

MICHIGAN TRADESMAN

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Thirty-Eighth Year

GRAND RAPIDS, WEDNESDAY, MARCH 16. 1921

Number 1956

PERFECTLY SAFE

There's one great literary bluff
That any one can throw
And always feel quite safe enough
Wherever he may go;
He only needs to dribble out
Remarks anent the screeds,
The books the whole world talks about
But no one ever reads.

Dante and Milton, Nietzsche, Kant,
And Schopenhauer, too,
Your knowledge of them may be scant,
Don't let that worry you;
Your fame will grow beyond a doubt,
Sprung from the magic seeds
Of books the whole world talks about
But no one ever reads.

Quote Don Quixote and the books
Of Bacon and Voltaire
And you will gain admiring looks
And plaudits everywhere,
For though you quote these authors wrong
And twist their words awry,
There's not a soul in any throng
Will question or deny.

Don't hesitate to monkey with
The works of Thomas Paine,
Spencer, or Darwin, Adam Smith,
Sam Johnson, or Montaigne;
No one will call your bluff or flout
A rep for brains which feeds
On books the whole world talks about
But no one ever reads.

Berton Braley

MCCRAY REFRIGERATORS for ALL PURPOSES

Send for Catalogue

No. 95 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.



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

HITCH ON

Your own advertisement stamped on the back of our Yeast-for-Health booklets is one of the best ways to link yourself with this big profitable movement.

Urge your customers to place a standing order for their daily yeast.

The Fleischmann Company



"DOUBLE A"

EASTER TIME IS CANDY TIME.

Be sure your stock is ready for the demand. Ask our salesmen to show you the NEW PACKAGES of

**Lowney's Chocolates
Paris Chocolates**

We also carry a complete line of
JAPANESE EASTER NOVELTIES.

PUTNAM FACTORY, Grand Rapids, Mich.

The Machine
you will
eventually
Buy



**VICTOR
ADDING
MACHINE**

Universally conceded to be the most useful and valuable machine ever invented for the purpose intended.

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

Grand Rapids, Michigan

135.00 ALL MACHINES
FULLY GUARANTEED

Red Crown

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CANNED MEATS



The Line That
**SELLS and
SATISFIES**



All Popular Varieties



Sold by
Wholesale
Grocers
Exclusively



ACME PACKING COMPANY, GREEN BAY, WIS.

Franklin Golden Syrup



Made from cane sugar. The delicious cane flavor and attractive color of this syrup is known to the housewife through its use on the table and in cooking.

The demand for Franklin Golden Syrup must follow the knowledge of its quality and flavor.

The Franklin Sugar Refining Company
PHILADELPHIA

"A Franklin Cane Sugar for every use"

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



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

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly by

TRADESMAN COMPANY.

Grand Rapids.

E. A. STOWE, Editor.

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ANOTHER BANK FAILURE.

Another private bank failure in Grand Rapids—the Farmers and Merchants Bank of Madison Square—again serves as a reminder that the day of private banks is fast waning and that the Legislature must not further delay the enactment of a stringent measure which will put an end to the ruthless exploitation of the peoples' money by incompetent or dishonest private bankers. Unlike the Ellis depositors, the patrons of the Madison Square bank will undoubtedly ultimately realize 100 cents on a dollar on their deposits, because some of the partners of the institution are abundantly able to make good any shortage which may develop in the liquidation of the bank. The failure of the bank is due to excessive loans made to irresponsible parties—loans not in keeping with good business principles or safe and sane banking methods.

The daily newspaper readers of Grand Rapids are reminded every day that the Ellis banks will soon resume business as usual, when any one at all familiar with the banking business knows that such a thing is next to impossible. The editors of the daily papers fully realize that the stuff they hand out to their readers is false and misleading, yet they permit the senseless repetition of these misleading statements in their columns from day to day, knowing that it is only a question of time when the Ellis banks must go back to some trust company for complete liquidation. The men whose names are mentioned in connection with the proposed "re-organization" have no knowledge of banking and no reputation as financiers capable of handling more than \$4,000,000 of deposits. They are amateurs in banking, and, as such, should not be permitted to lay hands on the funds of 15,000 people who have already suffered enough at the hands of a political charlatan and financial wizard. It is high time the thousands

who yielded to the siren voice of the 4 per cent. shark should understand that they are destined to face a long delay in the recovery of the funds they were so foolish as to entrust to a private banker and that if they ever realize 100 cents on the dollar of their deposits they may consider themselves very fortunate indeed.

GAIN IN LIVING STANDARDS.

One solid bit of consolation is available in the present hard times. Economic strain is now vindicating the great mass of the American people from the charge of riotous extravagance during flush times. We have commented before this upon the facts of the present unemployment situation as destructive of the famous silk-shirt legend. No doubt a number of reasons will account for the circumstances that wide unemployment is now accompanied by comparatively little distress. The mild winter has helped. But the chief factor, without question, has simply been the accumulated savings of three or four years of prosperity. While it is true that too large a percentage of high wages went into silk shirts and cheap jewelry, yet a large portion went into the savings banks, insurance companies or other investments. The habit of thrift, inculcated by Government finance during the war, persisted after the armistice. That is why, in factory towns working men have been out of a job for months and yet have managed to keep going.

A similar vindication is now on hand for the farmer. Everywhere the profits of the fat years went into new houses, new barns, new roofs, paint, better roads, new schoolhouses, new churches, new and better farm machinery. There was a notable rise in the standard of home life—plumbing, proper lighting, washing machines, better furniture, musical instruments. It was by no means all orgy.

If the farmer is at the present moment hard put to it to keep things going, it is nevertheless a struggle to keep things going on a higher level. He is incurring debt, but it is debt on a better home, a better barn and for better schools. We can trust to human nature that in spite of temporary embarrassment there will be no general decline to pre-war conditions. In this higher standard, indeed, we may find an added incentive to that increase of activity which is being inculcated in the farmer and the laborer.

These are real gains. Coupled with what we may call the moral gain, namely, the increased habit of foresightedness and thrift, they offer a fair measure of consolation in the present time of discontent,

CHINA AND THE CHURCHES.

More than \$3,000,000 has been given to the starving Chinese by the American churches. The church is decadent, we are told, but the first thought of any one who represents some pressing public need is to enlist the church's strength. "Why Smith Doesn't Attend Church" is an inexhaustible theme for magazine symposia, but men who want to interest Smith in China or Poland do not rest until the churches call a Save China Sunday or Help Poland Sunday. Materialism is supposed to be corroding the fine self-abnegation of an earlier day. But after the church treasurers stand up and show that home missions, freedmen's aid societies, children's societies, temperance boards, Bible funds, and a dozen other activities survive and grow, there comes a long list of announcements like that of the \$3,000,000 gift to China. The Christian denominations, with 42,000,000 members, are the greatest single group of organizations in America. Their membership includes in nearly all communities the most public-spirited and benevolent citizenship. Whatever the perils threatening church strength, the churches still play a notable role in altruistic endeavors.

The churches cannot be left to save China alone. What they have done should be a stimulus to other organizations and to those not church members. Our commercial clubs, our fraternal organizations, our special groups of a hundred kinds, and, above all, our citizens as individuals, should join in raising the fund to a figure that will assure the starving Chinese of rescue.

COTTON AND COTTON GOODS.

Little comfort could be drawn, from the course of last week's quotations, by those who were hoping for higher prices for cotton. Nor were there any indications that a sufficiently great demand for the article would arise in the near future to warrant an increase in price of any moment. The holders, who are by no means the growers, are becoming reconciled at seeing their stocks go at much below the cost of production. But the lenders of money in the growing districts have taken note of what has been happening and are notifying planters that they will make advances only when acreage for this year has been reduced. While the quantity of cotton being used in domestic mills is increasing, the contrary is the case in Great Britain and the Continental countries. Unless there is some change in the situation soon, the carryover of cotton will be very large.

The continued weakness in the raw material has affected the prices of yarns and gray goods, and the effects

were reflected in the quotations for Fall of underwear, which have just been announced. The drastic cut in the prices of napped cottons, amounting to a reduction of two-thirds the nominal ones, is simply a sign of what is happening in cotton goods. The explanation given for not sooner making the reductions in the napped fabrics is that the mills wished to give the jobbers and retailers a chance for disposing of the goods bought at higher prices. Hereafter, it is expected, the public may share in the reduced ones. The big sale of hosiery at auction last week by the Iyswich Mills was regarded as a success from various standpoints. Not the least of these was that the wider distribution will have the effect of bringing the goods to the attention of new customers and so help future business.

WORK ENOUGH FOR ALL.

One of the curious obsessions that has been lately made manifest is the fear that, if German industry should prosper, that of other countries is likely to wane. How far this is from the truth is easily demonstrable. Since the great war began in 1914 there has been an enormous destruction of all kinds of goods and structures in many countries. Added to this there has been an almost complete cessation of constructive enterprises, such as roads and other public works, railways and their equipment, power plants and their buildings of all kinds. It is going to take a vast amount of labor and materials for rebuilding what has been ruined, and as much, if not more, to take care of the accumulated needs of the years of inaction. Besides all this, there is the usual current business to be looked after. To do all of this there are many millions fewer of workers, owing to the mortality caused by the war and the sicknesses which followed in its train, to say nothing of the vast number of persons who were crippled or otherwise incapacitated. Under circumstances of this kind it is plainly evident that there is not likely to be a surplus of merchandise, or a lack of opportunity for those of all countries to have their share in providing for the world's needs. Only the disturbed political and financial conditions have hitherto prevented the most exigent demands, which will have to be met quickly. When they are presented, it will be an advantage to all concerned to have adequate competition to prevent the raising of prices to levels incompatible with the progress and expansion of the world's business.

Sending folks to heaven by way of Congress will result in a lot of deportations.

REPRESENTATIVE RETAILERS.

Charles G. Christensen, the Well-Known Saginaw Grocer.

Charles G. Christensen was born in Saginaw Oct. 11, 1876, and attended the parochial school at Frankenmuth, the home of his grandparents, until his thirteenth year, at which time the preaching profession appealed to him and, with a little kindly urging from his local pastor, his parents were persuaded to permit him to enter the ministry. In 1890 he entered the Lutheran Concordia Seminary, at Ft. Wayne, Ind. He remained there only one year, after which he changed his mind about wanting to become a preacher, went home and completed a course in the public school at Saginaw.

His father being a retail grocer and, apparently, having a good opinion of that business, believed it a good line for the son to espouse. With this thought in mind he secured for his son a job with Symons Bros. & Co., local wholesale grocers, where he started his business career on the big salary of \$3 per week. His job was to sweep floors and run errands. Often he would be standing in front of the store, hands in pocket whistling, waiting for someone with a key to let him in. His car left his home at 6:14 a. m. and he never missed it. He worked at this job for some years, adding new responsibilities as time went on, reaching what he then thought was the very height of success when he substituted for traveling salesman. Later he became a regular traveling salesman for the company.

In 1902 he left the wholesale house to take charge of his father's retail store, his father wanting to retire from that business and he has been at the head of the establishment ever since. He became sole owner in 1914.

Mr. Christensen was married June 24, 1903, to Miss Mary Budde, of Saginaw. The family live at 126 South Mason street in a new home built a few years ago, one-half block from the store.

Mr. Christensen has always been a member of the Holy Cross Lutheran church and is a trustee of that organization.

Mr. Christensen is the retail grocers' representative on the Board of Commerce and has held the presidency of the local Retail Grocers' Association for seven consecutive years. He has taken an active interest in the Retail Grocers and General Merchants Association of Michigan for many years, having attended the meetings regularly and always had a prominent place on the programme. One year ago he was elected Second Vice-President. At the Kalamazoo convention last month he was advanced to First Vice-President, which means that he will be elected President at the Bay City convention next February.

Speaking of hobbies, Mr. Christensen says that if he had followed his strongest inclination he would, no doubt, have been a locomotive engineer. From the time he was old enough to hold a hammer he built tracks in his grandmother's orchard, following this up when he was a

young man by building tracks the full length of the basement and running miniature locomotives. He bought out the toy department of department stores of their semaphores and depots to equip his miniature railroad and had the pleasure of demonstrating his amateur outfit to some rather prominent railroad men.

Mr. Christensen maintains that being successful is not so much a matter of brilliancy on the part of the individual as it is willingness to work. No one who knows Mr. Christensen need be told that he is a disciple of hard work; in fact, it is commonly understood in Saginaw that Mr.



Charles G. Christensen.

Christensen puts in more and longer hours than any other grocer in the city—not in mere drudgery, but in close application to the detail of his business where application counts; in greeting every customer with a cheery word, a contagious smile or a significant nod of the head, even if he has to be waited on by a clerk; in scrutinizing closely every article which comes into the store to ascertain that it is up to the Christensen standard in quality, weight and measure; in scanning all records of sales to see that no customer is overcharged; in dealing justly and generously with his clerks, his customers and the people from whom he draws his supplies. Mr. Christensen is a model merchant in these respects and richly deserves the success which has attended his career during the nineteen years he has been actively identified with the retail grocery business.

Belated Appreciation of Cheap Foods.

After a long and slow process it is evident that a certain degree of common sense is returning to the minds and considerations of the food reformers. No less a person than Mrs. Cooley, who was formerly president of the Associated Clubs of Domestic Science, is advocating in her public school lectures a new degree of consideration for the cheaper foods which she admits are just as "pure" as some of those which are higher priced. In fact she says:

"We sometimes can get better food values out of foodstuffs that are cheap than those we feel it necessary to buy. For instance, take the soggy pastry and the unwholesome pies that shop-

girls feed on in cheap restaurants. These girls could almost make a nourishing meal, although not a balanced one, by spending the same amount of money for good chocolate creams.

"And most of us eat too much anyway. We clog our system and then complain about the high cost of living."

There is little news in this to those in the grocery trade who have given any thought to the subject of food economies, and it has long been recognized that hair-splitting food theorists and reformers of the extreme type of Dr. Wiley et al, are guilty of having very generally deceived the American public into the belief that "pure" food was synonymous with high priced and first quality foods, which of course is absurd. Many a perfectly wholesome food product has been given a black eye in public estimation by the condemnation or criticism expressed or implied of such food reformers, and the high cost of living has gained accordingly.

Take for instance the farmer's protest against oleomargarine and the insistence that it be sold in its uncolored form or loaded with an arbitrary tax, when all the time it was fully as wholesome and much more sanitary than good quality butter and ought to be sold on its merits.

The same thing applies to many perfectly good products such as those containing saccharine, benzoate of soda, etc., (in legalized quantities). The theory of the Federal food administration has always been that it was immoral to improve the appearance of a product by artificial means. While this was undoubtedly intended to promote honesty and prevent deception—concerning which there can be no two opinions—extremists have carried this to such an extent as to bring a reaction of public condemnation upon many perfectly wholesome products and nothing has been done more to increase the cost of the average family larder than this.

This also applies to the prohibition of artificial colors when honestly stated on the label, which probably did add to the food value of products by promoting through the eye the increased psycho-physical stimulation of assimilation. The recent efforts by reformers to prohibit the sale of "reconstructed milk" made out of waste skim milk with wholesome edible oils; also the prohibition of mixing flour made from cheap grains with that made from high priced grains. Benzoate permitted the conservation of perfectly wholesome food which otherwise might be lost through inability to handle them before spoilage set in.

It is reassuring to feel that leaders in food economy are swinging back to the old-fashioned basis of horse sense; nor does it mean necessarily that it will open the door any wider than ever to fraud, deception or adulteration.

Benton Harbor—Earl & Miller has been incorporated to conduct a wholesale and retail business in electrical merchandise, with an authorized capital stock of \$25,000, of which amount \$12,500 has been subscribed, \$700 paid in in cash and \$11,300 in property.

Congress to Tackle Revenue Revision.

Congress having adjourned and the Republican leaders being engaged in planning comprehensive revenue readjustment, involving both tariff and internal revenue changes, great interest has been aroused by a measure introduced in the House during the closing days of the session by Representative Longworth of Ohio one of the veteran members of the Ways and Means Committee. This bill proposes the repeal of what Mr. Longworth styles the "more obnoxious" of the war taxes and substitutes more acceptable tax measures without, however, authorizing the sales tax concerning which there has been so much discussion of late. Concerning the general scope of his measure at this time, Mr. Longworth, in a carefully prepared statement says:

"In this bill four of the principal taxes are repealed or amended—the war and excess profits taxes are repealed, the surtaxes on the higher incomes are reduced to a minimum of 40 per cent., the transportation taxes are repealed and the tax on soda water and ice cream, etc., is repealed. This will cause a loss of revenue, according to the most recent Treasury estimates, of, in round numbers, \$890,000,000, itemized as follows:

Reduction of income taxes to a maximum of 40 per cent.	\$124,000,000
Repeal of excess profits tax	450,000,000
Transportation of freight at 3 per cent.	156,000,000
Transportation of persons at 8 per cent.	120,000,000
Seats, berths and state-rooms at 8 per cent.	6,000,000
Fountain drinks, etc.	40,000,000

The bill provides in part for the restoration of the revenue from other sources. In the first place I estimate that a tariff law based upon the protective principle which will no doubt be passed before the adjournment of the next Congress will produce a revenue in addition to that now received from the customs houses of, in round numbers, \$350,000,000. It will therefore be necessary to provide additional revenue to the extent of something like \$540,000,000.

I propose in this bill to repeal the present exemption of \$2000 for the income of corporations and to place an additional tax upon corporation incomes of 5 per cent. This, according to the most recent Treasury estimates, will produce a revenue of somewhere between \$450,000,000 and \$500,000,000. This, together with the expected revenues from customs, will very nearly make up the loss from the repeal and amendment of the taxes above enumerated, and I have reason to anticipate that the saving possible in appropriations will more than make up the deficit.

The high spot of this plan, it seems to me, is that it evidences the possibility of cutting down war taxes to the extent of more than \$850,000,000 without providing for any new principle of taxation such as the various sales taxes that have been proposed or a tax on the undistributed profits of corporations, all of which are of a highly controversial nature.

I think that almost everyone is agreed as to the advisability of the repeal of the war and excess profits taxes, the transportation tax, and the soda-water tax. As to the advisability of the reduction of the surtaxes on the big incomes, there may be differences of opinion, but it seems to me that experience has proved its advisability. It can not be expected that taxes as high as 70 per cent. on big incomes will be collectable in time of peace.

The temptation of such taxpayers to put their property in tax-exempt securities, or to divide it up among members of their families, or to pile up surpluses in corporations instead of distributing the profits, is and has proved to be irresistible. It is to be noted that only one income as high as \$5,000,000 has been reported this year, and very few indeed of more than \$1,000,000. This simply proves that since these high surtaxes have been in force, that they have been avoided in various ways.

The result is damaging to the public interest because it withdraws from investment in the profitable channels of trade huge amounts of money. I believe that if the maximum tax was 40 per cent., this money would be withdrawn from tax-exempt securities and be re-invested in a manner which would be of benefit to the public.

Another very important feature of the bill is that it proves a method of final settlement of disputed taxes. Under the existing law no such final settlement is possible, and there is today involved in dispute more than \$1,250,000,000. Under this bill a method is provided of making final settlement which cannot be afterwards reopened or set aside. This is described by the Secretary of the Treasury as a matter of "major importance," and will no doubt result in the coming into the Treasury of hundreds of millions of dollars.

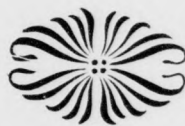
The remaining provisions of the bill are all in the direction of the simplification of the taxation system and the bringing of it up to date.

I intend to reintroduce this bill at the opening of the next session and to press for immediate action upon it. I believe that the enactment into law of some such measure as this will have a wonderfully healthful effect upon business, generally and would tend very generally in the reduction in the cost of living to the high cost of which the excess profits tax has been, in my opinion, one of the main contributors.

Bay City—Some of the sawmills in this section are planning to resume operations to cut out the logs accumulated during the winter logging but are not disposed to continue their logging operations unless the demand shows a decided improvement before this supply is exhausted. The logs already decked are far below the normal supply at this season, owing to the severe conditions encountered during last winter.

Detroit—The Safety Appliance & Machine Co. has been incorporated with an authorized capital stock of \$50,000, all of which has been subscribed and paid in in property.

IT is time to come absolutely to a realization that the period of semi-speculative business in staple lines has passed. Not only must the machinery of trade be readjusted to more normal price levels, but there must be a return to the mental attitude of the time when strict integrity and a broad and thorough knowledge of trade conditions were recognized as among the necessary assets of the well-established business.



WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers.



Movement of Merchants.

Dewitt—Leon Palmer has added a line of dry goods to his stock of general merchandise.

Detroit—Charles W. Warren & Co., dealer in rugs, has increased its capital stock from \$50,000 to \$150,000.

Grand Rapids—The Riverview Furniture Store has increased its capital stock from \$100,000 to \$250,000.

Otsego—Shears & Murdock, druggists, have installed an ice making and refrigerating plant with a capacity of five tons per day, in their store.

Kalamazoo—J. W. Tuxbury has sold his grocery stock at 420 Portage street to C. F. Smith, who will continue the business at the same location.

Lansing—Glenn W. Price, G. Hutty and W. J. Trickey have opened a Self-Serve grocery store at the corner of Washington avenue and Washtenaw street.

Detroit—The Dollar Shoe Stores, Inc., has been organized with an authorized capital stock of \$25,000, \$12,500 of which has been subscribed and paid in cash.

Lansing—G. William Davis, Inc., will open a clothing and men's furnishings store in the new Strand theatre building with Fred A. Berger as manager.

Vernon—James K. Rundell, formerly engaged in the dry goods, notions and women's ready-to-wear clothing business at Oakley, will open a dry goods here very soon.

Muskegon—The Muskegon Building Materials Co. has been incorporated, with an authorized capital stock of \$50,000, \$28,200 of which has been subscribed and paid in cash.

Allegan—R. D. Schad has sold his interest in the drug stock of Bressin & Schad to his partner, L. J. Bressin, who will continue the business under his own name at the same location.

Marquette—Fred Pierce has sold his interest in the meat stock of Pierce & Dufour, to his partner, A. J. Dufour, who will continue the business under his own name at the same location on Washington street.

Saginaw—H. B. Schneermann, who conducts a women's wear store at 312 Genesee avenue, has sold his stock to Max and Harry Hirshberg, who will continue the business at the same location under the style of Hirshberg Bros.

Lansing—T. C. Hodson & Son have merged their art goods, books, toys, novelties, etc., business into a stock company under the style of T. C. Hodson & Son, Inc., with an authorized capital stock of \$50,000, of which amount \$26,700 has been subscribed, \$100 paid in cash and \$20,000 in property.

Lansing—Bert Eckert, meat dealer at 1131 South Washington avenue, has sold a half interest in his stock to Ben Sheets and the business will be continued at the same location, under the style of the South Lansing Market.

Belding—Harvey Root, formerly engaged in the bakery and restaurant business at Howard City, has purchased a half interest in the bakery of Hearl Panches and the business will be continued under the style of Panches & Root.

Detroit—The International Purchasing & Engineering Co. has been incorporated to deal in all kinds of machinery, with an authorized capital stock of \$5,000 all of which has been subscribed, \$1,100 paid in cash and \$800 in property.

Saginaw—Louis Stierle has sold his grocery stock to Frank Bosworth and E. E. Jameson, who have formed a copartnership under the style the Bosworth-Jameson Co. and will continue the business at the same location, 709 Hoyt avenue.

Detroit—The Henderson Hardware Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$50,000, of which amount \$25,000 has been subscribed, \$208.94 paid in cash and \$4,791.06 in property.

Albion—The Overdeer department store here has been combined with the Rhoton chain stores. A. E. Overdeer is to go to Columbia City, Ind., to become Secretary-Treasurer of the company, while W. E. Price, of Hillsdale, will come to Albion to manage the local store.

Tekonsha—Bert Shedd, who has been connected with the Tekonsha Co-Operative Co. since its organization, five years ago, first as secretary and treasurer and then as manager, has resigned his position with the store. Mr. Shedd will take a much-needed vacation before he again enters business, although he has had a number of positions offered him.

Mt. Pleasant—C. W. Campbell has leased the Rhoades building, at Clare, and will open a furniture and rug store about April 1, with a complete new stock of goods. Mr. Campbell is proprietor of one of the successful furniture stores of the country. H. T. Stears, who has, for the past two years managed the Mt. Pleasant branch of Nickels-Mertz Co., will manage the Clare store.

Manufacturing Matters.

Detroit—The Truscon Steel Co. has increased its capital stock from \$4,500,000 to \$6,500,000.

Grand Rapids—The Moon Lake Ice Co. has increased its capital stock from \$80,000 to \$150,000.

Kalamazoo—The Kalamazoo Paper Box Co. has increased its capital stock from \$60,000 to \$240,000.

Detroit—The Victor-Vassar Knitting Mills has increased its capital stock from \$100,000 to \$250,000.

Lake Odessa—The Lake Odessa Canning Co. has increased its capital stock from \$100,000 to \$200,000.

Grand Rapids—The Grand Rapids Paper Box Co. has increased its capital stock from \$100,000 to \$200,000.

Sturgis—The Sturgis Steel Go-Cart Co. has added a new product, a market basket on wheels, and will double its capacity.

Reading—The Acme Chair Co. which was completely destroyed by fire, will be rebuilt at once. The company is capitalized at \$250,000.

Harbor Springs—The Harbor Springs creamery, recently organized, is expected to begin operations April 1, with C. R. Shoemaker of Grand Rapids as manager.

Lansing—The Engineering Equipment Co. has been incorporated with an authorized capital stock of \$12,000, \$6,000 of which has been subscribed and \$1,200 paid in property.

Kalamazoo—The Textile, Leather & Metal Preserver Co. has been incorporated with an authorized capital stock of \$100,000, \$50,000 of which has been subscribed and \$33,330 paid in property.

Reading—The Acme Chair Co. plant will be rebuilt, the residents of Reading having subscribed most of the \$85,000 needed to keep the plant there. The plant burned about two months ago.

Detroit—The Acme Packing & Supply Co., Inc., has been organized to manufacture and sell perfumes, soaps, etc., with an authorized capital stock of \$2,000, all of which has been subscribed and \$1,000 paid in property.

Detroit—The Apeegee Manufacturing Co. has been incorporated to manufacture sheet metal parts and accessories for automobiles, with an authorized capital stock of \$50,000, \$25,000 of which has been subscribed and \$12,500 paid in cash.

Tekonsha—Leo McNall, of Coldwater, formerly baker for the Milnes Supply Co. of that place, has purchased the bakery of Harry Lockhart, taking possession March 14. Mr. and Mrs. McNall expect to conduct a first class restaurant in connection with the bakery.

Grand Rapids—The H. & W. Products Co., 1823 Division avenue, South, has merged its business into a stock company under the style of the Holland American Wafer Co. with an authorized capital stock of \$75,000, all of which has been subscribed and \$30,000 paid in cash.

Detroit—The Dupree Manufacturing Co. has been incorporated to manufacture and sell automobile jacks, switches, and do a general automobile accessory manufacturing business, with an authorized capital stock of \$200,000, of which amount \$100,000 has been subscribed, \$7,500 paid in cash and \$50,000 in property.

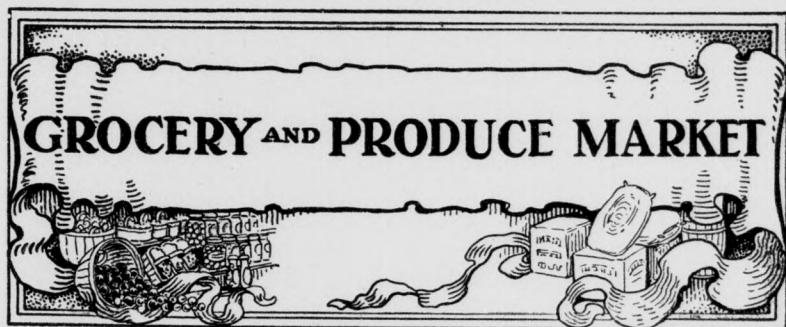
Detroit—Michigan Laboratories, Inc., has been incorporated to manufacture and sell "Speed Wonder Tablets" and various other preparations

under the trade mark of "Speed," with an authorized capital stock of \$14,000 common and \$11,000 preferred, of which amount \$14,000 has been subscribed, \$70 paid in cash and \$2,630 in property.

Plainwell—The report sent out by a local correspondent to the effect that the Michigan Paper Co. had declared a stock dividend of 100 per cent. has no foundation in fact. At the annual meeting of the stockholders, held in January, it was voted to increase the capital stock from \$1,000,000 to \$2,000,000, the new stock to remain in the treasury until such time as the directors deem it wise to dispose of same.

Manistee—The Buckley & Douglas Lumber Co. disposed of its salt plant and other real estate to Ruggles & Rademaker Oct. 31, 1920. The merchandise in the store was disposed of, based on Dec. 31, 1920, inventory, to the same company. Ruggles & Rademaker expect to continue the wholesale and retail business in about the same manner as the former company. J. M. Petersen remains with the new company as manager of the general store, general purchasing agent, and also has had added to his duties the selling of the output of salt. He has been in the employ of the Buckley & Douglas Lumber Co. for the last thirty-five years. He commenced as book-keeper and gradually worked himself up to the position of manager of the store and general purchasing agent. For some years back he has been Secretary of the Buckley & Douglas Lumber Co. Ruggles & Rademaker held and still hold three-eighths interest in the Buckley & Douglas Lumber Company. They are both directors in that corporation.

We desire to completely retract a statement that we published in our issue of Feb. 9 in reference to the purchase of the assets of the King Motor Car Co. This article was written by a man in California, who quite evidently had no knowledge of the situation whatsoever and who for some reason completely misstated the facts. It would appear that this article was written by him without any basis whatsoever and we regret exceedingly that we should have allowed the publication of such an article without making any investigation as to the truth or falsity of the facts about which he pretended to write. We have done the purchasers of the King Motor Car Co. a grave injustice and we take this opportunity of apologizing to them and of impressing upon our readers the fact that the statement was not true and that there was absolutely no foundation for it whatsoever. Mr. Charles A. Finnegan has never at any time been engaged in any manner whatsoever in the "junk" business. The purchasers are not "junkers" or "junk buyers." They have purchased the King Motor Car Co. with the sincere intention of continuing the operation of that company and the manufacture of automobiles and we have no doubt that the automobile industry will be much benefited by the acquisition of the King Motor Car Co. plant by such progressive manufacturers.



Essential Features of the Grocery Staples.

Look over the files of this page for several weeks and study the advance and decline column, then decide for yourself whether the advice that is being given the retail merchant is good, and that is to unload.

Declines continue as they have for some months to be heavier in number of individual items than the advances, and even the advances appear to be generally in the nature of adjustments to raw and manufacturing conditions, where the goods have been out of line for a long period.

The fact that declines continue paramount is an indication to the average merchant that the down market is to continue.

Mention is made again of the canned food situation. California fruits and fish have declined on the manufacturing and wholesale market. How long can a man continue to compete well in prices if he continues to sell at original purchase price bases, when his competitor follows the wholesale market down?

No matter what the California packed fruits cost the dealer, if he is to sell in line with other dealers who happen to have shorter stocks and are buying at the new wholesale figure naturally he will have to take the loss or hold his goods.

Consumers are shopping these days and the matter of price stands pretty big in the shoppers' eyes, whether the quality of the goods may vary a little or not.

The comparative price table will show that while the difference in price of flour, butter and eggs is nil, as compared with last week, there is a big difference in comparison with the prices a year ago.

It will be worth while to study the price list this week, comparing it with the prices of a week ago, and for several weekly issues back. It will be noticed that there is considerable decline in many goods.

While it is some time ahead for the Mason jar sales to begin it will be the dealer's worth while to figure on his needs the coming season.

Sugar—The situation continues weak. Cuban sugar finance commission has sold a considerable quantity of raws during the week at a decline of a substantial fraction. There is no doubt among the trade that the Commission will undertake to inaugurate advancing prices in new Cuban raws. Local jobbers hold both cane and beet granulated at 9½c.

Tea—There is a fair demand for tea, mostly for the better grades, but the demand is only from day to day. Prices show no change for the week.

Coffee—Coffee has put in a very

dull week, with a decline of a small fraction further. The cause is continued weakness in Brazil, which has caused a decline in speculative coffee and also continued dullness, with practically all buyers. Milds are irregular and somewhat weaker in sympathy with Brazils.

Canned Fruits—The consumer is the real factor in the situation at present, as upon him rests the responsibility of determining the extent of consumption. He is buying fruits more freely than when the market was at its early winter level, but he is not responding to the call of the distributor, largely because the average retail price in the smaller grocery houses is not on the basis of present replacement values. Jobbers are looking for bargains but are not taking much else than peaches and apricots, with spot stocks preferred. Other lines of fruits, including jellies and jams, are still in restricted demand even at the revised prices.

Canned Vegetables—Tomatoes rule weak and in small demand, with no improvement as expected by some factors. There are still Government stocks in some other jobbing centers which go below regular packs. Puree is inactive, despite efforts to move it at discounts. A larger number of canners in Wisconsin have named their opening prices on peas, but brokers handling the various accounts have not sold in large blocks. Prices are generally considered too high and the outlook too uncertain to warrant buying now, the jobber thinks. Spot peas are active in the standard grades but not in a spectacular way. Other types are quiet. Some fancy Maine corn has been cut to \$1.40 ex-warehouse and has been sold at that figure. Extra standard State and Maine corn is duller than the standard grades.

Canned Fish—So far during Lent the demand for fish has been a grave disappointment to distributors who have not been able to move the line as they had expected. It seems to be a case of postponing action as to buying until warmer weather actually increases consumption as it usually does. Pink salmon is down to a price in the wholesale market at \$1.10 per dozen to make an attractive retail seller, but it is not going out as it should even though National advertising is being done. There is nothing but a hand-to-mouth demand at the low prices current. Chums are not wanted from this market as the points which use this line are buying from the Coast. Red Alaska is still slow and it hinders the movement of medium red. Main sardines are dull among local buyers and inactive in

the interior markets. Most canners are inclined to hold their surplus because of the uncertainty of the pack in the 1921 season. California and imported sardines are as dull as the Maine product. Tuna fish is variously offered on spot in small lots at irregular quotations, without much attention paid to any grade.

Dried Fruits—The Oregon Association has withdrawn its offerings to allow a cleanup of the consigned cars, which have depressed the market, resulting in low prices. Independent California packers are not quoting freely, because they find the local trade will not accept their figures and the packers are using other markets. Stocks, however, are available from other sources and the market is amply supplied. The Association distributors report a better jobbing and retail demand for Sunsweet brand, due to local advertising. Raisins passed through a moderately active week, being, in fact, the leader in selling importance. Package seeded are going to the consuming trade and loose to the beverage makers. Despite the reports that the Associated has sold out closely, California papers are full of statements from Association officials to the effect that an enormous carryover will occur if the California growers do not sign up with the Associated to market their crops. The two statements do not dovetail. Currants are firmer on spot, the stiffer raisin market causing a broader demand for currants, which are lower in price. Apricots are firm as to the top grades of Blenheims, steady as to Northern Royals, but weak on Southern standards. As a line, however, the movement is increasing now that spring is near at hand. Peaches are also in better request in a small way, but this fruit has not yet come into its own. Pears continue dull and stagnant. Dates and figs are moderately active.

Corn Syrup—Business is progressing steadily although not in large volume as yet, the increase being dependent upon the rate of improvement in consuming trades.

Cheese—The market is steady, quotations remaining about the same as a week ago. There is ample supply of cheese to meet the present moderate demand. The market on new cheese at this time is very light.

Provisions—The market on lard is barely steady, there being a moderate supply, with a fairly active demand. The market on lard substitutes is somewhat steadier, following several recent declines. There is, however, ample supply to meet the present requirements. The market on smoked meats is somewhat steadier, but the quotations show no material change. The consumptive demand is fair, there being a good supply on hand. The market on dried beef is steady and unchanged. The market on barreled pork is firmer, but no material change in the quotations. The market on canned meats is steady and unchanged.

Easter Goods—With the approach of the end of Lent a demand is growing for goods which were taboo in many families through the 40 days

fast period. Candies, nuts and fruit specialties are in demand, and this is a tip to the retailer who has not thought to remember that food demands are likely to change at this time of the Winter season, and to stock up on such lines.

Scaps—Many manufacturers are increasing the size of their bars from the war time standard instead of reducing the price. Consumers will benefit by this, it is believed, more than if the price had been reduced and the bars had remained at the small size which has prevailed through the war.

Tobacco Shipments—Practically all tobacco manufacturers have put in drop shipments which will affect the dealer's profits favorably from 3 to 5 per cent. The shipments are made up generally on from 50 to 60 or 70 pounds of tobacco, embracing all popular selling brands, and these are really to the dealer's benefit, as they are fresh goods direct from the factory with freight prepaid, in addition to having the benefit of the equivalent of extra trade discount or free goods. Every retail dealer needs all the profit he can obtain legitimately these days, of course.

Advertising Allowance Deal—The advertising allowance on Karo syrup, Mazola oil and Argo starch of 50 cents per case is off. Invoices from jobbers to the retailer that are dated up to March 7 are good for the rebate, but no invoices later from the jobber will be accepted under the deal terms.

Salt Fish—There is a moderate demand for mackerel. National Fish day came and went last Wednesday, March 9, without doing very much to business. There is a fair everyday demand at unchanged prices.

Why Sales Tax Would Be a Good Thing.

The Rotary Club of Baltimore, Md., has adopted resolutions favoring a sales tax as a substitute for certain portions of the income tax, for the following reasons:

1. It is simple where the present system is distressingly complicated.
2. It will produce ample revenue whereas the taxes now imposed, as profits and incomes decline, must fall far below amounts required.
3. It will stop capital from hiding in tax-exempt securities.
4. It allows the country to save funds for future industrial expansion.
5. It will restore competition, enterprise and individual initiative, now smothered to death by the pursuit of the tax gatherer.
6. Its collection is simple and automatic for both the Government and the taxpayer.
7. It is fair in its distribution. The one who consumes the most and spends the most pays the most in taxes.
8. As it will be passed along to the consumer, millions of people will pay the tax, but nobody will know or feel it.
9. It enables every taxpayer to know his tax liability.

When a bill is due on the 15th, that means that the money should be in your creditor's hands on the 15th, not on the 16th.

STATE CENSORSHIP.

Movie Laws Pretty Sure To Be Ridiculous.

Bills for the establishment of a State motion picture censorship are before the Legislature, and reports from Lansing indicate that one of them may be passed. There are plenty of faults in the motion pictures of to-day, but they are not the sort of faults that censorship will reach. Whatever the cause, the official censorship of motion pictures that exists in several states has perpetrated some masterpieces of asininity.

The function of the censorship is usually conceived to be the protection of the morals of the public, and the sort of people who want censorships are generally those who limit the term "morality" to the observance of a single commandment. But the police already have the power to suppress obscene or indecent films, and, as a matter of fact, because the police everywhere have that power, such films are not manufactured, or at any rate not produced. This fact might surprise observers who knew nothing of the movies but the titles of the plays, but those titles are written in the spirit that prompted the famous performances of "The Royal Nonesuch or The King's Camelopard." The motion picture producers, with that tendency to crowd thinking which they manifest even more strongly than magazine editors, are much given to putting a suggestive or salacious title on a photoplay that in fact is flagrantly pure, in order to persuade patrons to see something which a little reflection would convince them they never will see so long as the police have the powers conferred by the statutes now in force.

As a matter of fact, the National Association of the Motion Picture Industry has set itself to correct that fault, and some others. In its program of reforms announced last week the association disapproved the offensive exploitation of plays based on erotic themes, and also the production of films which might incite "the morally feeble" to the commission of crime. Those are desirable reforms, and no one can better undertake them than the motion picture men themselves. But even their program is distinguished by the inclusion of some doubtful items and by some serious omissions. Among the films they promise to inhibit are those that make vice attractive or virtue odious. Virtue is to be admired and vice to be deplored, but one may fear that literal application of that principle to film stories would require a higher order of intelligence than is usual in the motion picture industry. It is an excellent thing to avoid offense to the religious sensibilities of spectators, but if the promise to do this is literally carried out it may lead to the exclusion of references to religion, or representation of its ministers, from the screen. Some sensibilities are extremely sensitive. And to the great fault of the picture industry as it is at present, its offense against taste, the association makes no reference—perhaps because its members are not aware that they ever offend against taste.

Moral reform of any art, even so rudimentary an art as motion pictures, is a delicate affair. But if it has to be attempted, let it by all means be left to the industry itself, which seems to be fairly bubbling over with good intentions, even if it doesn't always know what to do with them. A State censorship at the best is pretty sure to be ridiculous; at the worst it is capable of being a scandal.

Frank Stowell.

Late News From Michigan's Metropolis.

Detroit, March 15—The new Hotel Wolverine, Witherell and Elizabeth streets, will be open for business within the next two weeks. John D. Cantwell, formerly of the Hotel Statler, and George E. Dougherty, late of the Pontchartrain, will be house managers. Charles Fraimuth, formerly of the Ponchartrain and the Frontenac, will act as steward. The Wolverine went to Pittsburgh to get its chef, selecting Fred Kellar, head chef of the Fort Pitt Hotel, and before that with the Plaza Hotel, New York. The Wolverine has 500 rooms.

L. F. R. Bellows, President of the L. F. R. Bellows & Co., Detroit sign manufacturers, was elected President of the Sign Manufacturers' Association of the United States and Canada at the first annual convention of the association, held at Columbus, Ohio, March 7, 8, and 9. Although this organization is still in its infancy, it has shown remarkable growth and will undoubtedly become the leading organization of its kind in the United States.

Information reached the Detroit Board of Commerce last Friday that one of the last acts performed by former President Wilson before the close of his administration was to sign a bill authorizing construction of the Detroit-Windsor bridge. This means, according to Charles E. Fowler, chief engineer of the project, that all obstacles have been removed so far as the United States is concerned. It still remains to have a similar bill passed by the Canadian parliament. Mr. Fowler says that he believes the passage of this bill will be only a matter of time, as there is no objection to the bridge on the part of the Canadian government, so far as he has been able to ascertain.

Jules Bache, President of one of the largest banking concerns in New York City, and an authority and expert on taxation, will address the Retail Merchants' Bureau at their annual dinner, which will be held in the auditorium of the Detroit Board of Commerce Thursday evening, March 24. The committee in charge of this dinner promises to have one or more additional speakers of National reputation, who will deliver messages containing information vitally affecting present day merchandising problems. These speakers will be announced at a later date. On account of the type of speakers secured and the especially interesting talks that they will give, the committee has asked all retailers who desire to attend this meeting to immediately notify the secretary accordingly, as the number of available tickets will be limited and the committee feel that the capacity of the hall will be taxed.

Jules Bache, one of the principal speakers, is well known throughout the country, not only as one of the great banking figures of the United States but has also established an enviable reputation as an expert on all taxation matters. Mr. Bache has made a thorough study of the present tax laws and is conversant with the proposed measures now being considered by Congress and the effect that these various bills, if made into laws, would have upon the country's business. The retailers are very fortunate to secure Mr. Bache to address their meeting.

The committee in charge of the din-

ner is working continually on this meeting and present indications are that it will be the most successful ever undertaken by the Retail Merchants' Bureau. In addition to the speakers entertainment will be provided. The committee in charge of arrangements for the annual dinner is composed of Z. Himelhoch, Himelhoch Bros., chairman; M. A. Enggass, A. Enggass Jewelry Co., and James Neubauer, F. G. Clayton Co.

Items From the Cloverland of Michigan.

Sault Ste. Marie, March 15—John Hunt, who has run the Harris House for the past fifteen years, has sold out to Stork & Hunter, proprietors of the Newberry Hotel. Most of the boys on the road are sorry to see the passing of Johnnie Hunt's famous meals. It has been a pleasure to get off the train at Newberry and enjoy the good cooking and the jolly disposition of Mr. Hunt. Mr. Hunt intends to remain at Newberry and not desert one of the best towns in the Upper Peninsula.

The ferry service between the two Soos resumed operations again last Saturday, after the shortest closed season on record. This is good news for the business community on both sides of the river, as it will stimulate business.

One of our well-known citizens was out of luck last week by being relieved of a precious cargo of a certain Canadian brand. This is his third offense along this line and while he did not have an aeroplane of the Richardson style, it is reported that he was quite "up in the air."

The new electric pump recently installed here has shown a saving from December to February of \$1,365.12. A new heating plant is to be installed this summer, which is expected to reduce the cost of heating to less than half the present cost. Our City Manager, Henry Sherman, is to be congratulated on the success he has achieved since taking over the management.

Fred Shaw, of the Gamble-Robinson-Shaw Produce Co., left for Escanaba Friday where he will spend some time on business at the firm's branch there.

Men who always pay cash seldom owe an apology.

Max Klein, our popular gun and locksmith, has returned to the city, after an absence of over a month. Mr. Klein has been receiving medical treatment in Chicago and his many friends are pleased to know that the operation was a success and that he will soon be able to take up his duties at his place of business, which has been closed during his absence.

James Douglas, pioneer implement dealer, spent a few days last week at Drummond Island, lining up for the Spring trade. He says it still looks like Winter on the Island, but that the farmers are very optimistic and looking for the return of good Republican times to liven up the wheels of industry.

E. J. Lucas, well-known grocer of Brimley, has purchased the building which he has occupied for the past two years and expects to remain in the business. He has much faith in his home town, which has always been a progressive village.

William G. Tapert.

No Finer Co-operative Civic Spirit Manifested Anywhere.

Petoskey, March 8—Step by step the Petoskey Chamber of Commerce extends its influence. No local man or woman need now be outside its membership, for provision has been made to regulate dues to suit the circumstances of each individual applicant. Since our last communication the women of Petoskey, represented by the Federation of Women's Clubs, have voted to accept President Rice's invitation to become auxiliary to the Chamber of Commerce. This means expanded strength and achievement. The date of this formal connection will be celebrated by a banquet tendered the women of Petoskey by the Chamber of Commerce.

Petoskey needs a new amplified water supply and the City Council has accepted a plan, bonds for the carrying out of which will be voted upon April 4. The women of Petoskey have placed themselves behind this movement with such ardent force that its success appears to be certain. In this and other matters of community concern there will be full unity of purpose and action by both women and men, and objectors—if any—will be indeed lonesome.

Merchant employers and their employees—male and female—to the number of 140 met March 9 for luncheon at Braun's cafe. A finer event was never staged in this vicinity. Petoskey banks were closed for the occasion. "Co-operation of Employers and Employees," "The Employer's Duty to his Employees," "The Employee's Duty to Employer," and "The Employee's Obligation to the Community" were the subjects on which splendid talks were delivered by local business heads and their workers, following an excellent menu. Mayor Klise, President Rice of the Chamber of Commerce and Homer Sly addressed the meeting on community topics in interesting brief talks. The appointment of B. M. Salisbury to the Merchants' Committee chairmanship closed the short, but wonderfully effective leadership of George W. McCabe.

Participation in the Nation wide prosperity week movement will be Chairman Salisbury's chief concern during his official term. Chairmanship of the merchant body changes with each bi-weekly meeting, and each succeeding leader strives for added "pep" and progress. To-day no city in the land displays a finer co-operative civic spirit than is manifest here.

J. Frank Quinn.

When a woman loves a man she tries to make him believe she doesn't.

Grand Rapids, Grand Haven & Muskegon Railway Company

\$1.08, Including Tax
Grand Rapids and Muskegon

16 Passenger Trains Each Way Daily

\$4.92 to Chicago

\$5.51 to Milwaukee

Freight service over night delivery—We can handle your shipments via Milwaukee to all points west, north, northwest and southwest of Milwaukee.

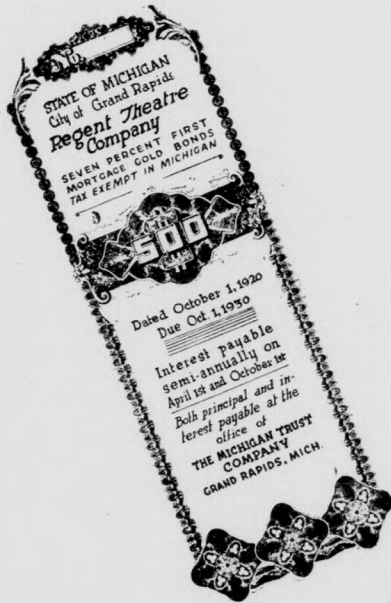
Use Pails For Honey Shipments.

Extracted honey continues to move in small lots only in practically all consuming centers. Even producing centers report Eastern buyers are reluctant to order solid carloads, and

that most cars are consigned to be sold in small lots. In an effort to dispose of last season's honey before the new crop comes in, some California shippers are using more five and ten-pound pails and are promoting campaigns designed to bring these

small containers into the hands of the consumer. It is uncertain how permanent the use of small pails will prove to be, but large quantities of honey have been sold in New York city in this way. Colorado factors are canvassing the farmer trade of the

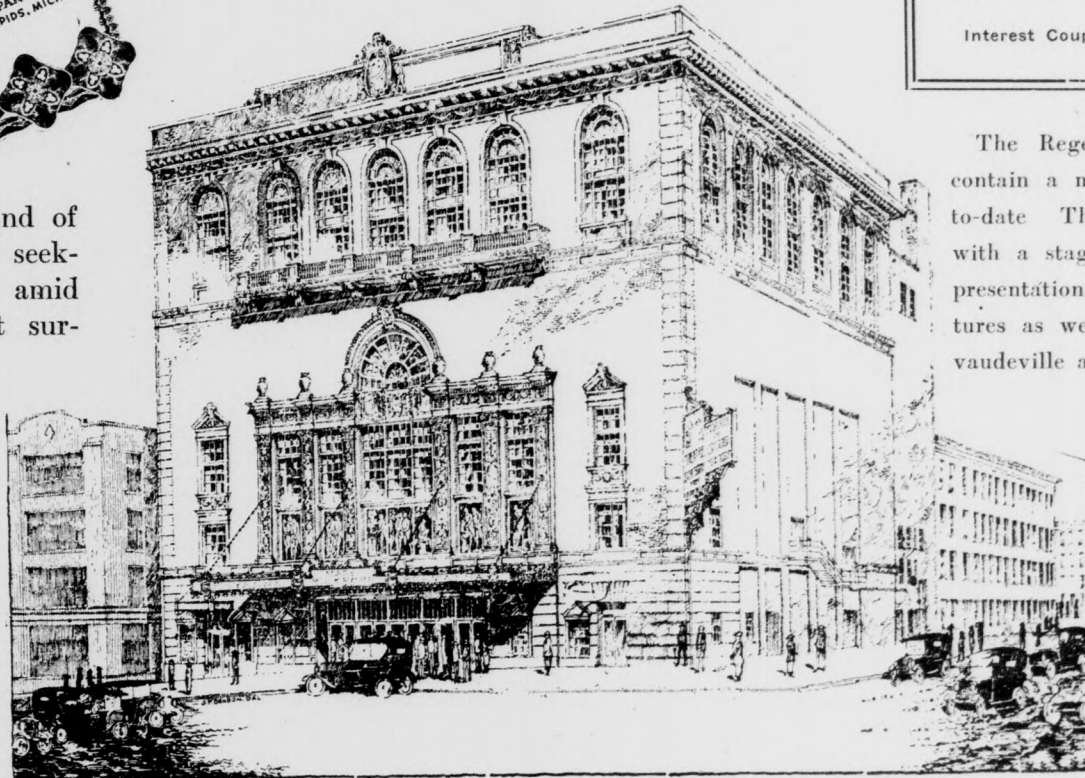
Middle West, but find that market conditions have been so depressing that the farmers have little available cash. Throughout the country sales of sixty-pound cans to the final consumer are said to be much larger than they were a few years ago.



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**SERIAL GOLD
BONDS**

\$100, \$500, \$1,000

Interest Coupons Attached

The Regent Theater will contain a most modern, up-to-date Theater, equipped with a stage to permit the presentation of motion pictures as well as the drama, vaudeville and Grand Opera, with a seating capacity of 2,500 and a Roof Garden Ball Room accommodating 2,000 persons.

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THE INVASION OF GERMANY.

Whether the Allied invasion of Germany will accomplish a definite result is to be seen. Be that as it may, the fact remains it will at least serve to convince the German people the period of wavering and begging the question is over, and that from now on the piper will have to be paid by those who danced. Heretofore, at the councils of Spa, Paris and London, representatives of the Allied governments have dealt with delegates—men who, although spokesmen for Germany's new regime, were nevertheless trained in that school of diplomacy that distinguished the old.

Theirs has been for the most part a game of hypocrisy. They have endeavored to hide that pride which once held its head high as it flaunted the imperial banner before the world. They have acknowledged themselves defeated, humbled, crushed to earth. They have made the plea of poverty in the face of outstanding facts that proved otherwise. In short, these German delegates have attempted to utilize every means to arouse the chivalry and the pity of their conquerors that they might escape making monetary reparation for the havoc they wrought, for the devastation that marked their path as their legions made their way through Belgium and Flanders.

They have sought to evade their obligation that a newer, and perhaps a stronger Germany might be built up into a world power while their erstwhile foes must struggle for years to recover that poise that was theirs before the Teuton set about to make himself master of the world. Germany was defeated, it is true, but this defeat was purely political. Materially, physically, Germany was unharmed. Her loss in man power was no greater than that of the allied nations; she was free from belligerent invasion, and her natural resources were untouched.

But the German delegates at Spa, Paris and London, diplomats though they are, could not play the humble game convincingly. Through their mask might be seen the grim visage of savage determination, and as they stretched out one hand in supplication, the other was clenched—a mailed fist.

Generous though they were inclined to be, this attitude was sensed by the Allied leaders, who realized that nothing less than a display of arms, a severe lesson driven forcibly home to the German people, would bring them to a proper realization of the fitness of things. Money, of course, cannot repay the debt that Germany owes the world. The combined wealth of the entire earth could not make up in the slightest measure for the blight the war brought upon the nations of Europe. But money is needed to rebuild cities, to reestablish industry, to alleviate suffering.

This money must come from Germany, and until the German people compel their government to meet this debt, then the Allies must hold German territory as collateral security. If Germany appeals to the League of Nations, all the better.

Then the truth will come to light and Germany's real economic condition will be revealed. In the meantime, the Allies must not waver, nor must they be governed by impulses foolishly altruistic. Stubbornness must be met by determination, and since it would seem that brute force is more convincing in Germany than moral suasion, then an army, properly equipped and in full control of German territory, must do the needful.

WORLD PRODUCTION.

It is nearly a quarter century since Sir William Crookes predicted a not distant wheat shortage for the world. A year ago men were declaring that the world's increasing appetite for sweets, developed so rapidly in a few generations, would yet make sugar shortages a familiar occurrence. Such prophecies are ill-founded. But the war did show that the earth's margin between plenty and need in some food staples is narrow. It also showed that the best informed governments are deficient in knowledge of their food production, its distributing processes, and its consumption. And as of food, so of raw materials, and notably of mineral resources. It is unfortunate that neither we nor the rest of the world know our exact situation with regard to oil, for instance—our quantity of natural wealth or rate of exploitation. One evidence of appreciation of these facts appears in the announcement by the Carnegie Corporation that it has set aside \$700,000, at Secretary Hoover's suggestion, to found a Food Institute at Leland Stanford. Another evidence is the issue by the Geological Survey of a World Atlas of Commercial Geography, showing the basic facts as to the known mineral wealth of the whole globe.

An ignorant, jangling world will witness famine and malnutrition stalking from part to part, as they have stalked in Asia and Europe. Even the abolition of war will leave it no simple matter to provide cheap, abundant food for a fast-increasing world population. But it can be done. Crookes was mistaken because he did not foresee the opening of new wheat lands, the expansion of old areas such as the cold-resisting Marquis wheat made possible in Canada, or the recent improvements in seed and culture. Siberia and Canada have enormous untouched lands, and an invention like the tractor feeds millions. Our prairie farmers are surprised to learn that maize is heavily exported from Rhodesia. It is believed the world can easily quadruple its rice crop by scientific conquest of the tropics; J. Russell Smith states that the Congo's production doubled in one recent year. The sugar beet area is limited, but sugar cane ought to keep pace with any conceivable demand. The world will grow acquainted with new foods, as Americans in the last half century grew acquainted with the grape fruit, banana, celery, and soy bean. It will grow familiar with new feats in transportation, as the delivery of New Zealand lamb in New York and Kamchatka fish to the Allied armies.

But it must use more exact knowledge and foresight.

The Geological Survey reminds us that "the nation that is spendthrift to-day is so much the less likely to possess independent means to-morrow." We will not be spendthrift if we realize exactly where the bottom of our pocket is. We ought also to know what other nations have in their wallets.

DISPOSITION TO PURCHASE.

While jobbers are still engaged in buying and distributing goods intended for the spring and summer trade, and the cutters-up are making their preparations for the fall season, retailers are kept busy in supplying the demands of the general public for Easter apparel. It is this last mentioned class of business which is being watched most closely because of the light it may throw on the general buying tendency. Every one concedes that there is no likelihood of a boom in trade, with lavish and indiscriminate buying. But the real seasonal needs call for the distribution of a large quantity of merchandise, and the spring buying up to date shows that people are disposed to purchase if the price is right. The qualification should be made, however, that this has been more in evidence as regards buying by women than by men, the element of style being more of an inducement to the former than to the latter. At the same time there are certain disturbing elements which may yet greatly affect retail business, the most important being the outcome of the attempts now in progress to reduce the wages of railroad men and of those in other extensive enterprises. To some extent, any strikes, lockouts or similar disturbances in those vocations would be offset by the increasing employment of workers in mills and of those engaged in the building trades, but the fact still remains that either reduced wages or a large percentage of unemployment must needs have a marked effect on general business at a time like this when trade has to be forced.

SUGAR AND CUBA.

To understand the full size of the blow from which Cuba is recovering we need only look at a few figures regarding her primary source of wealth. The island's sugar crop last year was 3,730,000 long tons, and this year (the 1920-21 season) it is estimated at 3,700,000 tons. Last year the Cubans saw sugar sell duty paid in New York at nearly 13 cents per pound early in February, at 14 cents early in April, and on Cuba's birthday, May 20, they celebrated the news that it had reached 23.57 cents per pound. Recent quotations in New York are around 5.7 cents. Just what the average price for this season's crop will be cannot be predicted. Cubans declare it is impossible for the ordinary planter to make a profit on raw sugar at less than 5 cents per pound, and they hope for 6 cents soon. But it is evident that on an exportation of 3,500,000 long tons a difference of a cent per pound means nearly \$80,000,000. Cuban manufacturers and merchants

are as open as their American brothers to unwise expansion of operations and credit during high prosperity. Sugar, which last year brought in a flood of gold, this year brings in a loss or bare profit. To render the panic more unescapable, the chief port became congested and a political crisis supervened.

Cuba's emergency measures bid fair to pull the republic rapidly through its troubles. The moratorium is being ended by the liquidation of commercial and bank debts on a sliding scale. Special elections, carefully supervised, will decide the Presidential contest this month. But the Cuban Government would be shortsighted if it did not draw lessons of permanent utility from the crisis. One of these lessons is the need for a better banking system, and especially for rigid regulation of private banks.

THE WOOL MARKET.

More auction sales of wool took place in London and Australia during the last week. Although the quantities offered were limited, prices eased off and the withdrawals were many. Whether it will be possible to keep up prices even at the present levels is by no means yet clear. The auction sale of Government owned wools at Boston was again postponed, the War Department not being entirely satisfied whether or not such a sale would adversely affect the disposition of the domestic mills for more than a year to come, judging from the rate at which it is coming in.

The goods market has not been devoid of interest. The principal factor in the trade, after withdrawing as sold up its offerings of overcoatings and staples for men's and women's wear, opened up its stocks of fancies during the week. These showed fairly substantial decreases in prices over former quotations, but they still allow an ample margin of profit. Other manufacturers have followed in line with their offerings. So far as the public is concerned this will mean lower clothing prices for Fall, the amounts of the reduction being dependent now on labor costs which, it is safe to assume, will be much below what they have been. Trade in women's wear has been quite good, following what has occurred in dress fabrics.

SANE OPTIMISM.

With a new administration to handle the reins of Government, it is a time to pause and contemplate the fact that statesmanship will play a vital part in the solution of the problems which confront us. These problems have a direct bearing on the future of American business. The country approaches its task confidently. Optimism is always desirable, but give us sane optimism, a common-sense frame of mind that will do its part towards the adoption of practical working measures for restoring the flow of business to its normal channels.

This is a foolish age; many merchants are economizing on advertising to save expenses while spending a dollar or two on a luncheon that they know will last only until dinner time.



A Word that Has Proved As Good as A Bond

THE new Boss Advertising for 1921 has started in the general magazines. It is building on the foundation laid by last year's campaign. The effect of advertising is cumulative. It means bigger and faster sales for every Boss Dealer.

But this year's advertising means more than increased sales for our dealers. For it shows every Boss dealer and prospective dealer that we mean what we say—that we make a promise and live up to it—that we intend to treat our dealers on a square-deal basis.

You remember our last year's prom-

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

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

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

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

ise. We said to stock and restock our trade-marked line with confidence—for the advertising was not a one-year's flash-in-the-pan, but a continuous policy that would follow on, year after year.

We have made good our promise to you. More people will buy Boss Work Gloves this year than ever before. So be prepared to enjoy the profits on much larger sales. Keep your stock of Boss Work Gloves complete. Put in the entire trade-marked line in sizes for men and women, boys and girls. Stock each number in ribbed, band and gauntlet wrists.

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

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

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

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

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

THE BOSS MANUFACTURING COMPANY

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

BOSS WORK GLOVES

BETTER SALESMANSHIP.

Present Need of More Skill and Experience.

Written for the Tradesman.

Every retailer has a force of helpers working for him noiselessly and impersonally. So indispensable is their aid that it would be a downright impossibility to conduct a store successfully without them. The names of some of these assistants are Location, Exterior and Interior Attractiveness, Display, Arrangement of Stock, and Price Tickets.

The manager of a store knows exactly what his personal selling force is costing each week, how much goes into the pay envelope of every salesman and saleswoman in his employ. In justice to the business he aims to see to it that each one sells at least enough goods to earn his or her money.

It is a more difficult matter to estimate just how much the silent salesmen are doing. In no store are they entirely idle and useless—in all establishments, even those poorly managed, they aid to some extent. But if the direction and supervision of these silent workers is being neglected, if no conscious and intelligent effort is being put forth to make them do all they can do, it is safe to assume that their percentage of efficiency is low.

Take Location. Every dealer knows or believes he knows the value and importance of a good location, and will earnestly advise the friend who is starting in business to secure an advantageous site, even though he must pay a relatively high rent to get it. But how rare it is to find a merchant who has studied his own present location carefully enough to discover its full possibilities, and who is making the most of whatever advantages it has to offer.

Trade that comes simply because a store is where it is, is gotten with less effort than any other the store enjoys, this whether it is the patronage of people living near, or of passers-by on foot or in autos. By the use of blackboards or other suitable signs conspicuously displayed, calling attention to articles for sale, the automobile patronage may be doubled, trebled, or even quadrupled.

The writer knew of a little store in a residence section of a certain city, on a corner of one of the main thoroughfares leading to residence districts further out. This store made a specialty of strictly fresh eggs, and sold many more than most stores of its class. Usually there was a blackboard out in full view telling the price—and a reasonable price it always was—of those nice, dependably fresh eggs. Residents living quite a distance away would drive up to that little store in their machines to buy their supplies of eggs.

Wherever there are large numbers of passers-by, there is a sad loss of opportunity, a screw loose somewhere, if many are not attracted in and made customers. Of course the dealer must have something these people want, better several things they want, in order to profit by their patronage.

Self-evident as is this last statement there are many who need to apply its

truth. Every small dealer should make close observation as to what is carried by the other stores near him, to discover whether there is any kind of goods which the people in his vicinity want and use, with which they can not easily supply themselves.

No merchant can afford to stick too closely to his one line. The grocer in a residence section certainly should put in tablets, envelopes, a little box paper, pens, pencils, mucilage, library paste, etc., if for a space of several blocks stationery is not carried by any other store. If there is no dry goods shop short of down town, a small investment in staple dry goods notions may pay the groceryman very nicely, provided he can give the new line the attention it requires. He will find that the women living near will appreciate having a place where a spool of thread or a bolt of bias tape or a card of snap fasteners can be obtained. An assortment of staple gingham, muslins, and hosiery, carefully selected and not too large in amount, is likely to sell well in such a location. Perhaps the grocer may think best to postpone enlargement of his stock until readjustment is over and prices stabilized. However that may be, the principle upon which this suggestion is made holds good.

If a location is really a poor one, or if the rent is unreasonably high, then a change may be necessary. It is foolish for a dealer to spend his life combating the drawbacks of a disadvantageous location. We have thought it unnecessary to lay much stress on this, because the average merchant is much keener for bettering himself by a change, than for making the very most of what his present situation offers.

As to attractiveness, outside and inside, every storekeeper should take pride in having his place of business just as handsome and attractive as circumstances will permit. Let good taste be consulted in all that is done. Whether inexpensive simplicity or costly elegance shall be the keynote, should depend largely on how great an expenditure of money and labor is judicious. For one business it may be the best of economy to pay the rent demanded for plate glass front, tiled floor, expensively decorated walls and ceiling, and elegant equipment; for another, such outlay would be ruinous extravagance.

Let the potent charms of cleanliness, neatness, and good order never be forgotten. With these, the plainest little shop is attractive; without them the finest place is tawdry and offends good taste. To gain and to hold the patronage of fastidious persons, cleanliness is vital in any such place as a grocery, a delicatessen, a candy shop, or a drug store with soda fountain and lunch. The reason why some people patronize a certain place may not be because they particularly like the owner or his clerks, or because they find the prices any lower, or because it is especially convenient to them, but because it is clean and tidy and smells sweet and wholesome.

Now let us give attention to that other silent worker, Display. Where a business is of the size that a professional window trimmer is employed, a competent manager will try

to see to it that the windows are doing what they should for the store, and will be in frequent conference with the trimmer with a view to securing a high grade of efficiency in the displays.

As for the smaller merchant, let him not make the mistake of thinking that scientific display of goods is only for the big places. Even though a store is small and unpretentious, good displays will attract many customers and sell lots of goods. Without a professional trimmer, surprising re-

Shoe Store and Shoe Repair Supplies

SCHWARTZBERG & GLASER
LEATHER CO.

57-59 Division Ave. S. Grand Rapids

Salesbooks

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

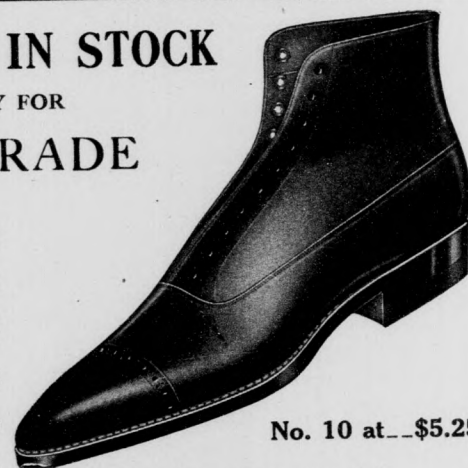
THE MCCASKEY REGISTER CO.
ALLIANCE, OHIO

MEN'S SHOES IN STOCK

SIZE UP TO-DAY FOR

EASTER TRADE

- No. 43. Hav. Brown Kid Blu.
Panama Last, D -----\$5.85
- No. 32. Tony Red Calf Bal.
Panama Last, D -----\$5.50
- No. 36. Tony Red Calf Blu.
Stroller Eng., D -----\$5.50
- No. 10. Kippy Brown Bal.
Starter Eng., D -----\$5.25
- No. 28. Russia Blu. Wide
Tezer Last, E -----\$5.00
- No. 24. Russia Bal. Eng.
Stroller Last, D -----\$5.00
- No. 90. Russia Crema Bal.
English Last, D -----\$4.75



No. 10 at \$5.25

Goodyear Wingfoot Heels Attached
Sizes 6 to 12
Let us send Sample Order

BRANDAU
SHOE CO.

Manufacturers
WOMEN'S SANDALS
JULIETS and OXFORDS



DETROIT

1357 Sherman St.

Wholesalers
MEN'S DRESS & SER-
VICE SHOES

Have you a complete line of Hirth-Krause shoes in stock? If not, it is very opportune time to get stocked up.

With the help that we are giving our dealers and with the publicity that we are giving the Hirth-Krause shoes to the general public it is a good time to have exactly what they want.

Satisfy your customers by giving them Hirth-Krause Shoes.

Hirth-Krause

Shoemakers for three Generations

Shoes

Tanners and Manufacturers of the
MORE MILEAGE SHOE

GRAND RAPIDS

MICHIGAN

sults can be obtained. If some one of the clerks has a taste for this kind of work and a knack at doing it, turn the windows over to him, only be sure from time to time to tell him definitely what results you want to secure.

Here are a few fundamentals to be observed in amateur window trimming. Not only must the glass be kept shining, but the bases and the sash and all adjoining woodwork must be clean. Let a display convey to the observer some one distinct idea or impression, or at most a few ideas, not a confused jumble of a dozen or more ideas. Let the choicest bargains be put in the windows. These will set people to talking.

The stores that cater to very wealthy and fashionable trade do not make a practice of placing price tickets on the elegant and costly articles that make up their window displays, and they have a very good line of reasoning in support of their custom in this regard. But as to medium-priced goods for people in ordinary circumstances, it suits the observer better and will result in far more sales, to have every article plainly priced. And do not lose sight of the fact that it is sales that you want. A display may evoke admiration and comment because it is strikingly beautiful or because it is fantastic or grotesque or otherwise interesting, and still be very little direct aid in making sales. Such a display may be indulged in occasionally, but the kinds of window trim that should be cultivated mainly are those that get down to brass tacks and sell goods.

Essential as are good window trims, interior displays are of even greater importance, because covering so much larger a field. The display and arrangement of the stock are matters for constant thought and study. True, there are some kinds of goods that customers will call for, but there are others that move only if shown conspicuously. A continuous shifting of some portions of the stock is necessary in order to give this or that line a prominent place at the season when it needs pushing. Compel attention to items that are likely to be lost sight of.

Price Tickets. Not one small store in a dozen uses price tickets enough. Let it be the rule that every item in the stock shall be ticketed so plainly that customers never need ask a price. With goods displayed on tables or racks, this is quite easily managed. For canned and package goods on grocery shelves, the tickets may be tacked or otherwise fastened to the front edge of the shelves. Some ingenuity is required in showing the price of dry goods on shelves, but it can be done. Larger cards, each calling attention to the merits of some article and also giving its price, may be tacked up in prominent places in the store, with good effect. Or the prices of several items may be put on one card.

For preventing the accumulation of dead stock, price tickets are invaluable. Make a good bargain of the article that is hanging fire, give it a conspicuous place, and nine

times out of ten the price ticket will do the rest.

Let this be borne in mind that most persons distinctly dislike to inquire a price. When they see just what a thing will cost, often they will buy when they would not ask about it.

Perhaps the following story may have been told before in these columns, but it will bear repeating. In the silk department of a dry goods store, quite a large number of remnants and short lengths had accumulated. Of the two owners of the establishment, one thought the best plan was to ticket each piece with a reduced price and place them on a table along the main aisle of the silk department. The other, while agreeing to the price reduction and prominent display, held that it would be better to put a saleswoman in charge of the table, and that the selling prices should be marked either in the store's cipher or else in very small figures. In friendly disagreement they decided to make two lots of these silk odds and ends and try both plans. While the plainly-priced goods sold rapidly, the other lot, although the saleswoman was counted good, moved slowly. How long it would have taken to sell the silks in this way they never knew, for in two or three days they were taken to supply the other table, which was almost bare of goods.

Many customers prefer to take all the time they want to consider and compare kinds or patterns of goods before making a selection, and this without being urged to buy or feeling that they are taking the time of a salesperson.

Know the value of the silent salesmen and in every practical way increase their efficiency. Know this, too, that the impersonal, while it never can be a substitute for the personal in all places, in its own restricted realm may be actually better than the personal, less expensive, a more scientific adaptation of means to ends in the selling of goods and more pleasing to some customers.

Ella M. Rogers.

Growls of a Grouch.

I believe every man has a right to his own opinion when it agrees with mine, wherein I am different from nobody in particular.

I don't believe widows are dangerous if you don't take them seriously.

I have my own idea of a fourflusher. He is a man who adds "dictated but not read" to a letter he has typed himself.

I dislike perfect men and always walk around the block to avoid meeting one.

I never knew a shyster lawyer who didn't want to save his country by going to Congress.

I don't believe in submitting to a major operation just to settle an argument between doctors.

I don't believe every rich man is dishonest, and I don't believe every dishonest man is rich.

I always suspect a man who puts his arm around my shoulders and calls me "old chap."

I dislike he-women, but I detest she-men a great deal more.

Dealers in all parts of the country
find in

The Bertsch Shoe Line

All the good features of both style
and quality.

With it you can please most of the
people who come into your store.
It will make friends for you and your
business.

Concentrate on the "Bertsch" Line—
it is the best trade puller and money
maker on the market.

Herold-Bertsch Shoe Co.

Manufacturers of Serviceable Footwear GRAND RAPIDS, MICH.

Revised Price List of HOWARD Celoid Chrome Soled Boys' Shoes

25 to 50% More Wear

GOODYEAR WELTS

Stock No.	Description	Size	Price
8100	Boys' Gun Metal English Bals.	B-C-D-E 2½ to 6	\$3.85
8101	Boys' Dark Tan English Bals.	B-C-D-E 2½ to 6	3.85
8102	Boys' Gun Metal Nature Bals.	B-C-D-E 2½ to 6	3.85
8103	Boys' Dark Tan Nature Bals.	B-C-D-E 2½ to 6	3.85
8130	Youths' Gun Metal English Bals.	B-C-D-E 12½ to 2	3.60
8131	Youths' Dark Tan English Bals.	B-C-D-E 12½ to 2	3.60
8132	Youths' Gun Metal Nature Bals.	B-C-D-E 12½ to 2	3.60
8133	Youths' Dark Tan Nature Bals.	B-C-D-E 12½ to 2	3.60
8150	Little Men's Gun Metal English Bals.	C-D-E 9 to 12	3.35
8151	Little Men's Dark Tan English Bals.	C-D-E 9 to 12	3.35
8152	Little Men's Gun Metal Nature Bals.	C-D-E 9 to 12	3.35
8153	Little Men's Dark Tan Nature Bals.	C-D-E 9 to 12	3.35

AMERICAN WELTS

8110	Boys' Dark Tan Blucher	2½ to 6	\$3.25
8140	Youths' Dark Tan Blucher	12½ to 2	3.00
8160	Little Men's Dark Tan Blucher	9 to 12	2.75

A better investment than ever before. More Wear,
More Style, Greater Economy. Size up today.

RINDGE, KALMBACH, LOGIE CO.

GRAND RAPIDS, MICHIGAN

Makers of Good Shoes Since 1864



Logical Agent to Stimulate Outflow of American Goods.

To meet the demands of war, our entire machinery of production was geared up to a maximum output, industrial establishments were expanded to the utmost, our farmers planted more land and worked harder to get bumper crops, and our mines increased their production. The needs of the world were great; practically the whole world turned to us; and we met the demands.

The needs of the world are scarcely less great to-day, but the demands are less. The fact is that there is under-consumption—under-consumption because the American dollar is at a premium and foreign purchasers cannot buy now, however much they need our raw materials and manufactured goods. Consequently the surplus of our raw materials and goods which should go abroad to supply the needs is piling up here or, wherever possible, the output is being cut down to fit the demands. American mills and factories are closing, American workers are out of employment; American business, particularly export trade, is threatened by a sort of paralysis.

To meet this situation, a broad-scale co-operation of representatives of every phase of the Nation's organization of production—bankers, business men, agriculturists, producers of every class—has been effected in the Foreign Trade Financing Corporation, chartered under the Edge Act to provide adequate long-term credit accommodations for the financing of foreign purchases of American products. A private business venture, a voluntary effort on the part of American business men, this Corporation nevertheless, because of its scope and the nature of its business, must inevitably be of valuable service to the public at large. Its originators intend that it shall be so organized and operated as to bring about great things for the future of America. It is designed to protect and develop American commerce, and assure the position of this country as a world power in trade and finance.

In order that this enterprise, which means so much for the country's future, may have the widest possible participation, the campaign for the sale of the \$100,000,000 stock of the Corporation has been made country-wide. The charter of the Corporation was granted by the Federal Reserve Board on January 28. Immediately thereafter there was sent to 30,000 banks throughout the land a prospectus setting forth the plans of the Committee on Organization. This was also sent to many thousands of manufacturers and producers.

A large number of banks throughout the country have offered their facilities for the distribution of the stock without commission. There will be no underwriters' stock or bonuses. Nobody will be "let in on the ground floor." The stock is being offered to the public at \$105 a share, thus providing \$100 capital and \$5 surplus for each share subscribed. The surplus fund will assure additional safety for stockholders, and will provide a reserve to meet contingencies.

The magnitude of this task is almost comparable to that of floating a Liberty Loan, and the organization for handling it has been based on those which were so successful during the Liberty Loan campaigns. The capitalization of the Foreign Trade Financing Corporation equals approximately the aggregate capital of the twelve Federal Reserve Banks. Since it is imperative to the broadest success of the plan that every section of the country be represented in and participate in this enterprise, selling effort has been organized from the main office by federal reserve districts and cities. In each a committee consisting of at least one banker, one agriculturist, and one representative of manufacturing and commercial interests has been appointed.

Under the provision of the Edge Act, corporations formed to carry out its purposes may issue, with the approval of the Federal Reserve Board, their own notes and debentures up to an amount of ten times their paid-up capital and surplus. It is from the proceeds of the sales of these debentures that the Foreign Trade Financing Corporation will be able to provide the necessary funds to finance the future flow of American goods abroad. Since it may sell \$1,000,000 worth of such debentures, the effect of its operations in stimulating American foreign trade and thus aiding in the restoration of prosperity at home must be of great importance.

Obviously the prime duty of such a corporation must be to conduct its affairs wisely and with safety, in such fashion as to yield a profit to its investors, otherwise it will fail in its broader object of stimulating general prosperity through affording long-term credits for export trade. Management becomes a matter of men, of personnel. The presidency of the Corporation has been offered to W. P. G. Harding, Governor of the Federal Reserve Board, a farsighted and conservative banker whose service as the head of the Federal Reserve Board in a particularly trying time has won for him the respect and esteem of the public.

The operations of this Corporation must be supervised by the Federal Re-

Making Family Provision

A man has not made proper provision for his family until he looks beyond his own life and takes measures for the protection of those he may leave behind. Otherwise, his property may be distributed to such persons and in such proportions as would have been entirely contrary to his wishes, and under such difficulties as may cause loss to the estate.

A new booklet, "Safeguarding Your Family's Future," explaining our service, may be obtained upon application.

GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICH.

OTTAWA AT FOUNTAIN

BOTH PHONES 4391

SAFETY

should be the first consideration in making an investment.



Established 1853

When safety ceases to be a consideration with the buyer, he becomes a speculator, not an investor.

Bonds now are selling at low levels. We urge you, especially in these critical times, to put safety of principal ahead of every other consideration.

ASK OUR BOND DEPARTMENT

THE OLD NATIONAL BANK

Monroe at Pearl

Grand Rapids

Regularly Examined by United States Government Examiners

serve Board, under the provisions of the Edge Act. Thus it will have the standing of a semi-public institution. Moreover, owing to its large capital and resources, which will enable it to attract to its service experts and leaders in every phase of its business, it will have the best possible organization for investigation of the foreign securities or collateral on which it will make its long-term loans. It plans to establish agencies in various parts of this country, and the very nature of its business will require it to form agencies in foreign countries.

While "foreign trade" has meant, to America, largely European trade, this Corporation plans to conduct its operations in any part of the world where its activities may rightly be extended. Its plans to keep its loans and investments highly diversified, in many kinds of enterprises and in many lands, thus minimizing risk from unsettled political and financial conditions. It will be the policy of the Corporation not to trade in foreign exchange as a competitor of the established commercial banks, or to supplant them in any way.

The Foreign Trade Financing Corporation will not create dollars without effort on the part of those who desire them, nor will it serve as a cure-all for every economic ill. It is, however, a nation-wide undertaking of Americans to help themselves and to help the rest of the world through the legitimate channels of individual business effort. It contemplates making possible an internationalism of trade which must come if the disrupted world of to-day is to be firmly re-established. In considering the whole matter of long-term credits as it will develop the relationship of American business with the rest of the world, I like to think in the terms of Mr. Hoover when he says:

Recovery cannot take place, and our surplus goods cannot be consumed unless we are prepared to take some hand in the situation. To me all such measures fall into three classes. The first are those emergency measures undertaken by our Government soon after the Armistice. Government assistance cannot continue for long for a hundred reasons. The second is, sheer charity that is only justifiable in an emergency of complete helplessness. The third is by building up the normal processes of business, and in that alone lies any permanence and any real recovery to the world situation."

The question is on not only the establishment of credit abroad, but it is fundamentally a question of the character of credit that we establish. American bankers and business men are in full agreement that nothing would be more dangerous to the whole economic situation of the world than that we should continue to establish short-term credits. We already have too much inflation, and its evils are apparent. The only solution is that we shall extend credit on a basis sufficiently long and sufficiently well established to enable reproductive enterprises to revive.

An opportunity is presented to America that perhaps will never come again; certainly it is an opportunity such as this country never faced be-

fore. As we take advantage of this opportunity, we shall justify ourselves as the world's new industrial and financial leader; only thus shall we gain the profit that comes to a nation in that position. John McHugh.

Boys Beset By Temptation.

When a boy of seventeen steals three-quarters of a million dollars' worth of securities it is time to think about a number of things. A generation ago only men of established character and good habits, men of family, experience and tested honesty, were employed in places of great trust. Turning a boy of seventeen loose among negotiable securities worth millions would have been frowned on both as culpable imprudence and as placing unjustifiable temptation before immature and irresponsible minds.

A boy cannot think as a man. His impulses usually rule him. He has not the vision to see the consequences of dishonesty. He is constantly beset by desire for money for frivolous things. The lessons, of thrift, the slow growth of means, the necessity of integrity, have not yet taken hold upon his sense and conscience. The way to wealth looks long and hard to him, as indeed it is; and he has not yet learned the joys of saving, because youth is all for spending.

Forty years ago only old and reliable men were entrusted with even a few hundred dollars to take to bank. What has caused the change that opens the doors of evil opportunity to boys in banks? Is it insurance against losses by theft—the bonding companies? Certainly the small difference in wages between those required by men of established character and irresponsible boys cannot account for the great change in requirements, for employes in places where fortunes are in hourly reach of pilfering fingers. Boys should not be trusted too much. They should be taught that trust is a thing of slow growth, as they were a generation ago.

The man who declines to plan on his work because of expected changes is likely to have many of them and none that are likely to be satisfactory.

Bank Position Wanted

Wanted: to locate permanently as bookkeeper or teller in some Michigan bank. Single man, thirty years of age, willing to work. Five years' experience in bookkeeping. For further details write EMMETT DAVIS,

Lake Placid Club, N. Y.



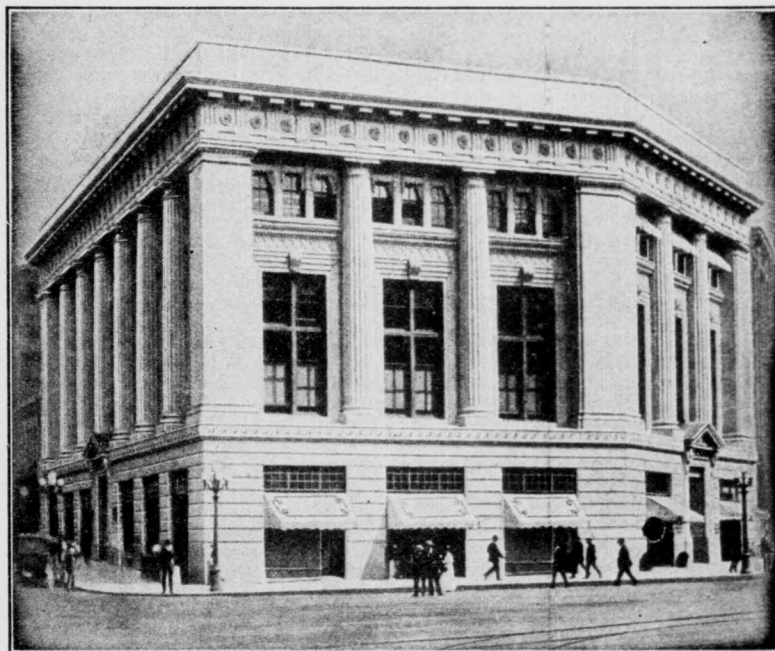
JOIN THE
**GRAND RAPIDS
SAVINGS BANK
FAMILY!**
44,000
Satisfied Customers
know that we
specialize in
accommodation
and service.

BRANCH OFFICES

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

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Grand Rapids, Michigan

Germany's Attitude Part of a Pre-concerted Plan.

Grandville, March 15—The sacred soil of the Fatherland has been invaded!

German officials are boiling over with indignation at this sacrilege, forgetting in their overweening pride the despoiling of unarmed little Belgium less than a decade ago by the hosts of the kaiser. That was another ox being gored. To-day it is the German ox, and what a to-do!

Chickens sometimes come back home to roost and are now flying back to the Teuton henroosts with a vengeance. It all looks like retributive justice, but is it? Pause a moment and take into account the situation as it is presented to-day. Germany seems depressed, cowed, in mourning and tears over her humiliation. But is she? Not to be really noticeable.

That there is a method in all this German sob stuff goes without saying; 66,000,000 people are not bowing in the dust under the heel of an imagined foreign tyrant, making no resistance, without a purpose. The Rhine has been crossed and the heel of the allies is seemingly on the neck of the Central empire. But is this the actual situation? Not on your tintype, as the rude one would say.

From the hour the German hosts called for peace, laid down their arms and entered the armistice that fateful 11th of November, the secret heart of the Teuton empire has been playing a game of possum. The allies haven't got their eyes even yet fully open to the sneaking, treacherous nature of the enemy they are dealing with. Billions of treasure, millions of lives have been sacrificed to the German moloch, yet she is still treasuring thoughts of more bloodshed, more property destruction, more wanton outrages which in the past made humanity shudder.

To-day Germany plays the role of a helpless people, crushed into the dust by an unjust and implacable foe.

That role will not always last. It would have been easy for the Germans to have saved their soil from the desecration of polluting allied feet had it been in line with the plans of her leading men. To fire the German heart is now the object of those statesmen of the Central empire who cherish hatred and only hatred toward France and England.

Since the armistice came in time to save German soil from pollution of enemy feet, the rank and file of the masses had no great cause to feel revengful. The people of Germany were calming down into that quietude which forbade any great detestation of the foreigner. This was not as the Teuton leaders had planned, hence this refusal to consider the demands for reparation made by the allies.

By this refusal the leading men of Germany invited just what has taken place, the invasion of her soil by the late enemy. The German common people can now see as an object lesson the advancing armies of France, England and Belgium into their country. Scowling faces, low-muttered imprecations, meet this invasion. There is a tightening of the muscles, a bitter resentment filling the bodies and souls of every German man and woman because of this invasion.

The "German Rhine" has been desecrated. Every German heart is strung to high pitch over the insult to his nationality, and the plans of the leading men of the empire are working toward an end, that end the complete welding of German thought and determination toward repudiation of all peace negotiations planned at Versailles.

Nothing can arouse the ire and indignation of a brave people as the sight of a foreign flag waving over their cities and towns, while the echoing tramp of alien soldiery fills their ears. German leaders have shrewdly planned to keep alive the hatred of all foreigners in the brutal hearts of their people, thus laying the foundation for a new war when the time is ripe, as it surely will be one day when,

perhaps, least expected by the other peoples of Europe.

Had the United States entered the league of nations we should now be neck and ears in a new embroilment with the unconquered Teutons. Doubtless, when the object lesson has struck deep enough, the men who lead the thought of the fatherland will back down, concede to the demands made by the allies, and acquiesce in renewed peace, with guarantees for the future.

The statesmen of France and England now realize the mistake they made in quitting hostilities a few weeks too soon. There can be no disguising the fact that Germany is stronger to-day than when she laid down her arms at the close of the world war. The military power of that wonderful country does not manifest itself in an open display of men bearing arms, yet, since every man who is of age is a potential soldier, drilled and only needing possession of a gun in hand to become a real soldier, the outlook for permanent world peace is not very reassuring.

Luckily, America is not in it. France may well tremble for the future. The undercurrent running swift and deep throughout the German speaking brutes who compose the German nation is such as to relentlessly hold France and England to account for the present humiliation of the kaiser's domain. Like the redman of the Western plains a German never forgives and never forgets. The road may be long, the way rugged and unpropitious, yet the end is in sight, and that end is being insidiously cherished by the millions beyond the Rhine.

Der Tag will come again as sure as the sun shines in heaven. The only safeguard would have been the division of Teuton territory among the allied nations. Failing to do this Central and Western Europe stands to receive within a few years another baptism of blood even in excess of that gone before. Old Timer.

Highly Suspicious.

"Hold on, there!" sternly shouted Constable Sam T. Slackputter, of petunia. "Halt! Consider yourself under arrest!"

"Why, what am I doing to be arrested for?" returned the motorist, stopping his car. "Surely I haven't been exceeding the speed limit?"

"Nope—in fact, you've kept considerable under it. But by your looks you're a city feller, and yet you hain't been tryin' to show off in this hick village, as you prob'ly call it in your mind, by roarin' through and makin' the natives jump for their lives. So I figger you must be guilty of somethin'—bank robbery, likely—and are tryin' to make your git-away unnoticed. Come on with me!"

F. A. Sawall Co.

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Conservative Investors Patronize Tradesman Advertisers

Not in Keeping With Doctrine of Americanism.

America to-day is dependent, as at no time in the history of the Nation, upon industry. The conditions from which this country has emerged call for the closest spirit of co-operation, and certainly legislation such as that which is being advocated at Washington by those who would close the channels of employment to all save those belonging to the labor unions, is not going to assist the people of the United States to regain that position of normal prosperity which is so badly needed.

The press of the country has been strangely silent, so far as the employers' side of the question is concerned, because nearly every daily paper in the country is shackled to the infamous typographical union and dare not utter a word in denunciation of the crafty criminals who manage all labor unions. The real facts of the case have been carefully concealed and those who have stood for an open shop, which is without doubt the basis of an ideal working condition, have been unable to give their ideas to the public. This paper takes pleasure in welcoming those who intend to bring organized effort to bear that closed shop legislation may be combated.

The time is ripe when the shackles should be thrown off and every man have an equal chance in the industrial field.

When the whole matter is analyzed and brought down to basic principles it becomes apparent that the great mass of American working men, even those now belonging to the trades unions, are not in favor of the closed shop. But under the drastic methods which have governed trade unionism, the rank and file have become nothing but a flock of sheep, blinded to justice and driven at will by professional leaders. Intimidation exists within the ranks of the union just as intimidation has been the rule in unionism's attitude towards the open shop, and if one delves beneath the surface he will find that the laborer—the union laborer—is becoming tired of the dictation and arbitrary methods of those who have professionalized themselves as labor leaders.

The election last November is absolute proof of this, for it will be remembered that when Samuel Gompers appeared before the Republican convention armed with a labor plank, deaf ear was turned to him, while at San Francisco he was given a hearty reception. Mr. Gompers in return "pledged" the labor vote to Governor Cox, but he failed to deliver as the election results show, for the individual workingman, behind the curtains of the voting booth, could for once act as his conscience dictated.

Those who are now advocating the closed shop at Washington make special complaint against the railroads for "farming out" their repair work and likewise against prevailing conditions in the Mingo county coal fields of West Virginia. They carefully conceal the fact that had the railroads not taken the step they did it would have been impossible for them to get back even to a semi-normal basis after Government control was relaxed, and the roads discovered that their roll-

ing stock was utterly unfitted for the demands made upon it. Nor do these closed shop advocates cite the fact that it was due to the open shop coal fields that industry was kept alive at a time when the United Mine Workers would have tied up the entire country with strikes. Any suffering now existing in the Mingo county coal field is due entirely to the union agitators who have gone there to stir up unrest where everything had been peaceful. The open shop miners were contented—most of them are still contented—with open shop conditions, and it was only through the work of agitators that the tent colony came into being.

There is no room in America for class protective legislation and that is what is being sought by the closed shop advocates. Here, to use a homely old phrase, every tub must stand on its own bottom. To the skilled man, able and willing to produce, should go the reward. The non-producer must pay the penalty of his non-production and not expect the American public to pay his bills through closed shop legislation.

Laws Restraining Indulgence.

Neither a man's nor a people's character is strengthened by legislative prohibitions. There must be, of course, legal condemnation of and punishment for all crimes, as a restraint upon evil-doers, but they do not build character. They control through fear of imprisonment, to a certain extent, the vicious tendencies of bad men. That is all. And because of a general human trait, prohibitions of habits and indulgences not in themselves fundamentally criminal, usually create a desire for what is forbidden.

In the long run, the only way to eradicate bad tendencies and appetites is through education and its creation in a man of determination not to indulge them, because they are wrong or unwholesome. When a man develops character enough to repress his harmful desires, and does repress them because his reason condemns them, the only true reform triumphs. Then he needs no law to keep him in the path of righteousness. His conscience, education and self-control are sufficient.

But occasionally in the life of a nation it is a good thing to incorporate a great reform in its statutes, because such action is a demonstration of public intelligence, education and character.

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Resources

13 Million Dollars

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WM. N. SENE, Sec'y

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REMEMBER WE HANDLE THE BEST COMPANIES IN THE
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These Companies are known for their financial strength, fair settlements, and prompt payment of losses. They always give you a square deal.

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

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MICHIGAN

Confidence and Good Will

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

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

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

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

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

Michigan Shoe Dealers Mutual Fire Insurance Company

Main Office: FREMONT, MICHIGAN

ALBERT MURRAY Pres.

GEORGE BODE, Sec'y

Parcels Post Delivery By St. Paul Merchants.*

Ten months use of this system of delivery has brought out many points to the different stores who all see it from somewhat different angles and I want to enumerate a number of these for the purpose of enlightening other merchants who operate similar retail establishments.

The women's wear, specialty and shoe shops have found the system made to order for them. Their equipment for delivery, although never large, was always a source of trouble and annoyance and the first point in favor of parcels post was the elimination of this equipment and attendant men and horses. The average cost of delivery per package to this class of store was, under the old system, about twelve to fourteen cents and under the new, six to eight cents, which shows a saving, in their case, of nearly 50 per cent.

The superintendent of such a store said that he has heard very little about delivery problems during the last eight months. He said further that he has no complaint to make on the service at this time.

The second class of store which is highly satisfied with parcels post delivery is the department store which handles practically anything in the dry goods and men's furnishings lines, but does not go in for the heavier lines such as pianos, furniture, stoves, housewares, etc. There are several stores in St. Paul that come under this class and all seem to see a great advantage in the mail delivery.

They say it has reduced complaints, saved a great deal of labor trouble, protected better from thefts, reduced liability, insurance and reduced investment in equipment. Complaints are reduced about 90 per cent, and, as each department keeps a duplicate address ticket of all parcels, identification is much easier than before. In case of loss or breakage, the store immediately assumes all liability and replaces the article to the customer. The reason for this is that packages are not insured and that the employee who wrapped the package is to blame if the parcel is not properly wrapped for mailing. Breakage during the Christmas rush last year amounted to very little and raised the cost of delivery an infinitesimal per cent.

No drivers' strikes or lay-offs to contend with makes a great difference. No merchant knows what morning he will come down and find his wagons and trucks standing in the sheds on account of some such thing. Parcels post always goes. In regard to theft of packages, the stores all say that a thief will think twice before taking a package carrying a Government stamp. Then, too, packages are all delivered at once and in the case of apartment houses, this is a great advantage over the old system of delivery at all hours during the day. One apartment house manager was very much opposed to the new delivery, but after the first week was completely satisfied. The postman arrives with his mail between 8:30 and 9 o'clock and all parcels are put in a certain

place on the desk. Parties expecting mail come down about this time and in a few minutes everything is cleared away and the delivery is done until next mail time. The amount invested in equipment is reduced to one or two trucks for delivery to suburbs and for heavy articles not coming under parcels post regulations. For the entire city ninety-eight pieces of motor and horse drawn vehicles were taken off the street, which fact brings out the safety angle. These were replaced by sixteen trucks in the Government service. The number reduced from almost a hundred to sixteen. Less cases of injury to be adjusted, less danger to the youngsters on the street.

One of our stores looks upon this as one of the main advantages to them, as they had sustained two heavy judgments, one of \$10,000 and another of \$3,000 just previous to turning over their delivery to the postal department.

Other points brought out by the superintendent of this store are the following: The excitement of delivery hour has been eliminated. All of you know the large number of youngsters who gathered round the wagons, horses, bundles, checkers, etc., all mixed up in the alley. At delivery hour now, the postal truck backs up. The hampers already filled are simply placed on the truck and are driven away in the course of a few minutes. The internal workings of the store are unchanged except that a smaller number of helpers is needed and more care is exercised in the wrapping and packing of parcels. Many of the men discharged by the stores have since taken examinations under civil service and are now working for Uncle Sam as mail carriers. Trip sheets are made out as before but filed according to districts established by the postmaster.

A good illustration of the saving made by paying for just what is delivered was given by a store of this class. On a very stormy day, the parcels mailed amounted to 185, on which \$9.45 postage was paid. The following day the sun was shining, the day was beautiful and buying was good; 1,786 packages were mailed and the postage amounted to \$92.95. Now you can see that the expense for equipment on the two days was the same under the old system, whereas under the postal system a considerable saving was made. Instead of the heavy overhead on the poor business day, this is all eliminated and they paid for just what was delivered.

Objections to the postman walking on the fresh painted porch, across newly sodded lawn, or throwing a package into the room while a bridge party is in progress, can be met by the statement of facts. The postman will not do anything that the store driver would not do and the number of postmen is considerably less. In the first place they can't think of anything to do that the driver has not already done.

Just before leaving St. Paul, the superintendent of a store in the class just mentioned told me of a big sale just closed. They delivered 400 more packages than in any previous sale of this kind and during the following

week only three complaints were heard. This was a sale which brought them more business than they will expect again until Christmas time and, without any extra equipment or preparation the delivery, was handled with more dispatch and less complaints than would ever be possible under the old system.

Next I want to call to your attention the third class of store—the large department store which handles everything from pianos to needles, food-stuffs, housewares, dry goods, etc. These stores necessarily have large houseware departments and the nature of the business calls for special fleet of trucks for this class of merchandise. These trucks are now handling, beside their regular load, all calls and pickups which is giving an increase in this branch of the work of fully 100 per cent. Merchandise is returned sooner and in much better condition than ever before. Turning over all the other delivery to parcels post has not only saved them money, but has eliminated a greater part of the worry and grief formerly experienced. St. Paul is a city covering fifty-five square miles. There are seven hills and a quarter million people, therefore the problem of delivery is a hard one at best, but our postmaster and superintendent of mails, to whom a greater part of the success of the system is due, have covered the entire city in such a way as to make it decidedly successful.

In talking with the two men who have charge of our largest department store, the question of saving was discussed. They have had great difficulty in getting definite figures, as they have been compelled to use a double delivery service for some time and have only recently abandoned two sub-stations and some other expense which has naturally been charged to delivery. Just before leaving, however, the general manager of this store told me that they had not found definite figures, but all their estimates show that they are really making a small saving. This is the final straw with me and I am now completely satisfied that the largest stores in the

country can use parcel post delivery to great advantage and at a good saving if properly handled by both store and post office department.

This particular store, which is representative of the largest and best department stores in the United States, formerly used forty vehicles, which number has been reduced to eight, which now handle heavy delivery, pickups and calls.

The superintendent of this store told me on Thursday last that, owing to the increased service, elimination of worry and trouble, and the cash savings it brings, that unless some unforeseen difficulty should arise, he would never consider going back to the old system of delivery.

A few figures from this store will show the great volume of business carried by parcels post in St. Paul.

Packages delivered in Dec.	84,660
Packages lost in Dec.	8
Amount lost in Dec.	\$14.55
Amount of breakage in Dec.	56.00
Packages broken in Dec.	32
Packages delivered in Jan.	64,629
Packages lost in Jan.	6
Amount of loss in Jan.	\$10.16
Breakages in Jan.	\$23.50
Packages broken in Jan.	8
83½ per cent of total delivery by parcel post in December.	
85 per cent. of total delivery by parcel post in January.	

Following are figures from a representative store in the second class referred to before. Between March 17 and January 31:

Packages delivered	112,656
Postage	\$6,767.60
Average cost	.06

The superintendent of this store told me that a conservative estimate of his saving on delivery since March 17 is \$4,500. He said that 70 per cent. of his delivery was handled by parcels post. He has cut his equipment to eight cars and has rented out space in his garage, reducing rent on same from \$100 a month to \$40 per month. In St. Paul we have a wheeze tax on cars to take care of some good roads measures and he is saving about \$500 in this matter.

STRAIGHT LINE METHODS

Control in Business

CONTROL is the brain of a business in action. It is the irresistible force which determines the value of success. As it is intelligent so it dominates. Organization, System, Method, are hopeless and worthless, unless founded on, and continually supported by, accurate and usable knowledge based on timely facts and figures.

In this connection—

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STRAIGHT LINE METHODS

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Rapids
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Detroit
Dime Bank
Bldg.

*Paper read at convention Michigan Retail Dry Goods Association by Hal Geer, Retail Secretary St. Paul Association of Public and Business Affairs.

Two Kinds of "Good-Will"— Both Belong to You

The dictionary defines GOOD-WILL as *the established popularity of a business*.

In the annual statement of every wholesale grocer Good-Will is a conspicuous item. The established popularity of the business is rated in dollars. The bigger the business, the bigger the dollars.

The wide-awake grocer who appreciates Good-Will in his accounting department never permits it to escape his memory in the purchasing department.

He never stocks an unknown or unadvertised brand of goods, because he knows it carries no Good-Will—except its *willingness* to become a life-tenant of the warehouse.

Good-Will in a food product is a tangible asset—not an entangling liability.

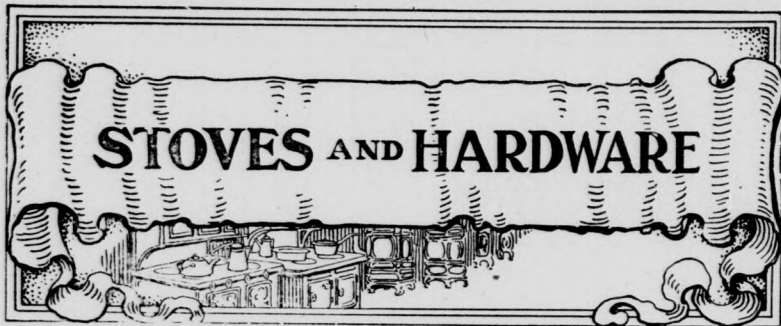
Karo Syrup, for instance, is practically sold to the trade the day it enters the warehouse. The established popularity of Karo—its Good-Will—runs into millions of dollars.

Millions spent in advertising it to the consumer.

Regardless of the extensive advertising carried on in the past, Karo will receive still greater and more extensive publicity during 1921.

CORN PRODUCTS REFINING COMPANY

17 Battery Place, New York



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.

More Springtime Hints For Aggressive Hardware Dealers.

Written for the Tradesman.

Springtime, when the housewife has started her spring housecleaning, is a good time for the hardware dealer to push the sale of labor-saving devices.

There was a time when this field was limited and unimportant, but nowadays, when vacuum cleaners, electric washing machines and similar devices run into a lot of money and are proving their value in a great many homes, the business is worth pushing.

Springtime is the psychological moment—or rather, a period of the year—to push these lines, for the simple reason that the average housewife is exceedingly busy, needs help, can't get anyone to help her, and will be apt to appreciate more fully than at a less busy season the value of mechanical helpers.

In selling such articles, demonstration is a big factor. An ounce of practical "show me" is worth a pound of mere talk.

As an opener to the spring selling campaign, one large hardware store in a small city usually puts on a Demonstration Week. This is linked up with the seasonable topic of housecleaning. The aim of the demonstrations—for there is a series of them—is to show the housewife what the hardware store has to offer in the direction of making her work less arduous and more pleasant.

Of course these demonstrations are not limited strictly to labor-saving devices. Thus, one year five different demonstrations were put on simultaneously, in different departments of the store. In the stove department a demonstration of a new gas range was featured, actual cooking being done and refreshments served to several hundred ladies. In the electrical corner, a variety of electrical devices were demonstrated, including electric irons, coffee percolators, toasters, etc. Toast and coffee were served. Washing machines were demonstrated in another part of the store, the work of both the machine and the wringer being shown. A sewing machine demonstration and a vacuum cleaner demonstration completed the lineup. Later, a demonstration was conducted in the paint department, of various painting specialties.

The dealer who puts on a series of demonstrations of this sort is undertaking something sizeable. It can be done successfully only in a large store which is systematically departmentized. But, in the smaller store, suc-

sive demonstrations can be put on in place of simultaneous demonstrations. The effect of these is in some respects better, since the attention of the customer is concentrated on a single subject for the time being.

The big store I have referred to kept up its simultaneous demonstrations for certain afternoon hours throughout an entire week. The opening day was a Saturday; over 2,000 people attended, with a large proportion of country customers. Many immediate sales were made; in addition to which systematic efforts were made to list prospects for various articles. These prospects were followed up later.

It is important in this sort of merchandising to get all the benefits that are coming to you for your enterprise. Putting on a series of demonstrations, or a single demonstration, is merely one step. It is just as important to use salesmanship to clinch the immediate sales, to systematically keep track of the prospects with whom the demonstration places you in touch, to follow them up afterward by further advertising and selling effort. Your demonstration should be aggressively advertised, and made a feature that will bring prestige to your store.

It is a good rule in such matters that what is worth doing at all is worth doing well. Half hearted advertising or selling effort brings but slight returns.

Incidentally, the next best thing to the actual practical demonstration is what might be termed the suggestive demonstration. To illustrate the point take a familiar instance: the washing machine.

A washing machine display, in the window or inside the store, usually consists of the machine—nothing more nor less. As a machine it is interesting, but the suggestion involved is relatively slight.

Here is a variation in the way of washing machine display that is worth while. Cover the floor of your window with linoleum, provide a back-

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

TAKING INVENTORY

Ask about our way.
 BARLOW BROS. Grand Rapids, Mich.

We are making a special offer on
Agricultural Hydrated Lime
 in less than car lots.

A. B. KNOWLSON CO.
 Grand Rapids Michigan



Pioneer Broom Co.

Amsterdam, N. Y.

Makers of
High Grade Brooms

Michigan Jobbers:

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

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

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

Foster, Stevens & Co.

Wholesale Hardware



157-159 Monroe Ave. :: 151 to 161 Louis N. W.
Grand Rapids, Mich.

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"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.

ground of burlap or oil-cloth. In the center of your display place the washing machine. If an electrical machine, connect it with a light socket. Put into your display an ironing board with a bit of table linen half ironed, and an electric or gas iron, or ordinary iron, in place. Show clothes horses partly hung with clothes, a galvanized tub or two, a boiler, a wash board, a clothes basket, soap, bluing, starch. Then put in a card:

Proper Equipment Means Sunny Monday.

Or the slogan can be varied. "This takes the 'blue' out of Blue Monday, Good Equipment Lessens Labor, and so forth.

A window of this sort, even without its accompanying show card, carries a clear-cut message to everyone, and emphasizes the idea that every wide-awake hardware dealer is seeking to convey to his customers and prospective customers—the idea that complete household equipment eliminates drudgery and is worth many times its cost.

Along the line of demonstration, many hardware dealers find it advantageous to place devices out on trial with approved prospects. A number of years ago when vacuum cleaners were new an enterprising clerk secured the promise of a commission on every vacuum cleaner he sold. The dealer was anxious to get the line moving, as, though then a new thing, he believed it had possibilities.

The vacuum cleaners were demonstrated in the store, but the clerk found that customers were skeptical, and often thought these demonstrations were stage-managed. So, wherever he failed to clinch a sale at the moment, he arranged to visit his prospect's home in the evening and demonstrate there. To begin with, he showed the thoroughly empty dust bag. Then he went to work. Then he let the lady of the house, and her husband, run the machine, to see how easily it operated. Then he emptied the astonishing amount of dust accumulated. A demonstration of that sort was beyond challenge, and made sales in a great many instances.

The difficulty is to find the time for these outside demonstrations, where the staff is small and the season at its height. Still, where a big sale is involved, it is simply worth while to find the time.

Another springtime feature is the garden seed business. In many hardware stores, this is a very small item; seeds are handled on commission, and shipped back if they don't sell.

A hardware dealer who believes this line worth a little extra attention makes a practice of offering small prizes to the boy or girl growing the largest vegetables or the prettiest bunch of flowers in a back-yard garden. The only stipulation is that the seed be purchased at this merchant's store and entry for the competition made at the time. The prizes are small articles from the regular stock. Not merely are sales of seeds stimulated, but the interest of the children advertises the store among older people. Garden tools, fertilizers and similar lines move a great deal more quickly, and the turn over in these lines is much greater. The winning

flowers and vegetables are shown in the store windows in the fall. Thus, the interest of a great many people in the store is maintained clear through from early spring to late autumn.

Victor Lauriston.

Many Hands Make a Task Easy.

Lansing, March 8—Enclosed please find check for \$3 covering subscription for Tradesman for 1921. This reminds me of the early days of the Grand Rapids Retail Grocers' Association, when I brought up the subject of getting weights—when a 40 pound package of cod fish contained only 36 pounds; a 100 pound keg of mackerel, 90 pounds; 10 pound pail of tobacco, 9½ pounds; 30 pound pail of candy, 29 pounds. In dealing with those who took advantage of the retail merchant you were always ready to publish our reports on trade interest, from which has sprung up the law requiring net weight of contents of all bottled and canned goods. Some merchants stay away from the meetings for lack of interest, when those who stay away might bring up some point of interest, seemingly unimportant, yet amounting to more than thought for. So when I became a grocer in this city of Lansing—I think the convention was in Grand Rapids 1914 or 1915—I was one of the delegates appointed. I said to one of the other delegates—yes, it was D. Glenn—"What are we going for? Have you anything in view?" "No," he said, "going to learn and get information." Then I asked him to call the twelve delegates together and find a purpose to go, so eleven of the twelve got together. No one had any suggestion to offer. When I was asked I spoke about the garnishment law being unfair to the grocer, so it was decided to take the matter to the convention, and what was the result? A law giving us 40 per cent., instead of 20 per cent. Who does it benefit? Every grocer and every class of business. Now, then, is this not worth the small membership fee? See our Sunday closing law in our city. See the moving van ordinance. Isn't it worth while? Who are benefited? Is it for members only? No, it is for non-members as well. Are they then not benefited? If a few must do the work, and do a lot of it, how much more could be done if we all worked to each other's mutual benefit? See what was done by our National President when he was wired by a New Jersey firm, saying, "We want to see you before you go to the Michigan State convention." "We are sorry," they said, "about our error in advertising. We will correct it." Is it worth while to join the live wires of the State? I say, let every grocer and general merchant join and not ask a few to do the work. Many hands make a task easy.

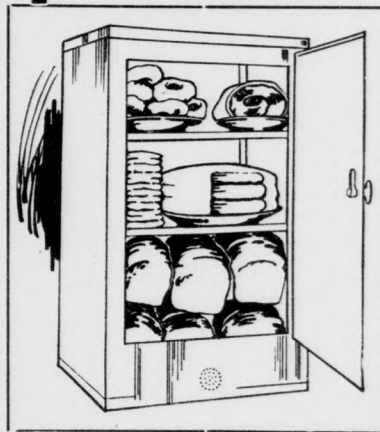
M. C. Goossen.

Oil of Apples.

Chemists have newly succeeded in extracting from apple parings, by means of ether, an essential oil, yellowish and of a somewhat gummy consistency, which possesses in high degree the characteristic and delicious odor of fresh apples.

Crabapple parings yield more of this oil than those of ordinary apples. It is likely to be turned to useful account for flavoring purposes and conceivably for perfumes.

In renewing his subscription for the Michigan Tradesman, W. H. Sweet, Saint Joseph, writes as follows: "The Tradesman is the best trade magazine for anyone in the retail grocery business that is printed to-day. No dealer would do without it, if he knew how valuable an asset to his business it would be. I would not be without it for ten times what it costs."



This Ad Worth Money

Let us send you our catalogue and price list giving complete information regarding HOME COMFORT BREAD AND CAKE CABINETS. Made in seven sizes, of galvanized non-rusting steel, and finished in aluminum or white enamel. Women everywhere buy them on sight. If, after seeing our catalogue, you care to order one or more of these cabinets, we'll fill your order promptly for any quantity. Also, if you MENTION THIS ADVERTISEMENT we'll bill it at 20% LESS than the regular dealers net price.

Properly displayed, these cabinets will sell themselves. They have done it in thousands of cases.

Made by

The Home Comfort Company
Saint Paul, Minnesota

TANGLEFOOT

PRODUCTS

STICKY FLY PAPER, STICKY FLY RIBBON,
TREE TANGLEFOOT, ROACH AND ANT POWDER.

THE O & W. THUM CO., MANUFACTURERS.
GRAND RAPIDS, MICH. WALKERVILLE, CANADA.



Wilmarth show cases and store fixtures in West Michigan's biggest store

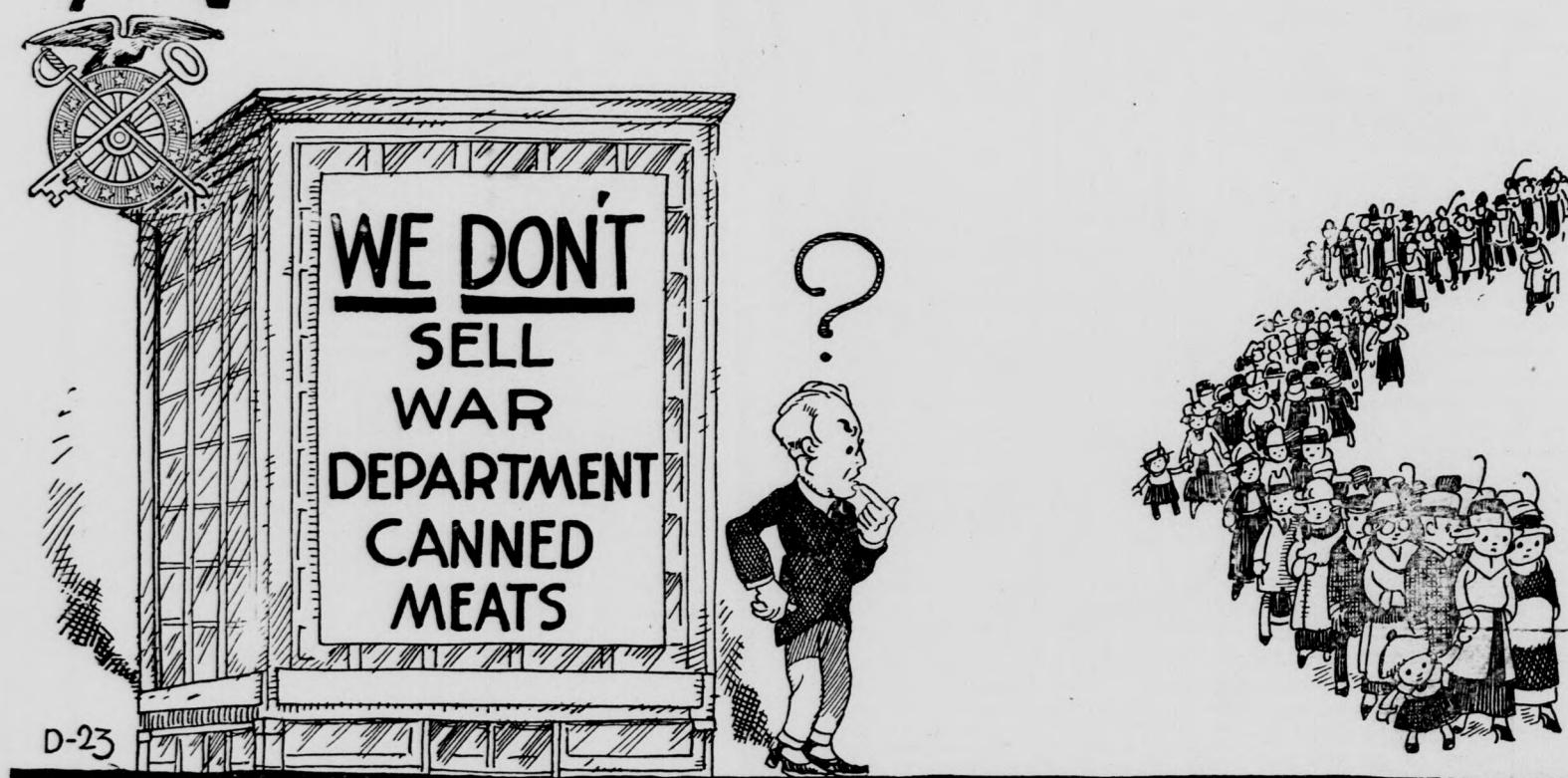
**In Show Cases and Store Fixtures
Wilmarth is the best buy—bar none.**

Catalog—to merchants

Wilmarth Show Case Company
1542 Jefferson Avenue Grand Rapids, Michigan

Made In Grand Rapids

ARE YOUR CUSTOMERS



Nothing will kill your customers' interest in you and your store quicker than **your lack of interest in their welfare.**

As an experienced business man you **know** you must cater to their wants if you would succeed.

And they want War Department Canned Meats!

HAVE YOU GOT THEM?

If you haven't any of this delicious Canned Corned Beef and Corned Beef Hash you are a loser thrice over.

First—you lose the profit that accrues from the actual sale of these meats.

Second—you lose the opportunity of having the crowds visit your store and with them the potential sales in other departments.

Third—you lose the good will of your customers; because you do not (when you can easily do so) have **what they want.**

The housewives of the nation are not as a rule paying any more than is necessary for food; and when they read in their daily papers of the big chance to secure this wholesome, guaranteed pure Corned Beef and Corned Beef Hash at **less than pre-war prices, they are going to get it;** if not at **your** store, then at the other dealer who has the

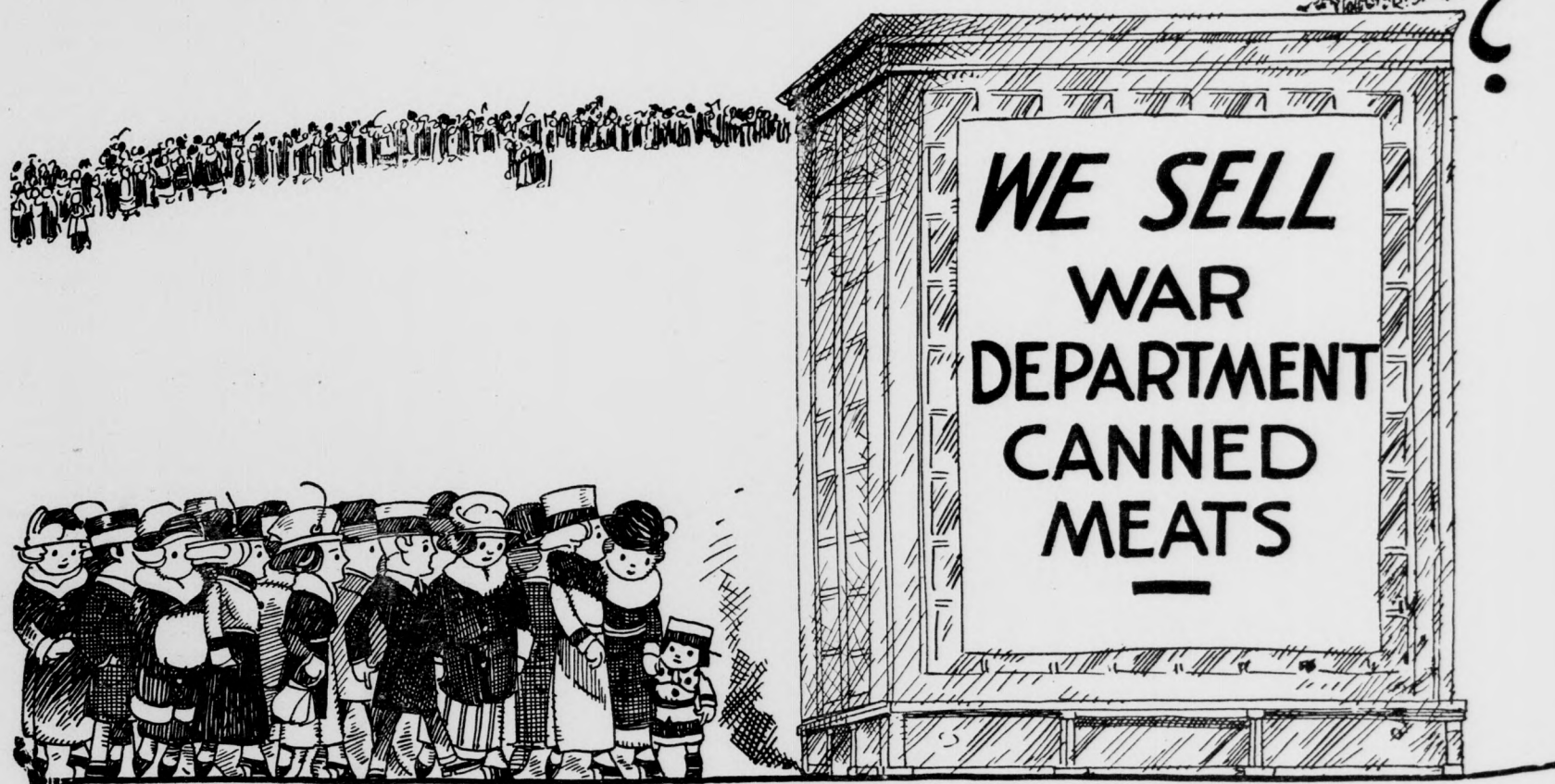
foresight to visualize the enormous possibilities involved.

Don't stand and watch the crowds enter your neighbor's store! Some of that trade rightfully belongs to **you!** Get it! Send to the nearest Depot Quartermaster for a supply of these palatable meats at once—cut the "Don't" out of your sign and watch the crowds come to **you.**

BUY WAR DEPARTMENT

Buy it by the Carload—Freight prepaid

GOING ELSEWHERE



This is a great opportunity for dealers

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

Note the New Wholesale Prices

Minimum Order Accepted \$250

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

CORNED BEEF

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

CORNED BEEF HASH

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

TABLE OF DISCOUNTS:

\$ 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



FINANCIAL PROBLEMS.

How and Where They Affect the Retail Merchant.*

The recent celebration of the tercentenary of the landing of the Pilgrims has called attention to the struggles of the little band of colonists and the gradual development of their economic life. The outstanding difficulty during the first winter in Plymouth was the shortage of food. In other words, they lacked capital. Neither cash, bank loans nor the proceeds of the sale of their bills in London would have done them any good. They needed real capital, food and commodities to carry them over to the first harvest.

Life was then comparatively simple. To-day it is very complex. Yet the principle is still inherent in our economic relations. We still need capital to bridge over the period between harvests. We need capital to finance the various processes of production and manufacture from seed time to the final payment for the goods by the consumer. The farmer must live while he plants, cultivates and harvests. The railroads with their expensive equipment must be financed with adequate capital. The manufacturers must have their share; and the jobbers and retailers, the necessary mediums of distribution, fill out the credit cycle of capital requirements.

The financial problems in retailing are thus but little different from the problems of business in general. The aspects, of course, vary and there are times in retail business experience when they seem to have special significance as under present conditions. This would seem to be the view of the retailers themselves and in a measure that of the public with whom they come more directly in contact than the representatives of other lines of business.

The subject of the address naturally develops two sub-divisions in relation to finance—the current credit problems of business and the indirect though vital relations of the business to international finance.

The current financial problems of the retailer have been accentuated by war conditions. First as effort was directed to the manufacture of war supplies, the stock of goods was necessarily depleted and prices began to soar. Then with the growing spending power of the people as credit and currency were inflated, prices continued high for a period. Borrowing was necessarily increased as prices advanced. Credit was deemed to be on a sound basis owing to growing profits and increased inventories. Bank deposits and bank loans grew with the process.

Fortunately, there existed a new financial agency to ultimately check this growing inflation, the Federal Reserve System. The principle of its operation fortunately had been tested through years of experience abroad.

English experience ranging over a long period of years, shows that the average change in prices very nearly

coincides with the average annual discount rate of the Bank of England. As prices go up the discount rate advances. As prices go off the rate declines. The economic control of the bank over prices is thus made evident. This condition is particularly interesting in view of the power of the Federal Reserve System to control discount rates in the United States through the principle of re-discount for member banks of approved commercial paper. This power was not exercised during the war period because it was deemed wise to help government financing through the maintenance of a low interest rate. Furthermore, the gold reserves of the Federal Reserve Banks were comparatively strong, owing to the great influx of the precious metal from abroad, sent in payment of foreign purchases, chiefly in 1915, and the substitution of credit balances for money reserves in the member banks of the country. The conditions thus established of course, were elements of inflation, particularly as the Federal Reserve Act provided for lessened reserves in the National banks.

Under normal international condi-

tions, the increase of his facilities requiring long-time credit and his ninety day to six months borrowing to finance his seasonal purchases. The mortgage, the sale of his commercial paper and bank credit cover the usual means of raising money. Mortgage money is now scarce owing to the world shortage of capital but bank credit for reasonable requirements is available if warranted by the merchants statement and the reasonable movement of goods. A bank wants a ninety day note to be paid in ninety days and the merchant undoubtedly wants a turn over of the supporting goods at least within that period. The two principles should be co-related as far as possible though of course there are times when the paper must be renewed as the turn over slows up because of general conditions. Thus in great measure the financing problems of the retailer, assuming adequate capital in his business, is a merchandising problem. Under present conditions there should be effective advertising, efficient departmental administration and a sane attitude on the subject of prices. A small profit on a normal production

lations, capital for the maintenance and development of our export trade is most necessary. Under the normal conditions of a balanced trade, imports will finance exports. In other words, there is merely an exchange of goods. Now that so many nations have reduced exporting ability, we must consider the import of securities in payment for our goods. To put it another way, we must grant long-time credits. Thus a problem is presented to the bankers, producers and distributors of the country that in some of its aspects is new in American finance.

The United States has had but little experience in granting long-time credits; but it is now a creditor nation with a great surplus production at a period when the nations of the world have a restricted buying ability. In 1914 England held foreign securities to the amount of \$21,000,000,000 while the United States had overseas investments of but \$800,000,000.

Loans of a similar character of those made by England, made through American banking concerns should, of course, be followed by the expenditure of the money for American products, thus establishing the basis for developing a continuing trade along normal lines of export and import.

The United States now has to compete in foreign trade with countries well organized for overseas commerce with years of experience and with well established connections. Two important steps have been taken to make its new efforts effective. The Webb law makes legally possible the association of concerns, which although competing for domestic business, may unite to compete as a unit for foreign trade. This plan not only reduces costs through smaller sales organizations, but makes it possible to compete on an equal footing with similar organizations in other countries (as the German cartel) as well as standardize American goods.

More important, perhaps, has been the passage of the Edge bill, an amendment to the Federal Reserve Act, which provides for the incorporation of companies to finance overseas trade particularly through the extension of long-time credit and the local issue of debentures.

Under the leadership of John H. Mc Hugh, Vice-president of the Mechanics and Metals National Bank, New York, acting for a committee of the American Bankers' Association, the Foreign Trade Financing Corporation has been incorporated and is now in process of organization. It will have a capital of \$100,000,000, and may issue debentures to the extent of \$1,000,000,000. This corporation should be a very vital factor in maintaining and developing our export trade, so necessary to every interest in the country with the very vital effect on retail business.

The farmer, the wage-earner, the merchant, the manufacturer and the banker will receive many benefits from this type of company, for there is an economic advantage in a maximum rather than a minimum production. Labor is more fully employed. Prices tend to be more stable both through the enlarged purchasing power of the people and the broader markets de-

WHY DO YOUR CUSTOMERS BUY?

Every retailer knows that the five senses play a large part in the completion of a sale. But just how important is each one? By considering the reactions of several thousand patrons, a big department store has found that out of every 100 customers

- 87 per cent. will buy by the attraction of sight—including goods on display (whether in the windows, on counters or on show cases) and those to which their attention is called by advertising or demonstrations;
- 7 per cent. by the attraction of sound;
- 3.5 per cent. by the attraction of smell;
- 1.5 per cent. by the attraction of touch; and
- 1 per cent. by the attraction of taste.

It therefore follows that at least seventeen-twentieths of the activities of a store ought to be concentrated on the arrangement of attractive displays, advertising and the like, including the instruction of employees in the best ways of showing goods.

tions the advance of the discount rate of a central bank tends to draw capital from foreign countries and offsets the necessity of gold exports. It tends generally to minimize bank loans and promote liquidation. The offset of this policy is to promote the reduction of commodity prices. On the other hand, a reduction of the discount rate would tend to increase loans, tend to stimulate enterprise generally, and ultimately advance prices. The proper function of a central bank, or of a central board with corresponding power, is, of course, to stabilize prices so far as possible and to minimize the ups and downs of credit movements. Such movements, however, are more or less inevitable, growing out of the inherent errors in business life. War, of course, nullified the usual results of discount rate control.

The re-discount rates of the various Federal Banks were finally advanced. This action was followed by a tendency to curtail credit by the member banks, with the consequent reaction on prices. These changes did not take place without more or less public discussion with the result, as the retailer well knows, that the volume of sales suddenly dropped. Purchasing power was reduced through un-employment and prices were deemed to be too high.

The retailer has usually two finan-

is better for the future of the business than a large profit on a curtailed output.

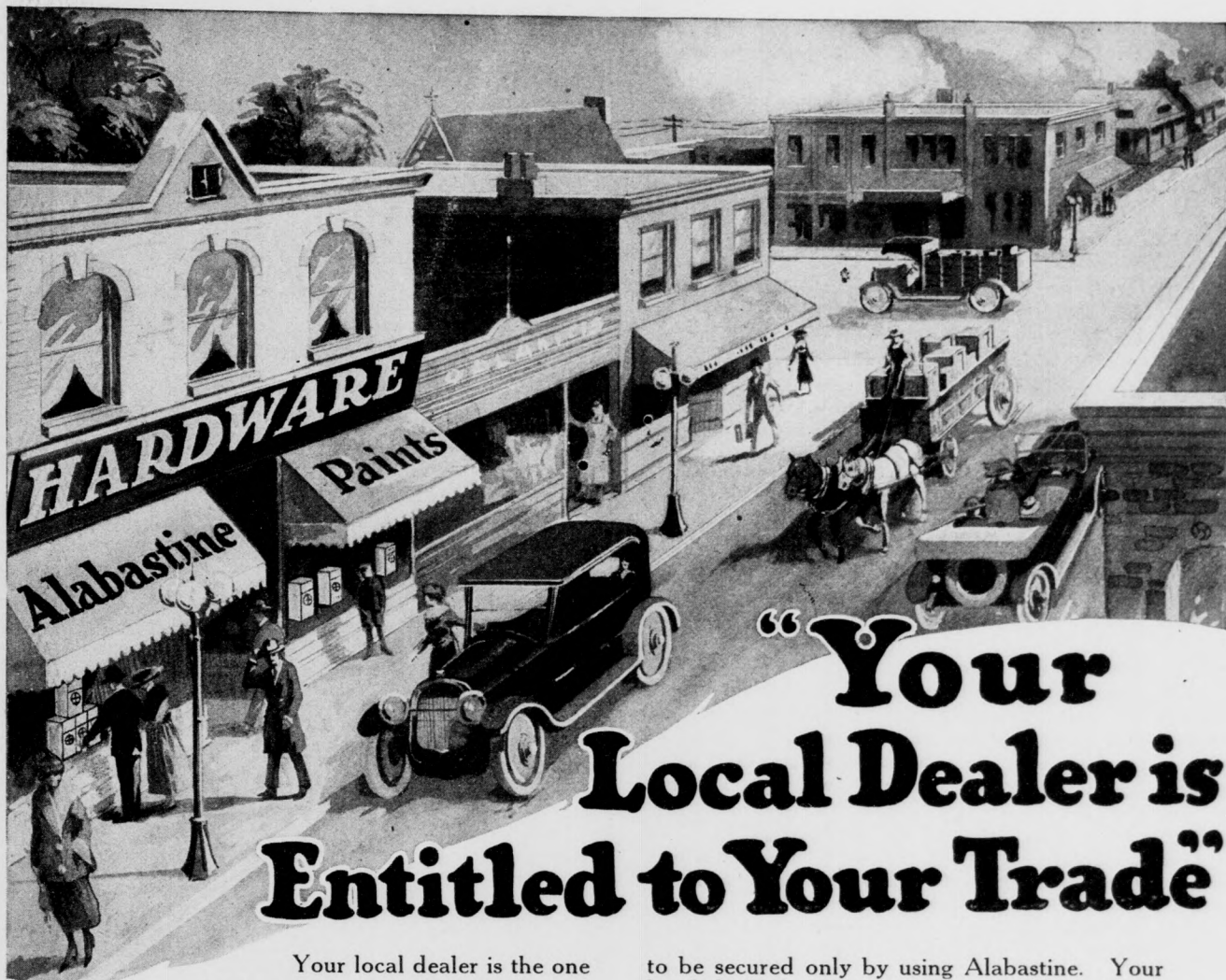
The second great problem of the retailer he does not yet fully recognize; that the maintenance of a satisfactory international trade is vital to the volume of his domestic trade. This does not mean merely that he must buy in Paris for his high-grade customers but that he must stand behind the development of export trade as well.

The extension of foreign trade along soundlines is necessary to the commercial and industrial stability and development of the United States. The division of labor, the diversification of climate, the varying aptitudes of peoples make commercial inter-dependence of nations both necessary and desirable. No nation can safely assume a position that tends to isolate it from world commerce.

The successful trading countries of Europe, however, such as England, France, Holland and Belgium, have learned through centuries of experience that the outposts of trade must be established through the investment of capital.

The fields for commerce are, of course, well established. Exploration and settlement are no longer important factors to be considered. Owing to the losses in the World War, however, and the dislocation of trade re-

*Paper read before the Michigan Retail Dry Goods Association by Edmund D. Fisher, formerly Vice-President of the Bank of Detroit.



Your local dealer is the one person, next to yourself, who is most interested in the satisfactory decoration of your home. Because pleasing you will add to his patronage, displeasing will detract. That is why 30,000 honest, square-dealing merchants in the United States are doing all they can to put into American homes the beautiful interiors

to be secured only by using Alabastine. Your local dealer **wants** you to have walls that harmonize with your rugs and furnishings,—that smooth, durable, sanitary, fashionable finish which makes Alabastine the nationally accepted wall tint. He will gladly sell it to you or your decorator in packages which you may know contain genuine Alabastine by the cross and circle printed in red.

Alabastine

The Sanitary Wall Coating

Instead of Kalsomine or Wall Paper



Should any dealer offer another material for the purpose, either he is not familiar with Alabastine's merits or does not fully appreciate your desire to secure the best. If he will not order for you, write us and we will see that you are supplied.

By mixing Alabastine—a dry powder—with water it is made ready to apply with a suitable wall brush to new walls or old—any interior surface—plastered walls, wallboard, over paint, burlap or canvas, or even old wall paper where it is fast, has no raised figures and contains no aniline dyes.

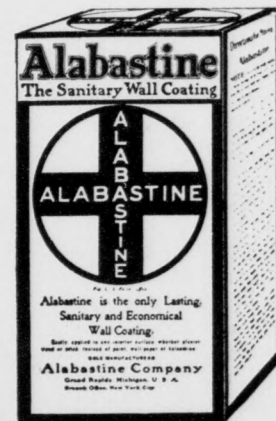
PRICES

5-lb. package white Alabastine	75c
5-lb. package tints Alabastine	80c
Special deep shades (No. 33, dark green—No. 58, deep brown)	95c

THE ALABASTINE COMPANY

449 Grandville Avenue, Grand Rapids, Mich.

Write for Free Interchangeable Color Chart Showing Modern Decorative Wall Treatment



veloped. The morale from full employment makes more contented citizens and more efficient workers. An investment ability would develop under such conditions which would easily absorb the debentures as they were issued.

The Nation as a whole would thus have a savings account, a reserve fund for the great future. Such a fund, the \$21,000,000,000 of foreign investments (1914), saved England in her time of need, and the connections established with the borrowers have given and will continue to give her, in a measure, the control of a continuing commerce.

The type of corporation authorized under the Edge act has proved to be profitable in English experience, paying dividends of about 12 per cent. The efficiency of American management, together with the restrictions which may be imposed by the Federal Reserve Board, calculated to safeguard both the stockholder and the debenture holder, should make these new corporations both profitable to the investor and helpful to commercial development.

Such plans as these to promote our export trade of course require the co-operation and support of the merchants of the country. The American merchant perhaps has not quite the vision of ultimate advantage to be gained from foreign trade as his European neighbor. He is often too well satisfied with the visible results of domestic enterprise. It must be remembered, however, that present conditions, which are by no means satisfactory, grew out of world conditions; that the United States must always be affected by world adversity or world prosperity. It is thus the duty of the merchant to do all he can to promote the return of world prosperity by supporting such organizations as the Foreign Trade Financing Corporation, for in so doing both he and the community he serves will prosper.

Teaching Children To Waste a Bad Habit.

Written for the Tradesman.

While the mother sat in her dressing room, arranging her hat and gloves, her little girl, who was waiting to go out with us, was shaking the box of talcum powder, scattering it all over the bathroom and everywhere else within reach. Her mother saw her doing it, but never said a word—evidently it was not a new thing in that house. A few minutes later she did say to the housemaid:

"Ellen, you'll have to get the vacuum cleaner and take up the powder that Gladys has shaken all over the place."

Ellen said nothing but the expression on her face was eloquent enough.

To me the waste of the powder and the waste of Ellen's time were bad enough; but the thing that troubled me most, and troubles me still, was the indication of something in the character of both mother and child without which such a performance would have been impossible.

How would you deal with a case like that? I fancy some one asking. Children are careless; Gladys did not

realize the meaning of what she was doing. Of course she didn't—that is the answer.

When perhaps Gladys finally did realize, she was pretty well beyond cure. Certainly her mother never cured her. That comparatively trivial incident was the fruit and sign of many years of ignorant neglect in the child's training. And I know very well that you would have found the same sort of waste going on all through that woman's house. Yes, and all through her life. I presume the mother was taught that wastefulness by her own mother, too.

It seems to me that a child should learn very early that everything around him represents the labor of other people, and an indebtedness to them on his part. That is one of the reasons why he should be taught to make things himself, to pick up his toys, to take care of things. Thus only will he learn how much it costs in work to furnish him with what he needs, and keeps him and his home generally in comfortable condition. When he tracks dirt into the house he should be required to clean it up himself, not so much that he may learn how to do it—although that is important enough—as that he may realize what it costs.

In a home in which that sort of thing is done you will find that things are not wasted. The character trait works all the way through the home. System will rule there. The home maker will know what she has in the house and where it is kept. Buttons, hooks-and-eyes will be sewed on in time; that woman, however limited her means, will be better dressed than her neighbors.

I know a woman who spends a great deal of money on dainty gowns and negligee things, but she never looks neat because she is fundamentally wasteful in her treatment of what she has. She wastes time and dresses in a hurry. I know a very rich man who always looks as if he had just stepped out of a bandbox. He showed me the other day a label in his coat pocket telling that his suit was five years old. He had worn it more or less constantly, but his clothing is always well and thoroughly cared for. Not because he is rich, but because he was a poor boy who in his childhood was taught not to waste.

From the littlest beginning a bad habit grows and grows; the task is harder to-day because of what we neglected yesterday. I have a belief myself that neglected tasks and responsibilities register themselves in character and that somehow, somewhere, these things must all be atoned for and cured. When I was a little girl I used to hear it said that every would have to rip out with your nose stitch you sewed on Sunday you in the next world!

Prudence Bradish.

[Copyrighted 1921.]

Who's Ahead?

Harry: The judge fined you ten dollars and costs for speeding, eh?

Garage Owner: Yeah, but he always has his car repaired here.

Card systems are arrangements that take up an hour's time showing how a five-minute job should be done.

Just How to Increase that Underwear Business



First, secure the best underwear—best in material, best in fit, best in service, best in value.

We do not claim excessive modesty when we submit "APEX" Underwear for Men and Women as *the* underwear that fills the requirements.

But we are willing to prove it.

Let us send you samples and you can judge for yourself.

The Adrian Knitting Company
Adrian, Michigan

UPWARD AND ONWARD.

Address of President Knapp To Dry Goods Dealers.*

I have the great honor and pleasure of calling you to order to this, our third semi-annual convention. I will not go into details regarding the past six months' work or accomplishments of our organization. Our very efficient Secretary and Treasurer, Mr. W. O. Jones, will give you his report as to our finances, and our Manager, Mr. Jason E. Hammond, will report in detail the doings of our organization.

Our board of directors and our committees have met when occasions have demanded. Their willingness to help and co-operate made our work not alone pleasant, but a marked success. Every merchant in Michigan owes much to our organization. In fact, we have been and are a factor for the betterment of business conditions, and our problems were common to all. The vital ones, when solved, proved a benefit to all business men of our State.

Our Manager, Mr. Hammond, has always been at his post ready to study any of the problems we might have. He is gaining in his ability to serve, and every time you ask a question you help him and the organization to grow by his solving the problem for you. This proves that we can as individuals aid in many ways the usefulness of our organization.

During the past two or three months we have held group meetings. These meetings proved a success. One of the features was the great interest shown by the medium and smaller towns in the teaching of salesmanship. It was suggested that the organization engage a teacher from the Prince school—who would visit these towns for a period long enough to be of benefit to the salespeople. I especially recommend this.

The question of teaching salesmanship in our public schools is one that every merchant should take an interest in. Up to the present time no provision has been made to help this important vocation along educational lines.

Insurance is another question, and I am more than pleased to say that we are making fine progress. The merchant who has not taken up the insurance question with our Manager is making a grave mistake. We certainly owe it to ourselves that insurance of all kinds where it applies to our business be considered from every angle.

Advertising.

This subject that is vital to every business, and to be a successful advertiser one must hook his advertising up with the word "confidence" in the fullest sense of its meaning. Although it is intangible, there is nothing that a retail merchant will find of greater value than the full confidence of the people of his town and the surrounding country in his ideals of value.

We have all gone through the recent reduction in price of many and varied lines of our merchandise, and our customers were eager purchasers, and glad to see the deflation of prices reflecting in the selling price of the goods or merchandise they needed. Above all they are interested in value. They want to make their money go as far as possible—in other words, to get good goods at a low, consistent price. This is true all over our country and especially in our own State.

Their knowledge of prices to a certain extent is shattered. They hardly know what to consider a real low price with the present market conditions. With this uncertainty they go to the store or merchant whose reputation for honest prices and good business judgment has been established by his record in that community. In other words, they buy because they have confidence.

We should take advantage of the advertising part of our business and

*Address of President Knapp to meeting of Michigan Retail Dry Goods Association at Detroit.

see to it that it is capitalized for all it is worth; and no opportunity should be lost to build up good will. Advertising is so vital that the quality should be of the highest. And you should recognize your responsibility to see that your advertising is backed up by the merchandise served to your community—merchandise of the quality advertised.

We should so conduct our business that the public will have confidence in us as merchants as well as in the merchandise. In this way we can gain good will, and the permanent satisfaction of a service well rendered. Every storekeeper should make it his aim to have a standard of quality based on his experience as a merchant; and when depending on others to buy that merchandise, he should see to it that the goods so bought come up to his ideals of a standard quality.

No merchant should neglect the advertising and no merchant should allow his good name to be attached to any advertisement that does not exploit consistent prices on good quality merchandise.

We, as an organization, should see to it that we do as we advertise, setting an example compelling a higher standard throughout our State. Our Manager can furnish members with copies of State Laws pertaining to all kinds of advertising.

Credits.

A part of our business in which I am deeply interested.

In my business experience of over forty years I have found that credit or collateral, which is the real up-to-date name or basis for credit, is one of the most important things not only of the business man, the public in general, but people everywhere. The first thing that you would be asked were you to solicit a loan at any bank or financial institution in this great country of ours would be "What's your collateral?" The man with good collateral can borrow money most anywhere. So, it should be with the customer who understands the first principles of credit. As one credit man puts it, "Credit is a convenience, and not a crutch." As the retailer should bear in mind that he does not extend credit to his customers as a means of helping them through financial difficulties by enabling them to buy goods for which they are unable to pay at the time of purchase, but as one phase of his service to them.

One thing you know is, that when a customer buys goods on credit he should have available at the time the money or its equivalent with which to pay for the purchase. Credit merely enables him to pay for his purchases at a time when it is most convenient for him to pay all of his bills, which should be the first of the month following the purchases. But I am sorry to say that the people, generally speaking, do not understand this principle. The public does not understand why merchants give credit, and does not realize the importance of keeping its credit good. In other words, they do not always furnish you with the proper collateral. I am obliged to make the statement to you that the average merchant will acknowledge that this is all too true. What is to be done about it? It is up to the merchants of all towns to educate the public who ask "why," and the means at hand are these.

Teach customers that if they do not pay their bills promptly, and as agreed that their credit or collateral is impaired, and further that it will be impossible for them to secure credit at any store without making good at all stores. Associations should be organized in every town. With the backing and assistance of the merchants they will accomplish a great good in any community. First, by extending credit to those who are deserving of it; and second, by refusing credit to the people who abuse the privilege, not with a motive of doing wrong, but simply because they cannot resist the opportunity of getting something with the thought that they will pay for it when

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Athletic Union Suits made in all styles—MEN'S, WOMEN'S, BOYS' and MISSES.

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Nifty Stuff in
NECKWEAR — COLLARS — SHIRTS
For Easter Trade

Don't lose the early business.
Get in early and stay late this spring.
In other words "go to it." Don't wait for it to come.

Daniel T. Patton & Company

GRAND RAPIDS
59-63 Market Ave. North

The Men's Furnishing Goods House of Michigan

they can. In other words, credit extended to the extent of over-buying is a menace to the person to whom credit is extended as well as a danger to the one who extends it. You very often hear it said that it is a good thing to go in debt. This is true only with a certain class of high grade people, the kind who are not happy when in debt and would fight to meet their obligations. In extending credit to them you help them purchase merchandise they would not or could not otherwise buy. In their case, going in debt is a good thing. On the other hand, a person who is extended credit in a great many cases does not feel the responsibility of meeting the obligation. Consequently he owes and still adds all he can to that debt by applying everywhere for credit. As I stated before, a credit organization can do a great good to your community, and save a great many people from the wrong road of commercial life. I recommend that we establish a State Credit Bureau in charge of our Manager.

Keeping Down the Cost of Doing Business.

In my estimation this is one of the responsibilities of the conditions existing to-day. Every merchant should take an active interest in the problems of cost, selling price, consistent profits, and turn-overs.

How many of us are giving the thought we should, which I maintain is what we owe the buying public, to the reducing of the cost of doing business. According to the statements of Industrial Engineers it is estimated that 80 per cent. of the mercantile establishments throughout the United States are inefficient in this respect. There is only one conclusion at which to arrive, that our methods of conducting our places of business as merchants are below the average in regard to the cost of conducting, as compared with manufacturing and other lines of industry.

We should all endeavor to improve the effectiveness of our stores, and by doing so reduce the cost of doing business, which naturally is passed on to our customer. In going through the half-priced era, when merchandise was scarce and we had little opportunity to watch the cost while our business expanded without any effort on our part, we needlessly drifted into bad practices. When conditions are changed as we find them to-day it means that we should pursue a policy of economy in every direction. Every waste must be eliminated so that we will be able to stay in business.

For the past months we have been hearing a great deal about business depression; still in these days of rush and push, up-to-date arrangements and ways of doing business, it would seem as though nothing could really depress, or seriously interfere with business to-day. We have gotten in with the crowd and, to a large extent, we are pushed right along.

It is vastly better no doubt to take a hopeful rather than a despondent view of the future for the industries of the country, supported and buttressed by the vast wealth and the great natural resources of the United States, will without fail, in the long run, prove to be superior to the grave economic and industrial problem which confronts it, but nothing of real advantage is to be gained by glossing over the reality of the present situation.

Those who recall former panics or hard times which occurred along about 1907 remember well that we, at that time attempted several movements along the line of what we call "Buy Now," only it was called at that time "The Sunshine Movement." There was no more striking example of National self-deception than was practiced upon that occasion. The promoters of the idea proceeded upon a theory that the country would be happy if it thought it was happy; and that it would be prosperous if it thought itself prosperous. We try

to fool ourselves with the idea that if we said "Buy Now," everybody would "Buy Now," and we were all expected to cheer the other fellow up, and that business would revive and unemployment would cease.

I speak of this with the one object in view, and that is that we should not attempt to fool ourselves. These are times when business men should be real business men, and do things on a business basis. The advice to "buy liberally" and "buy now" is good only insofar as it benefits the person giving it. The great trouble of following advice of that kind is that merchants are apt to become so involved that they cannot negotiate additional credit or pay their bank.

War.

War is a great leveler.

And the strange thing about it is that war's leveling is always downward, never upward.

War is indeed a great democratic force, but in a wholly destructive sense.

The same natural laws govern in the economic as in the material world. Regardless of how people may flaunt these laws in the rage of war time buying and spending, "What goes up must come down." This is an unalterable law.

And in the period of the inevitable post-war slump everybody suffers, and usually most of all the "get rich quick" of the golden war-contract and war-profiteering days.

In any event, they will most probably be the first victims of the process of deflation which is now going on under conditions somewhat more drastic than had been imagined or that need have arisen if the country had had a wiser leadership. A reaction was due, but not the extreme depression which we are witnessing to-day. This depression is largely psychological, and it will pass away as soon as the public perceives how unjustified it is by basic conditions in the business and industrial world.

In the meantime, however, the "drive" for lower prices goes on. Strangely enough, some of those who have most strenuously resisted it are now loudest in their denunciations of those whom they pretend to think are still trying to retard it. In other words, the pot is again engaged in its favorite pastime of calling the kettle black, and the dirtier the pot the more fiercely it boils and throws off scummy stuff.

Now, as nobody in particular is justly chargeable with bringing on the high prices, so, nobody in particular is responsible for the sudden and upsetting start toward a return to lower prices. These things are quite beyond individual control. The world to-day is under the sway of blind forces which the war unleashed and the final sweep of which no one can forecast. It is, therefore, the height of folly to blame individuals for what can only be regarded as cosmic results.

I am a retailer, but I am not holding up prices, as so many of the manufacturers have asserted. On the contrary, prices are holding me up, if I may so speak. Like nearly all the manufacturers and many of my brother retailers, I have made some profits in the past three or four years, but I knew all the time that I wouldn't be permitted to keep all of them. I am already beginning to write them off, or rather the present price cutting movement is writing them off for me. And just where this process of profit cancellation will finally leave me, it would stump the seventh son of a prophet to tell.

I only know that the return to "normalcy" and live-and-let-live times depends upon the speedy resumption of public buying of merchandise. Together with my fellow merchants of Michigan I am doing everything in my power to facilitate that buying by reducing prices to the lowest possible point consistent with the maintenance of a solvent business. To assert—as many manufacturers have done—that

it is "the reluctance of the retailers to take losses" that is delaying the resumption of buying, is a bald misstatement. However reluctant we may be to take losses—and I dare say that we are not alone in sharing that reluctance—we are nevertheless quite willing to take whatever legitimate losses are necessary to restore the confidence of the buying public and start business going again. We are willing to do this not because we are philanthropists, but because we regard it as an indispensable step toward the return to normal conditions.

Let me repeat what it is so necessary to remember in these topsy-turvy times, that there is no call or excuse for any one charging anybody with the sole or chief responsibility for holding back the price cutting which is so widely held to be the essential to the restoration of general business confidence and activity. Both manufacturer and retailer are in the grip of mightier forces than those of individual greed and selfishness. It is clearly a case of misplaced barrage to indiscriminately blame either of them. What they should do is to quit "jawing" each other and work together to ameliorate the conditions which, if left unheeded and uncorrected, will inevitably produce wide-spread misunderstanding and perhaps long-continued distress. This is the duty which is plainly enjoined upon them both by civic patriotism and that enlightened self-interest which is the spring of real business initiative and progress.

I sometimes like to look back to the early days (when everything was so different) and think how much more easily a panic might have been brought about then; and also what we might have accomplished then had we but had a few of the things of to-day. Will our descendants be saying the same thing in as many years hence?

As you all know, the Dry Goods Economist has been printing a series of articles as a resume of what that publication has been doing to help the "trade" in the past seventy-five years. They are supposed to be, and one naturally would think them to be, articles dealing with the past when times were crude.

I sat down one evening with a magazine in hand, expecting to be taken back to the time when I, as a young boy, entered a dry goods store as a clerk. I had not read far when I said to myself, "Why this does not deal with the olden times. This is comparatively up-to-date." But think of it! It was describing the methods of 1890—thirty-one years ago and yet in comparison it seemed modern. The article spoke of arc lights and cash carriers (the first to be sure) but a wonderful improvement over kerosene lamps and the cash drawer. Arc lights! Well, even gas would have been a marvel and a fairy land to one who had to clean twenty kerosene lamps every morning.

And although 1890 seems like an El Dorado when thinking of the pioneer days, yet what strides we have made since then—in the past thirty-one years! To go back to what we call "The early days" is almost as interesting as to see the play of "Little Old New York," which takes one back to the time when John Jacob Astor had just gotten well established in the real estate business, when Cornelius Vanderbilt was trying hard to get a financial start and Delmonico was peddling sandwiches.

We cannot go back that far, but we can remember—

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Taylor Wolfenden Co., Detroit.
Wm. R. Elliott, Detroit.
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W. B. Childs & Son, Hillsdale.
Woodworth & Branch, Coldwater.
Wm. Isler & Co., Kalamazoo.
Hoffmaster, Battle Creek.
B. F. Simons, Lansing.
H. Ingersol, Lansing.
Wm. Barry, Saginaw.

E. R. Hawley, Bay City.
Voight Herpolsheimer, Grand Rapids.

Hannah Lay Company, Traverse City.

Smith Bridgman & Co., Flint.

In the days gone by we did not discuss the subject of quick turnovers. Then we bought for the whole year—bolts and bolts of muslin, cotton flannel, red flannel, etc. Very few even went to market themselves. The salesman, who made annual trips, was the main source of supply as well as of information.

The retail business is a wonderful thing to me. It becomes more and more interesting as time goes on, and when I think of the employees and the customers, it almost seems impossible. We are living in a great age, and the retailer is becoming more and more recognized as an absolute necessity to every community. It was but a short time ago that I had a long talk with Mr. J. N. McBride of Owosso, Shiawassee county, who is connected with the Farmers' Bureau of the State of Michigan. He is also on the Board of the Wool Growers Association of the United States. He is one of our leading farmers, and is interested in farmers' organizations. He stated to me that in his estimation the retailer is necessary and that the farmer would make a great mistake if anything should occur that a majority of them had their way and did away with what they call the middleman or merchant. The merchant who is a real merchant commences to realize that he has a responsibility and duty in serving the public, and that is making every effort possible to reduce the cost of merchandise to the consumer in every way possible by using the most modern and best methods of saving on the cost of doing business, by buying good reliable merchandise, and by cutting off in every way possible any extravagance or unnecessary expense in doing business so that he can serve the public in the best way possible. The better class of people generally feel

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that the merchant is an absolute necessity; and we all know that most co-operative stores that are started eventually go against the rocks of financial difficulty, from the fact that it does cost something to do business to-day, and that you cannot sell merchandise without a legitimate profit.

This past year we produced the greatest crop in the history of this country, great wealth grown from our own soil. We have in our possession nearly one-half of the world's gold supply. We have National wealth aggregating something like three hundred billions of dollars and a National income close to sixty billion dollars per year. From a debtor Nation of about five billions, we are to-day the world's creditor in the sum of about fifteen billions. As an incident to the war, we have built a great merchant marine to bear American products to the markets of the world. We have enacted during the past year a reasonably sane law governing our railroads, which ought to make them more serviceable instruments of commerce. In spite of labor's troubles and reactions, our labor on the whole is better satisfied and more productive than any labor in the world. We have passed through a great political period and a National election. Whatever be our party I think we can all have the reasonable assurance of feeling we will have careful business guidance for the next four years.

In conclusion, let us as merchants do our duty as loyal up-right citizens. Have faith in the future and in our government, which has given character to every period of American history.

Hours of Work for Machines and Men.

Figures tending to show a decrease in production as a result of reduction of working hours, based on the experience of a large and varied group of manufacturing plants since the beginning of 1919, have recently been issued by the National Industrial Conference Board. The interest of the report is not so much in this evidence of the statistics, however, as in the explanation which follows.

The character of the work—that is, whether the process was largely hand-work or machine work—according to the report, determined whether or not it was possible to increase output under a reduced schedule of working hours. "Where highly automatic machine processes predominated, the output was almost entirely limited by the speed of the machine. Where handwork predominated, or where the skill and speed of the worker in handling machines were the controlling factors, it was possible to increase the hourly output of the workers. Other factors were the general attitude and characteristics of the working force, the supply of skilled labor, regularity in attendance, changes in the personnel of management or the introduction of improved methods of management or the installation of different or improved machines." Piece-workers maintained output better than day-workers.

The report lays bare a basic element of the whole problem of hours of work in modern machine industry. Obviously, where only a machine is to be considered, it will produce more in ten or twelve hours than in eight. The broader question is how many hours each day it is advisable, from the point of view of society, to keep men and women at purely automatic machine processes.

Piggly-Wiggly Sues Alleged Imitators

Suit has been commenced in the Federal District Court in Denver to determine the validity and scope of the Piggly-Wiggly patents covering the self-serving merchandising theory. It is said that more than 500 stores in various parts of the country are using the self-merchandising plan, and if the Piggly-Wiggly patents are upheld they will be put out of business or compelled to do business on some other plan. In addition to this, the alleged infringers may be compelled to pay to the Piggly-Wiggly all profits from the self-merchandising plan.

The battle to test the legality of a patent on a plan or theory of merchandising was launched by the filing of two suits by the Piggly-Wiggly Corporation of Delaware. These suits are against M. J. Baum and the Cash-Carry Mercantile Co., of Denver, and Morris and Max Miller of the Morris Groceteria of Denver. In each suit the Piggly-Wiggly Corporation asks for \$10,000 damages and for all the profits made by the defendant concerns under the self-serve plan.

It is charged by the Piggly-Wiggly Corporation that Baum, who formerly lived in Jackson, Tenn., and has business interests in Colorado Springs and Denver, sold a self-serve mer-

chandising plan, alleged to infringe upon the Piggly-Wiggly patents, in Texas, Illinois and a number of other states.

Counsel for the Piggly-Wiggly Corporation claim that in 1917 Clarence Saunders was granted a patent on the self-serve merchandising idea and that he transferred this patent to the Piggly-Wiggly. Last November the Piggly-Wiggly was granted a new patent of much broader scope than the original patent.

Preparations are being made by attorneys for the Piggly-Wiggly to file additional test suits in Chicago and in other cities.

Tea For Travelers.

The Chinese, on their new-built railways, have established a service which in its line is beyond anything we know in this country. It is free boiling water.

At each important station there is a boiler under a queer-looking circular roof which looks like a huge umbrella. The traveler can help himself from one of several taps.

Why boiling water? For making tea, of course. The traveler brings his teapot, or at least a cup, along with him; also some tea. He gets his favorite beverage fresh, just as it would be made at home.

Last Year's Lesson

MANY organizations last year learned a lesson by neglecting to delegate their tax problems to tax men. As a consequence, thousands of returns were filed incorrectly and oftentimes late.

The time and trouble necessary to adjust such matters, and the loss of money due to inaccurate returns can be avoided by having Certified Public Accountants assume charge of all tax matters for you.

Such a procedure means surety as to the accuracy of the return, confidence as to a just interpretation of your tax liability, and the elimination of detail and worry.

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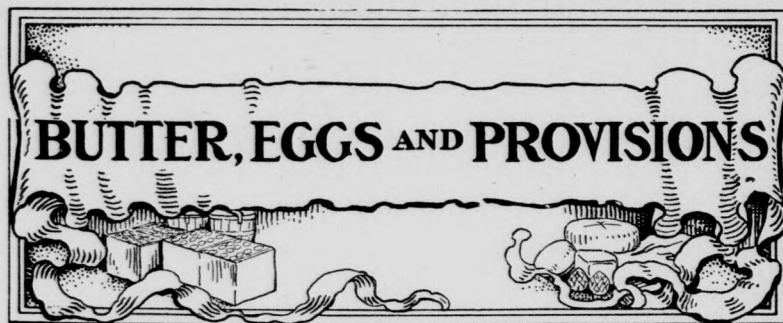
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Secretary and Treasurer—Dr. A. Bentley, Saginaw.
Executive Committee—F. A. Johnson, Detroit; H. L. Williams, Howell; C. J. Chandler, Detroit.

How To Distinguish and Identify Avocado Varieties.

El Cajon, Calif., March 8—The Mexican type of avocado is easily distinguished from the Guatemalan by two characteristic features. In the former there is a strong taste of anise in the leaves, while in the Guatemalan this is hardly noticeable. All Mexican varieties have smooth, thin skinned fruits, while most Guatemalan kinds are thick skinned and usually rough or warty and brittle, also granular.

For commercial planting there seems to be a prejudice, well founded against the Mexican types. First, on account of the belief that they will not stand up as long after picking, consequently will not ship as well; second, their size is against them for the best class of Eastern trade—hotels, clubs and pullmans, which prefer fruit that can be served in the half shell; third, on account of their coming into bloom in California at a season when most likely to be injured by frosts or heavy rains.

The Guatemalan types have commercial advantages in size, being about a pound or more in weight, and with the hard shells can be neatly served in sizable portions. Fiber is almost absent and the hard shells prolong the keeping qualities after arrival on the markets, besides protecting the flesh from bruising in handling. These desirable features are very likely to cause buyers to pay a higher price. Then growers prefer them on account of their blooming after danger from frost and rains is over, thus enhancing the possibility of greater productivity.

Trees like the Dickey, Murrieta, Colorado and Royal, which bear excellent fruit, have been discarded on account of their poor habit of growth when being propagated.

For commercial plantings, varieties like the Spinks, Sharpless, Fuerta—make a vigorous growth and seem more certain to fruit prolifically and are, therefore, more desirable for orchard planting.

There are many requirements necessary to make a perfectly satisfactory commercial avocado tree. None are as yet very near the 100 per cent. mark, but we have enough varieties with one or more desirable features to warrant us in believing that the time will come when a fruit will be produced here in California that will be hardy enough to stand the Southern California climate, be prolific as the orange, desirable as a commercial fruit, with hard shells, good size (12 to not over 24 oz.) with vigorous trees that can be depended upon to bear regularly, not too precocious, but will come into "full bearing" (profitable bearing) as early as the lemon or orange. And enough varieties to supply the markets practically every month of the year.

It is up to California horticulturists. They seem to have the material, if they can discover the right combination. The avocado needs "Burbank-ing."

If I were to plant an orchard now, I would plant with a view to getting fruit as many months in the year as possible and I would plant as few varieties as possible to get this result. I would pin my faith to at least one Mexican, maybe two, for local sale at low prices, and three to five kinds now approved by the Avocado Association. In my orchard I have two varieties of fruit which seem desirable. I cannot identify them, but one has been pronounced by some as a Chappelo. The other fits the description of the "White," but has been pronounced by a Los Angeles dealer and grower as a Puebla. It may be a seedling. I don't know. But I know enough about it to want it as one of the kinds for my orchard. For a ten acre planting I would select as follows:

1. Mexican type for sale in local markets at low prices. This so-called Puebla I have. It is an oblique oval, 10 to 12 ounces, purplish green with red spots, rather large loose seed, about 2½ ounces, skin thin and quite tough, almost fiberless, flesh greenish yellow, firm and rich. Fruits from October to Christmas. Blooms January to February. Stands up for two or more weeks after picking. Did not get soft enough to eat for a week after reaching Buffalo, N. Y. Trees vigorous and thrifty, leaves dark green tinged red. Shows tendency to fruit regularly. A ten year old tree bore 100 fruits. The eight year old but few. Temperatures down to 24 has not injured the leaves. Fruit was much sought locally at \$3 per dozen on trees. Being considered equal to Puebla, a desirable, approved fruit, I would substitute it for the variety it seems to be so much liked.

2. My so-called Chappelo. Fruit pear shaped, about the size of a rather long necked pear, weight eight to ten ounces. Seed free, but not a rattler. Skin like an apple, purplish black, smooth and pleasing glossy, rich but fiberous. First fruits in September. Blooms in December. Fruits hung on tree as late as December, when they were all sold off. Well liked locally. Readily sold at \$3 per dozen on trees. Shows tendency to bear prolifically, but some trees seem barren. Trees strong, thrifty and vigorous, at nine years, with little care for last five years. Does not stand up more than a week after picking,



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when it will become soft, and if not consumed will soon turn black and become fibrous.

3. For shipping I would plant Guatemalan types, as follows: Sharpless. Fruit oval to pyriform. One to one and one-half pounds. Hard shell. Fruits from October to February. Blooms in late winter.

4. Spinks. Fruit pear shaped, one and one-half to two pounds. Season April to August. Blooms in the spring.

5. Dickinson. Fruit oval, about twelve ounces. Purplish black and glossy, but warty. Season from June to October. Trees bear young, beginning at three or four years.

With the above assortment one would have fruit for local consumption from fairly hardy trees and fruit the most of the year from the Guatemalan's for long distance shipping and for the trade that will pay the highest prices.

The question of most importance to the man who is considering planting an orchard or buying one which may or may not be obsolete, may or may not be properly located. Can this fruit be made a commercially profitable production in a country where land values are already so high that one rarely finds a property that will pay interest on present selling prices. In a future paper I will give some facts bearing on the cost of developing an avocado from raw land to bearing age. J. Elmer Pratt.

Crimes and Criminals.

Detroit, March 8—It is admitted that most crimes, especially of a petty nature, are committed by the mentally deficient. The place to remedy an evil is at the beginning. So, instead of sentencing the criminal to an institution from which he will emerge physically and mentally worse, have a clinic of doctors, dentists and scientists examine each offender and determine, if possible, the cause, physical or mental, that induced the crime the offender is guilty of, and to have an institute for the rehabilitation of these defectives.

It is known that ulcerated teeth, depressed skull, etc., have induced people to commit criminal acts, and that upon the removal of these ailments, the offender has become a useful member of society. In cases where the criminal tendencies are attributable to undeveloped mentality, it would be well to keep such offenders in an institute until the patient could resume relations with the outer world to the detriment of neither. Failing this, keep them in the institute where they can be put at tasks in keeping with their mental equipment, and at the same time giving them humane treatment.

Those unfortunates are more sinned against than sinning. Originally they are sinned against by their parents, who in all probability were somewhat lacking themselves. Then they are cast out into the world and being unable to cope with conditions as their more able brothers and sisters, they are sinned against for the second time, and their life is a repetition of petty crimes.

The plan I suggest might redeem some of them and keep the balance where they might help themselves and not hinder society in general. I am not in favor, however, in dealing leniently with the higher grade of criminals, safe crackers, etc., this type being wilfully perverse and mentally competent enough to define right from wrong. W. A. Groat.

Enthusiasm to a salesman is like gasoline to an automobile.

Grocery Sales in Detail.

How many grocers keep track of the percentage of their total sales that belongs to each kind of article? One Eastern grocer did, and was surprised when he made his annual distribution. He sells over \$1,000,000 worth of groceries a year, and found that more than a quarter of this came from sugar and butter. Tea and breakfast foods, which were combined in the figure, represented 2.1 per cent. of the total, coffee 1.9 per cent., and coffee substitutes .1 per cent.

The details in percentages follow:

Sugar	13.6
Butter	12.9
Cured meats	11.5
Canned milk	7.6
Fresh fruits and vegetables	5.6
Soap	5.5
Eggs	5.2
Butter substitutes	4.2
Vegetable fats	3.5
Salad dressing	2.9
Flour	2.6
Tea, and breakfast foods	2.1
Coffee	1.9
Canned salmon	1.8
Canned corn, peas and tomatoes	1.5
Cheese	1.0
Soups, baked beans, canned fish, fruit juices, and beverages, each	.9
Malted milk, yeast, toothpicks, honey and birdseed, each	.8
Nuts, raisins and currants, each	.7
Sweet crackers, cocoanut chocolate	.6
Baking powder and oil, each	.5
Matches and olives, each	.4
Dried vegetables, canned meats, sardines, dried fruit, macaroni, dried fish, and gelatin, each	.3
Canned fruit, spices, syrup and molasses, jelly and jam, and catsup, each	.2
Mustard, sauces, coffee substitutes, vinegar, and starch, each	.1
Olive oil, pickles, soda, stove polish	
canned vegetables (except corn peas and tomatoes), relishes, salt cleaners, clams and puddings, each less than	.1

A man's love for his work should run about the same as his love for the pay envelope.

You Make
Satisfied Customers
when you sell
"SUNSHINE"
FLOUR

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

Genuine Buckwheat Flour
Graham and Corn Meal

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

Grand
Rapids
49 Market
St., S. W.

W. E. Roberts

Citz.
1361
Bell
M. 1361

EGGS AND PRODUCE

The Nation Depends Upon the Grocers

to distribute food supplies to the people. They met the supreme test during the war and they will be equal to the demands of peace. Money spent in creating a demand for

Shredded Wheat Biscuit

is wasted unless we have the prompt and efficient co-operation of all distributors. It is the nation's greatest health food, is 100 per cent. whole wheat and an economical substitute for meat and eggs. Our plans for 1921 call for extensive, far-reaching advertising. The new factory will enable us to meet the full demand for Shredded Wheat. We solicit your friendly co-operation.

MADE ONLY BY

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



DIAMOND CRYSTAL

The Salt
that's all salt.

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

STEADY PROGRESS.

Association Gaining In Membership and Influence.*

With pleasure I appear before you to-day to make a report of the work of the Manager of the Association for the six months since September 1, 1920. At that time we reported 339 members and we are now pleased to report that we have 365. On account of matters pertaining to legislation I have not traveled as much during the same period one year ago.

The Treasurer's report will reveal the financial condition of the Association. We are pleased to announce here briefly, however, that the amount on hand in the bank has been increased since last September by about \$900. It is only fair to say, however, that the income from dues during the next six months will be somewhat less than during the past six months. We had earnestly hoped to increase the membership to 400 by the time of the Detroit convention but the bills that have been introduced into the Legislature have required considerable watchfulness and I have thought best not to canvass the merchants of Detroit until after the Detroit convention.

It is with much satisfaction that I am able to report that the number of members which we are losing is very small indeed. Five members have retired by their own request. One member delinquent in the payment of dues has been seriously ill for several months and his membership is continued. Another member suffered a disastrous fire and closed his store for a sojourn in California for the winter. He expects to return and re-establish himself in business this spring. We also have on our books one delinquent member for September, one for October and one for November. We have not yet given them up and hope to reinstate them by a personal call. Considering the fact that business has not been as profitable during the past year as heretofore, I believe that the number of persons who have dropped their membership has been very small indeed.

Bulletin Service.

Since September 1 we have issued 38 bulletins. Besides one of these bulletins to each of our members we have on our mailing list officers of associations in other states, trade journals and others so that our mailing list is about 400. We have also sent 6 special letters to all of our members, so that the number of pieces of mail that have gone out as bulletins and special letters aggregate about 17,600. Our ordinary correspondence averages about 100 letters per week or 2500 for the six months period. This will give some idea of the cost of postage for conducting the work in the office.

Legislation.

We are glad to report that there seems to be very little disposition on the part of the members of the Legislature to introduce what is known as anti-profiteering bills. Some time has been given by myself in conference with individual members of the Legislature, explaining the attitude of the dry goods merchants of the State, in-

*Report of Manager Hammond presented at meeting of Michigan Retail Dry Goods Association at Detroit.

forming them of the difficulties which they have endured during the period of falling prices and also of the discouraging situation in which many merchants find themselves at this time. I believe that the general opinion that seemed to prevail a year or two ago that retailers were profiteers has substantially changed and I think with a little more quiet effort among the legislators, the retailers of the State have little to fear in this direction.

Textile Fabric Bill.

The pure Textile Fabric bill which was introduced by a legislator from Dickinson county, was referred to the Committee on State Affairs and a general hearing was had on the bill on Wednesday, March 2. Several merchants appeared to speak against the bill, including representatives of wholesale dry goods houses at Detroit, a jobber in rubber goods, a Detroit furrier, a Grand Rapids manufacturer and five or six dry goods merchants, members of our Association. They were given a very courteous hearing by the members of the Committee on State Affairs and the remarks which were made by the friends of the bill were so rambling and incoherent that apparently nothing further was needed to convince the committee that favorable action on this bill is unnecessary and uncalled for. A careful watch will be kept, however, to observe what, if any, effort is made to advance the bill from where it now reposes in the pigeon hole of the State Affairs Committee.

In this connection, I desire to call the attention of our members to an apparent neglect on their part to communicate promptly with their members of the Legislature. I have sent out two or three times letters of warning and have requested that our members communicate either in person or by letter with their Legislators at Lansing, but only a very small percentage of our members seemed to pay any attention to them. I have in mind one merchant in a small village who not only communicated with his own Senator and Representative but wrote to several members of the Committee and Members of the Legislature, letters that were so convincing that several of them immediately took a personal interest in doing what they could to defeat the bill. As a rule, members of the Legislature are very anxious to know the opinions of their constituents and whenever a bulletin is sent out from headquarters asking you to communicate with your members of the Legislature, careful attention should be paid to the request. We will not ask anything unreasonable in this respect and sometimes prompt action will save a great deal of labor and expense later on. This kind of work is very important and should receive prompt attention and action.

Merchandise Exchange.

It is gratifying to notice that our members are sending us more and more items to be included in our Merchandise Exchange Bulletins. We have had assurances from several directions that this part of our service is very effective and profitable. We would be glad indeed to have this number increased to a large extent. In issuing a bulletin it is practically

as easy to include a dozen more items of this kind as it is two or three and the expense of the service therefor would not be increased particularly.

Group Meetings.

You are well informed regarding the plan for the holding of group meetings throughout the State and a large number attended the meetings which were held in January in six of the districts—at Kalamazoo, Grand Rapids, Jackson, Flint, Port Huron and Bay City. (It was arranged to have a group meeting at Traverse City, for the seventh district; but a sudden change early in January in the train schedule on the Pere Marquette road and the difficulty of travel to and from Traverse City made it necessary for us to abandon this meeting.)

We are indebted for attendance and participation in these meetings to Mr. A. L. Davenport, of Detroit; Miss Florence M. Crowe, of Battle Creek; Mr. F. E. Mills, of Lansing; Messrs. J. N. Trompen and John DeHoog, of Grand Rapids; Messrs. J. C. Toeller and J. M. Grant, of Battle Creek, and Mr. D. M. Christian, of Owosso. It should also be remembered that our President, Mr. J. W. Knapp, gave several days of his valuable time to make these group meetings a success.

It is my intention to increase the

number of members in that part of the State designated as the Eighth district so that we will have eight group meetings in May instead of only six. The dates and locations of these meetings will be revealed to our members in the usual way by our bulletins so that no member need be in ignorance as to the time and place of the meeting in his district. After the May group meetings an effort will be made to increase our membership very substantially in the Upper Peninsula so that this territory may be divided into two districts known as the Ninth and Tenth Districts. In July and also in November of this year, therefore, we hope to have ten group meetings.

The problems of the smaller merchants, and the problems that may be regarded as local, can be taken up at these meetings and discussed. We hope, of course, to increase the interest in the State Convention by this method. In arranging the Group Meetings it should be borne in mind that our State Conventions occur in



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

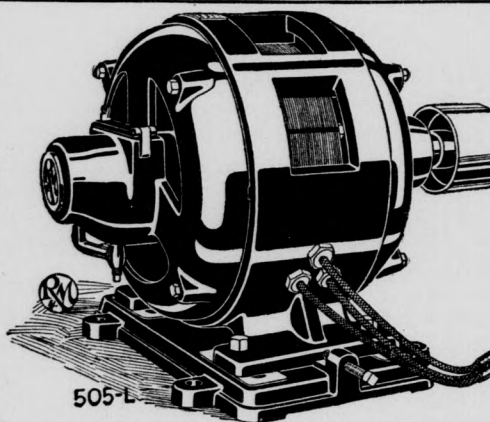


Flat Opening Loose Leaf Devices

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

THE PROUDFIT
LOOSE LEAF CO.

GRAND RAPIDS, MICHIGAN



Motor Rewinding and Repairing

We carry a complete stock of Robbins-Myers Motors for which we are sole agents for Michigan.

We have a fair stock of second hand motors.

W. M. Ackerman Electric Co.
549 Pine Ave., Grand Rapids
Citizens 4294 Bell 288

Signs of the Times
Are
Electric Signs

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

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

THE POWER CO.

Bell M 797

Citizens 4261

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.

March and September and by conducting district meetings in this manner we hope to make the individual members of the Association well acquainted and familiar with each other's problems. Discussions at the meetings will be brief and mainly question box and round table discussions.

National Convention at New York.

The officers and directors of the Association requested the Manager to attend the National convention held in New York, Feb. 9, 10, and 11. Taking advantage of the fact that the National Association of Retail Secretaries held their convention the two days just previous to the convention of the National Retail Dry Goods Association, I was permitted thereby without much additional expense to attend both of these conventions. They were very successful gatherings and I received much benefit and inspiration by having the privilege thus extended me by the directors. I had the pleasure of hearing at that time several of the persons who speak at this convention and as a result those attending the Michigan convention will receive the benefit by listening to the addresses at this time.

Returning from New York I had occasion to take up a grievance for one of our members with a wholesale house in Cleveland. This grievance had to do with the return of goods and the cancellation of orders. Not being personally familiar with the quality and value of goods, it was agreed by both parties, the retailer and the wholesaler, that our member, Mr. F. E. Mills, should act as arbitrator. The goods were shipped to Lansing and Mr. Mills, with his store assistants, gave the matter very careful attention and decided practically in favor of the wholesaler's claims.

We have had several grievances for our members previous to this one and

this is the first one that has been decided favorable to the wholesaler. We believe, however, that Mr. Mills' decision was just in every respect and that he rendered a valuable service to the Association by his attention to this matter.

Collections.

Several accounts for persons who have moved from one city to another have been sent to me by some of our members and in several cases I have been able to secure settlement of claims in full. I shall be very glad indeed to be of as much service along this line as possible and gladly welcome any communications from our members on matters of this kind.

Distinguished Honor To Our President.

Those who are familiar with the untiring efforts of Mr. J. W. Knapp, for two years Secretary and now President, will be delighted to know that he has received and accepted an invitation from the drapers of England to be their guest on a tour among the mills and stores of Great Britain during the month of May of this year.

Since accepting the invitation, an invitation has also been extended to our former President, Mr. D. M. Christian, and also to our First Vice-President, Mr. J. C. Toeller. All three of these gentlemen with their wives will depart for foreign shores, leaving New York about April 20.

We are also delighted to record the additional fact that Mr. R. H. Webber, President of the J. L. Hudson Company, of Detroit, has been honored by election to the Presidency of the National Retail Dry Goods Association. The prestige thus gained by the Association of this State will bring great benefit to the merchants and other retailers of Michigan. I know I am not overstating it when I say that our membership in Michigan extends congratulations to all four of these gen-

tlemen for the well deserved honors that have been bestowed upon them.

During the absence of our President and First Vice-President, the duties of President of the Michigan Retail Dry Goods Association will devolve upon Mr. J. B. Sperry, of Port Huron, the Second Vice-President, whose worth and value to the Association has been well demonstrated and upon whose worthy shoulders this honor and responsibility will for the time being be placed.

In Memoriam.

Death has again invaded the ranks of our members. Early in January of this year Mr. E. R. Collar, a long time and highly respected merchant of Lowell, passed away suddenly at his home. Mr. Collar was a very interested member of our organization, was pleased with the opportunity to become a member, and while in his advanced years he did not avail himself of the pleasure of attending our conventions, he was a fine, kindly, dignified gentleman and for a man of his years was very much interested in the affairs of his community. His son, Mr. C. J. Collar, is now his worthy successor in the management of the business. We all wish him unbounded success.

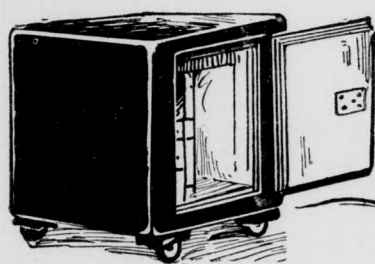
It is with great sorrow that we are called upon to mention the death of our very energetic and very much respected friend, Mr. F. A. Tallman, Manager of the Michigan Stores Co., of Flint and Lapeer. Mr. Tallman was chairman of our Audit Committee, and had been selected by his brother merchants in Flint to be the chairman of our group meeting held in Flint on Jan. 26. At the time of holding the group meeting Mr. Tallman's life was despaired of and his death occurred two or three days later. It was my pleasure to know Mr. Tallman very personally, he having driven with me through the territory adja-

cent to Flint in search of new members. Mr. Tallman had a fine family—a wife and seven children. He was public spirited, industrious and an all around useful citizen, one who will be much missed by his friends and neighbors. The sympathy of our members was expressed in a floral offering to his family at the time of the funeral and our best wishes will go with them through the years that are to come.

Through the public press I have learned of the sudden death in Chicago while on a business trip of our friend and fellow member, Mr. C. D. Carpenter, of Big Rapids. It has never been my pleasure to meet Mr. Carpenter, but the obituary notice in the paper speaks of him as an old-time resident of Big Rapids, Director in one of the city banks and active in social and philanthropic work in the community in which he has lived for over thirty years. His representative, Mr. Coleman, has attended our meetings and the correspondence in the office has indicated a genuine interest in the affairs of our Association. The sympathy of the members of the Association goes out to his family in this their hour of bereavement.

Conclusion.

On May 1, 1919, I began my service as manager of this Association. It will soon be time to begin my third year. Two years ago at this time there were seventy-four members—loyal and energetic. To this number has been added 300 more men and women of the same quality. Contact with them has been to me a great privilege and opportunity. I have tried to merit confidence and co-operation. Judging by the generous attitude and helpfulness of all, I have felt that my efforts have been successful and I look forward to the future with joy and courage.



Rats Steal Your Profits

There is a vital reason why every Grocer should employ the most effectual means of destroying Rats and Mice.

You pay \$5.00 to \$50.00 each year for every Rat infesting your premises. They breed six to ten times a year with an average of ten young to each litter.

Genuine Felix Girard Rat and Mouse Embalmer is not packed for you to sell to your trade. It is a Wholesale Rat Killer, put up to kill the rodents in your store.

The Embalmer is simple to apply and it clears out worst infested properties in one night—without after-odor.

It has been on the market for twenty years and has earned the highest endorsement of leading mills, factories, warehouses, stores, etc., in America.

Packed in one pound cans at \$3.00. Each pound guaranteed to clear 1500 sq. ft. of infested floor space.

Get it down in your Want book now. If your jobber does not have it, send us his name.

THE FELIX GIRARD CO., Inc.
MINNEAPOLIS MINNESOTA



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

Lack of Business Head Cause of Many Failures.

Grandville, March 15—A head is necessary for the transaction of all business undertakings.

This fact has not been sufficiently recognized by those would-be business firms organized as co-operative merchandising concerns which spring up every year in different parts of the country for the expressed purpose of bettering the condition of certain classes.

At one time the Grange went into the business of forming co-operative stores, only to win experience at the expense of pocketbooks.

We read of numerous failures of such organizations. The main trouble with them is lack of a business head. Every business, small or great, of necessity needs a head to plan and push things, else there is sure to come a collapse, with corresponding disappointment and ruin.

I call to mind numerous business undertakings in the past score of years which have gone hay wire because of the lack of a business head. The mercantile world need borrow no fears because of the competition of the mushroom institutions which start up here and there with a great flourish of trumpets, with avowed intentions of cutting the price of living, of in fact, making life more livable for the poor, down-trodden consumer who has been so long at the mercy of the soulless middleman!

Doubtless there is room for improvement along lines cheapening the processes of getting foodstuffs from producer to consumer, yet up to date all the so-called humanitarians who have sought to do this very thing have come to grief, making a lamentable failure of all such efforts while at the same time bankrupting their own prospects.

Co-operative stores in the main have not proper management to make a success of their undertakings, nor is this surprising when one considers the usual lack of experience of the head movers in such undertakings. Without a governing head—in fact, a strong brain to foresee events and make provisions for every emergency—there is sure to come a day when adversity will overtake the combination.

Manufacturing by a lot of farmers has more often than otherwise proved a cemetery in which the hard earned dollars of the farm have found burial beyond hope of resurrection. I call to mind a factory which, having failed to prove successful, was sold to a number of wealthy farmers who opined that these big business fellows were coining vast sums of money with little labor and a small outlay of cash.

The stockholders had, of course, to hire a practical manufacturer to take charge and run the institution. He did this too effectually and run it in-

to the ground, leaving the wise agriculturists out of pocket to the tune of the amounts they had invested. One well off farmer lost several thousand dollars in the enterprise of whose workings he knew nothing. As a farmer he had won a small competence, as a manufacturer he went behind, withdrawing finally a sadder yet wiser man.

This single experience convinced me that every man should follow his trade. The shoemaker had best stick to his last. In the big world of business it is the master minds who win, while the would-be millionaires who rush recklessly into enterprises of doubtful feasibility more often lose out than otherwise.

No matter how favorable a proposition may seem, unless there is a man at the head who understands the business and works with a single interest toward success, that enterprise is sure to go on the rocks.

The Civil War is an example of proceeding to a great work with too many heads to do the thinking and directing. To be sure we had the President as commander in chief of the army, but he was not a military man, and had to trust to those under him.

The army had several heads during the first half of the struggle. There was the Army of the Tennessee, commanded by a very able general; the Army of the Cumberland, equally well generated, and the Army of the Potomac. Victories and defeats were as frequent as the battles engaged in, yet nothing of a decisive nature accrued until the President discovered that too many heads make for confusion and inefficiency.

President Lincoln picked his most successful commander as the one to lead all the Union hosts, gave him supreme command of all United States forces, hopefully awaiting the result. From the hour that a master mind took full charge of all the Union armies there came a change in the situation. There were no more barren victories won by this army or that. All forces of all the armies moved at the command of a single mind and substantial victories perched on the banners of the United States.

It was thus with the Napoleonic wars of a century ago. The master mind of the French emperor forced such fighting as to startle all Europe. The many generated forces of England and Continental Europe fell an easy prey to the Man of Destiny. The power of a single brain dominated the destinies of a continent for a long term of years.

Similar conditions prevailed during the kaiser's war. The hordes of the German overlord swept ever onward, crushing opposition at every point, until the allies concentrated on General Foch. That selection was an inspiration, serving to turn the tide of battle at a critical moment. To the single brain of this rarely equipped Frenchman is due the turn in the tide of battle. Added to this the hurling of the American forces into the breach brought complete and glorious victory to the cause of righteousness.

So many so-called co-operative business enterprises fail for want of a head it would be the part of wisdom for men to go slow before venturing cash in such enterprises.

Old Timer.

Judged By the Paper One Reads.

Charles A. Dana was quoted as saying he was willing to print in his New York Sun anything the Lord permitted to happen. He was a genius for news, and a scholar of high attainments, and went full length after everything of human interest from the Beecher-Tilton scandal to a scientific discovery. As an editor and judge of news values he was impartial, taking events as they came, and spreading them with nice discriminations of their relative importance.

If all men in control of news pages would do as Dana did, many evil influences would be abated. "It is not news," said Dana, "when a dog bites a man; but if you ever hear of a man biting a dog, wire it to the Sun at once." The prevailing criticism (and it is just) is that too many papers "play up" wickedness and discard news of wholesome and agreeable character. A man at this time may be estimated with substantial correctness by the newspapers he enjoys most. There is a wide gulf between the character of a man who reads the Police Gazette and one who reads the Michigan Tradesman, for instance.

Just about the time you get a business going the fool lawmakers put things on the bum.

Beach's Restaurant

Four doors from Tradesman office

QUALITY THE BEST

Livingston Hotel and Cafeteria

GRAND RAPIDS

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

Rates \$1.25 to \$2.50

BERT A. HAYES, Propr.

CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION

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.

The Newest in Grand Rapids Well Known for Comfort and Courtesy

HOTEL BROWNING

Three Short Blocks From Union Depot
 Grand Rapids, Mich.

150 FIRE PROOF ROOMS—All With Private Bath, \$2.50 and \$3.00
 A. E. HAGER, Managing-Director

OCCIDENTAL HOTEL

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.00 and up

EDWARD R. SWETT, Mgr.
 Muskegon :: Michigan

Steady and Assured Power

No matter how skillful a driver you may be, to obtain the best results from your car, you must use a gasoline with a correct range of boiling point fractions. A gasoline which will give all the power your engine is capable of developing.



Red Crown Gasoline
 Is Steady and Sure

Polarine
 THE PERFECT MOTOR OIL

SEALS PISTONS AGAINST LOSS OF POWER.

One of the four grades of Polarine Oil will enable you to conserve and use all the power your engine will develop. Polarine seals pistons and minimizes carbon.

We recommend their use in every make and type of car.

Ask any Standard Oil agent or representative to show you the chart on which is given our recommendations as to the correct grade of Polarine to use in your car.

STANDARD OIL COMPANY
 (INDIANA)

Gabby Gleanings From Grand Rapids.

Grand Rapids, March 15—E. L. Black, who was with the R. H. Fyfe Co., of Detroit, five years, and who managed the shoe department of Friedman-Spring Co. one year, subsequently devoting two years to the service of his country as a soldier, has opened a new shoe store at 2004 Division avenue, South, under the style of Black's Family Shoe Store. Mr. Black's business mottoes will be Courtesy and Service, which means that he proposes to give his customers the best there is in shoe selling.

Moses Dark (M. J. Dark & Sons) left the middle of last week to spend the week-end with his son, Father Dark, at Alpena. He was accompanied by Mrs. Dark. Father Dark is making his mark in his parish, because of his affability, generosity and energy. Unless the Tradesman is very much mistaken, he is destined to become one of the shining lights in the Roman Catholic clergy of America, due to his broadness of view and keenness of vision.

There are many who do not succeed because they do not think success. Many men are wasting their chances by not having faith in themselves. We should all look at ourselves first and make sure of the many good points we have. Failure, at first, is only a state of mind. We should take inventory of ourselves as we take inventory of our stock. Reject the bad and advertise the good. Your advertisement of yourself to yourself must precede your advertisement of your goods to others. Sell yourself to yourself first. In this fashion you will be able to develop your powers and to bring out qualities which have been obscured by lack of confidence or by lack of use.

Liquidation of labor is under way. Railroads are laying off thousands of men and, in the case of unskilled workers, reducing wages. Shipyards are cutting wages. Oil companies are pruning both as to labor and wages. The same is true of packing houses, paper mills and most large industries. Steel plants are running at reduced schedule. Rubber and automobile companies have little business. Textile mills that are operating are doing so mostly at a lower wage scale. Liquidation was inevitable. Prices of everything went to unreasonable heights in and following the war period. They had and have to come down. Commodity prices and living costs declined appreciably before wages started down. Everything has been on a false level.

The members of Grand Rapids Council had such an enjoyable time at the dance which was held at the conclusion of the banquet at the Pantlind Hotel on the evening of March 5 that they have petitioned the dance committee to give another dance at the same place after the regular dancing programme is completed. The request has been considered and granted by the dancing committee, who have decided to pull off the dance Saturday, April 9.

Ralph Tietzort (Phoenix Furniture Co.) will leave soon for San Diego, Calif., where he expects to remain until his present shattered health is completely restored. He will be accompanied by his wife.

Cassius Towner, Manager of the Towner Co., Ltd., Byron Center, who has been in California for a couple of months, is expected home the latter part of the week.

One of the 5 and 10 cent stores now doing business in Grand Rapids is reported to be losing \$100 per day. A determined effort is being made to effect a sale of the lease, in the event of which the store will pull up stakes and retire from business in Grand Rapids.

William H. Anderson, President of the Fourth National Bank, has returned from his first trip to California, greatly pleased over the wonderful experiences he met and the remarkable fruit orchards he surveyed with great pleasure and satisfaction. He spent

five days at the Grand Canyon on his way to the Coast and returned via the Southern Pacific, including stops at San Antonio and Austin. He now has a fully developed case of California fever and proposes to visit the Coast regularly every year hereafter.

Boomlets From Busy Boyne City.

Boyne City, March 15—The Michigan Tanning & Extract Co. resumed full operation this week, after several months of part time work. As this plant is one of the industrial mainstays of the town, this added activity is very welcome.

The Crozed Stave Corp., after a shut-down of three weeks for the replacing of some of the machinery, resumes operation this week. E. A. Fisher assumed the management about a month ago and the prospect of continuous operation is good. As this plant will employ about fifty people, it will be a very welcome addition to our industrial family.

We are informed that the Boyne City Wood Products Co. will start its lath mill very soon. It has secured a good stock of timber and will give employment to ten or twelve men.

The city has received and distributed two carloads of tile for the East and State street improvements and we saw E. A. Stacks, of Boyne Falls, local State Highway Inspector, snooping around the other day, so we are encouraged to think that this work will be resumed very soon.

Ackerman is very blue. Nobody don't want no alcohol. They have filled their cars, tanks, washtubs and pails and even all the pocket containers are full, so they have to quit. As the Michigan Iron & Chemical Co. supplies fuel for the Charcoal Iron Co. furnace, that industry is also out of business. However, this condition can't last always and the gradual resumption of production by the outside people will soon be reflected here. It gives us a pain to hear some of these "kids" who were in short pants in 1908 and in diapers in '96 and to whom '73 is ancient history, howl about the awful conditions of 1921. What they need is a real panic.

A County Advisory Board for the Salvation Army has been organized with F. O. Barden chairman and F. D. Thompson, Secretary of the Chamber of Commerce, as Secretary, to look after the Army work of Charlevoix county. Of course, Barden hasn't much to do and can just as well attend to it as not. Maxy.

Live Notes From a Live Town.

Owosso, March 15—Owosso Council, No. 215, held its regular meeting Saturday evening, March 12, with a full house. The following officers were elected and installed:

Senior Counselor—Fred Vandyne.

Junior Counselor—C. E. Bilow.

Secretary—James J. Brown.

Conductor—Ed. Zimmerman.

Page—Fred J. Hanifin.

Sentinel—Geo. W. Haskell.

Chaplin—Gratz Cook.

Past Counselor—Harry Northway.

Occasionally we meet some one who will remind us of bygone days and bring back memories of our youth and stir up recollections of the forgotten past. This week we met a gentleman selling whips.

The passenger rates on all trains advanced last week. This morning Brakeman Pate, of the Ann Arbor, is wearing a brand new cap. We are not supposed to see railway men dress up, but what we don't understand is how they get new clothes so quickly.

Asa Bivins has purchased the remainder of the J. Briggs grocery stock and fixtures, at Durand, and taken possession of same. He has also bought a new and complete stock of groceries and will run an up-to-date grocery store at the old stand known as the Red Front. Mr. Bivins is an old hand at the grocery game. He has a wide acquaintance and is a hustler, as well as a trade getter and a winner, and a cash package store will win out sure thing, Uncle Asa.

Honest Grocerymen.

CITY DAY

Tuesday, March 22, 1921

And Every Tuesday Thereafter

With the coming of Spring and need for merchandise, we are again making a special event of CITY DAY and on account of so many requests we have changed it from Wednesday to Tuesday of every week and on EVERY TUESDAY you will find SPECIAL BARGAINS in ALL DEPARTMENTS

Odd Lots and Broken Quantities

We will offer particularly on EVERY TUESDAY on CITY DAY odd lots of merchandise and broken quantities at special prices which will be an inducement to you to visit us. We wish to also emphasize the fact that we are always anxious to sell any odd lots and broken quantities in the House on any day, and if you can use them, it is to your advantage to ask for them.

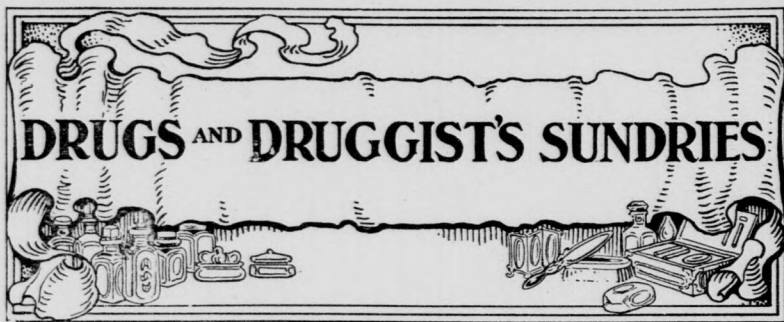
WANTED—Experienced Dry Goods Salesmen. We are still looking for a few experienced dry goods salesmen. All applications must be by letter only, giving experience and qualifications.

Grand Rapids Dry Goods Co.

GRAND RAPIDS, MICH.

Exclusively Wholesale

No Retail Connections



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.

Noticeable Changes in the Drug Business.

When we were young, clerks worked sixteen hours a day. During the college term they were employed in the store all day and went to college at night. Now they go to college all day and work in the evening—sometimes.

In our day they made all the galenic preparations the business demanded. Now the sale of soda water, face powder and other toilet articles occupies more of their time. Times have changed in many ways for the better—in some ways for the worse. Better in that hours of duty have been made shorter—worse in that the manufacturing pharmacist has taken the place to a certain degree of the apothecary and the young aspirant to honors in pharmacy does not get the complete store training that he is entitled to. The training he does get is so meager that very often he cannot make a proper paper package after two or three years' experience. In fact many graduates who are registered by the State and must have four years' experience cannot make a correct package. They have never been taught.

I went into a handsomely appointed store a few weeks ago. It was fitted up in the most modern fashion—80 per cent. of the floor and wall space was devoted to general merchandise—you know the kind. Soda, cigars, ice cream, candy, photo goods, etc. In the rear a little space for prescription compounding and the stocking of drugs. We were standing in the prescription department and I said to the man in charge, "Where do you keep your supply of crude drugs?" He said, "Right here. We don't require very much room for them." In fact, he said, "We've been so busy since we put these new fixtures in that if we had a call for ten cents worth of White Oak Bark we wouldn't have time to hunt for it and wrap it up. We'd rather not sell it at all."

In a store of this type, it is not possible for the young clerk—you can't call him an apprentice any more—to get the experience that will fit him for the practice of the profession of pharmacy, but he can get and does get a better business training than his forbears got, if they were apprenticed in the drug business. Commercialization of the practice of pharmacy due to the demands of the times has

so changed the character of the drug store that it would be impossible for one of the real old-timers, if he could come to life again, to recognize as an apothecary shop the handsomely appointed establishment now known as a drug store. The ancient gilded mortar over the door has departed along with the Segar Store Indian; the stock bottles and the lines of drawers have all disappeared—even the counter scale has been moved to the rear—there is no longer any use for it—it is the day of package sales.

For some years I have frequently thought in view of the remarkable changes in the character of the drug store that the necessity for the college training for three or four years is in question. If only twenty per cent. of the business is of a professional character, why should so much time be devoted to a training applicable to so small a part of the business. On the other hand, the young man who goes into the business hopes to qualify to meet the requirements of the State laws, the college seems to be the only theoretical, but the practical training necessary. I am glad to know that the colleges realized the conditions which confront us and have planned to meet it. I believe that an increased number of hours could be given to the branches, looking to the training of practical business men along commercial lines and to laboratory training, particularly in the pharmaceutical laboratory to supply the lack of practical store work. It is very easy to diagnose the condition with which we have to deal. There is but a given demand for drugs and medicines—it is a matter of dispute as to whether it is greater or less than it formerly was. If it is as great per capita a large part of the demand is for package goods of ready made medicines. The profit on the sale of these is proportionately less per cent. than on the sale of crude drugs and chemicals which were once so much in demand. The necessity confronts the pharmacist of making up in quick sales a greater volume to offset his lesser margin of profit. He is developing his side lines, while he maintains as much as he can of his drug business and the former is steadily pushing the latter to the rear. The increased cost of supplies and greater overhead charges have forced the development along commercial lines.

The changes that we notice all look to better store equipment, with the object in view of better and larger display of sidelines, and the reason given is that there is more money in such a policy. Many of us deplore this tendency. We would be glad to see the old order of things remain. The atmosphere of the old type of

store expressed in a way by the careful selection of its stock, the quality of its proprietor, and the confidence of its patrons. But times change and we must change with them. It is not necessary to go to extremes, there is a point to which we can go, to keep up with the changes, but beyond which we should not go if we desire to maintain the highest ideals in the practice of our calling. Of the comparatively few boys who are now going into the drug business to-day, the large majority will aspire to go into the retail trade as proprietors. The training they should have in store and college should be such as to prepare them to become not only practical pharmacists but also alert and up-to-date business men.

R. H. Lackey.

No Cream in Cream of Tartar.

Mr. Rogers, a well-known lawyer of Chicago filed an argument when he made an application to register a trade-mark for "Limestone Brand" a cathartic medicine, which was denied by the Examiner of Trademarks on the ground that it contained no limestone—as though anybody would want to take limestone as a cathartic. When he wrote back and said it contained none, then they said it was deceptive. So he prepared a remarkable brief on the subject, which included the following statements:

"Ivory is a good trade-mark for soap not made of ivory. Gold Dust Washing Powder is not made of gold. Old Crow Whisky is not distilled from crows. There is no bull in Bull Durham. Royal Baking Powder is not used exclusively by royalty, nor is Cream Baking Powder made of cream. Pearlina contains no pearls, and White Rock is water.

"There is no cream in cream of tartar, in cold cream or in chocolate creams, no milk in milk of magnesia, in milkweed, or in the cocoanut.

These are all as remote from the cow as the cowslip.

"There is no grape in grapefruit or bread in breadfruit. A pineapple is neither pine nor apple; a prickly pear is not a pear; an alligator pear is neither a pear nor an alligator, and a sugar plum is not a plum.

"Apple-butter is not butter. All the butter is taken out of buttermilk, and there is none in butternuts, or in buttercups, and the flies in the dairy are not butterflies.

"Peanuts are not peas, and it is doubtful if they are nuts. Sailors wear pea-jackets—peas do not—they have peacocks, which, by the way, are not fish."

In Furs Again.

"More foxes would be caught if they had less sense."

"Yep, and more skunks would be trapped if they had fewer scents."

A down-at-the-mouth look at the beginning of the business day will surely produce a hang-dog look before its finish.

Fieglers

Chocolates

Package Goods of
Paramount Quality
and
Artistic Design

Warm Weather is almost a reality

You appreciate what this will do for your Fountain Business.

May We Suggest:

The Guarantee Iceless Soda Fountain

Vortex Sundae & Soda Service

J. Hungerford Smith's Fruits & Syrups

H. & P. Dutch Process Cocoa

White Rock Ginger Ale

Coca Cola, Etc.

Glassware - - Spoons - - Table Service

Hazeltine & Perkins Drug Co.
Grand Rapids, Michigan

The Passing of Many Things.

That which prevents disagreeable flies from feeding on your repast, was once the proud tail of a splendid bird, said Martial nineteen hundred years ago. And forty years ago peacock's tails were still waved over dining room tables in city and country—a striking illustration of the fact that for an extraordinary period the minor annoyances of life were given little attention in the way of elimination by simple devices now in universal use.

Flies buzzed everywhere during the summer season, in the palaces of kings as in the huts of the poor. What man of fifty has forgotten the "mosquito bars" of his youth, those white and pink canopies of netting draped over the beds of the land to protect suffering humanity from the ravenous little pests who sang in choruses of thousands through bedrooms? Then some bright fellow conceived the idea of wire screens instead of cotton, on doors and windows, and the annual inroads of flies and mosquitos on the comfort and tranquility of humanity during heated seasons were effectually checked. What a horror a hot night under a mosquito bar was!

And the warming pans for cold, damp beds in winter time, succeeded by such convenient substitutes as hot bricks or flatirons for cold feet! They are all out of date now. The hot water bottle, happy thought of some benefactor, has driven them all away, bringing heat and comfort when the thermometer hovers around zero, and delightful coolness on torrid nights when filled with ice water. Even breezeless mid-summer nights are banished by the magic of the electric fan.

During the young manhood of many a man now living the only ice to be had was that harvested in winter from frozen lakes, rivers and ponds, and stored closely packed with sawdust in deep pits and houses. Those were the days when cellars and wells were the cooling places, into which milk, butter and other foods easily spoiled by heat were lowered "between meals." Now our ice supply is manufactured by the ton, day by day as needed, in chemical purity, and, when desired, the family may have its own little refrigerating plant. Turning from heat to cold, instead of the wood fires of yore, or the dirty open coal grates and smoky stoves, our homes may be heated by hot air, hot water or steam, as we choose, thanks to the furnaces

installed in basements by clever inventors.

The present elder generation also has seen a revolution in lighting. In its youth the candle and flambeau passed, giving way to kerosene and gas, and later to electricity. We touch a button and a room, an entire building, may be flooded with brilliant lights. Marvelous indeed have been the added household comforts and conveniences which have come to us within the last fifty years, scores of which may not even be mentioned here, to take the place of crude and clumsy makeshifts which men had used for centuries, even as they used peacock tail feathers to brush away flies in the time of Nero and Peter.

Wage Scales Now Declining.

The Department of Labor is in receipt of the January report of the New York State Labor Commission showing diminished earnings by factory workers, due to reduced wage rates, the reductions varying from 5 to 33 per cent.

The number of workers definitely known to have been affected constitute about 5 per cent. of the total number of workers covered by the report. The number actually affected probably is much greater.

The report discloses the first evidence of a downward revision of wage rates. The average weekly earnings for the month were \$27.61—74 cents less than the average for December.

This since October, when the average wage was \$28.93 a week. The reduction in earnings during the latter part of 1920, the commission says was largely due to part-time work. Although part-time employment is chiefly responsible for the drop in earnings during January, a large number of reports show wage reductions.

"The industries in which the reductions in wage rates were more conspicuous," says the report, "are cement and plaster, iron and steel, boilers and radiators, machinery, automobile repairing, instruments and appliances, leather gloves, silk gloves and hosiery, cotton cloth, knit goods and miscellaneous sewing.

"In the leather glove industry, the decrease was general and amounted to 20 to 30 per cent. A number of firms have announced reductions in wage rates to take effect in the succeeding months and this fact points to a gradual recession in the wage level in the near future.

Wholesale Drug Price Current

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

Acids		Almonds, Sweet,		Tinctures	
Boric (Powd.)	18 1/2 @ 25	imitation	85 @ 1 00	Aconite	@ 1 85
Boric (Xtal)	18 1/2 @ 25	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 50 @ 1 80	Asafoetida	@ 3 90
Glucic	4 @ 6	Bergamont	8 50 @ 8 75	Belladonna	@ 1 35
Nitric	10 @ 15	Cajeput	1 50 @ 1 75	Benzoin	@ 2 40
Oxalic	25 @ 30	Cassia	3 00 @ 3 25	Benzoin Comp'd	@ 3 15
Sulphuric	4 @ 6	Castor	1 30 @ 1 50	Buchu	@ 3 00
Tartaric	58 @ 65	Cedar Leaf	2 00 @ 2 25	Cantharides	@ 2 30
Ammonia		Citronella	85 @ 1 20	Capsicum	@ 1 50
Water, 26 deg	10 1/2 @ 20	Cloves	2 50 @ 2 75	Cardamon	@ 1 25
Water, 18 deg	9 @ 15	Cocunut	30 @ 40	Cardamon, Comp.	@ 1 50
Water, 14 deg	8 @ 13	Cod Liver	2 25 @ 2 50	Catechu	@ 2 10
Carbonate	22 @ 26	Croton	2 25 @ 2 50	Cinchona	@ 2 00
Chloride (Gran)	15 @ 25	Cotton Seed	1 25 @ 1 35	Colchicum	@ 2 00
Balsams		Cubeb	11 00 @ 11 25	Cubeb	@ 3 00
Copaiba	80 @ 1 00	Eigerson	6 00 @ 6 25	Digitalis	@ 1 80
Fir (Canada)	2 50 @ 2 75	Eucalyptus	1 25 @ 1 50	Gentian	@ 1 40
Fir (Oregon)	60 @ 80	Hemlock, pure	2 00 @ 2 25	Ginger, D. S.	@ 2 00
Peru	2 50 @ 3 00	Juniper Berries	3 75 @ 4 00	Guaiaac	@ 2 80
Tolu	1 50 @ 1 80	Juniper Wood	2 50 @ 2 75	Guaiaac, Ammon.	@ 2 50
Barks		Lard, extra	1 25 @ 1 45	Iodine	@ 1 50
Cassia (ordinary)	45 @ 50	Lard, No. 1	1 10 @ 1 20	Iodine, Colorless	@ 2 00
Cassia (Saigon)	50 @ 60	Lavender Flow	10 50 @ 10 75	Iron, clo.	@ 1 50
Sassafras (pw. 65c)	@ 60	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.	@ 79	Nux Vomica	@ 1 90
Cubeb	1 75 @ 2 00	Linseed bld less	86 @ 94	Opium	@ 3 50
Fish	40 @ 50	Linseed raw, bbl.	@ 77	Opium, Camp.	@ 1 30
Juniper	9 @ 15	Linseed raw less	84 @ 92	Opium, Deodorz'd	@ 3 50
Prickly Ash	@ 30	Mustard, true oz.	@ 2 75	Rhubarb	@ 2 00
Extracts		Mustard, artifi. oz.	@ 50	Paints	
Licorice	60 @ 65	Neatsfoot	1 10 @ 1 30	Lead, red dry	13 @ 13 1/2
Licorice powd.	@ 1 00	Olive, pure	4 75 @ 5 00	Lead, white dry	13 @ 13 1/2
Flowers		Olive, Malaga,	4 00 @ 4 25	Lead, white oil.	13 @ 13 1/2
Arnica	75 @ 80	green	4 00 @ 4 25	Ochre, yellow bbl.	@ 2
Chamomile (Ger.)	50 @ 60	Orange, Sweet	5 00 @ 5 25	Ochre, yellow less	2 1/2 @ 6
Chamomile Rom	40 @ 45	Origanum, pure	@ 2 50	Putty	@ 5 @ 8
Gums		Origanum, com'l	1 25 @ 1 50	Red Venet'n Am.	3 @ 7
Acacia, 1st	50 @ 55	Pennyroyal	3 00 @ 3 25	Red Venet'n Eng.	4 @ 8
Acacia, 2nd	45 @ 50	Peppermint	8 00 @ 8 25	Whiting, bbl.	@ 4 1/2
Acacia, Sorts	25 @ 30	Rose, pure	15 00 @ 20 00	Whiting	5 1/2 @ 10
Acacia, powdered	40 @ 45	Rosemary Flows	2 50 @ 2 75	L. H. P. Prep.	3 75 @ 4 00
Aloes (Barb Pow)	30 @ 40	Sandalwood, E.	13 00 @ 13 25	Miscellaneous	
Aloes (Cape Pow)	30 @ 35	I.	13 00 @ 13 25	Acetanalid	50 @ 55
Aloes (Soc Pow)	1 25 @ 1 30	Sassafras, true	3 00 @ 3 25	Alum	10 @ 13
Asafoetida	4 00 @ 4 50	Sassafras, art'l	1 25 @ 1 60	Alum, powd. and	11 @ 20
Pow.	5 00 @ 5 50	Spearment	10 00 @ 10 25	ground	11 @ 20
Camphor	1 30 @ 1 35	Sperm	2 75 @ 3 00	Bismuth, Subni-	3 55 @ 3 75
Guaic	@ 1 25	Tansy	11 50 @ 11 75	trate	
Guaiaac, powd'd	1 25 @ 1 50	Tar, USP	48 @ 60	Borax xtal or	8 1/2 @ 15
Kino	@ 85	Turpentine, bbl.	@ 66 1/2	powdered	1 75 @ 5 50
Kino, powdered	@ 1 00	Turpentine, less	72 @ 82	Cantharades, po	1 75 @ 5 50
Myrrh	@ 1 40	Wintergreen,	12 00 @ 12 25	Calomel	1 60 @ 1 70
Myrrh, Pow.	@ 1 50	tr.		Capsicum	45 @ 50
Opium	11 50 @ 12 00	Wintergreen, sweet	6 00 @ 6 25	Carmine	6 50 @ 7 00
Opium, powd.	13 00 @ 13 60	birch	6 00 @ 6 25	Cassia Buds	50 @ 60
Opium, gran.	13 00 @ 13 60	Wintergreen art	85 @ 1 20	Cloves	35 @ 45
Shellac	90 @ 1 00	Wormseed	5 50 @ 5 75	Chalk Prepared	16 @ 18
Shellac Bleached	1 00 @ 1 10	Wormwood	22 50 @ 22 75	Chloroform	63 @ 72
Tragacanth	4 50 @ 5 00	Potassium		Chloral Hydrate	1 70 @ 2 10
Tragacanth, pw.	3 50 @ 4 00	Bicarbonate	50 @ 60	Cocaine	15 85 @ 16 90
Turpentine	35 @ 40	Bichromate	47 @ 55	Cocoa Butter	85 @ 80
Insecticides		Bromide	65 @ 75	Corks, list, less	40 %
Arsenic	20 @ 30	Carbonate	45 @ 50	Copperas	3 @ 10
Blue Vitriol, bbl.	@ 08	Chlorate, gran'r.	38 @ 45	Copperas, Powd.	4 @ 10
Blue Vitriol, less	9 @ 15	Chlorate, xtal or	28 @ 35	Corrosive Sublm	2 01 @ 2 10
Bordeaux Mix Dry	17 @ 30	powd.	30 @ 35	Cream Tartar	50 @ 55
Hellebore, White	38 @ 45	Cyanide	3 75 @ 3 80	Cuttlebone	70 @ 80
powdered	38 @ 45	Iodide	3 75 @ 3 80	Dextrine	07 @ 10
Insect Powder	60 @ 80	Permanganate	85 @ 1 00	Dover's Powder	5 75 @ 6 00
Lead Arsenate Po.	24 @ 39	Prussate, yellow	60 @ 65	Emery, All Nos.	10 @ 15
Lime and Sulphur	11 @ 23	Prussate, red.	1 00 @ 1 10	Emery, Powdered	8 @ 10
Dry	11 @ 23	Sulphate	60 @ 65	Epsom Salts, bbls.	@ 04
Paris Green	40 @ 50	Roots		Epsom Salts, less 4 1/2	@ 10
Ice Cream		Alkanet	75 @ 85	Ergot, powdered	@ 1 50
Arctic Ice Cream Co.		Blood, powdered	40 @ 50	Flake White	15 @ 20
Bulk, Vanilla	1 25	Calamus	35 @ 75	Formaldehyde, lb.	23 @ 30
Bulk, Chocolate	1 35	Elecampane, pwd	35 @ 40	Gelatin	2 00 @ 2 25
Bulk, Caramel	1 45	Gentian, powd.	20 @ 30	Glassware, less 50 %	
Bulk, Grape-Nut	1 35	Ginger, African,	23 @ 30	Glassware, full case	50 10 %
Bulk, Strawberry	1 35	powdered	40 @ 45	Glauber Salts, bbl.	@ 03 1/2
Bulk, Tutti Fruiti	1 35	Ginger, Jamaica,	35 @ 40	Glauber Salts less	04 @ 10
Bulk, Vanilla	1 40	powdered	35 @ 40	Glue, Brown	21 @ 30
Bulk, Chocolate	1 40	Golden seal, pow.	7 50 @ 8 00	Glue, Brown Grd.	19 @ 25
Bulk, Caramel	1 20	Ipecac powd.	4 75 @ 5 00	Glue, White	35 @ 40
Bulk, Grape-Nut	1 20	Licorice	40 @ 45	Glue, White Grd.	30 @ 35
Bulk, Strawberry	1 25	Licorice, powd.	25 @ 30	Glycerine	27 @ 40
Bulk, Tutti Fruiti	1 25	Licorice, powdered	40 @ 45	Hops	1 50 @ 1 80
Bulk, Vanilla	1 40	Poke, powdered	40 @ 45	Iodine	5 70 @ 5 90
Bulk, Chocolate	1 40	Rhubarb	@ 1 00	Iodoform	7 00 @ 7 30
Bulk, Caramel	1 60	Rhubarb, powd.	@ 1 25	Lead, Acetate	20 @ 30
Bulk, Strawberry	1 60	Rosinwood, powd.	30 @ 35	Lead, Acetate	20 @ 30
Bulk, Tutti Fruiti	1 60	Sarsaparilla, Hond.	1 25 @ 1 40	Lycopodium	5 50 @ 6 00
Piper Ice Cream Co.		ground	1 25 @ 1 40	Mace	75 @ 80
Bulk, Vanilla	1 15	Sarsaparilla Mexican,	@ 80	Mace, powdered	95 @ 1 00
Bulk, Vanilla Special	1 25	ground	@ 80	Menthol	6 25 @ 6 60
Bulk, Chocolate	1 20	Squills	35 @ 40	Morphine	11 48 @ 12 73
Bulk, Caramel	1 20	Squills, powdered	60 @ 70	Nux Vomica	@ 30
Bulk, Grape-Nut	1 20	Tumeric, powd.	25 @ 30	Nux Vomica, pow.	26 @ 35
Bulk, Strawberry	1 25	Valerian, powd.	@ 75	Pepper black pow.	32 @ 35
Bulk, Tutti Fruiti	1 25	Seeds		Pepper, white	40 @ 45
Bulk, Vanilla	1 40	Anise	33 @ 35	Pitch, Burgundy	15 @ 20
Bulk, Chocolate	1 60	Anise, powdered	38 @ 40	Quassia	12 @ 15
Bulk, Caramel	1 15	Bird, ls	13 @ 19	Quinine	99 @ 1 72
Bulk, Grape-Nut	1 15	Canary	10 @ 15	Rochelle Salts	42 @ 45
Bulk, Strawberry	1 15	Caraway, Po.	25 @ 20	Saccharine	@ 38
Bulk, Tutti Fruiti	1 15	Cardamon	@ 25	Salt Peter	15 1/2 @ 25
Bulk, Vanilla	1 15	Celery, powd.	45 @ 50	Seidlitz Mixture	40 @ 45
Bulk, Chocolate	1 15	Coriander pow.	25 @ 15	Soap, green	15 @ 30
Bulk, Caramel	1 15	Dill	15 @ 25	Soap mott castile	22 1/2 @ 25
Bulk, Grape-Nut	1 15	Fennell	30 @ 40	Soap, white castile	@ 16 00
Bulk, Strawberry	1 15	Flax	06 1/2 @ 12	Soap, white castile	@ 16 00
Bulk, Tutti Fruiti	1 15	Flax, ground	06 1/2 @ 12	less, per bar	@ 1 75
Bulk, Vanilla	1 15	Foenugreek pow.	10 @ 20	Soda Ash	05 @ 10
Bulk, Chocolate	1 15	Hemp	10 @ 18	Soda Bicarbonate	4 @ 10
Bulk, Caramel	1 15	Lobelia	2 50 @ 2 75	Soda, Sal	2 1/2 @ 5
Bulk, Grape-Nut	1 15	Mustard, yellow	15 @ 20	Spirits Camphor	@ 1 25
Bulk, Strawberry	1 15	Mustard, black	30 @ 35	Sulphur, roll	04 @ 10
Bulk, Tutti Fruiti	1 15	Poppy	30 @ 40	Sulphur, Subl.	4 1/2 @ 10
Bulk, Vanilla	1 15	Quince	1 25 @ 1 50	Tamarinds	25 @ 30
Bulk, Chocolate	1 15	Rape	15 @ 20	Tartar Emetic	1 03 @ 1 10
Bulk, Caramel	1 15	Sabadilla	25 @ 35	Turpentine, Ven.	50 @ 60
Bulk, Grape-Nut	1 15	Safflower	7 1/2 @ 15	Vanilla Ex. pure	1 50 @ 2 00
Bulk, Strawberry	1 15	Worm American	30 @ 40	Witch Hazel	1 60 @ 2 15
Bulk, Tutti Fruiti	1 15	Worm Levant	2 00 @ 2 25	Zinc Sulphate	10 @ 15

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

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

Cocoa Nut
Pork

DECLINED

Quaker Corn Flakes
Olives
Skunk Furs
Flour and 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 Brst Biscuit 1 90
Quaker Corn Flakes 2 80
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. Fcy, Parlor 26 lb 10 00

BRUSHES

Scrub
Solid Back, 8 in. 1 50
Solid Back, 11 in. 1 75
Pointed Ends 1 25
Stove
No. 1 1 10
No. 2 1 35
Shoe
No. 1 90
No. 2 1 25
No. 3 2 00

BUTTER COLOR

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

CANDLES

Paraffine, 6s 15 1/2
Paraffine, 12s 16
Wicking 60

CANNED GOODS

Apples
3 lb. Standards @1 50
No. 10 @5 25

Blackberries

3 lb. Standards
No. 10 @14 00

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 05
Van Camp, medium 1 30

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 50
Lobster
1/4 lb. Star 2 95
1/2 lb. Star 5 40
1 lb. Star 10 60

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 60
Hotels, 1s, per can 50
Extra 65
Sur Extra 80

Plums

California, No. 2 2 50
Pears in Syrup
Michigan 4 00
California, No. 2 4 25

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 3 50
California, No. 1 2 25@2 75
Michigan, No. 2 4 25
Pie, gallons @3 50

Pineapple

Grated, No. 2 2 80@3 25
Sliced, No. 2 1/2 3 50
Extra 3 50

Pumpkin

Van Camp, No. 3 1 45
Van Camp, No. 10 4 50
Lake Shore, No. 3 1 35
Vesper, No. 10 3 90

Salmon

Warren's 1/2 lb. Flat 2 90
Warren's 1 lb. Flat 4 70
Red Alaska 3 90
Med. Red Alaska 3 00@3 50
Pink Alaska 1 90@2 25

Sardines

Domestic, 1/4s 5 50@6 00
Domestic, 1/2s 6 50@7 50
Domestic, 3/4s 5 50@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 00
Fancy, No. 2 4 00

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 27 1/2

CHEWING GUM

Adams Black Jack 70
Adams Bloodberry 70
Adams Calif. Fruit 70
Adams Chiclets 70
Adams Sen Sen 70
Adams Yucatan 70
Beeman's Pepsin 70
Beechnut 75
Doublemint 70
Juicy Fruit 70
Spearmint, Wrigleys 70
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
Pals, 50s 97 50
Imperials, 25s 115 00

Royal Lancer Line

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

Sanchez & Haya Line

Clear Havana Cigars made
in Tampa, Fla.
Diplomaticos, 50s 112 50
Reina Fina (tin) 50s 115 00
Rosa, 50s 127 00
National, 50s 130 00
Original Queens, 50s 153 00
Worden Special,
(Exceptionals) 50s 185 00

Ignacia Haya

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

Garcia & Vega—Clear

Havana
New Panatella, 100s 60 00

Starlight Bros.

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

Rosenthals Bros.

R. B. Londres, 50s,
Tissue Wrapped 60 00
R. B. Invincible, 50s,
Foil Wrapped 75 00

Frank P. Lewis Brands

Lewis Single Binder,
50s, (5 in foil) 58 00

Union Made Brands

El Overture, 50s, foil 75 00

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
Hemmeter Cham-
pions, 50s 60 00
Templar Perfecto,
50s 110 00

CLOTHES LINE

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

COCOA

Baker's 1/4s 52
Baker's 1/2s 48
Bunte, 15c size 55
Bunte, 1/2 lb. 50
Bunte, 1 lb. 48
Cleveland 41
Colonial, 1/4s 35
Colonial, 1/2s 33
Droste's Dutch, 1 lb. 9 00
Droste's Dutch, 1/2 lb. 4 75
Droste's Dutch, 1/4 lb. 2 00
Epps 42
Hershey's, 1/4s 42
Hershey's, 1/2s 40
Huyler 36
Lowney, 1/4s 48
Lowney, 1/2s 47
Lowney, 1/4s 46
Lowney, 5 lb. cans 31
Van Houten, 1/4s 12
Van Houten, 1/2s 18
Van Houten, 1/4s 36
Van Houten, 1s 65
Wan-Eta 36
Webb 33
Wilbur, 1/4s 33
Wilbur, 1/2s 33

COCOANUT

1/4s, 5 lb. case Dunham 50
1/4s, 5 lb. case 48
1/4s & 1/2s, 15 lb. case 49
6 and 12c pkg. in pails 4 75
Bulk, barrels 24
48 2 oz. pkgs., per case 4 15
48 4 oz. pkgs., per case 7 00

COFFEE ROASTED

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

Package Coffee

New York Basis
Arbuckle 23 00

McLaughlin's XXXX

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

Coffee Extracts

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

CONDENSED MILK

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

EVAPORATED MILK

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

MILK COMPOUND

Hebe, Tall, 4 doz. 4 50
Hebe, Baby, 8 doz. 4 40
Caroline, Tall, 4 doz. 4 25

CONFECTIONERY

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

Mixed Candy

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
5 lb box 2 00
Manchus 25
Nut Butter Puffs 28
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 Menthol
Horehound 1 80

CRISCO

36s, 24s and 12s 18 1/2
6 lb. 17 1/2

COUPON BOOKS

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

CREAM OF TARTAR

6 lb. boxes 55
3 lb. boxes 60

DRIED FRUITS

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

Apricots

Evaporated, Choice 30
Evaporated, Fancy 35

Citron

10 lb. box 52

Currants

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

Peaches

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

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 @9 1/2
70-80 25 lb. boxes @10
60-70 25 lb. boxes @12
50-60 25 lb. boxes @14
40-50 25 lb. boxes @16
30-40 25 lb. boxes @19

FARINACEOUS GOODS

Beans
Med. Hand Picked 5 1/4
California Limas 10
Brown, Holland

Farina

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

Hominy

Pearl, 100 lb. sack 3 00

Macaroni

Domestic, 10 lb. box 1 00
Domestic, brkn bbls. 8 1/2
Skinner's 24s, case 1 90
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

No. 1 1/2, per gross

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 50

Pelts	
Old Wool	25@ 50
Lambs	25@ 50
Shearings	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 00@1 00@75@50
Raccoon	4 00@3 00@2 00
Mink	7 00@5 00@3 00
Musk rats	1 50@1 00@50@10
Above prices on prime skins.	

HONEY	
Airlined, No. 10	4 00
Airlined, No. 15	5 50
Airlined, 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

MINE MEAT	
None Such, 3 doz.	
case for	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
Filberts, Barcelona	32
Peanuts, Virginia raw	11
Peanuts, Virginia, roasted	13
Peanuts, Spanish	25
Walnuts, California	29
Walnuts, Naples	25
Shelled	
Almonds	55
Peanuts, Spanish, 10 lb. box	2 75
Peanuts, Spanish, 100 lb. bbl.	25
Peanuts, Spanish, 200 lb. bbl.	24 1/2
Pecans	95
Walnuts	55

OLIVES	
Bulk, 3 gal. kegs, each	4 50
Bulk, 5 gal. kegs, each	7 20
Stuffed, 3 1/2 oz.	2 25
Stuffed, 9 oz.	4 50
Pitted (not stuffed)	
14 oz.	3 00
Manzanilla, 8 oz.	1 45
Lunch, 10 oz.	2 00
Lunch, 16 oz.	3 25
Queen, Mammoth, 19 oz.	5 50
Queen, Mammoth, 28 oz.	6 75
Olive Chow, 2 doz. cs.	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.	50.5
Atlantic Red Engine, Iron Bbls.	28.5
Winter Black, Iron Bbls.	18
Polarine, Iron Bbls.	59.5

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 60
Pickett	3 50

POTASH	
Babbitt's, 2 doz.	2 75

FRESH MEATS.

Beef.	
Top Steers and Heifers	18
Good Steers and Heifers	16
Med. Steers & Heifers	15
Com. Steers & Heifers	13
Cows.	
Top	15
Good	13
Medium	12
Common	10

Veal.	
Top	16
Good	15
Medium	13
Common	12

Lamb.	
Good	21
Medium	18
Poor	16

Mutton.	
Good	14
Medium	13
Poor	11

Pork.	
Heavy hogs	12
Medium hogs	14
Light hogs	14
Sows and stags	10
Loins	23@25
Butts	20
Shoulders	17 1/2
Hams	21
Spareribs	13
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 1/2
Pure in tierces 14	@ 14 1/2
Compound Lard 11	@ 11 1/2
69 lb. tubs	advance 1/2
50 lb. tubs	advance 1/2
20 lb. pails	advance 1/2
10 lb. pails	advance 1/2
5 lb. pails	advance 1/2
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	34 @36
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
Cooked Lunch Tongue, 24 1/2	3 50
Cooked Ox Tongues, 12 2s	23 50
Chili Con Carne, 48 1s	3 45
Sliced Bacon, medium	3 45
Sliced Bacon, large	6 00
Sliced Beef, 2 1/2 oz.	1 90
Sliced Beef, 5 oz.	3 65

Mince Meat

Condensed No. 1 car.	2 00
Condensed Bakers brick	31
Moist in glass	8 00

Pig's Feet

1/2 bbls.	2 15
1/4 bbls., 35 lbs.	3 75
1/2 bbls.	10 00
1 bbl.	17 50

Tripe

Kits, 15 lbs.	90
1/4 bbls., 40 lbs.	1 60
7/8 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	
oSlid Dairy	28@29
Country Rolls	30@31

RICE

Fancy Head	10@11
Fancy Head	7@11
Blue Rose	5 00

ROLLED OATS

Monarch, bbls.	6 50
Rollad Avena, bbls.	7 00
Steel Cut, 100 lb. sks.	4 00
Monarch, 90 lb. sacks	3 00
Quaker, 18 Regular	2 25
Quaker, 20 Family	5 10

SALAD DRESSING	
Columbia, 1/2 pints	2 25
Columbia, 1 pint	4 00
Durkee's large, 1 doz.	7 05
Durkee's med., 2 doz.	7 65
Durkee's Picnic, 2 dz.	3 50
Snider's large, 1 doz.	3 50
Snider's small, 2 doz.	2 35

SALERATUS	
Packed 60 lbs. in box	3 75
Arm and Hammer	3 75
Wyandotte, 100 3/4s	3 00

SAL SODA	
Granulated, bbls.	2 50
Granulated, 100 lbs cs	2 75
Granulated, 36 2 1/2 lb. packages	3 00

SALT	
Solar Rock	
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	
Ivory, 100 6 oz.	7 75
Ivory Soap Flks., 100s	9 00
Ivory Soap Flks., 50s	4 60
Lenox, 120 cakes	4 70
P. & G. White Naphtha	
100 cakes	6 40
Star, 100 No. 11 cakes	6 40
Star Nap. Pwdr. 84s	3 35
Star Nap. Pwdr., 24s	6 65

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

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

Scouring Powders	
Sapolio, gross lots	12 50
Sapolio, half gro. lots	6 30
Sapolio, single boxes	3 15
Sapolio, hand	3 15
Queen Anne, 60 cans	3 60
Snow Maid, 60 cans	3 60

Washing Powders	
Snow Boy, 100 5c	4 10
Snow Boy, 60 14 oz.	4 20
Snow Boy, 24 pkgs.	6 00
Snow Boy, 20 pkgs.	7 00

Snow Boy, 20 pags. 1 00	
Soap Powders	
Johnson's Fine, 48 2	5 75
Johnson's XXX 100 --	5 75
Lautz Naphtha, 60s --	3 60
Nine O'Clock -----	4 10
Oak Leaf, 100 pkgs.	6 50
Old Dutch Cleanser	4 75
Queen Anne, 60 pkgs.	3 60
Rub-No-More -----	5 50

Tests For Textiles Any Merchant Can Use.

There are some general tests which should always be thought of in choosing textile materials. In the first place the weave itself is important. The warp and filling threads should be examined separately for tightness of twist and character of individual fibers. Long strong fibers and tightly twisted yarns give good wearing qualities. Any peculiar construction in the weave may be a guide in judging the durability and life of a fabric. A relative idea of the strength may be obtained by tearing a piece of the material. Any loosely woven fabric is inferior to those which are firmly constructed. Place the thumbs close together on the material and, holding it firmly, press downwards. If the threads pull, it will not hold a seam well, nor stand the strain of the garment. If the material is held to the light any irregularities in weave may be observed. Run a needle through a fold of the material and if the holes remain after the needle has been removed, the weave and material is inferior in one way or another.

Tests for Color Fastness.

Fastness of color is quite an important item. Fastness to washing may be determined by washing a sample with ordinary care in good soap solution. To test for fastness to perspiration dip the sample a number of times in a lukewarm solution of acetic acid (1 teaspoonful to one quart of water). Compare the sample with the original after drying.

Microscopic Construction of Fiber.

Microscopic examination of the fiber is quite important in fabric analysis, but not available to most of us. I am sure it will be of interest to you, however, to learn something of the microscopic appearance of the most common fibers. Cotton looks like a twisted baby ribbon. It is generally conceded that the stronger and more frequent the twists, the better the quality of the fiber. Flax is a straight cylindrical fiber having transverse lines resembling the joints of bamboo. Wool is covered with scales or serrations which overlay like the scales of a fish. Silk is a small, lustrous, transparent fiber, while artificial silk is less transparent, wider, and usually has lengthwise markings covering the surface of the fiber.

Tests for Cotton Fabrics.

If you desire to test a cotton fabric, examine the individual fibers. There is much variation in length and strength of fibers ($\frac{1}{2}$ in. to 2 in.) Burn cotton thread and you will find that the ash left resembles wood-ash and gives the odor of burning paper. Since cotton is relatively inexpensive, it is seldom adulterated. However, a filling of starch or clay is often used to give the appearance of a heavy closely woven fabric to what is really a flimsy piece of material. This starch will fly in the air if the fabric is rubbed vigorously and if the material is boiled it will be left free from filling.

Mercerized cotton gives additional strength and a luster resembling that of silk.

Tests for Linen.

Linen fibers are longer than cotton fibers (8in.-36in.). It is also a vege-

table fiber and burns with the characteristic wood-ash and odor. Linen materials, however, have a characteristic leathery "feel" and suppleness which are entirely lacking in cotton. If a piece of linen is held up to the light, an uneven appearance of the thread will be observed. This is a test sometimes used in determining whether or not a material is all linen, but it is not a certain test since this irregularity of yarns is sometimes imitated in cotton fabrics. A good test is the "tearing test." Tear a piece of linen and a piece of cotton and you will instantly note the difference. Linen gives a more shrill sound while the sound of tearing cotton is duller. The torn threads of cotton have a bushy appearance while those of linen are more pointed and irregular. Linen fabrics have relatively few short fuzzy fibers extending on the surface of the fabric.

Linen and cotton are both destroyed by sulfuric acid, but cotton is destroyed first. If a piece of mixed linen and cotton is covered with sulphuric acid for a minute, the cotton will be destroyed and the linen left. An interesting color test is the "fuchsin" test. In this, the fabric is covered with an alcoholic solution of fuchsin for three minutes, washed and then covered with ammonia for half a minute. The linen fibers will retain a distinct rose color while the cotton will be almost white.

Tests for Wool.

Wool and silk are animal fibers and have some similar properties. When burned, they leave a black ball of ash and give off a penetrating odor similar to that of burning feathers. Wool fibers are rather wavy and elastic and woolen fabrics have a characteristic warm "feel." Cotton is most often used as an adulteration of wool. If a piece of light colored mixed cotton and woolen goods is to be tested, it may be boiled in a dilute solution of picric acid. Wool will take on a clear yellow color, while cotton is unaffected. Another test to apply to wool-cotton fabrics is the alkaline separation test. Boil a sample of the material in a solution of lye (2 tablespoons to 1 pint water) for 15 or 20 minutes and the wool will dissolve, leaving the cotton.

Shoddy, or reworked wool, is difficult to detect. The microscope may show broken or missing scales on the fiber and fibers of different colors. Often the fibers are shorter and weaker. A good grade of shoddy, however, is better than a poor grade of virgin wool.

The presence of the overlapping scales on the wool fiber affects the manufacture, dyeing and treatment of woolen materials. Heat and moisture cause the scales to soften and open outward and interlock with those of adjacent fibers. If there is friction or pressure and a lowering of temperature the interlocking becomes a permanent felting and shrinking.

Tests for Silk.

Silk is subject to many of the tests which are applied to wool. Both the picric acid test and the alkaline separation test may be used. Cotton is most often used as an adulterant. The burning test will show a difference; silk fibers are much longer and have

more luster. Artificial silk (lustracellulose) may be detected in much the same way in which cotton is detected. It is a larger fiber than true silk, less flexible, and has more luster. It will weaken when heated in water.

In the manufacture of silk, a common practice is the weighting or loading. The mineral crystals will destroy silk by their weight and cutting edges. When new, weighted silk appears heavier and stronger than it really is, but after a time the silk will crack. A certain amount of weighting is accepted by the trade, but dishonest manufacturers may add 250 to 300 per cent. of the weight of the silk. If silk is burned in an ordinary oven for several hours (using a high temperature) only the inorganic material remains and if it has been heavily weighted the weighting may remain in the shape of the fabric.

The salesman as well as the housewife needs protection from the devices of the manufacturer. We need legislation providing for the proper labeling of textile materials.

Ora L. Webb.

Axioms For Industrial Unrest.

1. Under any economic or industrial system, men and women must inevitably continue to work for wages.
2. Some workers must always be paid more wages than other workers, either owing to special ability or the class of work performed.
3. No worker can continuously be paid wages that he does not earn.
4. The value of the work must be controlled by the saleable value of the articles produced.
5. The cost of living is governed by the cost of production, both in regard to primary products and secondary manufactures.
6. The community cannot expect cheap bread, meat and other foods at

the expense of the farmer and grazier.

7. Shorter hours of work must increase the cost of all articles, including food and clothing.

8. The maximum output in the hours worked, will result in cheapening the articles produced, as the cost of production inevitably governs the selling price.

9. Men and women in a free country cannot be prevented from saving money and acquiring property.

10. In order to promote industrial development and provide work, the Nation must continue to depend upon its intellectual citizens.

11. The community or nation that develops most brain power and inventive genius will be the most prosperous, and brain must inevitably command more reward than mere manual labor.

12. Capitalism (or the accumulation of wealth) can never be abolished, for some men will always earn, "and save" more money than other men.

13. Without hope of profit there would be less industrial development, less employment, lower wages and higher cost of living.

You need a kick on the shins, and not your customer, if a "bad one" overreaches his credit and cannot pay his bills.

COLEMAN (Brand)

Terpeneless

LEMON

and Pure High Grade
VANILLA EXTRACTS

Made only by
FOOTE & JENKS
Jackson, Mich.

FLOUR

Ceresota

Aristos

We don't urge any merchant to overstock on flour. But we do believe that present conditions of wheat supply in reserve should be watched carefully. There might come a time when flour will be just a little harder to get than it is now. Don't overstock, but watch your stocks between now and spring; a little flour on hand will not hurt much. Buy as you need it with a little margin for safety's sake.

Fanchon

Red Star

JUDSON GROCER CO.

GRAND RAPIDS

MICHIGAN

Machinists' Union Fails in Business Venture.

Late in 1920, some metal manufacturing plants in Norfolk notified their employees that it was no longer possible for them to operate at a profit with union wage scales and union inefficiency; that they were compelled to make a change or go out of business. As a result, a strike was called by the International Association of Machinists.

Among the shops involved was the Crescent Iron Works. This company had an outstanding mortgage of \$40,000, which the machinists' union purchased. The union announced that the shop would be strictly union and union labor would co-operate in making it a success. The plan was given wide publicity; "The Norfolk Idea," as it was called, was hailed as a panacea for all labor troubles. Robert Fechner, General Executive Board Member, in the September number of the Machinists' Journal, in commenting on the plan says: "I only wish it was true that the Association had nine million dollars to engage in this work on a big scale. If our members are willing to support a plan for the co-operative investment of their savings, we can revolutionize the financial structure of this country."

And now comes the final chapter. The new company was unable to meet its bills; bankruptcy proceedings were instituted and the property was bid in for \$7,800.

It is easy for the union organizer on the stump to tell the manufacturer how to run his business; it is another matter when he gets up against the hard cold fact of producing the money to meet the payroll.

British Food Prices Slumping.

British food prices are still falling, according to advices from Manchester, Mr. McCurdy, the Food Controller, is quoted as saying that the present fall in the price of food is very real and is likely to continue.

The Food Controller recently had an investigation made in his department based upon an exhaustive list of foodstuffs of all kinds in the proportion in which they at present enter into consumption in England. The results showed that within the last three months there has been a decrease of more than 6 per cent. in dairy products, more than 8 per cent. in provisions and nearly 20 per cent. in groceries. Taken together the reduction in retail food prices, based upon this list, during the last three months amounted to more than 8 per cent. The decrease on the Ministry of Labor index number of foodstuffs between November 1 and January 1 amounted to a little more than 4 per cent.

It is reported that the Sugar Commission is due to go out of business. Sugar prices are expected to drop again because of the favorable terms the commission obtained in its last purchase of 100,000 tons of Cuban sugar—that is, 4 cents a pound.

Enormous quantities of Colonial butter have reached London recently. It is expected that the increase in supplies will force the price down. The abundant supplies of butter are also

expected to cause the margarine manufacturers to reduce their prices.

The price of cocoa is still an interesting question. The leading English manufacturers have recently reduced the price of the best qualities about 3s a pound.

Hot Drinks For Long Life.

Enter Prof. Boigey of the French Academy of Medicine, with the report that hot drinks prolong life and cold ones shorten it. This professional conclusion is entirely reasonable. A hot meal "sets" better than a cold one, ergo a hot drink ought to be more wholesome than a cold one.

To begin at the beginning, how many babies would live if fed cold milk, warm milk being their natural food? Long ago medical authorities declared that iced tea with meals, and ice cream at the conclusion of a meal, retard the process of digestion thirty minutes; which is to say, that a chilled stomach is a dead one until the system is able to bring it back to vitality with such resources as it may have in warm blood.

On the other hand, there is the craving one has for cold drinks. Is it natural or artificial? Probably the latter. At any rate, all people who have weakened stomachs and impaired digestions, learn to shun the cold stuff, especially in cold weather. During the heated season, when temperatures run above normal, the cold ice cream and liquid confections may work no injury, but we have not a doubt Prof. Boigey has abundant evidence to fortify his claim that hot drinks strengthen and cold ones weaken the human grip on long life.

The stomach is the fuel box of a man. There his food is turned into blood, strength, vigor, energy, at a very warm temperature. Chill the fuel box and you put the source of your powers out of business for the time being, which is bad for the stomach and its owner.

My Mother's What-not.

Written for the Tradesman.
Ma's What-Not many years ago
Stood in our parlor there best to show
The curios of every kind
Which rural folk collect or find—
Such knick-knacks too
One scarcely knew
I'll name a few:
What-nots.

A ship full rigged all spun in glass
A dried bouquet of tickle grass
Oliva shells in which you hear
A roaring sea against your ear
Dried silk cocoons
Ancestral spoons
Cocoanut baboons:
What-nots.

Upon a shelf and cross-wise stood
A spreading fan of sandle wood
The silver snuffers grandma had
To snuff the wick when it was bad
A pearl-shell box
The sand-glass clocks
Quartz crystal rocks:
What-nots.

Rare souvenirs from Olivet.
The crocodile and dorkie met
A smaller sphere within a sphere
The twisted antler of a deer
Daguerrtypes
Stone Indian pipes
Silk stars and stripes:
What-nots.

Nor time permits to mention all.
Upon that What-Not 'gainst the wall,
Which memory is keeping yet
So plainly there; who could forget
The peacock's feather
The Bolton wether
And ewe together:
What-nots.

Before that What-Not I would stand
To gaze upon its wonderland
Amazed as early it did ope
Desires which filled my heart with hope
That when a man
The globe I'd span
To find if can:
What-nots.

Charles A. Heath.

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.

SACRIFICE SALE—\$10,500 will buy saw mill, planing mill, dry kiln and lumber yard, stock shed and buildings, in small city of 11,000 people and three railroads. Low rental on eight-acre site and private sidetrack. An exceptional proposition for either pine or hardwood operation. Will stand any investigation. For particulars and photos, wire or write Alto L. Barnes, Dothan, Alabama. 239

PRINTING — QUALITY WORK ON HAMMERMILL Bond. Full size letter-heads \$5 per M., envelopes \$5 per M., cash, or terms to suit responsible dealers. Send trial order now, or write for samples and prices. The Print Shop, Manton, Michigan. 240

For Sale—Woodworking plant, fully equipped for light manufacturing. For particulars address "Factory," Box 243, Coopersville, Mich. 241

FOR SALE—Grocery and bakery in live town in Calhoun county, doing \$250 of business a week, with dwelling, rooms above. Cheap rent, and lease for four years. Address No. 242, care Michigan Tradesman. 242

For Sale—Hardware business in live town north of Grand Rapids. Stock and fixtures will run about \$9,000. Health reason for selling. Can show money making proposition. Address No. 243, care Michigan Tradesman. 243

Bell Phone 596 Citiz. Phone 61366
JOHN L. LYNCH SALES CO.
SPECIAL SALE EXPERTS
Expert Advertising
Expert Merchandising
209-210-211 Murray Bldg.
GRAND RAPIDS, MICHIGAN

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. 666

Will pay cash for whole stores or part stocks of merchandise. Louis Levinsohn, Saginaw, Mich. 998

2,000 letter heads \$5.90. Samples. Copper Journal, Hancock, Michigan. 160

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 Exchange—Eighty acres of fine cut-over land six miles from Roscommon, Michigan. What have you? Address Joseph Weiler, Olney, Ill. 221

FOR SALE—GENERAL STOCK, JEFFERSON, WISCONSIN. After thirty-five years of good business, I wish to retire. Have a general stock of about \$5,000, about \$1,000 in dry goods balance in groceries. Will rent or sell building 26 x 100, BEST LOCATION in city. Jefferson is the county seat, good factories, two creameries, one Carnation Milk plant. We are in the best dairy section of our state. Address J. M. Blenfang, Jefferson Wisconsin. 246

Pop-corn and crispette machinery, peanut roasters, candy equipment; low prices, easy terms. Pratt Machine Co., Joliet, Ill. 245

FOR EXCHANGE—177 acre farm in MECOSTA COUNTY, MICHIGAN, for stock of general merchandise. If interested, address 216 Wilfitts Building, Kokoma, Indiana. 247

Wanted—For cash, stock of general merchandise in country town on rail road. Will rent or buy buildings. Write all particulars in first letter, to No. 248 c-o Michigan Tradesman. 248

COLLECT THE SLOW ACCOUNTS—66 RESULT getting collection letters for \$3. P. A. Service Bureau, 20 East Jackson Blvd., Chicago. 249

For Sale—General store in live town. Good reason for selling. Will trade for small farm, or house and lot in Grand Rapids. Easy terms for cash. Address No. 250, c-o Michigan Tradesman. 250

For Sale—Second-hand drug fixtures, already set up to go to work. Worth \$1,000, \$500 cash takes them. Address Fixtures care Michigan Tradesman. 251

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.

Bond Printing

Is a Business in Itself

It requires not only the proper Bond Blanks but a knowledge of Bonds coupled with skill and painstaking care.

We Have the Blanks
We Have the Skill
We Use the Care

BOND PRINTING

IS OUR BUSINESS

We undoubtedly print more Bonds than any other printers in Michigan

TRADESMAN COMPANY

FIRE AND
BURGLAR
PROOF

SAFES

Grand Rapids
Safe Co.

Tradesman Building

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 fairly steady after a decline of 2c per pound, more particularly on the fine grades of creamery butter. Receipts are about normal for this time of year, there being a fair consumptive demand. There probably will not be much change in the butter situation until later in the season, when receipts are considerably heavier than they are at this time. Local jobbers hold extra creamery at 46c and firsts at 43c. Prints 49c per lb. Jobbers pay 16c for packing stock, but the market is weak.

Cabbage—75c per bu. and \$2 per bbl.

Carrots—\$1 per bu.

Celery—Florida, \$3.50@3.75 per crate of 4, 5 and 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.

Cauliflower—Florida, \$3.75 per crate.

Eggs—The market is barely steady, there being a good supply of eggs on hand at this particular writing, with a fair active demand. The quality of eggs now arriving is very good and the consumption is somewhat heavier on the present basis. Local jobbers pay 30c this week for fresh, including cases, f. o. b. shipping point.

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

36	-----	\$3.75
46	-----	4.25
54	-----	4.75
64	-----	5.50
70	-----	5.50
80	-----	5.50
96	-----	5.00

Green Onions—Shallots, \$1.25 per doz.

Lemons—Extra Fancy California sell as follows:

300 size, per box	-----	\$5.25
270 size, per box	-----	5.25
240 size, per box	-----	4.75

Fancy Californias sell as follows:

300 size, per box	-----	\$4.75
270 size, per box	-----	4.75
240 size, per box	-----	4.25

Lettuce—15@16c per lb. for leaf; Iceberg \$5 per crate.

Onions—Spanish, \$2.50 per crate of 72s; \$2.50 per crate of 50s; home grown in 100 lb. sacks, \$1 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	-----	5.25
176	-----	4.75
200	-----	4.75
216	-----	4.50
252	-----	4.25
288	-----	4.25

324 ----- 3.75

Parsley—60c per doz. bunches.

Parsnips—\$1.25 per bu.

Peppers—Green from Florida, \$1.25 per small basket.

Potatoes—Home grown, 40@50c per bu.

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

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

Strawberries—85c per qt.

Sweet Potatoes—Illinois or Delaware, both kiln dried, command \$2.75 per 50 lb. hamper.

Tomatoes—California, \$1.60 per 6 lb. basket.

Turnips—\$1.25 per bu.

To Make Pharmacy Board Self Sustaining.

The Legislature having served notice on the Michigan Board of Pharmacy that it must make its work self sustaining or be made an annex of the Michigan State Board of Health or the Food and Drug Department, the members of the Board have prepared an amendment to the pharmacy law which will enable the Board to increase its income to about \$10,000 per year, which is about the amount it should have at its disposal in order to keep its work up to a high standard of effectiveness, including the employment of two inspectors to cover the field thoroughly and see to it that the law is enforced.

Instead of collecting \$5 from each applicant for registration and \$1 for each yearly renewal, it is prepared to charge each applicant \$15 when his certificate is issued. Such a certificate will be good for the lifetime of the holder. It is computed that this will raise a fund of about \$4,000 per year.

In addition to the above, it is proposed to license each druggist in the State, charging \$3 each year for a certificate. As there are approximately 2,000 drug stores in Michigan, this provision will yield an income of about \$6,000.

The measure is now before the Legislature and every indication leads to the belief that it will be enacted. It is understood the Governor regards the measure with favor and will sign the bill if it reaches him in due form.

Preventing and Collecting Express Claims.

Poor packing, careless marking, or the too free use of abbreviations are among the causes of damage to express parcels. Failure to erase old marks, is another complication. If investigations show clearly that repeated loss or damage is not due to the shipper's carelessness, the matter should be taken up with the local operating official of the express company and demand made for better handling of shipments.

Express claims may be filed at origin or destination or from the general office of the claimant. The real factor in the presentation of express claims is the place where they are to be paid. They must be entered at an office or with the claim agent having jurisdiction over the office where the claim is to be paid. Express claims must be presented within four months of delivery of shipment, or in case of

non-delivery, within four months after a reasonable time for delivery.

Enter claims promptly, give complete information, attaching to each claim the necessary papers to compare claim. In case of loss the documents required are an exact copy of the express receipt, the original invoice, and detailed description of missing goods and statement of claimant. If such claim is made by the shipper, the papers must be accompanied by a complaint made by the consignee or a copy of it. Any additional information that will help should be added. When shipments are offered to the consignee in a damaged condition, the local express agent should be immediately notified.

The reason for describing in detail is because about 5,000 packages are forwarded each month to the No Mark Bureau, opened and inventoried. Unless a full description of the missing articles is sent, it is impossible to identify them among so many. The uniform blank for presentation of claims is Form No. 680 and will be supplied to customers upon application.

News of the Local Bankruptcy Court.

March 14—On this day was held the first meeting in the matter of the American Conservation Products Co., Bankrupt No. 1,935. The bankrupt company was present by Harold Maltby, its president. No creditors appeared and only one claim was submitted and the same approved and allowed. The bankrupt was sworn and examined by the referee without a reporter. The absence of creditors made the appointment of a trustee by the referee necessary and Geo. B. Kingston was appointed, the amount of his bond being fixed at \$200. The meeting was then adjourned without date.

March 15—On this day the sales in the matters of Fred W. French and the Simplicity Wheel Co. were held. At the time of reporting these items the writer is unable to ascertain the exact status and result of the sales and the same will be fully reported in the next issue of the Tradesman.

With merchandise coming and going all the time, the shifting display of necessities in the 5 and 10 cent stores is like the change in scenarios in the film theaters. Something new and attractive greets the eye at every visit. People frequent these stores because they are show places and interior displays at the same time. It has been estimated that selling is 85 per cent. sight, and "well displayed merchandise is half sold" is an old axiom in business. Have you ever entered a store of this kind to get some specific article in a hurry, only to have your attention attracted to a display of some article you had needed for some time but considered too trivial to burden your memory with? Possibly this reason explains why the average customer going in to buy a 10 cent article usually spends 50 cents before leaving. The 5 and 10 cent stores operate on a smaller capital than most mercantile establishments, because of their quick turn-overs. The quantity idea of buying means the purchase of merchandise at a closer margin than the average merchant can manage. These stores are the first to be offered broken lots, factory ends, close cuts, etc. When

times are good the 5 and 10 cent business prospers; when times are hard it still prospers, because people get thrifty in times of depression—and even in prosperity the bargain instinct never dies out in human nature. Very few failures occur. Selling on the cash basis—with no stocking up, just merchandise coming and going—quick turn-overs always the end sought, explains why.

In every State where a state constabulary has been organized it has distinguished itself by zeal and fearlessness in the discharge of its duties. It has lived down prejudice and come to be thought of as a blessing. The original model was that sturdy corps of heroic guardians of the peace, the Northwest Mounted Police of Canada, around which a literature has grown up. It may have equals, but can never have a superior. The record of the Pennsylvania Constabulary is one for the Keystone State to be proud of, and all America has heard of Major George F. Chandler's New York State police, who can be summoned through "Central" and whose "territorial limits are the boundaries of the Commonwealth." The advocates of a constabulary in Massachusetts have had much to say about the usefulness of the New York force. One state constabulary invokes another. The day is not far distant when every Commonwealth will have its rural police. Trusting to human nature when there are no patrolmen about does not pay.

Goods can be sold cheaper in basements because rent charges are not so great per square foot. Crockery is a good line for basements. Ten per cent. is added to cover breakage. Goods are displayed on flat, double-decked, and triple-decked tables. Underneath is reserve stock, much of it already wrapped for delivery. Goods are arranged so that the customer can find things for himself and save salesman's time. The basement basket stock of one firm is turned twelve times a year. A little extra push is needed to put over the basement idea. Stress the savings. A demonstration draws customers. Bargains outside the regular stock attract. A basement is fine to move dead stock. With goods on the table and the price right, a clean-up is certain.

"Remnant stores" are prospering in Providence, R. I., which as a textile center is attractive to them. One concern which began business less than two years ago announced the fact through a three-inch advertisement in the Providence newspapers; and as it increased its advertising, increased its growth until it is using full pages and advertising throughout Rhode Island. It specializes in silks, woolens, cottons, flannels and men's wear. Others, less conspicuous, are doing also a good business on the same policy.

The Michigan Board of Pharmacy is holding an examination session at Press hall (Grand Rapids) this week. There are eighty-six applicants for registration, two ladies and eighty-four gentlemen.

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.





Keep closer to your friends

Are you letting those you care for drift away from you?

That girl or boy at college.
That chum in a nearby town.
That relative.

Distance is no excuse for neglecting them.

Although perhaps you cannot visit them frequently, you still have an intimate and convenient means of communication.

Long Distance Telephone Service brings them as near to you as your telephone.

Connections with state towns are a matter of minutes; then you are all ready for a good heart to heart visit.

Speak in a low ordinary tone; conversation can be heard distinctly.

There is no need for neglecting acquaintances in other towns these days.

Keep close to your friends. Show them that you care.

Make the ring of the Long Distance Telephone your "calling card."

MICHIGAN STATE



TELEPHONE CO.

"Our Ambition — Ideal Telephone Service for Michigan"