "teeth" in the anti-trust law and finds that it cannot maintain and enjoy what is in the vernacular called "a lead pipe cinch" in not only finished, packed raisins, but also the entire—or 90 odd per cent.—of the acreage of the growers.

Copies of the stipulation agreed upon by all parties seem to indicate that the raisin trust and independents are to line up for a fresh start in the mercantile race on February 1, with some reasonable chance that the independents may get a few raisins to pack and be in a position to go after business, instead of leaving the trust in full possession of the field. This is exactly what the Government has hoped for from the start, and which the grocery trade has been earnestly seeking of late through process of the courts. Until competitors have had a fair chance to secure raisins sufficient to allow of their competition in the market, there was little chance for breaking the monopoly which the big company held and any compromise falling short of this provision was doomed to failure.

Apparently existing contracts—which not only carried option on the present crop, but the privilege to renew, over and over again, and also a penalty running with the land even beyond present ownership—must be wholly abrogated and the fact publicly stated in print, as well as sent to the contracting growers. Starting on the 1st of February, all growers, trust and independents alike, are to be permitted to go after raisins, and while it may eventuate that there will probably result a boom in the price, it is a fair guess that it will be based upon competition and not upon a monopolistic throttle-hold.

The court reserves the right to fire the pistol at the starting line by tying up all packers from any advance campaigning. Even after the contracts are made—and they must be entirely new and not renewed or old contracts—the court retains jurisdiction to review them and if they are unsatisfactory all parties agree to their cancellation upon demand of the Government.

So far for the California end of it. It now appears that there are other phases of the case to be settled to make the conduct of the big company conform to the interstate trade regulations of the Federal law. Agreements are being drawn which will be submitted to the Government and when they are fully approved the proceedings will be dropped.

This is a very different proposition from what the bumptious raisin trust had been claiming it could put across, thanks to California political influence. Undoubtedly the conclusions reached in this case will be made applicable to other California products, which have been more and more controlled and centralized in a few hands.

If the National Wholesale Grocers' Association and the independent packers in California had done nothing


else in their careers they would deserve much credit for this striking monument to their power of trust busting. And some day the big food producers of California will realize that it was a move quite as much for their lasting benefit as for the benefit of the distributors.

Until now it has seemed impossible to get into the heads of the California farmers that anything savoring of a monopoly is inherently unpopular and that the more complete a monopoly was the more mindful of public sentiment and displeasure the controllers should be. Yet here was this aggregation not only defying the Government and the law, but even pressing its advantages to the extent of antagonizing the distributors on whom it must rely for its good will contact with the consumer, to the extent of refusing to sell any but its own brand and forcing the handling of its own goods.

If the truth has now been absorbed—and the decrees and agreements seem to indicate such a prospect—it will be regarded by all wise parties to the sale of raisins as a happy outcome. The trade really has no objection to a food industry becoming great nor to its being closely controlled if there goes with it a liberal policy. The other side of the raisin company's activity—the promotion of more raisins, more use of them and better packing—has always given the grocery trade satisfaction, and if the emphasis is now to be laid on competitive ability based on quality and co-operation as the fighting weapon of the big company, it can safely let its competitors into a fair field without any great menace to their prosperity.

High prices may constitute a direct appeal to the average farmer, but in the long run a big company which aims to keep quality high and prices low is bound to last longer and prosper. Already some of the leaders in the industry realize how costly has been the mistake on the part of the company in getting prices too high. The use of raisins by bakers already has been seriously curtailed, after immense sums of money have been spent in pushing such things as raisin bread and other uses which would not only boom but justify continued increase of acreage. But bakers are not now disposed to spend money for anything not absolutely necessary, and when prices became too great they have cut out raisins, with disastrous effects to the coast.

As every grocer knows, the same danger of high prices lurks in other uses of raisins—or any other commodity for that matter—and there is other evidence than that coming over the wire from the coast that the company's new policies will lie much more closely with the jobber than in the past. All in all the news from California looks encouraging.

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

BUSINESS WANTS DEPARTMENT

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

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

Exceptional Opportunity—For Sale—\$12,000 general merchandise stock in livestock town of \$5,000 in Northern Wisconsin. Exceptional. Established, all cash business paying big profits. For full particulars, address J. Kaufman, Ladysmith, Wisconsin. 164

For Sale—An established men's and boy's clothing, furnishing and shoe stock. Invoice about \$18,000. M. Kahn, 522 Washington Ave., Bay City, Mich. 165

Salesmen Wanted—In every city outside of New York City, calling on retail druggists. Can make large commissions handling excellent side line of druggist's boxes. Write Standard Box Works, Inc., 261 Canal St., New York City. 166

SALESMAN WANTED—Acquainted with dry goods and clothing trade in northern part of Lower Peninsula, to represent our line of woolen hosiery and knit goods. Goods have established reputation in territory offered. Must be thoroughly experienced, reliable, and furnish satisfactory references. CLARE KNITTING MILLS, Saginaw, Mich. 167

Wanted—Stock general merchandise, clothing or shoes. D. H. Hampton, Macomb, Ill. 168

WINDOW DISPLAY SIGNS—Three for \$1.00, postpaid. Airbrush borders. Additional signs 25c each. H. F. Wallace, 471 Newport Ave., Detroit. 169

FOR SALE—Right price, good stock ladies' and men's furnishings, notions, shoes. If looking for business location, see A. Shaffet, Straitsville, Ohio. 173

For Sale—One block, two stores and two suites of living rooms. Reason for selling, death of wife. Cheap for cash. Address No. 174, care Michigan Tradesman. 174

Wanted—Salesmen with established trade wanted, to carry our specialty line of seven boys' and three girls' medium price McKay shoes as a side line. Only salesmen with established trade on work shoes need apply. Territory open: Ohio, Indiana, Michigan and Illinois. Commission 6 per cent. State references. Excelsior Shoe & Slipper Co., Cedarburg, Wisconsin. 175

For Sale—Cash registers, store fixtures. Dick's Fixture Co., Muskegon. 176

A Real Business Opportunity—Dry goods store for sale, located in one of the best business towns in Montana. If you wish to buy a good, profitable going business, write L. T. Moon, Livingston, Montana. 177

FOR SALE—Market and grocery doing \$50,000 a year. Population about 12,000. Have the best trade in town. Good profits. Same location fifteen years. Address No. 178 care of Michigan Tradesman. 178

For Sale—Six-drawer National cash register, cabinet style. Kuhn Grocery Co., Lowell, Mich. 179

Typewriter For Sale—Trial and payments if wanted. Josephine Yotz, Shawnee, Kansas. 180

We pay highest prices and spot cash for dry goods, shoes, etc. Wm. Palman, Tecumseh, Mich. 181

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

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

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

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

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 Embalmers 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.

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.

DE-NATURED 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 De-natured 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

General Conditions in Wheat and Flour.

Written for the Tradesman.

The past week or ten days has seen considerable improvement in the demand for flour; in fact, securities, markets, foreign exchange, cotton, grains, silk and rubber have all been stronger, wool, hides and leather maintaining recent increase in price.

The reinstatement of the War Finance Corporation may not have an early practical effect on the price of commodities, but the willingness of Congress to yield to the demand for credit re-extension lends support to the belief that further deflation in many lines is not desired at this time and, in fact, will be opposed.

Governor Harding, of the Federal Reserve Board, says that danger of financial collapse is passed and that the industrial depression is nearing an end.

Many plants have resumed operations since the first of the year and the unemployment situation is not considered serious. With the advent of Spring, undoubtedly, conditions will improve still more.

All these favorable symptoms have an effect upon the price of wheat and flour, particularly in view of the fact there is not an over-supply. Patten, one of the best posted wheat men in the country, says wheat will probably go somewhat higher.

However, it is not to be expected there will be any big advance in the price of wheat or flour. The trade in general favor stabilization and it begins to look as though this is to come about, particularly as applied to wheat and flour, as markets have been holding firm, advancing a trifle during the past week or ten days.

We do not believe it is advisable for the trade to buy heavily of wheat or flour under existing conditions, but it does appear to be perfectly safe to cover immediate requirements; say, to have two or three weeks' supply on hand; some little profit may be realized by purchasing in such a manner.

The consumer in general, who stocked up on both flour and sugar the first half of 1919, is running out of stock and is again coming into the market. This is bound to create a better volume of business and give a healthier tone and a stabilizing effect to both wheat and flour.

It hardly seems probable further material declines can be expected just at this time or in the immediate future. The opinion of grain men seems to be prices may strengthen up somewhat. Lloyd E. Smith.

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—The market continues to decline on all grades. Local jobbers hold extra creamery at 46c and firsts at 44c. Prints 50c 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, \$18 per bbl., and \$9 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	58c
Candled Seconds	52c
Checks	44c

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

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

Fancy, 36	\$5.00
Fancy, 46, 54, 64, 70, 80	5.50
Fancy, 96	5.00

Green Onions—Shalotts, \$1.25 per doz.

Lemons—Extra Fancy California sell as follows:

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

Fancy Californias sell as follows:

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

Lettuce—24c per lb. for leaf; Iceberg, \$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	\$5.25
200, 216	5.25
250, 288	4.75

Parsley—60c per doz. bunches.

Parsnips—\$1.50 per bu.

Peppers—Green from Florida, \$1.35 per small basket.

Potatoes—Home grown, 85@90c per bu. The market is weak.

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, \$2 per 6 lb. basket.

Turnips—\$1.25 per bu.

Mr. Harris Now a Director.

Saginew, Jan. 11—At a meeting of the stockholders of Symons Brothers & Company, called Jan. 8, Walter J. Harris, manager and buyer of the furnishings and knit goods departments, was elected a member of the Board of Directors. Present members of the Board are as follows:

J. W. Symons,
S. E. Symons,
H. P. Goppelt,
R. Otto,
J. W. Hall,
J. W. Symons, Jr.,
S. E. Symons, Jr.,
Walter J. Harris.
Symons Bros. & Company.

The Turning Point?

The Dry Goods market has been continually going down for several months. On December 31st, 1920, most of the Mills announced radically reduced prices on such items as Gingham, Pillow Tubings, Wide Sheetings, Sheets, Pillow Cases, etc. Our Resident Buyer in New York informs us by telegraph that Mills have received sufficient orders to run them for the next two months on the basis of five days instead of two days weekly. Most of the Mills maintain that the low prices announced were at cost or less even at .14 cotton and a 22½ per cent. cut in wages. In the last week Cotton has advanced to .18¼ for middlings and many Mills have commenced buying. The four largest Mills making Staple and Fancy Ginghams report that they are sold to April 1st and have withdrawn their products from the market after several small advances and they are only accepting orders for delivery after April 1st on the basis of "at value." Diaper Cloth advanced 5 per cent. and some brands of Sheetings, Sheets and Cases have also been with-drawn. All of this information would indicate that the market is reaching the point where it is not likely to go much lower and may go considerably higher. Of course, some items have not reached their low point and are therefore not ready to turn around and advance. The fact that certain Mills are refusing to give price protection on Wash Goods beyond January 15th instead of to July 1st would also indicate that they have reached the TURNING POINT.

REASONS WHY MERCHANTS FAIL

1. Over expansion in merchandise, fixtures or real estate.
2. Poor turn-over causing both loss of profits and shabby stock.
3. Failure to dress windows regularly and to advertise and merchandise properly.
4. Not realizing Capital possibilities by confining purchases to standard brands and distributing those purchases so that bills can be paid promptly and advantage taken of all possible discounts.
5. Not confining purchases to few Wholesalers, thereby becoming a valued customer and receiving the benefit of their help and advice whenever needed.

GRAND RAPIDS DRY GOODS CO.

Grand Rapids, Mich.

Exclusively Wholesale

No Retail Connections

The Machine
you will
eventually
Buy



VICTOR ADDING MACHINE

Universally conceded to be
the most useful and valuable
machine ever invented for the
purpose intended.

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

135.00 ALL MACHINES
FULLY GUARANTEED

Use Citizens Long Distance Service



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

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

CITIZENS TELEPHONE COMPANY

NONE BETTER
AT ANY PRICE

White House Coffee
1-3-5 LB. PACKAGES ONLY



The Very Best
BUY
Any Grocer Can
Possibly Make—
Both for Himself
And His Customers

LEE & CADY—Detroit

Wholesale Distributors of
Dwinell-Wright Co.'s Products

LET US HELP YOU SELL YOUR PRODUCTS

Do You Use Printing?
Then you know its cost

We are not kidding ourselves with the idea that prices will never come down.

We expect to keep right on doing business when prices are lower.

We are not attempting to get all we can while the "gettin'" is good, but
are willing to split with our customers and keep them customers.

We want your Good Will—it's worth more than your money.

We install labor saving equipment for the benefit of our customers.

We specialize and classify our printing, giving the small customer the advan-
tage of the big order.

SEND US ANY FORM you are using in quantities and we
will quote you a net price on same.

Classified Printing
FOR

**MERCHANTS
MANUFACTURERS
COMMISSION MEN
GRAIN DEALERS
CREAMERIES
PHYSICIANS**

Bonds
Stock Certificates
Seals
Corporation Records
Stock Records
Poison Records
Manifold Books
Account Files

Coupon Books for
Merchandise
Gasoline
Milk and Ice
Parcel Post Labels
Poison Labels
for Alcohol
Guarantee Certificates

TRADESMAN COMPANY, GRAND RAPIDS

GROWERS BRAND Prunes

CAREFULLY SELECTED—
RIGIDLY INSPECTED

*"Priced
a little lower
too!"*



GROWERS BRAND PRUNES are California-quality prunes that are grown and packed "up to standard." Yet, they're priced a little lower than you'd expect to pay. True—most of the prunes packed under Growers Brand run to the medium and smaller sizes; but frequent tests by food experts have proved that they are richer in flavor, have a higher sugar content and contain a finer grade of meat than the larger-sized prunes. That's why the smaller-sized prunes are a "better buy" for the money.

Ask your jobber!

GROWERS BRAND PRUNES are packed in three ways to meet every need: in the regular 25-lb. and 50-lb. wooden boxes [all sizes]; in a special 5-lb. Growers Brand carton containing medium-sized prunes [60-70's]; and the same-sized carton containing a blend of the smaller-sized prunes [70-80's and 80-90's]. The cartons are especially convenient for women who like to keep prunes "on tap" in the pantry at all times. California Prune & Apricot Growers Inc., 5471 Market Street, San Jose, Cal.

10,000 grower-members