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Thirty-Eighth Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 23, 1921

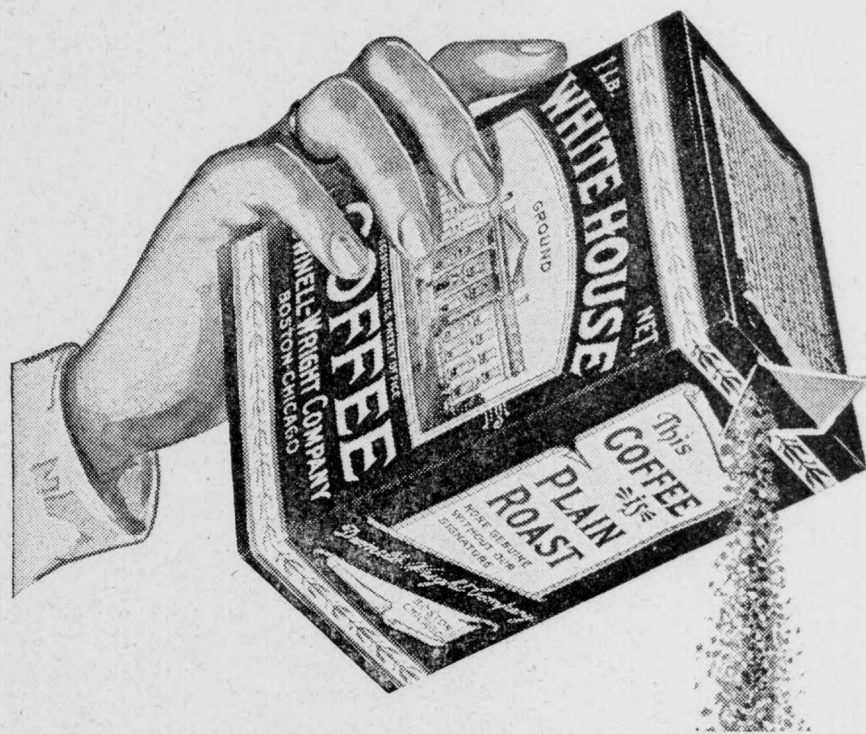
Number 1953

For the Benefit of Valued Customers

WHO MAY BUY

"White House" Coffee

— AT YOUR STORE —



— TELL THEM THIS -- AND DEMONSTRATE —

KEEP "WHITE HOUSE" IN ITS ORIGINAL PACKAGE. DON'T TEAR OR CUT OFF TOP

With a sharp "kitchen" or other knife, we suggest that you cut a "V"-shaped opening at top-center of one of the narrow sides of package. Use this opening (with flap turned up) as a sort of "spout" through which to pour the coffee. This will enable exact spoon-measurement. When through the act of removing the coffee, turn down flap, practically resealing.



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

MCCRAY REFRIGERATORS for ALL PURPOSES

Send for Catalogue

No. 55 for Residences
No. 53 for Hotels, Clubs,
Hospitals, Etc.
No. 72 for Grocery Stores
No. 64 for Meat Markets
No. 75 for Florist Shops

MCCRAY REFRIGERATOR CO.
2144 Lake St. Kendallville, Ind.

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.

Red Crown



Pure Food Products

A Fine Line For Grocers

Red Crown Food Products are packed
in vacuum sealed tins and prepared in
sanitary kitchens. Attractively labeled.
Correctly priced. Please consumers.
In large demand. Constant repeaters.

All Popular Varieties

Sold through
Wholesale Grocers

Acme Packing Company

Independent Packers

Chicago, U. S. A.

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



Franklin Golden Syrup



is a wholesome deli-
cious cane sugar
syrup. The rare
combination of qual-
ity 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



Putnam's CANDY

"DOUBLE A"

Has again proven that **QUALITY COUNTS.**

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

We are also distributors of

LOWNEY'S AND PARIS' FINE PACKAGE CHOCOLATES

Putnam Factory

Grand Rapids, Michigan

MICHIGAN TRADESMAN

Thirty-Eighth Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 23, 1921

Number 1953

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.
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E. A. STOWE, Editor.

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BUYERS STILL HOLDING OFF.

The attitude of the average retail buyer in the making of purchases is still being maintained. This is to purchase a quarter or a third of the usual requirements at the lowest obtainable prices and to reorder as occasion calls for. In this way, it is taken for granted, there will be less disposition on the part of sellers to try and raise prices as demand shows itself. But, back of the policy also, is the effort to find out how much the consumer is willing to take and at what prices. From the character of a great deal of the buying it would appear to be the belief that moderate priced goods, especially in articles of apparel, stand the best chance of moving quickly, which is the result aimed at. Speedy turnovers are looked for nowadays, instead of sales that may bulk up large in dollars and cents, but that are not to be depended on under existing circumstances. The big jobbers have urged retailers to make this their policy, and to cut expenses and profits to the closest possible margin so as to encourage sales. This kind of operation, moreover, lends itself better to the present financial and credit conditions, as it permits greater trading on a smaller capital, ties up funds for shorter periods and brings a larger percentage of profits in the aggregate in proportion to the funds in use. But, when all is said and done, everything is dependent on the course of the retail purchaser, and the evidence is not yet quite clear as to his, or her, buying inclination. The shopping for Spring is beginning well, however, and that is regarded as encouraging.

Here is where the weather comes in both as a good and a bad factor. The unusual mildness of the Winter has played hob with the sales of goods designed for the ordinary cold weather which persons have a right to expect for that season. Many things have moved slowly, articles as diverse as coal and furs, underwear and shoes. This circumstance, combined with the knowledge that readjustment of values downward is a certainty of the future, has resulted in the staging

of many bargain or clearance sales to get rid of stocks so as to provide funds for future operations. Prices have, in many instances, been made especially low in order to stimulate buying—so low, in fact, that they may create a false impression of values based on cost of production and induce consumers to believe such values have fallen more than they have. If so, buyers over the counter may show resentment in case prices for the new season do not square with those at the bargain sales. On the other hand, the Spring-like weather which most of the country has been experiencing until recently is calculated to help sales by inducing early buying before Easter, and more of it afterward before the real hot weather sets in. Until the evidences of buying in volume, however, really appear, merchants are inclined to go slow in their ordering, more particularly as they are convinced that there will be no lack of goods where they are needed and called for. They are not eager to take chances, and there is no incentive to speculation at a time when price advances are not to be expected.

GUARANTEEING PRICES.

After much deliberation, the Federal Trade Commission has refused to pass upon the legality of the practice of price guarantees. It will only go so far as to pass judgment on each case of the kind that may be submitted to it on complaint of any one aggrieved. Arguments on the matter, pro and con, were submitted by hundreds of concerns and trade associations. All that they proved was that there is a real difference of opinion on the subject and that both sides were able to present plausible arguments for their respective contentions. In favor of guaranteeing wholesalers against price declines, it was urged that this was necessary in order to maintain steady production and consequent more economical operation. The stability resulting was a means of increasing business. On the other side it was argued that the guaranty acted to prevent a fall in prices and a return to normal economical conditions. Neither argument met with the approval or disapproval of the Commission. Whether such guaranteeing is or is not a case of unfair competition will have to be decided on the facts in each particular case in the future, until some general rule can be arrived at. The chances seem, however, remote that many cases will be brought before the Commission for decision. As conditions get nearer to normal and values become more stable there will be less and less occasion for resorting to the practice of guaranteeing against price declines. Ultimately, the risk must be divided up between buyer and seller in proportion to the judgment exercised by each.

NEW GROCERY AND OLD.

What housewife who did her own shopping some ten or twenty years ago does not remember the grocery store of those days, with its unsightly, unsanitary sugar and cracker barrels, its dried fruit bins and its long rows of tea, coffee, starch, spice, rice and other cereal boxes; its dust and dirt; its clerks who dived with their bare hands for prunes one minute and plug tobacco the next, and who were fishing for pickles in vinegar and filling coal oil cans off and on? In those days the principal function of the clerk's apron was that of a towel.

Things are different to-day. The up-to-date grocery is the result of a long and tireless campaign of education and salesmanship. Of course, many influences have been brought to bear to bring about the change, but one of the most important factors was the sanitary way of packing food. The reformers went further than just advocating clean stores. They improved the way in which the food was placed in the stores.

Just as to-day's grocery is an entirely different institution from that of yesterday, so is the modern food and domestic product manufacturing plant. There are seen rows of long machines, doing with clock-like precision the work that was formerly done by hand, or work that was never done at all. It is these automatic machines, invented by an American and developed here, that is largely responsible for the new conditions.

If groceries were sold from the bin and barrel, as formerly, it is estimated that each of the 365,000 groceries in the United States would need at least one more clerk to handle its business. Twenty years ago 99 per cent. of the groceries were sold in bulk; to-day 75 per cent. of dry groceries reach the market in package form. The introduction of the sanitary package was by no means an easy matter. Manufacturers insisted there was no public demand for goods in cartons, that the system of selling in bulk was entirely satisfactory, and that merchants would not be willing to pay the fractional increased cost. The pioneer concern in the industry sold the idea to sugar manufacturers by sending representatives to practically every grocer in the New England States and compiling a list of those who were willing to pay about an eighth of a cent a pound more for their sugar if it came to them in package form.

The grocer absorbs this cost, but more than makes up for it in saving on clerk hire and paper, bags and twine, and in the elimination of spillage and waste. One well-known sugar company found that 80 per cent. of a large number of stores were selling package sugar at the same or a lower price than bulk.

As packages began to be introduced

on a greater scale the grocer came to realize one of their greatest advantages—the opportunity to display his wares. Attractive packages and labels encouraged sales, he found. Manufacturers also have not overlooked a broad economic principle underlying the utilization of the packaging idea. Purchasing in bulk tends to a certain amount of hoarding or overbuying, incident to lack of knowledge of future consumption on requirements. But when the dealer can buy in small amounts, with quick deliveries insured, he buys only to meet immediate requirements. With an even demand manufacturers can gauge future needs and can arrange their output to meet the real demand rather than speculative market operations.

The package has also wrought great changes in the American pantry. To-day's housewife gets a package of convenient size for household consumption, tightly sealed and put up under sanitary conditions, with its quantity guaranteed not to vary over a sixteenth of an ounce, and its quality backed by the reputation and Nationalized advertising of its manufacturer. She has greater confidence in her purchase, for she knows it was selected and prepared by an expert, and she also knows she can come back and get her favorite brand any number of times.

THE COTTON MARKET.

Covering of rather an extended line of "shorts" perhaps, the most reassuring feature of the past week in the cotton market. It would appear as though the depressing factors in the cotton situation had been over-emphasized. On the statistical aspect they are not very cheering. There is, for example, the prospect that the world's carryover at the end of the present cotton year will be, as hitherto stated in these columns, over 9,000,000 bales. On the side of consumption, the low point for six years in domestic mills was reached in December when only 294,851 bales were used. January showed up a little better with an increase of 71,419 bales. But for the half of the cotton year ended with January the consumption totaled only 2,333,855 bales, a decrease of 800,000 bales from the corresponding period the year before. Latterly, too, there has been a decrease in the consumption of cotton in British mills. As against all this, however, is the likelihood of larger exports during the remainder of the cotton year, due to the efforts to finance them. To this must also be added the probability of a much greater consumption in the domestic mills.

It is sometimes easier to guarantee goods than it is to back up the guarantee when complaints come in. Don't make promises you are not willing to fulfill.

THE ONLY WAY OUT.

Turnover Tax Only Remedy For National Stagnation.

Secretary Houston and his experts, have announced that our present system of taxation has broken down—that it is incapable of producing sufficient revenue to run the Government and that the machinery at hand for carrying it into effect is totally inadequate for the purpose.

Our National budget is large beyond all past experience, and of necessity will continue to be so for a number of years to come. We have a National debt of thirty billions, interest on which must be paid and a sinking fund provided for its slow but gradual liquidation. Our normal expenses will continue to be heavy. Europe is on the verge of bankruptcy. International business and exchange are demoralized. In the work of it the strain will inevitably fall upon our shoulders.

The United States is the only Western nation that maintains a currency redeemable in gold. European nations must get back to this basis or the present economic system of the world will suffer collapse. This cannot be done without our aid. As America saved the nations of Europe (and herself) from German domination and the wreck of war, so must she now save the world (including herself) from bankruptcy and Bolshevism.

How can this be done? Manifestly, the first step in this direction is to put our own house in order. It is too clear an argument that if we are to rehabilitate our own industries and aid in world rehabilitation it is absolutely essential that our Government be placed upon a solid financial foundation. It is suicidal to continue this vicious cycle where the cost of living and wages disturb each other.

And, since happily we have a sound and effective system of banking and currency it is obvious that our chief present objective is the adoption of a sound and adequate system of National taxation.

All agree that the excess profits tax and the excessively high surtaxes must go, and many experts believe that there should be a radical modification in other provisions of the present law, looking to a reduction of the number of articles on the so-called 'luxury list' and to a reduction or the elimination of the high Federal inheritance tax.

We are not only defeating our own ends in attempting to saddle the taxation of the Nation on the shoulders of the rich, which will result in their placing their capital in non-taxable securities, of which there are recorded at the present time some fourteen billions in this country alone, but will result in paralyzing industry and initiative so necessary to the development of business of the country and will in the end spell stagnation.

The sales or turnover tax, broadly speaking, is based on the sale of all goods and merchandise and accrues on the transfer of goods from seller to purchaser. It must be paid by the consumer, indirectly, of course, and let us make no mistake about that, and to the extent that he consumes goods. The burden on the poor man

will be slight, but on the rich and extravagant it will be heavy. This tax furnishes a substratum for our whole National revenue and we are all contributors.

Experts inform us that during recent years the Government has been receiving from all forms of tax a wildly fluctuating income, ranging from one and one-half to two and one-half billions annually, which makes it necessary for the Government to find a similar sum from other sources until our enormous budget can be reduced.

Broadly speaking the sales tax is a tax on the sales of all goods, wares and merchandise and accrues at the moment of the transfer of property from the purchaser to the consumer. It is collected and remitted to the Government by the merchant, but is actually paid in all instances by the purchaser, who does so unconsciously. No receipts or stamps are used.

The tax is absorbed in the price. Like the tariff it is included in the price of the goods and the consumer pays it without knowing it. One of the chief virtues of this tax is that it will provide a substratum for our National revenue toward the creation of which every American citizen will contribute.

To the thrifty moderate consumer the tax will be light, but to the rich and extravagant consumer it will be heavy. It is easily collectible. All merchants and corporations engaged in business will be required to keep books and at the end of each month or quarter they will be in a position readily to determine exactly the amount due the Government.

Another virtue of this plan is that it will produce adequate revenues for all purposes, which will be forthcoming in a constant, steady flow, irrespective of good times or bad.

The Treasury Department is now several years behind with its work. Treasury experts estimate that back taxes are now due the Government to the extent of about five billions of dollars, most of which probably will never be collected. This could not happen under a sales tax law for the reason that all returns would be made monthly or quarterly.

It is proposed that the tax be not in excess of 1 per cent. on all turnovers and it is estimated that such a tax will yield from two to four billions annually. When supplemented by an income tax this plan would be equitable in its operation. It thus appears that the salient characteristics of the plan we propose are:

First, it will unquestionably produce all the revenue needed; second, the flow of revenue will be steady, constant and dependable; third, it will be paid by the whole body of the people, each citizen paying in proportion to the amount of goods he consumes; fourth, it will be promptly, completely and economically collected, and, fifth, when supplemented by an income tax it will rest down equitably upon the shoulders of all. L. R. Whiffley.

If it is desirable to treat fashionable patrons well, how much more desirable is to so treat the other class of customers who appreciate courtesy more?

Co-Operative Stores Which Are Successful.

The Tradesman has repeatedly stated that co-operative distribution has seldom succeeded in this country, for three reasons:

1. The American people are too independent in disposition to work in harmony with their brethren in the small affairs of life.

2. The co-operators are seldom willing to pay the salary a capable man can earn as manager of a co-operative undertaking.

3. The co-operative store lacks the individuality—the personality—which marks the successful wholesale or retail establishment.

During the past week the Tradesman has received two letters from co-operative store managers which it herewith takes pleasure in reproducing:

Sault Ste. Marie, Feb. 19—During the last few years I have been a reader of your paper and have read several articles concerning co-operative stores, but I have not found very many that have proved a success, according to your figures.

I believe that you have given your attention to one side of this proposition only, for I believe if you were to investigate the general conditions of co-operative stores you would find a lot of them that are real successful organizations.

The articles which have appeared in your paper would lead anyone who is interested in the co-operative movement to feel that you were much opposed to this large movement.

I am enclosing a copy of our financial statement; also a clipping from our local newspaper showing the amount of business this organization did during the past year and I hope that you will investigate the co-operative movement and learn more about it.

Leo Le Lievre,

Mgr. Soo Co-Operative Association.

The newspaper account of the annual meeting of the organization is as follows:

More than 100 co-operators and their families gathered in the Odd Fellow hall Wednesday evening for the eighth annual meeting of the Association.

President W. B. Robertson opened the session with brief remarks on the general financial condition of the Association, bringing out the fact that this organization is in sound shape despite the failures of many similar mercantile concerns, the country over, due to the readjustment process following the late war. Thomas M. Ross director, went into greater detail giving figures from a recapitulation of last year's business. The total business done by the Association for the year 1920 was more than a third of a million dollars, or \$362,851, as compared with \$165,215 for 1919.

A resolution was adopted to amend the section of the by-laws regarding the election of the board of directors. Heretofore nine directors have been elected each year to serve one year. The amendment provides for the election each year of three directors to serve three years. Those so elected at the last meeting were: Ben Shepard A. J. Eaton, Thomas M. Ross to serve three years; J. C. Jensen, A. I. Wines, Geo. Wescott, to serve two years, and D. L. Croft, J. Paul Adams, A. Cowan, to serve one year. At a meeting of the new board held later Thomas M. Ross was elected president, J. C. Jensen, 1st vice-president, A. J. Wines, 2nd vice-president, A. J. Eaton, Secretary, and Ben Sheppard, treasurer.

Other routine business was disposed of and at the close of the meeting refreshments were served. Later dancing was engaged in.

The financial statement of the organization, as of Dec. 31, is as follows:

| Resources. | |
|------------------------|-------------|
| Merchandise inventory | \$22,117.85 |
| Furniture and fixtures | 9,681.82 |
| Four autos | 1,135.35 |
| Real estate paid | 4,000.00 |
| Cash on hand | 2,010.62 |
| Cash in bank | 116.30 |
| Treasurer's cash | 86.89 |
| Accounts receivable | 19,511.03 |
| Rents due | 121.00 |
| Unexpired insurance | 473.57 |
| | \$59,254.53 |
| Liabilities. | |
| Capital stock paid | \$24,991.19 |
| Notes payable | 11,450.00 |
| Accounts payable | 7,157.63 |
| Wages payable | 403.33 |
| Reserve account | 6,705.38 |
| Balance | 8,547.00 |
| | \$59,254.53 |

Clifford, Feb. 18—We enjoy reading the Tradesman and take interest in your co-operative items and wish to state that this company is conducted on a clean cut basis. Our operation expense from July 1, 1918, to June 1, 1919, was 9.63 per cent.; and from June 1, 1919, to June 1, 1920, was 9.83 per cent.

C. L. Livermore,

Mgr. Co-Operative Mercantile Association.

Reform and Discontent.

Detroit, Feb. 22—Wouldn't it be a good idea for our well-intentioned but rather narrow-minded bigoted reformers to take a rest for a while and give the whole country a well-needed vacation? We have been reformed so much that it is beginning to pall our appetite! We would really prefer, I believe, to enjoy what personal liberty we still have left us and live our lives as seems best to us, even though certain reformers may think we should live otherwise. During the last few years the whole world has been tried as by fire; a civilization has been completely upset and society is now in a state of flux. No one can pretend to tell what may happen. For this reason alone now is the most inopportune time to experiment in any new measures that affect the habits and customs of the people. The body politic is suffering from a bad state of nerves and, above everything else, it needs rest and quiet. It was not such a bad world we had lived in prior to the unexpected advent of woman suffrage and prohibition that the reformers forced upon the public. I am unable as yet to see any evidence that either "reform" has resulted in making this a better world. I believe that it is a far more discontented world than it was before we were improved by female suffrage and prohibition. When society is already in a state of more or less upheaval, it is dangerous to experiment with public sentiment, and particularly to do so by any sort of sharp practice and nothing else. Organized propaganda directed against politicians as opposed by the leaderless, disorganized mass of the public did the trick. The public fail to understand it. They feel that, in a country where the people rule, the people themselves should have acted directly on these questions. Consequently they feel that they have been cheated and are discontented.

Let the public become accustomed to these two radical changes in their habits and customs that have been made before trying to force still other changes in the same manner. If they are wise, our good people that are trying to force the coming of the millennium will go slow and take a rest from their labors and permit us properly to readjust ourselves to the changes already made.

Harry C. Cope.

Methods that keep people coming to your store in dull times help business because they bring in the other people who follow the crowd though not interested in special offers.

FORWARD NOW, TOGETHER!

The time has come for all of us in America to move forward—unitedly and with determination—into an era of sound Prosperity.

We are due to come into our own. NOW is none too soon.

We must make up our minds to Go Ahead—flash this signal all along the line.

The Way is open if our Will is strong.

The wheels of industry will turn in response to our command, expressed in terms of action.

It is up to YOU, to all of US, to say the right word and do the right thing to stabilize Business. Stability waits on activity plus faith that all is well—faith in ourselves, in one another, in business.

FAITH is the very foundation of Prosperity. Make it the cornerstone of your thinking and of your action.

TO-DAY, let us start putting our shoulders to the wheel, all together. Let us Work a little more, Think a little harder, Buy without forebodings—and Sell with a Conscience. We must keep a clear eye out for the other fellow's interests as well as our own.

The one rule that assures a full measure of prosperity is the Golden Rule. It is simple, sure, safe. Work this rule and let it rule your work.

Some say there has been a breaking down of faith by the recent scramble to "get while the getting is good." Even if that is so, we must dismiss from our minds that phase of re-action from war endeavors and declare for new, high standards.

Nothing tangible is holding us back. The fundamental factors making for Prosperity are all favorable.

At core American business is solid.

At heart American men and women are courageous.

We must show the world, each other and ourselves what American Spirit really means.

Forward now, together, confidently!

WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers.

Movement of Merchants.

Holland—Steffens Bros. succeed Steffens Bros. & Co. in the shoe business.

Cadillac—The American State Bank, capitalized at \$100,000, has opened for business.

Shelby—Lewellyn & Co., beans and grain dealer, has removed its business offices to Grand Rapids.

Detroit—The Harris Music Co., Inc., has changed its name to the Harrison Music Co., Inc.

Detroit—The Family Department Store has changed its name to the Colonia Department Store.

Grand Rapids—The Rutka-James Roofing Co. has changed its name to the C. C. James Roofing Co.

Grand Ledge—The Loan & Deposit Bank has changed its name to the Loan & Deposit State Bank.

Owosso—The Sturtevant Lumber & Coal Co. has changed its name to the Sturtevant & Blood Co.

Battle Creek—The Moon-Journal Publishing Co. has increased its capital stock from \$20,000 to \$80,000.

Pontiac—The Pontiac Mortgage Investment Co. has increased its capital stock from \$1,000,000 to \$1,500,000.

Ludington—G. Groening & Son, dealer in shoes, clothing, etc., has changed its name to Groening Bros. & Wilde.

Muskegon—Mrs. A. Slaghuis has engaged in the millinery business in the Stulp Hardware Co. block on Third street.

Cadillac—Robert C. Watson and Albert Watson have formed a co-partnership and engaged in the fuel and ice business.

Detroit—The Star Coal 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.

Bad Axe—The Huron Oil Co. has been incorporated with an authorized capital stock of \$20,000, all of which has been subscribed and \$2,000 paid in in cash.

Olivet—The Krieg Auto Co. has been incorporated with an authorized capital stock of \$15,000, all of which has been subscribed and \$1,500 paid in in cash.

Harbor Springs—The Wellbrook grocery store building has been purchased by Frank Reynolds, who will occupy it early in the spring with a stock of groceries.

Brunswick—Kotthaus & Deeben, meat dealers and grocers at Muskegon, have opened a general store and meat market here as a branch to their Muskegon business.

Lansing—The Lansing Waste Paper Co. has been incorporated with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and paid in in cash.

Edmore—The Gibbs opera house building is being remodeled and will be occupied by the Michigan Motor Garment Co., of Greenville, as a branch factory about March 1.

Lansing—The Lansing Union Truck Sales Co. has been incorporated with an authorized capital stock of \$25,000, all of which has been subscribed and \$15,000 paid in in property.

Munising—The Peoples Co-Operative Association has been organized to conduct a general mercantile business upon the co-operative plan, with an authorized capital stock of \$10,000.

Charlotte—Claude E. Marshall and George Newth have purchased the A. M. Smith & Co. cream, egg and poultry station and will continue the business under the style of Marshall & Newth.

Ludington—James M. Magmer has sold his undertaking stock and equipment to Frank J. Pierce and Earl J. Morrison, who have formed a co-partnership under the style of Pierce & Morrison.

Saginaw—The Birse Automobile Co. has been incorporated with an authorized capital stock of \$15,000, of which amount \$8,000 has been subscribed and paid in, \$4,300 in cash and \$3,700 in property.

Detroit—The Prohibition Drug Co. has been incorporated to conduct a wholesale and retail drug business, with an authorized capital stock of \$25,000, all of which has been subscribed and paid in in cash.

Charlotte—Floyd Raymond has sold his grocery stock and store fixtures to E. E. Gilbert and George Potter, who will continue the business at the same location on Prairie street, under the style of Gilbert & Potter.

Ferndale—The McCaul Lumber & Coal Co. has been incorporated with an authorized capital stock of \$50,000, all of which has been subscribed and paid in, \$12,746 in cash and \$37,254 in property in ninety days.

Detroit—S. J. Hoexter, Inc., has been organized to deal in machines, tools, automobile and truck accessories, with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and \$1,000 paid in in cash.

Bay City—The Salzburg Coal Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$20,000, all of which has been subscribed, \$2,900 paid in in cash and \$7,000 in property.

Detroit—The Polter & Johnston Agency Co. has been incorporated to deal in machinery, tools, etc., with an authorized capital stock of \$10,000, \$6,000 of which has been subscribed and paid in, \$1,000 in cash and \$5,000 in property.

Grand Rapids—The Taylor Type-writer Store, Inc., has been incorporated to deal in general office supplies, with an authorized capital stock of \$25,000, \$21,000 of which has been subscribed and paid in, \$1,100 in cash and \$19,900 in property.

Grand Rapids—The South Florida Sales Co. has been organized to market the produce, fruits and cigars of the South Florida Farms Co., with an authorized capital stock of \$3,000, \$1,500 of which has been subscribed and \$1,000 paid in in cash.

Lansing—The United Cut Rate Shoe Co. and the Economy Cut Rate Shoe Co. have consolidated under the style of the United Economy Shoe Co., with John Pamerleau as manager. The business will be conducted at 108 North Washington avenue.

Ann Arbor William Goodyear & Co. has merged his dry goods, cloth-

ing, etc., business into a stock company under the same style, with an authorized capital stock of \$200,000, \$100,000 of which has been subscribed and paid in in property.

Milan—The Benge Department Store has merged its business into a stock company under the same style, with an authorized capital stock of \$20,000, \$12,500 of which has been subscribed and paid in, \$1,000 in cash and \$11,500 in property.

Detroit—The C. W. Whitston Co. has been incorporated to conduct a general mercantile business with an authorized capital stock of \$20,000, common, and \$10,000 preferred, of which amount \$10,000 has been subscribed and \$5,000 paid in in cash.

Detroit—The Detroit Sheridan Co. has been incorporated to conduct a wholesale and retail business in automobile parts, supplies and accessories, with an authorized capital stock of \$75,000, \$40,000 of which has been subscribed and \$35,000 paid in in cash.

Grass Lake—Haselschwerdt & Haselschwerdt have merged the garage and automobile supplies and accessories business into a stock company under the style of the Haselschwerdt Motor Sales Co., with an authorized capital stock of \$20,000, \$12,000 of which has been subscribed and paid in in property.

Jackson—W. A. Risheill has merged his grocery business into a stock company under the style of the W. A. Risheill Co. to conduct a wholesale and retail business, with an authorized capital stock of \$100,000, of which amount \$73,200 has been subscribed, \$3,380 paid in in cash and \$26,640 in property.

Negaunee—Hrs. John Pizzioli is closing out her stock of dry goods and furnishings and will retire from the retail business. Dukinsky Bros., who conduct a women's ready-to-wear clothing and furnishings store at Ishpeming, have taken an option on the fixtures in the Pizzioli store and will open a branch store at the same location, in the Bice building on Iron street.

Manufacturing Matters.

Detroit—The Best Stove Co. has changed its name to the Best Stove & Stamping Co.

Saginaw—The Lufkin Rule Co. has increased its capital stock from \$1,500,000 to \$2,500,000.

Detroit—The Multi-Products Co. has increased its capital stock from \$50,000 to \$250,000.

Kalamazoo—The D'Arcy Spring Co. has increased its capital stock from \$75,000 to \$1,000,000.

Jackson—The Peninsular Portland Cement Co. has removed its business offices to Cement City.

Grayling—The H. M. & M. Co. has changed its name to the Hanson & Michelson Lumber Co.

Ypsilanti—The Crosman Stamping Co. has changed its name to the Peerless Stamping Corporation.

Bloomington—The Sunshine Dairy Co. has been incorporated with an authorized capital stock of \$10,000, \$8,000 of which has been subscribed and paid in in property.

Kawkawlin—The Town Line Creamery has changed its name to the Town Line Cheese Co.

Port Huron—The Mueller Metals Co. has increased its capital stock from \$2,000,000 to \$3,000,000.

Detroit—The Detroit Seamless Steel Tubes Co. has removed its business offices to Springwells.

Lansing—E. H. Ward & Co., sheet metal works, has increased its capital stock from \$30,000 to \$50,000.

Detroit—The Barker Tool, Die and Gauge Co. has increased its capital stock from \$15,000 to \$30,000.

Detroit—The Detroit Hoist & Machine Co. has increased its capital stock from \$60,000 to \$150,000.

Elsie—William Dickson lost his bakery by fire February 19. The store building was entirely destroyed.

Fremont—The Fremont Canning Co. has contracted for string beans at the same price as last year and expects to handle an increased acreage.

Jackson—The Vulcan Engineering Co. has increased its preferred stock issue from \$50,000 to \$100,000 and decreased its total capital stock from \$200,000 to \$150,000.

Alpena—The R. & A. Lumber Yards has been incorporated with an authorized capital stock of \$250,000, \$125,000 of which has been subscribed and \$25,000 paid in in cash.

Battle Creek—The Advance-Rumely Co., whose principal plants are located here, will remove its truck plant here from Clearing, Ill. Production will commence about March 15.

Detroit—The Progressive Engineering Co. has been incorporated with an authorized capital stock of \$10,000, of which amount \$6,000 has been subscribed and \$4,000 paid in in cash.

Detroit—The National Cream Fried Cake Corporation has been incorporated with an authorized capital stock of \$100,000, all of which has been subscribed and \$10,000 paid in in cash.

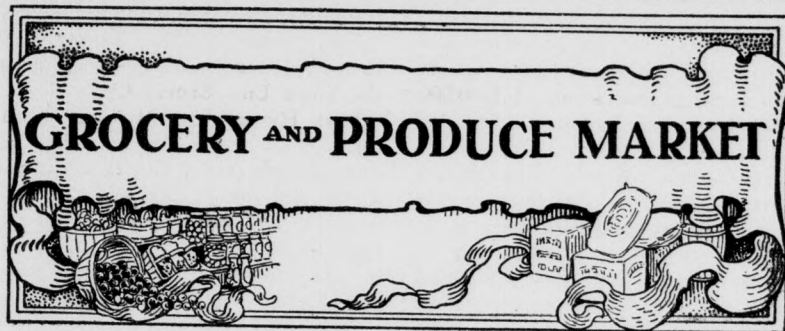
Saginaw—The Carde Tool & Stamping Co. has sold its stock and business to Clyde P. Craine of Detroit and Carl B. Castle, of Cleveland, who will continue the business.

Detroit—The Taylor Rubber Co. has been incorporated with an authorized capital stock of \$1,000,000, of which amount \$987,660 has been subscribed, \$20,000 paid in in cash and \$510,000 in property.

Benton Harbor—The Benton Harbor Picture Frame & Novelty Manufacturing Co. has been incorporated with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and paid in in property.

Detroit—Shailer & Conlon have merged their tool and dies business into a stock company under the style of the Shailer & Conlon Co., Inc., with an authorized capital stock of \$25,000, of which amount \$20,000 has been subscribed, \$800 paid in in cash and \$8,400 in property.

Detroit—The Viking Motors Co. has been incorporated to manufacture aircraft motors, airplanes, accessories, and to deal in automobiles, with an authorized capital stock of \$100,000, \$50,000 of which has been subscribed, \$1,000 paid in in cash and \$29,000 in property.



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 market is a little higher, due to the stormy weather, and an advance of 3c per lb. is recorded. Local jobbers hold extra creamery at 46c and firsts at 43c. Prints 49c per lb. Jobbers pay 13c for packing stock, but the market is weak.

Cabbage—75c per bu. and \$2 per bbl.

Carrots—\$1 per bu.

Celery—Florida, \$4.50 per crate of 4, 5 or 6 stalks; Jumbo bunches, 85c; Large Jumbo, \$1.

Cider—Fancy command 70c per gal. put up in glass jars, 6 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.

Cauliflower—Florida, \$3.75 per crate.

Eggs—The market is a little stronger than a week ago, due to cooler weather. Local jobbers pay 34c f. o. b. shipping point for fresh candled, including cases, and sell at 37c.

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—23c 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.

Spinach—\$2 per bu. for Southern grown.

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 market is unchanged from a week ago. The volume of sales has been greater during the past ten days than it was for the previous six weeks. Retail dealers are meeting with an active demand for sugar in 100 pound sacks, which the consumer is putting away with the idea that there will be a continuous advance in sugar from now on, the same as was the case a year ago. As a matter of fact, there is no reason for any advance, because the world is full of raw sugar and a lower market is quite as likely to occur as a higher market. The only thing that will force prices higher is the greed of the consumer in undertaking to hoard sugar for the canning season.

Tea—The demand still continues small and for current wants. There are a good many orders coming through, however, showing low stocks with most buyers. Prices show no change for the week. The exchange condition, however, has improved somewhat and that has infused a little strength into the undertone.

Coffee—The market for Rio and Santos grades has been steady to firm during the week, without material change either way. The week closes with prices just about on last week's basis. Mild coffees have also put in a quiet week, with prices showing some little disposition to fluctuations, but not much.

Cheese—The market remains stationary, with a fair consumptive demand for both new and old cheese. Stocks are considerably lighter than they were a year ago, but we do not look for much change from the present prices in the near future.

Provisions—Everything in the

smoked meat line is quiet, with a light consumptive demand at prices ranging about the same as a week ago. Pure lard is very dull and selling at ½c per pound decline from a week ago. Lard substitutes are also quiet, with a decline of about ¼c per pound. Barreled pork, canned meats and dried beef are steady at unchanged prices.

Salt Fish—The demand for mackerel is fair, but no Lenten boom has appeared as yet. Stock of all grades of mackerel is sufficient.

Liberal Division to Stockholders.

In the equalization process resultant from the consolidation of the Lansing State Savings Bank and the American Savings Bank, the Lansing State Savings Bank is paying the first stock dividend in the history of its twenty-nine years of organization. The stock dividend, amounting to 100 per cent. is in addition to a 90 per cent. cash dividend the result also of the same equalization process.

The Lansing State Savings Bank, the second oldest in the city has always paid semi-annually a conservative cash dividend. Any increases above this conservative dividend have been allowed to accumulate. These accumulations, covering a period of nearly a generation, were reserved for protective reasons and for promoting the substantiality of the institution.

The American State Savings Bank, the consolidation of the two banks named, is now capitalized at \$500,000 which is an increase over the combined capitalization of the two banks in the merger. Of the total capitalization the assets of the Lansing State Savings Bank equalled \$300,000, while the American Savings is \$200,000. In increasing the capitalization and equalizing the assets, the stockholders of the Lansing State Savings Bank are now entitled to the stock and cash dividends being distributed.

Throwing the Needful Restrictions Around Matrimony.

The bill prohibiting the marriage of a girl under 16 years of age was reported favorably by the Senate Committee on Judiciary, and a like action was taken by the Public Health Committee of the Senate in regard to the bill requiring a medical examination of every man applying for a marriage license and a physician's statement that he is free from venereal disease.

Two drastic "eugenic marriage" bills were introduced in the House during the past week. That submitted by Rep. Dunn, of Detroit, provides in part: "No application for a license shall be received by the county clerk unless it is accompanied with a certificate from a reputable licensed physician, of the same county in which such application is made, that he has made a physical and mental examination of both parties to the proposed marriage and has found them capable of contracting marriage." Rep. Coleman, of Calhoun, besides demanding a physical and mental examination would require a certificate from the State Board of Health showing that no court in this state

has reported such persons mentally unsound.

Church Sale Plan.

When the church in your vicinity, or some other local church is going to hold a sale for an afternoon, offer them space enough in your store to hold it, and in addition offer them something to sell that will add to their variety of goods and not cost you more than the advantage will be worth. Or allow them a percentage on such sales as they can make of some item in your stock. Merchants have been known to serve coffee or chocolate and wafers to help the ladies attract customers to their sale in the store. While this plan may not bring in many people who will make purchases from your stock at the time, it will bring in some who have not been in your store in many a long day, but who will the sooner come again. The offer will certainly get the good will of the church women who are getting so they rather expect the cold shoulder from the business people when looking about for help in any money raising plan. There has been in many communities a kind of cold blooded turning over to the chamber of commerce committee the matter of approving of any request by the churches for help from the merchants as such. This may be good business from an efficiency point of view, but there is another side to be considered. We and the churches are a part of the community, all working for its greater good, and we ought to be working together, ready to help one another in any way we can, rather than afraid we will be called upon to help in some unprofitable way.

Another Manifestation of An Iniquitous System.

Grand Rapids, Feb. 17—While you are engaged in the campaign against tipping, I think it would be well to comment on the tentative arrangements which seem to prevail in every large city between hotel porters and the employees of the railroads. About the only way that you can get a lower berth is to permit the hotel porter to get it and tip him handsomely for the service. As an individual it is almost impossible to secure a berth of any kind at any time, yet the hotel porters can get a lower berth almost any time up to train time.

C. J. Farley.
President Grand Rapids Dry Goods Co.

Paw Paw—The Traver, Clover & Beattie Co. has been organized to can fruit, and vegetables, salt and preserve pickles, etc., with an authorized capital stock of \$30,000 common and \$15,000 preferred, of which amount \$26,400 has been subscribed and paid in, \$6,400 in cash and \$20,000 in property.

H. O. Maentz, Allegan, writes the Tradesman as follows: "Enclosed find \$3 for fifty-two weeks advance for the very best and cheapest literature for any and all business men. Will thank you to advise whenever subscription expires."

Chelsea—The Goebel Garment Co. has been incorporated to manufacture women's aprons, etc., with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed, \$1,250 paid in in cash and \$2,000 in property.

PRESIDENT'S ADDRESS.

Annual Review Given at State Convention at Kalamazoo.

One of the greatest honors that can be bestowed upon a retail grocer is the privilege of presiding over a convention of fellow merchants and to me it is certainly a great pleasure to have this privilege of coming before you for the second time.

As was prophesied at our last year's convention at Grand Rapids, this past year has been one of uncertainty and the most unstable market conditions have existed. One dealer stated that prices had been going up one step at a time, but now they were going down the bannister. To many who had been investing their surplus capital in the extra stock, the past year has been an exceptionally hard one, as they have watched the markets decline and wipe out their earnings for the past years; but the merchant who drew his earnings out of the business and was fortunate enough to have his stock at a minimum when the markets broke is the one who is doing the least amount of worrying.

Directly following our convention last year a meeting of the officers and directors was held and our worthy Secretary, J. M. Bothwell, was secured for another year and his salary was increased to \$100 per month and expenses.

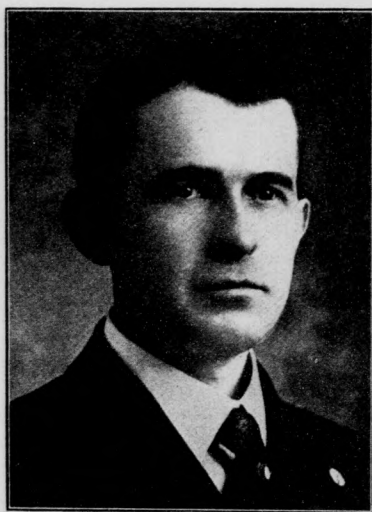
On April 13 I had the pleasure, with Mr. Bothwell, of attending a fine banquet at Lansing, given by the local association to the retailers with their wives and sweethearts. The eats were simply great and the large hall was filled with banqueteers who enjoyed every moment of the feed. Our friend Manning played the role of toastmaster in fine shape. I gave about a twenty minute talk on service in retailing and then the speaker of the evening, Mr. Bothwell, was presented. He gave one of his fine talks, filled with facts and figures, and every one left feeling that it had been an evening well spent and that harmony and co-operation were two of the fundamentals of successful merchandising.

On May 12 Mrs. Jones and myself left for the National convention at Atlanta, Ga. At Cincinnati we were joined by Mr. Bothwell and at Chattanooga we met Mr. and Mrs. D. L. Davis, of Ypsilanti, who were also on their way to Atlanta. It was an ideal trip, enjoyed by all.

The National convention was called to order Monday, May 17, by R. I. Barge, President of the Atlanta Association, after which we sang America and the invocation was offered by Rev. C. B. Silmer. Hon. James L. Key, Mayor of Atlanta, then gave an address of welcome. He said the retail grocers had conformed to the Government suggestions better than any other class and he did not feel that the Government had used them right by establishing its own stores. Referring to the weather, which was rainy and cool, he said he knew there would be a lot of boys there from the Northern and Central States and so they had ordered this particular kind of weather so they would feel perfectly at home.

John H. Schaefer, of Iowa, responded by thanking the Mayor and ex-

pressing our appreciation of the genuine Southern hospitality that we had received. He stated there was only one way that prices were regulated and that was by supply and demand. When the price of any article got top-heavy, then the people would leave it alone and the price would drop. To show the consistency of some things he spoke of a fair price committee in a certain town, which was not represented by any grocer, but which had as one of its members a lawyer who recently had charged a fellow for handling his case \$2,750, besides sending him to prison. This, of course was not profiteering.



E. W. Jones.

We were next welcomed by Hon. E. R. Black, President of the Chamber of Commerce, who said nothing has evolved more during the past few years than the retail grocery business. Twenty-five years ago, as you entered a grocery, you would find a sack of peanuts at the door and inside would be a basket of apples and a barrel of bulk pickles and no Government regulations either. Now the peanuts are covered, the apples have gone to 5c each and the pickles are all bottled. One thing he regretted was that he had two boys coming on who were going to miss the things he enjoyed as a boy. The grocery used to be the seat of politics, but now everything is changed. It didn't seem possible that America, an easy-going country, could change to a war country over night and yet she did. Se wanted to whip the Germans and she did. Napoleon said an army travels on its stomach, meaning that it traveled no faster than it could be supplied with food. The Navy achieved a great thing when it transported 2,000,000 men across the ocean, but equally as great was the taking across of food to feed these men. Every family had to conserve and suffer privation for the time being and when the whole story is written it will be found that no one did more than the men who handled the food. The retailer is the link that binds the home to the producer. He is the one who is in personal touch with the housewife, who is really the essence of home and country. The boys who laid down their lives in France, together with the billions expended, have proven to America that the greatest thing a man can render to his country is service.

Phillip A. DePuy, of Rochester, N. stated that we as delegates were glad to be here where there was a wealth of experience and where every angle that affects the retailer could be discussed.

Mr. Kamper, of Atlanta, in his address of welcome explained why the registration fee of \$3 was charged. He said he believed the psychology of paying for something would keep all of the delegates in all of the sessions of the convention; in other words, they would all stick together and the convention's success would be assured.

National President John A. Ulmer was then introduced and then followed the introduction of past presidents. Report of National President Ulmer was then given, in which he gave a fine review of the year's work, spoke of the fine record that Mr. Hattenbach had made and expressed deep regret that he had to be taken so suddenly.

The committees of rules and order of business, credentials and resolutions were appointed and I had the pleasure of acting as chairman of the first named committee.

Acting Secretary Frank B. Connolly gave his report, in which he showed some of the unjust practices the Government has carried out. For instance it bought a large quantity of pineapple at \$4.50 per case and sold it for \$10.80 per case. It bought 3,000,000 pounds of prunes at 9c per pound and sold them for 22c per pound. This wasn't profiteering because the Government did it. Then, on the other hand it sold a large quantity of tomatoes that had cost 13½c per can for 9c per can, thereby giving the public the impression that the retailer was skinning them if he even endeavored to get his cost out of his tomatoes. As the secretary, he had been kept busy watching all bills that were introduced that affected the retailer. He stated that the Lever act was not mandatory but suggestive.

Report of the Treasurer, John H. Spiess, was given and referred to the Auditing Committee.

Monday evening we enjoyed an excellent banquet given by the Asparagus Club. Ex-Senator George Peterson of Duluth acted as toastmaster. Tuesday a. m. Mr. Westphall, of Missouri, in speaking of co-operative buying, said the average small retailer had to pay the long price, while many large buyers and chain stores had been shown a preference and often given a manufacturer's discount. Knowing that a great many of the manufacturers are looking toward selling the retailer direct, the jobbers of St. Louis are now advertising for the retailer. He stated that 75 per cent. of the business in Detroit was done by the chain stores, and they would dictate to the manufacturers unless the manufacturers would willingly come to their terms. It was very noticeable in the discussions that the retail owned wholesale house had the preference over the co-operative buying associations.

W. B. Culver, of the Federal Trade Commission, was the next to address us. He stated that the retail grocer was like the whipping boy of years ago who had to suffer for the wrongs

committed by others. The Federal Trade Commission is constantly investigating unfair and deceitful methods that any firm may use and nearly all of these firms desist from these methods as soon as investigation starts. Taxation was one of the big things that he touched. This he said must be given careful study. We must decide upon the policy, whether we shall face them and pay them quickly, clearing up our indebtedness or shall it be prolonged over a period of years. National childhood is over, wild oats have been sown and now we must face these taxes. He showed very plainly how the excess profit tax law was a penalty and he felt it should be repealed. The manufacturer has been putting his money into non-taxable bonds at 4½ per cent., instead of using it in business, thus curtailing production. He stated we must have quantity production in order to get lower prices, as it is the law of supply and demand that regulates the prices and not the retailer.

We were entertained Tuesday by the Fleischman Co. at an excellent bread luncheon.

Mr. Linnehan, of the School of Business Research of Harvard University, gave us a very interesting talk. Of the 200 or 300 retail grocery stores that they investigated in 1919, they found the average overhead expense was 14 and 6-10 per cent. and the average net profit was 2 per cent. They also found that the average net profit on shoes was 7 per cent., on hardware 6 per cent., on general stores 3 and 4-10 per cent., and on wholesale groceries 1 3-4 per cent.

Paul Findlay was next introduced and gave us the same good talk that we had the pleasure of hearing at our own State convention in Grand Rapids last February.

On Wednesday we were addressed by a representative of the National Canners Association. He explained the large advertising campaign they were carrying on, some of which can be seen in our own Michigan Tradesman, relative to their inspection service and the seal they are using on all inspected brands. He believes this was a service the consumer was entitled to and also stated that part of their job was to help the distributor. The National Canners Association is not a commercial association. It does not discuss prices. Everything that goes into canned goods is higher this year and he could not see how any of these canned foods would be cheaper this year. He explained the difference between a springer and a swell. A springer could be caused from the tin for the ends being cut a little large and when pressed in would remain, while a swell was always spoiled goods, often caused by a small leak and both ends of can are always bulged. A springer may be bulged at one end or both ends.

Our old friend, John A. Green, next gave us an excellent address, in which he said: If the Government will refrain from interfering, supply and demand will bring down prices. Every retailer should use good judgment and take good care of discounts. It is our fault as retailers that we allowed the steam roller of unjust criticism

and publicity to run over us and never get up to defend ourselves.

J. A. Cunningham gave a paper on the cash and carry system.

Francis Kamper, of Atlanta, our new National Vice-President, gave an interesting talk on the Institute of Certified Grocers. He told of a three-year course that was given in England for grocers and clerks, in which they studied very thoroughly all commodities, methods of doing business and salesmanship and in which they had to pass a yearly examination. Every grocer should be healthy and experienced for ours is the greatest business. We have some standard to go by, must elevate our own profession and when we get intelligent enough, our schools will be giving diplomas from their grocerdom department.

I was pleased to have the privilege of giving the report for Michigan. Thirty-five states were represented at this convention and Michigan stood second in membership, California alone being ahead, we are hoping to retain this position but it can only be done by co-operation and good hard work. Michigan was entitled to twenty delegates and we are hoping that a large delegation can go to Kansas City this year to represent the Wolverine State.

Then followed the election of officers as follows:

President—J. A. Ulmer, Toledo, Ohio.

Vice-President—Francis Kamper, Atlanta, Ga.

Treasurer—John H. Speas, Kansas City, Mo.

Trustee—Amison of Rhode Island.

Thus ended one of the best National conventions ever held and every one left feeling that he had been repaid many times for all that it had cost him.

During the past year the Michigan Merchants Association, a federation of the retail associations of the State, was formed and by virtue of my office I was placed on the Board of Directors. Five meetings of this board have been held. Mr. Affeldt represented me at one of the meetings, Mr. Bothwell at two meetings and I attended two, all of which were held at Grand Rapids.

During July while spending a little time at Oak Bluff, a summer resort near Caseville, I went one morning to the village and found that there were three grocers and in less than an hour I had secured them all as members of our State Association.

On Oct. 20 a meeting of the officers and board of directors was held at Kalamazoo, for the purpose of arranging for the convention. I made this trip by auto and Mr. Davis and Mr. Tatman returned as far as Battle Creek with me. I also visited several of the Lansing boys on the return trip.

On Monday Jan. 17 I went to Port Huron, where I met Mr. Bothwell. We were both terribly shocked to hear of the tragic death of our dear friend and past President, M. L. De-Batts. We phoned to Bay City from Port Huron and ordered flowers to be sent from the State Association. At Port Huron the prosecuting attorney was carrying on an investigation of the bakers and grocers, which I

understand later has developed into a suit against several of the bakers. Here we were entertained by Mr. Wellman and in the afternoon one of his men took his car and drove us around and we secured four new members. From there we went to Detroit in the evening. The following day we spent in Detroit. We called on Mr. Cusick and endeavored to find Mr. Shreve but were not successful. In the evening Mr. Bothwell and myself were royally entertained by Mr. Cusick and Mr. Day.

The next day Mr. Bothwell and myself went to Wyandotte, where we secured three new members. We returned to Detroit and Thursday morning Mr. Bothwell went to Kalamazoo and Grand Rapids and I went to Bay City and attended Mr. De-Batt's funeral. It was an ideal day and hundreds of people gathered to pay their last tribute to one who in every respect had been a real man.

After the funeral, Mr. Schmidt, our State Treasurer, and myself called on four of the prominent wholesalers and secured their dues of \$10 each.

Later I received a very kind invitation from Cadillac to be with them the evening of Feb. 1 and attend their annual meeting. Upon reaching Cadillac I was met by Mr. Curtis, President of the local Associations, and Mr. Bothwell. At 7:30 about forty or fifty of Cadillac's hustling business men sat down to an excellent banquet, one of those kind that you read about, where it was not wise to even wear a belt. After this fine feed we went to the Chamber of Commerce rooms, where some very interesting talks were given. An excellent feeling was manifested and every one felt profited by this gathering. The next morning Mr. Curtis took his auto and with Mr. Bothwell and our Mr. Seager gave me a fine ride all around their beautiful city and also around one of their noted lakes. We had dinner together and then I left at 12.50 for home but I shall always remember with pleasure the delightful time that was mine.

One day during the past summer a merchant dropped into my office and

before leaving he was numbered as one of our State members; also one of our merchants in Cass City sold out and I secured his successor as a member and the latest, a man who has been my head clerk for the past two years has recently bought out another grocer and will now soon be one of my competitors, but I already have his \$5 and order for salesbooks although he doesn't enter business until I return from this convention.

During the past year I traveled about 1,300 miles on State work, not counting the trip to Atlanta, and my one regret is that I have not been able to accomplish greater things for the State Association.

Personally I feel that Michigan is to be complimented on having such a capable man as Mr. Bothwell in the capacity of Secretary. The results that have been accomplished during the past two years have been due, to a great extent, to the zeal, enthusiasm, untiring energy and hard work that have characterized his efforts at all times.

Again I wish to thank Mr. E. A. Stowe, of the Michigan Tradesman, for the loyal way in which he has championed the retailer's cause and for the publicity given us during the past year.

Nor can we forget the fine spirit displayed by the wholesalers who have been anxious in every way to better the retailers condition.

The credit of the work done during the past two years does not belong to me, but does belong to the other officers, the Board of Directors and to you as members of this Association, you who have given your support and strength to the carrying out of the ideals in which you have believed.

As I step from this office at the close of this convention I bespeak for your new President the very best that you can give in service, loyalty and co-operation.

And right here I wish every one of you would pause just for a moment and thank God for life in such an age as this, rich with the promises of better things; thank God for being part

of this great Nation's heart whose strong pulsations are not ruled by kings.

One of the most impressive sights I saw on our Atlanta trip was the New York Peace Monument on the summit of Old Lookout Mountain. It stands 90 feet high and cost \$100,000. On the top of this monument stand two soldiers, one in the blue and one in the gray. Over them floats Old Glory and above the flag rests the American eagle. There they stand with hands clasped, telling to the world that the North and South are united one country now and forever.

And so I trust that all of the retailers in this fair State of ours may clasp hands and stand united in heart under the banner of Old Glory, as one Association, now and forever.

Must Sell Candy Net Weight.

St. Louis, Mo., Feb. 21—The commissioner of weights and measures here has started a drive to enforce the retail sale of candy at absolutely net weight.

The point of issue resolves itself down to the weight of the lower half of a candy box.

At a recent meeting with retailers the commissioner explained that his laudable ambition was to protect the candy-consuming public from being "charged fancy prices for the weight of fancy boxes," and that the retailers would have to rearrange their packages so as to give absolutely a pound of candy on a pound sale.

The retailers explained that in the first place the weight of the box amounted to comparatively little; in the second place, that the fancy box which the public demands doesn't run so far different from the candy itself in its per-pound cost; in the third place, that they customarily only weighed the bottom of the box and that the top wasn't put on until after it was taken off the scales, and in the fourth place, that it all seemed foolish anyhow, inasmuch as there was no law to prevent their increasing their prices if they desired to get fancy turns for fancy boxes.

Nevertheless the ruling stands. Retailers now must shift their scales a notch to take care of the weight of the bottom of the box, and if notches are not sufficiently close together they have to buy new scales or resort to higher mathematical methods of calculation.

Years don't make age, but looks do.

WANTED

EXPERIENCED DRY GOODS SALESMEN

With business gradually improving we need several real experienced Dry Goods Salesmen for territories in Michigan around Saginaw, Flint, Jackson, Bay City, Ann Arbor, Adrian and Grand Rapids. Must have real producers. Apply by letter only, giving experience, reference and qualifications.

GRAND RAPIDS DRY GOODS CO.
GRAND RAPIDS, MICH.

EXCLUSIVELY WHOLESALE

NO RETAIL CONNECTIONS

SALES TAX FAIREST TO ALL.

Nobody likes to pay taxes. Taxes in any form are a burden and in the end must be paid by the ultimate consumer, however many times the goods may turn over. Camouflage it as you will—as a cost of doing business, absorbing it by the seller or the buyer, or passing it along—in the end, the consumer must pay it and it is ridiculous to try to hatch up ways to avoid adding to the high cost of living by dodging taxes in whatever form.

Nor does it make a particle of difference, in this case, how many times a commodity pays taxes, so long as the merchants are treated alike and used in an equitable manner in the preservation of fair competition. It may be true that direct buyers—such as large chain stores—would pay less taxes in the aggregate than he who had his goods pass through more middlemen, but these objections of inequality are just as easily met as they were when the Government during the days of the Lever law set up arbitrarily recognized "classes" of distributors and confined the movement of foods to those definite channels. Any advantage that might come to the direct trader through the tax system could be easily corrected in the regulations themselves.

The whole cause for the distorted viewpoints on this measure lies in regarding it as a "turn over" tax, rather than as a means to an unpleasant end by taxing "sales" of whatever sort and whatever variety.

The objections to such tax plans as the present income tax and the excess profits tax are that a very small part of the people have paid anything on them; so small a part as to make them class legislation of the rankest form; almost Bolshevistic in spirit. Less than three million people paid income taxes, while it is patent that the other twelve million made more than the exempt \$1,000 or \$2,000 during 1919. And every business man knows that technical "excess" profits were actually nothing of the sort in the majority of cases, while the worst profiteers escaped wholly, especially in the realm of buccaneering labor and petted farmers.

It is also essential that a fair tax ought to be easily and dependably collectible, with a minimum of official machinery. The proposed sales tax would be visited on everyone buying any commodity and would be easily collectible from the seller through stamps; even in small fractional amounts. Of course, it would add expense to the ultimate price, but "the more times the tax is paid, the more revenue" to pay for the war. In the end, the burden—it has been set at a maximum of $3\frac{1}{2}$ per cent. by students of it—would not be serious on the consumer; really less than that involved in many of the current price fluctuations.

As a burden on the merchants his trepidation is of the variety of crocodile tears. It really makes very little difference to him so long as he passes it along to his customer. His burden is not to be measured by the total he pays in a given year but what he pays on the particular sale. More properly, he is concerned in what his competitor pays. Because he turns his

stock often does not make him a "victim" of the tax; it is still only a percentage on his total business. The fact that he is able by turnover to pay more toward liquidating the National debts ought to be a matter of some satisfaction to him—not the occasion for repining because he pays more than someone else.

What is needed is revenue in the easiest way possible, in least burdensome degree and imposed in such a way that everyone will pay his share. The sales tax certainly seems to measure up to these requirements better than any plan yet proposed. To quibble about it as a measure of unfairness is alike useless and distorting of the real character of the tax and its inevitable end of paying governmental obligations.

WHO BANK BORROWERS ARE.

Comptroller Williams, who is different from the ordinary Comptroller of the Currency, prints in his annual report for the first time a statement of borrowings from National banks by classes of borrowers, from which it appears that on November 15, last, loans and discounts to manufacturers came to 21 per cent. of total loans of National banks, wholesale and retail mercantile business 26 per cent. and farmers 14 per cent. The farm loans aggregated on that date a slight fraction under two billion dollars, while mercantile business, wholesale and retail aggregated three and one-half billions.

Bond and stock brokers and dealers in investment securities were borrowers to the extent of 664 millions, or one-third the amount loaned to farmers, while public utilities, including the railroads were borrowers to the extent of but 225 millions, loans to these classes being 150 millions less than to professional men. Miscellaneous classes borrowed four billions or about 30 per cent. of the total.

The report shows that farmers were receiving a larger part of the discounts of the National banks than would have been supposed, probably a greater proportion of farmers being borrowers from other than National banks, while stock and security borrowers received a moderate part of bank loans from National banks. It is true, however, that Wall Street loans were abnormally low at that date, when the public was out of the stock market. Including all banks it is probable that farmers and manufacturers stood about equal in the amount of credit extended to them at the date mentioned.

ON A PERCENTAGE BASIS.

A compromise measure is the result of the Senate's deliberation's on restricting immigration. Rejecting the House bill, which barred all immigration for fourteen months, the Senate also refused to accept the proposal of its own Committee on Immigration to limit incomers to 5 per cent. of those of their nationality who were shown to be here by the census of 1910. The bill which has passed the Senate reduces the percentage to be admitted from five to three. It would allow a total of admissions in any one year of about 350,000, ranging from a maximum of 77,000 from Great Britain and Ireland to one of 139 from Serbia.

Thus the Senate bill is simply a restrictive measure. It embodies no principle of selection. Doubtless something can be done by American officials in European ports to facilitate the departure of the more desirable and to impede the departure of the less desirable, but any such action will be independent of the terms of the bill. The bill looks solely to a limitation in the number of aliens admitted to this country. In this fundamental aim it differs therefore, from previous legislation which has operated to keep immigrants out—legislation imposing health or financial restrictions. Such measures select as well as exclude. Under the Senate bill the first 40,000 Italians to pass inspection at Ellis Island would be admitted, and that would end Italian immigration for that year. A selective bill, proceeding upon the principle of the adaptability of the immigrant to our civilization, might conceivably admit 100 per cent. of the immigrants from some nationalities. Certainly it would not follow a merely mathematical formula.

The House is said to be prepared to concur in the action of the Senate. If the vote in the Senate is an indication of the general sentiment in Congress, the bill can be passed over the President's veto. The practical need for such a measure cannot be said to have been demonstrated. The bill is the result of apprehension arising from vague and ill-grounded rumors and forecasts.

ANOTHER WILD SCHEME.

The collapse of the plan fostered by the Non-Partisan League in North Dakota for State-owned grain elevators and flour mills serves to direct renewed attention to the project for marketing grain that the American Farm Bureau Federation has had under consideration for more than a year. Last summer the Federation appointed a committee of seventeen to formulate the details of a plan for the marketing of grain, with a view to making the distributive process between growers and millers more direct and consequently cheaper. The plan of the committee has just been announced. It contemplates the establishment of a co-operative organization to be known as the National Sales Agency, which will own terminal elevators, warehousing corporations, financing corporations, and exporting agencies. The National Sales Agency is to make working agreements with local co-operative elevator associations and grain growers' associations, and where these types of local agencies do not exist, the National Sales Agency is to form its own. The plan involves the complete handling of the grain from the farmer to the miller by the local and the National organizations, eliminating commission merchants and the exchanges. It is an ambitious project, fraught with many obstacles and dangers, and the chances for its success are not very highly promising, if past experience offers any guide. The movement, however, is at least an expression of the agrarian unrest in the grain belts, and that it is not confined to the small farmer, or the ne'er-do-

well, is revealed by a study of the personnel of the Farm Bureau membership, which is made up of some well-meaning men, along with freaks, cranks, shysters and tricksters.

AS TO WOOL AND WOOLENS.

An expectant attitude seems to pervade the wool markets. It is too soon to determine what effect will follow the turning over of the British government-owned supplies to the newly organized Australian corporation, or what will happen should wool be speedily placed on the dutiable list here by action taken shortly after the new Congress assembles. At the auction sales held abroad there has been no marked change in prices, but in this country there is shown more of a determination on the part of holders to sell. The statement has been made that about three-quarters of last year's domestic clip is still undisposed of, and three months more will see nearly 300,000,000 pounds added to the stock on hand. The mere financing of such a load is no small matter. Meanwhile, too, the imports of wool continue rather large. The outlook is that so much wool will be available in this country before it can be made dutiable that no effect on prices is likely for a year or more to come, and by that time world conditions will have completely changed.

In the goods market the chief subject of interest at the present is the opening of the American Woolen Company Monday. Overcoatings and mackinaws for Fall are shown and also a line of fabrics for the cloak and suit trade, as well as one of skirtings. The company is making a bid for a large share of the trade in women's wear fabrics, which have had more of a market recently than those for men's wear.

FAKE NOODLES.

Federal food inspectors have been instructed to look out for fake noodles, which are reported to be coming on the market in large quantities. Some manufacturers of noodles impart a yellow streak to their product with dye. The only purpose is to make the noodle resemble a real egg noodle. Food inspectors have been instructed to watch interstate shipments of noodles in order to enable the Department of Agriculture to check this practice, which under the provisions of the Food and Drugs Act, is illegal.

The use of the dye, which costs little, in place of eggs, which are expensive, is not only a fraud upon the consumer, but it makes for unfair competition among manufacturers, the Department holds. It is difficult for reputable manufacturers to meet the competition of unscrupulous producers who substitute a cheaper and less nutritive substance for the genuine and more expensive material.

Doing those things which we should do and refraining from doing those things which we should not do, is an assertion of the will by which we demonstrate our fitness to live long and prosper.

Children are seen and not heard—in the movies.

Small Sized Oranges are The Best Buy Now

Growing conditions in California this season have produced an orange crop with an unusually large proportion of the smaller sizes—216's, 250's, 288's and 324's are in plentiful supply, while the larger sizes are scarce.

Ask your Jobber for Prices on Small Sizes

Consider the attractive prices at which these small sizes can be sold and still net you a good profit. Note the selling prices on the chart below, which are figured to yield 25% margin on your selling price (which is equivalent to 33 1-3% on your cost).



We wish to call your particular attention to the 216 size which is the most plentiful now. The 216 size and the 200 size are so nearly alike that it is difficult to tell them apart and the 216's contain 16 more oranges to a box. You can buy 216's at bargain prices.

These figures are selling price per dozen, NOT cost.

| Size | Doz. in Box | \$3.00 Box | \$3.25 Box | \$3.50 Box | \$3.75 Box | \$4.00 Box | \$4.25 Box | \$4.50 Box | \$4.75 Box |
|------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 216 | 18 | 23 | 25 | 26 | 28 | 30 | 32 | 34 | 36 |
| 250 | 21 | 20 | 21 | 23 | 24 | 26 | 27 | 29 | 31 |
| 288 | 24 | 17 | 19 | 20 | 22 | 23 | 24 | 25 | 27 |
| 324 | 27 | 15 | 17 | 18 | 19 | 20 | 21 | 23 | 24 |

THIS size situation is not a new one. Growing conditions vary each year. A similar situation existed several years ago, when there was an abundance of small sized oranges and a scarcity of the larger sizes. Merchants at that time learned how to turn it to their advantage. This is how they did it.

1. They bought at attractive prices the small sized oranges, which were then in most plentiful supply.
2. They displayed large quantities of the smaller sized oranges in the window all the time.
3. Instead of pricing the small oranges in the customary way, "by the dozen," they

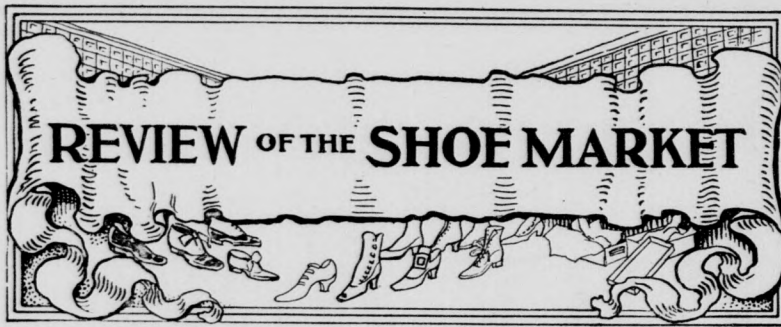
featured them in larger quantities by the peck, basket, bushel, half box and box.

4. Many offered odd quantities for even money, such as "19 oranges for 50c," "5 dozen for a dollar," etc., depending on size and cost per box, so that each customer bought more than the usual dozen.
5. Some made one day each week an "Orange Day" when they featured small oranges as "leaders" at bargain prices and thus attracted trade to their other lines.

This opportunity is here again. Use it to your advantage. Get quotations on all sizes and buy those which are cheapest. Try these plans in your business.

Write us for free displays and selling helps.

California Fruit Growers Exchange
LOS ANGELES



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.

On What Basis Do I Pay Salary?

In dealing with the topic "On What Basis do I Pay Salary and Who Runs the Store," I want to present the two subjects in the reverse order, in as much as there can be but one answer to the question "Who Runs the Store?" Whose money pays the sales people, the office force, the rent, the taxes, or any other expense of conducting the business? The customer, of course, is the only answer.

Who determines the policy of merchandising the styles selected, the sizes bought or the grades carried? Again it is the wearer of the shoes, and so with any like question about the management, the answer can be only "Your customers run your store."

Passing then to the question of the remuneration to salespeople three determining factors enter into the plan. The remuneration must be equitable and fair to the customer, to the salespeople, and to proprietor, because the business must prosper if the salespeople are to prosper. It is a mutual proposition between the three parties all of whom must be benefited. Many plans in use have objectionable features, but I shall speak only of one I have put into practice.

First: Payment of regular weekly salary based on individual work.

Second: Payment of bonus July 1 and January 1 of 1 per cent. of gross sales. Everyone in the store organization shares in the distribution. Divide the fund equally for distribution, first on pair basis and second on dollar basis.

Suppose the gross business for six months is \$50,000, then a fund of \$500 is taken, \$250 of which is distributed on dollar basis. The share for a salesman selling \$10,000 would be one-fifth, or \$50. Suppose the store sells 5,000 pairs, and this salesman sells 1-3 of the distribution, or 83 1-3 on pair basis, or a total bonus of \$133 1-3.

The office force is given the same percentage bonus based on salary paid.

Pair volume is recognized as necessary to keep salespeople from neglecting children's business which is more or less tedious, and dollar volume that better grades will not be neglected. Keep this big idea in

mind—"Every store has its own individual problem which must be solved within itself, and a doctor from without is unable to write a prescription adaptable to all retail shoe stores. Ideas that I present deal with predominating problems of a small individual business in a small town doing a volume per year of \$4.00 for each man, woman, and child, and may have no bearing on the problems of big businesses or city stores.

Permit me to generalize a little by telling you the determining factors that were considered. Our store caters to the better class of trade, people who are in the habit of buying the real good grades of footwear. That means the store must present a good appearance to correspond. The salespeople must be of the better trained class, and their poise or appearance must not be crude. Their standard of living must be such that they are looked up to and thought well of. Their mental and moral standards must be right. Correspondingly, they must have the necessary returns to maintain themselves and their families on such a basis, beside being ambitious to improve themselves, the store service, and get results from their efforts.

An investigation of more than eighty stores where various kinds of co-operative plans have been tried in an endeavor to get conscientious service from the sales people proves that a co-operative plan based on the entire sales of the store, as a whole, is the one that produces the greatest results. It has been demonstrated that any co-operative plan based solely upon each salesman's personal sales does not work out for the good of the store, but under the plan we mention, everybody in the store works for the success of the business as a whole. They do not care who makes the sales, but they do care about seeing that the store makes them, therefore, each one will do his part to please every customer as far as possible. Everyone works for the success of the store because by so doing it increases his own income.

Remember that the employees get tangible evidence of the results of their efforts in increasing the store's business. The more business done, the more pay they get.

Of course, the regular salaries are based upon the individual work of each person, and in determining this salary we take into consideration to a certain extent the amount of their personal sales. For this reason each salesperson is anxious to make his individual sales as great as possible,

because not only his salary depends upon it to a certain extent, but he knows that the larger salary get the greater percentage of the store's co-operative profits in addition to his regular salary.

When you introduce any plan, if you fully explain its advantages to each of your salespeople, you will find that those whose services are most valuable will welcome it, knowing that the harder they work the more friends they make for the store, and the more goods they sell, the more money they will make for themselves. All good men and women like to be put on their own metal, so they can earn more than some one who is worth less, and this plan enables them to demonstrate conclusively what they can do. In fact, this plan

makes every salesperson anxious to make certain that each and every customer will come back because they have been given complete satisfaction.
 R. M. Atterbury.

Whatever there is of luck in business can be counted on to quit the quitter. Luck will not stay by the man who does not stay by his job.

Of course your business will not run smoothly when you are away from it, but it will not run smoothly if you never get away from it.

Shoe Store and Shoe Repair Supplies

SCHWARTZBERG & GLASER
LEATHER CO.

57-59 Division Ave. S. Grand Rapids

Rapid Turnover

What makes a rapid turnover?

1. The right product.
2. The right price.
3. The right service.

When you deal with the Hirth-Krause Company you get all three of the above items combined.

Hirth-Krause
 Shoemakers for three Generations
Shoes

Tanners and Manufacturers of the
 MORE MILEAGE SHOE

GRAND RAPIDS

MICHIGAN



In Stock

Goodyear
 Wing-Foot

Heels
 Attached

St. No. 452 at \$2.70

Glazed Colt Upper, Opera Last, D Width Only
 St. No. 450 One Strap Sandal Opera Last at \$2.60



St. No. 425 at \$2.85

Brandau Shoe Co.
 Detroit, Michigan



MANUFACTURER
 Women's Sandals,
 Juliets and Oxfords.

Necessary Qualifications of Retail Shoe Salesman.

First of all a retail shoe salesman must have a healthy body.

In having this he must have the right food; plenty of fresh air and plenty of sleep. He must learn the care of the body.

Before waiting on a customer he must thoroughly understand his stock, the location of it, the different styles that are in and the styles that are due in. Study the prices; also the different fittings of different manufacturers.

Personal Appearance: He must know the knack of being well dressed. Successful men are well groomed. They have clean hands, their nails are clipped and kept clean; clean shoes and a clean collar every day.

Enthusiasm: A successful salesman must have enthusiasm. He must feel the same way every day when he starts to sell; must feel as though it were his first day on the job.

Keeping up Steam: If he had a good book yesterday he must aim to sell more to-day. By this I do not mean to give less service to the customer. The successful salesman does not give particular thought to his book but devotes one hundred per cent. of his time or himself to serving his customers, letting the book take care of itself.

The customer is the boss: When the customer approaches the salesman he must always have a smile in greeting her, regardless of what experience he had with the previous one. The smile will always return.

Courtesy to the customer means that it will help to the final sale. Look your customer in the eye and convince her that you are at her service.

Fitting: Never ask what size shoe she wears; always measure her foot. Study it before you try to fit it. Some feet have a long arch and short toes others will have a short arch and long toes. By studying these points you will know just what style shoe you have to fit her with. Always try to create a desire and gain her confidence. By doing this it will be the most important part not only for the first sale but you should have a suggestion for a second sale. Show that you are interested in her and the next time she wants foot wear she will be back to you as the salesman who was so kind and courteous. Also try to remember her name or take her name and address, the style of shoe selected and the size. In a short time you will have a good following that will help you and the firm you are working for. Treat every customer with the same interest as you would your own friends.

Interest of the firm: Keep your stock moving. Picture in your mind many dollar bills lying on the shelves. Stock turnover is the secret of success in conducting a store. This is no small responsibility. Knowledge of your stock is essential.

Co-operation: To-day all things are done by teamwork. Fellow workers must work together for there are times when a customer should be turned over from one salesman to another. When she knows that she is dissatisfied with the styles shown her he should not wait for the last num-

ber to be shown but use team work and introduce another salesman and tell her that he better understands the stock and will be more able to find other styles. By doing this shows co-operation. Also help one another at times on stock work or looking for odd styles.

The Foot: Learn the different parts of the foot. Remember that there are twenty-six useful bones in it. This will mean another talking point and help to gain her confidence.

Study the parts of the shoe, also the kinds of leathers. At times customers will come in and question the salesman in regard to the leather.

Things to remember—love for your work, sincerity with the customer, loyalty to the house, effort toward improvements in the quality of service.

William L. White.

Miscarriage of Justice in Judge Landis' Court.

Grandville, Feb. 22—The amazing position assumed by Judge Kenesaw M. Landis in that Ottawa, Illinois embezzlement case is something to make the friends of the judge hang their heads in shame.

Why did he do it?

Judge Landis is known throughout the country as an unusually competent dispenser of justice. His connection with the base ball interests served to dampen somewhat the splendid record he had won in the past, yet even his dual judgeship was, in a measure, overlooked since most people believed that he was sincere in his methods and would still hold to his old time vigor in the meting out of justice to criminals.

In condoning the crime of this young bank teller in his alleged embezzlement of over \$90,000 from the National City Bank of Ottawa, Ill., the judge has overstepped the bounds, and in his act is a just cause for criticism such as Senator Dial has expressed.

It is natural to expect the most rigid adherence to justice on the part of our judiciary. When one of the highest dispensers of law and justice in the land goes out of his way to sympathize with a criminal, and while doing so, condemns that criminal's employers because of the smallness of the pay envelope, one scarcely knows whether to feel vexed or chagrined over the monstrous infidelity to law of the court.

The case in point, that of a young man of 19, peeved because he feels that his salary is not commensurate with the service he is rendering, takes it upon himself to rob the bank of thousands of dollars. The excuse for the defalcation is one easily made, and would grant any number of evils disposed, reckless young fellows the privilege of enlarging their incomes at the expense of common honesty.

When given an opportunity to explain his astonishing acts the judge only serves to make matters worse by defending his position, condemning the bank officials as inviting embezzlement because of the smallness of the wage given the teller.

It hardly seems possible that a man capable, as we know Judge Landis is, of filling the high position he occupies should have the temerity to defend the absurd, and untenable position he has placed himself in. He certainly has not only invited criticism, but has placed himself in a position the most unenviable of his lifetime.

Citizens of Ottawa are not disposed to agree with the judge, feeling that he has set a bad example for the youths of this country. He is offering them encouragement to rob their employers whenever they consider themselves underpaid. One cannot but regret that so wise a man as Judge Landis has seen fit to allow his sympathies to run away with his sense of reason and justice.

Old Timer.

Get the Boys Business of Your Town

Use the best lever on the market, "THE HOWARD LINE." Sell shoes that will give more wear than the ordinary and reap the profits that come from consistent repeat sales.

Wear, Wear and more Wear is the cry of parents who seek a fair return on their investment in boys shoes. Why buck a concerted effort on their part for shoes that will give real service. Sell "HOWARDS" and rest assured that the next pair will also be "HOWARDS" because they give the service that your trade demands and cost no more than ordinary shoes.

A large stock is not necessary. We carry them on the floor. Buy a few and size up often. It means large profits on a small investment.

Goodyear Welts at \$4.00, \$3.75 and \$3.50
American Welts at \$3.25, \$3.00 and \$2.75

RINDGE, KALMBACH, LOGIE CO.

GRAND RAPIDS, MICHIGAN

Makers of Good Shoes Since 1864

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.



Make the Speeches After Finishing the Job.

When we organized the Commercial Club it was for the announced purpose of putting Ourtown on the map. We realized that our city was so dead that if Rand, McNally had ever heard of it they long since had forgotten it, but James FitzRoberts Hall, the ardent young newspaper man who had recently come from the city to cast his lot among us as editor and owner (of the equity) of the Express, had reminded us that Chicago used to be a muddier hole than ours, that Main street in Kansas City once would have looked like an alley compared to a boulevard beside our principal thoroughfare and that Los Angeles had jumped from an Indian village to a real city just because it had got the jumping habit.

"Any town on earth can grow and prosper and progress and be proud of itself if it will just get to work and do it," asserted James FitzRoberts. "Look at all the towns that have done it, and are doing it. Haven't they all come from behind and walked right away from neighboring towns which had just as good climate, just as great natural advantages, and a head start to boot? The right spirit of enterprise and nerve and pull-together and service can make a real city anywhere. Let's organize and advertise."

"Sounds all right," drawled Lyman Rutt, president of the Farmers Bank, who hadn't made his money but had inherited it, "but what have we got to advertise?"

"Some of our leading business men, for one thing," snapped Jim, who was a little too quick with his tongue at times like that. "If one Rip Van Winkle made the Catskill Mountains famous we ought to be able to bring tourists here by the trainload when we advertise that we have forty."

Lyman joined in the laugh which followed for Jim had not yet decided which of our two banks he was going to do business with. And after that nobody undertook to throw cold water on his enthusiasm.

We launched the club in style, with a banquet at the Commercial House, which cost fifty cents per plate. Fred Newman offered us a price of forty cents a plate if we'd have the banquet at his Little Gem Cafe—the one the traveling men along the branch speak of as the Little Germ—but what's a dime when you're launching an enterprise which is going to affect the whole future of your city and the prosperity and welfare of yourself and family? So we told Fred this movement was young yet, that there'd be lots of other banquets later on, and he'd sure get his share, and went right ahead like plungers. We had

forty-eight business men at the banquet, and eleven others dropped in after the banquet was over, in time for the organization meeting. Their suppers had all been prepared at home, anyway, they said, and they didn't feel like there was any use in the double expense.

That banquet couldn't have been fuller of enthusiasm if it had been free. As soon as the tables were cleared for inaction and the stogies were passed, Henry Hicks got up and cleared his throat three times in rapid succession. Hank had quite a speech in his system, but he never let it go that trip. He wasn't used to making speeches, and his voice was such a mixture of huskiness and squeaks that he gave it up.

"Gents," he managed to wheeze, "you all know why we're here. I will now call on our new fellow townsman, Mr. James FitzRoberts Hall."

Well, it was worth the price of admission just to hear Jim talk. He showed us right there that the medals he won for oratory in high school wasn't given him because of favoritism. He drew such a picture of the future of Ourtown that I decided to give up the trip to New York I've been hankering for for twenty years and just wait until I could see it all at home.

I thought that would be about all the real speech-making, but it was just the starter. Doc Brecline surprised everybody by getting up and telling how badly our town needed a sewer system. He drew such a picture of the horrors of epidemics which were sure to sweep our city if we didn't get sewers that half of us began to feel symptoms. "Lit" Lake followed with a stemwinder speech about our need for more paved streets and Hi Campbell, who was president of the school board, mighty soon convinced us that bonds for a new high school would be a mighty good investment.

Jim got out his pencil and began making notes on each speaker and we knew it would all come out in an enthusiastic article in the Express, which only added fuel to the oratorical flames. Men who hadn't dreamed of making speeches got up and made a few ringing remarks.

In three hours we had the sewers in, the streets paved, a white way established, a new railway station built, a new high school under way and a lot of new equipment purchased for the fire department.

Then we elected Hi Campbell president, Jim secretary and every man who had made a speech was appointed chairman of a committee on the particular improvement he had advocated.

Every one of them tried to beg off, on the ground that he was too busy,

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OTTAWA AT FOUNTAIN

BOTH PHONES 4391

but all protests were overruled. The committees were asked to get together the next day, and as many days thereafter as was necessary, and map out preliminary plans, which would be passed on by the club as a whole at a special meeting to be held one week later.

Six days later Jim met Doc Breckline on the street.

"Hope you're going to make a committee report that will stir things up at the meeting to-morrow, Doctor," he said.

"What meeting is that?" inquired Doc.

"Why, the special meeting of the Commercial Club."

"Oh, I'd forgotten all about that," answered Do. "I'm afraid I can't be there."

Doc hurried on his way. The fact was, he'd made that speech about sewers because it gave him a good chance to show off his medical knowledge and he had never called his committee together.

It was the same with all the other committees. Not one had met. And nobody showed up at the special meeting except the president and secretary, and half a dozen others Jim had personally rounded up.

It took Jim several years of residence in our town to catch on to its ways, but he never lost his faith that any town on earth can get up and march ahead if the right sort of men in it will get together and pull together to make it so. We laughed at him a good deal, but we liked him, and we couldn't any of us talk to him without being sort of stirred ourselves. There's nothing like faith to inspire faith, but at first Jim couldn't realize that no country town can have faith in a young newcomer until he has proved his stability. In fact, the only newcomer a country town can have absolute faith in is one who is big and wears fine clothes and a silk hat and sells Oklahoma oil leases or bonds for paper railroads.

Jim was disappointed but not discouraged, and he never missed an opportunity to talk with the hardest headed, most conservative men in town about what might be done. At the bank it got so that every time he dropped in to have one of his notes extended, Malcolm Straight, the old president, would invite him into his private office for a chat, and give him friendly advice.

When the Commercial Club died a natural death Jim just laughed and said, confidently: "We'll reorganize in about two years, and I've already got Rule 1 prepared for the new organization."

That made us all curious, but he wouldn't divulge.

For two years Jim plugged along and became so much one of us that we forgot his name ever was James

FitzRoberts, and forgave him all his other faults. Then one day Malcolm Straight asked ten men to come to a quiet meeting in his office that night. When Malcolm Straight invites people to come they come. There was a one hundred per cent. attendance. Nine of us were old heads, men who had standbys in Ourltown for years. The other one was Jim.

Malcolm made us a little speech. It wasn't so well worded, so dramatically spoken or so grammatically perfect, but otherwise, in subject matter, it was just the same speech Jim had made two years before. It didn't create quite the momentary enthusiasm Jim's had, but, coming from the head of our leading financial institution, the vaccine in it took in a way Jim's hadn't. Every one of those men was in that same office again at 7:30 next morning, and promptly at 8 they sallied forth, organized into two competing committees, to secure signatures to neatly drawn up documents they carried.

When a meeting to organize the Chamber of Commerce of Ourltown was held four days later 122 paid-in-advance members were present.

That was three years ago. In the past three years Ourltown has advanced wonderfully. Rand, McNally know a lot about it now, and so do a lot of other people who barely knew of its existence before. This progress has been due, everybody has been saying to the splendid leadership of Malcolm Straight, and some of our folks had been wondering what would become of our town when he became too old to take an active part in municipal affairs. But at the dedication of our fine new high school the other day, after he had been introduced as "the man who does big things for Ourltown," Malcolm surprised us all by saying:

"Friends, it is not I who have done big things for our town. It is our town which has done big things for itself. I used to think when our town made sporadic efforts at getting up a commercial club and putting itself on the map, that it was little use. I felt as if it had been tried and tried and tried again and failed—that there was something unresponsive about our town.

"It took me a long time to learn that the fault wasn't with the town but with our clubs. We'd hold enthusiastic meetings, but we didn't back them up with enthusiastic work. We didn't realize that after a man has made a good speech in favor of a thing he feels as if he had done his duty, and couldn't afford to give any more of his time to it. So when we organized the present Chamber of Commerce we had two secret rules. The first was: Appoint no orators chairmen of committees. The second: Appoint no committeemen who will

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not commit. I believe any Chamber of Commerce on earth could advance its community a lot by adopting those two rules.

You all know that our chamber has succeeded in securing for our town paved streets, sewers, an improved water and light plant, a new high school and many other improvements, and our whole town is proud of it. We are happier now than before we became enterprising. I have been credited with leading all those campaigns, and in a way I have led them. But that was because my age and experience in this community made it best for me to lead them. Now to give credit where it is due, every one of those campaigns was planned, not by me, but by the young man who first made me see the mistake of our old time commercial club system. That young man has inaugurated every important move for the progress and welfare of this town in the last three years, except one. That one some of the rest of us have been planning these last few weeks as a surprise to him, but I'm going to let you into the secret now. To-morrow morning our committee, without his knowledge or consent, is going to launch a boom for the election of Mr. James FitzRoberts Hall as Mayor."

Well, sir, I'd had the idea that only a few of us insiders really appreciated Jim, he'd kept himself so quiet those last three years. But, say! You ought to have heard that crowd cheer! Lee Shippey.

Mark Twain on Bores.

Have you ever read Mark Twain's "Sermon to Salesmen?" The famous humorist went to church and heard a missionary talk. He says: "He was the most eloquent orator I ever listened to. He painted the benighted conditions of the heathen so clearly that my deepest passion was aroused. I resolved to break a lifelong habit, and contribute a dollar to teach the gospel to my benighted brethren. As the speaker proceeded I decided to make it five dollars, and then ten. Finally I knew it to be my duty to give to the cause all the cash I had with me—twenty dollars. The pleading of the orator wrought upon me still further, and I decided not only to give all the cash I had with me but to borrow twenty dollars from my friend who sat at my side.

"That was the time to take up the collection.

"However, the speaker proceeded and I lost interest and finally dropped off into a sweet slumber; and when the usher woke me by prodding me in the ribs with the collection plate, I not only refused to contribute, but am ashamed to state that I stole 15 cents from the plate."

MUTUAL INSURANCE.

How It Reduces the Cost and Fire Hazard.*

I have been honored by your Secretary with a request that I attend your Convention and give you an address on "Mutual Insurance and How to Reduce the Cost of Fire Insurance." In order to fully explain same, I will be compelled to commence with: What Is Insurance?

Insurance is developed from a desire to break the force of the blow in case of loss. It first manifested itself as a form of sympathy for the unfortunate; and some of the older Mutuals retain traces of this in such names as "The Helping Hand," "The Contributionship," etc. Commercial insurance began on the sea. Merchants were deterred from fitting out ships for voyages because they feared risking their entire ship and cargo.

Wealthy individuals, who met at Lloyd's Coffee House in London in order to relieve the difficulty and encourage commerce, began insuring by making personal subscriptions of the amount each was willing to risk, generally not over \$500 to \$750, charging such premiums as were agreed upon. That practice is still kept up to some extent at the present day, but most of the business has fallen into the hands of large companies.

As society developed, so did the forms of insurance. Two great classes came into being, the joint stock and the Mutual. The Lloyds still exist, but they form only a very small class. The joint stock companies, which furnish indemnity for pay and at a profit, and the co-operative, or Mutuals, which furnish insurance at cost, practically cover the field.

It is more briefly stated thus: Insurance is a contract whereby one, for a consideration, undertakes to indemnify another if he shall suffer loss. Any contingent or unknown event, past or future, which may damnify a person having an insurable interest or create a liability against him, may be insured against, excepting those which are contrary to public policy, for example, chances in a lottery. But insurance upon that in which one has no interest is a wager in law and is legally null and void.

A common agreement among many different persons, that upon each paying a fixed sum into the common fund, the proceeds acquired shall be used to repair any loss which may befall any of the contributors. The fixed sum is the premium and this phrase, as well as the expression "common fund" renders the definition inapplicable to the Mutuals generally. Mutual insurance is "A common agreement between many different persons that the contributions of the many shall be used to repair any loss which may befall any one of the parties to such common agreement."

Viewed from still another standpoint insurance against a loss is a means of breaking the force of the blow upon one individual by dividing it among many. That this was originally the intention shown by the names of the oldest societies, "Hand in Hand," "Contributionship," "Helping Hand," etc. These were all Mutuals. In fact there were no other

*Paper read at annual convention Retail Grocers and General Merchants' Association by Geo. Bode, Secretary Michigan Shoe Dealers Mutual Fire Insurance Co.

than Mutuals until the development among the wealthy classes of that particular style of benevolence which feels itself called upon to take charge of the affairs of men of moderate means at a cost of "all the traffic will bear." Since then the joint stock company has done the most of the business, and by fair means or foul has driven the Mutuals from many a field rightfully their own, and from which they should never have suffered themselves to be driven. But they have learned the old lesson that eternal vigilance is the price of liberty, and will not again be caught napping; so the Mutual phase of insurance is again the important one.

However, the statistics show the percentage of failures among mutual companies has only been one-fourth as great as among stock companies.

Our company has \$35,507.00 total assets, net amount of risks \$4,159,425.00, that is \$12.65 assets to one hundred of risk, a greater percentage than most of your so-called strong companies have. Moreover, those large companies have greater amounts bunched in the dangerous districts of Chicago, St. Louis, San Francisco and other cities. If a hundred million dollar fire should occur and the company should be obliged to sell large amounts of stocks and bonds on a low market, you could not tell what the result would be. But look at our company. Our largest risk is \$3,000.00 unless re-insured. We have no two risks exposed to each other, hence the worst fire can only cost us \$3,000, and that would make us no trouble at all. If we are a small com-

pany, we have scattered our risks until they are smaller in proportion to our ability to pay them than those of the great companies. Hence, we claim we are safer.

It is sometimes provoking to meet the villainous calumnies of the enemies of the Mutuals. But vituperation in reply will accomplish no good. Official publications are legitimate and should be used in favor of the Mutuals; but the "You're another" style of argument should never be indulged in. Let the opponents of the Mutuals have the monopoly of that kind of talk. Above all things the agent must keep his temper no

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matter how indignant he may be at the personal abuse or the malignant representation by his assailants, he must keep cool. To get angry is to lose his advantage.

The Mutual Insurance Company should keep before the people the idea that the end and object of our company is to furnish insurance at cost. They should explain that cost is ascertained as time passes and cannot be accurately ascertained until the close of term.

There are a large number of Mutuals which assess in advance, and collect old line rates, returning at the end of each year the unexpended portion. They are loud in the praises of that method. Most of these write only one year risks. They claim that they have no trouble at all, and some of them say they have never failed to return a dividend.

Class Mutuals.

Class Mutuals have two peculiar advantages. One is that every one connected with a class Mutual understands thoroughly all the risks. In the case quoted above every one is an expert, knowing all about mercantile lines, understanding its value, able to see dangerous constructions, and to point out remedies; in short the whole company is united in measures to reduce the fire waste. The moral hazard is eliminated.

Another advantage is that the risks are very rarely contiguous. There is absolutely no such thing as a conflagration loss. It is impossible. In the smaller towns, most class mutuals would carry but a single risk. Hence losses which wreck the company are not heard of among these Mutuals. These advantages are giving the class Mutuals a good lead but they are hampered by some restrictions.

Class Mutuals open the way by which the city merchant can take advantage of the co-operative system. There is a strong tendency everywhere toward Mutualism. But until lately the way has not been clear. The magnificent success of the Mill Owners' Mutual of the East, however, reducing the cost of insurance over 90 per cent., and the economics of other Mutuals organized by associations of dealers, have set people to thinking and it is possible that the next few years will witness a great advance along this line, with the consequent elevation in the standard and the influence of the local dealers.

The members of an insurance company agree to pay for all the property destroyed by fire during a year. They have a million dollars at risk and on the average pay in something less than five thousand dollars a year, or fifty cents on each hundred dollars worth of property owned by the members. The sufferers by fire receive pay for their losses, but what have the others had? They have had just the same promise of remuneration that the losers had and it is to

that promise that value attaches in the business world.

When a merchant makes a report of his assets for the purpose of obtaining credit, he finds in the blank which he is to fill out, a line "Insurance carried-----" and that is estimated in making up the amount which it is safe to credit him. So when a man procures a loan he finds that uninsured buildings are considered as very poor security but that the insurance policy will go at its face. This value becomes a reality in the cases cited as soon as the policy is issued. And if indemnity is thus a real something of value in getting mercantile credits and loans from banks and elsewhere it must certainly be worth something to the person insured. The safety which insurance affords against fire and storm, or to put it more accurately, the surety that the destruction which may come from these elements will be paid for so that the insured will find his loss made good, is certainly not a mere barren ideal. It is something positive which can be comprehended. But how is the value of this indemnity ascertained? By experience, keeping records of losses for years until an average is arrived at which is correct enough for all practical purposes. Insurance, then, has nothing visionary about it, nor is there any taint of gambling. It is simply a plain ordinary business proposition.

The Mutual Co-operative Insurance Companies of the United States have done a grand work. How much their savings to the policy holder amount to is a matter which cannot be estimated. It is somewhere in the billions of dollars and that is beyond comprehension. Nor can anyone estimate the increased comfort in living coming from the higher standard of Mutual Insurance with regard to keeping homes in better condition, in fostering habits of promptness and a general care for each other's interests.

Mutual Insurance men should never elect to office a man whom they would not trust with the management of their own private business. Wrecking is possible on a small scale as well as on a large one; so is grafting. The late developments in the case of the large life insurance companies of New York should be a warning.

That Mutual Insurance will succeed without a struggle is not to be expected. It will be attacked on every side by those interested in other lines of business. The fight is a fierce one. No great principle, no improved method was ever adopted without a contest. Why should it be otherwise with mutual insurance.

What can be had for nothing is worth nothing. The man who is in nobody's way is a nonentity, and the organization which no one opposes is of no use to anybody. The Mutuals have a fight on hand. There is no

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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.

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

Michigan Bankers and Merchants Mutual Fire Insurance Co.
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WM. N. SENF, Sec'y

cause for discouragement. They can hold the fort in spite of all opposition. They are here because they are needed and being needed, they will stay.

That Mutuals never fail is not claimed. All that is asserted is that the per cent. of failures is smaller among the Mutuals than among the joint stock companies. A comparison of resources, the real test of ability to pay, shows that in proportion, the Mutuals are far better prepared for a storm than are the old line companies. In short, the charge of weakness, so often made against the Mutuals, is a pure fabrication of the basest kind.

These facts should be scattered broadcast and the true state of the case put before the people. The Mutuals have been on the defensive too long. They should assume the aggressive at once and let their opponents do the defensive work.

"The contingent mutual liability of each member of this company, for the payment of losses and expense, not provided for by its cash fund, shall be a sum equal to and in addition to the premium paid on his policy."

The Class Mutuals undoubtedly meet with better success than the State Mutuals, which cover all lines. They can make a better average and are financially stronger.

Of these companies, the oldest and by far the largest, is that of Minnesota, which is now completing its twentieth year of existence. The plan of this company, which is practically the one followed by the others, is to write policies for one year only, at the expiration of which the insured knows to a certainty just the amount of money the Mutual plan has saved him and what his insurance has cost. Each year's business takes care of itself, the premiums being based upon the losses and expenses incurred during that year. At the expiration of the policy a premium to which the insured is entitled is returned to him if he does not desire to continue another year, or is credited to him on renewal of policy. The rate charged for insurance is the established board rate for the town in which the merchant is located; or if there is none so established, the applicant for insurance is charged the rate any reliable company would ask on the risk. In this way, the insured pays no more than he would pay elsewhere, while the return premium at the end of the year puts him that much ahead. The return premium of the Minnesota association, for policies expiring during the present year, is 50 per cent.; this also permitting a substantial addition to the surplus.

There are good reasons why class Mutuals should be encouraged. They carry risks cheaply, and they stimulate thrift; but the most important reason of all is that they improve the risks and reduce the dangers of losses by fire. Where only one risk in a block is insured in a Mutual it is likely to be exposed to danger, owing to careless occupants on either side. Should these be insured, each in his own line, the hazard would be greatly reduced. Adjustments, Qualifications of Adjustments.

An adjuster has a difficult task and needs special qualifications. He must above all be a man of integrity; not merely honest as the world goes, excusing wrong by pleading mercantile custom, but determined to do equal and exact justice everywhere and on all occasions. Such integrity is not a manufactured article gotten up for the occasion. It is the outgrowth of a correct life. It is a habit as well as a sentiment, a part of the personality, an element of the character.

In his own line the adjuster will make practical application of his principles by awarding everyone who has suffered a loss the amount of indemnity due him, no more, no less. The idea of taking advantage of

technicalities to enable the company to escape its obligations in whole or in part, will receive no toleration from him. His very manner, his bearing, his methods, should impress upon the loser the conviction that justice will be done, that he will receive all the indemnity for which he has paid.

In case of attempted fraud, these characteristics will be useful. The man who always does exactly what is right is the man who generally avoids falling into traps set by those who would take advantage of him, and he is also the man whom dishonest persons fear approaching.

The adjuster should also possess a good share of common sense and it should not be an unused talent. Pure integrity with no other good qualities is of little value, it is too easily imposed upon. Zeal without knowledge is a dangerous thing. The adjuster will deal with many cases which call for good judgment and careful discrimination. Without good sense and sound discretion he may blunder most woefully. He should know how to be firm without being obstinate, and how to disagree without being contrary.

The adjuster should avoid all prejudice and all premature judgment. He should go out with two objects in view, fair play and thorough examination and with absolutely no bias in favor of either party. His work should be thorough and in detail, every item being carefully considered. Losses may be honest and the policy holder may be sincere in his claim, and yet thorough investigation may show to the satisfaction of both parties that the damage is really much less than it appeared at first sight.

Insurance companies generally avoid collisions with their policy holders whenever they can. The amount of contested losses, as shown by the reports to the state departments, is much smaller than is usually supposed, and it is but trifling in the case of mutuals.

The proportion of loss claims resisted in court is also smaller than is generally supposed, and would be still less if people would read their policies and use a little care in keeping the contract. When the conditions of the policy are violated, the contract is broken and in case of loss it is plainly the duty of the company to resist the payment. Incendiarism or any form of fraud should be fought to the bitter end. This of course refers to respectable companies; for there are a few which have gained an unenviable notoriety by refusing payment whenever they saw an opportunity to bulldoze or cajole the loser out of his money. These companies have found this course profitable. They have encouraged over-insurance with the view of resisting the loss if any should occur, and they are largely responsible for the valued policy laws and similar legislation.

Mutual companies are legally and morally bound to pay all legitimate losses in full, and the same obligation rests upon them to contest all frauds. The money which a stock company handles is its own; it pays or not as it sees fit. The money which the Mutual handles is not its own, but is held in trust for its policy holders. It has no right whatever to pay out wrongfully, no more than it has to withhold in case of genuine loss.

The class Mutuals have the least trouble with adjustments. Each has only one class of losses to deal with, the line it insures, and all its officers are experts. There is very little probability of working through a fraudulent scheme, as any attempt at over insurance would be detected at once.

The best plan, however, is to avoid the losses. It is an admitted fact that much more than one-half of this enormous fire loss of over two hundred fifty million is the result of ig-

norance, carelessness and crime. Our imperfect statistics show that one-third of it or more is caused by the deliberate purposes of vicious men. Originally envy and maliciousness were principally the causes of incendiarism; but since fire insurance has become a prevalent practice, a new motive has been developed and now incendiarism is practiced very largely as a speculation, or as a means of personal gain.

A careful analysis of the causes that produce fire losses indicates that they are of but two general classes, which we designate as the material, and the moral hazard. In the first class we would include all such losses as result from ignorance, carelessness and accidents, while the second class or moral hazard, includes only fires intentionally caused by men. When we stop to reflect upon the extent of these losses and the causes which produce them, we can readily see the importance of having some authorized officer or agent appointed for the specific purpose of discovering these elements of danger and removing as far as possible such elements and conditions.

Defective chimneys and flues are frequent causes of fires in buildings, being outclassed only by "accidental" and "unknown." And yet all such fires could be prevented by the exercise of a little care. If chimneys are properly built they will remain safe indefinitely. Whenever possible chimneys should rest on the ground. If supported by a bracket or floor, the wall to which the bracket is attached or the floor under the chimney should be supported in such a way that it cannot possibly settle. The chimney should have no support whatever above its base. It must not rest upon the floors or upon the roof or be in any way fastened to them. If it is, it will be sure to draw apart when the building settles as it assuredly will. Nearly all defective chimneys are defective from this cause. Where the chimney goes through the roof the opening should be large and the flashing should be of soft tin. Then when the roof or the chimney settles, the tin will bend and there will be no break in either tin, chimney or roof. Chimneys are sometimes built with a projecting brick at each floor and at the roof. An extra rate should be charged for these. The breaks in these chimneys occur where they cannot be seen. The bricks rest upon the floor and the break takes place just under them between the floor and the ceiling below.

Holes for stovepipes should be made with thimbles and the flue stops should be so fastened that they cannot be blown out. Sometimes the artist who does the wall papering covers the stove pipe hole and forgets to put back the flue stop and collar. Where there is more than one hole in a chimney this needs looking after.

Chimneys should be cleaned out frequently. Otherwise soot will accumulate until some windy day it will take fire and there will be a veritable volcano of sparks and probably a fire in consequence.

If the chimneys are smoothly plastered inside, so much the better. They will draw better, are much easier cleaned and are far safer as they are much less liable to crack.

Another great cause of fires is defective electric wiring, of which a great deal has been done in the past. Every merchant should have his wiring looked over by a competent man and if it is not perfect have it corrected according to the National Code Rule.

It seems very difficult to impress upon the minds of the people that the man who commits arson, jeopardizes life as well as property. It is a crime against the public at large. When public opinion is awakened to the fact that the enormous fire loss of the State is as directly a tax upon the

property of its citizens, paid to the insurance companies in premiums and assessments, to be equalized and distributed, as is the school tax or road tax paid to the county treasurer; and whenever the public learns to appreciate the fact that arson is a greater crime and deserves more severe punishment than that of burglary and equal felonies; juries will be guided in their findings by good law and common sense. The burglar takes from the owner his money and diamonds which is a change of possession, the money is still in circulation, and the value of the diamonds is not destroyed; but the fire-bug turns property into smoke and ashes, destroys values, which is a total loss.

Because of the investigations, arrests and convictions made by the fire marshal department many of our citizens are giving better attention to the fundamental principles of insurance as well as to the different causes for the great fire waste in the state and the motives of criminals in the cases of arson.

It is invariably true that in localities where incendiaries have been vigorously prosecuted, whether convicted or not, a more wholesome condition exists. In several sections of the state incendiary fires had been so frequent that the insurance companies were driven out, the loss being larger than the premium received, and the people were unable to secure indemnity at reasonable rates, and in some cases no protection at all.

No honest man desires that his home or stock shall burn. He is willing to do what he can to increase the safety of his property. The same is true of the owners of ships and factories, of the lodges, churches or other bodies which own property, and of the public also.

Every one who has served as inspector for the fire department of a city will bear witness to the fact that while he was on his rounds trying to show people how to keep their property from burning, doors have often been shut in his face and when he persisted in performing the duties allotted to him, he was made the recipient of abundant profanity. And when dangerous constructions, or hazardous defects have been discovered, he knows how difficult it was to have them remedied. Time and perseverance will generally overcome this trouble, and when owners of property become satisfied that they are really benefited by the inspections, they will fall in and help.

Having accomplished this, there remains the task of inducing the Mutual policy holders to consider themselves as active members instead of sleeping partners. It requires intelligence, integrity and public spirit to be a useful member of a co-operative body, and this truth is not by any means appreciated as it should be.

The time will come when Mutuals will join in a system of inspection which will reduce fire losses to a minimum, a time when the fire waste shall be but the smallest part of the expenses of Mutuals, the heaviest outlay being for fire prevention; while the total cost to the policy holder will be far below what it is to-day.

The human safety valve is cold feet.



QUALITY

This one word explains better than any other the tremendous popularity of

Van Duzer's Certified Flavoring Extracts

Only the very finest ingredients are used in preparing them. They are made under the most sanitary conditions and bottles always contain full measure.

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

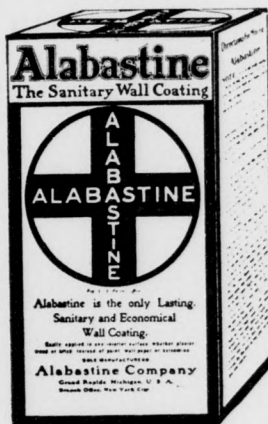
1921 Spring Advertising for Alabastine

Full Pages in Color

Woman's Home Companion
Today's Magazine (Outside Cover)
Etude (Outside Cover)
Review of Reviews
Scribner's Magazine
Century Magazine
Harper's Magazine
Atlantic Magazine
World's Work

Black and White Space

Ladies' Home Journal
Woman's Home Companion
Delineator



Designer and Woman's Magazine
McCall's Magazine
Youth's Companion
American Magazine
Today's Magazine
People's Home Journal
Good Housekeeping
Farmer's Wife
Needlecraft
Mother's Magazine and Home Life
Woman's World
American Paint and Oil Dealer
Painter's Magazine
National Hardware Bulletin
Export American Industries
American Exporter

That's Why

The Whole Country is Calling for

Alabastine

The Sanitary Wall Coating

Instead of Kalsomine or Wall Paper

Home owners in every state in the Union insist upon the use of the nationally accepted wall tint. Schools, hospitals, churches, theaters, and beautiful buildings of all kinds are specifying the durable, artistic and sanitary wall tint which through advertising has become standardized in public confidence.

Alabastine is an improvement over other materials used for interior decorating. It works smoothly and evenly in any climate at any time of the year. It is applied successfully and quickly to new or old plaster, wallboard or burlap, over paint or even wall paper which contains no aniline dyes or raised figures.



Alabastine saves time for the decorator, earns profits for the dealer, gives satisfaction to the builder and his client. It is a good product to use—a good one to sell. The cross and circle printed in red on every package identify the genuine. Your customers will look for it. Ask your jobber or write us.



THE ALABASTINE COMPANY
448 Grandville Avenue
GRAND RAPIDS, 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.

Hints For the Hardware Dealer in March.

Written for the Tradesman.

The coming month marks the opening of the spring campaign in the hardware store. Business, which has been slow in the winter months, will commence to move more briskly.

The success of the spring business depends to a large extent upon the way the hardware dealer opens his spring trade. With March, the world begins to waken up and stir itself. We see the first hints of warmer weather, and of the new birth that comes with the spring. The hardware store, to catch the spirit of the thing and to strike a responsive chord in the public breast, should also liven up in a fashion fitting the occasion.

Thus, the entire store should be brightened up wherever possible. Special attention should be given to the window trims. Not merely should these be clean and bright and attractive; they should, as far as possible, be made to mirror the prevalent feeling. Make them, in some fashion or other, suggest spring to the passer-by. Seasonable goods, shown in a suggestively seasonable setting, will have a great appeal for the average individual.

Few hardware dealer's go after new business as thoroughly and systematically as they should. Now, with the prospect lists revised and the new business possibilities of the community accurately analyzed, is a good time to launch a campaign for new business. This means not merely a campaign to effect additional sales, but a campaign to secure new customers.

Here is a stunt that some merchants have tried with advantage. Keep a constant look-out for new arrivals in your town; or, if you carry on business in a large community, in your particular section of the city. Call on these people personally. Welcome them to the city. Offer your services in introducing them in the church, lodge or other organization. Invite them to look you up at the store if they want information. Incidentally, you can tell them that if they want anything in the hardware line, you are at their service. Newcomers quite often run into emergencies where a call on the hardware store is necessary; and in such emergencies they will turn naturally to the hardware store that has volunteered special attention to hurry-up calls of this sort.

You can secure names and addresses and follow up your first personal call

by mail. A personal call is, however, desirable; if you can't go yourself, send a capable salesman to represent the store. The great thing is, not to sell stuff, but to induce in the newcomer a particularly warm and friendly feeling toward yourself and your store.

Many merchants have taken advantage of the quiet spell of mid-winter to definitely outline their plans for going after spring business. If you have done so, now is the time to begin the execution of your plans. In this connection, remember, that the good business man can often improve a plan, but that he never abandons it. If you decided in February to put all your energies into business-getting when the spring came, do so, and keep on doing it, until the really hot weather of midsummer calls a halt, and it is time to take your summer holiday. That is the sort of thing that gets business. Merely starting with a rush of enthusiasm and then quitting cold because returns aren't immediate won't get you anywhere. It is the cumulative returns from persistent effort that count in business-building.

Toward the end of the month a good display of house-cleaning devices can be made. To the busy housewife, the idea of spring is always associated with housecleaning. It is your business to equip the housewife to do this work efficiently and with the minimum of exhausting labor.

It is safe to say that there is not a home in the land which has a perfectly adequate equipment of house-cleaning devices. These should include carpet sweepers or vacuum cleaners, washing machines, scrubbing brushes, pails, mops—dustless and otherwise—curtain-stretchers, polishes, window cleaners, step ladders, wringers, and a host of other articles.

Along with these you can sell household paints for interior re-decorating. Spring cleaning will reveal the wear and tear of the winter. Children's feet have played havoc with chairs and floors. With the household goods, therefore, you can show tins of stain, enamel, bronze and aluminum and polishes of various sorts; as well as brushes for applying these.

Builders' hardware is a line that should also receive attention. While new building may be limited compared with pre-war years, there will be sufficient business to make it worth catering to and going after strongly. Get in touch with builders and house owners as early as you can, and watch for any new building. Then, there can be quite a trade worked up in replacements—new locks and window fasteners, door bells or brass knock-

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.

Jobbers in All Kinds of BITUMINOUS COALS AND COKE

A. B. Knowlson Co.

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

TAKING INVENTORY

Ask about our way.

BARLOW BROS. Grand Rapids, Mich.

Henry Smith
FLORIST

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

Pioneer Broom Co. Amsterdam, N. Y.

Makers of
High Grade Brooms

Michigan Jobbers:

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

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

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

ers, window weights, and similar articles. There are few houses which do not possess at least one defective lock or other device. In your advertising and window display drive home the idea of getting rid of the constant annoyance such a defect is sure to cause by replacing the broken and defective article with a new one.

Spring time means fishing in our lakes and rivers. Hence, fishing tackle can be pushed to advantage any time after the spring break-up. Some good displays can be made, with the aid of a little ingenuity; and the various lines of fishing tackle can be shown prominently inside the store, so that everybody who comes in will take notice.

Paint is another line which should be pushed, although the actual business does not come until later, as a rule. Paint selling in most instances requires quite a bit of preliminary education. The passive prospect has to be interested in the subject, and then urged and encouraged to the point where he will come into the store and get prices and estimates. A good paint display can be put on immediately after your housecleaning display. Simultaneously, you can start advertising. An early start is a big factor in making the spring paint campaign a success.

Early in March there is still time for an energetic canvass outside the store for new business. Such a canvass, if it can be made, will bring quite a bit in the way of immediate returns; and will assuredly pave the way for a big business in April. Especially is personal work of value in securing orders for builders hardware, exterior paint, etc. Quite a few advance orders can be picked up in this way and will give the spring business a good send-off.

Preparations should be made for the trade in later spring lines, such as screen doors and hinges, lawn mowers, garden hose, poultry netting, seeds, garden tools, etc. It might be a good thing to get a few shallow boxes, fill them with good earth, and sprout some corn or wheat or seeds of some sort. These will make very interesting accessories in connection with some of your displays later in the month, and will help to give your windows that essentially spring-like appearance so desirable at this season. One dealer had a long, shallow box in which he planted the seed so as to form the name of the store. A thing like this always helps to attract attention to a window display. It does not get business, perhaps; but it helps the main display to get business.

The time is here for working our plans for spring business-getting. You probably have these already outlined, at least in your mind; now is the time for the actual drive to begin. It is the man who hustles right from the drop of the hat who reaps the harvest. Early in March you will still have time to put the final touches upon your preliminary arrangements and to see that everything is in first class shape for successful spring business.

Victor Lauriston.

People generally don't have much ambition to be vice-president.

MEN OF MARK.

N. G. Popp, President Michigan Retail Hardware Association.

Norman G. Popp was born in Saginaw, Oct. 12, 1884. He attended the public schools of his native city until he completed the eleventh grade, when he put in a year at the International Business College, graduating on the commercial course. He then entered the employ of the Popp & Wolf Hardware Co., of Saginaw, which had been established in 1883 by his father, who is still active in the business. He has never been connected with any other business, which is now composed of members of the Popp family altogether, as follows:

President—John Popp.

Vice-President—N. G. Popp.

Secretary and Treasurer—Harold Popp.

Norman Popp is the active manager of the business, which has made marked strides under his direction. He was taken in as a partner in 1912.



Norman G. Popp.

Mr. Popp was married in 1912 to Miss Mamie E. Werner, of Saginaw. They have one child, a daughter 7 years old, and reside in their own home at 1008 Lapeer avenue.

Mr. Popp is a member of the Trinity Lutheran church and is affiliated with the Masonic fraternity, including the Shrine and Knights Templar. He is an ardent advocate and supporter of athletics and outdoor sports and takes especial interest in tennis, foot ball, base ball and fishing.

Mr. Popp joined the Michigan Retail Hardware Association six years ago and five years ago was elected a member of the Executive Committee. A year ago he was elected Vice-President and at the Grand Rapids convention this year he was elevated to the position of President. His father served the Association as President in 1903.

Mr. Popp attributes his success to hard work and good fellowship.

The King of Sports.

Aggressive fighting for the right is the noblest sport the world affords. —Theodore Roosevelt.

There is nothing a manly man admires more than a girlish girl or a womanly woman.

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.

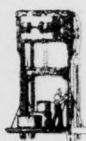
THE MCCASKEY REGISTER CO.
ALLIANCE, OHIO

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



Onion Sets

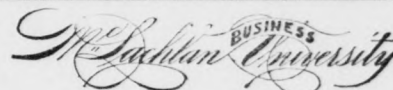
We are in the heart of the Onion Set district and have warehouse equipment of the very best type and years of experience in growing, storing and shipping sets. We can supply

Red, Yellow and White Sets

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

Write for our Prices.

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



"The Quality School"

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

A Winner for Light Cars and Trucks

30 x 3½ and 32 x 3½



Braender Bulldog Giant 5-Ply Molded Fabric Tire

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

Have famous Braender Dual Non-skid Tread.

A fast seller and a money maker.

Michigan Hardware Company
Grand Rapids, Mich.

WM. D. BATT FURS

Hides Wool and Tallow

28-30 Louis St.

Grand Rapids, Michigan



Flat Opening Loose Leaf Devices

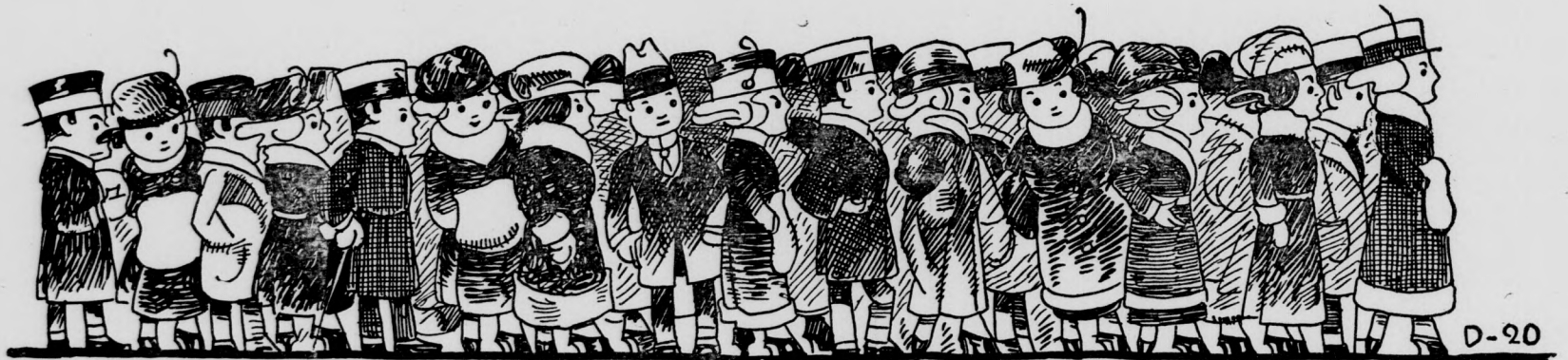
We carry in stock and manufacture all styles and sizes in Loose Leaf Devices. We sell direct to you.



GRAND RAPIDS, MICHIGAN

BUY 'EM and SELL

The Crowds will Come!



The Crowds Are Going to *Other* Stores Throughout the Country for
War Department Canned Meats

ARE THEY GOING TO YOURS?

The "Other Fellows" have found out there's a two-fold inducement to them in handling this wholesome **guaranteed** pure Canned Corned Beef and Corned Beef Hash.

FIRST—

There's a legitimate profit in the actual sale of the meats.

SECOND—

Aside from this, the entrance of the multitude of people into the store is reflected in increased sales in other departments.

Then there is the good-will of your customers; that cannot be measured in dollars and cents. How are you going to answer them when they ask **you** to help them to reduce living costs?

*Think deeply on this big opportunity to build up trade
and order at once from the nearest Depot Quartermaster*

BUY WAR DEPARTMENT

Buy it by the Carload—Freight prepaid

'EM



Note the New Wholesale Prices

Minimum Order Accepted \$250

These prices are subject to the discounts named in this advertisement.

CORNEB BEEF

| | | | |
|------------|-------------|------------|--------------|
| No. 1 cans | 15c per can | 1-lb. cans | 18c per can |
| No. 2 cans | 27c per can | 6-lb. cans | 1.00 per can |

CORNEB BEEF HASH

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

TABLE OF DISCOUNTS:

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

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

CUMULATIVE PURCHASES COUNT

To stimulate purchases of carload lots and, to promote sales in large quantities, further discounts as follows are authorized to customers ordering or re-ordering in carload lots.

| | | | |
|--------------------------------|--------------------|--|--------------------|
| 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 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

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

SURPLUS PROPERTY BRANCH

Office of the Quartermaster General

Munitions Building, Washington, D. C.

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 to all purchasers.

CANNED MEATS

Buy it by the Carload-Freight prepaid



BREAK THE VICIOUS CIRCLE.

America Now Stands at International Cross-roads.

Our farmers to-day are suffering great losses and our workmen great unemployment. This is due, to a considerable degree, to the stagnation in orders for our export surplus. By this stagnation the consuming power of our own home market is reduced, and the effects are cumulative. And surely to-day, with these forces thundering at every door in this land, we should heed the oft-repeated warning that our welfare is no longer isolated from the welfare of the rest of the world.

We must face the issue that the economic ills we suffer from arise in large degree from vicious economic circles which can be broken in one way only, by the establishment of credits abroad; not the dangerous short-time credits in which we have already become over-extended, but the long-time investment in reproductive enterprise. The war has brought a great many new phenomena in our international economic life, and the greatest of these is that we will not for a long time to come, if ever, be able to establish our foreign trade upon a balanced intake of commodities assisted by the minor factors of remittance and service. If we would give full-time employment to our farmers and our working people, to our laborers and our business men, we must be prepared to invest abroad some part of the value of the surplus we hope to export.

The social and economic demoralization of Europe, the shifted economic relationships of these States within the frontiers of Europe, the slow progress of peace, renders Europe unable to buy largely unless she receives credits of material and food upon which to rebuild her production and her exports. Even if we extended these credits, and even if upon Europe's recovery we attempted to exact the payment of these sums by the import of commodities, we should introduce a competition with our own industries which no tariff wall could turn back.

Furthermore, the war has wrought a transformation. We no longer need to export commodities in payment of the principal and interest that we had to borrow from abroad when we were young. On the other hand, we must receive vast quantities of commodities or some other form of repayment for the sums of money we have now loaned to Europe.

We have to-day an equipment and a skill in production which yields us a surplus of commodities for export beyond any compensation we can usefully take by way of imported commodities.

Gold and remittances and services cannot cover this gulf in our trade balance. On the other hand, it is vital to every workman in the United States that Europe shall recover her exchange, her production, recover her standard of living. Otherwise we must be dragged down to European standards.

To me there is only one remedy, and that is by the systematic permanent investment of our wealth from

surplus production in reproductive enterprise abroad. We will thus reduce the return we must receive to a return of interest and profit, and we, as did the States in Europe before the war, must take compensation for the labor of our people in the increment of our assets outside of our borders.

We are, in fact, at that changing point in our National economies which the British Empire faced in 1860, when no longer could she take full value in commodities for the commodities which she exported. It became clear that if she would continue to expand, continue to progress, she must invest the realization of these commodities abroad, and that by doing so, she not only would extend the capacity and the absorption of British goods, but she would lift the standard of living over the entire world.

The investment of capital in reproductive works is the most beneficial operation known to humanity. Short-time credits on consumable commodities would only stave off the evil day. We must make long-time investments in that character of enterprise which will build up these standards.

We have so far but little financial machinery and but little personnel in the United States devoted to such purpose, nor can we forge this necessary link in our economic chain until our Government is prepared to give protection and support to Americans interested in the development of American enterprise abroad.

It is far better that these problems be solved by the processes of business and the individual initiative of man than that they be attempted by our Government. The resort to direct loans by the United States Government to foreign governments with the intention of promoting commerce can lead only to vicious ends. In such loans a great nation, such as ours, cannot exact a higher rate from the borrower than our Government must pay. Our Government could not enter upon investment banking and in these circumstances foreign merchants and foreign manufacturers, receiving from their governments loans of money originating in the United States, would receive their capital at lower rates than our own citizens.

Our Government, moreover, would be subject to every political pressure that desperate foreign statesmen could invent, and their groups of nationals within our borders would clamor at the halls of Congress for special favors to their mother countries.

Our experience in the war showed that foreign governments borrowing our money on easy terms could not and did not spend it with the economy which private individuals practice. This resulted in vast waste. Our Government cannot huddle in the market to exact securities and returns appropriate to the varied risks involved. Merchants and banks can secure adequate protection, our Government could not. The collection of a debt to our Treasury from a foreign government would set afoot propaganda against our officials. Finally, there is no court to which our Government can appeal, except a battleship. The whole process of intergovernmental loans involves inflation, waste and intrigue. The only direct foreign loans

of our Government from now on should be humane loans to prevent starvation.

Now, direct loans from our Government to foreign governments follow a different process from our Government loans to our merchants or upon our merchants' guarantees. These had their basis in the War Finance Corporation; and indeed the process of that corporation does not forefend us from any of these difficulties. But these loans are in the main temporary. They are not loans for reproductive enterprise. I do not wish to say that the War Finance Corporation should not in the last resort possibly be revived, but every avenue of private initiative should be exhausted before this is attempted.

Every consideration as to the means by which this vicious circle in which we are enveloped shall be broken, to my mind, comes back to the one conclusion, that we must set up the machinery, the personnel, by which our export surplus can be reinvested in productive enterprise outside our borders.

The world is not in need of credit machinery alone. It is in need of economic statesmanship. Before the foundation for recovery can be laid we must have peace. The German indemnity must be definitely fixed at an intelligible sum which will enable Germany's return to production and to commerce. Livable conditions must be settled with Russia. There can be no recovery in this world so long as hundreds of millions of people are not engaged in productive enterprise.

The world has got to stop this orgy of expenditure on armament. European governments must cease to balance their budgets by publishing paper money if exchange is ever to be righted. These are not theories. To mention one minor item alone, the American farmer is to-day paying a

toll on every hog he ships to market, because the consumption of fat in Germany continues below normal.

During the last twenty-five years we have seen the extraordinary growth of great National associations, covering our entire country, representing the special economic interests of different classes, of the banks, the merchants, the employers, the workmen, the farmers. If these powerful National organizations are to expand their claims for special favor in the community into a great conflict, then the whole fabric of our National life has gone by the board. If, on the other hand, there is developed a practical step in co-operation between these great groups, we will have laid the foundations of a new economic era we will have solved our economic ills of the last century in the only fashion that democracy can solve its troubles, by the initiative of the individual and by the sense of service to the country as a whole.

Herbert Hoover.

That's Pep.

If you are the sort of fellow who can jump out of bed, prance around and hum a bit of a tune to yourself, when the alarm clock bangs off in the morning—

That's pep!

If you are given to crossing streets and can dodge about and escape a million autos a day—and still keep a smile on your face—

That's pep!

If you can drop from your humble slumbers in the dark hours of night and cheerfully walk the croupy baby on a kitchen to parlor marathon—

That's pep!

If you can breeze into your work-a-day job early and keep plugging away in spite of crabby folk in the office and other little impediments—

That's pep!

Automobile Insurance

The Citizens' Mutual Automobile Insurance Company settled 2,232 claims in the year 1920, paying out a total of \$280,901.29.

The fact that many claims were settled without litigation with the policy holders indicates the co-operation of the policy-holders and the company in settling claims on a just basis. Many encouraging letters were received during the year on account of the fair and prompt settlements.

The leading men of your county and state have a policy in the above company.

Insure in the large company, able to stand the shock of serious losses.

**Citizens Mutual
Automobile Insurance Co.**

W. E. ROBB, Sec'y

HOWELL

MICHIGAN

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

THE CUSTOMER IS THE BOSS.

Courtesy, Service and Loyalty in Business.*

When I received the invitation last November asking me to speak briefly before this organization, I naturally hesitated before I replied. Then the thought came to me, as I remember hearing Dr. Sutherland saying in an address of his one time, "There are many people living in all communities who take no active part in the church, even some may give, but you could not get a single one of those people to live in a community where there were no churches." And so it is with us members of this hardware organization who have never taken any active part, and yet I believe we are all, in the most part, very thankful for the Michigan Retail Hardware Association for all the benefits and privileges it brings to us, and so I say if an officer or committeeman happens to call on us to do some trifling thing, it is certainly our duty to respond.

The subject I have chosen is "The Customer is the Boss," and there are just three things that I want to bring to your mind in this little talk. They are Courtesy, Service and Loyalty. If you forget everything else I say, but remember those three words, I will be satisfied. I want to talk more along the practical line of everyday work than the theoretical. We know that during the last five years we have passed through possibly the most unusual period of time in any of our memories. Our main object and effort was not so much to sell our goods on old pre-war competitive basis, but it was more of a buyer's job than a seller's. We had to buy goods almost by allotment plan. Nearly all of us had our buying restricted and the demand nearly always exceeded the supply. The natural stress of the time, I believe, made us all possibly just a little bit hard boiled, and now in the last few months we have come into the re-action, and so we are going through another most unusual time, and our efforts must certainly turn more to the selling than to the buying. Here is where I want to bring in my first point: Let us be better servants to our trade, be diplomatic and extend every possible courtesy at our command. Many of us deal considerably with the farmer, who in many cases comes to us with a story of the radical price reductions on his end. We know they have been more than on other lines. Let us be careful that we handle that sort of situation very carefully, be reasonable, and am I not right, Mr. Secretary, when I say, insofar as we know, there is no record of any hardware men accused of profiteering. A splendid record, I am sure.

As a general thing hardware lines have not advanced like farm products. Neither can we expect such a decline. It is, however, only natural where prices have been most abnormal in hardware, as in other lines, that declines will likely be likewise. I honestly think during the last four years that embargoes, shortages, price changes, and many other transporta-

*Paper read at annual convention Michigan Retail Hardware Association by Herman H. Dignan, of Owosso.

tion difficulties, that many of the old mail order house customers have been weaned away and have again come to the local merchants, who happened to have goods when he wanted them. I think he must have realized then that there is a place, and a just place, in the routine of business for the retail distributor of merchandise. But now that we again have a hold on a part of that trade, let us grip the opportunity and see if we cannot hold that trade. How? By extending to them every possible service we are able to do. Let us do the best we can with our special orders, that many of us in the smaller places have quite a few of, and when we use that word guarantee—mark now, I am not advocating the use of that word—let us permit the customer to be the judge. The point I am trying to bring out is, that when a customer brings back an article for replacement, if you are going to replace it, do it without argument. It may be against your own judgment sometimes, but in most cases we can get the article replaced from the makers, and did you ever stop to think what a great asset it is to your store or to your business to have it generally known that if you get it at Charles Miller's and it is not right, he will make it right. If in the possible event you have slight loss in the goods, you are unable to have replaced, charge it up to advertising, and it will be the best money you ever spent for advertising. So much for the service, it is ours to perform.

Now, just a word about Loyalty. I would not think I had done my job, unless I mentioned something about that particular word. I have many, many times wished and hoped that this word "Loyalty" could have taken the place of Efficiency, or at any rate Loyalty to come first. What a wonderful fine thing it would be if every employe working for you would be 100 per cent. loyal. We cannot hope to be 100 per cent. efficient, but we can be 100 per cent. loyal. We distinguished men as good citizens, good American citizens, during the war, when we could say of them they are good loyal Americans, and so I think it should be our job as merchants to try to inculcate in the mind of our forces in the store the spirit of Loyalty.

One of the letters in the Hardware age, written by the sales manager to his men, described it quite right, I think. He said something like this: "If I know of a man who is 100 per cent. efficient and 60 per cent. loyal, he is due for the exit, but if I know of a man who is 100 per cent. loyal and 60 per cent. efficient, he is due for a raise."

As representative of your respective communities, you should be loyal and stand for the things that are for the civic betterment and the general welfare of the towns in which we live. If you have a chamber of commerce organization in your city, whether you are thinking it is doing right or wrong it is your job as leading citizens to get into it, and do your part in the things you may think that are right.

Girls are more courageous than pugilists. They are ready to make a match with a man twice their size.

Provide Your Customers With Better Underwear For Less Money

You can do it with "APEX."

Men, women and children all enjoy the silky softness, the splendid shapeliness and the durability of this splendid underwear.

We are providing unusual values this season, and when you examine a suit of "APEX" you will realize its splendid quality.

Would you prefer to see the entire range when a representative calls, or shall we submit samples?

The Adrian Knitting Company

Adrian,
Michigan



Great Britain to Drop Excess Profits Tax.

Great interest has been caused in Congress by the action of the British Government in deciding to drop the excess profits tax, which the British Chancellor of the Exchequer, J. Austen Chamberlain, announced a few days ago will speedily be withdrawn. But Mr. Chamberlain went further.

He not only declared that this tax would be abolished, but he added that no new burden would be placed on the British public during the coming year. There might, he said, be a new schedule of duties to prevent dumping or to meet the depreciated exchange of foreign countries, but there will be no new tax on business.

The excess profits tax will not be instantly repealed, however, but all concerns which were in existence in August, 1914, will continue to pay for seven years from that date. Concerns which have gone into business since the beginning of the war will pay no tax after that covering the year which ended Dec. 31 last.

Under this arrangement, business houses which were going concerns when the war broke out will pay the excess profits tax for the calendar year 1921, but all others will cease paying this tax after they have met their obligations for the calendar year 1920.

In explaining the situation which has brought about the abandonment of the excess profits tax the Chancellor declared that the extraordinary conditions now prevailing appeared to

call not only for the elimination of this tax but for the promptest possible announcement to the public of the Government's intentions. The war left England a debtor nation, he said, but the country had made amazing progress, had transformed the deficit into a balance on the right side, and had even begun to redeem its obligations to foreign nations.

The excess profits tax he roundly denounced. From the first, he said, it had tended to encourage extravagance and discourage enterprise, but the Government had believed that it must be retained until the crisis in the financial affairs of Great Britain had been passed. The situation today justifies the repeal of this obnoxious impost and the Government, therefore, hastens to drop it.

Congressional leaders on Capitol Hill regard the action of the British Government as most significant, and it is easy to see that they are being spurred on to hasten the repeal of our own excess profits tax which, while a large revenue producer, has had the same demoralizing effect upon American business, especially since the signing of the armistice, that has been noted in connection with the corresponding tax of Great Britain.

Every day's news confirms the Ways and Means and Finance Committee leaders in their determination either to repeal this tax in toto or to so revise it as to relieve the great majority of business concerns of its blighting influence. If any of its provisions are retained the leaders in-

tend that the character of the measure shall have been so modified that it will no longer injuriously affect conservatively managed corporations that are now carrying the lion's share of this burden.

The recent action of Congress in reviving the War Finance Corporation is proving a strong stimulant to business both directly and indirectly. Commercial, financial, and industrial organizations throughout the country are again preparing to use the facilities of the corporation and nearly one hundred enquiries and preliminary applications for money have been made.

The first normal application for a loan of \$10,000,000 for one year to export condensed milk and other dairy products to England and other European points has been approved by the corporation. This approval has not only benefited a large number of producers and banking institutions in the Eastern and Middle Western states, but is likely to result at once in further negotiations with the corporation by the representatives of other interests seeking loans.

Officials of the War Finance Corporation decline to furnish details as to the identity of the many applicants for loans now under consideration, but it is stated that the products in question include almost every form of raw material and manufactured article produced in the United States. These goods are to be shipped to the four corners of the earth and will make heavy drafts on stocks on hand. This should create increased employ-

ment in many industries which in turn will provide increased production and a greater consumption at home.

Seller Must Make Good on His Contract.

Lansing, Feb. 19.—I wish a little legal information. I recently bought out a grocery stock here in Lansing, dealing through a real estate firm, paying part cash and part on contract. We were inexperienced in this business and, consequently, were stung good on the inventory and in misrepresentation of the business. For this, of course, I expect no redress; but in the contract it reads "grocery stock and all fixtures in the place of business." Since taking possession I have discovered that the meat block belongs to the owner of building and the largest and best show case belongs to a baking company. Will you please advise what effect this has on contract from a legal point.

Grocer.

If there is any portion of the contract price unpaid, the proper thing for you to do is to refuse to make any further payments on account until the person who executed the contract furnishes you a good title to the meat block and showcase. If you have paid for the stock, so that the contract has been satisfied, you can sue and recover the value of the two articles named. If the seller has assigned the contract to a third party, you are exactly in the same position as if the contract had remained in the ownership of the seller.

Instead of knocking the chain stores, copy their stunts, and go them one better on everything they do. Knocking most times makes a lot of noise, but it isn't the kind that you can cash in on.

IN order that our customers may have the uniform weights, quality and standard workmanship that they demand, we have made arrangements with the Soo Woolen Mills that all of the genuine Soo Woolen Mills' Products in the future will be made at the Soo Woolen Mills, Sault Ste. Marie, exclusively, and all Soo Woolen Mills' Products will have the genuine Soo Woolen Mills' labels.

These goods will be wholesaled exclusively in the Lower Peninsula of Michigan by Symons Bros. & Company only.

Your customers who buy this class of merchandise will insist as usual on the genuine Soo Woolen Mills' Products having the Soo Woolen Mills' labels. There has always been a certain amount of goods sold as imitation "Soo" or Soo substitute.

Please remember that our goods will again have the wonderful wearing qualities that both you and your customers expect and demand.

Look for the "Soo" label, and insist on it, and remember that these goods will be sold only in the Lower Peninsula to the retail trade by

Symons Bros. & Company, Saginaw, Michigan

EMPTIED THE MESS BOX.

Graphic Account of Old Bill's Fishing Trip.

Written for the Tradesman.

Old Bill had four legs, none of them perfect, for Bill was a worn-out plug of a woods horse. In his youth with his mate, his market value had been half a thousand good dollars, but after many years of log hauling in the winter, when the sled load of logs seemed as large as a farmer's haybarn and the summer work in cedar and tie camps an inferno of stinging flies, Bill had lost the value of youthful life. The days had come when Bill was turned out to grass on a pension. The camp boss declared Bill should have a field so long as he himself had one, so most of the summer days, Old Bill did little else but loaf in the shade and switch flies with the fag end of what was formerly a grand fly swatter.

One summer the camp boss met two old-time friends at the station. They had come from down state with an outfit of rods and fishing tackle, perfect in all the details. The boss was bound to give them a good time; he knew all the country for miles about, the creeks and brooks hidden away in the forests, where the spotted beauties were dotted with gold and vermilion and their sides and backs with carmine, varnished over with the pure gums of the wild woods shadows.

There were many trout brooks near home, but there is a fascination in viewing new places that leads fishermen to fresh adventures, so the camp boss fired his two friends, Fatty and Jim, with the "lure of the wild." All day they were getting ready for the trip, digging worms for bait in case the fish would not take the flies.

Fatty was a big fellow; Jim a size smaller, and the camp boss, the least of the three. Their capacity for grub would send a city man into a panic. The three would create a famine in food outside a good farming country.

The one-horse wagon under the shed was loaded with duffle; tent blankets, coffee pot, frying pans and a large packing box made a good mess chest, into which went the food for three days. A side of bacon, a chunk of salt pork, several loaves of bread, a jar of dill pickles, some ground pea meal for soup, smoking tobacco, box of matches, a bottle of liquid bait for snake-bites and small items to stock a camp for a season. Not satisfied with all this, when they drove away the next morning, Jim hooked a pan of fried cakes and two pumpkin pies out of the madam's pantry.

Old Bill got into the party, for he was the only spare horse in the location. All the others were getting in the hay and oats from the farm and while Bill was not fast, he was sure on foot and a dead game sport. All the location folks turned out to see the party off just a bit after sun-up. Even Bill was happy, the first time in harness for many weeks. He could not hold the tune with the other fellows, but he could throw up his head switch his tail and break into a trot, as he passed out of the yard into the road. All were happy as a crew of

drunken sailors as they went out of sight around the bend. A mile or two and Bill's enthusiasm began to cool; the roads were rough, the load heavy, and it was noon when they came to the camping place at the top of a high ridge.

At the base of the hill could be seen the winding course of the trout stream; a land of enchanting beauty; a land where God lives all the year. It was calling in all the music of the great out-of-doors. They could not stop to put up the tent and make a camp. On the road where they stopped for Bill to get his wind, they had devoured the madame's pies and fried cakes and were not hungry.

Stripping the harness off Bill, they hitched him to the rear of the wagon with a rope that gave him plenty of room to move about. They got out the rods and creels and hurried away to the river.

The day was hot and the fish were biting. In a couple of hours the creels were half-filled, when they met in the shade of the maples, where the beavers had built a dam, making a pond, several rods long and wide, fringed on every side with alders and high bushed cranberries, from which clusters of ripe fruit were mirrored in the quiet waters, broken only by the leaping trout as they came to the surface in a dash for flies or millers.

The beavers, those master builders of the wilds, had, with wonderful sense, selected a place for their homes where a rocky ledge broke the quiet channel and there had fallen a tree across from bank to bank. With this for a start, they cut alders along the up-stream banks, which they floated into place, weaving a network of brush, filling in the spaces with grass, floating leaves dropping from the trees, with here and there a plaster of mud until a pond was made. Upstream a few rods, the brook tumbled over a rock ledge that filled all the woods with music and the waters hunting outlets through the dam sang a lullaby song. Even old Fatty could not resist and the three were soon napping babes of the woods until the sun dropped behind the hills and the mosquitoes came to disturb their dreams. A few more fish and they would return to the wagon and make their camp and then what a dinner they would have!

Fatty always clumsy, must get out on the beaver dam where he could cast a fly into the pond. The camp boss had gone up to the falls. Jim had found an open place and had hooked a trout that was making a good fight, when he heard a squeal and a big splash. Through the bushes he could see Fatty, who, getting a strike, had lost his footing and rolled broadside over the brush into the almost ice cold water. The sticks and grass were loose and slippery. With one hand engaged with rod and trout his every effort to climb out resulted in failure. After being completely submerged half a dozen times and wading all about that waist-deep pond, he succeeded in getting upon the bank. And after all that trout on his hook was a scant half pounder, but what he lost in size was made up in color. As Fatty stood on the bank, he surely was a wild woods show.

His was a case where clothes made the man. All the way up hill to camp, the camp boss and Jim were profuse in their remarks and Fatty too demoralized to talk back.

Arriving at the wagon, old Bill gave a wag of his ears in way of welcome. The camp boss remarked that his belly looked like a bale of hay. Having plenty of rope Bill had used it.

A glance into the mess box that was on its side revealed a bare cupboard. Not a vestige of all that grub was in sight, except the bottle of snake-bite, that being glass, Bill could not swallow it. Of all the meat, the bread, the sugar and coffee, only a few crumbs were left to bait the birds. The extra box of matches was pounded into the sand. Some time in Bill's life he had a driver who taught him to chew tobacco and nothing but a few bits of the revenue stamp were in evidence. The camp Boss and Jim had some cigars, but no matches. When Fatty fell in the pond, he had pockets full of both, but they were now in soak.

It was an unusual homecoming for this bunch of pampered appetites whose every wish had always been promptly gratified, and it took some minutes for the situation to penetrate their systems. Bill's sack of oats, having been well up under the driver's seat, and three creels of trout was the only food in sight. Bill having feasted all the afternoon had no place for oats. What he craved was the creek to make life a happy dream. When he got loose he made a break for it and drank to freshen that salt pork.

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



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

We are manufacturers of
Trimmed & Untrimmed HATS
for Ladies, Misses and Children,
especially adapted to the general
store trade. Trial order solicited.
CORL-KNOTT COMPANY,
Corner Commerce Ave. and
Island St.
Grand Rapids, Mich.

"They are simply great," said one dealer.

"They are saving my "bacon" on my shirts," said another.

In fact that's what they all say about

Our Dress Shirt Line

You can mix in with your high cost stock, and work out with a profit. Especially you should see our \$10.50 and \$13.50 values!

Daniel T. Patton & Company

GRAND RAPIDS
59-63 Market Ave. North

The Men's Furnishing Goods House of Michigan

Easter Neckwear

Only four more weeks before Easter.

Cover yourself now for your neckwear needs for men and boys. We are showing an exceptional good line to retail at 35c, 50c, \$1 and \$1.50.

Write for samples.

Quality Merchandise—Right Prices—Prompt Service

Paul Steketee & Sons

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.

Fifteen miles to the nearest house, no matches, no grub, no tobacco and the shades of summer night coming on and with them those pests that sting and bite, the bottle of snake-bite furnished the only consolation.

After a council of war it was agreed to harness old Bill and head for home. It was much like an old time funeral—a very solemn occasion. The road through the dense forest was blacker than one of Kaiser Bill's war plots. So the camp boss, who was driving, let Bill nose his way along at his own gait. Twice he lost the trail and wandered about, evidently looking for a place to lie down, each time tipping the wagon far enough to spill everybody out.

It was in the gray of the morning when they came in sight of home. Fatty, shivering in his wet clothing, was still in the dumps, but the camp boss was very much alive.

The thoughts of arriving home so soon after the theft of the madame's pies gave him a fit of nervous dyspepsia. He knew from a former experience that at least three days were needed to have the joke abbreviated or forgotten. About that length of time would soften her wrath, so he invented a bear story that would arouse both forgiveness and admiration in the minds of the home folks. It ran something like this:

While they fished a bear with cubs called at the camp, ate the grub and played tag with old Bill. Having no guns it was not safe to follow this bear in the woods. Then Fatty told how in an effort to escape a hugging, he jumped in the beaver pond.

The madame had once upon a time passed through Missouri and did not bite on the story. Bit by bit she got the truth in all its terrible details and old Bill was not invited on any more fishing parties.

Charles E. Belknap.

Freight and Passenger Rates to Drop.

The most experienced observers of National affairs in Washington are now predicting that in the near future—not within a month or two but before the end of the present year—railroad freight and passenger rates will begin to decline. It is true that the roads have not generally earned their guarantees under the Esch-Cummins law, but the belief is gaining ground that they will soon begin to do so, and that even before the carriers are able to make ends meet they will seek to stimulate an increased volume of freight and passenger traffic by cutting rates.

The stubborn attitude of railroad labor in refusing to accept any reduction in wages is counted upon to give way to the counsels of the more conservative element in labor circles especially as the downward trend in the cost of living is daily becoming more apparent. The dollar is slowly coming back to its pre-war purchasing power as the natural result of the pressure of a sound economic law. A well known railroad executive puts it thus:

"It is impossible to resist the working of that law. The Government cannot prevent its operation; the producer cannot, and labor cannot.

"We might as well try to dam the tides as to stop wages from falling. We are working back to normal—all of us—and until the dollar will purchase 100 cents worth of labor as well as 100 cents worth of commodities, we can not expect normal times."

Another railroad man in discussing the situation declares that "the railroads want to reduce freight rates and fares and will do so as soon as they can get their financial affairs in such shape as to permit it." When the Interstate Commerce Commission granted increased rates last August, it believed the new schedule would enable the roads to pay their investors dividends at the rate of 6 per cent. a year. Instead, the railroads, during December, were earning at the rate of only about 1½ per cent. per annum.

While this is a very discouraging showing, the most experienced Government officials believe that the reason why the railroad income has declined so sharply is that the traffic is being taxed more than it will bear. Very few people are traveling, less goods are being shipped than would be the case were the rates lower, and it is believed that a reasonable reduction would provide a larger net revenue.

What the roads are seeking to do is, first, to reduce operating expenses including wages to the minimum compatible with safety and with fair treatment of employees as measured by the standards of other industries, and, second, to increase the volume of traffic by making the rates more attractive to shippers and less burdensome to the public. A reasonable downward revision of the pay schedules is one of the first steps to be taken and with this accomplished without serious controversy the rest will be easy.

No one here believes that a strike of any serious proportions will result from the efforts of the carriers to reduce their labor cost, especially in view of the fact that any interruption of traffic at this time would have a most disastrous effect upon such labor as is employed in other industries, and would enormously increase the existing unemployment.

Getting Even.

A neighbor of General Ben Butler entered his law office one day and said: "General, what would you advise a man to do if a neighbor's dog had come into his yard and killed a chicken?"

"If I were you," replied Ben, "I should go to the owner of the dog and state the facts. If he's the proper kind of a man he'll pay you what the hen is worth."

"All right," said the visitor. "Your dog killed my chicken. And my chickens are worth ten dollars a piece."

The General peeled off a bill and handed it to his visitor with the greatest of geniality. But the next day the owner of the hen received a bill for ten dollars for "professional services."

Ha-Ka-Rac

Our salesmen are now on the road 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.



Reg. U. S. Pat. Off.

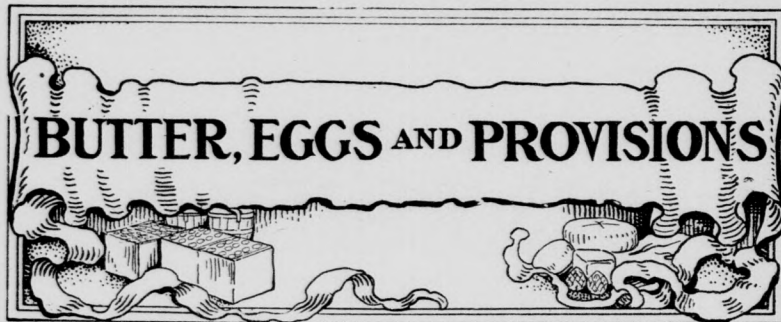
Order
**Brown's
Beach
Jacket**
Early

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

ASK YOUR JOBBER

or write

BROWN'S BEACH JACKET COMPANY
WORCESTER, MASSACHUSETTS



Michigan Poultry, Butter and Egg Association.

President—J. W. Lyons, Jackson.
Vice-President—Patrick Hurley, Detroit.
Secretary and Treasurer—Dr. A. Bentley, Saginaw.
Executive Committee—F. A. Johnson, Detroit; H. L. Williams, Howell; C. J. Chandler, Detroit.

Further Facts Regarding Development of Avocado.

El Cajon, Calif., Feb. 15—Since 1536 when Oviedo referred to the avocado as the pear tree which bore a fruit that "were pears in form and nothing else," numerous common names have been used for the tree and its fruit from "alligator to midshipman's butter." The former is misleading and, to many, repulsive, with nothing descriptive or elegant to recommend it. The latter is somewhat descriptive in that it does resemble butter and midshipmen are fond of it.

Alligator pear is quite common among English speaking people, but in literature and with the more refined the term "avocado" or "avocado pear" is most commonly used. In Central and South America neither name is ever heard. Either "ahaucate" or "Palata" is the name which it is known among the Latin-Americans.

Avocado is the name endorsed by the United States Department of Agriculture and several societies. And while it has nothing, except ease of writing and pronouncing it in English, to recommend it, it has become so common that to change it would be confusing. The word is a corruption of the Spanish very "avocar," long used in times past by a superior judge taking a case from an inferior judge, without appeal—a practice that is now obsolete. The Century dictionary gives the word as a corruption of "abogoda," meaning advocate.

The absurdity of applying such names to a fruit must be as apparent to educated people, as the term grape fruit is for the pomelo, but custom will rule and as none of the common names are descriptive, and as Mr. Wester, of the Philippines, says: "the Mexican name 'ahaucate' is no more expressive or elegant." So why should we change? The name avocado is so near to the original Aztec name, "ahuacatl" as to recall the connection. Avocado is pronounced ah-vo-cah'-do.

The variety in foliage is almost unlimited, each kind having some peculiarity individual to that variety. In general, the leaves of all avocado types are not unlike the magnolia, and the laurel but they run in size from two to three inches in length to sixteen, and from thin to thick. They are leather like in substance. The general prevailing color is green, with tinges of red. One variety, the Cardinal, has a crimson leaf. Types are easily distinguished by the taste and odor of anise. The Mexican type is so strongly scented with this herb's smell that it is readily identified. Guatemalan types have but a slight suggestion of anise.

The Mexican varieties bloom from November to May, mostly in December and January. They fruit in November and December, but as the fruit will hang a long time after maturing, the fruit can be had as late as March 1. This type is more susceptible to injury by rain or frosts when blooming than the Guatemalan types which bloom later—February to May—and which fruit in spring and early

summer. The fruiting season is so extended as to cover practically the entire summer. The bearing age of trees vary greatly, running from five to ten years or more. The Taft parent tree, at Orange, bore its first fruits at nine years of age; the Challenge at seven years; the Chappelo at five years; the Harmon at six years, etc. In all cases I know of the first crops were only samples, in some cases but one fruit. Although the blooms are borne in clusters of several dozen, seldom more than one fruit sets.

In fruiting is evidenced the wide variations which are so characteristic of the avocado. In size the fruits run from one inch in diameter to four or five inches, and in weight from three to forty-eight ounces. The Mexican types are generally small, the average being about the size of our Eastern pears, weighing from six to eight ounces. Some will reach twelve ounces. The Guatemalan's are larger and weigh from twelve to twenty-four ounces. The West Indian types sometimes reach a weight of four pounds. Florida's are quite uniform at about twenty ounces. A good commercial weight, for high class hotels and clubs is 16 ounces, and of the oval or egg shaped varieties. For local trade the smaller thin skinned sizes sell well if proportionately cheaper. On account of this wide variation in size, avocado will no doubt be sold by weight.

So far as commercial preference for color is concerned there seems to be difference in opinion. Choice in this respect seems to be a matter of taste. The East prefer the green kinds presumably because they see more of the green fruits from Florida than others from California or Mexico. In the West the highly colored purples are preferred. I don't think the green types will increase in favor. In case of apples, the highly colored varieties have always outsold others on fruit stands. But few people have found the fruit decidedly objectionable. On the other hand, only about one-third of those who first try them are in love with them. Others don't know whether they like them or not. But I have noticed, all this class soon become fond of them, if they have an opportunity to try varieties until they find one that suits their individual palate. Soon after, any kind of ripe avocado that is soft enough to spread like butter is good.

The fruit is one-seeded. The percentage of seed to fruit varies from 8 to 26 per cent. or more. The Florida Trapp has a seed 20 per cent. of the whole; the Challenge, 26 per cent.; Taft, 18 per cent.; Dickey A, 8 per cent.; Sharpless, 12 per cent.; etc. Tight seeds seem to be preferred on the mistaken ground that they are better shippers, but this, I think, has been proved a fallacy. I can see no advantage in tight seed from any point of view. Loose seeded kinds serve neater. Personally, I prefer the rattlers, with the thin skins and small seeds.

J. Elmer Pratt.

Hez Heck says: "If hell could be moved a little closer to the North Pole, the future would be quite a bit more inviting."

A little knowledge may be a dangerous thing. So is a little widow occasionally.



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WHEAT BREAD FLOUR

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Battle Creek, Kalamazoo, Benton Harbor, Mich.; South Bend, Ind.

OUR NEAREST BRANCH WILL SERVE YOU

Practical Mercantile Talk Along Most Sensible Lines.*

It is to me indeed a pleasure to again attend a convention held in Kalamazoo after a period of four years, and yet it seems but yesterday that we as members of the Michigan Retail Grocers and General Merchants' Association in convention assembled in what at that time was one of the finest, one of the most successful, and one of the most educational conventions ever held in the State of Michigan.

It is a credit to you gentlemen of the Kalamazoo Association, having had the convention in your beautiful city only four years ago, to again come before the convention, as you did a year ago at Grand Rapids, and plead—not only plead but fight—for the honor of entertaining the members of the smallest paid profession, but in the eyes of the public, the greatest profiteers and the ones who are responsible for the high cost of living.

I recall when we met here four years ago we were also having our troubles. There was talk of our going into the war and business was none the best, and we wondered what would happen to our business if our good old U. S. did enter the side of the righteous, and how at these meetings it was said if we ever needed co-operation to study better business methods, to hold old customers and gain new ones, to properly analyze our business, it was at that time, and that there was no better place to get this co-operation, these better merchandising methods, than to attend that convention. At that time we thought the lot of the retail merchants was, indeed, a hard one. As we look back upon those days and then come back to conditions as we face them to-day, with the number of closed shops, with the millions of men walking the streets looking for work and the bread lines that are springing up all over the country, then surely those must have been wonderful days.

I was much impressed with the address delivered before the hardware convention by President Lee, as published in the Michigan Tradesman. If there are any who have not read it I would advise getting a copy of that paper and reading its every line, its every word, for surely everything he said can be applied to our business.

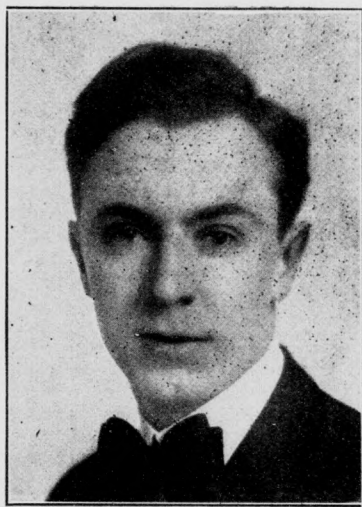
A few days ago I clipped an editorial from the State Journal, purporting to be an interview with Henry Ford. "Will conditions return to normal?" he was asked. Whereupon Henry repeated the parable of the city chap who had been in the village for three days, during which time it has rained continuously, and who asked the farmer anxiously whether it would ever stop. The farmer stroked his chin and replied, "It always did before." That looks like the final to business pessimists.

Gentlemen, a good number of you have seen this little button or similar ones. You all know what it means.

*Response to address of welcome at Kalamazoo convention by John Affeldt, Jr., of Lansing.

You are an optimist. You are all optimists. I am an optimist. We must be optimists to weather the storms of business depression that now confront us.

I was talking with the secretary of one of our big manufacturing institutions only a few days ago. We will call him Smith, for convenience. I said, "Mr. Smith, what is the outlook for the near future? Do you really think it will pick up?" He said, "Mr. Affeldt, I want to be an optimist, I talk optimism, and I try practising optimism, but to tell you the truth, I haven't a smile left in me. We are trying to look on the bright side of life, but I want to tell you we may as well be truthful to ourselves now as later. We must prepare for a business depression for some time because surely conditions are not going to better for some time to come, but thank God we as Ameri-



John A. Affeldt, Jr.

cans can adjust ourselves to conditions, no matter how often they may change. It may hurt but we can do it."

I am going to read a little clipping from Mr. Lee's address. How long will present conditions last? They will last just as long as the buyers' strike continues. Remember, now, buyers ceased to buy and makers ceased to make. The men who produced the wherewithal to make purchases were thrown out of employment, because the buyers ceased to buy and the makers ceased to make. And the maker will not make until the buyer buys, and how can the buyer buy if he has not the wherewithal to make the purchase?

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EGGS AND PRODUCE



WE ARE HEADQUARTERS
WHOLESALE

**Fruits and
Vegetables**

Prompt Service Right Prices
Courteous Treatment

Vinkemulder Company
GRAND RAPIDS MICHIGAN

ONCE upon a time there was a tramp who stopped at a farmer's house in search of a hand-out. "I'll give you five dollars a day spot cash," said the farmer, "if you'll help me dig potatoes. We'll begin right now," pointing to the big field, "because I'm afraid the frost will get them." "No," yawned the Weary Willie, "You'd better dig 'em yourself. You planted 'em and you know right where they are."

Just as it's a wise farmer who knows where his crops are, it's a wise flour merchant who knows where his business is coming from. Today business, like potatoes in the story, can only be had by digging for it. And Judson service helps you dig repeat business by so satisfying your customers that they come back for more.

JUDSON GROCER CO.

GRAND RAPIDS

MICHIGAN

Another think we have staring us in the face is the question of legislation. Only a few nights ago the members of the North Lansing Commercial Club entertained at its annual feed several members of the Legislature, also the Lieutenant Governor; and in his remarks he told us that for the next two years at least our taxes could not be reduced because we are now facing a deficit of \$12,000,000 which would have to be wiped out and added to the running expenses of the State, which means many more millions. Also in his remarks he stated that a less number of bills but more constructive ones have been introduced than ever before. Gentlemen, however that may be true, I have been informed of two bills—no doubt you know all know of them. These bills are now in a tentative form and are being circulated among members of both houses before being introduced to see what chance they have of being passed. One bill provides for compensation of employees. If you as an employer discharge a man, without due notice, you would have to pay him compensation for about thirteen weeks, and if you discharged him with due notice you would by this bill be compelled to compensate him for four weeks.

Another bill exempts farmers from income taxes and throws the burden all upon salaried men and women living in towns and cities. However, gentlemen, I have been informed that such radical legislation would not pass the present Legislature.

*Some may ask, What benefits do we get belonging to this State Association? Let me tell you. You have a Secretary, Mr. Bothwell. You have a President, Mr. Jones. You have a board of Directors, and last but not least you have a Legislative Committee who are working for the good of this Association and when they are working for the Association they are working for you. These men are in constant touch with pending legislation and are always at the beck and call to serve in any way you may ask.

Remember, gentlemen, without your assistance the goal cannot be reached. This is not the work of one man but it needs the co-operation of all.

In closing, gentlemen, let me ask you all to listen closely to all that is said and done here this week and when your President asks you to be here at 8:30 a. m. and at 1 p. m., that means 8:30 and 1, and let us all be in our places, so when the last hour of the convention arrives we can leave feeling that our work has been nobly done.

Was a Historian.

The customer was pricing furs. One splendid racoon muff seemed to attract her attention most favorably. Finally, after long deliberation, she sighed and said:

"My, but I wish Davy Crocket was here!"

"Why?" asked the amazed salesperson.

"So he could tell that 'coon to come down' with out the necessity for any violence."

YEAR OF USEFULNESS.

Annual Report of Secretary Bothwell To Kalamazoo Convention.

There are so many important matters coming to light in these days of reconstructing of retail business from an insane to a sane basis that the radical changes advocated and urged upon food dealers generally must be considered by them in a calm, impassioned but united manner in order that the interests of the great army of distributors may be safeguarded, and the consuming public served efficiently and with careful consideration of their needs.

The great responsibility of this period of change must primarily fall upon those who produce and distribute foods, for the reason that we may be able to make an old suit of clothes or a pair of shoes last a little longer, but food must be provided daily; and although all other lines take a vacation, food production and distribution must go on.

These, then, are the two important factors around which all others congregate and these are the two who hold in their embrace the success or failure of all effort, since if we are not fed, we cannot think correctly, neither can we concentrate in the way we should in order to get out the best there is in us.

Realizing the great importance of these two, it then becomes a duty for those engaged therein to formulate plans for the care of those working in other lines so that the endless chain of commerce may roll on with as little interruption as possible.

Producers and distributors of foods must work hand in hand if they are to do their part well and because of the importance of their business, laws relating thereto should be the first to be considered and should be made with due regard for the wellbeing of those engaged therein, in order that no reason should exist whereby they might be tempted, because of unfavorable legislation, to get more than a reasonable profit. I know of no way this condition can be brought about so well as by the untrammelled laws of supply and demand, regulated by individual effort and desire for competition. Any one transgressing the common laws of justice and honor should be dealt with according to the criminal code, but a broad mantle of criticism should not be cast over the entire fraternity because of one dishonest dealer.

I can possibly illustrate this better by quoting from a letter written by one signing himself as Mayor of River Rouge. In his letter he says:

The people of Detroit and suburbs are paying for most farm products anywhere from 150 to 300 per cent. higher than the farmer receives for his produce. The greater part of this increased cost goes into the pockets of profiteering middlemen and retailers. The people of River Rouge are going to beat this game if they can. I believe the best interests of the producer and consumer are served by getting them together and eliminating the obnoxious middleman.

You will notice I have not given the name of this man, for the reason that it is better to forget the person who is so manifestly unfair in his statements.

Most of us can remember the as-

sassination of President McKinley, whose memory will live in prose and verse and be revered by man for ages, but the assassin is laid in an unknown grave and forgotten. So it is with such statements as made by this mayor. The great fraternity of middlemen and retailers will continue to serve the public efficiently and well when men of his type have passed on, unheeded and unknown.

In the past few years there has been a good deal of legislation in business and this fact brings us to the place where we must take a hand in politics if we are to have men to legislate who know business needs; it will not do to sit idly by and permit men who are familiar with law only to dictate conditions governing business, and we should stand as one unit in favoring or opposing any legislation that will affect our business. I might cite some of these:

The Stevens bill, which is designed to permit the manufacturer to name the retail price of his product.

The movement now on foot to enforce Sunday closing.

The need of State Constabulary.

The suggested 1 cent tax on gross sales in lieu of the excess profits tax, and many others that will be discussed at this meeting.

It is high time that retailers as a class give a little more time to select men who have a business training for our law makers.

During the year I have been asked to investigate some of the companies who are endeavoring to persuade members to join their organizations, and I have definite data relating to some of these concerns, and in order that we may get a real dollars and cents view of the advantage or disadvantage of belonging to some of these concerns, I will try and show you just how it works out. We will take for example, the Creasey Corporation. Their contract calls for an investment of \$303. If you invest this sum in merchandise to which you add 20 per cent. to find your selling price, and turn it twelve times a year, you will have at the end of the year, \$303 plus 20 per cent. equals \$363.60, turned twelve times gives you a total of \$4,383.20 gross sales; if your operating expense is 18 per cent. and you make a net profit of 2 per cent. it will equal \$87.66 you have made by using the \$303 in your business. Now we will suppose that you save 2 per cent. by having your drop shipments come through Creasey you would have to buy annually \$4,383.20 worth to save the amount of profit you are losing by your \$303 lying dormant, but we'll suppose that you buy \$5,000 worth of goods through this source annually,

on which you save 2 per cent., which means \$100. Then the difference between the \$87.66 and the \$100 would be clear gain, or would apply as a refund against your \$303. The difference is \$12.34. At this rate it will take you twenty-four and one-half years to get back your original \$303.

There are other societies and associations which are organized simply to prey on the credulity of the business man, but did you ever stop to think, when you place yourself in this kind of a game, you are taking the management of your money from your own control and placing it where you have absolutely nothing to say about it? You further know that it is a physical impossibility to distribute merchandise without expense, and if it seems to you that they can be brought to you cheaper than the wholesaler brings them, then be honest enough with your own money to put it into a business where you will have something to say about it.

The path of retail business is strewn with men who have tried to ride both wholesale and retail horse at the the one time. It cannot be done successfully. I might illustrate this way: Arrangements have been made to furnish members of this Association with salesbooks, giving a discount of 15 per cent. from the regular price; the salesbook company give the Association the regular salesman's commission, and this commission is passed on to the member who buys the books. Well, you say, how does the salesman live if he gives away his commission? Why, he is paid a salary out of some other business. So it goes. Every line of endeavor causes an operating expense that must be paid, and it is very seldom that successful short-cuts are found.

If a retail business is large enough to enable its owner to buy in large quantities and turn them at least once a month, it may pay him to do so and be his own wholesaler, but as the retail grocery or meat business is largely made up of neighborhood trade, it is more profitable to turn the goods often than it is to save a little discount on a large purchase.

During the year many of our members took advantage of the saving on salesbooks, so that we refunded during the year \$280.11 to those who took advantage of the discount. This means a net profit at 2 per cent. on \$14,005.50 sales; in other words, you would have to sell \$14,005.50 at a 2 per cent. net profit to make \$280.11.

On fire insurance the Association has received in commissions \$116.29, in addition to which those who took a portion of their insurance through the Association made a saving of 25

Tea
Table

The Best Flour
that ever came
out of Kansas

W. S. Canfield Flour Co.

WHOLESALE DISTRIBUTORS

205 Godfrey Building GRAND RAPIDS, MICH.

to 30 per cent. on their premiums; if your fire insurance costs you annually \$100, why not make a saving of \$30? It means clear gain to you.

During the year, in company with our worthy President, I have attended meetings at Lansing, Grand Rapids, Kalamazoo and Jackson, and have traveled and called on merchants in seventy different towns and cities and have added eighty-five new retail members and six new honorary members.

In May I attended the convention of the National Association at Atlanta, Ga., and during the year have secured eighty-five subscribers to the National Grocers Bulletin.

In company with committees, I have met with district attorneys, placing before them facts relating to the expense of handling sugar and showing them that further restrictions could only tend to work disaster on those handling it; also met with and consulted the management of various manufacturing establishments who were operating commissary stores. As this is one of the worst kinds of competition to meet, I hope to see a resolution adopted at this meeting setting forth in a positive and definite manner how the members of this Association regard this sort of competition.

I have also met with prosecuting attorneys in their attempts to investigate the dealers in foods and I must say that, apart from one or two instances "where ignorance is bliss," have found men who were glad to change their attitude when they were shown the actual facts in connection

with our business. When they realized that out of every dollar paid to the retail grocer 83 cents of it goes to the farmers, manufacturers, wholesalers and railroads, 15 cents of it goes to landlords, clerks, delivery, taxes, insurance, heat, light and charity, through bad accounts and only 2 cents of it remains with the fellow who passes the goods out to the consumer. They soon reached the conclusion that there is no chance for profiteering in a game of this kind.

The arbitrary demands on your business by employes for shorter working hours and by legislation of unfavorable kinds must be met by new methods, and the only effective way is through organization. In Michigan there are about 4,000 retail grocers and retail merchants who pay approximately 50 per cent. of the normal tax. We have the numbers to give support to the officers if properly organized, and chain stores, commissary stores and Government regulation are some of the problems that must be met if we are to save the communities in which we each live from the disastrous results that are sure to follow, if we simply back away and say "Let George do it." I make an appeal to each one of you that you take upon yourself the responsibility of securing one new member—you can do it, if you believe in organized effort—and if you cannot do so yourself, send the name to the Secretary and let him help you. We should not rest until every retail grocer, meat dealer and general merchant has had the advantages placed before him and his membership solicited, so

that it may be said of the retailers of Michigan that they at least believe in the home making policy of keeping Michigan in the front ranks.

I wish to extend to President E. W. Jones my sincere thanks and appreciation for the advice and help he has given me, and the way he has unselfishly given of a goodly portion of his valuable time in behalf of the members and has filled his office at all times in a gentlemanly and dignified manner.

To the remainder of the officers, I wish to say that I appreciate the prompt and loyal manner in which they have responded when called upon. These cordial relations have been of great help in giving support to my efforts. To the entire membership, permit me to say that the welfare of your business has ever been uppermost in the minds of the Board of Directors and they have been ready and willing to act every time when called. With your energetic and enthusiastic support there is no force that can successfully prevail against us.

"Turnover" Plan of Selling Speeds Turnover.

Seattle, Feb. 3.—Co-operation among members of the sales force is essential to the realization of the maximum amount of business, in the opinion of H. F. Proctor, proprietor of the Market Shop, one of the largest blouse shops in the Northwest, for Proctor gives a liberal share of the credit for the remarkable development of his business to the co-operative spirit developed among his employes.

One of the fundamental planks in his platform of co-operation concerns the "turning over" of a prospective customer from one salesgirl to another.

Proctor proceeds on the theory that customers may not "take to" one salesgirl who would be unsuccessful in selling her, while if she was "turned over" to another salesgirl at the psychological moment, a sale will probably result.

While the salesgirls at the Market Blouse Shop receive a bonus on sales made over a stipulated amount they have come to recognize the value of the "turning over" plan and they carry out the suggestions with telling effect.

A customer enters the Market Blouse Shop and the salesgirl whose turn it is to wait upon her approaches and inquires what she wishes, escorting the customer to the particular section where the goods she is interested in are kept. Negotiations proceed, but the salesgirl, as the result of her schooling, observes that she is not making headway with the customer. A sale is slipping, possibly because her particular brand of salesmanship does not appeal to this particular customer. The salesgirl recognizes the situation and casually invites another girl to meet the customer with the remark, "I believe this lady will be able to show you just the very blouse you desire, as she is in charge of this section."

Now there may be little or no foundation for the statement about "being in charge," but this does no harm and it may stimulate the customer's interest in the goods if she considers she is talking to some one in authority, irrespective of the fact that the girl described as such is merely a salesgirl on the same plane as the others.

Proctor has emphasized to his employes that they should not consider that they have failed when they "turn over" a customer to another salesgirl, but, on the other hand, that they are the more efficient when they become good students of human nature and can recognize when their personality does not appeal to that of a certain customer.

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HIGHEST QUALITY

Our products are packed at seven plants in Michigan, in the finest fruit and vegetable belts in the Union, grown on lands close to the various plants; packed fresh from the fields and orchards, under highest sanitary conditions. Flavor, Texture, Color Superior.

Quality Guaranteed

The HART BRANDS are Trade Winners and Trade Makers

Vegetables—Peas, Corn, Succotash, Stringless Beans, Lima Beans, Pork and Beans, Pumpkin, Red Kidney Beans, Spinach, Beets, Saur Kraut, Squash.

Fruits—Cherries, Strawberries, Red Raspberries, Black Raspberries, Blackberries, Plums, Pears, Peaches.

W. R. ROACH & CO., Grand Rapids, Mich.

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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.

America's Relation To the European Nations.

Grandville, Feb. 22—Back in Revolutionary days France befriended the American colonies winning the everlasting friendship of our countrymen. That was at the inception of the United States. Since that time the French haven't been so friendly. We cannot forget that in the days when we were struggling for the life of the Union, when the very fate of the Nation hung in the balance, France sent an army of occupation into Mexico, seated a European prince on the throne erected by French soldiers, proclaiming an empire.

This was an unfriendly act at a time when our hands were effectually tied with our fratricidal struggle at home. At no other time would a foreign monarch have dared to enact the role of godfather to an emperor seated on a throne erected over the ruins of a republic. Mexico was our neighbor and was at the time under the protection of our Monroe doctrine. As was said, our hands being tied, we could not at the moment go after the invader and cast him out, neck and heels, as his merits demanded.

Later, after the fall of the Confederacy, Secretary Seward reminded the French emperor of his indiscretion and mildly assured him that the presence of French troops on American soil was not to be tolerated. The mighty monarch of France took the hint without a kick and immediately withdrew from the soil of Mexico, the result being that the newly crowned foreign emperor of that distracted country found himself minus a throne, and within a few weeks lost his life before a firing squad. That was the last attempt of an European nation to encroach on the soil of the North American continent. So much for the sometimes derided Monroe doctrine.

Americans did not view France with their old time friendliness after that stab in the back, which we came to realize afterward was not really the animus of the French people, but a part of the plans of an absolute monarch in the person of Louis Napoleon to dominate a portion of the Western hemisphere. It has been stated that Napoleon at that time invited the co-operation of both England and Spain to seize and colonize American territory while the United States was engaged in a life and death struggle for existence.

We do know that neither nation aided France at that time and afterward, when the excitement of the seizure of the Confederate commissioners, Mason and Slidell, was at its height and threats of war darkened the horizon, it was the infinite friendship of Queen Victoria, John Bright and the common folk of old England that saved the day and prevented bloodshed.

There were jingoes in England who seemed spoiling for war with the

United States, yet there were enough cool heads to keep the war dogs in leash, a fact that should not be forgotten when gibes and sneers are so frequently thrown at England in these days of troublous times within her own borders. Hands off was the warning of this country in the sixties to the British lion, and hands off is the declaration of Englishmen to America when malcontents would seek to embroil the two English speaking nations in war. Every true American is too sensible to even think of such foolishness. Those who choose may sympathize with the murderous fanatic of Southern Ireland in their present troubles, but that we should so far interest ourselves with the internal squabbles of the British empire as to seek to tell the people of that great nation how they shall conduct affairs of government is the height of impudence as well as folly.

When the Spanish war broke out much of the sympathy of Europe was with the Dons of old Spain. It has great powers of Europe approached been said that one at least of the Britain with a proposition which, if accepted, meant an alliance of three European powers against the United States. That proposition was met with a stinging rebuke from England. The assertion that blood was thicker than water met with instant appreciation among Americans. English and Canadian troops were marshalled in different places and the glad hand of fellowship and sympathy went out from England's people to us at a time when but for British friendship the United States would have been isolated and alone.

That we have any quarrel at the present time with the mother country is absolutely without foundation. Never were the relations between the two countries more firmly cemented. Mother and daughter are at one in sympathy and a desire for world peace and prosperity. There doubtless is a propaganda going about seeking to plant distrust in American hearts of English people and British government, but nothing is farther from the thoughts of all true friends of both nations than such a thing as enmity that may ultimately lead to war.

Because of that family trouble we had back a century and a half ago is no sign that the hearts and souls of the two peoples are not to-day firmly united in the bonds of a friendship that nothing can disrupt, and the future of world peace and happiness depends in large measure on this fact.

We are of England English. Our form of government is fashioned in no small degree from that of the mother country. Our jury system comes from there and we partake in large measure of English delight in right and justice. That England has been right in all her wars we know is not true. Our own Revolution proves the contrary, yet other wars have been fought by Britain, more particularly this last great war, in which the nobility and justness of her cause cannot be truthfully denied. With British guns and stalwart sons she stemmed the tide, and with the aid of America and France forced a peace which we trust may not for a generation at least be broken.

While the cross of St. George and the Stars and Stripes are united, the safety of democratic institutions is assured. Old Timer.

On Minding Other People's Business.

There used to be a saying that some people made a good living by minding their own business. Nowadays too many people seem to be making an excellent livelihood by minding other people's business.

The doctrine of all for each and each for all, good within certain limits, seems to have gone to the heads of some persons with deleterious results for the community and particularly the objects of their ill advised activity.

Lena M. Chapman.

Born of a Specialized Need

IT took the institution of Income Tax Laws to prove the absolute necessity of Certified Public Accountancy Service. Today the rendering of tax service has become a specialized profession inseparably allied with accountancy.

And to render adequate service in either capacity requires specialized ability and close attention to the problems on hand.

Such service—complete and thorough—definitely insures for the taxpayer a correct interpretation of his tax liability.

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

Bell Phone 596 Citiz. Phone 61366

Lynch Brothers Sales Co.

Special Sale Experts

Expert Advertising
Expert Merchandising

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

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

and Cafeteria

GRAND RAPIDS

Nearer than anything to everything.

Opposite Monument Square.

New progressive management.

Rates \$1.25 to \$2.50

BERT A. HAYES, Prop.

Fieglers

Chocolates

Package Goods of
Paramount Quality
and
Artistic Design

Your Citizens Phone

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

117,000 telephones in Detroit.

Direct Copper Metallic Long
Distance Lines.



CITIZENS TELEPHONE COMPANY

SHOULD TAKE THEIR LOSSES.

Otherwise Merchants Lose Both Prestige and Trade.

Toledo, Feb. 22—When that wave of price cutting was inaugurated in the East last summer many people thought it a spectacular effort to raise cash. They even accused certain institutions of being hard up and in despair.

While these guesses may or may not have been correct—events since have shown that it was a far-sighted move on the part of those retail interests and has proven its wisdom.

They saw what was sure to come—got out from under and by so doing put their losses behind themselves. Which is what most successful financiers do when they are caught—take their loss and start to build all over.

The example of those first price cutters was followed all over the country. This is the way it worked out:

When the price of woollens began to drop an Ohio retailer had a good stock of woollen blankets. As fast as prices declined he dropped his price and advertised his cuts with big headlines. He soon sold all the blankets he had—which ordinarily would have lasted him most of the season. After that he bought in small lots at current prices and up to this time has made back practically all that he lost through unloading. He got his loss behind him and after that was again able to make a profit.

"That policy may be all right for a large store, but it would ruin a small grocery," you may say.

It is not my purpose to argue—but it seems to me that the sooner the small dealer follows the lead of his larger rival the better for him. Else they will steal his trade. For they have their losses behind them and will merchandise on current price levels, and by so doing force the little fellow to do likewise or drop out altogether.

I realize fully that this is a tremendous question and must be handled with soft gloves.

There are to-day many retailers who have large stocks accumulated during the merchandise shortage. That may sound like a contradictory statement, therefore let us see what the facts really are.

Take the retail grocer—four or five months ago was making a desperate effort to obtain even a small amount of sugar. In order to obtain it he bought in scattered markets. If his store was in Toledo and a Chicago drummer could assure him a bag of sugar (100 pounds), he placed an order with him. Then, so that the shipment would be large enough to take care of freight charges, the merchant bought groceries to come with the sugar. He repeated this process with Cleveland, St. Louis, Detroit, in addition to his local jobbers. The result—he is overstocked. This is one of the reasons so many cancellations are being received. Here is a practical demonstration:

H. H. Greene conducts a general store in a small mid-West town. He wrote one of his wholesalers, "Please cancel all orders for canned goods."

The distributor replied:

Friend Greene:—We have your favor of the 27th inst., requesting cancellation of all future orders for canned goods.

I hardly know what to say, but it places us in an embarrassing position. We have to take every case that we have ordered, canners will not stand for cancellations. The same thing is true with sugar, and the losses are enormous—there is no such thing as cancelling.

On the other hand, you can readily see, should there have been an advance or scarcity, you would have had a perfect right to demand your purchases.

I wish you would think this over and am satisfied you will realize our position and find a way to take the goods in.

Thanking you for your reconsideration.

That letter brought this retort:

The B. B. Jobbing Co.

Gentlemen:—In reply to your, beg to state that I am not in the habit of canceling orders, especially when they are placed without condition.

In this case I was told to protect myself. At the time your Mr. Jones put me down for twenty-five cases I did not know how many of last year's pack I would carry over. I bought heavily during the year and have carried over too many to permit of accepting any futures for canned goods. I did accept all other futures from you.

The same condition prevails in many other lines, clothing, shoes, dry goods and others, even talking machines.

A well-known Michigan music dealer stated:

I had found it extremely difficult to secure enough talking machines to supply my trade. So last summer I bought heavily, and besides took on another line of instruments. I can now see my mistake—I bought too much. Thank goodness talking machines aren't perishable goods. With the help of good luck and with plenty of hard work I expect to soon unload most of my over supply.

Another thing that is adding to the troubles of the retailer is the daily market report.

If the price of canned milk is quoted at 25 or 50 cents per case less, the consumer believes he should buy at a material reduction. As a matter of fact, milk is packed four dozen or six dozen to the case and a small reduction would scarcely affect the purchase of one can.

The same thing holds good with regard to meat prices. A fifth cent's per hundredweight decline in pork or beef sounds big to the consumer, and he immediately has visions of spare money. If he were purchasing a carcass of beef he would find a saving. But in ordering a pound of steak from his butcher the difference is not apparent. The average man does not understand this. It would be well if some concerted effort could be made to educate the public along proper price lines.

It seems to me, furthermore, that the various retail associations could render their members a real service by considering and adopting a policy of taking your losses now and then, again afterwards selling at a profit.

The chain interests which are now firmly entrenched in men's clothing, women's apparel, men's furnishing, drugs, groceries and other lines, are daily building good will at the expense of the independent retailer.

The dealer can, however, learn a wholesome lesson from these interests.

Just as soon as a price decline is announced by the manufacturer and the wholesaler, the chains cry out with large window hangers and various other forms of advertising that they have reduced the price on this or that commodity. Such a move gives the impression that they are pioneering in acceding to the consumers' demand for lower prices. It is a clever stunt and usually works to their advantage.

Every storekeeper has these same means at his command to make use of—if he would.

If you are a retail merchant—it doesn't matter whether you are selling gingham, groceries, hardware, musical merchandise or shoes—the same thing applies—take your losses as they come to you, make the most of it and talk optimism.

You'll like it after a bit, you'll absorb the spirit and you'll surely feel better.

John M. Schlachter.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Feb. 22—Harry Hydon (Standard Oil Co.) has been ill since Oct. 1. Harry says his employer is the best one on earth, because the ghost walks every month, whether he is able to cover his route or not.

Mrs. John H. Millar and daughter, Gertrude, left Jan. 26 for Los Angeles,

where they will remain until about April 1.

H. Glenn Reynolds, manager of the H. M. Reynolds Shingle Co., has gone to St. Petersburg, Florida, to spend a couple of months as the guest of his father. He is due to return April 10.

C. B. Towner, the Byron Center general dealer, has gone to California, accompanied by his wife. They expect to spend about two months in Los Angeles.

William H. Fowle, who has been clerk at the Hotel Browning for several years, retires from that position a week from Saturday. Mr. Fowle has made many friends among the traveling men who will be glad to see him pleasantly located in a larger hostelry. He is invariably courteous and obliging and watches the comfort of every guest with zealous care.

W. W. Kenyon, an old traveler, for many years with Farrand Williams & Clark and lately with Watling, Lerchen & Co., investment bankers of Detroit, passed away last Thursday evening.

The late Ben W. Putnam leaves an estate of about \$70,000, which will be divided among three brothers and sisters and the two children of two others. In other words, each heir or set of heirs will receive about \$14,000. T. C. Putnam and Joseph W. Putnam have been appointed administrators. Greatly to the surprise of all who knew him, Mr. Putnam left no will. His desk was replete with literature on the subject of inheritance laws and decisions, indicating that he had been considering the subject before he received the stroke which instantly terminated fatally.

Considering the long illness Howard Morley, the Cedar Springs merchant, had last year, he is looking remarkably well these days. He appears to have renewed his youth since his recovery and gets around the store as sprightly as he did when he was a young chap, forty years ago.

The Annual election of Post A (T. P. A.) will be held at the Pantlind Hotel at 2:30 p. m., Saturday, March 26, 1921. In the evening the Post is arranging for a real party for its members and their families, free of charge. All you have to do is bring your smile, and show by your membership card, at the door, that you are in good standing. Favors are to be given the ladies. Any member that misses this party will regret it afterwards because we are going to have a real time, something that has not been pulled before.

President Nat Newburgh, of the Traveling Salesmen's Association of the Cincinnati Chamber of Commerce, has requested Senator Lenroot to push his proposed bill for the reestablishment of interchangeable mileage books. Replying, Senator Lenroot assures the organization that he is favorable to this proposition, and that if upon investigation, now under way, he finds it necessary to have a new law on the subject, he will introduce a bill at the next session of Congress providing for the issuing of the mileage books. At a recent meeting an employment bureau was established in the interest of both salesmen and employers. It was also decided to issue a weekly bulletin to keep members informed of the activities of the association.

One index of a man's value is his ability to work without supervision.

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 programme 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.

Open Letter To the Outlook.

Grand Rapids, Feb. 19—Apropos of your recent editorial on the Turn in the Tide, I am greatly surprised to see you dismiss the subject of the closed shop without putting the seal of disapproval on so un-Christian and unAmerican an institution. The closed shop violates every precept of the Bible, every teaching of Christ, every theory of good citizenship, even the Declaration of Independence that men are all created free and equal.

If I understand the aim of the Outlook it stands for the independence of the individual, both in regard to thought and action. It stands for good citizenship and high moral standards. Such being the case, I do not see how it can make any reference to the closed shop without recalling the infamous things it stands for and the menace it is to the honest worker who refuses to bow his neck to the yoke of union tyranny and aggression. How can it be otherwise when we consider the iron-clad oath the union printer takes when he enters the typographical union, as follows:

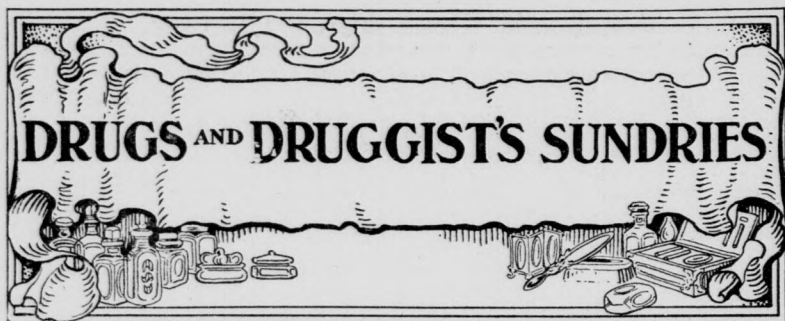
That my fidelity to the union and my duty to the members thereof shall in no sense be interfered with by any allegiance that I may now or hereafter owe to any other organization, social, political or religious, secret or otherwise.

Such an oath cannot be taken by any person—my pen refuses to write the word man—without the complete surrender to the typographical union of every vestige of individual independence, thus placing the union above his family, his government and his God! The closed shop puts a club into the hands of the union men to lessen his output, to create a monopoly of labor slackers, to prevent the willing worker from obtaining employment and to coerce the employer into making all sorts of concessions, no matter how unjust they may be, in order to avoid friction or ruin at the hands of the individuals who have made him a puppet in their hands by securing his signature to an exclusive agreement which no Christian or American will stultify himself by signing. As a long-time patron of the Outlook I hope to see it array itself on the side of Americanism and Christianity by denouncing the closed shop, just as it has sounded the clarion note in the reformation and abolition of many other serious abuses and crimes.

E. A. Stowe.

Most Remarkable Sale of Stock on Record.

Troy, Mo., Feb. 21—A most unusual trade for a general merchandise store was made here a few days ago, when J. J. Myers, who has been in business at Auburn, twelve miles north of here for the past thirteen years, sold to George Meriwether. Meriwether is a born trader and a customer and neighbor of Myers. When the trade was broached he offered to buy Myers' stock of goods by paying 25 cents for each article and package in the store. The offer was accepted and immediate steps taken to count every article in the store. Slate pencils sold for the same price as a barrel of sugar and a bolt of 50 yards of bleached cotton was worth no more than a box of matches or a pound package of soda. When the count was finished it was found there were 7,565 articles in the store and the store and stock accordingly changed hands for \$1,866.25.



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—Grand Rapids, March 15, 16 and 17; Detroit, June 21, 22 and 23.

Result of the January Pharmacy Meeting.

Muskegon, Feb. 21—The Board of Pharmacy will hold a meeting for the examination of Candidates for Registration at the Evening Press building, Grand Rapids, Tuesday, Wednesday and Thursday, March 15, 16 and 17, beginning at nine o'clock, a. m. of the 15th. All candidates must be present at this hour. Candidates must file their application with the Secretary at least one week before the examination.

Preliminary Requirements.

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

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

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

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

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

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

Following is a list of the candidates who were successful at the examination held in Detroit, Jan. 18-20:

Registered Pharmacist.

Lawton R. Adams, Lansing.
Norman A. Beneteau, Detroit.
Elmer A. Buerge, Detroit.
Ira S. Berger, Detroit.
M. H. Burnstine, Detroit.
Louis A. Burg, Detroit.
James T. Cole, Highland Park.
Otto K. Cady, Lansing.
Joseph A. DuLac, Detroit.
Felix F. Hoff, Saginaw.
William H. Johnson, Kalamazoo.
Solomon Kruger, Detroit.
Ralph W. Kinnear, Monroe.
Edmund Lefevre, Detroit.
Martha E. Louis, Bay City.
Arthur C. Louis, Bay City.
David R. McDougall, Highland Park.

Harry E. Moore, Detroit.
Glen R. Maxwell, North Star.
Tulley J. Pomerantz, Detroit.
E. R. Rabinowitz, Detroit.
Elmo H. Uglov, Detroit.
Dr. Paul Vago, Farrell, Pa.
Henry C. Varnum, Detroit.
Registered Druggist.
Ernest J. Burt, Detroit.
Fannie Gottlieb, Detroit.
Harry W. Jacobson, Detroit.

William Kincaid, Detroit.

Fred'k J. Krueger, Detroit.

Miss Senna Levy, Detroit.

Penn F. Naylor, Detroit.

Frank S. Ord, Detroit.

Ernest J. Sachse, Detroit.

Hal F. Smith, Detroit.

Margaret H. Toomey, Detroit.

James S. Wesley, Detroit.

The following were registered from other states under the Reciprocal arrangement:

Walter Cummins, Gladstone, from Indiana.

John T. Wills, Detroit, from Arizona.

Ray Eblen, Detroit, from Tennessee.

Lloyd O. Perry, Detroit, from Ind.

Stanford H. Hay, Detroit, from Alabama.

E. W. Glass, Detroit, from Arizona.

Jas. F. Doran, Detroit, from Massachusetts.

John Dunnigan, Detroit, from Ind.

John Dunnigan, Detroit, from Ind.

John Dunnigan, Detroit, from Ind.

Soothing Syrups and Children's Remedies.

Most appalling are the results of those slave-traders who traffic in drugs given to children and infants. It has been a very common experience for some brand of soothing syrup to make neurotics and drug fiends in later life of their victims. A compound bearing the touching name of Kopp's Baby Friend had considerable sale at one time in the Middle West. It was composed of sweetened water and morphine, about one-third grain of morphine to the ounce. A physician reported a case of poisoning from this compound as follows: "The child (after taking four drops) went into a stupor at once. The pupils were pin-pointed, skin cool and clammy, heart and respiration slow. I treated the case as one of opium poisoning, but it took twelve hours before my little patient was out of danger."

A famous drink and drug cure in Illinois had, as a patient, a fourteen-year-old boy, who was a slave to the Birney Catarrh Cure brand of cocaine. His purchases of the poison had been so heavy as to run his father \$300 in debt.

Chicago long ago settled the cocaine matter in a logical way. The proprietor of a large down-town store noticed that every noon his shop was patronized by a great many young women clerks from a big department store who were buying certain catarrh powders. The clerks were instructed to warn the girls that the powders contained harmful drugs, but the purchases continued to increase. The superintendent of the department store was notified. "That accounts for the number of girls that have gone wrong of late," was the superintendent's comment. The druggist had the most popular powder analyzed, and it was found to contain nearly four per cent. cocaine. He straightway threw it out of stock and

the girls straightway went elsewhere. They were traced, and the druggist started a general movement against this class of remedies, which resulted in a general ordinance forbidding their sale. For weeks after the ordinance went into effect, haggard young men and women haunted the downtown stores, begging for the old powders and saying the new ones didn't do any good.

Some years ago, a prominent New York lawyer was asked by his scrub-woman to buy a ticket for some "association ball. "How can you go to these affairs, Nora," he questioned, "when you have two young children at home?"

"Sure, they're all right," she returned blithely; "just wan teaspoonful of Winslow's and the lay like dead until morning."

A Detroit physician, in referring to this soothing syrup administered by Nora, said:

"Mrs. Winslow's Soothing Syrup is extensively used among the poorer classes as a means of pacifying their babies. These children eventually come into the hands of physicians with a greater or less addiction to the opium habit. The sight of a parent drugging a helpless infant into a semi-comatose condition is not an elevating one for this civilized age, and it is a very common practice."

The preparation, Mrs. Winslow's Soothing Syrup, as analyzed by the Food and Drug Department in April, 1919, issue of the magazine, is said no longer to contain opiates, but to be of a variable composition.

A mother who gave large quantities of a soothing syrup to her children in their infancy later became aware of the harm she was doing, and abandoned the practice. In middle life, the children were neurotics, and spirit and drug takers.

Drug Store More Than Fifty Years Old.

Ishpeming, Feb. 21—The Tillson Drug Co. has taken out the old shelving, replacing this with new shelving, glass covered, with sliding doors that keep the dust out. The Tillson drug house was really the first one established in Ishpeming. In 1867 Julius Ropes, pioneer chemist and geologist of this region, came here from Marquette to take charge of a drug store for Mr. Stafford, of Marquette, previous to which time he had charge of a store in Harvey, near Marquette, for four years. Before Ishpeming was started he was at the head of this drug store under the name of J. Ropes & Co., and he was also the postmaster in 1868 and for fifteen years thereafter. The postoffice in those days was on Division street and Pine, where a barber shop is now conducted and where the old postoffice door with its slot for depositing letters may still be seen. Mr. Ropes moved to the Sellwood block in the early seventies, and sold out the business to F. P. Tillson about 1878, Mr. Tillson having been a partner under the firm name of Ropes & Tillson for about two years. Mr. Tillson conducted the business until his death, which occurred a few years ago, when the Tillson Drug Co. was formed.

J. B. McDougall, who was for some time manager of the Ishpeming branch of the Nelson-Morris Co., and who was very popular with the trade, has been transferred to Danville, Ill., where he will fill a similar position with the company. Mac had many friends here who will be sorry he has gone.

Herbert Carlson is the new manager here and needs no introduction, he being Ishpeming-born and still living in the same house in which he first saw the light of day. He was employed in the meat market of F. Braastad & Co. for some time and four years ago engaged with the Morris company, and has been there continuously since that time. He is a practical man, familiar with all departments of the meat game, and well knows the trade of this district.

Business to-day is a red blooded man's game. Success comes to those who know the rules of this game.

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

Does Your Town Measure Up To Ten Tests?

1. Attractiveness

Shall I like the town—its "atmosphere?" Does it have the beauty of shaded streets and other beautiful features? Is it a quiet, roomy, airy, well lighted town? Does it have attractive public buildings and homes? Is it well paved? Is it clean in every sense.

2. Healthfulness

Will my family and I have a reasonable chance to keep well in that town? How about its water supply? Its sanitary system? Its methods of milk inspection? Its health department? Its hospitals? Is it without any congested district?

3. Education

Can I educate my family and myself in that town? How about its public schools—present and future? Its institutions of higher education or of business training? Its libraries? Its lecture and concert courses? Its newspapers. Its postal facilities? Its schedule of salaries to teachers? Its investment in school property?

4. People

Shall I like the people of the town? Are they "home folks" without false exclusiveness? Are they neighborly and friendly? Is the town free from factionalism? Does it have strong religious, fraternal and social organizations? Is it a law abiding community? Do the people use their public libraries and support artistic undertakings? Do they keep their children in school and not in factories? Are they good American citizens?

5. Recreation

Can I have a good time in that town—I and my family? How about the theaters, museums, gymnasiums, parks etc.? Are there active agencies for providing good entertainments, athletic contests, etc.? Are inviting opportunities for pleasure drives afforded by well paved streets?

6. Living

Can we live reasonably and well in that town? Are the best of modern conveniences available for its residents—electricity, gas, telephones, etc.? Are the housing and shopping conditions favorable? Rents, taxes, and prices fair? Hotels good? Home and truck gardens and dairy products plentiful? Is it a good town in which to bring up children?

7. Accessibility

Can we go and come easily? Does the town have adequate railroad connections and train service? Street car lines? Interurban lines? Well marked automobile routes and hard surfaced roads? Desirable proximity to other cities affording additional advantages?

8. Business

Can I make good use of capital in that town? Are there good banking facilities? Manufacturing interests? Up-to-date stores? Good shipping facilities? Favorable labor conditions? A prosperous farming territory? Fair real estate values? Reasonably cheap power? Active co-operation among business interests?

9. Employment

Can I get a job in that town at fair pay and with good prospects for the future? Can I count on co-operation from organizations making it their business to help introduce and estab-

lish new commercial interests and to welcome new citizens?

10. Progressiveness

Shall I find that I am in a live town having a progressive city government, active civic organizations, modern fire department, adequate police protection, organized measures for accident prevention, and a pull-together spirit in everything—a town with a future?

L. N. Flint.

The American Spirit of Optimism.

To-day the spirit of optimism is rife throughout America. It is particularly felt in the business world and industries of all kinds, despite the period of doubt and uncertainty through which they have passed. They are re-adjusting themselves and pinning their faith to the brightness of this sort which will override all obstacles and lead to the goal of success.

America has ever been optimistic. It was optimism on the part of the founders of this republic that led them through the chaotic wilderness of revolution and enabled them to build a nation, free and independent. It was optimism that gave them the courage to cross the Alleghenies and in turn the Western prairies and to develop the great West. It was optimism that enabled the people of the South to meet and overcome those conditions that existed after the civil war, to adopt an entirely new economic system and to become more firmly than ever a part of the Union.

Only those whose hands have rested upon the steering wheels of business fully realize the crisis this country faced at the close of the world war. But they did not lose heart. They took their losses like men, and with their faces turned to the future they have shaped their ends with the purpose of meeting that future fairly and squarely. This has been particularly true of the railroads, and of all industry the railroads have been compelled to shoulder the greatest burden. The spirit with which they accepted conditions as they were, with which they set about to re-establish themselves after the long period of government control, is reflected in an admirable way in the advertising matter now being scattered broadcast by the Great Western road.

Optimism and ever more optimism is the keynote of this road's appeal to the public. The possibilities of this country are unlimited, they infer, business is bound to prosper. It remains only for the people to maintain faith and not to lose sight of the brightness of the future. This is the real spirit of America, the cornerstone upon which this Nation rests.

As we look to Europe and see conditions as they exist there, and then, by way of comparison, make a study of the affairs of our own land, we realize full well how much we have for which to be thankful. There is need for optimism, but there is no room for doubt. We will succeed.

Still Some Things Left.

Whatever else may happen
Now our country has gone dry,
The sailor still will have his port,
The farmer will have his rye;
The cotton still will have its gin,
The seacoast still its bar,
And each of us will have a bier
No matter who we are.

Wholesale Drug Price Current

Prices quoted are nominal, based on market the day of issue.

| Acids | | Almonds, Sweet, | | Tinctures | |
|-----------------------|-------------|----------------------|-------------|-------------------|-------|
| Boric (Powd.) | 20@ 29 | imitation | 85@1 00 | Aconite | @1 85 |
| Boric (Xtal) | 20@ 29 | Amber, crude | 3 00@3 25 | Aloes | @1 65 |
| Carbolic | 31@ 37 | Amber, rectified | 3 50@3 75 | Arnica | @1 50 |
| Citric | 70@ 75 | Anise | 1 75@2 00 | Asafoetida | @3 90 |
| Muriatic | 4@ 6 | Bergamont | 8 50@8 75 | Belladonna | @1 35 |
| Nitric | 10@ 15 | Cajuput | 1 50@1 75 | Benzoin | @2 40 |
| Oxalic | 35@ 40 | Cassia | 3 00@3 25 | Benzoin Comp'd | @3 15 |
| Sulphuric | 4@ 6 | Castor | 1 30@1 50 | Buchu | @3 15 |
| Tartaric | 58@ 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 | Cocanut | 40@ 50 | Cardamon, Comp. | @1 25 |
| Water, 14 deg | 8@ 13 | Cod Liver | 2 25@2 50 | Catechu | @1 50 |
| Carbonate | 22@ 26 | Cod Liver | 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 |
| Flr (Canada) | 2 50@2 75 | Eucalyptus | 1 25@1 60 | Gentian | @1 40 |
| Flr (Oregon) | 60@ 80 | Hemlock, pure | 2 00@2 25 | Ginger, D. S. | @2 00 |
| Peru | 2 50@3 00 | Juniper Berries | 3 75@4 00 | Guaiac | @2 80 |
| Tolu | 1 50@1 80 | Juniper Wood | 2 50@2 75 | Guaiac, Ammon. | @2 50 |
| Barks | | Lard, extra | 1 65@1 85 | Iodine | @1 50 |
| Cassia (ordinary) | 45@ 50 | Lard, No. 1 | 1 20@1 40 | Iodine, Colorless | @2 00 |
| Cassia (Saigon) | 50@ 60 | Lavender Flow | 12 00@12 25 | Iron, clo. | @1 50 |
| Sassafras (pw. 70c) | @ 65 | Lavender Gar'n | 1 75@2 00 | Kino | @1 40 |
| Soap Cut (powd.) | 30@ 35 | Lemon | 1 75@2 00 | Myrrh | @2 25 |
| Berries | | Linseed Boiled bbl. | @ 81 | Nux Vomica | @1 90 |
| Cubeb | 1 75@2 00 | Linseed bld less | 88@ 96 | Opium | @3 50 |
| Fish | 40@ 50 | Linseed raw, bbl. | @ 79 | Opium, Camp. | @1 30 |
| Juniper | 9@ 15 | Linseed raw less | 86@ 94 | Opium, Deodor'd | @3 50 |
| Prickly Ash | @ 30 | Mustard, true oz. | @ 75 | Rhubarb | @2 00 |
| Extracts | | Mustard, artifl. oz. | @ 50 | | |
| Licorice | 60@ 65 | Neatsfoot | 1 30@1 50 | | |
| Licorice powd. | @1 00 | Olive, pure | 4 75@5 50 | | |
| Flowers | | Olive, Malaga, | 4 00@4 25 | | |
| Arnica | 75@ 80 | yellow | 4 00@4 25 | | |
| Chamomile (Ger.) | 50@ 60 | Olive, Malaga, | 4 00@4 25 | | |
| Chamomile Rom | 40@ 45 | green | 4 00@4 25 | | |
| Gums | | Orange, Sweet | 5 00@5 25 | | |
| Acacia, 1st | 50@ 55 | Origanum, pure | @ 50 | | |
| Acacia, 2nd | 45@ 50 | Origanum, com'l | 1 25@1 50 | | |
| Acacia, Sorts | 25@ 30 | Pennyroyal | 3 00@3 25 | | |
| Acacia, powdered | 40@ 45 | Peppermint | 8 00@8 25 | | |
| Aloes (Barb Pow) | 30@ 40 | Rose, pure | 15 00@20 00 | | |
| Aloes (Cape Pow) | 30@ 35 | Rosemary Flows | 2 50@2 75 | | |
| Aloes (Soc Pow) | 1 25@1 30 | Sandalwood, E. | 13 00@13 25 | | |
| Asafoetida | 4 00@4 50 | Sassafras, true | 3 00@3 25 | | |
| Pow. | 5 00@5 50 | Sassafras, art'l | 1 25@1 60 | | |
| Camphor | 1 30@1 35 | Spearment | 10 00@10 25 | | |
| Guaiac | @1 25 | Sperm | 2 75@3 00 | | |
| Guaiac, pow'd | 1 25@1 50 | Tansy | 11 50@11 75 | | |
| Kino | @ 85 | Tar, USP | 48@ 60 | | |
| Kino, powdered | @1 00 | Turpentine, bbls. | @ 76 | | |
| Myrrh | @1 40 | Turpentine, less | 83@ 91 | | |
| Myrrh, Pow. | @1 50 | Wintergreen, | 12 00@12 25 | | |
| Opium | 11 50@12 00 | Wintergreen, sweet | 7 00@7 25 | | |
| Opium, powd. | 13 00@13 60 | Wintergreen art | 95@1 20 | | |
| Opium, gran. | 13 00@13 60 | Wormseed | 5 50@5 75 | | |
| Opium, 90@1 00 | | Wormwood | 20 00@20 25 | | |
| Shellac Bleached | 90@1 10 | | | | |
| Tragacanth | 4 50@5 50 | | | | |
| Tragacanth, pw. | 3 50@4 00 | | | | |
| Turpentine | 35@ 40 | | | | |
| Insecticides | | | | | |
| Arsenic | 20@ 30 | | | | |
| Blue Vitriol, bbl. | @ 09 | | | | |
| Blue Vitriol, less | 10@ 15 | | | | |
| Bordeaux Mix Dry | 17@ 30 | | | | |
| Hellebore, White | | | | | |
| powdered | 38@ 45 | | | | |
| Insect Powder | 75@1 05 | | | | |
| Lead Arsenate Po. | 24@ 37 | | | | |
| Lime and Sulphur | | | | | |
| Dry | 11@ 23 | | | | |
| Paris Green | 48@ 58 | | | | |
| Ice Cream | | | | | |
| Arctic Ice Cream Co. | | | | | |
| Bulk, Vanilla | 1 25 | | | | |
| Bulk, Chocolate | 1 35 | | | | |
| Bulk, Caramel | 1 45 | | | | |
| Bulk, Grape-Nut | 1 35 | | | | |
| Bulk, Strawberry | 1 35 | | | | |
| Bulk, Tutti Fruiti | 1 35 | | | | |
| Brick, Vanilla | 1 40 | | | | |
| Brick, Chocolate | 1 40 | | | | |
| Brick, Caramel | 1 60 | | | | |
| Brick, Strawberry | 1 60 | | | | |
| Brick, Tutti Fruiti | 1 60 | | | | |
| Piper Ice Cream Co. | | | | | |
| Bulk, Vanilla | 1 15 | | | | |
| Bulk, Vanilla Special | 1 25 | | | | |
| Bulk, Chocolate | 1 20 | | | | |
| Bulk, Caramel | 1 20 | | | | |
| Bulk, Grape-Nut | 1 20 | | | | |
| Bulk, Strawberry | 1 25 | | | | |
| Bulk, Tutti Fruiti | 1 25 | | | | |
| Brick, Vanilla | 1 40 | | | | |
| Brick, Fancy | 1 60 | | | | |
| Ices | 1 15 | | | | |
| Sherbets | 1 15 | | | | |
| Leaves | | | | | |
| Buchu | @3 50 | | | | |
| Buchu, powdered | @4 00 | | | | |
| Sage, bulk | 67@ 70 | | | | |
| Sage, 1/4 loose | 72@ 78 | | | | |
| Sage, powdered | 55@ 60 | | | | |
| Senna, Alex. | 1 40@1 50 | | | | |
| Senna, Tinn. | 30@ 35 | | | | |
| Senna, Tinn. pow | 35@ 40 | | | | |
| Uva Ursi | 20@ 25 | | | | |
| Oils | | | | | |
| Almonds, Bitter, | | | | | |
| true | 16 00@16 25 | | | | |
| Almonds, Bitter, | | | | | |
| artificial | 2 50@2 75 | | | | |
| Almonds, Sweet, | | | | | |
| true | 1 75@2 00 | | | | |

GROCERY PRICE CURRENT

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

ADVANCED

Veal
Mich. Cheese
Jelly
Beef, Round Set
Oats
Corn

DECLINED

Hams & Shoulders
Macaroni
Split Peas
Tapioca
Scotch Peas
Fruit Jars
Hides
Tallow
Lard
Smoked Meat
Flour
Feed

AMMONIA

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

AXLE GREASE



25 lb. pails, per doz. 27 10

BLUING

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

BREAKFAST FOODS

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

Standard Parlor 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

Scrub
Solid Back, 3 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 @5 25
No. 10 @5 25

Beans—Baked

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

Beans—Canned

Red Kidney 90@1 50
String 1 60@3 30
Wax 1 60@2 70
Lima 115@2 35
Red @1 10

Clam Boullion

Burnham's 7 oz. 2 50
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

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 4 75
Extra 4 75

Pumpkin

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

Salmon

Warren's 1/2 lb. Flat 3 00
Warren's 1 lb. Flat 4 85
Red Alaska 3 90
Med. Red Alaska 3 00@3 50
Pink Alaska 1 90@2 25

Sardines

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

Sauerkraut

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

Shrimps

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

Strawberries

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

Tomatoes

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

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 47
Premium, 1/2s 44
Premium, 3/4s 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
Pais, 50s 97 50
Imperial, 25s 115 00

Royal Lancer Line

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

Sanchez & Haya Line

Clear Havana Cigars made in Tampa, Fla.

Diplomatics, 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

Manila 10c

La Yebana, 25s 70 00

Our Nickel Brands

Mistoe, 100s 35 00
Lioba, 100s 35 00
El Dependo, 100s 35 00
Samo, 50s 35 00

Other Brands

Throw Outs, 100s 50 00
Boston Straights, 50s 55 00
Trans Michigan, 50s 57 00
Court Royals (tin) 25s 57 00
Court Royal (wood) 50s 57 00
Knickerbocker, 50s 58 00
Iroquois, 50s 58 00
B. L., 50s 58 00
Hemmett Cham-pions, 50s 60 00
Templar Perfecto, 50s 110 00

CLOTHES LINE

Hemp, 50 ft. 3 25
Twisted Cotton, 50 ft. 3 25
Twisted Cotton, 60 ft. 3 90
Braided, 50 ft. 4 00
Sash Cord 2 60@3 75

COCOA

Baker's 1/4s 62
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 40
Hersheys, 1/2s 40
Huyler 36
Lowney, 1/4s 48
Lowney, 1/2s 47
Lowney, 3/4s 46
Lowney, 5 lb. cans 31
Van Houten, 1/4s 12
Van Houten, 1/2s 18
Van Houten, 3/4s 36
Van Houten, 1s 65
Wan-Eta 36
Webb 33
Wilbur, 1/4s 33
Wilbur, 1/2s 33

COCOA NUT

1/4s, 5 lb. case Dunham 58
1/2s, 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 28
Peaberry 23

Package Coffee

New York Basis
Arbuckle 23 00

McLaughlin's XXXX

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

Coffee Extracts

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

CONDENSED MILK

Eagle, 4 doz. 11 20
Leader, 4 doz. 8 00

EVAPORATED MILK

Carnation, Tall, 4 doz. 6 65
Carnation, Baby, 8 doz. 6 00
Pet, Tall 4 50
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
Carolene, Tall, 4 doz. 4 25

CONFECTIONERY

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

Mixed Candy

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

Specialties

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 25
Snow Flake Fudge 26

Chocolate

Assorted Choc. Pails 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

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

CRISCO

36s, 24s and 12s 20 1/2
6 lb. 19 1/2

COUPON BOOKS

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

CREAM OF TARTAR

6 lb. boxes 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

Peel

Lemon, American 32
Orange, American 33

Raisins

Fancy S'ded, 1 lb. pkg. 27
Thompson Seedless, 1 lb. pkg. 27
Thompson Seedless, bulk 26

California Prunes

80-90 25 lb. boxes @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 1/2
California Limas 10 10
Brown, Holland 10

Farina

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

Hominy

Pearl, 100 lb. sack 5 25

Macaroni

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

Pearl Barley

Chester 5 75

Peas

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

Sago

East India 9

Tapioca

Pearl, 100 lb. sacks 8
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

HIDES AND PELTS

| Hides | |
|------------------------|--------|
| Green, No. 1 | 05 |
| Green, No. 2 | 04 |
| Cured, No. 1 | 06 |
| Cured, No. 2 | 05 |
| Calfskin, green, No. 1 | 09 |
| Calfskin, green, No. 2 | 07 1/2 |
| Calfskin, cured, No. 1 | 11 |
| Calfskin, cured, No. 2 | 09 1/2 |
| Horse, No. 1 | 2 50 |
| Horse, No. 2 | 1 60 |

| Pelts | |
|------------|--------|
| Old Wool | 25@ 50 |
| Lambs | 25@ 50 |
| Shearlings | 25@ 50 |

| Tallow | |
|--------|---------|
| Prime | @ 4 1/2 |
| No. 1 | @ 4 |
| No. 2 | @ 3 |

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

| Raw Furs | |
|------------------------------|-----------------|
| Skunk | 2 50@1 50@80@40 |
| 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. | 5 50 |

| JELLY GLASSES | |
|-----------------|----|
| 8 oz., per doz. | 44 |

| MINCE MEAT | |
|---------------------|------|
| None Such, 3 doz. | 5 60 |
| Quaker, 3 doz. case | 4 75 |
| for | |

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

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

| Shelled | |
|-------------------|--------|
| Almonds | 55 |
| Peanuts, Spanish, | 2 75 |
| 10 lb. box | |
| Peanuts, Spanish, | 25 |
| 100 lb. bbl. | |
| Peanuts, Spanish, | 24 1/2 |
| 200 lb. bbl. | |
| 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 |
| Stuffed (not stuffed) | |
| 14 oz. | 3 00 |
| Manzanilla, 8 oz. | 1 45 |
| Lunch, 10 oz. | 2 00 |
| Lunch, 16 oz. | 3 25 |
| Queen, Mammoth, 19 | 5 50 |
| oz. | |
| Queen, Mammoth, 28 | 6 75 |
| oz. | |
| 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 | 17 |
| Good | 16 |
| Medium | 14 |
| Common | 13 |

| Lamb. | |
|--------|----|
| Good | 18 |
| Medium | 16 |
| Poor | 14 |

| Mutton. | |
|---------|----|
| Good | 13 |
| Medium | 12 |
| Poor | 10 |

| Pork. | |
|----------------|--------|
| Heavy hogs | 11 |
| Medium hogs | 12 1/2 |
| Light hogs | 12 |
| Sows and stags | 9 |
| Loins | 18@20 |
| Butts | 17 |
| Shoulders | 14 |
| Hams | 21 |
| Spareribs | 14 |
| Neck bones | 5 |

| PROVISIONS | |
|-----------------|-------------|
| Barreled Pork | |
| Clear Back | 28 00@30 00 |
| Short Cut Clear | 24 00@26 00 |
| Clear Family | 34 00@36 00 |

| Dry Salt Meats | |
|----------------|-------------|
| S P Bellies | 26 00@28 00 |

| Lard | |
|-----------------|-------------|
| 80 lb. tubs | advance 1/4 |
| Pure in tierces | 14 @14 1/2 |
| Compound Lard | 11 @11 1/2 |
| 69 lb. tubs | advance 1/4 |
| 50 lb. tubs | advance 1/4 |
| 20 lb. pails | advance 1/4 |
| 10 lb. pails | advance 1/4 |
| 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 | |
| sets | 38 @39 |
| California Hams | 16 1/2 @17 |
| Picnic Boiled | |
| Hams | 34 @36 |
| Boiled Hams | 38 @40 |
| Minced Hams | 18 @20 |
| Bacon | 24 @44 |

| Sausages | |
|------------|-------|
| Bologna | 18 |
| Liver | 12 |
| Frankfort | 19 |
| Pork | 18@20 |
| Veal | 11 |
| Tongue | 11 |
| Headcheese | 14 |

| Beef | |
|-----------|-------------|
| Boneless | 24 00@26 00 |
| Rump, new | 25 00@27 00 |

| Canned Meats | |
|------------------------|-------|
| Red Crown Brand | |
| Corned Beef, 24 1s | 3 60 |
| Roast Beef, 24 1s | 3 60 |
| Veal Loaf, 48 1/2s | 1 75 |
| Vienna Style Sausage, | |
| 48 1/2s | 1 40 |
| Virginies, 24 1s | 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 |
| 24 1/2 | 3 50 |
| Cooked Ox Tongues, | |
| 12 2s | 23 50 |
| Chili Con Carne, 48 1s | 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 | |
|-------------------|-------|
| 1/4 bbls. | 2 15 |
| 1/4 bbls, 35 lbs. | 3 75 |
| 1/2 bbls. | 10 00 |
| 1 bbl. | 17 50 |

| Tripe | |
|--------------------|------|
| Kits, 15 lbs. | 90 |
| 1/4 bbls., 40 lbs. | 1 60 |
| 1/2 bbls., 80 lbs. | 3 00 |

| Casings | |
|--------------------|-----------|
| Hogs, per lb. | @ 65 |
| Beef, round set | 22@24 |
| Beef, middles, set | 50@60 |
| Sheep, a skein | 1 75@2 00 |

| Uncolored Oleomargarine | |
|-------------------------|-------|
| oSolid Dairy | 28@29 |
| Country Rolls | 30@31 |

| RICE | |
|------------|-------|
| Fancy Head | 10@11 |
| Blue Rose | 7 00 |
| Broken | 3 1/2 |

| ROLLED OATS | |
|-------------------------|------|
| Monarch, bbls. | 6 50 |
| Rolled 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 | |
| Arm and Hammer | 3 75 |
| Wyandotte, 100 1/4s | 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 | |
| 56 lb. sacks | 75 |

| Common | |
|------------------|------|
| Granulated, Fine | 3 00 |
| Medium, Fine | 3 35 |



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

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

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

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

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

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

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

| 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, 100 6 oz. | 9 00 |
| 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. Pwd., 8 1/2s | 3 35 |
| Star Nap. Pwd., 2 1/2s | 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 | |
|-------------------------|-------|
| Sapallo, gross lots | 12 50 |
| Sapallo, half gro. lots | 6 30 |
| Sapallo, single boxes | 3 15 |
| Sapallo, 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 |

Late News From Michigan's Metropolis.

Detroit, Feb. 22—Finding that conflicting interests made it difficult to act as receiver and as trustee under a bond mortgage, the Union Trust Co. filed a petition with the Wayne County Circuit Court resigning as receiver of the Flower Valve Manufacturing Co. It had been appointed receiver on May 13, 1920, and had been operating the plant. The Security Trust Company was appointed to fill the vacancy. Since May 13 the operations of the plant have enabled the receiver to make a payment on bonded indebtedness which had fallen due. The company has a considerable volume of business on hand and in sight, and Security Trust Company is continuing the operation.

Three hundred Detroit and Michigan business men have been invited to attend a meeting at the Board of Commerce Feb. 24 to hear William C. Redfield, former Secretary of Commerce, explain the workings of the Foreign Trade Financing Corporation the \$100,000,000 corporation being formed to provide long-term credits for export business.

What is considered the most enjoyable and most successful trade promotion trip yet undertaken by the Wholesale Merchants' Bureau was made Wednesday, Feb. 16, when about 35 wholesalers and bankers visited merchants of Jackson. The party left Detroit in a special car at 8:50 a. m., arriving in Jackson at 11 o'clock, and was there met by a representative committee of the business men of Jackson. The Detroit party spent the afternoon in calling on business men of that city, and at 6 o'clock a banquet was served in the Jackson City Club, at which time about 300 business men of Jackson were guests of the Detroit party, which was followed by a program. Mayor F. T. Bennett, toastmaster, welcomed the Detroit party. Mr. F. A. Nichols, chairman of the Wholesale Merchants' Bureau, responded. E. E. Prine, secretary of the Wholesalers' Bureau, introduced the members of the Detroit party. Leeland S. Bisbee, Jackson city attorney, gave a talk. H. M. Nimmo gave an interesting talk and, among many things, referred to the tax question that is now before the Michigan legislature. Members of the Detroit party making the trip were as follows: Charles Garton, Garton-Fisher-Wills Co.; A. E. Stevens and Joseph Nemethy, Choep, Stevens Paper Company; W. C. Warner, Crane Co.; J. M. Golding, A. Krolik & Company; D. R. Stocker, Victor Vassar Knitting Mills; W. B. Holden and H. Stearns, Edson, Moore & Company; F. A. Aldrich and F. L. Soper, E. B. Gallagher & Company; J. A. Whiting, George Wetherbee & Company; William Brown and F. A. Wager, Carey Company; F. E. Bogart, Farrand, Williams & Clark; S. S. Bogart, A. Harvey's Sons Manufacturing Company; W. E. Standart, Standart Bros. Hardware Company; J. E. Mayrand, Beecher, Peck & Lewis; T. Smith and James M. Connor, Murray W. Sales & Company; James Wilson and A. L. Lind, Burnham, Stoepel Co.; F. W. Moulthrop, Michigan Drug Company; F. J. Parker and Mr. Daily, First and Old Detroit National Bank; E. E. Prine, Detroit Board of Commerce; J. F. Keys, Detroit United Railway; G. R. Treble, Lee & Cady; T. E. Sowle, Pierson, Naylor & Hough Company; J. L. Buell, Parke, Davis & Company; E. Zinsmeyer, Electrical Warehouse, Inc.; A. H. Nichols, Buhl Sons Company; Newton Annis Fur Company; R. M. McConnell, National Bank of Commerce; Chas. A. Berkey, Chas. A. Berkey Company; Sam Sarasohn, Sarasohn & Shetzer Co., and H. M. Nimmo.

The One Per Cent. Retail Tax Debate.

The question of a just tax has been a problem for every generation for ages and no matter what tax is imposed, it would be opposed by some

faction or other. At this particular time we all appreciate the necessity of a tax that will yield sufficiently to meet the expense of conducting our Government and retire the Liberty bonds at their maturity. We must not lose sight of the fact, when business was flourishing and labor was prospering, the workingman bought bonds, issue after issue, and paid for same on the installment plan. With many it was their first accumulation of wealth. On the other hand, grocers endeavored to show their patriotism by purchasing bonds and, generally speaking, also bought on the installment plan from banks, but most of them were obliged to sell their bonds when they had paid for them in order to purchase more on the next issue of bonds. When business reconstruction and business depression followed, you all know what happened to all these bonds. They were gobbled up by the moneyed men at ridiculous discounts—ridiculous because, if the Liberty bonds that paid dividends, were not worth face value, why should our Currency be worth face value, bearing no interest and both securities bearing the stamp of the United States Government?

Now the big business men of our country claim that a tax should be imposed on every individual without discrimination and Mr. Mott has drafted the so-called one per cent. retail tax bill which, in his estimation meets every requirement. Congressman Mapes informs me it is not likely the bill will be passed as drafted but it furnishes material to work on and opens the avenues of discussion, so do not fail to express your sentiments, if only by decisive applause.

I do not base my objection to the proposed tax from a grocer's standpoint, although I admit the weak would perish and the strong only would survive, but I am of the opinion when any important questions arise, especially one of National issue affecting humanity, we must go back to the fundamental principles embodied in all just and legal laws.

In deciding whether a one per cent. retail tax law which would treat indiscriminately with rich and poor alike, would be advisable, I feel you all will agree with me that a law of this nature would be burdensome to the poor and unfortunate who strive to earn an honest and honorable existence and would reduce the taxation on the rich. I would answer this important question by asking the question, what would Christ do? There is no doubt in my mind and I know there is no doubt in your mind what Christ would do. Our forefathers were guided by this same inspiration and our Nation has grown strong by their wisdom. We cannot continue to grow and prosper unless we invoke the blessing of our Creator and follow the dictates of our conscience.

Herman Hanson.

Battle Creek Grocer Pays Tribute To the Apple.

Written for the Tradesman.

Yes, friends, it is true I am in love; deeply, sweetly in love. Not that puppy passion that comes in childhood and leaves in later years; not that cheap and shallow love that begins at first sight and ends with a

larger acquaintance; but the deep, strong, lasting love that buds in childhood, blossoms in full manhood and ripens with the passing of the years.

No, it is not with one of the human-kind this time, although it is true the heart-strings of my life have been twining themselves around some of these for many precious years gone past and life has been made richer and sweeter thereby; and it is not with those lesser yet still lovable creatures that a wise Providence has given us for our enjoyment, and which have long been the companions of our hearth and sharer of our home; but I am at last fully awake to the fact that I am mightily and unchangeably in love with the finest fruit God ever gave man to enjoy, that delightful, delicious, delectable dainty; the most luxurious and luscious yet altogether common-place fruit, the good American apple.

Yes, I own, I have had other loves; I have loved the peach, the orange and the grape; I have loved the banana, the pear, the pine and the plum; the raspberry, blackberry, strawberry, blueberry, dewberry and cherry; I have loved them all and a host of others, too. And what is more I unblushingly admit I love them still—love them much and love them well; but of all these loves of early or maturer years the one that has lasted the longest and grown the strongest is the love I have for the apple.

Blessed fruit. It was my joy in childhood's happy hour; it is my cheer in manhood's early prime; it shall be my comfort in those happy coming hours when life's declining years sink down toward its final setting sun.

Other lands may boast their best in olive, pomegranate, fig, or date; in prune or apricot; but when all is said that can be said and the best is said for all, I'll place beside the choicest product of rugged Northern land or of balmy Southern clime this fruit of all the year around and of many varied lands and scenes; and when the record of all is writ and the tale is made complete, believe me, my beloved, boasted apple will sure o'er-top them all.

Well did the wise man say, "An apple a day keeps the doctor away," and another add, "An apple at night makes you sleep just right." For whether it be for simple enjoyment, for diatetic economy or for medicinal value, the old-time apple is there with the goods and has the bulge on the best of them.

And when, in the fulness of the time that is yet to come, the changing

years have left their passing mark upon this frame of mine; when these raven locks have changed to silver gray, this bushy brow has begun to bare and bald; when this spare frame has taken on the corpulency of a round and ruddy manhood of more mature years; then I intend to polish again my cheeks and my shoes, comb well what few spare locks may still remain, don once more my very best bib-and-tucker, and wend my way to the nearest photographer. And when I send the Tradesman a copy of the picture you will find inscribed under it, in letters clear and plain—not a tribute to some prepared infant meal or man-made breakfast food, but just this little legend: This baby was raised on apples.

Elon P. Boynton.

Forgot His Hat.

The shabby visitor laid his hat upon a chair, and approached the merchant prince who had granted the visitor's request for a minute of time.

"I can tell you," he said, "how to become a great success; how to win independence for life."

"Three seconds gone from the minute I am giving you," said the merchant.

"I have here," went on the thinker, "an infallible memory system. Master it, and you will master the world. You will not forget to post the letter your wife gave you this morning."

"My trouble," said the merchant, "is that I can not find a reliable system for forgetting things I want to. Your minute is up."

Sadly the visitor departed, but two minutes later he returned to the office breathless and excited.

"I forgot my hat!" he said.

The Second Oldest Existing Religion.

Buddhism, after the Jewish, the oldest of all existing religions, has endured for 2,900 years; its followers have outnumbered those of all other religions, and its stronghold, India, is the only country on earth that has the same religion now that it had when Christ was born.

Arddha Chiddi, who later changed his name to Gotama, was the founder of Buddhism. He was born under the shade of a tree, conquered his love of the world and fear of death under the shade of a tree, preached his first sermon in the shroud under the shade of a tree, and died under the shade of a tree.

Many religions have come and gone since Gotama changed from frivolity to religion after seeing the gangrened corpse of a man.

The Guaranteed Flour

OCCIDENT

W. S. Canfield Flour Co.

WHOLESALE DISTRIBUTORS

205 Godfrey Building GRAND RAPIDS, MICH.

Shall We Have a Tax on Gross Sales?

Everyone who has attained the age of 21 and has an independent income should be willing to pay a tax in some form or other in support of the Government under whose protection they live and whose privileges and opportunities they enjoy.

That there is occasion for such support at present will be readily conceded, when we but pause for a moment and reflect that during the current fiscal year we will be called upon to raise the prodigious sum variously estimated to be \$4,000,000,000 to \$4,500,000,000 by taxation.

Moreover, when we delve deeply into the existing taxing system, we find that the excess profits tax has imposed a hardship on business by levying a heavy toll on cash reserves, while profits made remained in accumulated book accounts and stocks of merchandise; therefore would it not seem reasonable to seek a change in existing schedules?

Moreover, when both excess profits tax and surtax are steadily producing less revenue in the higher brackets, because the possessors of large incomes are gradually withdrawing their funds from the accustomed channels of trade and converting them into non-taxable investments, I ask you fellow merchants, will you defend the present excess profits tax imposed by the Revenue Act of 1918 when its continuation may mean higher and higher levies upon existing business?

To the opinion that the present excess profits tax should be repealed, there is so little dissent that we may consider it unanimous.

With what shall we replace this emergency legislation?

We cannot, dare not, lose sight of certain principles, that the framers of any tax schedule must continually bear in mind. In our case we will base our revision upon the following:

1. Power to produce.
2. Upon its equity.
3. Simplicity of interpretation.

I trust that this foreword has acquainted you with the animating spirit and the premises upon which we shall base our conclusions.

While primarily I am speaking in support of the tax on gross sales, I name a few other measures that would go hand in hand with the general proposed revision.

I believe that:

1. The excess profits and surtax, as well as certain stamp and excise taxes, which cost more to collect than they produce, should be repealed.
2. That income from salaries, bonuses and what is generally accepted as earned income should pay a lower rate than income from investments or business.
3. That all income from business should be taxed upon the business itself and be subject to no further tax when distributed to stockholders or partners.

4. That there should be a tax on the gross sales of all merchandise and wares sold to the ultimate consumer.

The application of a sales tax would be one of the simplest methods of gathering an extraordinarily large revenue. It should be easily possible to collect it for 5 per cent., making it 95 per cent. effective. Furthermore,

its simplicity would make it easy for every merchant to figure his own tax without the aid of counsel or tax experts. There would be only one answer possible in each application to sales without reading and studying complex and complicated exceptions, interpretations and versions.

The tax on sales would not be class legislation. It would be just and equitable and it could easily be reduced from time to time by merely lowering the tax rate.

Finally, we pay taxes of whatever nature that indebtedness may be reduced. When a tax costs too large a proportion of what it produces to collect, it becomes a burden on the taxpayer. That a tax on sales can be collected for a nominal sum—yes, even for a few cents on the dollar—seems absolutely certain. It is a strong argument in its favor.

Charles J. Christensen.

Agents of Discontent and Unhappiness.

While it takes all sorts of people to make a world, there are some varieties whose influence is poisonous. Our greatest Teacher sought to impress upon his followers the truth that contentment is greater than riches. In a world where men must depend upon their personal efficiency, industry and sense to win them their true place in society there must necessarily be many variations in station and in accomplishment, many different trades, professions and avocations, to meet the needs of mankind.

In America, it is conceded, men, of every sort of talent have the widest range of opportunities for success, advancement and contentment, which imply happiness. But no man's happiness rests on money. It does, however, rest largely on his ability in whatsoever state he finds himself, therewith to be content, so long as he may work untrammelled to improve his state.

But we have people in the mean trade of creating discontent. They sow seeds of discord and plant germs of unhappiness wherever they go. Some use their tongues, others their pens, and yet others their riches, to foment unhappiness and rebellion in the hearts of thousands who otherwise would be content. They promote enmities and disturbances and violence in society, and usually do it for political purposes. They insidiously instill distrust of government, disloyalty to regularly constituted government, contempt for courts, and hatred of law and order in people of small intelligence. They lead their followers to crime, dishonor and disgrace, and go unwhipt of justice when their vicious suggestions bear wicked fruit.

Hardware Dealers Make Good Selling Crockery.

During the past year several hardware dealers in Michigan have put in crockery and glassware departments, with most satisfactory results. In the case of one store, the annual sales of the establishment were increased to the extent of \$40,000.

Yes, after marriage a man stops paying compliments and begins to pay her bills.

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.

ANNUAL SALES \$180,000.00

For sale at inventory high grade Meat Market and Grocery in City not affected by Industrial shutdowns. Catering to best family trade. Big profits. Business growing. Owner had made competence and wishes to retire. \$10,000 to \$12,000 will handle. A real IZZER. Long lease or option on buildings. Address No. 3A care Michigan Tradesman.

LINOTYPE OPERATOR WANTED—Must be rapid and accurate—Open Shop—Michigan Tradesman, Corner Ionia and Louis, Grand Rapids, Mich.

Wanted—Good hardware man who wants to work for a drawing account and a share of the profit. Wages will grow with the business. Must be recommended. Married man preferred. Blacks Money Saving Mail Order Co., Pigeon, Mich. 218

Wanted—Good grocery clerk, work on a drawing account and a share of the profits. Must be a hustler and well recommended. Married man preferred. Blacks Money Saving Mail Order Co., Pigeon, Mich. 219

A REAL OPPORTUNITY FOR THE RIGHT MAN—Wanted, an experienced shoe man with \$5,000 to take a position as secretary of a new shoe manufacturing company. Must have first class references and first class knowledge of how a shoe is built. Big salary guaranteed. Write for particulars at once. A great opportunity for the right man. Steinbrecher Manufacturing Co., 1311 N. Clark St., Chicago, Ill. 220

For Exchange—Eighty acres of fine cut-over land six miles from Roscommon, Michigan. What have you? Address Joseph Weiler, Olney, Ill. 221

FIRST-CLASS electric shoe-repairing shop in live town. Old established business with big trade. All machinery in fine condition. \$1,100 buys this business if sold at once. E. M. MOLES, Northville, Mich. 222

For Sale—One Toledo thirty-pound computing scale and one electric Hobart coffee mill with fan, both practically new, at a bargain. J. Driehorg, 525 Hall St., S. W., Grand Rapids. 223

Wanted—To travel for a pharmaceutical firm, by a graduate pharmacist and physician. A. D. Heinemann, M. D., M. Ph., 1023 Jackson Ave., Memphis, Tenn. 224

EXCHANGE—Improved and unimproved wheat and corn land to exchange for merchandise, hardware, furniture, and garages. **EQUITABLE ESTATE AND INVESTMENT CO.**, 419 Hoyt Bldg., Wichita, Kansas. 225

Wanted—Drug business in live town. Box 618, Bay City, Mich. 226

FOR SALE—Butchers scales. We offer cheap brand new Toledo computing Butchers Scales. Cost \$231. We took them on debt and will price to move. Farmers Bank, Mt. Vernon, Missouri. 227

Wanted—A salesman to cover part of Michigan, calling on the dry goods trade. Territory established. Machine furnished. Good pay. Must be man with ability to work and ambition to earn good pay. Write or call at Weisman & Sons Co., 166 West Jefferson Ave., Detroit, Mich. 228

PRINTING AND EMBOSSED business stationery and all commercial work. Best workmanship, prices below average consistent with work. We pay charges. Send copy for prices. Prompt delivery. **THE PRINT SHOP**, Manton, Mich. 229

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

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—General store, with dwelling connected, doing good business. Very reasonable. Address G. W. Taylor, Clarion, Mich. 217

If you want to reduce or close out your stock, write the Big 4 Auctioneers, Fort Pierre, S. Dakota. 196

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.

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 Embalmers and get rid of the pests in one night. Price \$3. Tradesman Company, Grand Rapids, Michigan.

Will pay cash for whole stores or part stocks of merchandise. Louis Levinsohn, Saginaw, Mich. 993

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

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

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.**



**FIRE AND
BURGLAR
PROOF**

SAFES

**Grand Rapids
Safe Co.**

Tradesman Building



EDUCATION IN EATING.

"The man who lives on the proverbial boarding house diet of white bread, potatoes, meat occasionally, prunes and skim milk may look well," says a Boston specialist in diet, "but he lacks vitality and tone." More and more the choice of foods grows in importance. We are all professors of diet in a way—we know what we like and what we do not like, and usually are disgusted to learn how uniformly what we most enjoy at table is exactly what is most unwholesome for us. In other words, our natural and normal appetites for the foods our brains and bodies need have been perverted from childhood—by cookies, doughnuts, cakes and candies in tender years; by sauces, relishes, stimulants and improper mixtures later.

Ignorance of proper food combinations is appalling. Even the medical fraternity as it runs is not wholly proficient in this respect, while the average man who sits down to a big dinner usually has but one notion of selection, which is to eat only those things he likes best. We are reminded of the parallel between our food choice and Lincoln's reaction to his own conduct, as quoted by Chancellor Hill in his new book "Abraham Lincoln; Man of God." "When I do good," said Lincoln, "I feel good; when I do bad, I feel bad." So it is with eating. When we eat well, we feel well; when we eat bad, we feel bad.

Some day, perhaps, we shall all have a primary education in diet for our different ages. We shall know meat and potatoes, bread and butter, cake and pie, tea and coffee, milk and water, as human fuel; and learn how to grade and use them according to the "steam" we need to perform our daily functions. When that time comes, if ever, 90 per cent. of the physical ills we now complain of will disappear.

New Federal Ruling on Bleached Flour.

With the approval of the Secretary of Agriculture, the Bureau of Chemistry, which has charge of the enforcement of the Federal Food and Drugs Act, has issued a new ruling on bleached flour. This ruling, No. 350, is a statement of the attitude of the Bureau on the subject of bleached flour and supersedes the famous Food Inspection Decision 100. It is as follows:

Flour bleached by any process is regarded by the Bureau as adulterated if the bleaching has reduced the quality and strength of the article or has concealed damage or inferiority. Bleached flour may be shipped within the jurisdiction of the Food and Drugs Act only on condition that the bleaching has not impaired the quality or strength of the article or concealed damage or inferiority, and then only if branded plainly to indicate that it has undergone a process of bleaching. Failure to label the containers to show that such flour has been bleached will subject it to a charge of misbranding.

The United States Supreme Court has ruled with reference to the section of the Act relating to the addition of a poisonous or deleterious ingredient, that to constitute adulteration an article of food must, by the addition of an ingredient, be rendered injurious to health, and, furthermore, that all the circumstances must be

examined to determine whether the article of food has been rendered injurious. No action will be taken at the present time on the ground that bleaching introduces into the flour a substance which may be injurious to health, provided as a result of bleaching there is not introduced such a quantity of the bleaching agent as may render the flour injurious as indicated in the decision of the Supreme Court. Should evidence later become available that the bleaching of flour introduces an ingredient in minute quantities which has the effect of rendering the article injurious to health, announcement of the fact will be made and appropriate action will be taken to prevent thereafter the shipment of bleached flour within the jurisdiction of the Food and Drugs Act.

Whether bleaching in any given shipment reduces the quality and strength of the flour or conceals damage or inferiority must be decided on the basis of the facts in each particular case.

Live Notes From a Live Town.

Owosso, Feb. 22—Owosso Council held its regular meeting on Saturday evening, Feb. 12, with seven candidates for initiation. The officers of Lansing Council came over to do the hard work and polish us up a bit and show us where to get off at. The Lansing team, who all did splendid work and to whom we take off our hats were D. L. Reardon, W. J. Curtis, J. Sanderson, Glen Powers and Floyd French. After the meeting the visiting members were invited over to Uncle Bill Loret's cafe and unfinished business in the way of a rabbit supper was attended with seemingly a voracious appetite, after which J. J. McDonald assumed the duties of toastmaster. The remainder of the evening was spent in humorous speeches and commercial men's stories—a few of the stories were new and some were original back in the early '60's, making a very profitable social, and, all told, an extremely pleasant evening.

Alton Betterly, of Durand, has purchased the old store building South of the elevator, painted and decorated it inside and out and will open it about March 1 with a new and complete stock of groceries. Everybody blows their own horn and if it were not for the fact that our native modesty so overwhelmingly overcomes us, we would be tempted to add, that the Worden Grocer Company furnished the stock.

C. H. Root, of Ashley, has sold his stock of general merchandise to John Holchick, who has taken possession.

The A. A. depot at Elsie burned to the ground Sunday afternoon. Origin of fire not known, but Fred Hanifin, who occasionally waits there for the motor—sometimes several hours—says he don't believe it caught fire from the stove in the waiting room.

Honest Groceryman.

Was a Man of His Word.

Rich Hill, Mo., Feb. 21—"Some day I'll run across you and pay you that bill."

That was the statement that a former patron of Frank Koontz, a grocery salesman of this city, made to Koontz several years ago, when the grocer met with reverses and went out of business, owing to the firm that Koontz represented quite a bill.

Not long ago Koontz was run over by an automobile and severely injured. The man driving the car proved to be Koontz's former patron, of whom he had lost all track.

The day after the accident the man sent Koontz a check for the entire bill and interest.

"He sure was a man of his word," Koontz soliloquized.

Most pleasures are in contrast—rest and work for instance.

China's Empty Dinner Bowl.

When I was a little child I believed that by digging down in the earth I would soon reach China. And many a hole did I dig in the old Southern garden with the fearful hope that at any thrilling moment I might get a glimpse into that mysterious land, where everything was top-side-down, and come face to face with a little slant-eyed Chinese child with a long queue smiling back at me.

To-day in this urgent age I am sadly aware that the only way to reach China is still to dig, but to dig deep down into our American pockets in order to come through to our suffering allies, who cannot smile back because they are starving. I see, instead, the tearstained faces of many Chinese children holding out their empty dinner bowls and calling, what sounds to us like "Keikfung!" which means "Starving." Let us hear and respond in so far as we are able. With three cents you can save a human life for a day; your dollar will keep a Chinese brother alive for a month, and \$5 will save a whole family from the horrors of starvation for thirty days of precious life. Whenever you see a chop suey sign remember the starving millions in China and slip a few pennies in the other pocket until you can drop them into some famine fund box.

China's dinner bowl is empty. Help fill the bowl and give China a chance to live.

Firm Merged Into Corporation.

John Lubbers & Co., who have been engaged in general trade at East Saugatuck since 1898, have merged their business into a stock company under the same style. The corporation has a capital stock of \$10,000, of which \$8,000 is paid in. The directors are John, G. J., George and Mary Lubbers. The officers are as follows:

President—John Lubbers.

Vice-President—G. J. Lubbers.

Secretary and Treasurer—Mary Lubbers.

The Lubbers house has always stood well with the trade and the new arrangement will enable the present partners or their successors to continue the business indefinitely in the event of the death of any member of the family.

Bankruptcy Proceedings in Grand Rapids Court.

Grand Rapids, Feb. 15—On this day the Identity Cigar Co., a corporation manufacturing cigars was adjudged an involuntary bankrupt. The proceedings have been referred to Benn M. Corwin in the absence of the District Judge, who is also receiver in this matter. A custodian has been appointed. An order to file schedules has been made and at the time the schedules are filed the writer will give a list of the creditors of the said company. The bankrupt had its factory in Grand Rapids.

Feb. 18—In the matter of Arthur Freyling, Bankrupt No. 1896, a final dividend has been declared and the balance of the expense of administration ordered paid. This completes the administration of this estate save for the order discharging the bankrupt and closing the estate.

On this date also the adjudication of Nelson Robinson took place. The District Judge, being absent from this division, the adjudication was made by Benn M. Corwin. Referee in Bankruptcy, who has also been appointed receiver. The bankrupt was formerly a merchant. The following are creditors of the bankrupt: National Biscuit Co., Grand Rapids \$18.00 Blue Bell Peanut Co., Grand Rapids 30.00 National Grocer Co., Grand Rapids 114.00 M. Rasmussen, Trufant 12.20 Belding Casket Co., Belding 13.00 N. P. Nielson, Trufant 110.79 Otis Logan, Howard City 85.00 Standard Oil Co., Grand Rapids 20.57 Moore Co., Temperance 31.65

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|---|--------|
| West Side Produce Co., Grand R. | 22.00 |
| Thomas Kinney, Sand Lake | 65.00 |
| L. Reed, Sand Lake | 11.00 |
| Sinclair & Mills, Sand Lake | 25.00 |
| Exchange Bank of Sand Lake, Sand Lake | 50.00 |
| Carl C. Christian, Trufant | 125.00 |
| Valley City Milling Co., Grand R. | 60.00 |
| Chris Sorenson, Pierson | 180.00 |
| Paulson Bros., Trufant | 16.00 |
| Jenson Bros., Trufant | 6.00 |
| Newell Bros., Coral | 6.00 |
| The Trufant Lumber Co., Trufant | 25.00 |
| Menter Clothing Co., Grand Rapids | 18.50 |
| Outo Becker & Williams, Sand Lake | 50.00 |
| Universal Car & Service Co., Grand Rapids | 25.00 |
| Oscar Hansen, Trufant | 15.00 |
| John Madsen, Trufant | 6.00 |
| Henry Meyers, Grand Rapids | 7.50 |
| C. Cole, Cedar Springs | 10.00 |
| John Christensens Co., Trufant | 25.00 |

The bankrupt schedules assets in the sum of \$395 and liabilities in the sum of \$1,183.21.

Another Fool Notion Gone.

The United States Supreme Court has decided what has been one of the mooted questions of food adulteration for years, viz.: how much of an admittedly harmful ingredient, like a preservative or a color, must be present in order to constitute an adulteration. The food authorities have argued that it made no difference how much was present. If it was admittedly harmful it could not be used in any quantity. Many, many times I, with others interested in the subject, have asserted the ridiculousness of this, but the food officials were not converted. They have to be converted now, however, for the Supreme Court has affirmed the other argument.

The decision was in a bleached flour case. The Department of Agriculture brought the case on the ground that the chemical bleach which was present was inherently poisonous, but declined to show that the percentage which had been used was poisonous. The flour miller appealed on the ground that there was no case unless it was proved that the percentage used was poisonous, and the United States Supreme Court upheld this. Isn't it remarkable how sensible men could ever have believed anything else? Just as soon forbid the sale as an intoxicant of something containing a drop of alcohol to the pint, on the ground that alcohol is inherently intoxicating.

Frank Stowell.

New Produce House at Muskegon.

Abe Schefman, Louis Levy and Felix Cohen have engaged in the fruit and produce business at Muskegon under the style of Abe Schefman & Co., Inc. The capital stock of the corporation is \$10,000, all subscribed and 40 per cent. paid in. The holdings of the stockholders are as follows:

| | |
|--------------|-----------|
| Abe Schefman | 50 shares |
| Louis Levy | 30 shares |
| Felix Cohen | 20 shares |

The Universal Way.

Allegan, Feb. 22—Replying to your enquiry, permit me to say that the report concerning the sale of our general stock to the Universal Stores Co., of Chicago, is untrue. They came to us, knowing that our stores were for sale, accepted our proposition and agreed to be here upon a certain date with money to secure an option. However, they failed to do this, consequently the deal was not completed.

Burrell Tripp.

Sometimes it is a good thing when troubles come together—we can get rid of them so much sooner.

It Pays to Stop Occasionally and Look Things Over



THE fisherman who is too lazy to pull up his line occasionally to see if his bait is all right, will eat pork for his supper.

The business man who does not keep a keen eye upon every part of the commercial boat is more than liable to run up against a snag some day that will wreck his craft.

Better, far better, to be overly careful than to be thoughtlessly negligent and full of regrets.

If when you leave your store at night you do not place your books of account and valuable papers in a dependable safe, you are, to say the least, thoughtlessly negligent.

DO NOT DELAY BUT WRITE US TO-DAY FOR PRICES

GRAND RAPIDS SAFE CO.

Tradesman Building

Grand Rapids, Michigan

TANGLEFOOT

ROACH AND ANT POWDER

COCKROACHES and ANTS

TANGLEFOOT Roach and Ant Powder, carefully developed by experiment and test to secure a dependable roach and ant exterminator, is recommended only for use against roaches and ants. For these it is greatly superior to preparations claimed to be effective against all kinds of insect pests.

Every sheet of Tanglefoot fly paper now manufactured carries an advertisement of Tanglefoot Roach and Ant Powder and there are some hundreds of millions of sheets put out each year. This will create an actual consumer demand.

Show Cards for Window Display Sent on Request

This powder is put up in attractively labeled cans in two sizes: 2 ounce full net weight cans, and 8-ounce, or one-half pound, full net weight cans, to retail at 15c and 40c, and provide the retailer a profit of 50% on his buying price. The cans are of damp-proof fibre with semi-perforated tin tops.

TANGLEFOOT ROACH and ANT POWDER is guaranteed to keep for at least three years in any climate. It deteriorates slowly if at all, with age, if stored according to the simple directions appearing on each case, *i.e.*, kept dry.

Order from your wholesaler

MANUFACTURED BY

The O. & W. Thum Company

Grand Rapids, Michigan

Manufacturers of Tanglefoot Fly Paper,
Tanglefoot Fly Ribbons, Tree Tanglefoot
and Tanglefoot Roach and Ant Powder.

