



Business As Usual—

Should be the slogan of **EVERY** Retail Merchant in the United States. Reduce your stocks **NOW**. Buy **MORE**—keep the factories going and the future of your business is assured.

ATTENTION

Retail Merchants

Never in the History of Retail Selling have Merchants Faced So Many Uncertainties in Business as at the present time.

Read Pages 20 and 21 of this issue of the Tradesman for a solution of your merchandising problems for 1921

There is an Increased Demand for
Fleischmann's Yeast

Urged by a large advertising campaign this demand will grow.

Thousands of people already are eating FLEISCHMANN'S YEAST as an addition to their regular diet—as an aid to digestion—a complexion beautifier—and a laxative.

Telling the interested customer about

Fleischmann's Yeast for Health
 means better business and bigger profits to you.

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. J. V. Cheesman, State Distributor,
 317 Houseman Bldg.

Grand Rapids, Michigan

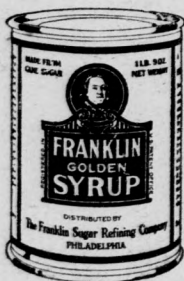
135.00 ALL MACHINES
 FULLY GUARANTEED

**DIAMOND
 CRYSTAL**

*The Salt
 that's all salt.*

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

**Franklin
 Golden Syrup**



is a wholesome delicious cane sugar syrup. The rare combination of quality and flavor give it an increasing demand.

In four sizes 1½, 2, 5 and 10.

The Franklin Sugar Refining Company
 (PHILADELPHIA)

"A Franklin Cane Sugar for every use"

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

Red Crown

INSTANT SERVICE

CANNED MEATS



The Line That
**SELLS and
 SATISFIES**



All Popular Varieties



Sold by
 Wholesale
 Grocers
 Exclusively



ACME PACKING COMPANY, CHICAGO, U. S. A.

MICHIGAN TRADESMAN

Thirty-Eighth Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 2, 1921

Number 1950

MICHIGAN TRADESMAN

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

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

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THE RUIN OF GERMANY.

The Germany of material wealth and power was a great success—such a success as no other nation had attained in a like space of time in all history. What was left of the old Germany? German music still held first place, although by 1914 it was living chiefly on the accumulated merit of the past. German philosophy, for a long time pre-eminent, had degenerated into gross materialism. The poets who in the early decades of the nineteenth century had written sad but graceful songs had vanished; their descendants had either gone in for something more profitable or slipped down from ineffectuality to decadence. Something of the same sort had happened to the German liberalism which had flourished between Leipzig and Sadowa; its devotees had gone over to the new and triumphant cult or had fallen back to the political-religious Socialist movement. Yet in most of the fields which Germany had cultivated so profitably in the days of her political backwardness triumphant Germany was still brutally eminent, and the prestige of her more material achievements operated strongly to maintain a reputation in other fields which if left to itself might have been appreciably dimmed.

Germany's greatness in 1914 was undeniable, it was well founded, and it was not begrudged by her neighbors. In only one field was it a sham greatness, insecurely based, and that was the field where Bismarck and Moltke had shone so brilliantly years before. The German army was still the greatest in the world, still the most highly rated by all military students; yet when it came to the test it failed to perform a single brilliant exploit for more than four years. It failed to accomplish its purpose, and failed largely through inherent defects of its own system and its own leaders. Germany had an imposing position in international politics from 1871 to 1914, but for

the last twenty years of that period she held it merely by possession of a formidable military power which she was constantly threatening to use. A nation which threatens war on every occasion has a certain advantage over nations which do not care to think of war unless there is no possible alternative. While Bismarck held office Germany's political predominance rested on his genius; when he was removed, German international policy had no recourse but the incessant shaking of fist and rattling of the saber. Germany brutally insisted she must have her own way, and let those who opposed her be prepared for the consequences. A day came when they concluded that it would be better to take the consequences than submit to this eternal bullying, and the Germany of 1921 is the result.

Germany was ruined in 1914 by the same dynasty; the same class and the same methods which magnified Germany in 1870. They were methods fundamentally bad, for they made friends into enemies, and even for material success they depended on the control of the genius. Perhaps the most important lesson of the war, for the German people at least, is that Bismarcks do not grow on bushes; and the corollary of that is that no nation should so conduct itself that it will presently need a Bismarck to save it from ruin. To-day the nation which in 1914 was the strongest and on the whole the most contented in Europe lies in the hands of those whom she attacked without justification. Her territory is occupied by foreign troops, she is to be compelled to pay a huge indemnity for the wanton destruction which her armies did to her inoffensive neighbors. What is perhaps more serious still for the future of Germany, her industrial and commercial life is in chaos, and there is grave suspicion that this chaos has deliberately been intensified in the hope of evading her obligations. If a reduction of the indemnity could be bought in that way, the price would be far too high; for Germany might find that recovery too long delayed is impossible.

The ruin of Germany was brought about by her dynasty and her ruling class, but the German people stood by and were consenting. In an editorial article published in the Tradesman in the fall of 1914, it was declared that the German people could gain nothing by a successful issue of the war; that such an issue was in any case out of the question, for a world which had lived in friendship with a great and prosperous Germany would not permit Germany to destroy without excuse the greatness and prosperity of her neighbors. The German

people were warned that if they continued to tolerate the dominance of the men who had made this needless and ruinous war they must pay for the damage they had done, and they were urged to throw off that dominance while there was yet time. To counsels of this sort the Germans remained deaf so long as they thought they would win the war. Disillusionment came only when the great war machine at last broke down; then indeed the Germans threw off the monarchist and aristocratic leadership that had ruined them, but they did it in the hope of escaping payment for the devastation that Germany had brought upon Europe.

Yet the republic has survived more than two years—survived against Bolshevik risings and against attempts to restore the old aristocratic rule. It is not yet secure; the men who made the victorious Germany of 1871 and who brought to ruin the great and prosperous Germany of 1914, are not converted from their ideals; to all appearance they never will be converted. They are still plotting, still waiting for the day when they can begin once more the old process of military conquest, and they still hope that in the future as in the past they can drag or drive a docile people with them. The world can tolerate their overlordship no more in the future than it could in the past. If they regain control of Germany, they can only lead the German people into still deeper abysses of misery. For the injury done under their guidance from 1914 to 1918 reparation must be made; that is the first and chief requirement laid on the German people. But unless that people has lost the qualities by which it rose to such heights in the latter part of the nineteenth century it will consider the causes of its downfall, it will realize that the world has no jealousy for a Germany that is willing to be a good neighbor, and it will resolve that the old Junker domination is ended as definitely as the rule of the Hohenzollerns, that the leadership of the Baltic aristocrats stands condemned by even the most elementary selfish consideration—it cost more than it was worth.

APPEAL OF DYING MILLIONS.

If Americans do not hurry to the aid of the famine-gripped area of China, more than twice the size of New York State, the chief hope of a population nearly half as great as America's will have been lost. The Chinese are giving all they can. In Shanghai alone they have given six times as much as Americans have thus far cabled over. Japanese and Europeans are contributing according

to their ability. But it is upon the United States, as incomparably the richest of nations and the one which has long professed to be China's best friend, that the principal responsibility falls.

Every cent given can be transformed into food as fast as cables can transfer credits and railways can transfer grain and beans. Not a sack of flour need be taken from Europe and America. In Manchuria and other parts of China, blest with a heavy harvest, the granaries are stuffed. Two railways run North and South through the famine area, and one penetrates it from the Eastern seaboard, while from the distributing points on these lines supplies are taken to remoter centers by mule-cart. Givers may feel assured that the distribution is as scientific and efficient as the conditions allow. It is in the hands of experienced workers and the government is co-operating with American relief agencies. In Shan-si, for example, the population has been divided into groups, the wealthy are made to help support the poor, prices are regulated, and employment on public works is when possible substituted for free relief.

We cannot forget that China is a sister republic, and that in government, education and social progress we have been proud to call ourselves her first counsellor and friend. It was the United States, we boast, which remitted the Boxer indemnity, has stood firm for the open door, has established medical missions and colleges, has furnished constitutional ideas and advisers and has rejoiced to see the steady growth, through all the political turmoil, of a real nationalist sentiment. These hundreds of millions struggling dumbly toward better political and social estate, look to us as their most disinterested and open-handed helpers. They turned instinctively to Americans in China when the famine first loomed over them. America has already exerted herself for the removal of the permanent causes of famine in China through the encouragement of the investment of capital which will bring adequate railways, irrigation systems, flood control and other utilities. But the immediate need is urgent. The gratitude of the Chinese people will not be grudgingly voiced. No American who feels a pride in our historic attitude toward China, and who hopes that a feeling of solidarity will grow among the world's peoples, but will find therein a reinforcement of the simpler motives for giving now.

But the simpler motives are enough. Were China far more alien than she is, the appeal of dying millions must be heard.

MODERATION NEEDED.

Danger in Too Hasty Return to Pre-war Prices.

While attending the Southern Wholesale Grocers' convention at St. Louis last May I listened to an address by a prominent banker of that city who is at the head of the Federal Reserve Board of the St. Louis District. He made a statement that I have since watched and followed closely, stating that while we were at the peak so far as prices were concerned he wanted to sound the alarm against a too sudden drop in the readjustment of same for the welfare of all.

It seems to me that there has been altogether too much publicity about "pre-war prices," and I sometimes wonder if the very ones who have said the most on this subject would not, after all, suffer the most if moderation were not used in any attempt to force too suddenly pre-war prices and consequent lower wages.

In 1914, here at Niagara Falls, we had to raise funds from manufacturers, bankers and individuals, which, together with funds available in the Poor Department of our city and in the Salvation Army, were used to take care of people in our city who had been accustomed to earning good money. Factories closed and many families would have gone cold and hungry without the action above referred to.

Wheat was then worth 98½¢ per bushel, bread 5¢ per loaf, potatoes 50¢ per bushel, butter 35¢ per pound, eggs 25¢ to 35¢ per dozen. Does the farmer want to go back to 90¢ wheat when the seed that he is planting cost him \$2.50 per bushel? A farm laborer previous to the war was receiving \$20 per month and his board. The common laborer in factories was receiving 20¢ per hour; he is now receiving 60¢ per hour. Skilled labor has advanced since 1914 over 100 per cent. and railroad labor has advanced enormously.

If prices are reduced to a point as low as before the war, who is going to pay the increased freight rates necessary to provide for the increased wages for the railroad people? Until freight rates are reduced there can be no reduction in the price of commodities so carried without reducing the wages. If we go back to 1911 prices, which will carry with them reduced wages and consequent reduced earnings, who is going to pay \$4,500,000,000 necessary to run the Government of the United States? Where is it coming from? It seems to me that these matters must all be taken into consideration.

While it may be true that some commodities have advanced more in proportion than wages, salaries and incomes, still I do not believe they consist of the necessities of life, and I know they do not consist of Nationally advertised grocery specialties because of the cost of National advertising and the great amount of money expended in the distribution of these products.

Therefore, the specialty manufacturer is more anxious even than the consumer to keep the price of his product to a minimum—not for philan-

thropic purposes, but that a large volume of sales may result from the great amount of money that has been expended to create a demand for his product. In fact, many of the larger manufacturers have taken much less profit and have cut down even on their advertising and promotional work, rather than raise their price to a point that would affect the sale of their product. Therefore, there has not been anywhere near the increase made in the price of grocery specialties necessary to cover Government tax, State tax, municipal tax, labor, freight, and all kinds of raw materials. We are confronted to-day with an increase in advertising rates in our newspapers of over 100 per cent.

It will be seen, therefore, that it will be a physical impossibility to reduce prices to a level of a pre-war standard. They must be reduced in moderation and in harmony with reductions that come in the cost of raw materials, government, State and local taxes, advertising rates, freights, and with it all (which I hope will be the last), reduction of wages for labor.

I think the sooner the wholesale grocer resumes the purchase of his regular requirements without expecting the manufacturer to carry all the burden in protecting him against a price decline, the better. I think the sooner the retail grocer resumes the purchase of his regular requirements on Nationally advertised goods, which give him a quick turnover, and reduces his price in harmony with any made by the manufacturer, the sooner it will all work out smoothly, nicely and in an orderly way, and the profit of both the wholesaler and retailer will show much better by following this line than by holding back and insisting upon somebody insuring him against decline in price. Surely the manufacturer is not inclined, or anxious, to load up his distributor and

then make an unreasonable drop in the price.

It does not seem to me that prices could go very much lower until there is a change in the fixed charges that I have enumerated and which cannot be borne alone by the producer or manufacturer, the wholesaler or the retailer, but must be jointly assumed by each one taking his rightful place in the channels of distribution. They will have more by supplying the demand created and will get more profit on the turnover than by trying to get some one else to hold the umbrella, because while the one fellow is waiting for a decline the live distributor is getting the business.

Therefore, let's go about this readjustment in a businesslike, orderly and sane way. I have the faith in the American people—and the American people, I believe, have the faith in the American business man—that each will meet his duty in a fair and square manner to all. A careful analysis will show that it is not the increased cost of necessary household expense that has entirely absorbed the great increase paid to labor as against that paid in 1914. For instance, just watch the enormous increase in the volume of gasoline sold to-day as against 1914—and the price has gone from 11¢ a gallon to 35¢. The price of the theater has advanced very materially. While in New York during the holidays, wanting to see my favorite comedian, Fred Stone, in his new show, I found that the house was sold out for six weeks in advance, and the price of tickets was as high as \$8 per seat.

Therefore, I am inclined to the opinion that when people get ready to economize in luxuries they will find no hardship in meeting the necessary expense to feed and educate their children, and also put more money in the savings bank than they could if prices

should decline to the 1914 standard, with consequent lower wages, which of necessity must follow.

Fred Mason,

President American Specialty Manufacturers' Association.

Nearly Nine Thousand Net Increase in Assets.

At the annual meeting of the Grand Rapids Merchants Mutual Fire Insurance Company, held Jan. 21, J. B. Sperry, of Port Huron, and J. Vandenberg, of Grand Rapids, were re-elected as members of the Board of Directors. In the place of Edward Freyling, of Grand Rapids, whose business did not allow him to continue as a member of the Board, D. M. Christian, of Owosso, was chosen. The Board now is made up as follows: D. M. Christian, Owosso; P. Hoekstra, Grand Rapids; Chas. P. Lillie, Coopersville; F. E. Mills, Lansing; J. B. Sperry, Port Huron; J. Vandenberg, Grand Rapids; J. N. Trompen, Grand Rapids, and Anthony Klaassen, Grand Rapids.

The officers are as follows:

President—J. N. Trompen.

Vice-President—Anthony Klaassen.

Secretary-Treasurer—J. De Hoog.

General Manager—J. E. Hammond.

The present status of the company is as follows:

New business written in 1920, \$1,276,325.

Total insurance in force, \$3,462,238.

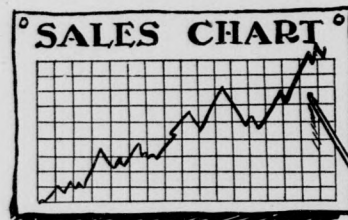
Number of policies in force, 2,076.

Premium income on business written on policies of the company, \$28,215.53.

Twenty-five per cent. dividend to be paid on this, \$7,053.28.

Net increase in assets, \$8,870.70.

The harder it is for you to forgive the mistakes of others, the worse off you will be when you make mistakes of your own.



"Going up"



Watch this canned-in-its-own-milk idea G-R-O-W

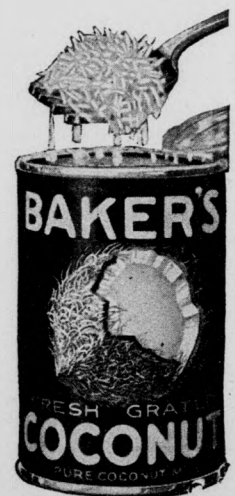
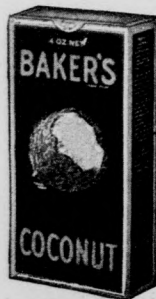
It isn't often that you'll find a product that's just as fresh, nourishing and juicy when it's poured from a can as when it comes from Mother Nature's very doorstep.

That's one of the reasons why the American housewife has made a kitchen companion of Baker's Fresh Grated Coconut—it's all of the coconut minus the shell.

But the demand for this canned-in-its-own-milk coconut is not nearly as big NOW as it's going to be. Just you watch it GROW under the stimulus of well-planned national advertising.

THE FRANKLIN BAKER COMPANY
Philadelphia, Pa.

Baker's Dry Shred Coconut—the old-fashioned sugar-cured kind is also sold—in paper cartons.



GOOD TIMES AHEAD

The readjustment in markets and industries which is now in progress marks the return to fundamentally sound commercial conditions. It is essential that everyone thoroughly understands it, for sometimes great readjustments like this are misunderstood.

This is no time for anyone to be the least pessimistic concerning the future. The critical period in the readjustment to lower price levels so vital to our prosperity has already passed, and now there is nothing left to fear. Everybody can look ahead with hopeful expectation of better things and feel sure of their accomplishment.

The healthiest and soundest fundamental condition is **NORMAL PROSPERITY**—prosperity based on stabilized prices and moderate market levels. This is only possible when there is sufficient surplus in the country's resources of raw materials, labor and manufacturing facilities to produce commodities at lower costs; to be able to produce even more than what is necessary to meet normal demand. That is the condition into which we have been brought by recent events.

People generally have more money saved up than they ever had before. They can buy things to eat, wear and use at lower prices than has been possible for several years. The buying power of the dollar has greatly increased in the past few months.

All these are sure, wholesome signs of normal good times.

Whatever slackened conditions have appeared in spots in our industrial life are merely temporary incidents that emphasize the rapidity with which the return to normal prosperity is reaching a successful conclusion. Business will carry on and the machinery of American industry will soon be humming at a normal pace. The great effort necessary to throw off the unsound and harmful effects of the Great War has already been made and American industries can now sail along on even keel.

It is a condition that everyone should feel glad of. The banks of the country were never so sound. The manufacturers are in a position to produce plenty of good goods. And everybody realizes that we are back again to the old days where honest industry and thrift measure personal and business success.

This is the time for whole-hearted optimism; the time for firm faith and utmost confidence; the time when everyone should remove doubt and uncertainty by spreading the stimulating gospel of Normality and Prosperity.

WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers.

Movement of Merchants.

Elsie—Carter & Steere succeed Bates & Carter in general trade.

Bannister—Glenn Owen succeeds Bates & Carter in general trade.

Saginaw—J. P. Nickodemus has engaged in business under the style of the Indian Chemical Co.

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

Oxford—The Ensley-Bellaire Co., dealer in produce, has decreased its capital stock from \$25,000 to \$6,000.

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

Leaton—Fire destroyed the store building and stock of general merchandise of F. E. Grover & Son, Jan. 27.

Quincy—George Day has sold his grocery stock to S. S. Ford, recently of Paw Paw, who will take possession Feb. 12.

Lapeer—The Lapeer Co-Operative Marketing Association has changed its name to the Lapeer Agricultural Association.

Sturgis—Thieves entered the general store of Hagerty Bros. and carried away stock to the amount of over \$3,000.

Romeo—Thieves entered the dry goods store of James Zill, Jan. 26 and carried away merchandise to the amount of about \$400.

Colon—James DeBaak is closing out his grocery stock and will remove to Sherwood, where he will engage in the same line of business March 1.

Morgan—J. W. Shaffer has closed out his grocery stock, resigned his position as postmaster and will remove to a farm north of Vermontville.

Otsego—J. A. Collins, dealer in groceries and general merchandise, is closing out his grocery stock in order to devote more space to the other lines.

Jackson—Bair Bros. meat dealers at the corner of First street and Greenwood avenue, have sold their stock to Brasner, Fearn & Co., who have taken possession.

DeWitt—Todd & Ridenour, grocers, have dissolved partnership and the business will be continued by F. H. Ridenour, who has taken over the interest of his partner.

Grand Rapids—The Messner-Peters Auto Sales Co. has been incorporated with an authorized capital stock of \$10,000, \$8,000 of which has been subscribed and paid in in property.

Napoleon—Earl Fransted has sold his interest in the general stock of the Economy Store Co. to his partner, Carl Aiken, who will continue the business under the same style.

Prattville—J. L. Malony, manager and part owner of the grain elevator which was destroyed by fire recently, estimates the loss at more than \$15,000, partially covered by insurance.

Howard City—The Michigan Mercantile Co. has opened undertaking parlors and display rooms at its store. Bert Meier, manager of the store will give this department his personal attention.

Detroit—The Reliable Jewelry Co.

has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and paid in, \$3,000 in cash and \$7,000 in property.

Detroit—The Greek, American Trading Co. has been incorporated to deal in exports and imports, with an authorized capital stock of \$1,000, \$620 of which has been subscribed and \$300 paid in in cash.

Owosso—George Skestos has purchased the interest of George Trenkas in the confectionery stock of Trenkas Bros., 101 West Main street and the business will be continued under the style of Candyland.

Hudson—The Owen & Gregory Co. is remodeling the building formerly occupied by the Thompson Savings Bank and when completed will occupy it with their stock of shoes, boots and shoe findings.

Lansing—The Lansing State Savings Bank and the American State Savings Bank have merged their business under the style of the American State Savings Bank, with an authorized capital stock of \$7,000,000.

Alpena—The Lee Hardware Stores has been organized to conduct a wholesale and retail business, with an authorized capital stock of \$100,000, of which amount \$50,000 has been subscribed and \$10,000 paid in in cash.

Stanton—C. W. and W. S. French have sold the controlling interest in the State Savings Bank to Olsen & Holiday, formerly of Minneapolis, who will conduct the bank under the same style, taking immediate possession.

Owosso—Herman H. Dignan, for the past eight years in charge of the hardware department of the Arthur Ward Co., dealer in hardware and furniture, has sold his interest to the other stockholders and retired from the company.

Detroit—The International Distributing Co. has been incorporated to deal in food products, hotel and restaurant supplies, etc., with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and paid in in property.

Ferndale—The Corporation of Kaltz Bros. & Kelly has been organized to sell at wholesale and retail, builders' supplies, cement block products, etc., with an authorized capital stock of \$30,000, all of which has been subscribed and paid in in cash.

Lansing—The Robson Auto Co. has merged its business into a stock company under the style of the Robson-Graves Auto Co., with an authorized capital stock of \$30,000, all of which has been subscribed, \$10,000 paid in in cash and \$10,000 in property.

Belding—W. F. Bricker, who has conducted a bazaar store here for many years, has sold his stock to N. F. Rhoton, of Columbia City, Ind., who conducts a chain of five and ten cent stores. Leon Ducknow will act as manager of the local store.

Muskegon—The Muskegon Tire Corporation has been incorporated to sell automobile tires, accessories and supplies, with an authorized capital stock of \$30,000, of which amount \$15,700 has been subscribed, \$200 paid in in cash and \$6,000 in property.

Vicksburg—Paine & Jenkinson, Inc., has been incorporated to deal in automobiles, trucks, tractors, parts and accessories, with an authorized capital stock of \$50,000, all of which has been subscribed, \$2,665.93 paid in in cash and \$14,144.07 in property.

Owosso—J. A. Byerly has purchased the grocery stock of Archie Beebe, on Corunna avenue, taking possession immediately. Mr. Byerly will reopen his West Main street store, recently destroyed by fire, as soon as the store building has been remodeled.

Fennville—Claude E. Hutchinson has merged his hardware and agricultural implement business into a stock company under the style of the Hutchinson Hardware & Implement Co., with an authorized capital stock of \$20,000, all of which has been subscribed and paid in in property.

Marquette—Charles Bernstein, who has conducted a dry goods store on Presque Isle avenue for the past seven years, will open a department store on West Washington street, about April 1. Mr. Bernstein will devote most of his time to the management of the new department store and his dry goods store will be under the management of Joseph Bluver.

Clare—Mayor A. J. Doherty has secured plans for the building of a three-story, sixty room hotel on the site of the old Calkins Hotel, which was destroyed by fire a year ago. The hotel, which is estimated to cost about \$85,000, will be modern in every detail, having stores surrounding the lobby on the main floor and a big auditorium on the third floor. Two lots in the rear will be made into a park.

Manufacturing Matters.

Hancock—The Verille Ice Cream Co. has opened its plants for business.

Hudson—The Excel Battery Co. has increased its capital stock from \$5,000 to \$10,000.

Detroit—The Tamarola Bottling Works has increased its capital stock from \$5,000 to \$30,000.

Detroit—Skrzycki-Regan-Meyers, manufacturer of pies, has changed its name to the Skrzycki-Regan Co.

Detroit—The Scotten Dillon Co., manufacturer of tobacco, has increased its capital stock from \$1,500,000 to \$3,000,000.

Escanaba—The Johnson Lumber Co. has placed its sawmill in operation. The cut this year will be normal, it is expected.

Detroit—The Ainsworth Manufacturing Co., manufacturer of wind shields, has increased its capital stock from \$200,000 to \$500,000.

Gladstone—The Northwestern Cooperage & Lumber Co. has purchased the city opera house as a community house for its employees.

Camden—Vern Johnson, baker, has settled his business affairs by paying his creditor, the Hillsdale Creamery Co. forty cents on the dollar.

Detroit—The Detroit Brass Products Co. has been incorporated with an authorized capital stock of \$10,000, \$6,000 of which has been subscribed and paid in in cash.

Negaunee—Hiram Richards has opened a bakery in the Chaussee building, where he has installed the latest improved baking machinery and equipment.

Imlay City—The Imlay City Creamery Co. has been incorporated with an authorized capital stock of \$15,000, \$7,500 of which has been subscribed and \$3,800 paid in in property.

Detroit—The United States Steel Products Corporation has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and \$1,000 paid in in cash.

Owosso—The Owosso Packing Co. has been incorporated with an authorized capital stock of \$25,000, of which amount \$17,500 has been subscribed, \$750 paid in in cash and \$10,000 in property.

Holland—The Federal System of Bakeries has been incorporated with an authorized capital stock of \$10,000, of which amount \$8,500 has been subscribed, \$2,000 paid in in cash and \$3,000 in property.

Gladstone—The Gladstone Shoe Manufacturing Co. has been incorporated with an authorized capital stock of \$25,000, of which amount \$15,000 has been subscribed and \$2,500 paid in in cash.

Fennville—The Fennville Canning Co. has been incorporated with an authorized capital stock of \$100,000, of which amount \$77,000 has been subscribed, \$16,200 paid in in cash and \$50,000 in property.

Howard City—At the annual meeting of the Gillett Motor Products Co., the stockholders voted to authorize the board of directors to increase the capitalization of the company from \$150,000 to \$300,000.

Frankenmuth—The Frankenmuth Milk Products Co. has been organized to manufacture and sell milk products, etc., with an authorized capital stock of \$100,000, \$50,000 of which has been subscribed and \$10,000 paid in in cash.

Detroit—The Oliver Roofing Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$20,000, \$10,150 of which has been subscribed and paid in, \$1,000 in cash and \$9,150 in property.

Detroit—The Michigan Manufacturing Co. has been incorporated to manufacture and sell carburetors, generators, etc., with an authorized capital stock of \$25,000, of which amount \$15,000 has been subscribed, \$631 paid in in cash and \$8,720 in property.

Port Huron—The Haynes Lumber Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$125,000 common and \$75,000 preferred; of which amount \$115,000 has been subscribed, \$50,000 paid in in cash and \$45,000 in property.

Grand Rapids—Andy Mouw, Inc., has been incorporated to manufacture and sell at wholesale and retail, furniture, fixtures, interior decorations, with an authorized capital stock of \$15,000 common and \$10,000 preferred, all of which has been subscribed, \$1,100 paid in in cash and \$6,550 in property.

Be sure you are wrong before you go back and sit down.



Essential Features of the Grocery Staples.

Lent is near and that fish and canned foods, and similar goods will be required from your stocks by the consuming public more definitely than for any similar period in the year.

An advance or two takes the edge off the steady lists of declines, this week, but of course there is a reason as adjustment of prices to the markets goes on. It is reported that dealers have shopped around among the wholesale houses on some lines and got a different price in each. That is true in cases, inasmuch as the big houses are fortifying themselves against any greater loss than possible on stocks which are showing declines in prices.

Goods Now in Line to Buy—Among the merchandise which dealers will recognize as seasonable to order, even if they have forgotten that their stocks are low, may be mentioned egg case supplies, such as cases and fillers. The trade does not seem to expect an early decline on these goods, as the demand is now coming on at the present rate of cost. Fall delivery prices on stationery are being made by the manufacturers, at the figure that will make pencil stock a little higher. It strains the imagination a little to think of fly swatters, tanglefoot and insect destroyers, but seasons wait for no man and bring with them bugs and flies and mosquitoes.

Sugar—The market broke last week, both in raw and refined. It is now possible to buy Cuban raw sugar delivered in New York at a shade above 4c per pound. Refined sugar also made a fractional break during the week of about 1/4c. The undertone for refined is very weak and refiners are not very firm in their ideas. It looks as if the sugar market would remain low for an indefinite time. Local jobbers hold cane granulated at 8.45c and beet granulated at 8.35c.

Tea—Nothing particular has developed in the market during the week. There is a fairly firm undertone and some business doing all the time, but prices do not show any material improvement.

Coffee—The market has had a very weak time during the past week. Santos 4s are now quoted below 9c and Rio 7s are getting quite close to 6c. These prices are green and in a large way. Milds are also sagging downward in sympathy with Brazils without any material change during the week. The consumptive demand for coffee is fair.

Canned Fruits—No material change occurred in the spot or Coast situa-

tion during the week. Locally California fruits are in restricted demand in the regular 'jobbing channels. Forced lots are being picked up at low and irregular prices, and until these are out of the road other offerings will be at a handicap. While there is some Coast buying, it is not general. Apples are dull on sub-standards and steady on the better packs.

Canned Vegetables—Tomato packers are talking of still higher prices, but local buyers, especially in the jobbing class, are proceeding cautiously. No 10s are firm, but not as active as the smaller sizes. Corn is in better demand in a small way and it is now usually quoted at 80c factory, but a close buyer can still do better than that. While there is more action in small lots, advance buying is checked by the belief that there is still an unusually large surplus of the cheaper grades in the country. Middle Western sells on a par with Southern. Extra standard is slow, and while firmly held; fancy is not moving to any extent. Cheap peas were the leader in that line all week. The market is approaching a dollar level at factory in Wisconsin for standards, as that grade is cleaning up. Near standards are also in demand. Fancy small sieves are scarce and held at stiff figures. There is no talk as yet of 1921 prices and probably will not be for another thirty days. Spinach is firm on spot. Other lines are in routine request.

Canned Fish—Maine sardines are still quoted at the level of prices current since the first of the year. Cannerymen are holding their prices and refuse to cut their quotations. Norwegian fish are firmer on spot due to the increased cost of replacement. California packs are inactive and weak. No grade of salmon is selling freely. Red Alaska can be had at \$3.35@3.45, depending upon the holder, but sales are in minimum lots. Medium reds are not wanted. Pinks and chums receive only scant attention and are easy in tone. Shrimp holds at former prices with the demand nominal. White meat tuna fish still outsells other packs but compared to normal is moving slowly.

Dried Fruits—The Coast activity in prunes seems to have been a flurry so far as the general buying movement goes, since there has been a noticeable falling off in demand for fruit for forward shipment. Apricots are in better demand, as the approach of the spring season has livened the general enquiry. The chief call is for Blenheims, which are scarce here and on the Coast. Southern standards

rather favor the buyer. Peaches are about the same, but the distributing movement ought to show increase during the middle of February. Pears are not wanted. Raisins are a back number, and have been since the holidays. Spring business has as yet not developed. Currants are weak on spot and in free supply. Cables report very little buying in the primary markets. Other descriptions of dried fruits are in more or less routine demand.

Sugar Syrups—Distribution through home trade channels is light. Consequently the market has an easy undertone.

Corn Syrup—Demand increases slowly in accordance with improvement shown in consuming trades and prices remain on a steady basis.

Molasses—Owing to scarcity and continued demand high grade Louisianas are expected to advance. In other descriptions the market is quiet and without special features.

Rice—There was still evidence of weakness expressed in slight declines but values as a whole are held with less change than in previous weeks. There is a noticeable increase in domestic buying in small lots on spot and better trading is also reported in the primary markets. Jobbers are evidently moving larger quantities and are replenishing their stocks more frequently.

Cheese—The market is firm on the present basis of quotations. Stocks are reported to be lighter than they were a year ago. The consumptive demand is fair. The make is short, as is usual for this season, and the market is in a healthy condition. If we do have any change in price it is likely to be a slight advance.

Provisions—There is a reported increase in the consumption of smoked meats and the market is firm on the basis of about 1/2@1c per pound advance on the different cuts. There is reported to be a better demand for lard at about 1/2c advance from last week, while lard substitutes are quiet and unchanged in price with a light demand. Dried beef, canned meats and barreled pork are in quiet demand at unchanged prices.

Salt Fish—There is a better demand for mackerel, although it does not amount to any large business. Jobbers seem to be taking stock a little more freely on account of the coming of Lent, although prices show no particular change for the week, only a slight hardening due to the better demand.

Review of the Produce Market.

Apples—Sales are only fair on the following basis:

Northern Spys	\$6.00
Talman Sweets	4.50
Baldwins	5.00
Russets	4.50
Jonathans	5.00
Bagas—Canadian	\$1.75 per 100 lb. sack.

Bananas—8c per lb.

Beets—\$1 per bu.

Butter—The market is unchanged from a week ago. Local jobbers hold extra creamery at 45c and firsts at 43c. Prints 48c 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 2 1/2 or 3 1/2 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 1/2 bbl.

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

Eggs—The market on fresh has dropped 4c per doz. Jobbers pay 49c f. o. b. shipping point for fresh candled, including cases. Storage operators are feeding out their stocks on the following basis:

Candled Extras	50
Candled Seconds	47
Checks	43

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

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

36	\$4.00
46	5.00
54	5.25
64	5.75
70	6.00
80	6.00

Green Onions—Shalotts, \$1.25 per doz.

Lemons—Extra Fancy California sell as follows:

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

Fancy Californias sell as follows:

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

Lettuce—23c per lb. for leaf; Iceberg \$5@5.50 per crate.

Onions—Spanish, \$2.25 per crate of 72s; \$2.50 per crate of 50s; home grown in 100 lb. sacks, \$1.25@1.50 for either yellow or red.

Oranges—Fancy California Navels now sell as follows:

100	\$5.00
126	5.40
150	5.40
176	5.40
200	5.40
216	5.25
252	5.00
288	4.75
324	4.50
360	4.50

Parsley—60c per doz. bunches.

Parsnips—\$1.25 per bu.

Peppers—Green from Florida, \$1.35 per small basket.

Potatoes—Home grown, 75@85c per bu. The market is weak.

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

Sweet Potatoes—Illinois or Delaware, both kiln dried, command \$3 per 50 lb. hamper.

Tomatoes—California, \$2 per 6 lb. basket.

Turnips—\$1.25 per bu.

The business that is allowed to drift because the owner has no definite plan of development always drifts down stream, and usually lands on the rocks.

PASSING THE BUCK.

It Is the Biggest Fool Thing of the Age.

Written for the Tradesman.

Human nature is very much the same the world over. Passing the buck is the easiest and most natural thing in the world. And now it has become the great American pastime.

The manufacturers say, "Material and labor is too high, but we can't lower the price of our goods—at least we can't lower it very much. In the past we haven't been getting enough. We've got to have our legitimate profit—or get into something else."

The workman says, "wages ain't too high, but somebody has got to break these everlasting high prices. We ain't getting enough with our dollars."

Employer's say help is rotten; that they are paying more and getting less now than at any time within the memory of man.

Working people complain that, in spite of the shorter hours and bigger wages, they are worse off than they used to be.

Nobody is willing to admit that he is in any sense to blame.

Everybody is shifting the blame to somebody else.

Not I, it is George! That is the idea; and everybody from Paintsville to Philadelphia is cussing George.

Some people can't find words capable of describing their idea of the general rottenness of help at the present time. And it is only now and then that one meets an individual employer or representatives of a larger concern employing many workingmen, who has no complaint to make.

And the question is, why all this complaint? Who is to blame, employers or employees?

And the answer is, both are to blame. Conditions have changed and both classes are slow in getting adjusted to these changed conditions.

Do the shorter hours now in vogue and the higher prices now being paid tend to produce more satisfaction among working people? Not necessarily. Conditions have changed. The old order has passed, and a new order has come into being, and we are still groping our way and trying to get our bearings.

Complaints are heard on every hand, in the country and in the cities.

Is there any just cause for it, or is a purely psychological phenomenon—a widespread symptom of general unrest and basic dissatisfaction with everything in general?

Some of the things that are being said about George these days are things no gentleman will stand for; and it is a good thing George is a vague, abstract sort of a chap and not a concrete fellow with a high temper, or there would be trouble.

It is so easy to pass the buck.

In a small town down south the other day a man dressed in an old greasy pair of jumpers and carrying a healthy dinner-bucket was greeted by an old friend who said: "Well, I'm glad to see somebody is still on the job."

"Yes," replied the fellow of the jumpers, "I'm trying to make an honest dollar."

"Well," replied his friend facetiously, "You sure ought to have luck for you haven't any competition."

During the war there was a shortage in the labor markets of the country. This shortage did not immediately stop with the cessation of the war and the numerous activities more or less intimately related to the war. The whole country had gotten behind in its housing program, roads had been neglected, and industries of a nonessential nature had been suspended. Many jobs that had been neglected for the one imperative thing—namely, winning the war—now had to be resumed. And all of these things necessitated the hiring of men whenever and wherever they could be found.

Labor prices were naturally stiff, laboringmen had an opportunity to demand concessions in the way of shorter hours and more favorable working conditions.

In some quarters mechanics and operators would go from shop to shop inquiring about prices, hours, etc., and many of them didn't hesitate to throw up an old job for a new one on the slightest of pretexts.

A foreman might have ninety men hired, but maybe ten or twenty of them wouldn't show up. He didn't know from one day to the next what was going to happen.

Shops and production plants were bidding against each other. There was a mad scramble for men.

If a workman slighted something and the foreman called him down a little too severely, he would quit the job cold.

But the men weren't satisfied, because their big wages didn't mean so much after all. The workingman's dollar had depreciated.

But now the labor market is much easier than it was. Many plants are running on one-half or two-thirds time. Some have shut down. Not many, but a few. Others are firing instead of hiring.

It seems to be an economic law that wages are the last to go up and the first thing to come down. When wages are down to a certain point, the price of things—everything men eat and wear and use in their homes or on the farm or in the shop—will begin to drop.

There can be no question but what we are due for a speedy readjustment. Things simply cannot continue as they now are. There are too many dissatisfied people in the country to make this thinkable.

But is everybody going to retain all the benefits of the present situation and escape all of its incidental drawbacks? Can the man who works expect to keep on getting say nine dollars a day and be able to buy with his nine dollars say twice what he now gets? Hardly. Can the manufacturer continue to sell at his present quotations when the price of material and labor and all other production costs have gone down say fifty per cent.? That isn't possible.

Economic laws are fixed and inexorable. Man didn't make them. They inhere in the very nature of business. All man can do is to find out what they are by investigation and study. His business is not to tamper with

them and try to nullify their force, but rather to adjust himself to them and profit by their functioning.

The general price-level is not after all a very vital matter. It fluctuates somewhat from age to age, but any old price-level will work all right provided it has been in vogue long enough for everybody to get adjusted to it. The great war brought on an abnormally high-level. Wages and commodities were adjusted to this level. The adjustment wasn't perhaps satisfactory to most people, but it came about just the same. As the price of labor went up, the price of commodities went up. When the price of labor comes down, the price of commodities will come down. The price-level for the new era just ahead may not be as high as it was during the war, and may not be as low as that which prevailed prior to the war; but whatever it is, it will be satisfactory if everybody will just be sensible and fair and not go around whining and complaining and calling George ugly names.

Where there are people who buy and sell and work for one another in the complicated business of life, you have economic laws. They didn't come about through legislation, and they aren't going to set aside by agitation and abuse.

And, as somebody has wisely put it, the workingman will get more out of his dollar when he makes up his mind to put more into it.

The profiteering merchant or manufacturer is only tempting fresh capital to his particular field, thus multiplying competition until the everlasting liver-pins are going to be smashed out of his exorbitant prices.

It isn't George at all. It is you and me and everybody. And about the biggest fool thing we can do is to try to pass the buck.

Frank Fenwick.

Big Features in Store For Kalamazoo Convention.

Cadillac, Feb. 1—The twenty-third annual convention of the Retail Grocers and General Merchants Association of Michigan will be held at the New Burdick Hotel, Kalamazoo, Feb. 22, 23 and 24.

There are so many problems to face that only retailers can solve that it is hoped the coming meeting will be remembered as one of the most important they have ever held.

The suggested one cent tax on sales will be handled by men who have given time and thought in studying the subject from all angles and every member should come prepared to discuss the subject in order that some method that seems practical may be placed before the Congressmen, that may be some help to them in their consideration of suitable legislation for the raising of the funds necessary for this sort of tax.

The State Constabulary is another subject of much importance to the taxpayer and it is our duty as such to help our senators and representatives arrive at a reasonable and satisfactory decision as to whether they will continue the constabulary or whether they will not.

Chain stores, commissary stores, unequal discounts and other problems will be discussed and action on the part of the members is very necessary in order that the best thought and information be brought out in dealing with these problems that are of such vital importance to the retailer.

A real treat is in store for those who attend the meeting this year—one

that is of more than passing interest. The officers have completed arrangements for two addresses, one in the afternoon and one in the evening of the 23rd, by Sherman Rogers, industrial correspondent of the Outlook. Mr. Rogers is better known as the Lumberjack Orator, and the New York World has this to say about him: "Mr. Rogers spoke at the one hundred and fifty-first anniversary banquet of the New York Chamber of Commerce, the first held by it since the fall of 1916. The diners filled the grand ballroom of the Waldorf Astoria and to such enthusiasm did Mr. Rogers bring them that when he sat down they sprang to their feet and cheered him again and again."

There will be another real treat on the morning of the 24th, when John A. Ulmer, of Toledo, President of the National Association of Retail Grocers, will address the members. Mr. Ulmer is a wide awake grocer and has a wide experience in retail business in all its parts and will bring a message that will be good for us to hear.

Other addresses will be made by men who know the art of salesmanship, store management, accounting, organization, as well as the importance and necessity of properly protecting the present system of distribution of manufactured goods if the consumer is to have, what he wants, when he wants it, at the price he should pay, which indicates, in short form, the very great part that the so-called middleman plays in the business of the world.

Next week we hope to give you a full and complete program. Watch for it in the columns of the Michigan Tradesman.

J. M. Bothwell, Sec'y.

Carrying Over Stock Not Considered Good Policy.

A word of caution is offered by the sales manager of a large clothing concern against the policy of carrying old stocks to the Easter season with some new merchandise added for "sweetening" purposes. He believes there have been some false advantages claimed for this method which merchants will discover to their chagrin later on. Since he is interested in several retail enterprises himself, the policy of which he determines, he claimed to be speaking not on theoretical but on practical grounds which his stores will follow.

"These stores," he said, "will carry over less than half of the usual stock brought from one year into the next. We propose to sell this merchandise at any price it will bring during January and February, and not a suit will be carried into the Easter season. This is somewhat contrary to the plans of other store managers, who figure on selling what they can during the next two months and 'sweetening' up the remaining stock with new goods. From a competitive standpoint it is my hope that the other stores follow that policy. My selfish interests would dictate just that plan. I want to see my competitors trying to sell old stocks of drab colored garments alongside my showing of the new grays and other fresh shades and styles."

One usually finds the best association of ideas in an association of men with the trade's best interests at heart, that is why you should belong to your local and State organization—let it work for you as well as your competitor.

HANDLING FREIGHT CLAIMS.

How Delays Can Be Very Largely Avoided.

In considering freight claims it is best to make the following divisions:

1. Filing of claims by consignees and shippers.
2. Handling of such claims in the freight claims offices.
3. Claim prevention. Speaking of the first of these three, it may safely be said that a claim that is well prepared and properly supported when presented to the carriers is over half investigated. If this fact were borne in mind, the adjustments of claims would be greatly expedited.

The adoption of a standard bill of lading by representatives of the carriers, the industries, and the National Industrial Traffic League, and subsequent approval of this form by the Interstate Commerce Commission was a great step toward uniformity and has helped in securing prompt adjustment of claims.

The proper filing of claims, giving due consideration to laws and rules covering their investigation, requires a number of properly executed documents. The first and most important of these is the original bill of lading. Unless this has been previously surrendered to the carrier, it must be presented because it shows, in the form of a contract, the obligations assumed by the carrier under classification tariffs.

The second document required is the original paid freight or expense bill, which is important for the reason that the notations as to shortage or damage, placed thereon when signed by the freight agent, make it possible for the freight claim agent to pay the bill, except in such cases where the bill of lading does not carry similar exceptions. It is also necessary to file, with the claim, either the original invoice or a certified copy of it to serve as evidence as to correctness of the claim against the railroad.

In addition to these three documents there should be filed all available particulars in the way of proof of loss or damage and the value of such loss or damage. If the loss or damage is concealed, statements of the shipper and consignee should be made on the standard form adopted at a conference of representatives of the carriers, shippers, and the National Industrial Traffic League during 1919. The carrier's inspection report should be made out on the form recently approved by the Interstate Commerce Commission, in connection with rules governing the inspection of freight within 15 days as per A. R. A. circular F. C. D. 39.

At the time the method of handling freight claims by use of forms was first proposed it met with considerable opposition, but their use has now become general, and I think that any who are not using them will find it to their advantage to do so.

With regard to the second point mentioned, the handling of claims in freight claim offices, it will probably be of interest to describe in what sequence this handling takes place. Upon receipt of the papers submitted, a file-back is attached in the recording department. This department stamps the freight claim agent's number upon

the papers and makes an alphabetical and numerical card index of each claim. At the same time an acknowledgment card is mailed to the claimant for his information in future correspondence.

The claim is then passed to an investigator, who examines the papers to see if all the necessary documents are attached. If some are found missing, he makes a request for them. When all the necessary papers are at hand an investigation is started to determine whether or not the carrier is liable in the particular case covered by the claim. If it is developed by investigation that the carrier is liable, a voucher is issued and a check mailed to the claimant. In case it is shown by the investigation that the carrier is not liable, the claimant is requested either to submit further evidence or to withdraw the claim.

The question frequently arises in the handling of freight claims as to why prompt replies are not made to claim tracers. At a conference of traffic representatives in 1917, it was discovered that the miscellaneous tracing of claims within short periods of time accomplished very little, and that the time of the freight claim agents could be more profitably spent in the handling of claims than in the handling of tracers. It was therefore decided to delay the issuance of tracers for a period of 90 days from the date of the shipment. During Federal control this period was extended to four months, and since the return of the roads to private ownership a number of traffic organizations have reissued circulars bearing upon the subject.

In general, it may be said that care should be taken to allow sufficient time for the shipment to reach the consignee before starting a tracer. Never, in any case, start a tracer unless advised by the consignee that the shipment has not been received. Promiscuous tracing really tends to defeat the result sought after.

When a shipment is late in leaving the shipper and it is desired to give it special movement, the best plan is to call the personal attention of the agent to it. He will see that it is rushed in every possible way. When special movement is asked on every shipment, however, this becomes impossible.

The subject of claim prevention has always been an important one with railroads.

That the seriousness of this situation is generally recognized, is shown by the fact that a freight claim prevention congress was held at Chicago, November 15 and 16. This meeting considered the subject not only from the viewpoint of the railroads but also the shipping public, with a view toward securing more efficient operation on the part of the railroads and the co-operation of the shippers in the way of better containers, better packing and marking of L. C. L. freight, the proper loading and stowing of carload freight in cars suitable for shipping, in order to materially reduce loss and damage payments.

Each shipping department should be provided with the various classifications, so that it will be possible to ascertain the correct class and billing

description for each article handled, and what method of packing to use in order to secure the best rating. These articles should also be listed under their correct billing description, having each group assembled under the proper class as shown under the classifications.

N. G. Couffer,

Freight Claim Agent Penn. System.

Grocery Conditions Form Basis for Optimism.

Cleveland, Ohio, Feb. 2.—Taking a general view of the situation, the future looms up in the most promising manner. If any country in the world has cause for unshakable confidence in its industrial future surely it is ours, our large gold reserve, our elastic currency system, the splendid initiation and idealism of our people are as solid a foundation for prosperity as the world has ever seen.

We must constantly bear this in mind and stand firm against the pessimisms of those who predict from time to time that because some one thing in which they are interested has gone contrary to their expectations that the whole country is going to the bow wows.

The food distributing forces have been gradually getting together, each factor realizing that in order to distribute food in the most economical way it is necessary that all feeling of dissatisfaction shall be cleared away and a spirit of co-operation be well founded.

The opportunity for successful business was never greater than it is at the present time, and if we push along in a sanely progressive way we shall soon have cleared away everything that is interfering with good, healthy, profitable business.

I have traveled much in the last few weeks and I find that a new hope has developed among business men of all kinds. The general public is beginning to feel that we have reached the end of deflation and that prices will remain near the place at which they have now arrived.

Anyone who will take a sober look into the future will see that the possibility for a good business year is all that can be desired. What we want to do, and do quickly, is to concentrate our effort toward meeting the new problems that are continually presenting themselves by means of united effort and sensible action.

Turnover and credit, and their relation to each other, are getting much attention just now. On the performance of these two functions is based the success of the food distributing forces. It matters not whether we are engaged in the wholesale or retail trade, the net results will be the same. In order to reap the benefit of the increased turnover the extension of credit must, of course, be limited to an abbreviated period as compared with habits which are now supposed to have become obsolete.

Many of our large business houses have just completed inventory, and with very few exceptions they express satisfaction with the outcome. There is absolutely no place for the pessimist. The general opinion is that there is nothing in the present situation that intelligent business men cannot defeat and dissipate if it is brought into the light of day and frankly faced and fought.

Nearly all successful merchants are men who built castles in the air, reaching out for the invisible and bringing into existence a living thought and putting it into practical use for the benefit of his business. To-day it is the man who is applying constant stimulus to his mind; the man who is looking optimistically into the visions he has dreamed, who, by absorbing all the information he has acquired, has placed his business on a basis where he is obtaining maximum financial results.

These men are not waiting for pre-war conditions to return; they are looking for new opportunities and are

facing the future with energy, enthusiasm and courage.

Readjustment in merchandising is the most important topic in the minds of both dealer and consumer and yet it seems to be as far away as ever. Every one who talks on the subject has a different remedy, many of whom believe that Government aid should be invoked. I do not believe business will be changed by legislation. Up to the present time such readjustment as has come about has come in a perfectly natural way, and what has to come in order to be of lasting benefit must come in the same manner.

In merchandising, as soon as laws are passed attempting to control general conditions or to apply to specific cases, the laws of merchandising are set aside and the whole business fabric is upset. Theories are pleasant and it sounds well for a theorist to declare that a certain law is required to bring about a certain desirable change, but after all it is dangerous to invoke the law. If your business or mine will not stand without the support of some law you will soon find we are skating on very thin ice. The only safe way is to let the commercial fabric develop in its own way. The law of supply and demand is immutable as the law which controls the rising of the sun.

Artificial changes, such as may be brought about by the enforcement of a special law, can prove effective only temporarily or in a small way. The law of supply and demand is now in operation and until the world has all the goods it needs, with a little surplus, the situation will not change. The word normal should not be misunderstood. When business will have settled down to a sound working basis and readjusted its difficulties conditions will be different. New obstacles, new opportunities will present themselves and we must prepare ourselves to meet them. Conditions are different, changes have taken place, new ideas have been accepted and new methods of operation have been applied to business.

A little common sense applied to the business problems of to-day will accomplish much, but perhaps it is too much to expect the purchasers of goods of high prices exercising common sense on anything which so closely touches their pocketbook. But the time will come when these difficulties and misunderstandings will be swept away and when business will develop along unrestricted lines, permitted to do so as the economic laws which govern such operations may direct.

John A. Green,

Former Secretary, National Retail Grocers' Association.

Gentle Jolt for Sweeney.

Frothingham Dodge, the Boston municipal reformer in the course of an address to Harvard students, said:

"Man wasn't made to loaf. The minute he begins to loaf he takes to drink or hypochondria—I don't know which is worse.

"There is a loafing hypochondriac named Sweeney who spends all his time talking about his health. He is always ailing, and usually when you go to see him you find him in bed with a headache or rheumatism or dyspepsia or what not.

"Sweeney was tottering feebly down the street one day when he fell in with a burly friend named George.

"'George,' he said, 'I'd give anything to be as strong and healthy as you are. What do you live on?'

"'I live on fruit,' said George.

"'Fruit, eh?' said Sweeney eagerly. 'That sounds good. I'll have to try it. What kind of fruit, George?'

"'The fruit of labor,' George answered significantly."

ONE IN THREE OUT OF WORK.

The first Nation-wide statistics for unemployment, while still incomplete, indicate a total number of people out of work which is large enough to be startling. Nearly two million men and women are definitely listed as idle in 182 cities. Nearly three and a half million fewer workers are now employed in the trades classed under the heading of mechanical industry than were employed in those trades a year ago, a decrease of 36.9 per cent. This means that out of every three workers in these trades one has been eliminated. While it is true that many of the workers in mechanical industries may have gone back either to farms, if they are men, or to homes, if they are women, and that consequently these could not be accurately classed as without occupation now, the number of idle workers in this group must still be near three million. When the Department of Labor adds the figures for the unemployed in industries not yet surveyed the total may prove, as some officials think it will, to be yet larger.

One hopeful sign in the situation is the resumption of activity in some of the centers of the textile industry, where mills idle for weeks or months are starting up again following the reduction of wages. How far the revival may go still depends on retail business, which must stimulate the mills. It is still uncertain whether purchasing will begin again normally at the new price levels; but some trade orders are being placed.

On the other hand, unemployment in the United States is simply a phase of an economic situation which is world-wide. Unemployment is the chief problem concerning the directors of industry in practically every important country to-day. The stabilization of American conditions is inextricably involved with the gradual solution of the world difficulty. While our revival may be more rapid, its rate must be determined to a large degree by the rate of progress in reconstruction and resumption of industrial activity and commercial exchange generally.

The present crisis, which may be still more acute in the next few months, reveals more clearly than anything else a failure in industrial planning. Such sudden collapses can mean only that the industries in which they have occurred were being conducted to a dangerous extent, on a speculative basis. The interest was in immediate profit, without careful consideration of the future. The more thoughtful managers, interested in the conservation of their industries and working forces, and realizing these implications of the situation, are giving attention to such fundamental measures as more thorough planning of work. This involves consideration of both public and private work, mapping out programmes in advance to provide reserves of necessary work into which workers can be directed in times of trade depression. Only the successful practical application of such principles can permanently safeguard the community against the evils of recurrent unemployment crises. This is a task for industrial statesmanship of the highest order, calling

for study of the cycles in industry with a view to devising practical ways to regularize production.

But while the fundamental problem is being worked out, there are measures preparatory and subsidiary that call for consideration and action. The resumption, by the Department of Labor's statistical bureau, of the collection and publication of unemployment data is valuable as a method of public education, if any reliance could be placed on compilations made under the direction of the most unscrupulous scamp who ever held a cabinet position in this or any other country. There is need of closer co-ordination of existing state and municipal employment agencies. The re-establishment of an effective National system of employment bureaus, with adequate funds, is clearly within the programme. The country is now without an organization for dealing with emergencies as they arise and directing idle labor forces to places where they may be used.

Beyond such measures looms up the great question of unemployment insurance. The system already existing in many countries embodies the principle of safeguarding the worker against fluctuations in industry which, on a narrower scale, as embodied in accident and sickness insurance, safeguards him against fluctuations in his individual lot. It is a problem to be studied precisely in periods of industrial depression.

COTTON MARKET UNSTEADY.

As good an explanation as any of the ups and downs of cotton quotations during the week is to ascribe them to manipulation. A reason given for one day's advance was the improvement in sterling exchange, yet the condition of the British cotton industry leaves much to be desired at the present. But it seems to be recognized that the lull in manufacturing can be only temporary and that much cotton will be needed by the Lancashire mills before the season is over. Pretty much the same thing is true of the domestic mills, which have recently started in with a spurt of activity. The various projects for financing cotton shipments to foreign countries do not appear to be functioning as yet. When they do begin they should be a potent factor in aiding prices. The domestic mills are still rather chary of taking orders for forward delivery. This is especially the case regarding lines of bleached, printed and colored fabrics. Gray goods sales have been influenced greatly by the course of cotton prices, to which they are showing a sensitiveness that was alien a few months ago. Prices of these fabrics, which seemed to be on the rise a few days ago, appeared to soften as the week drew to a close. On the other hand, there was more doing in the knit underwear and hosiery, although the business passing in either line is not large. Prices of both seem fairly well settled for the time being at lower levels.

Once in a while we meet a woman who is as proud of her husband as she is of her husband's wife.

AFTERMATH OF THE WAR.

The cost of our participation in the war, including advances to the Allies, was nearly thirty-five billions, and from the purely economic standpoint the staggering sum might better have disappeared in a deluge or earthquake. A New York bank's statistician estimates that from 1914 to 1919 sixteen billions were added to corporate surpluses in this country and a much greater amount to those of unincorporated concerns. These huge aggregates were abstracted largely from the liquid capital of consumers. How many billions more were frittered away in the riot of extravagance, in speculation and unsound ventures, in sheer idleness, is beyond computation.

In 1914 the assets of the Nation were put at about \$200,000,000,000; this included, presumably, such things as unmined mineral and uncut timber. How large a percentage of the National wealth has been dissipated only a Mulhall or a Babson could attempt to say, but there can be no question that the impairment is great.

The bulk of human society, not only in America but throughout the world, is in the position of that man who has been on a spree, has lost all his savings and given a lot of I. O. U.'s in a poker game, and gone home and burned up his house. Such a one will not be in the market for anything but the barest necessities of life until he has forsaken his old haunts and habits, liquidated or repudiated his debts, and by work and thrift again accumulated capital. But that sort of undertaking requires time for fruition and to many it is impossible, from age, from lost opportunity, from demoralization of character. Meantime, to such, impecunious as they are, argumentation about the quantitative theory of money, about scarcity of goods, about the speedy revival of business at or near the old price levels, is almost without meaning. No way has yet been found to enable him who has eaten his cake still to possess it.

Taking the world as a whole, not only has a very large share of the wealth amassed by past generations been destroyed or wasted, but generations yet unborn are heavily mortgaged. The amazingly elaborate credit structure which made possible large-scale production by steam power and the individualization of labor, and upon which the existing plane of civilization actually rests, has been disorganized, and the faith in human nature which it connoted has been rudely shaken.

He is indeed an optimist who cherishes the notion that the tide of human endeavor is to resume its flow forthwith without a ripple.

DIVISION OF SUPER-INCOMES.

Here is a succulent tidbit for radicals.

In 1918 there were 67 people in the United States, each of whom received an income of from \$1,000,000 to \$5,000,000, their joint incomes amounting to a total of \$144,500,000. The soap-box orator and the parlor Bolshevik will revel in these figures. Capitalism will receive a lively trouncing and denouncing for its iniquity.

Let us figure and reflect a moment. If this super-income of 67 people in 1918 had been equally divided among the 100,000,000 population of the United States, each person would have received \$1.44 for his share. If it had been divided among the 40,000,000 workers, whom the radicals are so fond of calling the proletariat or the property-less, each worker would have received \$3.60 or his share. What a millennial figure! Even a shoeless hobo would scarcely smack his lips over this unearned increment to the vacuum of his vagabond purse.

If the total income from rent, interest and dividends, \$10,000,000,000 (capital's share), in 1916 had been divided among the entire population of the United States, each person would have received \$250. This is not the champagne figure which the thirsty proletariat vision in their dreams. Of course, with that \$10,000,000,000 equally distributed, there would have been no fund for the replenishment of capital in the industrial world. The economic energy of concentrated capital would have been dissipated and the 40,000,000 workers would have been without jobs the coming year. But why not? Let us eat and drink and be merry, for with to-morrow comes Bolshevism! Happily the worker—and there are numbers of workers who possess property and have savings at interest—has more sense than the spouting radical and the simpering, manicured parlor Bolshevik who so ardently sympathizes with the toiling masses in the comfortable environment of the Persian-rugged drawing rooms of the simple-minded rich.

WOOLS AND WOOLENS.

Auction sales of wool in foreign countries made rather a better showing during the last week than for some time previously. There was no eager rush to secure supplies, but there was a fairly steady demand, which prevented prices from going below recent levels, and in some instances even led to advances. There are very many interests all over the world concerned in trying to stop any decided break such as might be warranted by the large amount of wool everywhere available. This is as true in this country as it is in the others where wool is grown or handled in a large way. Much of the domestic clip is pooled or held on consignment and is not being forced on the market. But, lately, there have been more sales of it to mills which need the material. Should the emergency tariff bill fail of passage, it is quite likely that holders will show more eagerness to sell in order to make ready for the new clip, shearing of which will begin in about a couple of months. There is not much to be said of the goods market. The revised prices of fabrics in stock are regarded as quite attractive under the conditions, and they have led to considerable business, especially on the part of the smaller operators. The larger cutters-up are not very zealous as yet, pending the outcome of their labor difficulties. But dress goods have been moving fairly well.



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Write us your problems. We've an experienced retail man whose job is to give you the benefit of his thirty-six

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To bring you more profit—and to lessen your selling costs—our Dealer Service Department works always for your benefit. And we're ready to help you as much as you'll allow—so it's entirely up to you! Call on us any time. Write us to-day or mail the coupon.



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Michigan Retail Shoe Dealers' Association.

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

Consumption of Women's Shoes Now Greater Than Production.

It becomes necessary to analyze the situation surrounding your own industry as it is not possible to treat it along with others for the reason that the conditions surrounding different industries are not entirely uniform, some industries are still in the process of liquidation.

It seems to me there is much evidence that the shoe manufacturing industry has liquidated to as great an extent as that of any other finished commodity. This alone is a good reason for confidence, which has heretofore been lacking. As supply and demand regulate the course of inflation or deflation, a continued period of consumption in excess of production gradually leads us to a period when the level is bound to effect stabilization. Curtailment of production in the women's shoe branch of the industry has been general and while the world shortage of boots and shoes in other lands has no immediate beneficial effects upon our trade, still we are aware that people are obliged to do with less shoes than would be the natural consumption, and that this latent demand will to some extent sooner or later make itself felt.

Therefore, we have not the disturbing factor of over-production and so long as business must go on, present supplies cannot satisfy the wants for long. The longer curtailed production of women's shoes obtains, the greater should acute demand sooner or later make itself felt.

In the women's shoe field, shoe values are now on a pronounced trading level, and a good substantial business awaits the manufacturer or retailer who is keen to the opportunity of merchandising style footwear. The time seems opportune to encourage pronounced style-tendency as the American woman is bound to have and appreciate as much as ever pretty and tasteful footwear, and such a demand is now leading the way, in my opinion, to a gradual improving outlet and increased production in women's shoes. Such demand on the part of consumers is giving life, stimulating interest and should help to increase the outlet on more staple production.

It is through this activity and leadership in style consumption that production may gradually approach normal. Too great an asset has been

created through the pronounced demand for style footwear in the women's field to allow the vacuum to continue for a long period, as during period such as this—and I think I am correct in stating—stocks become depleted in style footwear that will suit the taste of what American women have come to demand and for which, accompanied by satisfactory service, they are willing to pay a fair price to-day.

These remarks are intended to reflect conditions more or less as they appear in the women's field from the standpoint of women's production and suggest a reason for concluding that the time has arrived, is here, to be optimistic over the prospects of a gradually improving and wholesome business grounded on a reasonably sound basis and to warrant activity all along the line from this time on.

Recent developments bring strongly to the front the fact that the retail trade of the country are really interested and are purchasing desirable footwear for the Easter trade, and to satisfy that demand all indications point to the immediate purchase of sufficient merchandise to take care of the spring trade, with assurance that the present situation is so sound as to warrant doing business with confidence and satisfaction to the public on the basis of the present levels.

A survey of the many encouraging signs indicate that readjustment in the women's shoe business has gone about as far for the present as is consistent with underlying conditions, and I am satisfied that business improvement from now on will be much more rapid than the more conservative among us expect.

That is rather a general statement from the women's angle.

From the standpoint of supplies in the hands of retailers, manufacturers or jobbers; we hear different statements varying greatly from the amount of merchandise that the average retailer has on hand, in which all of us can't agree. Some are so strong and broad as to state 40 per cent. of normal, anywhere up to 100. Personally, I am of the opinion that it is very spotty and while there are retailers that have their merchandise down to a basis of 50 per cent. normal, there are still many that approach very near to 100. But here is the one point which to me is worth more than anything else: in a normal period, or a year ago at this time, there was not

a retailer or a manufacturer or a wholesaler who did not have forward contracts to great proportion. While it is safe to say that to-day either one of the three branches are tied to forward contracts of very small moment—hand to mouth purchasing—the retailer particularly purchases for immediate wants.

That creates a condition of hand to mouth buying. It forces everybody in the position to buy as they go on. As they do business they must buy. It gradually leads us to that acute position sometime or other when stimulation takes command of the situation and the buying power becomes very acute.

At Milwaukee I met several retailers, as we all did, talked with them, and here was the general average verdict: "Well, if I do anywhere near the business I expect to, I haven't got a third shoes enough; but I am buying very carefully and I am going to see."

I think that there is a dormant underlying situation here that we can't count on. I believe it is perfectly natural in a time like this to be cautious. I have often said within the past week: "How peculiar the human element is? A year ago when the underlying conditions were such that everybody should have taken a cautious attitude, should be moving carefully, the majority were willing to travel along on the crest of the high wave; but to-day the situation has liquidated in many instances as much as 50 per cent., when we know that merchandise valued on to-day's

market must be worth a good deal more than it was then." There is the over-exaggerated idea that we must be very careful and cautious. Personally, I think now is the time to build. Conditions that are taking place surrounding us make for stabilization somewhere around this level.

We can't anticipate the liquidation of labor, exactly when it will take place. We have got to meet that as it comes. We have got to go on; we have got to do business. We can't wait for that. Therefore, it seems to me that we have a foundation upon which to build for a definite length of time. Everything spells all around us the sentiment and the feeling that we are going to stabilize somewhere near this level and that we are going along for a while, and that deflation and further liquidation must spread out over a period of time.

The question of materials: we will all recognize that any hope or courage that comes into the situation has a tendency to stiffen the price of leather. I don't think we should fear that to-day. We are not in a rising market. We are in a falling market. In fact, I think anything that has a tendency to stiffen the leather situation is a good thing for us all for the merchandise on the shelves of the retailer. He can't travel too fast and he pays you for the merchandise you sell. If that does happen, it will be a good sign. If prices that reflect too low a value as against replacement to-day, of which there are many, have to advance, that will be a good sign.

Frank R. Briggs.

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Upper and Shoe Leather Markets.

The sole leather business has always been in strong hands. In good times this strength is a factor contributing to the success of the shoe manufacturer. In bad times this strength helps to stabilize the markets and prevent a panic. The situation in 1920 was a most trying one for the tanners, as the high prices quoted at the beginning of the year did not represent replacement value, when the fact was taken into consideration that the hides from which the various leathers were made were bought at the high prices current three months before. Sole leather tanners are compelled to make an investment of at least three months in hides, tanning material and labor before they have a finished product. Oak sole leather sold at 95 cents, for scoured backs; union sole leather graded down from 90 cents according to weight and selection, and hemlock sole leather sold at 56 cents a pound for No. 1 overweight sides. At the beginning of the year the demand for sole leather was very nearly equal to the supply and when transportation was interfered with because of strikes at the railway terminals much of the incoming finished leather was side-tracked and not delivered. At the same time the delivery of hides to the tanneries was delayed.

Late in the spring when transportation facilities were better and deliveries straightened out, the demand was so strong incoming shipments of car load lots were divided among the customers to fill back orders. Late in the spring and in the early summer retail merchants and wholesalers commenced their campaign of cancellations and returning of merchandise which brought the shoe manufacturing industry to a complete standstill. Naturally the sole leather business felt the effect and all through the summer the business dropped off, so that the majority of sole leather tanners curtailed their production to less than 50 per cent. normal. In some cases this necessitated the closing down of tanneries entirely and others were reduced to the smallest possible working conditions. Tanners gradually adjusted their volume of production to meet the decreased demand and the rapid decline of prices in the hide market compelled them to readjust their prices to meet with the buyers' ideas. The closing quotations for the year showed that the best selections of hemlock can be bought at less than 40 cents a pound; union backs at 60 cents and steer oak backs at 65 cents.

The accumulation of finished sole leather in tanners' hands is not so large but what it would quickly disappear if the demand again became normal. Tanners have curtailed their production and made cuts in the overhead expenses so that they are now in position to arrange their production to meet conditions as they develop. There is a strong undercurrent of optimism noticeable in the sole leather industry and the fact that the sole leather business is a big factor in the shoe producing industry

makes this feeling of confidence in better business something to be taken as a real tangible basis on which to build hopes for a successful reconstruction of the shoe business and there is no reason to look for anything but improved conditions shortly after the first of the year.

From a demand for the better grades and selections of upper leathers in January, 1920, with attendant high prices, the demand appears to have swung to the extreme opposite at the close of the year. Tanners sold leather in many instances below replacement basis in December. An increasing call for leather to make footwear at a price was noted.

At the first of the year when chrome side leather sold at \$1 per foot and calf leather at \$1.40, tanners could not keep up with the demand for the better qualities. They did not hesitate to pay the current price of 35 cents for country extremes and 75 cents for raw calf skins.

At the present writing there appears to be no firmly established price for finished leather. Because of tight money, slow leather demand and greatly curtailed production in the majority of shoe factories caused by unsettled conditions, tanners failed to respond in a sizable way to offerings of raw material at any figure, although in many instances they believed the bottom had been reached.

Army shoe contracts placed late in the year, and for which there was keen competition, stimulated the heavy side leather end of the industry at a time when it was sadly needed. Navy shoe contracts had an equally stimulating effect on the calf-skin and veal market.

As far as patent leather demand was concerned, there was a brisk export call for sides at from \$1.05 to \$1.15 early in January. This demand eased up as foreign exchange became less favorable and late December finds the market a standstill. No. 1 sides priced at 50 cents.

Tanners have passed through an unsatisfactory period with forced sales the order of the day. Production was greatly curtailed and in many instances plants were closed down. Stocks were liquidated wherever possible. Tanners did not replace because of uncertain conditions.

Tanners now having cleaned house are in a better position to enter the market and buy hides when once the demand for leather becomes actual. Many straws show that the wind is from a more favorable angle. Raw calfskins are firming up in price and good quality extreme hides it is believed will be hard to obtain.

When Mother Joins the Union.

When mother joins the union,
There will be the deuce to pay.
Think of what will happen to us
When she gets the eight-hour day.
Who'll perform her tasks unending?
Who will do the wash and mending?
Give the kids the proper tending?
Can you say?

When mother joins the union,
Breakfast surely will be late.
As a loyal union workman
She cannot begin till eight.
When, at five, she quits, unheeding,
All our pleas that we need feeding,
Who will cook the grub we're needing?
Can you state?

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Guarantee. Dealers all thru the
State are doing this.

We are about to launch another
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Right To Levy on Gain From Sale Questioned.

The decision of the District Court of Connecticut in *Brewster vs. Walsh*, on Dec. 16, 1920, does not as yet seem to be fully understood as to its effect on the income tax laws. Should the Supreme Court of the United States take the view of Judge Thomas, then there must be a recasting of the revenue laws, for under the term "income" as defined in that decision, the Government cannot possibly collect sufficient tax to run the Government, much less provide the necessary interest and sinking fund for the outstanding bonds.

Congress in the income tax acts, has defined income, in effect, as all profits from whatever source arising, and has, in many instances, specifically taxed the profits arising from the sale of capital assets, as well as profits arising from the conduct of a business.

The opinion in *Brewster vs. Walsh* when pursued to its logical conclusion holds that profits arising from the sale of capital assets are not taxable income; and the reasoning of the court and the authorities cited almost result in the further conclusion that the profits arising from the conduct of a business are not taxable income.

This decision does not mean that Congress cannot tax such profits. In the Corporation Tax act of 1909 it imposed a tax on the conduct of business by corporations, and measured that tax by its net income, and in Section 38 of the act of 1909 defined what it meant by net income for the purpose of the tax. This tax was sustained by the Supreme Court in *Stratton vs. Howbert*, and the power of Congress to define income was also sustained, but the law was sustained because the tax was not an income tax. Justice Pitney said: "As to what should be deemed 'income' within the meaning of Section 38, it of course need not be such an income as would have been taxable as such, for at that time (the Sixteenth Amendment not having been as yet ratified) income was not taxable as such by Congress without apportionment according to population; and this tax was not so apportioned."

The tax was on the privilege of doing business, and this tax was sustained because it was an excise and not an income tax. The amount of the tax was measured by the income, and this income was defined by Congress as the total amount of gross income received from all sources, less expenses, losses and depreciation. The meaning of the word income, in that act, was the income received from transacting business, and therefore taxable under an excise tax law;

but income as used in the Corporation Tax act was not used in the sense of income which would be taxable under an income tax act. Justice Pitney made this plain in discussing the mining business, which was under consideration in that case (*Stratton's Independence vs. Howbert*, 231 U. S. 399.) He said: "The sale outright of a mining property might be fairly described as a mere conversion of the capital from land into money."

But he held that the mining of ore was a business, and that on the profits arising from the sale of ore, in the business of mining, the tax could be applied, because it was a tax on the privilege of transacting business, and therefore an excise tax; and it was not a tax on income, and therefore not an income tax, which could not have validly been imposed in 1909 without apportionment.

The discussion of the effect of depletion and depreciation in that case does not apply to the income tax acts because, as Justice Pitney says, the act under consideration was a tax on the business and not an income tax.

If the same reasoning applied to the income tax acts, then the sale of a capital asset would not result in taxable income, no matter how great the profits arising, because, as Justice Pitney said, the outright sale of a mining property is a capital conversion.

The *Stratton* case, therefore, does not apply to the income tax acts, and the discussion of the Supreme Court in that case furnishes no rule for determining income under an income tax law.

In the income tax case, 158 U. S. 601, the Supreme Court through Chief Justice Fuller said: "The power to tax real and personal property, and the income from both, there being an apportionment, is conceded." And the court held the income tax unconstitutional as being a direct tax, without apportionment; and the Sixteenth

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Amendment (the income tax amendment) was adopted and ratified in 1913, to remove the necessity for apportionment of taxes on incomes. As Justice Vandeventer said in the case of *Evans vs. Gors*, decided June 21, 1920, the Sixteenth Amendment did nothing but remove the bar as to apportionment. It did not enlarge the taxing power of Congress.

The question decided in *Brewster vs. Walsh*, on Dec. 16, by the District Court in Connecticut, is, "What is income, which is taxable by the Sixteenth Amendment?" The amendment did not remove the bar as to taxing real and personal property without apportionment. Congress always could, and can now, tax all the real and personal property in the United States, but it must apportion the tax. But it may now, since 1913, levy an income tax without apportionment; and it may levy an excise tax without apportionment. But it cannot levy a direct tax without apportionment except on income.

Since the adoption of the Sixteenth Amendment, we may restate Justice Fuller's statement in the income tax case: "The power to tax real and personal estate, and the income from both, without apportionment is conceded." That is the sum total of the effect of the Sixteenth Amendment.

Now, what is income, from real and personal property, which may be taxed, without apportionment?

Mr. Justice Pitney, in the corporation tax case (*Stratton's Independence vs. Howbert*) stated that the sale of a mining property was merely a capital conversion, and not an income. Therefore, the sale of a lease, or a producing oil property, or any other capital asset, would under that statement, produce no taxable income. It was even admitted that such a sale would not produce an income which would be used as the basis for computing an excise tax, under the act of 1909.

The gradual disposition of the ore by a mining company (and the same is true of an oil company, or a timber company) was subject to the tax, as an excise tax on the privilege of transacting business in a corporate capacity. It was not a tax on the privilege of transacting business, the tax being measured by the profits. The distinction may appear to be a fine distinction, but it is a real distinction, and formed the basis of the decision of the Supreme Court in that case.

Now, it will be admitted that the present income taxes are not excise taxes, such as the tax of 1909. They are direct income taxes and they are limited to income, as such. They cannot be validly imposed on property, nor on the transaction of business. If a tax is to be imposed on business it must be an excise tax; if on property it must be apportioned between the States according to population.

Springer vs. U. S. 102, U. S. 586, has been relied on as establishing the right of Congress to class earnings as income. But the Supreme Court in the income tax cases did not so understand that case. Chief Justice Fuller, in commenting on the *Springer* case, said, "While this language (in the *Springer* case) is broad enough

to cover the interest as well as the professional earnings, the case would have been more significant as a precedent if the distinction had been brought out in the report and commented on in arriving at judgment, for a tax on professional receipts might be treated as an excise or duty, and therefore indirect, when a tax on the income of personality might be held to be direct."

So that, so far as the Supreme Court has spoken, it treats a tax on earnings as subject to an excise or duty tax, but not to a direct tax; but treats a tax on the income of personality as a direct tax; and in the income tax case itself makes the distinction between income and earnings. The tax on income, as such, being direct; and therefore not to be levied without apportionment; but a tax on earnings being an excise, might be levied without apportionment.

The only case decided by the Supreme Court under an income tax law, which has passed on profits from the sale of property as being taxable or not under an income tax law, is the case of *Gray vs. Darlington*, 15 Wall 63, and that case held that the profit on the sale of bonds, which had been held for four years, was not taxable income under the act of 1867, which taxed all gains, profits or income made during the year preceding that in which the tax is levied, just as do the acts passed since the adoption of the Sixteenth Amendment.

And the reasoning of Justice Pitney in *Macomber vs. Eisner* (the stock dividend case) and of Justice Vandeventer in *Gore vs. Evans* (which exempted the salaries of the Federal Judges) would lead logically to the decision in the *Brewster* case; namely, that the income tax amendment merely removed the bar of apportionment as to a tax on income. It did not give Congress any greater power than it had before. It did not give Congress the right to define as income that which is properly a tax on property must be apportioned; or a tax on earnings, or the transaction of business which must be under the form of an excise tax.

So, if any profits or gains are not income, Congress cannot by definition bring them within the income tax.

Justice Pitney in construing the corporation tax of 1909 admitted that the sale of a capital asset would not produce taxable income, even when that income was used as a measure of fixing an excise tax. And further held that a tax on business must be an excise tax.

In the stock dividend case Justice Pitney said that increases in value did not represent a taxable income or

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Income Tax Time

You will soon begin to think about making your income tax return for the past year.

Rulings made by the income tax unit during the past year may vitally affect the amount of tax you are called upon to pay.

Our booklet which includes all rulings and decisions to December 31, 1920, may be had for the asking.

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gain; at least until reduced to money.

In the Federal Judges' salary case Justice Vandeventer said that the Sixteenth Amendment did not in any manner enlarge the powers of Congress.

And now applying these decisions and taking a definition of income as given to the world by the various courts, being the definition it had at the time of the adoption of the Sixteenth Amendment, the Federal Court in Connecticut has ruled that no capital accretion, whether in the form of property, or when reduced to money, is income. No profits arising from the sale of a capital asset produce taxable income. The gradual depletion of capital through mining, whether ore or oil, was subject to the tax of 1909 as a tax on a business.

And this as any other business, may be subject to an excise tax.

But, until the Supreme Court of the United States has finally passed on Brewster vs. Walsh, it must remain an open question whether Congress can impose an income tax, which is a direct tax, on profits arising from trades and business, or whether it must reach such profits through an excise tax, such as a sales tax would be.

And it must further remain an open question whether under the guise of an income tax, Congress can impose a direct tax on the profits from the sale of a capital asset, whether the sale be in lump or by gradual depletion, without apportioning such tax among the States according to population.

Philip Kates.

Gross Sales Tax Grows in Popularity.

The wind is setting strong throughout the country for a tax on gross sales to replace the excess profits tax and the surtaxes on income.

Practically the only opposition to this movement comes from political sources or from politico-economic college theorists, who have little knowledge of business but are wedded to putting through involved and impractical taxation plans of their own. These are of the class of disturbers who were instrumental in saddling upon the business of the community the excess profits tax—a complicated, inequitable and distasteful system of taxation which is throttling prosperity, enormously increasing the cost of living and helping to support an army of tax collectors and tax advisers and accountants, some competent, but many of them incompetent Government hangers-on whose salaries swell the Government extravagance bill, or who impose large fees for advice upon the harassed business tax payer.

Business men are sick and disgusted with these impositions, and the business world is swinging into line for the sales tax as a simple, straightforward, businesslike way of sweeping the air clear of these befogging paraphernalia left by the war, and fostered by an insidious propaganda led by college economists, some of them in Government employ, and aided and abetted by a large army of accountants and tax attorneys, whose fat fees for dragging business concerns out of the mire of an impossible tax system have fur-

nished them for several years with fruitful occupation.

The reports of results of referendums of leading industrial associations are coming in, the object of the referendum being to ascertain what the attitude of business men is on the expediency of abolishing the excess profits tax and the surtaxes on income, and of substituting the tax on gross sales.

Unofficial reports from the latest of these, the National Association of Manufacturers of the United States, show an overwhelming vote in favor of the repeal of the excess profits and surtaxes and substitution thereof of the tax on gross sales.—Blache Review.

The Land of Long Ago.

Palestine, the land about which cluster momentous historical events many centuries back in history, is prosperous as never before. Peopled principally by Arabs and the Jews, the rich strip of land on the Dead Sea is rich because of the war. Her Arabs brought back from it much pay in gold, and the Jewish immigrants who hope to found in it a nation of Jews, are well to do. The land is fertile, as large as France in area, has a well equipped and managed railroad. The farms produced an immense grain crop there this year, and business scouts are watching trade openings both in Palestine and beyond the Jordan. When the people of a fertile country like Palestine take to farming and increase their crops 65 per cent. in one year, there is money flowing in as a matter of course.

The thousands of British soldiers there after Jerusalem was taken by them gave the country the first genuine washing it has had since history was young.

To the Uninitiated

TO THE uninitiated, the terminology of the tax regulations must be difficult of comprehension and almost impossible of interpretation.

For the taxpayer to keep himself informed not only of existing requirements but of the host of new amendments and rulings is both unwise and unsafe. Even for the accountant, without a specialized tax department, such concentration is difficult.

From the very beginning this organization has maintained a staff of tax specialists whose service is a complete unit in itself.

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Hypocrisy of Stock Fire Insurance Leaders Unmasked.

Fremont, Feb. 1—Nine years ago, the merchants of Michigan, sick and tired of the slip-shop methods and exorbitant rates of stock companies, set about to handle their own fire insurance problems.

At that time the mercantile line was deemed to be as hazardous as a powder mill, and insurance companies handled it only under pressure from a local agent who had preferred business to offer. Little was done to analyze fire causes: that meant overalls and dirty work, and so fires were put down to "spontaneous combustion" or crookedness on the part of the owner. Even to this day, mercantile fires are generally viewed with suspicion in certain quarters. Let there be a drop in the market and the word goes out to "watch merchants."

The Shoe Dealers Mutual was the outcome of the expressed wish of the merchant trade for a company of its own. It is one of the most successful and sound fire insurance companies in the United States. Dollar for dollar it ranks with the best. Its success and standing are simply a reflection of the sound business practices that prevail in the mercantile line. When mercantile men took over their own insurance problems and applied thereto the common sense principles of their own business, they changed the mercantile from an extremely hazardous to a preferred risk. The insurance cost of merchants to-day is about equal to that of brick mercantile stores.

It was to be expected that stock companies would again turn their attention to mercantile lines, once it was shown that they could be written with profit. It is a part of stock company tactics to go after mutual business whenever it shows a low loss ratio. No stock company can continue to handle business at mutual rates; but inasmuch as they write all classes of property, they can afford to handle any one class at a loss, if by so doing mutual competition can be driven out. It is an old, old game with them. When they have accomplished their purpose, rates go back to the old figure.

We are not pleading. We are simply stating facts for the benefit of our policyholders who have made the Shoe Dealers Mutual what it is, and who own it to-day. Our reason for stating them is that it has been found that the mercantile business is too strongly mutualized to be disturbed by the ordinary rate cutting methods; therefore, new tactics have been adopted. Knowing the business man's aversion to Government interference in private affairs, the cry has been set up that mutual insurance is the forerunner of socialism, and that if mercantile men and others continue to patronize the companies they have built up the socialists will step in and take over all business.

Bolshevism, so they tell us, is being introduced into America through the open door of mutual insurance.

If there is one institution in the United States that is purely American; that represents the genius of the ordinary citizen to do something for himself; that is individualistic in every sense of the word—that institution is mutual insurance. The policyholders of the mutual fire companies are the bone and sinew of this Nation. Look them over in your own community and you will find they are the men of action—progressive men. On the other hand, one of the leaders of the stock company field, when asked his opinion the other day of the outlook for the coming year had this to say:

"Moral hazard fires are to be looked for and are being fostered in my opinion, by slack, incompetent and, to some extent, no doubt, dishonest adjusters. The growing tendency to permit claimants to abandon merchandise, the insurance companies standing in the breach in a falling market, is most reprehensible. In my

opinion, the whole adjustment and salvage situation is rotten and in this direction lies one of the big leaks in the business."

With such conditions prevailing in stock company circles it is little wonder that the mutuals and their business are made the subject of attack. It is the old cry of "Stop thief!" Ordinarily we pay little attention to such attacks, as we are too busy looking after our own business and doing what we can to keep down the disgraceful loss ratio of the country that is chargeable in a large degree to the loose methods prevailing in the insurance world. But stock company journals have recently come out with a full page advertisement from which we take this statement:

"It is up to the American insurance agent to point out the American business man the taint of communism in mutual insurance."

No doubt this will be pointed out to you—you who have built a mutual insurance company that has done more to cut the fire losses on mercantile lines and to reduce the insurance cost thereon than all of the stock companies in the United States put together. And because you have done that, you are a socialist and a bolshevist. Could anything be more absurd? But this is the doctrine that is being preached to-day and no doubt will be preached to you. It is the only thing they have left. Every other anti-mutual doctrine has been shown to be false as this one will be when the public has a chance to analyze it.

This country pays about five hundred million dollars per year in fire insurance premiums. With stock companies half of the premiums go to pay losses; the other half to pay expenses, dividends and to build reserves. The problem with any live business man is to increase his business and thus increase his income; but the problem with a fire insurance company should be to reduce the amount it pays for losses and thereby reduce the premiums that insurers must pay. Only mutual companies work with this end in view. A stock company has no worries, so long as it can keep its losses at 50 per cent. of its premiums. On that basis the business is profitable. But we need something more than that. With an annual fire loss of \$250,000,000 staring us in the face we need more attention to fire prevention work and less to premium receipts and commissions. Wherever the mutual principle of fire insurance is applied, fire losses are reduced. And because mutual fire insurance does that, it is socialistic and a danger to the state, in the minds of our stock company "friends." It does beat all how fearful some people are of danger to the State when competitors show up the weakness in their plan. As Dr. Johnson remarked to Boswell, "Patriotism is the last refuge of the scoundrel." George Bode.

Many a man does nothing but hope from morning until night, then sits down and calls it a day's work.



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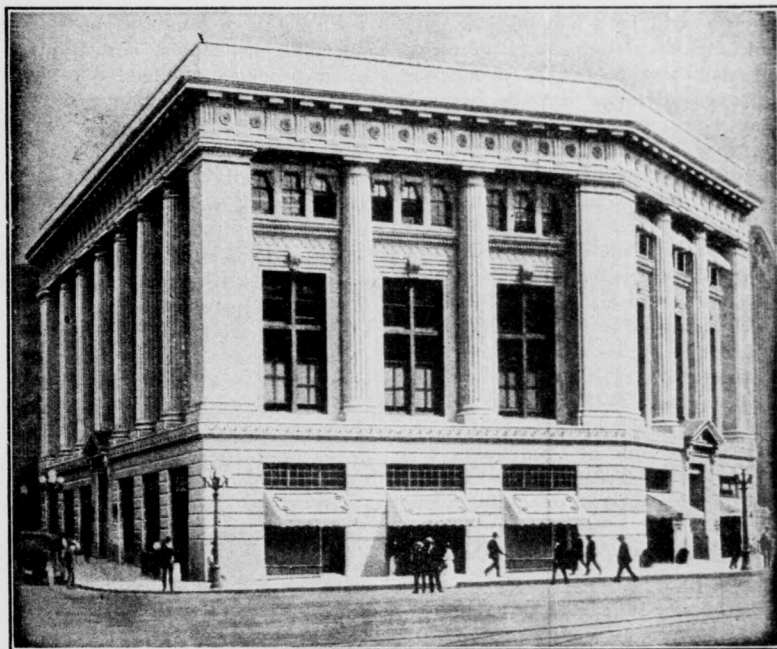
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The convenient banks for out of town people. Located at the very center of the city. Handy to the street cars—the interurbans—the hotels—the shopping district.

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

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

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ASSOCIATED

Cadillac State Bank

Cadillac, Mich.

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

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Reserve for State Banks

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

F. L. REED, President

HENRY KNOWLTON, Vice Pres. FRANK WELTON, Cashier

JAY J. VELDMAN, Asst. Cashier

Selfish Creditor Neutralizes Generosity of Insurance Company.

A retail merchant lost his entire stock of goods by fire. He had \$2,000 insurance, but he had not complied with the "iron safe" clause in his policy and in fact, had no safe. All books, letters, letter files, statements and statement files were completely destroyed. He had been in business about a year and had never made an inventory. He had absolutely no record of his purchases or sales or of any other transaction from the time he began business to the night of the fire. It was a "clean-up" of all assets and of all records including those covering notes and accounts receivable.

He promptly sought an interview with some of his largest creditors. He told them of his misfortune and predicament. The manager of the local adjustment bureau of the National Association of Credit Men was called into conference. It was soon made definite that the insurance company was not legally liable for a cent, although the policy was all the man had except \$67.15 in bank.

The bureau suggested that the merchant execute an assignment, transferring whatever claims he might have against the insurance company to the bureau for the pro rata benefit of his creditors. The assignment was executed. He could think of the names of only nine creditors, but as the bureau was satisfied that he was owing more than nine, the transfer and assignment was so worded as to include any and all creditors who had provable claims. He gave the bureau a check for his bank balance and then returned to his home, "down and out," with no more than enough money to pay his return fare.

The bureau took up with the insurance company the question of the adjustment of the \$2,000 policy, and adjusted on a basis of 95 per cent. face value. The insurance company agreed to pay \$1,900—a good adjustment, considering that the company was not legally liable for a dollar.

Proof of loss was executed, and the money was ready to be paid over to the bureau within a few days for the pro rata benefit of all creditors, when one creditor who had a claim of about \$200 filed suit against the debtor and garnished the insurance company. That was the first intimation the bureau had that the concern was interested as a creditor.

Upon learning of the garnishment suit, the bureau asked the attorneys for the insurance company to withhold their answer in order to save expense until it could take the difficulty up with the complaining creditor. The bureau manager immediately saw the creditor who had instituted the garnishment proceedings, explaining why he had not been notified, that he was not listed as a creditor, and that the bureau had no way of knowing that he was interested. The bureau assured him that his claim would be listed and that he would share pro rata with all other creditors in the distribution of the insurance fund.

He referred the bureau to a local collection agency. The collection agency was asked to dismiss suit and release the insurance fund, and was assured that the client would parti-

cipate ratably with all other creditors in the distribution. The agency said that it did not care to rescind any action taken.

It is to be noted that in this case the bureau did not have an old, shelf-worn stock of goods to be sold and proceeds distributed, nor fixtures or other property of doubtful value, but that here was \$1,900 in cash, ready to be paid to the bureau for distribution among creditors. This one creditor, however, with a claim of \$200 saw fit to tie up the insurance money indefinitely in the courts.

The attorneys for the insurance company filed their answer and asked that the adjustment bureau be made a party to the suit. The bureau accepted service, filed its intervention and set up its claim to the insurance fund on account of the transfer having been executed prior to the filing of the garnishment suit.

What is most striking about the incident is that a creditor in a clear and simple case like this should instruct a collection agency to resist a settlement so fair to all concerned that there be no question as to the wisdom of co-operation.

William Gregg.

Thrift and Life Insurance.

The institution of American life insurance has just passed its seventy-fifth birthday. Probably no feature of American economic life has been more notable than the stupendous increase in the amount of life insurance put in force during the last ten years. The figures of two hundred and sixty-six level premium or old line companies indicate that more insurance has been put into force in this country during the last ten years than was written in the sixty-five years prior thereto. It was thought that 1919 would bring about the flood-tide of this amazing increase, but figures just compiled for 1920 indicate that the amount of life insurance put into force will top the record for 1919 by more than twenty per cent. Authentic figures available thus far from one hundred fifty-three of the leading life insurance companies indicate new business written for 1920 of nine billion seven hundred million, as against eight billion twenty-four million for the prior year.

It has been conservatively estimated that the number of new policy holders enrolled by American life insurance companies during 1920 would exceed seven million.

Various reasons have been attributed to the tremendous increase in the volume of new business in force, but generally speaking, it has been due to the appreciation of the American people of the necessity for carrying out a thrift program with reference to personal and business matters, and to the good work of the life insurance agent whose tireless work is in a large measure responsible for carrying the lesson of insurance thrift to the homes of the people.

Competition should be a spur to better merchandising and larger profits based on greater sales. If you are not finding it so, the other fellow is a better merchant and deserves to get more business than is coming your way.

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.
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WM. N. SENF, Sec'y

The Grand Rapids Merchants Mutual Fire Insurance Co.

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Endorsed by The Michigan Retail Dry Goods Association.

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

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We Represent the Following Companies, Allowing
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Minnesota Hardware Mutual... 65%	Michigan Shoe Dealers Mutual... 30%
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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

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CITIZENS TELEPHONE COMPANY

MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE COMPANY

Fremont, January 24—We are pleased to herewith present you with our ninth annual report, as presented to the members at our last annual meeting. By looking over the statement you will note that we had 1902 policy holders, and over \$6,000,000 insurance in force on December 31, 1920, with a surplus on hand of \$35,507, and a saving to policy holders of \$84,859.57, and our loss ratio for the past nine years has been 26 per cent. of the regular board rate.

We are now one of the strongest companies in our State and we wish to thank you for your co-operation, and trust if you are not carrying your limit in our company, you may send us whatever amount you may need.

The Board of Directors have again declared a 30 per cent. dividend on all policies expiring this year, and if each member will look carefully after his own risks and help to reduce the fire waste of our State, we believe that before long we will be able to do as well as most of the hardware mutuals who have for several years been saving 50 per cent. on their insurance cost.

Trusting that we may have the pleasure of receiving one application from you, or through you, from some good merchant, we beg to remain,

MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE CO.

GEORGE BODE, Secretary.

Note the wonderful growth of this Company during the past nine years.

	Amount at Risk at Board Rate.	Dividends.
1912-----	\$ 141,350.00 \$ 2,232.78	\$ 744.26
1913-----	350,150.00 4,985.04	1,424.30
1914-----	401,450.00 5,316.22	1,518.99
1915-----	926,150.00 13,561.40	3,874.58
1916-----	1,353,925.00 19,621.40	5,606.11
1917-----	1,671,900.00 23,266.16	6,647.47
1918-----	2,211,775.00 38,122.25	10,519.98
1919-----	3,599,575.00 63,375.88	17,276.46
1920-----	6,230,875.00 121,578.27	37,247.42
	\$292,059.40	\$84,859.57

	Losses incurred.	Expense.	Balance on hand.
1912-----	None.	\$ 715.47	\$ 460.29
1913-----	None.	998.95	1,258.98
1914-----	\$ 2,381.48—45%	1,196.55	1,202.96
1915-----	3,201.82—24%	2,659.89	3,087.11
1916-----	9,049.61—46%	4,336.98	5,885.33
1917-----	11,193.54—48%	4,338.19	7,191.96
1918-----	8,137.59—21%	6,629.93	12,110.81
1919-----	13,903.88—22%	11,545.95	23,482.89
1920-----	28,854.96—24%	23,033.50	35,507.00

\$76,722.88—26%—Average Loss Ratio.

Savings to Policy Holders since organization-----	\$84,859.57
Losses Paid to Policy Holders since organization	\$76,722.88
Total Assets December 31st, 1919-----	\$23,482.89

INCOME

Total Premium Income -----	\$121,578.27
Re-Insurance Losses -----	4,859.45
Interest -----	724.72
Salvage -----	831.92
Miscellaneous -----	362.68
	128,357.04
	\$151,839.93

OFFICERS.

President—Albert Murray -----	Charlotte, Mich.
First Vice President—John Muffly -----	Kalamazoo, Mich.
Second Vice President—Walter Reber -----	Fremont, Mich.
Secretary and Treasurer—George Bode -----	Fremont, Mich.
Ass't Secretary-Treasurer—Arthur Bode -----	Fremont, Mich.

DISBURSEMENTS

Losses -----	\$28,854.96
Adjustment Expenses -----	238.50
Commission to Agents and Secretary -----	19,389.79
Directors' Fees and Expenses --	139.16
Printing, Stationery and Advertising -----	1,347.54
Postage -----	199.68
Michigan Inspection Bureau -----	669.00
Incidentals -----	162.01
Office Furniture and Fixtures -----	887.82
Re-Insurance -----	26,241.99
Return Premiums -----	955.06
Dividends to Policy Holders -----	37,247.42
	116,332.93
Balance on Hand -----	\$35,507.00

ASSETS

Cash in Bank -----	\$ 5,157.00
Liberty Bonds and Certificates --	30,350.00
	\$35,507.00

Amount of Insurance in force Dec. 31, 1919-----	\$3,599,575.00
Written or Renewed in 1920 -----	6,561,645.00

Total -----	\$10,161,220.00
Expirations and Cancellations -----	3,930,345.00

Insurance in force Jan. 1, 1921 -----	\$6,230,875.00
Re-insurance with other companies -----	2,071,450.00

Amount of insurance carried net -----	\$4,159,425.00
---------------------------------------	----------------

RATIO OF EXPENSE TO PREMIUMS, 19%.

RATIO OF LOSSES TO PREMIUMS, 24%.

DIRECTORS.

Edward Stocker -----	Detroit, Mich.
H. P. Woodworth -----	Lansing, Mich.
A. V. Frederich -----	Traverse City, Mich.
George Bode -----	Fremont, Mich.

THE GERMAN THREAT.

Has America No Reply To Teutonic Aggression?

While men talk about disarmament and fill the newspaper columns with learned discussions as to the wisdom of curtailing our naval program by international agreement, hour by hour the day of our real disarmament approaches, and approaches so stealthily the great public is in entire ignorance of the fact.

In the next war leaders will laugh at battleships and artillery when they launch their assaults of poison gas and invisible destruction. The machinery of warfare has passed into the hands of chemists, and the soothsayers, in predicting results, will look not to stars or entrails, but into the test tubes of the laboratory.

An inkling of the truth may be obtained from a cable dispatch, written by Wythe Williams, which recently appeared in the Washington Herald. We quote it:

There is evidence in Paris, where a large force of dye experts now are gathered to help the reparations commission, that the German dye attack is to be centered most vigorously upon the United States market. France has a tariff law that enables her to build up her dye industry unmolested. England has a new law, operative January 15, that excludes dyes such as she produces and admits those she does not produce, but which her consumers need. Japan is taking steps to protect her chemical industry. The United States is the only important Nation actually at the mercy of German chemists. For the moment America is protected by the War Board, but this barrier will fall when she ends the technical state of war with Germany.

German dye manufacturers, realizing this, are causing the reparations commission much trouble by refusing to produce, except under pressure, the dyes most needed in the United States. They are willing to offer large quantities of dyes in competition with the output of the new American dye industry, but still are making excuses for failure to produce noncompetitive dyes. Thus they hope to encourage consumers to demand an open market. Also, in this manner, with the experience of her 50 years, world monopoly of dye manufacture against five years of American experience, Germany hopes to throttle the American industry and leave America helpless in this respect should there be another war.

German production of dyes is so closely allied with her production of munitions that a separation is impossible. Destruction of one would mean the destruction of both. Students of the German proposals now in Paris consider that America is the last hope the German manufacturers have, and they will not give up as long as America does not protect its dye industry by a law similar to that of Great Britain. They see, further, that real chemical disarmament can be accomplished only by breaking Germany's monopoly of the dye industry and encouraging the building up of a similar industry in all the countries of the entente, and especially in the United States.

It is the absolute truth that the United States is the only important Nation actually at the mercy of the German chemists.

The War Trade Board, which now protects the American dye industry, will go out of existence March 4 unless funds to finance its activities are provided, and it will go out of existence anyhow so soon as peace is concluded. The dye industry, there-

fore, is nearing hour by hour the day when it will be at the mercy of the Germans. That will not be long. Private industry does not possess the power of taxation and cannot long stand up under heavy financial losses. If there is no inhibitory legislation, enough dyes can be dumped on our shores within a few months to swamp the market.

It is difficult to speak with moderation of those Senators who have resorted to the filibuster and every other technical device of legislators to delay and prevent enactment of the dye bill. By their motives what they may, the fact remains that their course is exactly the course that is most acceptable to the Germans. There is no one thing Berlin more desires than the failure of the Longworth bill. Men who shape their course in Congress so as to support a policy obviously beneficial to our enemies and destructive to the United States necessarily are objects of suspicion. Men are judged not by their motives, but by the things they do, and when the thing they do are fatal to the future well-being of their country, they must expect criticism. This is more than ever true when they obstruct the majority and employ their technical power of delay to prevent an enactment favored not only by the House of Representatives and recommended by the President, but also favored by a large majority in the Senate itself.

There is history back of this entire situation. The statesmen who went to Paris to write the Peace Treaty were well aware that a mere physical disarmament of Germany would be a grotesque provision against the later attack by that nation. They favored not merely the destruction of the German navy and the disbandment of the German army, but they also expected to compel the Germans to disclose their chemical secrets, vital in warfare, and the dismantlement of huge chemical works was contemplated. This essential and wise course was prevented by President Wilson, who advanced the idea that the Allies and the United States could adequately protect themselves by building up their own chemical industries, shutting out the German product. He favored compelling the Germans to disclose their chemical secrets, which they have not done, but he wanted each individual nation to protect itself.

That is what all of the chief Allies and neutral nations have done—all except the United States. Over in England the Government listened to all the arguments against protection of the British dye industry and then promptly enacted, last month, the most drastic sort of legislation to assure absolutely that the German chemical industry would not ruin that of Great Britain. She carried out the understanding that had been reached in Paris. It is more than passing strange, however, that every effort to carry out the same understanding in the United States has been prevented by filibusters or threats of filibusters in the Senate. It is amazing, but it is true.

It is a fact that the Germans have not yet yielded up their war method

of extracting nitrogen from the air. The methods we have are obsolete, and we know it. But the final Haber process we have not got. It will be gotten, in one way or another, but it has not yet been gotten.

If the gentlemen wish to continue the argument on the dye bill, let them do so, but not with the gates open. The barriers must at least be kept up until a definite decision has been reached. This can be done by passage of a joint resolution extending the authority of the War Trade Board and providing funds wherewith to support it. The Longworth bill itself ought to be passed. It is the sensible and proper course. But, failing that, the next best course, is emergency protection of the chemical industry pending a final decision by the next Congress on a definite National policy.

The absolutely essential character of the dye industry in relation to National defense is not a question of conjecture or of theory. It has been demonstrated with mathematical accuracy, and it can be so demonstrated at any time, before any committee or any jury. Indeed, it is admitted even by the opponents of the Longworth bill. They claim, however, that the industry can be protected adequately by tariffs. The facts are all against them. Tariffs are for honest men, in pure commerce. Control of the American dye market by the Germans is not inherently a commercial undertaking at all. Germany can afford to give away dyes in America if by so doing she can destroy the American dye industry. Dyes, with her, is preparedness for war. Dyes, with us, can be nothing else.

We would be safer without a gun factory in the Nation, a powder plant or a warship than without a chemical industry and a chemical personnel equal to any others on earth.

Some Things We Know About Coffee.

It is, of course, recognized that the most characteristic ingredient of coffee and the one to which it owes its value in a great measure is caffeine. We know that this is the stimulant found in the berry, although it makes up but a small proportion of the actual weight of the seed. Large numbers of analyses of coffee have been made with reference to the percentage of caffeine in the bean which is present, and these show it to vary from about 1 per cent to approximately 1.5 per cent. It is seen, therefore, that the compound which is looked upon as most characteristic of coffee is present in relatively small quantity.

There is abundant evidence that caffeine in itself is not generally harmful, although it must be recognized that there are probably individuals for whom this stimulant is too powerful or who may have toward it a personal idiosyncrasy as is occasionally manifested toward many food substances. Examples of these are not really rare. A small percentage of people cannot drink milk, others cannot eat eggs or strawberries and I have knowledge of at least one case where the proteins of wheat are specific poison to an individual, making it impossible for them to eat ordinary white bread.

Very thorough investigations on the subject of caffeine indicate that it is stimulating, but not narcotic, that it increases the ability of the consumer to do mental or physical work without having a depression follow the stimulant, which is common to most other stimulants.

Because of the large amount of work which has already been done on caffeine we are able to speak with some authority as to its generally desirable character. Such is not the case, however, with some other ingredients. In order to be able to tell the whole truth about coffee it will be necessary to know exactly the changes which take place during its curing and roasting and particularly during the period when it is subjected to high temperature and undergoing the dry distillation characteristic of a heavy or medium roast.

While we all recognize the great value of coffee as a beverage, I think we also deplore the fact that in a majority of cases in the home or in the restaurant, coffee is so prepared as to be lacking in the delectable flavor and aroma which it should possess, and frequently is so made that instead of supplying the comfortable stimulation, it may be the source of minor disturbances or even actual distress.

It must be borne in mind that every food substance and every beverage makes a somewhat different appeal to different individuals. It has long been a saying that "what is one man's meat is another man's poison" and this may be paraphrased in the case of coffee to read that "what is acceptable to one individual may be extremely distasteful to another." It is only necessary to observe the difference in the character of the roast which is desired with different climates to see how widely this matter of idiosyncrasy has extended. Everyone who has lived long in the tropics has acquired the taste for the dark or heavy roast which is predominant there, while those in more Northern latitudes are much more prone to prefer the light roast and the milder flavors characteristic of the Northern part of the United States and Canada.

Numerous investigations have been made and it might be supposed that in the multiplicity of studies there would be little left to discover with reference to coffee. Examination of the literature, however, shows many conflicting opinions, much work which is open to criticism from the standpoint of exact methods, many questions which have been asked but not answered. Furthermore, few have taken up the study of coffee from the standpoint which seems to be the most important, that is, the standpoint of the preparation of the beverage itself and the careful selection of a method of treatment which shall secure the elimination of the undesirable components and the retention of those which give benefit, exhilaration and pleasure to the consumer.

Samuel C. Prescott.

The customer who hears you condemn a competitor's goods will know you are jealous, and he will take no stock in your condemning. You may even cause him to investigate the other line.

FINANCIAL STATEMENT

Merchants Life Insurance Company

December 31, 1920

ADMITTED ASSETS

Mortgage Loans on Real Estate	\$3,064,956.35
Policy Loans and Premium Notes	199,617.31
Bonds—United States	308,915.87
Bonds—Municipal, Etc.	25,215.00
Cash in Banks	464,987.36
Interest etc. due and accrued	87,598.92
Net Uncollected and Deferred Premiums	155,653.67
Total Admitted Assets	\$4,306,944.48

LIABILITIES

Legal Reserve	\$3,064,555.84
Special Funds	631,085.61
Claims Reported or in Process of Adjustment	44,723.91
Premiums paid in advance	24,838.35
Set Aside for Taxes	36,155.41
All Other Liabilities	15,349.34
Capital Stock	\$400,000.00
Surplus	90,236.02
Surplus to Policy Holders	490,236.02
Total	\$4,306,944.48

Insurance in Force \$85,202,045.00

Paid Policy Holders During Year 1920 **\$ 621,291.28**
Paid Policy Holders Since Organization 1894 **\$5,466,504.31**

Operating under the provisions of the Iowa Compulsory Deposit Law and has on deposit with the State of Iowa approved securities amounting to

\$3,341,156.35

THE YEAR'S PROGRESS

Total Assets December 31, 1920	\$4,306,944.48
Total Assets December 31, 1919	3,572,587.64
Gain	\$734,356.84
Gross Income 1920	\$2,408,481.75
Gross Income 1919	1,688,923.32
Gain	\$719,558.43
Reserve on Business in force December 31, 1920	\$3,064,555.84
Reserve on Business in force December 31, 1919	2,335,391.00
Gain	\$729,164.84
Insurance written and paid for 1920	\$26,435,477.00
Insurance written and paid for 1919	14,110,145.00
Gain	\$12,325,332.00
Insurance (paid for) in force December 31, 1920	\$85,202,045.00
Insurance (paid for) in force December 31, 1919	66,109,220.00
Gain	\$19,092,825.00

WILLIAM A. WATTS, President

RANSOM E. OLDS, Chairman of Board

CLAUDE HAMILTON, Vice President

JOHN A. McKELLAR, Vice President

FRANK H. DAVIS, Secretary and Actuary

CLAY H. HOLLISTER, Treasurer

CARL STUTSMAN, M. D., Medical Director

STUART E. KNAPPEN, Counsel

MICHIGAN DEPARTMENT

A. G. GREEN, State Manager

4th Floor Michigan Trust Bldg., Grand Rapids, Mich.

HOME OFFICE, DES MOINES, IOWA



THE ADAMS FURNITURE CO.
TORONTO, CANADA
Stock Invoiced \$405,000
Furniture and Rugs

We opened a sale for this concern in March, 1920, selling \$182,000 spot cash in 10 days. We opened a second sale for this concern in June, 1920, selling for spot cash \$119,255.



F. O. LINDQUIST CO.
GRAND RAPIDS, MICH.

Stock Invoiced \$400,000
Men's Clothing and Furnishings

We have conducted 4 sale for this concern, selling \$293,000. Write Mr. C. J. Kindel, Secretary and Treasurer, for full details.



HOME OUTFITTING CO.
HAMILTON, ONT.

Stock Invoiced \$75,000

We conducted sale in May, 1920, selling \$37,000 spot cash in 9 days. Write Robt. Johnson, President, for details.

REDUCE YOUR

is the advice to retail MERCHANTS from wholesale house associations in all sections of the United States, and the retail M day conditions is going to act on that advice, and ACT QUICK to 50% OFF last Spring's prices. If you do not reduce your must take on the stock you now have in your store.

SPECIAL SALES ARE THE MERCHANDISING PRO

Let us tell you how we sold in one day for a CLOTHING ME the largest day's business in the history of the store, covering in Jackson are working and those that are running, are running 900.45 in one day for SPOT CASH in the Adams Credit Fu SALE SERVICE.

LET US TELL YOU THE POSSIBILITIES OF A T MATTER HOW SMALL YOU

Write, wire or phone to-day for FREE plans and all information time to conduct sales—now is the time to investigate our service catering to the class of store pictured here. We handled over \$

Compare Your Establishment with

Here are ten representative American institutions all enjoying

Just compare the standing of these concerns with your standing in your community. Your store may possibly be a little larger or a little smaller. However, the position you occupy is much the same as these representative mercantile establishments. Every one of these ten establishments have used the Jos. P. Lynch Sales Service to a profitable advantage and is it not reasonable to assume that what is profitable for them would be profitable for you also?

These stores have all had recent sales conducted by the Jos. P. Lynch Sales Company. Write the president of any one of these concerns to verify the statements made in this circular and to assure yourself that our service can be adapted to your store.

Now—today—at a time when high priced stocks must be moved quickly, don't you think it advisable to investigate the Joseph P. Lynch Sales Service and see how it can be applied to your business with profit to you?

Consider These

Here are three unusual points for your serious consideration—

- 1 - You mark prices.
- 2 - You handle all cash.
- 3 - Our small fee based on sales is payable only after goods are sold and you have the cash.



The merchant who procrastinates the most dangerous game in the world with his business—in addition to day for our plans and reduce your stock merchandising.

THE JOSEPH P. LYNCH

320-321 Fourth National

Citizens Phone 671

GRAND RAPIDS,

UR STOCK NOW

Wholesale houses, banks, trade journals, and business men's as-
d the retail MERCHANT who is alive and wide awake to present
FACT QUICK—Merchandise is being offered for Spring at 25%
reduce your stock now you can readily figure the LOSS you
re.

THE SOLUTION TO YOUR G PROBLEMS FOR 1921

NOTHING MERCHANT on Jan. 8th, at Jackson, Mich., \$4,492.40
store, covering a period of 33 years. Very few of the factories
g, are running on part time. Let us tell you how we sold \$45,-
ms Credit Furniture House, of Toronto, through our SPECIAL

S OF A TEN DAY SALE IN YOUR STORE NO
ALL YOUR STOCK OR CITY.

and all information—it will obligate you in no way—now is the
igate our service. We are the only sales organization in America
handled over \$6,000,000 worth of retail stocks in 1920.

ent with the Stores Pictured Here—

s all enjoying the highest standing in their respective communities.

Consider These Points

Three unusual points to give
ious consideration—

You mark prices.

You handle all cash.

Our small fee based on actual sales
s payable only after the goods are
old and you have the money.

ynch
erify
vice

oved
ynch
profit

experience the satisfaction of such a sale, they invariably come back for more.

The methods employed are always clean cut, legitimate and absolutely
above criticism.

The merchandise is moved quickly at your own price—on a cash basis and
in a way that every purchaser is satisfied and has a higher regard for your store.

We can take care of only a limited number of sales, so, we suggest that
you write, wire or phone for full information promptly in order that you may
avoid disappointment.

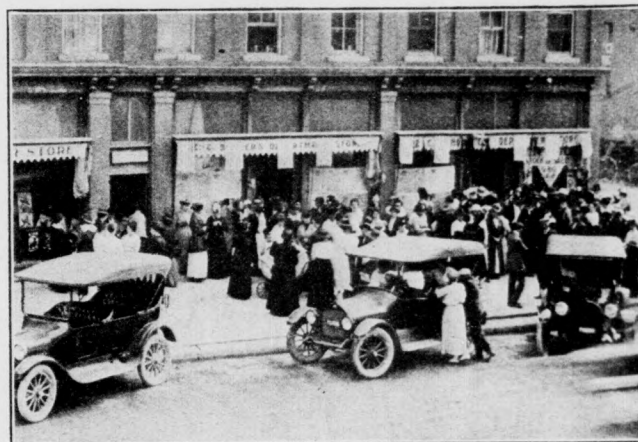
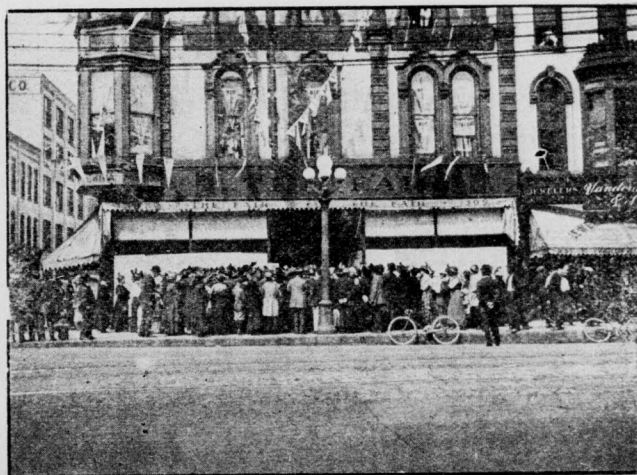
procrastinates to-day is gambling in
game in the world—he is gambling
a addition to his profits. Write to-
reduce your stocks to a point of sane

P. LYNCH SALES CO.

Fourth National Bank Bldg.

Citizens Phone 67130

AND RAPIDS, MICH.



FAIRWEATHER'S, LTD.
TORONTO, ONT.

Nearly a Million Dollar Stock of
Ladies' Ready-to-Wear
and Furs

Two sales for this concern. Write
Robt. Fairweather, President, for full
details.



H. CROCKIN
Church St.
NORFOLK, VA.

Two-Acre Store
Stock Invoiced \$235,000
Furniture and Rugs

We opened a sale for this concern
April 15th, 1920. Write H. Crockin,
Norfolk, Va., for full details.



KOBLER & MILLER
316-320 Genesee St.
BUFFALO, N. Y.

Furniture and Rugs

We opened a sale for this concern
on Oct. 13th, 1920. Write them for
full particulars.

BRINGING DOWN

Putt-putt! Putt-putt-putt!

Uncle Sam's magazine gun brings down the "H. C. L." with a mighty crash.

More than Fifty Million people in the United States are being told convincingly of Uncle Sam's "marksmanship."



If they are informed that you have these wholesome, guaranteed pure meats for sale, this service will be at once recognized and appreciated.

And—there's profit in the handling of War Department Canned Corned Beef and Corned Beef Hash. Not only in the selling of it, but also in the attraction of customers to other departments of your store.

This appetizing food is being eagerly bought by thrifty housewives throughout the length and breadth of the land. They realize the savings that accrue to them, and appreciate the convenient packages that enable them to keep a whole winter's supply on hand to meet emergencies.

Cash in on the publicity given these delicious and nourishing meats that people want; and order from the nearest Quartermaster's Depot.

SURPLUS PROPERTY BRANCH

Office of the Quartermaster General
Munitions Building, Washington, D. C.

BUY WAR DEPARTMENT

Buy it by the Carload—Freight prepaid

THE H. C. OF L.

BUY THESE MEATS

AND TELL YOUR CUSTOMERS YOU HAVE THEM

This is a great opportunity to dealers. If you haven't already bought some of these meats buy them now. If you have bought them, buy more. Tell your customers of this unusual opportunity for them to save on their living cost.

NOTE THE NEW LOW PRICES. MINIMUM ORDER ACCEPTED \$250

CORNER BEEF:

No. 1 cans.....	15c. per can
No. 2 cans.....	27c. per can
1 lb. cans.....	18c. per can
6 lb. cans.....	\$1.00 per can

CORNER BEEF HASH:

1 lb. cans.....	15c. per can
2 lb. cans.....	30c. per can

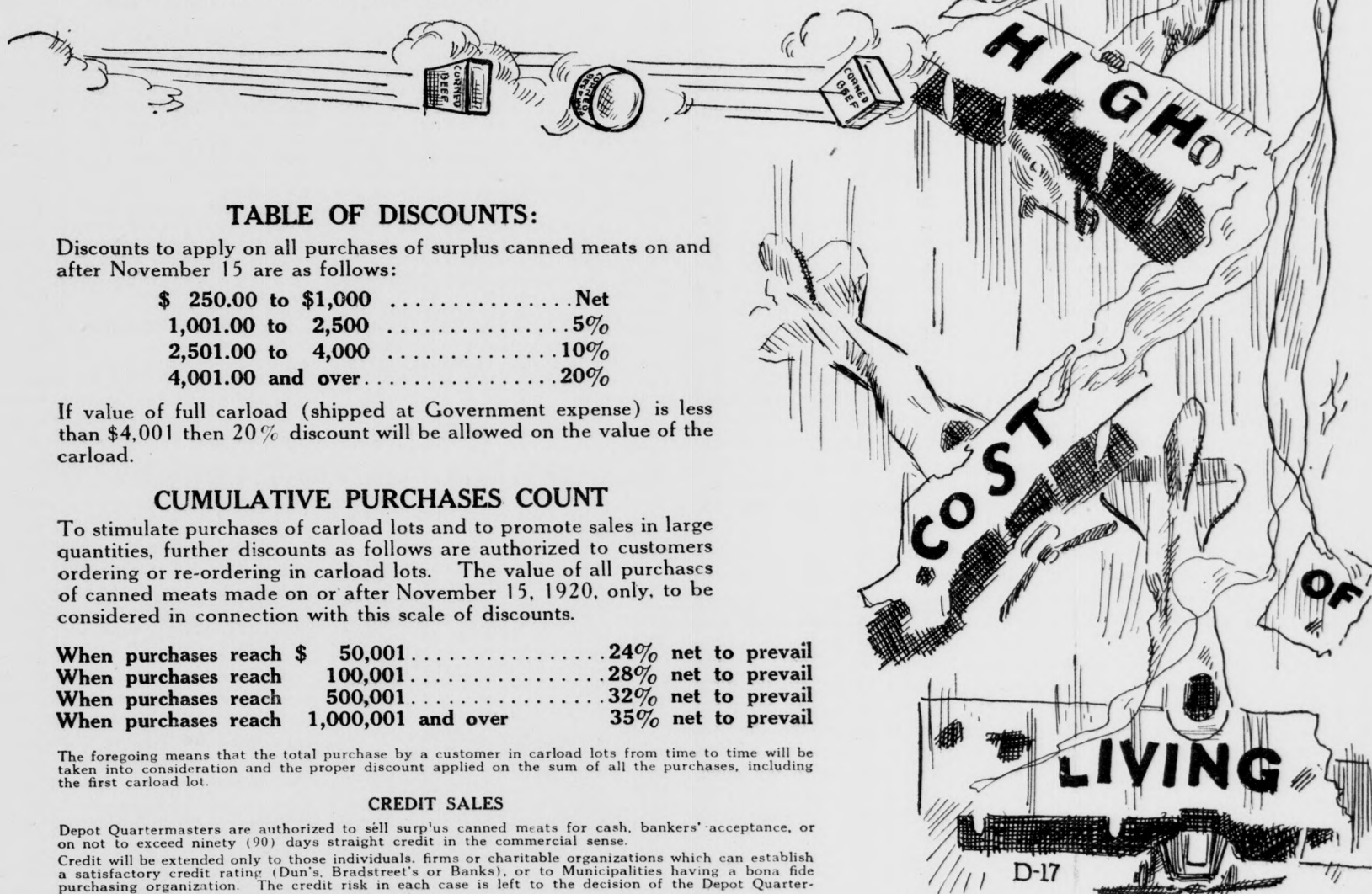


TABLE OF DISCOUNTS:

Discounts to apply on all purchases of surplus canned meats on and after November 15 are as follows:

\$ 250.00 to \$1,000	Net
1,001.00 to 2,500	5%
2,501.00 to 4,000	10%
4,001.00 and over	20%

If value of full carload (shipped at Government expense) is less than \$4,001 then 20% discount will be allowed on the value of the carload.

CUMULATIVE PURCHASES COUNT

To stimulate purchases of carload lots and to promote sales in large quantities, further discounts as follows are authorized to customers ordering or re-ordering in carload lots. The value of all purchases of canned meats made on or after November 15, 1920, only, to be considered in connection with this scale of discounts.

When purchases reach \$ 50,001	24%	net to prevail
When purchases reach 100,001	28%	net to prevail
When purchases reach 500,001	32%	net to prevail
When purchases reach 1,000,001 and over	35%	net to prevail

The foregoing means that the total purchase by a customer in carload lots from time to time will be taken into consideration and the proper discount applied on the sum of all the purchases, including the first carload lot.

CREDIT SALES

Depot Quartermasters are authorized to sell surplus canned meats for cash, bankers' acceptance, or on not to exceed ninety (90) days straight credit in the commercial sense. Credit will be extended only to those individuals, firms or charitable organizations which can establish a satisfactory credit rating (Dun's, Bradstreet's or Banks), or to Municipalities having a bona fide purchasing organization. The credit risk in each case is left to the decision of the Depot Quartermaster.

FREIGHT PREPAID

Shipments of not less than carload lots will be made at government expense to any point in the United States outside a radius of 20 miles of the point of storage from which shipment is made.

The Government will not be liable for any demurrage or switching charges that may accrue after goods are loaded for shipment. Prices quoted are in all cases f.o.b. storage point, with freight prepaid, as above specified on carload lots.

SAMPLES ON REQUEST

Depot Quartermaster in your district, will, on receipt of price of samples wanted and postage costs, be glad to send same to prospective purchasers in their respective zones.

GUARANTEED CONDITION

The Government guarantees to deliver all meats in perfect condition. The most rigid inspection will be made of each shipment before it leaves point of storage, thus insuring full protection of all purchasers.

ORDER NOW

Send Orders to Nearest DEPOT QUARTERMASTER

at the following addresses:

Brooklyn, 59th St. and First Ave.	Atlanta, Ga., Transportation Bldg.
Boston, Mass., Army Supply Base.	San Antonio, Tex.
Chicago, Ill., 1819 West 39th St.	San Francisco, Calif.

CANNED MEATS

Buy it by the Carload-Freight prepaid



HUCKLEBERRY HARVEST.

It Means Much To Denizens of Upper Peninsula.

Written for the Tradesman.

It is but a few years ago that automobiles came into general use and they were slow to get into the out-of-the-way places, not being broken to upgrades or country roads.

I can remember our surprise when, one summer day, a real dare devil of a fellow, came driving into our summer camp on the Superior shore. He had been told of a trout stream so far from the common travel that no white man head dropped a fly in it. To win our confidence and a companion for the venture, he offered to wager that he could run his machine anywhere that a horse could go with a wagon, with duffle for two men.

We got away the next morning, following a tote road to an abandoned lumber camp four miles East, twelve South, then angled a ways through the hills in a forest of maple and birch. Some time in the past the road had been passible for supply teams to the camps and the black devil wagon was doing her best to climb over a divide, when we came head on to an Indian riding a shaggy haired pony. With one yell he slid off the far side of the pony and ran for a tree. The pony picked up his ears, but never moved a step out of the trail. We called to the man who was looking out at us from behind the tree: "What's the matter? Is Indian pony afraid?" "Oh, no," replied the Indian, "pony no 'fraid, pony he dam fool. Indian he 'fraid." It was some time before we gained his confidence. Then he guided us to his home, the abandoned lumber camp on the banks of the trout stream.

From a couple of acres of potatoes, onions and turnips, with plenty of game and fish, he made a good living all the year. The bacon and coffee in our mess box clinched a friendship lasting even to this day.

A cobweb of logging roads spread all across the great cut over sandy plains. Forest fires that followed the lumbermen left the country, except for its many lakes and streams, a land of desolation, until Mother Nature began building again with a carpet of huckle and blue berry bushes, their extent measured by miles. What corn and peaches are to some sections of the country, huckleberries have become to these cut-over lands.

Last spring frost in places killed these berries, which are such a help to hundreds of people in Upper Michigan, but Jack Frost lost out in one section, whose only railroad is known locally as "the hay wire line." It connects with the main line to Milwaukee and Chicago.

By wireless or some way, everybody for miles around—the homesteader, the Indian basket maker and trapper, the town and village folks—learned that the ground was blue with berries. To this place from fifty miles about, they came in "flivers" with all the family, young and

old, with tents, blankets, frying pans and boxes of food.

It was like the rush to new gold fields in the West. The picnic party lasted a full month. The "Hay Wire Express" went out every evening with blue berries at four dollars per crate. As one Indian said, "One dam big war somewhere make heap money for Indian." When the season was over the hundreds of families carried home from two to four hundreds of dollars each, which meant clothing, shoes and food through the long winter months.

I had been wandering about the lakes and brooks of this country, which are a fisherman's heaven, and took a day off to join the berry pickers.

Following the line of Indian camps I came, just as the sun was dropping out of sight, to a clump of hemlocks on a sandy knoll by the lake shore, and there met my Indian acquaintance of former years. Half a dozen or more boys and girls were nailing and filling berry crates to load into the auto that was to convey them to the railway. No longer was the "Indian 'fraid." He waved a ke-wah-nashen Che-mo-ka-man (how do you do) to the white man as he cranked his machine and sailed a winding course between stumps, with his heaped up load of blues.

A creel full of bass caught in a nearby lake, some bacon and bread was the white man's contribution to the supper. The Indian woman sliced potatoes and onions and cooked them with salt pork in a frying pan. Cups of blue berries fresh from the bushes made the desert.

Supper out of the way, an Indian girl drew back the sides of a sleeping tent and there came the music of the band from a Delphian. Half a dozen records, all marching pieces, echoed through the woods. It was all very wierd. The music, the glow on the sky of many camp fires, the laughter and shouts of the children, the countless fire flies dodging about in the bushes brought to my mind, the evening chant of the Indian children to the watasee, the firefly from Schoolcraft's Hiawatha Legends.

It was a time of mourning when the season was over, when both white and red people, packed their outfits for return to farm and village life. There is a joy in their outing days far greater than the city man finds in the great show places of the world.

Chas. E. Belknap.

Back to Adam.

A little fellow who had just felt the hard side of a slipper turned to his mother for consolation.

"Mother," he asked, "did grandpa thrash father when he was a little boy?"

"Yes," answered his mother, impressively.

"And did his father thrash him when he was little?"

"Yes."

"And did his father thrash him?"

"Yes."

A pause.

"Well, who started the thing, anyway?"

Golden Rule the Only Safe Guide in Business.

Grandville, Feb. 1.—Nowhere in the realm of human existence is there more need for the Christian virtues than in the business life.

The saying which once prevailed that there is no friendship in business if it ever held sway, was long since discarded for the more humanly descriptive one which attaches importance to the observance of the Golden Rule among business men the world over.

The accusation of money-grabbing on the part of Charles M. Schwab, one of our most honored public men, startled the Nation. That gentleman's complete vindication gave cheer to the hearts of those who believe in business honesty and benevolence. The fact brought out during the investigation that the steel magnate did his work for the United States in time of war free of charge, purely from patriotic motives, serves to make glad the heart of every well-wisher of his country and adds new luster to the brow of an honest man.

The Golden Rule is the only safe guide for mankind, whether in business or social life. The saw that "honesty is the best policy" of old copy book days is proven true every day we live. So many men going wrong because of the lack of common honesty makes the fact all the more emphatic.

It was a noticeable fact that in the days of the fiat money craze it was the business men of the country who saved the Nation from bankruptcy and financial disgrace. By a large majority the business interests of the country refused to be stampeded by the cry of irredeemable paper money, and at a later date refused to accept the free silver theorists at their own estimate.

In every crisis the country has faced since the colonial days the business interests of the Nation have stood up manfully for the square deal, unhesitatingly supporting measures which at the time might have seemed of doubtful expediency, yet had on them the stamp of incorruptible honesty.

You cannot crush America while her business men are of the Golden Rule quality and refuse to be stampeded in the direction of socialism or easy money at the expense of common honesty.

The Schwab incident gives heart to every honest man in the Nation. There is more good in humanity than some of us dreamed of.

The middleman is here to stay.

Terrible avowal, isn't it? I see some men throw up their hands in holy horror at the very idea that the middleman is not to be soon eliminated in order to bring producer and consumer closer together. Such an accomplishment is impossible and the sooner we bow to the inevitable the better.

One must remember, however, that there are middlemen and middlemen. Honesty is confined to no kind or class. With the middleman completely eliminated the war would then be on between consumer and producer.

One may well imagine what sort of a war that would be with nobody to interfere with the gormandizing appetite of the producer when he found but a single class with which to deal. That he would make good while the opportunity offered goes without saying.

Without the Golden Rule in business we should be in a shocking state. Because of exceptions to all rules, we know there are bad men in all callings, yet the large majority are living honest lives, dealing fairly with neighbors, keeping faith when to do so may necessitate a considerable financial loss.

The great business world is sound at the core.

We must make this an article of our faith in doing which we shall not go far wrong in our estimate of our fellow citizens of the business persuasion who are having to-day a most unenviable struggle to keep their

heads above water while serving the public with efficiency and dispatch.

One has to smile when he reads of so many suggestions as to how we can ride out this storm of depression that is pressing down the producer and consumer alike, and is even more sharply cutting the vitals out of the ones in between, so often glibly dubbed middlemen.

Hope, however, springs eternal in the human breast. We shall ride out the storm as this Nation has ridden out every storm since its foundation nearly a century and a half ago. With the Golden Rule to guide there need be no backbiting, falsifying against one another, but a perpetual calm, with the sheet anchor of honesty as our safeguard through all.

Overreaching in business has never paid any better than overreaching in other lines, and the man who prides himself on the acute manner in which he double crossed a customer is on the sure road to deserved financial ruin.

The great business world is linked together in one common bond of do unto others as you would have other do unto you. The man who defies this plain obligation is making trouble for himself, sowing tares that will one day ensnare his own feet. He may seem to prosper for a time, but the inevitable drop will get him in the end.

It is hard to keep an honest man down. The retailer who is honest with his creditors under all circumstances is sure to make good in the long run, while the tricky fellow, who seeks to make present gain at the expense of truth, will find himself in the mire of failure at the end of his career.

Old Timer.

Keep the Wheels Moving.

Prosperity in this country depends wholly on keeping the wheels moving. Nothing more is needed to assure a generous measure of it.

The United States has natural resources sufficient for all the needs of the world. It has farms and factories for the production and fabrication of everything it requires. It has facilities for transportation and the commercial machinery for handling and marketing its products. It has money in plenty.

We can have hard times in this blessedly endowed country only when we fail to utilize our facilities. It is only when we become negligent or slothful or permit ourselves to give way to unwarranted fears that we have periods of depression. We are all right while we keep the wheels moving.

The controlling factor in our system is the market. It is the exchange of our commodities that brings about their distribution and stimulates the production of more. We increase our wealth and enjoy its use in proportion to the volume of our trafficking.

At this particular time, the buyer has a golden opportunity to stimulate trade. There is an incentive for buying, too. It is seen in lower prices, in better merchandising service, in the ability of merchants to furnish bigger varieties from which to make selections and better goods than were obtainable during the war.

It is a good time to buy. The prices are right. The goods are right and buying will keep the great prosperity producing machine running.

If you want the farmers' business get acquainted with the farmers. Find out what kind of people they are and their tastes and inclinations. Don't make uncertain guesses.

Slipova Middies

What are you doing to stimulate your sales for February?

Let us supply you with a few new numbers of the well known and advertised brand of slipova middy.

The results will surprise you.

Our stock includes Ladies' and Misses' Middy Blouses in plain colors and combinations—sizes 6 to 12 and 14 to 20. Also plain blue and white middy dresses—sizes 6 to 14. All at popular prices. Write for samples.

Quality Merchandise—Right Prices—Prompt Service

Paul Steketee & Sons

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.

Our aim is to help you to
produce business

Right now is the season when it will pay you as never before to

SHOW THEM

We can make it possible for you to do this on Dress Shirts, Suspenders, Hosiery, Workshirts, Garters, Gloves, Neckwear, Handkerchiefs, etc.

Heads up. Eyes front. Forward march.

Daniel T. Patton & Company

GRAND RAPIDS

59-63 Market Ave. North

The Men's Furnishing Goods House of Michigan



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.

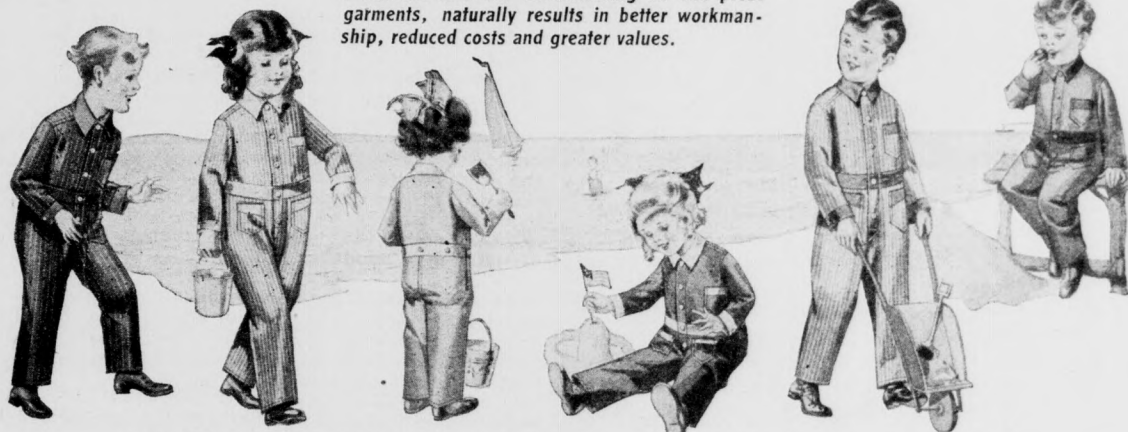
ASK YOUR JOBBER

or write

**BROWN'S BEACH JACKET COMPANY
WORCESTER, MASSACHUSETTS**

America's Play Garment

6 Outerall factories concentrating on one-piece garments, naturally results in better workmanship, reduced costs and greater values.



Now is the time to buy playsuits. Our prices are down to 1914 levels. You will not be able to get goods for spring business unless you order now. We have the largest and most complete line of playsuits made in America. Write now and we will send you a complete line of samples. This puts you under no obligation to buy.

6 factories—MICHIGAN MOTOR GARMENT CO., GREENVILLE, MICH.—8 branches

**Buy
Playsuits
Now**

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

**Buy
Playsuits
Now**

Business Needs and Must Have Simpler Taxes.

Probably not in the history of the United States, certainly not in the period of any living generation, has the country entered such a profoundly momentous business year as will be 1921. What is past is past, and is of value chiefly as experience and education; one cannot see into the future, but he can prepare for it the more effectively through his lessons of the past.

Greatest of these lessons is the passive ineffectiveness and the positive harm in endeavors to substitute theory for practicality in private and governmental business; of striving to live on the shadow, instead of the substance; of trying to thrive on the skimmed milk of artificiality, when the strong meat of soundness is required for the business system. Not even the experiences of almost a decade have yet taught the people that the law of supply and demand is inexorable, that prices of labor or commodities cannot be established artificially by legislation or executive order; still, the sad experiences under such efforts have left their impress and the people are in receptive mind for the lesson. Not that idealism is to be ignored or discouraged in even the principles and procedure of cold business, but it must be a helpful and practical idealism rather than a theoretical and visionary idealism which in the end will work more harm than good.

For instance, idealists provided that the bulk of the National expenses and expenditures be laid through extra taxation of the producers and distributors of commodities of all kinds, on the theory that these groups draw their profits from the people and therefore should contribute a liberal percentage to the people's treasury. In cold business practice the people themselves not only pay these taxes but in the end pay more than they would if asked to pay only one tax at the counter. Each hand through which a commodity passes adds to its charge the amount of its own tax, usually with something tacked on for lagniappe; the people are held up at every toll gate on the road through which a commodity passes from the producer to the consumer, and in the end pay half a dozen other persons' taxes in the retail cost. Moreover, I am informed by Government tax experts with whom I have gone deeply into this subject that in the end Uncle Sam does not get any more actual money, even if as much, than he would in one ultimate tax. So with this lesson fresh in their minds the people through their National legislators undoubtedly will so readjust the present unscientific and onerous system of taxation that the burden will be distributed equally and fairly, and not be thrust on the shoulders of that poor, downtrodden, almost friendless mortal, the average citizen—the ultimate consumer.

But, ere leaving the subject of taxation the people have really learned one lesson which will stick in their memories for many years—that when "the Government" pays its bills or makes up deficits incurred through waste and extravagance or through Government

management of any line of private business into which it has intruded, they, the people, are "the Government." When under Government control and management the railroads lost millions of dollars a month the theorists and idealists, and some Government officials who knew better, nonchalantly waved their hands and said, "Oh, the Government will pay for those losses." And "the Government" did pay for those losses and still is paying for them, but so intimately are the people "the Government" that even miserable little pennies are being wrung from the little children in taxes on their ice cream and toys. Proposals for further Government activity in private business enterprises probably will have little consideration, although legitimate Government supervision of some lines may be necessary for the protection of the people against imposition by selfish interests, be these interests what they may.

The coal crisis through which the country is passing moves many to demand Government ownership or operation of the mines; sound minds will not consider Government ownership of any business or Government management. That steps must be taken by the National Government to preclude recurrence of coal shortage and unduly high prices there is no question, but even mere publicity already has brought forth countless tons of coal and has brought down exorbitant prices, and so it may be figured that the remedial measures will fall far short of Government ownership of this branch of private business. The necessary legislation may be stringent—very stringent—but it will not go to un-American extremes.

But the great lesson to impress on the people is that of sound practicality in contrast with artificiality—that the law of supply and demand cannot be evaded through legislation or in any other way, but applies inexorably to every man, woman and child in the world, and to every possible commodity, even including the American dollar. No Congress, or Parliament, or Chamber of Deputies, or autocrat can arbitrarily establish a price on anything under the sun. Groups of producers or distributors may persuade National legislatures to pass laws calculated to maintain the price on their commodities, but the law of supply and demand will outweigh volumes of printed statutes, and in the end the effort is apt to rebound to the disadvantage of the groups which may seek such preferment.

On the future I am a conservative optimist. I believe that American business in every line in time will regain that stability which has made the United States the greatest producing, industrial, commercial and financial nation in the world. And my optimism is strengthened by the prospect of Government co-operation with private business, under a business administration, instead of Government rivalry and oppression. The path to substantial prosperity will not be level; there will be hills to be climbed and stumbling blocks in the way. But in the end I believe Uncle Sam will

strengthen his position at the head of the procession of industrious and prosperous nations in all civilization.

Walter E. Edge,
Senator from New Jersey.

Congress Should Not Be Hasty in Its Action.

Grandville, Feb. 1.—The American public has been brought to its senses by the collapse of the balloon which, inflated with gaseous ideas and unsound business principles met with puncture rather sooner than some expected.

It is a good thing, however, that the inflation of prices met with its Waterloo at this time. America was never in better trim to meet the adverse conditions which have intervened than right now. After a wonderful prosperity, verging on three years, everybody of sound body and possessed of good horse sense had prepared for the rainy day which has come.

The storm will not prove desolating to those who have planned their goings in and out by the light of previous history and the use of average intelligence. Those who would not heed the plainly written warnings of nature will undoubtedly suffer more or less because of their blindness.

We are all creatures of impulse and, no doubt, some have forgotten to attach a governor to the engine when going at racehorse speed down the dizzy incline, greased by abundance of money, into the slippery plain of adversity below.

It is now time for every man who is still in his sober senses to take stock of conditions, hitch up his mental breeches, take a view of the outlying prospects and firmly resolve that, from this time forth, he will keep on the safe side of the industrial maelstrom which has burst its banks and is now overwhelming the weaklings who have fallen, through their own foolish indiscretions, by the wayside.

"Never give up the ship!"

This is the idea that should take possession of each man and woman in America. The ship of state has fallen in rough waters. A new pilot is soon to take charge, one not unskilled in the art of statesmanship. It is to be hoped that he may feel the full responsibility of his position and act for the best interests of our common country.

The war clouds so long hanging like a black veil over the world, have vanished, and new light, life and, let us hope, prosperity is fast riding up the wind to inject hope and gladness into all our lives.

Our winter of discontent, let us hope, is drawing to a close, even as the physical season of cold is on the wane. With the coming of the spring buds and flowers we may expect a resurrection of that confidence that defies winter winds and ill-speaking prophets.

There is a harbinger of new life and activity at hand. The ship of state, properly managed, will weather the gale and we shall all feel rejoiced that the storm has been no worse. The pulling out of the kinks must of necessity be slow, but to give way to despair would show a weakness not inherent in our American nature.

Our servants at the National capital are not truly happy in the manner of their construing the situation.

This rush into the breach with a hastily, ill considered tariff bill is unworthy a body of thinking men such as is supposed to convene in Washington every two years to make laws for the good of the American people.

Conditions are different from any that ever confronted our law makers in the past. Men of sound judgment concede the necessity for tariff on imports, yet, just at this time, the enactment of a sectional tariff bill is not quite the work of statesmen who seek only the good of the whole country.

There have been tariffs and tariffs

in the past. Those for revenue only, without the adjunct of war to aid in preserving prosperity, have invariably proved disastrous. To-day conditions are such that the mere enactment of a high tariff is insufficient for the needs of the hour.

A high tariff enacted, unconnected with a restriction of immigration, is sure to prove a boomerang to cut down its promoters and engraft hard times throughout the country.

Tariffs are not everything, nor will tariffs, however high, always prove a panacea for all the woes of the Nation in a financial and business way.

Times are different. The Nation never in its history experienced conditions such as those now confronting it. The Civil War had its problems which the statesmen of that day solved as best they could. Many wrong steps were taken, some having to be retraced, yet in the end peace and prosperous days came to assuage the sores inflicted by strife.

To-day we are confronted by entirely different propositions. The high cost of living is something to be reckoned with, more especially since the closing down of many factories and mills. However much the farmers bemoan the low price of wheat the fact remains that there has been to date very small reduction in the price of foodstuffs made from that cereal.

Men out of work, with no prospect of immediate resumption of labor, cannot be expected to buy as lavishly as they have been doing in the past. While families are economizing on every bit of stuff they buy it seems hardly the thing to place a prohibitive tariff on the food they eat, even though by so doing the producer shall make his usual profit.

Very few in the business and industrial world are looking to the making of profits. Rather are they contenting themselves with curtailing expenses, even profits, that they may continue to escape the bankruptcy court. This will be so for a time and it is an unwise policy to slap on high tariffs before the business of the country extricates itself from the slough in which it finds itself.

Old Timer.

He Hadn't Time.

He hadn't time, when the days were fair
And others were giving him praise,
To think of her, with her whitened hair
And her homely, old-fashioned ways.
He hasn't time to remember how
She had taught him his childhood
prayers
And smoothed the lines from his troubled
brow
When he fretted with boyish cares.

He hadn't the time when the fair winds
blew
And his dreams were of proud success,
When his hopes were high and his sorrows few,
To think of her loneliness;
But he found the time in the later days
To wish that he might forget,
And to feel, while he listened to empty
praise,
The ache of a vain regret.

S. E. Kiser.

The manufacturer cannot do without the jobber any more than the jobber can do without the retailer, and none are likely to be successful unless all are busy. So let us be considerate of each other, and let the spirit of confidence and co-operation succeed pessimism and distrust.

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.

be

**A
"BETTER
BUY"**

PRICE isn't everything but it's a big something. Even the lowest price differential heaps up at the end of the year.

Growers Brand brings you California-quality prunes—rich, full-flavored, full-meated—and priced a little lower, too!

True—most of the prunes packed under Growers Brand run to the medium and smaller sizes. But what of it? More and more of your customers are learning that the size of a prune does not necessarily affect its quality or its "eating value." As a matter of sales-fact, frequent tests have proved that the smaller-sized prunes are a "better buy." You get more "meat," more flavor, for the money—that's why! Ask your jobber about Growers Brand—now!

CALIFORNIA PRUNE & APRICOT GROWERS INC.
5473 Market Street, San Jose, California • 10,000 grower-members



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 will make a special appeal to housewives who like to have prunes "on tap" in the house at all times.

**Packed
3 ways
too!**

Growers Brand PRUNES



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.

Food Preservation Methods Are Constantly Improving.

The scientific part of distributing food products lies in the proper preservation of food in a manner best suited to conserve its nutritive elements. There are three leading ways in which this conservation is conducted.

One is by cold storage. This is particularly important in the keeping of eggs and fruits and is of less urgent importance in the distribution of meats. Cold storage is one of the great blessings to the food world. It is unfortunate that, like other good forces, it may often be and often has been used for improper purposes. That however, does not in any way lessen its importance from the truly scientific point of view. But cold storage is not a suitable means of carrying food supplies over one season. The crops of the earth are now so easily interchanged that we are not likely to face a universal famine. In other words, the crops of the year are sufficient for the necessities of the people and the crops of one year therefore should not stand in the way of the crops of another. For that reason it is proper to limit cold storage to a definite period.

In the distribution of meats, cold storage is only a prime necessity for the ordinary ripening of the meats and their transmission to a market. The killing of meat animals is a daily occurrence, and therefore the daily supply does not depend upon detention. There are certain meats that improve on keeping, as, for instance, beef and mutton. There are other meats which are designed for curing before use. This is particularly true of pork, and cured pork does not need cold storage.

There are, however, peaks of production which need to be cared for, as, for instance, the farmer has more meat animals to sell from the first of October to the first of January than he has from the first of March to the first of October, and hence some reasonable storage capacity is allowable.

The second great means of effecting a daily supply is sterilization, commonly although improperly called canning. This has grown to be one of the great elements in food distribution and it is not for me in this presence to say how great the improvement and reform have been along this line. It is hardly a reform,

it is a revolution which I, myself, in my short life have seen arise and pass to its full fruition. I doubt if there is another one element in food distribution which has been carried to the perfection which has been reached by the so-called canning industry.

The housewife who has a supply of these sterilized products on hand is always ready for any emergency, whether the telephone becomes disconnected and she is unable to order her supplies, or whether a snow storm keeps her at home. If friends drop in she always has something to eat, and that something she can rely upon as being free of any injurious contents and prepared under the supervision of experts throughout the whole country. Fruits, fish, meats of all kinds and food products of every description are thus rendered available for daily consumption in harmony with the great law of supply and demand.

The third great method of bridging over the period between production and consumption, so as to secure an even and daily distribution of food products, is desiccation or dehydration. The most modern process is very jealously designated as dehydration, while the old method of drying foods at a higher temperature is not allowed the benefit of this name. This is a trade distinction and not an etymological one. It needs no argument to show that if foods can be dried at a low temperature they are less likely to suffer injury, both in the solubility of the materials which they may contain and in damage to the vitamins therein. The use of large bodies of heated and filtered air to effect the desiccation is now the most modern improvement along this line, and is likely to produce the greatest benefit.

The process of dehydration, while applicable to all kinds of foods, is particularly suitable for drying leaf

You Make
Satisfied Customers
when you sell

**"SUNSHINE"
FLOUR**

BLENDED 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

MILLER MICHIGAN POTATO CO.

Wholesale Potatoes, Onions

Correspondence Solicited

Frank T. Miller, Sec'y and Treas.

Wm. Alden Smith Building
Grand Rapids, Michigan



Stock Purity Nut

Recommend
It To Your Customers

Every pound of Purity Nut is
Guaranteed to Satisfy

PURITY NUT MARGARINE

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

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



WE ARE
EXCLUSIVE
DISTRIBUTORS
FOR
"Dinner Bell"

ALWAYS FRESH AND SWEET

M. Piowaty & Sons of Michigan

MAIN OFFICE, GRAND RAPIDS, MICH.

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

OUR NEAREST BRANCH WILL SERVE YOU

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.

vegetables, milk, eggs and fruits. In the case of milk and eggs the albuminous portions of these bodies are not rendered insoluble by this process and therefore the milk and the eggs may be easier restored to their natural condition. Of course, this is quite impossible, but to a condition closely approximating the natural.

Fruits that are dried in this way can easily be restored or reconstituted in such a way as to deceive even an epicure. I have eaten apple pie made of dehydrated apples which I was not able to distinguish in flavor and character from the pie made from the fresh apples. This reform, therefore, is likely to be the one in the future which will make the most rapid progress and utilize some of the most economic possibilities.

If I may be allowed to give a word of advice to the National canners, I would say that they first of all should be parties interested in the further development and application of the dehydrating process.

In the matter of distribution of milk particularly this process has the greatest possibilities. The accumulation of great centers of population, although to be deprecated from the humanitarian side, seems to be inevitably interlocked with the development of manufacturing and commerce. The four or five million people, for instance, in and near New York City are likely to be eight or ten million before another quarter of a century rolls by. The supply of fresh milk to this immense population is one of increasing difficulty. When it comes to the relief of the suffering and the starving, especially the children across the water, the sending of fresh milk is totally impossible. Evaporated milk is only milk condensed to one-half its volume, while dehydrated milk contains only from three to five per cent. of moisture. Thus, the dehydrated milk furnishes the most certain, safe and economical supply of milk for the starving children of Central Europe and Asia Minor.

What is imperative, therefore, is a method of distributing 1-365th part of the food of the country for the year each day. The reforms in food products which I have briefly outlined indicate the methods by means of which this great problem can be successfully carried out. The application of scientific economics to the problem from an ethical point of view will secure the largest reward for the farmer who produces, the manufacturer who prepares the product for distribution, the railways that carry them, the jobber and wholesaler who deal with them in mass and the retailer who is the final purveyor. Thus these two great sciences of handling foods, the physics and chemistry of the process on the one hand, and the economical conditions on the other, must join hands in order that a satisfactory daily food supply may be given to the nations of the world.

Harvey W. Wiley,

Former Chief of Bureau of Chemistry.

You can learn something helpful from every business man you meet. Find out what he knows best and pump him.

Resolutions of Respect for the Late Mr. DeBats.

Lansing, Feb. 2—You will see the following members of our Association at the Kalamazoo convention unless something unforeseen comes up: Frank McConnell, President; George Dashner, Vice-President; M. C. Goossen, Secretary; John Affeldt, Jr. and Joseph Shafer, both Ex-Presidents; also Eugene Gaus, L. E. Dennis, L. W. Van Dusen, O. H. Bailey, Gus Kopietz and Frank Preus. Some others are trying to arrange to go.

At our last regular meeting, held Jan. 25, the following resolutions of respect were unanimously adopted, addressed to Mrs. M. L. DeBats, of Bay City:

Resolved—That our Association extend to you our deepest and earnest sympathy in the loss of your husband and companion and that we realize the loss to your sons and daughter. Further, that by an unseen providence, the Father, Our God, saw fit to permit the taking of your loved one in life, although by a hand of greed and murder, yet while we realize it is one of the most trying ordeals in life, we bespeak for you grace and wisdom to forebear this bereavement and loss, knowing that the friendship of the many friends your husband has made shall be a lasting consolation to you, for all his business and social connections were of such agreeable nature, especially as President of the State Retail Grocers and General Merchants Association in 1910 and committee work connected therewith that he will be missed for his kindly and good advice at all times; therefore it was

Resolved—To send you this letter, that you might know of the assurance of the high esteem in which Martin L. De Bats was held among his business acquaintances of the Lansing members of the State Association, from which his influence was felt and leading to every individual association and merchant; and it was therefore further

Resolved—That a copy of the above be sent to the Michigan Tradesman, of Grand Rapids, which is published in the interest of the merchants of Michigan.

M. C. Goossen,
Sec'y Retail Grocers and Meat Dealers Association.

COLEMAN (Brand)

Terpeneless

LEMON

and Pure High Grade
VANILLA EXTRACTS

Made only by

FOOTE & JENKS
Jackson, Mich.

Onion Sets



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.



WE ARE HEADQUARTERS
WHOLESALE

Fruits and Vegetables

Prompt Service Right Prices
Courteous Treatment

Vinkemulder Company
GRAND RAPIDS MICHIGAN

Thea Table

The Best Flour
that ever came
out of Kansas

W. S. Canfield Flour Co.

WHOLESALE DISTRIBUTORS

205 Godfrey Building GRAND RAPIDS, MICH.

Grand
Rapids
49 Market
St., S. W.

W. E. Roberts

Cltz.
1361
Bell
M. 1361

EGGS AND PRODUCE

The World's Bread-basket

It costs more to fill it now than it did a few years ago
—all the more reason it should be filled with real food.
Considering its real nutritive value

Shredded Wheat Biscuit

is without doubt the cheapest food in the world to-day. During the war we were not able to supply the full demand for Shredded Wheat Biscuit. With the completion of our new factory and a return to normal conditions we are now in shape to supply the full demand for this product. It is the same Shredded Wheat you have always sold—clean, pure, wholesome, with a fair trade policy and a fair profit to the distributors.

MADE ONLY BY

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





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.

An Early Start for the Spring Paint Campaign.

Written for the Tradesman.

More paint is sold in the spring than at any other season of the year. This is quite natural. In the spring-time, the impulse to clean up and paint up is strong. Then, it is a most desirable season for exterior painting. The aggressive spring paint campaign is a recognized feature in most hardware stores.

An important thing in making a success of the spring paint campaign is to get an early start. The remaining essential is to keep at it until the very last chance of doing business is exhausted. An early start, plus persistence, makes success in the paint business.

Persistence comes later in the campaign; but just now the early start is worth considering. To begin with, some preliminary preparations should be made. The prospect list should be gone over carefully.

Now, there are two ways of treating your prospect list, to begin with. You may regard it as a list of names and addresses of possible customers. Or you may look at it more intimately as a list of individuals whom you know personally and whose individual preferences and prejudices must be considered in order to land their business.

To this end, it will pay you to take your prospect list and go over it with your salespeople. First, eliminate the "dead" names from the list—names of people who have been "sold" too recently to give any likelihood of repeat orders, names of people who have removed from town, and the like. This process will save a lot of postage.

Then, take up each individual prospect. In the average community there is some member or other of your staff who will know personally every man or woman on that list. When you consider the individuals listed, one by one, and swap information with your staff, you will get a pretty fair line on your entire list. You will know with whom to use the straight money argument, and who will be influenced by esthetic considerations, and where the patriotic and city beautiful line of argument will strike home. This sort of information will give you a decided advantage when, later in the season, you meet these people personally.

At the same time, select a few prospects from the list whose orders can be landed in advance. There are always some of these. There are likely

individuals where practically all that is necessary is to go and take their order; and there are others where the order involved is so big that it will pay you to make special efforts to land it. Get after these people, sell them, and give your campaign a mighty good start.

For the general campaign, advertising is necessary. As a rule the follow-up campaign by mail is the most effective. This is arranged in conjunction with the manufacturers. Utilize the co-operation of the manufacturer to the fullest possible extent but don't leave him to do it all, or to furnish all the literature. Get up something of your own, that will advertise your store as well as the manufacturer's brand of paint. Link your name up prominently with the campaign.

One dealer makes it a practice to send out a personally signed letter to each prospect. It is brief; but it is individual. If he is writing a prospect to whom the money argument will appeal, he points out how regular painting saves the woodwork—a consideration in times when lumber prices are jumping sky high. And so on with the prospect who is appealed to by the desire to have his property look its best, or the man who wants to do his full duty by his community. The main point, is to take an active part yourself in getting out advertising literature; to make the appeal of this literature as individual and direct as you can; and to make your name and your business stand out prominently in the prospect's mind.

Start this advertising-by-mail campaign good and early. Remember, it is education; although a few customers may be landed in advance, the great majority have to be educated even to the point where they will come into the store and enquire. So, start your campaign several weeks or even a month in advance of the time when you can reasonably expect sales. Get people thinking about paint ahead of time.

Coincidentally with your mailing list campaign, start your window displays and your newspaper advertising. You can't give all your window display space to paint; but you ought to put on several different displays in the course of the season. Your newspaper advertising should, in the same way, co-operate and co-ordinate with your window display and your mailing list effort. If possible, put on displays which will get the people to come into your store and ask questions; and utilize your newspaper advertising to accomplish the same objective. That is all you can expect your advertising to do—to get the people sufficiently interested for them

Brown & Sehler Co.

"Home of Sunbeam Goods"

Manufacturers of

HARNESS, HORSE COLLARS

Jobbers in

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

GRAND RAPIDS, MICHIGAN

Michigan Hardware Co.

Exclusively Wholesale

Grand Rapids, Mich.

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.

Henry Smith FLORIST

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

Pioneer Broom Co. Amsterdam, N. Y.

Makers of
High Grade Brooms

Michigan Jobbers:

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

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

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

Foster, Stevens & Co. Wholesale Hardware

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

Grand Rapids, Mich.

to come into the store for further and more definite information.

When once the prospect gets inside the store, then is the time for you to put forth the best selling effort of which you are capable. Otherwise the results of a lot of good advertising effort will be needlessly lost. A clerk who shows little or no interest in the prospect may kill a sale that is practically made.

You can help your prospects in many ways. Naturally, the prospect wants to know how much the job will cost. Get dimensions or approximate dimensions and furnish a figure on the required paint. Let it be understood that these figures are mere approximations, but sufficiently close to afford a fairly accurate idea. Of course, with the absolute dimensions you can give exact figures. Then, help can be given in selecting desirable color combinations. Much depends on the surroundings of the house or other building to be painted. It will be worth while to take ten or fifteen minutes and go down on your wheel or in your car and have a look at the house, if this is necessary to give satisfactory service. The amount of paint necessary to a good job may depend in some instances upon the present condition of the house; and a glance at the house will often enable the experienced paint dealer to make suggestions that will help the man who does his own painting to secure a good job.

In the matter of color combinations remember that the house owner has the final word. If he wants to paint his house emerald green and vivid orange, that is his business. Never get into a hot argument on a point like that. But make suggestions, tactfully, and show him samples of color combinations. You can lead almost any man, although there are very few willing to be driven. It is desirable to have every customer use an attractive color scheme; for on that depends satisfaction, and on satisfaction depends the growth of your business.

Take occasion to drive home the idea of frequent and regular re-painting. It is less expensive in the long run than the decennial paint debauch indulged in by many house owners who let their property go until it is fairly shrieking for paint.

When you sell a paint order, see that you sell the necessary brushes, and other accessories.

Many dealers keep records of all jobs done with their brand of paint, noting weather conditions at the time, painter employed and other particulars. Such information is desirable in cases where dissatisfaction may arise. In this connection, always invite the purchaser to bring his complaints to you for adjustment. That may occasion a little trouble now and then; but it is better to take the time to smooth over some minor difficulty than to have a dissatisfied customer bruited his woes abroad when, as a rule, misunderstanding is at the bottom of the difficulty.

Service is a big factor in making satisfied customers. Whenever the opportunity arises, make suggestions that you know will be helpful, as to the best methods of preparing the sur-

face, handling the brush, etc. This sort of service is appreciated.

Victor Lauriston.

Why Retail Prices Must Drop Slowly

At a time when certain class interests in this country are clamoring for special legislation to relieve them of the economic effects of present conditions, it might be well to call attention to one of the reasons why retail prices have not dropped in a corresponding ratio with raw materials.

The farmer will say that with tal-low down from let us say 14c to 7c, soap should also be reduced one-half. Such reasoning eliminates the question of the cost of labor, coal, transportation and selling expense, all of which even the farmer must realize are just as high now as they have been at any time, not excluding the days of the war.

It is not so strange, however, that the farmer should fail to take into consideration the question of factory overhead with which he is unfamiliar. A factory's capacity is, let us say, 1,000 cases per hour, per day or per week. When running at full capacity the charge to each case of goods manufactured, for such items as factory management, foremen, heat, light, steam, repairs, insurance, rental, packing, depreciation of building and machinery, etc., will amount to, say, 25c per box.

When the same factory is running one-quarter of capacity, or 250 boxes, for the same unit of time all the expenses covering factory overhead as detailed above are exactly the same, so that the cost per case becomes four times as much, or \$1 per box.

Thus it is that on an article like laundry soap the higher cost of factory overhead alone in times of restricted output may be enough to completely offset a material decline in one or more of the raw materials employed. This is what the soap industry has been suffering from more or less since the end of the war and at the present time the same thing applies to most industries throughout the country. The farmer knows that his own living expenses will be practically the same even if for some reason he is prevented from using three-fourths of his farm. So with the laborer—if he were only permitted to work one-fourth of his time.

That is just what the manufacturers are up against in times such as we have had during the last few months and still the manufacturers are not rushing to Congress with pleas for special tariff bills to assist them in escaping from the losses which reconstruction brings to all of us.

This is the time for showing our backbone and taking the bitter with the sweet. The farmer and the laborer have had their full share of the profits of the last few years. So have the manufacturers and all should be willing now to take their medicine without whimpering.

S. W. Eckman.

On the Same Plane.

Mrs. Newgilt—I am surprised that a son of mine should stoop so low as to kiss a mere housemaid.

Her Son—You get me wrong, mother. I didn't have to stoop. Marie is as tall as I am.

MCCRAY

**SANITARY
REFRIGERATORS**

For All Purposes

Send for Catalog

**MCCRAY REFRIGERATOR
CO.**

2144 Lake St., Kendallville, Ind.

*Detroit Salesroom,
36 East Elizabeth St.*

Salesbooks

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

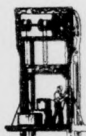
**THE MCCASKEY REGISTER CO.,
ALLIANCE, OHIO**

Sand Lime Brick

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

Brick is Everlasting

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



Sidney Elevator Mfg. Co., Sidney, Ohio

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.

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.

McLachlan University

"The Quality School"

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

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.

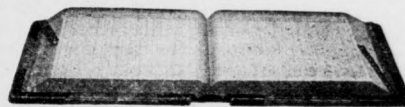
A fast seller and a money maker.

**Michigan Hardware Company
Grand Rapids, Mich.**

WM. D. BATT FURS

**Hides
Wool and Tallow**

28-30 Louis St.
Grand Rapids, Michigan



**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

OLDEST CITY IN AMERICA.

Graphic Description of Ancient and Beautiful St. Augustine.

Philadelphia, Feb. 1.—Before leaving Jacksonville we took a short trip on one of the up-bound river boats and visited some of the orange orchards en route. Here we had the pleasure of picking and eating oranges that had ripened on the trees, and at a time when friends in Michigan were wearing furs and shivering in icy blasts. I thought of them, or at least part of them, as I reached up in shirt-sleeves and picked the large juicy fruit from trees so heavily loaded that they resembled great stacks of gold.

A part of one orchard or grove, as they are sometimes called, was set out to grapefruit, a greater portion of which had been harvested, but the enterprising owners had left a few samples on the trees just to show Northerners what happens in the South. Some of them resembled big brass cuspidors, but were much more pleasant to smell.

One of the groves visited was nearly surrounded with dense timber, in which nearly all the trees were heavily draped with Spanish moss. This, to some extent, protected the fruit against frost, and as still further protection a large flowing well had been drilled near the center of the place, so when there was a possible danger of frost the whole orchard might be flooded by simply opening the 6 inch valve at the well, allowing the water to flow through the iron pipes which had been laid in every direction with openings at intervals.

A large elm tree heavily draped with Spanish moss presents a beautiful sight, and a grove of such surrounds a home near by which was pointed out to us as the one in which Mrs. Harriet Beecher Stowe lived when she wrote Uncle Tom's Cabin.

We had nearly two days' work at St. Augustine, but by retaining the room at Jacksonville, taking an early train down there in the morning and a late one back at night we avoided not only the possible, but probable chances of being without a place to sleep.

St. Augustine is the oldest city on the continent and, aside from its many historical points of interest, is a very beautiful and pleasant place to visit. The Ponce de Leon hotel was built by the late Henry M. Flagler at a cost of more than \$2,000,000. The grounds comprise something like 8 acres, three of which are under roof. The style of architecture is distinctly Spanish and it is considered one of the most famous East coast hosteleries. St. Augustine has many costly homes and tropical shrubs and flowers of nearly every description adorn its streets and resident grounds.

The old "city gates," built in 1702-27, are all that remain of the once famous wall that protected the city. Just East of these stands the oldest fort in America, called Fort Marion since 1821, when Spain ceded Florida to the United States. It was built entirely of Coquina rock which, we are told, is found only on the East coast of Florida and is nothing more nor less than a mass of small shells cemented together by time and salt water. The fort was never captured, was used under three flags and the walls are still in good state of preservation. The Spaniards were over 90 years in building it and until it was turned over to the United States it was known as San Marco Castle.

It would require a full page of the Tradesman to mention all the interesting things to be seen in connection with this old fort, so we are inclined to be brief. It has four nearly equal bastions, or triangular shaped corners, known as St. Paul, St. Peter, St. Charles and St. Augustine, and four connecting walls called curtains. The walls are all twelve feet thick at the base, nine feet at the top, and twenty-five feet high. Three of the bastions have sentry towers, and one has a high watch tower commanding

a view of both land and water. The only entrance is through what I think the guide said, was a sally-port. Anyway it is an opening through the South curtain, leading across a bridge to the entry port, and another bridge so arranged as to be quickly with drawn, spans the balance of the distance across the moat to the shore. The moat is now dry. The inner court is 100 feet square and the casements, with a few exceptions, open into it. If I remember correctly the guide said there were twenty-six in all.

We were taken into the chapel, court room and several others, including the one in which the Indian Chief Osceola was confined for several months in 1837. By special request we were also shown through the dungeons and the secret torture chamber. This was skillfully sealed up by the Spaniards, just before the fort was turned over to the Americans, expecting that evidence of their extreme cruelty practiced upon captives and prisoners would never be revealed. This was discovered, however, in 1833 with various instruments of torture and the skeletons of several victims with steel gags still in place between the jaws.

It is said that this fort cost the Spanish government over \$30,000,000 regardless of the fact that much of the work was done by slaves. The material was quarried a few miles down the coast and considerable of this distance it was all carried by slaves.

This coquina rock, when first quarried, is very easily cut into any desired shape or size. When it has been exposed to the air for some time it becomes sufficiently hardened to make excellent building material for buildings of less than four stories, but hardly suitable for skyscrapers.

Many of the streets of St. Augustine are narrow, with overhanging balconies, and the residents in some instances may sit in their own homes and visit with their neighbors. The present post office building was the Spanish governor's residence and the plaza was his gardens. On the North side of the plaza, is the oldest Roman catholic church in America and at the East end stands the old slave market. About ten squares North of the old city gates is what is called the Fountain of Youth. This is a very good spring or shallow well and by reason of its existence the unscrupulous owner reaps a harvest from the unsuspecting tourist who remembers something of the story of Ponce de Leon, but has forgotten that he never found what he was looking for when he discovered Florida.

Traditions say that when Ponce de Leon came to Florida in search of the mythical "fountain of youth," the Indians whom history records as receiving him friendly led him to this spring for his supply of fresh water. Close by the spring is a large cross of stones set into the ground even with the surface—fifteen stones in a straight line and six stones on each side of the fourth stone from one end—thus outlining a cross fifteen stones one way and thirteen stones the other way by counting the center stone twice, denoting the year of his discovery and forming a mark of possession for his king.

It is claimed that Ponce de Leon placed this cross in the position it is now seen and, in a nearby small museum, are many relics of early Spanish times, a few of which are said to have been found under the center stone of the cross, with records in the Spanish language to the effect that they were placed there by Ponce de Leon himself and that they were found in a marble box sealed against moisture. In this small museum, is also found what is said to be the original land grant, dated 1533, from the Spanish King to Ponce de Leon upon the condition that he would establish a settlement there. History tells us of his attempt to establish this settlement, but that he was driven off by the Indians. Although friendly at the time of his first visit, they had sub-

sequently become hostile because of a murderous attack by another Spanish explorer.

The oldest house in America is found on St. Francis street and is now owned by the St. Augustine Historical Society. We were told by a representative of this Society that many years ago a delegation of its members were sent to the Spanish government, which aided them in searching the old archives and proved every claim which they made concerning this ancient house and some of its contents. It was built in 1565 for the home of the Spanish monks who came with Pedro Menendez and his expedition, consisting of thirty-four vessels and 2,600 souls, to exterminate the Huguenots, establish a colony and implant the Catholic faith among the Indians.

The house is built of coquina rock. The floors of plank, hewn from Southern pine trees, are said to be the same as when built. It is filled with interesting collections of historical an-

Beach's Restaurant

Four doors from Tradesman office

QUALITY THE BEST

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.

OCCIDENTAL HOTEL

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.00 and up

EDWARD R. SWETT, Mgr.

Muskegon

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Bell Phone 596

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Lynch Brothers Sales Co.

Special Sale Experts

Expert Advertising
Expert Merchandising

209-210-211 Murray Bldg.

GRAND RAPIDS,

MICHIGAN

Fiegle's

Chocolates

Package Goods of
Paramount Quality

and

Artistic Design

New Hotel Mertens

GRAND RAPIDS

Union
Station

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



CODY HOTEL

IN THE HEART OF THE CITY
Division and Fulton

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

CODY CAFETERIA IN CONNECTION



tiques which are carefully guarded by the attendants. In the gardens back of the house is an old well, and visitors are requested to gaze into its depths, and while doing so to make a wish, being assured that any reasonable wish thus made will come true. Not wishing to miss anything along this line, we made a wish and, strange as it may seem, it unexpectedly came to pass.

Considerable merriment was apparent among the several others who were being shown through at the same time, because one of their number, a red haired, sharp featured spinster of uncertain age gazed into the well so long and wished so wishfully.

The mirth continued as the next article of interest was explained. This was an ancient bell, of which it was said, if one was single and of marriageable age should stand under it while it was sounded, that person would surely be married inside of a year's time.

The promptness with which our auburn haired friend placed herself underneath the bell and the eagerness with which she implored the guide to ring harder left no doubt in the minds of the company as to her desire or that her wish at the well must have been along the same lines.

Just to prove the fallacy of such things in which others have faith, we mounted the block and the bell was sounded. We are unwilling to admit, however, by just how narrow a margin fate missed providing us with a double harness.

Anastasis Island lies between St. Augustine and the ocean, and is reached by electric road or drive over the bridge built on piling across Matanzas bay or river, as it is sometimes called. Many points of interest are found here, such as the Government first order lighthouse, the ruins of the old Spanish lighthouse, the alligator farm with its many huge reptiles centuries old, and the coquina quarries from which was taken the material used in building the old fort and St. Augustine's oldest buildings.

At the lower end of the island is the scene of the Huguenot massacre, when more than 200 French, including Ribaut himself, with their hands tied behind them, were literally butchered by Menendez and his followers. A suitable tablet marks the spot.

There are no manufacturing or industrial enterprises at St. Augustine. It is simply a wonderful city from a historical point of view, and a beautiful place to pass the winter months and spend your money.

H. D. Bullen.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Feb. 1—Harry Winchester (Worden Grocer Company) left last Saturday for Santa Monica, Calif., where he and his wife will remain until their daughter graduates from the high school there next June. She has been attending school at that place for nearly two years. Harry has not been feeling very well of late and will improve the opportunity to put on more flesh and add to his stock of health and happiness. He has always been partial to the climate of Southern California.

The Longworth-Kuyers Co., at Grant, is fitting up the basement of its store for a bargain basement—a novel feature for a store in a town the size of Grant.

Tracey Beeman has purchased the corner lot at Grant now occupied as a barber shop by H. E. Hicks and will erect a new store building thereon for mercantile purposes.

John A. Higgins, Manager of the Watson-Higgins Milling Co., has been elected President of the Michigan Millers Association—a worthy honor, worthily bestowed. Mr. Higgins and his family leave Thursday for Bradenton, Florida, where they will spend the remainder of the winter.

Frank Dreese, formerly engaged in trade at Grayling, has purchased the Townsend store building, at Grant,

and will erect a new store building, which he will occupy with a stock of clothing.

Fred L. Mosier, the Decatur dry goods merchant, was in the city last week to attend the annual meeting of the Grand Rapids Dry Goods Co. He was accompanied by Mrs. Mosier.

For the past six months the King Hotel (Reed City) dining room has been closed, owing to shortage of help and high prices. Landlord Race re-opened the dining department again Monday of this week and is conducting the place on the American plan. He has engaged a chef from Grand Rapids.

Allendale Center was almost entirely erased from the map recently when fire destroyed the J. J. Wolbring general store, also the Methodist church. In the center of the smoking ruins of the store stood an iron safe. This old safe had gone through the Chicago fire forty-nine years ago and was sold to Wolbring second hand. The opening of the safe was a big event at Allendale. The whole countryside was present, as the strongbox was a depository "at the Center." Many of the old folks had their liberty bonds and private papers deposited there, and so their hearts were very near to the black hump of iron and steel, conspicuous in the debris. After considerable work on the combination the door opened, and a cry of gladness went up when it was found that the contents had not even been scorched. The safe contained Liberty bonds and negotiable papers and money, amounting to \$6,000.

The Missus has gone to the country. Nix on the hurrah. We were admonished to give the gold fish a bath, feed the canary and clean the cage, water the house plants, mark the card for the milkman, curry and bathe the dog, leave the key for the ice man, get the clothes ready for the laundryman and do about a thousand other things every day before we went to bed. We have forgotten ninety per cent. of the things we were to do and don't believe we will be able to put across the ten per cent. we now remember. We will pull through and we have hopes for the dog, but we are afraid the Missus will register and vociferate disapproval when she returns.

A silk-shirted, pimply-faced, squirrel-toothed apology for a man told us the other day that the world owed him a living and intimated that he was going to collect it without working. This fellow is a poolroom habitue and is living off his mother, who conducts a boarding-house. We told him that the time would come when an outraged community would make him and his kind go to work or starve. The first thing we have to do is to get rid of our rotten ward politicians who protect this scum.

Our friends are the people who know all about us and still like us.

The day on which you do not smile is the day most irrevocably lost.

We love the little darlings, but we never keep one who devotes too much time to facial make-up. We cannot get over thinking that the time used on the face is stolen from the care of the rest of the little darlings' bodies. The powder rag is used oftener than the wash rag—but, of course, their noses show and their ears don't.

When the kid gets gay, remember that for a whole year you were once his age yourself.

The laugh seems to be on the thousands who went South to escape a long, hard winter.

Soft drinks are now listed as food products by the U. S. Department of Agriculture. One may lunch at the soda fountain on a carbonated drink having food value equivalent to a generous helping of mashed potato or a large tomato.

Carl Piowaty got his name into print recently as the "Onion King" and thereby gave the trade all over the country a smile by his story that prohibition has increased the demand for onions. "This demand," says Piowaty, "has almost doubled. The

price of onions does not indicate this but let that pass." The laugh came in when Mr. Piowaty was able to get the papers to print the statement that he handled 50,000 carloads of onions last year and expected to do better this season. Federal Bureau of Markets report the entire shipment of onions last year as 21,000 so, if Mr. Piowaty was correctly quoted, he claims to have handled all the onions and to have handled each car twice. Some onions and some handling.

Correct the little things. We knew a fellow once who had corns. The corns drove him to drink. The drink caused him to beat his wife. She laid for him with a club one day and when he got out of the hospital he had the corns removed and as far as we can find out has lived a Christian life since.

Ever since we were thirteen years old we have fought grammar as it is taught in our schools. We are now getting recruits. We think the English language is too big a thing to be circumscribed by a set of rules, taught in many cases by teachers who do not know the language. Good books are the best teachers. We have a system of simplified punctuation we are going to spring on the community when we get famous.

If you get lonesome, think of Robinson Crusoe. He had only Friday for company. You have the whole week.

There is a lot of tommyrot being printed in the papers about the loss on Liberty bonds. No one has lost a cent on them except the damn fools who sold them. We knew a man once who pawned the baby's shoes

to buy booze and we put the man who sells Liberty bonds to buy luxuries in the same class.

A fellow with a red neck and lily-white hands called on us the other day and said he was the business agent of a local union. We knew at once he was an impostor and refused to do business with him. He left us and put the curse of his union on us. So far we have felt no ill-effects.

Don't be a jelly-fish. A jelly-fish has no backbone. Make up your mind to get a fair price for your product and stick to that price. Your customer will admire you for it and his respect for you will rise as you prosper. The Missus and the kiddies are entitled to some of the good things of this life and it is up to you to see that they get them.

Oliver Goldsmith, whose path of life was by no means a smooth one, remarked that our greatest glory consists not in never falling but in rising every time we fall.

We never knew an infant prodigy who made a good father or a good mother.

Do not envy the newly-rich—the profiteer—pity him. His fat and slothful wife and his sporty daughter and joy-riding son are objects of pity to the right-thinking and right-living. He has taken from Caesar the things that belong to Caesar. He will possess them for a short time only and the possession will be as the fruit of the Dead Sea.

Elimination of competition, you think, might make things easy for you. It might make you take things easy. That would be all.

Annual Meeting of The Citizens' Mutual Automobile Insurance Company of Howell, Mich.

The annual meeting of the Citizens' Mutual Automobile Insurance Company was held in their office building on Saturday, January 15th. The following officers were re-elected: Wm. E. Robb, of Howell, Secretary-Treasurer; George J. Burke of the law firm of Cavanaugh & Burke of Ann Arbor, director; Dr. C. E. Skinner of Detroit, director; and H. J. Ellis, director.

Members and agents and attorneys of the Company were present from Kalamazoo, Muskegon, Allegan, Washtenaw, Macomb, Gratiot, and other counties of the state.

Secretary Wm. E. Robb gave a short review of the progress made by the Company since organization:

ASSETS

Dec. 31, 1915,	Cash	\$ 4,083.34
Dec. 31, 1916,	Cash	7,740.87
Dec. 31, 1917,	Cash	27,175.45
Dec. 31, 1918,	Cash and Capital	43,035.19
Dec. 31, 1919,	Cash and Capital	71,201.69
Dec. 31, 1920,	Cash, Capital, Contingent	104,259.61

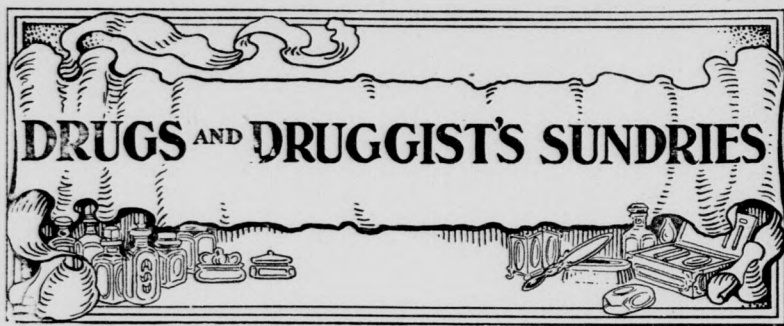
CLAIMS PAID

Year	No.	Amount
1915	4	\$ 564.18
1916	176	25,260.42
1917	474	58,938.91
1918	731	95,128.00
1919	1,387	182,492.27
1920	2,232	280,901.29
Total 5,004		\$643,285.07

POLICIES IN FORCE

1915	1,738
1916	15,337
1917	27,431
1918	32,908
1919	39,742
1920	45,067

Speeches were made by Hon. Wm. F. Nank of Mt. Clemens, Geo. J. Burke of Ann Arbor, and S. R. Ketchum of Kalamazoo. The fact was pointed out that there are still many automobile owners of the state that are not insured especially in the country districts. About 250 farmer cars were stolen in Michigan last year which were not covered by insurance and about 2000 other theft, fire, and collision losses. The necessity for insurance has been increasing every year and the Company is prepared to continue its growth with an efficient organization and ample surplus.



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.

Pay Yourself a Salary.

A drug clerk nowadays can earn from \$125 to \$150 per month, and many can command even more. You could draw that much working for somebody else. Surely you should be able to command it if working for yourself. The proprietor of a store has to carry many burdens. He has to order goods, pay bills, look out for overhead charges, look after complaints, and attend to a thousand odds and ends about the place. He has a lot of worry. The clerk simply attends to his daily duties, and if these are looked after in a careful way, he has nothing else on his mind. He does not have to worry about raising the money to pay the rent. He does not have to scheme for discounts or pacify creditors. The head of a going concern has troubles enough, but the head of a struggling store seldom knows what it is to get a good night's rest.

A great many young proprietors make the mistake of not allowing themselves a salary. The writer calls to mind one instance. A young man had dropped a new store into a neighborhood already well supplied with stores. He figured that hard work and small expenses would pull him through. So he simply drew out enough to live on, ten dollars some weeks, a little more at other times. At the end of three years a business expert had a little talk with him.

"How are you getting along?"

"Well, things might be better, but I'm making a living and I'm my own boss."

"Tom," said his friend the expert, "be frank. You are not earning much of a living, are you?"

"No, but I'm my own boss."

"Yes, and you are paying a high rate for the privilege. You are paying yourself about \$50 a month, when any druggist here would pay you \$125. This neighborhood is not growing. Don't fool yourself. Pay yourself a fair salary and see where you stand."

The young druggist did this, and it did not take him very long to see that his store would never afford him a salary of \$125 per month. If he had started to allow himself a salary early in the game, he would have found this out. He had wasted at least two years.

Sometimes a man starts in a suburban neighborhood, which has a chance to grow. But he should keep

books and strike a balance at least twice a year. He should know positively whether or not the neighborhood is growing. And he should allow himself a salary early in the game. If the store won't pay him a salary after a reasonable length of time, he should get down and do some plain thinking. How long will he have to work without salary? Will it pay? Will the store ever get to the point where it will pay him a salary equal to what he could command elsewhere?

Some men have transacted a rather large volume of business without figuring expenses and overhead. All these things should be reckoned carefully, nor should salary allowance be omitted. Remember, you are entitled to a salary whether working for some one else or for yourself. First draw your salary, then figure profits.

The Clerk and His Job.

The clerks of to-day are the drug store owners of to-morrow. There is perhaps no other business that can show so large a percentage of owners who have risen from the ranks.

It would seem, therefore, that the opportunity for growth—for the exercise of original ability—for the application of native business traits is better rewarded in this calling than in any other line of retail selling.

This may, to some extent, be due to the primary qualifications necessary to begin the work. There is no doubt that it takes more than an unusual degree of intelligence and determination to be a good drug clerk. The nature of the work is also such that few weaklings survive the preliminary testing period.

While it is true that clerks as a rule have long hours with exacting duties, it is equally true that the very conditions under which they labor is undoubtedly a fine school of training for the big job ahead.

Just as it requires the very hardest steel to stand a test of intense heat, so does it require keen application, intelligent effort and real "pick and shovel" work to graduate into the class of successful merchants.

With the coming of the diversified line of products in the modern drug store has come a need for the application of a greater degree of salesmanship, ability to sell goods.

While in the large modern city store the filling of prescriptions has become a specialized job, handled by a man who usually does nothing else, this does not alter the importance and the need of the average drug clerk being a prescriptionist.

Of the thousands of drug stores in this country, only a small percentage of them are located in the large cities.

The others are in the average sized town where there is not enough exclusive prescription business to keep a clerk busy.

Then the ability to do two things well—to do more than your present job gives a man confidence, and confidence is the rock on which the foundation of every good business is established—confidence in himself by the owner of the business and confidence in the owner by the public.

The Romance of Retail Words.

Of all the words which have found their way unannounced, into the current tongue, "sundae" is one of the most mysterious. Even the dictionaries which have recently favored it with a place among the terms sanctioned by good usage are distinctly vague with respect to its origin, virtually admitting that it is an orphan of unknown parentage.

None of the explanations which have been advanced for the name as used in connection with ice cream, half hidden under a sauce or flavor-

ing sirup of some kind, appears to be as logical as the following—although no one can say that it is absolutely correct:

Time was when the Sunday "blue laws" prohibited the sale of soda water in certain communities and, in order to circumvent the legal restrictions, a number of soft-drink dispensers invented various combinations which could be prepared without the use of carbonated water. "College ice" was the name first applied to the mixture and this term persists in some sections of the country to this day. But the name of the day of the week on which these delicacies were first served was considered to be more applicable and, with a slight change in spelling, it was bestowed upon them, thus coining the word "sundae." The popularity of the dish itself may be deduced from the fact that more than 2000 formulas for different kinds of sundaes have already been published and there are probably twice that number which have never seen the light of print.

Popular Fiction

There are two seasons at which popular fiction is most salable; one is mid-summer, and the other is mid-winter. The Xmas trade in books just seems to whet the appetite for more good reading, and then the rush to the retail druggists and general merchants who handle the popular priced copyright fiction begins.

It is our general practise to place large orders immediately after Xmas for the best sellers. We did so this year and a large percentage of the books are already in. We suggest that you freshen up your line with a few leaders. Write us for lists and prices.

Hazeltine & Perkins Drug Co.
Grand Rapids, Michigan

Putnam's  **CANDY**
 "DOUBLE A"

Has again proven that **QUALITY COUNTS.**

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

We are also distributors of

LOWNEY'S AND PARIS' FINE PACKAGE CHOCOLATES

Putnam Factory

Grand Rapids, Michigan

Items From the Cloverland of Michigan.

Sault Ste. Marie., Feb. 1.—Business would be much better if we had a cold spell of about thirty days in the lumber districts. The unusually mild weather has not been very profitable for the lumbermen in this territory and, consequently, the slackness is noticed in business circles.

Stephen N. Bradford, the popular manager of the Michigan State Telephone Co. at the Soo, surprised his many friends a short time ago when his marriage was announced. The bride was Miss Delilah Shannessy, of Big Rapids, and the wedding took place on Christmas day. They had planned to celebrate the wedding in March, but evidently the Christmas spirit was an inspiration.

A. R. Haist, one of our well-known undertakers and manufacturer of Haist's Surprise furniture polish, has sold his business and property to Fred Taylor, of Pickford, who will continue the business. Mr. Taylor needs no introduction to the Sooiters, as he has conducted a similar business at Pickford for a number of years and still continues his Pickford holdings. Mr. Taylor has also purchased the property East of the Haist building and is taking the agency for the International Harvester Co. for farm implements and will use the property in that connection. It is announced that a tractor school will be conducted under the auspices of Mr. Taylor, with experts from the works of the Harvester Co. in attendance. Mr. Haist's plans for the future are somewhat uncertain and he expects to locate temporarily at Battle Creek, where he has relatives. Mr. Haist has made many friends in the Soo who will regret his departure, and wish him every success in his new field.

D. J. Riordan, formerly of Brimley, has purchased the property of J. P. Propst, at Trout Lake, consisting of a grocery store and restaurant. This looks like a move in the right direction for Mr. Riordan, as Trout Lake is to have a new saw mill this spring. Trout Lake always was a lively village and the new enterprise should make this an unusual opportunity.

The fair dates for the Upper Peninsula were announced this week. A meeting of the Fair Circuit Committee was held at Manistique on Wednesday. The following dates were set for the Fairs of the ensuing year:

Manistique—Sept. 6, 7, 8, 9.
Newberry—Sept. 13, 14, 15, 16.
Soo, Ont.—Sept. 20, 21, 22, 23.
Soo, Mich.—Sept. 27, 28, 29, 30.
Pickford—Oct. 4, 5, 6, 7.
Allenville—Oct. 11, 12, 13, 14.
Escanaba—Sept. 13, 14, 15, 16.
Marquette—Oct. 20, 21, 22, 23.

Miss Beatrice Welsh, the popular book-keeper in the office of the County Road Commissioner, stole a march on her many friends last week, when she was quietly married to Raymond Speer, Road Engineer of Keeweenaw county. Mrs. Speer was one of the most popular ladies at the court house and is receiving the congratulations of a large circle of friends and acquaintances. The newly-weds left for an extended trip through the copper country.

F. J. Allison, traveling salesman for the Cornwell Co., left last week for Detroit, Saginaw and other Michigan cities. While away he will select a new auto to cover his territory next summer. It was not definitely decided whether it will be an eight or twin six, but it must be something that will make Charles Haase bite the dust, as there is considerable rivalry between the two drivers, who are both in the Barney Oldfield class.

The Great Lakes Transit Corporation, owner of the Tionesta, Octorara and Juniata, have announced when the schedule for the coming season will start. The boats run between Duluth and Buffalo. The first of the boats to open the schedule will be the Tionesta, which will arrive here June 13 at 6 p. m. and go downward bound

June 17 for Buffalo. Every three days thereafter the boats will go up and come down, starting with the steamer Tionesta, then the Octorara and the Juniata will follow, until the closing of their season, Wednesday, Sept. 21. The East bound boats will arrive at 4 o'clock in the morning, while the down bound boats will dock at Kemp's dock between 6 and 7 o'clock in the evening. Robert Kline, who has had the business end of the Company's business at this port, will again hold the same position.

Some fellows act as if they were attending a continuous funeral service.

William G. Tapert.

Peace Uses For Gas Mask.

The gas mask, developed for war purposes, is now proving exceedingly useful in various industries wherein dangerous chemicals are dealt with.

Thus, for example, in the manufacture of chlorine it is very important that workers shall be protected from the fumes. Consequently there has proved to be an opportunity in that industry for the gas mask to do valuable service. Chlorine is largely utilized as a disinfectant as well as for other purposes.

It is the same way with hydrochloric acid, in the production and handling of which gas masks are now used. This chemical is especially valuable as a reagent in chemical laboratories.

A new contrivance, which serves the purpose of a gas mask for brief use, is a sort of cartridge which is held between the teeth for breathing, the nostrils being stopped by a wire clamp attached to it. This is intended, however, only for occasions when a workman is obliged to go for a few minutes into a place which is filled with dangerous gas.

Subscription Has Been Repaid With Interest.

Jackson, Feb. 1.—I wish to compliment you on the manner in which you are exposing the many swindlers who are trying to put one over on the retail merchants.

Your article in the issue of Jan. 26, regarding the American Grocers Society is certainly commendable.

Last week their representative called on me and tried hard to sell me a membership. His contract, however, did not guarantee anything except that the freight on drop shipments would be prepaid. He absolutely refused to show me his price list. This aroused my suspicion and I informed him that I would investigate further before signing a contract.

After reading your article I feel that I need not waste any more time on investigation and I want to thank you again most heartily for exposing them so soon after they began operations in this part of the State.

I feel that my subscription to the Tradesman has been repaid with interest.

R. B. Ward.

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	31@ 37	Amber, rectified	3 50@3 75	Arnica	@1 50
Citric	70@ 75	Anise	1 75@2 00	Asafoetida	@3 90
Muriatic	4@ 6	Bergamont	9 50@9 75	Belladonna	@1 35
Nitric	10@ 15	Cajeput	1 50@1 75	Benzoine	@2 40
Oxalic	55@ 60	Cassia	3 75@4 00	Benzoine Comp'd	@3 15
Sulphuric	4@ 6	Castor	1 40@1 65	Buchu	@3 15
Tartaric	63@ 70	Cedar Leaf	2 50@2 75	Cantharides	@3 00
Ammonia		Citronella	1 25@1 60	Capsicum	@2 30
Water, 26 deg.	10% @ 20	Cloves	2 50@2 75	Cardamon	@1 50
Water, 18 deg.	9@ 15	Cocunut	40@ 50	Cardamon, Comp.	@1 25
Water, 14 deg.	8@ 13	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 25@1 35	Colchicum	@2 00
Balsams		Cubeb	11 00@11 25	Cubeb	@3 00
Copaiba	90@1 20	Eigerson	6 00@6 25	Digitalis	@1 80
Pir (Canada)	2 50@2 75	Eucalyptus	1 25@1 60	Gentian	@1 40
Pir (Oregon)	60@ 80	Hemlock, pure	2 00@2 25	Ginger, D. S.	@2 25
Peru	3 00@3 25	Juniper Berries	4 50@4 75	Guaiac	@2 80
Tolu	1 50@1 80	Juniper Wood	2 50@2 75	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)	50@ 60	Lavender Flow	12 00@12 25	Iron, clo.	@1 40
Sassafras (pw. 70c)	@ 65	Lavender Gar'n	1 75@2 00	Kino	@1 40
Soap Cut (powd.)	30@ 35	Lemon	2 00@2 25	Myrrh	@2 25
40c		Linseed Boiled bbl.	@ 88	Nux Vomica	@1 90
Berries		Linseed bld less	98@1 08	Opium	@3 50
Cubeb	1 75@2 00	Linseed raw, bbl.	@ 86	Opium, Camp.	@1 30
Fish	50@ 60	Linseed raw less	96@1 06	Opium, Deodor'd	@2 00
Juniper	9@ 15	Mustard, true oz.	@ 75	Rhubarb	@2 00
Prickly Ash	@ 30	Mustard, artifl. oz.	@ 55	Paints	
Extracts		Neatsfoot	1 30@1 50	Lead, red dry	13@13 1/2
Licorice	60@ 65	Olive, pure	5 75@6 50	Lead, white dry	13@13 1/2
Licorice powd.	@1 00	Olive, Malaga,		Lead, white oil	13@13 1/2
Flowers		yellow	4 00@4 25	Ochre, yellow bbl.	@ 2
Arnica	75@ 80	green	4 00@4 25	Ochre, yellow less	2 1/2 @ 6
Chamomile (Ger.)	80@1 00	Orange, Sweet	6 50@6 75	Putty	5 @ 8
Chamomile Rom	40@ 45	Origanum, pure	@ 2 50	Red Venet'n Am.	3 @ 7
Gums		Origanum, com'l	1 25@1 50	Red Venet'n Am. 3 1/2	@ 7
Acacia, 1st	60@ 65	Pennyroyal	3 00@3 25	Red Venet'n Eng.	4 @ 8
Acacia, 2nd	55@ 60	Peppermint	9 00@9 40	Whiting, bbl.	@ 4 1/2
Acacia, Sorts	35@ 40	Rose, pure	20 00@24 00	Whiting	5 1/2 @ 10
Acacia, powdered	45@ 50	Rosemary Flows	2 50@2 75	L. H. P. Prep.	3 75@4 00
Aloes (Barb Pow)	30@ 40	Sandalwood, E.		Miscellaneous	
Aloes (Cape Pow)	30@ 35	Sassafras, true	3 00@3 25	Acetanalid	80@ 85
Aloes (Soc Pow)	1 25@1 30	Sassafras, art'l	1 25@1 50	Alum	16@ 20
Asafoetida	4 00@4 50	Spearment	10 00@10 25	Alum, powdered and	17@ 20
Pow.	5 00@5 50	Sperm	2 75@3 00	Bismuth, Subni-	
Camphor	1 30@1 35	Tansy	11 50@11 75	trate	3 75@4 00
Guaiac	@1 25	Tar, USP	48@ 60	Borax xtal or	
Guaiac, powd'd	1 25@1 50	Turpentine, bbls.	@ 79	powdered	11 1/2 @ 16
Kino	@ 85	Turpentine, less	89 @ 99	Cantharides, po	2 00@5 50
Kino, powdered	@1 00	Wintergreen,		Calomel	2 22@2 30
Myrrh	@1 40	tr.	12 00@12 25	Capsicum	45@ 50
Myrrh, Pow.	@1 50	Wintergreen, sweet		Carmine	7 50@8 00
Opium	11 50@12 00	birch	8 00@8 25	Cassia Buds	50@ 60
Opium, powd.	13 00@13 60	Wintergreen art	95@1 20	Cloves	35@ 45
Opium, gran.	13 00@13 60	Wormseed	5 50@5 75	Chalk Prepared	16@ 18
Shellac	1 25@1 50	Wormwood	20 00@20 25	Chloroform	63@ 72
Shellac Bleached	1 40@1 50	Potassium		Chloral Hydrate	1 70@2 10
Tragacanth	4 50@6 00	Bicarbonate	55@ 60	Cocaine	15 85@16 90
Tragacanth, pow.	@4 00	Bichromate	47@ 55	Cocoa Butter	60@ 80
Turpentine	35@ 40	Bromide	75@ 80	Corks, list, less	40%.
Insecticides		Carbonate	65@ 70	Copperas	3 @ 10
Arsenic	20@ 30	Chlorate, gran'r	38@ 45	Copperas, Powd.	4 @ 10
Blue Vitriol, bbl.	@ 09	Chlorate, xtal or		Corrosive Sublim	2 01@2 10
Blue Vitriol, less	10@ 15	powd.	28@ 35	Cream Tartar	50@ 55
Bordeaux Mix Dry	18@ 38	Cyanide	30@ 50	Cuttlebone	70@ 80
Hellebore, White		Iodide	3 80@3 90	Dextrine	9 @ 15
powdered	38@ 45	Permanganate	85@1 00	Dover's Powder	5 75@6 00
Insect Powder	75@1 05	Prussiate, yellow	65@ 75	Emery, All Nos.	10 @ 15
Lead Arsenate Po.	27 @ 60	Prussiate, red.	1 10@1 20	Emery, Powdered	8 @ 10
Lime and Sulphur		Sulphate	@ 75	Epsom Salts, bbls.	@ 04
Dry	12 1/2 @ 27	Roots		Epsom Salts, less 4 1/2	@ 10
Paris Green	43@ 58	Alkanet	75@ 85	Ergot, powdered	@3 00
Ice Cream		Blood, powdered	50@ 60	Flake White	15 @ 20
Arctic Ice Cream Co.		Calamus	35@ 40	Formaldehyde, lb.	25 @ 30
Bulk, Vanilla	1 25	Elecampane, pwd	35@ 40	Gelatine	2 25@2 40
Bulk, Chocolate	1 35	Gentian, powd.	20 @ 30	Glassware, less 50%.	
Bulk, Caramel	1 45	Ginger, African,		Glassware, full case	50.10%.
Bulk, Grape-Nut	1 35	powdered	29@ 36	Glauber Salts, bbl.	@03 1/2
Bulk, Strawberry	1 35	Ginger, Jamaica,	50@ 55	Glauber Salts less	04 @ 10
Bulk, Tutti Fruiti	1 35	powdered	50@ 55	Glue, Brown	21 @ 30
Bulk, Vanilla	1 40	Goldenseal, pow.	8 50@8 80	Glue, Brown Grd.	19 @ 25
Bulk, Chocolate	1 40	Ipecac, powd.	4 75@5 00	Glue, White	35 @ 40
Bulk, Caramel	1 60	Licorice, powd.	40 @ 50	Glue, White Grd.	35 @ 40
Bulk, Strawberry	1 60	Licorice, powd.	40 @ 50	Glycerine	26 @ 42
Bulk, Tutti Fruiti	1 60	Orris, powdered	40 @ 45	Hops	1 50@1 80
Bulk, Vanilla	1 60	Poke, powdered	40 @ 45	Iodine	5 70@5 90
Bulk, Chocolate	1 60	Rhubarb	@1 50	Iodoform	7 00@7 30
Bulk, Caramel	1 60	Rhubarb, powd.	@1 50	Lead, Acetate	20 @ 30
Bulk, Strawberry	1 60	Rosinwood, powd.	30 @ 35	Lycopodium	5 50@6 00
Bulk, Tutti Fruiti	1 60	Sarsaparilla, Hond.		Mace	75@ 80
Piper Ice Cream Co.		ground	1 25@1 40	Mace, powdered	95@1 00
Bulk, Vanilla	1 25	Sarsaparilla Mexican,		Menthol	6 25@6 60
Bulk, Chocolate	1 30	ground	@ 80	Morphine	11 48@12 73
Bulk, Caramel	1 30	Squills	35 @ 40	Nux Vomica	@ 30
Bulk, Grape-Nut	1 30	Squills, powdered	60 @ 70	Nux Vomica, pow.	26 @ 35
Bulk, Strawberry	1 35	Tumeric, powd.	25 @ 30	Pepper black pow.	32 @ 35
Bulk, Tutti Fruiti	1 35	Valerian, powd.	@ 75	Pepper, white	@ 50
Bulk, Vanilla	1 40	Seeds		Pitch, Burgundy	15 @ 20
Bulk, Chocolate	1 60	Anise	33 @ 35	Quassia	12 @ 15
Bulk, Caramel	1 60	Anise, powdered	38 @ 40	Quinine	99 @1 72
Bulk, Grape-Nut	1 60	Bird, is	13 @ 19	Rochelle Salts	42 @ 45
Bulk, Strawberry	1 60	Canary	10 @ 15	Saccharine	@ 38
Bulk, Tutti Fruiti	1 60	Caraway, Po.	30 @ 25	Salt Peter	20 @ 30
Bulk, Vanilla	1 60	Cardamon	2 00@2 25	Seidlitz Mixture	40 @ 45
Bulk, Chocolate	1 60	Celery, powd.	45 35 @ 40	Soap, green	15 @ 30
Bulk, Caramel	1 60	Coriander pow.	25 12 @ 15	Soap mott castle	22 1/2 @ 25
Bulk, Strawberry	1 60	Dill	15 @ 25	Soap, white castle	@18 00
Bulk, Tutti Fruiti	1 60	Fennell	30 @ 40	case	@2 00
Leaves		Flax	08 @ 13	Soda Ash	05 @ 10
Buchu	@4 00	Flax, ground	08 @ 13	Soda Bicarbonate	4 @ 10
Buchu, powdered	@4 50	Foenugreek pow.	10 @ 20	Soda, Sal	2 1/2 @ 5
Sage, bulk	67 @ 70	Hemp	10 @ 18	Spirits Camphor	@1 50
Sage, 1/4 loose	72 @ 78	Lobelia	2 50@2 75	Sulphur, roll	4 1/2 @ 10
Sage, powdered	55 @ 60	Mustard, yellow	18 @ 25	Sulphur, Subl.	4 1/2 @ 10
Senna, Alex.	1 40@1 50	Mustard, black	30 @ 35	Tamarinds	25 @ 30
Senna, Tinn.	30 @ 35	Poppy	30 @ 40	Tartar Emetic	1 03@1 10
Senna, Tinn. pow	35 @ 40	Quince	1 25@1 50	Turpentine, Ven.	50 @ 60
Uva Ursi	20 @ 25	Rape	15 @ 20	Vanilla Ex. pure	1 50@2 00
Oils		Sabadilla	35 @ 40	Witch Hazel	1 60@2 15
Almonds, Bitter,		Sunflower	7 1/2 @ 15	Zinc Sulphate	10 @ 15
true	16 00@16 25	Worm American	45 @ 50		
Almonds, Bitter,		Worm Levant	2 00@2 25		
artificial	2 50@2 75				
Almonds, Sweet,					
true	1 75@2 00				

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

Eagle Milk
Leader Milk
Rice
Pails
Tubs

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 3 10
Quaker Puffed Rice 5 60
Quaker Puffed Wheat 4 30
Quaker Brist Biscuit 1 90
Quaker Corn Flakes 3 70
Ralston Purina 4 00
Ralston Bran 3 00
Ralston Food, large 4 10
Ralston Food, small 3 20
Saxon Wheat Food 5 60
Shred Wheat Biscuit 4 90

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

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

BRUSHES

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

Stove

No. 1 1 10
No. 2 1 35

Shoe

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

BUTTER COLOR

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

CANDLES

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

CANNED GOODS

Apples
3 lb. Standards 1 50
No. 10 1 65 25
Blackberries
3 lb. Standards 5 25
No. 10 5 25

Beans—Baked

Brown Beauty, No. 2 1 35
Campbell, No. 2 1 30
Fremont, No. 2 1 35
Van Camp, No. 1/2 70
Van Camp, small 1 10
Van Camp, medium 1 40

Beans—Canned

Red Kidney 90@1 50
String 1 60@2 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

Lobster

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

Mushrooms

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

Plums

California, No. 2 3 00
Pears in Syrup
Michigan 4 50
California, No. 2 4 60

Peas

Marrowfat 1 35@1 90
Early June 1 35@1 90
Early June sifd 2 25@2 49

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 85
Red Alaska 3 90
Med. Red Alaska 3 00@3 50
Pink Alaska 1 90@2 25

Sardines

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

Sauerkraut

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

Shrimps

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

Strawberries

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

Tomatoes

No. 2 95@1 40
No. 3 1 75@2 25
No. 10 1 60

CATSUP

Snider's 8 oz. 2 20
Snider's 16 oz. 3 25
Royal Red, 10 oz. 1 35
Royal Red, Tins 8 00

CHEESE

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

CHEWING GUM

Adams Black Jack 67
Adams Bloodberry 65
Adams Calif. Fruit 65
Adams Chiclets 75
Adams Sen Sen 65
Adams Yucatan 65
American Flag Spruce 65
Beeman's Peppins 65
Beechnut 70
Doublemint 65
Juicy Fruit 65
Spearmint, Wrigleys 65
Zeno 60

CHOCOLATE

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

CIGARS

Worden Grocer Co. Brands

Harvester Line

Trotters, 100s 57 00
Record Breakers
(Tins) 50s 75 00
Delmonico, 50s 75 00
Pacemaker, 50s 75 00
Panatella, 50s 75 00
Favorita Club, 50s 95 00
After Dinner, 50s 95 00
Favorita Extra, 50s 97 50
Epicure, 50s 112 50
Presidents, 50s 115 00
Governor, 25s 130 00
Soberanos, 50s 175 00

The La Azora Line.

Opera (wood), 50s 57 00
Opera (tin), 25s 57 00
Washington, 50s 75 00
Panatella, 50s 75 00
Cabinet, 50s 95 00
Perfecto Grande, 50s 97 50
Pals, 50s 97 50
Imperials, 25s 115 00

Royal Lancer Line

Favorita, 50s 75 00
Imperiales, 50s 95 00
Magnificos, 50s 112 50

Sanchez & Haya Line

Clear Havana Cigars made in Tampa, Fla.

Diplomaticos, 50s 112 50
Reina Fina (tin) 50s 115 00
Rosa, 50s 127 00
National, 50s 130 00
Original Queens, 50s 153 00
Worden Special, (Exceptionals) 50s 185 00

Ignacia Haya

Extra Fancy Clear Havana
Made in Tampa, Fla.
Delicados, 50s 120 00
Primeros, 50s 140 00
Queens, 25s 180 00
Perfecto, 25s 185 00

Garcia & Vega—Clear Havana

New Panatella, 100s 60 00

Starlight Bros.

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

La Yebana, 25s 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
Boston Straights, 50s 55 00
Trans Michigan, 50s 57 00
Court Royals (tin) 25s 57 00
Court Royal (wood) 50s 57 00
Knickerbocker, 50s 58 00
Iroquois, 50s 58 00
B. L., 50s 58 00
Hemmett Cham-pions, 50s 60 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
Bunte, 1 lb. 48
Cleveland 41
Colonial, 1/4s 35
Colonial, 1/2s 33
Droste's Dutch, 1 lb. 9 00
Droste's Dutch, 1/2 lb. 4 75
Droste's Dutch, 1/4 lb. 2 00
Epps 42
Hersheys, 1/4s 42
Hersheys, 1/2s 40
Huyler 36
Lowney, 1/4s 48
Lowney, 1/2s 47
Lowney, 1/4s 46
Lowney, 5 lb. cans 31
Van Houten, 1/4s 12
Van Houten, 1/2s 18
Van Houten, 1/4s 36
Van Houten, 1s 65
Wan-Eta 36
Webb 33
Wilbur, 1/4s 33

COCOANUT

1/4s, 5 lb. case Dunham 50
1/4s, 5 lb. case 48
1/4s & 1/2s, 15 lb. case 49
6 and 12c pkg. in pails 4 75
Bulk, barrels 30
48 2 oz. pkgs., per case 4 15
48 4 oz. pkgs., per case 7 00

COFFEE ROASTED Bulk

Rio 11
Santos 17@23
Maracaibo 22
Mexican 25
Guatemala 26
Java 46
Bogota 28
Peaberry 22

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. 11 20
Leader, 4 doz. 8 05

EVAPORATED MILK

Carnation, Tall, 4 doz. 6 65
Carnation, Baby, 8 doz. 6 00
Pet, Tall 6 60
Pet, Baby 4 50
Van Camp, Tall 6 50
Van Camp, Baby 4 50
Dundee, Tall, doz. 6 60
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
Carlene, Tall, 4 doz. 4 25

CONFECTIONERY

Stick Candy Pails
Horehound 21
Standard 21
Cases
Boston Sugar Stick 30

Mixed Candy Pails

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

Specialties Pails

Auto Kisses (baskets) 26
Bonnie Butter Bites 32
Butter Cream Corn 30
Caramel Bon Bons 35
Caramel Croquettes 28
Cocoanut Waffles 28
Coffy Toffy 35
Fudge, Walnut 30
Fudge, Walnut Choc. 30
Iced Orange Jellies 26
Italian Bon Bons 24
AA Licorice Drops 2 00
5 lb box 2 00
Manchus 25
Nut Butter Puffs 28
Snow Flake Fudge 27

Chocolate Pails

Assorted Choc. 29
Champion 24
Honeysuckle Chips 39
Klondike Chocolates 36
Nabobs 26
Nibble Sticks, box 2 25
Nut Wafers 36
Ocoro Choc. Caramels 35
Peanut Clusters 36
Quintette 25
Victoria Caramels 31

Gum Drops

Champion 20
Raspberry 22
Favorite 26
Superior 24
Orange Jellies 24

Lozenges

A A Pep. Lozenges 20
A A Pink Lozenges 20
A A Choc. Lozenges 20
Motto Lozenges 23
Motto Hearts 23

Hard Goods

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

Pop Corn Goods

Cracker-Jack Prize 7 00
Checkers Prize 7 40

Cough Drops

Putnam Menthol 2 25
Smith Bros. 2.00
Putnam Men. Horehound 1 80

CRISCO

36s, 24s and 12s 20 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, specially 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'ded, 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

FARINACEOUS GOODS

Beans
Med. Hand Picked 5 1/2
California Limas 10
Brown, Holland 10

Farina

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

Hominy

Pearl, 100 lb. sack 5 25

Macaroni

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

Pearl Barley

Chester 5 75

Peas

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

Sago

East India 9

Taploca

Pearl, 100 lb. sacks 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

HISTORY OF THE AVOCADO.

Development of the Industry in Southern California.

El Cajon, Calif., Jan. 26—Although we have record of avocado trees as far back as 1856 being in existence in California, these early plantings seem to have disappeared, and the Jacob Miller tree, at what is now Hollywood, planted on his place in 1886, is now generally accepted as the oldest living tree in this State. The Chappelow parent tree was planted at Monrovia in 1893. The White was a Santa Barbara product and was planted in 1895. C. P. Taft, of Orange, began planting seed in 1899 from imported fruits, which he secured in the open fruit markets of Los Angeles. His first planting produced a worthless seedling tree, but from subsequent plantings he secured over thirty varieties, twenty-four of which were more or less promising, among them the now famous "Taft," which was introduced, commercially, in 1911 or 1912.

F. W. Popenoe began budding trees in quantity, for commercial purposes, in 1911. About twenty-seven varieties were established from his importations.

W. A. Spinke, of Duarte, began planting about 1907. He is the originator of the "Spinke," a well-known and popular variety of the hard-shell type.

We have records of many trees of ages above the quarter century, but none were planted for commercial uses until about 1895.

The Industry's Beginning.

The beginning of the avocado industry in California I would place at the first planting of trees in commercial quantities, in orchard form, for the fruit for commercial purposes. This seems to have occurred in 1895, when an energetic Englishman—Kinton Stevens—planted an orchard of 120 trees in Montecito, Ventura county. As he had been issuing a catalogue of semi-tropical fruits, it must be presumed he was a commercial producer, but Stevens died and so did his orchard, the latter for want of water a couple of years after planting.

Promising Varieties.

The most promising varieties for commercial use in California have come from Mexico and Guatemala. Of the five so-called best for commercial planting, we have one, a true Mexican (Puebla), one, a Guatemalan-Mexican (Fuerta), and three of pure Guatemalan ancestry, propagated by California growers, for whom they have been named. Spinks, Dickinson and Sharpless. The three last named are in favor because of their size—12 to 24 ounce—and hard shells, shipping qualities and productivity. Then, too, they are Spring maturers, which prolongs the selling season through almost the whole year.

However, we have received importations from Hawaii, Florida, Central America and even from Chili. All these varieties have been of the Guatemalan, or West Indian races, too tender to stand the California climate, except in a few rare localities, where extra protection is possible.

Prospects in the Imperial Valley.

Not on your life would I advise any one to plant a commercial orchard in any part of the Imperial Valley, with which I am familiar! The climate is hot enough, it is frostless, and in irrigated districts there is water enough but the air lacks humidity. It is too dry. Avocados especially the hard-shell varieties, are a native of countries where, even at high altitudes, the atmosphere is heavily impregnated with moisture and where rainfall is excessive, and frosts, or even near-frosts are unknown, to all the races except a few Mexican kinds, and even some varieties of this semi-hardy type, which bloom at the frosty period in Southern California are injured as they are setting fruits, which I believe accounts for the light yield of commercial trees, and also of the failure of large trees in Northern California

to produce or even bloom, even at ages above ten years. Northern California Trees Not Profitable.

Several large—20 to 40 feet—trees are reported to be growing thriftily in North Central California, between the 35th and 40th parallel, the farthest North being at Orlando, Green county in the upper Sacramento Valley. However, but few of these which have stood the frosts have borne any fruit and some have not even bloomed. Of ten large individual trees, reported in the belt between Tehachapi and Orlando, but four have been reported to have borne any fruits, and but one—a thin-skinned type—located at Los Gatos, Santa Clara county—has fruited in fair quantity for more than five years prior to 1916 or 1917.

In 1914 and 1915, a twenty-five year old tree, forty feet high, located at Napa Soda Springs, Napa county, produced a few fruits. This tree was protected by other tall growing trees which surrounded it, which may account for its fruiting so far North. The large tree growing at Visalia, Tulare county, which is mid-way between the 36 and 37th parallels, was planted in 1904, bore and grew thriftily until 1913, when it was frozen back. While this tree recovered, it did not resume bearing until 1915. This tree was grown in a tub from a Mexican seed and transplanted to the yard when two or three years old.

There is a tree at Oroville, Butte county, planted in the Spring of 1895, by Dr. Newbold, from a South American seed, which has a remarkable record, if true, as to the hardiness of this supposed-to-be-tender type of the tropics. The tree has been broken down twice—once by flood water, and once by a heavy fall of snow. Snowfall and cold did not injure the tree so far as freezing back was concerned. This tree bore one fruit at nine years of age, two at ten and twenty-five at eleven. Seedlings from this tree are proving exceptionally hardy. The fruit is a thin skinned variety, although a South American, and it is small like the Mexican types—about 5 ounces—and also high in oil content—24.88 per cent. It may be hard to make some believe this tree to be of South American origin, yet it may have originated in South America, as far below the equator as Mexico is North of it, and thus have similar habits. In any event its record is somewhat remarkable and efforts should be made to test it for propagation.

Of the other six large individual trees of bearing age reported from Northern California, we find three located at Berkley near Frisco. None have fruited. One is 25 feet high and may be the same tree mentioned in the California Station Report of 1882. It has never bloomed. The other two have been barren of fruit and have been top-worked to Southern California varieties. The two—20 and 25 feet—trees located at San Luis Obispo, on the Dallet place, had not fruited at eleven years of age, but were in bloom when the 1913 freeze caught them. Of course, no fruit had appeared up to 1915. These trees came from Mexican seeds grown in the highlands of Chihuahua and should be of a semi-hardy nature.

There is said to be a Central American tree of over twenty years of age at Yountville, but no information is available as to its productivity or hardiness.

We have a few reports of attempts at planting, experimental and commercial orchards, in this middle Northern California belt, but their success seems limited, if not entire failures. Four acres of avocados were planted in the Orland section in the spring of 1916. All but a few were protected by a burlap covering, but those unprotected were not injured by light frosts, so it is assumed they are hardy enough to withstand the average winters of that locality. It remains to be seen what the result will be.

In Placer county, near New Castle and Lincoln, the commercial plantings were said to be thriving at last reports, but trees not protected with burlap covering suffered with cold in 1916-1917. This burlap covering process is not practicable for a commercial orchard.

In Los Gatos, and Saratoga, Santa Clara county, the experimental plantings on the lower levels proved a failure in the winter of 1916-1917; but the plantings on the warmer, more elevated lands in the foothills stood the frosts of that winter. It is, therefore, possible that with the selection of the most hardy varieties of the Mexican type, the trees may thrive and may bear in paying quantity at present prices. The Harmon trees, a so-called hardy Mexican variety of California origin, were but slightly frosted in 1916-1917.

In Fresno county, a few miles South of East of Fresno, on the Reedyville branch of the A. T. & S. F. there was a station (not now recorded) named Avocado, near where an orchard of these trees was planted in 1913 and some of the varieties were bearing in 1916. There is another orchard of five acres located on the high slopes of the Sierras, in Fresno county, planted in dry bog soil in 1915. This planting was reported as growing thriftily a year later, but but there is no telling what might have happened to it in the freeze of 1916-17. In any case it is too young to forecast its productivity with any degree of accuracy.

There was an early and extensive planting in Northern California at Sunny Slope, in Butte county, where a large number of varieties are being tested commercially. At Yuba City, an experimental planting was made in 1913 and 1914, but they were injured by frost the following winter. The same season, a number of tested budded varieties were planted, such as Chappelow, Sinola, Walker, Merse, Dickinson, Taft, Queretaro, Harmon, Atlxico, Dickey, Ganter and others, mostly California bred from Mexican and Guatemalan types. The winter of 1915-1916 the temperature fell to 22 F. and the Taft, Dickinson and Dickey were frosted. The following year, 1916-1917, the winter was unusually severe all over California.

At Yuba City there was ice-making weather for several weeks, the ground often remaining frozen until noon. All trees were frozen back to the protectors, except five of the Knowles and Sansebastin, which had some protection. If enough mild winters follow these trees may recover and bear, but the chances are slim where so seriously frosted.

J. Elmer Pratt, Sr.

Proceedings of the Local Bankruptcy Court.

Grand Rapids, Jan. 27—On this day was held the adjourned first meeting in the matter of Leo Goodrich, Bankrupt No. 1922. The bankrupt was present in person. Trustee Frank V. Blakely was also present in person. Attorney Chas. Lillie was present in person. The bankrupt was sworn and examined by the referee without a reporter. The meeting was then adjourned to Feb. 7 and an order entered for the bankrupt to appear at that time.

Jan. 29—On this day was held the sale of the assets in the matter of Peter Timmer, Bankrupt No. 1907. An offer of \$112 was received from Glen A. Thompson for the entire assets of the bankrupt estate, and a sale notice sent out to all interested in pursuance of such offer. Several prospective buyers were present and the bidding was fairly spirited. The property was finally struck off to Charles H. Harrison, of Grand Rapids, for \$155. This amount includes all the equipment and fixtures of the estate, except those exempt to the bankrupt, he having elected to take his statutory exemptions in

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GRAND RAPIDS

MICHIGAN

kind rather than cash in lieu of exemptions.

Jan. 24—On this day Oliver R. Waters, of Grand Rapids, a wage-earner, was adjudged a voluntary bankrupt. The matter has been referred to Benn M. Corwin, referee in bankruptcy who had also been appointed receiver of the estate. Upon examination of the schedules of the bankrupt it is found that there are appreciably no assets in the estate and, therefore, the proceedings will not be had until the necessary funds are advanced for the bankrupt, at which time the writer will announce the date of the first meeting and the time therefore. The following is a list of the bankrupt's creditors:

Dr. A. D. Tyler, Grand Rapids	—\$117.00
Mrs. G. Poelstra, Grand Rapids	10.00
Morningside Market, Grand Rapids	18.00
West Mich. Ftg. Co., Grand Rapids	8.00
Lucy Lantsberry, Grand Rapids	5.00
J. F. Top Dry Goods Co., Grand Rapids	4.50
Big Store, Grand Haven	35.00
Madison Publishing Co., Grand Rap.	8.00
Sietse Harkema, Grand Rapids	4.00
Robertson Pharmacy, Grand Rap.	10.00
Ideal Electric Co., Grand Rapids	10.00
William & Swart, Grand Rapids	8.00
Dennison Dykema & Co., Grand R.	70.57
Towers Grocery, Grand Rapids	28.00
Lynch Electric Shop, Grand Rapids	6.00
Oil Station, Grand Rapids	1.50
Dr. John H. Panlin, Grand Rapids	5.00
Dr. William Northrup, Grand Rap.	13.00
R. D. Carstens, Grand Rapids	100.00
Rosenberger Jewelry Co., Grand R.	20.00
Consumers Ice Co., Grand Rapids	3.00
Madison Square Meat Market, Grand Rapids	51.07
Mills & Healy, Grand Rapids	20.00
Morris Plan Industrial Bank, Grand Rapids	132.00
G. R. Gas Light Co., Grand Rapids	65.00
Century Photo View Co., Grand R.	10.00
Jan. 27—On this day the Simplicity Wheel Company of Grand Rapids, was adjudged a voluntary bankrupt and the proceedings referred to Benn M. Corwin, as referee in bankruptcy, who has also been appointed receiver of the company. The date for the first meeting has been set for Feb. 11, at which time the creditors are ordered to appear if they desire and proceed to the business of the election of a trustee, and such other and further business as may properly come before such meeting. The bankrupt schedules assets at \$36,340.76 and its liabilities are \$175,469.74. A list of the creditors of the bankrupt is as follows:	
City Treas., Grand Rapids (pref.)	\$ 80.31
Frank Cline, Grand Rapids (sec.)	3.50
Guarantee Bond & Mortgage Co., Grand Rapids (secured)	2,500.00
Guaranty Bond & Mortgage Co., Grand Rapids (secured)	2,500.00
Safe Cabinet Co., Marietta, Ohio, (secured)	242.40
Aene Welding Co., Grand Rapids	.85
F. Aldrich, Grand Rapids	4.55
Ajax Rubber Co., Grand Rapids	324.40
Ackerman Elec. Co., Grand Rapids	30.44
Adams & Elting Co., Chicago	5,905.38
Auto Parts Supply Co., Grand R.	32.38
Alden & Judson, Grand Rapids	10.98
American Railway Express Co., Grand Rapids	1.38
Barclay, Ayres & Bertsch, Grand Rapids	36.95
H. B. Brittleston, Los Angeles, Cal.	22.40
Brant & Thome, Grand Rapids	2.00
Brady & Co., New York City	52.50
M. Brandy & Sons, Grand Rapids	6.80
Baxter Laundry Co., Grand Rap.	5.85
Bixby Office Supply Co., Grand R.	10.65
Bradstreet & Co., Grand Rapids	150.00
Fred J. Brogger, Grand Rapids	16.28
H. V. Buelow, Toledo	270.00
Burrows Adding Machine Co., Grand Rapids	5.20
Dr. Earl J. Byers, Grand Rapids	3.00
Geo. Clapperton, Grand Rapids	282.53
Clapperton & Owen, Grand Rap.	400.65
City of Grand Rapids, (preferred)	\$ 12.00
Grietje Poelstra, Grand Rapids (secured)	2,650.00
Chattel Loan Co., Grand Rapids, (secured)	75.00
Marquette Lumber Co., Grand R.	262.39
John S. Noel Co., Grand Rapids	133.50
R. Van Dellen, Grand Rapids	16.88
Knee Heating Co., Grand Rapids	40.60
Carson Fire Scott Co., Chicago	30.68
Board of Education of M. E. Church, N. Y.	120.00
Wurzburg Dry Goods Co., Grand Rapids	56.85
Hammer & Cortenhoff, Grand R.	18.30
Consumers Power Co., Grand R.	16.83
Sheriff, Goslin Co., Battle Creek	27.19
The Weatherly Co., Grand Rapids	11.00
Great Western Oil Co., Grand R.	22.31
Armour Soap Works, Chicago	8.10
Joseph Siegel Jewelry Co., Grand Rapids	4.50
Madison Square Garage, Grand R.	10.25
Bothhouse Transfer Co., Grand R.	5.00
Vellema's Pharm., Grand Rapids	3.45
Spielmaker & Sons, Grand Rapids	16.15
The South High Pioneer, Grand Rapids	8.00
Blodgett Memorial Hospital, Grand Rapids	25.15
Woman's Home Companion, Grand Rapids	4.00
Schantz Implement Co., Grand Rapids	9.20
Spears Lumber Co., Grand Rapids	4.50
Frederick B. Stevens, Detroit	49.61
Tisch Auto Supply Co., Grand R.	20.43
Tisch-Hine Co., Grand Rapids	141.74
Todd Protectograph Co., Rochester	40.00
Travelers Insurance Co., Grand Rapids	138.28

United Auto Insurance Co., Grand Rapids	32.75
Universal Car & Service Co., Grand Rapids	11.18
Verwys Northok Co., Grand R.	11.00
Vander Werf Ptg. Co., Grand R.	6.00
Valley City Transfer Line, Grand Rapids	.75
Warrant Warehouse Co., Birmingham, Ala.	8.00
F. F. Wood Motor Co., Grand R.	126.24
West Mich. Fair Assn., Grand R.	49.50
Wurzburgs Dry Goods Co., Grand Rapids	4.25
George Warrel, Grand Rapids	27.50
Western Union Tel. Co., Grand R.	19.00
Yeakey Auto Co., Wayland	25.33
Estate of Fred W. French, Bankrupt	150,000.00
Rural World, Los Angeles, Cal.	22.40
Commonwealth Printing Co., Grand Rapids	72.50
Citizens Tel. Co., Grand Rapids	14.18
Camera Shop, Grand Rapids	2.45
Commercial Credit Co., Grand R.	50.00
Canfield-Pearce Co., Grand Rap.	4.20
T. W. Cook, Grand Rapids	8.50
Commercial Board of Los Angeles, Los Angeles	30.00
E. T. Cotton Elec. Co., Grand R.	4.20
Columbian Transfer Co., Grand R.	11.46
Consumers Power Co., Grand R.	17.14
Exporters & Importers Journal, New York	60.00
Enterprise Electric Co., Grand R.	24.70
Elston Storage & Packing Co., Grand Rapids	2.24
Commercial Liquidation Co., St. Louis	82.75
Walter Decker, Jenison	70.00
De Free Hardware Co., Holland	3.94
Fisk Rubber Co., Grand Rapids	305.20
Firestone Rubber Co., Grand R.	2.89
Foster, Stevens & Co., Grand R.	13.37
Ferracute Machinery Co., Bridge-ton, N. J.	86.00
Grand Rapids Mfg. Co., Grand R.	3.74
Great Western Oil Co., Grand R.	48.00
Goodyear Rubber & Tire Co., Grand Rapids	86.44
Grandville Star, Grandville	29.15
G. R. Lumber Co., Grand Rapids	42.95
Goldsmith Auto Co., Grand Rapids	18.70
G. R. Press Co., Grand Rapids	12.95
William Gibson Co., Chicago	4.57
G. R. Credit Men's Association, Grand Rapids	10.00
G. R. Savings Bank, Grand R.	695.54
H. Hankow & Son, Grand Rapids	53.92
Herman Auto Co., Sandusky	52.50
Chas. S. Holt, Grand Rapids	2.50
Heysek & Canfield Co., Grand R.	9.90
Hayden Supply Co., Grand Rapids	2.42
Hermitage Garage & Auto Co., Grand Rapids	113.96
Herald Pub. Co., Grand Rapids	20.50
The Hygiea Respirator Co., New York	9.16
Paul Hoek, Grand Rapids	1,313.32
International Tag Co., Chicago	187.20
Iowa Dept. of Agriculture, Des Moines	35.00
International Time Recording Co., New York	.07
W. B. Jarvis & Co., Grand Rapids	21.50
Kutche Hdwe. Co., Grand Rapids	14.13
Luetkemeyer Co., Cleveland	225.15
Lee Tire & Supply Co., Grand Rapids	1,326.49
Lacey Co., Grand Rapids	1.50
Leitelt Iron Wks., Grand Rapids	.78
The Macey Co., Grand Rapids	2.10
Mich. Tire & Accessories Co., Grand Rapids	483.66
Mich. Mutual Liabilities Co., De-troit	180.25
Mills-Broderick Ptg. Co., Grand Rapids	18.75
McKay Nash Co., Grand Rapids	61.49
McMullen Machine Co., Grand R.	.80
Mich. Ry. Co., Grand Rapids	20.01
McGraw Tire & Rubber Co., Cleve-land	133.88
MacLaren, Grand Rapids	5.00
Peake-VanderSchoor Electric Co., Grand Rapids	19.39
Postal Tel. Co., Grand Rapids	1.10
Phila. Motor Tire Co., Philadel.	949.67
F. Ranville Co., Grand Rapids	19.38
W. D. Rearwin, Grand Rapids	10.00
Roseberry-Henry Electric Co., Grand Rapids	135.50
Simplicity Products Mfg. Co., Grand Rapids	3,749.63
Simplicity Mfg. & Fdy. Co., Grand Rapids	68.66
Standard Oil Co., Grand Rapids	67.86
Superior Tire Service Co., Grand Rapids	2.00
Shank Fireproof Storage Co., Grand Rapids	572.10
Star Transfer Co., Grand Rapids	4.25
Jan. 31—On this day was held the sale in the matter of Clark Treat, wherein the Huber Drug Co., surrendered its stock to free it from the connection with the bankrupt matter. An offer of \$2,000 had been received from the Har-mon Drug Co., of Grand Rapids, and the sale called for this day in pursuance of such offer. Several buyers were pres-ent and the bidding was spirited. The property was finally struck off to the Harmon Drug Co., for \$3,050. An order has been made by the court, confirming the sale as set forth.	
Feb. 1—The schedules and records in the matter of George Overton and also those in the matter of William T. Stev-enson have been returned to the Clerk of the U. S. District Court and these estates formally closed.	

You may have observed that a girl never misses an opportunity to rush up and kiss another girl if a certain young man is looking.

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.

"I'M THE MAN"

who sold \$4,264.79 the first day and \$12,143.17 in 12 days for Vic. Anderson & Sons, Clothiers, Rockford, Ill. If you want special sales service write for terms and date at once to A. E. Greene, 128-130 N. Mechanic St., Jackson, Mich.

For Sale—Old established business, town 800, Southern Michigan. Rich farming country, good roads. Sales \$24,000, can be easily increased. This business will pay owner net profit of \$3,000 besides salary of \$1,500 yearly. Hardware, implements, tinshop, chinaware, etc. Merchandise inventory about \$9,000. fixtures and tools \$1,100. Would sell store without implements and tinshop, selling these to others. Reason for selling, entering chain stores corporation. Price, inventory at market value at time of sale. No charge for good will. Address No. 197, care Michigan Tradesman.

Forty acres Kalkaska County land to trade for Ford truck. Could also use Butcher Boy ice box. G. A. Johnson, Carlshend, Mich.

WANTED—EXPERIENCED WINDOW TRIMMER and card writer. Apply by letter, stating ability, to J. & W. Jung Co., Sheboygan, Wisconsin.

WANTED—Experienced, capable and dependable stove salesman for retail department. Only those having some years of experience, best references and absolutely capable need apply. Don't waste your time. THE EDWARDS & CHAMBERLIN HARDWARE CO., Kalamazoo, Mich.

For Sale—A nice growing business in a good town with a good stock of merchandise. Lost my health. J. D. Salls, Lawrence, Mich.

For Sale—Up-to-date market equipment, including 2½ ton ice machine at June 1918 prices. Address No. 202, care of Michigan Tradesman.

Salesmen—Calling upon retail grocers and general stores who are in a position to carry a line of high grade teas on commission. A splendid opportunity to add to your income. State definitely territory covered. Address O. T. C. Kingsbury & Ontario Sts., Chicago.

Position Wanted—Manager or Assistant Manager. Man with executive ability, thoroughly experienced in department store, buyer and manager, as well as exclusive men's wear, window trimming and advertising, desires connection with good live firm. Satisfactory reasons for change. Thirty years of age, married. A No. 1 references. Address No. 204, care Michigan Tradesman.

FOR SALE—Sash and door mill. Fully equipped and excellent location. Will consider proposition for purchase of part interest. Bedard & Morenci Mill Co., Oak Park, Ill.

For Sale—Stock of spring millinery. Must move at once. Address 235 East Washington St., Ionia, Mich.

For Sale—An established men's and boy's clothing, furnishing and shoe stock. Invoice about \$16,500. M. Kahn, 522 Washington Ave., Bay City, Mich.

For SALE or Exchange—Grocery store doing good business in Pontiac. Building, fixtures, and stock. Will give terms. Other business reason for selling. Willis M. Brewer, 5 Crofoot Block, Pontiac, Mich.

Wanted—Men with experience in cleaning and grading field seeds. State what machinery familiar with, experience, references, and wage wanted. Address No. 190, care Michigan Tradesman.

To Exchange for Stock General Merchandise—120 acre farm one mile from South Boardman on Mackinaw Trail. 100 acres cleared, 500 cords wood, and \$1,000 saw timber on balance. Fine large house, large hip-roof barn, and all necessary out buildings, all in good repair. This is the best farm in township and will produce fine crops. Address D. H. Hunter, South Boardman, Mich.

MEAT MARKET WANTED—I want to buy a first-class market, or market and grocery combined, in a good town or city. Must be in a good location and doing a good cash business. Will pay cash. No dead ones wanted. Write, giving full particulars. Box No. 27, Ithaca, Mich.

For Sale—Peddling wagon, suitable for country trade. Good condition. R. A. Burch, Mt. Morris, Mich.

FOR SALE—Feed, sales and livery barn, auto livery. Good business. Box 171, Cedar Springs.

If you want to reduce or close out your stock, write the Big 4 Auctioneers, Fort Pierre, S. Dakota.

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

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

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

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

BANISH THE RATS—Order a can of Rat and Mouse Embalmer and get rid of the pests in one night. Price \$3. Tradesman Company, Grand Rapids, Michigan.

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

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

Wanted—To buy a variety store in a medium sized town about May 1. Address V. Pitcher, Lawton, Mich.

Would like position as manager of a variety store about April 1. Six years experience as owner and manager of large store. Address No. 186, care of Michigan Tradesman.

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.

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.

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

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

DENATURED ALCOHOL POISON LABELS

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

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

All orders promptly executed.

Tradesman Company
Grand Rapids

Late News From America's Fourth Largest City.

Detroit, Feb. 1.—Stockholders of the Scotten-Dillon Co., at their annual meeting, voted to increase the authorized capital stock of the corporation from \$1,500,000 to \$3,000,000 and authorized the directors to distribute a stock dividend of 50 per cent., equivalent to \$750,000. The distribution is to be made as soon as the necessary arrangements can be completed. The company will then have outstanding capital stock of \$2,250,000, shares of \$10 par value. The stock dividend just authorized will be the third important distribution to the company's stockholders within 10 years. In 1912 the corporation paid a 100 per cent. dividend in stock, increasing capitalization from \$500,000 to \$1,000,000 and distributed also cash dividends aggregating 50 per cent. A second stock dividend of 50 per cent. and cash dividends aggregating 28 per cent. were distributed in 1915, increasing capital stock to \$1,500,000.

Louis A. Rabaut, who had been in the toy and fireworks business in Detroit for forty years, died in St. Mary's hospital Monday morning. Death was due to sleeping sickness, although his ailment was not so diagnosed until Sunday morning. He had been ill about ten days. Mr. Rabaut was born in Detroit, a son of Madame Rabaut, who formerly owned a store at Woodward avenue and State street. The family was one of the oldest Belgian families in the city. He had always been active in Catholic circles, having been a charter member of the Detroit council, Knights of Columbus, and treasurer of the St. Vincent de Paul's society of Detroit.

Albert H. Munger, former Detroit and one of the organizers of Burnham, Stoepel & Co., wholesale dry goods, in Kansas City, Mo., died at his home in Kansas City, last week. Mr. Munger first engaged in business in Manchester, Mich., in 1867. Three years later he sold out and came to Detroit, entering the employ of Allen Sheldon & Co., which firm was at that time the leading dry goods jobber of Michigan. Together with J. K. Burnham and F. C. Stoepel, in 1875 he organized the firm of J. K. Burnham & Co., which later became the present firm of Burnham, Stoepel & Co. In 1887 the Detroit firm purchased the business of the Tootle, Hanna Co., of Kansas City, and Mr. Munger removed to that city as one of the managing directors of the concern. The name of the company was changed to the Burnham, Hanna, Munger Dry Goods Co., and this was later changed to the Burnham, Munger, Root Dry Goods Co., following the death of Mr. Hanna. F. S. Munger formerly of Edison, Moore & Co., Detroit, is a brother of Mr. Munger.

Mayor James Couzens is in a very serious condition. His condition is much worse than has been given out through the daily press. In the first place he was operated on for gall-stones, but when the operation was performed it was found that the extreme pain in the vicinity of the gall duct came not from gall-stones but from a cyst in the pancreas. The pancreas is a gland beneath and not far from the gall duct; in animals it is commonly known as sweetbreads. A cyst is a gathering of pus, and this was located in the upper portion of the pancreas. Matter from the pancreas flows into the same downward duct into which the gall duct empties, and pain from this led to the belief that gall-stones were causing the trouble. The report was given out from the Mayor's office that infection had gotten into the wound made at the time of the operation. The trouble comes from the cyst in the pancreas. The doctors who operated are too experienced to permit anything like infection to get in. A tube was left in the incision made when the operation was performed as an outlet for drainage from the pancreas. Everything possible is being done for the mayor, but his condition is so serious that it is going to be a long

hard fight. He left Monday for Miami, Florida, where he expects to remain until warm weather approaches.

The Public Must Show a Helping Hand.

A renewal of prosperity is at hand, but in order to insure it, the public must show a helpful, instead of an antagonistic, attitude toward American business, members of the Lion's Club, Grand Rapids, were told Tuesday. The speaker was W. H. Boireau, of Chicago, a representative of Swift & Company, who analyzed present conditions and made an optimistic prediction as to business prospects throughout the country.

"As to the future, leaders of finance and captains of industry seem to be of one mind," said Mr. Boireau. "They believe that prosperity is at hand and will be seen just as soon as we are ready to grasp it. This seems like a very sane viewpoint.

"But we must prepare ourselves for prosperity. Capital must do its part. It must not bear upon labor with its power. Labor must do its share. It must clean its bodies from radicals; give an honest day's work for a day's pay. Capital and labor must recognize the fact that they are dependent upon each other.

"And the public must have confidence in its dealings with the merchants. There must be less of the feeling of suspicion, and fewer fictitious charges circulated against business. But business must be fair to itself. Contracts should be lived up to. "It is not possible or practical to have all common business transactions made on strictly legal form. Most of our daily transactions are based on faith. If we break our faith we are striking at the foundation and structure of business.

"All in all, we have little to fear. Conditions will right themselves, but we must be aware of the fact that no man can live unto himself alone and that each must do his share to help in this period of re-organization. Every man must be of service."

Mr. Boireau laid emphasis on the necessity of enlightening the public in this period of readjustment, in order that business may secure the intelligent co-operation of the people.

"Public must be taught the real economics of business, its basic principles," he said. "Those who are bent on emphasizing profits must be taught to interpret this word correctly; to consider how business operates, to think a little of its risks, the chances taken, of the money tied up and the energy expended. The benefits of service must be taught.

"Then, too, the business man must realize as never before that he cannot live unto himself alone; that to grow and succeed he must give information about his business and not leave the public uninformed. Business must set forth clearly and fully all information to which the general public is entitled.

Merchants indulging in the pastime of lightly tossing aside obligations of to-day may find it hard in the future to get proper recognition of credit from those who have resolved "not to forget" who should bear the burdens of a falling market.

Boomlets From Booming Boyne City.

Boyne City, Feb. 1.—The young people of Boyne City are having a great treat. Usually there is little chance for good skating in this country. The snow comes early and stays late and comes continually, so that although there is a heavy body of ice on the lakes it takes too much work to keep it off the ice. This winter, since the thaw, the ice is in the finest possible condition for the use of the boys and girls and they are making the most of it. One of Boyne City's principle crops is children and they are having the time of their young lives. Skies and snow shoes are put away and the hardware stores are cleaned out of skates.

The Michigan Iron & Chemical Co. shut down, for the first time in many years, last week. There is very slow sale for acetate of lime and wood alcohol which is recovered from the condensed gases produced in making charcoal. The stoppage of the chemical works cuts off the supply of charcoal from the pig iron furnace of the Charcoal Iron Co. of America, so that two of our important industries are closed. The shut down is indefinite, but it is hoped that operations may be resumed by April 1 at the farthest.

The Crozed Stave Corporation is in steady operation, with constantly increasing production. The yard is being filled with stock for the coming season and additions are being made to the plant so that we may expect a good run in the near future. As the proprietors inform us that they have twenty years run of stock secured, Boyne City feels assured that another permanent source of income has been added to its resources.

The White Co. mill resumed operations last week with a full crew, after an extended shut down. Things seem to be beginning to start to move a little and there is an optimistic feeling in the air which is really all we need to get going. "As a man thinketh, so is he." When we think hard times, they surely come and when we think the other way then we get it, but the present generation of young America does not know what hard times are. It is a good deal like the kid with his tummy full of bread and beans howling for cake and candy.

Maxy.

Anthracnose Gradually Creeping In Again.

Lansing, Feb. 1.—Early in January we furnished some thirty samples of beans to Professor G. H. Coons, Plant Pathologist at the Michigan Agricultural College. These samples were selected from various sections of the State. Professor Coons has forwarded to this office analyses of the samples submitted, accompanying the same with the following letter:

I enclose the results of analyses of the samples you so kindly sent us. You will note that anthracnose is gradually creeping in again. We can expect that with a rainy season the anthracnose will be back and the losses of 1912 will be repeated. Now is a very important time to emphasize in your news letters to jobbers the desirability of using seed stocks free from anthracnose. We will continue our free analyses as in the past and will be glad to handle samples from the bean elevators.

Judging from inspection certificates forwarded to this office there seems to have been quite a free movement of beans during January. With the exception of a few cars of "distress beans" which we understand were sold at from \$4@4.10, the great bulk of the sales were made at \$4.20.

Information received is to the effect that receipts from growers are light and there is apparently no pressure on the part of country shippers to force stocks on the market.

Do not forget the Mid-Winter meeting which will be held at the Tuller Hotel, Detroit, Tuesday, Feb. 9. Many subjects of importance to the Association will be discussed and it is important that every member be present.

Hotel reservations should be made without delay as most of the hotels are crowded and can only take care of guests who have made reservations in advance.

Frank B. Drees, Sec'y Michigan Bean Jobbers Association.

Mr. King Succeeds Mr. Hanson.

John A. Hanson, who has represented the Western Adjustment and Inspection Co. as manager of the Grand Rapids office for the past fourteen months, has been promoted to the position of general adjuster at the headquarters of the corporation in Chicago. He is succeeded by N. A. King, who has been a staff adjuster for the company in Des Moines or several years past.

Mr. Hanson made an excellent record during the few months he was permitted to remain in this territory. He was fair and honorable in his methods and impressed everybody he did business with by the breadth of his vision and the justness of his conclusions. The Tradesman is pleased to pay this merited tribute to a man who evidently felt it a part of his duty to do all in his power to reverse the wretched reputation the Western Adjustment and Inspection Co. acquired in this territory under the local representation of the creature Shaw, who had no tact, no manners and precious little to command him to the consideration of decent people generally.

Success.

We gather the gold and store it.
And the whisper is heard, "Success."
But tell me, ye cold white sleepers,
Is that achievement the best?

We struggle for power and win it.
But lo! like a fleeting breath,
It is lost in the realm of silence
Whose ruler and king is death.

The glory is most in the doing,
And not in the trophy that's won;
The house that is built in the shadows
May shine in the rays of the sun.

Perhaps in the ultimate judgment
The effort alone will avail;
Carry on, weary, exhausted pilgrim—
The faint hearted only will fail.
W. S. Hollis.

That the country is well rid of Bergdoll, the slacker, is a fact, but that does not obscure the astonishing inefficiency and stupidity which marked the handling of this affair from the beginning, and if Congress investigates the matter its committee should begin at the beginning, examine Bergdoll's draft board, find out how he managed to keep out of the clutches of the law as long as he did, and why he was allowed to wander around the country after conviction and sentence. If the subject is considered of sufficient importance to engage Congressional attention it should be ventilated from beginning to end.

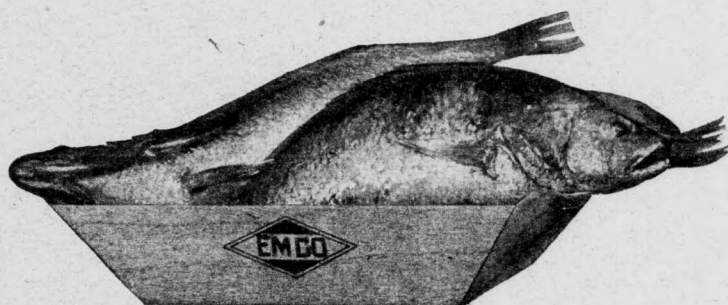
Clapping of hands is a polite form of applause. Cheers naturally follow inspiring utterances or joyful news. Cannon salutes of warcraft are appropriate. But mere noise as a vent for feeling is essentially barbaric. There is harmony in the ringing of bells as an expression of public joy or gratitude. But the din of discordant sounds with which a new year is greeted is about the lowest form of expression, better fitted to the mentality of savages than the intelligence of civilization. We have a notion it has been born of alcohol in times past.

Lent Suggests The EMCO Dish



FISH foods are heavy sellers during Lent. Many retailers handle fish during Lent only, and find some trouble packaging the line, because of their unfamiliarity with it.

The modern fish market uses **EMCO** Dishes for all fish and sea foods. The retail grocer, with the various sizes of **EMCO**



Dishes, can make tidy, economical packages of fresh or salted fish without the use of an excessive quantity of paper.

The **EMCO** fish package keeps the contents from affecting other foods placed in proximity to it.

Tell your jobber you want **EMCO** Dishes.

Escanaba Manufacturing Company
Escanaba, Michigan

EMCO Wrapped Matches
EMCO Wrapped Clothespins
EMCO Wrapped Toothpicks
EMCO Plates





Permanent Customers for Your Store

BECAUSE of the unvarying goodness of Occident its new friends invariably prove permanent friends. Better business is built and substantial profits are possible only through a growing list of steady customers.

Every kernel of Occident selected hard wheat is washed and scoured. This super-clean wheat gives Occident made bread its distinctive flavor.

Six large warehouses in Michigan—get in touch with the one nearest you to-day.

W. S. CANFIELD FLOUR CO.

Wholesale Distributors

205 Godfrey Bldg.
Cit. 65618

Grand Rapids, Michigan
Telephones - Bell M 1465

WAREHOUSES

Cadillac
Benton Harbor

Lansing
St. Joseph

Kalamazoo
Grand Rapids

OCCIDENT