

MICHIGAN TRADESMAN

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Thirty-Eighth Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 16, 1921

Number 1952

If you can work when all the rest are knocking,
If you can smile when all the rest do weep;
If you can help when others paths are blocking,
And workers all seem to be asleep:
If you can plan when others all are playing,
If you can work from dawn past set of sun,
Some day you will hear the public saying—
“You are a business man—my son.”

If God had intended man to go backward,
He would have given him eyes in the back of
his head.

Victor Hugo.



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



DIAMOND CRYSTAL

*The Salt
that's all salt.*

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

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 complex... 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. V. Cheesman, State Distributor,
317 Houseman Bldg.
Grand Rapids, Michigan

135.00 ALL MACHINES
FULLY GUARANTEED

Red Crown

PURE FOOD PRODUCTS

A Quality
LINE
That

SELLS and
REPEATS

24 Varieties

Sold through Wholesale Grocers

Acme Packing Company
CHICAGO, U. S. A.

INDEPENDENT PACKERS



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MICHIGAN TRADESMAN

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

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly by
TRADESMAN COMPANY.

Grand Rapids.
E. A. STOWE, Editor.

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BUSINESS GAINING GROUND.

As the year advances, certain indications in business which were rather indistinct at the outset are becoming more pronounced. One of these concerns financial conditions, in which are included the matter of money rates, the embarrassments due to the deflation process and the giving of credit. Among those supposed to be well informed, the opinion seems to prevail that, while money may be "easier," the rates are likely to remain rather high because of the many demands at home and from abroad which are in competition for its use. The railways and big domestic industrial enterprises are in the market for loans, while at the same time foreign governments are seeking funds, and many business concerns abroad are after capital. Atop of these is the urge for the financing of overseas shipments which will tie up vast sums for rather prolonged periods. Funds for commercial purposes are in a class apart from those used as call money, or for investments like those in mortgages and similar securities. They have a time limit and are secured by collateral in the form of goods. The loans are used to bridge over the period of manufacture and sale or that of resale. The remarkable fall in the values of many commodities during the past six months has impaired the value of the collateral so far as that consists of goods bought at higher than the present market. This means that such loans must be reduced. On the other hand, less capital is now required to carry on business at the lowered levels of prices, and this ought to reduce the volume of loans for this purpose.

So far as business embarrassments go, these continue to be rather large in number, as is natural under the conditions. But liquidation has proceeded far enough to show that the corner has been turned and that there is no danger of any general smash. In a number of notable instances, committees or trustees representing creditors and banking interests are conserving the assets of debtors and are

marketing them in such a gradual way as not to upset values. These are cases where the assets themselves have a real intrinsic value much above the liabilities against them, but they are what are called "frozen," as distinguished from liquid. In all of them the creditors will be paid in full in due course, but the extension of the time of payment was not a matter of merely renewing a loan. The committees or trustees are virtually running the businesses, exercising a keen supervision over all expenses and seeking to salve as much as possible. Thus far, they have met with much success and no instance is reported of a failure to make progress. It is possible that these instances may be added to if certain aspects of the export situation become more acute and hundreds of millions of dollars' worth of goods shipped out are returned to the consignors. But this contingency seems rather remote as yet. Should it occur, it will be necessary to arrange for the gradual and orderly marketing of whatever is thrown back on the sellers here.

COTTON SUPPLIES.

Quotations for cotton have continued to rule rather low, with alterations of ups and downs. What developments there may be in the future would seem to favor improvement rather than otherwise, especially if the mills continue to operate at anything like their present schedules. It is said that, in the growing districts, the demands have been mostly for the very best and the very low grade varieties of cotton and that much of the latter of last season's crop has been disposed of. Attention is now turning toward preparations for the new season's planting. It is said that much difficulty will be experienced in securing money with which to do the preliminary work. The system of tenant farming which is so much in vogue in the South is said to be responsible for considerable of the unnecessary cost of raising cotton, but no determined effort seems to be made to get rid of it. All that is contemplated is the forcing of a reduced acreage so as to increase the market value of the cotton by curtailing the quantity produced.

Prices of fabrics, especially of gray goods, continue to be immediately affected by the ruling quotations for the raw material. During the last week they have softened without this, however, inducing any large purchasing. As a matter of fact, despite the great reductions made in the prices of cotton goods, many buyers are not yet convinced that these have reached their low point and are still buying sparingly. Knit goods are meeting with only moderate sales and hosiery buying seems to have ceased for a spell.

THE WOOL SITUATION.

From week to week the situation in wool, world-wide in its spread, shows few marked changes. Auction sales abroad continue to reflect the uncertainty attending the efforts to dispose of the vast stocks extant. Those of the last week in Great Britain seem to have met with more success than those in Australasia. Americans have ceased buying abroad to a great extent because they are not exactly sure they will be able to bring in supplies in advance of tariff legislation fixing duties on raw wool. As it is, there is a large quantity afloat bound for this country which will soon be here. A little more, also, has been doing in domestic wools, and prices have become somewhat firmer. The next notable auction sales of wool will be had in London, beginning on the 22d inst., when 48,000 bales of free wool and 70,000 bales of Government-owned material will be offered. As the upset prices have been lowered, these sales will be watched with much interest. Some comment has been caused by the recent withdrawals from sale of wool owned by the United States Government. It is said negotiations are in progress to sell a lot of it to the Polish Government.

Spring business in woolsens has not been brisk except as to the stock goods offered at reductions. At auction sales during the week prices of fabrics have ruled quite low, the buyers being mostly small jobbers and cutters-up. Some overcoatings for the Fall season are being shown without much business being done. The offerings of the big factor in the trade, which are expected to be made within a few days are expected to arouse more interest. Within the next three weeks there should also be the opening of suitings. Dress goods of certain wanted kinds have been going very well, but care is apparently taken by the mills not to let supply outrun the demand.

EDISON NOT CLOCK WATCHER

Instead of resting on the laurels he has won during the past seventy-four years, Thomas A. Edison goes on as if he did not know of the flying years. His interest in science and mechanics is as great as it was in the days of the late seventies when he swapped plug tobacco with Amos Cummings at Menlo Park and told that lively reporter about the possibilities of the incandescent light. If Edison uses a clock it is to time an experiment. His own days and years he measures by progress. He lets the past pile up and digs into the future. Not that the past is dead. It is full of life and triumph and it is a safe guide part way into the future, but while you may look at the past you

cannot change it. The future is mutable.

No better example of the deep interest of Edison in to-day and to-morrow can be had than his recent announcement that he wishes to invent a device by which the source of certain psychic phenomena may be determined. We do not believe that Mr. Edison's interest in this is inspired by any uncertainty of soul. It is likely that St. Peter, who knew the inconvenience of the oil lamp, will gladly turn the stile for the inventor of the incandescent light. Mr. Edison's curiosity about the things that puzzle the psychic researchers is the old curiosity of the workshop. Something is defying science and making people nervous. Do not poke into it, says the Wizard, and see if we cannot reduce it to waves and coax it into registering on a dial.

If the Fates keep the great Wizard on the job a few years more we hope to hear that he has reduced telepathy to the simplicity of telegraphy and has devised a method by which the subliminal consciousness can be tapped at will. If he does not succeed in doing these feats it will certainly not be because of laziness or lack of interest.

DOOR PARTIALLY OPENED.

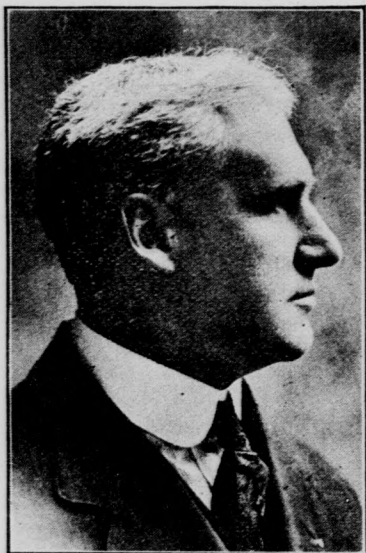
In Mrs. Margaret Deland the cause of education for the negro has found an active friend whose efforts, it may be predicted with confidence, will mean no inconsiderable measure of practical result accomplished. Mrs. Deland lays particular stress on the valor of the negro regiments as it was described to her during her visit to France three years ago. The negro soldier, by his patriotism and devotion, vindicated the right of his race to full measure of opportunity for its advancement through broad avenues leading to technical and professional training for its leaders, and especially to the fitting of negroes to become the teachers of their own people.

It is in such schools for the education of the negro that there is to be found large measures of encouragement for the members of his race, and a powerful agency for the removal from the life of America of that phase commonly described as the negro problem. But, unfortunately, there is at present a sad lack of means for attaining the end in view. The facilities are far from adequate to meet the demand. In too many cases, negro boys and girls eager for education find in the quest for it obstacles to be overcome only with the greatest difficulty if they can be overcome at all. The door has been partially opened. It is time for efforts to throw it open wide.

MEN OF MARK.

Chas. A. Sturmer, the Port Huron Hardware Dealer.

Charles A. Sturmer was born in Marine City April 11, 1871, his antecedents being American on both sides. He attended the public schools of his native town until he was 17 years of age, when he secured a clerkship in the local postoffice. He remained in this position two years, when he entered the employ of the Marine Savings Bank as clerk. He continued in this position two and one-half years, when he secured a position of book-keeper in the Peninsular Bank, at Detroit, remaining in this position the same length of time. He then went to Port Huron and formed a co-partnership with his brother, R. T. Sturmer, to engage in the hardware business under the style of Sturmer



Charles A. Sturmer.

Bros. This relation continued ten years. Sixteen years ago he sold his interest to his brother and purchased a hardware stock at 903 Military street, where he has been located ever since.

Mr. Sturmer was married twenty-five years ago to Miss Ernestine Hill, of Port Huron. They reside in their own home at 709 Wall street. Four children have blessed the union, as follows:

Rose Elizabeth, the elder daughter, is private secretary to the University Y, at Ann Arbor.

Carl, the elder son, is a junior at the Michigan University. He is pursuing the course on Business Administration.

Ruth, the younger daughter, is a sophomore at the Michigan University.

Frederick, the younger son, is a junior in the Port Huron high school.

Mr. Sturmer is a stockholder in the First National Bank of Port Huron and has been a member of the local school board for three years. He is a Mason up to and including the 32d degree and is this year Eminent Commander of Port Huron Commandery, No. 7.

Mr. Sturmer joined the Michigan Retail Hardware Association in 1900 and has been prominent in the activities of the organization ever since. He has been a member of the Executive Committee five years and at the recent

annual convention, held in Grand Rapids, he was elected Vice-President, which means that he will be elected President a year hence.

Mr. Sturmer owns up to two hobbies—fishing and baseball. He attributes his success in business to hard work, but those who know him best insist that he is one of the best fellows in the world, socially and personally, and that the success which has come to him in a business way is largely due to his good fellowship, breadth of vision and generous spirit.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Feb. 15—Another good time was missed by the United Commercial Traveler who paid good heed to his membership in the Stay at Home Club and did not attend the U. C. T. dance given in their hall in the Linquist building Saturday evening, Feb. 12.

They not only missed the dance, which was attended by over two hundred of their good friends and competitors, but also missed a very pleasant entertainment furnished by Miss Marjory A. Ford and three of her pupils, who entertained most royally with the following dances:

"Gypsy Beggar Dance," by Dorothy Victor.

"Invitation to the Masque Dance" by Marion Dwight.

"Spanish Dance" by Little Agnes Helen Harmer.

Great credit is due Miss Ford and her pupils for the presentation of these dances, as no better interpretation of these dances could have been given by anyone.

And this is not all you missed. Besides the little dancers, those present were most pleasingly entertained with songs by Miss Marion Lypps, accompanied at the piano by Miss Helen Olson.

Now, brothers, you can see that you are missing something good by not attending these dancing parties. Do not let your friends and brother travelers put anything over you in this manner. Be there yourself and get in and have a good time with the remainder of your fellow travelers.

There are three more dances left in the series and we will be more than pleased to meet you, your family and friends, at all of the remainder of the series, which will be held on Saturday evenings of Feb. 26, March 12 and March 26.

Now, boys, come on be there and treat yourselves and families to a good time and show the dance committee you are for them by being present at the remainder of these parties.

Do not forget the nineteenth annual banquet of Grand Rapids Council will be held March 5 at 6:30 p. m. at the Pantlind Hotel. Tickets have been reduced this year to \$2 per plate.

There will be a limited number of plates available and your committee suggest that you make your reservations early in order to be sure of being taken care of, as we want a good representation of Grand Rapids Council present on this occasion.

A fine dinner will be served promptly at 6:30 p. m., so mark the date and time on your date book and make it your business to be on time. It will be necessary that you notify either L. V. Pilkington, Citizens phone 33394, or P. E. Larrabee, Bell South 1484 or Citz. 32044, not later than Thursday evening, March 3, that you are going to be present in order to have your plate reserved.

Besides a splendid program of music and speaking your committee have arranged to close this grand evening with a dance in the Pantlind ball room.

Be sure and make your reservations early.

It takes what some people regard as high courage for a man to walk calm-

ly from the barber shop without offering a tip, after the usual ministrations. Yet the barber, if he has foresight, must see that customer as a friend, in that he speeds the day when it will be regarded a transgression to tender anybody more than the price charged for a service rendered.

Persons who haven't any are generally keen to subscribe to the belief that there ought to be a more equitable distribution of wealth.

Constantine Daniels—the man of mystery—recently made a trip to his oil well properties in Wyoming and while there shot an elk, which he brought home with him. Many of his friends have been recipients of his bounty, to their pleasure. Among the many achievements Mr. Daniels has to his credit is that of oil painter. His home is replete with the work of his brush and every one who has had the opportunity of inspecting his handiwork is loud in praise of his skill and genius as an artist. Mr. Daniels is spending the winter at Lansing, watching financial and other legislation for the Michigan Trust Company, which regards him as one of its most trusted lieutenants and dependable advisors.

At the meeting of the directors of the Michigan Paper Co., Plainwell, held Monday, Guy W. Rouse handed in his resignation as director. The resignation was received with regret and the directors instructed Manager Gilkey to write Mr. Rouse, expressive of their esteem for the retiring member. Geo. M. Ames (Owen, Ames & Kimball) was elected to fill the vacancy.

Mr. and Mrs. Dwight H. Mahan, of Battle Creek, announce the birth of a daughter, Kathleen, on Saturday, Jan. 29. Mr. Mahan is District Sales Manager for the Kellogg Toasted Corn Flake Co.

Swem & Duddles have engaged in general trade at Ashton. The Grand Rapids Dry Goods Co. furnished the dry goods; the Worden Grocer Company furnished the groceries and the Michigan Hardware Co. furnished the hardware.

Spendthrifts are said to be tipping girl ushers in moving picture shows to get choice seats while nontipping patrons stand.

The tipping evil works upwards. From giving gratuities to restaurant waiters, bell hops, messenger boys and such like, it is becoming "the proper thing" to give them to contract awarders and tax assessors and policemen and city and State officials. That is, the trend is that way and many of the higher-ups feel that they are doing no wrong in accepting these bribes—they are really nothing else.

A New York drug store has a sign asking customers not to tip the clerks for service. Will Americans tip church ushers next!

The Pennsylvania Railroad continues an energetic fight upon the custom of tipping ticket sellers for Pullman berths.

From excessive and injudicious practice, the tipping of hotel employees has become an abuse, and while popularly followed, enjoys perhaps less real popularity as a custom than any that we have taken from Europe.

A waiter in Washington, D. C., has been sued by his wife for more alimony, alleging his income is \$300 a month. It can be safely wagered that the hotel does not pay one-fourth of that income.

David Drummond (Brown & Sehler Co.) has been promoted by his house to the position of sales manager and will spend most of his time in the house hereafter. His successor on the outside is L. M. Hanscom, of Hartford.

The Michigan Central runs a diner on the noon train out of Grand Rapids for Chicago. A few days ago a couple of traveling men started their order for luncheon with oyster soup,

which came in so quickly that they thought at once there must be something wrong. They were destined to be not greatly mistaken. The soup was barely tepid in temperature. Each soup dish contained two oysters, raw as when they were taken from the shell. No butter had been added to the soup to give it flavor and nourishment. It would have been useless to add butter, because the liquid was too cold to melt it. The men ate their soup in silence and disgust, paid 50 cents per and made their departure, registering a vow never to call for oyster soup on a Michigan Central diner again.

The regular February meeting of Absal Guild, A. M. O. B., will be held Saturday, Feb. 19. The meeting will be called to order promptly at 8 p. m. There will be a large class for initiation with a smoker following. At 2 p. m. Saturday afternoon there will be a drill of the patrol at the hall.

New Dry Goods Manager at Quayle Store.

Gwinn, Feb. 14—In reply to your enquiry asking who had taken Mr. Nelson's place as dry goods manager in my store, would say my brother, John, has taken it. Previous to six years ago, when Mr. Nelson came with me, John had been looking after the dry goods department for twelve years. We had been conducting a farm for some four years, but without any success. It was a case of everything going out and nothing coming in. As Mr. Nelson's services were available, it was thought advisable for John to take a short course at the M. A. C., at Lansing, and devote his entire time to the farm, and, if possible make a success of it. He spent four years on the farm, when owing to illness and the necessity of undergoing an operation, we deemed it best to dispose of the farm, which we did one year ago. John was born in Foxdale village, Isle of Man, consequently is a Manxman by birth. He was brought to this country by his parents when he was about four years old, his parents settling at Hancock, in the copper country, remaining there three years, and then coming to the iron country, settling at Ishpeming, where he has made his home practically all his life with his parents. He is unmarried. A great part of his life was spent in the employ of Joseph Sellwood & Co., at Ishpeming. Because of his long connection with Sellwood & Co. and later with me at Princeton and Gwinn, he is very well known to the traveling salesmen, particularly the older men on the road.

Richard Quayle.

Why He Did Not Succeed as a Salesman.

He was too anxious.

He lacked resourcefulness.

He did not work by a program.

His tongue outlasted his brain.

He could not read human nature.

He did not know how to approach men.

He could not take a rebuff good-naturedly.

He did not bring the whole man to his task.

He was not a man before he was a salesman.

He did not carry confidence or conviction.

He did not have reserve argument enough to overcome objections.

He spent most of his time trying to overcome a bad first impression.

He was too long-winded. People got tired before he got to the point.

He always thought he could do better if he could only get to some other town.

He lacked cordiality; was a poor mixer; he antagonized and repelled people by his cold manner.

GOOD TIMES JUST AHEAD

PROSPERITY is within our reach in America.

All we need to have and to hold it is a sane, sure grasp on its simple elements.

They are Industry, Integrity, and Faith.

These are the cardinal virtues of human relations. They are the underpinnings of healthy, natural business life and the foundation of a wholesome social system.

They are the fountain head from which Progress springs. A well-known business economist has called them the "Fundamentals of Prosperity."

Your purchases are an expression of Faith. They are evidence of your Industry. Make them confidently from business institutions of Integrity.

Buying is the backbone of prosperity. An active market means more employment, steadier earnings; benefits are passed around.

Wise spending gives stability to earning and for that reason is farsighted thrift and sound economy.

The call of to-day is for cheerful thinking, willing working and constructive action by you—everybody—NOW.

To-morrow's change for the better will come about through the combined efforts of each and every one of us.

By sheer force of numbers and co-operation, by the high power of heart and mind, we can put Business on a firm, stable basis.

We can do this because all of the material factors making for better business are right.

Let us link our faith with industry, our vision with courage, and forge ahead.

Let's make an uncommon effort toward a common end—Good Times.

WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers.



Movement of Merchants.

Alto—Gaylord Scott has opened a bakery.

Belding—Fred Traverse succeeds B. L. Strunk in the grocery business.

Saginaw—The Krause Clothing Co. has increased its capital stock from \$10,000 to \$62,000.

Detroit—The Peninsular Oil Co. has increased its capital stock from \$5,000 to \$15,000.

St. Joseph—J. B. Dormer, recently of Lansing, has engaged in the undertaking business here.

Muskegon—The Muskegon Salvage Co. has increased its capital stock from \$10,000 to \$15,000.

Muskegon—The Lakey Foundry & Machine Co. has increased its capital stock from \$800,000 to \$1,200,000.

Grand Rapids—Parish Bros. succeed A. C. Nickerson in the grocery business at 593 Jefferson avenue.

Reading—Merton Deuel has sold his bakery to Levi King, recently of Pioneer, Ohio, who will take possession April 1.

Ionia—G. A. Cone has sold his grocery stock to Earl Adgate and Guy Harwood, who will continue the business under the style of Harwood & Adgate.

Eaton Rapids—A. K. Brown and L. C. McDonald have purchased the interest of Bird Miller in the Eaton Rapids Fur Co. and are now the sole owners of the industry.

Muskegon Heights—L. Gudelsky & Sons, who conduct a dry goods, shoe and clothing store in Muskegon, have opened a similar store in the new Strand theater building.

Detroit—The Leon Mercantile Co. has been incorporated with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and \$2,000 paid in in cash.

Lansing—Harvey P. Misner has sold his grocery stock and store fixtures to Williams & Webb, who will continue the business at the same location, 221 South Logan street.

Tekonsha—A. C. Cheney has removed his stock of furniture and undertaking goods into the Abrams store building and added lines of granite ware and crockery to it.

Phillipsville—The Kearsarge Store Co. has been incorporated to conduct a general store, with an authorized capital stock of \$50,000, \$14,125 of which has been paid in in cash.

Allegan—The Universal Stores Corporation has rented the East room in the Sherman house block and will soon move a small stock of groceries in and also open a meat market in connection.

Detroit—Samuel Fogelman & Co., Inc., has been organized to deal in

machinery, steel, equipment, etc., with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and \$4,500 paid in in cash.

Portland—W. B. Stocum is remodeling the store building formerly occupied by the Temple theater, installing a modern plate glass front, etc., and when completed he will occupy it with his stock of hardware.

Lansing—The Lansing State Savings Bank and the American Savings Bank have been consolidated under the style of the American State Savings Bank and its capitalization increased from \$275,000 to \$500,000.

Grand Rapids—H. Hanson has sold his grocery stock and store fixtures at 112 Michigan avenue to Marcell Rowkowski for \$4,350. The purchaser has been engaged in the retail grocery business at Streator, Ill., for several years.

Milford—The Farmers State Savings Bank has been organized to do a commercial and savings business. The capital is \$50,000 and the principal incorporators Arthur M. Bird and Fred Childs, Milford, and Harmon A. Smith, Wixom.

Lansing—The Robinson Drug Co. has purchased the store building, at 328 South Washington avenue, occupied by Joseph P. Schafer with his grocery stock. The Robinson Drug Co. has not yet decided as to the disposition it will make of the property.

Saginaw—R. Granville & Son has been incorporated to take over all the stock and book accounts of R. Granville & Son, dealer in boots and shoes, with an authorized capital stock of \$25,000, \$12,600 of which has been subscribed and paid in, \$200 in cash and \$12,400 in property.

Grand Rapids—Tausend & Mollere, Inc., dealer in grain and farm products, has merged its business into a stock company under the same style, with an authorized capital stock of \$25,000, \$15,000 of which has been subscribed and paid in, \$5,000 in cash and \$10,000 in property.

Detroit—B. Krotkiewicz & Son have merged their men's furnishings, dry goods and shoe business into a stock company under the style of the Family Department Store, with an authorized capital stock of \$150,000, \$75,100 of which has been subscribed and paid in, \$100 in cash and \$75,000 in property.

Ishpeming—The Elmer Skud dry goods store, under the direction of "Scott" Nelson, who knows how such things ought to be arranged, has been considerably changed in appearance during the last two weeks. The office that formerly occupied the center and front of the store has been removed to the rear this giving valuable

floor space for the display of goods. The interior arrangement has been improved and gives better opportunity to show the stock.

Tecumseh—Harry Gordon Selfridge of London the marriage of whose daughter Violet to Viscount de Sidoin has been announced, was a former resident of Tecumseh. His father was a member of the dry goods firm of Selfridge & Moore. The Selfridge residence is now occupied by the Webster Anderson dry goods firm. While running errands and doing work in his father's store, Harry Selfridge took the initial step in becoming a successful department store manager. After leaving Tecumseh, he went to Jackson, where he was employed at the L. H. Field Co. store.

Manufacturing Matters.

Detroit—The Detroit Power Piping Co. has changed its name to the Flower Co.

Detroit—The Singer Oil Co. has decreased its capital stock from \$80,000 to \$50,000.

Detroit—The Lindke Shoe Co. has decreased its capital stock from \$150,000 to \$100,000.

Ann Arbor—The Artificial Ice Co. has increased its capital stock from \$45,000 to 75,000.

Athens—The Athens State Bank has increased its capital stock from \$30,000 to \$40,000.

Zeeland—The Zeeland Canning Co. has increased its capital stock from \$50,000 to \$100,000.

Detroit—The Schroeder Paint & Glass Co. has increased its capital stock from \$200,000 to \$600,000.

Detroit—The Denner Tot-Toy Manufacturing Co. has changed its name to the Detroit Novelty Furniture Co.

Lansing—Wagenvoord & Co., blank book manufacturer, etc., has increased its capital stock from \$15,000 to \$50,000.

Grand Rapids—The Wyoming Sand & Gravel Products Co. has changed its name to the Vander Veen Construction Co.

Newaygo—The Henry Rowe Manufacturing Co., manufacturer of cabinets and benches, has increased its capital stock from \$35,000 to \$80,000.

Otsego—The Eady Shoe Co. is about to establish a branch factory in Gladstone. Gladstone business men took \$25,000 stock in the enterprise.

Detroit—The Dowell Furniture Co. has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and paid in cash.

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

Muskegon Heights—The Muskegon Heights Furniture Co. has been incorporated with an authorized capital stock of \$50,000, all of which has been subscribed and paid in in cash.

Detroit—The Curran Motor Products Co. has been incorporated with an authorized capital stock of \$100,000, of which amount \$50,000 has been subscribed and \$17,500 paid in in property.

Detroit—The Universal Headlight Controllor Co. has been incorporated with an authorized capital stock of \$5,000, of which amount \$2,500 has been subscribed, \$500 paid in in cash and \$1,500 in property.

Menominee—The Bertholdt Co. has merged its tin and sheet iron works into a stock company under the same style, with an authorized capital stock of \$50,000, all of which has been subscribed and \$14,000 paid in in property.

Detroit—The Leitch-Nelson Co. has been incorporated to manufacture and sell automobile accessories, parts, etc., with an authorized capital stock of \$100,000, \$65,000 of which has been subscribed and \$12,600 paid in in property.

Holland—The Duffy Manufacturing Co., has been organized to manufacture and deal in automobile accessories, etc., with an authorized capital stock of \$10,000, \$5,100 of which has been subscribed and \$1,000 paid in in cash.

Ludington—The Homel Shirt Manufacturing Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$125,000, of which amount \$63,500 has been subscribed and paid in, \$3,000 in cash and \$60,500 in property.

Adrian—The Reiber-Kolz Co. has been incorporated to manufacture and sell automobile fixtures, etc., with an authorized capital stock of \$25,000 common and \$15,000 preferred, \$35,000 of which has been subscribed, \$4,125 paid in in cash and \$25,000 in property.

Carney—The Carney Equity Cooperative Association has been incorporated to conduct a wholesale and retail butter, cheese and grocery business, with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and \$1,000 paid in in cash.

Paw Paw—A company capitalized at \$50,000 has been organized in Paw Paw for the purpose of manufacturing packages for the shipment of grapes. The organization will be known as the Fruit Growers Package Co. Work on the building will be started as soon as the charter has been secured.

Harbor Springs Business Men Touch Elbows.

The Harbor Springs Chamber of Commerce gave a banquet at the I. O. O. F. Temple Feb. 10, at which time twenty-eight new members were added to the list of boosters. The subjects discussed at the banquet were as follows:

Why Am I President of Harbor Springs Chamber of Commerce?—A. B. Backus.

Service—Rev. W. E. Callow.

Why I Came Back to Harbor Springs—G. H. Swift.

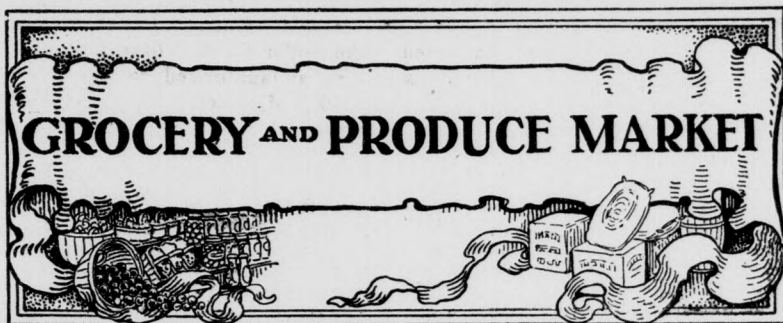
The Funny Young Bachelor—Albert Bliss.

Unity—G. N. Gould.

Why I Like to Live in Harbor Springs—G. E. Stone.

Why I Like Harbor Springs Better Than the West—Rev. Carlson.

Membership—A. T. Swift.



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 \$1.50 per 100 lb. sack.

Bananas—9c per lb.

Beets—\$1 per bu.

Butter—The demand for all grades of butter the past week has been very light. The make is considerably in excess for the season. The market is ruling to-day about the same as a week ago. There is considerable butter arriving from Denmark and other foreign ports and, as a result, the market is overstocked on all grades of butter. At the revised price there should be considerable increase in the consumptive demand. We look for further receipts of butter from Europe and we cannot have much advance in price until the consumptive demand broadens. Stocks of storage butter are also very heavy and are being sold at considerable under the cost of production. Local jobbers hold extra creamery at 43c and firsts at 41c. Prints 46c per lb. Jobbers pay 16c for packing stock, but the market is weak.

Cabbage—75c per bu. and \$2 per bbl.

Carrots—\$1 per bu.

Celery—Michigan, \$3 per box of 2½ or 3½ doz.; Florida, \$4.50 per crate of 4, 5 or 6 bunches.

Cider—Fancy commands 70c per gal. put up in glass jars, 6 jugs to the case.

Cocoanuts—\$1.10 per doz. or \$9 per sack of 100.

Cranberries—Late Howes, \$18 per bbl., and \$9 per ½ bbl.

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

Eggs—Local jobbers pay 30c f. o. b. shipping point for fresh candled, including cases, and sell at 32c. Receipts continue heavy, on account of the favorable weather for shipping, and the consumptive demand is increasing very rapidly. Storage stocks are nearly depleted, local jobbers having reduced their quotations to 29c for candled extra and 25c for checks. Fresh checks are marketed at 19c.

Grapes—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	-----5.75

80 ----- 5.75
Green Onions—Shalotts, \$1.25 per doz.

Lemons—Extra Fancy California sell as follows:

300 size, per box	-----\$5.50
270 size, per box	-----5.50
240 size, per box	-----5.00

Fancy Californias sell as follows:

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

Lettuce—18c per lb. for leaf; Iceberg \$5 per crate.

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

Onion Sets—\$1 per bu. for either red, white or yellow.

Oranges—Fancy California Navels now sell as follows:

125	-----\$5.75
150	-----5.50
176	-----5.50
200	-----5.25
216	-----5.00
252	-----4.75
288	-----4.75

Parsley—60c per doz. bunches.

Parsnips—\$1.25 per bu.

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

Potatoes—Home grown, 60@75c per bu. The market is weak.

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

Sweet Potatoes—Illinois or Delaware, both kiln dried, command \$2.50 per 50 lb. hamper.

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

Turnips—\$1.25 per bu.

Essential Features of the Grocery Staples.

Sugar—The local jobbers have advanced their quotations on granulated to 9c for cane and 8.90c for beet. All of the New York refiners have withdrawn from the market. The raw market continues under the influence of the reports from Cuba regarding the control. As expected, the Cuban President has appointed the Committee to take charge of sugar matters but, apparently, the full scope of their plans will not be developed until they receive the opinion of the United States Government officials. Press reports give the following as the personnel of the Commission: R. B. Hawley, President of the Cuban-American Sugar Company; Manuel Rionda, chairman of the Cuban Cane Sugar Corporation's executive committee, who will represent the more important producers; Jose Tarafa and Manuel Aspuru, representing the other producers; Porfirio Franca of the Havana branch of the National

City Bank and Frank R. Beatty of the Royal Bank of Canada, representing the bankers, and Gen. Eugenio Sanchez Agramonte, Secretary of Agriculture; Commerce and Labor, representing public interest. Under such conditions practically no sugars are obtainable.

Tea—Some business has been done in tea during the week, mostly from the country districts. The demand seems to be for the better grades of tea, but the entire line is sharing in the little activity to some extent. Prices have been fairly steady during the week, owing to strong news from the primary markets.

Coffee—The market has shown some fluctuations during the week, but not of much importance. Some little demand for Rio and Santos grades is reported from day to day and generally speaking, the situation is about as it was last week. This statement includes prices. Milds are quiet, but relatively a little firmer than Brazils.

Canned Fruits—Some varieties are moving in a fair volume on spot at the prevailing low prices, particularly peaches and apricots. Prices still hold unchanged on pineapple.

Canned Vegetables—The market has developed a moderate buying interest, but there is a noticeable reluctance still evident among jobbers and wholesale buyers to take the vegetable packs in quantity. The demand for canned fish is apathetic and the local buying element refuses to become interested in any of the standard packs of salmon or sardines at any price. Along with the routine buying demand for vegetables, which shows some signs of awakening interest in the minor lines such as spinach and lima beans, there is an easier situation noted in the tomato market. Cannery are not getting the higher prices of a few weeks ago for their stocks.

Canned Fish—The demand for canned fish is very light. Sardines are not particularly wanted, although stocks in buyers' hands have gotten quite low. Prices are unchanged. Salmon also shows no change and this includes all grades from Columbia River down.

Dried Fruits—The market is strictly routine and trading lacks features of active interest. In spite of the vigorous advertising policy pursued by the Prune Growers' Association and the undoubted retail movement of the fruit, buyers still cling to piecemeal purchasing. The easy condition of the local market makes trading sensitive to weakness in any quarter and some concessions on prunes is generally assigned as responsible for the slack demand prevailing at present. The fruit is moving in a slow way on spot at previous prices and Oregon stocks are held firmly. The light demand for raisins leads to lower offerings on both bulk and package fruit, but the variation of prices noted among bargain sales of small lots does not give authority for new price quotations. The call for currants continues normal and peaches and apricots are moving in a small way that can hardly be characterized as active.

Syrup and Molasses—Some demand is reported for glucose, which rules steady. The same can be said of compound syrup. Sugar syrup is still in very light demand at nominally unchanged prices. The market, however, is not very strong. Good grades of molasses are wanted and rule firm.

Cheese—The market is quiet with a moderate consumptive demand at prices ranging about the same as last week. The stocks in storage are less than they were a year ago and the make is about the same. We do not look for much change of any consequence.

Provisions—Everything in the smoked meat line is steady, with a light consumptive demand at prices ranging about the same as a week ago. Trading in pure lard is dull at a decline of about ½c from a week ago. Lard substitutes are in excess supply and selling at ½c per pound under a week ago. Canned meats, dried beef and barreled pork are in moderate demand at prices ranging about 5 per cent. lower than last week.

Salt Fish—The demand for mackerel is light in spite of the fact that Lent has begun. Perhaps there is some slight improvement in the demand as compared with a month ago, but if so, it is very small. Prices show practically no change for the week.

Difficult To Predict What Wheat Will Do.

The wheat market, as well as the market on coarse grains, has been an up-and-down affair during the past three or four weeks.

During the past few days the tendency has been upward against yesterday's cash wheat advance of from 5@7c per bushel. This advance was brought about by reports of damage by green bugs in the Southwest, increased demand for wheat for export and the purchasing by Belgium and Germany of large quantities of corn, oats and rye.

Stocks of flour everywhere are exceedingly light, the trade being determined evidently to purchase only as required until wheat and flour have become stabilized and, undoubtedly, this is good policy to pursue in view of conditions.

It is useless to attempt to predict just what wheat will do and as long as the wheat is in such unsettled condition, prudence dictates the policy of conservatism, and undoubtedly, purchasing for not over two weeks' requirements is better than buying for the future.

Business conditions in general are improving and it is altogether likely wheat will have become stabilized within the next ninety days and, undoubtedly, a normal business, if not an abnormal one, will develop on the new crop as everybody is carrying just as small a stock as their business will permit. Lloyd E. Smith.

Wm. Judson and wife leave March 3, for Miami, Florida, where they will remain a fortnight. They will return via Ormund and Jacksonville, visiting Mr. Judson's brother at the latter place.

BIGGER AND BETTER.

State Hardware Convention Most Successful Ever Held.

The twenty-seventh annual convention of the Michigan Retail Hardware Association, which was held in Grand Rapids four days last week, was the most successful meeting of the kind ever held under the auspices of the organization in point of attendance, interest and exhibits.

The second session opened on schedule time Wednesday forenoon. Frank L. Willison, of Climax, read a paper on Store Policy, which is published elsewhere in this week's paper.

Otto C. Keils, of Almont, read a paper on Collections, which is published in full this week under the heading Commercial Courage.

John W. Gorby, of Waukegan, Ill., read a paper on How to Increase the Hardware Dealer's Profits, which was published verbatim in last week's paper.

Mathias Ludlow, President of the National Retail Hardware Association, presented a dialogue pertinent to the occasion, which was very greatly enjoyed by all present.

The afternoon was devoted to the exhibit hall and in the evening an executive session was held, open to members only. The annual reports of the Secretary and Treasurer were presented and the contents of the question box were discussed under the direction of Geo. W. Leedle, of Marshall, Charles A. Ireland, of Ionia, and Fred A. Rechlin, of Bay City.

Thursday forenoon Geo. W. McCabe, of Petoskey, gave a talk on the Value of Group Meetings, followed by a talk on The Customer is Always Boss by Herman H. Dignan, of Owosso. J. G. Van Lewen, of Flint, made a short talk on The Credit End of Your Business. Hon. C. L. Glasgow, of Nashville, was unable to be present on account of the serious illness of his wife, but his paper was printed verbatim in the last issue of the Tradesman. H. C. Teller, of the Hardware Age, delivered an address on Smashing the Sale Through, which is printed elsewhere in this week's paper. H. P. Sheets, National Secretary, and Scott Kendrick, hardware dealer at Ortonville, presented a dialogue on the development of trade territory, which proved to be one of the most suggestive features of the convention. Mr. Sheets recommended that during dull seasons a clerk be sent out in the country to call on every farmer within the trade area of his store and, incidentally, secure the following information, recorded on two sides of a card, which is furnished cheaper than it can be obtained from the local printer by the National Association:

Name
P. O. Address
Members of family, age and birth-day
Location of farm
Number of acres
Owner or renter
Store where most of trading is done
Grain
Stock
Poultry
Orchard
Small fruits
Home Equipment.
Premises
Fence

Paint
Furnace
Stoves
Cream separators
Power washer
Incubator
Water system
Lighting system
Gas engine
Wind mill
Barn Equipment.

Cribs
Lightning rods
Silo
Automobile
Auto truck or trailer
Vehicles
Tractor
Spraying outfit
Insecticides
Fertilizer
Farm Implements

With this information on file in the store, it is very easy for the dealer to ascertain if he is getting his share of the trade. For instance, a paint salesman came along one day and asked him if he had any prospective customers whom he could call on, with a view to selling them paint. He looked over his cards and found that thirty-five farmers on his list needed paint for either their houses or barns. The salesman accompanied a clerk who could be spared from the store to call on each of these farmers and sold seventeen of them. The sales amounted to considerable in the aggregate. Mr. Sheets said he had never found a manufacturing salesman who would make a canvass unless the dealer had prospects all worked up and compiled for him. Then he would cheerfully spend a day or two in the work of booking the orders.

Frank L. Willison, of Climax, called attention to the fact that many dealers were opposed to the present restrictions regarding the sale of revolvers, because it tended to throw most of the business into the hands of the mail order houses. The subject was discussed at some length, culminating in the adoption of a motion to refer the subject to the Committee on Resolutions for consideration and action, if the Committee felt that action in the premises was advisable at this time. As the Committee made no reference to the subject in its report, it evidently decided that it was best to leave the matter as it is for the present.

A. H. Nichols, of Detroit, who was to read a paper on Automobile Accessories as a Profitable Line, was unable to be present, owing to the removal of the Buhl & Sons Co. to its new location.

The Nominating Committee presented the following report, which was unanimously adopted:

President—Norman G. Popp, Saginaw.

Vice-President—Charles A. Sturmer, Port Huron.

Secretary—Arthur J. Scott, Marine City.

Treasurer—William Moore, Detroit.
Executive Committee—Two years, J. H. Lee, Muskegon; A. J. Rankin, Shelby; L. J. Cortenhoff, Grand Rapids; Scott Kendrick, Ortonville; George McCabe, Petoskey. One year, George L. Gorton, Britton.

The exhibit hall was open during the afternoon and in the evening a banquet was held at the Coliseum. Speeches were made by H. E. Sheets, Charles A. Ireland and Rev. Rice, of Detroit.

Friday morning the exhibit hall was kept open until 11 o'clock, when dismantling was begun.

The closing session of the convention was held Friday afternoon. The Committee on Resolutions presented the following report, which was unanimously adopted:

Price Reductions.

Believing that renewed business activity and a further measure of prosperity will come only as a result of the constructive readjustment of all prices to lower levels, we earnestly advocate the constant reducing of prices by manufacturer to jobber, jobber to retailer and retailer to consum-

er, each agency in turn passing on the reductions as rapidly as they occur.

Buying Policy.

Until the prices of manufactured products are reasonably stabilized at lower levels, we recommend that hardware retailers exercise care and caution in the selection and purchase of merchandise; that inventories be reduced as much as possible, but that stocks at all times be kept sufficiently complete to properly serve the public. Overbuying in any line should be avoided, even though the price is guaranteed against decline.

Cancellations.

During the period of merchandise shortage hardware retailers often found it necessary to place orders through a number of channels, sometimes in excess of actual requirements, in an effort to obtain sufficient merchandise to serve their communities. When it suddenly became possible for manufacturers and jobbers to ship goods sooner than they had previously estimated, many retailers, to avoid heavy overstocks in the face of lessened demand, deemed it advisable to cancel certain of these long standing orders. In the interest of high business standards and constructive policies, we urge that cancellations be resorted to in case of absolute necessity only. We also recommend that retailers refrain from returning to jobbers, for credit, without their permission, merchandise previously shipped to and accepted by such retailers and placed in stock for sale.

Hardware Mutual Insurance.

For almost twenty years the hardware mutuals have been conducted without a failure, bringing lower rates to hardware dealers, returning dividends of 33½ to 60 per cent to policy holders, and establishing reserves which compare most favorably with the strongest of the old line companies. We therefore have the utmost confidence in hardware mutual insurance and urge Association members not to be misled by the selfish and destructive propaganda to which the old line insurance interests have lately resorted to discredit mutual insurance and create distrust in the minds of mutual policy holders, but rather to place all the insurance possible with the hardware mutuals.

Audit of Freight Bills.

Realizing that in the handling and billing of freight the lack of efficiency has shown itself as it has in all other lines during the past two years or more and believing that the National Retail Hardware Association is in a position to render the members of the several State Associations a valuable service, we therefore recommend that the National Retail Hardware Association install an office for the auditing of freight bills for the members of its various state associations.

University of Michigan.

Realizing the lack of buildings and equipment at our State University at Ann Arbor and believing that we have in President Burton the right man for the place and knowing of the enviable record he made while President of Minnesota University, we approve of his appeal to the Legislature of Michigan for the funds needed to carry out his program.

Resolutions of Respect.

Early in the Spring of 1920 the entire membership of this Association were grieved to learn of the death of our beloved former President, Porter A. Wright, of Holly. Probably no one member of this Association will be more greatly missed than Porter (as we all knew him). He rarely ever missed attending a Michigan State or National retail hardware convention and in his earnest but cheerful genial way was always ready to assist and well did he respond to any duty assigned to him. His faithfulness and high conception of what was true and good found a sympathetic response in the sorrowing hearts of his many friends. Our sympathy goes out to the stricken wife and son in the full measure of sad hearts to sad hearts.

In the passing of W. P. Bogardus, the Michigan State as well as the Na-

tional Retail Hardware Association, have lost an active, respected and beloved friend. Mr. Bogardus, of Mt. Vernon, Ohio, was one of the thirteen men to organize the first State retail hardware dealers association and after serving as its President for two years he became Treasurer of the National Association for one year and its President for three years, filling the positions with efficiency and honor. Our Association has been favored with the presence of Mr. Bogardus at several conventions who always brought a good message to us. The best words we can use to express our appreciation of this "Grand Old Man" is to say that he was "Pure Gold" and we, the Michigan Retail Hardware Association extend to the bereaved family our heartfelt sympathy.

It was decided to hold the 1922 convention in Grand Rapids.

On the conclusion of the afternoon session, the Executive Committee held a meeting, final adjournment taking place about 4:30 p. m.

One of the most noticeable features of the meeting was the large number of ladies who accompanied their husbands to the convention. Ample entertainment for the ladies was provided by a local committee of ladies including a card party Wednesday evening and a theater party Thursday afternoon at the Majestic. The ladies accompanied their husbands to the theater party at the Empress Tuesday evening and to the banquet Thursday evening.

The exhibit feature was the largest and most complete ever held under the auspices of the Association. There were 169 booths in the Klingman building, all arranged with skill and good taste. Orders placed were generally reported as satisfactory.

The members surely prefer Grand Rapids to any other city as a place of meeting. The reasons for this preference are several. In the first place, the Pantlind Hotel furnishes accommodations which cannot be equalled anywhere in the State. The meeting place in the same building is a great advantage in the event of stormy weather. The exhibit hall afforded by the Klingman building excels anything which can be obtained anywhere else in the State for room, availability and convenience to the hotel and meeting place. From present indications it will be a long time before the convention will again resume a migratory programme.

Don't lose your faith in your fellow business man. Confidence in the other fellow is the basis of the whole business system.



Store and Window

AWNINGS

made to order of white or khaki duck, plain and fancy stripes.

Auto Tents, Cots, Chairs, Etc.

Send for booklet.

CHAS. A. COYE, Inc.

GRAND RAPIDS, MICHIGAN

Spring Hat Trimmings.

Spring hats will show many novel and unusual trimmings, but none of them, from the standpoint of oddity, will begin to approach the wax flowers that are now being sponsored by leading French modistes. A bewildering array of them, both in color and species, is seen on the latest importations from Paris. If used judiciously, according to the bulletin of the Retail Millinery Association of America, the flowers prove effective as trimmings, particularly when used on hats

made of dark fabrics. They are shown in large, single blossoms, as well as in trailing wreaths and clusters. They are often combined with berries and other fruits of wax. Nothing is said of their imperviousness to heat.

"One of the most effective of the wax flowers seen here," the bulletin continues, "is a full-blown tulip with delicately tinted leaves. Tiger lilies, with flaming red and orange colorings, are striking on dark-hued hats. Orange blossoms of wax, intermingled with fruits and leaves, are very lovely.

Several block satin hats trimmed with wax orange blossoms are seen."

Study Men.

Some men have within them that which always spurs them on, while some need artificial initiative or outside encouragement.

Some men extend themselves under stern discipline; some respond only to a gentle rein.

Some need driving; some coaxing. Some need the spur; some the sugar lump.

Some men do their best with work piled shoulder high; some must have it given them a piece at a time.

Some men thrive on discouragement; some cannot work without cheerfulness.

Study men—the men over you, under you, around you.

Study them and learn how to get from each the most that is in him:

Did you ever notice that the top layer of a box of cigars is always the best?

NOTICE

To Depositors and Other Creditors of the Ellis Bank

The Will of George E. Ellis, which was executed by him March 20, 1897, has been filed in the Probate Court in this city with a petition that it be admitted to Probate.

It was made many years before Mr. Ellis had established his system of banks in this city and therefore it contains no instructions with respect to the banks nor provisions for continuing them.

The Michigan Trust Company has been appointed Special Administrator of Mr. Ellis' Estate and has taken possession of the five Ellis banks in this city. Under the circumstances it was necessary to close them for the present. All legal requirements and formalities must be complied with before the banks can resume business but plans for their future will be formulated as rapidly as possible.

Negotiations are pending which may result in the sale of the banks as going concerns and which will enable a prompt settlement to be made with their depositors and creditors. If consummated, the delay which will necessarily occur in the settlement of the Ellis Estate by the usual proceedings through the Probate Court will be avoided.

THE MICHIGAN TRUST COMPANY

Special Administrator of the Estate
of George E. Ellis, Deceased

SOME FLORIDA FEATURES.

Grover Cleveland helped to give reputation to Buzzards Bay, Roosevelt to the Louisiana canebrakes, Wilson to the Jersey coast and New Hampshire hills. If Florida waited long enough, a President was sure to be chosen from the multitude of Northerners who have learned to admire her winter resorts. The peninsula's fame has been growing ever since Harriet Beecher Stowe and John Muir visited and advertised it just after the Civil War. In the eighties came the amazing development of rail lines, from hardly 500 miles to more than 2,500. This made it possible for New Yorkers and Philadelphians to reach any part of the State in little over a day. Before the famous Flagler railway was laid over the sea to Key West the automobile had materially stimulated tourist travel. California is a rival, but one handicapped by distance. Florida takes Mr. Harding's trip as its due.

"Florida may not have anything else," said one visitor, "but it has lots of sand and climate." In Miami or Petersburg this speech would provoke the retort that it has more area than any other State except one East of the Mississippi; more seacoast than any other in the country; more interest to biologists than any other part of the continent. Reporters with Mr. Harding have not mentioned its wealth of history. The President-elect abandoned the Victoria at New Smyrna, the oldest settlement South of St. Augustine, where natives pointing to the Spanish ruins can smile at Plymouth's claims to age. The Victoria's haven was Mosquito Bay and Mosquito Bay was a famous landing place of blockade runners in the Civil War. At Cotton Shed Hammock Mr. Harding doubtless saw the place where cotton was piled ready for them. Little has been said in the telegraphed news about scenery and most people reading of Indian River think of the President-elect voyaging up some stream into the interior. It is not a river at all, but a salt-water sound of 140 miles protected from the Atlantic by long, narrow islets. This straight silver streak, with its bathing, fishing and hunting, and the variety of outlook of pine woods, orange groves, pineapple plantations and hardwood hammocks, was the resort of houseboaters long before Mr. Harding began his visits to Florida.

People who obtain their ideas of Florida from the picture supplements and fashion notes naturally form the impression that Florida offers only magnificent hotels at St. Augustine, roads for millionaire speeders at Daytona and Ormond and a resort for the ultra-exclusive at Palm Beach. Yachts do seek the Florida coast, but plebeian launches and houseboats are a thousand times more common. For one visitor who pays for service at the Poinciana or Alcazar, crowds seek modest cottages and boarding houses. The automobile, stimulating winter travel to the South, has actually helped keep it democratic. Farmers and mechanics take their families in cars, as bankers and manufacturers do. The motorists' associations which are springing up are ostentatiously humble. Thus the most vigor-

ous, which is providing stopping places for travelers and publishes a magazine, calls itself the Order of Tin Can Tourists. Our Nation has plenty of summer resorts and winter resorts open to rich man and man of small means, the first citizen and the plain citizen.

TIME TO DO SOMETHING.

So long as Sleeper was governor, it was impossible to secure any legislation covering the regulation of private banks, but now that that crafty disciple of nepotism who rattled around in the Governor's chair for four years has been relegated to obscurity and oblivion, it is possible that something can be done by the present Legislature to prevent a recurrence of the condition which was precipitated on this community by the death of Deacon Ellis last week. Because Ellis made no provision whatever for the continuation of his business in the event of his death—although he repeatedly stated that such provision had been made by him—fifteen thousand depositors whose deposits average around \$300 each and aggregate \$4,300,000, find themselves seriously inconvenienced because they cannot obtain any portion of their deposits under five months and may never realize over 50 cents on a dollar, although the officers of the custodian institution, the Michigan Trust Company, will make a determined effort to pay every creditor in full in the course of a few years. The Tradesman repeatedly warned its readers regarding the vulnerable features of the Ellis banks and those who are victims of the collapse have only themselves to blame for their present predicament.

With such an object lesson before them, the members of the Legislature would do well to enact a measure without delay forbidding any man or set of men to conduct a banking business in Michigan without securing for the depositors the protection afforded by State or Federal incorporation.

The innate brutality of the German people is clearly shown in their determination to flaunt their brutality in the face of the civilized people of the world. They have just named a large passenger ship they are building for the foreign trade the Hindenberg. Next to the kaiser and his imbecile son, no one connected with the war conducted himself with greater infamy than this grizzled old beast, who treated womanhood with the greatest disrespect and found his greatest delight in outraging Polish girls and then dining with his feet in their faces. These are facts of history which no one can deny or excuse. To glorify such a man is to put a premium on bestiality. To send a vessel out of Hamburg with the name Hindenberg inscribed thereon is a deliberate affront to the decency and civilization of the world. Such an act shows very plainly that the war was a failure, so far as changing the German state of mind is concerned. The German people still insist that they won the war and that they are yet to take their place in the world as God's chosen people.

PROGRESS OF THE CENSUS.

The decennial task of the Census Bureau is nearly half completed, and has thus far been well done on the whole. The field work of gathering data on population, agriculture, and, for the most part, manufactures, has been finished. Returns have been received and edited for tabulation. All important population figures have been announced. The issue of bulletins upon population and agriculture is well under way.

The decennial census has two great objects. One is to obtain full data regarding the Nation's population and its industries, to subject them to elementary classification, and to present the resulting tables promptly to the country. The other is to give to these data a thorough, scientific analysis, interpreting the tables in the light of our best social, industrial and economic knowledge. In this census the two objects were separated, and the second has waited while the first was being hurried through. Director Rogers was guided in this by the recommendations of the joint committee of the American Statistical and American Economic Associations, and the results have fulfilled expectations. We are promised the outstanding census information months earlier than if the census had followed the plan of 1910.

But if the census is to be better than previous censuses—and the country would have reason to complain if it is not far better—pains must now be taken with the second part of the programme. A promised gain of the new plan was that more leisure and scientific precision could be given to the work of the interpretation, obviating crudities that vitiated large parts of the analysis in previous censuses. This gain must not be thrown away. Speed had to be kept in mind in 1920. Now the pace can be slowed. Congress allowed the bureau three years. Director Rogers must insist on a large staff of qualified statisticians and analysts. Last summer he had six chief statisticians, sixteen or seventeen expert chiefs of divisions, and eight \$2,000-a-year "statistical experts." This force must be strengthened by specialists. It is of the first importance for sound legislation, for commerce, for manufactures, for social policies, that we know what our laboriously gathered figures really mean.

FARM DRUDGE NO LONGER.

We all know the hired man of fiction, the "raggedy man" of Riley and the ignorant drudge of Hamlin Garland's stories. He was the hired man of a harsh reality. He was out slopping the hogs and getting the harness on the horses by 5 o'clock in the morning. A bitter December dawn heard his corn hitting the wagon sideboards before it was light enough to see plainly the ears he was shucking. A blazing July morning saw him give two hours to laying-by the potato field before the sun had dried the dew for work in the hay or grain. In summer he had seven hours of labor behind him when he ate his noon meal of fat salt pork and potatoes off a colored tablecloth; fourteen hours by the time he got the fly-tortured cows into the milking shed. His room

was in an ell, or attic, stifling in summer, cold in winter and barren always. Recreation meant two hours' loafing on Saturday night in town. For a month of this the average hand received in 1879, as the Government has just recalled, \$10.43, without board, and a good deal less with it. The farmer paid it over in silver dollars. These dollars to the farmer, when the mortgage interest at 10 per cent. was coming due, looked as big as all outdoors.

A chapter of social history is comprehended in the Government's statement that the average monthly wage of the farmhand without board in 1920 was \$65. In the great prairie states the average was nearly \$80, and in the Far West \$99.43. The wage is small yet for a man with a family and ambitions, but it represents only part of the change. The hired man now begins work at 8 and quits at 5; or at most the stretch is that which ruled ten years ago, from 7 to 6. He is likely to have Saturday afternoon off. He does not plod after a man-killing piece of machinery, like the old walking cultivator; he rides, and often behind a tractor instead of horses. If he is offered salt pork and potatoes he goes where the fare is better. He has to be a man of mechanical skill and in normal times he can find his opening in the city as well as any one. Fiction and poetry have lost their clod, but the countryside has gained. Now the Government should tell us what has happened to the hired girl.

REMARKABLE CONVENTION.

No more representative gathering of business men was ever held in this State than the convention of hardware dealers who graced Grand Rapids with their presence last week. With 1,500 dealers on the membership list, the enrollment must have been in the neighborhood of 1,000. The large attendance found a counterpart in the interest shown in the meetings by those present and the high average character of the reports, papers and discussions. The officers and committees did their preliminary work well and faithfully, in consequence of which there was no delay or hitch in carrying out the programme along the lines intended to be observed.

Hardware men as a class are careful thinkers, eager listeners and apt debaters. They are quick to decide questions of importance in their business and generous in their dealings with neighbors and competitors. Because of these characteristics, peculiar to the trade, their conventions develop a degree of talent, vision and perspective which results in great good of the trade as a whole.

The force that is going to carry you to your goal is coiled up inside of you—in your determination, your energy, your pluck, your grit, your originality, your character, in a strong persistent, tenacious purpose.

All merchandise has a certain personality. Bring out all the strong points in the arrangement of windows and the store interior. Give every piece of merchandise in your store the chance to speak for itself.

LINCOLN'S RELIGION.

Forty years ago the controversy over Lincoln's alleged infidelity was bitter; Lincnomania includes many books and pamphlets tending to show he was either an infidel or an orthodox Christian from birth to death. The argument going to show him an infidel was based upon the fact that as a young man he read Volney's "Ruins," Pain's "Age of Reason" and Chambers' "Vestiges of Creation" and was credited with having written an apocryphal essay expounding atheistic doctrine, which a well-wisher, realizing its effect upon the writer's career, is said to have burned. The story lacks confirmation, biographers having received it at second hand. There is no doubt that Lincoln comprehended the distinction between the religion that is a man's creed of life, that which he practices, and the bundle of man's opinions and prejudices called theology which those who were then entitled to call themselves Christians must accept as cardinal points of faith. It must be remembered, also, that in those days to doubt any one of these doctrines was to lay the doubter open to the charge of heresy, even infidelity. Religious feeling was bitter in the pioneer country in which Lincoln's youth was set; it rent families and split communities. A preacher took his son out of the school Dr. Barton taught in Kentucky because he instructed the children that the earth was round and that its revolution was what made the sun appear to rise and set. The man indignantly

declared he was not going to have his son "made an infidel." It is easy to see how any deviation from the belief of the ignorant and uneducated backwoodsmen might lead to a charge of infidelity.

Lincoln was a remarkable example of development. From the backwoods beyond the ordinary Illinois lawyer he experienced, through his reactions to the problems of the day, an evolution which was political, ethical, economic and religious. We do not charge the passing opinions of immaturity against the man who has grown out of them.

Lord Charnwood, who wrote the best English biography of Lincoln, includes his second inaugural among the great state papers in our language, mentioning in particular its deeply religious tone. It has been charged against Lincoln that he never united with any church; he gives his own reasons for this, saying he found difficulty in giving his assent, without mental reservations, to the complicated statements of doctrine which made up their articles of belief and confessions of faith, and added: "When any church will inscribe over its altar as its sole qualification for membership Christ's condensation of the law and gospel, 'Thou shalt love thy God with all thy heart, with all thy soul and with all thy mind, and thy neighbor as thyself' that church will I join with all my heart and soul."

The last act of Congress Lincoln signed before his assassination was

one requiring the motto "In God we trust," which signified his faith in divine guidance during the war, should be inscribed on all our National coins. His "Sunday Rest Order" issued early in the war, enjoined the observance of the day, as much in submission to the divine will and to Christian sentiment as in recognition of the necessity of rest for man and beast. He was not a churchman in the ordinary sense, but regularly attended public worship, and there is

ample evidence to prove that he held the faith that "without God the bottom would drop out of everything."

With retailers showing a tendency to hold back on buying stock, it is worth while to remember that you cannot sell the goods if you don't buy them.

Small sales are worth while if for no other reason than that they satisfy the customer and retain a hold upon him.

STRAIGHT LINE METHODS

Facts and Figures

Facts are the basis of all science.

Figures are the basis of all business.

Facts and Figures are the basis of the science of business.

The deduction of Facts from Figures and the practical, timely and systematic application of those Facts in your particular business is the basis of and the service given by the

Straight Line Methods

OF

ERNST & ERNST

AUDITS - SYSTEMS

TAX SERVICE

OFFICES IN 23 OTHER CITIES
STRAIGHT LINE METHODSGrand
Rapids
304 Nat'l City
Bank Bldg.Detroit
Dime Bank
Bldg.

Grand Rapids' Twelfth Annual AUTOMOBILE SHOW

WILL BE HELD WEEK OF

FEBRUARY 21 to 26

**Passenger Car
Exhibition**

**Klingman Exhibition
Building**

OTTAWA AVENUE
AT LYON AND PEARL

Main Entrance

Ottawa Avenue

**Over Million and a Half
Dollar Exhibit!**

You Can't Afford to Miss It
COME IN AND SEE THE NEW
DESIGNS AND COLOR
SCHEMES OF 1921.

Make up a party and set a night to attend
the most elaborate auto show ever held
in Western Michigan.

REMEMBER one ticket admits you to
Both Shows.

**Commercial Car
Exhibition**

Coliseum Building

COMMERCE AVENUE
NEAR OAKES

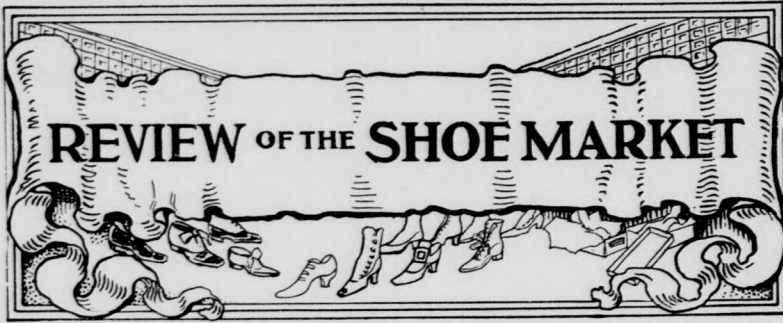
Main Entrance

Commerce Ave.

**Your Attendance Will Help to Make This Show, Which Will Be Held Under the
Auspices of the Automobile Business Association, a Success**

Doors open at both shows Monday, February 21, at 7:30 P. M.

Other days from 9:30 A. M. to 10:30 P. M.



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.

Making Your Display Windows Look Different.

Shoe windows, as a whole, are below the standard. The reason for this is the fact that most shoe stores do not employ a regular display man, and those who take care of the windows do it only when made to. This means that there can be found no expression of thought in the finished display and results in most shoe windows looking more or less alike.

The smaller retailer has no regular display man, perhaps because he has harbored the illusion that they are sort of expensive "things" and would increase his liabilities rather than his assets. Your windows are the eyes of your store and if you have had the experience of the ordinary man you will know that eyes can tell wonderful stories. Your windows tell every passer-by the character of the store within, and it behooves every merchant to have a thoroughly capable man to look after his windows.

If already you haven't such a man select some one from your organization, if you really can not afford to get a regular display man to begin with, and give him to understand that he is to have full charge of the display department and that every thing else is to be secondary. Choose some one who has an artistic temperament, one who seems to like the work.

Too many merchants have a salesman that they call the window trimmer. He is supposed to wait on trade when he is not busy, but he is usually kept busy waiting on trade, and the result is, he must trim the windows at night. After a long hard day how can you expect a man to put thought into his display work? In order to produce good work of any kind a man must have his mind on the work in hand; he must not only think, but think along definite lines, and his line of thought must not be interrupted every few minutes by being called away from his window to fit some woman's number five foot with a number three shoe.

Now then, we have the man and we subscribed for several good publications that carry good articles on window display work. We have made arrangements to send him regularly to the larger cities to get the newest ideas regarding the methods others are using to make their displays more modern and more resultful. And we are planning to send him to the convention of the International Association of Display Men.

Now, that we have selected the man who is going to make our windows "different," lets go with him and take a look at our windows, and a peek at our fixtures. Our windows look sort of old fashioned, don't they? It would usually pay you well to remodel them a little and have a real front. It would give you an opportunity to make your displays different.

It is important that your fixtures be modern and you ought to have at least two sets. No other line of merchandise requires better fixtures than shoes, for practically the entire fixture is exposed to view and it must not detract in the least from the display.

All fixtures used in the window must be of the same design and finish. If you have permanent backgrounds they should harmonize with them in every respect, in fact they must be a part of them, so to speak.

The average shoe window of to-day puts me in mind of the boarder who had hash every meal for three or four days. It was good hash, but he was getting tired of hash so he thought he would take a peek at the bill of fare for the coming meal. There he found instead of hash a Bible reference. He looked it up in his Bible and there he read, "And it will come to pass that ye shall look and find it to-day and to-morrow the same as yesterday."

That is the same with most shoe windows; the same to-day, the same yesterday, the same last week and the same next week. The window has probably been changed several times, but who knows it. It is no different—the same old hash. People get tired of looking at it.

Don't feed your customers hash all the time, but specialize, and watch the effect. It may take a little while to show big results, but remember you are not doing business on a day to day basis, you want a big increase at the end of the year, not just for any one particular day. The progressive merchant of to-day is the big merchant of the future; he must be able to see further than to-day.

By specializing, I mean simply this: Display one line of shoes at a time. Make a display of, say women's shoes in the new shade; the next time, perhaps evening slippers, a display of children's shoes, men's shoes, a display of rubbers, a display of tennis shoes. By specializing you reach the customers who have not thought of buying, you reach the shopper who buys elsewhere, you actually create desire to possess that particular shoe, because your display has the maximum of attention value, and that is the first thing in salesmanship of any kind—getting the attention.

Prof. Walter Dill Scott, in his chapter on Attention in his book. The

Theory of Advertising, gives us six rules or principles regarding attention. I am going to call your attention to the first one, it will substantiate what I have previously said regarding specializing in your displays. Here it is:

"The power of any object to force itself into our attention depends on the absence of counter attractions."

Now as regards backgrounds. It isn't necessary to put in an expensive background that covers the entire back of your window, for every season of the year. You can get some very good effects by using appropriate panel designs along with suitable flowers, etc. Watch that you don't over do it; that seems to be the main trouble in using flowers in shoe windows.

Too many shoe displays are over crowded. Arrange your display so that there is a little "breathing space" between units. They will stand out better and their attention value and attractiveness will be greatly increased.

Be careful in your arrangement of units, be neat, study, and specialize and you'll discover that your windows are different, that they are attracting more customers to your store, drawing more people to your city and that you are doing your community a real service.

Clarence E. Duff.

You Ask Me Who I Am.

I am the cheapest thing in the world.

With me, men have felt within them the power to move mountains—to fly the air as birds—to gain the wealth of Croesus.

I am the Secret of Happiness. Without me the years are but a menace; old age a tragedy.

I offer my self to you and you do not heed. I bide my time. To-morrow you will come begging, but I shall turn aside. I cannot—I will not—be ignored.

I am the sunlight of the day; the star-dotted Heaven of the Night.

I hold your future in the hollow of my hand. I can make of you what I will. I am the Door of Opportunity—the Open Road to the Fairyland of Dreams.

I am the most important thing in the world—the one thing without which all else is impossible.

You ask me who I am and I shall tell you:

I am GOOD HEALTH.

Shoe Store and Shoe Repair Supplies

SCHWARTZBERG & GLASER
LEATHER CO.

57-59 Division Ave. S. Grand Rapids

Attention!

Are you watching the Prize Contest closely?

If you want any additional information in regard to this contest drop us a line and we will furnish you with complete data.

HIRTH-KRAUSE

Tanners and Manufacturers of the
MORE MILEAGE SHOE

GRAND RAPIDS

MICHIGAN

BRANDAU SHOE CO.

DETROIT, MICHIGAN

Manufacturer
WOMEN'S SANDALS
JULIETS and OXFORDS



Wholesaler
MEN'S DRESS and
SERVICE SHOES

Prices Revised to Rock Bottom

IN STOCK FOR IMMEDIATE DELIVERY

St. No.	Description	Last	Price
475	Womans Glazed Colt Bal. Stitched Im. Tip	Opera	\$3.75
425	" " " Oxf. Stitched Im. Tip	Opera	2.85
450	" " " 1 Strap Sandal	Opera	2.60
452	" " " 2 Strap Sandal	Opera	2.70
68	" " " Plain Toe Bal.	Comfort	3.25
700	" " " Juliet Front Stay	Comfort	2.55
300	" " " Gore Front Oxford	Comfort	2.45
150	" " " Plain Toe Oxford	Comfort	2.65
500	" " " 1 Strap Sandal	Comfort	2.15
501	" " " 1 Strap Sandal Rubber Heel	Comfort	2.25
25	" " " Comfort	Comfort	1.90

Send for Samples or Pamphlet Showing Above Styles.

Rapid Turnovers Necessary During 1921.

Telling his audience that the secret of success for the retail merchant in 1921 will be and must be in getting a rapid turn-over of stocks, keeping up assortments and being of an optimistic frame of mind constantly—as against continued high expenses of doing business and a lowering volume in dollars and cents, although not in actual pairs, Carl Herzfeld, vice-president and general manager of the Boston Store, Milwaukee, addressed nearly 300 retailers from all parts of Wisconsin during a special open session of the Wisconsin Retail Dry Goods Association in Milwaukee. Of those assembled at the meeting, 96 per cent. were selling shoes at retail. The session was held at Hotel Pfister.

Mr. Herzfeld spoke under the subject, "What do you want to know?" He quickly turned the gathering into an open forum.

Speaking of the N. S. R. A. convention, he said: "Here in Milwaukee 30 shoe factories a few weeks ago were virtually idle, or had but small working forces. They were practically closed. Last week their factory chimneys smoked vigorously. There was and is a bustle and interest about these 30 plants which is good to see.

"Now, why? Because there was held in Milwaukee a convention and an exhibit, the greatest thing ever attempted anywhere on earth, of its kind. Five hundred shoe lines were shown. Seven thousand retailers came to Milwaukee.

"I used the word 'ever.' I do so advisedly. At our store it is never used. It is barred from the advertising. But, as I used it just now, it was surely proper to be used. Words are hardly strong enough.

"Each one of the merchants coming here learned much. From nine to ten million dollars worth of shoes were sold to them. To-day the factories are at work, and the volume grows daily.

"It all goes to show this: If you will buy now, each purchase will be like the proverbial pebble. Prosperity will spread, on and on. Gentlemen, would you like to discuss that point? Is there any room for discussion?" Several retailers replied that prices were already stiffening in some lines of shoes. Others told how dry goods were going up, prices tightening and in some cases, allotments out.

"Your turn-over will be almost automatic, if you will buy freely and frequently and work," continued Mr. Stone, also of the Boston Store.

"Some of us patted ourselves on the back last year. Well, the business was thrown at us. This year we must have more turn-over, real turn-over. Now, if at the end of 1921 you can show as much business in dollars and cents as at the end of 1920, then you have my permission to pat yourself on the back. Buy frequently and think of turn-over all the time."

Mr. Stone discussed wages of employees. His advice was rather to discharge inefficient employees than to cut wages of men and women being retained in service. He described the "reaction of the pebble of wage cuts,

dropped into the surface of the store," and how it shortly gets outside and creates pessimism and buying resistance among the public.

"You men did big business last year because of high wages, not despite them," he said. "Some who think they are thinking of their cash drawer are not doing so at all. My advice is not too late, either." Asked if any had cut wages, the merchants in the hall replied 100 per cent. that they had not, and some told of advances recently made.

"Realize those who work for you, help make your living," said Mr. Stone.

Deliveries, hours for stores and other subjects were discussed. Mr. Herzfeld maintained that these things are clearly a matter for educational effort. No retailer should consider such things as fixed and irrevocable. The war restrictions should have taught every retailer along those lines. "It wasn't all patriotism that got the ready acceptance of the changes during the war," he said. "We and many of you are still keeping up some of the changes then made.

"Not less service and courtesy, less politeness—but to cut out the super-service, the clearly superfluous, must be the keynote for 1921. My suggestion, especially to the retailer in the smaller cities is, call in the other fellow, educate him as well as you educate the public. If you do not succeed in a day, keep on. Show how the retailer should have time to enjoy life, smoke a pipe in a morris chair. You'll sell just as much, if not more. Try it for four weeks or a season and see."

Playing on the Credulity of Mankind.

Once upon a time there was an innkeeper who, strange to say, was unable to make both ends meet. Nothing that he tried appeared to be of any use. He even placed in the windows a notice to the effect that his house was "under entirely new management," but that was in vain. So in despair he consulted a wise woman.

"It is quite simple," she said, as she pocketed her fee. "You must change the name of your inn."

"But it has been the Golden Lion for centuries," he replied.

"You must change the name," she said. "You must call it the Eight Bells; and you must have a row of seven bells as a sign."

"Seven?" he said; "but that is absurd. What will that do?"

"Go home and see," said the wise woman.

So he went home and did as the woman told him. And straightway every wayfarer who was passing paused to count the bells, and then hurried into the inn to point out the mistake, each apparently believing himself to be the only one who had noticed it, and all wishing to refresh themselves for that trouble; motorists observing the discrepancy as they flew by, stopped their chauffeurs, and, with the usual enormous difficulty, got them to go back; and the joke found its way into the guide book.

The result was that the innkeeper waxed fat lost his health and made his fortune.

Build Your Business On a Foundation of H. B. Hard Pan

Truly the service shoe trade may be said to represent the foundation of the shoe business in any community.

The H. B. Hard Pan shoe line because of its many service giving qualities is generally conceded THE STANDARD WORK SHOE VALUE.

On it you can build an ever increasing trade among the substantial people of your community, and the handling of this QUALITY line will mark you as the leading merchant in your community.

They wear like iron.

Herold-Bertsch Shoe Co.

Manufacturers of Serviceable Footwear GRAND RAPIDS, MICH.

"The Wonder"

A Boy's American Welt giving

25 to 50% More Wear

Celoid Chrome Soles

And

Celoid Chrome, Sole Leather Stub Proof Tips

Choc. Chrome Retan Blucher

Whole Goodyear Wingfoot Rubber Heels
Unlined.

A Remarkable Shoe for Every Wear

2½ to 6	12½ to 2	9 to 12
\$3.25	\$3.00	\$2.75

In Stock March 15th

Ask our salesmen to show you this wonderful shoe. It is a business builder in the truest sense of the word.

RINDGE, KALMBACH, LOGIE CO.

GRAND RAPIDS, MICHIGAN

Makers of Good Shoes Since 1864



Sound Building Is Under Way.

There are at present a number of great business forces clearly at work building a sound business structure for 1921. Supply and prices are becoming broadly co-ordinated to demand. The improvement in the liquidity of credit, which is now in progress, must develop further, but there are signs that improvement there will continue. As these movements are fulfilled, as wages and labor are realigned to new conditions and as business finally absorbs the losses incident to deflation stabilization on the new level will become an accomplished fact.

The growing tendency of labor to become more efficient and its willingness to accept some liquidation of inflated wages is a most encouraging circumstance. From more than one point of view the readjustment now going on in respect to labor supply and demand is beneficial to the individual worker. The excess of jobs over workers, inflated wages, and lax supervision from employers which characterized the boom period were all influences upon labor contrary to its best interests. Radicalism, encouraged by labor scarcity, invaded and depreciated the quality of labor as a component in our National economic life. High wages begot extravagance that soon reacted in rising prices, reducing the buying power of those very wages so that labor's gain was more apparent than real. There also developed a demoralization of individual efficiency because men were not kept on their mettle by competition for work and advancement.

But employers must play fair and not attempt to unduly lower wages or to enforce greater curtailment than circumstances warrant. They must recognize that in any country worth living in, the standard of living tends ever upward. Wage earners in the United States are entitled to the opportunities to receive more than merely the means for a bare and joyless existence in return for real work well done. Any other attitude on the part of employers would be a menace not only to the orderly readjustment of existing conditions, but also to sound business progress in the long run.

No section of the business fabric has been more subject to disturbance and miscalculation during the war and post-war era than the securities markets and none has shown a greater capacity for readjustment. It may be fairly said that, so far as the securities markets are concerned, speculation there has been more orderly, more in accordance with predetermined rules and more on a basis of voluntary participation than in most other directions.

Conditions of the war and post-war

period served to place possibly too much emphasis on the speculative aspect of stock exchange activities. An encouraging feature of these early days of 1921 is that we can see in many directions tendencies restoring this and others of our great business instrumentalities to a basis of public service in accordance with their real economic functions. This is a significant phase in the beginning of a return to conditions where our feet once more are on a solid ground of facts and sound interrelationships. Intrinsic values and properly related industrial conditions are again to constitute the predominant factors behind securities prices.

It is beyond dispute that business, looked at in its fundamental aspects, is finding a new basis of operations that will constitute a more substantial and permanent foundation for a better balanced National prosperity than has existed at any time since the outbreak of the war in Europe. It will ultimately be planted firmly on the bedrock of normal conditions and established demands. Many of the seeming advantages of the war and post-war era have proved illusory and much of the development was out of proportion, reflecting the abnormal times through which we were passing.

We must expect, therefore, during this year a further readjustment of such phases of industry and business as became expanded to meet special conditions that are passing away. On the other hand, we may expect a resumption of normal expansion in other lines which were retarded during the war period.

James S. Alexander,
President National Bank of Commerce, New York.

Did you ever notice how a man instinctively reaches for his roll every time his wife comes into his office?



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

44,000

Satisfied Customers

know that we
specialize in

accommodation
and service.

BRANCH OFFICES

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

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.

GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICH.

OTTAWA AT FOUNTAIN

BOTH PHONES 4391



The Year 1921

will see many changes
in the business world. The right

Banking Connection

is something to be carefully considered.
We invite you to avail yourself of the facilities of our complete banking system.

OUR OFFICERS

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

OUR DIRECTORS

James F. Barnett	Frank Jewell	W. D. Stevens
John Duffy	Wm. Judson	Carroll F. Sweet
Clay H. Hollister	Edward Lowe	L. H. Withey
John C. Holt	Geo. F. Mackenzie	Wm. M. Wurzburg
John P. Homiller	W. R. Shelby	

Regularly Examined by United States Government Examiners

Smoke Candle Vapor Deadly.

One of the many ingenious contrivances developed during the recent war was the "smoke candle." Such candles were little cylindrical boxes containing smoke-producing chemicals, which could be ignited at a moment's notice by a sort of friction device. They were used to conceal the movements of small groups of men. When touched off they were simply placed on the ground, to make a smoke screen.

The Americans thought it would be a good idea to use smoke candles that would give off a poisonous smoke. These improved candles did not come into use during the war, but since then the chemists of our War Department have perfected them. The poison stuff used is a coal-tar product which, a solid at ordinary temperatures, vaporizes in the heat of the burning candle. The vapor will penetrate most gas masks. The military authorities think that such poison smokes will find very extensive use in future warfare.

The smoke of a smoke-candle is usually white. To be effective for concealment, it must, of course be as opaque as possible; and it must also be heavy, so as to be not easily blown away by a light breeze. Candles that produce a smoke of zinc chloride meet these requirements admirably, but the addition of "diphenchlorasine" makes them poisonous as well.

You Will Live to Laugh.

I remember that when what seemed a terrible catastrophe befell me, when the future looked very black, indeed, and it seemed as if there was no chance for me to get on my feet again, a friend said: "You won't believe it, but the time will come when you will laugh at this calamity, think of it as being a good thing for you."

I have lived to prove the truth of this man's prophecy; I have lived to think that all the misfortunes that have ever happened to me have, in a way, helped me. Each unfortunate experience has made me wiser, more careful, more determined to compensate for the mistakes and blunders and failures, and I can't help feeling that my life is richer for these trials, as painful and humiliating as they have been, apparently, irremediable.

All things work together for those who try to do their best, who are honest and earnest. Through mistakes we arrive at the goal of comparative perfection. If we are in earnest and intelligent, and do our level best to win out, we shall do so in spite of the multitude of mistakes and blunders, the mortifying errors we make.

I once heard an editor of a great magazine say that his publication had risen out of its mistakes; that it had won out over a multitude of schemes and experiments, very few of which

had ever proved successful in themselves. But the perpetual effort to better the publication, the perpetual effort to get ahead, had resulted in a real success. Daniel Abbott.

Making a Will.

Most men shrink from making their wills. It is a duty that tests character, and brings one face to face with responsibilities and duties that are not cheerful. In a sense, it puts a man of property up against his final disposition of earthly affairs—never a pleasant thing to contemplate. It is an acknowledgement of his mortality and the certainty that he must return to dust.

Yet the will should be made, deliberately and with studied fairness, when the maker is in sound health and full possession of his faculties. It is a dreadful thing to make a will when one is in pain, when breath is leaving the body and death will not be stayed. How many souls go forth into the unknown tortured by the consciousness of things forgotten in the hurried distribution of property, of obligations overlooked, of ill-considered decisions—all because a great duty was left to the last day of failing strength!

He is a wise man who disposes of his much or little when in health, whose last hours are not distracted by fears of error in the final act with which he must face what is behind the heavy curtain.

Who Am I?

I am a rank deceiver. I kill the fatty, degenerated calf of gold.

I fight windmills. I upset ideals.

I engender anger.

I wake the dead. I am arbitrary. I am a true wraith of wrath.

I am all powerful. The prophets know me well. I am intensely human.

My brother is a mystery. No living man has met him. Yet that brother has a host of enemies and some friends.

I am just as tireless as he and always mentioned in the same breath. I am a sharpener of wits.

It is a wise man can dodge me.

Time with me is only relative. I am never late and sometimes early.

I am the tragedy of fortune.

I block the entrance to the Elysian bleachers.

Hated by all, I stand in my native ugliness undaunted before all the world. Though singular I am plural. Yet my fate is in your hands.

I AM TAXES.

E. Blake Whiting.

Do you stall your motor whenever you are confronted with an unexpected situation? Learn to rely on your own resources and go ahead with your work without getting buck fever whenever anything unusual happens.

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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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COMMERCIAL COURAGE.**Its Use in Granting and Watching Credits.**

Irrespective of who the speaker is, what group he is addressing, what the subject is or how popular or timely the subject, as a rule, there is in every convention audience the fellow who says, "Bill, oh, Bill, listen to this fellow, while he tells you how to run your business."

If, perchance, that fellow should be in this audience, I beg to advise that nothing of that sort will be indulged in by me. I shall not pretend to tell you how to run your business, neither do I claim that what I have to say relative to collections will be a cure-all for your business ailments.

No collection system has ever been devised and no collection system ever will be devised that will keep accounts receivable at a minimum without your constant and whole-hearted support. No collection system works automatically and never will. You will get out of any collection system proportionately what you put into it. Therefore, get your personality into it. Make it so inseparably a part of yourself that it becomes your hobby. Then, and not until then, will you get out of any collection system what it is intended that you should.

It is conceded that the worst ailment effecting business is the chronic failure to collect the money due. You might take exception to the use of the phrase, chronic failure, but it is conclusively proven that the majority of business failures is due directly to the failure to collect the money due. And it is not known and it never will be known to what extent and in how many various ways the failure to make collections has indirectly hastened business failure. So, judging by the results directly traceable to the failure to make collections, I am honestly of the opinion that the use of that phrase is not to severe.

As is the case with chronic ailments of any kind, a cure is not going to be effected in a fortnight and it should not be expected. However, by persistent application of an old-fashioned treatment you will soon see such a change for the better as to cause you to wonder why you did not do it before.

Irrespective of the treatment applied to your collection ailments you should soon realize that they are of a dual nature. Likely there has been hesitation on your part to go after your accounts and we all know that the average account hesitates to come in of its own accord. So, in your analysis of your collection ailments do not fail to take into account both phases. You must, of necessity, blame yourself and determine in what particular or particulars you are to blame and you must also analyze the

account and determine in what manner to approach it and what treatment to apply. Failure to do the above analytical work will result in negligible returns from the best collection system ever devised.

The trouble is, that nearly all dealers and many credit men, when faced with impaired risks and impending losses, either become excited and don't know what to do or are scared into doing the wrong thing. Sick accounts are just like sick people and require the same kind of treatment. If a member of your family is taken ill, you don't ordinarily scold him or threaten him. Instead, you make him as comfortable as possible, call a physician and at once begin the treatment suggested by the diagnosis. You then nurse the patient until he is again on his feet and then caution him relative to the indiscretion that caused the attack. You likely keep your eye on him until he has entirely recovered. You should do the same with sick accounts. As there are cases in medical practice that medical science cannot help, just so there are cases in credit practice that no credit man can aid; and as there are cases in medical practice that require segregation, just as there are cases in credit practice that should be sent to the pest house.

Too many dealers are of the opinion that they are in wise to blame because an account is slow pay. It is generally conceded that you have a duty to perform to your customer in the prompt collection of the money he owes you. If you allow him to pyramid his accounts and acquire a tax method of payment, you are helping him to perform a habit which will militate against him all his life. Thousands of men who are to-day branded as poor credit risks have been made so through the tax collection methods of the retail dealer.

Right here let me give you a home-ly truth: You might know a person ever so long. You might conclude that you know the party ever so well, but you do not really know him until you have had dealings with him in dollars and cents.

Dealings with people in dollars and cents brings us to the customer. The customer is naturally divided into the following classes: The cash customer, the short term credit customer, the long term credit customer and the customer who is known to be a decided merchandising risk. As the cash customer does not give us any trouble relative to collections, we can with safety eliminate him there. However, treat him well at all times; give him a square deal and his money's worth and at no time become lax in your attention and courtesy to him.

We now have the short term credit customer. He is divided into two classes, the short term credit customer

Small Wonder

SMALL wonder that errors in tax returns are many. Added to the countless intricacies of the tax regulations themselves are the innumerable amendments and rulings daily made—all of which must be taken into account.

The obvious solution is the delegation of all tax matters to an organization of Certified Public Accountants whose specialized facilities assure accuracy in the consideration of every possible issue.

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Commercial Deposits

3

Per Cent Interest Paid on
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Compounded Semi-Annually

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Grand Rapids, Mich.

A Stock Company.

of good standing and good reputation and the short term credit customer of whose standing and reputation you know little or nothing. The short term credit customer of good standing and good reputation is, as a rule, a solid citizen. He looks well to his reputation in the community and is not likely to engage in any practice detrimental to it. He takes pride in having it known that he meets his financial obligations. Therefore your short term credit customer of good standing and good reputation is a minimum merchandising risk and relative to collections is a minimum factor. We can safely eliminate him here. However, treat him well at all times, give him a square deal and his money's worth at all times and do not become lax in your attention and courtesy to him.

We now have the short term credit customer of whose standing and reputation you know little or nothing. This customer is likely to be good as gold and you not know it. He is likely to be potentially as good as gold and you not discern it. Or he is likely to be a merchandising risk, baiting you on by short term payments to the pyramiding of his account on long terms. Therefore, it is of paramount importance that you learn all you can about this customer. For example, is he a family man? Is he a home owner or a tenant? If a home owner, how did he acquire it, by cash payment or contract arrangements? If a tenant, is he a good one? Does he pay his rent regularly? Does he take good care of the property? Who does he work for? Is he a skillful workman or a common laborer? Is he well liked by his associates? Has he the appearance of being thrifty? What is his home atmosphere? If you get satisfactory replies to those questions and others which you can ask, you have hold of a solid citizen. If you do not get satisfactory answers to those questions, you have hold of a merchandising risk.

We now have the long term credit customer. The long term credit customer is even less desirable than the occasional customer who, in the slang vernacular of the day, does you for the account. Why so? Because, if a customer "does you for the account," you know him for what he is and he is not likely to receive further favorable consideration. The long term credit customer remains in your good graces the while but decidedly at your expense if you but knew it. Ah, right here you take exception to me and you say that the long term credit customer is good trade inasmuch as he eventually pays and you do not lose the account. I beg to differ with you. It is conceded that the long term credit customer is a liability. It is further conceded that a long term credit account will not net the dealer his overhead expense, not to mention a net profit unless there is an interest charge for the duration of the account.

We have now arrived at the place where it is expedient to apply commercial courage. What is commercial courage? Commercial courage is that business trait which enables a dealer to determine the advisability of granting credit, setting a payment date and making collections with the same

lack of fear that he displays in selling. You have two classes of customers on whom to apply it—your short credit customer who does not measure up to the requirements that designate solid citizenship and your long term credit customer.

Commercial courage! Apply it, how?

When anyone asks for credit you have an excellent opportunity to determine the advisability of granting it and you should do so to the best of your ability. Do not be afraid to have a heart-to-heart talk with the party asking for credit. If the customer should resent being questioned relative to his eligibility to receive credit and his ability to meet the financial obligation, ask him if he can negotiate a loan at the bank without first satisfying the banker on those two points. He must admit that he cannot. Then ask him if he cannot negotiate a loan at the bank on such flimsy terms, why he should expect you to do what the bank will not? He has no come back but it is his first move and that first move should be to lay aside any resentment he might have shown. If the customer does show resentment and does not lay it aside, refuse the credit and close the conversation. Or if in your judgment he is not a desirable risk, refuse the credit and close the conversation. Do so politely but firmly. Why?

Because credit is the expression of trust—the belief in a man's willingness to meet his financial obligations within a period of time that will allow you a fair margin of profit over and above the cost of doing business.

We have determined to whom to grant credit with the minimum amount of risk—your short term credit customer of good standing and good reputation and the customer concerning whom you get satisfactory answers to your enquiries. Right here enters the apparent contradiction. Your collections must of necessity be your barometer for the granting of credit or the extension of credit and you cannot gain that knowledge without first granting credit. So, you ask perplexedly, "Well, what shall a fellow do?"

Do not grant credit except to those who, to the best of your judgment, should receive it. Do not grant credit to those who in your belief will abuse it. Your customer analysis should by this time enable you to do the above with a remarkable degree of accuracy. Grant credit to the remainder who ask for it. In so doing set a payment with the consent and assistance of the customer.

By this time you have a number of accounts in force and will naturally add to them from day to day. What now? Watch those accounts. Right here is one of the most important parts of the whole problem. Become as familiar with those accounts as it is possible to do. Right here make it your hobby, as I mentioned earlier in this talk. If an account lapses its payment date call the customer's attention to it not later than the third day. It will create a good impression and prove that you are prompt, on the job and mean business. Watch how these accounts are paid; in what manner they are paid. Some will thank

The Grand Rapids Merchants Mutual Fire Insurance Co.

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Operated for benefit of members only.

Endorsed by The Michigan Retail Dry Goods Association.

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"The Agency of Personal Service"

Inspectors and State Agents for Mutual Companies

We Represent the Following Companies, Allowing Dividends as Indicated:

Minnesota Hardware Mutual—65%	Michigan Shoe Dealers Mutual—30%
Wisconsin Hardware Mutual—60%	Illinois Hardware Underwriters 60%
Minnesota Implement Mutual—50%	Druggists Indemnity Exchange 36%
The Finnish Mutual Fire Ins. Co. 50%	

REMEMBER WE HANDLE THE BEST COMPANIES IN THE MUTUAL FIELD.

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

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

C. N. BRISTOL, Manager

A. T. MONSON, Secretary

J. D. SUTHERLAND, Fieldman

FREMONT.

MICHIGAN

Confidence and Good Will

are the two great assets on which we have placed no figures. The confidence and good will, however, has been the one cause of building the company to its present size and financial strength.

The officers of the company, through a policy of real service and economy of operation have made possible the excellent financial statement published in the Tradesman of Feb. 2.

Safety, service and economy is our bid for your patronage.

As we have never failed to show our policy holders a saving of less than 25 per cent. annually, you had better let this good company serve you the coming year at a saving of 30 per cent.

Submit to us your insurance problems. They will be solved in your best interest.

Michigan Shoe Dealers Mutual Fire Insurance Company

Main Office: FREMONT, MICHIGAN

ALBERT MURRAY Pres.

GEORGE BODE, Sec'y

Preferred Risks! Small Losses! Efficient Management!

enables us to declare a

30% Dividend For Year 1921

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

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

WM. N. SENF, Sec'y

you for calling their attention to the account and will pay gladly and willingly. Others will have to be reminded, called upon, a future date set and then they pay. This customer will not likely do you for the account, but he will not hesitate to let the account remain a long time due. Others will have to be ding, ding, dinged at before you get the account and you occasionally lose one in this class. If you lose an account you know what to do should that party return at some future period and again ask for credit. But what will you do with the fellow who had to be ding, ding, dinged at when he again says, "charge it?" What will you do? Say no. Say it politely but firmly. Once having said no you will be surprised to find how easy it is to say it again. And you will be more surprised to find that on the average you have not caused this fellow's ill will. He will return to trade with you in a limited way, but on a cash basis. He considers this his reformation period and wants you to so consider it. Get busy. Study this fellow. Find out all you can about him. It will surprise you what you can find out about a fellow if you set out to do so.

It will surprise you even more to learn what an important bearing some of your information has upon the advisability of regranting credit. Accounts that are slow pay can sometimes be greatly improved but, as a rule, the fellow who gives you trouble relative to the collection of his account is poor trade and you might better be done with him.

By determining the advisability of granting credit and studying how accounts are paid and in what manner they are paid, we have built up a nice clean bunch of credit trade. We never lose the opportunity to impress upon anyone asking for credit that it is a favor we are granting, in the event that we grant it, and we also impress upon that customer that we expect the favor returned within a reasonable time. We don't harp on it all the time. We do not need to. Your policy gets noised around and that policy will do you no harm.

By determining the advisability of granting credit and studying how the accounts are paid and in what manner they are paid, our accounts receivable at the first of each year, for seven year period, average less than two hundred dollars. We do a cash business? No, we do not. We are quite liberal in the granting of credit, but we have educated those who receive the favor to return it. What we have done you can do. It applies to any sized business in proportion. It pays better to stop a poor account before it gets started than it does to try to collect a poor account after it has got started. How do you stop them before they get started? Study your accounts. Study the advisability of granting credit. Study the manner in which they are paid. And then use commercial courage and apply what you have learned. It won't take you long if you make it your hobby.

Otto C. Keils.

Do something each day that will make your work easier each day thereafter.

GONE TO HIS REWARD.

Ben W. Putnam, Pioneer Confectionery Manufacturer.

Benjamin W. Putnam died last Friday at his residence, 246 Lafayette, N. E. Funeral was held from the residence Monday afternoon at 2. Interment in Fulton street cemetery.

Mr. Putnam was born Feb. 1, 1843, in a historic old farm hotel near Orange, Mass., located on the stage line between Boston and Vermont. There he lived until 14 years of age, when his father sold the farm and hotel and removed to Warwick, Mass., to engage in the general store business. Mr. Putnam entered his father's employ, and after the first year was in general charge of the business, buying the goods and acting as book-keeper and

The stock was so small that it could have been all loaded on a wheelbarrow, but the business increased so rapidly under the energetic administration of the Putnam Bros. that they were soon compelled to move across the street, where they fitted up a handsome store room in the old Irving Hall building, where they remained several years, subsequently occupying a store in the new block which took the place of the Hall building. Their next move was to abandon the retail business and open a wholesale and manufacturing business on Waterloo street, subsequently removing to Kent street, where they did business in the building now occupied by the New York Biscuit Co. They next moved to the Butterworth building, on Huron street, where they remained

ness which was the pride of the market in its early days as a jobbing center. The establishment was completely gutted by fire on one occasion, but the firm quickly got on its feet again and was soon doing business at the old stand, apparently none the worse for the singeing it received. In 1888 the firm removed to the Blodgett building, on South Ionia street, and in 1890 the firm was dissolved by the retirement of Mr. Brooks and the organization of a stock company with \$75,000 paid up capital under the style of the Putnam Candy Co. The business gradually increased under the management of Mr. Putnam, who acted as President and Manager of the corporation and had a general oversight over every detail of the business, until it became the leading business of the kind in the State. On the organization of the National Candy Co., the Putnam Candy Co. was taken over by the organization and Mr. Putnam retired to enjoy the fruits of his long and active business career.

Personally, Mr. Putnam was a man of few words. He had but two hobbies—system in business and horses outside of business—and both received the proper amount of attention at the proper time. He had comparatively few friends, but those he had were bound to him with bands of steel. Those who enjoyed his friendship cherished it as a rare privilege and such a thing as his breaking with a friend was seldom witnessed. He was a liberal contributor to public enterprises—especially turf meetings—and in every respect was a model citizen. His only fault—if fault it be—was that he carried fidelity to business to that extreme that he was almost a slave to his business.

The Baby.

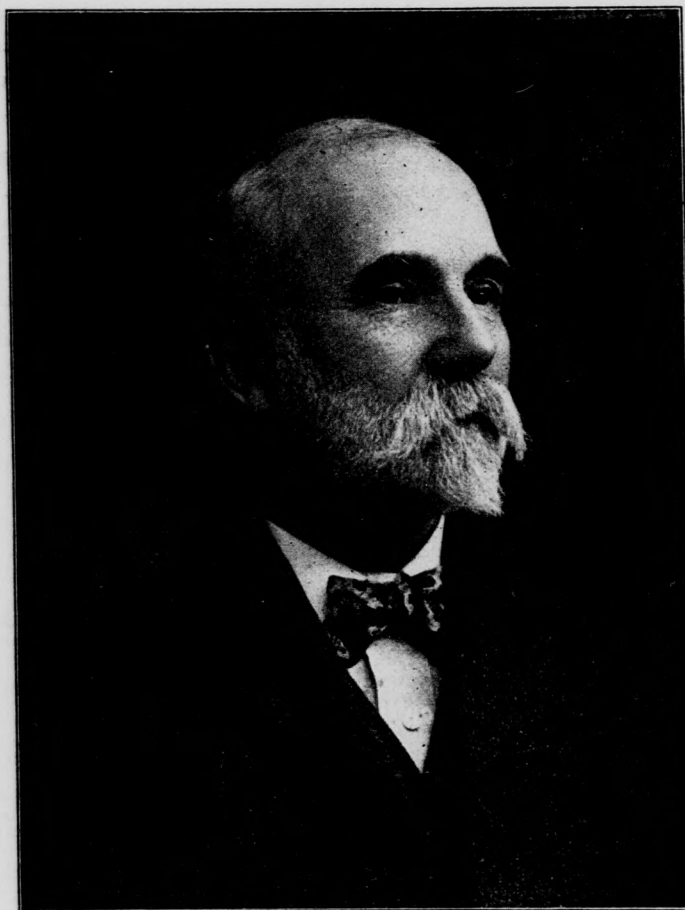
Who rules the house and all within?
Who often needs a safety-pin?
Who makes you glad he's not a twin?
The Baby.

Who is precious 'ittle dear?
Whose little ways are often queer?
Who moves old bachelors to sneer?
The Baby.

Who wakes at night and 'ants a jink?
Whose rosy-possey toes are pink?
Who from the bottle doesn't shrink?
The Baby.

Who wakes at 4 a. m. to yowl?
Who when you lift him starts to howl?
Who looks as wise as any owl?
The Baby.

Who can upset your every plan?
Who plainly shows he knows he can?
Who some day'll be a horrid man?
The Baby.



The Late B. W. Putnam.

general overseer. At the age of 21 he went to Springfield, Mass., where he kept books for two and one-half years for Hopkins, King & Co., wholesale flour dealers. Here he first heard of Grand Rapids through the firm of Sweet & Barnett—Martin L. Sweet and James M. Barnett—who at that time conducted a flour mill business here and shipped large quantities of flour into the Eastern States. In the fall of 1865 Mr. Putnam decided to make his home in the Great West, and, after visiting Chicago and several other places in Michigan, he came here and entered the employ of E. F. Ward & Co., who at that time conducted a sash, door and blind business on Mill street. In the spring of 1866 he formed a co-partnership with his brother, Joseph D., under the style of Putnam Bros., and purchased a small confectionery stock, which was located at the foot of Monroe street, where Miner's hat store now stands.

until the firm of Putnam Bros. and Putnam and Brooks did business about a dozen years, acquiring a reputation for enterprise and aggressive-

INSURANCE IN FORCE \$85,000,000.00

WILLIAM A. WATTS
President



RANSOM E. OLDS
Chairman of Board

MERCHANTS LIFE INSURANCE COMPANY

Offices: 4th floor Michigan Trust Bldg.—Grand Rapids, Michigan
GREEN & MORRISON—Michigan State Agents

Finnish Mutual Fire Insurance Co.

CALUMET, MICHIGAN

This Company has paid to the policy holders in returned premiums 50% and 65% since its organization in 1889.

Saving to Policy holders (dividends)	\$372,606.51
Fire Losses (during same period)	197,895.23
Dec 31st, 1920 has a surplus on hand of	239,072.85
Amount invested in Government and School bonds	154,370.97
Cash in Banks on Deposit	84,701.88
Company has earned in interest during 1920	
on surplus fund the sum of	\$10,390.43
Company has in force Insurance risk amounting to	4,552,274.15
Company has Policy holders, 3,750	
During the year 1920, we wrote new insurance amounting to	
the sum of	739,449.00

After paying the running expenses and fire losses, the Finnish Mutual Fire Insurance Co., has been able to pay to the assured 50% of the premiums paid by the assured. This has saved the assured 50% on his insurance cost.

The Finnish Mutual Fire Insurance Co. has never had any law-suits in adjusting fire losses. **This is a record** in itself.

The Finnish Mutual Fire Insurance Co. has **not** called an assessment from its members for 30 years. --- Because the company has always carried a cash surplus on hand to avoid assessments.

It is safe to assume that no matter what obstacles 1921 has in store; they CAN BE overcome by the united efforts of the members of this company. A company is as strong as its agency force.

Thirty-one years of successful fire insurance experience has proved to us that IT IS CO-OPERATION THAT BUILDS.

The affairs of this company are managed by a board of directors consisting of 100% Americans, who have pledged to protect American homes and other properties in an honorable business way, at the lowest possible cost for fire insurance.

Everybody should bear in mind when looking for protection in case of fire, the fact that the Finnish Mutual Fire Insurance Company of Calumet, Michigan, is glad at any time to give information regarding insurance.

C. N. BRISTOL, General Agent for Lower Michigan.
Fremont, Michigan.

Finnish Mutual Fire Insurance Co.

444 Pine Street

Calumet, Michigan



Michigan Retail Hardware Association.
 President—Norman G. Popp, Saginaw.
 Vice-President—Chas. J. Sturmer, Port Huron.
 Secretary—Arthur J. Scott, Marine City.
 Treasurer—William Moore, Detroit.

Poultry Specialties Can Be Featured To Good Advantage.

Written for the Tradesman.

For the hardware dealer, poultry specialties represent good business and good profits.

But here, as in practically every special line of trade, the advantage in business-getting rests with the merchant who has some specific knowledge of the specialty. The hardware dealer who has a back yard flock of Barred Rocks or White Wyandottes and is enthusiastic about them can sell a great deal more grit, oyster shell, chicken wire and other accessories than the hardware dealer who has still to learn the A. B. C. of poultry raising.

There has been evidence the last few years of renewed interest in poultry raising in a great many communities. This is shown by the organization of active associations of local poultry raisers. The local association represents an opportunity for the hardware dealer; and he should do everything in reason to encourage it. For the association is always a stimulus to well equipped poultry raising, in place of careless, haphazard indifferent methods. The association poultryman is the great buyer of poultry feed, tonics, regulators, charcoal, oyster shell, grit, and other incidentals; as well as of special equipment in the way of hoppers, etc.

In a community where there is a strong association it will pay to go after this business intelligently and energetically. A pre-requisite is a complete stock of poultry specialties. This may represent a branching out on the part of the hardware dealer into new lines, which are usually regarded as the pre-requisite of the druggist or the seed store. Yet it is worth something to be known in your community as a merchant who carries in stock anything and everything the average poultry fancier is likely to need. The poultryman who wants something in the way of equipment is pretty sure to come to you first.

Next it is worth while to read up on poultry to some extent, and to get in touch with leading fanciers in your town and vicinity. Talk hen with them, now and then. The professional poultryman likes to discuss his birds and the amateur enjoys it, too; and this swapping of opinion will add to your knowledge of poultry while at the same time extending your circle of steady customers. Where the hardware dealer's attitude toward the sub-

ject is sympathetic, the poultry fancier will respond with his patronage.

Then it will pay to go after the business systematically. It isn't an overcrowded field in most communities. Indeed, there is a lot of business now be done with all except the best poultrymen; while the latter, knowing the advantage of keeping their pens well equipped and up to date, will be a constant source of repeat orders and dependable prospects for new, worth-while devices.

Stock the goods. Give them a special department or counter in your store. Put on an occasional window display. The range of stock is a great deal wider than most retailers imagine. There are many varieties of poultry food, poultry tonics, egg producers, and such preparations. The stock will also include charcoal, grit, oyster shell and other sources of lime, insecticides of various sorts, disinfectants, lime for whitewash, etc. Then there are mechanical devices, such as egg carriers, baskets, boxes, hoppers for food, grit and oyster shell, nest devices, and the inevitable china nest egg. Then, too, poultry netting is an important line for the hardware dealer.

In winter, the various egg producers and poultry tonics can be pushed to good advantage; for it is in winter that eggs command the highest prices. The energetic hardware dealer who features these lines right now ought to increase his normal sales. Then, too, grit and oyster shell are more than ordinarily necessary in the winter months. Pushing these lines now will pave the way for chick specialties which will be in season in the early spring.

Incubators and incubator supplies are also a good line to push, though here outside salesmanship is required as a rule to make sales of the initial equipment.

Quite a few advertising stunts can be utilized in the development of this line of business. One small town hardware dealer offers prizes. For instance, he has on occasion offered \$5 in equipment for the largest number of chickens raised from a single setting in the hatching season. This season, in his locality, extends through March, April and May. Another prize is offered for the largest number of chicks hatched and raised to maturity by any customer of the store. A stipulation confines entries in these contests to purchasers of a brand of chick food for which the hardware dealer has the exclusive local agency.

The dealer gets a double advantage from this. There is, first, the advertising value that comes from the contest itself, and the immediate stimulus to the sale of a certain brand of

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.



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.

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.

chick feed. Then at a later stage the dealer, at the end of the hatching season, puts on a big window display showing the prize-winning setting of chicks, raised on this particular food. The dealer takes snapshots of winning flocks, and these can be used to good advantage in connection with a later season's window displays. Thus one contest provides a lot of good advertising material for the next year's chick campaign.

The shrewd merchant will often find opportunities of this sort for using the "results" secured by his customers to advertise his goods to future prospects.

In advertising contests of this sort it is as a rule better to offer a series of prizes, rather than a single prize; as it is a recognized fact that competitors will usually go into a contest far more readily where a number of prizes are offered.

It pays in catering to this business to secure the addresses of all local poultry fanciers, for a prospect list. Circular letters and advertising material regarding the specialties you handle can be sent to this list. Personal acquaintance is also a powerful factor in booming this line of business, particularly where the hardware dealer knows something of the intricacies of the pastime.

Besides these opportunities for advertising, the hardware dealer can advertise to good advantage through the local poultry show or fall fair. These events afford an excellent opportunity of reaching prospective customers. Where Nationally advertised specialties are handled, the manufacturer can usually be counted on to co-operate with the local dealer in putting on these displays.

Some very attractive displays can be devised for the store windows, as well as for the booths at the fall fair or poultry show. "Use your ultimate product to help see your goods" is a good principle to follow. Thus, when you are putting on a display of patent egg producer, a pan or bowl of "new laid" eggs makes an effective item in the display. Always show the top notch local price quotation for strictly new laid eggs, per dozen; figure it out per egg, for emphasis. What you want to drive home in such a display is the importance of winter eggs, and the fact that the big profits are realized from these.

Then, later, with your chick feed displays in spring, there is nothing more attractive than a quiet setting hen and a brood of newly hatched chicks. You can always draw a crowd with a display of that sort; and you will halt every poultry fancier and every prospective poultry raiser who comes your way. But don't be satisfied to put the setting hen and the chicks in the window; show the goods as well, and make your display talk of the connection between proper equipment and good feed on the one hand and healthy, thriving chicks on the other.

As with other specialties, poultry lines help to advertise the store and boost sales in regular lines, and to attract trade. Victor Lauriston.

Never use hard words—especially if you are unable to pronounce them.

Brain the Only Thing Which Does Not Decay.

You came into the world a wee package of beef, bone, blood, brains and bellows, and the least evident of these B's was brains.

Your bellows gave no inkling that there were any brains in your make-up.

At first your hands and your eyes moved without any semblance of thought. Then you commenced to notice things, then you saw objects you wanted to investigate and you grabbed for them.

This was what the doctors call co-ordination; that is, making your muscles obey your brain and work in harmony.

At this point your brain commenced to develop rapidly and it has developed and will develop as long as you live.

You commenced to die physically the moment you were born; that is, your muscles and bones and tissues waste and wither as the years pass by.

But your brain, and the thought babies it gives birth to, are immortal and will live forever.

That brain of yours is a copybook, a file cabinet, a storage place in which you put away valuable thought and remembrances which are to be of service to you and yours through all the years to come.

If you had no consciousness, or if your brain were paralyzed, life would be a blank and you couldn't feel any more than a dead rabbit.

So, then, we are creatures of our thoughts and these thoughts are sparks from the brain.

The general office of the body is in the large dome on top we call head, and in this office is the brain and the eyes are the windows which let in light and pictures of things.

The brain is a fine machine and needs care; if it gets out of whack the whole shooting match is spoiled.

We must keep the brain in fine repair, so it will do the things we want it to do, otherwise life isn't worth the living.

The first great stroke and use of your brain was when you realized that in order to get good stuff out of your think-tank you must feed it good wholesome stuff.

Then you discovered that ideas and thoughts and impressions were like men, animals and plants, in that like begets like.

If the city boy goes to the country and remains there he looks, acts and thinks like a country boy, and vice versa.

If a boy is raised in a home where there is music you will hear him whistling tunes.

If he goes with successful people he will unconsciously take on the things that bring success.

Good thoughts get together and rub up against each other and help one another. As like begets like, in plants and animals, so like begets like in thought.

Old Mother Nature has watched your industry and she has always kept the hive big enough and added more room as your brain required it for expansion and a storage place to put experiences.

Knowledge means knowing things.

You have two kinds of knowledge—that which you get from direct personal experience and that which you get from others' direct personal experience.

You can read books and compare the experiences of the past with your experience. You can compare notes and learn to differentiate between good and bad, between truth and untruth, between help and hurt.

Your brain will never find all the truth; there is room for progress for your brain and thoughts as long as you live. Frank Stowell.

The one who gives customers the most agreeable treatment while they are in the store is the one they are going to like to patronize even though lower prices may at times take them elsewhere.

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.

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 ELEVATORS

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

Sidney Elevator Mfg. Co., Sidney, Ohio

WM. D. BATT

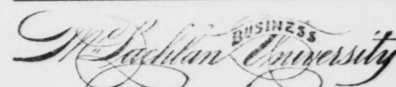
FURS

Hides

Wool and Tallow

28-30 Louis St.

Grand Rapids, Michigan



"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



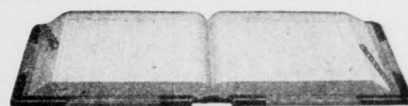
Braender Bulldog Giant 5-Ply Molded Fabric Tire

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.



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 *Proud*fit
LOOSE LEAF CO.

GRAND RAPIDS, MICHIGAN

The NATION'S STORE- KEEPER



D-19

WAR DEPT

WILL YOU HAVE

There's an *enormous demand* for War Department Canned Corned Beef and Corned Beef Hash.

These meats are wholesome and *guaranteed pure*

Millions of people realize there are genuine savings in buying these meats.

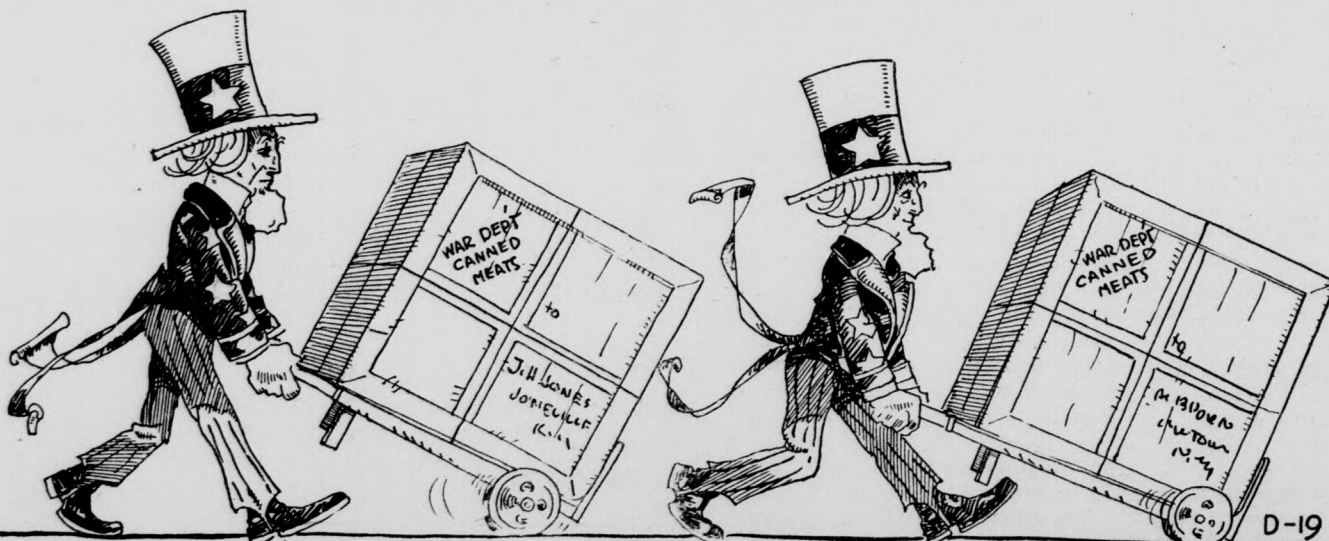
They are *insisting* that their dealers give them this unusual opportunity to cut living expenses.

Thousands of dealers from coast to coast are taking advantage of the unprecedented low prices and terms listed elsewhere, to supply their customers' *demands*, and retain their good-will.

Merchants everywhere find the sale of these delicious meats stimulates business in other departments of their store.

YOU can increase patronage, realize extra revenue, encourage thrift, and lower living costs materially, by selling War Department Canned Meats.

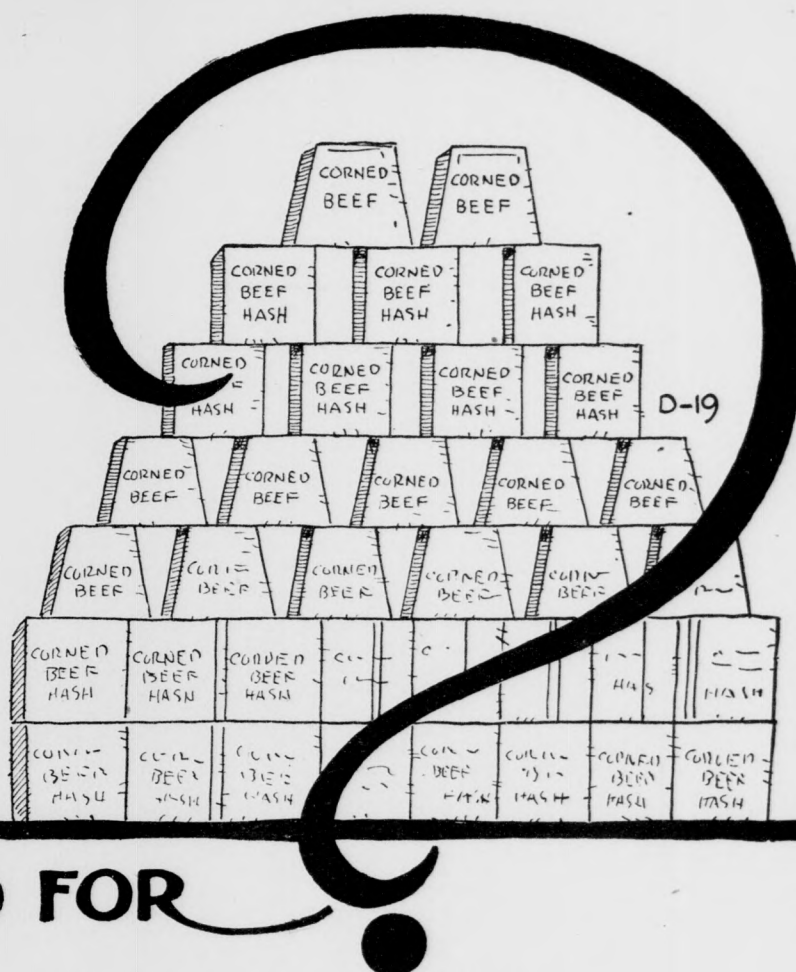
ARE YOU GETTING YOUR SHARE?



CANNED MEATS

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.



THEM WHEN ASKED FOR

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

CORNED 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

CORNED 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 10%	\$2,501.00 to \$4,000.....	10%
1,001.00 to 2,500.....	5%	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 \$ 500,001.....	32% net to prevail
When purchases reach 100,001.....	28% 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 prospective 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.

Surplus Property Branch

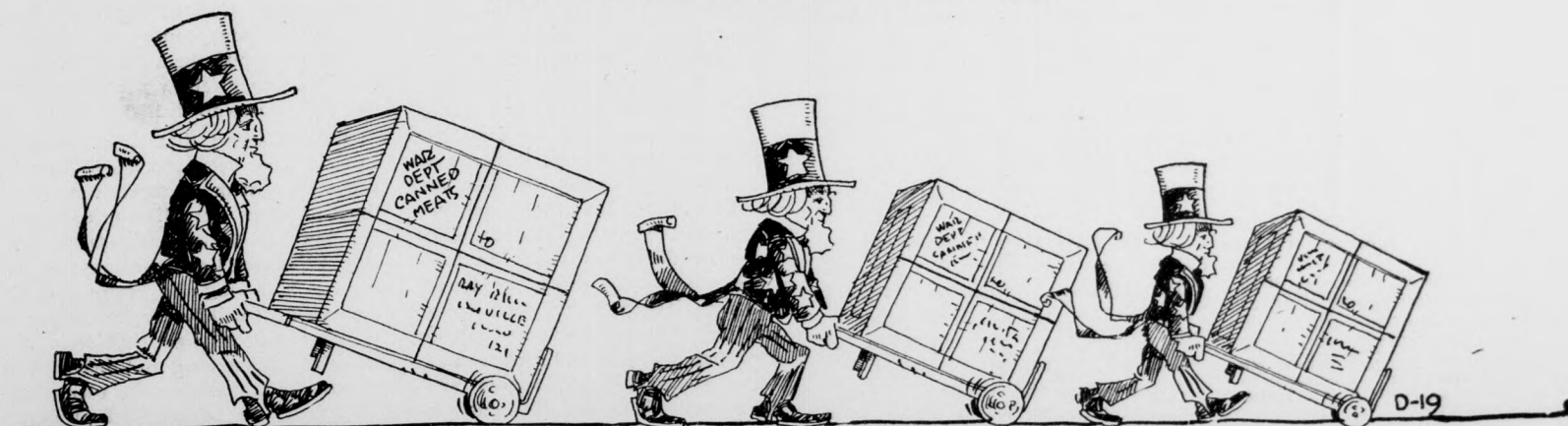
Office of the

Quartermaster General,

Munitions Building, Washington, D. C.

WAR DEPARTMENT CANNED MEATS

Buy it by the Carload—Freight Prepaid



CLOSE APPLICATION.

The Only Panacea For Permanent Success.*

Artemius Ward said: "It isn't the ignorance of people that does the harm so much as it is their knowing so many things that ain't so." Sales plans are as numerous as germs, panaceas for business ills are as plentiful as patent medicines and every man is apt to think he has concealed about his person the golden key which will unlock the door to big business.

I have no closely guarded formula which, if followed, will double or treble your volume of business. I have no set plan which, like a blue print, if used, will give you a towering skyscraper of conspicuous height in hardware selling.

Yet out of the crucible of human experience—the melting pot from which the dross of failure is scummed from the shining steel of solid success—have we not found that it is work that wins? No one thing, good though it may be in itself, will always cash in. The master key to unlock all doors is work—plain, common, steady enthusiastic work.

Son of a poorly paid common laborer, Edward N. Hurley, by sheer necessity, was dumped into the grind of this workaday world. As a youth he was toughened by guelling muscular effort. As a young man he opened the throttle on a C., B. & Q. Railroad engine. As a salesman he plugged and pushed and bucked tough prospects through hard days. As a manufacturer of pneumatic tools he pioneered the way against the skeptical non-belief always turned, like a cold shoulder, to new mechanical things. But he had learned to work and he won.

Then in the electric washing machine field he blazed the way. It was a thorny path and taxed to the limit the resources piled up in other manufacturing, but Hurley had learned the how of work and he kept at it where a soft man would have quit. To-day Mr. Hurley has the respect and the pleasures accorded to the successful man. He served his country notably as chairman of the U. S. Shipping Board. He is the subject of deserved praise in leading magazines. He has arrived. And Mr. Hurley is still working. He can be found at his desk happily busy with his affairs. Not too busy with golf to see the business callers whom he should meet. Not too absorbed with wild-cat pleasure trips—with a tinge of business excuses mixed with them—to work at his job. Not too busy to refuse to see you or me who might want to ask his advice or co-operation in a matter.

And he says work is the key to success.

We are all mentally lazy. We grind a few hours or a few days at our desks or in our store or shop and then we, child-like, play hookey and run away from school. We try some new psychology in selling and it gives temporary benefits and then we tackle some other man's plan. We helter-skelter about looking for a private formula for more business. We, frog-like, jump from place to place and seldom seem to arrive. We hope, then we try, then we stop.

And after all we know that it is work—persistent work that pulls us out of ruts and gains us more business.

"Smashing the sale through—how" is my subject. And I answer that there is no magic—no filled wand, which, when waved, will do it. No correspondence course has ever been written that will get success without effort. There is "no royal road to learning." Mr. Marden knew "there are no short cuts through the fields to the road of success."

Charles M. Schwab said, "A man may have a so-called good time or achieve real success but he cannot do both." And Mr. Schwab chose to

*Paper read at annual convention Michigan Retail Hardware Association by Hubert C. Teller, associate editor Hardware Age, Chicago.

succeed. He won wealth, position and that inner satisfaction which must come with attainment. Work did it. Andrew Carnegie said his problem was to find a man big enough to earn the salary of \$250,000 he wanted to pay the manager of his steel company and still willing to give enough time from his pleasures to earn that salary. And Schwab, because he had learned the pleasant lesson of real hard work, was given the chance. And he worked at that steel company job. He reached success.

"Yes," someone is saying, "but all work and no play makes Jack a dull boy." True enough, but need we be reminded that the maximum pleasure can be found in tackling a hard job and doing it. "Sweet are the fruits of victory." The harder the sale the greater the satisfaction. The stronger competition the more pleasant is the growth which we make against it.

The hardware interests—manufacturing, jobbing and retailing—served mankind well during the war by turning a deaf ear—usually—to the siren of temptation which made profiteers of many men. Mark ups were, usually, justified by costs. A study of Chicago market prices covering sixty items, staples and luxuries, and showing price comparisons in June, 1920, and in June, 1915—when war prices started, established the proof that the average mark-up was less than 100 per cent. in five years. There were few of the 200 and 300 per cent. increases which some seasonable and fashionable merchandise had. We earned the reputation of patriots and not profiteers.

To-day we are taking losses and charging off declines as the market brings them, because that is the honest way to do business.

We can add more to the general wealth, more to the comfort and convenience of our customers, more to the good of all mankind by each of us in our own store, at our desk, or in our plants, fully giving a full day's whole-hearted work, each day, to our several tasks.

We will smash the sale through by working to get good merchandise by working to keep our stores attractive, by working to know our goods until we shall have the power which knowledge always gives—by working with our salesboys and saleswomen until they, too, become enthusiastic workers. It is working, planning, thinking, trying that turns the trick. There is no quick cure-all for business ills. But work wins. Selling demands preparation. And preparation is only a polite word for work.

Necessity of Increasing the Turnover for 1921.

Stock turn-over is something that concerns all retail trades the country over, and occupies a most important place in the minds of most retail shoe merchants. It is something we all desire to know more about, and the best and most practical methods to accomplish the best results. To some it may appear as a sort of mystery, and a proper differentiation of its true sense is more difficult than would seem at first thought. A good many have only a vague idea of what a turn-over really means. Some say it is changing shoe stocks into dollars, but how to arrive at a correct solution, system or plan, is something that has not been solved by everyone. We all have ideas, it is true, but some believe they are turning their stocks a certain number of times a year, while in a great many cases the turnover is lower than believed.

The Harvard Bureau of Business Research, Bulletin No. 10 published in 1918, defines a turn-over and quotes as follows:

A good stock turn is one of the correct indications that a retail shoe

store is successful. To obtain a figure for stock turn, the cost of merchandise sold during the year is divided by the average inventory of merchandise. This average inventory is found by adding the inventory at the beginning of the year and the inventory at the end of the year, and dividing the same by two. The figure for stock-turn is based on cost of merchandise sold and not on net sales, because inventory is taken at cost. A stock-turn as high as 4.7 times a year has been obtained by stores selling low priced shoes. Some retailers of this grade, however, turn only a little over one-half of their stock during the year. The common figure for stock-turn for low price shoe stores is 1.6 times, in the medium price stores the lowest figure for stock-turn is 0.7 times, the highest 5.1 times, and the common 1.7 times. In high priced stores stock-turn ranges from 0.9 to 2.3 times a year with 1.5 times as a common figure. This lower figure for stock-turn is probably due to the fact that more novelty goods and extreme styles are sold in the high price stores.

Now, what does this tell us? It says plainly that the average turn-over in a majority of shoe stores is probably less than the common average, as given by this report. And, again, they cover the data collected of pre-war times. We now are facing an entirely different condition, and our problem of turn-over will have to be considered from other angles than in the past. The coming year is going to tax the efforts of every single one of us in keeping our necessary increase in number of pairs of shoes sold up, and our inventory down. It is true that the experience of the last three years has made better merchants of each and every one of us from a merchandise standpoint, which should better fit us for any crisis that may come. There never was a time when sanity of judgment and wise conservation was more needed than during the present period of readjustment.

We are now to the point where it is necessary to determine what steps should be taken in order that our turn-over will at least be normal—they should be increased on account of the extra investment involved. There is no question but gross sales in a majority of stores will show a decided increase, but will the number of pairs sold? How is that going to measure up when reports in general state that quite a falling off has been noted. Is this the case with your individual business, and how are you going to know? Is it not also a proved fact that the consuming public are taking better care of their shoes to lengthen their time of service, and is that going to continue? These are a few of the problems that each one must solve for himself to fit his own condition.

To successfully combat these and other problems that confront us, each one of us should make a complete analysis of ourselves and our business, so that we may know in detail the internal working of our business affairs. Records should be kept and systems installed that should tell in a few minutes time the exact condition of our stocks at any time. In other words, every store should be departmentized into various divisions or sections, detailed daily records should be available of pairs and investment of men's, women's, boys', misses', children's shoes, high and low cuts, tan

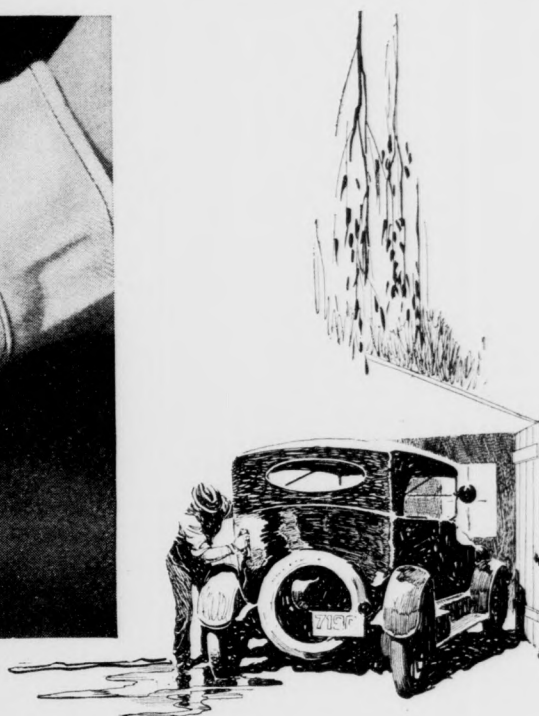
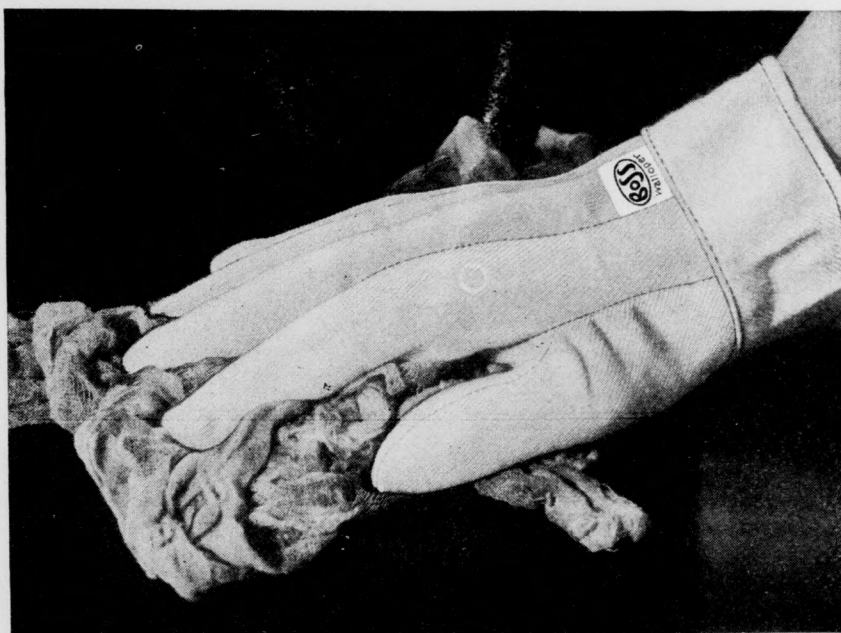
and black, staples and novelties, rubbers, etc. These records, if properly compiled, will in a great measure point out to you the weak spots, slow selling styles, and whether the investment in any division is justified. Such records, if properly arrived at, will at all times act as a guide in your buying, and assist materially in curtailing the waste in your business. When it comes time to replenish your stock, you will find yourself in a position to order intelligently as well as on a conservative basis.

Turn-over at this time has a great deal to do with what goods can be sold for. It must be conceded that it costs a lot to carry a large stock of shoes. And unless sales increase in proportion, in pairs as well as dollars, you cannot expect to make as good a turn-over as perhaps you would like to. Therefore, we not only need daily records, but we should operate on the department or large-business store plan. That is, we should figure on a buying appropriation or limit for each division of our business, and this to be figures from the turn-over. This will be a positive way to prevent over-buying, and keep the allotments of the several divisions of your store in perfect order and bring about a more satisfactory turn-over. Stock turns and new styles should always be taken into consideration. In other words, always proceed to get rid of as many styles on hand as new ones are ordered. Fewer styles should be carried with plenty of the best selling sizes that will meet with the wants of the greatest number of people. Pick the right ones, and order often. Over-buying is disastrous to turn-over and to your business in general.

It must be conceded that novelty shoes are more expensive to the merchant than the everyday staples, and the percentage of turn-over is bound to be less. My personal observation tells me that there are too many novelty shoes on the market, and more appearing daily. This, of course is for a purpose on the side of the manufacturer. Too much attention is given to this branch of the business, and too little paid to styles especially suitable for the women of past youth and up. This is worthy of your consideration, and I am sure will have a great bearing on your turn-overs. Study the wants of the trade in your community and supply them. Make records of lost sales and lost customers and why they are lost. It will tell you something, or perhaps give you an idea. Don't try to buy every style you see because it looks good to you. Consider first what you actually need. Concentrate your business to as few houses as possible. Don't try to buy them all or from all. Give the other fellow a chance. He, like you, wants to live.

It is no secret that shoe stocks in general have been too heavy for the satisfaction of many merchants. It is time to clean out all surpluses, and get down to sound business, as with stocks liquidated and conservation observed in buying for future requirements we all will be able to confidently meet any change that may materialize either way and bring to a conclusion a satisfactory turn-over.

Adolph C. Kaufman.



Trade Mark
This Trade-mark identifies
genuine Boss Work Gloves.
Be sure it is on
every pair you buy.

That New Campaign on Boss Work Gloves

Every Boss dealer and prospective dealer has a personal interest in this year's advertising. It is the fulfillment of last year's promise—a promise that Boss advertising was to be a continuous policy, and not a one-year's flash in the pan.

The big, new 1921 advertising campaign appears in a long list of National publications, headed by the Saturday Evening Post. Look for it. It will send you more Boss customers than ever before. Remember that every man, woman, and child capable of using two fists needs Boss Work Gloves. The advertising will create greater demands. It's up to you to see that this increased demand is supplied.

So keep your stock of Boss Work Gloves complete, and you can fill every work glove requirement. Order sizes for men and women, boys and girls. Get the ribbed, band and gauntlet wrists. Here is the complete trade-marked line.

THE BOSS MEEDY—best quality, medium weight canton flannel.

THE BOSS HEVY—very best quality, heavy weight canton flannel.

THE BOSS LETHERPOM—heavy canton flannel with tough leather on palms, fingers and thumbs.

THE BOSS JERZY—highest quality cotton jersey cloth in many colors.

THE BOSS XTRA HEVY—finest grade of extra heavy canton flannel.

THE BOSS WALLOPER—highest quality, heaviest weight canton flannel.

THE BOSS TIKMIT—Roomy mittens made of ticking that wears like iron.

THE BOSS ELASTO—strong canton flannel. Made by a patented process in one weight only.

The Boss Line includes
highest quality leather
palm, jersey, ticking, and
canton flannel gloves and
mittens.

THE BOSS MANUFACTURING COMPANY

Sales Offices: Kewanee, Ill.—Brooklyn, N. Y.

BOSS WORK GLOVES

STORE POLICIES.

Methods Which Apply To Any Country Store.*

This subject is capable of assuming varied and numerous amplifications. I presume that there are as many different store policies as there are merchants; also there must, of necessity, be many different divisions of store policies, such as the policy of buying stock, policy of arranging stock, policy of handling customers, policy of extending credits, the policy of handling store help and many others that the management must work out as they come up. I do not think we can adopt any definite policy that will work out in all cases, but each one must be governed by conditions which exist as they come up and the successful merchant, in my judgment, will be the one who can see ahead and be able to grasp new ideas and conditions quickly and apply them to his business. The best schooling any young business man can have to fit him for a business life is a schooling of self reliance to teach him to act on his own resources, to think quickly and to be firm in any decision he may make.

As for the different store policies, I have known merchants to reach the very apex peak of success, so to speak, that followed the very opposite of what is generally considered good business policies and which, if it had not been for the personality of the merchant, would have ended in disaster to him, so I feel that personality is sometimes stronger than policy. Then the same policy that would be successful in the city stores would not be successful in the rural town stores, so I wish to say here that I do not consider that business should be run on any iron clad rule or policy. To be successful a retail merchant must be able to meet conditions as they arrive.

Buying Policy.

In buying it has always been my policy never to buy what I thought my customer did not need or want, even though I could buy it very cheaply. Also to never buy because a salesman said I should buy a certain article. I prefer to use my own judgment, as I believe that every merchant should know what is best adapted to his communities needs and wants. In fact, I believe, a successful merchant should run his own business.

Arranging Stock.

This, I believe, depends more on taste or fancy than any other store policy, but I believe it should be carried out through the whole store with more attention than most any other policy. I have seen many good window displays spoiled by going inside of the store and finding the stock wholly out of comparison and vice versa. I have been attracted into stores by fine window displays and on going in have been so disgusted and disappointed by the arrangement and looks of the stock that I have gone out without even making an enquiry although I went in with the intention of making a purchase. I believe in good window displays, but I believe they can be carried to excess. I prefer to have my stock in better condition, if anything, than my window displays. The stock should be so classified and arranged as to make the least possible work and confusion in waiting on customers and to give the best effect as to display. All departments should be, as near as possible, by themselves. I have gone into hardware stores and seen sporting goods and paints all mixed together, house trimmings and tinware in the same way. Of course, in our small country town stores, from which most of us come, we cannot have everything just as we would like, neither can we have our stock arrangements as our brother merchants in the city, but we can—most of us, at least—improve our stock arrangements and if we get no other thought from this let us go

*Paper read at annual convention Michigan Retail Hardware Association by Frank L. Willison, Climax.

home and, in the words of Curtis Johnson, put on cotton socks and work like hell putting our stocks back in shape.

Handling Customers.

This, I believe, to be the most delicate to handle of any store policy and the amount of success attained depends on the quick foresight and ability to judge human nature of the party waiting on the customer. I have always insisted that my customers were entitled to and should receive the most courteous treatment but that they should not be allowed to think that they were any better than my clerks or myself, that we were entitled to the same courteous treatment from them that they expected from us. I never want my customers met at the door with a frown or with a tale of hard luck or any personal troubles, but with a pleasant smile and an air of self respect that will inspire confidence in the customer. One of the first objects to accomplish is to get the confidence of your customer and you can never do this by having him think that you do not understand your work or are in any way out of your place. I have no use for anyone that will in any way misrepresent facts to a customer, but at all times be sure that you are right. I do not believe it is good policy to enter into an argument with a customer, but I do believe that we should let him know that we have opinions of our own and that we are honest in such opinions. Everyone respects an honest opinion, although it may not agree with their own, any more than they do with one who agrees with every whim.

Matter of Extending Credit.

In the matter of extending credit, perhaps more failures in business are due to this policy than any other. No merchant has any right to extend credit to a customer unless he is very sure that such credit will be taken care of. It is an obligation he owes to himself as well as to his creditors, to be very careful to whom he extends credit, yet it is almost impossible to do a mercantile business, especially in our rural districts without extending some credit. I sometimes think that more depends on the collecting of accounts than on the extending of credits. I am inclined to believe that there are but few that ask for credit (except regular dead beats, who have no credit) but what have good intentions and expect to pay just as they agreed, but I believe with Franklin that creditors have better memories than debtors, and it is up to us as creditors to keep our debtors reminded, lest they forget that they owe us.

Handling Store Help.

This has always been a serious problem to me. Commencing in the mercantile business as a clerk or helper I saw the helper's side and, when entering the mercantile business for myself and assuming the manager's side, I believed that the help should be accorded the same treatment I had received. I was treated almost as one of the firm and had to assume some of the responsibility as a part of my work. I have found it hard to get help who would assume any of the responsibilities, but I still believe that help should assume some responsibility as a part of their work, and that in so doing they are helping themselves by improving in their work, as well as being a help to their employer.

I do not feel that help should be used so they will feel that their pay check is the only incentive to work for, but that there is something of more importance than the pay check—the success of the business and that there should be a balance on the right side of the ledger. I do not think we should be too selfish with our help, but use them as our own flesh and blood, and if they will take more interest and assume more responsibility by taking a financial interest, then we should see that they have it.

I do not believe in finding fault or complaining to help, but if I have any-



Reg. U. S. Pat. Off.

**Make
money
by selling
Brown's
Beach
Jacket**

Warm as an overcoat. Costs less than a good sweater and gives far better service. Will not rip, ravel or tear and can be washed as often as desired without losing shape. Comes with or without collar; and vest. Widely advertised.

ASK YOUR JOBBER

or write

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

Hac-Ka-Rac



Our salesmen will be on the road the latter part of this month with our complete and attractive line of Knit Goods. Please do not buy until you have made an inspection of our line.

**PERRY GLOVE & MITTEN CO.
PERRY, MICH.**

thing to say to them, I would say it in a way that there could be no misunderstanding.

There are many other details that come up from time to time in the mercantile business and which every successful merchant must adopt some policy in regard thereto, and in my judgment, he who adopts the least complicated and easiest to apply policy, and the one who produces results, will be the most successful. Of course, results are what we are after and what we must have.

In preparing this I have taken the position of a small town merchant, as most of us belong to this class. As for the city merchant, I presume they have or should have their business systematized and certain fixed policies adopted which would be impracticable for the merchant dealing with the rural or small town trade.

In closing, I would say, my policies are to manage your own business or see that it is managed.

If you extend credits, be very careful in extending them and, above all, see that they are collected.

Be courteous and pleasant to your customers and your help. Treat them as you would be treated. Be big enough to put yourself in their place but assure them that you are human, as well as they are, and that you are entitled to live as well as they.

Adding to Our Knowledge.

The youthful Clarence was busy with his pencil.

"What are you drawing?" his mother asked.

"I am drawing a picture of God," said Clarence.

"But, Clarence, you mustn't do that; nobody knows how God looks."

"Well," returned Clarence, imperturbably, "they will when I get this done."

Sherman Rogers, The Lumberjack Orator.



This speaker will give two addresses at the Retail Grocers and General Merchants convention at Kalamazoo on Wednesday, Feb. 23, at 2:30 in the afternoon and again at 8 in the evening. Mr. Rogers says: "Having been a lumberjack during the years I should have been in school, I haven't the education of an academic expert, but what I lack in grammatical expression will be counterbalanced by punch."

The Philadelphia Chamber of Commerce, in the columns of the Public Ledger, says: "Mr. Rogers, in a

straight-from-the-shoulder speech, startled his hearers with his hot demand for co-operation."

The Fire Fiend.

Who am I?

Listen!

In cellars, closets, attics—everywhere—I am conceived.

Born of a touch, I become a tornado. Before my fury man is helpless.

I cheer the heart of the shivering and destroy the millionaire in his home.

In the United States each year I claim a sacrifice of 9,000 innocent lives.

Without me the world would stop—never, in fact, could have been born.

I turn the wheels of commerce.

Each year upon my altar, carelessness lays a quarter billion dollars of the fruits of man's industry.

He who controls me will find the Midas touch.

When I stalk, behind me lies desolation.

My breath gives life; yet in my embrace all things die.

I am restless. My rule is absolute, and yet an abject subject am I.

I leap to do man's slightest bidding. Without my aid he would be powerless.

Men worship me, curse me, love me, yet they heed not.

Who am I?

I am man's best friend—and bitterest enemy.

I am fire.

Men who work in salt mines should be able to preserve their reputations.

Doing Business Without Money.

More than nine-tenths of our business is done without the use of till-money. We effect our enormous exchanges of commodities and services principally with bank checks, and less than one dollar in every ten is a bank-note or "hard" money. In America this method has been developed much farther than in any other country. But even that is not enough to satisfy a Rochester firm, which proposes to restrict all its transactions with 800,000 customers and a large working staff to what the college professors call "deposit" currency. Employees are to be paid by check on a deposit slip, and even such petty items as one-cent postage stamps are to be met by an order on the bank to pay.

Payroll robberies are directly responsible for this innovation, but there are sounder reasons back of it. For it leaves money in the banks, where it belongs, except in emergencies, it encourages thrift, it educates a wider circle to the advantages of the checking system and it demonstrates afresh that efficient modern business can worry along without such artificial counters as sun-dried brick or wampum or shovel blades or silver dollars or Federal Reserve banknotes. It lengthens the forward stride.

If there were no other reason for sticking to the work you have started, do it to keep people from calling you a quitter.

If you have ever met a real live celebrity you will easily understand why the world prefers dead ones.

SIX OUTERALL FACTORIES CONCENTRATE ON ONE PIECE GARMENTS—GREATER VALUES NATURALLY RESULT

America's Play Garment

Now is the time to buy playsuits. Our prices are down to 1914 levels. It will be a manufacturing impossibility to furnish you goods for spring business unless you order at once. We have the largest and most complete line of playsuits made in America. Our nearest branch will send you samples without obligation.

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

**Buy
Playsuits
Now**

Branches:
New York, 377 Broadway.
Chicago, 1016 Medinah Bldg.
Cleveland, 222 Marion Bldg.
Kansas City, 410 Ridge Bldg.
Milwaukee, 606 Mayer Bldg.
Indianapolis, 466 Massachusetts Ave.
Des Moines, 601 Observatory Bldg.
Springfield, Mass., 147 Dwight St.

OUTERALL PLAYSUITS ARE AS WELL MADE, OF THE SAME DURABLE MATERIALS, AS OUTERALL WORK GARMENTS

Michigan Takes Back Seat For No Other State.

Grandville, Feb. 15—Built on a rock the foundations of our commonwealth are laid deep and wide. Whatever storms may blow, whether of a social, physical or political nature, the State founded by hardy sons of New York and New England is bound to weather the gale and come up smiling every time.

Although new so far as its admission into the Union is concerned, Michigan is one of the oldest states. The first settlement made at Sault Ste. Marie several centuries ago marks the footprints of the white settler as early as many of those farther Eastward.

Pontiac's conspiracy to wipe the white race from off the map of our beloved peninsular State was one of the first incidents of the early settlement of the State. From that hour to the present time this State has made wonderful progress in everything that goes to make history and enlightened progress.

Michigan, my Michigan, takes no back seat for any other of the forty-eight composing the American Union. The peer of any, the superior of most, she sits between her lakes the wonderful impersonator of the amazing progress made by the United States since the wresting of the thirteen colonies from the mother country in the eighteenth century.

If you seek a beautiful peninsula you will find it here.

In September, 1641, the first whites visited Sault Ste. Marie and were cordially received by the Chippewa Indians who occupied ground adjacent to the St. Mary's river and rapids. This rapids was a great fishing ground even at that early date.

The vast pine forests of Michigan formed a source of wealth second only to the copper and iron mines of the Lake Superior country. From the farthest North to the Indiana line at the South the State is rich in everything that goes to make the greatness of an empire. Michigan is fully capable of living within itself and could stand alone should the time of such test and trial ever come.

The State has flourished under three different flags. First, the fleur-de-lis of France; next the cross of St. George of England; lastly the stars and stripes of the United States. Indications are that the flag of the Great Republic will continue to wave while time and tide flow on in endless rhythm into endless futurity.

The early Indian wars tried the early settlers. The war for the Union, the Spanish war and the kaiser's war make up a round of rugged adventures endured with the fortitude of true patriotism.

There was no question as to the stand Michigan would take when the South fired on the flag at Fort Sumpter in the spring of 1861. The State sprang to arms before the sound of Sumpter's guns died in the distance. Colonel Pelton sped through the North woods seeking volunteers for the making of a single regiment. Three times the number needed offered their services and were taken into Government service some time later when it became evident that the assault on the Union of the States was to be no holiday affair.

The men of Michigan have reason to be proud of her sons who sprang to arms in defense of the old flag. One out of every seven of the population entered the Union army and attested their patriotism on hundreds of sanguinary battle fields.

During that long struggle to keep the Union together and Old Glory in the sky, the men from Michigan won an enviable reputation on every field from the Ohio River to the Gulf. The fact that "Michigan is on guard tonight" was sufficient assurance to the weary soldiers that the enemy would not surprise the camp under cover of darkness, and from the first Bull Run battle to the fall of the Confederacy at Appomattox, four years from the initial skirmish of the war,

the men of Michigan filled every position they were called upon to occupy with honor and credit to the State.

Many brave men, men of prominence in the State, found surcease from the trials and tribulations of this world under the sod of the Sunny South. The Ferry family suffered among others. Major Noah Ferry's body was brought back to his Grand Haven home in the early part of the war.

The bones of some of Michigan's unknown dead lie buried at Arlington, while many others fill graves in Virginia, the Carolinas and further West. These unknowns were every whit as brave, as true, as loyal sons of the State as were those who died and won fame through recognition of their valor by the State and Nation.

The resting place of many Michigan boys who were known has never been found. The writer calls to mind one young man who went from a pine-woods mill to join the hosts led by Pap Thomas, who never came back, nor was his body ever found by friends. He fell at Chickamauga. Doubtless his body lies buried there, unidentified and never to be known again by his friends of this world.

Another went from the North woods, gallant as they make them, filled with patriotic devotion to the flag. After a great battle his name was among the "missing in action." Nothing more was learned of how he fell and where he lies buried. Still another, a doctor from the new country of Western Michigan, gave his life for the Union, and his bones long ago bleached in an unknown grave, another of the heroes "missing in action."

Michigan has reason to be proud of her war heroes. The Spanish war drew many into the field to serve under the starry flag for home and country. Following this, coming down to later times, the kaiser's war drew many gallant sons into action in defense of our common country. Are we proud of them, these boys who crossed the brine to lick the German monster? Proud indeed are we, old as well as young, women as well as men, that the State of Michigan has never lain down on a job where duty pointed the way. Her sons and daughters have nothing to apologize for in all the history of the grand old Wolverine State, and it becomes the proud pleasure of her people to stand firm before the world as exemplars of that patriotism which has been the wonder of the nations.

There is no other of the forty-eight states in the Union that has a superior record, and when it comes to climate we defy them all to produce anything in that line that can beat this winter of 1920-21. We have hundreds of sparkling inland lakes, the paradise of fishermen who come here to enjoy themselves from the uttermost parts of the Union. Our iron and copper mines are the envy of sister states, while our fertile soil below the Straits is as available for agricultural purposes as are the best lands of Illinois and Kansas.

We do not need to brag. We have only to point to our numerous advantages to prove to the world the superior conditions existing in Michigan for rich and poor alike. The inland seas surrounding our State on three sides furnish excellent harbors for the use of a merchant marine that is some day to rival Liverpool and New York.

Within the next decade ocean ships will ride in the harbors of Muskegon, Manistee and other ports on Lake Michigan, while the Eastern shore will see these same ships going in and out of equally good harbors, made possible by the ship canal which is to be in the no distant future.

No other State in the latitude of Michigan has such a salubrious climate, and we are fast chaining the attention of not only other states but foreign nations to the predominating excellencies of our territory for the making of homes and the engaging in business of a profitable and pleasing nature.

Michigan, my Michigan.

Let every citizen stand with uncovered head while we sing our grateful praises to the finest, most popular place for business or residence within the confines of the American Union. Old Timer.

Hints on Window Display.

Written for the Tradesman.

Don't let your windows lie idle for even a minute. In most communities many people are outdoors always. Make a good impression on them with an attractive display.

Don't make your windows too "fussy." Backgrounds should be very plain, and not filled up with cheese cloth or signs which have no relation to the products shown.

Don't scatter the things you put in the window. Display them in groups.

Keep your windows light, the frames well painted, and above all, clean.

A merchant in Indiana has a set of window signs arranged that he claims do him a world of good. Here they are:

"Do you know any good reason for trading elsewhere? If so, tell us."

"No sale is a sale here unless you are satisfied."

"Your money's worth or your money back."

"We aim to please. Is our aim true?"

"You are our guest."

"Thank you, call again."

Findings in many stores may be made a profitable window display. As an instance, in the store of a well known dealer, the result of displaying

shoe trees, the sales of these useful articles increased from \$6 to \$36 per day.

It is, of course, impossible to catalogue all the articles that might be suggested. Merchants thoroughly posted on merchandise will themselves know what finding to push. Where practicable, in order that results may be seen clearly, it may be advisable to concentrate on some particular article, as in the case of the shoe trees.

If you have "specials," or new products with which your customers are unfamiliar, put them in the windows with a sign telling about them and quote prices.

Make yours the best windows in your neighborhood. The windows are index to the store. Attractively trimmed windows show that you are alert to please your customers and indicate progressiveness.

Cutting off all profits to develop a big volume of business is not going to put money where you would most like to have it, in your pocket.

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.

Buy Your Merchandise in Grand Rapids

We have good shipping facilities—and each wholesaler is directing every possible effort to its development. That these efforts have met with success, is shown by the steady increase of business in this market.

When in Grand Rapids—don't fail to pay us a visit as our spring line of merchandise is now on display.

Quality Merchandise—Right Prices—Prompt Service

Paul Steketee & Sons

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.

If you will avail yourself of the opportunities we are presenting for your special benefit at this crucial period you will surely

Stir up the animals

You can make business good if you will try—and try right.

Daniel T. Patton & Company

GRAND RAPIDS
59-63 Market Ave. North

The Men's Furnishing Goods House of Michigan

So Busy She Never Accomplishes Anything.

Written for the Tradesman.

Perish the thought that I should claim actual acquaintance with such a person or with anybody who even slightly knows her! But for the purpose of what I want to say I ask you to imagine a woman who is so terribly busy that she never accomplishes anything; never has a moment's time to spare; is always rushing hither and yon, and wastes time as if she had eternity to draw upon.

She is so much consumed with pressing duties—most of them put off from the earlier hours in the day, when they ought to have been done and could have been done easily—that she does not get to bed until all hours of the night. Then she reads herself to sleep and often sleeps all night with the light shining in her face. Then, of course, she is so sleepy and tired that she cannot get up until late, and the best hours of the day are gone before she has finished her breakfast.

The particular woman whom I am trying to get you to imagine lives in a fair-sized apartment and has one maid, which means that she does some of the household work herself. She says she likes to do it because it gives her needed exercise. She means that. This work would not consume very much time if it were sensibly done. In fact, it spreads out nearly always over the whole morning—or what is left of the morning after she gets up and about. Sometimes it extends into the afternoon; not infrequently it doesn't get done at all.

I had an opportunity—oh, dear me, no; this is an imaginary person; I must not say I ever had an opportunity—to see her in action. Let us just imagine: That she got up late yesterday morning as usual. She had to have breakfast, of course. She had an important shopping expedition to make before noon, and several engagements planned for the afternoon.

Did she have any real plan for the day? No, indeed; she merely had a vague idea that she was going to be "very busy; so busy that I don't know which way to turn."

She started at breakfast to read the two newspapers that she gets every morning. She got absorbed in them. At 11:30 she was still reading—every line, every bit of gossip. And one of the bits of gossip took her to the telephone, where she talked and talked and talked. Suddenly it was noon; she had not started out on her shopping expedition—that must go over until afternoon, or to-morrow. And not one bit of her household work was done when she left the house at 2 o'clock.

What she did in the afternoon was done in the same fashion—no sense of passing time, no programme of any kind, just like a person who spends money without counting cost, as if the United States Treasury and the Bank of England were available.

Night came with only a little of the day's work done, many things postponed, a sense of confusion and futility, and tired out, mentally and physically. To-day, as I write this imaginary description, the woman I have in mind is again getting up late, me-

wildered in mind as to what she is going to do, a lot of yesterday's work hanging over, and I haven't a doubt she is buried in her newspaper or, quite as likely, in some novel that some one told her about and that she bought and read half the night.

She belongs to a dozen organizations devoted to purposes useful and otherwise, but she is "too busy" to do anything practical in any of them. She never does anything thoroughly but skips from interest to interest, like a brilliant butterfly, flitting and sipping from flower to flower.

This sort of thing has wasted the powers of an exceptionally fine mind and half a lifetime of hours and days of perfectly good time which other women have coined into wisdom and achievement. And all for lack of the power of reasonable concentration, planning, and co-ordination under the kind of self-control that makes all the difference between usefulness and futility—between the sense of poise and that general bewilderment of life that marks so many women.

Arnold Bennett, in his suggestive and inspiring "How to Live on Twentymore Hours a Day," presents the mend his book to my readers. The trouble is that it is very difficult for persons who have these bad habits of wasting time and energy in purposeless, undirected puttering to mend their ways. To adopt a definite scheme of life calls for just the kind of self-directing power that the treatment is supposed to create. Nevertheless, you can do it if you really want to.

But you can teach it to a child, and it is never too soon to begin—to lead the child to do one thing at a time, attend to it faithfully, and finish it before turning to something else. You must not require too much. A little child can concentrate for only a few minutes; the time increases as the child grows older. You can teach him to complete what he is doing and pick up and put away the things he has been using before he begins with something else. You can teach him quite early to plan a little ahead his work and his play and stick to his plan. You can see that when he starts to do something or go somewhere he must do it, go there, without stopping to waste time on the way.

Some children seem to have naturally a tendency to concentrate, to sustain interest. There are children who need to be diverted from a thing lest they become too much absorbed. But they are relatively few. Orderliness and plan and reasonable purpose are things that we learn, or do not learn, in childhood; by teaching, and much more by example.

Prudence Bradish.

[Copyrighted 1921.]

Trying to Equalize.

"Does your wife believe women and men have equal rights?"

"She claims to, but there are none of her rights she is willing to give up in the interest of equalization."

You can spread the reputation of your store by advertising about it, but the reputation itself has to be made by the treatment of customers right in the store.

Profit or Loss?

In buying merchandise, if you get a quotation from us equal to one from a firm a longer distance from you, do you figure that our price is lower, because we have absorbed practically all of the cost of transportation? If you buy from us your delivery charges are very small and if you buy from a distance they are large. On heavier merchandise particularly, have you watched to see how much your freight charges are? If you have not, you will find that many lines which you think pay you a profit, do not, because the freight takes a good part of your mark-up and after you have paid expenses you have nothing left for net profit.

THIS IS THE TIME ABOVE ALL OTHERS WHEN YOU SHOULD RELY ON US AS YOUR "STORE-HOUSE." BY BUYING FROM US IN SMALL AMOUNTS AND OFTEN YOU CAN GREATLY INCREASE YOUR TURN-OVER AND PROFIT. WATCH YOUR DELIVERY CHARGES!

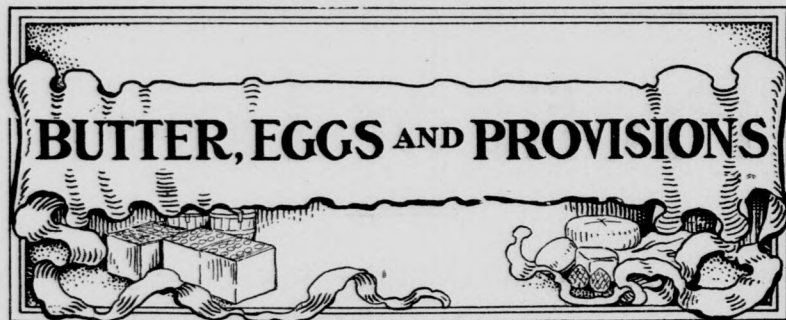
Have you received our February "Broadside" with market letter and other information and low quotations on merchandise which you need now? If you have not received a copy of it, which every merchant should have, we will be glad to send you one upon request. Business is gradually improving and you cannot afford to miss having this valuable information, especially at this time.

GRAND RAPIDS DRY GOODS CO.

Grand Rapids, Mich.

Exclusively Wholesale

No Retail Connections



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.

Right Way To Ship Eggs To Go By Express.

The American Railway Express Co. has issued a folder entitled "The Right Way to Ship Eggs." It contains good advice and some information in regard to the five per cent. exemption in settling claims for breakage that appears to be not generally understood. We quote a part of the instructions as follows:

Shipper's Safety Rules.

Don't expose eggs to excessive cold or to heat. Store them in a cool well ventilated room.

Don't hold eggs too long before shipping. This causes excessive shrinkage.

Don't wash eggs for shipment. It removes Nature's protection, causing rapid decay.

Use good secure egg cases.

Don't use second-hand cases unless well reinforced. Flat strap iron is best as it does not interfere with proper stowing of cases in cars, etc.

Don't use second-hand fillers.

Don't ship extra large eggs with regular sizes. The standard filler is only 2 1/4 inches high. Eggs longer than 2 1/4 inches are almost certain to be broken.

Don't mix duck eggs and hen eggs in same case. Keep for local use the irregular or imperfect eggs.

Don't fail to place a good level cushion of excelsior or some other such material, on the top, and bottom of such case.

Don't fail to nail the lids down firmly—an extra nail or two may save the loss of a dozen eggs.

About Marking.

Remove or cancel all old marks on cases.

Put shipper's name and address and consignee's name and address on each end of each case you ship. This will insure quick returns.

Mark with stencil, good substantial tags, or heavy address card, firmly tacked down.

If labels are used paste them down securely.

Mark the cases to denote the number of dozen therein.

Express Classification Rules.

"Standard egg cases or carriers (sometimes termed 'gift' cases) must be made of hard wood of not less than the following dimensions:

"Sides, top and bottom, three-sixteenths of an inch in thickness; ends and center partitions, seven-sixteenths of an inch in thickness; and end cleats

one and one-half by seven-sixteenths of an inch in thickness. (The freight classification calls for end cleats one and one-quarter by seven-sixteenths of an inch.)

"Second-hand 'standard' or 'gift' cases or carriers (cases or carriers which have already been used in transportation of eggs, and re-used) must be strapped with iron, wire or wooden straps on the sides and bottom at each end.

"Eggs packed in orange, lemon, shoe or other miscellaneous boxes or in 'standard' cases or carriers which are too frail to stand transportation will not be accepted.

"All trays and dividing boards must be of hard calendar strawboard, weighing not less than three pounds to the set, and of sufficient size to fill the compartments to prevent shifting. (The freight classification requires trays and flats weighing 3 1/2 lbs. to the set and the Review thinks these heavier fillers should be used in all shipments, freight or express, regardless of the above specification.) The bottom dividing boards must be placed next to the eggs and on top of a cushion of excelsior, cork shavings, cut straw or corrugated strawboard cushion; the top dividing board to be placed next to the eggs, and covered with sufficient excelsior, cork shavings, cut straw or corrugated cushion to hold the contents firmly in place.

"Eggs in pulpboard cushion carton fillers packed in standard eggs cases will be accepted for shipment at same rates and estimated weight as when packed with ordinary fillers.

"Cases or carriers, whether new or second-hand, containing second-hand fillers, will not be accepted, except that pulpboard moulded fillers may be used as often as same are in proper condition."

Reduction on Claims for Damaged Eggs.

Shippers of eggs shall be required to describe on uniform express receipt the character of the shipment, whether current receipts, rehandled current receipts, re-handled and re-packed eggs or storage packed eggs. Shipments consisting of re-handled and re-packed eggs or storage packed eggs must be so marked by the shipper on the cases, and if not so marked will be treated as current receipts.

Re-handled and re-packed eggs consist of eggs re-handled and re-packed in new standard cases with new flats, fillers and cushions in accordance with classification requirements.

In accordance with shipments of eggs, except storage packed and re-handled and re-packed eggs, if not more than 5 per cent. are damaged no claim will be allowed. Where the



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



GOLD COIN FLOUR

PURE WHOLESOME

Milled from the
Best Spring Wheat

KENT STORAGE CO., Distributors
GRAND RAPIDS, MICHIGAN

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Wholesale Potatoes, Onions

Correspondence Solicited

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Grand Rapids, Michigan



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Recommend
It To Your Customers

Every pound of Purity Nut is
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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

damage exceeds 5 per cent., claims shall be allowed for all damage if investigation develops carrier's liability. The case shall be used as the unit provided the information is furnished by the claimant of the damage in each case.

Shippers will notice that in express shipments as well as in freight shipments, the 5 per cent., deduction in considering claims for breakage, can be avoided only by packing or re-packing sound eggs only, in new cases strictly according to specifications, and describing the fact of such on the uniform express receipt, as "storage packed" or re-handled and re-packed."

Cost of Making Cheese.

About thirty members of the Manitowoc and Sheboygan County Locals of the Wisconsin Dairy Protective Association met at Manitowoc on December second to confer with Mr. C. N. Wilson of the Division of Markets regarding a proposed uniform statement to be used by cheese factories and a uniform set of records for cost accounting.

It is well known that the cheese-makers of the State are having a hard time making ends meet at the present price for making cheese and the high cost of supplies entering into the manufacture of cheese.

Mr. Wilson presented some very interesting forms by the use of which a maker could tell with accuracy, the exact cost of supplies used in making a pound of cheese and it is evident that this information is fundamental in presenting any plea to the patrons of a factory for a greater price than is now being paid.

The cost of supplies to manufacture one hundred pounds of Daisy cheese in the average factory receiving, say a million pounds of milk yearly, is estimated, without labor cost, as follows:

Boxes	\$1.10
Bandages .....	.18
Rennet .....	.15
Color .....	.01
Salt .....	.05
Scaleboards .....	.03
Acid, wash powder, brooms, brushes, etc. ....	.05
Fuel (coal @ \$16) .....	.85
Depreciation and repair .....	.25
Taxes .....	.07
Interest on investment .....	.35

\$3.09

As few makers at the present time are receiving as much as \$3 for making, their remuneration for labor performed, managerial ability and financial risks are easily seen to be missing.

This is a bad state of affairs for the industry as it is driving the experienced makers out of the business.

The meeting was productive of much good and a resolution was passed that the Division of Markets be requested to proceed with the work of getting out the necessary forms for the uniform statements and ac-

counting and a resolution was also adopted thanking Mr. Wilson for his presentation of the matter.

Those present had lunch together at which Mr. Otto A. Kielsmeier acted as master of ceremonies. Judge Schmidt and District Attorney Brady were the principal speakers. W. Pauly, H. M. Scott and J. G. Moore, State Secretary, also spoke.

The meeting lasted until late in the afternoon and everyone present felt that a forward step had been taken in solving the vexatious problem of the cost of making.—Sheboygan News.

Pumpkin Flour New Product.

The use of the dehydrators by the growers and packers of the San Joaquin valley in California, to save all of the prune crop, will lead to new sources of income for farmers of the valley, experts thought, after looking over samples of peas, onions, pumpkin flour, carrots, tomatoes, string beans, turnips, wine grapes, peaches, pears, apples, parsley, etc., turned out. By the side of these samples were samples of dehydrated fruit and vegetables restored to their original size by the simple process of soaking them in water.

Pumpkin flour was one of the new products and is made by milling dehydrated pumpkin. The result is a powdery pumpkin substance guaranteed to make delicious pies. A huge advertising campaign has been launched in the East to sell this powdered pumpkin and orders are coming into the makers from the East faster than they can be filled. This ensures a good market for pumpkins in California, which may be grown as an extra crop by orchardists.

Use of Dehydrated Vegetables.

Recently lines of Victoria (Australia) canned and dehydrated vegetables have attained prominence on the American market, as well as abroad, where they have for some time met with success. The assortments include carrots, parsnips, turnips, onions, potatoes and a mixture of the root vegetables for soup. They are put up in four and eight ounce containers, and, particularly in the case of the soup vegetables, are meeting with a keen demand.

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

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

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Market
St., S. W.,

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EGGS AND PRODUCE

Citz.
1361
Bell
M. 1361



WE ARE HEADQUARTERS
WHOLESALE

Fruits and Vegetables

Prompt Service Right Prices
Courteous Treatment

Vinkemulder Company
GRAND RAPIDS MICHIGAN

Domino Syrup

The many uses of Domino Syrup make it in continued demand. Its mellow amber color and delicate cane taste make it a welcome guest on any table. And its rare, rich flavor—just a smack of sweet cane—make it unequalled for cooking and preparing desserts of distinctive delicacy.

Give Domino Syrup a prominent place in your window and on your counter. Suggest its many uses to your customers. Sold in clean, convenient cans for quick, economical sales.

American Sugar Refining Company

"Sweeten it with Domino"

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

Watson-Higgins Mfg. Co.
GRAND RAPIDS, MICH.

**Merchant
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Products sold by
Merchants

Brand Recommended
by Merchants

New Perfection Flour

Packed in SAXOLIN Paper-lined
Cotton, Sanitary Sacks



You Make
Satisfied Customers
when you sell

**"SUNSHINE"
FLOUR**

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

Genuine Buckwheat Flour
Graham and Corn Meal

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

Soil, Climatic and Moisture Requirements For Avocado.

El Cajon, Calif., Feb. 8.—While the avocado seems to thrive in a wide variety of soil conditions, it does not always bear well and it may be presumed that the tree is somewhat fastidious in its taste for soil, as well as its well-known preference for climatic and moisture requirements.

I have seen a six year old five acre orchard, in which 300 of the 400 trees it contained had produced at least one fruit. This planting was located well up in the hills, on heavy clay soil, rich in humus, not unlike the soil of Central Texas or Iowa. Every tree on this San Diego county ranch looked the picture of health and vigor. It contained trees of up-to-date, best varieties of both Mexican and Guatemalan types.

Within a mile of it is a ten year old thirty-two tree orchard located at same elevation, but on soil loose and stony, with a hardpan subsoil, which has produced practically no fruits. Its owner told me he had never "sold a dollar's worth" in the eight years he had owned it. Yet he was the crack lemon producer of that district. All his trees were of varieties popular and approved at the time of planting. They were not injured by the freeze of 1913.

Another ten year old ten tree planting, located near the above, but on a deep gravelly soil, well watered and drained and at a higher elevation (550 feet), has never produced a single fruit! Yet the trees are thrifty and of good size. No frost has injured these trees.

My orchard, planted in 1910, 1911 and 1912, is located on a light, deep sandy loam, at an elevation of about 700 feet, on a hillside with good drainage and free of clay or gravel. It has 152 trees of the Mexican, thin skinned types. About one-third are seedlings. The remainder are budded to over fifteen named varieties. All these trees have bloomed abundantly for the past three years and are now loaded with bloom. All the budded varieties have produced samples of their fruit, but not more than one-third the whole orchard has fruited at all. Four or five varieties have born twenty-five to fifty fruits each, some every year, and some every other. Among these are three which have been identified as the Ganter White and the Chappelo. One tree, the largest, last year had over 100 marketable fruits; this year a dozen or less. This variety remains unidentified. It is pear shaped, averages 8 ounces, has a loose, one and one-half ounce conical seed, pleasing purple skin, thin as an apple, and a rich yellowish flesh. The tree is a rapid grower, vigorous and tall (twenty-five feet). All this orchard is thrifty and it is said was not injured by the 1913 freeze, which set lemons, a few feet lower down, back for three years. Temperature is said to have gone below 20F. on the basin floor.

From my personal observations, which in California have been confined to only a small part of San Diego county, I would select a light, loose, deep, well drained soil, heavily charged with humus and organic matter, if possible, located at the highest possible frostless altitude, well watered and easily irrigated. This sort of soil and location seems to more nearly fit that of the native home of the Avocado, and is to be found in Southern California, where the trees thrive, and the frost hazard is the minimum. Even if only a small percentage of the trees fruit prolifically or with profit, it should be better than a scrubby fruitless orchard.

In any event a prospector buyer should take no chances on soil conditions, topographical location or climatic records. The County Farm Advisor can advise him as to soil and its requirements. He can be his own judge as to the topography, and the weather bureau has the climatic records. No one can tell, at the present, what varieties are most likely to be both popular and prolific, when the trees come into bearing ten years hence. But it is best to procure, if

possible an orchard of tested varieties. At present the Avocado Association has placed its hall mark on but five varieties, all California bred, as follows:

Fuerta,
Pubela,
Spinks,
Dickinson,
Sharpless.

These varieties, produce from August to June, and have no defects to handicap them commercially.

There are no records of any successful attempts at growing avocados in the Coachella or Imperial Valleys in the open, where the temperatures reach from 110 to 120 degrees, with little humidity. Whether the failures have been due to extreme heat or the lack of humidity, or both, has not been determined. It may be the combination, as avocados have grown thriftily in the San Joaquin and Sacramento Valleys, where the temperatures frequently reach 110 to 115 degrees for long periods. The hot winds of June 14-17, 1917, did more damage to avocados in the valleys of San Diego county than frost has ever done. Few orchards escaped injury and, as is well known, the citrus crop of California was almost a total failure.

The amount of cold an avocado will stand depends upon (1) the type and variety of tree, (2) the degree of dormancy, (3) the degrees of frost and length of time frost lasts, (4) the kind of weather following the cold spell.

It is generally conceded by all growers that Mexican thin skinned varieties are hardiest and will stand, with little or no injury to trees, temperatures down to 24F degrees, and if dormant no injury at all, but the effect these low temperatures may have on fruiting or production in quantity is still problematical, especially if they are in active growth and blooming at the time. Nearly all Guatemalan and Florida varieties will show damage at 28 degrees and temperatures below that, are fatal to foliage and almost so to limbs.

All West Indian types are tender, some as much so as a tomato. Mexican varieties have in some sections of the State stood, apparently uninjured, the freezes of 1916-1917 and two varieties, the Knowls and San Sebastian, stood 21F. It has been demonstrated that Mexican types are, in general, 5 degrees harder than the Guatemalan types and are safe, so far as frost is concerned, to plant in any locality where oranges thrive. Guatemalan types, California bred, would seem safe where lemons are.

The Florida and West Indian varieties are entirely too tender for Southern California's climate, except, perhaps in rarely found protected districts.

The winter of 1913, and the winters of 1916 and 1917 were severe tests for the sub-tropical fruits of California. All orange and lemon groves suffered severely. Avocado groves did not escape entirely, but it was demonstrated thoroughly about what varieties and types could be depended on to withstand California's extremes in both heat and cold, for the summer of 1917 the hot winds for three days in June, scorched to a standstill the lemon and orange trees. It was demonstrated that the Harman, Northrup, Fowler, San Sebastian, Knowles and some others, all of Mexican origin and California bred, were, if anything, more hardy than oranges. Florida is planting Mexican varieties in hopes of being able to get further North and beyond present limits of suitable land and climate.

The Guatemalan type have some varieties that are nearly or quite as hardy as the Mexicans. The Puebla, a true Central American, and the Fuerta, until recently classed as a Guatemalan, but now pronounced a true Mexican, thick skinned, have stood with no injury 26 degree weather. The Spinks and Blakeman are also of the hardier Guatemalan family.

The Lyon, Taft, Sharpless and Dickinson are more tender. The fruit

of all avocados, which have a high oil content, are not so readily injured by frost as citrus fruits.

A dormant evergreen tree is not in active growing condition. Its leaves of previous growth are fully matured and hardened up to withstand the dormant period, and no tender buds are pushing forth; therefore the tree is not nearly so susceptible to frost as when in active growth. Avocado trees should be induced to become dormant in fall before blooming by withholding water, thus giving them a chance to rest before becoming active for another season. This is the advice of some authorities, but I would like to know what would happen to trees that fruit eighteen to twenty-four months after blooming.

I do not believe a definite rule for water supply can be laid down. If drainage is rapid, more frequent application would seem more necessary, than on heavy soils which retain moisture longer. Most authorities agree that avocados will absorb more moisture than lemons, especially when young. One should be able to judge by the use of a four or five foot soil auger just when to give or withhold water. Some one has said, "Full bearing citrus orchards along the coast, on retentive soils, should be provided with about one and one-quarter miners inches to each ten

acres, while the same trees in the hot interior valleys and especially on gravelly soils should have not less than three miner's inches to ten acres.

A miner's inch, as measured by flumes of this valley, is all the water that will flow through a one inch square hole under a four inch water pressure. It is reduced to cubic feet and the charge is 5c per hundred cubic feet. A one inch flume right, wide open at the head gate, run day and night will consume approximately 53,000 cubic feet in 31 days or about \$26 worth of water. Three miner's inches, in this valley, would therefore cost over \$75 per month for six months and about half

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Look for Turnover in Raisins

Sun-Maid Raisins are nationally advertised and in daily demand. Wise grocers sell Sun-Maid because its turnover is fast, its sales sure, and its profits alive!

Order Sun-Maid from your jobber.

THREE VARIETIES:

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(seeds removed)
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(grown without seeds)
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(on the stem)



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Membership 10,000 Growers

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Table*

The Best Flour
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out of Kansas

W. S. Canfield Flour Co.

WHOLESALE DISTRIBUTORS

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as much for the other three irrigating months, with a "domestic use" charge of \$2.50 a month for the non-irrigating months. My orchard of ten acres citrus and two acres of avocados consumed two miner's inches, it was estimated that we would have to pump 83 gallons per minute, night and day, to get an equal amount. Can a grower long stand such drain on his orchard income as \$7.50 per acre per month from even avocado returns?

J. Elmer Pratt.

You Cannot Afford to Miss Kalamazoo Meeting.

Cadillac, Feb. 15—Co-operation is the fundamental principle of success in all things.

Distributors of merchandise at retail seem to need the help each can give the other in order that a spirit of friendship may grow up which greatly helps to sweeten the little difficulties that are sure to arise in every business.

Each retail grocer, meat dealer and general merchant who reads these lines should take an active part in improving conditions in order that each may secure sufficient revenue from efforts that not only require manual labor, but also require mental energy and financial investment.

Your business, perhaps, has been established for years. You have helped develop the town or community of which you are a resident. You own your store and house, have an interest in the factories, Y. M. C. A., Y. W. C. A., church, hospital and take an active part in all the charitable and public benefactions in your county. Then if you are doing all these things you are an important factor in the life of your city and you should have a big voice in deciding the industries that are desirable helps to yourself and family. Mail order houses, chain stores, peddler's wagons, commissary clubs and other organizations are not doing their share toward the support of the various institutions enumerated, but seek to gain rather a selfish profit, all of the net portion of which goes to some other locality and although it is said that there is no help for these conditions, yet there has always come a way and means of meeting every difficulty that may arise.

The food dealer of to-day is meeting with very decided efforts on the part of some individuals to force him to take lesser profits than you are now receiving and these acts only serve to show why you who read this article should not place it to one side until you have asked and answered for yourself this question, "Am I able to meet these conditions successfully alone or can I meet them better if some of the other merchants in the same line help me?"

Do not excuse yourself by saying "the other fellow can't help me." Then, if you believe you need the help, do your part. If you do not know how, talk it over with some of the other merchants and a solution will always come if the effort is made.

At Kalamazoo Feb. 22, 23 and 24, grocers, meat dealers and general merchants from all parts of the State will gather in annual convention, where they can sit in, one with the other, for the purpose of formulating plans whereby they may meet the changing business conditions and, while the expense will be a few dollars, the collection of one poor account or the gross profit on one day's sales will pay all the expense you will be to. We hope to see you with those who have already written to say they have never attended, but they are going to this time.

Our interests are mutual and we can make them so much better through co-operation that we hope you will take advantage of the opportunity to come to the convention where addresses will be made on the following subjects:

Organization and Management—Jacob Kindleberger, Kalamazoo.

Fire Insurance—George Bode, Fremont.

Let's Get Together—Sherman Rogers, New York City.

Why Michigan Canned Goods Are Safe Goods to Buy—W. R. Roach, Grand Rapids.

Modern Salesmanship—W. A. Bothwell, Toronto, Canada.

Quit Passing the Buck—Sherman Rogers, New York City.

Retailing Problems—John A. Ulmer, Toledo, Ohio.

The suggested tax on gross sales, the State Constabulary Commissary Stores, chain stores, buying clubs and many other subjects will be considered and possible solutions found.

J. M. Bothwell, Sec'y.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Feb. 14—The Home Restaurant, at 121 Portage avenue, West, changed hands last week. Mrs. Mary Burnell sold the entire place, including fixtures, to Robert Anderson, of this city, who will remodel the place and install many new fixtures in the near future. He has engaged Frank Moore, the well-known chef from the copper country, for the culinary department. This is one of the best restaurant locations in the city and should be a profitable investment.

All things that are supposed to come to him who waits are "subject to change in price without notice."

Harry Wyman, the well-known soap salesman, is calling on the trade this week and from the orders he booked it is clear that the Soo is going to have a general clean-up in the near future.

The report that was spread broadcast last week about a large aerial booze distribution from Canada must have originated from a real pipe dream, as the natives here have seen nothing of an aeroplane since last fall, and those who are on the inside claim that there is no need for aerial transportation, as there are enough land and water connections to keep the officers busy on this border.

According to the advice given by one of our traveling salesmen who resides in Wisconsin, it would be well to pass up the booze. He happened to be the "fortunate" purchaser of a bottle with a fancy label which cost but \$10. Being a good provider, he took it home to use in emergencies. His wife was the first one to require a stimulant and after she had taken a small amount her face started to swell and her eyes enlarged and from what he tells us it was a narrow escape. He has the remainder of the contents still on hand, which he will sell at a bargain to anyone interested. He tells us it is a good thing to let alone.

James Molinaro, proprietor of the Manhattan Restaurant, has opened up for business again after a two weeks' redecorating and remodeling. It is now one of the best appointed eating houses in the city and does credit to its proprietor who is a veteran in the business.

A man should not be discouraged because he is unable to convince his wife that she is wrong. With all his wisdom, Solomon never did anything like that.

"Ham" Hamilton, of the Pickford Grocery Co., at Pickford, was a business visitor last week, bringing in a load of fresh eggs which dropped considerably in price during the journey. "Ham" was not discouraged, however, and expects that the next load will probably even up things and give the news a square deal.

When a man gets too lazy to work he becomes a lofty idealist.

William G. Tapert.

Sure Was.

"I notice that at your picnic last night the spoons were all marked with strings or something tied around the handles."

"Sure—that was community silver."

Right on the Job

Every working day, every week, every month, all the year 'round, the grocer works longest and hardest to make both ends meet. The profit from the sale of

Shredded Wheat Biscuit

is "clear velvet"—no shrinkage, no loss, no slump in price—a clean, nutritious, staple cereal food. Always the same high quality, made of the whole wheat prepared in a digestible form. With a return to normal conditions we can now supply the full demand for this product. Shredded Wheat is easily handled, is ready-cooked and ready-to-eat.

MADE ONLY BY

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



Sanitation Plus Attractiveness



No. 46.

This special sanitary counter is meeting with universal approval because it is designed properly, built solidly and is priced so that no store can afford to be without one. It is 13 feet long, 34 inches high and 28½ inches wide.

We want every reader of the Michigan Tradesman to send for complete description. A post card will do.

DETROIT SHOW CASE CO.

499 Fort St. W.

Detroit, Michigan



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

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Grand Secretary—Morris Heuman, Jackson.
Grand Treasurer—Harry Hurley, Traverse City.
Grand Conductor—H. D. Bullen, Lansing.
Grand Page—George E. Kelly, Kalamazoo.
Grand Sentinel—C. C. Carlisle, Marquette.

Ben Putnam's First Road Trip 52 Years Ago.

[Reprinted from the Tradesman of Dec. 25, 1912.]

Long ago you asked me to describe my first trip on the road selling candy for Putnam Bros. I have gone over my records carefully and ascertained that this trip was made in November, 1869. I was the honored knight and the whole aggregation. No brass band was present, or necessary; in fact, no sleeping, dining or parlor cars had then reached this wild and wooded country.

The North and South railroad, now known as the G. R. & I., had opened for traffic from Grand Rapids to Cedar Springs in December, 1867, and extended on North to Morley in the summer of 1869, penetrating a heavily wooded and unbroken forest.

Primitive trains, consisting of several freight cars, a caboose and sufficient antiquated Continental Improvement Co. coaches to handle the proffered traffic, were in service and to secure some of the business in this new and promising field was the object of this trip.

Leaving Grand Rapids on the morning train, Rockford, fourteen miles away, was my first stopping place. The few business places were canvassed, a quick lunch of crackers and cheese—served on a barrel head—was promptly disposed of and, as trains were infrequent, to economize time, the ten miles to Cedar Spring were covered on foot.

Here at a new log hotel, the first night was passed and, with an early start up the track the following morning, Howard City was reached and worked in time to catch the first North-bound train, reaching Morley, the railroad terminal, about 12 o'clock.

Soon after dinner at the little log hostelry and a brief visit with the new settlers and in company with, perhaps, a half-dozen other passengers bound North, we pulled out, again on foot, for Big Rapids, nearly twenty miles away, following the railroad right of way, which had just been cut through the woods, but was as yet unstumped and ungraded.

This tramp, besides a long one, was over the rough natural ground and beset with many obstacles. However, we reached our destination soon after dark, tired, footsore and hungry.

This sixty mile point was reached at the end of the second day and was the Northern terminus of this trip.

At Rockford was found quite a neat little village of frame constructions, and it was here that the first solicited business was booked for our "infant industry" and what is now a large and widely known manufacturing business.

Cedar Springs and Howard City were both new towns, occupying small clearings in the great Michigan pine forest, situated parallel with the railway and containing about a dozen structures each and those of logs. The streets were unstumped and unim-

proved and presented a very novel spectacle to the young New Englander.

Morley, located at the end of the second twenty mile section from Grand Rapids, occupied a very small new clearing in the woods and could boast of only about a half-dozen small log buildings, some of which, were then in the making, with stumps, tops and chips still on the ground in silent evidence of crudeness.

Morley was then a "bran new" creation and, by reason of its railroad terminal, was a hummer in point of traffic for a town in its early infancy.

Big Rapids, located on the Muskegon River, nearly sixty miles North of Grand Rapids, was one of the older and larger of the Western Michigan towns, in the midst of a great pine timber section and, without railroad aid, was extensively engaged in the lumber business, even at this early period.

This enterprising town was equipped with a good hotel, a bank and a liberal number of variety stores and was, in fact, a trade center for supplies and provisions, for the lumber camps and the few scattering settlers over a large territory.

With my labors here completed, the first lap on the homeward stretch was taken up, at about 2:30 p. m., on the third day out, via the Newaygo and River route. After a lively tramp of fifteen miles down the old stage road, night found me at the first log house, feasting on bear meat and baked spuds. This well-relished bill of fare, a bunk of straw and a blanket put me in fine fettle for the two strenuous days yet to follow and at early dawn, footsore and on rough frozen ground, this young traveler was again hiking down the pike with Croton booked for the first stop.

Here I met our genial and esteemed friend and veteran wholesale grocer, Mr. T. S. Freeman, of L. H. Randall & Co., who, equipped with a buckboard and span, was making one of his periodical trips to Big Rapids and intermediate points. Much to my relief—and a kindness I shall always remember—Mr. Freeman shared with me his enviable outfit and carried me on to Newaygo, arriving in time for dinner. Newaygo was also one of the older and more important interior lumber towns on the Muskegon and as early as 1865-70 was noted for its enterprise and prosperity and was a liberal contributor to the commercial success of Grand Rapids. With business here completed another ten mile tramp was made, down the old stage road towards the "Rapids" to a lone log house, called Seemons, which was reached after dark. Seemons in those days, was a favorite and convenient stopping place, and if judged by the clean, well-cooked supper, of venison, baked potatoes, etc., served on this occasion, my verdict would be strongly in the affirmative.

Late the following day, and after stopping at Casnovia, Lisbon and Sparta, I reached home.

In making this swing-around in 1869, five days and much energy were consumed. Approximately one hundred and fifty-five miles, mostly through a wild, unimproved country were covered, of which about one hundred and twenty miles were made on foot.

Mr. Freeman, mentioned above, is still a respected resident of this city and is, I believe, entitled to the honor

of being the first and up to 1869 the only, commercial traveler making regular trips out of this city.

To-day we boast of close around 1,100 traveling salesmen who reside here and most of them represent local jobbers and manufacturers.

This shows, conclusively, the wonderful commercial progress made in Grand Rapids in less than a half century.

In making this, the first trade trip in the interest of the Grand Rapids candy business, no music and no elaborate "feeds" were indulged in and no time was lost waiting for conveyance, as you can see. However, this jaunt proved a commercial success and laid the foundation, on which has since risen a business that to-day is not surpassed by its kind in any city of this class in the United States.

This is indeed gratifying to the chap that did the "hiking" and clearly demonstrates the possibilities of everlasting plugging. B. W. Putnam.

The Traveling Man.

One of every nine traveling salesmen in the country is divorced, says a New York sociological professor. We doubt his figures. The frequent and sometimes extended absences from home necessary in his occupation help the traveler to idealize his wife. Absence does make the heart grow fonder, and the hardships of travel and hotel life tend to make the home the object of really reverent admiration, and its maker "the one woman."

We doubt if any group of useful men care more tenderly for wife and children and home than the men whose occupation compels them to be away from them much of the time. The wildness of a multitude of unmarried "drummers" in former years is responsible for much error of opinion regarding commercial travelers. As a class they are to-day highly intelligent, efficient, moral and faithful men. They could not hold their jobs otherwise, nor make the friendships among their customers which add so much to the value of their service.

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GRAND RAPIDS, MICHIGAN

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Package Goods of
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New Hotel Mertens

Rates, \$1.50 up; with shower, \$2 up.
Meals, 75 cents or a la carte.
Wire for Reservation.
A Hotel to which a man may send his family.

CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION

OCCIDENTAL HOTEL

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.00 and up

EDWARD R. SWETT, Mgr.

Muskegon

Michigan

Beach's Restaurant

Four doors from Tradesman office

QUALITY THE BEST

Livingston Hotel

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Nearer than anything to everything.

Opposite Monument Square.

New progressive management.

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Places you in touch with 250,000
Telephones in Michigan.

117,000 telephones in Detroit.

Direct Copper Metallic Long
Distance Lines.



CITIZENS TELEPHONE COMPANY

Late News From Michigan's Metropolis.

Detroit, Feb. 15—At the convention of the National Retail Dry Goods Association, held in New York City Feb. 9, 10 and 11, Richard H. Webber, President of the J. L. Hudson Company was elected President of the National Association. Mr. Webber's election was unanimous and was in recognition of the splendid work done by this leader in the mercantile field of this country, as well as the wonderful work done for the National Retail Dry Goods Association by the J. L. Hudson Company. The membership of the National Dry Goods Association is made up of the leading retail dry goods stores of the country, and the election of Mr. Webber is a distinct compliment to his ability as a business man and leader, and is a further compliment to Detroit as a retail center.

Mr. Webber's term of office is for a period of one year.

Stockholders of the Western Knitting Mills, Inc., at their annual meeting Tuesday, in the company's offices in Chicago, were informed that earnings for the fiscal year ending November 30, were \$278,785.27. Sales aggregated \$1,796,045.65 for the year compared with \$1,815,000 the previous year. It was explained that the figures for 1920 represent the results of only eight months operation, owing to unfavorable conditions existing in the textile trade the latter half of 1920 and that had the volume of orders booked in the first six months been delivered, the year's sales would have exceeded \$3,000,000. Losses through bad accounts were less than \$3,000 while less than \$4,000 are of doubtful collectibility. Expenditure for new equipment and additions to plant were \$214,000 increasing production capacity to \$5,000,000 a year. The outlook for 1921 was reported favorable, although spring business has not opened in volume. The directors were re-elected. Officers elected by the directors are: Chairman of the board Joseph Weissenbach; president, G. C. Strauss; vice-president, W. C. Chapman, Stanley G. Miller; secretary and treasurer, Wallace G. Kay; assistant treasurer, G. J. Taylor.

Arrangements are being made by the Wholesale Merchants' Bureau of the Detroit Board of Commerce for another series of trade promotion trips to towns in the Detroit territory. The decision to resume the promotion trips comes as a part of the Bureau's plan to make Detroit the wholesaling center for towns in Michigan, as well as various towns in Ohio and Indiana which are adjacent to Detroit. Secretary Prime, of the Wholesale Merchants' Bureau, left last Thursday for Jackson to make arrangements for the first journey, which will be made Wednesday of this week. In visiting Michigan towns, the Bureau will follow its usual custom of entertaining the local merchants at dinner meetings. This plan has met with success in the past, as the wholesale executives who made the trips were able to meet the local merchants personally, and the spirit of friendship which resulted has done much to harmonize business transactions. The majority of trips which are being planned will not be of more than two days' duration, and many of them will be of even shorter duration.

The Motor City is recovering slowly but surely from the recent depression and each day shows a steady improvement. Motor car factories are reopening gradually and by another sixty or ninety days most of them should be back to normal. Once the business reaches a normal basis it will be more steady and staple than it has been in the past. The outlook for Detroit's prosperity is exceedingly bright as best indicated by the large amount of building projects being planned and for which contracts have already been let. While Detroit will always be best known for its motor car industries, it has plenty of other manufacturing institutions and the

coming year will see many new ones established, which means that Detroit will not depend entirely for her prosperity on the motor car industry.

Shoe retailers have cut their prices to the very bone in most instances, some going so far as to sell below cost in order to turn their stocks into cash, clean their shelves and start in on a more conservative buying basis. The public probably will never again have the opportunity of buying shoes at such remarkable savings as the Detroit retailers have been offering since the first of January.

R. H. Fyfe & Co. recently made the following announcement which appeared in all of the daily newspapers as well as on big cards attractively displayed in all of the store windows: "We wish to announce, that to meet the situation in merchandise, we have taken an inventory of our entire stock of shoes, hosiery and sundries on the basis of the lowest possible present market value, wholly regardless of cost to us, and have marked them at prices to conform to these reductions. Prices of our new spring stock will be based on lowest market values."

The Economy Boot Shop has opened its ninth shoe store in Detroit at 218 Michigan avenue, in the Hotel Cadillac building.

Jacob Herstein, of Detroit, died recently after a prolonged illness. He was for many years in the retail shoe business.

The Lindke Shoe Co. recently increased its capital stock from \$100,000 to \$150,000.

J. E. Wilson, of the Wilson Shoe Co., is a member of the special committee of leading Detroit retailers to investigate the organization of the Stores Mutual Protective Association, such as exists in New York, Boston and other large cities.

Boomlets From Busy Boyne City.

Boyne City, Feb. 15—A bunch from Chicago came into Boyne City about a month ago and opened with a great big flourish an army goods store. They cut prices on their goods that could only be justified by either bankruptcy or theft. The city authorities put a license on them that would help pay some of our city expenses. They sold out to our enterprising fellow townsman, Alex Heller. Guess they thought that Alex came from Podunk and, with the usual conceit of crooks, packed up three big cases of goods and had them carted to the freight house for shipment. Alex don't sleep much, so the "gents" shook the dust of Boyne City from their sandals sadder, if not wiser, and left behind a goodly sum for betting on the wrong man.

The J. H. Lewis market was the victim of a bold daylight hold-up last week. Details to those desiring. Suffice it to say that prompt restitution was made and the guilty party received prompt and adequate punishment—by direct action.

The new fixtures for the Peoples State Bank have arrived and are rapidly assuming shape. When the new banking room is finished it will be an ornament to the town and a credit to the owners.

The income tax man has been here and has went. Wonder if it is necessary to have a tax law that it takes a Philadelphia lawyer to find all the holes that can be crawled through and a Government expert to stop them up. Why this conglomeration of class legislation any way? And they are talking about a State income tax! Why not complete the cycle and make it a county, city and ward tax. It all comes out of the same pocket, the great universal day's work.

A good many years ago a neighbor was calling—no, that is not the word. She just "run in a minute"—and stayed two hours—"run in" on friend wife. While observing the morning ablutions of the breakfast equipment

she was moved to say: "Do you wash your coffee pot? I don't. If I did it would leak." We understand that there is to be a clean up of city politics this spring. We hope that some of the old leaks will not be re-opened. We have them pretty well plugged up now. Our city officials are neither saints nor Solomons, but they are a pretty fair bunch of humans, considerably better than the average run. It's a blame sight easier to sit in the bleachers and guy the pitcher than it is to get in and pitch a winning game and it always costs money to train a new team. Maxy.

Relation Between Vocabulary and Character.

Montreal, Feb. 14—Apropos of your remarkable Lincoln edition of the Tradesman last week, I am reminded of a comment I read on Lincoln's Gettysburg Address in the North American Review for November, 1920, in which Talcott Williams made the following statement:

Lincoln's Gettysburg Address has but three words not in the Bible, "continent," "proposition" and "civil," and these are all in Shakespeare. This is the diction in which a man should soak himself if he wishes a have weight with those who think.

This brings up in a forceful way the vital connection between our vocabulary and our character. If we have convictions that are in keeping with the needs of the times our vocabulary fails to indicate them. "Atta," "coupla," "gotta," "darn," "pinhead," "bonehead" and all the motley group found in the working vocabulary of the average citizen do not promise much in the way of wisdom, insight, forethought, tolerance, charity toward all, malice toward none that made Lincoln.

More than ever in our history since Lincoln's time do we need the things that made him our leader; more than ever do we need to bring all his qualities into action if we are to stand as a loyal bodyguard to the one who is to take the reins of government at our request and try to bring order out of chaos.

More than ever do we need to cultivate Lincoln's attitude and thought in these days that are so full of treachery and greed. We need to become 100 per cent. Americans. By so doing we shall fulfil our obligations to all mankind. The finest way to celebrate Lincoln's birthday is to try to live his thoughts throughout the year.

W. A. Wilson.

Deathless Splendor of Abraham Lincoln.

A group of children, ranging from eight to eleven years, in one of our large private schools invited me to join with them in paying loving tribute to Abraham Lincoln during a children's hour of their own arranging. Everything that was said and sung was chosen by the children themselves with no outside suggestions. They began with the salute to the flag and then sang the National anthem "Our America." These are a few of the chosen sayings of Lincoln which followed:

The Bible is the best gift God has given to man.

I plucked a thistle and planted a flower where I thought a flower would grow.

I know I am right because Liberty is right.

Be sure you put your feet in the right place, then stand firm.

It is all in one word—"thorough."

With malice toward none, charity toward all.

This Nation under God shall have a new birth of freedom. Government of the people, by the people, for the people shall not perish from the earth.

There were some spontaneous remarks and joyous little class songs, followed by young Abraham Lincoln's tribute to George Washington:

Washington is the mightiest name on earth—long since mightiest in the cause of civil liberty, still mightiest in the moral reformation.

On that name a eulogy is expected. It cannot be. To add brightness to the sun or glory to the name of Washington is alike impossible. Let none attempt it. In solemn awe pronounce the name, and in its naked deathless splendor leave it shining on.

The light and tender presence of love that pervaded this precious hour brought Abraham Lincoln very near in deathless splendor.

Kitty Cheatham.

Mail Order Business Shows Big Loss.

The annual statement of Montgomery Ward & Co., made public during the week, said that the company operated during 1920 at a loss of \$7,855,278, including depreciation, despite the fact that its sales were larger than ever before. During the first seven months of the year sales increased approximately 34 per cent. over the same period in 1919, the statement said, but price reductions in the last four months caused heavy losses on the sales in this period, which decreased so much that the total sales for the year were only 3 per cent. larger than in 1919. Inventories made in December, 1920, were on the basis of cost or replacement value, whichever was lower, and showed a depreciation of \$5,174,434 below cost. The inventory was \$30,282,671, compared with \$28,136,166 in December, 1919. The inventory depreciation and loss in operating were all charged to the surplus as of 1920. Net sales for 1920 amounted to \$101,745,270 and total assets were listed as \$62,342,932, with the profit and loss surplus at the end of 1920 as \$2,429,772. Federal taxes paid for the year 1919 were \$860,326. It was also expected recently that Sears, Roebuck & Co. would have to be refinanced, but their business picked up since and refinancing is now expected to be unnecessary.

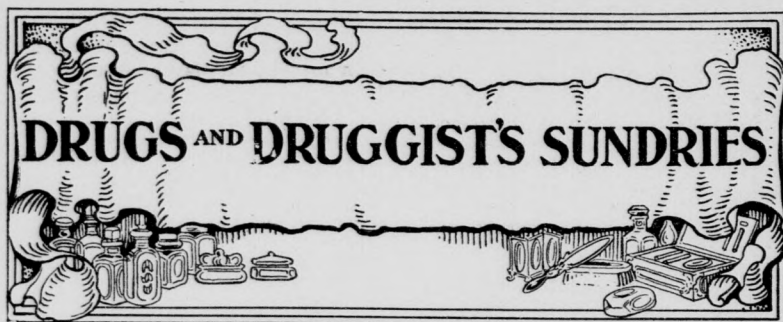
New Slant on the Sugar Cases.

In the statement issued during the week by the American Sugar Refining Co. and its subsidiary, the Franklin, appears something which may or may not constitute an important element in the trial of the dozen cases already brought against buyers who have repudiated their 22½ cent sugar contracts.

The refiners say that the market broke—and thus let down the buyers—because those buyers, after placing orders with the refineries here, duplicated their purchases by buying in Europe, South America and other places. It developed that the orders placed with the refineries in this country would have given the trade enough sugar, and therefore, when the foreign sugar came in, the market was overloaded and broke.

In other words, the argument seems to be that if buyers had not broken the market on themselves everything would have been all right.

Handle the hardest job first each day. Easy ones are pleasures.



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.

Still Hunting Lost Youth.

Since Juan Ponce de Leon, conqueror of Porto Rico four hundred years ago, soldier of fortune and companion of Columbus, felt his muscles stiffening with age, his eyes growing dim and his blood sluggish in his veins, men have had hopes of recovering their vanished youth. Ponce de Leon had heard of a fountain whose waters, it was said, would restore human youth and beauty to aged and withered men and women. He set out to discover this miraculous fountain in an age of general credulity and belief in imaginary and supernatural powers. Cruising through and visiting most of the Bahama Islands, he continued West, and on Easter Sunday came to the land of flowers, which he named Florida, landing on April 8, 1512, near the present site of St. Augustine.

He never found the mythical waters of perpetual youth, but the delightful land he discovered is still a favorite resort for those who would extend the period of their natural vigor.

What Ponce de Leon, the discoverer, sailor and soldier, sought in the Sixteenth century, the medical men of the Twentieth century are still after, some of them with an astonishing faith in their scientific experimentation. We have had serums and medicines and electric "baths" and appliances—a host of them—all to arouse the drooping hopes of those from youth and beauty have forever fled. But men and women continue to age and die, just as they did when America was new, even after following every medical fad. We have but one advantage over those in Ponce de Leon's time—medical science has learned many things which lengthen the lives of those who have put in peril the expectation of a natural old age by excesses, exposure, overwork, vice. But the ancient Scriptural limit to our days still prevails. The young continue to grow old, and the old to die. We have found nothing that can conquer time. Death remains the natural end of man.

But now comes from a world center of medical science a declaration by Prof. Holtznecht that "age is banished." Happy day if this were true! "Woman is rejuvenated physiologically and psychologically by the treatment I have devised," he says. Marvelous achievement! and vastly important—if true. Complexions have cleared, eyes brightened, wrinkles

vanished under his new treatment, we are told, which is playing the feeblest of Roentgen rays over the happy patient.

So now in due time we may expect those physicians who fatten their bank accounts on every fresh medical fad to have their lines of pitiful seekers after youth and beauty and strength, contributing their dollars for the Holtznecht-Roentgen treatment or fake variations of it, and later dying in despair as under the former attempts to escape the laws of Mother Nature. Some day, perhaps, we shall learn that we build a long life in youth or middle age by right living, not by medicine; and that when we have wasted it by wrong living there is no way to recover it under heaven.

Proper Understanding of Turn-Over.

Some years ago, the late Cora Dow, Cincinnati, owner of a group of cut-rate drug stores, was sued by her retail competitors for selling certain items below a fixed price.

She testified at the trial that there was more money in selling Hood's Sarsaparilla at 75 cents than at a dollar a bottle.

The judge, jury, the lawyers—no one in the court room knew what she meant.

On further direct examination she explained that Hood's Sarsaparilla cost her 50 cents a bottle wholesale.

That in one of her stores she sold 20 bottles to five five bottles sold by her competitors.

That they made only \$2.50 on five bottles in approximately the same length of time that she made \$5 on 20 bottles—twice as much as her competitors' profit, and all the while the public was obtaining its supply 25 cents cheaper per bottle.

An understanding by the public of this principle of turn-over is the large question before big business and all business to-day.

Deflation.

Written for the Tradesman.
There's a good time coming! Bye and bye
Inflation will be over
For prices can't remain sky-high
They must get back to cover.

"For what goes up must come down"
The children used to play
"Upon your heads or on the ground"
And that is true to-day.

There is a risk that mortals take
When everyone is scheming
To see the most that he can make
For things aren't what they're seeming.

The safest way is to do without
This excess profit worry
We'll get there quicker there's no doubt
If not in such a hurry.

But of these awful atmospheres
When banks shut down on loaning
And credit simply disappears
Good night! What dreadful moaning!
Charles A. Heath.

The basis of business is confidence
and the basis of confidence is understanding.

Do Mail Order Houses Help Country Merchants?

The head of a large mail order house professes to see benefit rather than harm to the small country retailer through the operations of his concern. The angle from which he looks at the situation is a novel one, but seems to carry conviction. His explanation is as follows:

"We print and distribute some 25,000 catalogues containing everything that a man, woman or child could think of wearing. These catalogues are 250 pages long. The average purchase of our mail customers is \$5. It is therefore logical to figure that we do not derive all the benefit from this distribution of merchandise information, and I am convinced that the stores in different localities derive a goodly portion of their sales from our promotion work.

"Take a woman who goes through our catalogue. She sees articles that either she never knew existed or which it never occurred to her to buy. Since the article is new to her, the

chances are her first purchase will be made at the local store, so that she may see and handle what she is buying. In this way, by suggesting the purchase of numerous articles, the mail order catalogue is really helping the sales of the neighborhood retailer, and a little exploitation of the same articles shown in the catalogue ought to open up new sales for him."

"Pep."

Vigor, Vitality, Vim and Punch—
That is Pep.
The courage to act on a sudden hunch,
That is Pep.
The nerve to tackle the hardest thing,
With feet that climb and hands that cling,
And a heart that never forgets to sing—
That is Pep.
The spirit that helps when another's down,
That knows how to scatter the blackest frown,
That is Pep.
That loves its neighbor, and loves its town—
That is Pep.
To say, "I will"—for you know you can—
That is Pep.
To look for the best in every man,
That is Pep.
To meet each thundering knockout blow,
To come back with a laugh, because you know,
You will get the best of the whole darned show
That is Pep.



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

Soda Fountains

Buy Early and Be Ready for the Spring Rush

This is just the season at which to buy your new Soda Fountain and have it in operation, ready for the big rush of business that commences about March 15th. It is always disagreeable to have it installed at the height of the season and to see scores of customers go by your door. Start on an equal footing with your more fortunate competitors. Write us for plans and prices on the Guarantee Iceless Fountain.

Hazeltine & Perkins Drug Co.
Grand Rapids, Michigan

Our Strained Relations With Japan.

Grandville, Feb. 15—The relations between Japan and the United States daily becomes more strained, and it is becoming each week less possible to keep the peace between the two countries. California is a thorn in the side of the little brown men which may be pressed too deep, in which case a state of war may come to pass between the two countries—the Orient against the Occident in battle array.

It is not a pleasing outlook, nor is the picture one to be dwelt upon with any degree of complacency.

It was small sins of hectoring like these a century ago that precipitated the war between England and America in 1812. Are we to have a repetition of past folly on the part of intelligent Americans?

In a war with Japan we have nothing to gain and considerable to lose. It would be hard to conceive of a furor of patriotic flame sweeping the country because of some petty pécadilloes on the part of the Japs.

As the case stands it seems to be up to Japan as to whether the war becomes an actual fact or otherwise.

Besides the irritating the Pacific coast State adopts toward her inhabitants of yellow skin, there are numerous outbreaks against the peace and good will of this country on the part of the Japs, as witness the assassination of Lieutenant Langdon, at Vladivostock, by a Jap sentry.

Although the government of Japan has seen fit to apologize in a way for this bad break, all Americans are not satisfied, and members of a Jap reservists party at Tokio have taken up the cudgels for the murderer, seeming determined to demand his release on the ground that he did no wrong in shooting a United States officer.

The shooting of Langdon occurred last December. Before the ill feeling stirred up by this "accident" has subsided another shooting took place, the Japs being again the aggressors.

Five American bluejackets were fired upon on the night of February 8, one of them being wounded. This also at Vladivostock by parties unknown, evidently, however, Japs who are aiding in a small way to increase the ill feeling existing between the two countries. That such incidents make for serious trouble goes without saying. Undoubtedly there are persons bent upon bringing about a war between the United States and Japan who are tossing firebrands right and left.

Those people who delight in a disturbance of world peace are, no doubt, rejoicing at the turn affairs between this country and Nippon have taken and expect to reap a harvest should war really take place.

The fact is there is reason to fear trouble between the two countries, and if trouble does start it will come about through the machinations of a pestiferous nest of malcontents existing in America as well as Japan.

It would be a burning shame to precipitate war without some reasonable casus belli. That America shall permit a dumping of Jap immigrants on our shores is, of course, not to be entertained, nor can the Tokio government expect such concession on the part of this country.

Japan is now waiting for Harding's view on the California law. It is very evident that the problems arising from the little hectoring incidents taking place in both countries will come up for solution after the 4th of March, and that the new administration so overwhelmingly chosen by the people will have the Japanese riddle to solve.

This is a time for sane heads, Jingoisism and bellowing disregard for the ethics prompted by common sense must not be permitted to involve the two countries in a war which will again shake the world, spilling seas of

blood for what? To date there has not been sufficient cause for breaking the peace between the England of the Orient and the Great Republic of the Occident. Old Timer.

Our Plague of Fires.

Fire loss in this country during four years approximately totals a billion and a half dollars. These figures do not include the loss of time, business, employment and progress caused by most of the fires.

Much of this enormous waste might be avoided with proper care. Perhaps insurance in sound companies causes a relaxation of precautions and vigilance against conflagrations, but it should not. While fire losses are promptly adjusted, the greater they are the higher the insurance rates must be, and in the long run the community that rests easy under dangerous fire conditions because property is well insured, must itself pay all its fire losses and then some. There can be no passing the buck on this proposition.

Among the causes of fires the defective wiring of buildings for electricity is the greatest, with matches and smoking next, followed by defective chimneys, stoves, furnaces, boilers and their pipes.

Spontaneous combustion, lightning and incendiarism, cut a large figure in the waste. We are still far from being intelligent in the control of the most destructive of the elements, and need a lot of education in ways and means of curbing it. Carelessness on this matter is extremely costly.

A Nation Without Hope.

Austria's condition, both economical and governmental, is exciting apprehension and a degree of sympathy, even in the Nations she joined Germany to destroy. It is generally believed that she was never a whole-hearted or willing ally of her powerful neighbor, but was compelled to join with her in a war she hated owing to circumstances she could not control.

However that may be, she is now paying a terrible price for her blunder or her unavoidable misfortune. Caught in the paws of an unkind fate, dismembered, reduced, starving, her present state is most deplorable. Her dignity, power and prospects are ruined. She is a very sick body politic, a wreck indeed, with neither credit nor resources, and apparently no hope of ever recovering her former glory. Never again will "an Austrian army, awfully arrayed, boldly by battery besiege Belgrade."

Undeserved Decoration.

During the annual house picnic one of the shipping clerks had saved a companion from drowning in the swollen river. The boss had given the young man a medal, accompanied by a letter of commendation and congratulation. To the letter the young man answered as follows:

"Thanking you for your kindness, I am returning the medal. I did nothing unusual. Hearing a disturbance I ran to the pool, saw there was some one about to drown. Being a good swimmer I jumped in, turned the chap over to see that he was not one of the management and dragged him ashore."

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 85
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	Benzoin	@ 2 40
Oxalic	35@ 40	Cassia	3 75@ 4 00	Benzoin Comp'd	@ 3 15
Sulphuric	4@ 6	Castor	1 30@ 1 50	Buchu	@ 3 15
Tartaric	53@ 65	Cedar Leaf	2 50@ 2 75	Cantharides	@ 3 00
Ammonia		Citronella	1 25@ 1 60	Capsicum	@ 2 30
Water, 26 deg.	10 1/2@ 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	80@ 1 00	Eigerson	6 00@ 6 25	Digitalis	@ 1 80
Fir (Canada)	2 50@ 2 75	Eucalyptus	1 25@ 1 60	Gentian	@ 1 40
Fir (Oregon)	60@ 80	Hemlock, pure	2 00@ 2 25	Ginger, D. S.	@ 2 00
Peru	2 50@ 3 00	Juniper Berries	4 50@ 4 75	Guaiaac	@ 2 80
Tolu	1 50@ 1 80	Juniper Wood	2 50@ 2 75	Guaiaac, Ammon.	@ 2 50
Barks		Lard, extra	1 65@ 1 85	Iodine	@ 1 50
Cassia (ordinary)	45@ 60	Lard, No. 1	1 20@ 1 40	Iodine, Colorless	@ 2 00
Cassia (Saigon)	50@ 60	Lavender Flow	12 00@ 12 25	Iron, clo.	@ 1 50
Sassafras (pw. 70c)	@ 65	Lavender Gar'n	1 75@ 2 00	Kino	@ 1 40
Soap Cut (powd.)	30@ 35	Lemon	2 00@ 2 25	Myrrh	@ 2 25
Berries		Linseed Boiled bbl.	@ 81	Nux Vomica	@ 1 90
Cubeb	1 75@ 2 00	Linseed bld less	83@ 90	Opium	@ 3 50
Fish	40@ 50	Linseed raw, bbl.	@ 79	Opium, Camp.	@ 1 30
Juniper	9@ 15	Linseed raw less	86@ 94	Opium, Deodorz'd	@ 3 50
Prickly Ash	@ 30	Mustard, true oz.	@ 75	Rhubarb	@ 2 00
Extracts		Mustard, artifil. oz.	@ 50	Paints	
Licorice	60@ 65	Neatsfoot	1 30@ 1 50	Lead, red dry	13@ 13 1/2
Licorice powd.	@ 1 00	Olive, pure	5 75@ 6 50	Lead, white dry	13@ 13 1/2
Flowers		Olive, Malaga,	4 00@ 4 25	Lead, white oil	13@ 13 1/2
Arnica	75@ 80	green	4 00@ 4 25	Ochre, yellow bbl.	@ 2
Chamomile (Ger.)	50@ 60	Orange, Sweet	6 50@ 6 75	Ochre, yellow less 2 1/2	@ 8
Chamomile Rom	40@ 45	Origanum, pure	@ 50	Putty	@ 5 00
Gums		Origanum, com'l	1 25@ 1 50	Red Venet'n Am.	3@ 7
Acacia, 1st	50@ 55	Pennyroyal	3 00@ 3 25	Red Venet'n Am. 3 1/2	@ 7
Acacia, 2nd	45@ 50	Peppermint	9 00@ 9 25	Red Venet'n Eng.	4@ 8
Acacia, Sorts	25@ 30	Rose, pure	20 00@ 24 00	Whiting, bbl.	@ 4 1/2
Acacia, powdered	40@ 45	Rosemary Flows	2 50@ 2 75	Whiting, 5 1/2	@ 10
Aloes (Carb Pow)	30@ 40	Sandalwood, E.	13 00@ 13 25	L. H. P. Prep. 3 75	@ 4 00
Aloes (Cape Pow)	30@ 35	Sassafras, true	3 00@ 3 25	Miscellaneous	
Aloes (Soc Pow)	1 25@ 1 50	Sassafras, artifl	1 25@ 1 50	Acetanalid	50@ 55
Asafoetida	4 00@ 4 50	Sperm	10 00@ 10 25	Alum	16@ 20
Pow.	5 00@ 5 50	Tansy	2 75@ 3 00	Alum, powdered and	17@ 20
Camphor	1 30@ 1 35	Tar, USP	11 50@ 11 75	ground	@ 20
Guaic	@ 1 25	Tar, USP	48@ 50	Bismuth, Subni-	3 75@ 4 00
Guaiaac, powd'd	1 25@ 1 50	Turpentine, bbls.	@ 76	trate	@ 4 00
Kino	@ 85	Turpentine, less	83@ 91	Borax xtal or	11 1/2@ 16
Kino, powdered	@ 1 00	Wintergreen,	12 00@ 12 25	powdered	@ 16
Myrrh	@ 1 40	tr.	7 00@ 7 25	Cantharades, po	2 00@ 2 50
Myrrh, Pow.	@ 1 50	Wintergreen, sweet	95@ 1 20	Calomel	2 22@ 2 30
Opium	11 50@ 12 00	birch	95@ 1 20	Capsicum	45@ 50
Opium, powd.	13 00@ 13 60	Wintergreen art	95@ 1 20	Carmine	6 50@ 7 00
Opium, gran.	13 00@ 13 60	Wormseed	5 50@ 5 75	Cassia Buds	50@ 60
Shellac	1 25@ 1 50	Wormwood	20 00@ 20 25	Cloves	35@ 45
Shellac Bleached	1 40@ 1 50	Potassium		Chalk Prepared	16@ 18
Tragacanth	4 50@ 6 00	Bicarbonate	55@ 60	Chloroform	63@ 72
Tragacanth, pow.	@ 4 00	Bichromate	47@ 55	Chloral Hydrate	1 70@ 2 10
Turpentine	35@ 40	Bromide	75@ 80	Cocaine	15 85@ 16 80
Insecticides		Carbonate	65@ 70	Cocoa Butter	50@ 80
Arsenic	20@ 30	Chlorate, gran'r	38@ 45	Corks, list, less	40@
Blue Vitriol, bbl.	@ 09	Chlorate, xtal or	28@ 35	Copperas	30@
Blue Vitriol, less	10@ 15	powd.	30@ 35	Copperas, 30d.	4@ 10
Bordeaux Mix Dry	17@ 30	Cyanide	30@ 35	Corrosive Sublm	2 01@ 2 10
Hellebore, White	38@ 45	Iodide	3 80@ 3 90	Cream Tartar	50@ 55
powdered	@ 45	Permanganate	85@ 1 00	Cuttlebone	70@ 80
Insect Powder	75@ 1 05	Prussiate, yellow	65@ 70	Dextrine	07@ 10
Lead Arsenate Po.	24@ 37	Prussiate, red	1 10@ 1 20	Dover's Powder	5 75@ 6 00
Lime and Sulphur	11@ 23	Sulphate	@ 75	Emery, All Nos.	10@ 15
Dry	43@ 58	Roots		Emery, Powdered	8@ 10
Paris Green	43@ 58	Alkanet	75@ 85	Epsom Salts, bbls.	@ 04
Ice Cream		Blood, powdered	50@ 60	Epsom Salts, less 4 1/2	@ 10
Arctic Ice Cream Co.		Calamus	35@ 40	Ergot, powdered	@ 1 50
Bulk, Vanilla	1 25	Elecampane, pwd	35@ 40	Flake White	15@ 20
Bulk, Chocolate	1 35	Gentian, powd.	20@ 30	Formaldehyde, lb.	25@ 30
Bulk, Caramel	1 45	Ginger, African,	29@ 36	Gelatine	2 00@ 2 25
Bulk, Grape-Nut	1 35	powdered	29@ 36	Glassware, less 50%	
Bulk, Strawberry	1 35	Ginger, Jamaica	50@ 55	Glassware, full case 50.10%	
Bulk, Tutti Frutti	1 35	powdered	50@ 55	Glauber Salts, bbl.	@ 03 1/2
Bulk, Vanilla	1 40	Goldenseal, pow.	8 50@ 8 80	Glauber Salts less 04	@ 10
Bulk, Chocolate	1 40	Ipecac, powd.	4 75@ 5 00	Glue, Brown	21@ 30
Bulk, Caramel	1 60	Licorice, powd.	35@ 40	Glue, Brown Grd.	19@ 25
Bulk, Strawberry	1 60	Licorice, powd.	40@ 50	Glue, White	35@ 40
Bulk, Tutti Frutti	1 60	Orris, powdered	40@ 45	Glue, White Grd.	35@ 40
Bulk, Vanilla	1 60	Poke, powdered	40@ 45	Glycerine	29@ 42
Bulk, Chocolate	1 60	Rhubarb	@ 1 50	Hops	1 50@ 1 80
Bulk, Caramel	1 60	Rhubarb, powd.	@ 1 50	Iodine	5 70@ 5 90
Bulk, Strawberry	1 60	Rosinwood, powd.	80@ 85	Iodoform	7 00@ 7 30
Bulk, Tutti Frutti	1 60	Sarsaparilla, Hond.	1 25@ 1 40	Lead, Acetate	20@ 30
Piper Ice Cream Co.		ground	1 25@ 1 40	Lycopodium	5 50@ 6 00
Bulk, Vanilla	1 15	Sarsaparilla Mexican,	@ 80	Mace	75@ 80
Bulk, Vanilla Special	1 25	ground	@ 80	Mace, powdered	95@ 1 00
Bulk, Chocolate	1 20	Squills	35@ 40	Menthol	6 25@ 6 60
Bulk, Caramel	1 20	Squills, powdered	60@ 70	Morphine	11 48@ 12 73
Bulk, Grape-Nut	1 20	Turmeric, powd.	25@ 30	Nux Vomica	@ 30
Bulk, Strawberry	1 25	Valerian, powd.	@ 75	Nux Vomica, pow.	26@ 35
Bulk, Tutti Frutti	1 25	Seeds		Pepper black pow.	32@ 35
Bulk, Vanilla	1 25	Anise	33@ 35	Pepper, white	40@ 45
Bulk, Chocolate	1 25	Anise, powdered	38@ 40	Pitch, Burgundy	15@ 20
Bulk, Caramel	1 40	Bird, is	13@ 19	Quassia	12@ 15
Bulk, Strawberry	1 40	Canary	10@ 15	Quinine	99@ 1 72
Bulk, Tutti Frutti	1 40	Caraway, Po.	30 22@ 25	Rochelle Salts	42@ 45
Bulk, Vanilla	1 40	Cardamon	@ 2 25	Saccharine	@ 38
Bulk, Chocolate	1 60	Celery, powd.	45 35@ 40	Salt Peter	20@ 30
Bulk, Strawberry	1 60	Coriander pow.	25 12@ 15	Selditz Mixture	40@ 45
Bulk, Tutti Frutti	1 60	Dill	15@ 20	Soap, green	15@ 30
Leaves		Fennel	30@ 40	Soap mott castle 2 1/2	@ 25
Buchu	@ 3 50	Flax	06 1/2@ 12	Soap, white castle	@ 16 00
Buchu, powdered	@ 4 00	Flax, ground	06 1/2@ 12	case	
Sage, bulk	67@ 70	Foenugreek pow.	10@ 20	Soap, white castle	@ 1 75
Sage, 1/4 loose	72@ 78	Hemp	10@ 15	Soda, Ash	05@ 10
Sage, powdered	55@ 60	Lobelia	2 50@ 2 75	Soda Bicarbonate	4@ 10
Senna, Alex.	1 40@ 1 50	Mustard, yellow	15@ 20	Soda, Sal	2 1/2@ 5
Senna, Tinn.	30@ 35	Mustard, black	30@ 35	Spirits Camphor	@ 1 25
Senna, Tinn. pow	35@ 40	Poppy	30@ 40	Sulphur, roll	04@ 10
Uva Ursi	20@ 25	Quince	1 25@ 1 50	Sulphur, Subl.	4 1/2@ 10
Oils		Rape	15@ 20	Tamarinds	25@ 30
Almonds, Bitter,	16 00@ 16 25	Sabadilla	25@ 35	Tartar Emetic	1 03@ 1 10
artificial	2 50@ 2 75	Sunflower	7 1/2@ 15	Turpentine, Ven.	50@ 60
Almonds, Sweet,	1 75@ 2 00	Worm American	45@ 50	Vanilla Ex. pure	1 50@ 2 00
true	1 75@ 2 00	Worm Levant	2 00@ 2 25	Witch Hazel	1 60@ 2 15
				Zinc Sulphate	10@ 15

GROCERY PRICE CURRENT

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

ADVANCED	DECLINED
Cheese	Candles
	Cocoanut
	Cream of Tartar
	Washboards

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

AXLE GREASE

25 lb. pails, per doz. 27 10

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

BREAKFAST FOODS
Cracked Wheat, 24-2 4 85
Cream of Wheat ----- 9 00
Grape-Nuts ----- 3 80
Pillsbury's Best Cer'l 8 10
Quaker Puffed Rice ----- 5 60
Quaker Puffed Wheat 4 30
Quaker Brst Biscuit 1 90
Quaker Corn Flakes 3 70
Ralston Purina ----- 4 00
Ralston 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 Broom 23 lb. 5 75
Fancy Parlor, 23 lb. ----- 8 00
Ex. Fancy Parlor 25 lb. 9 50
Ex. Fey, Parlor 26 lb. 10 00

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

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

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

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

CANDLES
Paraffine, 6s ----- 15 1/2
Paraffine, 12s ----- 16
Wicking ----- 60

CANNED GOODS
Apples
3 lb. Standards ----- @1 50
No. 10 ----- @5 25
Blackberries
3 lb. Standards -----
No. 10 ----- @5 25

Beans—Baked
Brown Beauty, No. 2 1 35
Campbell, No. 2 ----- 1 30
Fremont, No. 2 ----- 1 37
Van Camp, No. 1/2 ----- 80
Van Camp, small ----- 1 10
Van Camp, medium ----- 1 40

Beans—Canned
Red Kidney ----- 90@1 50
String ----- 1 60@3 30
Wax ----- 1 60@2 70
Lima ----- 1 15@2 35
Red ----- @1 10

Clam Bouillon
Burnham's 7 oz. ----- 2 50
Corn
Standard ----- 1 10@1 75
Country Gentmn 1 85@1 90
Maine ----- 1 90@2 25

Hominy
Van Camp ----- 1 40
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 40

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

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

Pumpkin
Van Camp, No. 3 ----- 1 60
Van Camp, No. 10 ----- 4 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 ----- @6 00

CATSUP
Snider's 8 oz. ----- 1 90
Snider's 16 oz. ----- 3 15
Royal Red, 10 oz. ----- 1 35
Royal Red, Tins ----- 8 00

CHEESE
Brick ----- 29
Wisconsin Flats ----- 30
Longhorn ----- 31
New York ----- 30
Michigan Full Cream 26

CHEWING GUM
Adams Black Jack ----- 65
Adams Bloodberry ----- 65
Adams Calif. Fruit ----- 65
Adams Chiclets ----- 70
Adams Sen Sen ----- 65
Adams Yucatan ----- 65
American Flag Spruce ----- 65
Beeman's Pepsin ----- 65
Beechnut ----- 65
Doublemint ----- 65
Juicy Fruit ----- 65
Spearmint, Wrigleys ----- 65
Zeno ----- 60

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

Manilla 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
Hemmeter 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, 1s ----- 36
Van Houten, 1s ----- 65
Wan-Eta ----- 36
Webb ----- 33
Wilbur, 1/4s ----- 33
Wilbur, 1/2s ----- 33

COCOANUT
1/4s, 5 lb. case Dunham 50
1/4s, 5 lb. case ----- 48
1/4s & 1/2s, 15 lb. case 49
6 and 12c pkg. in pails 4 75
Bulk, barrels ----- 24
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 ----- 23
Peaberry ----- 28

Package Coffee
New York Basis
Arbuckle ----- 23 00

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

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

CONDENSED MILK
Eagle, 4 doz. ----- 11 20
Leader, 4 doz. ----- 8 00

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
Caroline, 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 ----- 28
Fudge, Walnut Choc. ----- 28
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 ----- 26

Chocolate Pails
Assorted Choc. ----- 29
Champion ----- 24
Honeysuckle Chips ----- 39
Klondike Chocolates ----- 36
Nabobs ----- 36
Nibble Sticks, box 2 25
Nut Wafers ----- 36
Ocoro Choc. Caramels ----- 32
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 Boxes
Putnam Menthol ----- 2 25
Smith Bros. ----- 2 00
Putnam Men. Hore
Hound ----- 1 80

CRISCO
36s, 24s and 12s ----- 20 1/4
6 lb. ----- 19 1/2

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

CREAM OF TARTAR
6 lb. boxes ----- 55
3 lb. boxes ----- 60

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

Pearl
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 ----- @10
70-80 25 lb. boxes ----- @11
60-70 25 lb. boxes ----- @13
50-60 25 lb. boxes ----- @15
40-50 25 lb. boxes ----- @17
30-40 25 lb. boxes ----- @20

FARINACEOUS GOODS
Beans
Med. Hand Picked ----- 5 1/4
California Limas ----- 10
Brown, Holland -----

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

Hominy
Pearl, 100 lb. sack ----- 5 25

Macaoni
Domestic, 10 lb. box 1 20
Domestic, brkn bbls. ----- 8 1/4
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
Small, per 100 yards 6 65
Medium, per 100 yards 7 25
Large, per 100 yards 9 00

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

Hooks—Kirby
Size 1-12, per 1,000 ----- 84
Size 1-0, per 1,000 ----- 96
Size 2-0, per 1,000 ----- 1 15
Size 3-0, per 1,000 ----- 1 32
Size 4-0, per 1,000 ----- 1 65
Size 5-0, per 1,000 ----- 1 95

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

FLAVORING EXTRACTS
Jennings
Pure Vanilla
Turpeneless
Pure Lemon

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

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

FLOUR AND FEED
Valley City Milling Co.
Lily White, 1/2 Paper
sack ----- 11 75
Harvest Queen 24 1/2s 11 50
Graham 25 lb. per cwt 4 85
Golden Granulated Meal,
25 lbs., per cwt. ----- 2 55
Rowena Pancake Com-
pound, 5 lb. sack ----- 5 50
Buckwheat Compound,
5 lb. sack ----- 5 50

Watson Higgins Milling
Co.
New Perfection, 1/4s 11 50

Meal
Gr. Grain M. Co.
Bolted ----- 3 20
Golden Granulated ----- 3 40

Wheat
No. 1 Red ----- 1 75
No. 1 White ----- 1 73

Oats
Michigan Carlots ----- 50
Less than Carlots ----- 52

Corn
Carlots ----- 77
Less than Carlots ----- 79

Hay
Carlots ----- 24 00
Less than Carlots ----- 26 00

Feed
Street Car Feed ----- 33 00
No. 1 Corn & Oat Fd ----- 33 00
Cracked Corn ----- 33 00
Coarse Corn Meal ----- 33 00

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

GELATINE
Cox's 1 doz. large ----- 1 45
Cox's 1 doz. small ----- 90
Jello-O, 3 doz. ----- 3 45
Knox's Sparkling, doz. 2 25
Knox's Acidu'd, doz. 2 25
Minute, 3 doz. ----- 4 95
Nelson's ----- 1 50
Oxford ----- 75
Plymouth Rock, Phos. 1 55
Plymouth Rock, Plain 1 85
Waukesha ----- 1 60

HIDES AND PELTS

Hides	
Green, No. 1	06
Green, No. 2	05
Cured, No. 1	07 1/2
Calfskin, green, No. 1	09 1/2
Calfskin, green, No. 2	07 1/2
Calfskin, cured, No. 1	11
Calfskin, cured, No. 2	09 1/2
Horse, No. 1	3 00
Horse, No. 2	2 00

Pelts	
Old Wool	25 @ 50
Lambs	25 @ 50
Shearlings	25 @ 50

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

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

Raw Furs	
Skunk 3 00 @ 2 00 @ 1 00 @ 50	
Raccoon 4 00 @ 3 00 @ 2 00	
Mink 7 00 @ 5 00 @ 3 00	
Musk rats 1 50 @ 1 00 @ 50 @ 10	
Above prices on prime skins.	

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

HORSE RADISH	
Per doz.	1 60

JELLY	
Pure, per pail, 30 lb.	4 50

JELLY GLASSES	
8 oz., per doz.	44

MINCE MEAT	
None Such, 3 doz.	5 60
Quaker, 3 doz. case	4 75

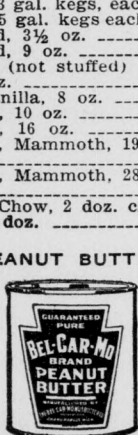
MOLASSES	
New Orleans	95
Choice	85
Good	65
Stock	28
Half barrels 5c extra	

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

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

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

PEANUT BUTTER



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

PETROLEUM PRODUCTS	
Iron Barrels	
Perfection	14.7
Red Crown Gasoline	24.9
Gas Machine Gasoline	40
Y. M. & P. Naphtha	27
Capitol Cylinder, Iron	
Bbls.	52.5
Atlantic Red Engine, Iron Bbls.	31.5
Winter Black, Iron Bbls.	20.5
Polarine, Iron Bbls.	62.5

PICKLES

Medium	
Barrel, 1,200 count	18 00
Half bbls., 600 count	10 00
5 gallon kegs	4 25

Small	
Barrels	23 00
Half barrels	12 50
5 gallon kegs	4 25

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

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

PIPES	
Cob, 3 doz. in box	1 25

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

POTASH	
Babbitt's, 2 doz.	2 75

FRESH MEATS.

Beef.	
Top Steers and Heifers	17
Good Steers and Heifers	15
Med. Steers & Heifers	14
Com. Steers & Heifers	12

Cows.	
Top	14
Good	12
Medium	11
Common	9

Veal.	
Top	16
Good	15
Medium	14
Common	13

Lamb.	
Good	20
Medium	18
Poor	15

Mutton.	
Good	13
Medium	12
Poor	10

Pork.	
Heavy hogs	11
Medium hogs	12 1/2
Light hogs	12
Sows and stags	9
Loins	17 @ 19
Butts	16
Shoulders	13
Hams	20
Spareribs	14
Neck bones	5

PROVISIONS	
Barreled Pork	
Clear Back	34 00 @ 35 00
Short Cut Clear	28 00 @ 30 00
Clear Family	40 00 @ 42 00

Dry Salt Meats	
S P Bellies	26 00 @ 28 00

Lard	
80 lb. tubs	advance 1 1/2
Pure in tierces	16 @ 16 1/2
Compound Lard	12 @ 12 1/2
69 lb. tubs	advance 1 1/2
50 lb. tubs	advance 1 1/2
20 lb. pails	advance 3/4
10 lb. pails	advance 7/8
5 lb. pails	advance 1
3 lb. pails	advance 1

Smoked Meats	
Hams, 14-16 lb.	24 @ 26
Hams, 16-18 lb.	22 @ 24
Hams, 18-20 lb.	20 @ 22
Ham, dried beef	38 @ 39
sets	17 @ 18
California Hams	34 @ 36
Picnic Boiled	33 @ 34
Hams	33 @ 34
Boiled Hams	18 @ 20
Minced Hams	24 @ 40
Bacon	

Sausages	
Bologna	18
Liver	12
Frankfort	19
Pork	20 @ 22
Veal	11
Tongue	11
Headcheese	14

Beef	
Boneless	24 00 @ 26 00
Rump, new	25 00 @ 28 00

Canned Meats	
Red Crown Brand	
Corned Beef, 24 ls	3 60
Roast Beef, 24 ls	3 60
Veal Loaf, 48 1/2s	1 75
Vienna Style Sausage, 48 1/2s	1 40
Virginies, 24 ls	3 50
Potted Meat, 48 1/2s	65
Potted Meat, 48 1/2s	1 10
Hamburger Steak and Onions, 48 1/2s	1 75
Corned Beef Hash, 48 1/2s	1 75
Cooked Lunch Tongue, 24 1/2	3 50
Cooked Ox Tongues, 12 2s	23 50
Chili Con Carne, 48 ls	1 40
Sliced Bacon, medium	3 45
Sliced Bacon, large	6 00
Sliced Beef, 2 1/2 oz.	1 90
Sliced Beef, 5 oz.	3 65

Mince Meat

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

Pig's Feet	
1/2 bbls.	2 15
1/4 bbls., 35 lbs.	3 75
1/2 bbls.	10 00
1 bbl.	17 50

Tripe	
Kits, 15 lbs.	90
1/2 bbls., 40 lbs.	1 60
3/4 bbls., 80 lbs.	3 00

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

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

RICE	
Fancy Head	10 @ 11
Blue Fose	7 00
Broken	3 1/2

ROLLED OATS	
Monarch, bbls.	6 50
Rollad Avena, bbls.	7 00
Steel Cut, 100 lb. sks.	4 00
Monarch, 90 lb. sacks	3 00
Quaker, 18 Regular	2 25
Quaker, 20 Family	5 10

SALAD DRESSING	
Columbia, 1/2 pints	2 25
Columbia, 1 pint	4 00
Durkee's large, 1 doz.	7 05
Durkee's med., 2 doz.	7 65
Durkee's Picnic, 2 dz.	3 50
Snider's large, 1 doz.	3 50
Snider's small, 2 doz.	2 35

SALERATUS	
Packed 60 lbs. in box	3 75
Arm and Hammer	3 00
Wyandotte, 100 3/4s	3 00

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

SALT	
Solar Rock	75
Common	
Granulated, Fine	3 00
Medium, Fine	3 35

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

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

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

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

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

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

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

SEEDS

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

SNUFF

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

SOAP

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

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

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

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

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

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

CLEANSERS.	
Bi Carb. Kegs	4

out injury to the skin.

Scouring Powders

Sapolio, gross lots -- 12 50

Proceedings of the Local Bankruptcy Court.

Grand Rapids, Feb. 9.—In the issue of the Tradesman of Feb. 2, the writer announced the adjudication of Oliver R. Waters, and that as soon as the necessary funds came with which to prosecute the case, a date for the first meeting would be fixed. The necessary funds have been furnished and the first meeting of creditors in this matter will be held on February 23 at the office of the Referee, 314 Houseman building, Grand Rapids.

Feb. 8.—On this day Jacob Van Derrnolen, of Grand Rapids, was adjudged a voluntary bankrupt. The proceedings have been referred to Benn M. Corwin, referee in bankruptcy, who is also receiver in this matter. The date of the first meeting is Feb. 21, at which time the creditors may attend, prove their claims and transact such other business as may properly come before a first meeting. The bankrupt schedules assets in the sum of \$607.14 and his liabilities are \$1,578.45. A list of the bankrupt's creditors is as follows:

Heyman Co., Grand Rapids	(secured) \$ 50.00
Jordan & Pirth, Grand Rapids	(secured) 90.00
Grand Rapids Loan Co., Grand Rapids (secured)	40.00
Ulysses S. Silbar, Grand Rapids	512.34
Bluebell Peanut Butter Co., Grand Rapids	325.00
Mills Paper Co., Grand Rapids	45.00
M. Monsma, Grand Rapids	14.00
John Immik, Grand Rapids	13.00
John Stuit, Grand Rapids	5.00
G. R. Overland Co., Grand Rapids	293.75
Ten Hoor Printing Co., Holland	150.00

Feb. 11.—On this day was held the first meeting in the matter of the Simplicity Wheel Co., Bankrupt No. 1926. The bankrupt was present by Fred W. French, its President and also by Chas. V. Hilding, trustee of the estate of Fred W. French, bankrupt. Others present in various capacities were Clapperton & Owen, Joseph R. Gillard, Chas. Lillie, Wm. J. Gillett and Geo. B. Kingston. Some claims were proved. By the unanimous vote of those present Geo. B. Kingston was elected trustee and his bond fixed by the referee at \$5,000. The reports of the receiver and of the custodian were considered and approved on the vote of those present, and the receiver discharged upon the turning over of the property to the trustee.

Mr. Wedgewood, of the Simplicity Wheel Co., was then sworn and examined; also Mr. Henry Van Aalderen was sworn and examined. Fred W. French was then sworn and examined by the attorneys present. An order to surrender a safe cabinet was made on a petition to reclaim the same from the assets of the bankrupt. An order was also made for the surrender of one typewriter on a petition to reclaim. The first meeting of creditors was then adjourned to Feb. 17.

Feb. 8.—On this day Santo Scaccia, of Butternut, doing business individually and as the Martin Dairy Produce Co. and as the Michigan Dairy Cheese Manufacturing Co., and having cheese factories in Butternut, Martin and Orleans, was adjudged a voluntary bankrupt and the proceedings referred to Benn M. Corwin in the absence of the district judge. Mr. Corwin has also been constituted receiver in this matter. A custodian has been appointed at Martin and at Butternut. The bankrupt schedules assets in the sum of \$32,654.02 and his liabilities are in the sum of \$48,877.98. A list of the creditors of the bankrupt are as follows:

Creditors Who Are Preferred.	
Income tax for 1920 (amount unknown)	
Taxes on factory at Martin	\$ 100.00
Peter Piccus, Chicago	420.00
Joseph Guzzi, Butternut	343.00
Ross Talarico, Butternut	90.00
Clarence Beardsley, Butternut	54.80
Cesare Mussari, Butternut	56.00
Flavio Talarico, Butternut	106.00
Paul Talarico, Butternut	196.00
Angelo Mancuso, Butternut	196.00

Creditors Who Hold Securities.	
Kent Storage Co., Grand Rapids	1,200.00
Cooks Storage Co., Chicago	1,800.00
Peoples State Bank, Butternut	5,800.00
Bank of Orleans, Orleans	3,050.00
Albert Dean, trustee for creditors at Martin	13,000.00
Martin Exchange Bank, Martin	1,000.00
Volker J. & Ella Barnes, Kent City	300.00

The following are creditors whose claims are unsecured reside near Butternut:	
Will Parker	\$ 6.03
Lee Passenger	58.06
Fred Feed	.67
A. L. Holcomb	15.14
C. E. Johnson	.31
Godfrey Crause	83.49
E. J. W. Johnson	37.00
J. M. Fitzpatrick	14.15
S. L. Brajce	151.55
Geo. Stewart	47.07
Geo. Carey	2.92
John Herran	14.00
Glen Lowell	9.55
Geo. Richardson	21.90
Eyra Braunley	12.14
Willis Shaffer	10.79
Will De Young	38.30
M. F. Hanley	30.45
Geo. Dur	44.19
Howards Phylps	42.20
Clyton Brown	36.08
Geo. Stone	86.17
Clayton Leckner	66.57

Arthur Voss	54.17
Burt Eldrick	277.81
W. G. Noll	29.58
James Case	98.41
Andy Argensinger	258.11
R. B. Noll	275.78
H. M. Noll	88.15
Claude Blanchard	214.28
Earl Durbin	65.56
Dell Mayers	170.70
Steve Carey	26.80
Geo. Thornton	87.80
Ed. Vrich	20.84
O. W. Wilson	323.00
Jim Shilling	6.29
Geo. Hare	15.33
Roy Bayer	7.80
Jerry Ward	48.55
Volney Hare	17.65
James Moran	48.08
Pat Maloney	23.74
Orson Bogart	111.00
Will Heryck	21.38
A. C. Richardson	9.00
Gary Brown	189.13
Arthur Haryck	7.00
James Ward	3.13
S. E. Gillespie	18.93
Versal Case	17.39
Geo. Draper	20.63
A. J. Borger	10.37
Will Noffsinger	19.10
John Draper	19.87
Elmer Miller	1.00
Roy Coulter	34.31
D. W. Bartholomew	59.14
Geo. Savage	41.90
Will Dingler	46.00
Will Foster	13.38
Rowell Topper	1.58
Kyran Boyhan	4.50
Thomas Perry	11.64
Stanley Bride	16.10
Fred Cline	31.21
Warren Bloss	31.40
J. McCracken	18.64
Harold Gribben	17.55
Charley Allis	61.14
Clarence Graham	62.93
Warren Klingsmith	57.77
Ray Right	11.00
May Jones	4.90
Robert North	49.44
Ernie Dolton	16.75
H. L. Greenhoe	36.71
Mrs. A. A. Richardson	11.60
Joe Whitman	36.62
T. S. Sheard	22.73
Lloyd Fishell	22.94
Geo. Cohon	36.68
Ford Mason	6.54
Grant Johnson	24.25
John Buckley	20.30
R. Greenhoe	24.00
John Powell	2.64
W. Grace	19.92
Joe Steere	368.91
Frank Jones	21.24
Mack McCracken	34.25
Lou Steere	5.70
Lyle Whitmore	24.82
Will Dolan	117.69
Lenard McCousley	1.35
Harold Burges	47.52
Arthur Lansey	14.15
C. B. Miller	12.25
E. Miller	159.42
C. C. Chandler	76.42
A. Burns	44.19
C. S. Gillesma	240.78
C. W. Davenport	5.33
Pat Ridder	5.20
Tom Grace	18.00
Vick Stone	7.00
M. Dorthey	7.85
J. Thompson	7.63
Jess Steere	96.00
Lloyd Witters	64.00
Henry Wilbur	72.00
Clarence Graham	96.00
Warren Blass	100.00

The following creditors reside near

Martin:	
A. L. Aungst	\$ 65.03
Fred Shook	13.89
H. Rogers	59.58
Peter Barr	59.94
Geo. D. White	11.11
Charley Weber	41.61
Geo. Burlingame	1.37
Lyn Luckins	42.12
F. McVean	36.68
E. Sutherland	28.02
W. Brundage	21.94
Chas. Rantz	21.13
Jack Kleas	6.37
Andrew Smith	67.27
Will Deman	45.74
Will Pardee	47.64
Finly Monteith	21.78
Floyd Shook	12.36
Freeman Ives	21.47
H. C. Wright	13.07
Robol Bros.	160.09
Millard McVear	44.29
J. Pardee	60.61
L. Tolma	21.83
Will Pickett	71.11
C. Steel	87.06
Clarence Grinage	24.03
John Luckens	22.92
Ed Sayers	29.31
John King	54.12
M. W. Steel	27.47
John Sunsbury	24.26
John Way	49.72
Harold Monteith	19.74
Henry Hall	116.62
Fred Barnes	20.00
A. Youngs	15.91
F. E. Pearson	31.02
John Russell	8.57
Walter Moore	28.87
Lymon Bullard	43.43
Dewey Jones	27.78
L. Henry	29.75
Michael Curry	27.78
A. Von Patton	87.46
Oscar Shears	7.86

Geo. Gordan	29.44
Henry Pallett	27.27
Bob Monteith	135.98
Geo. Martin	26.16
Tay Herbert	.54
Geo. Strayers	121.35
T. A. Scott	.61
Lester Tinney	8.56
Harold Brooks	24.05
Frank Roberts	5.23
A. Hooper	78.11
F. Youngs	112.90
R. B. Johnston	52.58
Bon Pelham	25.43
Fred Keeney	11.50
Art McKee	36.18
John Edwards	17.05
Vin Stevend	19.63
Harry Warner	1.79
Roy Kleis	34.65
O. P. Farmer	4.73
Hopkins Creamery, Hopkins	6,843.67
Kemper Thomas Co., Cincinnati	13.00
H. D. Stayman, Martin	2.00
Oliver Bros., Martin	109.65
W. C. Russell, Martin	25.30
M. F. B. Co-op. Assn., c-o G. J. Lukins, Martin	62.22
Worden Grocer Co., Grand Rapids	18.43
A. H. Barber Creamery Supply Co., Chicago	40.00
Standard Oil Co., Grand Rapids	17.17
Fisk Rubber Co., Grand Rapids	32.45
Plainwell Enterprise, Plainwell	57.50
Judson Grocer Co., Grand Rapids	130.60
John Fahey, Butternut	651.38
Glen R. Austin, Grand Rapids	45.05
Kent Storage Co., Grand Rapids	14.26
Ray C. Dehart, Butternut	7.93
Taylor & Smith, Butternut	17.27
Yeahey Auto Co., Wayland	155.49
T. Frank Ireland Co., Belding	30.00
C. H. Dutton Co., Kalamazoo	106.62
John W. Ladd Co., Detroit	138.30
A. H. Arnold & Bros., Chicago	58.29
Helvetia Milk Condensory Co., Wayland	3,496.91
Creamery Package Mfg. Co., Chicago	116.86
Garratt-Calahan, Chicago	77.00
Pioneer Coopers Co., Chicago	237.35
G. Moeke & Sons, Zeeland	33.75
Beatrice Creamery Co., Detroit	1.00
Taylor & Smith, Butternut	35.51
Roy C. Dehart, Butternut	7.93
Glen E. Batton, Butternut	70.98

Your Greatest Possession.

The world has never reckoned money as a competitor of character. There is no fortune in the United States that can stand a movement against the character of a Lincoln or a Roosevelt.

The sobriquet of "Honest Abe" had a great deal to do with making Lincoln President of the United States. Everybody who knew him believed in him. They saw in the man an honesty and straightforwardness of character, an integrity of principle, a purity of

motive and purpose from which nothing could swerve him. It was the unquestioned faith in his honesty that gave him such a hold on the hearts and minds of the American people. Nothing could shake their confidence in him. No calumny, misrepresentation or abuse of political opponents and enemies could turn them away from him.

Never before did the world so need genuine manhood and womanhood, men and women who rate character above everything else as in the present crisis of civilization. Never before did it call so loudly for stalwart honesty. The World War has left society in a demoralized state, and only the triumph of character over all low, selfish motives can bring it back to normal, and stabilize conditions. Chaos would come to most of the world to-day were it not for the influence of men and women who put principle above party, and the good of all above individual gain.

Don't spoil your life by merely making a living, as so many are doing. They are so eager to get on, so crazy to get money that, before they realize it, they compromise with their character, and on the way to their pile they sacrifice the most precious thing they possess. They throw honor and integrity overboard and barter their birthright for a mess of pottage. Rate your character as your highest asset, your greatest possession.

How Come?

A hen will lay
One egg a day.
A bug will lay a hundred.
I ask: "How come?
Can Providence have blundered?"

If you expect to get credit for being prompt pay, you must have your checks in your creditors' hands the day they are due, not the day after.

SOME people are so economical that they never have a dollar. They use up their money trying to get something for nothing. You can't buy diamonds at the cost of rhinestones. Sterling silver costs more than plated ware. After all, the only true economy is paying for what you get and getting what you pay for. Napoleon won most of his campaigns because his troops were on the ground—at the time appointed. Flour buyers win their business campaigns the same way. And so do we win our customers because we get our goods to our trade—at the time appointed.

JUDSON GROCER CO.
GRAND RAPIDS **MICHIGAN**

Brevities for Busy Storekeepers.

Written for the Tradesman.

A neat and clean store helps to win trade.

Order with your eye on last year's sales record.

Ventilate your store—fresh air doesn't increase the overhead.

Pessimism is a bad thing for the business as well as your digestion.

An insert or "stuffer" is one form of resultful advertising that costs almost nothing.

Some merchants are always promising themselves they will start something to-morrow. Why not try to-day?

If you find the track ahead blocked, back up and switch to a new track.

The way some dealers guarantee everything makes thoughtful customers suspect their claims are "scraps of paper."

The people who come to look around to-day may come in to buy something to-morrow. Treat them right.

Troubles at the selling end of the business are often caused by carelessness at the buying end of it.

Some dealers are wondering why they are not getting ahead now with methods that brought in the bacon before the war.

It is nice to be popular, but you can't join everything and attend all the meetings of every kind in your community.

If you sell goods on credit have some sort of a workable system to enable you to keep a correct sales record.

What has become of the old-fashioned storekeeper who used to think he was getting rich because goods were accumulating on his shelves?

Little jobs sometimes seem irksome; but if you will make them a part of a routine schedule they lose their pestiferous nature.

The merchant who is trying to build up a retail trade without advertising is as a man essaying to raise a garden in a dark cellar. It can't be done.

The only way to get money to pay your bills is to camp everlastingly on the trail of the fellows that owe you.

If a clerk thinks he can run the store better than the boss, instead of discouraging the boss by telling him in gestures and antics, why not cut loose and sell goods to beat the band?

It is all right for a merchant to be precise and get all that is coming to him, but don't break a soda cracker in halves just to get your share of it. Show your self and the bystand-

ers you are a good fellow; give him both halves of the cracker.

When the house from which you buy merchandise pays a high grade advertising man a big salary to get out bang up copy for dealer helps, and then pays the printer a lot of money to print inserts, circular letters, folders, window cards, and store signs, and then expresses them to you prepaid, and then you chuck all this printed matter in a dark cubbyhole somewhere about the store—who is the goat, you or your house?

Frank Fenwick.

Perils of Lightening.

If you are out of doors in a very severe electrical storm the Electrical Experimenter offers the following rules for your protection:

Keep away from wire fences. They may carry a dangerous electrical charge long distances. Cattle in pastures are frequently killed from the neglect of farmers to ground the wire of the fence.

Keep away from isolated trees. Oak trees are frequently struck, beech are seldom struck. It is safe in a dense forest.

Keep away from herds of cattle and crowds of people.

Do not hold an umbrella over you. It is safer to sit or lie down in an open field than to stand.

Drivers should dismount and not stay close to their horses.

Do not work with any large metal tool or implement.

If you are indoors:

Keep away from the stove and chimney. The hot gases from the chimney may conduct the lightning to and down the chimney.

Do not take a position between two bodies of metal, as the stove and water pipe, for example. An exception to being near metals is the case of an iron bed. One of the safest places is on a mattress in an iron bed, provided you do not touch the metal. The metal surrounding you makes a safe cage which will prevent the lightning from reaching a person inside.

Do not stand on a wet floor nor draw water from the well or faucet.

Do not stand directly under a chandelier, near a radiator nor on a register.

Do not use the telephone.

Why not spend some of the time you devote to visiting with other clerks to discussion of store methods and selling plans? All your fellow workers have good ideas you could use.

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.

FORCED SALE

The Chester R. Culver dry goods stock and fixtures, located in the Steel Hotel block, St. Johns, Mich., will be sold to the highest bidder. Monday, Feb. 23, at 10 o'clock in the forenoon.

Edward Fehling, Trustee.

"PROOF OF THE PUDDING"

\$11,142.12 worth of Clothing is the amount I sold for H. Lebrim & Co. of Peterborough, Ontario, in 10 days. Same Brains are ready to conduct your sale. A. E. Greene, 128-130 N. Mechanic St., Jackson, Mich.

WANTED—Position as clerk in any kind of store. Six years experience as manager of variety store. Address V. Pitcher, Lawton, Mich. 209

Cash for your business—no matter where located—buyers waiting. Write for terms today. Chicago Business and Realty Exchange, 327 South LaSalle St., Chicago. 210

FOR SALE OR TRADE—2000 acre Michigan stock and grain farm. Splendid set of buildings, two tenant houses, four barns, hog stable, garage, scales, \$25,000 worth of stock and tools. 1500 acres under cultivation. All free and clear. Will trade for large stock of merchandise. No junk. Address No. 212, care Michigan Tradesman. 212

For Sale—Twenty acres farming land, with new bungalow, twenty-five miles from Grand Rapids, near Interurban. All under cultivation; apple orchard, and small fruits. Will sell for cash or exchange for stock merchandise. Address No. 214, care Michigan Tradesman. 214

Wanted—A man to equip and manage delivery system. Will rent our magnificent delivery building, now vacant, and pledge merchants' support. J. A. Stromberg, Escanaba, Mich. 213

For Sale—First class wholesale bakery, good home trade, splendid shipping trade. \$40,000, half cash. Poor health makes this sale advisable. Write or see Tradesman. 215

For Sale—Corner store, with ice cream parlor. Stock general merchandise, harness goods, Bauer harness machine. Will sell one or all. Lock box 11, Metamora, Mich. 216

FOR SALE—General store, with dwelling connected, doing good business. Very reasonable. Address G. W. Taylor, Clarion, Mich. 217

Just listed for sale General Stores, ladies ready-to-wear, hardware and implements, drug stores. Business opportunities and investments of all descriptions. Excellent locations. Buyers write for list. Chicago Business and Realty Exchange, 327 South LaSalle St., Chicago. 211

CASH REGISTERS

REBUILT CASH REGISTER CO. (Inc.)

122 North Washington Ave., Saginaw, Mich.

We buy sell and exchange repair and rebuild all makes. Parts and supplies for all makes.

If you want to reduce or close out your stock, write the Big 4 Auctioneers, Fort Pierre, S. Dakota. 196

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

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

BANISH THE RATS—Order a can of Rat and Mouse Embalmer and get rid of the pests in one night. Price \$3. Tradesman Company, Grand Rapids, Michigan.

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

Wanted—A desk size visible typewriter in exchange for a Fox portable No. 1 typewriter in good condition. Joe Sika, Copemish, Mich. 207

For Sale—One of best cash stores in Michigan, doing about \$50,000 per year. Post office in store. Business established fifteen years. Business sure to increase on account of new developments surrounding it. Only general store in town. Address No. 208, care Michigan Tradesman. 208

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

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

Salesmen—Calling upon retail grocers and general stores who are in a position to carry a side 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. 203

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. 205

For Sale—A nice growing business in a good town with a good stock of merchandise. Lost my health. J. D. Salls, Lawrence, Mich. 201

For Sale—Up-to-date market equipment, including 2½ ton ice machine at June 1918 prices. Address No. 202, care of Michigan Tradesman. 202



**FIRE AND
BURGLAR
PROOF**

SAFES

**Grand Rapids
Safe Co.**

Tradesman Building



The Guaranteed Flour

OCCIDENT

W. S. Canfield Flour Co.

WHOLESALE DISTRIBUTORS

205 Godfrey Building GRAND RAPIDS, MICH.

NEW TWO-CENT COIN.

A bill is now in Congress to provide for the coinage of a copper two-cent piece to bear the medallion of Roosevelt. All middle-aged people will remember the old two-cent coin of years ago. It was almost as large as a silver quarter. It never reached any great popularity and was long ago withdrawn from circulation. Just what basis there is for the assertion made in Congress, there is a strong demand for its reissue, is not clear. It would seem to be a needless addition to our list of coins, as two pennies serve every purpose that could be filled with a two-cent coin.

However, there is need for a 2½-cent coin, which would be a genuine convenience and a logical addition to our coinage. Its advantage over a two-cent coin lies in the fact that it opens up new uses and fills a need not met by present coins. Such a coin would be an exact fractional and aliquot part in our decimal system, and would make possible even change in a multitude of retail prices. We have the quarter and the tenth of a dollar, but no way of making an eighth of a dollar, in change.

Articles which are sold two for 25 cents, 15 cents or 5 cents call for prices which cannot be exactly represented in our money. The 2½-cent coin would make possible exact change at ½c, 2½c, 7½c, 12½c or any multiples of them that might be required. These prices occur very frequently, and if a new coin is going to be made, it surely ought to be one that would meet this need. The most frequent use for it would be the two-for-a-nickel purchases. There are multitudes of small articles at that price. If a 2½c coin existed, there would be more of these small sales.

There is no intermediate coin between 1c and 5c, so to change 5c requires the use of five small coins, when it might well be done with two. All fractional prices that now require the use of three additional pennies, such as 12½c, could be met with the one extra coin, besides also saving the wasted ½c which is always overcharged. Before the days of pennies, not so long ago, merchants always collected 15c for a 12½c purchase, and this represented an annoyance and loss to the customer, which is only partially remedied by pennies.

Such new coin has monetary and mathematical logic to commend it. Always every convenient price would be exactly measured by it. Forty to the dollar, twenty to the half, ten to the quarter, four to the dime and two to the nickel. Before the days of war prices there was considerable demand, in many cities, for three-cent street car fares. Those days may never return, but if they do, the two for a nickel ticket would be far more convenient. Also, it would be far better to pay 7½c than 8c or 10c, just because of a lack of change.

If a Roosevelt coin is to be minted, there is reason for protesting against paying him the dubious honor of a place on a coin that will meet with very little use. On the other hand, it would be a striking tribute to his originality to place him on a new coin that would open up new channels of

usefulness and that would do things that have never been done before.

CHARACTER IS A REAL ASSET.

Giving of credit is a matter which has become increasingly important of late. The hazard of it is not the only feature, although it is by no means one to be ignored. Insurance people know that, when business is bad, the fire risk becomes greater, and credit men are aware that, under similar conditions, the temptation is stronger to resort to tactics to avoid paying debts. In a falling market there is a strain put upon persons who find values have shrunk materially between the time of placing an order and that for the delivery of goods. The honest merchant will take the loss caused by his error of judgment and preserve the business reputation which is one of his chief assets. This is the case with old-fashioned houses. But, during the boom period, a lot of concerns sprang up to rake in some of the easy money that was to be had. They had no traditions or reputation to uphold. When values dropped they either repudiated their obligations on some technicality or other which the loose form of contracting permitted, or else went to the wall. Those that survived are finding it rather hard sledding to get credit from sellers. In some instances, indeed, they are told their business is not wanted, this being true in the cases where an allotment of goods is made. At other times they find that they cannot secure as early deliveries as are afforded more scrupulous dealers. The upshot of it all is that many are discovering that character is a real tangible asset which counts in business.

CANNED FOODS SITUATION.

It is reported that packers of tomatoes are still very despondent about the 1921 season, as many of them have part of their 1919 pack still on hand. If the present dullness continues it is almost certain that prices will slump again, as holders are practically forced to get rid of accumulation before the 1921 season opens. Consumptive demand for tomatoes is good because they are cheap. Packers say the cost of packing will this year be just as great as it was last year, because while the prices of many factors are lower this year the price of tomatoes will be higher. Last year, as one packer expressed it, "we got our tomatoes for nothing." The weakness in corn has induced somewhat lower prices. As to California fruits, the consumptive demand is reported good, largely due to the decline in prices. Peaches and apricots are about steady and the balance of the list about unchanged.

Detroit—The Home Leather Co., Inc., has been organized with an authorized capital stock of \$50,000, of which amount \$26,000 has been subscribed and \$7,656.11 paid in in property.

The Lord hears the prayer of the hustler who prays for work, but the man who prays for a job to be sent to him gets no results.

What has become of the old-fashioned young couple that took pride in owning their own home?

GOOD TIME COMING.

Kalamazoo Convention Promises To Exceed All Predecessors.

Cadillac, Feb. 15—Herewith enclosed is program for the twenty-third convention at Kalamazoo, Hotel Burdick Auditorium. It is hoped that every grocer will avail himself of the opportunity to come to this meeting.

Nearly all classes, even ministers of the gospel, advocate a shorter cut from producer to consumer. This, of course, is intended for the purpose of eliminating the middlemen, and we believe that time has shown that no more economical way of distribution has been found than has been used for ages—producer to wholesaler to retailer to consumer.

If you believe this to be right, then, in order to combat the influence of those who oppose, you should not rest satisfied until you have joined with your competitor in a hand-to-hand union to keep the invaluable principles of present distributing methods before their mind.

For these reasons it is hoped that a large attendance will be at Kalamazoo, as many ideas thrown together will result in a workable plan.

Please do not let the thought enter your mind that your idea is of no value or that the officers would not use your idea, for your idea may be just the one needed, and if you keep it to yourself it benefits no one, not even yourself for, in these days of associated effort, one cannot stand alone.

I have just received word from the Michigan Securities Commission, stating that the American Grocers Society, has not made application and its approval has not been granted to this Society.

J. M. Bothwell, Sec'y.

The Completed Programme.

Tuesday, Feb. 22.

9 a. m.—Registration and reception of delegates.

10 to 12 a. m.—Visit pure food show at armory.

1:15 p. m.—Convention called to order by Harry Hubbard, Kalamazoo, President Grocers Association, Kalamazoo.

Invocation.

Address of Welcome—Mayor.

Response to Mayor's Welcome—President E. W. Jones.

Address of Welcome—Harry Hubbard, President Kalamazoo Association.

Response for State Association—Vice-President—J. Affeldt, Jr., Lansing, Michigan.

Introduction of State President—E. W. Jones, Cass City.

Annual Address—E. W. Jones, Cass City, President.

Appointment of Committees:

1. Rules and order of business.
2. Committee on credentials.
3. Auditing committee.
4. Committee on by-laws.
5. Resolutions.
6. Ways and means.
7. Press.

Announcement of Local Entertainment Committee.

Discussion of the suggested Gross Sales Tax led by

Affirmative—C. J. Christensen, Saginaw.

Negative—Herman Hanson, Grand Rapids.

Discussion, the State Constabulary, led by

Affirmative—John A. Lake, Petoskey.

Negative—Leonard Seager, Cadillac.

5:45 p. m. Adjournment for the day.

6 p. m. Guests of Local Entertainment Committee.

8 p. m. Minstrel show in convention hall.

Wednesday, Feb. 23.

9 a. m. Convention called to order. Report of Committee on Rules and Order of Business.

Annual Report of Secretary—J. M. Bothwell, Cadillac.

Annual Report of Treasurer—Chas. H. Schmidt, Bay City.

Report of Chairman Board of Directors.

Reports of Secretaries of Local Associations. These reports to be in writing and a copy filed with the State Secretary.

Commissary Buying Clubs and stores in manufacturing plants and their effect, Paul Gezon, Grand Rapids, and Louis F. Loetz, Sturgis.

Reading of proposed changes to By-Laws.

Address—Jacob Kindleberger, Kalamazoo.

Address—Mutual Fire Insurance, by George Bode, Fremont.

11 a. m. Visit pure food show.

1:30 p. m. Convention called to order.

Topics of mutual interest will be discussed.

2:30 p. m. Address, Let's Get Together—Sherman Rogers, industrial reporter on the Outlook Magazine. He is also known as the Lumberjack Orator and is celebrated not so much for the academic language he uses as for the real punch he gets in.

3:30 p. m. Why Michigan Canned Goods Are Safe To Buy, by W. R. Roach, Grand Rapids.

4:30 p. m. Salesmanship, by W. A. Bothwell, Toronto, Ont.

5:30 p. m. Visit pure food show.

8 p. m. Address, "Quit Passing the Buck"—Sherman Rogers, Lumberjack Orator.

Thursday, Feb. 24.

9 a. m. Convention called to order. Roll call Committee Chairmen.

Report Auditing Committee.

Final Report of Committees on Credentials.

Adoption of amendment to By-Laws.

Report of Committee on Resolutions.

Discussion on Resolutions as adopted.

Address—Dr. Henry, Kalamazoo.

Address—John A. Ulmer, Toledo.

President National Association of Retail Grocers.

Question Box—Herman Hanson, Grand Rapids.

12 m. Visit pure food show.

2 p. m. Call to order.

Final report of Resolution Committee.

Unfinished business.

Annual election of officers.

Selection of next convention city.

Introduction of new officers.

Adjournment.

Immediately at the close of the meeting the Board of Directors will meet for the transaction of such business as may properly come before them.

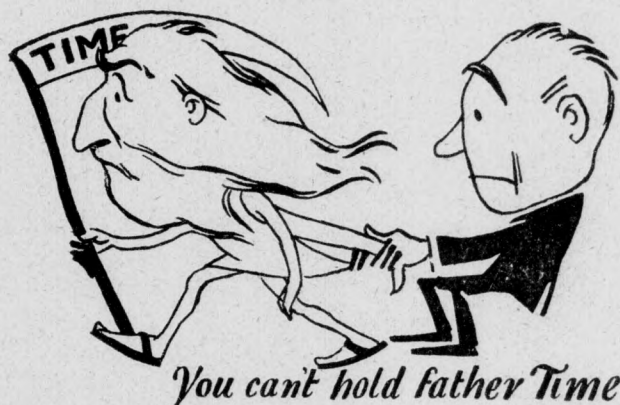
All meetings will be held in the Auditorium of the New Hotel Burdick.

Buyers of wearing apparel and similar articles in Michigan would know what they are getting, if a bill introduced by Representative Henze, of Dickinson county, should become a law. This measure is a sort of "state edition" of the proposed federal "Truth-in-Fabric" law and would provide that all cloth or clothing offered for sale in this state shall bear a label stating the amount of wool, cotton, silk, shoddy, or other materials contained therein, specified by weight in pounds, ounces, or fractional parts thereof. All fur garments would be required to have a label showing the kind of fur; and leather or rubber goods would have to be labeled to show whether or not they contained substitutes. A penalty of \$50 to \$500 or 10 to 90 days in jail would be provided.

The man who persists in the down-at-the-mouth attitude is no one to cheer up customers complaining about the high cost of living.

—on being in two places at the same time

You're wondering how you can crowd more business into one day.



You can't hold back the hands of the clock but—you *can* be in two places at the same time.

Sure you can!

Long Distance Telephone Service enables you to sit comfortably in your office and *talk business* with customers *in another city*.

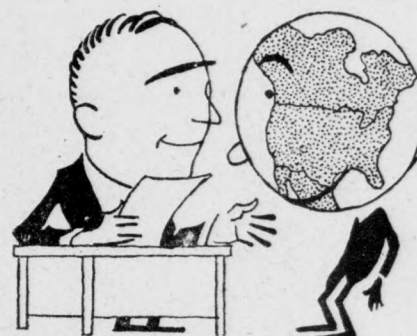
Instead of wasting time going to see an out of town prospect when it is simply a matter of "follow up," why not let Long Distance help you?

In this way, you keep your finger constantly on the pulse of potential buyers, yet reserve full time for closing deals.

Call *up* "future prospects" and then call *on* the "live" ones. That's the system—and you'll find it a good one.

You'll find Long Distance Service prompt and efficient. Connections are made quickly. Conversations are readily carried on in an ordinary tone.

Take advantage of this modern service that doubles selling time.



Tell the world

Make part of your "calls" via Long Distance Telephone.

MICHIGAN STATE



TELEPHONE CO

"Our Ambition—Ideal Telephone Service for Michigan"



Advertised over all the United States



—and therefore easy to sell. Once the housewife has tried them she will buy again because they have a fine flavor and they differ from ordinary dried peaches in that the fuzz and much of the peeling has been removed by a thorough washing and brushing process, which leaves the fruit bright in color, and attractive, as well as wholesome and economical.

Package Peaches Save You Five per cent Shrinkage!

Dried peaches exposed in bulk now show a shrinkage which in the past has been a dead loss to the retailer. Avoid this loss by buying in packages. It means the saving of time, money and labor and you give to your customers a clean product in an attractive and sanitary manner.

Modern grocers everywhere are selling dried peaches in packages.

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